# Intergenerational Care and Support for Elderly: Evidence from Kerala State, India Daliya Sebastian & T.V Sekher

### Introduction

Like many other developing countries in the world, India is also presently witnessing rapid ageing of its population. The older population has been increasing steadily in number and proportion in India. The 1901 census showed there were only 12 million people above the age of 60 years in India. In the next fifty years the population of aged increased to 20 million. But in the next fifty years it increased almost three times and reached around 77 million in 2001. The population projections show that by 2050 the elderly population in India will surpass the population of children below 14 years. Within the elderly population the number of persons aged 70 and above has also grown rapidly; from 9 million in 1961 to 29 million in 2001. The sex ratio among the elderly in India favours males in contrast to the trend prevalent in other parts of the world. Ageing of the population has many profound social and economic implications, affecting every type of social relationship, costs of social security and health care, education, labour force, migration and perhaps even the stability of the family as an institution.

In India, the family is the most important institution for supporting aged persons in their advanced age. The Indian family, like most families in oriental cultures, is considered to be strong, well knit, resilient and enduring. However, heterogeneity and diversity are the characteristics of Indian families. There are regional and cultural variations in family structure and functioning. The norms and values related to family life vary according to religion, caste, social class and residential patterns (Dhruvarajan, 1989). In traditional Indian society, elder people lived within multi-generational extended families including one or more adults, children, grand children and other kin. The aged in these societies received unparalleled sense of honor, decision - making responsibilities in the economic and social activities of the family. But in the last few decades, the researches show that the traditional joint family has crumbled due to forces of urbanization and modernization. The most prominent feature of the disintegration in joint family system is the erosion of authority commanded by the elder members as they cease to be the economic head of the family. Modernization has profoundly influenced the values like interdependence, cooperation and self- sacrifice giving way to independence, personal mobility and personal achievement. All these factors have contributed, to changes in the structure and the functioning of the family system.

intergenerational families are fewer, the interaction between the generations are mostly based on affection bonds and characterized by unconditional mutual respect.

In India, still a higher proportion of elderly living with their families. There are changes in both composition and quality of interactions among the members. The generation gap is widening due to fast changing lifestyle, globalization, migration of young and influence of diverse ideologies. There are evidences that inter- generational relations are undergoing transitions due to social and cultural changes. Teenagers specially perceive their grand parents in a different way (Gayatri Devi, 2004).

The intergenerational exchange includes various types of activities and support, including financial, emotional and social. Simple issues like should the parents be consulted in job changes, marriage or purchase of land or house or any property- do determine the warmth of intergenerational relationship (Jamuna, 2007).

Batra and Bhaumik (2007) in their study on 'intergenerational relationships' based on 90 respondents (30 respondents from first, second and third generations) at Delhi found that around 53 percent were living in nuclear families. 27 percent of the first generation was economically fully dependent on their children and 23 percent were partially dependent. The study also shows that the perceived change in the status of elderly. 70 percent of the elderly reported that there was loss of position in the family after they became old, and 63 percent felt loss of authority, 73 percent reported lack of support from children and grand children, 80 percent admitted they are feeling isolated from the family and 86 percent reported loss of respect from the next generation.

The elderly who have adequate financial resources and who take care of the family affairs, who are productive and involved in income generation activities and contribute to the family, are looked after well and held in good esteem by the young. On the contrary, in many cases where the old are resource poor, the young neglect them intentionally or unintentionally, and refuse or fail to fulfill a care taking obligation (WHO/INPEA, 2002)

Sonar *et.al* (2007), in their study at Gulbarga district of Karnataka, found that a significant proportion of elderly have good intergenerational relationship with their children and grandchildren. Those who do not have good relations with their young generation, reported that their differences are due to opposing attitude of young (21 percent), not productive or useful (19 percent), differences

of opinion (2.7) and different life styles. The elderly who are educated, have some source of income, are found to have good relations with the young.

Intergenerational contacts and interactions are expected to become more complex in future. With the increasing life expectancy and more migration of youngsters will surely affect the family relationship. However, not much work has been done to examine the intergenerational relationship and support. Due to the rapidly changing demographic conditions and modernization, the significance of such research is increasing. In this context, the present paper attempts to analyse the intergenerational relations and support of elderly in Kerala State. The main objectives of the study are:

- 1. To understand elderly's expectations about the intergenerational support
- 2. To examine the extent of support to the elderly from their children.
- 3. To observe elderly's satisfaction about the care and support from their children
- 4. Elderly's involvement in decision -making process about family matters

## Methods and Materials

The study is based on a survey carried out in Pathanamthitta district of Kerala state. Pathanamthitta district has selected for the present study due to its unique position among the districts of Kerala in demographic as well as social characteristics. 2001 census shows that, among the districts of Kerala, this district has the highest proportion of elderly with 15 percent of the total population, 4 percent higher than the state average. Pathanamthitta District is the first district in India recorded the replacement level of fertility. Among the districts of Kerala, this district has the highest proportion of international migrants, especially to western countries. The large- scale migration of young people can have many implications for the welfare of the elderly left behind. A total of 300 elderly were interviewed from the sample households (184 women and 116 men). According to 2001 census the rural population constitutes 90 percent of the district and thus the survey focused only on rural areas. Among the five talukas (sub-district level), two talukas have been randomly selected for the proposed study. From each Taluka, 5 villages were randomly identified. In the next stage, from each village (lowest administrative unit) one ward has been randomly selected, since the village population size is very large in Kerala. Of these wards, the detail of households having elderly has gathered from electoral list of each ward which was prepared in 2006 and available in Panchayat office. In the final stage, 30 households of elderly from each ward were selected using systematic random sampling. In this study, only one elderly from each of the selected households is considered as the

respondent. The information about living arrangements of elderly, economic dependency, and the persons providing financial assistance, and the elderly's expectations about the support from their children during old age, etc, was collected. The survey was carried during March-July 2008

# **Findings**

Out of the sample, 61.3 percent were women and 38.7 percent were men. Majority of the respondents were literate (83 percent) and around 8.3 percent have education of higher secondary and above. With regard to marital status, 48 percent of the respondents were currently married and 49 percent were widowed. 31 percent of the elderly were unemployed and 34.7 percent were housewives. However, around 25 percent of the respondents were engaged in economic activity and 9.3 percent were retired from the service. More than half of the respondents (53.3 percent) were economically fully dependent and around 14 percent were partially dependent on others for their daily requirements. The living arrangements of elderly have significant impact on the well being of elderly. 11 percent of the respondents were staying alone and 16 percent were staying with their spouses. Among the elderly who were staying only with spouse, 80 percent of them are aged. According to this survey, around 71 percent of the elderly was living with their children.

Background Characteristic	Percentage
Sex	<u> </u>
Male	38.7
Female	61.3
Education	
non literate	17.1
non formal literate	3.0
below high school	54.2
high school	17.4
higher secondary and above	8.3
Marital Status	
Married	48.0
Widowed	49.3
Divorced/separated/single	2.6
Employment	
Engaged in any economic activity	24.8
house wife	34.7
Retired	9.3
Unemployed	31.3
Economic Dependency	
fully dependent	53.3
partially dependent	13.7
Independent	33.0
Living Arrangement	
alone	11.0
with spouse only	15.7
with son	57.7
with daughter	13.3
Others	2.3

Table: 1 Background characteristics of the elderly respondents

Old age is the time of deteriorating one's health, both physical and psychological. It is the time of support and security needed for the older persons. In India, family still continues to be the primary institution where people find physical and psychological support and security. Though majority still continues to live in families, there are changes in both composition and quality of intergenerational relations and support. It is important to know elderly's expectations about the care and support from their children and grand children. Almost all the respondents (98 percent) expect physical and medical care from their children during old age and 88 percent expect financial support and 66 percent expect emotional support from the children. Comparatively a higher proportion of females expect care and support from their children than males. With increasing age the expectation of

physical and medical support and financial support from children also increases. As the education increase the expectation of financial support from children reduces. The educated elderly are, in general, economically independent during their old age. However, the expectation of emotional support from children is interestingly high among the higher educated people. Widows expect more physical and financial support from their children than those who live with their spouses.

Back ground characteristics	Physical and medical	Financial	E motional
Total	97.7	87.7	66.0
Sex			
Males	95.7	77.6	62.9
Females	98.9	94.0	67.9
Age group			
Young -Old (60-69)	96.2	86.3	72.5
Old-Old (70-79)	99.1	86.8	65.1
Oldest-Old (80+)	98.4	92.1	54.0
Education			
Non literate	100.0	98.0	52.9
Below Primary	100.0	96.7	67.0
Below high school	98.8	90.1	69.1
High school	94.2	80.8	63.5
Higher secondary and above	88.0	40.0	84.0
Marital Status			
Currently Married	96.5	81.9	69.4
Widowed	99.3	93.2	62.2
Others	87.5	87.5	75.0
Living arrangement			
Alone	93.9	87.9	72.7
With Spouse only	91.5	72.3	68.1
With Son	99.4	91.3	63.6
With Daughter	100.0	87.5	75.0
Other	100.0	100.0	28.6
Economic Dependency			
Fully dependent	99.4	94.4	67.5
Partially dependent	100.0	97.6	43.9
Independent	93.9	72.7	72.7

Table: 2 Elderly s expectation about the type of support from their children

From table 3 it was clear that nearly one-third of the elderly stated that they are getting the expected support from their children and around half of them reported that they are getting the limited support. However, a sizable proportion of elderly (19 percent) opined that they are not at all satisfied with the support and care of their children. Comparatively higher percentage of females is not receiving the expected support from their children. Considering the age group, around 40

percent of the young old respondents were getting the expected support to a large extent, only onefifth of the oldest – old reported they are getting the expected support to a large extent from their children. Around 71 percent of the elderly who have higher secondary and above education level reported that they are getting the expected support from their children to a large extent. At the same time, only 26.5 percent of the non- literate and 16.5 percent of the respondents who are below primary level of education were completely satisfied with the type of support they receive from their children. Around 42 percent of the elderly living alone reported that they are not at all getting the expected support from their children, while the corresponding figure is only 14 percent among the elderly who are staying with son and 12.5 percent who are staying with daughters. It is interesting to see that the percentages of elderly who are not at all getting the expected support from their children are higher among economically independent category than economically fully dependent elderly.

Back ground characteristics	To a large extent	To some extent	Not at all
Total	34.1	47.1	18.8
Sex			
Males	41.4	41.4	17.1
Females	29.7	50.5	19.8
Age group			
Young -Old (60-69)	39.4	47.2	13.4
Old-Old (70-79)	35.6	40.4	24.0
Oldest- Old (80+)	21.0	58.1	21.0
Education			
Non literate	26.5	42.9	30.6
Below Primary	16.5	57.1	26.4
Below high school	43.8	43.8	12.5
High school	40.8	49.0	10.2
Higher secondary and above	70.8	25.0	4.2
Marital Status			
Currently Married	43.2	38.8	18.0
Widowed	25.0	55.4	19.6
Others	50.0	33.3	16.7
Living arrangement			
Alone	19.4	38.7	41.9
With Spouse only	47.6	28.6	23.8
With Son	34.1	52.0	13.9
With Daughter	35.0	52.5	12.5
Other	14.3	42.9	42.9
Economic Dependency			
Fully dependent	38.8	45.6	15.6
Partially dependent	12.8	61.5	25.6

Table: 3 Percentage of elderly by the extent of support from children

Independent	35.1	43.6	21.3

The elderly who reported they are not getting the expected support from their children to a large extent further probing was done to find out in which aspect they are feeling lack of support. More than half of the respondents (54 percent) reported that they lack physical and medical care from children and 37 percent reported lack of financial support. 29 percent of the elderly express lack of emotional support from their children. Gender differences were observed in lack of care in all aspects. Around 61 percent of elderly women reported they felt the lack of physical and medical care while 41 percent of the males reported lack of care. In the case of financial support the differences between sexes is comparatively small, around 33 percent of the male respondents and 40 percent of the female respondents reported lack of financial support from children. 22 percent of the men and 33 percent of the women reported lack of emotional support. As age increases, the percentage of elderly who reported lack of care and support from children also increases; around 65 percent of oldest old reported lack of physical and medical support compared to 45 percent in young old and 58 percent in old-old (70-79 age group). The same trend has observed in financial support also. Around 74 percent of elderly who has below primary school education reported lack of physical and medical care against 24 percent who completed higher secondary and above. Higher proportion of widows reported lack of support from children than currently married respondents. The elderly living alone or with others reported lack of support from children than the other categories.

Back ground characteristics	Physical & Medical	financial	E motional
Total	53.7	37.3	28.7
Sex			
Males	41.4	32.8	22.4
Females	61.4	40.2	32.6
Age group			
Young Old (60-69)	45.0	32.8	28.2
Old-Old (70-79)	57.5	38.7	24.5
Oldest-Old (80+)	65.1	44.4	36.5
Education			
Non literate	60.8	62.7	21.6
Below Primary	73.6	50.5	36.3
Below high school	46.9	24.7	25.9
High school	36.5	25.0	30.8
Higher secondary and above	24.0	4.0	20.0
Marital Status			
Currently Married	41.7	29.2	26.4
Widowed	66.2	45.3	30.4
Others	37.5	37.5	37.5
Living arrangement			
Alone	66.7	45.5	54.5
With Spouse only	34.0	27.7	25.5
With Son	54.9	30.7	24.9
With Daughter	55.0	42.5	32.5
Other	85.7	42.9	-
Economic Dependency			
Fully dependent	49.4	32.5	27.5
Partially dependent	82.9	65.9	24.4
Independent	48.5	33.3	32.3

Table: 4 Percentage of elderly express lack of support from children

Intergenerational relationships are determined by a variety of factors and intergenerational communication is one of the most important factors which determine the quality of intergenerational relationship. More than half of the respondents (55.4 percent) reported that the son/daughter with whom they are staying have communication with them. There was not much variation observed between the sexes. The elderly in young-old (57 percent) and old-old (56 percent) used to have more communication with children than the oldest-old (50 percent). The analysis shows that daughters used to spend more time with their parents than the sons. Among the elderly who are staying with daughters around 83 percent have daily communication with their children; while only 48 percent of elderly staying with sons reported that the sons used to spend enough time

with them. The economically dependent elderly have experienced more intergenerational communication than the economically independent respondents (Table 5).

In the traditional Indian society, grand parents would play an important role in the rearing and caring of the grand children. The warmth of grand parent-grand child relationship is also deteriorating in our society as a result of breaking down of joint family system. However, two-third of the elderly reported that they have some interaction with their grand children. It is interesting to see a comparatively higher proportion of males (70 percent) reported the interaction with grand children than females (65 percent). As the age of the grand parent increases the interaction with grand child reduces. More than 80 percent of the elderly who have education of higher secondary or above reported that they used to spend time with their grand children.

Back ground characteristics	Communication with Second	Communication with Third
	generation (duildren)	generation (Grand children)
Total	55.4	66.5
Sex		
Male	55.1	70.1
Female	55.6	64.6
Age group		
Young - Old (60-69)	57.3	77.2
Old-Old (70-79)	56.3	63.6
Oldest-Old (80+)	50.0	51.9
Education		
Non literate	56.8	65.9
Below Primary	47.8	56.0
Below high school	51.9	68.9
High school	69.2	82.2
Higher secondary & above	88.9	83.3
Marital Status		
Currently Married	54.2	67.6
Widowed	55.7	65.2
Others	75.0	75.0
Living arrangement		
With Son	48.0	72.4
With Daughter	82.5	74.2
Economic Dependency		
Fully dependent	63.0	64.3
Partially dependent	45.2	69.7
Independent	46.3	69.4

Table: 5 Percentage of elderly having intergenerational communication (Daily)

Among the elderly those who reported they don't have any interaction with their children, more than half (60 percent) of them felt that the children (new generation) were overburdened with other responsibilities and hence could not devote enough time with the older people. However, around 37 percent of the elderly reported that the children didn't want to talk with them. The gender difference was quite wide among the elderly about the perception of children didn't want to talk with them. Around 43 percent of the elderly women express this as the reason for lack of intergenerational communication as against 25 percent of the males. With regard to the age group, a comparatively higher proportion of elderly in old-old age group (48 percent) reported that children don't want to talk with them as the reason for lack of communication with the children with whom they are staying.

Table 6 illustrates the reasons for elderly's lack of interaction with third generation. It is found that 42.5 percent of the respondents feel the grand children don't have time and 30 percent reported that the son/daughter (son –in-law/daughter –in-law) were not allowing the children to spend time with them and 23 percent feel the grand children don't like to talk with them. Around 33 percent of the female respondents reported that their own children were not allowing the grandchildren to interact with them, while 30 percent of the elderly men feel that the grand children were not interested to talk with them.

Back ground characteristics	Reason for not having Communication with second generation (drildren)		Reason for not having Communication with third generation (Grand duildren)				
	They don't	They don't	Any	They	They	Son/ dau	Any
	have time	like to	other	don't	don't like	ghter will	other
		talk	reason	have time	to talk	not allow	reason
Total	60.0	36.7	3.3	42.5	23.3	30.1	4.1
Sex							
Male	71.9	25.0	3.1	37.5	29.2	25.0	8.3
Female	53.4	43.1	3.4	44.9	20.4	32.7	2.0
Age group							
Young -Old (60-69)	60.0	32.5	7.5	45.0	25.0	25.0	5.0
Old-Old (70-79)	51.7	48.3		29.6	25.9	44.4	
Oldest-Old (80+)	71.4	28.6		53.8	19.2	19.2	7.7
Education							
Non literate	58.8	41.2	-	20.0	20.0	46.7	13.3
Below Primary	62.2	35.1	2.7	40.6	25.0	34.4	-
Below high school	55.6	40.7	3.7	52.6	26.3	15.8	5.3
High school	62.5	25.0	12.5	60.0	20.0	20.0	-
Higher secondary & above	100.0	-	-	100.0	-	-	-
Marital Status							
Currently Married	64.1	33.3	2.6	34.4	21.9	37.5	6.3
Widowed	56.0	40.0	4.0	47.5	25.0	25.0	2.5
Others	100.0	-	-				
Living arrangement							
With Son	58.8	38.8	2.5	46.5	27.9	23.3	2.3
With Daughter	66.7	22.2	11.1	75.0	-	25.0	-
Economic Dependency							
Fully dependent	59.5	38.1	2.4	46.7	24.4	26.7	2.2
Partially dependent	57.1	42.1	-	20.0	20.0	50.0	10.0
Independent	62.1	31.0	6.9	44.4	22.2	27.8	5.6

Table 6: Percentage of elderly by the reasons for lack of intergenerational interaction

The children's consultation with elderly about the family matters or the elderly's involvement in decision- making plays an important role to determine the intergenerational amity. 37 percent of the elderly reported that they were consulted by the children about family matters. Comparatively higher percent of the male respondents (61 percent) reported they were included in the decision-making process about the family matters, like day- to -day expenses, decisions regarding the education of children, marriage of children etc. than the females (50 percent). As the age of the respondent increase their involvement in consultation about family matters reduces. More than half of the young – old respondents were included in the decision-

oldest –old. Education of the elderly plays an important role to determine the decision- making process. Around 84 percent of elderly who has education of higher secondary and above were consulted in family matters, whereas only 23 percent respondents were consulted by the children regarding family matters whose education is below primary level. Economic independence and marital status has also positively related with participation in decision- making. Half of the currently married elderly consulted by their children about family matters while only 22 percent of the widows were consulted by their children. Fifty eight percent of the economically independent respondents participated in decision- making process compared to 28 percent of economically fully dependent.

Background characteristics	Percentage
Total	37.2
Sex	
Male	61.0
Female	50.0
Age group	
Young -Old (60-69)	50.8
Old-Old (70-79)	32.1
Oldest- Old (80+)	17.7
Education	
Non literate	30.0
Below Primary	23.1
Below high school	29.6
High school	58.8
Higher secondary and above	84.0
Marital Status	
Currently Married	51.7
Widowed	22.4
Others	50.0
Living arrangement	
Alone	21.2
With Spouse only	50.0
With Son	35.5
With Daughter	47.5
Other	14.3
Economic Dependency	
Fully dependent	27.7
Partially dependent	24.4
Independent	58.2

Table: 7 Percentage of elderly by children consults them in family matters

As mentioned earlier, the old age is the time of multiple illness and deterioration of one's financial status. The elderly are compelled to depend on their offspring for the support and care during advanced age. The analysis shows that around 60 percent of the economically dependent elderly were supported by the sons and 15 percent by the daughters. Among the elderly in the oldest –old age group, 61 percent of the elderly get economic support from their sons and 22 percent from their daughters. More elderly males were supported by the sons than females. For female elderly the spousal support also play an important role.

Back ground characteristics	Spouse	Son	Daughter	Others
Total	14.1	59.6	15.2	11.1
Sex				
Male	1.9	73.1	15.4	9.6
Female	18.5	54.8	15.1	11.6
Age group				
Young -Old (60-69)	22.4	57.9	14.5	10.8
Old-Old (70-79)	13.7	60.3	11.0	15.1
Oldest-Old (80+)	2.0	61.2	22.4	14.3
Education				
Non literate	17.8	42.2	20.0	20.0
Below Primary	10.1	65.2	13.0	11.6
Below high school	6.9	67.2	19.0	6.9
High school	33.3	58.3	4.2	4.2
Higher secondary and above	50.0	50.0	-	-
Marital Status				
Currently Married	31.8	54.1	10.6	3.5
Widowed	-	64.2	19.3	16.5
Others	-	75.0		25.0
Living arrangement				
Alone	-	35.3	23.5	41.2
With Spouse only	60.9	21.7	13.0	4.3
With Son	8.1	83.7	3.3	4.9
With Daughter	7.1	10.7	57.1	25.0
Other	14.3	14.3	42.9	28.6
Economic Dependency				
Fully dependent	14.7	61.5	14.7	9.0
Partially dependent	10.0	50.0	17.5	22.5

Table: 8 Percentage of economically dependent elderly by persons supporting them

The analysis shows that, a little more than half (51 percent) of the elderly receive help from their children at the time of illness. However, 11 percent of the respondents reported that nobody there to help them even if they are sick. 16 percent of the female respondents reported that nobody is

there to take care of them during illness compared to 3.5 percent of the males. With regard to the age, higher percent of respondents belong to the oldest –old are receiving care from the children at the time of illness than others. Around 17 percent of the widows reported that there was nobody to help them during illness as against 6.3 percent of the currently married elderly. Among the elderly who are living alone 39 percent reported that nobody is available to support them during illness, while 9 percent of the elderly staying with sons and 5 percent of the elderly living with daughters reported that nobody is there to support when they are sick.

Back ground characteristics	Spouse	Children	Others	None
Total	27.4	50.8	10.4	11.4
Sex				
Male	63.5	28.7	4.3	3.5
Female	4.9	64.7	14.1	16.3
Age group				
Young -Old (60-69)	33.1	49.2	8.5	9.2
Old-Old (70-79)	29.2	45.3	9.4	16.0
Oldest-Old (80+)	12.7	63.5	15.9	7.9
Education				
Non literate	15.7	60.8	2.0	21.6
Below Primary	22.0	56.0	9.9	12.1
Below high school	23.8	55.0	10.0	11.3
High school	48.1	34.6	13.5	3.8
Higher secondary and above	40.0	32.0	24.0	4.0
Marital Status				
Currently Married	55.9	31.5	6.3	6.3
Widowed		70.3	12.8	16.9
Others		62.5	37.5	
Living arrangement				
Alone		21.2	39.4	39.4
With Spouse only	57.4	21.3	14.9	6.4
With Son	25.6	61.0	4.1	9.3
With Daughter	20.0	72.5	2.5	5.0
Other	28.6	28.6	42.9	
Economic Dependency				
Fully dependent	16.3	63.1	12.5	8.1
Partially dependent	19.5	56.1	2.4	22.0
Independent	49.0	28.6	10.2	12.2

Table: 9 Percentage of elderly by persons helping them during illness

#### Summary and Discussion

Ageing is not only an issue of concern of developed nations alone, it is also becoming an issue of concern in developing countries like India. Though by percentage it is only 7.5 percent, due to the large population of India the number of elderly is alarmingly high, which stand at 77 million next only to China. With increasing proportion of elderly the issues of economic dependency, security and negligence amongst the elderly is becoming an increasing area of concern. A study in a state with the highest proportion of elderly tries to illuminate on some of these aspects of elderly. This study was carried out in a district with a proportion, where the proportion of elderly stands at 15 percent. The findings reveal that almost all elderly (98 percent) have reported expectations in the form of physical and medical care from their children during old age. About nine out of ten (88 percent) expect financial support and two-thirds expect emotional support. Only a little over onethird (34 percent) of elderly have stated that they are getting the expected support from their children, while about a little less than half (47 percent) said that they are getting limited support. The rest (19 percent) reported that they are not at all satisfied with the support and care of their children. The other salient findings were related to gender vulnerability with regards to support and care. Elderly women reported to be more deprived of physical, medical, financial and emotional support. Another finding relates to the fact that with increase in age, the percentage of elderly who report lack of care and support also increases. With increasing age, it has been reported that the involvement of elderly in consultation about family matters decreases. Another significant finding reveals that economic independence and marital status are positively correlated with participation in the process of decision making. More currently married women than widows are consulted by their children in family matters. With regards to health and illnesses, a little more than half of the elderly (51 percent) have reported to have received help from their children at the time of illnesses. Overall, old age is a vulnerable period and it becomes more so when the resources are a constraint as is the case in the case of a developing country like India. There is a great need to develop a consensus amongst the alert citizens of the country on a elderly-friendly policy keeping in view their need for security, care, support and respect before this assumes larger proportions considering the sheer numbers of elderly in India.

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