CHAPTER.6
SUMMARY, FINDINGS AND POLICY SUGGESTIONS

Ageing of population is one of the important issues experiencing by human societies in the present century. Globally there are 759 million aged people in 2001 which is expected to rise to two billion by the year 2050 of which 80 percent of them lives in developing countries. Significant proportion of aged population expected in the coming decades will have profound social, political and economic implications. The demographic changes in favour of population ageing have also brought changes in family composition and kin networks. This change has increased the number of elderly who needs care and reduced the number of working adults available to support the elderly. Thus economic security, health, provision of care and support for aged population is the major issues faced by countries in the present century though the nature of problem differs between countries.

At present, India has the second largest number of elderly in the world, (76 million in 2001). Their size is expected to increase to 179 million in 2031 and further to 301 million in 2051. The issue of population ageing is of prime importance in India as it poses three challenges like rapidly growing aged population, changes in the traditional family settings and inability of the government to provide old age income security to this growing elderly population. The change in the family structure will have serious effect on elderly’s informal and formal support system. Among the Indian states, Kerala acquires significance not only because of high proportion of aged population but also due to declining fertility. Declining fertility in the state may likely to aggravate the ageing problem in future, since older persons will have fewer children to rely on. Most of the studies about elderly in Kerala have not focused on the consequences of these changes on living arrangements and well-being of elderly. The present study made an attempt to analyse the care and support received by elderly in the informal and formal settings.
The main objectives of the study are

5. To examine the trends and pattern of demographic transition in Kerala and its implications for aged population

6. To examine the pattern of living arrangements of elderly population in Kerala and gender differences, if any, in this pattern

7. To examine the extent of pension and social security benefits reaching the elderly and its utilisation pattern

8. To assess the level of life satisfaction among elderly and its determinants.

6.1. Hypotheses

To give specific focus to the objectives, the following hypotheses are formulated

(5) Demographic, socio-economic and cultural factors have significant influence on the living arrangement of elderly in Kerala.

(6) There is significant association between living arrangement of elderly and family support.

(7) There are significant gender differences in the life satisfaction of elderly in Kerala

(8) The social security net and well-being of elderly are weakly associated in Kerala

The study is based on both primary and secondary data. Primary data for the study were collected from three districts – Thiruvanthapuram, Palakkad and Pathanamthitta. Multi-stage sampling technique and stratified sampling system was also adapted to collect primary data for the study. Analysis was done for 313 elderly constituting 144 social security beneficiaries and 169 pensioners. A material well-being index was constructed on the basis of eight indicators selected by UNDP which provides insight into standard of living of elderly. For measuring the well-being of elderly life satisfaction index was constructed on the basis of 20 statements related to different aspects of life satisfaction at advanced age. Influence of socio-economic variables on living arrangement was calculated using Pearson’s chi square technique. Further, the relative contribution of socio-economic variables in determining living arrangement was calculated with logistic regression model. Life satisfaction of an individual is influenced by socio-
economic variables. Multiple regression analysis was done to analyse the major determinants of life satisfaction. Varimal rotations were also tried to identify the influence of socio-economic variables on various stages.

The second chapter deals with the theoretical framework of the study which covers demographic transition and ageing theories. Evidences show that age structure changes as a result of demographic transition which put countries in various stages of transition. Demographic behaviour of western countries shows that many countries are experiencing the Second Demographic Transition (SDT). Developing countries like India is currently having demographic bonus as a result of age transition in favour of working age population. Review of ageing theories shows that little attention is paid by researchers to develop a general theory which throws light on various dimensions of ageing.

The third chapter analyses the trends and pattern of demographic transition in Kerala. Population trends in the state show a tilt in the age composition in favour of aged population and a reduction in school going children and labour force. This has increased the number of uneconomic schools in the state. Declining state’s population shows that in future the state is likely to face change in demand for goods and services, increase in the welfare expenditure of the government etc. High proportion of dependent aged population and preponderance of women put pressure on family and government.

In the fourth chapter, the pattern of living arrangement of elderly was analysed. It is observed that though family constitutes a strong institution in providing care for elderly, family relationships are being adversely affected by urbanization and social changes in the society. Participation of elderly in household activities, indoor and outdoor activities for recreation and family support enjoyed by elderly were also examined in this chapter. Further, the health condition of elderly was also analysed on the basis of self reported health status, utilization of health care services, diseases and health problems of elderly and care provider.

Fifth chapter analyses the income security provided by government to elderly in the form of pension for those in organized sector and social security
benefits for those in unorganized sector. In the first section, utilization pattern of pension and social security benefits and its adequacy in meeting needs of elderly were examined. Further in this chapter we have analysed the involvement of elderly in family matters and problems faced by the elderly in households. The third section of the chapter analysed the life satisfaction of elderly and its determinants.

6.2. Study Findings

6.2.1. Living Arrangements

- The pattern of living arrangements in the study regions shows that nearly 70 percent of elderly stays either with children and grandchildren or with spouse and children. There are notable differences in the living arrangements of older men and women. 66.12 percent of older men live with their spouse and children, while 55.73 percent of older women live with their children. This is because of the gender gap at the age of marriage and relatively high life expectancy of females.

- It is felt that widowhood, poor health status and greater number of children improves the chances to reside with children. Living arrangement of elderly does not show a significant variation with changes in educational qualifications, caste and religion.

- Area-wise, the proportion of elderly living alone is higher in rural areas than in urban areas. Difficulty in the availability of house and affordability of house in urban areas influenced the living arrangement pattern of older persons. Further there is a tendency among younger generations in rural area to migrate to urban centres for employment and elderly find difficult to adjust to urban environment stay in rural areas.

- Living arrangements of pensioners show that there is an inverse relation between the area of land owned by elderly and the proportion of elderly residing with children. In the case of elderly with more than one acre land, the proportion residing with children comes to 40 percent. In the case of social security beneficiaries, the proportion of elderly residing with children increases with increase in the land area. This is because low income of children forces them to stay with aged parents.
It is noted that regardless of income, for majority of pensioners and social security beneficiaries, living with children is the most preferred and emotionally satisfying living arrangements. This is in tune with the traditions and culture prevailing in Indian family system.

Chi-square test was conducted to identify the influence of socio-economic variables on living arrangements. Among the ten variables selected except caste and educational qualification, all of them have significant influence on the living arrangement of elderly. The results show that there is close association between age, health status, gender, martial status and income with co-residence.

In order to quantify the net effect of the background variables on living arrangements, the logistic regression analysis was carried out. The results confirmed that age, sex, number of children, level of education and level of economic dependence as the most significant variables in determining the living arrangements of the elderly. This confirms the hypothesis that demographic, socio-economic and cultural factors have significant influence in determining the living arrangements of elderly.

The reasons for living alone were also examined. 88.24 percent of elderly took the decision to live alone by them. Of this, 33.30 percent have no children or close relatives to stay with them. 16.66 percent of elderly indicated problems with children as the reason to live alone. Nearly 23.3 percent chooses to live alone since their children migrated to other places in search of job.

Nearly 60 percent of the elderly in the study area found difficult to adjust with children. 68.42 percent of older persons staying with children alone have adjusting problem. 53.3 percent of older persons with spouse found difficult to adjust with children. Older women (67.59 percent) found more difficult to adjust with children’s life style than males (47.01 percent). As age advances, greater is the proportion of elderly with adjusting problems. At a later stage, it is found that they accept the living styles of children to avoid unnecessary conflicts.

Out of the total sample surveyed, 54.95 percent have the problem of isolation. Limited interaction among family members and less social interaction
made these people isolated at old age. Loneliness is prevalent more among females than males. Men experience less loneliness because of their social contacts and also due to the care from spouse. Among females loneliness was most often associated with loss of spouse.

- Nearly 30 percent of total older persons are facing different types of misbehavior from children confirming the existence of elderly abuse in family setting. Older women from low income groups especially widows are more likely to experience mistreatment.
- Out of total sample, 79.87 percent expressed satisfaction in the support provided by family members on basic needs and 67 percent on financial needs. It is noted that living away from children constrains the support received to elderly on basic needs and financial needs.
- More than three-fourth of the older persons in the study regions expressed satisfaction in the support provided on physical needs, emergency needs and period of illness. It is seen that elderly living with spouse or children are receiving satisfactory support from children. This confirms our hypothesis that there is significant association between living arrangement of elderly and family support.
- An enquiry about the major care provider of elderly shows that 37.9 percent of pensioners meet their basic and financial needs alone. The case is different in the case of social security beneficiaries. 54.2 percent of elderly enjoyed the support of children to meet the basic and financial needs. Among 90 older persons who do not depend on children for their expenses, 55.56 percent stays with children. Thus the residing with children by elderly is not for financial support alone but for emotional and psychological security.

6.2.2. Health Status

- The health status of elderly were examined on the basis of self-rated health, utilization of health care facilities, diseases and health problems of elderly, affordability of medical expenses and care-giver of elderly.
- In the survey, elderly were asked to rate their health status as satisfied or dissatisfied, since it provides an indication of physical and mental health of
elderly. Nearly 57 percent of the total elderly in the study regions expressed satisfaction on their health condition. A greater proportion of females (68.89 percent) in the study area have poor health status, particularly widows. This may be because at every stage of life women are more subject to discrimination in health facilities and nutritious food.

- Gender bias in the utilization of health care services is noticed with 63.10 percent of females who do not go for medical checkup. 48.60 percent of elderly pointed out insufficient money as the main reason for not undertaking medical check-up periodically.

- 71.10 percent of males and 66.70 percent of females are suffering from at least one disease. Common diseases found in the study area are diabetes, arthritis and blood pressure (BP). Joint pain, immobility, sleeping problem, hearing and vision problems were commonly found disabilities.

- Family is the major care provider for elderly and there is preponderance of women in care taker. Spouses (37.38 percent) were the primary care takers of elderly at the time of illness followed by children (27.16 percent). For males the major care-taker was their wives (81.8 percent). While in the case of elderly women, children were the major care provider (40.1 percent).

6.2.3. Work-Participation of Elderly

- 20.45 percent of elderly in the study area were actively engaged in some economic activity. After retirement 10.06 percent of pensioners continued their participation in economic activities. Higher work participation (32.64 percent) among social security beneficiaries is an indication of inadequacy of social security benefits in the state.

- Relatively high work participation rate is shown by older men among both pensioners and social security beneficiaries than older women. Older women will be more likely to be engaged in care giving role like caring grand children, providing assistance in household chores etc which are not intangible.
6.2.4. Socio-Economic Problems

- In all the listed socio-economic problems older women outnumbered males. After retirement, females are more affected by financial problems, health problems, loneliness etc. In the case of social security beneficiaries, older women are more affected by financial problem (86.11 percent) and loneliness (65.74 percent). But the gender difference is not as widened as in the case of pensioners.

- Older men reported more cases of rude behaviour from children than women. This may be because of reluctance on the part of women to disclose misbehavior of children.

- There is preponderance of older men (97.6 percent) in the category of service pensioners while 75 percent of social security beneficiaries were women. Presence of widow pension scheme along with higher life expectancy among women may be the reason for this female domination.

- It is found that both pensioners and social security beneficiaries use their money for meeting household needs. Though pensioners are having regular and relatively reasonable income than social security beneficiaries they spent only a small portion of income for their personal needs.

- Though social security benefits received were reported this as their main source of income, no single beneficiary reported it as sufficient for their needs. 18.06 percent reported that they borrow from relatives or friends for their expense. Regarding pensioners, around 67 percent found difficult to meet their expenses occasionally or always. It is found that 53.85 percent of pensioners have at least one dependent. This indicates that even after retirement elderly continue to carry family responsibilities and burden.

- The survey results show that 79.88 percent of the elderly spent income according to their preference regularly. The study findings show that older men (81.80 percent) have more freedom to spent money as per their preference than women (69.80 percent).

- Analysing elderly’s participation in decision-making, 75.29 percent of older men reported that they are having complete control in decision-making at
home, while their proportion in the case of female pensioners is 27.38 percent. This indicates that loss of control in decision-making was experienced more by older women than men. No significant gender difference is noticed among social security beneficiaries.

- There exists a positive association between income and participation in family matters. This is true in the case of pensioners and social security beneficiaries. Greater involvement in decision-making in family matters is seen among pensioners from Thiruvanthapuram district. They contribute a major share in household expenditure. This made children to consult them before taking decisions.

- Family nature and place of residence has significant role in determining the participation of elderly in family matters.

**6.2.5. Life Satisfaction of Elderly**

- In the case of pensioners, the proportion of elderly who expressed low life satisfaction increases with age. The proportion of female pensioners with low life satisfaction (13.09 percent) is about three times more than male pensioners (4.71 percent) in the study regions. Though older women are having pension, loss of spouse, poor health condition and feeling of burden to children may lower their life satisfaction. Analyzing the life satisfaction of social security beneficiaries, no significant gender difference is noticed.

- Pensioners in nuclear families expressed high life satisfaction than those in joint families. Older persons in nuclear families still enjoy their authoritative position since they contribute a major share in family income. This respectful position in the family may be the reason for their high satisfaction. In the case of social security beneficiaries, respondents in joint families are relatively better off than their counterparts in nuclear families. Greater proportion of older persons with low life satisfaction in nuclear families is mainly due to their financial difficulties. They have to find their own resources for their basic needs even at this old age.

- Elderly with poor health status and stays with relatives or alone revealed low rating in life satisfaction. In the case of pensioners, presence of
spouse has an important role in deciding the life satisfaction of elderly. In the case of social security beneficiaries, majority of elderly (92.59 percent) having high or very high life satisfaction stays either with children or spouse.

- Ownership of house has an impact on life satisfaction of elderly. In the case of 66.70 percent of elderly pensioners with low life satisfaction, the ownership of house is with children, spouse and relatives. 78.82 percent of social security beneficiaries who owned house were experiencing low life satisfaction. These evidences suggest that property assets alone are not sufficient for life satisfaction.

- In the case of pensioners, retirement income and the time gap after retirement have a positive effect on the life satisfaction of elderly. For the first 5 to 10 years after retirement, 22.22 percent of elderly expressed low life satisfaction. This proportion increased to 36.11 percent in the case of elderly who retired 10 to 15 earlier. The proportion of elderly with low life satisfaction declined to 27.59 percent as the retirement period advances more than 15 years.

- About 70 percent of elderly having complete freedom to spent pension amount come either in medium or high satisfaction bracket. Male pensioners (92.94 percent) experienced more roles in decision of spending than older women (66.67 percent). This may be due to the male domination practiced in the society. All the male pensioners who expressed high life satisfaction have some role in decision-making particularly in financial matters.

- The findings show that role in decision-making whether partial or full have significant effect on life satisfaction of elderly. Those who scored high on material wellbeing index are having high life satisfaction in life.

- Among pensioners, it is found that majority of elderly (89.47 percent) who expressed high life satisfaction were also able to maintain the same standard of living. In the case of social security beneficiaries, even though 27.80
percent were able to maintain the same living standard, they experience only less or medium satisfaction in life. This may be because; they maintain the same living standard with children’s support only.

- Analysing the wellbeing of elderly in the study area using three indicators namely life satisfaction, standard of living and material well-being index, it is observed that social security benefits have not created any significant improvement in elderly’s living condition. This confirms our hypothesis that social security net and well-being of elderly are weakly associated in Kerala.

- Using regression model an attempt is made to identify the determinants of life satisfaction. The critical factors influencing life satisfaction of the elderly are age, family nature, sex, education, and monthly income. Bivariate tables and regression results confirm our hypothesis that there are significant gender differences in the life satisfaction of elderly in Kerala.

- It is also seen that as the range of life satisfaction improves, more and more variables become relevant. Analysing the variables influencing life satisfaction at various levels (from low to high) shows that age and family nature are the most significant variable affecting the life satisfaction of elderly in all categories.

6.3. Policy Suggestions

The study has important policy implications. As mentioned in the early part of the discussion, old age population is going to fetch a larger share in the population of the state very shortly. A large share of old age population increases the welfare expenditure of the government in the form of social security. The study broadly agrees that the present social security benefits are meager. Thus social security is going to be a very serious concern in near future. Similarly, the care of the old age, particularly the marginalized is another worry. More and more of old age homes is the need of the hour. The chances of public private participation can also be thought of. There are uncounted sociological,
Government should take measures to ensure the proper and regular availability of social security benefits. Governments can channelise funds to ensure sustained availability without causing a fiscal constraint. It is observed that the social security amount was miniscule in relation to need. Measures should be taken to raise the amount to such an extent that it should ensure adequate basic needs. In the recent budget (presented on 10th February 2011) there is a proposal to raise the amount to Rs.400 monthly. Apart from increasing social security and coverage, social security provided by the government should include a package of facilities like adequate food, medicines etc. i.e. a combination of income and health benefits.

Along with social security and pension, Government should provide health insurance to vulnerable poor. Now panchayats are providing health insurance to poor people. Its coverage should be extended to all aged people especially pensioners in low income category that too in their locality.

There is a need for specialized health services for aged population in the state. State should give priority in establishing geriatric wards in hospitals, providing medicines at free or low cost for poor elderly, specialized doctors, nurses etc.

Old age poverty is one of the serious issues faced by developing countries like India, with good targeting and sufficient funding; social security programme could have a significant role in poverty reduction. Pension amount or social security benefit is to be considered as a tool to empower older persons. Measures should be taken to reduce poverty among aged through provision of subsidized food through public distribution system.

Elderly were not interested in institutionalization. Quality of old age homes is often poor. This may be the reason. Since majority reported their unwillingness to move to old age homes, suitable policy to restore family support in the wake of globalization is to be framed.

The emotional, social, physical and economic support provided by the family is indispensable and cannot be replaced by any other institution. For this...
reason, attention should be given to promote co-residence through housing policies and financial incentives for those households where the elderly are the family members.

- Along with government, they should also promote institutions or other support mechanisms for the aged also. For this, they can seek the support of private or non-government organizations (NGOs). There is a proposal to legalise the old age care by the children in India.

- Analysing the situation of elderly from different dimensions show that most vulnerable are older women. Government policies should take measures to improve the condition of older women.

- Most of the policies of government are benefiting those older people who are less in need of these supports. Government should initiate policies benefiting the disadvantaged or vulnerable older people. Majority of rural poor lives in rural areas, so facilities should be provided in rural areas also.

- By increasing the retirement age or redeploying we can make effective use of human capital of older workers.

- Bring active older persons into the economic and social mainstream.

- Strengthen the service infrastructure to meet the social, emotional, health, financial, and development needs of the elderly population.

- Tomorrow’s elderly will be better educated and healthier than today’s. They are expected to live longer than elderly in the present decade. Thus in the coming years, government should consider the consumption needs, interests and preferences of elderly.

6.4. Contributions Made by the Researcher

There are several studies relating to ageing of population in Kerala. Most of these studies, based on Census data and NFHS data, pointed out a nuclearisation trend and macro-economic implications of ageing. Only a micro-level study can provide detailed information about the consequences of these changes on elderly’s living arrangements, health condition, support within the family, the abuse and problems faced by them in the family settings which influence their well-being in later life. Their problems and needs vary with several
socio-economic factors which can be analysed only in a micro-level study. Impact of social security benefits and pensions on elderly’s participation on decision-making and life satisfaction are rarely studied. This study made a humble attempt to analyse all these aspects.

6.5. Conclusion

The study shows that changes in fertility rate and mortality rate in Kerala have brought positive changes in the number of older persons. The situation is more complex in Kerala since the state is facing a negative population growth rate leading to a decline in family size. Even under fast changing social conditions, traditional living arrangement of residing with children continue to exist and family still constitute the major supporter of elderly in Kerala. Unlike western culture, Indian traditions are entirely different. It is value based with strong foundations on religious thoughts and deep rooted in Vedas and Upanishads. Recently, the government of India came forward with a bill to legalize the duty of parent care by the children. In the study it is observed that life satisfaction of elderly is more positively influenced by the help they provided to their children than by support they receive from their children. Older persons also have the right to a standard of living ensuring their well being. Thus old age is definitely a challenge which deserves the attention of policy thinkers from multi-disciplines and also research scholars.

6.6. Areas of Future Research

During the course of this study, the researcher noticed some of the areas which need more detailed study. Study on these areas will help government and other policy holders in designing policies for the betterment of older people.

- There is a need for more research on living arrangement and problems faced by elderly who do not have any pension or social security benefits as they are the most vulnerable among aged.
- The present study shows that the direction of monetary transfer or financial support is from older parents to children than reverse. Detailed study is needed about the exchange network and its effects of these transfers.
Problems of elderly living in institutional setup or old age homes should be studied as needs and problems of these elderly will be different from those in family settings.

The present study is more concentrated on the problems of elderly from low income group. Problems of rich and high middle income are excluded which should also be studied.