

# YSI - Living alone as a part of lifecycle

## Country report - Denmark

### 1. Single-person households in Denmark

The topic of single-person households is not considered a salient topic in the Danish public debate. Even though the media from time to time bring loneliness and the social consequences thereof into focus, it is surprising how little the media have focused on single households. Loneliness is occasionally debated when it comes to senior citizens, but rarely as a phenomenon concerning other sections of the population. From time to time, the topic of parents living alone with their children receives attention, but the matter of adults living without any roommates or children is seldom dealt with in the public debate.

It has become clear that the conditions for people living alone and consequences of living alone represent areas lacking research. A thorough research phase through relevant data bases showed very few results concerning this area. In recent years, the topic of loneliness has received more attention in research than earlier, but the definition of loneliness often goes beyond 'living alone'. In various studies, loneliness is measured with the UCLA Loneliness Scale<sup>1</sup>, which consists of different questions about people's general feelings and relations to other people (Lasgaard et al., 2016).

The general lack of attention on the area of single person households is surprising, when the development for the last 50 years is taken into account. In 1950, 60% of all households were inhabited by more than two persons and less than 15% lived alone. Today around 40% of all households are inhabited by one person only (Rockwoolfonden, 2015). As it appears in the table below, the average number of residents per household has declined dramatically since 1960. In 1960, the average number of residents was 3.02 and in 2010 the number had dropped till 2.15. In 2017, around 1 million households out of 2.6 million households in total are single-person households, which corresponds to 39% of all households (Bolius, 2017).

Average number of residents pr. household

1960	3.02
1965	2.89
1970	2.69
1980 <sup>1</sup>	2.48
1985	2.35
1990	2.26

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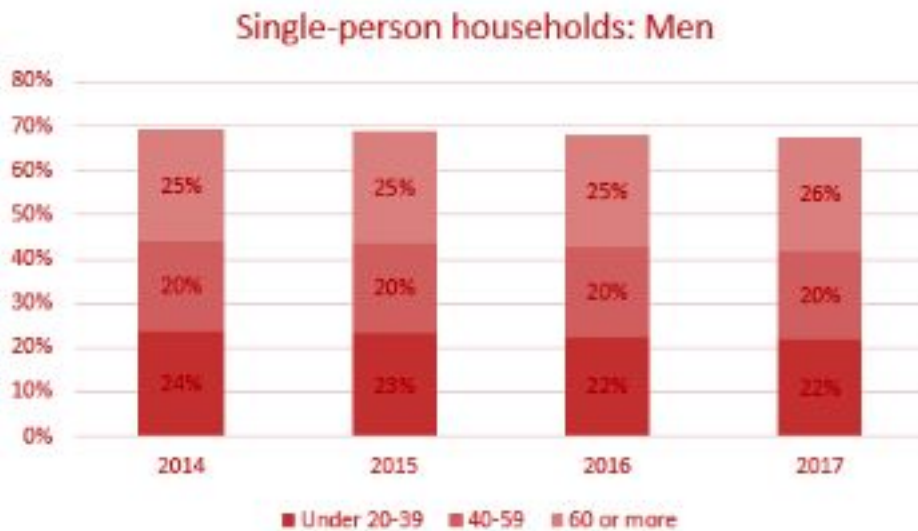
<sup>1</sup> The number is not available for 1975

1995	2.21
2000	2.19
2005	2.16
2010	2.15

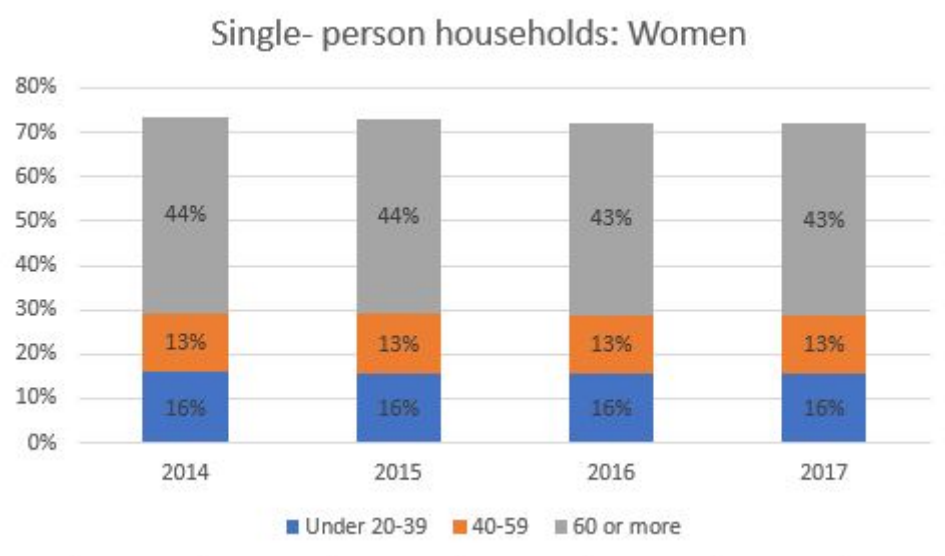
(Rockwoolfonden, 2015: 34)

In 2017, around 1 million people live alone. This means that 23% of the adult population live alone (Danmarks Statistik, 2017). Since 2014, the development in the share of people living alone has been almost unchanged. The proportion of men and women living alone has also remained unchanged for the last four years. 53% of people living alone are women, while 47% are men.

In 2017, more men than women live alone in their early adult lives. 16% of women between 18-39 live alone, while 22% of men in the same age group live alone. In the age group between 20 and 59, 20% of men are living alone and 13% of women are living alone. 43% of women at the age 60 or older than 60 live alone. Only 26% of men at the age 60 or older than 60 live alone. This is probably correlated with the fact that women live longer than men at average, but it is still a surprisingly large difference (Danmarks Statistik, 2017).



Source: Danmarks Statistik



Source: Danmarks Statistik

In their publication from 2017, Statistics Denmark (Danmarks Statistik) accentuated that the share of adults in the age between 30-49 living alone no longer increases. For the last 30 years, the proportion of people living alone in the age between 30-49 in Denmark has been growing, but since 2009 the increase has stagnated (DR, 2017).

It has not been possible to identify groups in which living alone is long-term and involuntary. Data on income, employment and education level of those living alone is not directly available from Statistics Denmark. Data on the geographical location of people living alone and what age groups live in different areas is not directly available either.

## 2. Single-person households and the public sector

In general, the phenomenon of single-person households is rarely taken into account in the public sector and in policy programs. Loneliness, which presumably is correlated with living alone (among other factors), is the most obvious vulnerability of single-person households, which is, in some ways, taken into account in the public sector. Not until recently it has become clear that lonely people have a greater risk of developing Alzheimer's, depression and cardiovascular diseases, which is why the concept of loneliness is relevant to the public sector (Cacio, 2010).

According to the Popular Movement Against Loneliness (Folkebevægelsen mod Ensomhed), more than 210.000 Danish people at the age of 16 or older (4,6% of the population) feel lonely often or always (Folkebevægelsen mod Ensomhed, 2016).

That loneliness is taken into account in the public sector is reflected in the research programmes initiated by the Ministry of Health. In recent years, large research programmes as the National Health Profile and the Schoolchildren Study has taken loneliness into account by including questions about loneliness in their questionnaires.

According to the latest National Health Profile from 2013, there are most lonely people among young women (16-24) and elderly women (over 75). People's civil status also has an effect on how often they feel involuntarily alone; among married people 2.5% feel involuntarily alone often, while the number is over 10% for single people (unmarried and divorced) (Sundhedsstyrelsen, 2013).

As stated earlier, loneliness is often considered an issue for elderly people in Denmark. Recently, the Ministry of Health published that the ministry will fund 13 projects from 14 different municipalities with the purpose of fighting loneliness. The 13 projects receive 30 million Danish Kroner (around 4 million Euro) in the period from 2017-2019. An important criterion for the ministry was the possibility of getting well documented, good experiences that can be diffused to more municipalities after the project period runs out (Sundhedsstyrelsen, 2016).

In general, the responsibility of fighting loneliness is often transferred to the municipality level or directly to the third sector. In the third sector, The Popular Movement Against Loneliness plays an important role; they represent 74 organizations and municipalities, which in different ways try to prevent and oppose loneliness. The popular movement came into existence because many of the organizations wanted to cooperate on the subject of fighting loneliness. The movement sees it as a strength that the 74 organizations fight loneliness through different initiatives - for instance housing associations, Red Cross and the Alzheimer's Association. They reach out to different groups of the population.

According to the leader of the popular movement, Marie Asserhøj, the ambitious goal of the movement is to halve the number of people feeling lonely by 2020. One of the projects that the movement has initiated is called "Denmark eats together". All the organizations put loneliness into focus, arrange banquets and encourage people to invite new people into their homes to join them for dinner. The project leader, Marie Asserhøj, points out that voluntary efforts towards fighting loneliness has another effect than the public sector's efforts towards the same goals: *"It is a more equal relationship because it is something you do voluntarily and not for money"*.

Also private commercial actors as funds and associations play a role in supporting the fight against loneliness. For instance Realdania, a commercial association, supports the construction of shared houses for seniors. Realdania has offered 52 million Danish Kroner (approximately 7 million Euro) for the initiative "Room and communities for elderly people", which is a pilot construction of shared houses for seniors. Also, the organization wants to gather knowledge about the 7000 Danish seniors, who already live in the existing 300 shared houses (DR, 2017).

Generally speaking, there are four types of dwellings in Denmark: owner-occupied dwellings, shared ownership dwellings (andelsbolig), private rental dwellings and social housing (almene boliger). The social housing sector in Denmark is characterized by being self-owned, by being partly public subsidized and by being subject to a high degree of public regulation - for instance the municipalities have the opportunity of assigning people to one in four dwellings (Oxford Research DK, 2016). The criteria and practice are different from one municipality to another, which is why the opportunities for help finding a place to live can vary - but the admission for help does not vary according to how many people who live in the household. Housing benefit is

a subsidy offered to all tenants that does not receive social pension and it varies according to the number of residents, income, the rent and the size of the dwelling (Vibo, 2014).

Besides the mentioned focus on loneliness, no other types of policies, strategies or programs regarding single-person households has been brought into our attention.

## 2.1. Taxation

In theory, singles have just as many opportunities at the housing market as other people, but it is evident that it is more expensive to live alone than living with others. Also taxwise there can be disadvantages for singles.

The taxation system does not distinguish between single-person households from households with more residents, but there are certain tax advantages for married people and single parents. When contracting a marriage, the partners will be taxed jointly from the year the marriage has been formed. As spouses, it is possible to transfer unexploited personal allowance and deficits between the two persons. In that way, the system favors married people. Single parents are entitled to an extra job allowance if they are employed and if they are unemployed, they are entitled for a number of different social benefits (SKAT, 2017).

When it comes to investing in a dwelling, it is harder for singles to get approved for a loan. Due to restrictions on the opportunities of taking a loan after the financial crisis in 2008/2009, it has become more difficult to become approved for a loan to an owner-occupied dwelling (Bolius, 2017).

## 2.2. Social security

In the Danish social security system, the number of residents in a dwelling is taken into account in some areas, but in many areas it is not taken into account. In general, the system rather takes citizens' civil status and parental status into account.

A number of different social benefits are increased for singles. It is the municipality and Udbetaling Danmark (public authority with the responsibility of a number of social benefits) who decide if a citizen can be considered single. For instance the sizes of the child benefit and the housing benefit depend on whether the citizen is single or not. The purpose of increased social benefits for singles is to offer a kind of compensation for the advantages that married people and cohabiting people have by being two to pay regular outlays. Being single is defined as a person who does not have joint housekeeping and does not have a 'marriage like relationship'. Persons living in a so called 'marriage like relationship' are to be considered cohabiting persons. The assessment on whether a person is considered single or not, relies on an individual assessment (Ankestyrelsen, 2016).

If the cohabiting partner/spouse passes away and was a recipient of state or early-retirement pension, the surviving partner can additionally have his/her state pension paid to for 3 months after his/her death. The money will automatically be deposited in the surviving partner's account for those 3 months, after which the pension will be automatically recalculated

according to the rate for single persons. If a person is not entitled to survivor's pension and the couple have lived together for 3 years prior to his/her death, it is possible to apply for assistance for survivors from the local authority (European Commission, 2016).

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