Chapter 5

Adding Well-Being to Ageing: Family Transitions as Determinants of Later-Life Socio-Emotional and Economic Well-Being

Mioara Zoutewelle-Terovan and Joanne S. Muller

5.1 Introduction

Well-being in later life is a theme with tremendous weight in an ageing society and concepts such as loneliness, employment and earnings have been defined as important facets of well-being (Dykstra 2009; Kearns et al. 2015; Yanguas et al. 2018). However, key determinants of these later-life well-being facets await to be unraveled. One key domain with major consequences for the lives of individuals is the family domain (Neugarten 1979). Still, to date, empirical evidence on the long-term associations between family-life events and well-being in later life is sorely lacking. This chapter provides a discussion of the concept of well-being in later-life, highlights prominent theoretical models explaining how mid-life family transitions (union formation and parenthood) are linked to later-life well-being (loneliness, employment and income), and presents recent cutting-edge results on the socio-emotional and economic outcomes of adults in a cross-national perspective.

In spite of over a century of research conducted on the topic of well-being, providing a widely agreed upon definition remains a challenge (Bowling et al. 2002) because the concept is extremely complex (Salvador-Carulla et al. 2014). However, it is widely accepted that mapping the concept is essential, and that this outlining should provide a multi-dimensional and multi-faceted approach to later-life well-being (Diener et al. 2009; Salvador-Carulla et al. 2014). To date, many elements of this map still await to be conceptualized, decomposed and tested.

Whereas the medical field focused on the role of disease, human functioning and healthcare in depicting later-life well-being, the social sciences have concentrated

M. Zoutewelle-Terovan (✉) · J. S. Muller
Netherlands Interdisciplinary Demographic Institute (NIDI), The Hague, The Netherlands
University of Groningen, Groningen, The Netherlands
e-mail: zoutewelle@nidi.nl; muller@nidi.nl

on the psychological, social, economic and cultural aspects of it. Within the social sciences we have vast understanding of the psychological experiences of older adults (e.g. anxiety, depression, happiness or life satisfaction), social participation, integration and cohesion, and economic circumstances and opportunities (see for example Cherchye et al. 2012; Crystal and Shea 1990; Keyes 1998; Ryff 1995; Smeeding 1991). Still, much awaits to be unraveled with regard to determinants of well-being. In this chapter we address the socio-emotional and economic dimensions of well-being, as well as the cultural and welfare context affecting well-being, by identifying determinants of later-life loneliness, employment and earnings across multiple European nations.

The most common approach in investigating factors affecting later-life well-being is to focus on aspects of the recent environment of older people and uncover features and experiences linked to their well-being (short-term associations). To date, we have valuable knowledge on how health and functional abilities, personality traits, social activities and social support, family circumstances (e.g. having a partner) and socio-economic positioning are linked to well-being outcomes (Bowling et al. 2002; Hansen and Slagsvold 2015; Hansen et al. 2009; Kearns et al. 2015; McMunn et al. 2006; Siegrist and Wahrendorf 2010; Sundstrom et al. 2009; Yang and Victor 2011). Still, the life-course framework emphasizes that a full understanding of later-life well-being requires a broader approach in which well-being must be explained also in the context of experiences occurring earlier in life (long-term associations). Family-related events are crucial in one's life and may trigger a set of events and circumstances affecting later-life socio-emotional and economic outcomes. Based on the life-course perspective, this chapter provides a theoretical discussion of mechanisms explaining the association between family-life and later-life well-being outcomes (loneliness, employment and earnings), and a collection of integrated results on the matter emerging from various studies recently conducted by the authors of this chapter within the Context of Opportunities (CONOPP) project.

A closer look at the social scientific empirical evidence on the psychological, social, economic and cultural dimensions of well-being shows that the cultural dimension is considerably underrepresented empirically. A proper investigation across various societies has been often hindered by methodological aspects such as the unavailability of data across multiple countries (in Europe, data for Southern and Eastern-European countries is often unavailable) and/or limited observation periods (inability to capture all adult family transitions and later-life outcomes across countries). Our article aims to discuss important family-life predictors of well-being across multiple European nations and explain the strength of relationships based on existing cultural norms and values regarding family-life and the available national socio-economic opportunities.

This chapter addresses various knowledge gaps in the uncharted area of long-term associations between family life and well-being. First, it provides an integrated discussion on the key tenets underlying the manner in which adult family transitions (union formation, parenthood) can be linked to well-being in later-life. Second, it accommodates recent cutting-edge results on the afore-mentioned socio-emotional

and economic aspects of well-being by focusing on loneliness, employment and earnings in later-life. Third, it assembles unique evidence on cultural aspects by revealing the existence of cross-national variation in the family-life – well-being nexus and explains such variation based on contextual family-related norms and values or social and economic capital. The results presented in this chapter are part of a bigger research project – the CONOPP Project – a pioneer in revealing the complex links between various life experiences: childhood disadvantages (e.g. divorced parents, low socio-economic status in the family of origin), educational achievements, adult family and career pathways, and later-life well-being (visit site www.conopp.com for an overview of all studies conducted within the project). The analyses underlying these results are based on data from various surveys (see following sections) on European or European related nations.

5.2 Family Transitions and Well-Being in a Life-Course Perspective

The life-course framework argues that earlier life experiences may affect one's life in the long run (O'Flaherty et al. 2016; Wrosch and Heckhausen 1999). Family-related transitions are key events, with crucial consequences for one's life (Neugarten 1979). However, as most of the existing empirical research examined the link between relatively recent family-related experiences and later-life well-being, to date, we lack considerable knowledge on the long arm of family-related experiences on well-being in later life. Specifically, a significant knowledge gap exists on how family-related events (e.g. marriage, cohabitation, parenthood) in earlier adult phases affect well-being outcomes in later life.

A key idea in the life-course perspective is that adult family events should be investigated through their occurrence, timing, duration, quantum and ordering (Liefbroer and Billari 2010; Settersten and Hagestad 1996). For the family domain, the behavioral guidelines structuring one's life course are provided by social norms and values (Billari et al. 2011; Settersten 2003). Individuals are well aware of the 'ideal' social scenario for experiencing events such as romantic relationships and parenthood (Billari et al. 2011; Liefbroer and Billari 2010; Liefbroer et al. 2015; Settersten and Hagestad 1996) and can evaluate for themselves whether they are 'on-track' or 'off-track' with this ideal script (Neugarten et al. 1965). Deviations from the 'ideal' time-line trigger an array of emotional, social and economic disadvantages perpetuating throughout life into the old age.

Several theoretical mechanisms explain how socio-emotional and economic vulnerability in later life (loneliness, unemployment or low earnings) are the result of transgressing norms in the family domain, with the norm noncompliance either being a complete violation of the norm (non-transitions) or reflecting (partial) deviation(s) from the norm (off-time or unusual sequence of events). The *social support* mechanism suggests that individuals not complying with social customs

experience a lack of peer support (Wrosch and Freund 2001), which can have negative consequences for emotional well-being and career development. The *stigma* mechanism evokes experiences of social sanctions and exclusion for individuals who disobey norms (Thornton and Young-DeMarco 2001). The *economic* model has various facets and offers several explanations for different types of norms non-compliance. Individuals who violate timing norms by experiencing family transitions early in life may compromise their later economic prospects by limiting their education, employment and earnings opportunities (Alexander and Reilly 1981; Moore and Waite 1977; Ross and Huber 1985). However, for women in particular, the economic argument suggests that non-events such as the absence of children and partner may actually boost one's employment and individual earnings (Correll et al. 2007; Davies and Joshi 1994; Harkness and Waldfogel 2003; Killewald and Zhuo 2019; Roman 2017; Sigle-Rushton and Waldfogel 2007; Zhang 2009). A psychological perspective on family transitions discusses the *emotional immaturity* mechanism explaining that early transitions to marriage and parenthood may capture the individual emotionally unprepared (Marini 1984), with the negative affect resulting from this immaturity accumulating throughout life affecting later-life well-being.

It is interesting to note that, with the exception of the stigma mechanism, the theoretical models discussed above explain predominantly transgression of norms in terms of occurrence and timing of events. Empirical research also predominantly focused on these two aspects. Still, previous research rendered mixed results. *With regard to socio-emotional determinants of later-life well-being*, some studies have shown that non-transitions such as childlessness and singleness affect later-life well-being (Byrne 2000; Dykstra 2006; Houseknecht 1977; Koropeckyj-Cox et al. 2007; Mullins et al. 1996). Yet, others found no differences in later-life socio-emotional well-being between parents and non-parents (Dykstra and Keizer 2009; Hansen et al. 2009; Koropeckyj-Cox 1998; Vikstrom et al. 2011). The few studies investigating the timing of transitions focused mainly on parenthood and showed that early transitions to parenthood have negative consequences for socio-emotional well-being (Koropeckyj-Cox et al. 2007) and postponement of parenthood is associated with better well-being outcomes (Koropeckyj-Cox et al. 2007; Mirowsky and Ross 2002). Yet, others found little evidence that social sanctioning occurs for those who delay parenthood (Liefbroer and Billari 2010). *With regard to later-life labor market outcomes of women*, prior studies have shown that outcomes differ by women's age at first childbirth, time intervals between births as well as partnership context (Gough 2017; Killewald and Garcia-Manglano 2016; Miller 2011). It has been empirically proven that women who delay having children tend to work more hours and have higher earnings in the years following childbirth than women who have children at a young age (Gough 2017; Miller 2011). Moreover, Gough (2017) found that mid-range birth intervals (i.e., around two years between births) lead to the smallest cumulative earnings penalties for women. Finally, empirical research suggests that partnered women, especially after childbirth, tend to specialize in the parenting role while their (male) partner tends to specialize in providing (Juhn and Mccue 2017; Killewald and Garcia-Manglano 2016; Killewald and Gough 2013; Langner 2015). This specialization strategy among couples was most certainly

dominant in the Baby Boom cohorts, but is still prevalent among couples today after childbirth.

However, rather than studying life events such as births and partnerships separately, scholars such as (Elder et al. 2004) discussed the necessity of introducing a holistic approach in studying life-course events. In their view, the occurrence, timing, duration, quantum and ordering of events should be captured as an integrated chain of events (holistically) rather than as independent elements defining one's pathway. This approach is particularly important in modern times given the increasing diversity in family structure and family transitions such as increases in single-ness, cohabitation, and divorce, childlessness or postponement of parenthood, residential distancing between family members and decrease in multigenerational households (Billari and Liefbroer 2010; Cherlin 2010; Dykstra 2009; Hantrais and Letablier 1996; Sobotka 2004, 2010; Victor et al. 2002). Still, to date, the holistic approach requires extensive theoretical and empirical attention. Advanced analytical techniques that enable a comprehensive investigation of complex life-pathways in social sciences open great opportunities towards the development of new and integrated ways of theorizing and researching the link between family trajectories and well-being.

A final aspect to be discussed here is the cultural perspective in linking family pathways and later-life well-being (an aspect only limitedly addressed in the existing literature). First, as there is considerable variation across nations in age norms and values regarding family life, we expect that the strength of the link between family-related experiences and well-being depends on these culture-specific customs. Reher (2005) explained that societies recognized for their strong family values (e.g. Southern and Eastern European nations) are more traditional and conservative in thinking and behavior than countries with weaker family values. This suggests higher levels of social control in these traditionalist nations. For example, Liefbroer et al. (2015) showed that disapproval of certain family choices (namely voluntary childlessness) is strongest in Eastern European/former communist countries. In countries with such traditionalist family customs, disobeying the norms may be associated with higher levels of social pressure, stigmatization, or withdrawal of emotional, social and financial support. In contrast, in individualistic nations (e.g. Western European or Nordic countries) in which one's family transitions are less dependent on the social environment (Lesthaeghe 2010), deviations from social customs may have fewer or no well-being consequences. Second, substantial cross-national variation in terms of welfare and economic development may affect the relationship between family pathways and later-life well-being. In countries with lower levels of state support and economic security, engaging in family roles represents an investment (Balestrino and Ciardi 2008). Transgressing family norms in less economically developed contexts may have stronger negative consequences for one's emotional, social and economic well-being. Especially for females, employment and earnings strongly depend on contextual factors that support opportunities to reconcile family and work (Abendroth et al. 2014; Budig et al. 2012; Hallden et al. 2016), progressive gender role attitudes and the level of formalization of the care sector. Women's labor market opportunities depend on cultural

role norm expectations regarding parenting and marriage (Fortin 2005). Moreover, societies differ to what extent care for young children is considered a public responsibility, and hence supported by public services, or a mere family matter (Bettio and Plantenga 2004; Esping-Andersen 1999; Saraceno and Keck 2010). While public childcare provisions support women's labor market participation, women in countries with extensive family provisions paradoxically on average work in lower earning occupations and hold fewer managerial positions (Mandel and Semyonov 2006).

5.3 Family-Related Events and Later-Life Loneliness

Several scholars defined loneliness as a key facet of well-being (see for example Dykstra 2009; Kearns et al. 2015; Yanguas et al. 2018). Perlman and Peplau (1982) explained loneliness as an incongruity between desired and actual quantity and quality of social relationships. Despite the vast amount of loneliness research, to date we know little on how non-normative family behaviors affect later-life loneliness. The few studies focusing on these aspects revealed that feelings of loneliness are lower among partnered or married individuals (De Jong Gierveld and Van Tilburg 2006; Dykstra and Keizer 2009; Fokkema et al. 2012; Hansen and Slagsvold 2015; Sundstrom et al. 2009). Still, the majority of existing studies focused on partnerships (or the lack of) in later-life, and did not take into account partnership experiences throughout the entire adult period (exception – Peters and Liefbroer 1997). In contrast to union formation experiences, the transition to parenthood received longer-term attention, however, existing results linking childlessness to later-life loneliness are inconclusive. Some studies find that childless individuals are lonelier than parents in later-life (Koropecj-Cox et al. 2007; Mullins et al. 1996) whereas others find no differences in loneliness between parents and non-parents (Dykstra and Keizer 2009; Hansen et al. 2009; Vikstrom et al. 2011). Empirical evidence linking the timing of family transitions to later-life loneliness is to date sorely lacking. However, studies focusing on perceived well-being showed that early transitions to parenthood are linked to lower well-being (Koropecj-Cox et al. 2007), whereas postponement of parenthood was associated with a better well-being for fathers (Mirowsky and Ross 2002) and lower risk of loneliness for mothers (Koropecj-Cox et al. 2007).

Within the CONOPP project, Zoutewelle-Terovan and Liefbroer (2018) conducted a study that shed some light on the manner in which deviations from the social norms regarding the occurrence and timing of family transitions (union formation and parenthood) have long-term consequences for loneliness in later life. The authors used data from the Generations and Gender Survey (GGS) on 61,082 individuals aged 50 years or older, in 12 European countries (Bulgaria, Belgium, Czech Republic, France, Georgia, Germany, Lithuania, Norway, Poland, Romania, Russia, and Sweden). Next to the general aim of understanding how norms transgression affects loneliness later in life, the authors also provided evidence on cross-national variation in the relationships investigated, and explained differences in the strength of effects through country-specific levels of familialism and economic

security. To test the latter (the moderating role of familialism and economic security), the authors used the classification of cultural values and beliefs developed by Inglehart (Inglehart 1997, 2006; Inglehart and Baker 2000) based on the World Values Survey. The most important results from this study are summarized in this section. For further information on the methodology used see Zoutewelle-Terovan and Liefbroer (2018).

Following a multi-step analysis approach, the authors first estimated the effects of non-transitions in the family domain (never partnering and never having children) on later-life loneliness separately for each country. In the next step, variations in country-specific OLS regression estimates were analyzed using random-effects meta-analyses and these results are shown in Figs. 5.1 and 5.2. Interesting to note that in all countries investigated, those who never lived with a partner (in marriage or cohabitation) and never had children were significantly lonelier in later-life compared to the ones who experienced such events. This outcome is also reflected in the averaged effect across countries (.53 for never partner and .50 for childlessness). The meta-analyses also revealed substantial cross-national variation for never having a partner ($I^2 = 68.2\%$) with strongest effect observed in Bulgaria and weakest in France and Romania. Substantial between-country heterogeneity was also observed for childlessness ($I^2 = 78.2\%$) with the strongest effect observed in Poland and weakest in Belgium. Whereas for never partnering no clear geographical pattern was revealed, childlessness was associated with higher levels of loneliness in Eastern European countries

Fig. 5.1 Forest plot never partner (From Zoutewelle-Terovan and Liefbroer, 2018).
Note: nonsignificant country effects and confidence intervals are represented by a dotted line

Fig. 5.2 Forest plot never children (From Zoutewelle-Terovan and Liefbroer, 2018).
Note: nonsignificant country effects and confidence intervals are represented by a dotted line

(Poland, Romania and Georgia) and lower levels of loneliness in Western and Northern European countries (Belgium, France, Sweden and Norway).

Zoutewelle-Terovan and Liefbroer (2018) also examined the effects of off-time transitions (both too early and too late) on loneliness. To establish the group norm, the authors calculated the average age at which an event (first living with a partner or first-time childbearing) occurred within specific groups given the country of origin, birth cohort, level of education and gender. A family event was classified as occurring early or late if it happened at least 2 years before, respectively 2 years after the average of the group. Whereas early transitions are weakly linked to later-life loneliness and little cross-national variation is observed, postponed transitions revealed an interesting pattern (Figs. 5.3 and 5.4). Opposite to our expectations, averages across countries showed that postponed transitions are associated with higher levels of loneliness (0.13 for late partnering and 0.15 for late parenthood). Also, a moderate level of cross-national heterogeneity is observed for late partnering ($I^2 = 48.7\%$) and late parenthood ($I^2 = 57.5\%$). Zooming in on the country level, we observed that late partnering was significantly associated with higher levels of loneliness only in France, Germany, Norway and Lithuania and late parenthood was significantly associated with higher levels of loneliness only in Bulgaria, Romania, Belgium, Poland, and Sweden.

In short, the previous results reveal that only non-occurrences and late transitions are associated with higher levels of loneliness. Still, the effects of postponed transitions are much smaller than the effects of non-transitions.

Timing - late partner

Fig. 5.3 Forest plot late partner (From Zoutewelle-Terovan and Liefbroer, 2018).

Note: nonsignificant country effects and confidence intervals are represented by a dotted line

Timing - late parenthood

Fig. 5.4 Forest plot late parenthood (From Zoutewelle-Terovan and Liefbroer, 2018).

Note: nonsignificant country effects and confidence intervals are represented by a dotted line

Fig. 5.5 Meta-regression never parent effects – traditionalism as moderator (From Zoutewelle-Terovan and Liefbroer, 2018)

Another goal of the study of Zoutewelle-Terovan and Liefbroer (2018) was to offer explanations for the cross-national variation based on cultural values. To do so they focused on cross-national differences in traditionalism/secular-rational values and survival/self-expression values measured through the World Values Survey. The traditionalism/secular-rational macro-measures reflect the manner in which a society adheres to religious and traditional family values, whereas the survival/self-expression measures reveal the level of economic and physical security, interpersonal trust and tolerance. Random-effects meta-analyses were used to investigate the moderating role of cultural values on the effects of never-events and late-events on loneliness. The value dimensions were not able to explain variations in effect sizes with one exception: childless individuals are lonelier in more traditional societies (for details see Zoutewelle-Terovan and Liefbroer 2018). This moderation effect is plotted in Fig. 5.5. Specifically, childless individuals are lonelier in countries scoring high on traditionalism such as Poland or Georgia.

5.4 Women's Family-Related Events and Later-Life Labor Market Outcomes

The twentieth century marked a revolution in women's labor market position with a rapid, but uneven, increase in women's employment and earnings across Western societies (Esping-Andersen 2009; Goldin 2006). It is uneven, because women's work career and family life course remain closely intertwined. Prior studies showed a lag in

mothers' employment and earnings compared to non-mothers and to men (see for example Correll et al. 2007; Harkness and Waldfogel 2003; Sigle-Rushton and Waldfogel 2007). Furthermore, the younger women's transition to motherhood, the stronger the earnings 'penalty' (Abendroth et al. 2014; Gough and Noonan 2013; Miller 2011). These studies focused on specific elements in the family-life course however, rather than taking the entire partnership and fertility trajectory into account.

Within the CONOPP project, Muller et al. (2020) contributed to this literature by studying women's fertility and partnership trajectories simultaneously. They showed that the consequences of women's transition to motherhood – or of not making this transition – can be better understood by taking into account the partnership context. Furthermore, they showed the importance of a long-term perspective on the family-life course. Existing studies mainly examine short-term effects of women's family events on their labor market position. Muller et al. (2020) revealed that family decisions in early and mid-life continue to affect women's economic position until the end of their careers (age 50–60).

Muller et al. (2020) combined three major surveys: SHARELIFE, the Generations and Gender Survey and the British Household Panel Survey. Their combined dataset covers full fertility and partnership histories from 18,656 women aged 50–59, from 22 European countries (Austria, Belgium, Bulgaria, Czech Republic, Denmark, Estonia, France, Georgia, East-Germany, West-Germany, Greece, Ireland, Italy, Lithuania, Netherlands, Norway, Poland, Romania, Spain, Sweden, Switzerland and the United Kingdom). Their sample consists of women from the Baby Boom Cohort – born between 1943 and 1963. They applied sequence analysis to the family history data, which resulted in a typology of women's family life courses. Subsequently, Muller and colleagues used this typology to predict women's later life employment and earnings across countries. More information regarding the methodological approach can be found in Muller et al. (2020).

Based on the fertility and partnership histories, Muller et al. (2020) derived a family life course typology using sequence analysis. Figure 5.6 shows the sequence index plots of the family trajectory typology they found. They labeled each cluster based on its characteristics. First, they identified two types of child with partner trajectories, i.e., the most traditional or standard motherhood trajectories characterized by a lifelong partnership with one or more children. These trajectories only differ in the timing of childbearing and the number of children. On the one hand, "Child with partner, stretched" (CWP stretched) is characterized by many children or a large time gap between births, whereas "Child with partner, early" (CWP early) is characterized by early and rapid childbearing. Second, the other trajectories represent deviations from the traditional, most common partnered motherhood trajectory. Women in the "Child with partner, delayed" (CWP delayed) cluster started their partnership and childbearing relatively late. Two other clusters include childless women who spent most of their life (1) with a partner – "No child with partner" (NCWP) or (2) without a partner – "No child, no partner" (NCNP). A final cluster was comprised of women who experienced a substantial spell of single motherhood – "Single mother". The CWP clusters were most common. Namely, 69.6% of women were in one of the three CWP clusters, while 12.3% were in one of the two childless trajectories and 18.1% in the single mother cluster.

Fig. 5.6 Sequence index plots of women's family trajectories – ages 18 and 50 – across 22 European countries (From Muller et al., 2020). Note: $n = 18,656$

In the next analytical step, Muller et al. (2020) used the family trajectory typology to predict women's later-life employment and earnings. Figure 5.7 shows women's relative later-life earnings by family trajectory type (all countries pooled). The authors find that mothers with a traditional family trajectory – i.e., a lifelong partner and early childbearing – have lowest later-life earnings. Furthermore, partnered mothers who delayed motherhood earned more in later life than women with CWP early or CWP stretched trajectories. Thus, for partnered mothers, a longer period spent with dependent children is associated with lower earnings in later life.

Next, Muller et al. (2020) find that childless women, and especially childless women without a partner, had highest later life earnings. Single mothers did earn significantly more than women with a partnered motherhood trajectory. The authors concluded that there is evidence for a gradient in women's later-life earnings based on intertwined partnership and fertility histories, rather than a gap between mothers and non-mothers.

Figures 5.8 and 5.9 show respectively the predicted later-life employment rate and the predicted later-life earnings for women by family trajectory type, across the levels of female labor force participation in the sample of countries. Muller et al. (2020) find that in countries with low levels of female labor force participation during childrearing years differences in employment and earnings (at ages 50–59) between women with different family-life trajectories were considerable, but they are relatively small in countries with high levels of female labor force participation.

Fig. 5.7 Relative earnings of women employed at age 50–59 by type of family trajectory (From Muller et al., 2020).
Notes: Child with partner, stretched = 1; Coefficients are exponentiated (based on information in Table 5 in the original paper mentioned above); Traditional trajectories have a solid fill and deviations from traditional pathways are striped

Fig. 5.8 Relative odds ratio to be employed – women aged 50–59 – by type of family trajectory and level of female labor force participation in 1980 (From Muller et al., 2020).
Notes: Child with partner, stretched = 1; Coefficients are exponentiated (based on regression Table 4 in the original paper); Traditional trajectories have a solid fill and deviations from traditional pathways have no fill

Fig. 5.9 Relative earnings of women employed at age 50–59 by type of family trajectory and level of female labor force participation in 1980 (From Muller et al., 2020).

Notes: Child with partner, stretched = 1; Coefficients are exponentiated (based on Table 5 in the original paper mentioned above); Traditional trajectories have a solid fill and deviations from traditional pathways have no fill

5.5 Discussion

This chapter focused on family-life experiences as determinants of socio-emotional and economic well-being in later life (loneliness, employment, earnings). Next to providing an integrated discussion of several theoretical models explaining associations of interest and a short review of existing empirical knowledge, we reported recent results from two studies developed by the authors of this chapter within the CONOPP project. The presented results are supported by state-of-the-art methodology involving unique combinations of data sources (e.g. to include a wide variety of European nations; to integrate macro-level indicators), advanced techniques of data analysis (e.g. meta-analytical approaches, sequence analysis) and a comprehensive depiction of cross-national variation and moderating cultural effects. Overall, the results indicate that similar family-related experiences in adulthood differently impact socio-emotional and economic well-being outcomes in later life. Our results show that undergoing more traditional family events links to lower levels of loneliness, whereas a more traditional life course relates to lower earnings and employment for women in later life. We also found considerable cross-national variation in

the manner in which the family history affects socio-emotional and economic well-being, and focused on explaining this variation through family-related cultural aspects and well-fare state regime. Below, we provide a more nuanced discussion on all these findings, their implications for theory, policy and practice, and offer several directions for future research.

When analyzing later-life loneliness we showed evidence on how transgressing group norms in terms of family-related experiences is associated with higher levels of loneliness. We call this the *non-normative family penalty*. The contribution of the above-mentioned study is that it provided unique insights on family-related penalties from three different angles. First, it contrasted the two most important roles in the family domain namely partnering (in cohabitation and marriage) and parenthood, and revealed that the penalties for non-partnering and childlessness for later-life loneliness are independent but still quite similar in size. Second, it investigated penalty degrees based on the extent of deviation from group-defined norms and uncovered that complete violations of family norms (never experiencing cohabitation/marriage or parenthood) have a stronger negative impact on later-life loneliness than other deviations from the norm (experiencing the same family transitions ‘off-time’). Finally, it investigated within-event differences in penalties based on the timing of deviations from group norms and showed that early transitions have no consequences for later-life loneliness, however, postponement of events (both living with a partner and parenthood) was associated with higher levels of loneliness.

As the emotional, social and economic theoretical models generally discuss penalties reflected in lower levels of well-being for norm non-compliance (with the exception of economic model for postponed transitions), the results presented in this chapter ask for a more nuanced approach of these theories. First, the occurrence of events seems to have a much bigger impact on later-life loneliness than the timing of events (effects were strongest for people who never experienced family-transitions). In other words, the strength of family penalty for loneliness should be explained also in terms of degrees of norm non-compliance. Second, whereas early or late transitions are both seen as deviations from the norm, they have different impacts on later-life loneliness. Specifically, feelings of loneliness in later-life do not differ much between ‘early birds’ and ‘on-time’ transiterers. However, it is the postponement of family-related events that triggers negative consequences for loneliness. Given that based on the economic perspective we would expect that postponers should be less lonely in later-life and ‘early birds’ lonelier, we conclude that the presented results offer no support for the economic argument. Rather, the negative loneliness outcomes seem to be more the result of socio-emotional penalties people may encounter as they postpone or skip family-related events. Still, further research on (dis)advantages to non-occurrences and postponement is necessary in order to properly establish whether the negative consequences are the result of stigmatization or of reductions in social contacts and/or support.

Differences across countries in the effects of family-related experiences on loneliness have also been investigated. Considerable variation across European nations has been found for both occurrence and postponement effects. We argued

that cross-national variation can be explained through culture-specific characteristics (level of traditionalism in terms of family formation; economic development and welfare). Interestingly, the survival/self-expression macro-measure (used as a proxy for economic development) did not explain any cross-national variation. However, the degree of traditionalism explained cross-national differences in the effects of childlessness on loneliness (but was unable to explain variation in the effects of non-partnering or postponement of events on loneliness). Such results emphasize the higher value of parenthood in one's life-course.

On the other hand, when analyzing economic outcomes for women in later-life, we found a *non-normative family bonus*. While women with the most traditional family life course of life-long partnership and multiple children have the lowest earnings in later life, women who deviated from this 'standard' life course on average earned more at the end of their careers. Especially women who lived mostly without a partner and without children have high earnings in later life. Contrary to the *motherhood penalty* suggested by prior studies (see for example Harkness and Waldfogel 2003; Sigle-Rushton and Waldfogel 2007) we found no evidence for a strict divide in terms of employment or earnings between mothers and nonmothers. Rather, we see a gradient in women's later-life earnings based on their mid-life family trajectories. Still, no such gradient is found for employment.

Furthermore, by comparing these long-term links across 22 European countries, we showed that the association between women's family life course and later-life labor market outcomes was smaller in countries with higher female labor force participation during women's childrearing years. The authors argue that in societies which support the reconciliation of work and family, and hence show higher levels of female labor market participation during women's mid-life, women's labor market outcomes converge until the end of women's careers.

With an ageing population, we witness a worldwide interest in the improvement of later-life well-being. This places considerable pressure on public health professionals and policy makers to increase the quality of life on one side and diminish public costs on the other side. To date, many available interventions address later-life well-being through programs concentrating on older persons. Projects such as hot lines for emotional support, volunteers visiting older individuals, community-based activities engaging the elderly, financial support for difficulties in making ends meet have clearly proven their benefits. Still, the protecting capacity of these interventions remains limited. In order to properly address later-life difficulties and boost well-being levels, we must additionally implement adequate prevention and effective intervention strategies addressing earlier life-stages of these individuals. Our results offer valuable insights for shareholders, organizations and policy-making bodies. For example, such knowledge can be used for an early identification of people at risk in order to provide opportunities for improving social and economic circumstances earlier in life, with great preventive capacity for adverse well-being outcomes later in life (e.g. improving opportunities to properly combine education, family and work domains in early and mid-adulthood; supporting

family life based on its size and composition in order to increase quality of social support networks as well as career development opportunities). Moreover, as loneliness and economic adversity in later life are further linked to various physical and mental health outcomes such as cognitive decline, depression, dementia, decrease in physical activity, stroke and hypertension, poor sleep, obesity or alcohol abuse and even mortality (Adena and Myck 2014; Akerlind and Hornquist 1992; Akerstedt et al. 1994; Cacioppo et al. 2006, 2014; Chen 2019; Friedman et al. 2005; Gow et al. 2007; Hawkey et al. 2009; Lauder et al. 2006; Tilvis et al. 2011; Wilson et al. 2007), we argue that a more efficient prevention approach targeting socio-emotional and economic well-being may render considerable reductions in public (health) expenditures. To conclude, improving the well-being of individuals is beneficial for both individuals and the society at large, and long-term prevention should gain a more central role in prevention and intervention programs targeting well-being.

Whereas the two CONOPP studies extensively discussed in this chapter provide valuable knowledge on the long-term associations between family-related events and several later-life well-being outcomes, more research is required to fully explain the complexity of these relationships. First, future research should enrich the life-course perspective by moving beyond the effects of occurrence and timing of family-related experiences and addressing family roles also in terms of duration, quantum and sequencing. Within this framework, the role of other family-related transitions (e.g. separation/divorce, widowhood) should be established as well. Second, as modern family-life is rather complex in terms of types of transitions and structure (Billari and Liefbroer 2010; Cherlin 2010; Sobotka 2010), it is desirable for forthcoming research to holistically approach this complexity. The embracement of advanced analytical techniques enabling a comprehensive investigation of complex life-pathways in social sciences (e.g. sequence analysis) opens great opportunities for the development of new and integrated ways of theorizing and researching the long-term link between family trajectories and later-life well-being. Third, a natural progression within the holistic approach is to focus on cross-domain trajectories (e.g. intertwines between family and work pathways). Such procedures may shed light on the underlying mechanisms explaining the relationship between adult transitions and later-life well-being. Fourth, future empirical endeavors should be able to provide a clearer hierarchy of long-term and short-term determinants of well-being. Finally, as cross-national diversity in the effects of family transitions on later-life well-being is not random, studies must be carried out to reveal the impact of other cultural values, circumstances and opportunities (which we did not consider) in order to explain cross-national variation (e.g. better national measures for economic well-being, more refined regional measures reflecting family norms).

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