

MEANING OF ECONOMIC SECURITY TO OLDER PERSONS

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Efforts to create conditions of personal security within the framework of contemporary urban industrial society have characterized some of the most potent political and social movements of recent decades in both the United States and the nations of western Europe. These efforts are often discussed as if they were of recent origin, but a historical survey indicates that they have been prominent features of economic and political conflicts throughout the past century. They clearly antedate the wars and depressions of this generation and cannot be explained in terms of the disruptive effects of those crises.

The American people were compelled to recognize the growing demand for security among the issues brought to a head during the period of the New Deal, and they sought to deal with it by various legislative enactments, particularly by the Social Security Act of 1935. More recently we have begun to realize that the demand for security has become a pervasive and powerful force in many segments of society, a force which seems to increase rather than diminish in response to the efforts which have been made to deal with it. We have not as yet achieved a clear understanding of the nature of the demand or of the impact which it has had upon the social structure, especially upon economic institutions.

It is the purpose of this paper, first, to describe a recent study of some factors which seemed to be involved in the feelings of security and insecurity which are expressed by older persons, and, second, to attempt to interpret the findings of this study in terms of their contribution to an understanding of the nature of personal security and their possible significance in the formulation of social policy.

DESCRIPTION OF STUDY

The study was made in Chicago in 1949 as a part of a broader investigation of the status and conduct of the aged in contemporary society. The study group consisted of 211 persons, whose characteristics may be briefly summarized as follows:

Age range: 60-95 years.

Mean age: 72 years.

Sex distribution: approximately 40 percent females.

Marital status: approximately 40 percent married, 20 percent widowed, 34 percent single, and 6 percent divorced.

Race: all were white persons.

Nativity: about one-fourth were foreign-born.

Place of residence: all were residents of Chicago, distributed throughout various types of living areas; none were inmates of institutions for the aged.

Physical health: none required attendant medical care, none were totally deaf or blind, and all could walk distances of several blocks.

As to their representativeness of the entire aged population of the

city, they differed mainly in an underrepresentation of widowed persons, foreign-born, and nonwhites, and in an overrepresentation of single persons and of the physically well. It is perhaps permissible to consider that the study group represents a cross section of the major elements comprising the older population, although not in their correct demographic proportions.

Information regarding the status and attitudes of the subjects was obtained in personal interviews, using a standard schedule.¹ The interviews covered a wide variety of topics, including family relationships, friendships, leisure-time activities, organizational participation, employment, and income. The data thus acquired permitted an objective socio-economic status classification of each individual, following the technique developed by W. L. Warner.²

The chief criteria of status which were used were, first, present or former occupation (or occupation of husband for married women), and second, the major current sources of income. Among the latter, income from savings and investments was accorded the highest rank, and dependence upon charitable sources the lowest. In doubtful cases the number of years of education completed was used as an additional criterion. These attributes were scored for each individual, and the resulting array of scores was split into three socio-economic levels. By this procedure, 56 persons were classed as of high status, 109 as of middle status, and

46 as of low status. That the upper group did represent persons of acknowledged high status is indicated by the fact that it included, among others, the former head of a public accounting firm, a prominent lawyer and state official, and a bank president. At the other extreme were former railroad section hands, construction workers, and other types of unskilled laborers.

In addition to the subclassification of the study group by age, sex, marital status, nativity, and socio-economic status, a further division was made in terms of an additional set of attributes. These pertained to the manner in which persons had continued close personal relationships with others as they grew older. Three types of intimate, personal associations were considered, namely: (1) living as a member of a family group, with husband or wife, brother or sister, or other close relatives; (2) for persons who lived outside a family group, the extent to which they had maintained contact with a family group; and (3) friendship relations with nonfamily members.

These criteria may be thought of as comprising a somewhat crude index of personal contacts or primary associations. Each age-sex group was subdivided in terms of these criteria to produce three subclasses within each group; these subclasses were labeled simply A, B, and C. Group A consisted of persons whose primary, personal associations were most extensive; Group B, of persons whose primary relations were of only moderate extent; and Group C, of persons who had only minimal contacts with either relatives or friends, and who were in many cases

¹ Ernest W. Burgess, Ruth S. Cavan, and Robert J. Havighurst, *Four Activities and Attitudes*. Chicago: Science Research Associates, 1946 and 1948.
² W. Lloyd Warner, Marjorie Meeker, and Kenneth Eells, *Social Class in America*. Chicago: Science Research Associates, 1949. Esp. Part III.

entirely isolated from contacts of this nature. As will be seen, these three groups became the basis for the most important aspect of the analysis of feelings of security or insecurity.

All persons in the study group had been asked to give several personal or subjective self-ratings with regard to their physical health, marital happiness, and so forth. Among these self-ratings was one of particular interest, namely, the person's evaluation of his economic security. Each person was asked to place himself on a scale consisting of the following descriptive terms: well-to-do, comfortable, enough to get along on, unable to make ends meet. These commonplace expressions quite obviously refer to different levels of economic status. A summary and analysis of the distribution of responses follows.

ANALYSIS OF RESPONSES

Of the entire group of 211 persons, 3 percent classified themselves as well-to-do; 40 percent as comfortable; 43 percent said they had enough income to get along; and 14 percent stated that they were unable to provide for basic needs. The discussion here will deal only with those who classified themselves in the last two categories, the opposite relationships being understood to obtain for the others. Persons in the two lower categories will be spoken of as living at a subsistence level.

Upon analysis a small relationship was found between the lower self-ratings and older age levels; a slightly larger proportion of the oldest persons (70 years and over) classified themselves as living at a subsistence level. A similar result

appeared with regard to sex, in that only 4 percent more women than men classified themselves in this manner.

Very much larger differences were found among the three socio-economic levels: 41 percent of those objectively ranked as of high status said they were living at a subsistence level; 56 percent of those of middle status; and 83 percent of those of low status. However, when the responses were considered with regard to the persons' degrees of primary contacts, the variations were found to be even greater. In Group A, whose primary contacts were most extensive, 38 percent ranked themselves at the subsistence level; in Group B, with lesser contacts, 55 percent; and in Group C, the socially isolated group, 89 percent.

Viewed in another way, it was found that 100 percent more persons of low status ranked themselves at the subsistence level than persons of high status; but 135 percent more persons in the socially isolated group so classified themselves in comparison with the group with the most intimate contacts. These results suggest the inference that subjective evaluations of economic security involve considerations of a quite different nature from those of wealth, income, or prestige which we are accustomed to think of in this connection.

This inference cannot be drawn, however, without attempting to answer an additional question: were these findings due to a covariance between socio-economic status and extent of primary contacts; that is, is the maintenance of primary contacts highly correlated with socio-

economic level? An answer was sought by a further analysis in which persons of the same socio-economic level were classified according to extent of primary contacts. The number of persons was too small to permit a complete breakdown of this type. The results obtained from the available data are of considerable interest, however. Within the high status group, 34 percent of those in Group A, and 58 percent of those in Group B ranked themselves at the subsistence level; the percentage could not be calculated for Group C. Among persons of middle status, 38 percent of Group A, 47 percent of Group B, and 85 percent of Group C classified themselves at the subsistence level. For persons of low status, 55 percent of Group A, and 88 percent of Group C so ranked themselves, the data being inadequate for the calculation to be made for Group B. The differences in percentage are from 20 to 130 percent greater between primary contact groups of the same socio-economic level than between socio-economic levels. In brief, the amount of variance in self-ratings of economic position was greater in terms of degree of primary relationship than in terms of socio-economic status.

To summarize these statements, it was found that self-ratings of economic position varied least among age and sex groups, more widely among socio-economic levels, and most markedly among persons of different degrees of primary contacts. When persons of the same socio-economic level were considered, a major variation in responses regarding economic position was found among the three contact groups.

INTERPRETATION OF FINDINGS

What interpretation is to be made of these findings, and what significance may they have in relation to present social security and old age assistance programs? The following tentative answers are suggested.

Among the institutions of society, the family alone has responsibility for physical care and early socialization of the child and for providing for intimate, life-long associations of adults. In a manner which we as yet but little understand, these types of relationships nurture and sustain the sentiments of our common human nature. It appears that continuing participation in the life of an intimate group stabilizes behavior and engenders subjective feelings of *esprit de corps*, affection, and personal worth.

Detachment from this network of relationships seems to have the effect in many instances of creating basic anxieties which may rise to the level of severe mental and behavioral abnormalities. There is a growing body of evidence that prolonged social isolation results in striking modifications of conduct, including the development of at least one form of psychotic disorder and of one type of suicidal act. Less severe consequences include hypochondriasis, psychosomatic disorders, hallucinatory experiences, and aggressive tendencies. If we think of anxiety as a pervasive, nonspecific fear, it would seem to represent the psychic antithesis of the subjective feeling of personal security.

If we apply these conceptions to the status of the aged in contemporary society we may perceive a relation between certain social changes

of recent decades and the feelings of insecurity which seem to characterize the more isolated segments of the aged population. Under the impact of industrialization and urbanization the structure and functions of the family institution have been radically altered from those which are typical of it in agrarian society. Among these alterations are two of especial significance here: first, the virtual disappearance of the large family group with its intricate system of obligations and privileges; and second, the emergence and acceptance of individualistic tendencies as characteristic features of family life. The first change has deprived the aged of their traditionally high status with its guarantees of physical care and affectionate relationships, while the second has resulted in a geographic dispersal and separation of family members with an accompanying loss of contacts among them. The condition of isolation of aged persons thus created is inevitably compounded by the deaths of husband or wife and friends. Census data and other sources indicate that at least one-fifth and perhaps one-third of our older population live entirely alone, while the proportion who live with other persons but not in a family

group is even larger. Isolation and its accompanying psychological disturbances are unquestionably far more common in later life than has been generally recognized.

The limited findings of the present study seem to indicate that feelings of economic insecurity among older persons are but one aspect of a more general personal insecurity which arises from social isolation in later life, which is in turn connected with the changing functions of the family under conditions of urbanism.

It remains to state very briefly the possible significance of this interpretation with regard to current social security and old age assistance programs. It has been generally assumed that the provision of monetary assistance would alleviate the demand for economic security. However, if "economic security" is more than a term applied to a certain level of income or wealth, and involves deep-rooted emotions on the part of those to whom our programs of public aid are addressed, then it seems not unlikely that the ever-increasing expenditures for this purpose may prove to be mere palliatives rather than remedies of a fundamental social disorder. It is perhaps time that we began to consider not the symptom but the source of the difficulty.