

Economic Issues of Senior Citizens

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Abstract:

The main purpose of this research paper entitled “economic issues of senior citizens” was to highlight and discuss the economic issues and problems of senior citizens in Pakistan. An attempt has been made to explore the senior citizen anticipation from the government about their welfare. There is a major effect of modernization on the life of older people. This research has focused many important issues which have created the life of senior citizens difficult. The issues relate to the factors affecting economic condition. Issues like economic contentment, health insurance, unawareness, economic support and desire, decision making and planning for retirement, etc. Hence, this research is concluded that although there are many issues which are making the life of senior citizens problematic, but they are still living a satisfied life because they are not depending on children or on others. Senior citizens demand for the time with their children and grandchildren. This research was conducted in Bahria town, Rawalpindi Pakistan. The qualitative anthropological research techniques were used to collect empirical data.

Key words: health insurance, planning for retirement, old age, economic contentment, economic support, old age desires, perception of old age.

Introduction

We also call that late adulthood sapiens a, Senior citizen, or in general an old person. Life consists of many stages and every individual is passing through these stages, and every stage has its different responsibility, values and norms. When we are talking about the senior citizen it means the more responsibilities, more respect, more care because when a person enters into the phase of late adulthood, he/she become more sensitive and need more concern, attention like a small toddler. One of the eminent poets William Shakespeare has given the concept of 7 stages of life of man. He was of the view that the world is a stage and men and women acts on the stage of life. They play seven roles according to their ages. The first stage is the infant who is being carried by a nurse. The infant cries and vomits all the time. Later, that infant grows into a schoolboy, not willing to attend school. The third stage is that of a lover who is lost in the nostalgic world of love, worship and madness. The lover writes poetic pieces for his/her loved one to describe its unrivaled beauty. In the fourth stage, as he grows older, he joins the army and becomes a soldier. He is physically fit and very aggressive, short-tempered and determined in nature. The fifth stage shows that with maturity and wisdom, the family man becomes a judge. He is a fair, healthy man full of insight. His look is authoritative and his advice is inspirational and effective. The sixth stage is about the man who has grown old and is seen in a pantaloons and spectacles. His authoritative voice has grown weak and his voice trembles as he talks. The last stage is about the senile man who loses his teeth, his vision and his hearing. After this, the man's part in the play ends and he exits from the stage of his life forever. We can see in this universe that life is like a wheel and everybody has to complete this circle.

Research Site

The locale is Phase-3 (executive lodges), Bahria Town, Rawalpindi along with the Soan River. This gated group is by the Mini Golf Club & Civic Centre and just at a 2 minutes drive from the GT Road. In the event that glory characterizes your way of life, then it thinks that its acknowledgment at Executive Lodges. Rich green arranged surroundings, the Soan River along the stretch in a secured and selective enclave makes Executive Lodges the most looked for after location. Every interestingly outlined hotel comes furnished with the best fittings and high class wraps up. These cabins are liberal in space and convey the new atmosphere of the ways of the life.

Methodology

Research is a systematic, controlled, empirical and critical investigation of natural phenomena guided by theory and hypothesis. Anthropological methodology is different from its perspective and had a wide range of application. The qualitative and quantitative research data is used which are anthropological methods and techniques to comprehend the academic work. Participant observation is the technique which made anthropology unique in a manner to get the information in the actual environment. As it is the main and essential part of social research in general. In the socioeconomic survey, we covered 100 households. By the socioeconomic survey authentic information about the life of senior citizens that how they are spending their life and much data about it are collected. Through the socioeconomic survey many questions has cleared the queries of research topic. There are different types of sampling. Here non- probability sampling is used and from that accidental sampling is selected for collecting data. Because senior citizens were not available in every house so accidental sampling was chosen with the help of socioeconomic survey senior citizens selected for the in-depth interview. I took 6

interviews in mosques from senior citizens who were resident of executive lodges.

The locale was Bahria town as Bahria town is so vast and contains 6 phases and from that phase 3 was selected and then in phase 3 there was a little town name as “executive lodges” total number of houses were 115 and I took 100 for my socioeconomic survey. The total number of senior citizens were 182 from 100 houses. From 115 houses almost 4 houses were under construction. And In 7 houses there was no senior citizen. And from 100 households 31 houses were divided into 2 portions, Upper and ground portion. Total 35 in depth interviews are done.

Result and Discussion

Social and family life in Pakistan has witnessed rapid and significant changes. These changes affected social as well as the economic institutions. For example, a joint and extended families are divided into nuclear families. Family is a source that enables the individuals to live and participate in the mainstream of society. All sorts of help, which are the basic need of the society, are firstly acquired from family. After family, relatives, friends, neighbors and other relations, which exist in society can be a substitute for family or can provide the services, which are provided by family. Interaction between individuals or social groups may constitute a focal point where all actors gather their resources and activities. The economic institutions have dominated all other social institutions. The people are more towards their businesses to enhance their earnings. The people are more involved in their business rather than taking care of their elders. The word elderly evokes an unhappy and lonely dependent individual with walking difficulties, close to changes and whose social relations have weakened. The retired individual has various worries concerning his/her health, losing his/her control or being excluded from the society.

Awareness

Awareness is very essential for everyone. Means for every age group who is literate or non literate, but here the focus is on the late adulthood people. As the older people are weak and can't even do any work properly, they should be prepared to face every type of circumstance even before their retirement. As the world is very advanced due to the development and technologies, new and different types of thing are invented so, in this type of world awareness is very important. According to writer Ursula Tidd Beauvoir demonstrates an acute awareness in old age of power relation between the ruling group (economically active men) and the oppressed (old people). The power struggle between the generations also has a moral aspect in society required that the elderly should conform to a certain image and role which govern their appearance sexuality and activities (Tidd, 2004). Senior citizens should be aware of their rights in the society. They should be aware of what type economic problem they have to face if they don't have any source of income, and what type of crises they would face if their children would leave them. Actually current situation is very miserable and difficult to handle. Previously the quality of life was better, but now everything is artificial like love is not real. Nowadays every person is working for his/her self interest. One of the respondents said, "There should be sessions, workshop for senior citizens which should give awareness"

Health Insurance

Health insurance means the medical facility and the free medicines given by the government. Health insurance is very essential for the senior citizens due to which they can spend their lives independently. During the research it was observed that there was a great demand for health insurance. Some of the senior citizens said if they cannot give us health insurance, they should give us a discount up to 70% on medicines and on check up. Many senior citizens were dying daily due to the nonavailability of medical facility. Nowadays medicines and

health care has become very expensive, even the rich people can't afford it. These retired people have very less resources, therefore it is difficult for them to manage their health care expenditures. There is no policy of health insurance in our country and sometimes children don't want to spend money on their old parents because they think it is the wastage of time and money. According to the socioeconomic survey only 7% people are getting health insurance, which actually is a very small percent of the people. Another interesting fact that these health insurance are no given by the government, but it is given by the army, air force and navy means defense departments. One of my respondents said, "Serving in forces is always better, as they have been providing health insurance to their retirees."

Costly Medicines

Today, due to the advancement and new technologies everything is getting expensive and becoming non affordable. Same is the case with the medicines which are also becoming expensive. Due to increasing cost of medical facilities, especially old people are suffering. Demand of senior citizens is to give them discount and also treat them kindly not harshly in the hospitals. One of the respondents said, "We want a discount in medicines more than 70%. We can see in hospitals how nurses and doctors deal with older people and it should be stopped. We are the people who have made this country's infrastructure and they treat us harshly, which is really very sad."

Costly medicines are the major issue. Old people need support and without any support they cannot survive easily. It is said that aging is the main root cause of diseases. After the retirement when a person stops working in a routine he/she automatically starts getting weak and ill and the treatment becomes very important. Due to the expensive treatment senior citizens stay tense and die before the age. 'Population aging, leads to increased health care costs. These have an impact on government health expenditures and household expenditures after the age of 65 years or so, the probability of disability or of

impairment in general functioning increases dramatically. While people are increasingly living beyond seventy years of age, the increased life expectancy is not necessarily additional years of life free of disability. As the number of disabled older person's increases, these individuals will need additional support in order to maintain themselves' (Jiloha R. C., 2009).

Economic Contentment

Contentment is the acknowledgement and happiness of attaining power. The level of ability reached may be sought after, predictable, preferred or basically predetermined as the level in which provides happiness. Contentment may be defined as the gratification and happiness which can be due the economical factors which can also lead us towards the achievement. A sense of security given by the family members and from society can give the contentment to the senior citizens. When there will be the economical contentment, then there will be no anxiety and almost all the tensions are removed. One of the respondents mention that limited access to and the food choice create anxiety and some insufficient facilities for food storage and preparation can never give contentment.

For the purpose of the research, I took the middle and upper middle income group. Economic satisfaction shows that the senior citizens of the upper and the middle class income brackets or pension holder are more or less satisfied by their economic situation. But some time pensioners are not too much satisfied with their economic situation. According to the survey, in case of business, the authority is the main reason which makes them economically satisfied and other than that they have nothing. Senior citizens retired from employment sector were found less satisfied because when they were earning, they were feeding themselves and their life partners well but after the retirement they had no option. The dependent senior citizens with low pension expressed about their economic contentment in the following comments:

- *“Beta dawyain la k dy dyta hai mai ne pason ka kia karna hai.”*(my son brings medicines for me. I don't need money.)
- *“Doing the job is becoming a necessity now a day we have to do jobs when government is not taking care of us”*
- *“mulk k jo halat ja rahy hain is old age mai pasy kamny parhty hain”* (the situation of the country is not going well, in this old age we have to earn money.)

Planning for Retirement

The senior citizens should plan for the future before their retirement as it is becoming very vital these days. When a person gets older, he faces hundreds of problems because of which he suffers a lot, as the life is becoming so complex due to modernization. Learning the new technologies has become essential to adjust and survive in the changing world. Steps for planning for retirement.

- Take a stock of your assets
- Take note of your health frequently
- Keep working for health insurance.
- Find different types of hobbies for spare time.
- Plan for income
- Make Retirement budget
- Don't expect from others
- Make yourself more self sufficient so that do not rely on others.

Traditional Thinking

Traditional thinking means the old concept and old way of doing anything. The senior citizens because of their traditional thinking face different economic problems. For example, elderly people never prefer the calculator for adding or subtracting things, but here young people are more depended on technologies. Old people work in the old manner, which consume a lot of time. Senior citizens don't accept new technologies because they think that this is the wastage of time.

Thio and Taylor are of the view that knowledge is important in the community and tradition is somehow being lost, now in modern societies older people cannot easily survive because of skill become outdated. This loss of status is also done by the modernization (Thio & Taylor, 2012). During the research on senior citizens, it was observed that traditional thinking was one of the issues which senior citizens themselves pointed out. They think that the way of their work was old and because of the changes in the society youngster sometime did not accept them. Almost 83% of the senior citizens said that they used traditional methods in their daily life and 10% senior citizens agreed that they did not use traditional method they have adopted new ways and only 7% senior citizens said that they accepted new changes and trying to adapt them.

Economic Support and Desire

A senior citizen needs a lot of support not only morally but also financially. But according to the survey many of the senior citizens were getting the morally support only. Due to financial non supportive attitude of their children they had to work and earning money by their own resources. Economic support does not concern with the income only, but with other things also. In old age when they do not have the energy and willingness to work, they need economic support. They desire for relaxation and happiness in their ending days of life. 'The majority of old aged mine worker were not able to work for a longer time period. They are not able to carry on their work when they reach at the age of 60. The basic aim of old working class is to form a separate labor party, but it should be rested upon the joint effort by the state government. Two programs are implemented to provide economic support to old aged working class. First is the insurance policy and the second is the joint federal state.' (Quadagno & Meyer, 1989).

It was observed in the field that when a person's status changed and he became a senior citizen, no matter he was rich or poor, he did not want to work. He wanted a very peaceful

ending of his life. His utmost demand was to live with his children and grandchildren. Mostly the senior citizens were not getting any economic support from their children. Some of them were running small businesses, some got the jobs in the private sector and some of them were surviving on the pensions only. The majority of them did not want to take any support from their children because they think if they would take money from their children their dignity, integrity would hurt. They only wanted to spend more time with the children and nothing else. 'Living in households together with their children and grandchildren, the emotional and physical needs of older people in non modernized societies are met by family and kinsmen. The elderly are seen to require external assistance only as modernization disrupts the traditional family's integrity and the economic and social security it provides' (Melvyn C. Goldstein, 1982). Family structure plays a vital role in the life of old people. An old person needs every type of security because an old person has less power in the form of health and also economic power.

Current Source of Income

Income is the basic need of life. But when a person gets old, retires from his job, and becomes a senior citizen, his source of income also ends. According to the research findings, 22% senior citizens were running their own business and earning from them. As mentioned earlier, no one wanted to lose their authority. They all wanted to continuously run their business till death. 17% senior citizens were doing jobs because they did not have any support of pension and earnings. Some of them were teaching and some were working in the private sector with no benefits. One of my respondents said, "I have nothing expect this property and my son is abroad, I spent my all life in abroad and work hard and spend almost all money on this home. Now I am looking for a job again because very less savings are left and I need some money for my daily expenditure." 27% of senior citizens were relying on pension, 9% had some agricultural

income and 25% from other sources, which mainly included rental property.

Perception about Old Age

It is very difficult to determine the old age. And by the research and the social investigation older people major problems concern with social and economic dependency (Thane & Johnson, 2003). It was very difficult to give the perception about their own self. Sometime this situation was awkward. One of my respondents said, "Being a senior citizen means becoming more responsible." Aging is a constant, difficult, and an active process that begins with birth and ends with death. Each person will grow old and experience the effects of the aging process and has become a senior citizen. This process can never be stopped. Becoming senior citizens means the role in the society changes and the responsibility increases. The perception about old age and the retirement by the respondent were as follows.

- Aging it means depending on others.
- Weakness, hearing loss, vision loss and trembled voice.
- Working throughout the life now time to reward and rest.
- Old age root cause of diseases
- The body does not have any power and want to relax only.
- Old age means losing the authority.
- Old age means now the time has come when we have to transfer all authorities and properties.
- Senior citizen status, time for making strong relation with GOD.

Purpose of Life

Purpose in life is essential for human and has been discussed from several perspectives. Purpose in life and the meaning of life are defined as two related concepts and are sometimes used

synonymously. Purpose in life is described as an intention or a goal to be fulfilled or achieved, while meaning refers to the sense or coherence that one makes out of one's existence. Creative values inspire individuals to create, produce and achieve a purpose in life through some form of work. Experimental values of importance for purpose in life include positive experiences such as love. Attitudinal values include how a person chooses her/his stance towards unavoidable, negative conditions (Hedberg, 2010). Purpose of senior citizens life was to support their children until they were married. Those who did not have children, were living for their life partners and when the life partners died, he/she started waiting for the death because the purpose of the life ended. One of my respondents said, "I am 70 and I don't have any purpose of life because my wife died and now I have nothing except fake relations."

Role and Responsibilities

Every person in the society is performing different roles. Someone is performing the role of parents, some are performing the role as children and some as the head of the family and some teacher, etc.. The people who are performing different have certain responsibilities. Everyone has to fulfil these responsibilities, if they will not fulfil the responsibility the life cycle will be disturbed. Becoming the senior citizen the responsibility of that old person increases. Being the senior citizen it is essential to help youngsters in their character building and showing them the right path. They also try to understand youngsters' problems.

Decision Making Process

The decision making process is very important and for that, different steps are taken. The first step is to identify the problem, then collect relevant information, work out the alternatives, take action and finally evaluate it. Decision making is always done by that person who has a dominant

position, and has the authority. Senior citizens being the head of the family were taking decisions, but now a day's majority of the young people do not obey their decisions. Many of the senior citizens agreed that decisions are taken by children they only guide them. One of my respondents said, "Guidance is very important, we give guidance to our children and they take the decision by themselves." Currently, little is known about the nature of the involvement of people with dementia in financial decision making and how participation might be achieved in ways that empower older people, protect assets and not impose extensive tasks on caring. In order to provide insights into the opportunities and constraint within formal and informal financial decision making. (O'Connor & Purves, 2009)

The Governments Role

It was mentioned in the studies of (Phillips, 2005) that the family is responsible for taking care of their elderly but the government also has some responsibilities. Some of the duties and responsibility of government as highlighted by most of the senior citizens are as follows.

- ***Health insurance for senior citizens.*** As we know that senior citizens are weak and cannot work anymore, so for their treatment, health insurance should be given by the government so that they should not beg for money.
- ***Discount on medicine.*** If the government is unable to give health insurance, which is a right of senior citizen, then they should give a discount on medicines. Due to the inflation it is becoming very difficult to buy expensive medicines, so government should pay the bills for medicines of every senior citizen.
- ***Seminars for senior citizens.*** Government should arrange seminars for senior citizens so that their importance should be known. It is the duty of the government to arrange different types of seminars through which they can get awareness and different

types of technology and entertainment which can keep themselves busy which is very important.

- **Social security.** Give them social security so that their life becomes easier. Social security is very important for the senior citizen, which should include caregivers, consumer protection for seniors, education, jobs, volunteers for senior, end of life issues, housing, money and taxes for seniors.
- **Transport facilities.** Transportation is the main issues, which is affecting senior citizens. Free transport facility should be providing to old people.
- **Entertainment.** Arrange clubs and other sources of entertainment. Clubs should be established for the senior citizens so that they have some source of entertainment. It will help a lot of old people and will provide senior citizen relaxation.
- **Economic support.** Senior citizens demand for economic support for making the life quality, good for senior citizens this support is required.

Conclusion

The senior citizens are facing problems in their lives. When to talk about the economic factor mostly senior citizen are suffering from economic issue. These economic issues are depending on the classes. The upper class people are not suffering more from a financial problem. But this situation does not prevail in the middle or lower class. The factors which affect the economic conditions of senior citizens are costly medicines, traditional thinking, no plans for retirement, lack of economic support and desire. Taking responsibilities and performing roles after becoming senior citizens is also a problem. The government is not playing its role which is very important for the senior citizens. A certain type of awareness is also needed to make their lives easier.

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