CHAPTER V

LIVING ARRANGEMENTS: IMPORTANCE, TRENDS AND TYPES

Introduction

This chapter provides a broad overview of the living arrangements of the elderly in Pune and changes in living arrangements over a period of time in the context of social, demographic and economic development.

The study of levels, patterns and changes of living arrangements among the elderly has been an important though not always a central feature of sociology and demography of the family (Palloni, 2011). There is a lot of literature on transformation of the family and household living arrangements with reference to a reduction in coresidence. It documents a number of changes in living arrangements of older persons (Wall, 1989a, 1989b; Smith, 1993; Laslett, 1972; Ruggles, 1987, 1988, 1994; Kobrin, 1976; Wachter, Hammel and Laslett, 1978; Levy, 1965; Berkner, 1972, 1975; Kertzer, 1989, 1991). Urbanization, growing geographic mobility, rising income and changing attitudes have been suggested to account for a decline of the multi - generational family.

As mentioned in the earlier chapter, most of the studies have been carried out for East and Southeast Asia, and some others for Latin America and Africa. No detailed investigation focusing only on living arrangements has been conducted. In this sense, the National Sample Survey Organization (NSSO) findings can help in further scrutiny of the subject. So far in the analysis of trends in living arrangements, we used the information on the older population from the 42nd Round (1986-87), 52nd Round (1995-96) and 60th Round (2004-05) of NSSO along with the National Family Health Surveys (IIPS and ORC Macro, 2000; IIPS and Macro International, 2007). Beside them, we used the recently conducted sample survey on elderly in seven states of India by UNFPA (2012).

The NSSO for the first time conducted a survey of aged persons alone with a survey of social consumption in its 42nd Round (July 1986-June 1987). It was carried out to assess the nature and dimensions of the socio-economic problems of the aged. After the gap of a decade, the survey on social consumption was repeated in the 52nd Round (July 1995-June 1996). In this survey, additional information on education and health was

sought. The 60th round is based on the enquiry of 'morbidity and health care'. The survey covered the curative aspects of the general health care system, utilization of health care services provided by the public and private sectors and the expenditure incurred by the households for availing these services. In addition, information on the conditions and problems of the aged persons was collected. Similarly, the National Family Health Surveys (NFHS) programme, initiated in the early 1990s, has emerged as a nationally important source of data on population, health, and nutrition for India and its states. The NFHS-3, 2005-06 was designed to provide estimates of important indicators of family welfare, maternal and child health, and nutrition. In addition, NFHS-3 provides information on several new and emerging issues including family life, education, perinatal mortality, adolescent reproductive health, high-risk sexual behaviour, tuberculosis and malaria. We used these nationally representative survey data to study the types and trends of living arrangements of the elderly.

There are different types and patterns of living arrangements - both formal and informal. Formal types of arrangements include those elderly living in old age homes or other charitable institutions. Informal ways of living arrangements are living alone or living with spouse and children or living with other relatives which is the most common form found in India. This study is mainly based on the various forms of living arrangements. Before its discussion, it is important to understand the Indian family structure which is responsible for the various types of living arrangements.

The Indian family structure

In Asia, the family is predominantly monogamous, patrilineal and patriarchal (UNESCO, 1992) – that is, husbands have only one wife, descent is reckoned only through the male line and authority resides with males. Residence is also patrilocal, with wives moving into their husbands or their parents' households after marriage; although they may set up separate households when children are born (Elliot and Gray, 2000). Descent, inheritance, succession, residence and authority flow through the male line. Even in the southern Indian states of Kerala, Karnataka and tribal societies, where families have traditionally been matriarchal and matri - centred, authority still resides primarily with men (Uberoi, 1993) and there is a growing trend towards patriarchy

(Mullatti, 1995). Conklin (1988) suggests that the patterns of family life in India are similar among different castes, religious groups as well as different regions.

The traditional 'Hindu joint family' is defined as a group of people who generally live under one roof, share cooked food, hold property in common, participate in common family worship and are related to one another (Karve, 1953). The pattern of joint living is customary - brothers liveing together in their parents' home, sharing a common kitchen, participating in religious services, often working together, aiding one another and bringing their wives to share the same residence (Gupta, 1979). Even in urban areas, families often consist of an older brother, all his married brothers, unmarried children, widowed sisters and old parents (Mullatti, 1992). Where brothers live separately because of employment, or for other reasons, mutual aid and solidarity continue to be shared by all of them (Gupta, 1979). In Derné's study (1995) for Benaras, 80% of individuals lived in a household with more than one married couple and about half of them lived in households with three or more married couples. In the Indian society, women's position is inferior to men's in all respects. When a woman goes to live in her husband's house, she has little or no say in decision - making and has limited ties with their family of orientation (Chowdhury, 1995).

In the Indian context, a joint family is more than staying together. One factor that has to be accepted is the tendency of Indian families to maintain 'togetherness' even in nuclear structure and the emotional bond between the kith and kin. The elderly in India are generally obeyed, revered, considered to be 'fountains of knowledge' and wisdom, and treated with respect and dignity by family and community members. In most instances, the elderly care for their grandchildren and assist household chores. Even the children continually consult them on most of the important aspects of life.

Also the ground of mutuality is a part of Indian families. It is been seen that in old age, individuals cease to play certain roles. This may be due to death of a member, retirement, etc. As a result of this, the role of the elderly is very much reduced and they start feeling lonely and isolated. But in the Indian context, one good aspect is that the retired men and women have a whole new bunch of roles to play. They still have their roots in the family, and developing connections with a younger generation helps older adults to feel a greater sense of fulfilment. In fact, it is advantageous for both the groups

as on the one hand the elderly transfer to the younger generation whatever they have emotionally and socially achieved in their life, and on the other hand the younger generation gets multiple perspectives of life which makes it socially more adjusted.

Trends and types of living arrangements

The NSSO data highlight important aspects of living arrangements in India. The NSSO data for the year 1986-87 reveal low percentages of institutionalization among the elderly (0.68 per cent of persons aged 60 years and above in rural areas and 0.40 per cent in urban areas). About 7.31 per cent of the elderly in rural areas as against 5.54 per cent of the elderly in the urban areas were found to be living alone. It further reveals that the living arrangements of the elderly have not changed much over time. Since 1995-96, the proportion of the aged living alone is remaining almost the same. Between 1995-96 and 2004, the proportion of the aged who lived with their spouses (B+C, Table 5.1) had, however, gone up significantly from 55 to 57 per cent in urban areas. The fall between 1995-96 and 2004 in the proportion of aged persons living with their children reflects the gradual break-down of the extended family system in urban areas. However, we should not lose sight of the fact that living alone does not necessarily mean that the elderly dexperience loneliness. Similarly, living with spouse or children does not necessarily mean that the elderly do not experience loneliness.

The NFHS, 1992-93 and NFHS, 2005-06 data also showed similar trends. Only 2.4 per cent of the elderly are live alone and another 3.5 per cent with other relations or non - relations in India. More elderly women (3.49 per cent) live alone compared with men (1.42 per cent). In other words, only 6 per cent of the elderly are live in a household where their immediate kinship is not present. Another 6 per cent of the elderly lives only with their spouses, possibly due to the displacement or migration of their children. Almost half of the elderly (54.4 per cent) live with their spouses, own children and grand-children. Another 34 per cent live with their children and grand-children due to the death of the spouse. Only two categories of residence, namely, with spouse, children and grand-children, and with children and grand-children are predominant among the elderly in India. Though there is not much disparity noticed between rural and urban areas, the differentials are marked among the sexes. According to the NFHS 1992-93, 70.8 per cent of the male elderly live with their spouses, children and grand-children. But this

percentage for female elderly is only 36. On the other hand, 51 per cent of female elderly live with their children and grand-children, and only 19 per cent of male elderly live with their children and grand-children (Table 5.1). We can also interpret the same data in a different way. The elderly who are living with their children and grand-children are likely to be widows or widowers. As we have already noted, there are more widows in India than widowers who reside in large numbers with their children and grand-children (IIPS and ORC Macro, 2000; Irudaya Rajan and Sanjay Kumar, 2003).

In the present study we identify 6 different types of family co-residence patterns in our data- 1) living alone, 2) living with spouse only, 3) living with spouse, children and grand-children, 4) living with children and grand-children but without spouse, 5) living with married daughters, and 6) living with other relatives (Table 5.1). Only biological children are considered as children in the analysis. Hence, an older adult who lives only with his/her daughter-in-law is not categorized as living with a child, but is indicated as living in the "other" category. An older adult who lives with a servant is counted as living in the "other" category rather than "living alone."

The present study of urban Pune reveals that the traditional co-residential family living arrangements are the most common among elderly. However, a few trends are noteworthy as seen from (Table 5.1, Fig 5.1) the elderly men and women by their living arrangements. A majority of the elderly co-reside (76.3%). About 47% of them live with spouses, children and grandchildren; and little more than a fourth (25.8%) live with children and grandchildren without spouse. There are quite a few (3.1%) who live with married daughters (or with son-in-law). On the other hand, the elderly who live alone on their own is the smallest group (4.5%). A higher proportion of elderly women (6.3%) than elderly men (2.5%) live alone. This is followed by the elderly who live with spouses only. The elderly living with spouses form 14.5 per cent. In all, about a fifth of all elderly live alone or with their spouses only (19.0%). Further, 4.7% elderly individuals live with other relatives. In this study, none of the elderly person is found to be living with non-relatives.

More males than females live with their spouses. On the other hand, compared with the males, more females live either alone or with their surviving children or with other relations. The proportion of the aged respondents living with other relatives is also much higher among females (6.5%) than among males (2.7%). This brings out the fact

that while the males would not prefer living with other relatives, females would accept such an arrangement due to social and practical issues involved in living alone. Probably, this pattern is the impact of the higher incidence of widowhood among the elderly females than among the elderly males. The incidence of widowhood is higher among women because they live longer, and because in our society, men generally marry women younger than themselves. Interestingly, compared with the UNFPA sample survey, less proportion of the elderly from Pune live alone and the proportion of elderly having coresidence is higher in Pune i.e., 76 per cent. Probably it might be because of the costlier housing in the city.

Other studies from urban areas also show that parents and children co-reside due to higher housing costs in urban areas and by residing together they share this cost (Da Vanzo and Chan, 1994; Yount, 2005). Another reason for co-residence with children could be the increasing work participation of younger women. In this situation, the elderly take care of grandchildren and the younger people may find it helpful and supportive and financially beneficial to reside with the elderly (Mulay, 2012).

An analysis relating to the living arrangements of the elderly is often made on the basis of growing nuclearization of families. It also reflects the declining trends in multi-generational living. As fallout of growing urbanization and industrialisation, younger couples are live in nuclear households, affecting the overall living arrangements of the elderly. At times, it can also reduce the size and flow of the transfer of income to the older persons, and make them more susceptible to entitlement failures. In most of traditional societies the pace of these changes are often expected to remain slower. But Pune being a traditional and cultural city, the elderly are on fast losing ground as can be seen from Table 5.1.

To understand this point, our focus has been on the various living arrangements of the elderly in Pune in comparison with national data. We turn now to differentials among various living arrangements by their background characteristics.

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5-06),		Pune	2013	4.5	14.5	19.0	47.4	25.8	3.1	76.3	4.7	0	4.7	0	026	
Table 5.1: Distribution of elderly by their differential living arrangements, by Urban NSS 42 nd round (1986-87), Urban NFHS I India (1992-93), Urban NSS 52 nd round (1995-96), Urban NSS 60 th round (2004), NFHS III (2005-06), Urban UNFPA, 2011 and Urban Pune 2013 study.	Total	UNFPA	2011	6.5	12.7	19.3	39.3	32.7		72.0	-	-	0.6		4714	, 1998.
		NFHS	2005- 06	4.7	13.2	17.9	48.6	27.9	2.9	79.4	2.2	0.3	2.5	0.4	12405	, Calcutta
		SSN	2004	4.3	10.4	14.7	46.8	32.2	:	79.0	1	1	4.9	-	1000	of India
		NSS	1995- 96	4.5	8.0	12.5	46.9	34.9	1	81.8	-		5.1	1	1000	vernmen
		NFHS	1992- 93	2.5	6.1	8.5	54.5	33.6	ı	88.1	3.1	0.3	3.4	1.0	27824	itation, Gc
		NSS	1986-87	5.9			35.3*	51.0					7.4		33981??	July 1995-June 1996. NSSO, Department of Statistics, ministry of planning and programmes implementation, Government of India, Calcutta, 1998, ole. * for spouse and other members. NFHS3, urban India fig only for total.
		Pune	2013	6.3	10.7	17.0	30.5	41.6	4.4	76.5	6.5	0	6.5	0	505	programm
		UNFPA	2011	10.5	7.1	17.6	22.5	50.6	-	73.1	1	-	9.3	-	2495	anning and I total.
		NFHS	2005- 06	9.7	11.5	19.1	30.5	42.6	4.4	77.5	3.1	0.1	3.2	0.2	22027	istry of pla
		NSS	2004	6.5	7.5	14.0	29.4	48.2	1	77.6	-	1	6.7	-	1000	stics, min ın India fi
		NSS	1995- 96	0.9	5.7	11.7	29.7	51.2	:	80.9	1	-	6.5	-	1000	nt of Stati HS3, urba
		NFHS	1992- 93	3.7	5.0	8.7	36.0	50.7	ı	86.7	4.4	0.3	4.7	1.0	12937	Departmer nbers. NF
	Females	NSS	1986- 87	8.0			21.5*	67.3					10.0			5. NSSO, I other men
	Males	Pune	2013	2.5	18.9	21.4	66.5	7.9	1.6	76.0	2.7	0	2.7	0	445	June 1996 ouse and
		UNFPA	2011	1.7	19.2	20.9	59.3	11.3	1	70.6	1	-	8.5	-	2219	July 1995- ble. * for sp
		NFHS	2005- 06	2.6	15.9	18.5	65.5	12.4	1.4	79.3	1.7	0.2	1.9	0.3	22770	2 nd Round not availa
		NSS	2004	2.1	13.3	15.4	64.9	15.4	;	80.3	-	1	2.9	:	1000	e, NNS 5. I Data
		NSS	1995- 96	3.0	10.3	13.3	64.8	17.8	:	82.6		1	3.5	1	1000	mic profil rban India
		NFHS	1992- 93	1.4	7.0	8.4	70.5	18.5	ı	88.0	2.2	0.3	2.5	6.0	14882	zio-econor are for U
		NSS	1986- 87	9.5			*6.44	39.6					5.6			idia: A Soc SS values
e 5.1: Distribution in UNFPA, 2011 a	Living arrangements	Study	Studied year	Living alone	With spouse only	Sub total (A+B)	With spouse, children and grand- children	With children and grand- children	With married daughter	Sub total (C+D+E)	With other relatives	With non- relatives	Sub total (F+G)	Don't know	z	Source: The ages in India: A Socio-economic profile, NNS 52 ²¹⁸ Round, July 1995-June 1996. NSSO, Department of Statistics, ministry of plannin, Note: Values are %, NSS values are for Urban India ig only for total.
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