Living Arrangements of the Elderly in India:
Who Lives Alone and What are the Patterns of Familial Support?

Apoorva Jadhav — University of Pennsylvania
KM Sathyanarayana, Sanjay Kumar — UNFPA India
K.S. James — ISEC India

Background

By the year 2050, 20% of all Indians are projected to be above age 60. Current demographic shifts will manifest in a larger elder population than previously expected:

Increasing survivorship at older ages due to medical advancement, fewer children to take care of increasing numbers of elderly due to declining fertility, and increasing migration of youth for emplyment leading to shifting household structures.

With weak public pension and social security systems coupled with changing household structures, planning for the elderly especially in terms of living arrangements is critical.

The UNFPA in collaboration with partners ISEC and IEG has created a comprehensive survey on aging in India: The Building a Knowledge Base on Population Aging in India (BKBPAI) includes 9,852 men and women aged 60 and above spread throughout seven states with the highest proportion of elderly in the country: Himachal Pradesh, Punjab, West Bengal, Orissa, Maharashtra, Kerala, and Tamil Nadu.

Main Research Questions

(1) What are the current living arrangements of elderly above age 60, and reasons for that arrangement
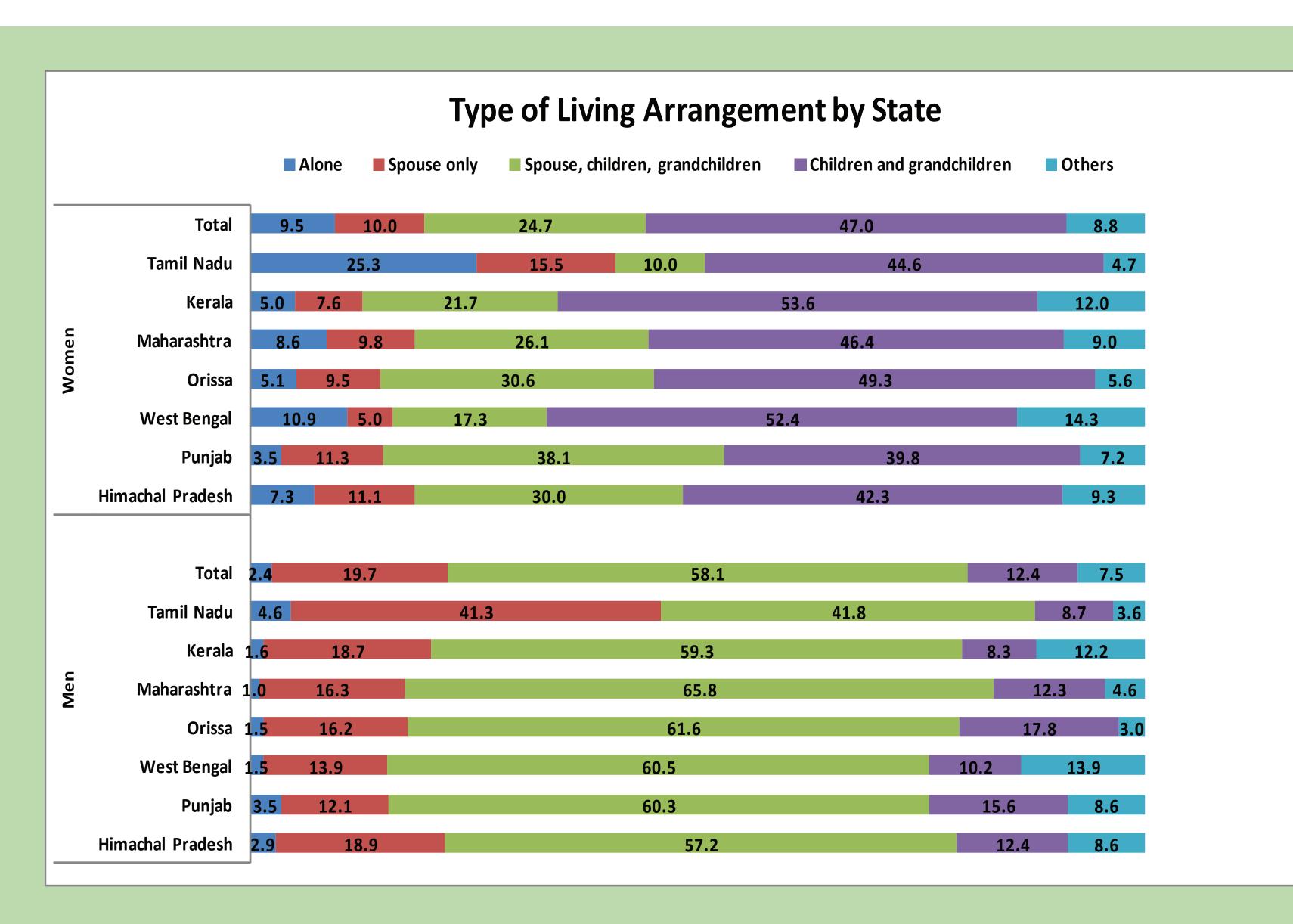
(2) What are the patterns of care- in kind or instrumental- received by elderly from their non-co-residing children?
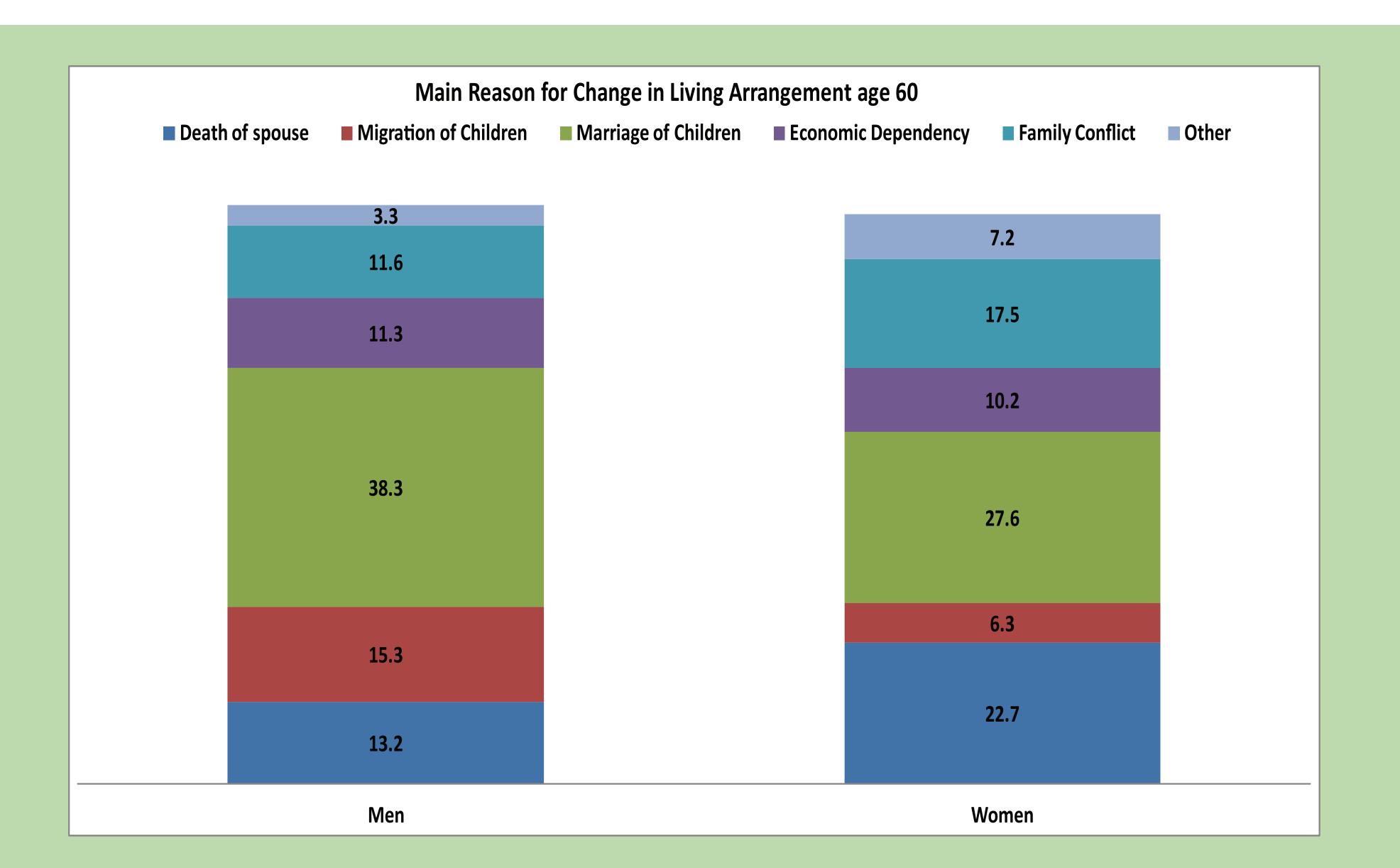
(3) What are the main determinants of living alone for elderly above age 60 in India.
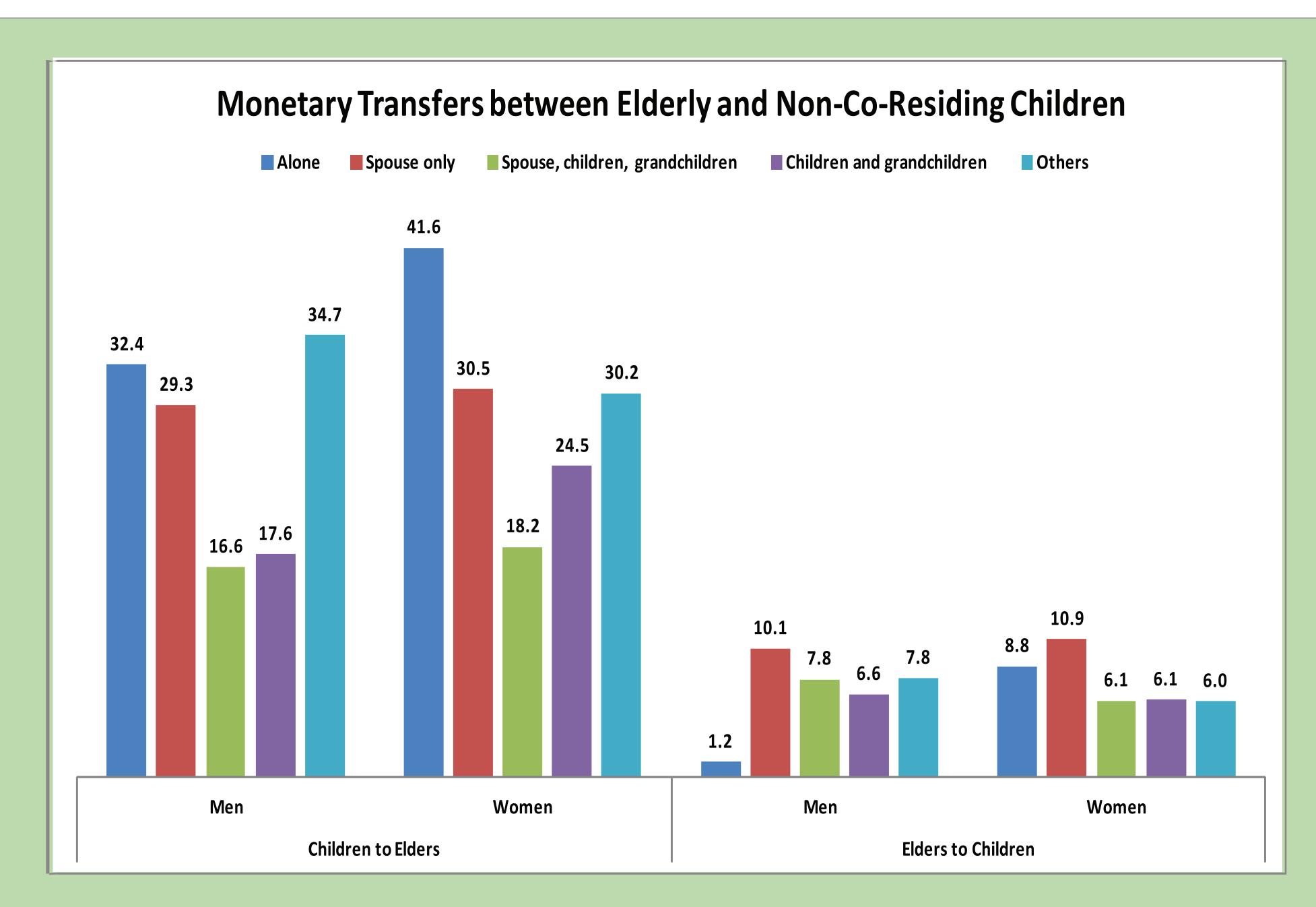
Data

The main focus of this paper is on understanding the family structure, hosuehold composition, and living arrangements of the elderly across various important categories: age, sex, marital status, educational level, and wealth quintile.
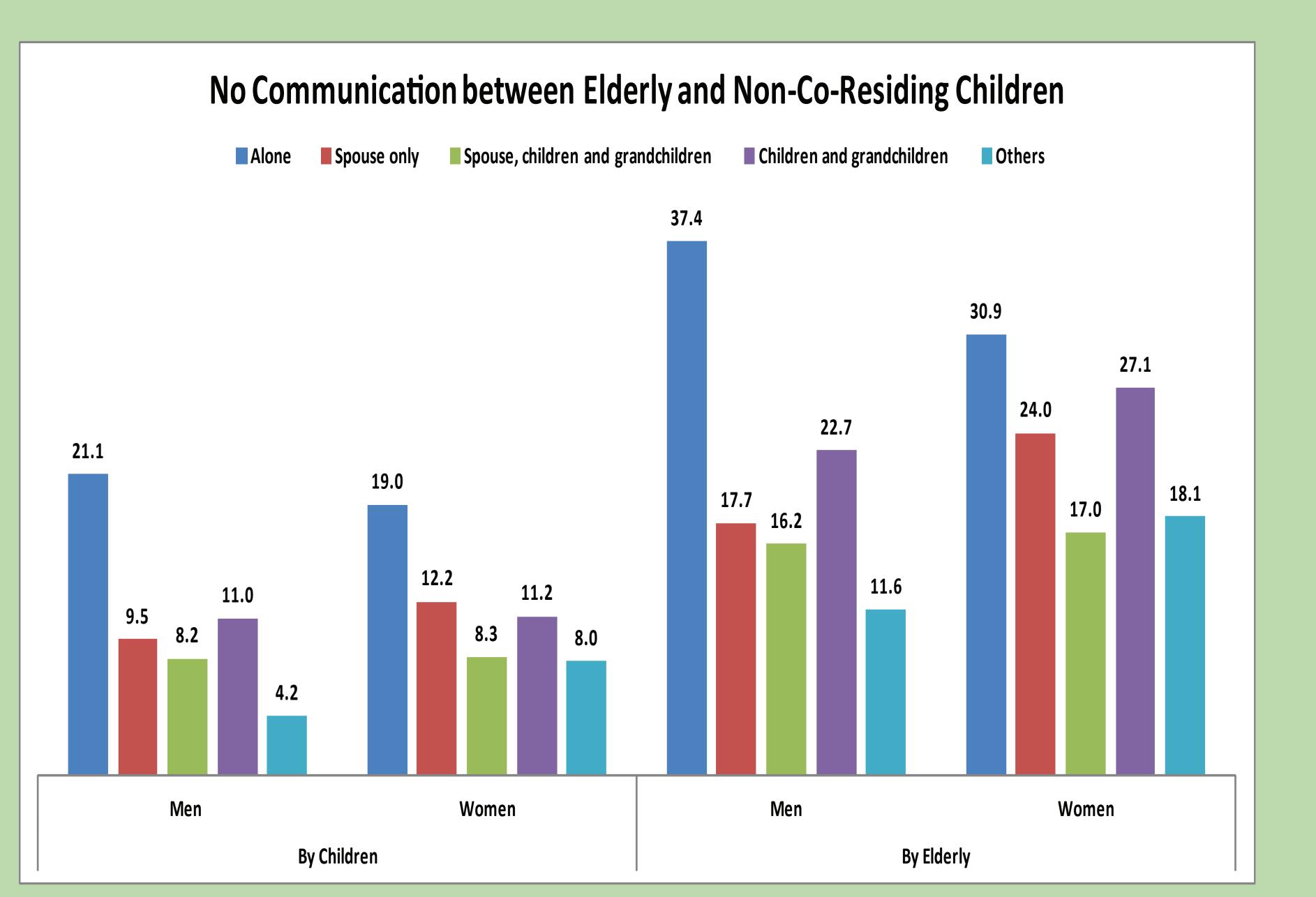
The results presented here are descriptive, in order to assay the situation of the elderly in the sample. These demographic characteristics are then used to determine which elderly are more likely to live alone using logit regression analysis. Next, information on interactions between the elderly and their children is used to determine whether elderly who live alone are differentially more or less likely to receive certain kinds of support from their children.

Type of Living Arrangement by State

Overall, about 10% of women and 3% of men live alone. More surprisingly, about 20% of men and women do not co-reside with children, thus indicating changing household structures. There is much inter-state variation, with states in the South demonstrating a larger proportion of women living alone- with Tamil Nadu at 25%. The main reason for a change in living arrangement was the death of a spouse for women, and marriage of children- pointing to a nuclearization of families post-marriage of children- a departure from traditional arrangements.

Main Reason for Change in Living Arrangement age 60

Monetary Transfers between Elderly and Non-Co-Residing Children

No Communication between Elderly and Non-Co-Residing Children

Monetary transfers flow both ways: from the elderly as wells as from the children. Interstingly, even women who live alone send some monetary transfers to their children indicating a surprising finding. Not surprisingly, elderly who live alone tend to be most isolated from their non-co-residing children. This is true for direction of communication and meeting from elders as well. The survey contained questions on self-rated health, subjective well-being, and disability. None of these health indicators were significnat for odds of living alone, thus pointing to future research that disentangles these specific pathways.

Key Regression Results

1. Elderly women are 2.5 times more likely to live alone than their male counterparts.

2. Urban residents are 1.5 times more likely to live alone than rural residents.

3. Marital status is a critical determinant of living alone, with widows most likely to live alone, and not co-reside with children.

4. Those with more education are more likely to live alone, as were those currently in the workforce.

5. Elderly who live alone are 2 times more likely to receive money, and Mulsims are about 1.6 times more likely to do so than Hindu elderly.

6. Elderly with more education and higher up in the wealth index are more likely to receive frequent communication with their children.¨

Conclusions

Elderly women face a triple vulnerability: They belong to a cohort of women with low education levels and relatively little financial independence. Coupled with the fact that they were married at a time when large spousal age gaps were the norm, thus they outlive their husbands on the whole.

There is a large cohort of women that depend on their families for social support, since governemntal old age support is in the nascent stage. Given that demographic shifts are leading to a departure from traditional household structures, it is evident that more needs to be done to build support systems for elderly, particularly women.

The findings from this, and other thematic studies using the BKPAI data will be shared with different stakeholders in the government in an effort to move existing aging policies into implementation, and create new targeted interventions aimed at this population.