

**TECHNICAL MEETING ON POPULATION AGEING AND LIVING ARRANGEMENTS
OF OLDER PERSONS: CRITICAL ISSUES AND POLICY RESPONSES**

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Future Research Directions*

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Future Research Directions in Living Arrangements and Well Being of the Elderly

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Living arrangements are influenced by a variety of factors including marital status, financial well-being, health status, and family size and structure, as well as cultural traditions such as kinship patterns, the value placed on living independently or with family members, the availability of social services and social support, and the physical features of housing stock and local communities. In turn, living arrangements affect life satisfaction, health, and most importantly for those living in the community, the chances of institutionalization. One's living arrangements are dynamic, they change over the life course adapting to changing life circumstances.

Some significant observations emerge from a cross national comparison of living arrangements of the older population. First, women in developed countries are much more likely than men to live alone as they age (figure I); older men are likely to live in family settings, typically with a spouse. Second, there has been an increase in the proportion of the older population that is living alone in developed countries (figure II). Third, both older men and women in developing countries usually live with adult children (figure III). Fourth, the use of non-family institutions for care of the frail elderly varies widely around the world but is relatively low everywhere (figure IV).

Given the above information on living arrangements of the older population what can be said about the well-being of older people? Are the older women who are living alone in developed

countries worse or better off than their counterparts who are living with a spouse or other relative? Does the fact that older men and women in many developing countries still live with their adult children mean that they are cared for by their coresident children? Do we know anything about the quality or type of relationship between the coresident parent and adult child? Although information on living arrangements is useful, such data do not necessarily reveal much about the nature of social and/or intergenerational relationships that pertain to older people, and whether these relationships enhance older people's well-being. Descriptive statistics on living arrangements also do not inform us about the motivations and preferences for different living arrangements among older people.

There is a need to go beyond the descriptive statistics on living arrangements to investigate the factors that influence one's living arrangements and explore the impact that different living arrangements have on older people's lives. Hermalin (1997) suggests the need to "distinguish between the *form* and *function* of familial arrangements, and not infer the content from the structure". In other words, objective measures of living arrangements should not be used to hypothesize about subjective measures of well-being or quality of relationships between coresident family members.

As population aging increases in both developed and developing countries, issues surrounding support and care of older persons are receiving more attention. Living arrangements of the older population can have an influence on the demand for formal and informal support systems. Given the competing demands for scarce resources, examination of the factors influencing the living

arrangement and social support systems of the older population can aid policy makers trying to address the needs of the older population. While there are several areas that warrant future research when discussing living arrangements of the older population and their well-being, this paper will focus on three areas: 1) Changing family structure; 2) Familial resource transfers; 3) Older people's preference in terms of living arrangements and care.

Changing Family Structure

Changing family structures will have an impact on the well-being of the older population now and into the future. Changing family structures also influence the need for formal support systems. There are several alternative forms of family and generational structure that are shaped by changes in marital status, fertility, mortality, and migration. Much of the research has focused on the *traditional* paths through the life course (e.g., marriage, bearing children, widowhood) and not considered the alternative pathways and their consequences on living arrangements and well-being in later life.

Declines in fertility, often quite rapid, now characterize most developing countries. Research on and micro simulation of kin availability suggests that tomorrow's elderly will have fewer children upon which to rely, though this may be offset by increased joint survival of spouses (Kinsella 1996). In South Korea, for example, Lee and Palloni (1992) have shown that although declining fertility results in an increase in the proportion of South Korean women with no surviving son, increased male longevity means that the proportion of elderly widows also will decline (i.e., their husbands will live longer). Thus, from the older women's viewpoint, family status may not

deteriorate significantly in the coming years. From society's perspective, however, the demands for support of older people will increase, because the momentum of rapid population aging means that the fraction of the overall population that is older (especially sonless and childless widows) will increase among successive cohorts. Given the strong trend toward nuclearization of family structure in South Korea and the traditional absence of state involvement in socioeconomic support, the future standard of living for a growing number of elderly widows could be tenuous.

In contrast to the fertility decline in many developing nations, the post-war baby booms in developed countries have led to older people currently having more kin (children) available than did their counterparts in the past (Crimmins and Ingegneri 1990; Wolf 1995). Although there is a link between the number of kin and coresidence and care for older people, the decision process about who provides the care goes beyond sheer numbers. Decisions about coresidence and care are made within a family network and the socio-demographic characteristics of the parties involved are important in the decision making process (Wolf, Freedman, and Soldo 1997; Wolf and Soldo 1988).

The increase in divorce over the last few decades is also changing the shape and structure of the family and there currently is a lack of research that focuses on the impact that divorce has, not only on the living arrangements and well-being of the older population, but also on the relationships between adult children and their divorced parents. The increase in divorce and the subsequent blended families that are formed could have a positive benefit of leading to more kin

who are potentially available to care for older people. Micro simulations have shown that the increase in step-children in the future may offset the decline in fertility in terms of children who are available to care for older people (Wachter 1998). Whether the increase in number of available kin (via acquiring step-children) will translate into an increase in support for the older population has yet to be investigated thoroughly. There is some evidence that the non-custodial parent in a divorce, which in many countries has typically been the father, may not have the support of his children as he ages (Bulcroft and Bulcroft 1991; Cooney and Uhlenberg 1990).

In addition to the declines in fertility and the increases in divorce, there are other aspects of family structure that warrant further research. For instance, there are increases in migration (largely rural-to-urban) which may reduce the potential for direct support of older persons. Relatively little is known about remittance flows from younger migrants to older parents, about multi-stage migration of family members (e.g., parents following children to urban areas), and about cyclical or return migration. Insufficient attention has been given to the prevalence and characteristics of never-married and/or childless older people and the types of social support they rely on (Koropeckyj-Cox 1998; Wu and Pollard 1998). In parts of Africa, the HIV/AIDS epidemic has decimated adult populations, leaving many older persons with few if any living children. Grandparents have been thrust back into direct childrearing roles. One study of AIDS orphans in Kinshasa, Zaire found that the principal guardian for 35 percent of the orphans was a grandparent (Ryder et al. 1994). Further research is needed on the impact that AIDS is having on the older population both in terms of the support they may not be receiving because their children are dead and also the support they may be called upon to provide for their grandchildren.

Familial Resource Transfers

Since most physical, emotional, and economic care to older individuals is provided by family members, the demography of population aging has increasingly been concerned with understanding and modeling kin availability. However, modeling of kin availability is complicated by the fact that while demographic forces impose constraints on family, household, and kin structures, these structures also are determined by social and cultural factors that are difficult to measure (Myers 1992). Little is known about the complex decision making process behind transfers of physical, emotional, and economic care between family members and micro-level data can assist in understanding how these decisions are made and the types of support/care that are provided by the family (Wolf, Freedman, and Soldo 1997).

One reason for examining data on living arrangements of the older population is because coresidence is viewed as one type of intergenerational transfer. However, as mentioned above, data on coresidence alone does not provide information about the motivation for living together, the effects of living together, who is benefiting from coresidence, or conversely who is being harmed by coresidence. Often there is an assumption that coresidence is based on the needs of the older person but research has shown that coresidence is typically mutually beneficial to both generations (Casterline et al 1991; Chan 1997). Families also provide critical support that is not captured in data on living arrangements.

Many older people receive financial help from adult children, however in most societies support does not flow in only one direction. In countries with well-established pension and social security programs, many older adults give support (including financial help, shelter, childcare, and the wisdom of experience) to their adult children and grandchildren. Older people in developing countries appear less likely than in developed countries to provide financial help; data from the Malaysian Family Life Survey indicate that the main direction of monetary transfers between non-coresident parents and children is from the latter to the former (Lillard and Willis 1997). Beyond the financial realm, it seems clear that older persons in developing countries make substantial contributions to family well-being, in ways ranging from socialization to housekeeping and child care. Such activities free younger adult women for employment in unpaid family help in agricultural production as well as paid employment (Hashimoto 1991; Apt 1992).

Inter-generational transfers are not well documented. Little is known about the motivation for the transfers, the effects of the transfers, and the volume and direction of the transfers. Ongoing research in Asia is beginning to reveal the complexity of familial exchange, not just among parents and children but among wider family and social networks as well (Agree, Biddlecom and Valente 1999). Knowing more about the familial exchange network may be useful in helping anticipate the need for formal care in a society.

Preferences About Living Arrangements

There is a need for more research on the preferences and attitudes of older people in terms of their living arrangements (Kinsella 1990; Myers 1996). Assumptions are often made about older

people's preferences for living arrangements that are based on past norms. Recent research in the Philippines found that many older people, although coresiding with children, would prefer to live alone or with a spouse only (Natividad and Cruz 1997). They live with children either because of their needs or the needs of their children or a combination of both.

Conclusion

Changes over time in living arrangements and care-giving patterns appear as responses to changes in other spheres of life. Demographic trends in fertility, mortality, and migration have an impact on family size and household structure, especially as these trends interact with changing gender roles, increased education, and expanding employment opportunities. In "older" industrialized nations, current elderly cohorts have lived through a complexity of twentieth-century changes, and this is reflected in the pattern and diversity of living arrangements that have emerged. The major question today in industrialized societies is whether the observed trends in living and care arrangements will (and, in a qualitative sense, "should") continue. In less-industrialized nations, many of the social changes associated with modern economic development are fairly recent phenomena: the overarching questions in these countries is whether the basic family structures will come to resemble those of the so-called Western model. These questions have policy implications as government and other agencies grapple with how best to plan for the inevitable growth in the older population.

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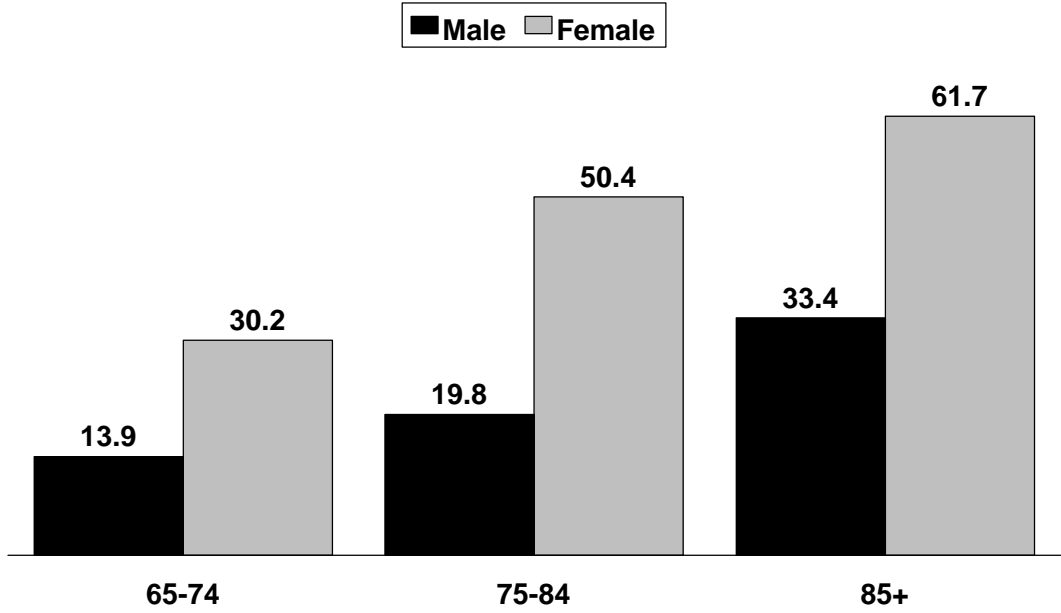
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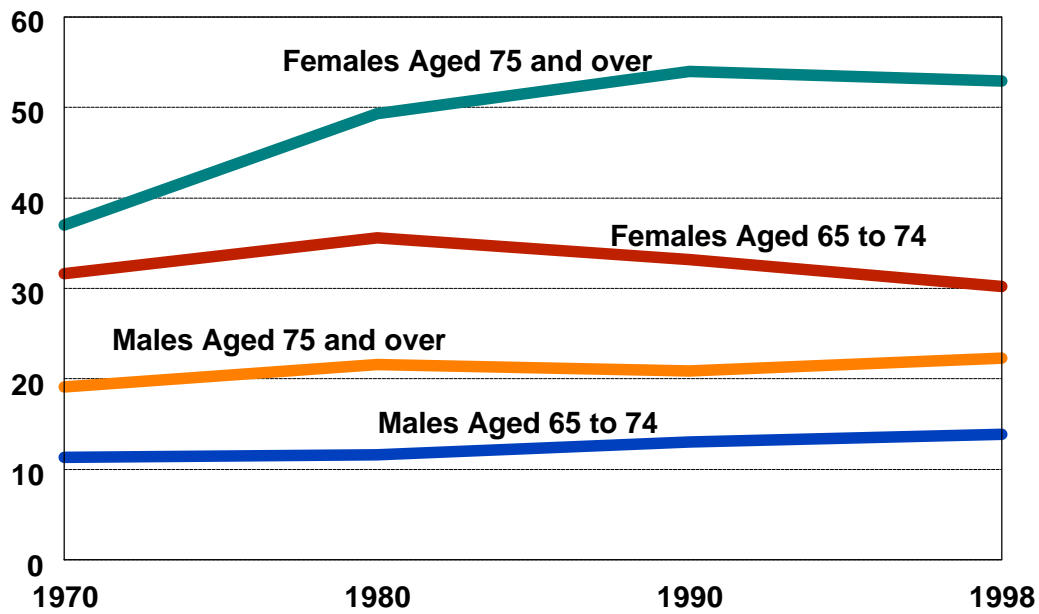
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Figure I. Percent of U.S. Population in Older Ages Living Alone, by Sex: March 1998



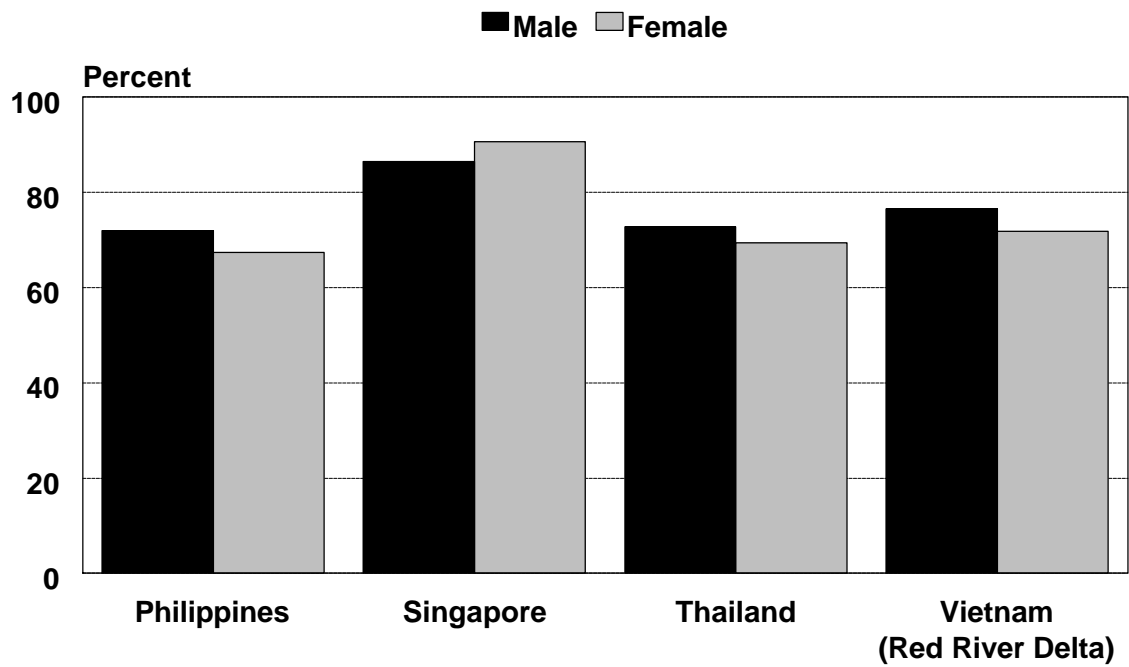
Source: U.S. Census Bureau, March CPS.

Figure II. Percent of U.S. Population Aged 65 and Over Living Alone, by Age and Sex: 1970-1998



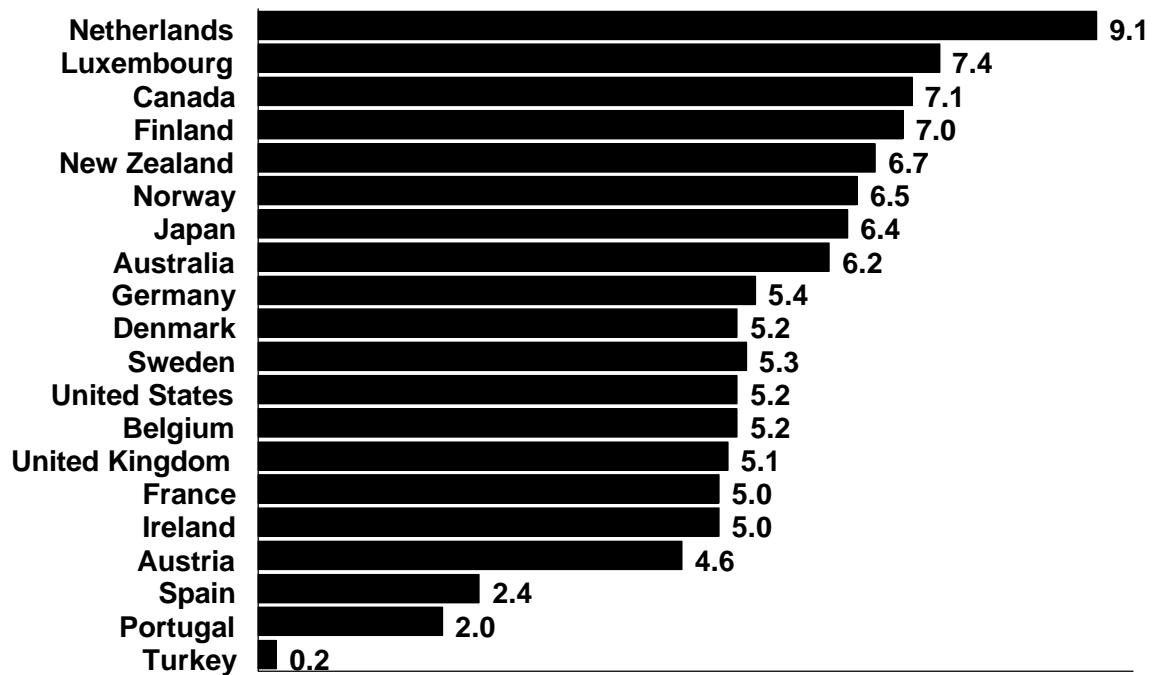
Source: U.S. Census Bureau CPS Reports, Marital Status and Living Arrangements: March 1994 (P20-484) and March 1998 (Update) (P20-514).

Figure III. Percent of People Aged 60 and Over Living with Children in Four Asian Countries: Circa 1996



Sources: Anh et al. 1997; Chan 1997; Knodel and Chayovan 1997; and Natividad and Cruz 1997.

Figure IV. Percent of the Older Population in Residential Care: Circa 1991



Source: OECD 1996.