

Coping with Economic Problems in Old Age and Civil Society's Response

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Abstract: Aging is a part of one's life cycle. Demographically, aging population is a global phenomenon and Nigeria is not left untouched by this demographic reality. The contemporary society is differential towards the elderly due to gradual erosion of traditional values and rapid socio-economic changes. They not only suffer from health and social problems but also face the economic stringency. The findings of the present study highlights that most of them experience financial difficulty and income is the most important item of deprivation in their life after withdrawing from work life. They have no significant savings or properties with them. Two-thirds of them are dependent on their children for the fulfillment of their needs. This situation emotionally upset them but belief in religion helps in maintaining social integrity. Seeking support from family members is most preferred strategy to cope with income inadequacy. The state has not yet developed the mechanisms to respond to the emerging aging challenge.

Key words: Coping, elderly, economic problems, societal response, demographic reality

INTRODUCTION

Although, the process of aging is a universal phenomenon, it has become an issue of concern in recent years. It was there, it is there and it will remain. The demographic scenario concerning older persons has caught attention owing to the gradual and sustained increase in life expectancy.

As such, the number of elderly persons, both relative and absolute, are increasing all over the world and Nigeria is not an exception to this demographic reality. The advancement in medical sciences has been responsible for increase in life expectancy and decrease in mortality rates. The average vlife span of an individual has risen from 32-65 years since, 1940.

According to, international demographic standards, a population is considered to be young when up to 4% of people are over 65 years, mature when the proportion is in between 4-7% and aging when it is higher than 7%. If it is followed, then, Nigeria has reached the third stage, that is, the population is heading towards aging. The increasing presence of older persons in the world is making people of all ages more aware that we live in a diverse and multi-generational society. It is no longer possible to ignore aging regardless of whether one views it positively or negatively as it is appearing as a major issue in present day society.

It is noteworthy that longevity of population does not ensure health, well-being and prosperity. One of the critical issues which influence the well-being of elderly persons is their economic status and ability to control

resources. The old age is generally accompanied by a decline in economic status. A growing and difficult problem in old age is financial problem or difficulty in regard to raising material resources for day-to-day existence. Absence of regular and steady income, debts and absence of primary necessities of life are some of the frequent problems experienced by older persons. Elderly persons both in urban and rural areas feel this problem. It is quite acute in urban areas because it becomes very difficult for a retired person to find satisfying and vital substitute activities for their discontinued occupational role. As such, in the modern industrial society, economic insecurity has greatly increased particularly for the retired person. In rural communities, there is no set pattern of retirement and the old people continue to work as long as their physique allows them. Yet, in rural areas too, after they leave work role, the elderly face the same type of problems as their urban counterparts (Bhatia, 1983; Sarason and Sarason, 2002).

The absence of savings and social security net compels most of the elderly to continue their work status as long as they can. The situation is true for those whose main occupation is either agricultural oriented (in rural areas) or are employed in unorganised sector (in urban areas). Hence, the work participation of these elderly persons continue till their physiological condition permits because of absence of any social insurance available to them. The elderly who have no savings or pensionary benefits have to depend on their sons, daughters or near relations for their livelihood. The situation is worse for women whose primary role is within the household and the family (Levkoff *et al.*, 2005).

The problems and worries of old age are multidimensional and require concerted attention for protection from undeserved want. It means that for minimizing the problems of aged, state initiative is required but more important is the initiative of the person concerned. The needs and problems of older people are difficult from problems of the other age groups but they are also equipped with inherent competencies to manage them. It may be noted that elderly person is not exactly a liability to the family and community. Instead, they are capable to cope with problems that affect them. The process of managing this state of affairs is coping (Oppong, 2006; Peil, 1991).

Coping is an inbuilt, automatic response to overcome difficult situations and coping strategies are things that people do in response to specific stressor occurring in the specific concept. The aged evolve strategies of personal adjustment, which enable them to avoid emotionally, disturbing situations. Thus, coping is a significant strategy or way that enables the older persons to appraise their situations, assess needed skills and face critical radically distinct life tasks. Coping is required for maintaining the homeostasis of the body and mind. Events and circumstances of emotional nature may lead to the breakdown of the individual and can have shattering effects if they are not handled well. It is more important for the aged whose material, physical and psychological reserves are on declining trends. So, coping is helpful for maintaining balance, integrity thereby preventing the functional ineffectiveness, that enables adjustment to new situations.

Carson (2003) conceptualized three interaction levels of coping helpful in overcoming problematic phases of life:

- On a biological level, there are immunological defenses and damage repair mechanisms.
- On a psychological and interpersonal level, there are learned coping patterns, self-defenses and support from the family and friends.
- On a socio-cultural level, there are group resources such as religion.

Besides this, social support has been viewed as an important coping resource (Sarason and Sarason, 2002). Social support network includes people on whom we can rely, people who let us know that they care about, value and love us. Friends, peers, neighbors, family members, spouses constitute a social network and people of all age groups irrespective of sex or class to which they belong establish and maintain their social support networks. The social support network is extremely important for old

people because their social support play an important role in coping. It acts as a buffer against the upsets of living in a complex world.

The present study analyzed the economic situation of the elderly in the context of changing socio-economic scenario and the response of society towards maintaining the problems due to financial stringency. The broad objectives are:

- To examine the economic condition of the elderly.
- To explore the coping strategies adopted by the elderly to manage financial problems.
- To understand the societal responses for addressing issues of financial problems in old age.

MATERIALS AND METHODS

The study is exploratory in nature, so, the exploratory research design has been used to collect information.

Sample: The sample comprised of 300 elderly of the age 60 years and above from Mushin and Palmgrove area of the city of Lagos mainly of low socio-economic strata. The sample was selected using simple random sampling technique.

Tool: The structured interview schedule was used to elicit information covering different dimensions on family background, economic conditions and coping strategies adopted to manage the situation of financial crises.

RESULTS AND DISCUSSION

Personal profile: The beginning of aging process marks a new phase in the life of an individual. It is usually related with numerous physical, economic, familial, sociological and psychological changes. The effect of age varies from person to person depending on their state of health, hereditary characteristics, socio-economic and educational background and attitude towards life.

Age distribution: The chronological age is generally considered as an important indicator, because on its basis, societies make assumptions about the roles, responsibilities and opportunities that are assigned or denied to its members. The chronological age influences not only the status and position but also has an important bearing on the physical strength and efficiency of an individual. While, looking into the age distribution of the elderly covered for the present study, the age of the respondents ranges between 60-90 years. This brings forth that the highest concentration of the elderly is in the young-old age category (60-70 years).

Marital status: Marriage is essential for emotional and social health of men and women. It plays a crucial role in the life of any person and the need for spouse is more felt in old age. Marital status of respondents indicated that majority of the elderly were married (48.3%), 34.7% elderly females as widows while the widowers were less than a half of the widows (14.7%). Only 1.7% of the elderly were those who had never married and male respondents belonged to this category while female elderly (0.7%) had marital status of divorcee. The findings corroborates the results of earlier studies and census findings that the proportion of widows are higher than those of widowers.

Educational status: Education in the present day context is perhaps the single most important means for individuals to improve personal endowments, build capacity level, overcome constraints and in the process, enlarge their available set of opportunities and choices for a sustained well being. The educational status of the studied sample is very low.

It is discouraging to know that most of the elderly (62%) were illiterate, 27.7% has no formal education or were simply literates, 5.7% has education up to elementary level, 3% up to middle school and 0.7% up to higher secondary level. Only 1.0% had graduated from the university Table 1. Poor educational standard indicate dark shades of development, darker it is for women who lag behind in overall educational standard and take lead in illiteracy.

Family structure: Family is the basic and universal social structure of human society. It fulfils needs and performs functions of procreation and recreation. The type of family in which the elderly resides determines the kind of support they can get. Two types of family sets were identified, viz., joint family and nuclear family. In joint family system, respondents were living with their married sons or daughters and 41.7% respondents were living in this type of family structure. On the contrary, nuclear family structure comprised the elderly couple along with their unmarried children staying with them. In nuclear family set up, more than half of the elderly (58.3%) were found living. So, gradually, the trend is towards nuclearization of family group.

Economic condition: It is often asserted that elderly persons with adequate financial resources are able to maintain their status in the family and the society as well (Peil, 1991). The life is quite tough for those, who do not have proper means of income, which in turn affects their social status and health as well. The economic status is influenced by the occupation, income and savings of an individual that are as follows.

Table 1: Educational status of respondents

Educational status	Sex		Total
	Male	Female	
Illiterate	68	118	186
Literate	60	23	83
Elementary	11	6	17
Middle	8	1	9
High School	-	2	2
University Graduate	3	-	3
Total	150	150	300

Table 2: Occupation of respondents

Occupation	Sex		Total	(%)
	Male	Female		
Self Employment	35	8	43	14.3
Salary	9	4	13	4.3
Wage	14	20	34	11.3
Business	6	-	6	2.0
N/A	86	118	204	68.0
Total	150	150	300	100.0

Occupational status: Occupation of an individual has a definite influence on his personality and life style. The participation of the elderly in any economically gainful work reduces the chances of dependency. More than two-thirds of them (68%) were not involved in any kind of economic activity. Among the non-workers, were mainly women (N = 118, 78.3%). A look at occupational pattern of the respondents highlights that the predominance was of self-persons (14.3%) mostly in unorganized sector Table 2. Only 4.3% were engaged in service sector and another 2.0% elderly were running some small-scale business. Overall, only 32% of both total elderly men (N = 64, 42.2%) and women (N = 32, 21.3%) are found to be economically active Table 2.

Thus, most of the elderly have to rely on other sources for meeting their primary and secondary needs.

Income and savings: Income or stable sources of income are important for everybody. In this regard, senior citizens are no exception. Income is required to meet basic and other needs and on it depend the quality of life. In the present study, out of 300 elderly, only 145 had some source of income, while 155 were living as dependents. Those who were earning their income varied from N 10,000-N 20000 per month and the average income of respondents was found to be N 8,000 that is very low in comparison to the current inflationary trends.

It is observed that 51.7% elderly were without any source of income, that is, more than half the respondents were living as dependents. Others who had source of income were very few. About 17% of the elderly were earning up to N 8,000. About 21.3% earned up to N 10,000, 5% had income of N 13000, 1.7% had income of N 16000 and 3.3% earned more than N 16000 but less than N 20000 per month Table 3.

Table 3: Income of respondents

Income per month (In Nigerian Naira (N))	No. of the Elderly	Percentage
Nil	155	51.7
Up to 8000	51	17.0
8,001-10000	64	21.3
10001-13000	15	5.0
13001-16000	5	1.7
Above 16000	10	3.3
Total	300	100.0

Moving ahead, attention may be diverted to savings made by elderly persons. Savings or thrift may mean that at the time of need, the elderly can rely on it. The savings could have been made from their income, when they were economically active or productive. The information on this aspect is provided by even less than a half of the respondents. Among those who have been able to maintain some savings from their earnings figured to be 9.7% while 36.3% said that they have not been able to save from their meager income. While only 2.7% were able to save occasionally, only 1 out of 10 has been able to save for the rainy day.

Of this small proportion of the elderly who have some savings in their name are mostly males only. Low level of savings could be attributed to the fact that most of the respondents have been engaged in self-employment or daily wage earnings outside the realm of organized sector. Again, women have not been gainfully employed at any period their life.

Economic dependency: The occupational status of most of the studied sample comprised of non-workers and those who were involved in earning process have to rely on alternative source of income. These substitute ways of supplementing monetary needs are varied in nature. Pension as an alternative source of income was available to 5% of respondents, 2.7% of the elderly managed their expenses from the rent they were receiving from their rented property. About 6.3% of elderly persons were getting Old age Pension, neighbors and friends supported supported 1.3 %. For some of them it is not possible to meet their needs wholly by relying on single source only, so, they have to depend on more than one source like borrowing or help from relatives, neighbors and friends. In this regard, 2.3% of the elderly belong to this category of multiple sources. However, major proportion of the sample population, that is, 50.3% has to depend on their children for the fulfilment of their needs and wants. The aged has direct relation with the economic dependency as the advance in age increases the chances of being dependent on others, especially, the children. This indicates that despite the nuclearisation of families and changing social scenario, the institution of family is still at the center stage of providing informal care to its elder members.

The immediate family often looks after physical, financial and emotional needs.

Society has not yet been able to evolve organised societal mechanisms for responding to the old age blues.

Coping strategies: Since, majority of the elderly were not working and were found depending on alternate sources for survival, this may unleash problems of nutrition, health, medicare and monetary pressure on the family. As such efforts were made to find how the aged cope with financial stringency.

Individual coping with financial problems: After retirement, an older person is left with no choice except to adjust within the limits of whatever income he has after his retirement. The way the older people have been regulating their needs to suit their financial resources is therefore, an important aspect of their total adjustment in old age. Considering this viewpoint and the economic situation of aged, this researcher looked into the ways and means adopted by the elderly for managing their expenses.

It was reported by eighty-seven% of elderly persons that they experienced financial problems but tried to manage the situation in different ways in order to move on in life. The different strategies put forth by them varied from interpersonal help borrowing. About 32.3% respondents said that they try to keep their expenditure within their income only. To do so, they curtail their needs and wants so that the situation is managed within their means only. Nearly 40% of the elderly mentioned that they seek the help of their children if they are in financial difficulties and 4% of respondents said that they seek assistance from friends and relatives when in need. Only 0.7% of respondents did utilize their savings from past earnings. About 7.3% of elderly persons mentioned that in the absence of any support from children, they meet their needs by borrowing and returning the money when they had it. It may be mentioned that among the various modes of managing income inadequacy, the most preferred is interpersonal help or seeking help of one's own children Table 4. This shows that the family is still the major source in providing care and for need fulfilment.

Feelings on reducing expenditure: Older people have capacity to manage the expenses in events of income inadequacy but it definitely upsets the concerned individual as dependency is not an easy task. An individual undergoes tremendous pressure on account of reducing expenditure or seeking help from children to whom they were once he provider whereas some may adapt to the new situation with ease. About 22.6% elderly

Table 4: Management of economic problem by respondents

Management of economic problem	sex		Percentage
	Male	Female	
Reducing expenditures	44	53	32.3
Seeking help from children	68	58	42.7
Seeking help from friends			
And relatives	7	5	4.0
Relying on savings	1	1	0.7
Borrowing	8	14	7.3
N/A	22	17	13.0
Total	150	150	100.0

Table 5: Emotional responses to income inadequacy by respondents

Emotional responses to income inadequacy	Sex		Percentage
	Male	Female	
Destiny	22	40	20.7
Belief in God	60	53	37.7
Things may improve	12	6	6.0
Helplessness	34	34	22.6
N/A	22	17	13.0
Total	150	150	100.0

reported that they feel helpless or unable to do anything at such circumstances. They are unable to satisfy even the most basic needs of life for which they have to depend on their children. For 20.7% respondents, satisfaction or peace of mind was attainable by accepting the idea that it is the fate that cannot be changed. About 37.7% of elderly mentioned that involvement in religious activities and belief in God gives them solace and comfort during economic crisis. Thus, the religion is considered as an important instrument for the individual to console with emotionally distressful life situations. It helps to overcome or transcend suffering, reduce anxiety and pain distress. About 6.0% respondents had optimistic belief that their situation may improve someday. About 13.0% respondents did not report on the matter Table 5.

The analysis of economic adjustment of the aged brings out that economic hardships are natural due to their low incomes and poor economic status during

working life. The elderly employs different strategies both positive (destiny, religion and hope) and negative (helplessness) in shade but religion seems to play prominent role in maintaining social integrity and keeping oneself engaged in socially acceptable activities.

CONCLUSION

Aging of population is a global phenomenon and Nigeria is also not left untouched by this demographic reality. Longevity accompanies old age miseries. The condition of older people is grim as far as their economic status is concerned. The state is also not responding to the emerging challenge. At the personal level, they resort to various coping strategies to manage the situation and the social support is still the major coping resource available to the aged as reflected by the findings whereas the responses from the government are lukewarm or nil.

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