

LIVING ARRANGEMENTS OF OLDER PERSONS AND POVERTY

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OLD AGE, POVERTY AND LIVING ARRANGEMENTS: CASE STUDIES FROM LATIN AMERICA

The living arrangements of older people are usually an important determinant of their quality of life. They are particularly significant for poor elders in the developing world, where formal welfare systems are less extensive. Policy debates in developing countries often allege that extended families and cultural mores of respect for elders have been more resilient than in the West (Contreras de Lehr, 1989). However, it is likely that rapid processes of social and economic transformation have had important impacts on household structures and on the positions of elders within them. To date, these issues remain very lightly researched, and empirical data are scant. The present paper provides some insights from a number of microlevel studies of poor communities in Buenos Aires and São Paulo.

The paper briefly explores a number of related issues. First, it considers the extent to which shanty town districts in the cities studied are currently experiencing population ageing, and how much they will do so in the future. This touches on a larger theme: whether population ageing in middle-income countries is largely a phenomenon of relatively privileged groups, or whether the poor are also surviving extended periods of old age. This issue has important implications for equity and policy, but has been largely ignored. The paper goes on to consider how the living arrangements of elderly shanty town residents may differ from those of other groups of older people. This includes the sizes of households containing older people, the economic relations between older people and other household members, and patterns of homeownership.

The paper does not seek to provide conclusive statements about the living arrangements of poor older people in Latin American cities. The heterogeneity of older people as a group and the variety of contexts in which they live preclude generalization. Instead, the paper seeks to explore and map out some relevant issues, to draw attention to their complexity and to emphasize the dangers of facile interpretation.

AGEING IN SHANTY TOWNS

The conventional view is that Latin American shanty towns are still overrun with children and adolescents, and that older people are few and far between (Hardoy and Satterthwaite, 1989; Bellardi and De Paula, 1986). This, it is claimed, reflects demographic characteristics such as high levels of fertility and low life expectancy at old age. Youthful age structures also result from a supposed tendency for

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residents to move away before reaching later life, either returning to their regions of origin (given that the great majority were once rural migrants) or moving to a better neighbourhood (on the optimistic premise that the slum is a jumping-off point for upwardly mobile migrants). A survey from São Paulo in 1992 observed that:

A great many of the slum's elderly population return to their place of origin. Since the family's origin is usually the north-east of the country, where it is very warm, the aged who came with their families return during the first winter in São Paulo because they cannot get used to the climate or because they feel unable to live in the big city (Karsch and Baptista, 1992, p. 51).

The perceptions of local residents and organizations sometimes reinforce this view. A social worker dealing with older people in Buenos Aires shanty towns commented:

The old person remains hidden inside the home. They scarcely consider themselves as old. One may ask "Are there many old people around here?" and they tell you "No, not very many", and the problems of mothers, children, youths and out-of-work adults come first (Lloyd-Sherlock, 1997, p.108).

Fragmentary data for Buenos Aires and São Paulo show that concentrations of older people in shanty towns are indeed lower than for the cities as a whole. There are, however, indications that numbers of older people are now growing rapidly, at least in some slum districts. Although fertility levels and adult life expectancy have yet to completely converge with those of more privileged urban groups, considerable progress has been made over the past two decades. Owing to the regional economic slowdown of the 1980s and the persistence of high unemployment rates since then, opportunities for residents to "make good" and move away before reaching old age have been reduced. The author's own surveys have found that return migration is not always a preferred option as people reach old age, since many have spent several decades living in the city and most of their friends and family are based there. He also found that a significant proportion of older residents had migrated when already old, particularly in São Paulo, often to gain access to superior health facilities or to accompany younger relatives (Lloyd-Sherlock, 1999).

There are signs that some shanty towns are now ageing as settlements, and that those dating back 40 or 50 years contain higher concentrations of elders than those established by more recent waves of migration. The district of Villa Jardín, established in Buenos Aires in the 1930s, is a case in point. Here, the population aged 60 or more roughly doubled in both absolute and relative terms (to reach 7.2 per cent) during the 1980s, and the large size of cohorts aged between 50 and 59 suggests that this trend will have continued (Lloyd-Sherlock, 1997, pp. 114-115). Similar trends are identifiable for the Favela de Vila Prudente, one of the oldest shanty towns in São Paulo.

These limited data suggest that quite high concentrations of older people can be found in some shanty towns. The lack of mobility and political status of this group, coupled with the recent nature of population ageing in these settings, has meant that older shanty town residents have largely gone unnoticed as a group by academics, government agencies, non-governmental organizations and even their own neighbours. This increases their vulnerability and explains the lack of policy initiatives directed at their particular needs.

HOUSEHOLD SIZE AND STRUCTURE

Large household size is often positively correlated with poverty (Ahlburg, 1994). This may be the result of higher levels of fertility, cultural preferences, or a lack of affordable housing for other family members. Table 1 compares households containing at least one person aged 60 or over for different urban districts of Argentina, circa 1990. The first column is taken from a 1990 Gallup survey of 2,000 older people conducted in each provincial capital city. This can be taken as representative of urban conditions in general. The second is taken from a 1986 survey of 223 people living in the poor Buenos Aires slum district of La Boca. The third column refers to the author's 1992-93 survey of 181 elderly residents of three shanty towns, also located in Buenos Aires. The results for La Boca and the shanty towns are very different, even though they both refer to poor elders living in the same city. In La Boca, older people were more likely to be living alone (28 per cent), whereas in the three shanty towns they were less likely to be (11 per cent). Similarly, almost twice as many older people in La Boca (33 per cent) were living just with a partner than was the case in the shanty towns.

(TABLE 1 HERE)

These comparisons reveal the dangers of seeking to generalize even from the results of surveys of poor urban neighbourhoods in the same city. It is unlikely that the differences between La Boca and the shanty towns are due to survey methods: while defining household membership is not always a straightforward task, identifying older people living alone should not present many problems. It could be argued that the results are not valid owing to the small number of respondents. However, the sample sizes are large compared to the total number of older people in each site. It is more likely that the different findings reflect the heterogeneity of poor urban neighbourhoods, and hence the varied conditions of older people living in them. La Boca is best described as an "inner-city slum" rather than a shanty town, since it mainly consists of very densely populated tenement blocks. The three shanty towns are more peripherally located, mainly consisting of self-built housing units, and are less densely populated.

Table 1 shows that almost a quarter of the respondents from the Buenos Aires shanty towns were living in households of six or more people. This information is not available for the other two surveys, but the figure is significantly higher than that reported for Argentina as a whole in the 1991 census (INDEC,

1993a). Similar results were obtained in a study of shanty towns in São Paulo, where the author interviewed 126 elderly residents in 1995. This second survey found that 31 per cent of respondents were in households of six or more, compared to only 8 per cent in the State of São Paulo as a whole (see Table 2).¹ Taken together, the two shanty town surveys suggest that there is a higher than average probability that older people in such neighbourhoods live in large household units.

(TABLE 2 HERE)

HOUSEHOLD RELATIONS

If we accept the above generalization, we can then ask whether larger household sizes influence economic relations between members. Household size may have various implications for the well-being of elders. It is sometimes claimed that larger units may promote intergenerational support and reduce the isolation of old age (Kinsella and Taeuber, 1992; Ramos, 1981). However, in a context of urban poverty, larger households may reflect economic constraints rather than preference, and they may be associated with overcrowding, poor sanitation and abuse.

Household relations are complex and do not lend themselves to objective assessment or systematic analysis. The present paper discusses two sets of criteria. The first is the degree to which older people reported they were economically dependent on other household members. The second set of criteria refers to whether respondents derived a net economic loss or benefit from their household ties. These measurements have important limitations. First, they are based on the subjective judgements of both the interviewees and the author. The measurements refer to the distribution of income and other material goods (such as food and medicines) across households, taking into account the frequency, type and value of exchange. However, they do not include other forms of support that may be of value to elders, such as general care. Nor do they take into account various indirect economic contributions that may be made by elders themselves, such as unpaid domestic labour and care of young children. Nevertheless, these indicators enable a relatively sophisticated level of analysis, as will be seen.

Table 3 shows that only 19 per cent of respondents in Buenos Aires were either completely or substantially dependent on economic support from other household members, and that 60 per cent claimed they experienced no economic dependence at all. Table 4 provides the same information for the São Paulo shanty towns. Here, levels of reported support are somewhat higher, although 69 per cent still claimed no or only slight dependence. It is possible that levels of support were under-reported by these surveys, owing to the lack of willingness of respondents to admit their true levels of dependence. Nevertheless, the converse (overstating support to avoid loss of face associated with “selfish” relatives) is also possible. Taking the findings at face value, it would seem that large households in the shanty towns did not necessarily signify high levels of economic dependence.²

(TABLES 3 & 4 HERE)

A lack of dependence does not discount the possibility that older people shared economic ties with their households, only that they did not derive any overall benefit from them. Tables 3 and 4 show that 65 per cent of respondents in Buenos Aires and 88 per cent in São Paulo reported ties. They also show that a significant proportion of elders claimed to be making a “net contribution” to the economic welfare of the household. Indeed, in Buenos Aires, “net contributors” slightly outnumbered the “net beneficiaries”. In the majority of these cases, older people were the only source of household income. These typically consisted of elders living with grandchildren and ill or disabled children. Several respondents mentioned that increases in unemployment had significantly reduced the capacity of younger household members to offer them support. A small number complained that other members held back the bulk of their income for personal expenditure. However, most referred to some form of pooling mechanism.

These data show that economic ties between respondents and other household members should not be characterized as unidirectional flows of support from the latter to the former, and that the notion of older people as a financial burden on relatives is often inaccurate. Older peoples’ contributions mainly came from two sources: earnings and pensions. The surveys found that levels of economic activity for older people were substantially higher than those reported outside the shanty towns. Argentina and Brazil have relatively well-developed old-age pension programmes, which provided benefits to just over half of the respondents (55 per cent in the Buenos Aires survey, 58 per cent in São Paulo). The value of pensions was usually a fraction of basic living requirements, and many forms of economic activity, such as waste recycling, yielded pitiful returns. Nevertheless, in the context of poverty, these could represent a significant contribution to general household income. The survey also found that older people tended to consume fewer household resources than did other members, placing a particularly high priority on the needs of grandchildren and often foregoing necessary medication.

RELATIONS WITH OTHER FAMILY MEMBERS

Tables 5 and 6 give information about family members who did not form part of the respondents’ households. Not surprisingly, fewer respondents reported that they were completely dependent on relatives living outside the home. However, a significant proportion did say that they were substantially dependent on them (22 per cent in Buenos Aires, 27 per cent in São Paulo).³ Also, older people were more likely to be “net beneficiaries” with relatives from outside the home. As such, economic support from relatives beyond the home was often more significant than household ties. One reason for this may have been because economically successful children were more likely to be living away from their parents, since they were able to afford their own accommodation. Two particular cases give extreme examples of this. In both, all the children but one, who was mentally handicapped, had moved away from their elderly

parents. Another explanation may be that respondents usually had more children and close relatives living outside the home than in it. This increased the general probability that an outsider relative would be willing and able to help out.

(TABLES 5 & 6 HERE)

HOME OWNERSHIP

So far, the present analysis of household economic relations has excluded indirect economic contributions by older people. The brevity of this paper allows us to examine just one example of these—the provision of accommodation. Surveys from both developed and developing countries report that levels of homeownership are high for elderly people (Chayovan and Knodel, 1997; Johnson and Falkingham, 1992). As well as comprising a potential form of economic contribution, homeownership could serve to reduce the economic vulnerability of elders, and increase their bargaining powers with other relations.

In the shanty towns studied here the great majority of respondents (77 per cent in Buenos Aires, 74 per cent in São Paulo) owned their own home, either individually or with their partners. Of these, most were living with other adults (see table 7). Few respondents attached any importance to their status as homeowners, and none referred to any form of rental arrangement. It may be that in the context of an urban slum, where property rights are less well established and inheritance practices less formalized, homeownership was a less valuable asset. However, surveys of household expenditure in Buenos Aires and São Paulo found that accommodation accounted for a high and increasing share of expenditure in the early 1990s. Also, the absence of legally constituted property rights did not mean that these houses were without value. Several respondents referred to informal housing markets and to gradual improvements they had made to their houses over time, which had often involved considerable effort and sacrifice. It is possible that if property rights were more explicit and formalized the status of many older people within their households would improve considerably.

(TABLE 7 HERE)

GENDER AND LIVING ARRANGEMENTS

While the elderly populations of many developing countries are not as feminized as those in the developed world, it is clear that old age is a highly “gendered” issue.⁴ The economic disadvantage faced by most women during earlier stages of the life course usually continues into old age for a variety of reasons, including large disparities in pension entitlements. Although the elderly populations were clearly feminized in the shanty towns studied here, there was variation (in Buenos Aires, 57 per cent were women

and in São Paulo, 70 per cent). Two areas in which gender disparities may be expected are the extent to which older people live alone and their dependence on household support.

Census data for Buenos Aires in 1991 report that older women were more likely to live alone than were men (29 and 11 per cent, respectively) (INDEC, 1993b). There would appear to be a similar imbalance in the shanty towns (27 per cent women and 9 per cent men), although the small numbers involved weaken this finding. It is sometimes argued that living alone increases the economic vulnerability and social isolation of older women (Tan, 1995). However, a recent survey of poor older women in Guadalajara, Mexico found that relationships between living alone and well-being were more complex and that some respondents preferred to live alone in order to escape abuse or onerous domestic obligations (Varley and Blasco, 1999).

Gender comparisons of household relations produce less predictable results. In São Paulo, 33 per cent of women were either completely or substantially dependent, compared to 26 per cent of men. In Buenos Aires, the respective levels were 37 and 40 per cent. There are several explanations for this lack of variation. First, gender disparities in pension coverage were lower than national levels. This reflected low overall coverage and, in Buenos Aires, the targeting of non-contributory benefits to women. Secondly, more women than men (17 versus 10 per cent) were dependent on economic support from their partners (information not included in tables 3 and 4).

CONCLUSIONS

The present paper does not seek to put forward generalizable findings about the living arrangements of poor older people, since these relationships are often complex, varied and difficult to infer from “raw” demographic data. Within Buenos Aires, comparisons between shanty towns and the poor inner-city slum of La Boca reveal the difficulties in dealing with poor urban elders as a single group. While there was a reasonable level of consistency among the five settlements included in the author’s surveys, the condition of older people in other shanty towns may be quite different.

It should not be assumed that larger household sizes translate into greater amounts of direct support for elders. Internal household dynamics depend on more detailed aspects of household composition and the wider environment. Living with young grandchildren or ill relatives is more likely to represent a burden than a benefit. If unemployment is high, healthy young adults may become reliant on a share of pension benefits. Economic support may come from those beyond the household, particularly if other relatives live nearby.

The surveys draw attention to the significant economic contributions made by many respondents to their own households. They challenge the traditional view that older people represent a “burden” to

younger family members (as is inherent in the concept of demographic dependency ratios). Respondents often provided significant levels of income, which was pooled at the household level, as well as less obvious contributions, such as the provision of accommodation. This finding is supported by other studies of poor households in both rural and urban contexts (Heslop, 1999; Ofstedal, Knodel and Chayovan, 1999).

The surveys referred to in the present paper are limited both in terms of scale and in terms of the range of issues they deal with. Other concerns that require investigation and analysis include the relationship between health status, income and living arrangements and comparisons of poor elders in rural and urban settings. The author is currently developing projects related to these themes in Thailand and South Africa.

NOTES

¹Data were not available for São Paulo City. However, the State of São Paulo is itself highly urbanized.

²A separate survey of shanty towns in Lapa, São Paulo produces similar findings, observing that older people “lead their own lives, without depending economically on their children” (Karsch and Baptista, 1992, p. 87).

³“Substantial dependence” requires regular provision of substantial material support.

⁴For example, in Brazil, there were 89 men for every 100 women aged 60 or more in 1990, compared to only 67 in the developed regions.

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TABLE 1. STRUCTURES OF HOUSEHOLDS CONTAINING OLDER PEOPLE IN URBAN DISTRICTS IN ARGENTINA, C. 1990

	<i>Provincial capitals</i>	<i>La Boca</i> <i>(Percentage)</i>	<i>Three shanty towns</i>
Alone	21	28	11
Just with partner	35	33	17
Household of 6 or more	n/a	n/a	24

Sources: Redondo (1990, p. 201); Scipione and others (1992, p. 72); Lloyd-Sherlock (1997).

TABLE 2. STRUCTURES OF HOUSEHOLDS CONTAINING OLDER PEOPLE IN SAO PAULO, 1980 AND 1995

	<i>State of São Paulo, (1980)</i>	<i>Two shanty towns, (1995)</i>
	<i>(Percentage)</i>	
Alone	14	6
2 people	37	19
3 to 5 people	41	44
Household of 6 or more	8	31

Sources: Yazaki, Viera de Melo and Ramos (1991, p. 25); Lloyd-Sherlock (unpublished survey data).

TABLE 3. DEGREE OF ECONOMIC DEPENDENCE ON HOUSEHOLD MEMBER OTHER THAN PARTNER AND DIRECTION OF ECONOMIC TIE, BUENOS AIRES SHANTY TOWNS, 1992-1993

<i>Degree of economic dependence</i>	<i>(Percentage)</i>	<i>Nature of economic tie</i>	<i>(Percentage)</i>
Complete	4	Benefit	17
Substantial	14	Neutral	30
Slight	22	Contribute	18
None	60	None	35

Source: Lloyd-Sherlock (1997, p. 191).

TABLE 4. DEGREE OF ECONOMIC DEPENDENCE ON HOUSEHOLD MEMBER OTHER THAN PARTNER AND DIRECTION OF ECONOMIC TIE, SAO PAULO SHANTY TOWNS, 1995

<i>Degree of economic dependence</i>	<i>(Percentage)</i>	<i>Nature of economic tie</i>	<i>(Percentage)</i>
Complete	17	Benefit	31
Substantial	14	Neutral	35
Slight	35	Contribute	21
None	34	None	13

Source: Lloyd-Sherlock (unpublished survey data).

TABLE 5. DEGREE OF ECONOMIC DEPENDENCE ON OTHER FAMILY MEMBERS AND DIRECTION OF ECONOMIC TIES, BUENOS AIRES SHANTY TOWNS, 1992-1993

<i>Degree of economic dependence</i>	<i>(Percentage)</i>	<i>Nature of economic tie</i>	<i>(Percentage)</i>
Complete	2	Benefit	36
Substantial	22	Neutral	16
Slight	28	Contribute	3
None	49	None	45

Source: Lloyd-Sherlock (1997).

TABLE 6. DEGREE OF ECONOMIC DEPENDENCE ON OTHER FAMILY MEMBERS AND DIRECTION OF ECONOMIC TIES,
SAO PAULO SHANTY TOWNS, 1995

<i>Degree of economic dependence</i>	<i>Percentage</i>	<i>Nature of economic tie</i>	<i>Percentage</i>
Complete	4	Benefit	52
Substantial	27	Neutral	5
Slight	26	Contribute	4
None	43	None	42

Source: Loyd-Sherlock (unpublished survey data).

TABLE 7. HOME OWNERSHIP IN BUENOS AIRES AND SAO PAULO SHANTY TOWNS

	<i>Buenos Aires</i>	<i>São Paulo</i>
Owner with other adults	69	62
Owner without other adults	8	12
Not owner	18	23
Unclear	5	2

Source: Lloyd-Sherlock (unpublished survey data).