

HOUSING CONDITIONS AND STABILITY AFTER A PARTNER'S DEATH: HOW EARLY WIDOWED KEEP THE HOUSE? AN EXPLORATORY STUDY FROM THE FRENCH PERMANENT DEMOGRAPHIC SAMPLE.

(extended abstract)

INTRODUCTION

In Europe a widowed is mostly someone whose spouse died and who has not remarried. From this definition an early widowed is the same but his or her widowhood began before he or she turned 55 years old. This 55-year limit is a conventional age as, in France, it coincides with the age at which survivor's pension can be accessed unconditionally. To be eligible to survivor's pension and keep it early widowed must remain single, which means not remarry. Also, they must have at least two "dependent children". It means if they don't have children or if their children live somewhere else then they can't get that financial support. This definition of widowhood and early widowhood is clear and it has the advantage of being constant over time. Still, it does not consider current changes in terms of conjugal life.

Indeed, if we only use this specific definition based only on a legal matrimonial status then we exclude some widowhoods. In France, the number of marriages declined: since the 60's couples no longer get married before they live together and most of the time they don't even get married after that. This absence of marriage induces a decrease of widowhood at younger ages: if couples don't get married then even if one partner dies, one is not recognised as widowed. Another problem with this definition of widowhood is related to the fact that more and more people are getting divorced or break their couple up before they turn 55 years old. It also has consequences on early widowhood counts. Nowadays, in France, researchers tend to exclude the early widowed from their work on union ends before 55 years old because of its rarity: with this legal definition of widowhood a few people are concerned by their spouse's premature death. Nevertheless, the number of early widowed remains stable once taking into account people who were not married when their partner died. So, we define early widowhood as a de facto situation: losing a partner before 55 years old, regardless of legal matrimonial status.

This definition permits to step back from official categories and think widowhood as a turning point in people life course. Losing a partner induce a very significant change in people lives and alter their long-term life course. Also, widowhood suddenly ends consensus made within

the couple and, compared with separated people, widowed cannot negotiate with their ex-partner, especially when they have children.

A partner's death supposes early widowed have to rearrange their daily lives, while inheriting their partner's role in the couple (domestic or economic). We suppose that widowhood has the same effect on people but regarding on resources they have some consequences may vary between social groups. Early widowhood and its consequences cannot be separate from a system of inequalities already in place and its effect is suppose to be cumulative. Depending on those resources, early widowhood may both have positive and negative outcomes, especially in terms of housing since this event ends economies of scale provided by living together.

Though widowed suffer the most from economies of scale loss, due to population structure (more wome, less employed, lower income...), they manage to stay in the housing. So, we question this residential stagnation and widowed resources or choices to keep their housing.

DATA AND METHODS

This work relies on the French permanent demographic sample, a data system providing individual information about a selection of people born some specific days of each year. It was created in the 1960's and since then it has been continuously fed with administrative data such as tax declarations, work-related information and even information from the civil registry (births, deaths, marriages). The French permanent demographic sample gather multiple files that can be use in order to identify early widowed and retrace their life course.

As we do not use any civil status to define early widowed the legal matrimonial status available in the French permanent demographic sample is not enough to identify them. From the French permanent demographic sample multiple files, we can identify people who experienced a partner's death and therefore match with our extended definition of widowhood. Since tax declarations include people living in the same housing as the tax filer, we can find out whether or not someone is in a cohabiting couple. Tax declarations provide information about an individual and if he or she is in a couple or living alone. When one is indeed in a couple then it is possible to retrieve his or her partner's information. That information can be use later on, in order to check whether or not this partner is still alive and categorised the union end: widowhood or separation. To do so, we use one partner's date and place of birth, gender and place of residence as matching variables in deaths registry.

In order to retrace early widowed life course, especially concerning housing, we use again tax declarations. It provides information about housing such as its surface, year of installation, occupancy status and whether it is a house or a flat. This information can be obtained over the period of 2010-2018 and therefore retrace part of the residential course since widowhood or rupture.

In the French permanent demographic sample around 200,000 people experienced an early widowhood between 2011-2018, which represents 8% of unions ended before 55 years old over that period. With 72% of women, early widowhood is mostly a woman experience. Due to an excess mortality of specific social groups (manual workers for example) and homogamy between partners employees (40% of early widowed; 35% of total sample) or manual workers (30% of early widowed; 25% of total sample) are overrepresented withing early widowed. Moreover, diploma levels below baccalauréat are also overrepresented with 61% of early widowed, compared to 52% of total sample. Nevertheless, one year before their partner's death, 64% of early widowed are homeowners as opposed to 52% of separated people. The following year, 20% of separated people lose their homeowners status while only 4% of early widowed did.

EXPECTED RESULTS

Becoming an early widowed instead of experiencing a rupture seem to have more favorable outcomes in terms of housing. Indeed, compared to separated people remaining partners do not need to negotiate with their ex-partner whether or not they can stay in the housing which gives early widowed the option of staying or not. Some preliminary results validate the effect of widowhood on the probability of keeping one's housing.

We suppose a typology of widowhood affects the willing to stay or not in the housing. According to this typology of widowhood managers and professionals distance themselves from this event. For example, they keep working because they consider that life goes on. In contrast, employees and manual workers experience their widowhood as a revolting and unfair event and are more sensitive to their late partner's reminders. Therefore, we suppose that managers and professionals are more likely to leave their housing compared to employees and manual workers after their widowhood even though they suffer less from economies of scale loss.

Some additional conditions also affect early widowed' ability to stay in their housing such as homeownership status, housing or individual characteristics.

On the one hand, we assume that homeownership prevents early widowed from leaving their housing as it induces a form of immobility due to an absence of negotiation with the ex-partner. On the other hand, we expect housing characteristics such as surface area or its location to affect the propensity to stay or leave.

Finally, age at widowhood, gender and number of children are also thought to affect on the decision to keep the housing. For example, younger early widowed might stay more often in their housing than older since they do not preoccupy yet with upcoming disabilities. Also, men might leave their home due to a recoupling process while women stay in their housing as they are less likely to recouple. Moreover, when widowed have children they might stay in their home in order to keep their children in the same environment.