

# **CHAPTER THREE**

## **SOCIAL AND ECONOMIC CHARACTERISTICS OF THE ELDERLY**

Across the world, countries are experiencing population ageing. The growth rate of the elderly population is more rapid in developing countries like India and is a feature noticed in Goa as well. Demographic transition, socio-economic and political changes, and increased individualism have together altered the living conditions of the elderly. Today, the elderly demand not only independence and participation, but also care, fulfillment and dignity, so that they can live a higher quality of life with a dignified existence. The diversity among the elderly and the varied inter-related influencing aspects from their environment significantly contribute to their aspirations.

Ageing is a byproduct of a physical, psychological and social process. While contextualizing the process of ageing, the main thrust is to reflect on how and to what extent transformations in the society and individual life influence each other, as individuals of different age categories pass through social system-institutions, values and norms. Hence, besides the numbers and proportions of elders, it is also pertinent to pay attention to the socio-economic characteristics such as, level of education, marital status, economic status, family relationship and adjustments etc. that are involved in the process of ageing. This will help to understand the needs of the elderly and indicate the remedial measures necessary to make older persons real assets rather than being considered mere liabilities. It will also help to create awareness as to the pace of planning and implementation of initiatives necessary for the elderly population in Goa.

### 3.1 DEMOGRAPHIC CHARACTERISTICS

The study consists of 200 respondents aged 60 years and above comprising 100 respondents residing in their homes and another 100 elderly residing at old aged homes. Respondents have been classified into three categories, viz. 60-69 years, 70-79 years, and 80 years and above because of the following reasons.

- a. Persons aged 60 years and above are not a homogeneous group.
- b. The physical capacity for active ageing declines with age.
- c. The higher age groups generate greater demands on family, community and state resources, both institutional and non-institutional.
- d. The needs for tertiary healthcare and welfare services are higher for older age groups.

#### Gender and Age composition

The table mentioned below gives the gender and age composition of the respondents.

**Table 3.1: Distribution of Elderly by Sex and Broad Age group**

Age Group	Living in the family (%)			Living in the old age home (%)			Total in Numbers		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
60-69	27	27	54	03	19	22	30	46	76
70-79	16	14	30	06	28	34	22	42	64
80& above	03	13	16	02	42	44	05	55	60
Total	46	54	100	11	89	100	57	143	200

The table 3.1 shows that, 54% of the respondents residing in their homes are females while the remaining 46% are males. Whereas, of those residing in Old Age Homes, 89%

are females and the remaining 11% are males. This reveals that women make up a relatively large proportion of seniors (71.5%). It further points out that the share of the senior population accounted for by women is even higher in the older age groups. Thus, the study points to the possibility that women have a considerably longer life expectancy than men in Goa. This is also true in India. In the 1950's, 1960's and 1970's, male expectation of life at birth was higher. From 1981-85, the position was reversed. Female life expectancy became higher and is projected to be the trend in future (Bose, 2006:19).

The table 3.1 also provides the age composition of respondents. Among those staying in their homes, majority of the elderly are in the age group of 60-69 years (54%) whereas, among those residing in old age homes, majority are aged 70 years and above (78%). Thus, an observation can be made that higher age groups join old age homes because here basic necessities of life and health care are taken care of. Their spiritual needs too are taken care of. Hence institutions like old age homes should be provided and made accessible for those who may need them. They provide a wide range of services such as residential care, geriatric care, medical care, spiritual support, recreation and counseling. Nevertheless, such institutions cannot be a substitute for home and family.

### **Literacy and level of education**

Literacy and level of education is an important variable for the study. The well-being of the elderly is intimately linked with their education because it leads to greater awareness and also contributes to improvement and adaptability to changing socio-economic conditions. Education also helps them to voice their demands in terms of their rights and privileges. Goa has a high level of literacy (87% in 2001 census), a reflection of good accessibility to educational institutions.

**Table 3.2: Distribution of the elderly by broad age Groups and the level of Education**

Age Group	Living in the family (%)				Living in the old age home (%)			
	Illiterate	Primary	Secondary & above	Graduation & above	Illiterate	Primary	Secondary & plus	Graduation & plus
60-69	03	07	28	16	07	02	11	02
70-79	03	05	15	07	11	02	20	01
80 & above	02	03	09	02	16	11	17	00
Total	08	15	52	25	34	15	48	03

Table 3.2, indicates the level of education of respondents. Among those aged 60 & above and staying in their homes, 08% respondents are illiterate, 67% of the respondents have done their education up to higher secondary and 25% of the respondents have finished their graduation. Among those residing in old aged homes, 34% respondents are illiterate, 63% of the respondents have done their education up to higher secondary and 3% of the respondents have finished their graduation. The study thus finds that the literacy level among the elderly who are residing at homes is higher as compared to those staying in old age homes.

If one considers primary education as the minimum desirable level of education, functional for daily living and other activities, then according to Table 3.2, 15% of all respondents possess primary level of education. Further, 64% of the elderly have secondary to higher level of education. The total percentage of educated is 79% which is good. Level of education is one of the basic indicators of the level of development achieved by society. Improved level of education also provides empowerment to the elderly and gives them negotiating capacity.

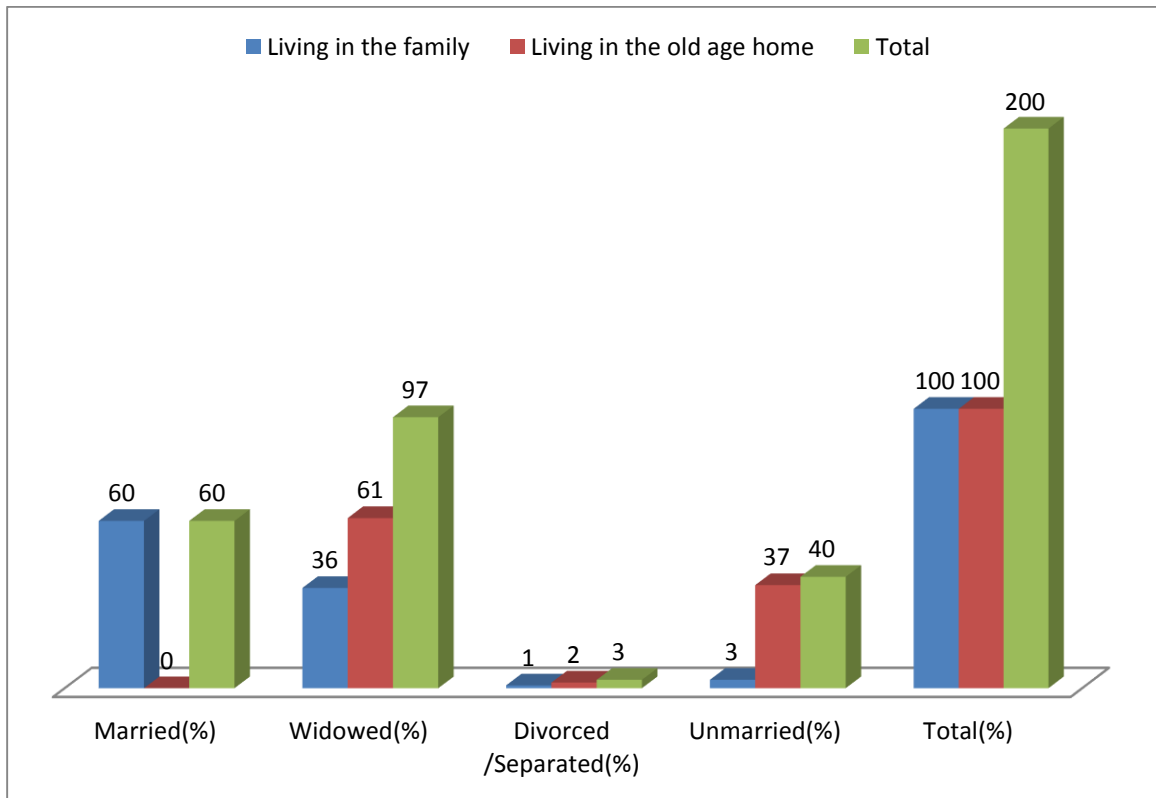
The study also finds that 21% of the respondents staying in their homes are in employment even now. It follows that their education has enabled them to obtain some kind of employment.

Further, the study also finds that those who are employed are not affected by age related problems as compared to those who are unemployed. Therefore, in future, persons who cross the age of 60, can with better education, look forward to active roles in different spheres for a more creative, productive and satisfactory life, even as, their aspirations for the post-60 stage of the life cycle may be different from those currently in that stage of life.

### **Marital Status**

Family formation through the institution of marriage is expected to provide in-built security for the care of older persons and other vulnerable groups. Therefore, marital status of the elderly assumes special significance in the context of care and protection in old age. Furthermore, it provides an insight into the way of life of the elderly.

**Figure 3.1: Distribution of persons aged 60 years and above by marital status**



It is a common practice for everyone to get married in due course of time. Therefore, there is a small percentage among the aged who have never married. Data from Figure 3.1 shows the marital status of the respondents. It indicates that 97% respondents staying at home are married while 3% are unmarried. With regard to inmates at old age homes, 63% are married and 37% are unmarried. This is also true from the data revealed in 2001 census for India. The marital status of males and females aged 60 years and above from 1961 to 2001, shows that marriage is near universal in the Indian population, more so for females (Bose, 2006:31). Divorced and cases of separation are only one percent. This points out that society still strongly believes in the sanctity of marriage. This in turn keeps the values of family alive.

A disturbing finding about the marital status of the aged is that many of the respondents had lost their marriage partners namely 36% of those living at home and 61% of those living in old aged homes. . It is to be noted here that the widowed (61%) and unmarried (31%) elderly opted to stay in old age homes which to a large extent compensated for one's family, where as 36% and 3% of the elderly that are widowed and unmarried still remained with their families. Thus it shows that although our society has wedded traditionally to the family care of the elderly, yet we need old age homes for those who need them.

But what is disturbing about the marital status of the aged is that, as they grow older, they begin to lose their marriage partners. The situation in this respect is of special concern when it comes to women because women depend heavily on men for economic support. Therefore the widowed status is more distressing for women than it is for men in our society. Moreover, there is a negative social attitude towards widow remarriage. Women generally do not marry as compared to men, except when she is young and childless.

### **Age and Marital Status**

Disaggregation of population aged 60 years and above in terms of marital status helps the researcher to analyze further the implications on the elderly.

**Table 3.3: Distribution by age and marital status of persons aged 60-69 years, 70-79 years and 80 years and above.**

Living in the family (%)						Living in the old age home (%)				
Age group	married	widowed	divorced	unmarried	Total	married	widowed	divorced	unmarried	Total
60-69	39	13	01	01	54	00	10	00	12	22
70-79	18	12	00	00	30	00	26	01	08	35
80 +	03	11	00	02	16	00	25	01	17	43
Total	60	36	01	03	100	00	61	02	37	100

Disaggregation of the population aged 60 years and above (60-69 years, 70-79 years and 80 years and above) by marital status given in Table 3.3 shows that there is a far greater incidence of widowed in the higher age groups among the elderly. Widowed status results in the person becoming vulnerable especially if they belong to higher age groups, since it makes the aged dependent or insecure in their lives. The situation in this respect is of special concern when it comes to women because women depend heavily on men for economic, social and emotional support. Therefore the widowed status is more distressing for women than it is for men in our society.

It is also observed from Table 3.3 that in addition to the 60% elderly living with their spouse and children, 36% of the widowed and 3% of the unmarried also continue to stay with their families. This certainly brings financial and physical security and opportunity of interaction with near and dear ones for the elderly.. Although Goa is considered as one of the advanced states in India, this important human element has remained an integral part of its society. Of the widowed elderly staying at home, some have remarried and live with their spouses; however those who have not remarried live with their children. This puts tremendous pressure on the working women in such

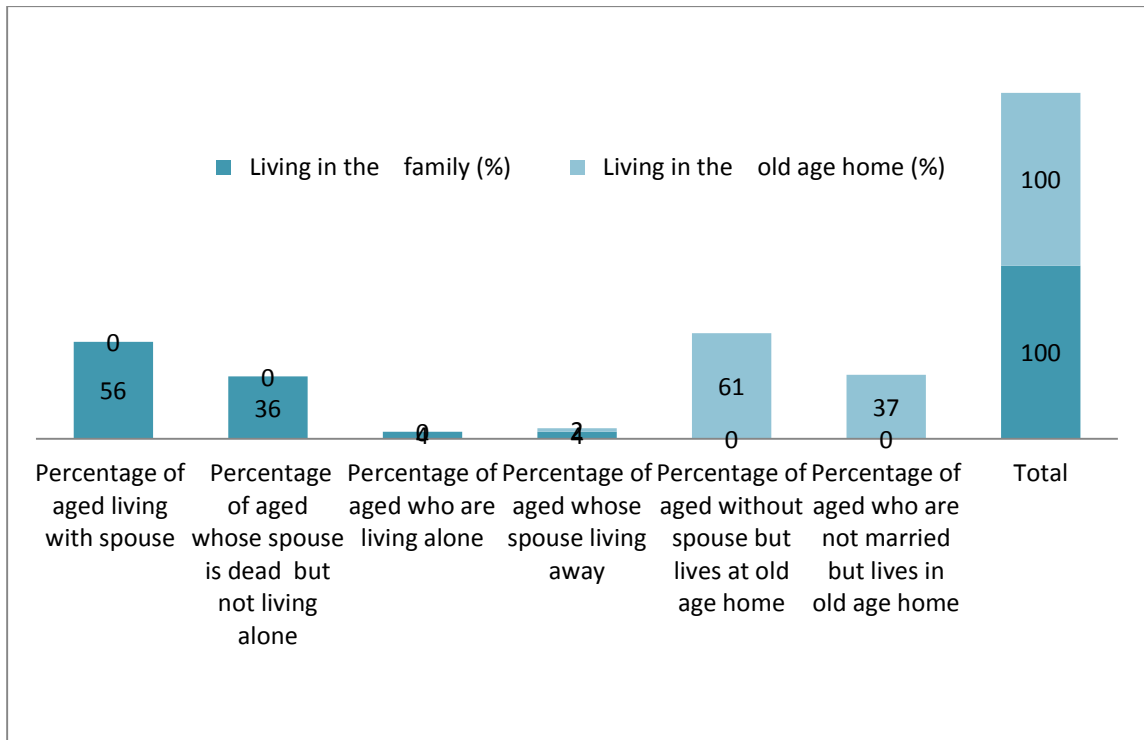


families who have to play the dual role of work and care giving. Thus, alternatives in informal support system to take care of the aged living at home will be essential especially where women in the family are working. If there is no alternative in the informal system, a viable formal system to take care of such aged will have to be devised. So also, Government will have to find a viable social security system that can meet the health and other needs of such elderly.

### **Living Arrangements**

Where do the elderly live? Do they live with their spouse and children? Or do they live independently? Do they prefer to stay in old age homes? Living arrangements play a very important role in the life of the elderly. The term living arrangement is used to refer to one's household structure. In other words, it means the type of family in which the elderly live, the place they stay and the people they stay with, the kind of relationship, they maintain with their lithe and kin and, on the whole, the extent to which they adjust to the changing environment. Living arrangements play a very important role in the life of the elderly, due to their total dependence on family for the fulfillment of all the interpersonal needs. Their health and happiness depends on the type of the living arrangements the elderly gets. Family is a major institution for providing long lasting intimate, primary, social and emotional ties with others. The marital relationship is particularly important because of the intimacy and sharing it implies.

**Figure 3.2: Living Arrangements**



It is observed from the figure 3.2 that a large proportion that is 56% of the elderly population is staying with their family. In other words, they are living with their spouse and children. This certainly provides financial and physical security and opportunity of interaction with the near and dear ones to the aged people. . Although Goa is considered as one of the advanced states in India, but still this human element has remained. 36% of the aged are widowed but lives with their children or relatives, 4% of the elderly are living alone and 4% are separated; while in old aged home 61% of the inmate’s spouses are dead, 2% are separated and 37% of the inmates are not married. This shows that the widowed, separated and unmarried elderly prefer or are left with no choice than to join old age homes. Majority of them also did not have anybody to take care of them. The study also finds that among widowed respondents staying at old aged homes, although

majority were above 70 years, they still were found to be better placed as their basic necessities of life and health care, seemed to have been taken care of.

This is also true in India. As per the NSS 60<sup>th</sup> round reveals that 51.01% of the elderly in India lives with their spouses, children and grandchildren. Only 2.9% of the elderly live alone and another 1.26% live with others – relatives or non-relatives. Another 7% of the elderly live with their spouses alone and 38% are living with children and grand-children. Thus only two categories, namely those who live with spouse, children and grand-children, and those who live with children and grand-children but without spouse, are predominant among the elderly in India which is also true in this study (Thulasamma and Devi, 2010:195).

#### **Children – primary care givers**

Traditionally, it is expected that parent care is the duty and obligation of adult children. The elderly, too, expect that their children are their old age security. Although there are winds of change in the perceptions of different generations in regard of elder care, the below mentioned table will throw more light on this issue.

**Table 3.4: Children of the elderly staying in the family and of the elderly staying at old age home**

Age group	Living in the family (%)				Living in the old age home (%)			
	No children	One child	Two children	Three and above	No children	One child	Two children	Three and above
60-69	02	04	23	25	17	02	01	02
70-79	03	02	03	22	16	04	09	05
80-89	03	00	04	05	25	04	04	05
90 +	01	00	00	03	01	02	02	01
Total	09	06	30	55	59	12	16	13

It is observed from the table 3.4 that 9% respondents staying at home have no children but are still cared for by their relations. About 30% have two children, 55% have three or more children and 6% have one child. Among the inmates at old age home, 59% have no children, 12% have one child, 16% have two children and 13% have three or more children.

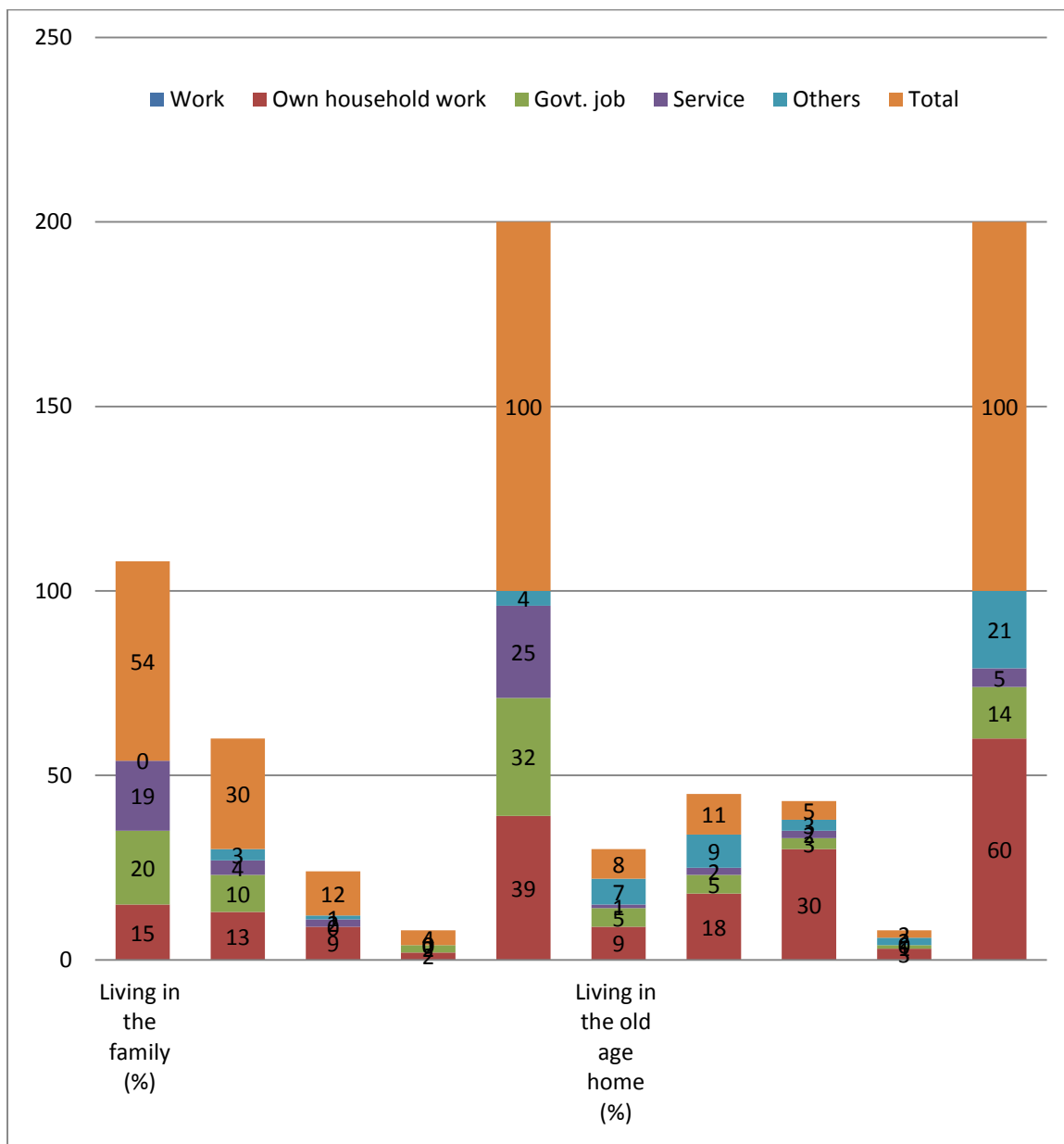
Here an area of concern is that, 41% of the elderly have children but still have opted to stay in old age homes because majority of them felt that there was nobody to take care of them. This situation cropped up because their sons were working abroad and daughters-in-law too were working outside the home, hence care giving and protection was a problem. In some cases mis-understanding between the mother- in-law and daughter in law led them to join an old age home. Some of the elderly felt that their staying in the family led to the problem of inadequate accommodation while others did not like to be dependent on their children. These were the main reasons which made the

elderly prefer to stay in the old age home. Nevertheless, the study finds that the children continued to keep contact with their aged parents even at the old age home. This shows that children believed that they remained the main source of support for their elderly parents and that it is their bounden duty to care for their parents in their old age and shower them with affection and respect.

### **Occupational Status**

One of the major factors in the social adjustment of the aged is their economic condition. One's occupation is not merely one's source of income but also a mode of relating oneself to society. Occupation also plays an important role in giving an individual his/her identity and social status. Hence, it is very important to know about the participation of the aged in the work force.

**Figure 3.3: Previous Occupational Status of the elderly staying in the family and old age home**



Economic dependence can be viewed from their employment status. The category of work, to some extent, gives an indication of the likely earnings. 39% of the elderly who are residing at home and 60% of the elderly residing in the old age home were doing house related work; hence it falls under the unorganized sector where one does not enjoy

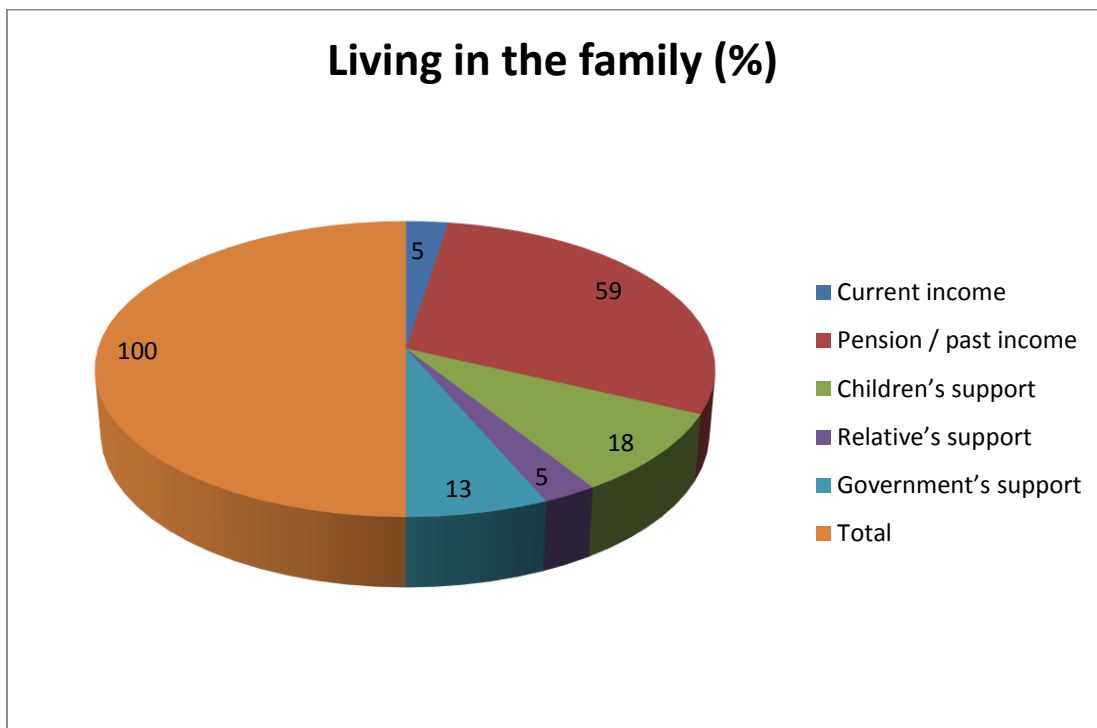
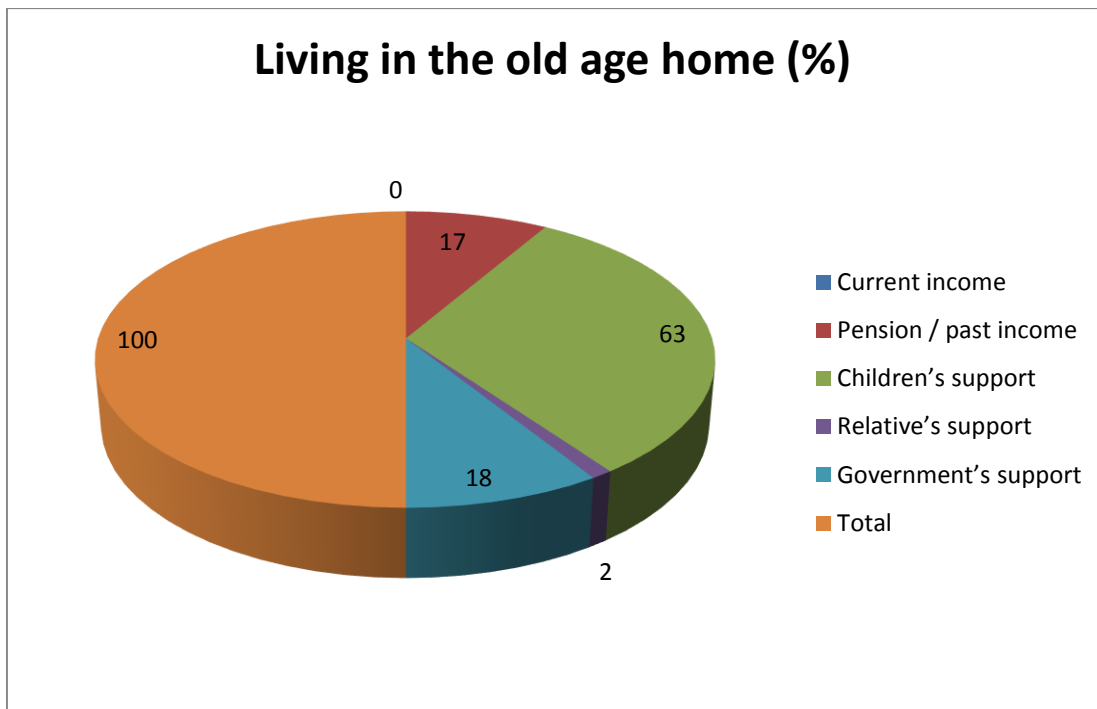
retirement benefits. It indicates that such persons will have difficulty to save to meet their financial needs in old age. 32% of the elderly who are staying in the families and 14% of them residing in the old age homes were employed in the Government sector where they were eligible for pension. This provided them income security. 25% of the elderly residing in the families and 5% of the elderly staying in the old age home were self-employed or worked in private sector undertakings. The rest of the elderly that is 4% who are residing with their families and 21% of the inmates of the old age home were casual workers wherein the income that they earned is not sufficient to save for their old age. Thus it is observed that 62% of the aged who were doing house related work or working on daily wages would need Government intervention to sustain themselves in their old age.

### **3.2 ECONOMIC ACTIVITY AND LIVING SUPPORTS**

#### **Means of Subsistence**

As the person grows, his reduced activities, income and consequent decline in the position of the family and society makes the life of the person more vulnerable. The older people are in need of vital support that will keep important aspects of their life-styles intact while improving their overall quality of life. Hence, examining the means of subsistence is important since it can have many effects on them.

**Figure 3.4: Distribution of 60 years and above of means of subsistence**





The data obtained from the figure 3.4 reveals that 59% of the respondents living with the families live on their own income either in the form of pension or from past work. They are not supported financially by their children. Moreover, they contributed towards the expenses of the house. This in turn creates a congenial environment and helps them to receive a more caring attitude from others in the family. 5% of the respondents still continue to depend on their current work. 18% of the elderly are supported by children either residing with them or elsewhere. 18% of the respondents staying in the families are supported either by the Government or their relatives. Comparatively one observes that 63% of the elderly staying at old age homes is supported by their children agreeing with the common belief that children are the main support in old age. 17% of the inmates residing at old age home are supported by themselves by way of income from the past work such as pension or interest from the savings. 20% of the inmates are supported by either by the Government or by relatives.

### **Asset Ownership**

In today's world, economic status of an individual determines his overall status in the society, higher the economic status, higher the status in the society. As such, it would be worthwhile to examine assets possessed by the elderly whose position today is very vulnerable.

**Table 3.5: Asset Ownership**

	Living in the family (%)	Living in the old age home (%)	Total (%)
Percentage of respondents owning no land	47	49	96 (48%)
Percentage of respondents owning less than 500 sqmts of land	31	12	43 (21.5%)
Percentage of respondents owning 500 -2000 sqmts of land	12	21	33 (16.5%)
Percentage of respondents owning 2000 -5000 sqmts of land	03	13	16(8%)
More than 5000 sqmts of land	07	05	12 (6%)
Total	100	100	200 (100%)
Percentage of respondents having no emergency savings	16	79	95 (47.5%)
Percentage of respondents having emergency savings	84	21	105 (52.5)
Total	100	100	200 (100%)
Percentage of respondents owning no house	30	25	55 (27.5%)
Percentage of respondents owning their house	70	75	145 (72.5)
Total	100	100	200 (100%)

It was observed from table 3.5 that 21.5% of the elderly were having less than 500 sqmts of land followed by 16.5% who had 500-2000 sqmts of land and 8% had 2000-5000 sqmts of land. 6% of the elderly had 5000 sqmts above land. However, 48% have no land ownership. On the whole, 52% of the elderly owned land.

Moreover, 84% of the respondents residing in the families have emergency savings, whereas only 21% of the inmates staying in the old age home have savings for an emergency.

With regard to the ownership of the house, Table 3.5 reveals that 70% of the elderly staying in the families has their own house, where as 75% of the inmates residing in old age home have house of their own. Moreover, the elderly accept the fact that this ownership of land, house and the savings helps them to receive a more caring attitude from their children or relatives or even at old age homes. Psychological frustration is also much less among those with assets. Thus it shows that the financial position of the aged is one of the important factors in deciding the attitude of others towards the old and in turn the social and emotional wellbeing of the elderly.

## **Conclusion**

The profile of the selected respondents who are residing at their homes and at old age homes reveals differences in terms of sex and age group, educational background, marital status, spouses alive, number of children and occupational structure. The elderly who are residing at home indicates more male elderly, age group is young old, higher educational level, higher marital status, more spouses alive, having children and higher income level as compared to the elderly who are staying at old age homes. In both, the difference in the ownership of house and land is not significant.

Women make up a relatively large proportion of seniors. It further points out that the share of the senior population accounted for by women is even higher in the older age

groups. Thus, it points out to the possibility that women have a considerably longer life expectancy than men in Goa. Higher age groups tend to join old age homes because here basic necessities of life and health care are taken care of. Hence institutions like old age homes should be provided and made accessible for those who may need them.

Education, pension and past income and asset ownership not only gives status and empowerment to the elderly but also helps them to receive caring attitude from the family members and at old age home too.