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Population census | Luxembourg

RP 1<sup>ST</sup> RESULTS 2021 N°14

## SENIOR CITIZENS IN LUXEMBOURG

Unique socio-economic profiles,  
major challenges  
for the country

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# Summary

The population census, carried out every ten years, gathers information that is not otherwise available, and is crucial to a better understanding of the challenges facing our society.

This publication deals specifically with senior citizens, not only through traditional demographic data, but also thanks to information provided directly by respondents, revealing their migration profile, the languages they use, their situation with regard to disability, their relationship with work, or even their housing conditions. All these elements are fundamental to improving our knowledge of this population and the responses we can offer, all the more so in a general context of ageing European societies.

For several decades now, Europe has been experiencing a trend towards an ageing population; in 2021, the proportion of people aged 65 and over is 18%. In Luxembourg, this proportion is lower (12.8%), but seems skewed by the country's strong economic attractiveness, which generates strong migratory flows of working-age people. On a national scale, however, there has been an increase in both the number and share of people aged 65 and over, and an even greater increase in the number of people aged 85 and over.

In terms of nationality, seven out of ten senior citizens have Luxembourgish nationality, while when considering the population as a whole, the split between Luxembourg nationals and foreigners tends towards balance. There are variations according to commune: in rural areas, the proportion of Luxembourg nationals is higher, while urban communes are more cosmopolitan. Portuguese and Italians are the two foreign nationalities most represented among those aged 65 and over, in line with the waves of Italian and then Portuguese immigration. This trend towards diversification in the origins of senior citizens is reflected in their linguistic practices, in the sense that many speak several languages at home: mainly Luxembourgish (56.9%), but also French (19.7%) and Portuguese (7.8%).

The employment of older people is an increasingly hotly debated topic, particularly in light of measures to lengthen the working life of older people, but also in view of the difficulties they face in finding work. In Luxembourg, the employment rate of 55-64 year-olds is one of the lowest in Europe (46.6%), while the European average is 61.3% (OECD, 2021). The sectors in which seniors are over-represented are trade and specialized activities (legal activities, architecture, research and development), agriculture and real estate.

The family status of senior citizens is changing over time, with the most notable trend being the rising proportion of divorced people. Furthermore, a quarter of people aged 65 and over declare that they live alone,

which increases the risk of isolation, given that many of them occupy potentially unsuitable housing (single-family homes, large surface areas). These observations raise the question of the "right" conditions for remaining at home, and the challenges of rebalancing the residential market.

The General Population Census also addresses the issue of disability for the first time, revealing that this is far from a marginal phenomenon. Seniors appear to be particularly concerned: almost a third of people aged 65 and over declare themselves to be disabled; certain disabilities appear to be more specifically linked to ageing (mobility difficulties, hearing problems, etc.); seniors are also more likely to suffer from multiple disabilities (2.2 disabilities on average per person), and the intensity of their disabilities appears to be greater.

## Methodology

As already mentioned in previous publications on the results of the 2021 population census, the context in which information was collected for this campaign was very particular, with the health crisis linked to COVID-19, and this is even more true for the particularly vulnerable public of senior citizens. This context had a significant impact on the response rate. Overall, the participation rate fell from 85% for the 2011 census to 79% for the 2021 census, and some variables were only partially completed by respondents. This is the case, for example, with the occupancy status of the main residence, which cannot be used for the purposes of this publication, even though it is an important piece of information in helping to characterize the economic vulnerability of senior citizens, particularly when they are tenants. With the exception of demographic data, which have been corrected on the basis of municipal population registers, the results presented in this note are based on data provided by respondents, and therefore do not include non-respondents.

# Introduction

Ageing is characterized by two main criteria: age and autonomy. But what exactly do we mean by "seniors"?

A common distinction is made between:

- 60-74 year-olds, generally mobile, in good health and, in some cases, still professionally active
- independent over-75s
- and, finally, those over 75 who are partially or totally dependent, and therefore benefit from assistance (home adaptation, home help and care, placement in a specialized facility, etc.).

The words used to define "old age" can nevertheless be confusing. The "old" of yesteryear has been all but banished from our vocabulary in favor of expressions whose contours we struggle to distinguish, such as "third and fourth ages", "elders", "aged" or "seniors", themselves now being called into question<sup>1</sup>.

Beyond these questions of terminology, the reality appears more complex, firstly because the lengthening of the lifespan has largely blurred the reference points: schematically, "youth" lasts longer today than in the past. In other words, we also remain in better health over a longer period of our lives.

It's also important to bear in mind that this is a highly subjective field, in which self-perception does not generally correspond to the social view of "the burden of age", dictated by marketing or the job market, among others.

It goes without saying that socio-economic inequalities have repercussions on the way individuals age, reflecting heterogeneous individual experiences, depending on whether or not they are faced with precariousness, isolation, addictions, difficulties accessing care, etc.

Finally, these characterizations of ageing and old age will not have the same meaning or scope depending on the uses or activities concerned. For example, athletes as young as 30-35, or even earlier in some disciplines, are considered veterans. At 45-50, they are considered "seniors" on the job market. At the pivotal age of 60, you are entitled to certain benefits, such as the early retirement pension, social tariffs and the remote alarm system. In Luxembourg, the retirement age is set at 65, which is a benchmark for a number of schemes and institutions.

Hence the decision to use different age thresholds in this publication, depending on the angle of approach (reference threshold of 65, threshold of 50 for employment, threshold of 65 and 85 for disability, etc.).

<sup>1</sup> For example, the law "on the quality of services for the elderly" passed on July 20, 2023 changed the name of "Clubs Seniors" to "Club Activ Plus".

# 1. The senior population

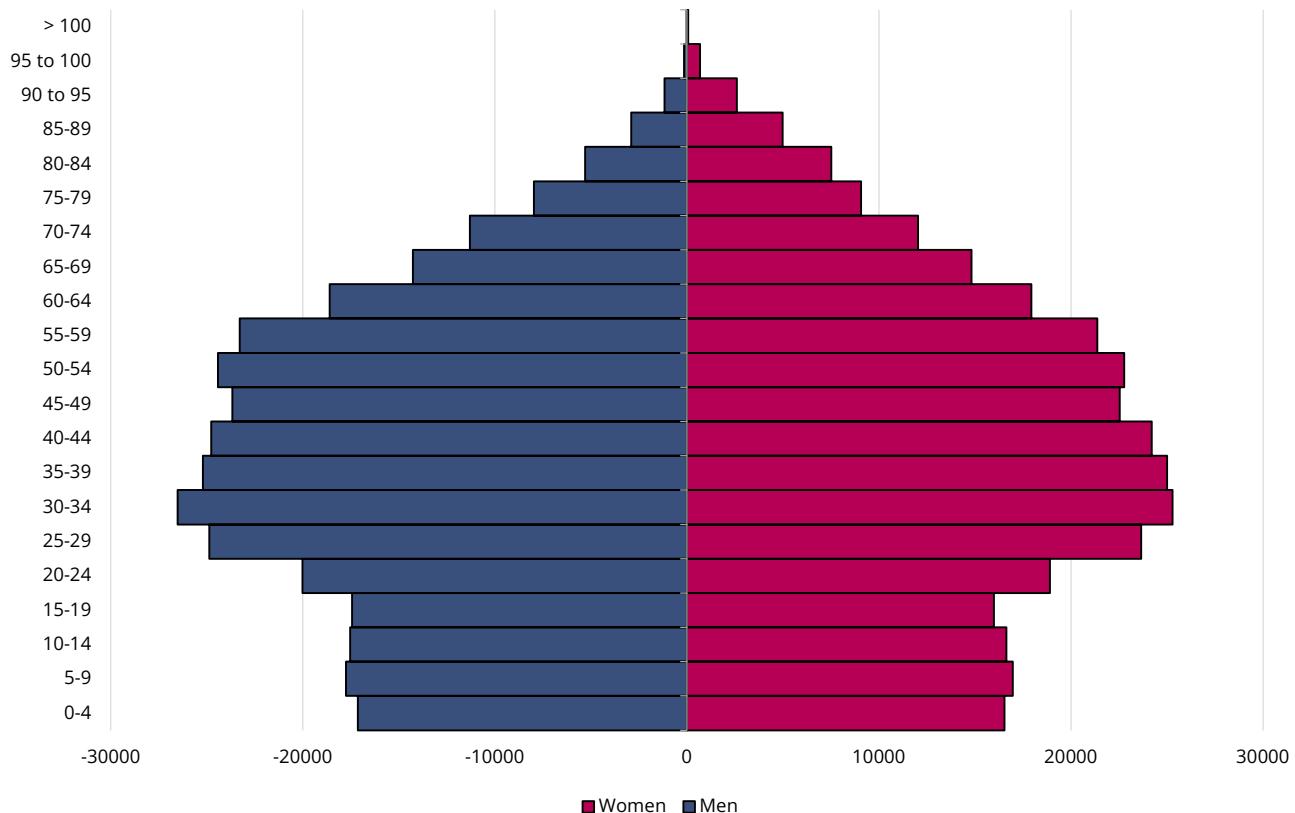
The ageing of the population is a trend that spares no region of the world, and is particularly visible in Europe, although to very different degrees depending on the region. This trend is the result of a combination of longer life expectancy, which automatically increases the number of elderly people, and a drop in the birth rate, and therefore in the total number of young people. Faced with this “scissor effect”, the average age of the population naturally rises.

In 2021, the proportion of people aged 65 and over in the total population was highest in Europe in Bulgaria (21.3%), followed by Croatia, Italy and Portugal, where it was around 20% of the total population. For all Eurostat member countries (the European Union plus Norway, Switzerland, Liechtenstein and Iceland), the proportion of people aged 65 and over was 18.1%. In a Europe with a markedly ageing population, Luxembourg stands out at first glance, with a very low proportion of people aged 65 and over (12.8%).

But to deduce from this figure alone that Luxembourg is a young country, with little exposure to the challenges of ageing affecting the whole of Europe, would be partly misleading. Indeed, this statistic is not synonymous with a vigorous birth rate<sup>2</sup>, but reflects a massive and continuous influx of working people, linked to the country’s economic attractiveness. In fact, the age pyramid (see graph 1) presents a “mushroom” profile, with a relatively thin base, a broad bulge in the middle (working-age population), and an equally broad top. This type of profile is characteristic of a globally ageing population, and raises a major challenge as the number of taxpayers retiring in the next few years is set to increase drastically. In the long term, this will raise the question of how to finance these retirements, as well as how to maintain the balance of healthcare coverage and dependency care, against a backdrop of rising expenditure. The demographic old-age dependency ratio, which is calculated by dividing the number of people aged 65 and over by the population aged between 15 and 64, and is expressed as a percentage, is often used to indicate the evolution of economic burdens resulting from the ageing of a society. This index has risen from 20.4% in 2011 to 21.2% in 2021.

<sup>2</sup> In 2021, the fertility rate in Luxembourg will be 1.38 children per woman, compared with 1.53 for the European Union as a whole. In 2002, the fertility rate in Luxembourg was 1.63 children per woman, showing a significant decline over the past twenty years.

Graph 1: Population pyramid for Luxembourg in 2021

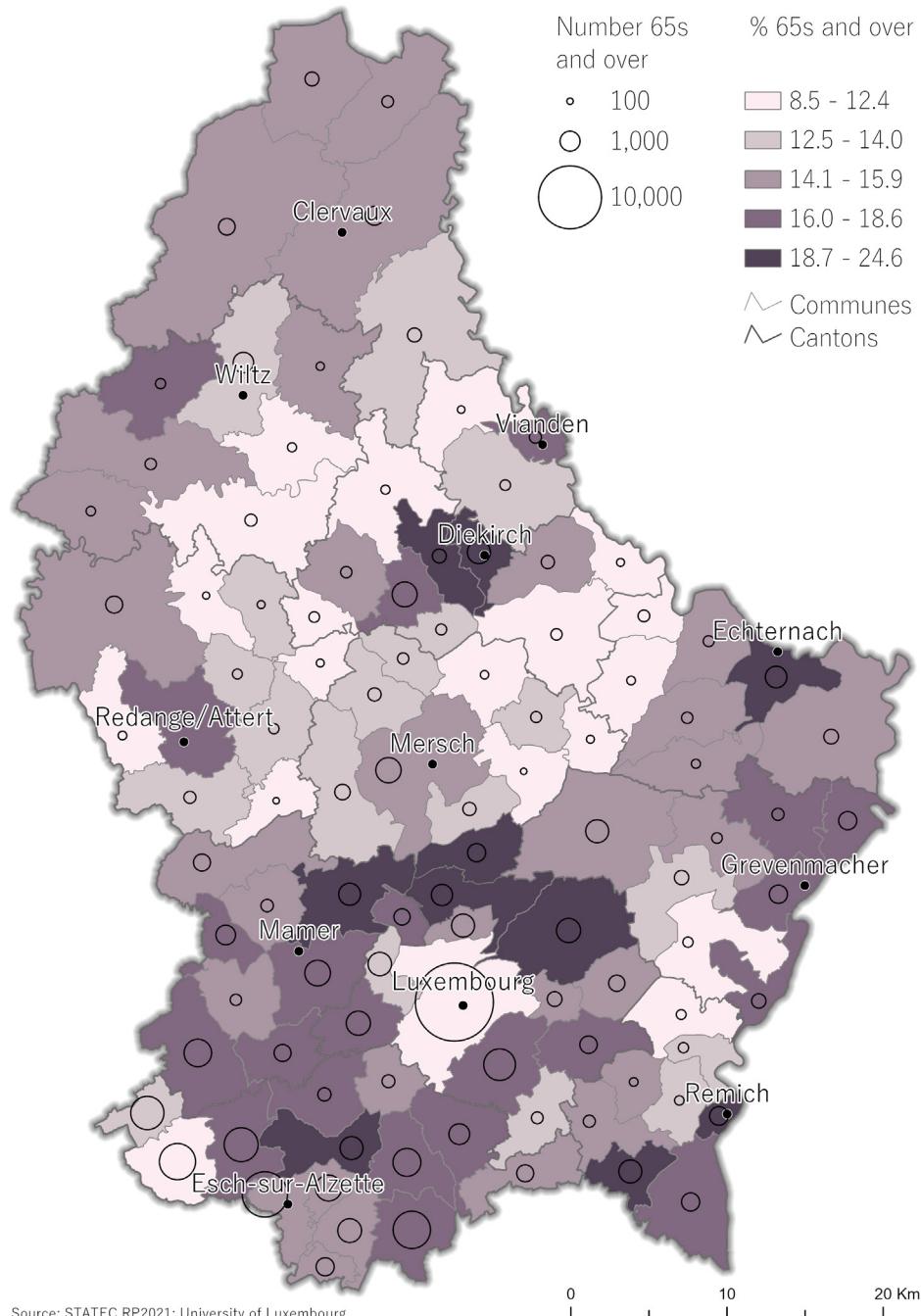


Source: STATEC, RP2021

The absolute number of people aged 65 and over in the country reflects this trend, with relative growth of 32% (or 23,134 additional individuals) between 2011 and 2021. The proportion of women in this population has fallen slightly, but remains in the majority, falling from 57.2% in 2011 to 54.6% in 2021. The number of people aged 85 and over has grown even more, by 53.5% (or 4,383 additional individuals). The consequences of this increase in the number of elderly people are many and far-reaching, since they also call into question the adaptation of services to be provided in terms of care provision, the development of social spaces specifically adapted to this population, access to culture and sport, etc.

Centenarians, the “elders among the elders”, have also seen a spectacular rise in their numbers, numbering 91 in 2021, 24 more than in 2011, but their relative share of the population remains low. Of these, 20 live in the capital. The proportion of women, who account for four-fifths of all centenarians, remained relatively stable between 2011 and 2021, rising from 79% to 81%.

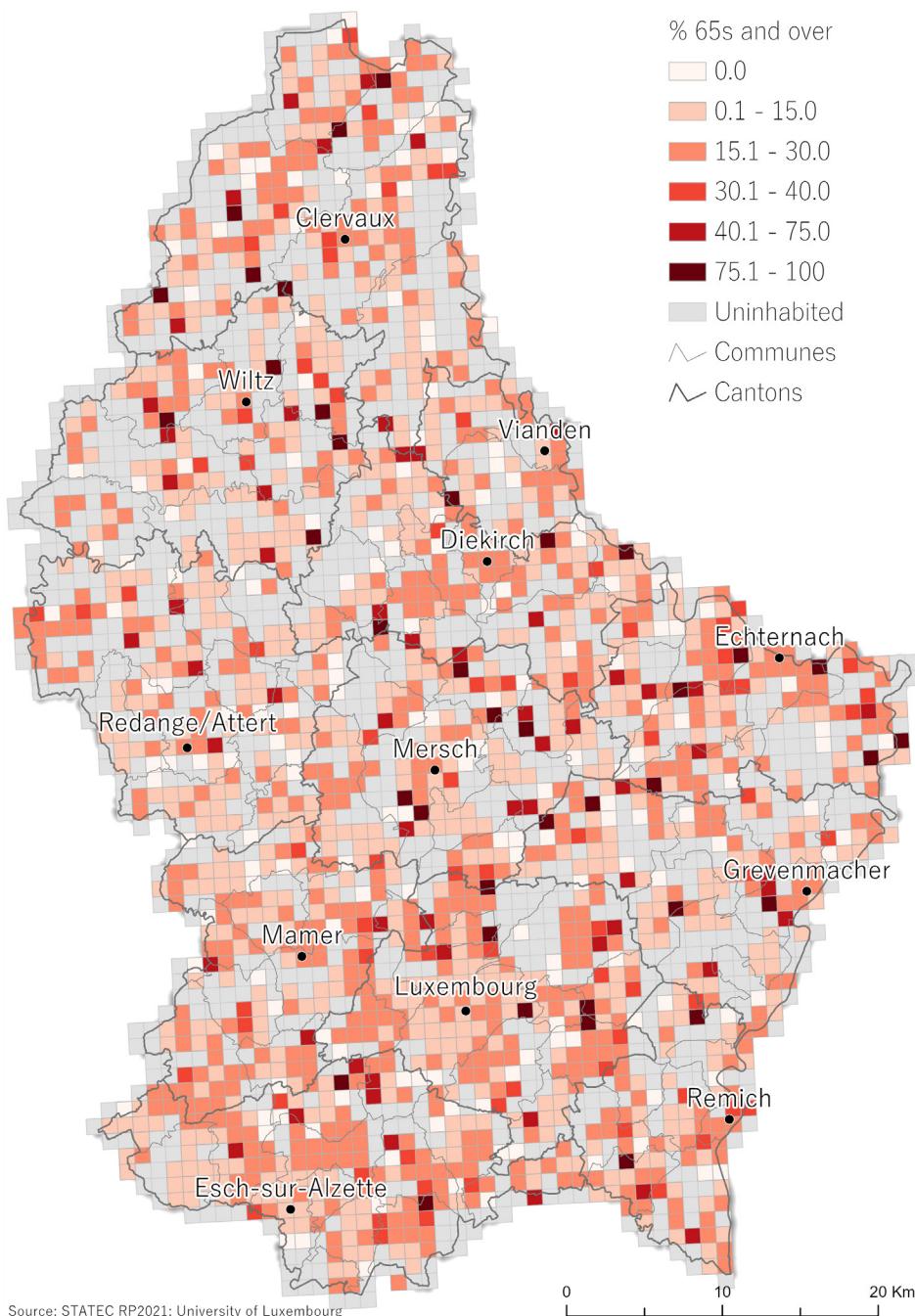
Map 1. People aged 65 and over by municipality in 2021



Map 1 shows the spatial distribution of people aged 65 and over, and their share of the municipal population. The country's main cities have the highest number of senior citizens: Luxembourg City (15,322), Esch-sur-Alzette (5,133), Dudelange (3,509) and Differdange (3,282). On the other hand, in relative terms, it is mainly the suburban communities north of the capital (Niederanven, Steinsel), in the south-eastern part of the country (Mondorf-les-Bains and Remich), and in the Nordstad (Erpeldange, Diekirch) that have the highest proportion of senior citizens (between 19 and 25%). The presence of a nursing home or retirement home in a community has an impact on the relative over-representation of seniors, especially in rural communities.

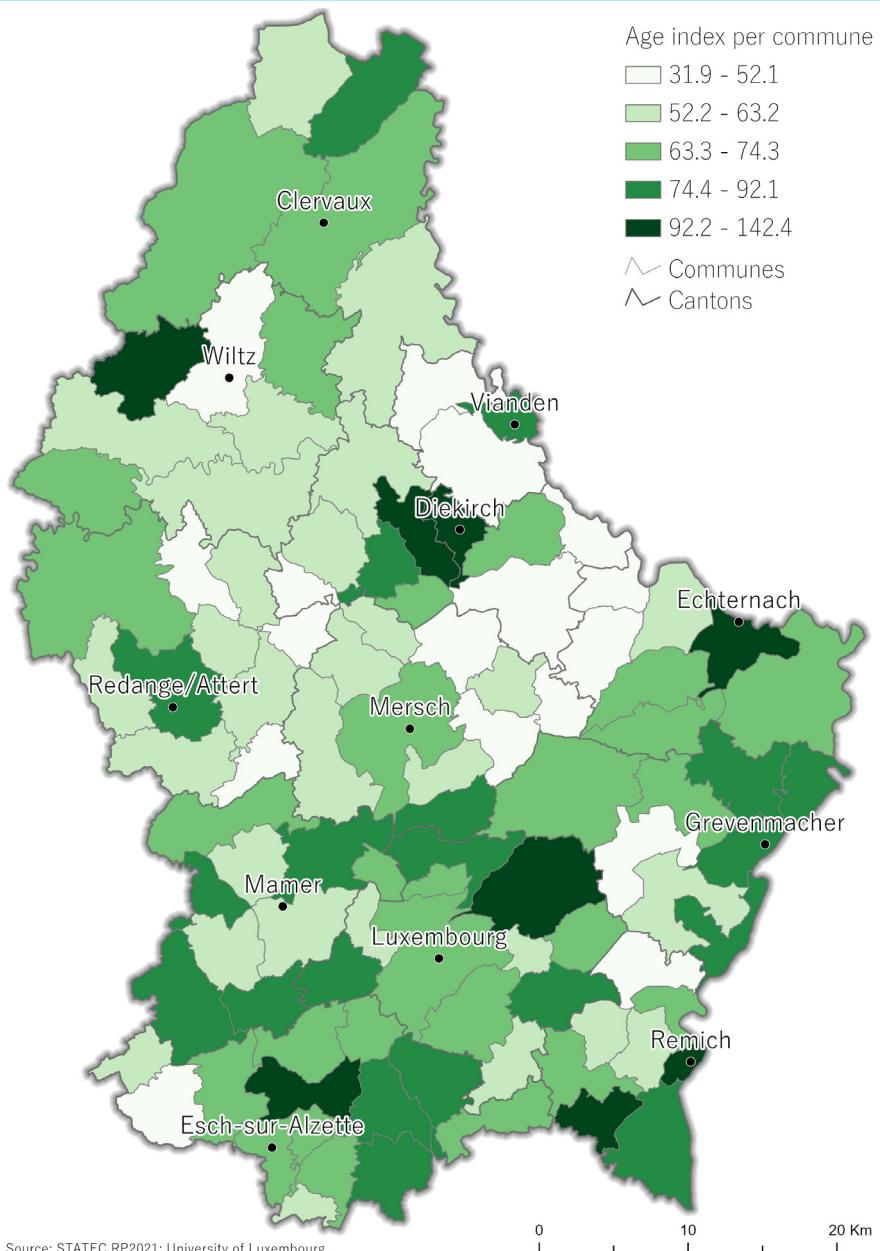
Map 2 shows the distribution of these same elderly people at an even finer spatial scale: that of the 1km<sup>2</sup> cell.

Map 2. People aged 65 and over in 2021 by 1km<sup>2</sup> cell (in %)



This spatial granularity nuances the previous map, and shows that even municipalities with relatively modest proportions of elderly people on average, can have higher concentrations of people aged 65 and over on a neighborhood scale, and vice versa. In the former case, this may be due to the fact that a neighborhood or block has a retirement home, while in the latter, it may be due to the fact that newly-created housing units house very few senior citizens (the latter being less likely to move than other age groups). This finesse in the spatial representation of information also highlights the need to consider the variety of local contexts in strategies to adapt urban space to the needs of the elderly in terms of accessibility, specific service offerings, shops, etc.

Map 3: Ageing index (number of over-65s per 100 under-20s) by municipality in 2021



These nuanced local realities can also be appreciated through the ageing index (see map 3), which expresses, in percentage terms, the ratio of all individuals aged 65 and over to all individuals aged under 20. A value below 100 indicates that young people outnumber senior citizens, while a value above 100 indicates the opposite trend. While on a national scale, this index rose from 14 in 1910 (i.e. 14 senior citizens for every 100 young people) to 43 in 1972, and finally to 70 in 2021, reflecting continued ageing, on a communal scale it oscillates in 2021 between 142 in Mondorf-les-Bains and 31.9 in Fischbach.

Map 3 is relatively surprising in that it does not, as is often the case in other territorial contexts, contrast a rural area with a rather ageing population with more dynamic and relatively younger urban communes, but instead provides a panorama of very diverse situations. The population in the north of the country

appears surprisingly “young”, reflecting a tendency for families with children to settle or relocate to communes sometimes far from the main employment centers, where housing is less expensive. The population of the suburban ring around the capital, on the other hand, appears to be ageing, which can be explained by the fact that many housing estates were built there in the 1970s and 1980s, and their occupants are still living there, but their children have often left, thus accentuating the ageing dynamic in these communities. It is also important to note that the large communes in the south of the region have ageing indices well below the national average (Differdange, Esch-sur-Alzette, Pétange), with the exception of Dudelange.

## 2.

# Multiculturalism and plurilingualism: a factor to be taken into account and anticipated in the management of ageing populations

Luxembourg is a highly cosmopolitan country. Some 180 different nationalities were listed in 2021, reflecting the country's real openness to the world. This is reflected in the number and proportion of foreigners, which has been growing steadily for over 20 years. In 2001, Luxembourg's population was made up of 162,285 foreigners, representing 27% of the country's total population, while the latest census figures show that 304,051 people are of foreign nationality, i.e. over 47% of the population<sup>3</sup>.

Is this situation the same for seniors? Do we observe the same trends among this specific population? This section aims to provide some answers to these questions by taking a closer look at the data on nationalities and languages spoken by senior citizens.

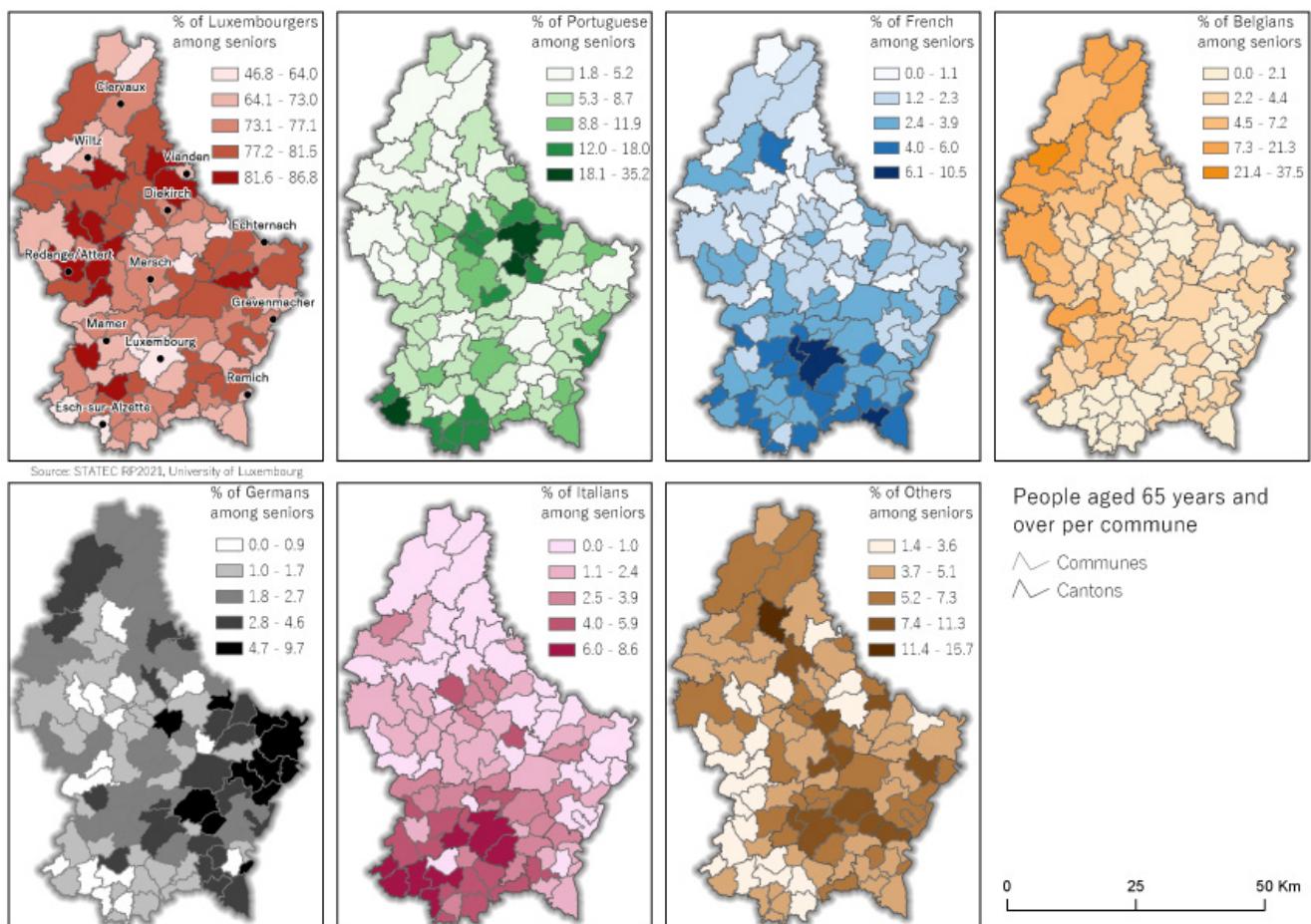
## Senior citizens mainly from Luxembourg

In 2021, the country counted 94,870 people aged 65 and over, of whom 66,587 were Luxembourgers, representing 70.2% of the population aged 65 and over. This first figure highlights a clear difference with the country's general demographic structure. While most of the working population is of foreign nationality, most of the elderly are Luxembourg nationals. Indeed, among residents aged 65 and over, 7 out of 10 are of Luxembourgish nationality, 1 out of 10 is Portuguese and 2 out of 10 have another nationality (mainly Italian, French or Belgian).

3 See Note n°5 - RP2021 results "An increasingly cosmopolitan population".



**Map 4. Nationalities of people aged 65 and over by municipality in 2021**



Note for the reader: 58.9% of senior citizens living in Luxembourg-City are Luxembourgers, 8.1% are French.

The various maps reveal a variable presence of different nationalities among senior citizens, depending on the municipality. Most municipalities in the north have a proportion of Luxembourg nationals among the senior population (aged 65 and over) of over 80%. The country's main cities, on the other hand, have a lower proportion than the national average: in 2021, Luxembourg City had 58.8% Luxembourg nationals among its over-65s, Esch-sur-Alzette 63.6% and Differdange 59.0%. It should be noted that the communes in the first peri-urban ring of the Agglo-Centre have a higher proportion than the national average, clearly distinguishing themselves from the capital. In addition, only two communes have a proportion of Luxembourg nationals below 50%: Larochette (46.8%) and Winseler (47.7%).

The Portuguese community is the country's second most represented group among the population aged 65 and over. The strong presence of Portuguese in Luxembourg is linked to immigration that began in the 1950s and accelerated with the signing of the bilateral agreement between Luxembourg and Portugal in 1972. There are 28 municipalities with a share of the Portuguese senior population in excess of 10%. They are located mainly in the south and center of the country.

The highest rates are found in Larochette (35.2% of seniors are Portuguese), Differdange (21.9%), and Vallée de l'Ernz (21.8%).

The third most represented nationality among senior citizens in Luxembourg is Italian (4.30% of people aged 65 and over). This is largely due to the migration of Italian workers, who settled in Luxembourg mainly between 1880 and 1960. The highest rates are found in the southern communes of the country, mainly in Differdange (8.6% of senior citizens are Italian), Mondercange (7.4%), Sanem (7.2%), Hesperange (6.8%), Esch-sur-Alzette (6.8%) and Pétange (6.4%). Seniors of French nationality, in almost the same proportion as Italians (4.3% of the 65 and over population), are mainly located in the Agglo-Centre, notably in Luxembourg City (8.1%), Strassen (7.2%), Kopstal (6.0%) and Bertrange (5.8%), but also in certain communes in the south of the country, such as Mondorf-les-Bains (10.5%).

Although older people of Belgian nationality are not the most represented in the country, in eight municipalities, particularly those close to the Belgian-Luxembourg border, their share exceeds 10% of senior

citizens, notably in Winseler (37.5%) and Weiswampach (21.4%). The same applies to German senior citizens, who tend to be concentrated in the eastern part of the country (albeit with lower percentages).

Between 2011 and 2021, the proportion of senior citizens of Luxembourgish nationality fell sharply, from 78.6% to 70.2%, while at the same time that of French nationals increased by 50%, as did that of Belgians; that of Italians and Germans fell slightly, and that of Portuguese and other nationalities doubled.

Data on the country of birth of senior citizens nuances this distribution. Indeed, people aged 65 and over born in Luxembourg represent 59.7% of the senior population, ten points less than senior citizens of Luxembourgish nationality. This can be explained by the fact that people born abroad have obtained Luxembourgish nationality<sup>4</sup>.

## Seniors' linguistic practices are diversifying

Data on the main language<sup>5</sup> of senior citizens appear to be fairly correlated with those on country of birth. Indeed, 63.1% of people aged 65 and over speak Luxembourgish as their main language, 10.3% Portuguese and 8.9% French<sup>6</sup>. The trends revealed by the last two censuses are similar, with a ten percentage point drop in the proportion of senior citizens whose main language is Luxembourgish, a three percentage point increase for those whose main language is French, and a six percentage point increase for Portuguese.

It's interesting to note that the lowest shares of Luxembourgish speakers, understood in the sense of "main language", are found in the big cities: first and foremost in Luxembourg City - where their share is 47.6%, the third lowest in the country after the communes of Larochette and Winseler, and where symmetricaly, the share of "main" Portuguese, Italian and French speakers is high, with 10.0%, 6.6% and 13.1% of senior citizens respectively. Esch-sur-Alzette and Differdange also have lower rates of Luxembourgish as their main language (respectively 57.6% and 53.9% Luxembourgish speakers). Only the communes of Dudelange and Sanem have a higher proportion of senior citizens with Luxembourgish as their main language than the national average, with 67.3% and 70.4% respectively.

At the level of the country's three main urban centers, as defined in the PDAT (Programme Directeur d'Aménagement du Territoire)<sup>7</sup>, the proportion of main languages spoken by senior citizens varies widely:

- in the Agglo-Centre, an area made up of Luxembourg City and the surrounding communes forming the first peri-urban ring, the proportion of Luxembourgish as the main language is relatively low among senior citizens (53.2%), while the proportions of French and Italian are rather high (11.9% and 6.1%) compared to the national average. There is a clear difference between the capital and the suburbs;
- in the South Region, corresponding to the communes of the former mining and industrial basin of southern Luxembourg, the share of Luxembourgish is higher and broadly in line with the national average. The share of Portuguese and Italian is above the national average (14.3% and 5.8% respectively), while that of French is below (7.5%) (see graph 2);
- in the Nordstad region, structured in the north of the country around the two main urban centers of Ettelbruck and Diekirch, nearly seven out of ten senior citizens speak Luxembourgish as their main language (68.5%), with a relatively high proportion of Portuguese speakers (13.5%).

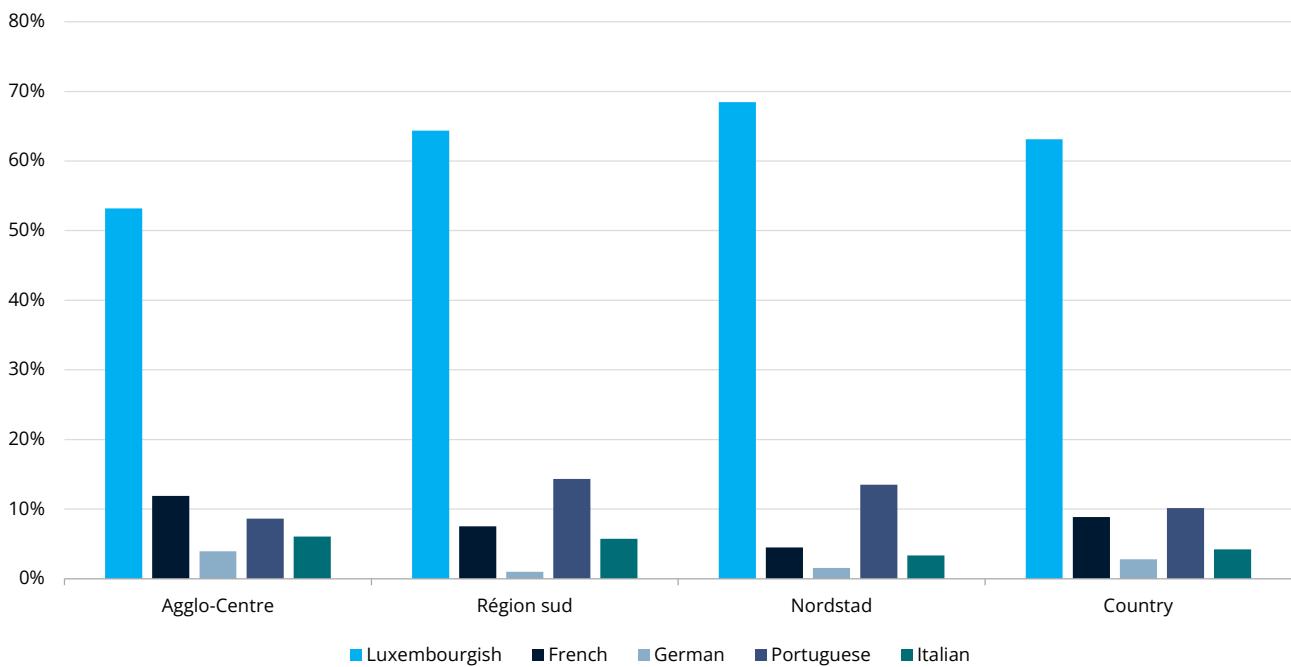
4 See Premiers Résultats 2021 n°6, "L'arrière-plan migratoire de la population du Grand-Duché de Luxembourg : Structure et implications démographiques".

5 The census question was "Which language do you think in and know best?". Only one answer was possible.

6 For more information on languages, see Premiers Résultats 2021 n°8, "Une diversité linguistique en forte hausse".

7 <https://amenagement-territoire.public.lu/fr/strategies-territoriales/programme-directeur.html>

**Figure 2: Main languages of seniors in 2021 by urban area**



Source: STATEC, RP2021

Note: this graph is based on respondents to the main language question.

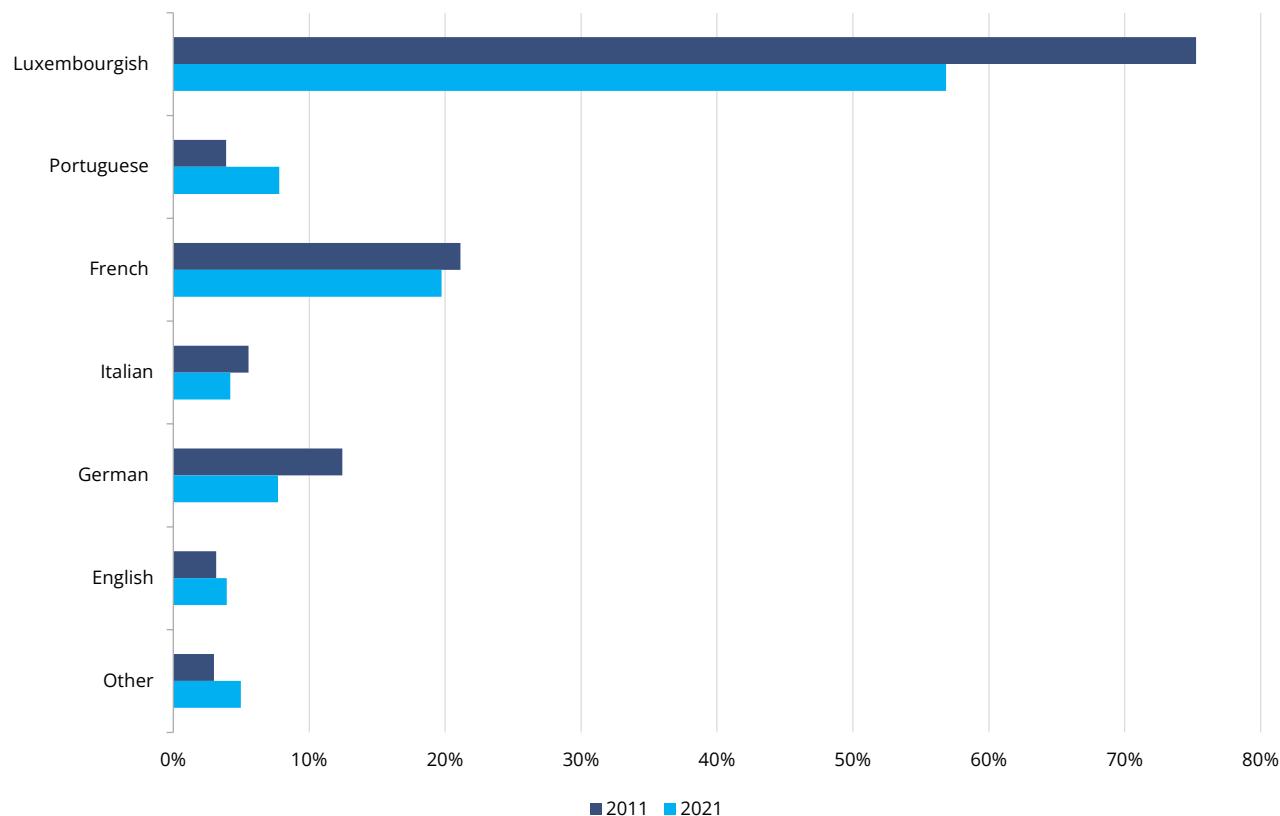
Note for the reader: 53.2% of senior citizens living in the Aggo-Centre use Luxembourgish as their main language.

In terms of languages spoken at home<sup>8</sup>, Luxembourgish is in the majority among people aged 65 and over (with a rate of 56.9% among respondents), while French is the second most spoken language at home with a rate of 19.7%. Portuguese comes third with a rate of 7.8%, almost on a par with German (7.7%). Italian is slightly higher than English (4.2% and 3.9%).

An analysis of senior citizens' home language use shows differences between the last two censuses (see figure 3). The share of Luxembourgish has fallen since 2011 (down twenty percentage points): at that time, more than three out of four respondents used it at home. The same applies to the use of French, Italian and German, which also declined between the two censuses (down two percentage points for the first, one point for the second and five points for the third). Conversely, more senior respondents (twice as many) say they speak Portuguese at home, and the use of English has risen from almost 3% to 4% in ten years.

<sup>8</sup> A person may speak several languages at home. All the languages spoken by this person have been taken into account in the census.

Figure 3: Languages spoken at home by seniors in 2011 and 2021



Source: STATEC, RP2011, RP2021

Note: this graph is based on respondents to the question on languages spoken at home (multiple answers possible).

All these factors inevitably raise challenges in terms of care and support for the elderly.

For the time being, people aged 65 and over are mainly Luxembourgish nationals and/or Luxembourgish speakers. Recruiting Luxembourgish-speaking staff for personal services and medical care (nursing homes, hospitals, home care) remains a major challenge, as these staff are often cross-border commuters. While legislative measures (notably the new law on the quality of services for senior citizens) and language training in establishments have been put in place, they do not yet appear to be sufficient to meet the needs of the senior population, which raises the question of the attractiveness of these professions for Luxembourgers.

However, the trend is towards an increase in the number of seniors of foreign nationality, and a diversification in the languages they use. This diversity should encourage the public authorities, as well as the players supporting these people, to adapt their "seniors" policies and offerings in the medium and long term, particularly in terms of languages and content... all the more so as this foreign population will account for a larger share of resident seniors over the next twenty years.

### 3.

## A senior population that is still not very “active” on the job market, and over-represented in certain sectors of activity.

In ageing societies, increasing the employment rate<sup>9</sup> of senior citizens is an objective often put forward to maintain the balance of pension insurance and social protection systems for as long as possible, by increasing the number of taxpayers. In 2001, at the Stockholm European Council, European governments set a target of 50% employment among 55-64 year-olds by 2010. Overall, the situation in Europe has moved closer to this target, but with significant differences between countries. Luxembourg is one of the European countries with the lowest employment rate among 55-64 year-olds, with only 46.6% of people in this age group in employment according to 2021 census data, compared with an OECD average of 61.3% at<sup>10</sup>. It should be noted, however, that the employment rate for the same age group was only 36% according to 2011 census data, which shows a very favorable evolution of the situation between the two censuses.

Beyond the salutary impact of a high employment rate for seniors on public finances, the stakes are also high in terms of spreading an intergenerational culture in the workplace, which is beneficial not only for companies but also, more generally, for the social bond between generations.

Not all sectors of activity are equally accessible to older workers, particularly when they require technical skills or cultural references that are specific to certain generations. This is despite existing incentives, such as the “aide à l'embauche de chômeurs âgés”, which enables employers to recover for a certain period the employer's share of social security contributions paid for the hiring of a job seeker aged 45 or over. However, non-employment can also sometimes be chosen rather than suffered, as is often the case in households with sufficiently substantial resources to enable one of the senior citizens not to work. The level of material affluence in Luxembourg and early retirements could therefore go a long way towards explaining the low employment rate among 55-64 year-olds.

### Seniors still over-represented in certain business sectors

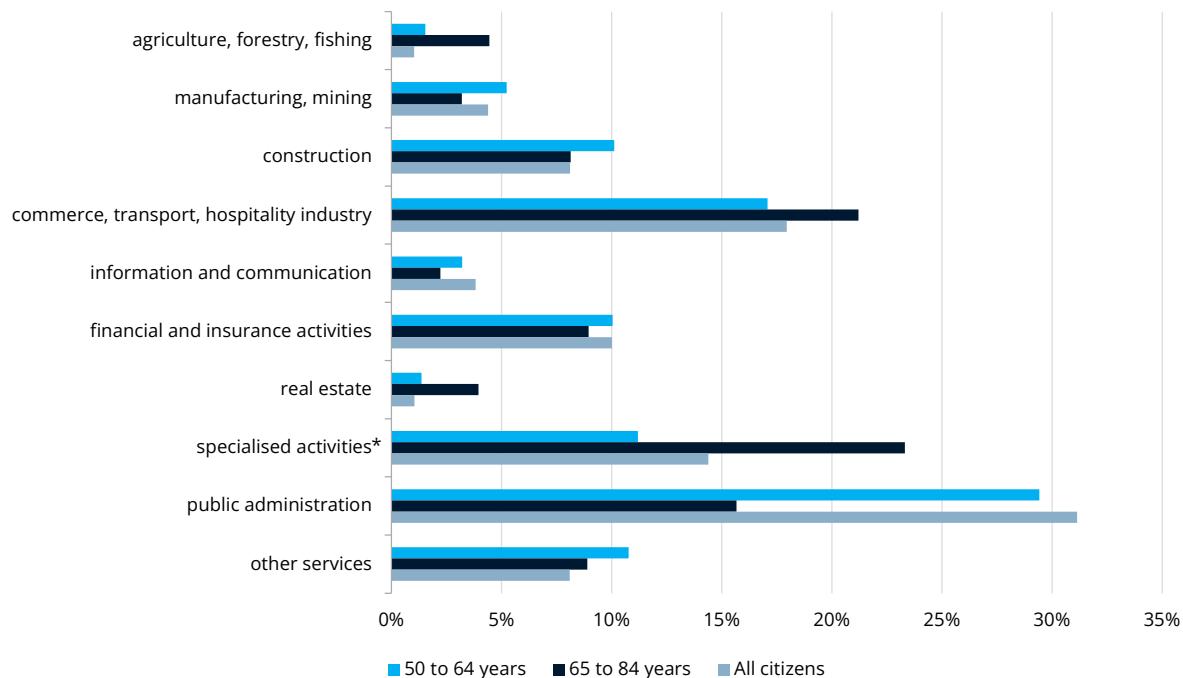
Census data show a very large over-representation of working people aged 65 and over in the agricultural sector, accounting for 4.5% of all working people in this age group who responded to the census, compared with around 1% of the working population as a whole. This attests to the difficulty of farm transfers or takeovers for farmers reaching the end of their working life. In the physically demanding socio-professional category of “farmers and skilled agricultural and forestry workers”, the proportion of people aged 50 and over is the highest of all sectors, at 34.7%.

People aged between 65 and 84, who have therefore passed the theoretical retirement age, are generally over-represented in the retail and specialist sectors (accounting and legal activities, architecture, research and development). They are not only over-represented in agriculture, but also in real estate activities, which may still be conducted on an irregular basis and can accommodate a slower pace of activity.

<sup>9</sup> The employment rate relates the number of people in employment to the overall population. The employment rate for senior citizens is obtained by dividing the number of people aged between 55 and 64 in employment by the total number of senior citizens in this age bracket.

<sup>10</sup> <https://data.oecd.org/emp/employment-rate-by-age-group.htm>

Figure 4: Breakdown of seniors by sector of activity and age group in 2021



\*professional, scientific and technical activities, administrative and support services

Source: STATEC, RP2021

Note: this graph is based on respondents to the industry question.

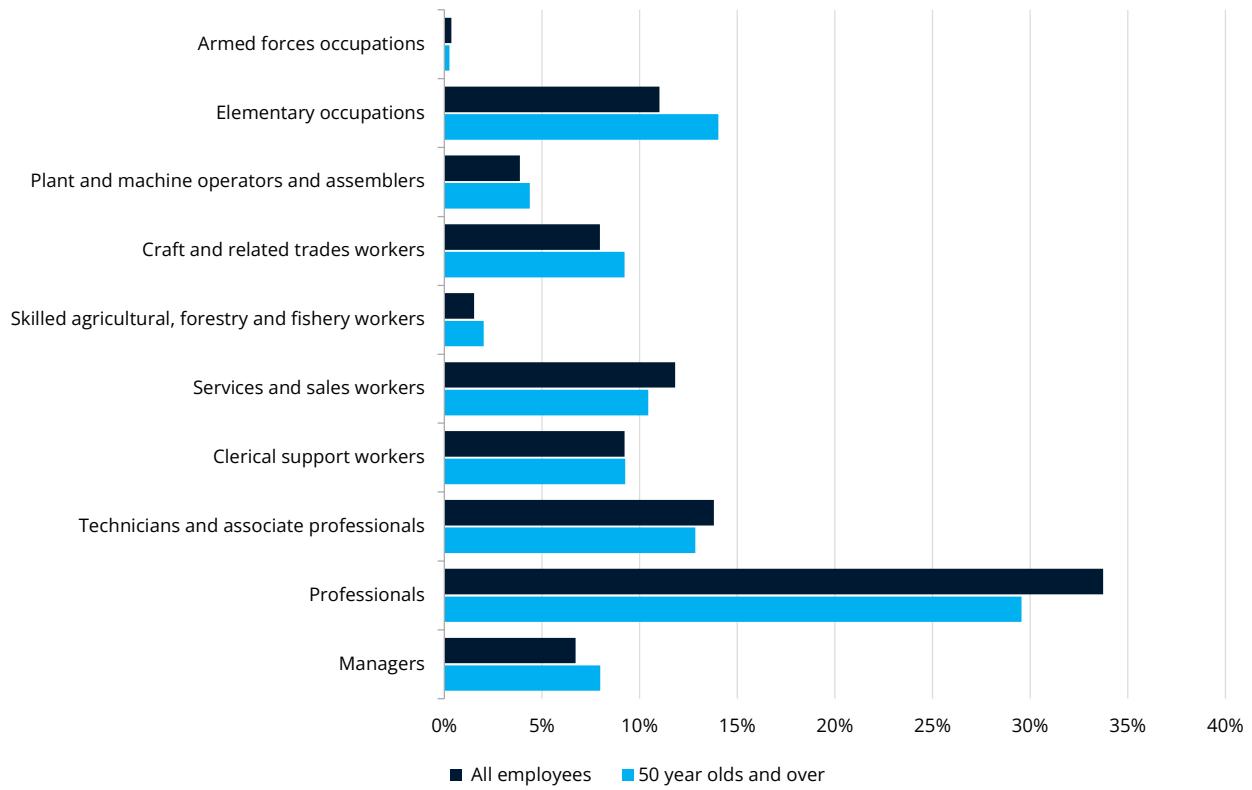
## Seniors slightly over-represented in management positions, but also in the most basic functions

In terms of the types of professions they occupy, the people aged 50 and over who responded to the census do not differ greatly from those of the working population as a whole. However, there is a slight over-representation of people aged 50 and over in managerial positions, such as directors, executives and managers, who account for 8% of all people in this age bracket, compared with 6% of all employed people. This can be explained by the level of seniority often expected in such positions.

Conversely, older people in employment are under-represented in intellectual and scientific professions (29.6% of those aged 50 and over vs. 33.7% of the working population as a whole), even though this share has increased by 8 percentage points since 2011. Finally, they are more likely to occupy so-called "elementary" professions, with 14%, compared to 11% of all employed people. This can also be explained by changes in the level of education over time<sup>11</sup>.

11 The level of education will be discussed in the next First Results publication on the census.

Figure 5: Breakdown of senior citizens by occupation in 2021



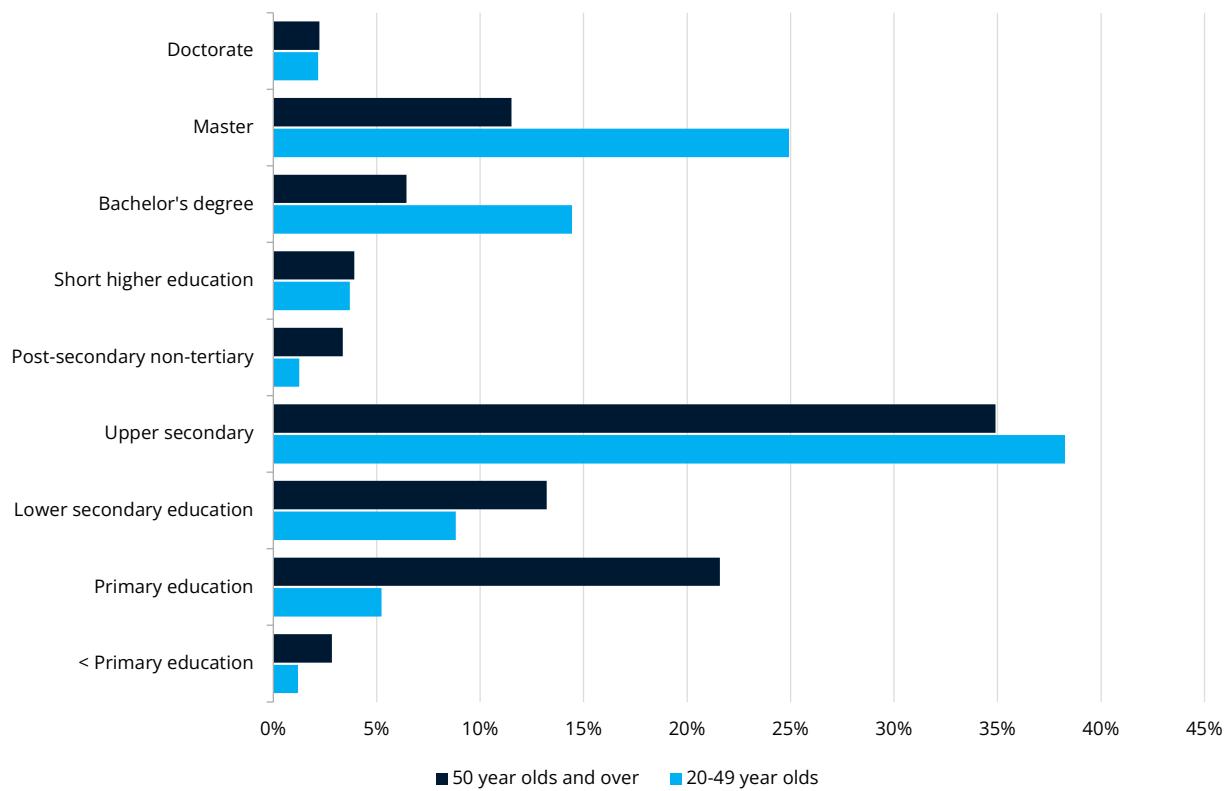
Source: STATEC, RP2021

Note: this graph is based on respondents to the question on professions.

## Seniors remain less educated overall, even if their average level of education has risen sharply

The career path of older workers is linked to their level of education, which increases significantly over time. While 24.4% of those aged 50 and over have only completed primary education, only 6.4% of those under 50 are in this situation (see graph 5). Furthermore, while more senior women than men have not reached secondary school level in terms of education, the situation is reversed among the under-50s, where more have obtained a master's or doctorate degree (27.5% of them, versus 26.7% of men). Gender inequalities in education have thus faded between two generations. In general terms, it should also be noted that over the last ten years, the average level of education of senior citizens who responded to the census has risen, with 38.2% of them having attained post-secondary education in 2021, compared with only 26.2% ten years earlier.

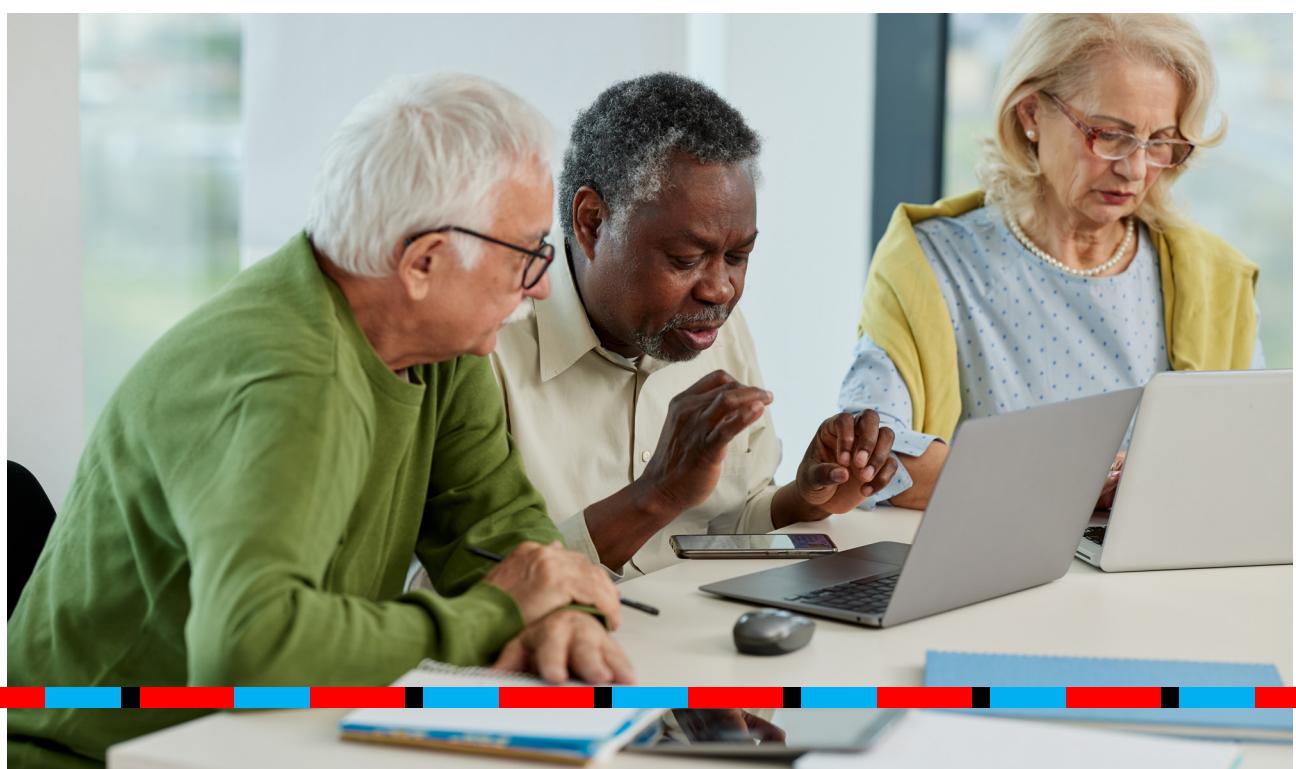
Figure 6: Distribution of senior citizens by highest level of education and age group in 2021.



Source: STATEC, RP2021

Note: this graph is based on respondents to the question on level of education.

Finally, it should be noted that people over 50 are slightly better off than the general population in terms of contract types. In fact, 91.5% of men and 91% of women in this age bracket have open-ended contracts, compared with 89.2% and 88.5% respectively of all those with an employment contract.



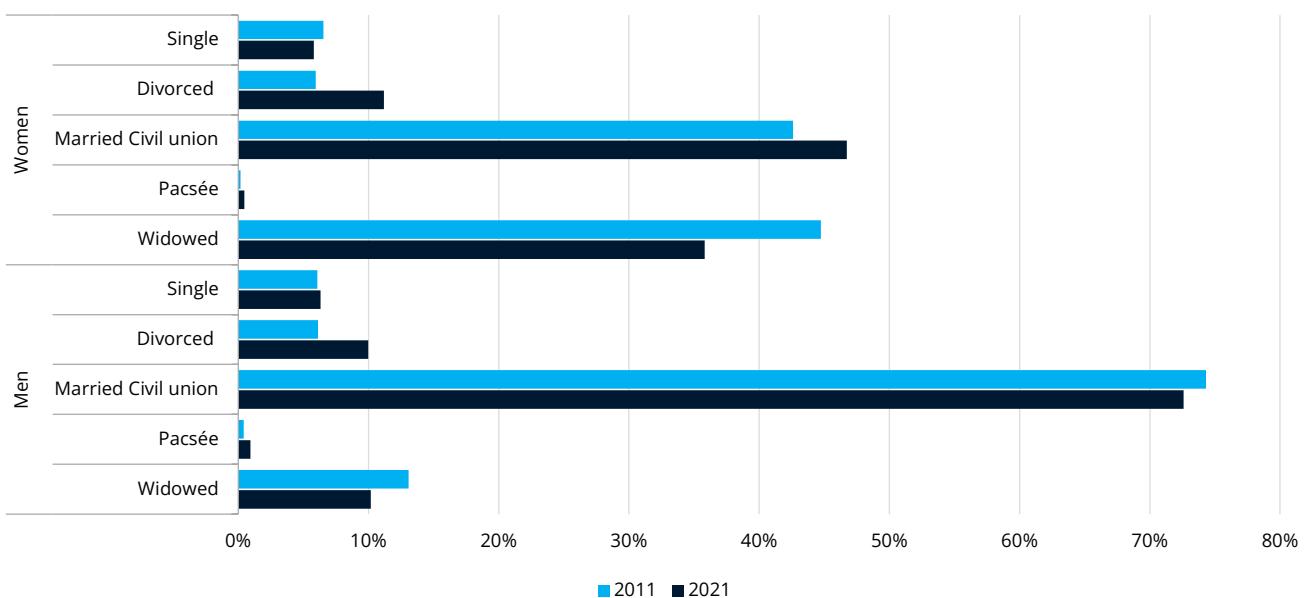
## 4.

# A changing family and residential context for senior citizens, with some unique features

Although marital status in itself says nothing about household structure (in other words, a single person or a widow may live as a couple, possibly with children; conversely, a married person may in some cases find themselves alone), it does shed light on the reality of senior citizens and the trends at work.

As it happens, the marital status of Luxembourg residents of all ages has changed significantly over the last ten years, for both men and women, in line with structural changes in society and rising life expectancy. Against this general backdrop, the situation of senior citizens appears to present certain specificities.

**Chart 7: Marital status of people aged 65 and over by gender, in relative values (years 2011 and 2021)**



Source: STATEC, RP2011, RP2021

Note: this graph is based on respondents to the marital status question.

The most striking trend among senior citizens between 2011 and 2021 concerns the share of divorced people, which has risen sharply from around 6% to 11% for women, and from around 6% to 10% for men. This development is all the more remarkable in that it contrasts with that of the population aged between 30 and 64, for whom the proportion of divorced people has remained stable over ten years (around 12% for women and 10% for men, i.e. rates comparable to those of seniors in 2021, suggesting a levelling out that has taken place over this period between these major age categories).

Conversely, in a general context where the proportion of single people has risen (to 20% in 2021, compared to 17% in 2011, taking into account the population aged 30 and over), this trend seems to have spared seniors for the time being, with a rate of around 6% for both men and women. Nevertheless, given the underlying trends at work, singlehood is likely to increase in the medium and long term among senior citizens.

It should also be pointed out that the increase in the proportion of divorced senior citizens has not been at the expense of marriage, which appears on the contrary to be increasing slightly: In 2011, 56% of senior citizens were married, compared with 58% in 2021, a trend that can be seen in relation to longer life expectancy, which automatically prolongs marital unions, and to the relative decline in widowhood, particularly among women (slightly more than one in three is a widow in 2021, compared with almost one in two in 2021, although these rates are still much higher than those for men). The figures available highlight significant differences between men (with three-quarters of them declaring themselves married in 2021) and women (with less than one in two declaring themselves married, i.e. 46.6%, although this rate increased slightly between 2011 and 2021), linked in particular to a more favourable life expectancy for the latter<sup>12</sup>.

Unsurprisingly, this rise in the proportion of married people does not affect the 30-64 age group in any way, for whom marriage has weakened in relative terms between 2011 and 2021 (from 65% in 2011 to 57% in 2021, a rate now close to that of seniors, again suggesting a levelling-off). On the other hand, this population is experiencing a significant increase in the number of Pacs: this civil union concerned 2% of people aged between 30 and 64 in 2011, versus 6% in 2021, while this status remains marginal for seniors, since in 2021 it concerns only 0.5% of women and 1% of men aged 65 and over.

The 2021 census also reveals that almost a quarter (23.6%) of people aged 65 and over claim to live alone, more than double the relative figure for the population aged 15 to 64 (11.2%).

This is a major phenomenon, with multiple causes (perception of old age and relationship to ageing, the age at which children leave home and, more broadly, changes in lifestyles, the political priority given to home care, etc.), reinforcing the risk of isolation, which is all the more detrimental to the elderly, some of whom are already vulnerable.

It should nevertheless be noted that, between 2011 and 2021, the proportion of people living alone fell, including among those aged 65 and over. This trend can be put into perspective with the increase in the number of seniors reaching an advanced age, automatically increasing the number of cases of dependency, sometimes severe, and consequently admissions to specialized facilities, the supply of which has increased significantly over the last fifteen years. As a result, according to the 2021 census, 5.2% of people aged 65 and over live in retirement or nursing homes.

**Table 1: Number and share of people living alone by age group (years 2011 and 2021)**

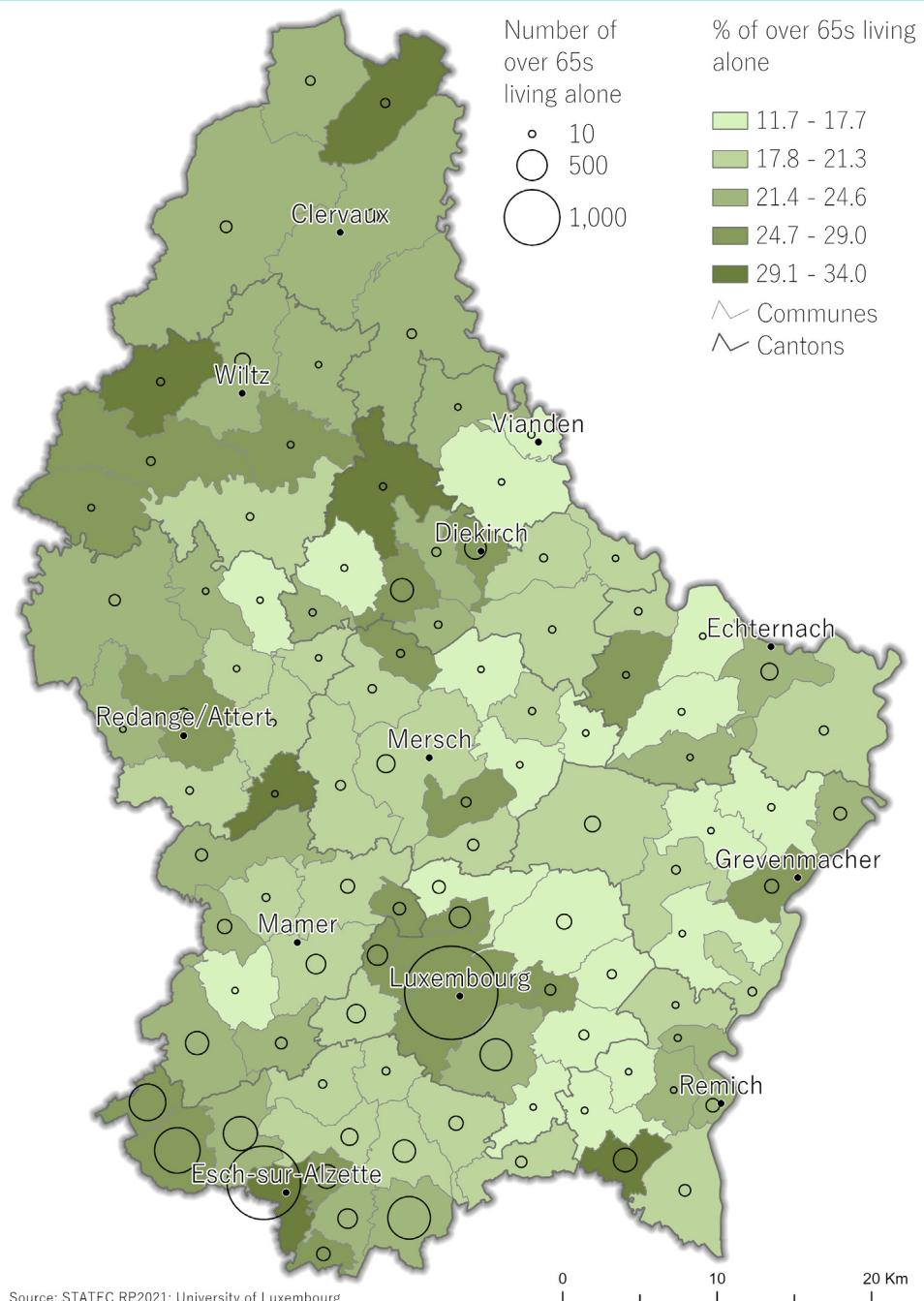
2011		2021		
	Number of people living alone	Percentage of this age group living alone	Number of people living alone	Percentage of this age group living alone
<b>15-64 years</b>	50 367	14.3%	49 837	11.2%
<b>65 and over</b>	19 151	26.7%	22 423	23.6%

Source: STATEC, RP2011, RP2021

Note: this table is based on respondents.

12 The latest STATEC figures put life expectancy at birth in Luxembourg at 84.8 years for women and 80.5 years for men, an increase of 3.8 years (women) and 5.7 years (men) in twenty years.

Map 5: People aged 65 and over living alone by municipality in 2021



The reality of people living alone is also nuanced spatially, as the map above shows. Almost a third of these people live in the country's four most populous municipalities: Luxembourg City (3,971 people), Esch-sur-Alzette (1,558), Differdange (926) and Dudelange (863). In terms of relative share, the isolation of senior citizens is mainly observed in rural areas, but also in certain communes of the South Region. However, this isolation could be offset by local solidarity, or even a more personal relationship than in more urban communities.

In addition, the question of seniors living alone can be examined in the light of the type of housing they occupy (apart from cases of admission to specialized establishments).

In 2021, 60% of respondents aged 65 and over live in a house, with this rate approaching 50% for seniors living on their own. However, this type of housing is likely to become increasingly unsuitable as time goes by (old age, difficult access to upper floors, location not always conducive to contact with neighbours or access to services, etc.), especially for the most elderly or dependent people.

On the other hand, the average declared size of homes occupied by people aged 65 and over living alone is 125 m<sup>2</sup> in 2021, whereas in 2011 it was around 115 m<sup>2</sup>, with these averages covering strong variations between communes (100 m<sup>2</sup> in Mondorf-les-Bains in 2021, i.e. the smallest average surface area, versus 173 m<sup>2</sup> in

Weiler-la-Tour, where these surface areas are the largest)<sup>13</sup>. At an advanced age, the habitability and full value of such surfaces raises questions, in addition to the fact that they can prove costly on a day-to-day basis (e.g.: heating costs) and difficult to maintain or renovate. As a reminder, in the 2021 census, almost 24% of homeowner respondents aged 65 and over expressed a need to renovate their home.

These findings suggest discrepancies between the types of housing available to senior citizens, some of whom live alone, and their needs. While these discrepancies can be explained (attachment to the family home and reference points in terms of social life; encouragement to remain at home; high proportion of homeowners among senior citizens; weakness or even absence of attractive local alternative offers, etc.), they raise the question of the "right" conditions for remaining at home and rebalancing a notoriously dysfunctional housing market. This raises a number of issues:

adapting homes to the requirements of ageing and dependency (accessibility from the outside, improving internal circulation, sizing and various technical adaptations, etc.)<sup>14</sup>;

- promoting and developing new forms of housing, such as intergenerational housing, enabling young people looking for an alternative solution to live in the home of an elderly person to limit their isolation and help them with certain daily tasks;
- freeing up certain housing units, particularly those that are difficult to adapt, to help rebalance the market, particularly in view of the strong demand for family housing... on the condition, however, that alternative solutions are offered to seniors, particularly in an intermediate segment between home care and permanent medicalized accommodation.

Finally, it's important not to confine our thinking to the physical and material isolation of senior citizens, but to extend it to all the barriers that can contribute to a feeling of confinement and solitude. To prevent and control these risks, we need to remove language barriers, identify and deal with precariousness, encourage exchanges and encounters, promote sport, culture and leisure activities for all, through activities, adaptations or adapted timetables, and work to bridge the digital divide.

13 See also Premiers Résultats 2021, n°13, "Panorama du logement en 2021, du changement dans la continuité".

14 These include technical and material aids for home adaptation provided by the long-term care insurance scheme, as well as the recent entry into force of the new law "on the accessibility to all places open to the public, public thoroughfares and collective housing buildings", which provides for the extension of minimum accessibility requirements to all new collective housing buildings.

## 5.

# A senior population particularly exposed to disability

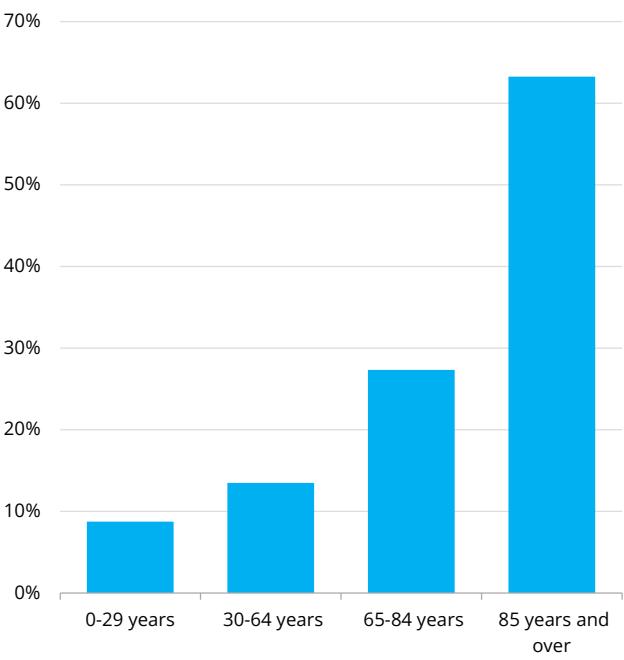
While disability commonly refers to a limitation of certain individual or social abilities in the face of an unsuitable environment, in practice it covers a wide variety of situations, linked to the types of functions impaired or the socio-economic context of the person concerned. This multi-dimensional nature, combined with a predominantly personal dimension (self-perception, awareness of disability and willingness or otherwise to have it recognized, etc.), may explain the difficulty of quantifying, or even more precisely characterizing the phenomenon.

It is against this backdrop that the 2021 census, which deals with disability for the first time, provides unprecedented information, and does so from a subjective angle - in the sense that the answers to the questions asked primarily reflect the perception of the people concerned or their guardians<sup>15</sup>.

The first point to note is that, all ages combined, 14.6% of respondents, or 68,694 people, claim to be disabled. Disability therefore concerns a significant proportion of the population, and cannot be considered a marginal phenomenon.

Logically, disability increases with age: almost a third (31.3%, or 22,416 people) of respondents aged 65 and over, and almost two-thirds (63.3%) of respondents aged 85 and over declare themselves to be disabled, compared with 11.6% of respondents under 65.

**Figure 8: Percentage of respondents reporting a disability by age group in 2021**



Source: STATEC, RP2021

Note: this graph is based on respondents to the question on disability.

Assuming that non-respondents to the 2021 census aged 65 and over (i.e. 24.6% of the population in this age group) report at least one disability in the same proportions as respondents (i.e. 75.4% of the population in this age group), we would then have some 29,730 people aged 65 and over with a perceived disability. As it happens, this figure exceeds the number of beneficiaries actually receiving benefits such as the Severely Handicapped Income Supplement (RGPH) or the<sup>16</sup> long-term care insurance, which are supposed to help them cope with their disability.

<sup>15</sup> See also "Nearly one person in seven feels disabled in Luxembourg", STATEC, 2021.

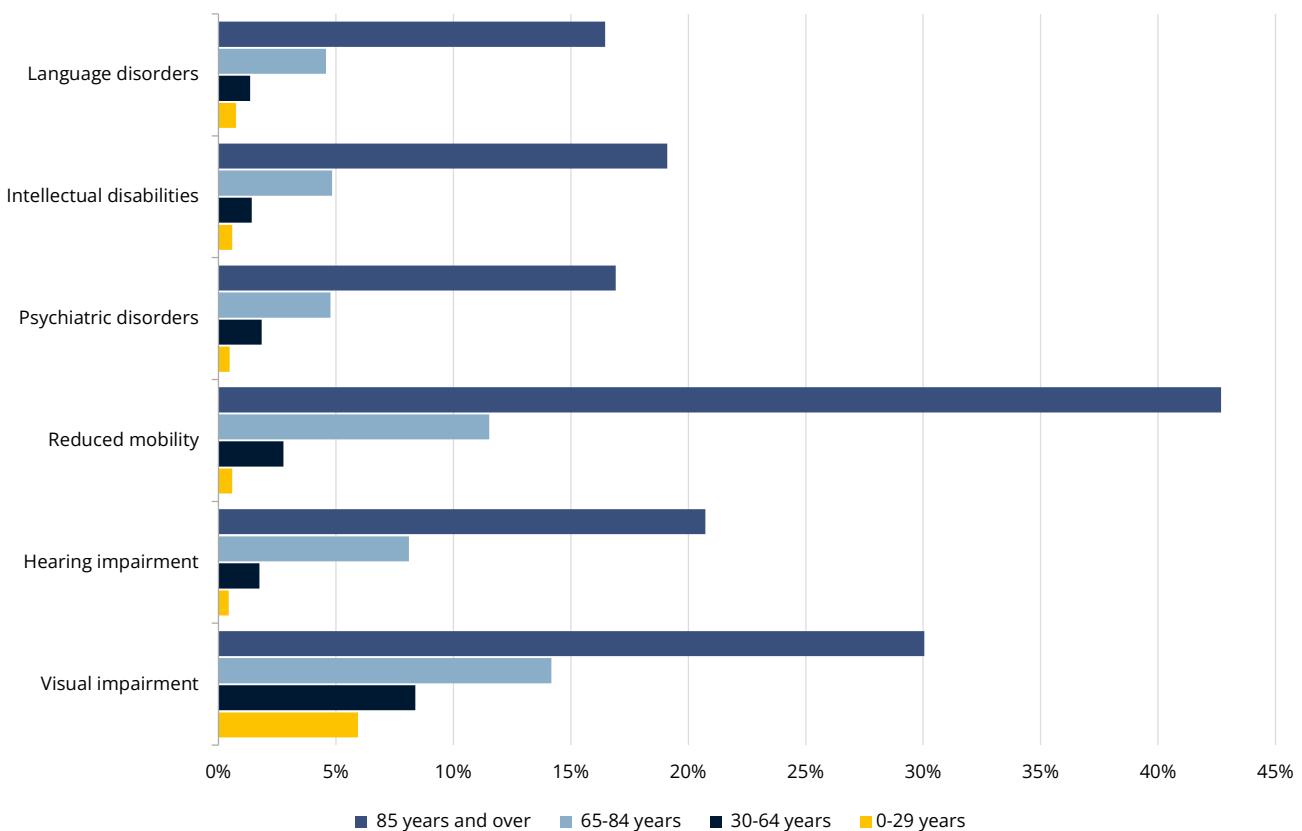
<sup>16</sup> In 2021, the Inspectorate General of Social Security (IGSS) reported 16,063 beneficiaries of long-term care insurance, all ages combined (<https://igss.gouvernement.lu/fr/statistiques/assurance-dependance.html>), as well as 3,148 recipients of income for the severely disabled.

The figures presented above refer to respondents who declared at least one disability, as a proportion of the total respondent population. However, a person can suffer from several disabilities, and these "multi-disability" situations primarily concern senior citizens: the 22,416 individuals aged 65 and over concerned declared that they were affected by 49,714 disabilities, corresponding to an average of 2.2 disabilities per

person, compared with an average of 1.4 disabilities for respondents aged under 65 who declared at least one disability.

The age criterion also influences the types of disability declared.

**Figure 9: Types of disability declared by age group (percentage)**



Source: STATEC, RP2021

Note: this graph is based on respondents to the question on disability.

For example, mobility difficulties affect 15% of respondents aged 65 and over (and almost one in two (47.8%) in this age group having declared at least one disability), compared with 1.9% of those under 65.

The same is true of hearing disorders - around one in ten (9.5%) of those aged 65 and over report a hearing impairment, and almost one in three (30.4%) of those in the same age group report at least one disability, compared with just 1.2% of those under 65 - and language disorders - around 6% of those aged 65 and over report a language impairment, compared with just under 1% of those under 65.

While 15.9% of respondents aged 65 and over reported sight problems, compared with 7.4% of those under 65, suggesting that this is a disability strongly linked to ageing, it nevertheless appears to be the most commonly mentioned disability of all ages, particularly among respondents under 65 (63.7% of those under 65 who reported a disability mentioned sight problems, compared with 50.9% of those aged 65 and over who reported a disability).

The criterion of disability intensity should also be considered, in the sense that 65% of disabilities declared by respondents aged 65 and over fall into the "moderate to severe" category, compared with just under one in two (49% of disabilities) declared by respondents under 65. So, while the gap between age groups may appear less clear-cut here than in certain other indicators, it is nonetheless tangible.

Finally, at the level of the country's communes, the proportion of respondents aged 65 and over declaring themselves to be disabled varies from a minimum of 20.9% (Niederanven) to 51.5% (Vianden), with high rates generally linked to the presence of facilities for the elderly and/or disabled.

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