Living Arrangements of Widowed Elderly Women and their Differentials:
A Study in an Urban Setting of Tamil Nadu, India

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Abstract

Living arrangements in the twilight of life is a matter of primary concern for elderly widowed women. In view of this, an attempt is made to examine the effect of background characteristics on the living arrangements of the widowed elderly women making use of the data collected from 330 elderly widowed women from Coimbatore city, Tamil Nadu with frequency and cross-tabular analyses as well as chi-square test of significance. The study found that slightly less than three-tenths of widowed women are „old-old" (75+ years). On the other hand, three-fifths of elderly belonged to most backward / backward caste and majority (63%) of them illiterates. About two-fifths (42%) of the elderly widowed women are living with married son. The differentials of elderly living alone vs with children are mostly in expected direction and highly significant (p<0.001) with an increase in the number of earning members in the family, number of children living in the same area / city as well as those who belonged to the households of high standard of living. On the other hand, the percentage of widowed elderly who live alone has shown a clear increasing pattern with an increase in occupational status and instrumental activities of daily living scale. Further, it is noticed that the elderly who are living alone is higher among those who are feeling „unhealthy" as compared to those elderly widowed women as „healthy". All these percentage differentials are also turned out as significant at different levels of extent (p<0.001 or p<0.05). Based on these findings a few policy implications have been postulated.

INTRODUCTION

Living arrangements of the elderly women has great importance to understand their status. In a country like India, due to the lack of public institutions and social security schemes, this assumes more relevance. The living arrangements are affected by various factors such as marital status, health conditions and economic dependency of the elderly as well as cultural traditions such as kinship patterns and the social services and social supports available to the aged (Van Solinge, 1994).

During the recent period, the population of widowed women has started to increase slowly, because of the longer life expectancy of women than men an average. By and large the living arrangement, care and support of widowed elderly women are one or major problem. Till two decades back living arrangement for the elderly was not an issue in most developing countries, including India, because the elderly was expected to be cared by the family and kin. But in the recent past, because of globalisation, westernisation and urbanisation, changes have taken place in the family structure and thereby, changes too are inevitable in the living arrangements of the elderly persons. The changes in living arrangements have been mainly triggered up in urban areas, where the levels of fertility are much lower and thereby, less number of children available for the elderly so as to co-reside with them. On

the other hand, even among the limited number of children, majority would migrate to different places for getting employment and thereby, establish families in their places of destination

leaving their parents at the places of origin. In the light of these contentions, in the present paper an attempt is made to focus on the following objectives.

OBJECTIVES

1. To understand the patterns of living arrangements of the widowed elderly women (age 60+ years) in an urban setting (Coimbatore city) of Tamil Nadu.

2. To find out the major differentials in the patterns of living arrangements (those living alone / others, viz., siblings, relatives, friends, etc. and living with married and unmarried children / grandchildren) of widowed elderly women by their socio-economic and demographic characteristics.

EARLIER LITERATURE AND THEORETICAL PREPOSITIONS

In general, living arrangements are influenced by a variety of factors such as current age, education, occupation, financial / income status, family size / health status as well as cultural factors such as kinship patterns, the values placed on living independently and/or with family members, availability of social security services, the physical features of housing, etc. Earlier research around the India, have brought out some these factors into lime light by examining with empirical data. In Indian context, some studies in the recent past have focused on patterns of living arrangements and their differentials across the background characteristics of the elderly. A study of in a south Indian village setting (Dharmalingam and Murugan, 2001) showed that except a few (7%), almost all elderly live with their children and interestingly, 73 per cent with their sons and rest 20 per cent with their daughters. On the other hand, among 233 elderly persons in Ambedkar Nagar, Delhi, Kant et al. (2004) noticed that about an overwhelming per cent of the elderly were lived with either children and/or spouse and very few (3%) lived alone. Based on the analysis of data (27824 elderly) from the National Family Health Survey (NFHS), 1992-93, Rajan and Kumar (2003) found that almost half of the elderly

lived with spouse, children and grandchildren, one-third with children and grandchildren (due to death of their spouse) and the rest as alone. Moreover, the proportion of living alone was four times higher among women than men. An analysis of data from 42nd and 52nd rounds of the National Sample Surveys (1986-87 and 1995-96) aged (60+) in India, Goyal (2004) found that about three-fourths of the male elderly were living with spouse and other members, but half of the female elderly were living with children. The proportion of living alone was higher among women than men. Sadhu and Bakshi (2004) in the study among 120 elderly women in city of Punjab found that more than one-third of elderly living with their children only closely followed by children and spouse, less than one-fifth with their spouse and 14 per cent as alone. The study among 125 widows residing in Vadodara city (Pandya and Shah, 2006) highlighted that about 70 per cent of the elderly women were staying with their children, whereas slightly more than one-tenth stayed alone and 8 per cent with their parents-in-law. A micro-level study in Puducherry among 100 elderly persons (Sujitkumar, 2009), revealed that three-fifths of the elderly were living with married children and one-fourth with

unmarried children. The proportion was higher in males among females those living with spouse and only 6 per cent were living alone, surprisingly all were women. About 14 per cent were living with spouse only, whereas one-fifth was males and 8 per cent was females.

A rural study by the same authors (Audinarayana and Kavitha, 2006) also from a village in Tamil Nadu highlighted that more than two-thirds reside with a child, 17 per cent lived with spouse only and the rest 12 per cent lived alone. While slightly more than one-fifth of the widowed elderly reside alone, more than one-third of the currently married lived with spouse only. Moreover, among those living with children, co-residence with married son(s) is the prominent pattern of living arrangement irrespective of their marital status, which a typical characteristic of patriarchal society, i.e., the cultural norm of living with sons. Monthly family income per adult person and women‟s occupational status turned out as the major determinants of women living alone / with spouse. Further, there is an increase in the likelihood of co-residence among widowed women if they belonged to large houses (no. of living rooms, proxy for economic status and

privacy), had surviving son(s) and older in age.

A recent study by Muthukrishnaveni (2010) among 900 elderly from rural areas of a district in Tamil Nadu highlighted that about two-fifths were living with their son‟s family and less than one-tenth with daughter‟s family. On the other hand, about one-fourth of the elderly were living alone and one-tenth with spouse. Logistic regression analysis on living alone showed that the chances of living alone (vs others) was 1.6 times higher for elderly aged 70-79 years as compared to 60-69 years aged persons, 2.5 times higher for females as against to their male counterparts. It was also found that elderly who had served in government had three times more changes of living alone compared to those who had no work. Increase in the individual income significantly increased the chances of elderly living alone. When such analysis was carried out for those living with sons (vs others) , it was noticed that the chances of living elderly living with son was less for those aged 70-79 years and those belonged higher individual monthly income (Rs 1,000 and above) as compared to those aged 60-69 years and belonged to lower income bracket (Rs. 500 or less).

Based on the earlier research, the following prepositions have been put forth for empirical testing in this study.

1.   Living alone / others would be lower among widowed elderly women who are young-old and belonged to scheduled castes / tribes as compared to their counterparts.

2.   Higher the socio-economic background of the widowed elderly women, viz., educational status, occupational status and monthly income higher would be their tendency to live alone and vice versa.

3.   The percentage of widowed elderly women living alone would be lower and/or decreasing with an increase in their number of earning members, number of children living nearby to them / within the city, number of sons and standard of living index of household as compared to their counterparts.

4. The percentage of widowed elderly women residing alone would be higher when they are healthy and categorised as lower instrumental activities of daily living (IADL) scale than those who are unhealthy and higher in IADL.

DATA AND METHODOLOGY

Data Source

Data for this study were originally collected from 778 elderly persons (60+ years) from Coimbatore city, Tamil Nadu during 2009 as part of a research project funded by the Indian Council for Social Sciences Research, New Delhi. The elderly were selected (on census basis) from 8 clusters (streets or parts of streets), which were selected on the basis of simple random sampling technique, belonging to 4 Wards (out of 72 wards) in Coimbatore Municipal Corporation – 2 Wards each with lower and higher literacy rates among elderly population according to 2001 census. Of these, 352 elderly widowed women selected for present paper. However, the final analysis on living arrangements of widowed elderly women restricted to 330 elderly only by not including those who do not have a single born / living child at the time of survey.

Dependent Variable

In the present study, living arrangements of the widowed elderly women have been used as dependent variable, which has been categorised into two groups, viz., elderly widowed who are living alone which includes siblings, relatives, friends, etc. and with married and unmarried children. Data relating to these aspects are provided in Table 1.

Explanatory Variables

Selected background characteristics of the elderly widowed women as well as households taken into consideration as explanatory variables (independent variables). The details related to the independent variable are given in Table 2 (last two columns). Most of these variables are self-explanatory, except two, viz., Standard of Living Index of the households and Instrumental Activities of Daily Living (IADL). A detailed note about these two indexes is provided in Appendix.

Data Analysis

With regard to analysis of data, firstly, the patterns of living arrangements among the total sample elderly widowed women as well as among those who have children, in addition to widowed elderly" background characteristics have been analysed with the help of simple frequency tables. Such analysis is also carried out for those who do not have children so as to understand with whom such elderly are currently living. At the next stage, taking the two groups of living arrangements into consideration, the differentials in these have been analysed across their background characteristics making use of cross-tabulations with chi-square test of significance. Details of the cross-tabulations with chi-square test of significance are used for the interpretation and discussion of the differentials of elderly widowed women living alone in comparison to those who are co-residing with children.

OBSERVATIONS AND DISCUSSION

Patterns of Living Arrangements

Information about the living arrangements of the widowed elderly is given in Table 1. Among the total sample elderly, slightly more than two-fifths (41%) are living with son''s family, which is the generally expected pattern in Indian context. On the other hand, 22 per cent of elderly are living with daughter''s family, may be only out of compulsion. Such women either had no son or were getting no support from the son(s). Interestingly, slightly less than one-fifth (17%) of elderly widowed women are living alone and few of them with siblings / relatives / friends / neighbours, etc. and less than 10 per cent are living with unmarried children and with grandson / daughter. All these patterns of living arrangements are, more or less, similar among those elderly who have one or more children (Table 1). However, among those elderly who do not have children (22 respondents), obviously majority are living alone and a substantial number live with siblings / relatives / friends / neighbours.

Table -1
Pattern of Living Arrangements of the Widowed Elderly Women

Living Arrangements	All Widowed Elderly		Widowed who have Children		Widowed who do not have Children	
	%	N	%	N	%	N
Living Alone	17.0	60	14.8	49	50.0	11
With Son''s Family	41.2	145	43.9	145	--	--
With Daughter''s Family	20.5	72	21.8	72	--	--
With Unmarried Children	8.2	29	8.8	29	--	--
With Siblings / Relatives / Friends / Neighbours	11.6	41	9.7	32	40.9	9
With Grandson/ Daughter	1.4	5	0.9	3	9.1	2
Total	**100.0**	**352**	**100.0**	**330**	**100.0**	**22**

A Brief Description of the Widowed Elderly Women Background Characteristics

Data related to the background characteristics of the widowed elderly women is presented in Table 2 (Cols. 6-7). From panel 1 of this table, it is evident that slightly less than three-tenths of the elderly is „old-old" (75+ years) and about one-fourth is fairly „young-old" (60-64 years). It highlights that with an increase in the age of the widowed elderly women, their proportion gets also increased. This is expected because of the widowed women life expectation is higher in with an advancing age. With regard of caste background of the widowed elderly (panel 2), it is noted that three-fifths of them belonged to the most backward/ backward castes, one-fourth belonged to schedule castes and tribes, which are lower in socio-economic strata and rest of them belonged to forward castes.

Distribution of elderly widowed women" educational status (panel 3) reveals that a simple majority of them are illiterates. On the other hand, about one-fourth of the elderly are educated up to middle school and little more than one-tenth up to high school and above level.

As the sample elderly are from both slum and non-slum areas of the well-developed city such pattern is understandable. Data given in panel 4 suggests that slightly more than three-fifths of the elderly are either not-working or homemakers at the time of survey and thereby, not getting any independent income, but mostly widowed women help to household work and especially look-after their grandchildren. Conversely, one-sixth mentioned that they are retired from the formal jobs in which they engaged before age 58 or 60, and some of getting pension from their husband"s formal job after death of her husband, but use to get some income (interest) from their savings and rent from house / business establishments, etc. Interestingly, one-fourth of the elderly reported to be working as labourers, skilled workers, business and employees some regular employment (in private establishments). While most of them earning personal income for the livelihood. When the elderly widowed women have been asked about their monthly family income (panel 5), about two-fifths reported it as Rs. 3,001-10,000 followed by Rs. 3000 and less and the rest knowledged that such income is much higher (Rs. 10,001 and above). Thus, majority of the elderly appeared to be from middle income brackets.

When it comes to earning of members in the households wherein elderly widowed live (panel 6), it can be seen that little over half of the respondents" families have one earning member and about two-fifths have 2 earning members. A few households in which elderly residing in there is no other earning member. Thus, majority of elderly families have only one person earning member (son only). Information about the standard of living index (SLI) of households (another proxy indicator of economic status), in which the elderly reside (panel 7 of Table 2 - the details about computation of SLI is given in the Appendix) showed that the pattern in SLI of households appears to be, more or less, the same as noticed in the case of their monthly family income.

Living arrangements of elderly mostly depend upon the number of children they have, especially number of sons and also whether the children live nearer to them or not. In the case of number of children living in same city / or area (panel 8), it can be seen that, for 5 per cent of elderly there are no children living within the city / area where elderly used to live. For more than one-fourth of the elderly at least one child is residing little closer followed by four children. In the case of about one-fifth each of the elderly two or three children are living nearby and/or in the same city. All these figures clearly establish that children mostly live within the same city where elderly women reside. Because of such residential pattern of children, their mothers (elderly) are likely to get better care and support either regularly or at times of emergencies. When the sample widowed elderly women enquired about their health status (panel 9), a large per cent of them stated that they are better in their health status and the rest (one-fourth) felt that they are unhealthy. During old age majority of the elderly have difficulties in functioning day-to-day activities at the community level. Those who have difficulties to perform these activities may co-reside with their children; of course, such pattern is possible only if children too like to co-reside with their parents. Keeping this in mind, in the present study, elderly persons have asked to state about their Instrumental Activities of Daily Living (IADL) based on which a scale has been developed (for details see the Appendix). From panel 10 of Table 2, it is evident that all of them stated that they would be either at a „low", „high" level or comparatively at a „moderate" level of IADL scale.

Differentials in Patterns of Living Arrangements by Widowed Elderly Women

The patterns of living arrangements of the widowed elderly women would vary across their socio-demographic and economic characteristics (for details see the Section on Earlier Research). In order to observe such differentials, the patterns of living arrangements under consideration have been categorized into two groups, viz., elderly widowed women living alone and living with children. Results based on the analysis of the differentials in living arrangements of the elderly by selected background characteristics are presented in Table 2. From this table (panel 6 & 8), it is evident that the percentage of elderly widowed women living alone as against with their children has increased consistently with an increase in the number of earning members in the family and number of children living in the same area / city. Surprisingly, by and large, socio-economic background of the families wherein elderly women residing tend to appear to be discouraging them to live alone (panel 5 & 7 of Table 2). For instance, one can see that the percentage of widowed elderly who live alone / others has exhibited a clear decreasing pattern with an increase in monthly family income and standard of living index of the households. All these patterns are noted to be associated to a highly significant extent ($p < 0.001$ in each case).

It is obvious to note that the percentage of widowed elderly women living alone tend to be significantly ($p < 0.001$) higher when are working in different job avenues as well as retired persons and pensioners than those who are not-working at the time of survey (panel 4). Another interesting fact noticed here is that the percentage of elderly who are living alone is higher among those who are categorised as higher instrumental activities of daily living scale (suffering with less disability status and/or being able to do day-to-day activities fairly in an independent manner) followed by moderate as compared to those with a lower scale. Likewise, the percentage of elderly widowed living alone is higher among those who are feeling „unhealthy" as compared to those who perceived „healthy". These percentage of differentials are noted as significant at different levels ($p < 0.001$ and $p < 0.05$). Though the percentage of elderly who live alone has consistently noted to be lower and/or decreased among those elderly who belonged to forward castes and increase in their level of educational status; the results did not turned out as significant. Finally, the percentage of elderly widowed women, by and large, appeared to be increasing with an increase in their age, here too, the results emerged as insignificant.

Table – 2
Differentials in Living Arrangement of the Elderly by their Background Characteristics

Background Characteristics of the Elderly	Living Alone/Others		Living with Children		Total	
	%	N	%	N	%	N
1. Age (in years)						
60 – 64	22.0	18	78.0	64	24.8	82
65 – 69	26.1	23	73.9	65	26.7	88
70 – 74	27.7	18	72.3	47	19.7	65
75 +	23.2	22	76.8	73	28.8	95
^{2}- Value; Sig. Level	0.865;		NS			
2. Caste						
Schedule Castes/ Tribes	28.4	23	71.6	58	24.5	81

Background Characteristics	%	N	%	N	%	N
Most Backward / Backward Castes	23.6	47	76.4	152	60.3	199
Forward Castes	22.0	11	78.0	39	15.2	50
^{2} - Value; Sig. Level	0.915;		NS			
3. Educational Status						
Illiterate	27.4	57	72.6	151	63.0	208
Up to Middle School	20.5	16	79.5	62	23.6	78
High School and Above	18.2	8	81.8	36	13.3	44
^{2} - Value; Sig. Level	2.565;		NS			
4. Occupational Status						
Not Working / Homemakers	13.5	27	86.5	173	60.6	200
Retired /Pensioners	34.6	18	65.4	34	15.8	52
Labourers	46.7	21	53.3	24	13.6	45
Skilled Workers /Business/Others	45.5	15	54.5	18	10.0	33
^{2} - Value; Sig. Level	**35. 701;**		**p<0.001**			
5. Monthly Family Income						
Rs. ≤ 3000	51.5	51	48.5	48	30.0	99
Rs. 3,000 – 10,000	15.4	21	84.6	115	41.2	136
Rs. 10,001 +	9.5	9	90.5	86	28.8	95
^{2} - Value; Sig. Level	**56.619;**		**p<0.001**			
6. Earning of Members						
0	80.8	21	19.2	5	7.9	26
1	31.8	55	68.2	118	52.4	173
2	3.8	5	96.2	126	39.7	131
^{2} - Value; Sig. Level	**79.674;**		**p<0.001**			
7. Standard of Living Index of Households						
Low	44.4	40	55.6	50	27.3	90
Medium	21.6	32	78.4	116	44.8	148
High	9.8	9	90.2	83	27.9	92
^{2} - Value; Sig. Level	**30.751;**		**p<0.001**			

Background Characteristics of the Elderly	Living Alone/Others		Living with Children		Total	
	%	**N**	**%**	**N**	%	N
8. Number of Children Living in Same City /or Area						
0	73.3	11	26.7	4	4.5	15
1	20.0	18	80.0	72	27.3	90
2	25.3	19	74.7	56	22.7	75
3	19.4	13	80.6	54	20.3	67
4	24.1	20	75.9	63	25.2	83
^{2} - Value; Sig. Level	**21.273;**		**p<0.001**			
9. Perceived Health Status						
Healthy	21.5	53	78.5	193	74.5	246
Unhealthy	33.3	28	66.7	56	25.5	84
^{2} - Value; Sig. Level	**4.699;**		**p<0.05**			
10. Instrumental Activities of Daily Living (IADL) Scale						

Less	15.9	18	84.1	95	34.2	113
Moderate	19.8	21	80.2	85	32.1	106
High	37.8	42	62.2	69	33.6	111
^{2} - Value; Sig. Level	**16.402;**		**p<0.001**			
Total	**24.5**	**81**	**75.5**	**249**	**100.0**	**330**

Note: Percentages calculated for the Living Arrangements by Background Characteristics row-wise.

Percentages calculated for the Total Sample of Elderly Column-wise.

CONCLUSIONS AND IMPLICATIONS

Like in many traditional societies around the world, majority of the elderly persons in an industrialised city of Tamil Nadu are residing with married sons as well as with unmarried children. However, in future the number of elderly widowed women who are living with daughter family followed by living alone may increase, because of women do not have son or thereby the proportion of couple with sons is likely to decrease and also because of the taboo (culturally) against staying with daughter. The differentials in living arrangements of the elderly by their background characteristics suggest that number of earning members in the family, standard of living index of households and number of children living in the same area/city tend to decrease the chances of elderly widowed women to live alone. Likewise, the proportion of elderly widowed women residing alone is likely to be much higher when they are working, Unhealthy and when their instrumental activities of daily living scale are higher. Thus, most of these results support the earlier mentioned prepositions. However, such pattern in the case of number of earning members in the family, monthly family income and standard of living index is not on the expected lines, which could be because of those elderly widowed women are welcome to reside in such families / households rather than their counterparts. In the light of the findings observed in this study, the following policy implications are put forth. First of all, the government can think of suitable social security policies and also fairly better amounts of old age pensions for the widowed elderly women who are not engaged in economic activities and/or no source of income, unhealthy and lower IADL. Such attempts may be proposed and implemented differentially depending upon the different settings like rural–urban areas, level of development of the districts and states, etc. Steps may also be taken up to impart cultural values among adult children about the need to look after the elderly in old age, making use of their wisdom and experience for better life. Such steps would motivate them to look after the elderly widowed women with respect. Finally, there is a need to encourage adults to save and/or invest in a proper fashion while they are earning income, which would be much useful during their old age when they are not earning.

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