#### **CHAPTER VI**

# SOCIO-DEMOGRAPHIC DIMENSIONS OF LIVING ARRANGEMENTS AND ELDERLY PERCEPTIONS

#### Introduction

The needs of the elderly vary significantly according to their age, socio-economic status, living arrangements, health, and other such background characteristics (Raju, 2002). It has been stated that the levels of parent-child co-residence are inversely related to socio-economic development (Asis et al, 1995). Without being biased towards such a hypothesis, various background characteristics are considered in the present analysis to describe the differentials in living arrangements.

This chapter attempts to highlight those socio-demographic issues which are associated with the living arrangements of the elderly. It examines socio-demographic characteristics which related to living arrangements, particularly education, marital status, number of children and financial dependency, etc. It throws light on the specific living arrangements, particularly the type and composition of living arrangements, preference and perceptions of the elderly about them, and the level of interaction with family members. Another issue relates to their preferred living arrangements - especially in a joint family setup. In this context, an issue for them to comment is their choice of or preferred living arrangements. Some results regarding their views on the family relationships and the role of elderly in decision - making within the family are also presented in this chapter. Both descriptive and multivariate analytic approaches are employed to examine these issues. Understanding these critical elements of living arrangements will help in the suggestive formulation of evidence - based policies and programmes for the elderly.

## Age and living arrangements

It is expected that as person grew older, their dependency on others will increase. Therefore, age is an important factor influencing the living arrangements of the elderly. The average age of older persons in Maharashtra is 70.2 years with females (70.2 years) having slightly higher average age than older men (70.1 years) (Census of India, 2011).

This is an indication of higher life expectancy of the state. Table 6.1 examines the association between age and pattern of living arrangements. It shows that fewer (2.8 per cent) oldest-old (aged 80 years and above) live alone. About 2 to 3 per cent elderly males in the age groups of 60-69, 70-79 and 80+ years lives alone, whereas for the elderly females this percentage is 4.9, 10.3 and 3.2 in each age groups. About 41 per cent of the oldest old (80+) elderly males and only 6.5 per cent such females live with spouse, children and grandchildren.

## Gender and living arrangements

The relationship between gender and living alone is indeed striking. Among those living alone (4.5%), females are more do so (6.3%) than males (2.5%). In other words, it is females who live by themselves. Besides, 9.4 per cent elderly males live with children and grandchildren without spouses, whereas this percentage is higher (45.9%) in the case of female elderly.

## Feminization of ageing

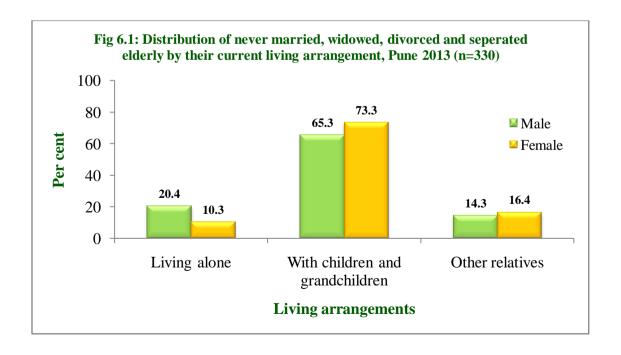
The proportion of persons aged 60 years and above is slightly higher for females as compared with males. The sex ratio for the population aged 60+ years is favorable to females, indicating numerical preponderance of females among elderly persons. This numerical excess of females is observed only in the elderly population. For earlier two younger age groups of 0-14 and 15-59 years, the sex ratios are not favourable to females (Chapter 1). The median age for females is slightly higher as against males. This indicates that "feminization" of ageing has started in India.

Table 6.1: Percentage distribution of elderly by type of living arrangements and by	f elderly by ty	pe of living	arrangements an	d by gender ac	cording to sel	ected backgro	ound character	gender according to selected background characteristics, Pune, 2013	113.					
				Males							Females			
Background characteristic	Alone	Spouse	Spouse, children and grandchildren	Children and grandchil dren	Others	Total	Number of elderly	Alone	Spouse only	Spouse, children and grandchildren	Children and grandchildren	Others	Total	Number of elderly
Age (years)														
69-09	2.4	16.2	72.9	6.9	1.6	100.0	247	4.9	11.8	43.8	36.5	3.1	100.0	288
70-79	2.6	19.5	63.6	9.7	4.5	100.0	154	10.3	10.3	15.5	52.3	11.6	100.0	155
80+	2.3	31.8	40.9	22.7	2.3	100.0	44	3.2	6.5	6.5	74.2	6.7	100.0	62
Marital status														
Married	0.3	21.2	74.7	2.5	1.3	100.0	396	1.3	24.1	8.89	4.5	1.3	100.0	224
Widowed	17.1	!	1	78.0	4.9	100.0	41	9.3	ł	1	81.1	9.6	100.0	270
Others	37.5	!	1	1	62.5	100.0	~	36.4	I	1	27.3	36.4	100.0	111
Education*														
No education	3.1	20.3	59.4	14.1	3.1	100.0	49	4.9	3.9	20.9	60.2	10.2	100.0	206
Primary	0	21.1	68.4	10.5	0	100.0	38	2.4	8.6	36.6	46.3	4.9	100.0	41
Secondary	0.8	6.6	75.6	11.5	2.3	100.0	131	5.9	11.1	40.0	40.7	2.2	100.0	135
Higher secondary	2.3	19.8	8.69	7.0	1.2	100.0	98	11.1	11.1	33.3	39.7	4.8	100.0	63
Junior college & above	4.8	26.2	57.9	6.3	4.8	100.0	126	10.5	33.3	36.8	12.3	7.0	100.0	57
Headship														
Yes	2.2	20.0	9.79	9.0	1.2	100.0	401	14.2	9.0	3.7	71.0	10.5	100.0	162
No	4.5	9.1	56.8	13.6	15.9	100.0	4	5.6	15.5	43.1	34.1	4.7	100.0	343
Religion														
Hindu	2.7	18.5	65.7	10.4	2.7	100.0	367	6.5	11.5	29.7	46.2	6.2	100.0	418
Others	1.3	18.7	72.0	5.3	2.7	100.0	75	5.8	7.0	34.9	45.3	7.0	100.0	98
Caste														
SC/ST	2.9	5.7	74.3	14.3	2.9	100.0	35	6.2	3.1	23.1	55.4	12.3	100.0	65
OBC	1.7	11.0	9.89	16.1	2.5	100.0	118	5.9	5.1	28.8	55.1	5.1	100.0	118
Others	3.1	22.4	65.0	6.7	2.8	100.0	254	6.7	14.7	32.6	40.4	9.6	100.0	285
Location														
Slum	5.6	20.3	67.5	7.0	5.6	100.0	345	6.1	12.7	34.2	42.1	5.0	100.0	363
Non-slum	2.0	14.0	63.0	18.0	3.0	100.0	100	7.0	5.6	21.1	55.6	10.6	100.0	142
Standard of living index														
Low	3.7	22.2	63.0	7.4	3.7	100.0	108	8.0	10.9	28.3	47.8	5.1	100.0	138
Medium	0.7	17.2	69.7	11.7	0.7	100.0	145	3.8	8.2	32.9	44.9	10.1	100.0	158
High	3.1	18.2	66.1	8.9	3.6	100.0	192	7.2	12.4	30.1	45.5	4.8	100.0	209
Number of respondents	11	84	296	42	12	100.0	445	32	54	154	232	33	100.0	505
	(2.5)	(18.9)	(66.5)	(9.4)	(2.7)			(6.3)	(10.7)	(30.5)	(45.9)	(6.5)		
Note: \$ three elderly with no formal education	rmal educat	ion												

#### Marital status and living arrangements

Marital status plays an important role in general living conditions of the elderly. Especially for a woman in India, the married status symbolizes social status, honour, respect and authority in the family as well as in the society. Marital status has a significant influence on living arrangements of the elderly (Panda, 2005; Mba, 2007). The data collected for the study reveal that the elderly persons reported living alone, or with married daughters or with other relatives mainly in the event of widowhood. It is observed that 10 per cent widowed elderly persons are live alone. Of them, 17 per cent are widowers and 9 per cent are widows. Among the widowed elderly persons, 81 per cent live with children and grandchildren, while 9 per cent live with other relatives. Other marital status category includes never married, separated and divorced elderly. As expected, these elderly either live alone or with relatives.

Some analysts have interpreted this type of pattern as evidence supporting the 'nuclear reincorporation' hypothesis. They reason that married elderly reside with their unmarried children, but the younger generation depart after marriage and establishes independent households. Then, when the older generations are widowed or infirm, they move to their married children. But the evidence of headship and age pattern of coresidence suggests that nuclear reincorporation is not the dominant mechanism of multigenerational families (Ruggles, 2001).



### **Education and living arrangements**

The differential between those with and without formal education is interesting. Studies show that education is an important determinant of living arrangements of the elderly (Palloni, 2011). Demographic indicators vary with the level of education, and it is plausible to assume that living arrangements of the older adults also vary among these groups. An improvement in education level will increase the proportion of elderly living alone. Usually less educated persons are more likely to stay with children as in a traditional joint family system (DaVanzo, 1994; Kim and Rhee, 1997). Table 6.1 shows that there is no clear trend but illiterate and more educated are shown to be living alone. About 4 per cent elderly with no education live alone compared with nearly 8 per cent elderly with college education. These effects might be partially explained by the positive association between educations on the one hand and socio-economic status and income level on the other. Further, as education improves, the percentage of elderly living with children and grandchildren goes down. The trend is similar in the case of both male and female elderly.

It may be noted that 3.1 per cent of illiterate male and 4.9 per cent illiterate female elderly live alone. But the proportion of elderly living alone is high in the case of college educated female elderly (10.5%) compared with college educated male elderly (4.8%).

## Household headship and living arrangements

Analysis of household headship data is important because headship generally symbolizes status, power and authority in the family. It also offers a second clue to the formation of multi - generational families. The extent to which they enjoy the actual authority, i.e., control over decision - making varies according to cultural and regional practices. In India, elderly persons, especially men, are generally regarded as heads of the family as discussed in the previous chapter. But we know that the son often assumes headship when the father retires or dies. The proportion of elderly listed as head can reasonably be regarded as a lower - bound estimate of the proportion remaining in their own households. An aged person being considered as the head of the household means to a large extent guarantee of availability of better care and support from the family members. In the Indian society, the patriarchal family system exists. A male member, often the eldest male member of the family, is considered as the head of the household

(Visaria, 2001). A female member becomes the head only when she is living alone or when there are only female members in the family. Table 6.1 presents the living arrangements of elderly in relation to headship. Nearly 60 per cent of the elderly in the study reported as head of the family. Gender - wise analysis shows that 42 per cent and 17 per cent houses are headed by elderly men and women respectively which confirm the patriarchal character of the Indian society. In all, nearly 6 per cent elderly living alone and 4 per cent elderly living with other relatives are heads. This might be the case of unmarried elderly.

Further gender-wise distribution shows that 68 per cent male elderly and 4 per cent female elderly who are live with spouse, children and grandchildren are heads of households. But, the trend is reverse in the case of widows. Only 9 per cent male and 71 per cent female elderly live with children and grandchildren without spouses enjoy headships of the households.

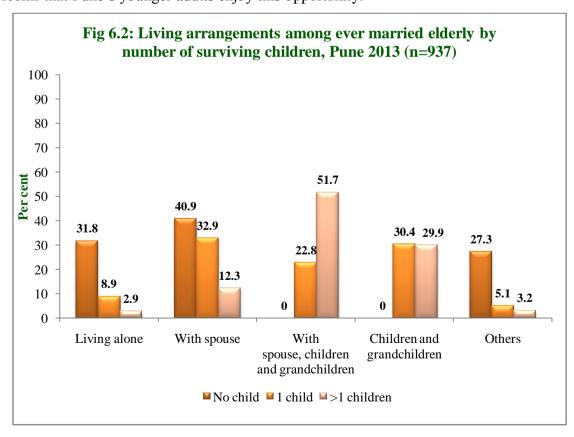
## Number of surviving children and living arrangements

Co-residence of the elderly with an adult child is considered to be a central feature of the familial support system in much of the developing world (United Nations, 2000). A limitation on the prevalence of co-residence with children is the availability of surviving children. In theoretical approach, only one surviving child suffices for co-residence to occur. Thus, the fertility decline experienced in western societies, Asian countries and majority of the developing world should not, in principle at least, precipitate higher levels of living alone since it takes place simultaneously with an equally sharp increase in child survival. In this context, cross-classification of the elderly by living arrangements and number of surviving children is a useful exercise to understand patterns of living arrangements by the availability of children.

Traditionally children are considered as a support for older persons in India (Zimmer, 2005). The literature on co-residence systematically shows that the number of surviving children does matter for the probability of the elderly to co-reside. In particular, it suggests that elderly persons with a larger number of surviving children are more likely to co-reside. In a review, Wolf (1994a) shows that in most studies carried out before 1993 in the United States and European countries, the probability of living alone is negatively

related to the availability of children. Similarly, in study of United States historical patterns, the authors venture a prediction of future increases in living alone based solely on oscillations in the number of surviving children (Macunovich et al., 1995). But these effects are also seen in Asia (Casterline et al., 1991; Knodel, Amornsirisomboon and Khiewyoo, 1997) and Latin America (Solis, 1999; Agree, 1993).

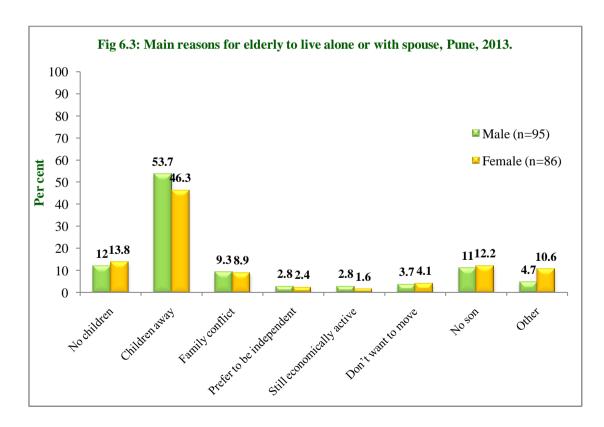
The present study shows that a majority of ever married elderly (97.7%) have at least one surviving child. Of all the ever married elderly, 2.3 per cent elderly have no surviving child, 8.4 per cent have only one surviving child, 27.3 per cent have two surviving children and 62 per cent have more than two surviving children. Further, nearly 6 per cent reported that their son or daughter is staying abroad. Interestingly, about 12 per cent of the elderly with one or more children still live alone and 8 per cent live with other relatives. Of the elderly with one or more children, 45 per cent are stay only with spouses. Fig 6.2 shows that greater the number of children, lesser the probability for the elderly to live alone. In a number of societies, the expression of independence by adult children is fulfilled by setting up a separate residence, but one that is near enough to the home of parents so that opportunities remain for frequent contact and continued assistance. It seems that Pune's younger adults enjoy this opportunity.



The elderly who co-reside with their children were asked whether they always stay with the child they were living with at the time of the interview (data not shown in table). Most of the elderly generally stay with that particular child (48% of men and 52% of women). In addition, one-third of the elderly women and men reported that they had one child only and thus stayed with that child. About one-tenth of them said that they moved between the residences of their children within six months, 7 per cent are lived with all their living children together and 21 per cent had either only daughters or no living children.

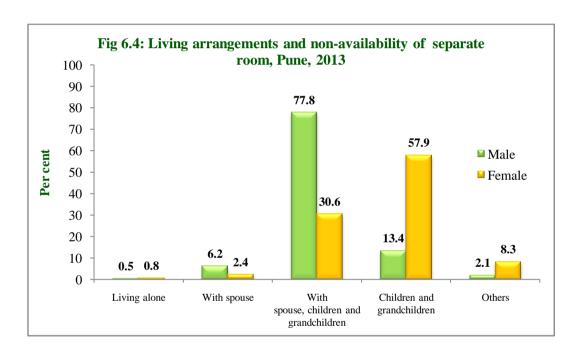
#### Main reasons for elderly living alone

The main reason for the elderly to live alone is that either the children are away (most likely due to migration or staying elsewhere), or not having children or no male child. However, this is more prevalent in Pune with nearly three fourths of the elderly citing this reason for living alone. Family conflict or preferences to be independent are among the other main factors responsible for the elderly to live alone.



#### Availability of separate room and living arrangements

Availability of a separate room is an indicator of preference received by the elderly in a family and thus helps to get a picture of their living condition. Of all the elderly who co-reside with a child, more than half of them (55.3 per cent) do not have separate rooms (Fig 6.4). About 78 per cent male and 31 per cent female elderly who live with spouses, children and grandchildren reported that they don't have separate rooms in the households. Of those, Most of them who do not have separate rooms sleep either in the hall (80%), kitchen (8%) or veranda/gallery (4%). The respondents' status has an influence on the provision of separate rooms. As 75 per cent of retired elderly and pensioners have separate rooms.



## Religion, caste and living arrangements

A majority of the elderly are Hindus (83 per cent) of whom 47 per cent live with spouses, children and grand children, while nearly 30 per cent live without spouses but with children and grandchildren. Living arrangements do not vary with religion or caste. Among the three castes (SC/ST, OBC, Others), a majority of them prefer to stay with children and spouses.

## Location or place of residence

Table 6.1 shows that about 2.6 per cent of slum elderly males and 2.0 per cent of non-slum elderly males live alone. This percentage is 6% and 7% in the case of slum and non-slum elderly females respectively. About 68 per cent of slum elderly males and 34 per cent of slum elderly females live with spouses, children and grandchildren. But, only 7 per cent of slum elderly males and 42 per cent of slum elderly females live with children and grandchildren. More elderly males live with spouses, children and grandchildren while more elderly females live with children and grandchildren. The trend is similar in both slum and non-slum areas.

## Standard of living index (SLI) and living arrangements

As shown in Table 6.1, of the elderly with lower SLI, 3.7 per cent male and 8 per cent female elderly live alone, but about 22 per cent male and 11 per cent female elderly from lower SLI live with spouses only. About 63 per cent of male and 28 per cent of female elderly with low SLI live with spouses, children and grandchildren. And 7 per cent male and 48 per cent female elderly from low SLI live with children and grandchildren.

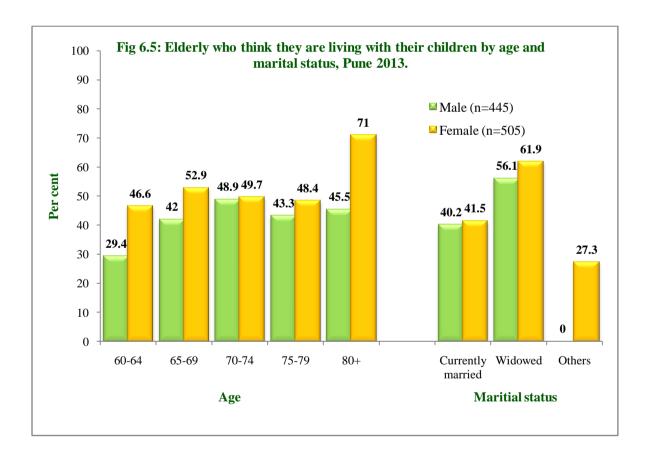
The table further shows that about 3 per cent male and 7 per cent female elderly from high SLI live alone. But 9 per cent male and 45 per cent female elderly from high SLI live with children and grandchildren. Gender-wise both, low and high SLI groups show similar trends in living arrangements.

# Perception and preferences of elderly about living arrangements

In recent time individualism, independent thinking and achieved position in the family are becoming a part of family culture in India. The aged would now prefer to live independently as long as possible and the children do not feel guilty for being away from the parents. In this context, the elderly were asked whether they think they live with their children or their children live with them, followed by comfortability in the current living arrangements and other questions relating to living arrangements.

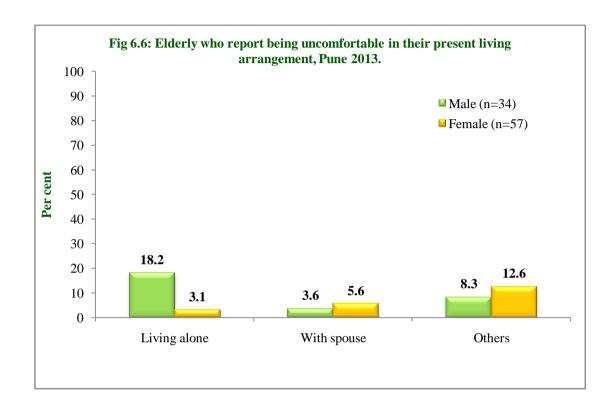
Over a quarter of men and nearly half of women think that they are living with their children and not vice versa. Most of them are the young-old and oldest-old and also the elderly widows who think that they live with their children (Fig 6.5, Table 6.2).

About a third of the elderly men aged 60-65 years think that they live with their children compared with 46 per cent of men aged 80 years and above. A similar pattern is reflected in women, with 47 per cent of them in the younger age group (60-65 years) and 71 per cent of oldest-old women, thinking that they live with their children. Two - fifths (41 per cent) of married men and women think that they live with their children as compared with 56 per cent and 62 per cent of widowed men and women respectively. This shows that advanced age and widowhood are important indicators for perceived dependence on the children for the elderly.



Further, when asked about their thinking about the present living arrangements, nearly 10 per cent of them feel that they are uncomfortable. About 18 per cent of elderly male respondents who live alone and 13 per cent of elderly women living with others reported that their living arrangements are uncomfortable (Fig 6.6, Table 6.2).

These results imply a growing problem of non - altruism in the living arrangements (Alam, 2006). Are the males who are literate and economically independent more acceptable to families? If so, is it because of their superior worth?



Regarding the question of who can be the best person to live with in old age, about half of the elderly men (45 per cent) and women (48 per cent) observed that sons would be the best alternative, reflecting the traditional practice in India. Further, over one-third of men (34 per cent) and more than a quarter of the women (28 per cent) think that the spouse is the best person to live with when they are getting older. Overall, son preference is dominant among both elderly women and men.

Much of the literature shows the primacy of multi - generational family living in India. It also reveals growing instances of neglect of the elderly (Lamb, 2000; Martin, 1990; Biswas, 1985). Here an attempt has been made to find out the changes in residential preferences of the elderly, especially when there is a decline in family values and growing instances of their neglect. The predominantly preferred living arrangements across all the elderly are living with sons (47%). Living in a family with the spouse, children and grandchildren is the next preference (22%).

Table 6.2: Percentage distribution of elderly by	preferred living arra	angements by sex,	Pune, 2013.
	Male	Female	Total
Elderly thinking that			
They live with their children	45.8	31.5	38.2
Their children live with them	54.2	68.5	61.8
Total	336	384	720
Current living arrangements			
Uncomfortable	37.4	62.6	9.6
Opinion about the best alternative			
Âlone	1.1	1.4	1.3
With spouse only	34.4	28.1	31.1
With sons	45.2	48.3	46.8
With daughters	2.7	4.6	3.7
Either with son or daughter	5.4	6.5	6.0
With other relatives	0.9	1.4	1.2
Old age homes	2.5	3.0	2.7
Others	4.7	3.0	3.8
Total	431	486	917
Preferred living arrangements			
Alone	4.7	5.7	5.3
Living alone but close to children	8.8	6.1	7.4
Rotate residence among children	8.1	9.5	8.8
With sons	48.8	45.3	46.9
With daughters	4.5	7.1	5.9
Old age homes	2.0	2.2	2.1
Nursing homes/care houses	0.4	1.2	0.8
Going for adoption	0.4	0.2	0.3
Family	21.8	21.8	21.8
Others	0.4	0.8	0.6
Total	445	505	950

Around 8% of them preferred living alone but close to children and living with children in rotation. Living alone as the preferred living arrangements has been reported by 5 per cent of the elderly. Preference of living with daughters was very low (6%). Nearly 3% elderly reported that they prefer to live in old age homes or nursing homes (Table 6.2). There are no major differentials between males and females on this issue. Almost the same percentage of them prefers living alone. About the same distribution follows for all other patterns of preferred living arrangements except for living with daughters. More elderly females (7%) have preference for living with daughters compared with males (4.5%). Overall, gender is not a differentiating factor in the preference of living arrangements.

When the present living arrangements are compared with the preferred living arrangements (Table 6.3), it can be seen that most elderly already have their preferred living arrangements.

	Table 6.3: Percentage distribution of elderly by preferred living arrangements according to the present living arrangements and sex, Pune, 2013.							
according	to the present living a		ts and sex, Pi ferred living		ents			
	Present living	Alone	With only	With	With	Total		
	arrangements		spouse	children	others			
Male	Alone	6.7	2.1	0.7	20.0	2.5		
	With only spouse	50.0	11.3	13.9	33.3	18.9		
	With children	31.7	67.0	75.8	33.3	18.9		
	With others	11.7	19.6	9.5	13.3	12.1		
	Total	60	97	273	15	445		
Female	Alone	20.0	2.7	4.2	18.2	6.3		
	With only spouse	36.7	7.3	6.4	18.2	10.7		
	With children	16.7	40.0	31.0	13.6	30.5		
	With others	26.7	50.0	58.5	50.0	52.5		
	Total	60	110	313	22	505		
Total	Alone	13.3	2.4	2.6	18.9	4.5		
	With only spouse	43.3	9.2	9.9	24.3	14.5		
	With children	24.2	52.7	51.9	21.6	47.4		
	With others	19.2	35.7	35.7	35.1	33.6		
	Total	120	207	586	37	950		

Over 50 per cent of the elderly prefer to live with children and others currently live with their children and others, 13 per cent of them who prefer to live alone also currently do so, and 9 per cent of them who prefer to live with their spouses only do so too. However, there are differences by sex. Seven per cent of men who prefer to live alone currently do so, while the percentage is twice as high for women who prefer to live alone and currently do so.

Examining the frequency of their interaction with children shows that three - fourths of the elderly have it regularly. Nine per cent of them are visited by their children every day, 4 per cent interact once in a week and nearly 2 per cent interact once in a month. But 7 per cent of aged parents reported that their children never interact with them.

Ageing does seem to have an influence on whether the elderly think that their role within the family has diminished as they have grown older. While 54 per cent men and 51 per cent women state their role as decision - makers within the family has remained the same, 25 per cent men and 32 per cent women have observed a decline in it. The elderly were also questioned on their perceived importance within the family. The results from Table 6.4 depict that 82 per cent of men and 70 per cent of women elderly think that they are important to their families, 12 per cent of men and 20 per cent of women elderly think

that they are somewhat important, but 6 per cent of men and 11 per cent of women elderly think that they are not important.

Table 6.4: Percentage distribution of interaction between the elderly and family members					
according to sex, Pune, 2013.	Males	Females	Total		
Interaction with children	Maies	remaies	Total		
Regular	76.1	77.3	76.8		
Once in a day	8.5	8.5	8.5		
Once in a day Once in a week	4.4	3.6	4.0		
Once in a month	1.1	2.4	1.8		
No interaction	9.8	8.1	8.9		
Total	436	494	930		
Elderly taking part decision making					
Yes	84.3	74.5	79.1		
No	13.9	21.4	17.9		
Don't know	1.8	4.2	3.1		
Total	445	505	950		
Elderly role as decision - maker					
Improved	20.9	17.2	18.9		
Remain same	54.4	51.3	52.7		
Declined	24.7	31.5	28.3		
Total	445	505	950		
Situation in household became redundant					
Yes	26.7	32.1	29.6		
No	58.7	52.1	55.2		
Don't know	10.6	12.3	11.5		
Refused to answer	4.0	3.6	3.8		
Total	445	505	950		
Elderly preferring to stay at home rather					
than going out					
Yes	47.4	68.5	58.6		
No	46.7	24.6	34.9		
Can't say	5.8	6.9	6.4		
Total	445	550	950		
Elderly involvement in child rearing					
Yes	54.2	56.8	55.6		
No	10.6	10.9	10.7		
Not applicable or no grandchild	35.3	32.3	33.7		
Importance of in family	24.2				
Important	81.8	69.3	75.2		
Somewhat important	11.9	20.0	16.2		
Not important	6.3	10.7	8.6		
Total	445	505	100.0		