Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

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Introduction

Population aging is one of the consequences of fertility, mortality and health transitions of a region or country over a period of time. The increase in the aged population reflects decrease in child population, which in turn, favours the lower fertility, increase in the labour force and also additional economic burden of the aged population in terms of health, housing and related expenditures.

Language in India www.languageinindia.com   66
10 : 11 November 2010
R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

Population ageing is emerging as a serious problem in many South Asian Countries. The growth rate of the population aged 60 and above exceeds that of national populations. The elderly in South Asian Countries face many problems such as insolvency, loss of authority, social insecurity, insufficient recreational facilities, lack of overall physical and mental care, problems associated with having arrangements etc.

In India, the life expectancy has gone up from 20 years in the beginning of the 20th Century to 64 years today. Better medical facilities, care and low fertility made the elderly the fastest growing section of the society. The persons above 60 years of age are classified as aged persons in India. It took more than 100 years for the aged population to double in many countries in the world. But in India it has doubled in 25 years, 12 million elderly people in 1901 have been increased to 77 million in the year 2001. It has been estimated that the elderly population will reach 177 million in the year 2025.

Affected by Socio-economic and Health Problems

The aged population is affected by various socio-economic and health problems and lifestyle behaviours, especially in rural areas. These problems result from rural-urban migration, urbanization and industrialization, which pave way for the break-down of joint family system, growing loneliness and other related problems in the rural areas. These factors coupled with the emergence of nuclear family system and modernization increase the number of old-age homes in urban areas.

In many countries of the world, government and non-government organizations strive to safeguard the aged population in terms of their health and economic sustainability. As the government of India is making efforts in controlling population through fertility reduction

Language in India www.languageinindia.com 67
10 : 11 November 2010
R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

and dissemination of small family norm, there is a possibility of constant increase in the aged population in the coming years.

Study of the socio-economic and lifestyle characteristics of the aged population will help in planning, policy formulation and programme implementation in tackling the problems of the aged to a great extent.

The objective of this paper is to study the socio-economic and lifestyle characteristics of the aged population in Thozhuthalangudi village under Nagappattinam district of Tamil Nadu.

Overview of the Literature

There have been many research efforts in studying the socio-economic and lifestyle characteristics of the aged population both in developed and developing countries in order to improve and sustain the welfare of the aged like other segments of the population. The economic prosperity of the aged population is low compared to the condition in their working age. The economic sources of the aged, thus, emerge from various menial sources with low level.

According to Smeeding and Saunders (1998), economic support in old-age generally comes from several sources: own earnings, social insurance for retirement, private savings, and occupational pensions. As for the trend of population ageing in India, the older population faces a number of problems to which it adjusts in varying degrees. These problems range from the absence of ensured and sufficient income to support them, and the absence of social security. This poor economic support to the aged population is due to poverty condition of the family as such.

Sivaraju (2005) observes that the vast majority of families in India have incomes far below the level that would ensure a reasonable standard of living. It is estimated that 33 percent of the population is below the poverty line. Nearly 90 per cent of the total workforce is employed in the unorganized sector, and older persons retire from gainful employment without any financial security. Older widowed women are one of the most vulnerable groups in India.

Language in India www.languageinindia.com   68
10 : 11 November 2010
R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

In recent past, studies (Kumudini, 1996; Axel, et al., 2001; Cutler, et.al. 2006; Hurd and Rohwedder, 2006; and Deaton, 2007) were carried out on different socio-economic and health dimensions and their relationships between and among each other on the aged including income, expenditure, saving, and health and lifestyle behaviours in relation to the welfare of the aged.

Objectives of the Study

The specific objectives of the present study are: (1) to study the social differentials of aged population in Thozhuthalangudi village under Nagappattinam district of Tamil Nadu; (2) to study the economic differentials of the aged population in terms of monthly income, savings and expenditure on different purposes of day-to-day needs; and (3) to study the lifestyle characteristics of the aged population.

Data and Method

The present study was based on primary data collected from 120 aged persons, more than one third of the total aged population living in the sample village, comprising 60 males and 60 females. In order to give an equal representation for five-year age groups, viz., 60-64, 65-69 and 70 years and above, the respondents were selected based on the stratified and disproportionate sampling methods. The required data such as age, sex, religion, caste, marital status, completed years of education, type of family, family wealth, income, savings, borrowings, and family expenditures on various items such as food, non-food and medical aspects, lifestyle consumptions such as tea/coffee, betel leaves, smoking, tobacco, and drinks were collected with the help of a well-administered pre-tested interview schedule. The data collection was done during the period of two months, January–February, 2010. The multiple regression analyses are used for the analysis of data.

Language in India www.languageinindia.com   69
10 : 11 November 2010
R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

Profile of the Study Area

The district Nagapattinam district, located on the eastern part of Tamil Nadu, was selected purposely for the present study. It is one of the backward districts in the state and its development mainly depends on agriculture and fishing closely followed by prawn farming.

Within this district, Thozhuthalangudi village, a hamlet of Thozhuthalangudi Panchayat, was selected on simple random sampling method. This village is located near Myladuthurai, a small temple town. As per the records available with office of the Village Administrative Officer (VAO), the study village has 326.28 hectares of total land area with 576 occupied houses.

Data, based on 2001 Census, shows that it has a total population of 3014 persons comprising of 1600 males and 1414 females. The elderly population was 315 comprising of 150 males and 165 females. This village has one middle school, one Primary Health Centre (PHC) with two medical officers and one ANM and service for all the 24 hours. The village has also one private clinic. Fifty percent of population in the village was engaged as agricultural labourers, 30 percent were land owners and remaining 20 per cent were involved in other occupations. Total cultivated land area was 425 acres and 80 percent of it was irrigated. The major crops cultivated in the village were paddy, sugarcane and black-gram.

Results and Discussion

The results are discussed in the sub-headings such as: social differentials of the aged population, economic differentials of the aged population; and lifestyle differentials of the aged population in characteristics of the aged population Thozhuthalangudi village of Nagappattinam district in Tamil Nadu.

Social Characteristics of the aged Population

Language in India www.languageinindia.com 70
10 : 11 November 2010
R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

Table 1 deals with social characteristics of the respondents, viz., sex, religion, community, type of family, marital status and education. The results reveal that among the total respondents (120), majority were males (44) and were under the age group of 65 and above years and in the reverse situation in the female respondents. More than three-fourth of the aged persons belonged to Hindu religion and remaining individuals were Christians. But in the communitywise classification most of them (78) were from the scheduled castes and remaining aged persons were equally distributed in the BC and MBC caste categories. Among SC respondents, majority of the aged were 70 and above years.

As far as the marital status of the total respondents, four-fifth (98) of them were married, only a few of the female respondents were widows. Data on family system of the respondents reveals that majority of the respondents were following joint family system (22) as against a few with nuclear family system (19).

In terms of education, majority of the respondents were illiterates (37) compared to the respondents with primary level education (12) and high school level education.

Table 1
Number of respondents by their Social characteristics

Social characteristics	60 - 64 years	65 - 69 years	70 & above years	Total
	(n=40)	(n=40)	(n=40)	(N=120)
Sex				
Male	16	22	22	60
Female	24	18	18	60
Religion				

R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

Hindu	32	26	36	54
Christian	8	14	4	26
Community				
BC	16	6	--	22
MBC	8	6	6	20
SC	16	28	34	78
Marital status				
Married	34	34	30	98
Widow	6	6	10	22
Type of family				
Nuclear	10	12	16	38
Joint	30	28	24	82
Education				
Illiterate	22	28	24	74
Up to Primary	8	8	8	24
High School	10	4	8	22

Source: Computed from Primary Data

Economic Characteristics of the Aged Population

Table 2 explains the economic characteristics of the respondents. The economic characteristics are discussed in terms of wealth, income, savings and borrowings of the respondents' households. All the respondents were having household assets. The average value of all the household assets was Rs. 755152. The household assets were classified into

R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

physical assets and financial assets. The physical assets are land, livestock, cycle/moped, radio/TV, fan, furniture and house building, and the financial assets are gold, bank deposits and cash in hand. Among the total respondents, nearly 90 percent were having physical assets and their average value of physical assets was Rs. 39599. The average value (Rs. 42316) seems to be somewhat lower than that of the respondents aged 70 years and above. More than three-fourth of the respondents' households were having financial assets. The overall average value of financial assets was Rs. 146121. This value also seems to be somewhat lower than that of the respondents aged 65-69 age group category.

The income of the respondents' households was classified into aged persons earning income, non-aged persons earning income and other sources of income. The overall average income was Rs. 129216. Among the respondents, the respondents aged 60-64 years earned more income. The average income was higher than that of the respondents of other age-group. The average value of non-aged earning income was also higher for the age group of 60-64 years. Out of the total respondents, the average value of other sources of income was Rs. 33188. This value is lower than that of respondents aged 65-69 years. Out of the total respondents, only 74 respondents had the practice of saving, and their average saving was Rs. 39567. Bank deposits and savings from Life Insurance Corporation of India (LIC) were equally distributed but their average saving entirely varies. The LIC savings of respondents aged 64 years and above was so high compared to overall LIC savings. The respondents used to borrow from LIC and banks only. Among the total respondents, one-sixth had the practice of borrowing. Out of the total borrowers, most of the respondents used to borrow from bank only (14) and the average amount was high among the respondents aged 70 years and above.

Table 2

Number and mean of wealth, income, savings and borrowings (in rupees) of the respondents by their age category

Category	60 – 64 years		65 - 69 years		70 years & above		Total	
	N	Mean	N	Mean	n	Mean	N	Mean
Wealth	40	743868	40	781666	40	747049	120	755152
Physical assets	36	38692	36	37993	34	42316	106	39599
Financial assets	30	144779	30	159241	32	136175	92	146121
Annual Income	40	141150	40	135920	40	110580	120	129216
Aged	22	15818	24	15500	12	14000	58	15310
Non-aged	40	119640	40	117720	38	103389	118	113755
Other sources	18	28466	8	44500	10	32640	36	33188
Savings	22	27336	26	31838	26	32030	74	39567

R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

LIC	14	31428	18	34444	18	34444	50	33600
Post Office	10	4240	8	2975	8	3350	26	3576
Bank deposits	12	9916	20	9200	20	9300	52	9403
Borrowing	8	27750	6	31666	4	32500	18	30111
LIC	--	--	4	12500	4	7500	8	10000
Bank	8	27750	4	35000	2	50000	14	33000

Note: Wealth= Household wealth; Income= Annual household income; Saving & Borrowing= Calculated for the last two years only

The table 3 examines the annual income of the respondents currently and before 60 years by level. The annual income of the respondents was higher (Rs.1,00,800) among respondents aged below 60 years and lower (Rs. 10,800) among respondents aged 70 years and above. But the mean income was higher (Rs. 41,340) among the respondents in the age group 65 to 69 years. The current income was higher (Rs. 30,000) among the respondents aged below 65 years. But the mean income was a little bit high higher among the same respondents. The overall relative mean income of the respondents was 41 percentages. The relative income was higher among the respondents aged below 65 years and lower among aged 70 years and above.

Table 3

Relative Income of the Sample Aged Persons

Category	60 – 64 years	65 - 69 years	70 & above years	Total
Annual income before 60 years				
Minimum	18000	21600	10800	10800
Maximum	60000	72000	100800	100800
Mean	30540	41340	40020	37300
Current annual income years				
Minimum	6000	6000	6000	6000
Maximum	30000	24000	18000	30000
Mean	15818	15500	14000	15310
Relative mean income (%)	51.8	37.5	35.0	41.0

Source: Computed from Primary Data
Note: Relative mean income= (Current year income / Income before 60 years)*100

The Table – 4 explains that the there are three categories of expenditure met out by aged population i.e., food expenditure, non-food expenditure and medical expenditure. It is found that there is a negative relationship between food and non-food expenditures and age of the aged population, higher is the age of the aged population and lower is the food and non-food

R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

expenditures. The average food and non food expenditures for the respondents in the age-group 60-64 years were Rs.975 and Rs.900, and for the respondents aged 70 years were Rs. 640 and Rs.830 only. Meanwhile, the average medical expenditure was somewhat stable among the respondents age above 60 years. Overall, the food expenditure decreases vice versa with the increase in the medical expenditure. These factors assure that there is an inverse relationship between food and medical expenditure for the respondents above 60 years. The overall average non food expenses are comparatively lower than the food expenses.

Table 4

Average Consumption Expenditure of the Sample Aged Persons (Rs. in Monthly)

Category	60 – 64 years	65 - 69 years	70 & above years	Total
	n = 40	n = 40	n = 40	N = 120
Food Expenditure				
Minimum	500	400	300	300
Maximum	5000	2000	2000	5000
Mean	975	685	640	766
Non-Food Expenditure				
Minimum	500	500	500	500
Maximum	2000	2000	2000	2000
Mean	900	855	830	861
Medical Expenditure				
Minimum	50	100	200	50
Maximum	5000	5000	5000	5000
Mean	975	936	980	953

Source: Computed from Primary Data

Table 5

Sources of Monthly Consumption Expenditure of the Sample Aged Persons

Category	60 – 64 years	65 - 69 years	70 & above years	Total
	n = 40	n = 40	n = 40	N = 120
Food Expenditure				
Self	12	8	12	32
Spouse	8	4	4	16
Son/Daughter	18	26	24	68
Friends	2	2	--	4
Non-Food Expenditure				
Self	8	8	12	28

R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

Spouse	10	8	6	24
Son/Daughter	20	20	22	62
Friends	2	4	--	6
Medical Expenditure				
Self	6	4	6	16
Spouse	6	2	2	10
Son/Daughter	16	22	22	60
Government	8	10	10	28

Source: Computed from Primary Data

Table 5 explains the sources of monthly consumption expenditure of ageing population. There are three categories of expenditure met out by ageing population i.e., food expenditure, non-food expenditure and medical expenditure. Out of the total respondents, more than half of the respondent receives amount from their son and daughter to meet out their food expenditure, non food expenditure and medical expenditure. The food expense by son/daughter of respondents (13) in the age-group 65-69 years was more but non-food expense by them was equal among the respondents of all the age-group categories. The medical expense by son/daughter of the respondents aged 64 years and above was more, which is because of ageing. Out of the total respondents, nearly one-fourth (14) of the respondents received some money from Government to meet their medical expenditure. Among the total respondents, only 3 of them received money from their friends to meet their food and non-food expenditures.

Life-style Characteristics of the Aged Population

Table 6

Distribution of sample Respondents by their life style behavior (Rs. per month)

Lifestyle behavior	Below 66 years		66 - 70 years		Above 70 years		Total	
	N	Mean	N	Mean	N	Mean	N	Mean
Tea / Coffee	26	241	28	301	34	188	88	240
Betal leaves	28	250	36	213	38	181	102	211
Smoking	8	250	22	331	14	114	44	247
Tobacco	16	143	26	223	24	106	66	161
Drinking	10	640	18	1033	16	812	44	863
Total	**36**	**666**	**40**	**1196**	**40**	**761**	**116**	**881**

Source: Computed from Primary Data

Language in India www.languageinindia.com   76
10 : 11 November 2010
R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

Table -6 reveals that the habitual expenditure of the respondents is concerned, most of them have some personal habits to keep their life enjoyable and comfortable. Respondents in the age group 66-70 years spent more money for their habitual requirements compared to the respondents of other age-group categories. All the respondents spent more money for drinking alcohol and less money for tobacco. Smoking habit is less among the aged compared to other habitual activities. The common habit of the aged population was tea/coffee and betel leaves in which they spent an average of Rs.240 and Rs.211 respectively. While their age increases, the habitual activity reduces due to their health conditions. Out of 60 respondents, only 2 aged do not have any of these habitual activities. These factors demonstrate that most of the aged have at least one habitual activity.

Table 7
H_o = Economic Independence leads to less demand for food expenditure

Testing of Hypothesis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.817(a)	0.668	0.650	182.29548

a Predictors: (Constant), Economic status, Others income, Personal Income

Results of Multiple Linear Regression Model[a]

Predictor Variable	Unstandardized Coefficients		t Statistic	P – level Sig.
	B	**Std. Error**		
(Constant)	389.732	50.520	7.714	.000
PI	.306	.030	10.277	.000
OTHINC	.005	.004	1.319	.193
ECOSTAT	-409.634	59.042	-6.938	.000

a. Dependent Variable: Food expenditure per month (Rs.); Adjusted R^2 value = .650

Economically independent aged persons have significantly less expenditure on food. It has differential effect of Rs. 409.634 which indicates that economically independent aged person has lower food expenses than economically dependent aged person.

Summary and Conclusions

Majority of the aged persons were residing in joint families, belonged to scheduled castes, were illiterates and were currently not working and/or working as agricultural labourers. The average income of the respondents aged 60-64 years was comparatively higher compared to

R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

those aged 70 years and above. This indicates that aged persons have greater economic security. Aged persons prefer to the save their income in the LIC and other public sector banks, which are more secured than the private sectors like Chit fund companies. The overall average expenditure appears to be comparatively higher among those aged 60-64 years than those belong to other group-group categories. Children are the primary monetary source to the aged for food, non-food and medical requirements, and the aged spend a large amount of money for the purpose of drinking alcohol, irrespective of their age.

Based on these results it is suggested that the existing welfare schemes for the aged persons might be revised to enhance their economic status. Population ageing is expected to have a major impact on many aspects of life in the twenty-first century. So the Government should take various steps related to well-being of the older persons. The steps may be: (1) to raise policy makers' awareness of the multiple issues related to ageing in the country; (2) to promote the traditional Indian values of life and respect for the elderly people to identify and focus on the aged as a vulnerable group; (3) to provide care and support to the elderly people within the community settings, which may be recommended instead of opening more and more old age homes; (4) to promote various schemes of social security for the old age people especially the rural aged, widows and people in urban slums; and (5) to educate the old age people on how to adjust to the changed family and social conditions, how to overcome emotional disturbances, how to face chronic diseases and how to face the last years of life peacefully.

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Language in India www.languageinindia.com   78
10 : 11 November 2010
R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu

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Language in India www.languageinindia.com   79
10 : 11 November 2010
R. Hariharan, M.A., M.Phil. and N. Malathi, M.Sc., M.Phil., Ph.D.
Economic Perspectives and Life-style Characteristics of the Aged Population in Tamil Nadu