

LIVING ARRANGEMENTS AND WELL-BEING OF THE OLDER POPULATION: FUTURE RESEARCH DIRECTIONS

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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 (see figure I); older men are likely to live in family settings, typically with a spouse. Secondly, there has been an increase in the proportion of the older population that is living alone in developed countries (see figure II). Thirdly, both older men and women in developing countries usually live with adult children (see figure III). Fourthly, the use of non-family institutions for care of the frail elderly varies widely around the world but is relatively low everywhere (see figure IV).

(FIGURES I, II, III & IV HERE)

Given the above information on the 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 co-resident children? Do we know anything about the quality or type of relationship between the co-resident 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 those 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.

*United States Bureau of the Census.

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 those 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 co-resident family members.

As population ageing increases in both developed and developing countries, issues surrounding support and care of older persons are receiving more attention. The 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 arrangements 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 the living arrangements of the older population and their well-being, the present paper will focus on three areas: (a) changing family structure; (b) familial resource transfers; and (c) 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 and widowhood) and has 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 microsimulation of kin availability suggests that tomorrow's elderly will have fewer children upon whom to rely, though this may be offset by increased joint survival of spouses (Kinsella, 1996). In the Republic of Korea, for example, Lee and Palloni (1992) have shown that, although declining fertility results in an increase in the proportion of 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 ageing 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 towards the nuclearization of family structure

in the Republic of Korea and the traditional absence of state involvement in socio-economic 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 countries, 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 co-residence and care of older people, the decision process about who provides the care goes beyond sheer numbers. Decisions about co-residence 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 past few decades is also changing the shape and structure of the family and there is currently 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. Microsimulations have shown that the increase in stepchildren 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 (through acquiring stepchildren) 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, who 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) that may reduce the potential for direct support of older persons. Relatively little is known about remittance flows from younger migrants to older parents, about multistage 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 child-rearing roles. One study of AIDS orphans in Kinshasa found that the principal guardian for 35 per cent of the orphans was a grandparent (Ryder and others, 1994). Further research is needed on the impact that AIDS is having on the older population in terms of the support they may not be receiving because their children are dead as well as 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 ageing has increasingly been concerned with understanding and modelling kin availability. However, modelling 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 microlevel 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 the living arrangements of the older population is because co-residence is viewed as one type of intergenerational transfer. However, as mentioned above, data on co-residence alone does not provide information about the motivation for living together, the effects of living together, who is benefiting from co-residence, or conversely, who is being harmed by co-residence. Often, there is an assumption that co-residence is based on the needs of the older person, but research has shown that co-residence is typically mutually beneficial to both generations (Casterline and others, 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 programmes, 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-co-resident 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 childcare. Such activities free younger adult women for employment as unpaid family help in agricultural production as well as for paid employment (Hashimoto, 1991; Apt, 1992).

Intergenerational 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 between 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). The increase in older people living alone that has been observed in many developed countries has often been attributed to the improved economic resources of the older population, which has enabled them to act on their preference for independent living. Assumptions are often made about older people's preferences for living arrangements that are based on past norms. This is particularly true in developing countries, where it is often assumed that the preferred living arrangement for older people is co-residence with their children. However, recent research in the Philippines found that many older people, although co-residing 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. Having more information on the actual, rather than the assumed, preferences of older people would assist in designing policies that would better serve the needs and wants of the older population.

CONCLUSION

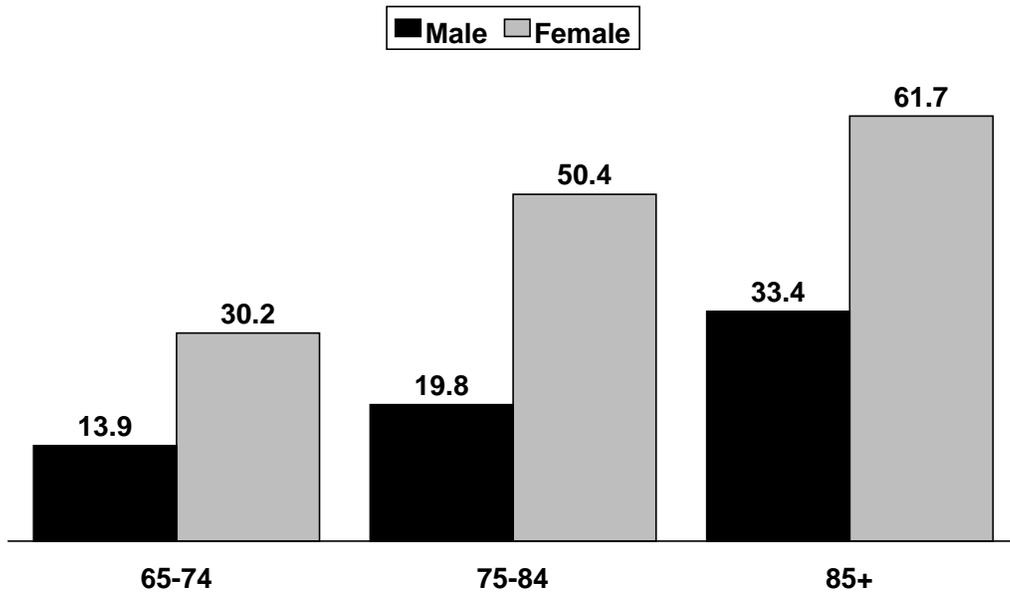
Changes over time in living arrangements and caregiving patterns appear as responses to changes in other spheres of life. Demographic trends in fertility, mortality and migration have an impact on family size and household structure, especially as these trends interact with changing gender roles, increased education and expanding employment opportunities. In "older" industrialized countries, 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 countries, many of the social changes associated with modern economic development are fairly recent phenomena: the overarching question 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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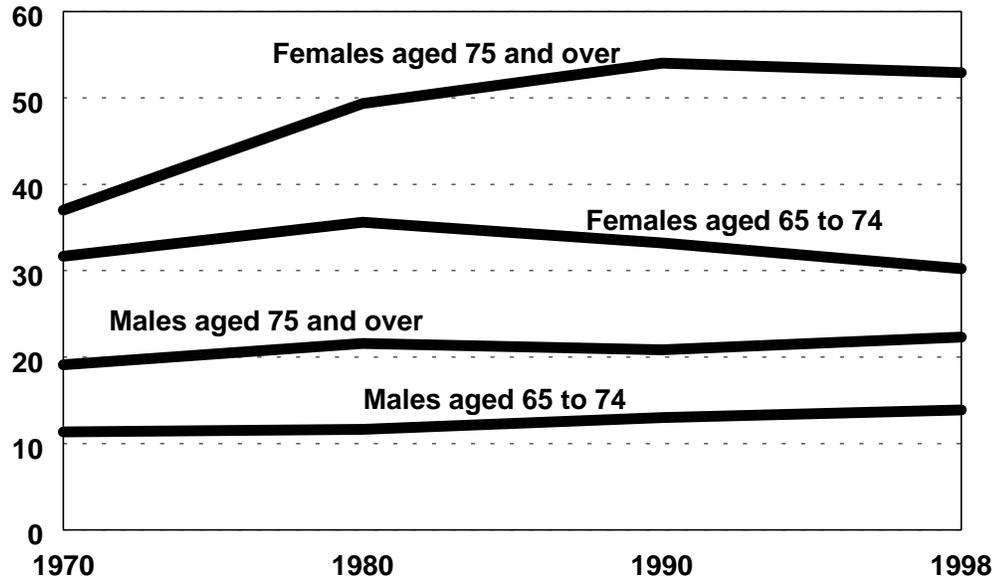
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Figure I. Percentage of United States population in older ages living alone, by sex: March 1998



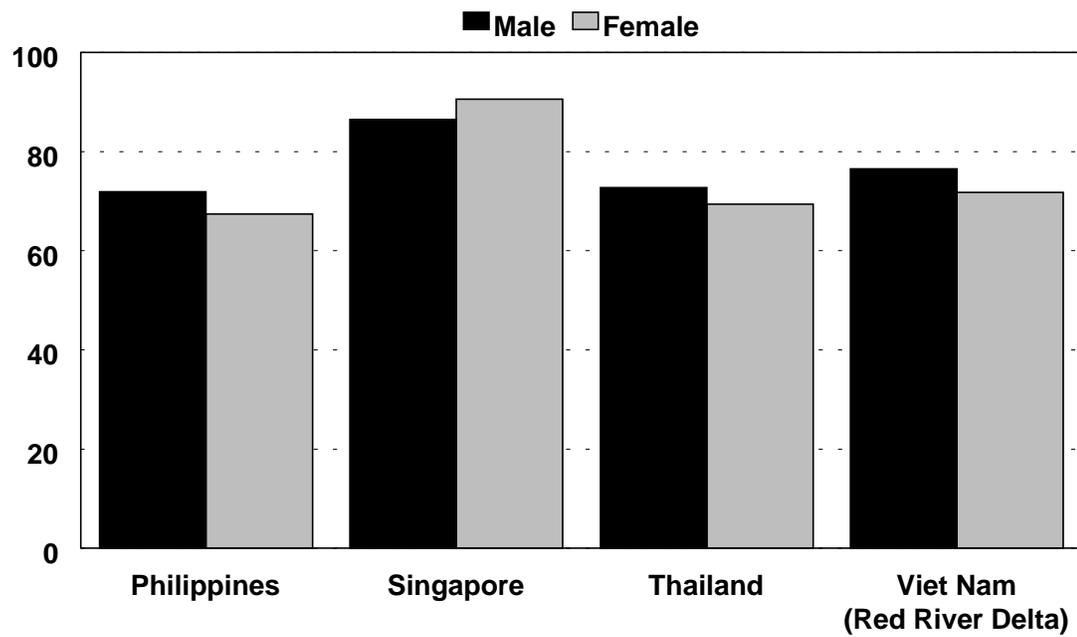
Source: United States Bureau of the Census, *Current Population Survey*, March 1998.

Figure II. Percentage of United States population aged 65 and over living alone, by age and sex: 1970-1998



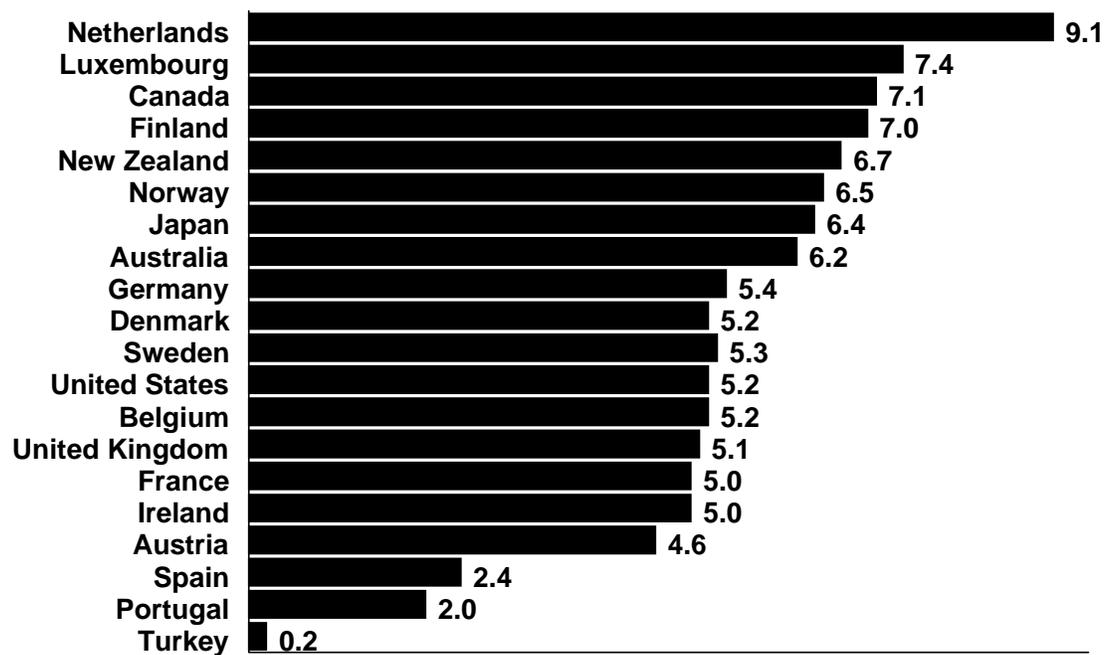
Source: United States Bureau of the Census, CPS reports, *Marital Status and Living Arrangements*, March 1994 (pp. 20-484) and March 1998 (Update) (pp. 20-514).

Figure III. Percentage of population aged 60 and over living with children, in four Asian countries: circa 1996



Sources: Anh and others (1997), Chan (1997), Knodel and Chayovan (1997) and Natividad and Cruz (1997).

Figure IV. Percentage of the older population in residential care: circa 1991



Source: OECD (1996).