

The Situation of Elderly Women

Available Statistics and Indicators



Joint publication of the United Nations International Research and Training Institute for the Advancement of Women (INSTRAW) and the Statistics Division of the United Nations Secretariat (UNSTAT).





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PREFACE

Population ageing is a global phenomenon with important implications for developing as well as developed countries. In 1982, the World Assembly on Ageing adopted the International Plan of Action on Ageing, which affirmed the need for further research on matters of population ageing in developing countries.

While this phenomenon is increasingly becoming a universal concern, its problems and/or consequences, as any other economic and social problem of the contemporary world, cannot be resolved without clear reference to adequate and reliable statistics. However, based on the concepts and method is currently being applied in most data collection systems, existing data do not provide sufficient information to carry out a more complete analysis of the status and problems of the elderly.

The need for sex-disaggregated data is important if one is to consider the almost universal trend that women generally have a longer life expectancy. The invisibility of elderly women in statistics whose problems are further aggravated by socio-economic and legal inequalities makes it more difficult for policy makers to address problems and needs particular to elderly women.

To ensure elderly women's well-being and participation in development, statistical data would be needed for policy formulation. Statistics and indicators on the situation of elderly women should enable policy makers, analysts, and others to assess changes in the situation of elderly women over time. Towards this end, statistical agencies should be encouraged to adequately utilize results of the population censuses and household surveys and undertake special surveys that would permit measurement of change on issues relevant to elderly women. Ways should be sought to create a new image of elderly women that properly reflects their place in today's rapidly changing societies in all parts of the world. Improving concepts and methods for the collection and interpretation of statistics and indicators on the situation of elderly women which lend themselves to international comparisons would secure the flow of relevant, timely and reliable data required by policy makers and organizations at the national level concerned with the problems of the elderly.

It is within these prevailing problems and issues that INSTRAW recognized the importance to develop a new conceptual framework for collecting and analyzing data on the elderly women.

The present publication "The Situation of Elderly Women: Available Statistics and Indicators" has been prepared as part of a joint project of the Statistical Division of the United Nations Secretariat (UNSTAT) and the International Research and Training Institute for the Advancement of Women (INSTRAW) to improve the availability and promote the use of statistics and indicators on elderly women.

The present report was drafted by Dr. Mercedes Concepción as consultant to INSTRAW, and revised in accordance to the comments and recommendations of the consultative meeting held in New York in May 1991.

The publication focuses on elderly women's position in family formation and households, on measuring elderly women's performance in the regular education system, elderly women's economic activity and labour force participation, elderly women's need for and sources of economic and social support and finally provides a set of indicators and identifies data needs on the situation of elderly women.

Further information on work in this area may be obtained by writing to the Director of the Statistical Division of United Nations Secretariat, in New York, or the Director of the International Research and Training Institute for the Advancement of Women, Apartado Postal 21747, Santo Domingo, Dominican Republic.

INTRODUCTION

Ageing of population is one of the outcomes of factors such as significant decline in fertility and considerable reduction of mortality at middle and old ages. This transition from high to low levels of fertility and mortality produces considerable changes in the age structure. Since a decline in mortality usually precedes a decline in fertility and as the drop in death rates at very high mortality levels tends to be singularly prominent for infants and children, the pattern of age structure becomes predominantly younger at the early stages of demographic transition.

Several demographic aspects of population ageing merit attention. Firstly, as a result of population ageing, the dependency ratio (the non-working age population relative to the population of working age) is rising in the more developed regions. Although this ratio is currently declining in the Third World as a result of the continuing fertility decline (which is proceeding at a faster pace than the gradual decline which had taken place in the developed countries), it is likely that (as in the developed regions) this ratio will increase in the future; more significantly, the rate of population ageing in the Third World will surpass that which occurred in developed countries in the past. Secondly, since the sex ratio (males per hundred females) tends to be lower at older ages, the ageing of population implies a greater increase in the number of elderly women as compared to elderly men. Thus, ageing societies are increasingly becoming disproportionately female. Thirdly, the age composition of the elderly population is being altered because of the tendency of the older age groups within the elderly population 60 years and older. Finally, the greying of populations in the developing regions and their faster population growth relative to the developed regions will lead to increasingly larger proportions of the world's senior citizens residing in the Third World. In the next several decades, the current age distribution will have an impact on the ageing of population.

An analysis of fertility and mortality effects on the age structure by comparative projections, carried out by the United Nations (1988a), disclosed that the effects of fertility are stronger than those of mortality. While developing country populations are considerably younger than those of developed countries, it is projected that the former will follow the course of population ageing experienced by the latter, with an average lag of about 70 years.

In 1990, the world's elderly population (herein defined as those persons 60 years and older) was estimated at 488.8 million, nearly equivalent to the combined 1950 populations of Latin America, North America and the USSR. One out of eleven global inhabitants is at least 60 years of age. Out of nearly half a billion elderly, 44 per cent are male, underscoring the higher levels of mortality among the males as compared to their female counterparts.

A little over two-fifths of the world's elderly dwell in the developed regions. Of this number, around 10 per cent are found in North America, just under a fifth live in Europe and about 9 per cent are in the former USSR. One in every two of the world's senior citizens resides in Asia. The ageing and feminization of the population is clearly seen in Table 1 where the estimated male population for Europe, aged at least 60 years in 1990, comprised of one-sixth of the total male population whereas the corresponding proportion for females was a little more than a fifth. By the year 2025, the European elderly male population will have risen to almost a quarter while their female counterparts will have accounted for three-tenths of all females in the European region. A significant fraction of this expansion will be due to greater female longevity at the very old ages. In 1990, European males aged 80 and older constituted 2 per cent of the male population; females 80 and over made up 4 per cent of the female population. By 2025, with improved life expectancies, 3 per cent of the European males will be 80 years and older while the analogous proportion for females will be 6 per cent.

Table 1

Absolute and Relative Frequencies of Males and Females, 60 Years and Older: World and its Major Regions, 1990-2025

(Numbers in Thousands)

Design	199	θO	200	0	2025		
Region	Males	Females	males Males		Males	Females	
World	<u>216887</u>	<u>271870</u>	<u>277529</u>	<u>336607</u>	<u>558909</u>	<u>646428</u>	
	(8.1)	(10.3)	(8.8)	(10.8)	(13.1)	(15.3)	
Africa	14056	16816	19036	22812	47159	54289	
	(4.4)	(5.2)	(4.4)	(5.2)	(5.9)	(6.8)	
Latin							
America	14857	17187	19404	22951	43818	53356	
	(6.6)	(7.6)	(7.2)	(8.5)	(11.7)	(14.0)	
North					0000	10000	
America	19486 (14.5)	26758 (19.0)	20769 (14.4)	(19.1)	38825 (23.9)	49696 (29.3)	
Asia	115034	125614	154097	167254	334475	364864	
	(7.2)	(8.3)	(8.1)	(9.2)	(13.4)	(15.1)	
Europe	38244	54774	43472	59437	61308	77906	
	(15.7)	(21.5)	(17.4)	(22.8)	(24.2)	(29.8)	
Oceania	1518	1864	1771	2159	3337	3994	
	(11.4)	(14.1)	(11.7)	(14.4)	(17.4)	(20.9)	

Note: Figures within parentheses represent percentages of total population.

Source: Computed from United Nations, 1991, *The Sex and Age Distributions of Population The 1990 Revision*, (United Nations publication Sales No. E.90.XIII.33).

The ageing process currently observed and projected for developed countries (and for developing countries in the coming century) is characterized by a significant growth of the very old and of widows. The United Nations (1988b: 67) examined the growth of the elderiy population and uncovered important age differentials when the population 60 years and older was divided into two groups, the aged 60-69 years and the aged 70 years and over. In mid-20th century, persons in the "young-old" category numbered 128 million, comprising 64 per cent of the total elderiy population. Forty years later, this group exceeded 287 million and is projected to swell to 346 million in the year 2000 and to total 679 million in 2025. For the "old-olds" the increase was much faster. The population in this group was 73 million in 1950, was estimated to exceed 201 million in 2025. By 2025, the "young-olds" will account for only 56 per cent of the entire elderiy population. The large increase in the "old-olds" is evident in both developed and developing regions, and among men and women. For the latter, the "old-olds" made up 36 per cent of the elderiy in 1950; by 1990, this proportion had risen to 44 per cent and by 2025, it is projected to reach 46 per cent.

Table 2 reveals that in general, the percentage increases for females, 80 years and over, exceeded those for males for the periods, 1950-1970 and 1970-1990. From then on, the reverse will take place with the exception of Africa and Latin America. By 2010-2025, the proportional increases among those who are at least 80 years of age will be smallest for European females and North American males.

Table 2

Percentage Increases in Population Aged 80 Years and Over: Major World Regions, 1950-1970 to 2010-2025

Region	1950-1970	1970-1990	1990-2010	2010-2025
		MALES		
World	96	83	88	52
Africa	85	73	117	84
Latin America	108	139	95	55
North America	82	61	56	24
Asia	124	104	131	65
Europe	64	66	35	26
Oceania	54	67	94	38
		FEMALES	1	
World	103	114	71	45
Africa	87	78	111	83
Latin America	101	149	113	63
North America	139	101	54	23
Asia	100	128	121	66
Europe	99	85	33	21
Oceania	114	87	82	37

Period

Source: Computed from medium variant projections in United Nations, 1991, *The Sex and Age Distributions of Population The 1990 Revision*. (United Nations publication Sales No. E.90.XIII.33).

An ageing society will contain a larger number of women and in the developed regions the proportion of elderly women will increase. At the same time, this proportion will decrease worldwide due to the rise in absolute numbers of the elderly in the Third World where overall sex differentials in mortality are less pronounced. The considerable numbers of elderly women in the developing regions will require a vast effort on their part, and on the part of families, governments and private organizations, to ensure that they are as useful and productive as possible.

Elderly women who upon retiring at 60 may have a remaining expectation of life of more than 20 years, are likely to spend most of those two decades without serious infirmity or illness. With earlier retirement, a longer and healthier life and an increasing old age dependency burden, it may be opportune for societies to consider measures to facilitate the labour force participation for the 20 to 30 per cent of the female

population that will soon be over 60. The skills and energies of future members of the population (who will be better educated and with more working experience) might be called upon for greater economic participation, both formal and informal, and in household maintenance, primarily as caretakers of their parents (when they are still living), their husbands and grandchildren. In the developed countries, extending retirement age or making retirement partial to facilitate women's working roles at older ages and, concomitantly, recognizing the economic value of the care-giving role that many women continue to play when retired, would reduce the problems associated with social and economic ageing.

Livi-Bacci (1982) defined social ageing as "the process of relinquishing meaningful social functions, with the ensuing increased risk for each individual, of becoming prematurely obsolete, senescent, and estranged from society". What this implies is a possible abandonment of the functions of parental responsibility and work within the life cycle. Economic ageing refers to the economic marginalization of the elderly, specifically women. In the developed world there is mounting evidence that older women have been precluded from participating in the labour force. Since 1950, the percentage of economically active females above age 65 in Europe had declined from around 10 per cent to 3 per cent in 1977. Italian women spend over 90 per cent of the years after age 65 not working compared to only 40 per cent for their great grandmothers a century earlier, with a resultant loss of income and of social and economic participation (Fong: 1988). The reintegration of the marginalized women into socially useful roles will spread beyond a reduction of economic dependency to embrace in a remarkable fashion health and welfare aspects of the elderly.

However, the elderly women, finally freed from their double work burden of domestic and economic activity, may be unwilling to continue to shoulder such a double burden in later years. The division of labour within the household may have to be renegotiated. Inverting the traditional gender roles upon the husband's retirement may result not only in economic benefits derived from a larger income and pension from the wife's work, but also relieve the strain of retirement and the concomitant psychological and health hazards for the husband (Fong, ibid).

Simultaneously, in the swiftly altering industrialized economies today, elderly women confront the labour market with out-dated technical skills. This question involves not only women but also ever growing numbers of the youth who are unable to obtain gainful employment and the old of both sexes who find themselves excluded from key economic activities as their skills become antiquated. Industrialized societies need to devote greater attention to solving the emerging unemployment patterns at the two ends of the age scale.

The social problems of old age are firmly bound to the economic marginalization of elderly women. This is particularly salient in the hazards associated with the deprivation of a spouse, namely, solitude, inattention and poverty. This is caused by the fact that women live longer and usually marry husbands older than themselves; therefore, they face a higher risk of widowhood. In societies of the old school, where elderly women reside with their families, the women are in constant contact with family and community members of all ages. They often influence the economic, political and social decisions in the family and act as caretakers of their grandchildren. That role has largely vanished in modern-day societies. Age segregation has changed the nature of contacts with other age groups. Concurrently, the social and management skills of the elderly are lost to society. Clearly, ways and means of integrating the elderly into communities characterized by diversification rather than segregation by age may have to be devised. The grandparent role can be performed not only with one's own progeny, but also in the community or in nursery schools and child-care centres on a one-to-one basis. An important task for society is to utilize the social as well as the economic skills of the elderly in these fields.

Women brought up in societies with traditional sex roles experience problems that are made more acute by their age segregation which is added on to the sex stereotyping. For the first time in their lives, widows may find themselves assuming roles previously delegated to their husbands in a division of labour between spouses. Old fashioned sex roles stressing women's place within the home may also heighten social isolation and restrict political, social and economic activities outside the home in a society where the elderly are already on the edge. In addition, the present cohort of elderly women have lower education. While the elderly of both sexes are less educated than the population as a whole, the educational attainment of elderly men tends to surpass that of women, reflecting larger past gender differentials in education. Illiteracy rates among elderly women far exceed those of men of the same age. This leaves the women further isolated from modern society. Programmes of continuing education for the elderly, in particular lesser educated women, have become a necessity for social as well as for economic reasons.

For today's cohorts of older women accustomed to the time-honoured division of labour between the sexes, the expansion of their traditional caretaker role may also be what most easily integrates them into community life. As has been stated earlier, this can include not only caring for their own grandchildren, but also the grandchildren of their generation. The care-giver role may also encompass mutual assistance among the elderly, for short or long periods of need, not necessarily confined to the caregiving that many elderly women already provide their spouses but also reciprocal exchanges among women.

As coming cohorts of the elderly form a firmer attachment to the labour force combined with higher educational attainments, extending their working life may be considered. Activities and professions drawing upon the life-long management experience of women in housekeeping and domestic affairs should be identified and enlarged so as to bring such experience into greater use for society's benefit. Other possible vehicles for reinforcing the ties of elderly women to society are non-market, voluntary and political activities. The foreseen increment in the number of elderly women suggests that they could become a tremendous voting block on matters of common interest. Political action for non-personal as well as personal goals may also be contemplated, thus widening the concern over the survival of one's own children to the survival of the species (Fong, ibid).

6

SOURCES OF DATA

Statistical series and measures on the status of women can be obtained based on the topics and tabulations recommended for inclusion in population censuses¹.

The situation of the elderly women can be depicted only if data on their status and problems exist. This implies that national statistical systems would have to be geared to permit an analysis of such situations. The population censuses do collect data by sex and by age but for some population characteristics and certain cross tabulations the published figures, for reasons of economy and time, do not show breakdowns by gender or by age or both. In some cases, the data required are too specific to be included in periodic census enumerations. Hence, sample household surveys are called for to yield the necessary information. In the final section, an attempt will be made to illustrate the types of indicators that can be constructed using either census or survey data where these exist. Suggestions for ways of collecting such data will also be made.

The statistics and indicators on the elderly, in particular the female elderly, are derived from data collected by national statistical services in their national population censuses and household surveys as well as from the registration of births, deaths, marriages and divorces. In addition, population registers where they exist (mainly European countries and some Asian countries) provide data on changes in family household size and composition and on movements of the members. Statistics compiled from these national sources are provided on a regular basis to international statistical services and published in the annual United Nations Yearbook and in special compendia such as the Compendium of Statistics and Indicators on the Situation of Women 1986 (1989a). Very recently, the United Nations (1991a) released The World's Women 1970-1990: Trends and Statistics, a statistical portrait and analysis of the conditions and contributions of women across the world. The indicators used in this portrait--on health, families, education, economics, public life and human settlements--highlight the differential responsibilities and contributions of men and women to their families, to the economy and to society.

National statistical offices publish the results of their decennial censuses and of nation wide household surveys. For example, many countries conduct sample surveys of the labour force which frequently are carried out on a quarterly or semi-annual basis. In addition to the population and housing census, data on the elderly may be available from censuses of agriculture, from national health or nutrition surveys, and from income and expenditure surveys.

The Compendium of Statistics and Indicators on the Situation of Women, 1986 (op.cit.) contains 33 statistical tables on the situation of women for 178 countries or areas of the world, and covers nine general fields and topics:

- i. Population composition, distribution and change;
- ii. Households and families, marital status and fertility;
- iii. Economic participation and population not economically active;
- iv. National and household income and expenditure;
- v. Education and literacy;
- vi. Health and health services; disabled persons;

¹ Principles and Recommendations for Population and Housing Censuses, 1980, United Nations publication ST/ESA/STAT/SER.M/67, and its addendum, Supplementary Principles and Recommendations for Population and Housing Censuses, 1990, United Nations publication ST/ESA/STAT/SER.M/67/Add.1

- vii. Housing conditions and human settlements;
- viii. Public affairs and political participation; and
- ix. Criminal justice.

Of the 33 statistical tables in the **Compendium**, the following seven tables present sex and age breakdown which allows both comparisons with the younger age groups as well as examination of the situation of the elderly:

- i. Size of population by sex and age group, 1970, 1985, 2000;
- ii. Annual rates of change by sex and broad age groups, 1970-2000;
- iii. Marital status by age group and sex, 1970 and 1980 population census rounds;
- iv. Women heads of households, urban and rural, 1970 and 1980 population census rounds;
- v. Economically active population by sex and age groups, 1970, 1985, 2000;
- vi. Female economically active population by marital status and age groups, 1970 and 1980 population census rounds;
- vii. Educational attainment and illiteracy by age group and sex, urban and rural, 1970 and 1980 population census rounds.

The 1988 United Nations Demographic Yearbook (1990a) focuses on population census statistics and has quite a number of tables by age, sex and urban-rural residence. This 40th issue of the Yearbook contains 43 tables for about 218 countries or areas. The following thirteen of these tables provide data by age group and by gender permitting analysis not only of the distribution of the elderly but their mortality, marital status, educational attainment, literacy and economic activity:

- i. Population by age, sex and urban/rural residence: latest available year, 1979-1988;
- ii. Deaths by age, sex and urban/rural residence: latest available year;
- iii. Death rates specific for age, sex and urban/rural residence: latest available year;
- iv. Expectation of life at specified ages for each sex: latest available year;
- v. Marriages by age of groom and age of bride: latest available year;
- vi. Population by literacy, sex, age and urban/rural residence: each census, 1975-1988;
- vii. Population 15 years of age and over, by educational attainment, sex, age and urban/rural residence, each census, 1973-1988;
- viii. Economically active population and activity rates by sex, age and urban/rural residence: each census, 1973-1988;
- ix. Population not economically active by functional category, sex, age and urban/rural residence: each census, 1973-1988;
- x. Economically active population by industry, sex, age and urban/rural residence: each census, 1974-1988;
- xi. Economically active population by occupation, sex, age and urban/rural residence: each census, 1974-1988;
- xii. Economically active population by status, sex, age and urban/rural residence: each census, 1974-1988;
- xiii. Female economically active population by marital status, age and urban/rural residence: each census, 1980-1988.

The **1989 United Nations Demographic Yearbook** (1991b) is a special issue on international migration statistics displaying long-term emigrants and immigrants by sex and age (but the oldest age group shown is 55+); native and foreign-born population by age, sex and urban/rural residence; foreign-born population by country or area of birth, age and sex; population by citizenship, sex and urban/rural residence; and economically active foreign-born population by occupation and sex. These tables are based on censuses conducted during the eighties.

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The Yearbook publishes information on basic concepts and methods used in the collection of population census and civil registration statistics and on the factors affecting their quality and reliability. Whenever possible, data in the Yearbook and in the Compendium are disaggregated by urban and rural areas. Unfortunately, no internationally agreed definitions of the terms "urban" and "rural" exist. The traditional distinction between urban and rural areas within a country is based on the assumption that the former provides a different way of life than is found in the latter but because of national differences in the specific characteristics distinguishing one from the other the distinction is not amenable to a single definition applicable to all countries (United Nations, 1980). Despite these limitations, the urban and rural classification remains useful and significant for initial and essential disaggregation of national data to construct indicators where greater disaggregation is not feasible.

In addition to the data from the national population censuses and household surveys, estimates and projections of the population by country, region or area have been prepared on a biennial basis by the Population Division, Department of Economic and Social Development, United Nations Secretariat. The data are assessed periodically, the latest having been done in 1990. Revisions are made available in diskettes. They present high, medium and low variant estimates and projections for the period, 1950 to 2025, for all countries, areas and regions of the world. In fact, some of the tables appearing in this report have, as their source, the revised 1990 figures on population size, annual rate of growth (per cent), death and birth rates, infant mortality, expectation of life at birth, total fertility rate, and proportion urban of the total population.

The following sections will deal with those concepts and analyses of the situation of the elderly women which related to broad areas of concern for policy formulation:

- i. Elderly women's position in family formation and house-holds;
- ii. Elderly women, learning and education;
- iii. Elderly women's economic activity and labour force participation; and
- iv. Elderly women's economic and social support.

Though health is an important and extensive field requiring in-depth treatment, due to restrictions in the length of this paper, it has been excluded from this discussion.

At the outset, it should be recognized that although the conventional statistical sources contain a wealth of information on the aged population (as well as other age groups), the data are often not assembled, available or disseminated. Even though the age and sex of the person are basic types of information collected, in some instances the data are not tabulated or published. In fact, the **Expert Group on the 1990 World Population and Housing Census Programme** in its meeting in November, 1985 emphasized:

"the importance of advance planning for tabulations needed for examining the situation of special groups. For tabulations concerning youth and elderly, for example, more detailed age groups were needed than were commonly found in current publications. Use of a single age group 15-24 or 60 and over was inadequate for almost any analysis. Another field which was emphasized in this connection was preparation of tabulations on household composition and headship. It was noted that with proper coding in advance, these tabulations were relatively easy to prepare".

In accord with the 1984 UN Statistical Office-INSTRAW report entitled, **Improving Concepts and Methods for Statistics and Indicators on the Situation of Women**, this paper will treat statistics and indicators on the situation of elderly women selectively, rather than exhaustively. Much of what the aforementioned 1984 report described in terms of the characteristics of women in developing countries relative to other women and to men apply to the elderly women as well. However, it is the intent of this paper to cover the more specific problems of compiling statistics and indicators on elderly women and to expound on those issues most relevant to elderly women. In conformity with the internationally accepted definition of the elderly as comprising persons 60 years and older, the analysis will focus on the situation of women, at least 60 years of age. However, where relevant, data for younger age groups will be utilized for comparison. It must also be pointed out that chronological age is a convenient marker but a poor proxy for functional age.

Whenever appropriate, and to place the discussion in focus, this paper will refer to pertinent sections of the 1984 UNSTAT-INSTRAW report.

10

I. ELDERLY WOMEN'S POSITION IN FAMILY FORMATION AND HOUSEHOLDS

According to the *Principles and Recommendations for Population and Housing Censuses* (United Nations, 1980):

"the concept of "housing" is based on the arrangements made by persons, individually or in groups, for providing themselves with food or other essentials for living. A household may be either (a) a one-person household, that is, a person who makes provision for his own food or other essentials for living without combining with any other person to form part of a multiperson household or (b) a multiperson household, that is, a group of two or more persons who make common provision for food or other essentials for living. The persons in the group may pool their incomes and have a common budget to a greater or lesser extent; they may be related or unrelated persons, or a combination of both."

The group living under the same roof "who make common provision for food or other essentials for living" termed household or domestic unit is distinguished here from all those who, irrespective of sharing the same abode, feel as if they belong to a family and perceive each other as being mutually supportive.

Distributions of household types are subject to constraints of:

- i. Comparability definitions of households may not reflect actual family relations, or living arrangements, particularly as household structure varies from country to country;
- ii. Cross-sectional confounding family living arrangements are constantly changing as family members experience different events. Co-residence is best viewed from a life-cycle perspective; and
- iii. Demographic change change over time in the availability of kin to form households will alter the prevalence of various living arrangements, regardless of the propensity towards these forms, or the cultural prescriptions regarding behaviour (UN, 1990c).

A. LIVING ARRANGEMENTS, COMPOSITION AND HEADSHIP OF HOUSEHOLDS

1. Living Arrangements and Composition of Households

Living arrangements are an influential aspect of an elderly person's situation, denoting both the results of preceding events and a precursor of other outcomes (Soldo, 1981; Lawton, 1981). On the societal level, living arrangement patterns among the elderly mirror other attributes--demographic, economic and cultural--which bring about the current composition and vigour of the senior citizens and which have a bearing on future social needs.

It is generally believed that in developed countries, increasing proportions of the elderly (especially older, unmarried women) live alone or in institutions. In the United States in 1940, about one in seven women, aged 65 or older, were classified as "primary individuals", that is, women who were either living alone or heading a household consisting of non-relatives. Thirty years later, the corresponding proportion was one in three (Kobrin, 1976 a). In developing nations, on the contrary, the vast majority of the aged reside with one or more of their children in an extended family or household situation. To test the accuracy of these impressions, Kinsella (1990) examined various sources of information and found that the likelihood of living alone in developed countries increased with age, although there may be a decrease at the oldest

ages, especially among women. Among the elderly, living alone is often the consequence of having outlived a spouse and even children or siblings (Kasper, 1988). Some of the "old-olds" require care within institutions while others take in a companion or boarder to acquire additional income and/or assistance.

Throughout the world, on the average, women outlive men. Since women tend to marry men who are older, it is expected that the proportion of women living alone will surpass that of men. This age-gender relationship has been observed to hold true in a variety of cultural settings.

The information recorded in Table 3 reveals major regional differences in the proportion of elderly in developing countries who are living by themselves. Between a tenth to almost a third of the Caribbean's aged population live alone, with older men more likely than older women to live alone. In Southeast Asia, the percentages while much lower (2 to 8 per cent) show more older women than men living singly. The same is true for Fiji. The data for Mexico and Reunion disclosed a range of 6 to 23 per cent for both sexes but the figures for elderly women, in one-person households, varied from 8 to 30 per cent.

Table 3

Percentage of Elderly Living Alone, by Sex, for Selected Developing Countries: Most Recent Date

Country and Year	Total	Men	Women
Indonesia, 1986	8.0	1.9	13.5
Republic of Korea, 1984	2.2	1.2	3.1
Malaysia, 1986	6.4	3.8	8.7
Philippines, 1984	3.0	2.0	3.7
Singapore, 1986	2.3	1.7	2.8
Barbados, 1980	24.7	25.1	24.3
British Virgin Islands, 1980	20.4	21.2	19.5
Cuba, 1981	10.0	10.7	9.3
Dominica, 1980	18.6	19.0	18.3
Grenada, 1981	21.0	22.9	19.8
Guadaloupe, 1982	32.4	25.3	37.7
Martinique, 1982	30.6	24.2	35.2
Montserrat, 1980	25.2	24.4	25.8
St. Lucia, 1980	19.7	21.0	18.9
St. Vincent, 1980	16.5	20.1	14.1
Turks and Caicos, 1980	17.9	15.8	19.3
Fiji, 1984	2.0	1.3	2.8
Mexico, 1981	6.4	3.6	8.3
Reunion, 1982	23.3	12.7	30.0

Note: Data refer to persons aged 65 years and over except for Indonesia, Republic of Korea, Malaysia, Philippines, Singapore, Fiji, and Mexico, which refer to ages 60 years and over. Data for Mexico refer to urban and suburban elderly in four states.

Source: Kinsella, Kevin G. 1990. Living arrangements of the elderly and social policy: a cross-national perspective. CIR Staff Paper No. 52, Table 4, p. 10.

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Wolf (1989) analyzed the living arrangements of older women in 16 European and North American Countries. He found a striking similarity in the patterns of women, 65 and older, living alone in these countries during the period, 1960-1985. The postwar rising trend in proportions of elderly women living by themselves can be explained by demographic factors (mortality, marital status and fertility), economic factors (personal income and housing markets) and others, such as health and/or disability status, shifting tastes or preferences, or changing attitudes towards inter-generational sharing of households. Previous research based on cross-sectional aggregate and micro-data indicated that income, health status and kin networks influenced living arrangements. Using demographic factors, specifically the sex ratio among the elderly and the "mother-daughter ratio", Wolf (ibid) discovered demographic variables, when considered alone, to be an important predictor of the observed growth in one-person households. However, when economic variables, such as income and housing stock per capita were added, the importance of the demographic variables was either reduced or eliminated altogether. When the results were used to project trends for the next quarter century, the outcomes (taking into account the demographic and economic variables together) indicated continued growth in the extent to which female elderly will live by themselves.

Despite the fact that larger proportions of the European senior citizens live by themselves, a majority of the elderly live with other persons. In fact, the percentage of the elderly in Western and Southern Europe (Germany² being the exception) living with one other elderly person, usually a spouse, exceeded the proportion residing in one-person households. (Table 4)

Between 10 to 15 per cent of the elderly in the European countries listed in Table 4 live with one other person under age 65; many of these aged persons are likely to be men married to younger spouses or widowed/divorced individuals living with a son or daughter.

Table 4

Composition of Private Household with Elderly Members for Twelve European Countries: 1981 or 1982

e exil traditional escilation Country	One years (1-pe	person, 65 s and over erson HH)	Anc perso years (2-per	ther on, 65 and over rson HH)	Two other persons, 65 years and over (3-person HH)	Another person, less than 65 year (2-person HI	Two or thre other persor s less than 65 y H) (3 or 4-persor	e is, ears Other h HH) Arrangements
Germany		38.9		35.3	0.4	12.0	5.2	8.2
France		32.6		36.8	1.1	12.0	6.7	10.8
Italy		25.0		30.0	1.2	13.4	10.5	19.9
Netherlands		31.3		45.0	0.6	12.0	4.3	6.8
Belgium		31.9		37.9	1.2	11.1	6.8	11.1
Luxemburg		22.6		35.0	2.3	10.4	9.0	20.7
United Kingdom		30.3		41.0	1.5	12.2	5.3	9.7
Ireland		20.1		21.8	2.5	14.0	12.0	29.6
Denmark		38.3		39.4	0.6	13.5	3.3	4.9
Greece		14.7		25.0	0.8	14.6	14.2	30.7
Spain		14.1		27.1	1.9	12.2	12.2	32.5
Portugal	· · · · ·	17.7		29.8	1.4	12.5	12.1	26.5

Note: Figures for the United Kingdom refer to men aged 65 years and over, women aged 60 years and over.

Source: Kinsella, Kevin G. 1990. Living arrangements of the elderly and social policy: a cross-national perspective. CIR Staff Paper No. 52, Table 5, p. 12.

Bearing in view the household structure, it is important to study: (i) the composition of households of the elderly, both with reference to the number of persons who live in the household and to the type of family relationship connecting the residents; and (ii) the position which those over 60 years of age occupy in the household differentiating between (a) those who live in their own home as head or as spouse; and (b) those who live in their children's or relatives' households.

To illustrate the first point, Hagestad (1984) found that the greater number of members of a 1946 Norwegian cohort of first-borns contacted in 1988 still had both parents and children living. For 9 out of 10 individuals, whose mother was still alive, she was below 30 at the time of their birth; similarly, for 7 out of 10 people, whose mother was over 30 years at birth, about 87 per cent of only children had parents still living compared to 96 per cent of those with three or more brothers or sisters. Roughly a tenth of the respondents also had a living grandparent while only one-twentieth were grandparents themselves; another one-tenth were childless. Among those with children, close to two-thirds of the women and four-fifths of the men had children under 16. This raises the question of whether such individuals have parents, who may be requiring care, while they still have youngsters at home.

In all the world's developing regions, excepting the Caribbean, the foremost living arrangement for the elderly was with children and/or grandchildren. De Vos (1986) analyzed World Fertility Survey (WFS) data for six Latin American countries (Colombia, Costa Rica, Dominican Republic, Mexico, Panama and Peru) and ascertained that the majority of persons, 60 years and older, lived in extended family households while approximately a fourth to a fifth lived in nuclear family households. Recent surveys in Asia and the Pacific disclosed similar residence patterns to those observed in Latin America during the seventies. The WFS data for Latin America suggest that marital status is the strongest demographic determinant of whether an older person lives in an extended or multiple family household. The effects of age, sex, urban-rural residence and education on living arrangements were much more equivocal with no clear trend among countries.

The fraction of elderly residing in the households of their children or of other relatives in Argentina, Colombia, Guatemala and Panama (ECLAC, 1989) greatly increased with age of the elderly. The proportion

of women living in the household of others surpassed that of men. In all the four countries studied and in all age groups of household-head, the nuclear family was seen to extend itself vertically, by taking in the parents of the household-head or those of his spouse, and horizontally by taking in brothers and sisters; however, the vertical extension was found to be more prevalent than the horizontal.

In terms of household composition of the elderly, it was evident that the older the household head in Argentina, Colombia, Guatemala and Panama, the greater was the fraction of one-person households. A significant proportion of the elderly resided in one- or two-person households, with the percentage of one-person households and smaller multiperson households tending to be female-headed. The mean household size shrank with increasing age of household head.

Spouseless households, in the four aforementioned Latin American countries, increased with advancing age of household heads becoming predominant among the oldest-olds. This is obviously an indicator of widowhood/widowerhood and reflects gender differences in life expectancy.

The diversity of living arrangements is dramatically illustrated in the seven community study undertaken by the United Nations University as part of a project on Social Support Systems in Transition (Hashimoto, 1991). The data were collected from a single community in each of seven countries to investigate social support systems for the aged. Each site represented a different stage of urbanization. The observations revealed differing patterns of adaptation to the urbanization process as the respondents experienced ageing under diverse social conditions. Rural communities were selected from India, Thailand and Zimbabwe while urban communities were chosen in Brazil, Egypt, the Republic of Korea and Singapore. A comparison of the seven sites showed the predominance of the stem family in the Asian communities, while the "skip-generation" (elderly without children but with grandchildren) was common in Zimbabwe. In contrast, nuclear households predominated in the urban Brazilian and Egyptian communities. In fact, the relatively high ratio of single and spouse-only households in Brazil presented a radically different pattern from the others. Expectedly, the probability of living with a married child rose with age in all seven communities. What was unexpected was the direct relationship between age and the percentage of elderly living on their own.

As children grow into adulthood, they become independent and leave the parental household. Thus, in households whose heads were 65 and older, the ratio of childless households rose. However, this did not signify that children abandoned their elderly parents especially when the latter were in their 80s. At least one of the children stayed with the parent in the oldest-old group, the fractions varying from 16 percent in Argentina to 29 per cent in Colombia.

Martin (1989) applied multivariate techniques to the 1984 WHO survey data on the elderly residing in households in Fiji, Republic of Korea, Malaysia and the Philippines to analyze demographic and socioeconomic factors associated with various living arrangements of the elderly. A consistent factor, throughout the four Asian and Pacific countries, was the importance of an available spouse and children with whom to reside. Martin (ibid.) discovered that a surviving spouse reduced the probability of living with children, although the availability of a child diminished the likelihood of residing with the spouse only. When either kin was available, this reduced the probability of living with others but had positive effects on living alone. In general, males and the "young-old" were more apt to live with their children than females or the "oldest-old".

The trends in household members aged 60 and over by age groups, in Japan, clearly manifest the tenacity and continuity in the traditional mode of living arrangements. A national sample survey undertaken by the Japanese Ministry of Health and Welfare in 1988, disclosed that roughly three-fifths of the aged, 60 years and over, co-live with their married children, (some two-fifths with a married child and a fifth with unmarried children). Under three-tenths of this population reside with their spouse only while the remaining one-tenth live alone.

Data from the four Latin American countries cited above suggest that adding other members to the nuclear family is a type of family arrangement that is used as a means of survival, for both economic and practical purposes. The extended family, under certain circumstances, is viewed as a mechanism which makes possible the maximization of available resources for the support and care of its members. Although the ratio of households with domestic servants is small, it is interesting to note that the percentage of households with domestic servants rose sharply when the household head was at least 80 years of age.

2. Household Headship

The UNSTAT-INSTRAW report recommends that the term "head of household" be replaced by a more specific term wherever practicable. For the purpose of census, it will be sufficient to nominate a reference person within the household for which some simple and unambiguous rules can be set; for example, the reference person may be the oldest adult male resident in the household, excluding all other males who have been absent for six months or more. Where there is no adult male resident, the reference person will be the oldest female resident. Although this rule has a clear male bias, it possesses two advantages: (a) it clarifies the existing practice in most cultures where the heads of household are expected to be male; and (b) it permits a one-to-one identification of all female reference person households as those in which no adult male is resident. In the past, the failure to distinguish households headed by women, from those headed by women by virtue of the fact that no adult male was present, has led to some confusion. For the elderly women, this practice presents some conceptual issues, as in most developing countries, the elderly continue to hold their status as family head. Some studies argue that the role of women is positively correlated with age, signifying that the elderly women assume higher responsibilities in the household as they grow older and, most particularly, when they are widowed.

In the four Latin American countries examined by ECLAC, (o.cit.) the predominant position among the elderly is that of heading one's own household, either as head or spouse of the head, although this tendency diminishes among those 80 years and older. The great majority of males remained to head their household even upon reaching older ages. The proportion of women heads of households increased with age, ranging from 16 per cent in Panama to 30 per cent in Argentina.

In Indonesia, the Philippines and Thailand, the majority of the elderly head their households with the male elderly, more probably than the female elderly, to be the household head (Chef and Jones, 1989: 31). The proportion of males who are heads of households (77 to 87 per cent) greatly surpassed the fraction of females who were either household heads (24 to 31 per cent) or spouses of the heads. The corresponding percentages for Peninsular Malaysia, as disclosed in the Malaysian Population and Fertility Survey, 1984/1985, were 80 per cent of males and 32 per cent of females, 60 years and older. The aforementioned situations reflect the higher ratio of females who are widowed, most of whom apparently reside with families of their children or children-in-law.

The elevated headship rate among the male elderly is not readily interpretable. As the person turns 60 or 65, the work, responsibility and authority for managing the household may fall on perhaps the married son living in the same household. However, politeness, convention or tradition may dictate that the elderly be regarded as the official household head. Much depends on whether in extended households, it is the children who join the elderly person's house or it is the elderly person who moves into the offspring's residence.

Increases in headship rates among younger and older ages were observed in Japan although the rates remained much the same in the middle ages (Kono, 1990). It is well understood that the greater the tendency towards nuclearization, the higher are the headship rates. Indeed, sex-age-specific headship rates for married males of Western European countries, the United States of America and Canada show generally

higher scores for both younger and older age groups, suggesting that these groups tended not to double up but maintained their own separate household.

In general, the expanded headship rates for younger and older groups can be traced to economic, demographic and cultural factors. The wish to be private, independent and even physically separated from others seems to be deeply rooted in Western value systems, being closely associated with growth of individualism, political democracy and instrumental rationalism. Hence, a lower income single person or couple may elect to save on housing by moving in with other relatives. In such situations, seclusion may be considered an extravagance. As income rises, however, the food expenditure is reduced. Once families climb out of the poorest income bracket, their income is spent on a greater variety of goods and services. Then, privacy is often regarded as one of the important things that money can buy.

On the other hand, such inclinations used to be relatively alien to East Asian cultures which rather tended to emphasize other concepts, such as family continuity, group solidarity and cohesion, respect and care for the aged, and group responsibility for the welfare and survival of the elderly. However, such rooted traits have now been undergoing modifications, as evident in the data on Japanese household structures (shown in Table 5). While not necessarily converging into the Western model, the rise in the relative magnitude of nuclear households and one-person households is clear. Among the former, there is an expansion in the percentage of households consisting of just husband and wife. Having an age breakdown of these family types would have indicated the extent to which such trends involved the elderly.

	Nuclear Family Households								
Year	Total Households (Thousands)	Total	Husband and Wife Only	Husband Wife and Children	Male Parent and Children	Female Parent and Children	One person Households	Other Related Households	Non-related Households
Perce	ntage)								
1955	18,383	59.6	6.8	43.1	1.6	8.1	3.4	36.5	0.5
1960	19,678	60.2	8.3	43.4	1.3	7.3	4.7	34.7	0.4
1965	23,085	62.6	9.9	45.4	1.0	6.3	7.8	29.2	0.4
1970	26,856	63.5	11.0	46.1	0.9	5.5	10.8	25.4	0.4
975	31,271	64.0	12.5	45.7	0.8	4.9	13.7	22.2	0.2
980	34,106	63.4	13.1	44.2	0.9	5.1	15.8	20.7	0.2
1985	36,452	62.6	14.3	41.7	1.0	5.7	17.5	19.7	0.2

Table 5Trends in Household Structure, Japan

Source: Kono, Shigemi. 1988. The social consequences of changing family and household structure associated with an ageing population. Table 6, p. 289. In <u>Economic and Social Implications of Population Ageing</u>. (United Nations publication Sales No. E.90.XIII.18).

B. MIGRATION AND HOUSEHOLDS

The migration process has both individual and societal consequences for the elderly. At the individual level, the selective nature of migration may result in stress, disorganization of daily life or even in various forms of mental illness for the senior citizens. A more pervasive aspect of the social consequences of migration is its impact on the demographic composition and social structure of both the sending and receiving areas. Population composition is influenced by the selective nature of migration, particularly age selectivity. Migration selectivity, when combined with a large volume, helps to alter the patterns of social relationships and social organization. Thus, the extended kinship relations are weakened and local economic, political and educational institutions have to adjust to shifts in the number of people serviced by each. As a result of the out-migration of well-educated young adults, those left behind in the areas of origin are disproportionately the disadvantaged sectors of the population, amongst whom are the elderly. In addition, the departure of the educationally and occupationally talented people contributes to further economic stagnation or decline of the sending area.

The physical separation of the older and younger generations arises when urbanward migration becomes common, as in Asia (with the exception of Hong Kong and Singapore). Industrialization usually increases the rate at which young, single individuals leave their rural dwellings and migrate to the towns and cities for employment. Since the senior citizens frequently remain in the countryside (the Philippines seems to be the exception)³, there is mounting physical separation of the aged and their adult progeny. Under such condition, the physical care of the elderly by their offspring becomes a problem. Even the practice of sending remittances may lapse, particularly if the emotional ties between parents and their children are enfeebled due to absence (Pramualratana, 1991, as cited in Mason, 1991). Heisel (1984:56) found that reports of government officials to the United Nations and to the World Assembly on Ageing stressed the impact of rural-urban migration on the aged thus:

"Not only are the rural aged left with reduced family support, they are left with little or no health services at a time in life when health needs increase, as medical facilities tend to concentrate in urban areas. Some elders, particularly widowed women may follow their children to the city, but many are deterred from doing so by the shortage and inadequacy of housing. The family, including the elderly, often depend upon remittances from migrant younger members, yet other people risk neglect and isolation as a result. Traditional patterns change more easily with migration; for example, emigrants become more interested in the education of their children and as a result send less money to persons left behind ..."

However, Ikels (1986) found that the elderly take on more active roles and are not mere passive victims of migration. These roles include animating young people to migrate; replacing out-migrants in their work; contributing their services and their resources to the local community upon their return from the urban areas or overseas, or willingly leaving their home communities to start life by joining their children in the city or starting life in a new country. Furthermore, those advanced in years have stimulated the sending of remittances back to the home community and have instigated the return of young migrants to the home community either on a temporary or permanent basis.

³ The Philippine survey of the elderly in four areas (Domingo, Feranil and associates, 1990) indicated that lifetime migrants, those whose residence at the time of the survey differed from place of birth, constituted two-thirds of the elderly sample. The fraction of male migrants exceeded that of female migrants. Residential differentials indicated a greater proportion coming from the urban rather than the rural sample. The data revealed the dominance of city-ward flows (67 per cent) as compared to village-ward movements (32 per cent).

Out-migration of the young does not always have negative consequences for the aged as detailed in the preceding paragraph. The positive aspects are dependent in part upon the extent to which the elderly can retain control over the young out-migrants and induce them to bring and/or remit funds, to pay visits to the home village, or to furnish the elderly in both the village and the city with the needed care and emotional support.

Most voluntary migrations are short distance, i.e., within 80 kms. (Warnes, 1990). The accumulated effect of such migration produces not only suburbanization and regional population redistribution but also growing concentrations of elderly persons in towns, rural areas and regions favoured by retirees.

Voluntary migrations are usually characterised by an asymmetrical single-peaked pattern. However, deviations from this pattern were discerned among prosperous groups in France, the United States and Britain in the seventies. A small increase in the propensity to migrate was found at and shortly after retirement age and shown to be associated with long distance moves away from large metropolitan areas to non-industrial and well-serviced rural and coastal areas (Cribier, 1989; Warnes, 1983). More recently, data from national registers in the Netherlands and Belgium have demonstrated a rise in the propensity to migrate with increasing age over about 75 years (Poulain, 1988). The hypothesis is that these migrations are associated with moves following bereavement or the onset of illness, frailty or poverty (Warnes, 1990).

It is important to bear in mind that elderly migration data are obtained either from the census or from population registers. Migration data from the census are usually derived by comparing current place of residence with that reported for some previous point in time (either one or five years ago). Consequently, there will be no information with respect to multiple or return moves occurring during the interval nor any knowledge on the mobility experience of persons who may have moved during the interval but who were no longer around to be enumerated (having died or emigrated). Thus, censuses will usually provide data on migrants. On the other hand, population registers will record each migration as it takes place. Without a fixed migration interval, a person can be counted as having moved any number of times during a specified time period. By contrast then, population registers will usually provide data on moves.

One of the vital components in the study of elderly migration is its demographic and socio-economic differentials in behaviour. In general, while the aged are less mobile relative to the younger age groups of a population, it should be borne in mind that migration among the elderly is a selective process. Diverse types of moves occur at various stages of the elderly life cycle (Speare and Meyer, 1988). It is worth noting that, in some cases, the migration behaviour of the very old is the reverse of that of the young old. Where data are available only for the senior citizens as a whole, the differences are either concealed or lost entirely, because the information relating to the behaviour of the younger elderly overwhelms that concerning the older elderly.

In the developed countries, the data discloses a consistent pattern of elderly migration to non-metropolitan areas. In the United States, the Netherlands, Australia, Belgium and the United Kingdom, this type of movement is very much the domain of the young olds, particularly, those who have recently retired. These are persons who will probably move as complete nuclear families and who would generally be regarded as sufficiently prosperous (Bartiaux, 1988; Serow, 1987a). Such individuals have come to be designated "amenity" migrants and are quite different from the older, most likely widowed persons who are more disposed to head for metropolitan areas in search of support or assistance from family, friends or institutions (Wiseman and Roseman, 1979; Speare and Meyer, o.cit.; Litwak and Longino, 1987). Such amenity migration gains credence in large nations like Australia, Canada and the United States, where extensive interregional variations in climate, cost of living, and "life style" exist (Ring, 1988).

The factors determining the mobility behaviour of elderly persons can be ascertained from two questions: whether to move and if so, where? The first can be answered on the basis of the individual's or

his family's/household's characteristics; the second depends not only on individual characteristics but to a larger extent upon the characteristics of places which serve as alternative destinations.

Stated reasons for migration include desire for greater contact with family and friends or health. It should be pointed out that in Japan older women outnumbered their male counterparts in specifying family considerations as the paramount cause for moving. One can reasonably speculate that recent widows would comprise of a disproportionately large component of older women expressing this motive. Consistent with this speculation is Grundy's (1987) report that British widows were about one fifth more likely to move than other women of the same age. Japan seems to be the exception from the foregoing findings. Otomo and Itoh (1988) reported that retirement migration in Japan, unlike in North America and Oceania, favour metropolitan areas as the destination. This may reflect the greater propensity of elderly Japanese to share a household with children (see Table 6).

Although the relationship between health status and migration is not clearly understood, it would do well to remember Patrick's (1980) speculation that changes in health status are apt to be coupled with a move to another environment, particularly one with a long-term care facility. These facilities are usually installed near medical centres with the capacity to provide comprehensive health care services. Such centres are most probably established in major urban places. In all likelihood, one would expect the "old-olds" to undertake a health-related move.

There are several attributes of common importance in both the decision to leave and where to go in developed countries. Prominent among these are climate and cost of living; colder climates and high costs of living make it easier to select a new place of residence. Conversely, a mild climate and low cost of living render a new place of residence more attractive.

In addition, ethnic similarity comes through as a salient attribute in Canadian studies (Liaw and Kanaroglou, 1986; Ledent and Liaw, 1988) in terms of both migration-related decisions. Age of population also proved to be a significant determinant of elderly in-migration, with older places tending to prove more attractive to older migrants (Meyer, 1987; Serow, 1987b). In general, it would be more accurate to conclude that older migrants prefer to move to places where a relatively large share of the existing population is similar to the migrants themselves, be it on the grounds of ethnicity or age.

The studies cited above demonstrate quite clearly that the migration behaviour of older persons has two distinct dimensions, namely, moves for amenities and moves for support. Amenity movers are much more likely to be married, still healthy and well-to-do couples, in their early to mid-sixties, whose destinations are the inexpensive and warm non-metropolitan areas. On the other hand, support movers are individuals or couples in their seventies or eighties, below par in terms of health and affluence, who are more likely to join existent households in metropolitan areas. In all probability, these pre-existing households are headed by the migrant's offspring (offspring's spouse), in their fifties, presumably still economically active. If the move is not actually to the home of the children, it will most likely be in the vicinity or to a place adjoining a long-term care facility.

Migration has a significant impact on headship and household size, particularly in rapidly urbanizing countries, such as Japan and the Republic of Korea. Its importance lies in the fact that massive internal migration can cause nuclear fission or undoubling of families even in a country where the nuclearization process is otherwise rather limited, owing to a deep-rooted stemmed family tradition (Kono, o.cit.).

The fact that the elderly in Japan moved either to reside with or to be close to relatives is highlighted in Table 6. More female (than male) elderly migrated to live with relatives but the reverse was true for those wishing to dwell near relatives. Relatively smaller proportions move to get away from relations (Otomo, 1990).

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Table 6

	Residing with Relatives	Residing Close to Relatives	Separation from Relatives	Care in Hospital	
Both Sexes	8.61	3.05	1.61	0.90	
Under 20	7.89	0.56	0.56	0.28	
20-24	12.49	1.15	0.94	0.84	
25-29	7.00	3.76	1.07	0.82	
30-34	6.62	4.67	1.81	0.92	
35-39	6.72	3.77	2.46	0.66	
40-49	5.82	1.49	1.32	0.83	
50-59	10.90	2.18	1.56	1.56	
60 & Over	22.95	7.10	5.46	2.73	
Male	7.43	3.28	1.46	1.12	
Under 20	7.65	0.51	0.51	0.51	
20-24	10.27	1.68	1.05	0.84	
25-29	7.56	4.07	1.36	1.16	
30-34	5.70	5.35	1.96	0.71	
35-39	4.42	3.15	1.89	1.25	
40-49	6.85	2.02	0.87	1.15	
50-59	7.49	1.60	1.60	1.07	
60 & Over	16.46	10.13	3.80	5.06	
Female	9.85	2.81	1.78	0.67	
Under 20	8.18	0.63	0.63	0.00	
20-24	14.71	0.63	0.84	0.84	
25-29	6.61	3.43	1.39	0.52	
30-34	7.59	4.36	1.71	1.14	
35-39	9.22	4.44	3.07	0.00	
40-49	4.25	0.77	1.93	0.00	
50-59	15.67	2.99	1.49	2.24	
60 & Over	27.88	4.61	6.73	0.96	

Selected Reasons for Moving by Age: Japan, 1981

Source: Otomo, Atsushi. 1990. Elderly migration and its implications for changes in household composition in Japan. Table 1, p. 8 of paper presented at the United Nations International Conference on Ageing Populations in the Context of the Family, Kitakyushu, Japan.

C. MARITAL/UNION STATUS AND LIFE CYCLE PATTERNS

1. Marriage Variants

The changes in marital patterns, sweeping both the more developed and developing world, have affected both the family and household structure. Gains in life expectancy, over an increasingly lengthy lifetime, have led to a choice among others, of longer durations of marriage, multiple marriages, or extended periods in an unmarried state. At all ages, wider acceptance and prevalence of cohabitation as an alternative to marriage, childbearing outside marriage, rising rates of divorce among new marriages, and patterns of remarriage and step-parenting have radically altered the definitions of "family" in many countries.

In the United States, for example, each successive cohort attaining old age in the 20th century has experienced lower mortality rates and higher divorce rates over its lifetime than any preceding cohort. Throughout this century, a majority of Americans with disrupted marriages in the young adult years due to divorce or widowhood have remarried, although age-specific remarriage rates have altered over time (Uhlenberg, 1990). These transitions in mortality, divorce and remarriage have combined to produce a notable transformation in the marital status characteristics of cohorts as they enter old age.

The marital status of older persons is an aspect of family structure that deeply affects their living arrangements, support systems and individual well-being. In the United States, support provided by an older woman to her husband may, on one hand, leave her physically and financially drained and lacking any support of her own when he dies. On the other hand, unbroken husband-wife families provide a continuity of the marital bond established through the life course. Thus, they constitute a multiple support system for spouses in terms of emotional, financial and social exchanges. The provision of care in coping with ill-health from chronic diseases and functional limitations becomes increasingly important at older ages. To a large extent, marital status also determines the living arrangements of older persons. While independent living arrangements generally characterize the situation for married couples in most developed world societies, it is far from universal in other regions of the world. Finally, it is frequently reported that married persons tend to enjoy higher levels of survival, mental health, use of health services, social participation and life satisfaction compared with older persons who never married (Myers, 1990).

Just as is true of most compositional elements of the aged population, changes in marital status distributions can come about because of:

- i. variations in the aggregate characteristics of succeeding cohorts joining the elderly population;
- ii. elective survival operating at older ages; and
- iii. behavioural transitions in status that may be occurring among older persons. With respect to marital status, it should be noted that persons can undergo status modifications as a result of events external to themselves, as in the case of a person becoming widowed. Persons with certain characteristics, who by reason of spatial mobility, move into and out of the aged population in a defined territory can also bring about aggregate changes. However, this factor would seem to have only minor consequences for populations of older persons.

While data on marital status have improved in terms of age detail at the older ages, there are still serious difficulties in obtaining time-series information for many countries, particularly, in developing countries. Categorisation of marital status is subject to considerable differences between countries in the manner in which separation is treated. In addition, statistics on consensual unions may be variously recorded and reported. This is a matter of emerging concern in many countries, not only in the developing but in the developed countries as well.

The differences in marital characteristics revealed in Table 7 highlight the longer life expectancy of Sri Lankan women and the prevailing trend among the Sri Lankan males to marry younger women. There is also evidence of a decrease in customary marriages as a result of the Government's encouragement to change this status by civil registration.

In the developing nations, definitions of family bonds are less easily ascertained by such features as marriage or co-residence. Consequently, the boundaries of family relations have remained more fluid. Independent household formation rates are higher and show more consistent membership patterns in the more developed countries (Burch, 1989). Lack of data on non-resident kin and misguided attempts to apply universal definitions of family membership have, therefore, hampered much research in the Third World.

Marriage and divorce impact on both those engaging in these unions and dissolving them as well as for their relatives. When two adults divorce, one set of parents may involuntarily lose their grand-parental roles. Similarly, in the case of remarriage, a child may suddenly find itself with an additional set of grandparents, beyond the two original pairs. It is this "complex reconstitution" of multi-generational family ties which has created the greatest number of new, alternative family relations, whose governing rules are still evolving (Bengtson, Rosenthal and Burton, 1990).

Table 7

Population Age 60 Years and Over by Marital Status: Sri Lanka, 1963, 1971 and 1981

				60-64 Yea	rs		65-69 Yea	irs	
			1963	1971	1981	1963	1971	1981	
Male									
Never married			11,096	11,356	11,900	6,067	8,991	8,489	
Married registered			87,405	96,523	139,497	52,474	76,906	98,871	
Married customary			24,065	29,640	18,809	13,125	21,448	13,080	
Widowed			15,562	11,986	11,862	12,461	13,237	11,757	
Divorced			498	541	743	292	443	517	
Legally separated			81	554	527	45	374	348	
Female									
Never married			4,635	5,590	7,002	2,930	4,571	5,333	
Married registered			42,198	53,389	88,079	23,482	40,347	58,666	
Married customary			9,695	14,622	11,768	4,876	9,661	7,521	
Widowed			45,902	43,138	49,314	33,913	44,234	46,845	
Divorced			392	375	37	183	267	372	
Legally separated	3		46	328	366	22	202	247	
		70-74 Ye	ars	75 Ye	ears and O	ver		Total	
	1963	1971	1981	1963	1971	1981	1963	1971	1981
Male									
Never married	4.012	6.916	6.553	5.218	6.126	7.947	26.393	33.389	34,889
Married registered	32.725	54,316	68,784	34,599	43.871	69.387	207.202	271,611	376.539
Married customary	8.195	14.524	9.228	8.321	11.947	9,478	53,706	77.559	50,595
Widowed	11.117	13.482	12,251	18,601	18,937	21,198	57,741	57.642	57,608
Divorced	187	276	326	,	213	222	319	1 190	1 482
1.905									11102
Legally separated	25	226	258	148	193	271	299	1,347	1,404
Female									
Never married	2.039	3.336	3.978	3,694	3.189	5.257	13,298	16 686	21 570
Married registered	12 317	21 772	33 866	11 832	18 713	32 969	89 829	134 221	213 580
Married rustomary	2 599	5 250	4 583	2 399	4 524	4 603	19 569	34 066	28 475
Widowed	29 799	30 600	40 736	A1 121	49 966	56 678	150 735	177 032	103 573
Divorced	111	122	177	132	45,500 88	1,070	100,700 818	111,032	1 272
Legally separated	16	115	152	105	00 95	172	152	720	1,2/2
Legariy separated	10	110	104	00	00	1/3	102	/30	320

Source: Perera, P. D. A. 1989. **Emerging Issues of Population Ageing**. Table 29, p. 20., Asian Population, Studies Series No. 98. Bangkok, Thailand: Economic and Social Commission for Asia and the Pacific.

From the viewpoint of the elderly, data may be obtained to identify whether their offsprings have remained married or have divorced; if divorced, whether any children may be in the wife's or husband's custody. Information on living arrangements will help determine the existence of multi-generational families. If one or both of the divorced parents remarry, data to be collected can clarify which pair remains in the multi-generational household, whether or not they support any elderly and who their sources of support will be in old age.

2. Marital Status Distributions at the Older Ages

The distributions of marital status are a function of the historical processes that are embedded in cohorts as they reach the older ages and, indeed, preceding cohorts that are already aged. Marriage, remarriage, divorce and widowhood all play a vital role in this respect. The current trends reflect past developments.

As seen in Table 8, the proportion of currently married males in Malaysia, 1980, decreased with increasing age in both urban and rural areas, although the percentages remained high. Moreover, married male fractions far exceeded those of females in village or city alike. The reverse was true for the relative distribution of widows and widowers.

This supports the statement made earlier that more males than females re-marry even at older ages, indicating the availability of a wife to provide care for the husband at old age. What is also indicated here is the comparative advantage of males over females who do not re-marry and who would be left to the mercies of children or of other kin for care and support in their twilight years.

Table 8

		Male		Female				
Age Group	Never	Currently		Divorced/	Never	Currently	Widowed	Divorced/
(years)	married	married	Widowed	separated	married	married		separated
Urban								
55-59	4.3	89.8	4.7	1.2	2.8	63.8	29.6	3.8
60-64	4.2	85.9	8.5	1.4	3.2	51.0	41.4	4.4
60 +	4.8	74.8	18.1	2.3	3.5	30.9	60.8	4.8
Rural								
55-59	2.4	90.9	5.1	1.6	1.2	64.6	28.7	5.5
60-64	2.5	87.1	8.2	2.2	1.3	49.7	41.9	7.1
60 +	3.3	76.6	16.8	3.3	1.4	29.1	60.8	8.7

Percentage of Marital Status by Age, Sex and Urban/Rural Area, Malaysia, 1980

Source: Arshat, H., P.C. Tan and N.P. Tey. 1989. **The Ageing of Population in Malaysia**. Table 26, p. 17. Asian Population Studies Series No. 96. Bangkok, Thailand: Economic and Social Commission for Asia and the Pacific. A second factor that can influence current distributions and trends pertains to the spouses chances of survival in a marriage. The gains for late life survival are even more impressive, although the levels themselves are naturally much lower. The striking increase in Japan reflects the greatly reduced mortality rates for both males and females at older ages in that country. Thus, not only has survival improved early in life, but such changes also influence later life survival. This is not often brought out so clearly when examining average life expectancy at age 65, for example. These findings suggest that survival improvements have certainly been involved not only in raising proportions of married persons reaching the older ages, but also in contributing to the trends noted through these later ages. The analysis ignores differentials in mortality by marital status that can further affect the distributions.

Table 9 reveals the striking differences between 1920 and 1980 in the substantially increased length of three- generational co-residence in Japan accompanied by a shortening of the childbearing period and a lengthening of the period of familial support for the parent after the father's retirement. By and large, mortality reduction and concomitant lengthening of life expectancies have the greatest effects.

The other factor that can potentially affect the distribution is divorce at the older ages. Country data on this topic are scanty.

Table 9

Life-cycle Stages of the Three-Generational Stem Family in Japan, (Circa 1920 and 1980)

		1920			1980		
Event or stage	Age of Husband	Age of Wife	Amount of Time (years)	Age of Husband	Age of Wife	Amount of Time (years)	
Marriage Birth of first child (son) Birth of last (fifth) child Birth of last (second) child	25.0 27.5 39.5 32.5	21.0 23.5 35.5 29.5	28.0 29.5	25.0 26.5			
Marriage of first child (son) Last child's completion of school education	52.5	48.5	57.5 52.5	54.5 49.5			
Birth of first grandchild (grandson) Retirement of husband Death of husband Death of wife	55.0 60.0 61.5	51.0 56.0 57.5 61.0	59.0 65.0 75.0	56.0 62.0 72.0 80.0			
Child-bearing Rearing children Two-generational co- residence of the parents with their married son and his wife (between marriage of first son	14.5 27.0					4.5 23.0	
and death of wife (mother) Three-generational co- residence of the parents with their married son and his family	12.5			24.0		25.5	
Parents are supported by their married son (between retirement of husband and death of wife)	5.0			18.0			
Widowhood	3.5			8.0			

Source: Kono, Shigemi. 1988. The Social Consequences of Changing Family and Household Structure Associated with an Ageing Population. Tables 5, p.286. In **Economic and Social Implications of Population Ageing**. ST/ESA/SER.R/85. (United Nations publication Sales No E. 90. XIII. 18).

3. Marital Dissolution and Remarriage

An assessment of indicators of well-being of the elderly leads to the conclusion that the divorced are more disadvantaged in old age than any other marital status category. Divorced men and women have higher poverty rates and more complaints about their financial situation than the married, widowed, or nevermarried older persons. The divorced experience the highest mortality rates in later life. The divorced elderly have weaker social support networks and less satisfaction with life than the married. And, divorced older men have less contact with, and receive less support from, their adult children than never- divorced men. These findings probably confirm that marriage and family relationships play a significant role in determining the quality of later life.

Research on the aftermath of divorce has tended to emphasize its negative economic consequences for women and children. Thus, it may not be surprising to find that divorced older women suffer greater financial hardship than other women.

Using data from the Committee on Ways and Means, and from the National Opinion Research Center (NORC), Hyman (1983) was able to indicate the poverty rates and the proportions among the elderly in the United States who were dissatisfied with their financial situation as follows:

Poverty Rate/19 (65 years +)	Per Cent Highly Dissatisfied with their Financial Situation/1972-78 (60-79 years of age)
Males Female	s <u>Males</u> <u>Females</u>
6.0 6.2	15 13
14.6 20.0	24 16
17.6 23.3	14 13
19.2 26.4	39 23
	Poverty Rate/19 (65 years +) Males Females 6.0 6.2 14.6 20.0 17.6 23.3 19.2 26.4

The above indicators reveal that data on income in old age show very large differences by marital status for both sexes. Older persons who are married enjoyed much higher standards of living than the non-married. The poverty rates among the divorced were three to four times larger than among the married. While the poverty rates among married males and females were nearly identical, widows, single and divorced women reported rates that were around 6 points higher than the corresponding male rates.

Males, irrespective of marital status, were much more dissatisfied with their financial situation. Both divorced men and divorced women were much more likely than their counterparts in other marital statuses to state that they were "not at all satisfied" with their present financial situation.

It is mainly in the more developed nations that changes in marital patterns have had the most effect. To illustrate, in the United States in the 1980s, age-specific rates of divorce among women rose only above age 35, and declined at the younger ages. Meanwhile, remarriage rates for women of all ages decreased over time. Since these probabilities are negatively associated with age at divorce, overall remarriage rates are expected to drop continuously as age-specific divorce rates rise among the middle aged and older population (Uhlenberg, Cooney and Boyd, 1990).

Again, it is important to emphasize that the number of women who are eligible for remarriage is much larger than that of men and that many of these women are to be found at the older ages.

An examination of the overall aggregate growth in the number of older persons and within different marital status categories disclosed the greatly increased number of widowed females who comprise the older population in most countries. The full impact of these numerical increases is not fully revealed in the proportions of women widowed because of off-setting changes in other categories. For example, in Japan there were over 1.6 million more widows in 1985 than in 1970, and a total increase of over 3.2 million older females. While widows accounted for over half of the net increase, the percentage of widows among females declined from 66 to 59 per cent.

4. The Relationship Between Marital/Union Status and Women's Economic Situation

The above data indicated that divorce is indeed associated with the lower economic well-being among the elderly. However, information on assets and wealth held by the elderly, broken down by marital status, may be collected but not published. Among American women over age 65, four fifths of the married and just over three-fourths of the widowed, compared to half of the divorced, live in homes they own (Uhlenberg, Cooney and Boyd, op.cit.).

The disadvantaged economic status of divorced women, relative to married or widowed women, remains highly significant (Uhlenberg, op.cit.). Given their generally weaker financial condition, it is not astonishing to discover that the divorced are more apt to continue working in later life and to lessen their living expenses by sharing a home with others.

Multigenerational households in Brazil were more frequent among the poor, in general, and among the migrants from rural areas, in particular (Ramos, 1990). This association with poverty was specially significant for the three-generational household. The profile of the elderly living under the same roof with children and grandchildren, is that of a very old widow, with little income (if any), living in a household belonging to family members and showing a high disability score. This is in contrast to the elderly person in a two-generational household who has a higher chance of still being married, with a higher income, living in her or his own property, and showing a fair degree of autonomy. However, those with the best multidimensional functional status were living in one-generation households, an option experienced by men more than women, and rich elderly more than the poor elderly. Never-married elderly lived mainly in one-generation households, not by themselves. In fact, those living alone showed some similarities to those living in three-generational households of mainly widows and separated elderly. Socio-economic status tended to be higher among those living alone than among those in three-generational households, reinforcing the latter's economic antecedent.



II. MEASURING ELDERLY WOMEN'S PERFORMANCE IN THE REGULAR EDUCATION SYSTEM

A. SCHOOL COMPLETION

School completion data for women at midlife and older are available from the 1970 and 1980 population census rounds and are published in the **Compendium of Statistics and Indicators on the Situation of Women** (op.cit.), although, the figures are debatable. In many Latin American and Caribbean countries, for example, there is no consistent specification of what constitutes primary school. For instance, in Brazil, primary school education is spanned over eight grades while in Colombia it is only five years. In the fifties, when many of the present 50-year old women attended school, the national censuses in this region did not define the number of years constituting primary, intermediate or secondary schooling.

In all countries for which data are available, proportionately more men than women, in the age groups over 45, have completed primary education in both urban and rural settings. Persons living in rural settings show lower educational attainment. Younger cohorts generally have more education than older ones, and still younger cohorts usually have more education than the 40 to 59 year olds. **The World's Women** (op.cit.) published data on the education and literacy status of women but presented figures for age groups 15-24 and 25+ only.

Statistics on educational attainment for both female and male populations within a country should be developed and compiled on such factors as:

- i. dropouts, attendance and completion rates;
- ii. kinds of education received in particular, vocational education; and
- iii. highest level attained.

Comparisons by age group for males and females are critical to the study of progress in educational attainment and the situation of elderly women, in particular.

B. LITERACY

The meaning of literacy often differs from country to country, but generally refers to the ability to read and write. In the developing world, literacy is a good measure of one's educational achievement. For the youth, it is a better measure of education than enrolment because it generally reflects a minimal level of successfully completed schooling. However, it may not prove to be a good predictor of life success for several reasons. First, it may not be retained. Experts say that four to five years of schooling are necessary for maintaining literacy skills (Chaney, 1984:43). This implies that mass campaigns to increase literacy have merely overstated the national percentages without really benefiting the participants. Women, in particular, suffer loss of reading, writing and numeracy skills as they have fewer occasions to utilize them.

Data on educational attainment and illiteracy appear in the **Compendium**. Illiteracy rates recorded in the **Compendium** are higher for women than for men in all age groups but the rates are striking at ages 65 and older.

The information for selected developed countries (Table 10) has been extracted from the **Compendium** to serve as a contrast to the Korean data recorded in Table 11. It will be observed that, as reported by the 1981 census, more female than male elderly had entered the second level of schooling in Canada, whether urban or rural as recorded in Table 10. The same was true for Ireland. However, Italy and Spain (like the Republic of Korea) showed the reverse. In fact, Spain recorded a measly one per cent of their 65 year olds in rural areas entering the second level. It is worth noting that no rural elderly, male or female, had graduated from junior college or university.

Table 10Educational Attainment and Illiteracy by AgeGroup and Sex, Urban and Rural 1970 and 1980 Population Census Rounds

Country or Area	Year	Total Urban Total Rural		Per Cent							
			Age Group	Illiteracy		No Schooling		First Level Completed		Entered second Level	
				F	M	F	M	F	M	F	M
Canada	1981	T	15-19			0.2	0.2	3.4	4.8	79.6	80.6
			20-24	-	-	0.3	0.5	2.0	2.6	48.4	48.8
			25-44	-	-	0.7	0.7	4.7	4.7	42.1	35.8
			45-64	-	-	2.3	2.1	12.4	13.5	39.9	33.8
			65 +	-	-	5.9	5.7	17.5	18.4	31.7	27.4
		U	15-19	-	-	0.2	0.2	2.9	3.9	79.2	80.8
			20-24	-	-	0.3	0.3	1.6	2.0	46.3	46.5
			25-44	~	-	0.7	0.6	4.1	3.9	40.7	45.3
			45-64	-	-	2.4	1.9	11.2	11.6	40.4	34.8
			65 +	-	-	5.9	5.2	16.8	16.8	32.3	29.6
		R	15-19	-	-	0.2	0.4	5.1	7.2	80.9	79.6
			20-24	-		0.4	0.6	3.9	5.0	57.1	57.1
			25-44	-	-	0.7	0.9	6.4	7.6	46.8	40.3
			45-64	_	-	2 2	2.8	16.6	19 4	38 1	31 0
			65 +	-	-	6.0	7.2	20.4	20.2	28.0	22.0
Ireland	1981	Т	25-44	_	-	32.3	36.9	-	-	58.3	50.2
			45-64	-	-	58.1	65.1	-	-	37.2	28.2
			65 +	-	-	75.1	80.9	-	-	21.5	14.6
Italy	1981	T	15-19	-	-	1.8	1.8	13.9	14.8	84.2	83.2
			20-24		-	2.6	2.2	18.6	15.0	78.0	82.3
			25-44	-	· _	7.8	4.2	46.3	37.9	40.6	51.0
			45-64	-	-	26.2	16.2	54.8	55.8	17.2	23.3
			65 +	-	-	45.2	38.4	43.6	45.8	10.6	12.8
Spain	1981	т	15-19	-	-	4.8	4.8	5.4	5.6	81.7	82.1
			20-24	1.0	0.9	8.6	7.8	12.5	12.1	55.8	57.4
			25-44	4.1	1.9	24.1	19.7	37.3	35.2	19.6	23.6
			45-64	12.1	5.4	43.2	36.7	32.9	33.2	7.3	9.9
			65 +	27.7	12.2	59.1	48.3	23.1	25.8	2.9	5.6
		U	15-19	-	-	4.2	4.2	4.9	4.9	82.6	83.0
			20-24	-	-	7.8	6.8	11.7	10.7	56.3	57.9
			25-44	-	_	23.2	18.4	35.5	32.7	21.9	26.2
			45-64	-	_	42.7	35.7	31.9	31.5	8 7	12 3
			65 +	-	-	58.3	47.2	23.2	25.2	3.7	7 2
		R	15-19	-	-	7 1	7.5	7 8	8 2	78.4	78.2
			20-24	-	-	12 0	11 6	16.2	16.8	53 7	55 /
			25-44	-	-	28.6	25 3	46 1	46.0	8.6	11 7
			45-64	_	_	11 6	20 F	36 3	70.0 78.8	1 0	27
			40-04 65 ±	_	_	61 2	51 2	22 8	27 8	1.5	۲./ ۱ ۵
			UJ T	-	-	01.2	J1. C	22.0	27.0	v.0	1.5

Source:

Table 20, p. 357, 377, and 379. Compendium of Statistics and Indicators on the Situation of Women. (United Nation's publication, forthcoming).
Educational Loval	Bc	oth Sex	es		Male		Fe	emale		
	Total	Total Urban Rural			Urbar	Rural	Total	Total Urban Rural		
Total :	798	510	288	344	218	126	454	292	162	
Elementary	191	148	43	106	73	33	85	75	10	
Middle	46	44	2	34	33	1	12	11	1	
High	45	43	2	37	36	1	8	/	1	
Junior college	5	4	1	5	4	1	0	0	0	
University or higher	19	19	0	16	16	0	3	3	0	
Graduated :	273	235	38	185	156	29	88	79	9	
Elementary	166	132	34	99	72	27	67	60	7	
Middle	44	42	2	33	32	1	11	10	1	
High	42	40	2	35	34	1	7	6	1	
Junior college	2	2	0	2	2	0	0	0	0	
University or higher	19	19	0	16	16	0	3	3	0	
Drop-out :	33	23	10	13	6	7	20	17	3	
Elementary	25	16	9	7	1	6	18	15	3	
Middle	2	2	0	1	1	0	1	1	0	
High	3	3	0	2	2	0	- 1	1	0	
Junior college	3	2	1	3	2	1	0	0	0	
University or higher	0	0	0	0	0	0	0	0	0	
No schooling	492	252	240	146	56	90	346	196	150	

Table 11 The Elderly by Level of Education, Sex and Residence: Korea, 1987

Source: Choe, Ehn Hyun. 1989. **Population Aging in the Republic of Korea**. Table 8, p. 50. Asian Population Studies Series No. 97. Bangkok, Thailand: Economic and Social Commission for Asia and the Pacific.

Data from China indicate the low educational level of the elderly as documented in Table 12. Those who graduated from college made up only 0.3 per cent of the total aged population, a level which was just a third of the proportion (0.9 per cent) reported for the population, 15 years and up. Nearly four-fifths of the elderly were illiterate compared to 34 per cent for all persons who were at least 15 years old. The aged women's educational level was even lower; illiteracy was a high 95 per cent, 35 percentage points above the male level. Gender differences at all levels were quite remarkable.

Table 12Educational Level of PopulationAged 60 Years and Over by Sex, China, 1982

	Both Se	exes	Male		Female		
	Percent Number dist	age ribution	Percen Number distr	tage ibution	Percenta Number distr	age ibution	Sex Ratio (Male/Female)x100
			(Numbe	r in thousa	ands)		
Total	76,637.8	100.00	35,578.7	100.00	41,059.1	100.00	86.65
College graduate	246.4	0.32	210.6	0.59	35.8	0.09	588.26
Senior-middle school	658.3	0.86	552.4	1.55	105.9	0.26	521.62
Junior middle school	2,346.7	3.06	2,121.6	5.96	225.1	0.55	942.51
Primary school	12,543.8	16.37	11,034.8	31.02	1,509.0	3.67	731.27
Illiterate	60,842.6	79.39	21,659.3	60.88	39,183.3	95.43	55.28

Note: Figures in this table refer to the population of 29 provinces, municipalities and autonomous regions on the mainland, including servicemen.

Source: China National Committee on Aging. 1988. Population Aging in China. Table 37, p. 25. Asian Population Studies Series no. 95. Bangkok, Thailand: Economic and Social Commission for Asia and the Pacific.

Second, the type of education represented by literacy does not translate into training for employment, particularly for women. Intensity and practice are important for employment and these are typically not available at the primary level where literacy is established. Finally, the type of education is not addressed in literacy statistics, nor, for that matter, in primary-school completion rates. Too often the emphasis for boys in late primary school and secondary school is on mathematics and science, while for girls, who are expected to become homemakers and mothers, classes in home economics are the norm (Chaney, 1983). Besides, career choices are gender-biased with arts and letters as well as the social sciences deemed to be female preserves while natural and biological sciences are designed for males.

While the educational level of the elderly may be quite low relative to younger cohorts, what is important to bear in mind is that the elderly's presence in the household may free youngsters from their household obligations and enable them to attend school. In fact, Chamie (op.cit.) reviewed a study in Botswana which disclosed that the "presence of elderly members in the household was associated with increased children's enrollment, as the elderly were available to cover the children's chores during the children's absence for school". Moreover, the elderly act as child minders as well as attend to the grandchildren's religious and other educational needs. This role was evident in the surveys of the elderly undertaken by study teams in China, the Republic of Korea, Malaysia and Sri Lanka as part of a multi-country ESCAP project on emerging issues of population aging in 1987 (ESCAP, 1989).

III. ELDERLY WOMEN'S ECONOMIC ACTIVITY AND LABOUR FORCE PARTICIPATION

A. MEASURING AND DESCRIBING THE ACTUAL SUPPLY OF FEMALE LABOUR FORCE

The concept of the labour force defined as the population working or looking for work emerged with the changes introduced by the 1940 United States Population Census. This definition, elaborated by and suited for a developed market economy, was transferred to countries which do not have totally integrated markets and where different modes of production co-exist. The concept of a population of workers which is different from the general population implies a production system in which work is differentiated from other activities that satisfy life itself. This differentiation is not so clear-cut in less developed modes of production.

The resolution of the XIII International Conference of Labour Statisticians of ILO held in 1982 concerning statistics of the economically active population, unemployment and under-employment, created new and more suitable standards for future estimates of the economic role of women. The resolution adopted the concept of "economically active population comprising all persons of either sex who furnish the supply of labour for production of goods and services as defined by the United Nations System of National Accounts and Balances". New standards were introduced with respect to the reference period and two concepts were distinguished: the usually active population, which refers to a long period such as a year, and the currently active population or the labour force, which refers to a short period, such as a week or a day.

Those who are employed comprise those who are in paid employment (performing some work for wage or salary in cash or in kind) during the reference period and those who are in self-employment (performing some work for profit or family gain in cash or in kind). According to the new standards adopted in 1982, persons engaged in the production of goods and services for own and household consumption are to be considered as being employed, with one condition: that their production represents an important contribution to the total consumption of the household.

The definition of economically active population used in surveys and censuses makes it difficult to measure women's economic activity adequately because of its special nature. Some of the difficulties are:

- i. Definition of the boundary of what is considered production of goods and services. In general, work which produces goods and services is culturally defined as that which corresponds to social activities which are paid, continuous and full time. In this way, most of women's work is not adequately recorded to the extent that its basic characteristics are those of discontinuity linked to family life cycles, seasonality, especially in rural areas and part-time in the traditional sectors of the economy, in family enterprises or through self-employment.
- ii. Application of the definition does not take into account domestic work carried out within the household as work. This entails not recording important activities which serve to reproduce the labour force and society as a whole.
- iii. The definition of economic activity used thus far provides a poor measure of work which produces goods and services for own consumption. According to international recommendations, all people involved in production for own consumption should be considered active "if such production comprises an important contribution to the total consumption of the family" (UN, 1990d).

The definition does not specify how this important contribution is to be measured, by whom, what fraction will be deemed important, to whom and how it is important.

In most developing economies, production for own consumption is very high. Nor is production for own consumption only a rural phenomenon; it also acquires important dimensions in urban areas.

1. Under-reporting of Women's Work

There is a difference between work and employment in that the latter is always remunerated, the former oftentimes is not. Official statistics for recording economic activity do not capture women's work. The nature of women's work, their gender roles and the labour force criteria shaping the design of the statistical information, often render adult women workers invisible in these statistics. In developing countries, a large proportion of women's work is discontinuous, part-time, seasonal, frequently difficult to distinguish from domestic activities, performed within the traditional sector of the economy, in family enterprises or self-employment (Recchini de Lattes and Wainerman, 1986: 747).

The following table underscores the inability of official statistics to capture women's economic activities. As can be seen, the homemaker is classified as not economically active. In Uruguay, the urban females aged 60-64 and at least 65 years old who were classified as not economically active numbered 223,100. Of this total, nearly one-fourth consisted of homemakers and practically the rest were income recipients (i.e., persons receiving income from property or other investments, royalties or pensions from former activities). The corresponding rural proportions were 37 and 61 per cent, respectively.

		Uruguay, 198	85			
			Functional	Categori	es	na ana ana ana ana ana ana
and Urban/Rural Residence	Economi- cally Active	Home-maker	Student R	Income ecipient	Other (Not Stated
Urban		nan alam alam dalah alam sebut sebut sebut sebut alam alam alam sebu	, ann ann an a		ana any situ ata ata ata ata ata	nin elain kons kons kons kons kons
Male 12 plus 60-64 65 plus	276,400 27,200 100,000	5,500 500 800	108,800	150,500 26,200 98,600	11,700 400 700	-
Female						
12 plus 60-64 65 plus	694,300 55,700 167,400	348,200 21,600 32,100	123,000 100 100	216,900 33,800 134,400	6,100 100 700	4055 4055 8055
Rural						
Male 12 plus 60-64 65 plus	32,900 3,300 12,700	2,100 100 200	10,400	17,400 3,000 12,100	3,000 200 300	- 200 - 200 - 200
Female						
12 plus 60-64 65 plus	95,900 6,100 13,400	69,900 3,200 4,000	9,300	14,900 2,800 9,100	1,800 100 300	aas aas van
Source: Excer	pted from Tabl	e 37, pp. 98	38-989. Dem	ographic	Yearbook	, 1988.

		Table 13	3		
Population	Not	Economically	Active	by	Functional

Category, Sex, Age and Urban/Rural Residence:

1990. (United Nations publication Sales No. E/F. 89. XIII.1).

Several factors apparently account for the under-enumeration of women in the economically active category. For instance, the classification of unpaid family worker is particularly discriminatory towards women. Wives frequently work in small family businesses and, until very recently, workers had to be employed at least one-third of the hours considered normal for the particular country in order to be counted as economically active in this category. This is in contrast to those who defined themselves as employees or self-employed, who only had to have worked one hour during the reference period (UN, 1984). This problem is especially relevant in rural areas where small-holder agriculture is usually carried out by the entire family. Only the head may be counted, however, even though wives and frequently older children, should also gualify as unpaid family workers.

Self-definition is another problem that hits women especially hard. Since the culturally distinguished roles for women are those of a housewife and mother, and where in some cases, working outside the home is considered inappropriate, a census taker's question must be carefully worded if it is to elicit any economic activity. In many cases, the census instructions are to stop at the first affirmative answer in a list of possible activities. If "housewife" comes before other types of work the woman might have also performed, she will be misclassified (Sennot-Miller, 1989).

The recent census of India's population (February, 1991) attempted to capture women's seasonal and international labour force activity in the agricultural and informal sector by introducing: (a) a 12-months reference period; (b) the clause "including work on farm, or family enterprise" to the question, "Did you work at any time at all last year?" in the individual slip classifying the population into workers and non-workers; (c) the term "seeking work" in lieu of "availability for work"; (d) the distinction between income recipients and unpaid family workers; and (e) gender breakdowns in all tabulations of data on household heads.

The results of the 1981 Population Census do indicate that the female work participation rates rose during the period 1971-1981. In the rural areas, the rates increased by more than two-thirds, 16 to 27 per cent, while in the urban areas, the corresponding increase was 37 per cent (from 7.3 in 1971 to 10 per cent in 1981). Overall, female participation rates went from 14 per cent in 1971 to 23 per cent a decade later.

The reference period also poses a problem. Although most of the countries in Latin America and Asia use one week preceding the interview as the period of reference, in the countries where a longer period is used, the official percentage of economically active women may be much higher. As can be seen in Table 14, a comparison of labour force participation rates in the Philippines showed differences of about 1.5 to 3.6 points in favour of the longer reference period. In terms of employment rate, the gap ranged from 3 to 4 points. Consequently, a more favourable picture of employment emerged when past quarter was used instead of past week as the reference period.

The 1991 Population Census of India referred to earlier by changing reference periods from a week to a year, was able to report higher labour force participation rates for the women.

	198	0	1981		198	32	1983		
Status	Past Past Past Week Quarter Week		Past Quarter	Past Week	Past Quarter	Past F Week C	ast Juarter		
Total, 15 + Number (in 1000)	28,967	29,155	29,847	30,079	30,748	30,978	30,978	31,211	
Labour Force Participation	59.6	61.8	61.1	62.6	60.0	63.6	63.5	63.4	
Employment rate	92.1	95.2	91.3	94.6	90.6	94.5	90.0	93.0	
Unemployment rate	7.9	4.8	8.7	5.4	9.4	5.5	10.0	7.0	

Table 14 Comparative Labour Force Participation Rates Based on Past Week and Past Quarter Reference Periods: Philippines, 1980-1983

Source: National Census and Statistics Office. 1985. Integrated Survey of Households Bulletin (Series No. 52). Labour Force, First Quarter 1983. Manila, Philippines: National

Economic and Development Authority.

A recent issue concerns underemployment. Migration to cities with concomitant marginalisation of large numbers of persons forces many women into involuntary part-time rather than full-time work in jobs paying poor wages and frequently at less than their potential skill levels (UN, 1984, op.cit.).

Many of the problems of unreliability of statistics that pertain to women apply to children and the elderly as well, since the characteristics of their labour force participation parallel those of women in general (Recchini de Lattes and Wainerman, op.cit.). In certain Latin American countries the instructions for census takers were for older persons to be automatically classified as economically inactive, assuming a universal ability to "retire" from work after reaching an advanced age. Thus, information on older women is bound to be unreliable on the basis of both sex and age.

It is important to use aggregate measures of labour force participation which take into consideration the performance by women of their multiple economic activities. Labour force activity rates for three separate labour force definitions "paid", "market" and "standard" labour forces have been recommended (Anker and Anker, 1989). Only in this way is it possible to obtain a full picture of the contribution women make to the labour force and the economy. The "paid" labour force consists of persons engaged in wage or salary employment. The "market" labour force includes persons engaged in activities that result in monetary transactions of some type. The "standard" labour force corresponds to internationally accepted recommendations and includes persons engaged in activities whose products or services should be included in national income statistics according to the United Nations recommendations on systems of national account statistics whether or not these activities are monetised (Anker, 1983; Anker, Khan and Gupta, 1987).

The use of typical labour force questions that rely on key words or phrases such as "main activity" and "work" results in considerable under-reporting of female labour force activity as exposed in a study of the female labour force in Egypt (Anker and Anker, op.cit.). Rural Egyptian respondents did not regard most of the important labour force activities done for the family as "work". Thus, as displayed in Table 15, whereas only about 7, 15 and 16 per cent of respondents reported that women performed paid, market or standard labour force activities for at least ten hours, in the reference week, in response to a question on "main activity", the percentages went up to 9, 24 and 30 when key word questions on "next most important activity" and "work for earnings" were also asked, as compared with 12, 29 and 53 per cent when an activity schedule was used.

Table 15Labour Force Activity Rates by Questionnaire Type,Interviewer Type and Respondent Type for Past Season and Past Week(N = 1024) : Egypt, 1983

			Questionnaire Type					
			Key-Word questions		Inter	viewer	Respo	ondent
Reference Period	Labour Force Definition		"Main Activity" plus "Next		туре		туре	
		"Main Activity"	Activity" plus "Work for Earning"	Activity Schedule	Male	F e male	Self	Proxy
Last Season	Paid Market Standard	7 14 16	9 23 29	11 27 50	10 27 52	12 27 48	14 29 53	8 24 47
Last week	Paid Market Standard	7 15 16	9 24 30	12 29 53	12 30 55	1 2 30 52	15 34 58	8 26 48

Minimum work-time criterion of ten hours per week was used.

Source: Anker, Richard and Martha Anker, 1989. Measuring th<mark>e female labour force in Egypt. International</mark> Labour Review. Vol. 128, No. 4, Table 6, p. 518

Respondent type was not significantly related to the reporting of unpaid female labour force (i.e., non-wage or non-salary employment) in the Egyptian study (Table 15). This result is similar to that of the Indian study (Anker, Khan and Gupta, op.cit.), again indicating that the sex of respondents (or proxy-reporting) is not the major reason for the gross under-reporting of female labour force activity in Third World statistics. On the other hand, in the Egyptian study (as presented in Table 15) there was a significant under-reporting of female wage employment by proxy-respondents compared with self-respondents, a result that lends support to the contention that men are reluctant to say that their wives go out to work for others in certain cultural settings. This result also implies that the effect of respondent-related factors such as sex and self-proxy status differs according to the particular culture and country.

The same results point to several reasons why female labour force activity remains under-reported in official government statistics. <u>First</u>, questionnaires need to be very specific about the types of activities respondents should consider to be labour force activities. Whether this is achieved through the use of a sufficiently long set of key-word questions or through the use of an activity schedule is not very important What is important is that any ambiguity in the use of words such as work, job, economic activity and occupation in labour force surveys should be eliminated. By being specific, respondents, interviewers, data producers (that is, statistical offices) and data users can be clear about what data are being collected and how the labour force is defined. <u>Second</u>, information should be collected on all of the labour force activities in which women (and men for that matter) engage. In Third World countries, women (and men) frequently undertake a number of different labour force on only one main labour force activity (or even two) often yields an incomplete picture. <u>Third</u>, providing estimates according to several labour force definitions would help to clarify the meaning of what is being reported, since a single labour force definition is necessarily arbitrary when it comes to subsistence- related activities. In any case, one definition alone cannot accommodate all of the needs of policy-makers and other users (Anker and Anker, op.cit.).

2. Labour Force Participation of Older Persons

Retirement age is known to be a function of household wealth, economic opportunities, retirement programmes (such as social security) and health problems that may limit work effort (Clark, Kreps and Spengler, 1978). In addition to these economic and health factors, the labour force participation rates (LFPRs) of older persons are influenced by household structure and responsibilities as well as personal preferences based on religious and cultural beliefs (Standing, 1978).

Job opportunities for older persons are determined by the relative supply of and demand for older workers. Industrial structure is one of the principal factors governing the labour market prospects of older persons (Durand, 1975; Pampel and Weiss, 1983). In self-employment and the agricultural sector, older workers find it easier to phase into retirement by switching job assignments and by reducing hours. Self-employment and employment in family-related activities also tend to be greater in the rural sectors. Thus, countries that are less urbanized and have a larger agricultural sector are expected to have higher labour force participation among older persons (Chen and Jones, op.cit., Arshat, Tan and Tey, 1989; Choe, 1989; Perera, 1989).

The presence of small children in the family tends to reduce the likelihood that women will be in the labour force. However, this relationship is greatly weakened in developing countries by strong extended family structures, the important role played by older siblings in child care, the comparatively low cost of domestic help, and relative importance of self-employment and unpaid family work that can be combined with child care (Anker,1978). For older women this may show up as the demand for child care by grandmothers. The need for such care may, however, be less strong in the case of women aged 65 and over than of those aged 55-59. If one assumes a typical generation length of 28 years, women aged 65 and over will normally have daughters of about age 42 on average, whose age-specific fertility rates (and hence, the presence of very young children) should not be very high.

Also, single or widowed women are more likely to be working than married women (Durand, op.cit.). This suggests that the sex ratio of the elderly population by marital status along with the proportion of aged women in the total population may explain some of the variation in participation rates of older women.

Personal preferences, the value attributed to women's time in the home, religious beliefs and social norms relating to family support systems also influence work decisions. In all countries, fewer women than men are reported to be in the labour force. This continues to be true for older persons and suggests that retirement studies should be done separately for men and women.

In addition to actual differences in participation rates, reported differences between male and female labour force participation rates may be due to survey techniques and other types of measurement error. As has been stated earlier, female labour force activity is often under-reported in censuses and surveys because of preconceived notions as to who is and who is not working, ambiguous definitions of labour force activity (especially for informal and family-based activities), and poorly designed questionnaires. Such factors causing under-reporting are also relevant for the measurement of labour force activity at older ages for both men and women, especially in developing countries. Differences in the participation rates at older ages also reflect earlier labour force experiences. For example, low participation rates of older women may be due to (i) the general underestimation of the proportion of women who are working; (ii) an early retirement age for women; or (iii) the fact that few women of any age are in the labour force (Clark and Anker, 1990).

The decisions of older women to participate in the labour force are influenced to a greater extent by factors such as religious or cultural differences, or are attributable to other economic variables or to a greater degree of error in measuring women's participation.

Changes in the structure of employment associated with the percentage of the population living in urban areas lowers the participation rates of older men and women. Clearly, the opportunities to work on one's own farm in the rural areas enables many older persons to continue working.

Aged Group	Ur	ban	Rur	al	All Areas		
(years)	Male	Female	Male	Female	Male	Female	
55-59	70.0	17.0	82.4	39.7	77.6	33.5	
60-64 65+	55.8	14.3	74.8 55 3	32.6	69.0	26.7	
55+	50.4	13.8	68.4	30.7	62.8	25.0	

		Tabl	e 16					
Labour	Force	Participation	Rate	by	Sex,	Age	and	Area:
		(Malaysi	a, 19	80)				

Source: Arshat, H., P.C. Tan and N.P. Tey. 1989. The Aging of Population in Malaysia. Table 29, p. 19. Asian Population Studies Series No. 96. Bangkok, Thailand: Economic and Social Commission for Asia and the Pacific.

These points are illustrated in Table 16, which indicates that elderly villagers of both sexes, as expected, exhibited higher participation rates than their city counterparts. But irrespective of gender, the participation rates dropped significantly with increasing age, more so in urban than in rural areas.

Social security programmes also tend to lower the labour force participation rates of older men and women. This steady stream of income, without working, enables many older persons to retire. But as can be gleaned from Table 17, about a third to over two-fifths of Korean elderly had no savings at all. Some one-fifth to three-tenths depended on real estate investments, the rest had savings or were still employed.

		Age	e (years)			
	Total 60 +	60-64	65-69	70-74	75-79	80 +
Total						*******
Number	798	227	225	162	106	78
Per cent	100.0	100.0	100.0	100.0	100.0	100.0
Savings	30.1	37.9	40.5	32.7	34.0	28.2
Real estate						
investment	25.2	25.1	22.2	30.2	20.8	29.5
Employment	3.1	3.5	3.1	1.9	3.8	3.8
None	35.6	33.5	34.2	35.2	41.4	38.5

Table 17 Percentage of Elderly by Savings and Benefits for Retirement and Age: Korea, 1987

Source: Choe, Ehn Hyun. 1989. **Population Aging in the Republic of Korea**. Table **31**, p. 63. Asian Population Studies Series No. 97. Bangkok, Thailand: Economic and Social Commission for Asia and the Pacific.

The profile of the elderly in selected Latin American countries varies considerably from one country to another, according to economic and social modernization level, the proportion of urban and rural population, and the extent of social security coverage in each country. Hence, in stratifying the elderly population by income, the situation will differ according to whether all elderly persons who receive personal income are considered or the total income of the household in per capita terms is taken into account for all households headed by persons at least 65 years of age (Table 18).

Table 18Selective Comparison of Decile Distribution of Individualsand Household Head by Income and by Age of Head of Household:Selected Latin American Countries

	<u>Arge</u>	entina	<u>Colo</u>	ombia	<u>Gua</u>	temala	<u>Pana</u>	ama
	Age	Age 65	Age	Age 65	Age	Age 65	Age	Age 65
	15-59	and older	15-59	and older	15-59	and older	15-59	and older
Distribution of individuals by personal income								
30% lowest bracket	18.4	71.6	29.7	31.2	29.8	48.4	26.5	42.1
30% highest bracket	35.6	9.1	30.4	26.6	29.9	18.4	29.1	16.6
Distribution of households by total household incom	<u>e</u>							
30% lowest bracket	20.6	5 55.3	29.1	32.7	29.2	39.9	28.3	42.5
30% highest bracket	35.3	3 14.3	29.2	27.3	29.8	26.0	31.5	21.4
Distribution of households by total per capita household income	2							
30% lowest bracket	32.9	9 25.8	30.7	27.3	31.2	23.9	30.2	30.1
30% highest bracket	30.1	7 25.0	29.7	31.5	28.1	33.7	29.4	29.5

Source: Table 5, Social and economic issues of social security for the elderly in Latin America, ECLAC, 1989. Tabulations were undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections. Compiled on the basis of Tables II.4, II.5 and II.6.

The prevailing tendency observable in the above Table is toward an inverse relationship between income distribution among the elderly and the extent of social security coverage in the country. This is quite apparent in the per capita income of households whose head is 65 years or older. In Argentina with the broadest social security coverage, the elderly are under-represented among the wealthiest 30 per cent of households. Panama, which also has broad coverage ranked second, followed by Guatemala and Colombia. Argentina and Panama are also examples of countries where the income distribution among the senior citizens is much more unequal than it is among the younger groups, 15-59 years. There is a greater concentration of elderly in the lowest income groups than is the case in Colombia and Guatemala. The data are perhaps a reflection of the higher percentages of economically inactive, pensioned elderly in Argentina and Panama where social security coverage is broader (ECLAC, op.cit.).

	No of	LF	PR ²	Countries with GNPP	1	LFPF	₹ ⁴
Region ¹	Countries (1)	Men (2)	Women (3)	Data (4)	GNPP ³ (5)	Men (6)	Women (7)
Africa							
Eastern	15	67.1	34.2	11	416	69.1	32.8
Middle	8	71.8	29.0	5	1,242	70.6	32.0
Northern	6	43.5	5.5	6	2,435	43.5	5.5
Southern	5	60.9	27.3	4	1,043	63.2	31.1
Western	16	71.8	28.1	14	456	71.0	28.8
Caribbean	9	35.8	13.6	5	2,054	52.8	21.6
Central Africa	7	58.6	9.4	7	1,287	58.6	9.4
South America	12	42.4	7.2	12	1,737	42.4	7.2
Asia							
East	6	41.1	17.0	4	4,248	39.3	12.3
South	18	53.2	15.0	11	847	52.7	14.3
Western	15	44.1	4.9	10	7,970	44.5	4.7
North America	2	16.9	7.0	2	11,305	16.9	7.0
Europe							
Eastern	7	15.3	6.9	1	1,930	4.0	3.0
Northern	7	18.3	5.9	7.	10,987	18.3	5.9
Southern	7	23.7	5.2	6	4,318	20.4	4.8
Western	,7	6.6	2.7	7	13,107	6.6	2.7
Oceania	4	31.7	11.6	4	4,905	31.7	11.6

Table 19Labour Force Participation Rates (LFPRs) of PersonsAged 65 and Over by Region, 1980

The average participation rates for men and women, aged 65 and over, for 17 regions are listed in Table 19. The highest participation rates for both men and women were found in sub-Saharan Africa. In Eastern, Middle and Western Africa, over two-thirds of men aged 65 and over remained in the labour force. These rates were considerably higher than those for any other region of the world. The participation rates for women aged 65 and over in these areas as well as in Southern Africa exceeded 27 per cent. These rates for older women surpassed those of any other region by more than 10 percentage points.

By far the lowest LFPRs for older men were found in Western Europe, where the average was 6.6 per cent. Average rates for North America and other regions in Europe ranged between 15.3 and 23.7 per cent. These rates were 8 percentage points below those for any other region. A similar pattern was observed for

³ Countries are grouped by geographical regions as specified by the ILO. The USSR is included in Eastern Europe. The South Asia region includes only Eastern and Middle South Asia, as Western Asia is listed separately here. ² These columns indicate the average labour force participation rates of persons aged 65 and over for all countries in the region with information on labour force participation. ³ GNPP represents the average per capita gross national product in US dollars for countries in the region that report GNPP data. ⁴ These columns indicate the average labour force participation rates of persons aged 65 and over for countries in the region with GNPP data.

Source: Clark, Robert L. and Richard Anker. 1990. Labour Force Participation Rates of Older Persons: An International Comparison. International Labour Review. Vol. 129 (2):262. Table 2.

older women, except that Northern Africa and the Islamic area of Western Asia also had very low proportions of their older women reported to be in the labour force.

Table 19 also presents the number of countries in each region for which participation and gross national product per capita (GNPP) data are available. Participation rates are calculated for all countries, in the regions, in columns 2 and 3 and, separately in columns 6 and 7, for those with GNPP information as well. In most cases, the sample restriction does not substantially alter average participation rates. It is noteworthy that large changes in the rates for men and women occurred in the Caribbean and in Eastern Europe. The change for Eastern Europe is attributable to the fact that GNPP data are available for Hungary.

The table indicates a negative relationship between per capita gross national product and the participation rates of older persons. In general, higher-income regions tend to have lower participation rates. The correlation coefficient between national labour force participation rates (LFPRs) for persons aged 65 and over and per capita gross national product is -0.62 for men and -0.44 for women (Clark and Anker, op.cit.).

In general, the international comparison of the LFPRs of older persons indicated a general decline in the labour force participation of older persons as economic development proceeds. Rises in real income per capita and in the percentage of the population residing in urban areas caused sizeable reductions in labour force participation of the elderly. Changes in fertility that tend to accompany development also led to a larger ratio of older persons to persons of standard working age and to reduced participation rates for older men. Finally, changes in public policy to establish and increase the generosity of social security programmes substantially reduced participation rates for older men and women (Clark and Anker, op.cit.). One important difference, however, is that whereas population ageing **per se** is negatively related to male economic participation, there is virtually no relationship to the participation of women aged 65 and over although there is a positive relationship for women aged 55-64. This positive relationship for women can be explained by women having responsibility for the care of grandchildren, and the negative relationship for men by the poorer labour market opportunities for relatively large cohorts of older male workers.

Concepts developed in the United States and other industrialized countries of the West to describe and analyze the economic activities of individuals have proven to be of little use as descriptive or analytic tools in the less developed countries (Cain, 1990). Concepts of economic activity, labour force, employment and unemployment and the indicators that have been developed to measure them, while suitable for an economy in which the dominant type of activity is stable wage employment, are much less useful in rural Bangladesh. In such a setting, most production is family-based and for home consumption. The agricultural cycle generates sharp seasonal variations in activity. Most individuals engage in a variety of economic activities, often in different sectors, over the course of a single year. The labour force approach to describing economic activity is especially unrevealing when dealing with such groups as the youth, the elderly and women, whose labour is of great importance, to the economy. Alternative concepts and indicators are necessary in order to describe and evaluate adequately patterns of labour use in such settings, in general, and the contributions of women, children and the elderly, in particular.

Women in Bangladesh as shown in Table 20 tend to specialize in work that keeps them within or close to the homestead, while men specialize in fieldwork and other outside activities. Because most productive activity takes place away from the homestead, a major consequence of this specialization is that in a typical household men become the primary income producers.

The inside-outside division that separates men and women in rural Bangladesh and similar societies also produces a social or cultural, devaluation of women's work. If a man is asked what work his wife does, he will often answer without qualification that she does no work - meaning no outside, "directly productive" work. These perceptions, however, may have very little to do with either the economic value of women's work or its arduousness, measured by energy expended.

		Males							Females					
Activity	Landless Age		Small C Age	Small Owner		Large Owner		ess	Small Owner		Large Owner			
	13-59	60+	13-59	60+	13-59	60+	13-59	60+	13-59	60+	13-59	60+		
Income Earning Work Home Production	8.5 1.0	6.9 1.0	8.0 1.2	4.8 0.9	6.8 1.1	3.6 1.5	3.1 5.6	4.2 3.0	1.5 6.6	2.0 4.2	0.9 8.0	0.7		
Total	9.5	7.9	9.2	5.7	7.9	5.1	8.7	4.2	8.1	6.2	8.9	5.0		
Look for Work	0.2	0.9	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Sick Other	0.3 4.8	0.8 5.4	0.2 5.7	2.2 6.9	0.4 6.9	1.5 8.6	0.3 5.8	0.8 9.8	0.4 6.7	0.4 8.1	0.3 6.1	1.9 8.3		
N	(920)	(35)	(1462)	(170)	(1776)	(246)	(1134)	(86)	(1345)	(119)	(1523)	(286)		

Table 20 Time-Use of the Elderly in Rural Bangladesh, 1977 Average Hours Per Day

Source: Cain, Mead T. New York: The Population Council. Table 2.

If Western distinctions between work, recreation and leisure require rethinking, so too does the concept of retirement. In many rural contexts, there is no discrete act of retirement separating one's work life from a succeeding period of idleness and inactivity. People take on different roles as they age, and successive roles ideally entail progressively less physical labour, but the transitions from one to the next are typically very gradual.

The normal sequence of role transitions for aging women, as exemplified by rural Bangladesh, differs from that of men for several reasons. Firstly, women of all ages are dependent on men. To the extent that they have power and authority in the household, it is derived principally through their association with men. Secondly, age differences at first marriage between spouses are almost a decade. Therefore, the probability that a woman will survive her husband is very high. The husband's death can be a critical transition for the woman in terms of her role in the household, because her primary source of power is gone. Depending on the dynamics of the relationship between the widow, her son and her daughter-in-law, the widow's position of authority may continue unchanged or be lost wholly or in part to the daughter-in-law. If there is conflict between mother and daughter-in-law, it will be resolved in favour of the one who has the most influence on the son. The potential for conflict is always present, but it is not inevitable. This potential increases as the daughter-in-law ages, as does the probability that the conflict will be resolved in her favour. Regardless of the balance of power between women in the household, women work less as they age and as they take on new roles (see Table 21).

Type of Work	Landless Age		Small Owner Age		Large Owner Age	
	13-59	60+	13-59	60+	13-59	60+
Firewood	0.5	0.5	0.3	0.5	0.3	0.2
Housework	2.0	0.8	2.1	1.0	2.2	1.1
Shopping	0.0	0.1	0.0	0.0	0.0	0.0
Food Preparation	2.0	1.2	2.3	1.4	2.6	1.4
Rice Processing	0.3	0.0	1.1	0.6	2.1	1.2
Child Care	0.7	0.3	0.7	0.7	0.8	0.5
Care of Others	0.1	0.0	0.0	0.1	0.0	0.0
Total	5.6	3.0	6.6	4.2	8.0	4.3

Table 21Time Allocated by Females to Home Production WorkAverage Hours Per Day: Bangladesh, 1977

Source: Cain, Mead T. The Population Council New York. Table 4.

3. Women in the Informal sector

Mechanization of agriculture has taken the form of technologies more appropriate to men (heavy equipment, such as tractors), so that the usual tasks involving women (such as planting, weeding and harvesting) are being taken over by men or machines. These are a steady stream young women who, for financial reasons, migrate to the cities looking for formal sector work. In the formal sector, studies show that the range of occupations open to women is much narrower than that available to men, and that women are over-represented in the lowest paying, lowest prestige jobs (Chaney, op.cit.; Duarte, 1988).

Thus, the work these women find is usually in the informal sector, at least initially, and is frequently an extension of their traditional tasks (Wainerman, 1985). Activities include small-scale handicraft production, food preparation and vending, petty trading,

domestic service and sometimes prostitution. Ease of entry is important initially and becomes critical as women begin having children for whom they need to provide for, while they earn an income.

Because mid-life (ages 40-59 years) and older (60 years and above) women are in general, less educated, or at least have less applicable skills for formal sector employment than do men, labour becomes their main and sometimes only asset (Sennot-Miller, op.cit.). Women generally lack access to credit which makes it impossible to obtain capital that could be used to purchase equipment and use technology to increase the scale of operations (Bunster and Chaney, 1985). Thus, the scale remains small and the resources used are indigenous. On all counts, women appear to be "naturals" for the informal market.

The characteristics of the informal sector that are often cited include "simple technology, very little capital, no fixed place of business, few or no employees, quasi-legality or lack of registration, little record-keeping" (United Nations, 1991a: 92). Productivity and returns in the informal sector are inhibited by low investment technology levels, costly unit prices for raw materials and restricted access to sizeable markets and

marketing organizations. Moreover, even though women customarily sustain the expenses for establishing their informal activity, the ones who frequently benefit are their husbands, fathers or others.

On account of the informal sector being a shifting and fluid entity, with women moving in and out of the sector, it is often difficult to know how much of the labour force is employed here, and of that, what proportion are women. A close approximation is to look at the extent of self employment. Various issues of the ILO's Year Book of Labour Statistics record that one in two economically active women in Sub-Saharan Africa and South Asia and close to a third in North Africa and the rest of Asia are self-employed.

In 1988-1989, INSTRAW and the UN Statistical Office undertook a series of case studies of women's economic activity and production in the Congo, Gambia, Zambia, Venezuela, Indonesia and Malaysia. These case studies examined the women's and the informal sector's contribution in manufacturing and related industries. The studies revealed that the informal sector accounted for a range of a fifth of the output in Malaysia and Venezuela to over one-half in Indonesia. Women accounted for two-thirds of informal sector production in the Congo and Zambia. By contrast, only about a seventh of women in developed regions, on average, are self-employed. The studies disclosed that the informal sector provided important opportunities for women (United Nations, forthcoming).

The most important sources of data on women's economic activities usually available (although there are substantial differences between countries) are population censuses, economic censuses and surveys (agricultural, industrial, distributive trade and services), household sample surveys (demographic characteristics, income and expenditure, labour force, agriculture and household enterprises), price statistics, administrative records and other sources.

To take household work into account, time-use surveys are indispensable. These permit the investigation of time spent on economic activities distinct from that spent on other activities. Time-use studies are the sole source for breakdowns that distinguish between housewives and unpaid family workers, and within each of these two groups, separating those in the labour force from those outside it.

Adequate attention should also be paid to surveys on income distribution where information on the sources of income of women participating in informal sector production, can be obtained. The information on income distribution has to be collected by industry and occupation, employment status and urban-rural residence. For a more detailed consideration of these issues, the publication recently released by the UN Statistical Office (UNSTAT) and INSTRAW on Methods of Measuring Women's Participation and Production in the Informal Sector (1990d) provides a technical basis for developing measurements of women's participation in the informal sector.

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IV. ELDERLY WOMEN'S ECONOMIC AND SOCIAL SUPPORT

The welfare of senior citizens is stimulated by an intricate array of interchangeable elements--income, living conditions and arrangements, social contacts, and physical and mental health. Ageing often brings on greater vulnerability to poverty, physical disability and emotional problems, such as loneliness. In traditional societies, the family was the source of the support that helped overcome these difficulties. Two features of traditional family organization bolstered the sustenance being provided to the elderly. One was the fundamental normative structure which placed great import on caring for one's parents. The other was that in the presence of numerous off-spring, the load of caring for the aged was divided among a large number of children and grandchildren.

The changes now taking place in the family structure and fertility in many developing countries, particularly in Asia, threaten to undermine both the above-mentioned strong foundations of support for the elderly. Moreover, many of the elements which will be transforming the customary role of the elderly in their family as ageing proceeds will concomitantly be modifying the work patterns and independent income sources in old age. The socio-economic alterations underlying the fertility transition and ageing are simultaneously leading to fundamental changes in employment structure including a switch towards non-agricultural jobs in towns and cities requiring higher educational levels than before. Unavoidably, this will have a bearing on the retirement patterns and income-earning capacity of the aged, which in turn will affect their role and status within the family and the community (Jones, 1988:15).

What is certain is that family structures are changing. This is felt more heavily in urban than in rural areas. Moreover, the population aged 60 or 65 and older in urban places is expanding at an unparalled rate. At the very least, it is possible that the level of well-being of this group will decline considerably in the remaining years of this century.

It has been pointed out that providing total care for the aged outside the family produces additional social and psychological problems, particularly for the elderly themselves. Therefore, the answer may consist of providing external assistance to strengthen the family and encourage it to continue in its role of caring for the aged while, at the same time, stimulating the elderly themselves to play a leading role in the family (Shuman, 1991).

A. ECONOMIC SUPPORT

1. Generational Support Ratios

As fertility reduction alters the shape of the age structure over time, as a consequence of population momentum, the comparative size of adult cohorts will be modified. Siegel and Hoover (1984) developed the familial support ratios which take the relative size of two cohorts to stand for the generation of children born to current cohorts of older persons. Such measures serve as a rough approximation of the availability of children to an older cohort for financial, emotional and other forms of assistance.

In their examination of data from the United States, Stone, Cafferata and Sangl (1987) discovered that the average age of those providing care to the elderly was above 57 years, some two decades younger than those cared for (78 years). Two-fifths of care-providers to the frail elderly were aged 45 to 64 years. Ratios of potential support to the young olds (65-79 years) or the oldest-olds (80 years and over) can be calculated. Since the provision of care falls largely on the women, these support ratios can be computed using just the female population instead of the total population.

As shown in Table 22, the current availability of women aged 45-49 years to care for the young elderly (65-79 years) is highest in Africa, lowest in Europe. By 2025, the ratio will hardly change in Africa but will have worsened in North America and in Europe. The situation for support given by elderly women (65-69 years) to the oldest-olds (80 years and older), as presented in Table 23, is much better although these people are the ones most likely to require additional care or even institutionalization.

Table 22 Women's Support Ratios: Major World Regions 1950-2025

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			rea	r .	
Region	1950	1970	1990	2010	2025
Africa	0.67	0.66	0.63	0.66	0.60
Latin America	0.71	0.57	0.50	0.57	0.42
North America	0.43	0.39	0.30	0.39	0.19
Asia	0.60	0.58	0.47	0.52	0.36
Europe	0.46	0.35	0.28	0.30	0.20
Oceania	0.41	0.45	0.35	0.40	0.27

Source: Women's support ratios were computed by taking the female population aged 45-49 years relative to the total population aged 65-79 years as given in the medium variant projections, United Nations, 1991, **The Sex and Age Distribution of Population The 1990 Revision**. Population Studies No. 122. (United Nations publication Sales No. E.90.XIII.33).

Table 23Older Women's Support Ratios: Major World Regions1950-2025

Year

Region	1950	1970	1990	2010	2025
Africa	2.94	2.41	2.31	1.95	1.89
Latin America	1.87	1.83	1.33	1.12	1.23
North America	1.48	1.03	0.81	0.61	0.78
Asia	3.47	2.24	1.74	1.23	1.27
Europe	1.70	1.38	0.91	0.68	0.70
Oceania	1.59	1.16	1.06	0.78	0.85

Source: Older women's support ratios were computed by taking the female population aged 65-69 years relative to the total population aged 80 years and older as given in the medium variant projections, United Nations, 1991, The Sex and Age Distributions of Population The 1990 Revision. Population Studies No.122. (United Nations publication Sales No. E.90.XIII.33)

Of course, these ratios are crude measures of demographic availability in the aggregate, using relative generational size as a proxy for true support relationships, much in the way that traditional dependency ratios represent support by the working population using age as a proxy.

2. Intergenerational transfers to older generations

Population ageing has fueled the debates over public and private sources of economic support for the elderly. Intergenerational exchanges of income and services, both by adult children to older parents and from elderly individuals to their adult children, have also been a major focus of recent study. Dependence upon children has been a longstanding issue in the quality of life of the elderly, but recent family changes have left many adult children in a financially dependent position, looking to older parents for support. This section will deal with the exchanges by adult children to older parents.

Two nation-wide studies in Japan undertaken in 1974 and in 1983 (Maeda, 1991) disclosed that the proportion of married middle-aged male children providing economic support to their ageing parents declined as shown below:

Children aged	1974	<u>1983</u>
35-39	41	36
40-44	42	40
45-49	48	42

In 1983, when questioned about why they did not provide financial support for their aged parents, more than half replied that their parents were sufficiently well-off and did not require such support. It is worth mentioning that the Japanese economy had picked up considerably during the period 1974-1983. Consequently, the income of these middle-aged men had increased substantially. Thus, the shrinking economic support to ageing parents reflects the expanded financial latitude of the Japanese elderly due in part to the development of public pension programmes nationwide.

Earlier, it was stated that a significant decline in such family care in the past several decades had occurred. The decline may be traced to at least four reasons: (a) transformation of the Japanese socio-economic structure as a result of rapid industrialization and urbanization; (b) demographic changes; (c) decreased ability of families to look after their elderly parents; and (d) development of formal support and care services.

The diminishing capability of families to attend to their ageing parents springs from several sources. First, a massive movement of the younger generation to urban areas has taken place. Second, industrial development has led to a dispersal of industrial areas. Thus, persons who were born and raised in urban places often find it hard to secure employment in the same urban area where their older parents reside. Consequently, in urban as well as in rural areas, the fraction of old people living by themselves or with their spouse only, has grown. Third, many of the married middle-aged women, who were once dependable care-providers of dependent older parents, have now joined the labour force. Fourth, Japanese family size has fallen rapidly since 1950. It follows that persons with fewer children are now gradually entering the elderly ranks. Obviously, such people will have greatly reduced chances of depending on their children. In the future, the relative importance of the family's role will inexorably decline owing to (a) the mounting relative size and magnitude of frail and impaired older people who are no longer independent in their daily living; and (b) the reduced capability of families to care for their older parents as an outcome of demographic changes, industrialization and urbanization.

Family support for older members has left many middle aged and young-old adults caught in a double bind. For some, the situation is one of contributing to both children and parents at the same time, and for others, it is caring for older relatives while supporting themselves in retirement. The role of state and public pension systems will be discussed later.

One simple and rough indicator which measures the burden (represented by those in the non-working or dependent ages, 0-14 and 65+) borne by the working age population (15-64) is the dependency ratio. This ratio uses only one criterion, age, irrespective of people's actual working (or dependent) status. Population ageing has an impact on the dependency ratios. In the developed regions, these ratios are expected to increase as a result of past declines in mortality and growth in the proportions aged 65 and older. By contrast, the ratios in the developing regions are projected to fall sharply as fertility rates drop and the working age population expands.

The dependency burden is presumed to be equally shared between women and men. However, if such a load is borne by only one sex, say the female, then any shifts in age structure will affect the females more than the males. To illustrate, if women were assumed to provide more of the care for both the children and the elderly while men earn their living, then the "worst-case" scenario could be one in which the women perform all the caring without any assistance from the men. This is the assumption of the caring ratios (sum of the age group 0-14 years and of the elderly, 65 years and older, divided by the total number of women between 15 and 64 years multiplied by 100) presented in Tables 24 and 25.

Region	unnesse e ender Årnmadrika	1950	1970	1990	2010	2025
Africa	· · · · · · · · · · · · · · · · · · ·	155	169	172	154	114
Latin America		145	158	120	90	78
North America		83	90	64	54	57
Asia		128	149	109	86	68
Europe		74	77	58	53	53
Oceania		97	109	84	71	65

Table 24Female Caring Dependency Ratio for the Young
(Age 0-14): Major World Regions, 1950-2025

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Source: These ratios were computed using the totalpopulation aged 0-14 years divided by the female population 15-64 years multiplied by 100 obtained from the medium variant projections in United Nations, 1991, The Sex and Age Distributions of Population The 1990 Revision. Population Studies No. 122 (United Nations publication Sales No. E.90.XIII.33).

Table 25								
Female	Caring	Depe	ndency	Ratio	for	the	Ageing	
(Age	65+):	Major	World	Regior	1, 1	950-	·2025	

Region	1950	1970	1990	2010	2025
Africa	12	12	11	12	13
Latin America	12	15	16	19	26
North America	25	31	37	41	64
Asia	14	15	17	21	29
Europe	25	35	40	49	64
Oceania	24	25	28	31	43

Year

Source: These ratios were computed using the total population 65 years and older divided by the female population 15-64 years multiplied by 100 obtained from the medium variant projections in United Nations, 1991, The Sex and Age Distributions of Population The 1990 Revision. Population Studies No. 122. (United Nations publication Sales No. E.90.XIII.33)

Tables 24 and 25 demonstrate that the caring ratio consists of two distinct components: the 0-14 group (the youth) and the group 65 years and older (the elderly). On the one hand, the young component in Latin America and Asia has diminished rapidly beginning since the 1970s (in Africa only since the 1990s) and is projected to continue declining. On the other hand, the ageing component is much lower; however, its rise in the coming century makes it a significant part of the total dependency ratio in the year 2025. In North America and in Europe, the young component is rather constant from 1990 onwards while the elderly component is anticipated to grow to a level even exceeding the young component in 2025 (64 as against 57 and 53, respectively). Oceania which consists of both developed and developing countries falls somewhere between these two levels. The requirements of young and older dependents vary markedly, needing ample adjustments by all family members and by supporting systems, to ensure that the burden will not rest solely on the women's shoulders.

Mediating the exchange of wealth between generations within the family is the strong role of state and private pension systems for support of the elderly as a group. In most developing countries, pension systems are virtually non-existent, covering only a small proportion of the population, such as government workers. Even then, many are simply provident funds which provide lump-sum payments upon retirement which are inadequate and quickly spent. In four Western Pacific countries, for example, the elderly who were receiving pensions (including superannuation and welfare payments) ranged from a low 6 per cent in the Republic of Korea to 12-14 per cent for Fiji, the Philippines and Malaysia (Andrews et al., 1986).

In Malaysia for example, as evident in Table 26, only one-fifth of the male elderly and two out of fifty female elderly have recourse to pensions or provident funds. Over a fourth of the males, 60 years and over, were still working; the corresponding female proportion was three in fifty. The major support for these senior citizens (55 per cent) were their sons and daughters.

Table 26Percentage Distribution of Respondents byMain Source of Support and Sex: Peninsular Malaysia, 1987

Main source of support	Male	Female	Total
Employment Personal savings/investment Pension/provident fund Spouse Eldest son Eldest daughter Other sons and daughters Other relatives Others	26.3 4.0 20.6 2.3 12.0 1.1 30.3 1.7 1.7	6.1 1.5 4.1 10.6 11.7 6.1 48.2 7.1 4.6	15.6 2.7 11.8 6.7 11.8 3.8 39.8 4.6 3.2
Total	100.0	100.0	100.0
No. of cases	175	197	372

Source: Arshat, H. et.al. 1989. op.cit. Table 27, p. 40.

In the more developed nations, social security and private pension systems play a major role in providing income for the elderly. In the United States for example, social security, government and private pensions in 1986 accounted for over 50 per cent of the money income of the elderly, with asset or income earnings providing all but 5 per cent of the rest in which family cash transfers are assumed to be included (Schulz, 1988). It is worth while examining whether females receive pensions by their own right or by the widow's right. In a study of the elderly in Budapest, Hungary, Klinger (1991) reported that in 1984, three-fourths of female pensioners received pensions acquired by their own work. However, the proportion of those receiving pensions upon the death of their spouse rose with age. The proportion of elderly female pensioners in Budapest (90 per cent) exceeded the national average by 13 percentage points. On the other hand, the proportion of female dependents among females in the nation's capital fell below that of the country (8 per cent as against 21 per cent).

Transfers from family are, however, difficult to measure at best. The greatest likelihood is for assistance to be provided in the form of shared households. In such a case, housing, food, and other necessities are often paid for by other family household members without a direct transfer to source of income.

3. Intergenerational Transfers to Younger Generations

The question of intergenerational transfers within the family in developing countries has focused mainly on "resource control" as a measure of power within different societies. While it is true that the rise in wage labour generally provides opportunities for the young to earn an independent living and not depend upon land controlled by the older generation, it has been argued that land is still a valued resource. In Sri Lanka, more than two-thirds of the rural respondents in a survey of population ageing had wealth of their own, mainly land. Of this proportion, nearly a fourth had fully transferred their wealth without even retaining life interest. One reason for doing so was their full confidence in their children to provide all needed care and attention. Another reason given by the respondents was that as parents they had a duty to pass on their wealth upon the marriage of their children. Of those who transferred wealth but kept full life interest, the majority did it for peace of mind or to retain a decision-making role in family affairs. More than half still held on to their wealth without transferring it to their heirs as they wanted to exercise control on family affairs (Perera, op.cit.).

The forum within which intergenerational transfers takes place is generally the family. On the whole, it is assumed that the persistence of the "extended" family and the multigenerational living arrangements mean that elderly in the developing world are well cared for by their family members. Older persons transfer property to their children, who assume responsibility for household tasks and care for their ageing relatives. In Nepal, elderly parents contributed to the economic support of these multigenerational households (Goldstein, Schuler and Ross, 1983). Preliminary evidence from the new round of the Malaysian Family Life Survey also tends to support this conclusion (Haaga et al., 1990). At the very least, this implies that support of the elderly by their children does not take place until later ages and is not being captured by using the broad category of "over 60".

In the more developed regions, the major questions regarding inter-generational transfers from older persons to their children or other younger relatives focus on the timing of these transfers (whether while living or in the form of bequests after death). From a life-cycle perspective, these transfers are also dependent on the intentions of older persons to either spend their accumulated wealth during their lifetime or to bequeath it to the next generation.

Again, just as many of the transfers from family to support older persons are unmeasured, so are many transfers from older persons, since they may take the form of **implicit gifts** such as letting a child move in and take possession of the family home, or admitting him as a partner in a business. The transfer may also comprise **explicit non-cash gifts**, either in the form of goods or services (Kotlikoff, 1988).

Several studies have endeavoured to measure the benefits older people receive while living with their relations. In examining net cash and in-kind transfer income flows within family units with at least one elderly member, Moon (1977) discovered that the average of intrafamily resource flows was negative. Such a finding indicated that those older people residing with kin were net contributors of resources to their younger relatives. When concept of income was broadened to include the value of time spent on housework and child care, Morgan (1978) like Moon, found that older women were net providers of transfers to other members of the family. Still, Morgan failed to give the results separately for women who do or do not dwell with relatives other than a spouse.

Actual bequests and lifetime savings behaviour may be equally hard to translate in terms of how intense is the parent's desire to accumulate and transfer wealth to children. An individual may save towards a prospective bequest to heirs on philanthropic grounds, and yet end up spending the money on health care, prior to death, thus reducing the actual inheritance significantly (Hurd, 1990). Devoting one's means and savings to the care of a dying husband is one major element in the poverty of widows (Holden, Burkhauser, and Feaster, 1988).

Life cycle models do make clear that, at the aggregate level, net savings are positive between the ages of 45 and 60, but negative thereafter (Kotlikoff, op.cit.). The extent of dis-saving and the distribution of consumption across subgroups of the elderly population is still being studied. The effect of disruptive family events, such as marital dissolution, through death or divorce on lifetime income and savings patterns is also being investigated. It has been suggested that divorce has a negative impact on the amount of assets at the disposal of older persons, both through income reductions for women earlier in life and through lower savings levels during an unstable marriage (Fethke, 1989).

4. Remittances

For comparative purposes it is important to ascertain the economic well-being of households characterized by labour migration and to measure systematically the variation in their economic standing. Household income levels can be estimated on the basis of inflows of primary income, property income and transfer payments from migrants and from contributions in cash or in kind from sources external to the household¹ (other households, the community, and so on). It is essential to demonstrate the economic relationship between the migrant and the household. This can be measured by the stability of income flows from remittances. Moreover, particular note should be taken of indicators related to remittances, of women's access to remittances and to productive resources as a factor conditioning the income of female heads of rural households.

Remittances from family members who migrate for economic reasons can prove to be a chief source of intergenerational income redistribution within the family. Although this is particularly pertinent in more agricultural economies, remittances from distant family members also contribute to family support in many of the industrialized nations.

Historically, migration has most often involved those in the prime working ages, 20-45. Therefore, remittance income is most often being shared with younger and older family members, the parents and children of the migrants. This stream of rural-to-urban labour force migration is a cause of great concern to developing country policy makers as the spatial mobility of family members is viewed as a sign of reduced family cohesion (Hassal, op.cit.). Third World countries are not alone in their concern. The family's ability to care for its older members, under conditions of great geographic mobility, is a frequently cited problem in the developed nations as well.

The importance of remittance income to family members in the origin areas is complicated by the differential inclination of well-to-do and impoverished families to send migrants, either within or outside the country. Remittance income is also a product of the differing likelihood of migrants to send money back to their families as measured by characteristics both of the family at home, and of the opportunities and achievements of the migrant in the destination area (Stark and Lucas, 1987; Adams, 1989).

The strength of the migrant's incentive to return, or to bring his/her family to join him/her often decides the extent to which these remittances may be seen as investment in future (often retirement) returns to home. Migrants may provide funds to their home village with the intention of returning sometime in the future, even if they never do so. Alternatively, they may supply money to the family for benevolent reasons or as part of an implicit contract to contribute to the parents' well-being without ever intending to take advantage of their investment in the family. Yet, upon retiring they may return to the place of origin as the pension they receive (if any) is insufficient to support them in the urban environment (Hugo, 1988; Lucas and Stark, 1984).

However, if one looks at the family rather than the individual as the decision-making unit, the role of migrants in providing income to a distant family can be seen as a strategy of 'household diversification' or family survival (Ikels, op.cit.). Migrating family members are no less bound under these circumstances to contribute to the family's economic well-being than those who remain behind. Migration of children can also be seen as a potential investment by parents in their own future. In a village in rural Taiwan, parents invested in their own future by diverting their children from farm labour and subsidizing their move out of the rural village with the hope that the rest of the family would eventually follow suit (Sando, 1986). Apparently "the education of children has replaced land as an investment for modern farmers" (Sando, ibid.:168).

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B. SOCIAL SUPPORT

Social networks play a significant role in the lives of most individuals throughout all of life, including old age. These networks comprise of those individuals and groups from which a person receives various types of social support. The size, composition and adequacy of social support networks vary from person to person, and they may change over the individual's life course in response to marriage, childbearing, migration, divorce, and the like. In general, research has disclosed that life satisfaction and overall well-being are positively associated with the number and quality of the individual's social relationships (Antonucci, 1985). It is possible that marital status at the older ages affects both level of involvement in social relationships and general life satisfaction.

Both divorce and widowhood may negatively affect one's social support network, since a spouse usually is one of the key actors in the network. Furthermore, a wife or husband may facilitate the establishment and maintenance of the spouse's social network by introducing new kin and friends into her or his life. Also, having a spouse may facilitate participation in some types of social activity. It has been observed that some groups and activities are more open and inviting to married rather than to unmarried persons.

Of the two types of marital disruption, divorce probably has the more deleterious effect on support networks since it often estranges network members who are more loyal to the other party in the divorce. Since women generally have stronger and more multifaceted networks, men who are divorced especially in later life may be vulnerable to low social support.

The elderly who occupy different rungs on the social ladder receive social support in different ways. Those living in families rarely receive institutionalized social support; the proportion is higher among the elderly living outside families. The most frequent form of institutionalized social support is financial assistance.

A more frequent form of social support is the care given in the day-care centres for the elderly. In Budapest, such care benefits one-sixth of the supported elderly (Klinger, op.cit.). The incidence is relatively higher among males than among females (24 as against 13 per cent). Social care is obtain at home by one in 14 elderly females as compared to less than two in 50 males. A meager one per cent of the supported elderly live in the pensioners' houses.

Health status also has a strong impact on the fraction receiving social support. Those who perceive their state of health as superior rarely receive social support. The Budapest data also yielded interesting insights into the elderly who availed of day-care centres. Those who visited these centres did so mostly in search of company rather than for the meals provided.

For many older persons the most important source of social (and other) support from the family is the conjugal relationship. As men over 65 are more likely to be married and older women more likely to be widowed, this relationship may assume a greater role in older men's lives than in their female counterparts. In addition, husbands are more likely to receive support from wives within marriage. These gender differences tend to diminish with age as older spouses have been found to provide more support than younger ones, irrespective of gender (Depner and Ingersoll-Dayton 1985).

A review of recent research in intergenerational relations refers to exchange relationships as defining support or assistance between older persons and their adult children (Mancini and Blieszner, 1989). The authors found that "the exchange domain has been carved in two, that considered practical and that considered emotional". They also cited findings in the sociological, psychological and economic literature which confirmed the importance of reciprocity in these exchanges, though all findings emphasized that returns to these exchanges need not be in the same currency as the original assistance.

This contention has been supported by other studies (Ingersoll and Antonucci, 1988). These authors discovered that receiving more than giving in non-reciprocal exchanges can often have positive effects, particularly for older women in relationships with children. In relationships with spouses, the same authors found that the reverse exchange, that is, giving more than receiving, yielded a more positive view of family support.

Important gender differences in the ways in which the older generations interact with their families may shed light on the above findings. Grandfathers related to their grandchildren on instrumental matters and felt that they should offer help and advice on career, education, and financial matters. Grandmothers, on the other hand, related to their children and children's children on interpersonal, intrafamilial matters (Hagestad, 1985). The same study also uncovered that older women were more willing to accept advice and support from their children and grandchildren.

C. DEMOGRAPHIC FACTORS INFLUENCING SUPPORT AND PROVISION OF CARE

1. Provision of Care

Increased joint survival of spouses has actually added to the support networks of the elderly in recent years. But the number of the very old among this elderly, those 80 years and older, has also increased significantly. The more advanced the age of dependent older parents, the higher the age of their care giving children. In many cases, the offspring are already old themselves and in need of care as their own health may be impaired.

Migration too has contributed to the decreased capability of families to care for aged ailing parents as the young have left to join the labour market in the cities. The reduction in family size occurring in many societies connotes reduced opportunities for parents to depend on their children for care services.

The difficulties faced by caregivers are serious. First, caregivers are generally in their fifties or even sixties. Second, many of the caregivers are wives of sons or married daughters who are generally in their prime of life, busy with work and with care of their own children. Third, where the caregiver is an unmarried son or daughter, they are usually working full-time. Often enough, these care providers have no opportunity to marry and, owing to the social pressure dictating that children should care for their parents, seldom place parents in institutions.

Since long-term care mainly serves to ameliorate chronic conditions and provide assistance with non-specialized tasks, it has been argued that assistance is most likely to be provided by members of the informal network beginning first with those who are closest to the older person. In Shanghai, for example, the impaired elderly were more frequently cared for by sons than by the daughters-in-law. The opposite was true for Tokyo where daughters-in-law ranked a close second to spouses as main care providers (Shimizu, 1990).

In the absence of appropriate support, certain tasks clearly requiring specialized kinds of caregiving, will probably be performed by the most reliable member of the helper network. In addition, most tasks with which older persons require assistance do not dictate a single, clearly appropriate and capable caregiver. In Korea, the son is generally responsible for economic support while the daughter is expected to provide emotional and service support (Choe, 1989). Many needs can be fulfilled by a variety of sources, individually or in combination. Contrary to what one would expect, the care provided to an elderly person in a three-generational household in Brazil, for instance, is not shared among all the family members in the household. Again, that indicates the weakness of the multigenerational household as an insurance of well-being in old age, as the care provided by the one family member, usually a woman, can possibly be prejudiced by the burdens of intergenerational cohabitation. Although in general, the care givers seemed

willing to provide care, some elderly experienced a certain degree of uneasiness with having to depend on the good will of a family member to assist them in the performance of daily activities. This feeling is particularly frequent among elderly people living in the developed countries and clearly have a strong socio-economic bias (Habib, 1988). Among Brazilian working class families, for instance, children are educated to provide care for their elderly parents in old age and a refusal to do so will be taken as an offence by the parents (Ramos, forthcoming). The values and preferences of the elderly person must at this point be trusted for guidance, and the availability and willingness of helpers should be taken into account in determining the optimal arrangements.

In fact, most non-institutionalized older persons who do receive assistance, get that help from a network of informal helpers, both family and friends, supplemented by formal services where these exist. In many developing countries, however, the elderly receive little help from communities or from the state. The main type of welfare available for the aged in China is based on homes for the aged in cities or in the countryside. The elderly who reside in such institutions are mainly childless or widowed.

2. Role of Public Policy to Augment or Substitute for Family Support

The availability of formal services is generally not an option in most developing countries, so the family is virtually the sole support provider. Migration, increased female labour force participation and changes in family availability have led to some concern about the ability of families to continue to care for their older members. Several African countries have been reported as showing evidence of declining family support to their older populations (Adamchak, 1989).

In theory, formal support and care services have been developed in response to problems that the elderly and their families are facing in industrialized societies. However, as pointed out by the economists, supply creates demand. The development of formal support and care services in Japan in recent years, for example, has made it possible for people to depend upon them for the care of their elderly parents. In turn, this has increased the demand for such services among people who would have cared for their ageing parents themselves, if it were not for the availability of such services. The impact of the demographic and social changes described earlier has been so strong in Japan as to overload the formal support and care services. Thus, the impaired elderly are frequently cared for by families whose ability to give the required care is insufficient. In these cases, the quality of care is very poor; at the same time, tremendous sacrifices are demanded of the caregiving families.

Health care services to the elderly are frequently available through the same outreach facilities designed for the distribution of contraception, and maternal and child health care. The majority of health and nutrition programmes in African nations are designed to combat infant and child mortality, rather than the diseases of old age (Adeokun, 1988). The majority of governments in such relatively young nations do not see the necessity of extensive public health infrastructure when life expectancy at birth is still quite low. However, the increases in sheer numbers of the older population has already begun to exert pressure on both the family and the national health care systems to respond with care for those chronic conditions prevalent among the older population. The emphasis of Sri Lanka's health system and the vulnerable groups covered by it vary with the objectives at any given time. Up to recently, the concentration has been on children, youth and mothers. The elderly have not been considered a vulnerable group (Perera, op.cit.). Very little is known about the actual health status of Sri Lanka's senior citizens. But of all the problems that the increases in the aged population raise in the future, the most serious will be the provision of health care for the elderly.

The advent of government funding for or direct provision of health care services has altered the way in which the older population expects to meet its needs for economic support and health care in the more developed countries. The greatest policy debate with regard to public support of the older population is with regard to the tremendous growth of the long-term care costs.

D. ROLE OF GENDER IN FAMILY SUPPORT SYSTEMS

Family care generally means female care, as women are traditionally the main providers of services within the family. Rising female labour force participation in combination with demographic changes in family structure and sex differences in longevity have led to many "women-in-the middle" (Brody, 1981).

In addition, the female advantage in mortality at all ages has led to a gender gap in life expectancy, and much greater proportions of women at older ages. In 1990, Korean males by age 60 could look forward to 15 more years of life; and females to nearly 20 years. At the beginning of this century, the average increase in life expectancy for both sexes was about 0.7 years. By age 70, the gap between males and females in 1990 was around 3 years in favour of the latter, extending to 3.3 at century's end. Even at 80 years of age, women could still expect to outlive men by 1.5 years in 1990, and by 1.6 years in the year 2000. This imbalance increases with age, so that those at the oldest ages and with the greatest needs for care are far more likely to be female. Lifelong patterns of maintaining family networks are believed to exert a positive effect on older women's ability to call on a variety of relatives for informal care when needed (Spitze and Logan, 1989). However, gender differences in these patterns have been difficult to document, as most older men are married and depend upon their wives to intercede with family for them.

Spouses and children are most often the primary or only caregivers to a frail older person, practically without exception. Due to the role of women as family caregivers, women are much more likely than children to be the major care providers to frail older persons, whether as wives or adult offspring. The only exception to this trend is that husbands are often devoted caregivers to their wives when ill. The gender gap in life expectancy however, with wives more likely to survive their husbands than vice-versa, means that the frequency of husbands providing care is still lower than that of wives caring for husbands.

The greater aptitude of female relatives to perform caregiving tasks does not obviate the effects of a caregiving relationship on other family members. Over two-thirds of the husbands of women caring for elderly mothers reported feeling strain because of the caregiving situation (Kleban et al., 1989). These authors also uncovered that the husbands were significantly more likely than their wives to rate the wife's caregiving burden as severe. Unfortunately, although this study does evaluate effects separately by whether or not the couples shared a household with the mother, no evaluation was carried out on the actual contributions made by sons-in-law to caregiving.

A recent study has shown that, although male relatives may be equally likely to help with certain instrumental tasks, they are more likely to help when needs are intermittent, whereas women are more likely to help when consistent aid is required (Stoller, 1990). This was also confirmed in a study of differences in caregiving among siblings (Matthews and Rosner, 1988). The study disclosed that brothers more often provided help sporadically, usually limiting themselves to specific tasks, such as financial assistance or household repairs. The diversities in each gender's ability to perform the tasks does not vary, but clearly their willingness or appropriateness is viewed differently.



V. INDICATORS AND DATA NEEDS ON THE SITUATION OF ELDERLY WOMEN

The situation of elderly women in both the developed and developing world has been described in the foregoing sections. This final section will attempt to list the appropriate indicators and the data needs for each of the broad areas of concern touched in this paper. As stated earlier, the list does not pretend to be exhaustive or comprehensive, but illustrative of the types of indicators actually used in past analyses or suggested for inclusion herein.

A. ELDERLY WOMEN'S POSITION IN FAMILY FORMATION AND HOUSEHOLD

1. Living Arrangements, Composition and Headship of Households

(a) Living Arrangements and Composition of Households

In recent years in the developed countries, the tendency of the elderly, especially older unmarried women, has been to set up independent living arrangements. In the United States in 1940, about one in seven women aged 65 or older were classified as "primary individuals", that is, women who were either living alone or heading a household consisting of non-relatives. Thirty years later, the corresponding proportion was one in three (Kobrin, 1976a).

Using aggregative time-series data, Kobrin (1976b) demonstrated a declining trend in the ratio of "daughters", (women 35-44 years old) per "mother" (divorced or widowed women 55 and older). This index reflects the rising prevalence of older female primary individuals. Wolf (1989) relied on a similar index, a rough measure of the number of "mothers" per "daughter" using n_x , the number of women in the indicated age group x and N_{65} + representing the total number of women at least 65 years old, as follows:

ⁿ 65-70	ⁿ 65-70	[°] 70–75	ⁿ 70-75	ⁿ 75-80	ⁿ 75-80	ⁿ 80+	ⁿ 80+
^N 65+	ⁿ 40-45	+ ^N 65+	ⁿ 45-50	^N 65+	• 50-55	+ ^N 65+	ⁿ 55-60

In each of the above four age groups, the ratio of women that age (65-70, 70-75, 75-80 or 80+) to women 25 years younger on average is computed, thereby, approximating the average differential between the ages of mothers and their daughters. The four resulting ratios are added, using as weights the proportions that the "mothers" age range represents, relative to all women 65 and above.

Previous studies allude to the interrelationship among kin availability, financial resources and the distribution of the elderly by type of household. But few existing studies have taken all three phenomena together. The variation across individuals in the existence of relatives and, therefore, the diverse opportunities to elect certain living arrangements pose a methodological problem that Wolf (1984) solved by using a modified multinomial logit specification. However, while his findings confirmed earlier studies and came up with some new ones, further understanding of the process by which the aged sort themselves among the array of household types available to them could be enlarged if data were available to provide measures of the financial and health status of the elderly and their available kin and of the pattern of living relatives available to them.

(b) Household headships

Data available in the UN Demographic Yearbook enable the calculation of the following indexes:

i. Proportions of households with householder 60 years and over for each age group beyond 60, for each sex of householder and for urban-rural residence separately; these proportions can also be shown for each size of household (1, 2,.., 6+) as exemplified below:

Urban female (male) householder 60 + of household size 6 + All household sizes

Rural female (male) householder 65-69 of household size 3 All household sizes

ii. Headship rates of householders 60 years and over for each sex, age group beyond 60 and for urban-rural residence separately as illustrated below:

<u>Urban (rural) female (male) householders 60+</u> x 100 Total urban (rural) female (male) population 60+

iii. Proportion of households with householder 60 years and over for each sex, age group beyond 60 and marital status of householder in urban and rural areas separately, such as:

Urban (rural) households with widow (widower) householder 60+ All urban (rural) households

Urban households with divorced female householder 65-69 years All urban households

iv. Proportion of households with householder 60 years and over for each sex and age group beyond 60; these proportions can also be shown for each household size (1, 2,.., 6+) and for each type of relationship to householder in urban and rural areas separately, as illustrated by the following:

Rural households with female householder 60+ of household size 6+ All rural households

Urban male householders 75 + living with spouse and children All rural households

(c) Household Composition

The last indicator listed in the preceding section shows the relationship of the members of the household to the householder. By looking at the position of the persons 60 years and older in the household, it is possible to differentiate the elderly who live in their own home as head or as spouse from those who live in their children's or relatives' household. Thus, the latter case can be reflected if the relationship of the elderly to the householder is listed as mother (father) or other relative such as aunt (uncle), mother-in-law, etc.

There is a pressing need to develop data on family units beyond household boundaries. In describing inter-generational networks, Hagestad (1990) proposed an anchor person be chosen; then information about family members below and above the anchor should be elicited. This simple fact, while readily recognized

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by anthropologists, has been typically neglected in the approach of other disciplines to the study of families. Anchors should represent a specified age-cohort range. In sampling, Hagestad (ibid.) contends that "all families" is not a meaningful population while "all families of the defined anchors" are meaningful; and a probability sample of anchors can be readily obtained. In countries with personal identification numbers and national registries, such as Norway, there is a potential for setting up data sets which comprise of family units, independently of household, and following them over time (for example, across census points).

A reasonably comprehensive list of main household demographic characteristics relevant for undertaking research on the consequences of population ageing has been proposed by Stolnitz (1990) to include the following variables:

- i. size of all households by type, distinguishing among those with elderly population members only, those without any elderly members, and "mixed" types;
- age, sex and marital status of household heads and all elderly members of households, again distinguishing households with elderly population members only, non-elderly members only and "mixed" compositions;
- iii. family relations, if any, of each elderly member of a household to the household head or to other household members. Information should be sufficient to calculate headship rates and also to establish numbers and types of family nuclei;
- iv. family dependency relations within households containing elderly members only, within households of "mixed" composition, between pairs of households belonging to either of these types, or between either of these household types and households with non-elderly members only, with disaggregations where possible by nature of dependency (e.g. financial, physical care, medical care, etc.) and age and sex of the elderly;
- v. corresponding dependency of relations involving non-family members or household pairs not family related, disaggregated by age and sex, e.g. where the physical or medical care of an elderly member is provided by domestic helpers or paid caregivers.

Data on the first four of the above classes of information would be available from censuses and surveys. In contrast, it is presumed that the dependency categories of (d) and (e) would have to be obtained through special-purpose surveys, with considerable testing required before selecting the desired compositional groups. In either case, Stolnitz (ibid) is of the opinion that it would be advantageous to introduce dependency cross- classifications on a matrix, showing "recipient" households with aged population members only or of "mixed" composition on one axis and "providing" households on the other, with other compositional characteristics possible for either or both axes.

Household socio-economic characteristics which are apt to serve multi-purpose uses for analyzing the consequences for the elderly would include the following additional sets of data as also proposed by Stolnitz (op.cit.):

- a) actual employment statuses of the elderly, with distinctions by age, sex and by types of their household affiliation;
- b) recent industrial and occupational affiliations of the elderly cross-classified by household composition and sex-age characteristics.
- c) total incomes of households with elderly members classified by household type, together with the separable incomes of each such member where possible.

- d) social services received, cross-classified by recipient household type, nature of service, and sex-age-marital- specific characteristics of elderly members;
- e) educational levels of all elderly household members, by household type and by sex and age.

Most of the above socio-economic characteristics are commonly documented in population and housing censuses as well as in occasional or repeated sample surveys. Special-purpose survey or modified sampling and questionnaire designs would be needed to overcome informational shortcomings, especially in the case of "mixed" households.

2. Migration and Households

Using data from household surveys or from national censuses, which feature questions on the whereabouts of persons in the household during a specified period preceeding the survey or the census and their reasons for moving, it would be possible to indicate the migrant flows, the direction and the reason for residential relocation. For example:

a) Migration flows can be measured by taking the ratio:

Migrants 60-64 who have moved from urban to urban x 1000 Population 60 years and older

These ratios can be calculated for the different five-year age groups beyond 60 while the moves can be categorised as urban to urban, rural to urban, urban to rural, and rural to rural.

b) The direction of the moves that the elderly take can be measured in terms of the following ratio:

Female (male) mover 60-64 who moved from metro to metro Female (male) mover population 60+

Such ratios can be computed for each sex for the different five-year age groups 60 years and older (as specified above). The direction can be specified in terms of whether it is within metro areas, between metro areas, metro to non-metro, non-metro to metro, within non-metro areas and between non-metro areas.

c) A body of data exists which collectively indicates the stated reasons for residential relocation among the elderly in several national settings. Using such data one can differentiate between amenity-type and support-type moves. Responses that include retirement, environment and housing as reasons for moving are largely indicative of amenity-type moves. Stated reasons for migration which incorporate considerations, such as a desire for greater contact with family and friends and for reasons associated with health, would seem to connote support-type moves. Therefore, measuring amenity-type moves would involve taking the ratio of the population 75 and older in metro areas who stated retirement, environment or housing as their reasons for moving, to the population 60-64 (65-69, 70-74, 75+) years in non-metro areas, who stated family, health or friends as their reasons for moving, to the population 60-64 (65-69, 70-74, 75+) years in non-metro areas, who stated family, health or friends as their reasons for moving, to the population 60-64 (65-69, 70-74, 75+) years in non-metro areas, who stated family, health or friends as their reasons for moving, to the population 60-64 (65-69, 70-74, 75+) years in non-metro areas, who stated family, health or friends as their reasons for moving, to the population of movers, 60 years and older.

Research of the elderly and migration faces several challenges. One, various data collection and empirical issues demand attention. The more striking differences between censuses and population registers as sources of migration data were described in Chapter I. Much better use of existing data sets can be made provided such data are made available in a form that permits age, sex and rural/urban breakdowns. Apart from data source, there are diversities in the definitions of migration. Precisely what type of residential relocation comprises migration is subject to cross-national variabilility. In general, migration implies that the

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change of residence is intended to be permanent, not temporary or seasonal. Moreover, the nature of the political boundaries crossed as well as the country's geopolitical structure and size must be taken into account in order to distinguish between shorter distance moves and longer distance migrations.

Then there is the need for new initiatives in surveys and detailed case studies. Considerable gaps and serious limitations beset the theory that can be drawn upon to comprehend the relationships between spatial mobility and the elderly in the wake of rapid social change. An additional challenge is the formulation of appropriate policies and development of action programmes, once the problems and issues have been identified and the empirical evidence collected.

Migration rates in the developed countries have been reliably measured by the decennial censuses. Such rates can be calculated for each age group, particularly for those 50 years and older, by gender and marital status. These rates can also be computed between and within district, country or appropriate administrative unit. Such rates can then be expressed as ratios to the married rates to indicate the propensity to move among the different categories of marital status.

One indicator that can be used to show the disproportionality in the age composition of the rural population is the ratio of the percentage of population aged 60 and older in urban areas to the percentage of total population aged at least 60 years, disaggregated by gender. A ratio less than 1.00 indicates that the elderly are likely to reside disproportionately in rural areas. If the ratio exceeds 1.00, the opposite will be true.

3. Marital/Union Status and Life Cycle Patterns

Data published in the UN Demographic Yearbook show the population of countries by marital status, age and sex. Thus, it is possible to obtain the proportions of the female and male elderly who are still single, still married, already widowed, divorced or separated.

a. Marriage variants

The growth of the divorced population and the changes in the widowed population relative to the married population aged 55-64 or for any 5-year age group from 55 or 60 years onward, can be depicted using census data on marital status by age, gender and urban-rural residence. Ratios of:

Widowed urban (rural) females	Divorced urban (rural) females
Married urban (rural) females	Married urban (rural) females
Widowed urban (rural) males	Divorced urban (rural) males
Married urban (rural) males	Married urban (rural) males

for age groups 55-59, 60-64, 65-69, 70-74, 75 + or 80 + can easily be calculated from this widely available information.

B. ELDERLY WOMEN'S PERFORMANCE IN THE REGULAR EDUCATIONAL SYSTEM

The educational level of all elderly household members can be obtained in population and housing censuses except that available tabulations do not usually show the breakdown by age after ages 60 or 65. Educational background of the elderly bears importance in at least two aspects: the aged as consumers and as actual or potential producers. The elderly often respond to available health care, housing and other social services in a manner that is conditioned by their educational background. Also, before or after retirement, the senior citizens are apt to find that their major employment and retirement options are largely influenced by their educational backgrounds.

Statistics on educational attainment for both female and male populations within a country should be developed and compiled on factors such as:

- a) dropouts, attendance and completion rates;
- b) kinds of education received in particular, vocational education; and
- c) highest level attained.

Comparisons by age group for males and females are critical to the study of progress in educational attainment and the situation of elderly women, in particular.

C. ELDERLY WOMEN'S ECONOMIC ACTIVITY AND LABOUR FORCE PARTICIPATION

1. Measuring and Describing the Actual Supply of Female Labour

(a) Under-reporting of Women's Work

Many of the problems of unreliability of statistics that pertain to women apply to children and the elderly as well, since the characteristics of their labour force participation parallel those of women in general. Where the instructions for census takers are for older persons to be automatically classified as economically inactive (as practised in certain Latin American countries), assuming a universal ability to "retire" from work after reaching advanced age, information on older women is bound to be unreliable on the basis of both sex and age. In the Dominican Republic, El Salvador, Nicaragua and Honduras the scope of coverage of social security programmes is limited; therefore, women upon leaving work and being unable to rely on retirement benefits, become classified as housewives. Correspondingly, men are placed in the "other" and handicapped categories (ECLAC, 1989).

In order to remedy the under-reporting of female labour force activity in official government statistics, questionnaires need to be very specific about the type of activities respondents consider to be labour force activities. Information should be collected on all of the labour force activities in which women (and men for that matter) engage. Providing estimates according to several labour force definitions would help to clarify the meaning of what is being reported, since a single labour force definition is necessarily arbitrary when it comes to subsistence-related activities. One definition alone cannot accommodate all of the needs of policy-makers and other users.

(b) Labour Force Participation of Older Person

Most of the censuses provide information on labour force participation to ages 60 or 65 and above. In all cases, data are also disaggregated by sex and on the whole, details on labour force participation for either urban-rural or other geographical areas are given. Various countries also provide cross-tabulations of other variables by age-specific data on labour force participation.

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Data on the employment status and occupational/industrial affiliations of older workers and retirees have numerous uses in labour market and macro-economic connections, by identifying needs and opportunities for full or part-time, short or/and longer-term employment opportunities. Requirements for such data arise partly from the fact that elderly labour cohorts are often differentially concentrated in declining or stationary industries and are, thereby, especially exposed to unfavourable income and employment prospects during cyclical slumps.

General or specific job skill indicators find numerous uses for assessing employment transition possibilities for the elderly who are nearly, partially or only contingently retired. If classified by household and sex-age characteristics, such data also provide useful household-level indicators of social status (particularly of women), which are not obtainable from educational or income characteristics.

(c) Women in the Informal Sector

The analysis of recent experience in Latin America on studies of women in the informal sector disclosed some of the principal limitations of the available information to measure women's activities in the informal sector from the perspective of dissatisfied users. The major conclusions of the study as given in Part III of the UNSO-INSTRAW technical report entitled **Methods of Measuring Women's Participation and Production in the Informal Sector** (1990d) were:

- "(1) Given the great heterogeneity of the informal sector and especially of women's work in it, analytical characterization of sub-sectors must necessarily precede adequate measurement. The study, therefore, suggests a typology of women's work in the informal sector based on the following dimensions: place of work, degree to which the activity resembles domestic chores, destination of goods and services produced, legality and degree of social acceptance of the activities, degree of involvement with the formal sector, degree of technical and social complexity, the activity itself and its stability over time. These dimensions basically permit distinguishing the following types of activities:
 - i. Visible informal sector;
 - ii. Petty trade;
 - iii. Invisible informal sector;
 - iv. Domestic service;
- (2) The manner in which censuses and household surveys measure the various sub-sectors within the informal sector is evaluated using this typology. It is found that both censuses and household surveys permit relatively precise measurement of women's participation in the visible informal sector, though the latter have some advantages as opposed to censuses. Household surveys are most useful when carried out at least once a year by well-trained interviewers and when designed specifically to include complete investigation of the relevant employment variables;
- (3) A substantial improvement in the measurement of women's participation in the informal sector using household surveys is possible by investigating some additional variables, such as size of economic units and place of work. Surveys can contribute to measurement of women's participation in the informal sector with much more precision through the design of household records which permit analysis of the family unit and women's work in it;
- (4) The invisible informal sector poses greater problems for measurement through household surveys. The main problems stem from failure to ascertain the economic activities actually performed by women as well as failure to appraise the contribution they make to gross domestic product and the income they produce for the household. Even greater difficulties arise in trying to measure women's

participation in the informal invisible sector in agriculture, where the absence of any clear distinction between economic and non-economic domestic activities makes the task of counting the economically active population and the product generated by women more difficult."

The aforementioned findings pointed to the need for further study of the following:

- "(1) Inclusion in household surveys of a special module containing questions geared towards the population which considers itself not economically active. It is very important that this module include a detailed breakdown of the various activities that women perform. This facilitates the identification and recognition of economic activities which are most frequently considered as being non-economic domestic work. In surveys in rural areas, the module should include a special listing of agricultural activities. It should also include own-account as well as petty trade activities performed by women;
- (2) Identification of informal visible activities may be substantially improved by incorporating into household surveys some questions directed to ascertaining the work performed in small family enterprises established within or outside the household. The two basic variables are size of the establishment and place where the job is performed;
- (3) Improvement of information collected for other variables which are already incorporated in the majority of household surveys of the region. This should include detailed recording of generational relationships of household members, excluding live-in domestic service. It is also necessary to investigate all the work activities performed by unpaid family members, recording the number of hours dedicated to each type of activity;
- (4) In the process of coding, recording of activities in the greatest possible detail so that the occupations of women can be more clearly identified."

The above-cited study also made specific recommendations to improve the measurement of income through household surveys, especially income obtained by the self-employed. In this regard, the problems noted included the "high margins of understatement of profits and benefits; difficulties in ascertaining the average income of family enterprises; failure to record the value of production for own consumption in the household; and difficulties in estimating net earnings, that is, after subtracting the value of inputs. Other important sources of problems in measuring income generated by women concern the accurate evaluation of the economic contribution made by unpaid family workers to household economic activity and in some surveys, failure to separate incomes derived from principal and secondary occupations, making it difficult to determine and analyse income for each activity."

In view of the above-listed problems, the following suggestions were made:

- 1) Investigate the income derived from own-account activities over a longer reference period. For certain activities, twelve months is appropriate;
- 2) Register the value of goods produced and sold separately from the cost of inputs used in their production;
- 3) Record the quantity and the value of goods and services produced and consumed within the household;
- 4) Separate the income from the principal occupation from income from secondary activities, especially intermittent ones." (United Nations, 1990d).

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D. ELDERLY WOMEN'S ECONOMIC AND SOCIAL SUPPORT

1. Economic Support

(a) Generational Support Ratios

The increases in life expectancy and declines in fertility, evident in both the developed and developing world, have given rise to a more vertical "beanpole" family structure - three, four and even five generations alive at one point in time but with fewer members per generation. These demographic trends have three connotations directly applicable to caregiving. First, the middle generation in the "beanpole" family may be weighed down in attending to the needs of multiple dependents in other generations, both older and younger than itself. Second, as family members spend a major fraction of their adult life with surviving parents and grandparents, expectations of mutual aid may become even more manifest. Third, a tangible fraction of adult progeny looking after elderly parents are themselves aged.

The literature on caregiving is currently limited in its ability to describe fully the assistance given by family members to elderly relatives (Gatz, Bengtson and Blum, 1990). These limitations are due to the non-representative samples used and the reliance on cross-sectional studies. Survey research based on representative, non-volunteer samples is required to put what is obtained from such purposive samples into demographic context. In addition, without longitudinal data it will be hard to put together a complete picture of family system changes starting from before the onset of any caregiving crises. Also, interviewing the primary care provider only, without asking about other family members, would tend to overlook the extent to which multiple-family members may contribute in the care of the elderly. Finally, the elderly's viewpoint must be incorporated in any intervention programmes.

Ratios can be calculated for the potential supporters to the young elderly (ratio of age group 45-49 to those 65-79) or for the generation likely to be the children of the oldest-old (ratio of those 65-69 to those 80 and older), known as the "two older generation" support ratios (Myers, forthcoming).

Since actual caregiving is so often the province of women, generational support ratios should also be calculated to indicate the support given by women in younger cohorts to the older cohort of both sexes, that is:

Women 45-49/Total 65-79 and Women 65-69/Total 80+.

A sizeable body of survey data points to the importance of data on dependency involving non-family members for evaluating private and public sector actual and required supports for the aged. The statistics suggested by such data can be compiled at reasonable cost as has been illustrated by surveys taken in the Economic Commission for Europe (ECE) areas.

(b) Intergenerational Transfers to Older Generations

One way of indicating the burden of care for both young and old, that women have to shoulder, is to calculate female caring ratios for the young and the old as depicted in Tables 24 and 25 where the denominators of the conventional dependency ratio are restricted to women 15-64 years of age. This assumes that women do all the caring without any help from the men. Certainly, reality is somewhere between this situation and one where caring is shared equally by women and men as indicated by the conventional dependency ratio. A comparison of the dependency ratios reveals that unequal sharing can impose great constraints on women and on their chances to avail of socioeconomic opportunities. The ratios also demonstrate that alterations in the age structure can exacerbate the effects of inequality.
(c) Remittances

The income status of households may be based on the combined amount received by all household members, on incomes of elderly members only, on two-dimensional indices (such as ratios of elderly to non-elderly incomes) or on the income of household heads only. Income sources should specify whether these are from pensions, remittances and returns from investments. Insofar as remittances are concerned, it will be useful to ascertain the age and sex of the remitting person and the relationships to the household and/or family.

Data on expenditures of the elderly may also be collected specifying sources of credit and access to loans. In all instances, experimentation would have to be carried out before identifying preferred choices.

SPECIAL QUESTIONNAIRE ON AGEING

The United Nations Statistical Office (UNSTAT) has sent out a **Special Questionnaire on Ageing** to all member-countries of the United Nations encouraging national statistical agencies to produce special tabulations based on the 1990-1991 round of population censuses. These tabulations once submitted to UNSTAT, will be compiled by country and published in the 1991 issue of the **Demographic Yearbook**. The table formats with the suggested age groupings, categories of the variables are contained in the **Questionnaire**. Many of the data needs pointed out in this paper may be filled once the **Yearbook** is published. The tables specified in the **Questionnaire** are the following:

1. Population by Single Years of Age and by Five-Year Age Groups and Sex.

Total/Urban/Rural

2. Households and Population in Households by Sex, Size of Household and Presence of Persons 60 Years of Age and Older.

> Number of persons 60 years and over with breakdown as follows: 1 person 2 person 3 or more persons

3. Household Population by Relation to Householder, (Head or Reference Person), Age and Sex.

Male/Female

4. Households and Population in Households by Number of Persons 60 Years of Age or Over by Age, Sex of Householder and Type of Household.

Male/Female Householders

5. Population in Collective Living Quarters and Homeless Population by Age and Sex.

Male/Female Urban Male/Female Rural Male/Female

6. Disabled Population by Age, Sex and Disability, Impairment, or Handicap Status.

Once the aforementioned tables are published, it will be possible to compare the living arrangements, household type and composition of male and female senior citizens, in developed and developing countries, and to provide a more complete picture of the situation of the elderly in the world today.

FUTURE PROSPECTS

The number of people at least 60 years of age in the year 2025 will be nearly 2.5 times what it was in 1990. Of the 1.2 billion elderly in 2025, well over half (54 per cent) will consist of women. Earlier sections of this paper disclosed that the situation of older people particularly the women, in families and households, in the workforce and in many other aspects of social and economic life is undergoing transformation.

Entry into senior citizenship status is for the most part a matter of social definition, which can be adapted to the particular economic situation and political priorities. It was shown earlier that most retirees are still fit and healthy. By extending working life a few more years, older people in the future will be able to provide for themselves instead of depending on family members.

Old age is a fulfilling and satisfying way of life. Many older people especially females, contribute significantly to their families and to their communities. The capability of the elderly to lend a helping hand will depend mainly on the opportunities available in old age and on their interests and accomplishments.

The elderly is composed of a variety of individuals spanning a thirty-year age range, with personalities and lifestyles as heterogeneous as those found among the middle-aged. This diversity will expand further in the coming years as the growth in opportunities, during the postwar period, will enable more elderly to be better educated, economically advantaged and less limited by age-old divisions between the capabilities of women and men. However, as the proportion of the old-olds rises, the risk of physical and social vulnerabilities becomes more prominent.

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