

MATURE AGE PERSONS STATISTICAL PROFILE

LIVING
ARRANGEMENTS

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ABOUT THIS PUBLICATION

Challenges in relation to population ageing include improving the capacity of older people for work through better education and health, identifying better incentives for people to remain in the labour force, and improved flexibility in the workplace.

Mature age persons, i.e. persons aged 45–64 years, have been identified as a key population group in terms of policy development to address these challenges. The older members of this group are nearing the traditional retirement age of 65 years and some have already withdrawn from the labour force. Younger mature age persons are part of the baby boom cohort which has special significance due to the large number of people involved.

This profile is a part of the series of Mature Age Persons Statistical Profiles developed to draw on relevant data sources to provide a comprehensive analysis of the characteristics of mature age persons. The complete set of profiles covers the following topics:

Population and Cultural Diversity

Labour Force

Health

Housing

Education and Training

Community Life

Living Arrangements

This profile focuses on Living Arrangements of the mature age population.

Dennis Trewin
Australian Statistician

OVERVIEW

INTRODUCTION

Over recent years the issues associated with the structural ageing of the population have received increased attention by governments and researchers. Broad issues affecting the ageing population include ensuring adequate retirement incomes, labour force participation, healthy ageing and provision of community support, health services and aged care. Despite continuing social changes such as rising divorce rates and people remaining single, family networks remain important in terms of financial, practical and emotional support. While family networks feature in the lives of many people, the size of the network varies based on factors such as proximity, financial resources, ethnicity and family structure.

In order to understand the implications of current living arrangements for future older Australians and their families, we need to take into account the family-related experiences, and caring commitments of those entering old age.

This profile presents information on the family and household structure of mature age persons (those aged 45-64 years). As defined in the Glossary, 'living arrangements' refers to the type of dwelling in which a person lives and the people living within that dwelling. Detailed examination of the dwelling and structures, people and relationships and the quality aspects of living arrangements, drawing primarily on data from the Census of Population and Housing.

DWELLINGS & STRUCTURES

INTRODUCTION

As people age, they experience various life transitions associated with changes in levels of physical and economic dependence, and personal circumstances.

This section focusses on the physical aspects of living arrangements, that is, the dwellings, their type and structures and the nature of tenure, as reported at the 2001 Census. The physical aspects of the living arrangements of today's mature age population provides an indicator of future demands for accommodation i.e. for residential care or to remain supported in their own homes. This section compares mature age persons with the total population on selected aspects of their dwellings.

Dwelling Type

At each Census of Population and Housing, dwellings are classified on the basis of whether they are private or non-private dwellings, regardless of ownership.

Private dwellings are those where the occupants provide their own meals and are regarded as being self sufficient. They can range from separate houses to tents including units or residences in retirement complexes where self-cooking facilities are installed.

Non-private dwellings are the communal (and transitory) types of accommodation such as motels, hostels and nursing home aged accommodation which do not include any cooking facilities for self sufficiency. See Glossary.

Table 2.1 shows the number of persons of selected age groups by sex that reside in private and non-private dwellings. Approximately 97 out of every 100 people live in a private dwelling. This figure remains relatively constant for younger age groups, but decreases to 92% for those aged 65 years and over.

For those aged 65 years and over, 94% of males live in a private dwelling compared to 90% of females. Within the mature age population, 97% of males live in a private dwelling compared to 98% of females.

DWELLINGS & STRUCTURES *continued*

Dwelling Type continued

2.1 DWELLING TYPE, by age and sex: 2001

Age group (years)	Occupied private dwelling	Non-private dwelling	All persons(a)
MALE			
0-44	5 947 464	182 204	6 134 578
45-64			
45-54	1 244 896	41 786	1 287 829
55-64	864 899	26 991	892 622
Total	2 109 795	68 777	2 180 451
65 and over	984 963	65 170	1 050 912
All ages	9 042 222	316 151	9 365 941
FEMALE			
0-44	5 965 272	113 979	6 080 742
45-64			
45-54	1 282 340	20 986	1 303 650
55-64	866 620	17 400	884 366
Total	2 148 960	38 386	2 188 016
65 and over	1 206 856	130 385	1 337 651
All ages	9 321 088	282 750	9 606 409
PERSONS			
0-44	11 912 736	296 183	12 215 320
45-64			
45-54	2 527 236	62 772	2 591 479
55-64	1 731 519	44 391	1 776 988
Total	4 258 755	107 163	4 368 467
65 and over	2 191 819	195 555	2 388 563
All ages	18 363 310	598 901	18 972 350

(a) Includes persons counted in migratory and off-shore collection districts

Source: ABS Census of Population and Housing, 2001

DWELLINGS & STRUCTURES *continued*

Dwelling Structure

The census classifies the structure of private dwellings into four main classes: separate or detached houses; semidetached dwellings such as townhouses and row or terrace houses; flats units or apartments including those attached to houses; and other dwellings such as caravans. See Glossary.

Table 2.2 shows the types of dwellings where Australians of different ages live. At the 2001 census, 15.0 million persons (82% of those in private dwellings) were counted in separate houses. The proportion of mature age persons is slightly higher at 84% (3.6 million) with less than a 1% variation between mature age males and females. Within the mature age group there is less consistency, with 85% of those aged 45-54 years living in separate houses compared with 82% of those aged 55-64 years.

Less than 1% (31,000) of all persons lived in a 'granny flat' (flat or unit attached to house), with 20% (6,000) of these being mature age persons.

2.2 DWELLING STRUCTURE, by age and sex: 2001

Age group (years)	Separate house	All semi detached	Flat, unit or apartment attached to a house	All flats, units or apartments	Caravan, cabin, houseboat	All persons(a)
MALE						
0-44	4 906 820	392 890	10 120	534 074	35 412	6 134 578
45-64						
45-54	1 052 804	69 048	1 924	90 459	14 260	1 287 829
55-64	715 923	49 556	1 323	65 005	21 061	892 622
Total	1 768 727	118 604	3 247	155 464	35 321	2 180 451
65 and over	768 890	79 533	2 165	96 796	25 268	1 050 912
All ages	7 444 437	591 027	15 532	786 334	96 001	9 365 941
FEMALE						
0-44	4 924 285	420 347	9 747	523 706	24 804	6 080 742
45-64						
45-54	1 086 449	82 097	1 661	86 748	11 220	1 303 650
55-64	706 890	62 181	1 362	67 423	18 442	884 366
Total	1 793 339	144 278	3 023	154 171	29 662	2 188 016
65 and over	878 677	135 591	3 192	156 743	17 653	1 337 651
All ages	7 596 301	700 216	15 962	834 620	72 119	9 606 409
PERSONS						
0-44	9 831 105	813 237	19 867	1 057 780	60 216	12 215 320
45-64						
45-54	2 139 253	151 145	3 585	177 207	25 480	2 591 479
55-64	1 422 813	111 737	2 685	132 428	39 503	1 776 988
Total	3 562 066	262 882	6 270	309 635	64 983	4 368 467
65 and over	1 647 567	215 124	5 357	253 539	42 921	2 388 563
All ages	15 040 738	1 291 243	31 494	1 620 954	168 120	18 972 350

(a) Includes other dwelling types and not applicable categories

Source: ABS Census of Population and Housing, 2001

DWELLINGS & STRUCTURES *continued*

Type of Tenure

Tenure, a person's or a household's legal right to occupy the private dwelling in which they are enumerated, is also reported at the census and provides a measure of ownership. See Glossary.

Table 2.3 shows that just over half (53%) of all mature age persons in private dwellings live in a dwelling that is fully owned by a member of the household. A further 26% live in a dwelling which is being purchased (or under mortgage). Only 16% of mature age persons are living in dwellings which are rented. Overall, the likelihood of a person owning their home increases with age. For older persons aged 65 years and over, 74% live in private dwellings which are fully owned. A further 5% live in a dwelling which is being purchased and 12% in rented dwellings.

2.3 TENURE TYPE, Persons counted in private dwellings, by age and sex: 2001

Age group (years)	Fully owned	Being purchased	Rented	Other	All persons in private dwellings(a)
MALE					
0-44	1 453 803	2 311 345	1 786 584	151 599	5 947 464
45-64					
45-54	522 432	430 749	217 580	25 366	1 244 896
55-64	552 843	141 866	118 864	17 011	864 899
Total	1 075 275	572 615	336 444	42 377	2 109 795
65 and over	747 986	46 888	112 671	28 110	984 963
All ages	3 277 064	2 930 848	2 235 699	222 086	9 042 222
FEMALE					
0-44	1 401 926	2 359 781	1 827 369	145 060	5 965 272
45-64					
45-54	598 343	402 629	213 201	22 179	1 282 340
55-64	587 679	113 385	116 706	15 927	866 620
Total	1 186 022	516 014	329 907	38 106	2 148 960
65 and over	880 372	61 993	154 953	44 122	1 206 856
All ages	3 468 320	2 937 788	2 312 229	227 288	9 321 088
PERSONS					
0-44	2 855 729	4 671 126	3 613 953	296 659	11 912 736
45-64					
45-54	1 120 775	833 378	430 781	47 545	2 527 236
55-64	1 140 522	255 251	235 570	32 938	1 731 519
Total	2 261 297	1 088 629	666 351	80 483	4 258 755
65 and over	1 628 358	108 881	267 624	72 232	2 191 819
All ages	6 745 384	5 868 636	4 547 928	449 374	18 363 310

(a) Includes tenure not stated

Source: ABS Census of Population and Housing, 2001

Further discussion on tenure utilising 'households' as a unit of measure can be found in an earlier release from this series, the *Mature Age Persons Statistical Report: Housing* (cat. no. 4905.0.55.001). This profile was based on findings of the ABS 2002-2003 Survey of Income and Housing.

Other

Older people tend to live in dwellings with more bedrooms than they might need for the number of persons living in the household. Measures of living arrangements, such as duration of occupancy and number of bedrooms are indicators of a person's tendency to change their living arrangements as they age.

USUAL RESIDENCE

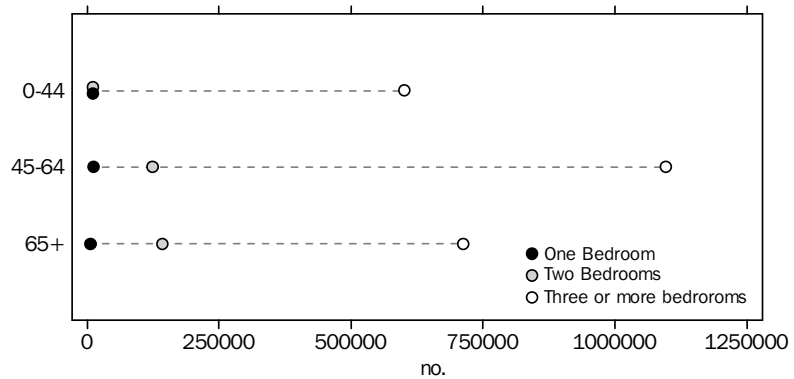
An indicator of how long people have been living in their dwellings is obtained from the census, including questions on usual residence 'one year ago' and 'five years ago'. This provides a measure of population mobility. Further discussion on mobility of the mature age population is provided in *The Mature Age Persons Statistical Profile: Population and Cultural Diversity*

NUMBER OF BEDROOMS

Living in dwellings with more bedrooms than is needed can be due to a number of factors, including, emotional attachment to the family home, preference for location and maintaining extra space to accommodate visits from family. Understanding the current living arrangements of the mature age population may assist in understanding the impact on living arrangements as they age.

Graph 2.4 shows the number of bedrooms in private dwellings occupied by people living in couple only households. Of the 2.4 million persons living in dwellings with three or more bedroom in couple only households, 45% were mature aged compared to the 30% who were 65 years and over, and 25% were aged less than 45 years. Conversely, while 69% (34,000) of the 48,000 persons living in dwellings with one bedroom were aged less than 45 years, 13% were mature age persons.

2.4 NUMBER OF BEDROOMS (a), Persons in couple only households: 2001



(a) Occupied private dwellings

Source: ABS Census of Population and Housing, 2001

PEOPLE & RELATIONSHIPS

INTRODUCTION

Throughout their life span, many people experience changes in their relationships e.g. from living with their partner and children to either living only with their partner, living with other relatives (including their children) or living alone. People who have lost a partner, or are suffering from ill-health often find family members a valuable source of care and companionship. The current relationships of mature aged persons provide an indicator of the level of support that may be available in the future.

This section examines in more detail the people and the relationship aspects of living arrangements. It also considers the determinants or the underlying factors that impact on their status. The main source of information is the 2001 Census of Population and Housing.

RELATIONSHIP MEASURES

In the census, relationships are defined on the basis of a person's type of household. Households are classified as either family households or non family households. A family household may comprise several families. A non family household can be either a lone person or a number of unrelated persons sharing a dwelling as a group household. See Glossary.

As shown in table 3.1, mature age females (1.8 million) live in family households at the same proportion (81%) as the total female population (7.8 million). Similarly, 1.7 million mature age males (79%) live in family households, compared with 81% of the total male population.

The majority (97%) of the population living in family households, live in one family households, and for mature age persons this proportion is 98%. Within the mature age population, 78% of those males aged 45-54 years were living in one family households, compared with 76% of those males aged 55-64 years. However, for females aged 45-54 years, 82% live in one family households compared with 74% of those females aged 55-64 years.

In 2001 there were 11% of mature age males living as lone persons, compared to 8.4% of the total male population. For females, 11% of mature age females were living as lone persons compared to 9.8% of the total female population. Within the mature age male population, 11% of those aged 45-54 years live as lone persons and 12% of males aged 55-64 year live as lone persons. Within the mature age female population, 9.0% of those aged 45-54 years live as lone persons compared with 15% of those aged 55-64 years.

PEOPLE & RELATIONSHIPS *continued*

3.1 HOUSEHOLD TYPE , by age and sex: 2001

Age group (years)	FAMILY HOUSEHOLD				NON-FAMILY HOUSEHOLD			All persons(a)
	One	Two	Three	Total	Lone person	Group	Total	
MALE								
0-44	4 955 952	114 906	8 827	5 079 685	365 898	279 657	645 555	6 134 578
45-64								
45-54	1 007 017	19 008	786	1 026 811	139 677	30 142	169 819	1 287 829
55-64	676 839	18 448	599	695 886	107 061	18 813	125 874	892 622
Total	1 683 856	37 456	1 385	1 722 697	246 738	48 955	295 693	2 180 451
65 and over	721 148	19 377	547	741 072	172 961	17 370	190 331	1 050 912
All ages	7 360 956	171 739	10 759	7 543 454	785 597	345 982	1 131 579	9 365 941
FEMALE								
0-44	5 155 015	128 332	9 483	5 292 830	246 716	216 669	463 385	6 080 742
45-64								
45-54	1 072 265	24 705	942	1 097 912	115 593	23 434	139 027	1 303 650
55-64	652 477	19 090	669	672 236	134 899	16 404	151 303	884 366
Total	1 724 742	43 795	1 611	1 770 148	250 492	39 838	290 330	2 188 016
65 and over	676 372	16 617	544	693 533	443 641	17 177	460 818	1 337 651
All ages	7 556 129	188 744	11 638	7 756 511	940 849	273 684	1 214 533	9 606 409
PERSONS								
0-44	10 110 967	243 238	18 310	10 372 515	612 614	496 326	1 108 940	12 215 320
45-64								
45-54	2 079 282	43 713	1 728	2 124 723	255 270	53 576	308 846	2 591 479
55-64	1 329 316	37 538	1 268	1 368 122	241 960	35 217	277 177	1 776 988
Total	3 408 598	81 251	2 996	3 492 845	497 230	88 793	586 023	4 368 467
65 and over	1 397 520	35 994	1 091	1 434 605	616 602	34 547	651 149	2 388 563
All ages	14 917 085	360 483	22 397	15 299 965	1 726 446	619 666	2 346 112	18 972 350

(a) Includes visitors and not applicable categories

Source: ABS Census of Population and Housing, 2001

FAMILY HOUSEHOLDS

Within the census, family households are also classified by the type of family, differentiating between couple families (with and without children) and single parent families with children. Children in both couple and single parent type families are further differentiated on the basis of age and dependence. See Glossary.

Of the 12.6 million persons who lived as a couple family with or without children, 3.1 million (24%) were mature age persons, as shown in table 3.2. The 55% (924,000) of all mature age males living in a couple with children family, was greater in both number and proportion than for the 749,000 (43%) mature age females living in a couple with children family.

PEOPLE & RELATIONSHIPS *continued*

3.2 FAMILY TYPE BY AGE(a), Persons in families in occupied private dwellings—2001

	45-64 YEARS			Total	65 years or over	All ages
	0-44 years	45-54 years	55-64 years			
Couple family with children						
Couple family with children under 15	4 951 856	316 219	50 678	366 897	30 432	5 349 185
Couple family with dependent students	624 262	360 426	75 815	436 241	12 939	1 073 442
Couple family with children under 15 and dependent students	1 126 067	218 562	15 097	233 659	7 088	1 366 814
Couple family with non-dependent children only	552 623	370 146	266 783	636 929	147 421	1 336 973
Total	7 254 808	1 265 353	408 373	1 673 726	197 880	9 126 414
Couple family without children	1 053 917	584 249	823 730	1 407 979	1 047 435	3 509 331
One parent family						
One parent family with children under 15	994 742	48 595	11 666	60 261	10 360	1 065 363
One parent family with dependent students	161 569	51 513	8 964	60 477	3 096	225 142
One parent family with children under 15 and dependent students	208 388	17 837	1 156	18 993	1 365	228 746
One parent family with non-dependent children only	231 118	103 011	68 337	171 348	99 590	502 056
Total	1 595 817	220 956	90 123	311 079	114 411	2 021 307
Other family	134 448	13 849	11 977	25 826	28 454	188 728
Total	10 038 990	2 084 407	1 334 203	3 418 610	1 388 180	14 845 780

(a) Excludes family members who were temporarily absent on census night. Source: ABS Census of Population and Housing, 2001
Also excludes overseas visitors.

FAMILY HOUSEHOLDS *continued*

Of the total population living in families, 14% (2.0 million) were living in a one parent family. The proportion for the mature age population was 9% (311,000). The proportion of mature age females living in a one parent family with children at 11% (220,000) was more than double the proportion for mature age males living in a one parent family with children at 4.5% (92,000). For females aged 45-54 years, the proportion was 14% (156,000) was more than double the 6.4% (65,000) for males of this age.

For males aged 45-54 years, 68% lived in a couple with children family, compared to 36% of those aged 55-64 years. For females aged 45-54 years 54% lived in a couple with children family compared to 24% of those females aged 55-64.

Of all mature age persons, 41% live in a couple family without children. For mature age males the proportion of those living as a couple family without children is 38% (655,000) compared with 43% (753,000) of mature age females. Within the mature age population, 25% (254,000) of males aged 45-54 and 59% (402,000) of males aged 55-64 years live as a couple without children family. For females, 30% (330,000) of females aged 45-54 years and 65% (422,000) of females aged 55-64 years live as a couple without children family.

NON FAMILY HOUSEHOLDS

As shown previously (table 3.1), not all persons living in private dwelling households are members of a family, with 12% (2.3 million) of the total population and 13% (586,000) of the mature age population living in non family households. These non family households comprise members of group households and lone persons.

LONE PERSONS

In 2001, 11% (474,000) of the mature age population lived as lone persons, compared with 9%(1.6 million) of the total population.

There has been a significant growth in 'lone persons' in Australia over the last 30 years. In 1971, 5.0% (482,000) of the population aged 15 and over were living alone compared with 11% (1,616,000), of the total population aged 15 and over in 2001 (ABS, 2003).

Graph 3.3 shows the increases in the proportions of mature age males, females and persons living alone for the period 1971 to 2001. The proportion of mature age persons living alone increased from 7% (166,000) in 1971 to 11% (474,000) in 2001. The proportion of mature age males doubled over the same 30 year period from 5% to 11%. For mature age females, the proportion living alone increased from 8% to 11% from 1971 to 2001.

3.3 MATURE AGE PERSONS LIVING ALONE (a), by sex—at selected censuses since 1971



(a) Excludes all visitors.
 (b) As a percentage of all mature age males, females or persons respectively.

RELATIONSHIP DETERMINANTS

Relationships, namely household type and family type, determine a person's 'living arrangements' (e.g. as living in a family or non family household in a particular type of dwelling structure). The status of those relationships are subject to change. The underlying determinant of a relationship is the formation of a couple family by marriage or cohabitation and the dissolution of that union through separation, divorce or death. The following section explores the relationship determinants of the mature age population.

Marital Status

The ABS uses the concept of 'social marital status' in defining persons as living in a 'couple family' where a person is simply classified as either 'married' or 'not married'. There is further disaggregation of 'married' to distinguish 'registered married' from 'de facto married'. The 'not married' group includes lone parents and lone persons.

PEOPLE & RELATIONSHIPS *continued*

Marital Status *continued*

Of the 15 million persons aged 15 years and over in 2001, 8.0 million (53%) reported that they were married. For mature age persons, 70% reported as being married (3.0 million), as shown in table 3.4. The proportion for mature age males is slightly higher at 72% (1.6 million), compared with mature age females at 68% (1.5 million). Within the mature age female population, 70% of those aged 45-54 years reported as married, compared with 65% of those aged 55-64 years.

3.4 SOCIAL MARITAL STATUS (a), by age and sex: 2001

Age group (years)	MARRIED			Not married	All persons aged over 15 years
	Registered marriage	Defacto marriage	Total		
MALE					
15-44	1 359 194	374 662	1 733 856	1 930 055	4 116 016
45-64					
45-54	843 999	74 151	918 150	257 732	1 287 829
55-64	612 009	30 958	642 967	162 681	892 622
Total	1 456 008	105 109	1 561 117	420 413	2 180 451
65 and over	665 781	12 650	678 431	233 467	1 050 912
All ages(b)	3 480 983	492 421	3 973 404	2 583 935	7 347 379
FEMALE					
15-44	1 634 718	402 196	2 036 914	1 767 566	4 165 293
45-64					
45-54	841 489	66 018	907 507	308 054	1 303 650
55-64	552 693	21 179	573 872	226 862	884 366
Total	1 394 182	87 197	1 481 379	534 916	2 188 016
65 and over	502 703	7 424	510 127	611 102	1 337 651
All ages(b)	3 531 603	496 817	4 028 420	2 913 584	7 690 960
PERSONS					
15-44	2 993 912	776 858	3 770 770	3 697 621	8 281 309
45-64					
45-54	1 685 488	140 169	1 825 657	565 786	2 591 479
55-64	1 164 702	52 137	1 216 839	389 543	1 776 988
Total	2 850 190	192 306	3 042 496	955 329	4 368 467
65 and over	1 168 484	20 074	1 188 558	844 569	2 388 563
All ages(b)	7 012 586	989 238	8 001 824	5 497 519	15 038 339

(a) Applicable to persons aged 15 years and over present in a private household on Census night.

(b) Includes persons in non-private dwellings, migratory and off-shore collection districts and overseas visitors

Source: ABS Census of Population and Housing, 2001

Although, social marital status determines family composition, the census also collects data on a person's registered marital status which includes formally registered marriages and divorces. This information defines a person's relationship status in terms of whether he or she has had a registered marriage with another person. Accordingly, people are classified as either 'never married', 'separated', 'widowed' 'divorced' and 'married'.

PEOPLE & RELATIONSHIPS *continued*

Marital Status *continued*

Table 3.5 shows that for the total population aged 15 and over, 32% (4.8 million) had 'never married' and that 51% (7.7 million) were currently 'married'. For mature aged persons, 7% (318,000) reported 'never married' and 71% indicated they are currently 'married'. The proportion of mature age persons who reported their registered marital status as 'divorced' was 12% (565,000) compared with 7% (1.1 million) for the total population.

The proportion of mature age persons who are widowed is 4% (157,000) compared with 6% (927,000) for the total population (which includes 742,000 widowers aged 65 and over). Within the mature age population, 2% of males were 'widowed' compared with 6% of females who were 'widowed'.

3.5 REGISTERED MARITAL STATUS, by age and sex: 2001

Age group (years)	Never married	Widowed	Divorced	Separated	Married	All persons aged over 15 years
MALE						
15-44	2 341 145	6 739	163 219	106 073	1 498 840	4 116 016
45-64						
45-54	132 577	11 675	156 566	66 480	920 531	1 287 829
55-64	59 125	21 767	99 088	35 673	676 969	892 622
Total	191 702	33 442	255 654	102 153	1 597 500	2 180 451
65 and over	63 536	142 912	64 595	25 960	753 909	1 050 912
All ages	2 596 383	183 093	483 468	234 186	3 850 249	7 347 379
FEMALE						
15-44	2 004 606	20 457	234 391	153 748	1 752 091	4 165 293
45-64						
45-54	89 739	38 920	195 618	70 737	908 636	1 303 650
55-64	36 683	85 095	114 112	33 081	615 395	884 366
Total	126 422	124 015	309 730	103 818	1 524 031	2 188 016
65 and over	58 348	599 583	79 416	20 776	579 528	1 337 651
All ages	2 189 376	744 055	623 537	278 342	3 855 650	7 690 960
PERSONS						
15-44	4 345 751	27 196	397 610	259 821	3 250 931	8 281 309
45-64						
45-54	222 316	50 595	352 184	137 217	1 829 167	2 591 479
55-64	95 808	106 862	213 200	68 754	1 292 364	1 776 988
Total	318 124	157 457	565 384	205 971	3 121 531	4 368 467
65 and over	121 884	742 495	144 011	46 736	1 333 437	2 388 563
All ages	4 785 759	927 148	1 107 005	512 528	7 705 899	15 038 339

Source: ABS Census of Population and Housing, 2001

REGISTERED MARITAL STATUS

The following section examines the proportions of the 'registered married' of the mature age population with the total population. It examines those in family households living as a defacto couple or lone parents.

Marital Status *continued*

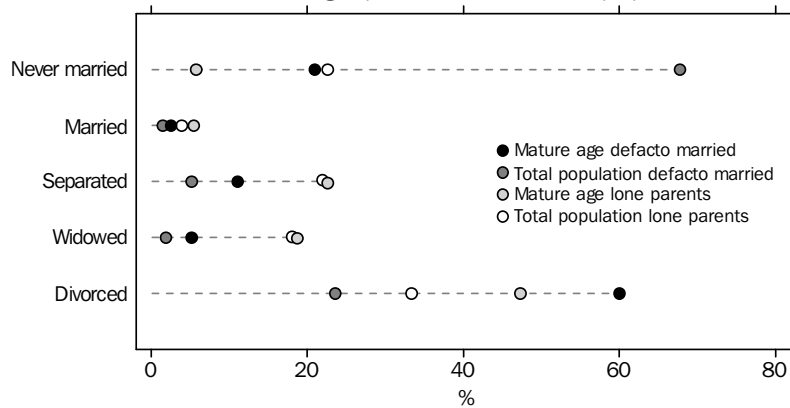
Defacto Married

Of the 989,000 of the total population who identified as 'defacto married' at the 2001 census, 19% were mature aged persons. Graph 3.6 shows that 68% of defacto married of the total population had 'never married', compared to 21% of the mature age defacto married. However, the proportions of defacto married mature age males with a 'never married' status was 24% and defacto married mature age females was 18%. For the total population, 24% of persons who were defacto married were registered divorcees, compared with 60% of the mature age defacto married who were divorced. Similar proportions applied to both mature age male (59%) and mature age females (62%), with respect to defacto married who were divorced.

Lone Parents

Of the 763,000 of the total population who identified as 'lone parents' at the 2001 census, 33% were mature age persons. A third (33%) of lone parents of all ages had 'divorced' compared to 47% of mature age lone parents identifying as divorced. While 23% of lone parents of all ages had never married, only 6% of the mature age lone parents had identified as 'never married'. The proportion of mature age lone parent males identified as 'separated' was 27% compared with 21% of mature age lone parent females.

3.6 REGISTERED MARITAL STATUS OF DE FACTO MARRIED AND LONE PARENTS, mature age persons and total population: 2001



Source: ABS Census of Population and Housing, 2001

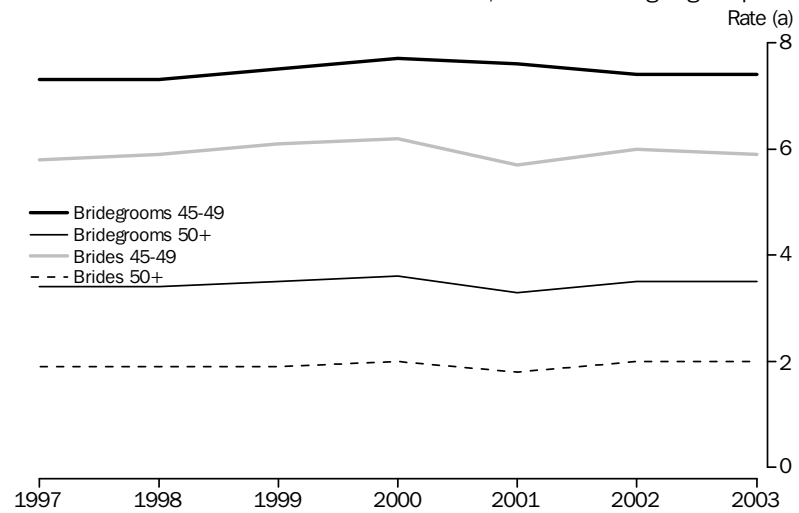
Registered Marriages and Divorces

The ABS compiles annual data on registered marriages and divorces obtained from state and territory Registrars' of Births, Deaths and Marriages and the Family and Federal Magistrates Courts, respectively.

In 2003, a total of 106,394 marriages were registered. This included 13,051 with mature age bridegrooms (1,838 never married and 11,213 remarried) and 9,291 with mature age brides (952 never married and 8,339 remarried). The age-specific marriage rate for mature age bridegrooms was 5.5 per 1,000 population and 3.9 per 1,000 for mature age brides in 2003. These figures have remained fairly constant over the last twenty years (ABS 2004).

Registered Marriages and Divorces *continued*

3.7 AGE-SPECIFIC MARRIAGE RATES, Selected age groups

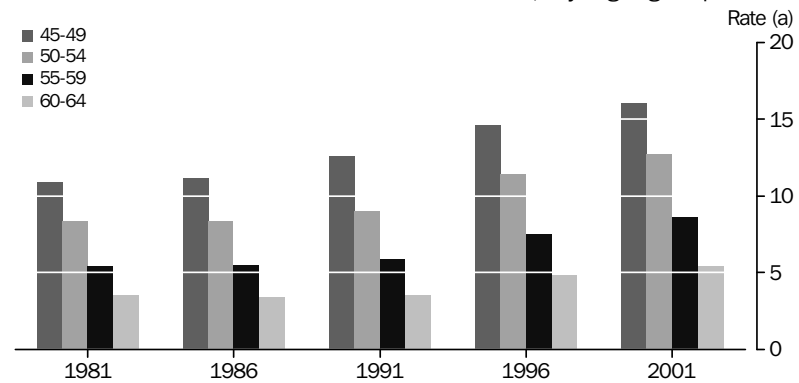


(a) rate per 1,000 population in that age group

Source: *Marriages and Divorces 2002* ABS cat.no. 3310.0; *Marriages, Australia 2003* ABS cat. no. 3306.0.55.001.

In 2002, there were 19,715 mature age males divorced and 15,359 mature age females divorced. As shown in graphs 3.8 and 3.9, the divorce rates have increased for all mature age persons over the twenty year period from 1981 to 2001.

3.8 MATURE AGE MALE DIVORCE RATES, by age group—1981-2001

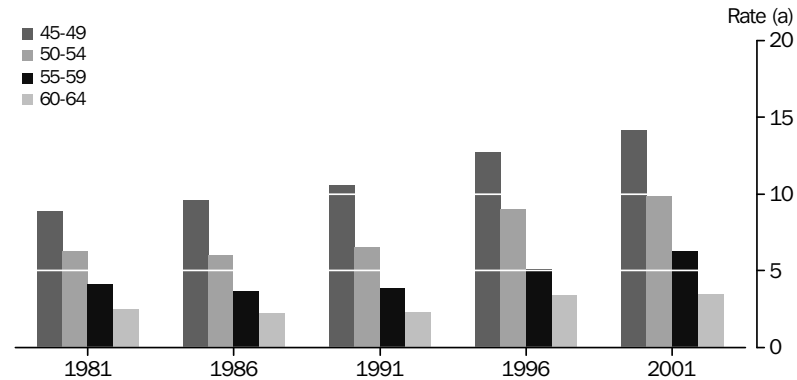


(a) age-specific rate per 1,000 married males at 30 June for each year.

Source: *Marriages and Divorces, 2002* ABS cat.no. 3310.0

Registered Marriages and Divorces *continued*

3.9 MATURE AGE FEMALE DIVORCE RATES, by age group—1981-2001



(a) age-specific rate per 1,000 married females at 30 June for each year.

Source: *Marriages and Divorces, 2002* ABS cat.no. 3310.0

Further information on marriages and divorces can be found in the ABS electronic publications *Marriages, Australia 2003* (cat. no. 3306.0.55.001) and *Divorces, Australia 2003* (cat. no. 3307.0.55.001).

OTHER RELATIONSHIPS

Caring

Caring is a culturally defined response to a need arising in the family or community for assistance and support to its members. In its broadest sense, caring encompasses many of the daily interactions that maintain and enhance human relationships. A carer may provide assistance within or outside their own home, and to more than one person. The assistance may be provided to family members or friends. Most informal care arrangements exist between family members, resulting in caring relationships that reflect the respective life stages of carers and the recipient of the care.

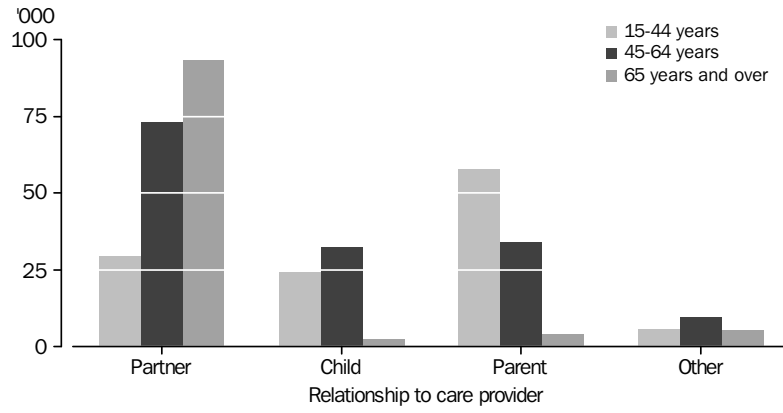
Those carers who live with their recipient may lack the time and space to physically recuperate and/or engage in activities that maintain personal well-being. The 2003 Survey of Disability, Ageing and Carers, collected information on informal care arrangements, the relationship to the provider and whether the recipient lived in the same household.

Of those who provided informal care in 2003, 78% (371,200) of primary carers provided care to recipients who live in the same household. Mature age persons comprised 40% of all primary carers providing care to recipients in the same household. In comparison, persons aged 15-44 years comprised 31%, with persons aged 65 years and over comprising 28% of those providing primary care for recipients in the same household. For mature age persons providing primary care for persons in the same household, 49% was for partners, 22 for a child and 28% for a parent.

PEOPLE & RELATIONSHIPS *continued*

Caring continued

3.10 SELECTED AGE GROUP OF CARE RECIPIENT, by relationship to provider: 2003



Source: Survey of Disability, Ageing and Carers, 2003 ABS cat. no. 4430.0

FINANCE & LIFESTYLE

INTRODUCTION

While the traditional concept of living arrangements focuses on the 'dwellings and structures' and 'people and relationships' covered previous sections, the quality of those 'living arrangements' is influenced by a person's financial status and lifestyle. With life expectancy increasing, the current financial status and lifestyle of today's mature age population may provide an indication of the expected 'quality' of their future living arrangements.

This section focuses on quality aspects of living arrangements, financial status and lifestyle. Financial data on income and expenditure is based on information reported in the 2001 Census of Population and Housing. More comprehensive discussion on household income, wealth and housing costs can be found in the previously issued *Mature Age Persons Statistical Report: Housing*.

FINANCES

Income

The economic well-being of people is largely determined by their control over economic resources. For most households, these economic resources are derived from income received in the form of wages and salaries, investment income or support from government.

In 2001, 52% (8,282,000) of households weekly income was less than \$1000 per week, with 22% being mature age households.

As shown in table 4.1, in 2001, 48% (858,000) of mature age male household earned less than \$1000. For those households with males age 55-64 years, 58% (434,000) earned less than \$1000 per week and 23%(175,000) earned \$1500 or more per week.

Within the mature age female population, 44% (471,000) of those aged 45-54 years and 67% (510,000) of those aged 55-64 years earned less than \$1000 per week.

FINANCE & LIFESTYLE *continued*

Income *continued*

4.1

 HOUSEHOLD INCOME, by age and sex

Age group (years)	Nil income '000	\$1-\$999 '000	\$1,000-\$1,499 '000	\$1,500-\$1,999 '000	\$2,000 or more '000
MALE					
0-44	25	2 352	1 267	802	678
45-64					
45-54	5	420	244	186	194
55-64	5	429	138	87	88
45-64					
Total	9	849	382	273	283
65 and over	3	713	77	37	32
Total	37	3 914	1 726	1 112	992
FEMALE					
0-44	23	2 430	1 235	779	653
45-64					
45-54	5	466	236	171	189
55-64	4	506	118	66	63
45-64					
Total	9	972	353	237	252
65 and over	4	893	78	37	32
Total	35	4 295	1 666	1 052	936
PERSONS					
0-44	47	4 783	2 502	1 581	1 331
45-64					
45-54	9	886	480	357	383
55-64	9	935	255	152	151
45-64					
Total	18	1 821	735	510	534
65 and over	7	1 605	154	73	63
Total	72	8 210	3 392	2 164	1 928

Expenditure

Housing costs and other financial outlays can be a major component of total living costs. Financial outlays reported in the census include monthly loan repayments and weekly rent paid.

Of the 832,000 persons living in households with monthly loan repayments of less than \$500, over 25% (212,000) were mature aged persons, compared with 70% who were aged 44 years and under and 4% aged 65 years and over. Conversely, of the 241,000 persons living in households paying \$2500 or more 20% (47,000) were mature aged, compared with 79% who were aged less than 45 years.

FINANCE & LIFESTYLE *continued*

4.2 MONTHLY HOUSEHOLD MORTGAGE REPAYMENTS, by age and sex

Age group (years)	\$1-\$499 '000	\$500-\$999 '000	\$1,000-\$1,499 '000	\$1,500-\$1,999 '000	\$2,000-\$2,499 '000	\$2,500 or more '000
MALE						
0-44	289	967	555	201	87	93
45-64						
45-54	72	166	94	37	17	19
55-64	33	51	27	11	5	6
Total	105	217	121	47	22	26
65 and over	16	13	7	3	1	2
All ages	410	1 197	682	251	111	121
FEMALE						
0-44	295	987	565	206	90	96
45-64						
45-54	77	154	83	32	15	17
55-64	30	39	20	8	4	4
Total	107	194	103	40	18	21
65 and over	20	17	10	4	2	3
All ages	422	1 198	678	250	110	120
PERSONS						
0-44	583	1 954	1 119	407	177	190
45-64						
45-54	150	321	177	69	31	36
55-64	63	90	46	18	9	11
Total	212	411	224	87	40	47
65 and over	37	30	17	7	3	4
All ages	832	2 394	1 360	501	220	241

Source: ABS Census of Population and Housing, 2001

LIFESTYLE

Activities

LABOUR FORCE

Most people participate in the labour force at some point in their lives, with paid work the main source of income for many Australians. Participating in paid work also provides opportunities for social interaction and job satisfaction and employment can influence our current and future living arrangements. A more comprehensive discussion of labour force participation by mature age persons can be found in the previously issued, *Mature Age Persons Statistical Report: Labour Force*. Discussion includes the labour force participation rates of the mature age population and detail of the type of employment and a measure of underemployment.

Other

Further discussion on the health and community life of mature age persons can be found in *Mature Age Persons Statistical Profile: Health* and *Mature Age Persons Statistical profile: Community Life*.

GLOSSARY

- Age-specific marriage rates** Because of the different purposes to which they are put, two different populations may be used in the calculation of age-specific marriage rates: Per 1,000 population—this relates the number of marriages of males or females registered in a calendar year, by age at marriage, to the estimated resident population in the same age. Males and females aged under 15 years are excluded from the population. Per 1,000 not registered married population—this relates the number of marriages of males or females registered in a calendar year, by age at marriage, to the not registered married population of males or females of the same age at 30 June. Males and females aged under 15 years are excluded from the population.
- Wherever used, the definition adopted is indicated.
- Cared accommodation** Cared accommodation includes hospitals, homes for the aged such as nursing homes and aged-care hostels, cared components of retirement villages, and other 'homes', such as children's homes.
- Carer** A person of any age who provides any informal assistance, in terms of help or supervision, to persons with disabilities or long-term conditions, or older persons (i.e. aged 60 years and over). This assistance has to be ongoing, or likely to be ongoing, for at least six months. Assistance to a person in a different household relates to 'everyday types of activities', without specific information on the activities. Where the care recipient lives in the same household, the assistance is for one or more of the following activities:
- cognition or emotion
 - communication
 - health care
 - housework
 - meal preparation
 - mobility
 - paperwork
 - property maintenance
 - self care
 - transport.
- Child** A person of any age who is a natural, adopted, step or foster son or daughter of a couple or lone parent, usually resident in the same household, and who does not have a child or partner of their own usually resident in the household. A child is also any individual under 15, usually resident in the household, who forms a parent-child relationship with another member in the household. This includes otherwise related children aged under 15 years and unrelated children aged under 15 years.
- In the 2003 Family Characteristics Survey, an individual aged 15–17 years who was identified as being under the guardianship (see guardian) of another person aged 15 years and over in the household was also classified as a child.
- Children** *See* Child.
- Cohabiting couples** Cohabiting couples refer to males and females, both aged at least 15 years, who are in a registered or de facto marriage and are usually resident in the same household.
- Couple family** A family based on two persons who are in a registered or de facto marriage and who are usually resident in the same household. The family may include any number of dependents, non-dependents and other related individuals. It is not necessary for a parent-child relationship to be formed, thus a couple family can consist of a couple without children present in the household.
- Crude marriage rate** The crude marriage rate is the number of marriages registered during the calendar year per 1,000 estimated resident population at 30 June. For years prior to 1992, the crude marriage rate was based on the mean estimated resident population for the calendar year. In the interpretation of this rate, it must be kept in mind that a large and varying

GLOSSARY *continued*

Crude marriage rate <i>continued</i>	proportion of the population used in the denominator is below the minimum age of marriage or is already married.
De facto marriage	The relationship between two people who live together in a consensual union who are not registered as married to each other. A de facto marriage may exist between a couple of the opposite sex or of the same sex.
Dependent child	A dependent child is an individual who is either a child aged under 15 years or a child aged 15–24 years who is a full-time dependent student (see dependent student). To be regarded as a child the individual cannot have a partner or a child of his or her own usually resident in the household.
Estimated resident population (ERP)	The official measure of the population of Australia is based on the concept of residence. It refers to all people, regardless of nationality or citizenship, who usually live in Australia, with the exception of foreign diplomatic personnel and their families. It includes usual residents who are overseas for less than 12 months. It excludes overseas visitors who are in Australia for less than 12 months.
Family	Two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering; and who are usually resident in the same household. The basis of a family is formed by identifying the presence of a couple relationship, lone parent–child relationship or other blood relationship. Some households will, therefore, contain more than one family.
Family life stage	This is a classification of families according to the particular stage of life of couple families with and without children and lone parent families. Couple families without children are classified according to the age of the female partner: this group will include couple families who are yet to have children and those whose children have grown up and left home. Couple families with children and lone parent families are classified according to the age of youngest child: these range from families with children aged 0–2 years to those with non-dependent children aged 25 years and over, who may in fact be looking after aged parents in a caring role.
Family structure	The classification of families according to whether they are either intact families, step families, blended families, other couple families, or lone parent families. In this publication family structure is only presented for families with children aged 0–17 years.
Family type	The differentiation of families based on the presence or absence of couple relationships, parent–child relationships, child dependency relationships or other blood relationships, in that order of preference.
Foster child	A person who lives with a person or persons who are not his or her natural, adoptive or step parent(s). The definition of foster child includes dependent and non-dependent children. If the foster child is no longer dependent, but still regards his or her relationship with appropriate members of the household as a parent–child relationship, then he or she remains a foster child.
Group household	A household consisting of two or more unrelated people where all persons are aged 15 years or over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households.
Guardian	A person aged 15 years and over who is reported as being the guardian or main carer of any child(ren) aged 0–17 years, regardless of the existence of any legal arrangement. Throughout this publication, the use of the term 'parent' also refers to guardians.
Household	A group of two or more related or unrelated people who usually reside in the same dwelling and who make common provision for food and other essentials for living; or a person living in a dwelling who makes provision for his or her own food and other essentials for living without combining with any other person. Thus a household may consist of: <ul style="list-style-type: none">■ one person■ one family

GLOSSARY *continued*

Household <i>continued</i>	<ul style="list-style-type: none"> ■ one family and related individual(s) ■ related families with or without unrelated individual(s) ■ unrelated families with or without unrelated individual(s) ■ unrelated individuals.
Household Income	This variable is the sum of the Individual Incomes (INCP) of each resident present in the household on Census Night. If any resident aged 15 years and over is temporarily absent, or does not state their income, then Household Income (HIND) is not derived for that household.
Housing Loan Repayment	This variable records the housing loan repayments being paid by a household to purchase the dwelling in which it was enumerated (also applicable to caravans).
Intact family	A couple family containing at least one child aged 0–17 years who is the natural or adopted child of both members of the couple, and no child aged 0–17 years who is the step child of either member of the couple. Intact families may also include other children who are not the natural children of either parent.
Living arrangements	Living arrangements refers to whether the person lives alone, with other family members or with other unrelated individuals; whether a person lives in a private dwelling, cared accommodation or other non-private dwelling.
Living in households	In this publication, living in households refers to those persons enumerated as part of the household component, and includes those living in private dwellings, and some non-private dwellings such as motels, boarding houses and self-care units in retirement villages, but excluding cared accommodation (see entry for Other non-private dwelling).
Lone parent	A person who has no spouse or partner usually resident in the household but who forms a parent–child relationship with at least one child usually resident in the household.
Lone person	A person who makes provision for his or her food and other essentials for living, without combining with any other person to form part of a multi-person household. He or she may live in a dwelling on their own or share a dwelling with another individual or family.
Main recipient of care	Where a primary carer is caring for more than one person, the main recipient of care is the one receiving the most help or supervision. A sole recipient is also classed as a main recipient. The assistance has to be ongoing, or likely to be ongoing, for at least six months and be provided for one or more of the core activities of communication, mobility and self care.
Marital status	A person's social marital status refers to their current living arrangements, that is whether or not they are living with another person in a couple relationship either in a registered marriage (see registered marriage) or a de facto marriage (see de facto marriage). A person's registered marital status refers to their status in relation to a legally registered marriage as either never married, currently married, separated, divorced or widowed. Some persons who are not living with their partner may still report their status as currently registered married rather than separated.
Mature age persons	For the purposes of this publication, mature age persons refers to persons aged between 45 and 64 years.
Median	The median value is that value which divides the population into two equal parts, one half having values lower than the median, and one half having values higher than it.
Mortgage	See Housing Loan Repayments
Multifamily households	Households which consist of more than one family.
Never married	A person who has never been a partner in a registered marriage.
Non-dependent child	A natural, step, adopted or foster child of a couple or lone parent usually resident in the household, aged 15 years and over and who is not a full-time student aged 15–24 years, and who has no partner or child of his or her own usually resident in the household.

GLOSSARY *continued*

Non-dependent child <i>continued</i>	In the 2003 Family Characteristics Survey, any other individual aged 15–17 years who was identified as being under the guardianship (see guardian) of another person aged 15 years and over in the household, who was not a full-time student, and who had no partner or child of his or her own usually resident in the household was also classified as a non-dependent child.
Non-private dwelling	Establishments which provide communal or transitory type accommodation including hotels, motels, boarding houses, boarding schools, residential colleges, hospitals, hostels for disabled, nursing homes, cared accommodation for the retired or aged, hostels for homeless, night shelters, refuges, childcare institutions, corrective institutions, other welfare institutions, prisons, convents, monasteries, and nurse/staff quarters.
One parent family	A lone parent with at least one child (regardless of age) who is also usually resident in the family household. The family may also include any number of other related individuals.
Other family	A family of other related individuals residing in the same household. These individuals do not form a couple or parent-child relationship with any other person in the household and are not attached to a couple or one parent family in the household.
Other related individual	<p>An individual who is related to members of the household, but who does not form a couple relationship or parent-child relationship (see child). He or she can be related through blood, step and in-law relationships and include any direct ancestors or descendants. Relatives beyond first cousin are excluded.</p> <p>Other related individuals can form their own family type or can be attached to an already existing family. Those related individuals who reside in the same household and who do not form a couple or parent-child relationship with any other person in the household are classified as an other family.</p> <p>In cases where a couple family or one parent family has been formed, any persons who are related to members of these families and are usual residents of the household are other related individuals. In these circumstances they can be identified at the detailed level of the Family Type classification.</p>
Parent	<p>A natural, step, adoptive or foster mother or father of a child usually resident in the same household.</p> <p>In the 2003 Family Characteristics Survey, any other individual aged 15 years and over who was identified as being a guardian (see guardian) of a child aged 0–17 years was also classified as being a parent.</p>
Partner	A person in a couple relationship with another person usually resident in the same household. The couple relationship may be in either a registered or de facto marriage. .
Primary carer	A primary carer is a person who provides the most informal assistance, in terms of help or supervision, to a person with one or more disabilities. The assistance has to be ongoing, or likely to be ongoing, for at least six months and be provided for one or more of the core activities (communication, mobility and self care). In the <i>Survey of Disability Ageing and Carers 2003</i> , primary carers only include persons aged 15 years and over for whom a personal interview was conducted. Persons aged 15 to 17 years were only interviewed personally if parental permission was granted.
Private dwelling	Dwellings used as a private place of residence including separate houses, semi-detached, row or terrace houses, townhouses, flats, units, apartments, caravans, cabins, houseboats, improvised homes, tents, sleepers out, and houses or flats attached to a shop or office. Also classified as a private dwelling is self-care accommodation for the retired or aged where the occupants provide their own meals and are regarded as being self-sufficient.

GLOSSARY *continued*

Registered marital status	Registered marital status is a person's relationship status in terms of whether he or she has, or has had, a registered marriage with another person. Accordingly, people are classified as either widowed, divorced, separated, married or never married. The partners in a registered marriage must be of the opposite sex as same-sex relationships cannot be registered as marriages in Australia.
Registered marriage	A marriage between two people, usually resident in the same household, that has been registered and for which they hold a marriage certificate.
Self-care accommodation	Accommodation for the retired or aged where the occupants provide their own meals and are regarded as being self-sufficient.
Sole care	A parental care arrangement in which the resident parent cares for the child for more than 70% of the time.
Spouse	A marital or de facto partner.
Unrelated individual (living in a family household)	A person who lives in a family household, but who is not related to any person in any of the families in the household, but who shares meals with a family, e.g. a boarder.
Usual residence	Usual residence within Australia refers to that address at which the person has lived or intends to live for a total of six months or more in a given reference year.
Year of registration	Data presented on year of registration basis relate to the date the event was registered.

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Australian Bureau of Statistics 2004, *Marriages, Australia, 2003*, cat. no. 3306.0.55.001, ABS Canberra.

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