

Households and Income: ageing and gender inequalities in urban Brazil and Colombia*

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The Brazilian and Colombian populations are becoming older, and the relative proportion of infants is diminishing while the adult and elderly proportions are increasing. In this demographic transition, the higher life expectancy of women accentuates gender inequalities in advanced ages. Both trends affect the economy and policies in both countries, however, in different ways, due to the complexity and cross-cultural differences between these societies. Ageing and gender differences interplay with existing income inequalities within and between countries. This complex interaction is in the center of the discussion of the reforms in social policies. New social policies suggest that community and family have to support the economic and affective demands of different generations. However, in this article some indicators show the limits of the family to assume all the needs of informal care and supports demanded by elderly and by adult generations at the same time. To analyze these limits, we reinforce the impact of social and gender inequalities in both societies.

Macro-economic trends in Latin America are presented in both Brazil and Colombia. Brazil is in the upper-medium income group and holds the 8th position in Gross National Product (GNP) in the World. Colombia is a lower-medium income country and ranks 37th in GNP in the world (World Bank, 1997). The Colombian GNP is ten times lower than the Brazilian, and historically, the annual rate of exports has varied, but it has grown more in Colombia from 1981 to 1995, compared with Brazil (Thorp, 1998). The Colombian external debt is seven times higher than the Brazilian in absolute terms.

Housing is financed and built mainly by the private sector and it is mostly poorly built. Taxes and transfers are more progressive in Colombia also, with more benefits and subsidies, and Brazil shows the most regressive economy.¹

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¹ Subsidies as an income distributive mechanisms represented 6.1 per cent of the GNP in Brazil (Maddison, 1993).

The income inequality in Brazil and Colombia persists and poverty is still increasing even after the decrease in fertility rates from 6 to 2.5 children by woman in the two last decades.²

There are inequalities in educational levels and income distribution by sex, social groups and regions in each country (World Bank, 2000). Nevertheless, a comparison of these countries according to different sources³ indicates that inequality is larger in Brazil. For instance, in 1998 the Gini Index of inequality was 60 in Brazil and 57 in Colombia; during the last five decades, the level of education has risen more in Colombia⁴ than in Brazil, while the adult illiteracy rate for both sexes was 16 per cent in Brazil and 9 per cent in Colombia (Gomes, 2000a).

On the other hand, in 1999 Brazil's total population was 168 million inhabitants, while Colombia's was 42 million (DANE), and both countries show a similar demographic dynamics. However, in Brazil the life expectancy and total fertility rate are lower, and the proportion of urban population is higher, compared to Colombia⁵. In both countries the formal labor market has never covered all the individuals of economically active age, citizenship rights depend on having a formal employment, and social benefits are restricted to specific groups of the population. Nevertheless, the formal work is much more frequent in Brazil than in Colombia. Female participation rates are substantially low in the two countries; however, close to 35% of the women participate in the labor force in both countries, and this percentage differs according to some household characteristics. Higher proportions of female heads were working in

² In the sixties predominates the idea that decline in fertility could be an important factor to foster development in developing countries. However, in the eighties most of Latin American countries decreased their fertility rates from 6 to less than 3 children by women but at the same time these countries experienced economic crisis that characterized these years as the "lost decades". For further information about fertility trends in Brazil and Colombia, see Martine (1996), Rodríguez and Hobcraft (1990) respectively. Carvalho and Wood (1988), and United Nations (1991) have studied relationships between declines in fertility and poverty in Latin America.

³ See World Bank (1996, 1997, 2000) and United Nations bulletins since 1993 to 1999.

⁴ There were important improvements in level of literacy in Colombia mainly between 1950 and 1974 (Cataño, 1989); in Brazil this indicator kept on increasing since 1950 until 1990, and today is lower than in Colombia (Thorp, 1998).

⁵ In Brazil 81% of the population lives in urban areas, while in Colombia this proportion is 73%.

Colombia⁶ than in Brazil. However, spouses work in higher proportions in Brazil than in Colombia⁷ (Gomes, 2000a).

In these countries, the Social Security System has been created from the Corporative Insurance System and Saving Cooperatives, which have been centralized by the government at different times⁸. Taxes are paid in different proportions, by employers (80 per cent in Brazil, 74 per cent in Colombia), workers (20 per cent in Brazil, 26 per cent in Colombia), and government (10 per cent in Brazil).⁹ The main social security benefits are pensions¹⁰ (in cash) and health resources and services.

Between 1950s and 1970s the number of taxpayers and tax values increased, and between the 1980s and 1990s, taxes recollection was reduced due to the decrease in formal employment, in the number of taxpayers, in wages and tax values. On the other hand, expenses were tripled due to the Latin American economic crisis, reinforced by inflation and increases in the number of pensioned (as a result of the increase in life expectancy). Currently, most of the taxpayers have survived beyond 60 years of age and retired (Jaramillo, 1994, Ruezga Barba, 1994; Beltrão at all, 1996; Oliveira F, 1996). Criteria to get a pension are different: in Brazil retirement results from a period of time worked (30 years for women and 35 years for men). In Colombia retirement is set by age: 55 for women and 60 for men. Values of pensions are mainly around the minimum wage: 70 per cent of retired people in Brazil, and 40 per cent in Colombia receive one minimum wage or less.¹¹ The reforms were limited to solve gaps in the Social Security

⁶ In Brazil, the proportions of female headed households is 54 per cent, 34 per cent and 3 per cent for the age groups , if they are between 20-/39, 40-/59 or over 60 years old, respectively (Gomes, 2000a). And 51 per cent of the total Colombian female heads work.

⁷ The Colombian survey considers as workers the individuals over 12 years old who had paid joba payment to work during eight hours in the last month or two weeks in the last year. Workers without waggessalaries are excluded. The Brazilian survey applies a wider criterion a wider criteriatio define workers: individuals who received a monetary or non monetary payment; individuals who produced foods or built their own household; and individuals who worked without payment, to help another worker in domestic entrepreneurship, in a religious institution, in cooperatives or in training. The reference period is to work one hour in the last week.

⁸ In Colombia this centralization centralisation happened in 1946 through a National Congress decision, and in Brazil they were centralizedcentralised by the Military Dictatorship in 1967.

⁹ For further information in Brazil see Beltrão and Oliveira (1993, 1996). In Colombia the participation of the Government in taxes depends on the type of system – Solidarity or Individual Saving System (Law n.100).

¹⁰ In Brazil “pension” is different from “retirement”. Retirement is the source of income for formal workers who retire with benefits from the social security system. On the other hand, pensions are only benefits for widows and children. In this article I use the international concept of pensions, including pensions for retired workers and their family.

¹¹ For further information, about Brazil see Beltrão at all (1996, 2000a); for Colombia I calculate data from ENIG (1994/1995).

Systems, and these led to contradictory solutions. In Brazil, the reforms extended benefits, and today pensions cover informal and rural workers also. On the contrary, Colombia did not universalize the pensions and health benefits, but in Colombia, the reforms divided the pensions in two systems¹².

The reforms in these social programs took place in parallel with the structural adjustments of the economy, which included flexibilization of work, cutbacks in employment, wages and social programs. Transformations in implicit and explicit social contracts modified the outlines of the previous economic, social and institutional order in both countries. On a micro level, these changes have affected families and individuals. They have experienced more frequently informal employment and poverty, with decreases in welfare and life quality. As a result, professional, family and individual trajectories are breaking up; and the social security programs are not enough to support all their social demands in health and pensions benefits (Goldani, 2001).

Economic and demographic trends, especially the ageing process, will force institutions and families to reorient calculations of intergenerational transfers. Today Brazil and Colombia's populations are ageing at a great speed, and in the next two decades they will have, with Mexico, the largest elderly population in Latin America and in the world (United Nations, 1999). In these countries, the social security systems will experience problems in their economic equilibrium: elderly generations will have higher proportions as beneficiaries, while adult generations will have more reduced weights as tax-payers. Thus, support assistance and existing resources for the elderly will be even less sufficient to solve the economic and social problems related to the impact of this accelerated ageing process.

On a domestic sphere, men and women have to reorganize families and to redistribute resources to support elderly individuals. In the phases of formation and expansion of families, large generations of adult men and women have married, worked and have had children. In the next two decades these large generations will reach the end of their lives, their adult children will form their own families and probably, another household. This phase is considered the beginning of household's breaking up. In

¹² In Brazil, Beltrão et al (2000a) observes this social impact of low pensions in Brazilian rural areas, where this type of income has empowered elderly individuals in economic and domestic relationships. On the other hand reforms in the Colombian Social Security System created two simultaneous programs, both managed by the government: one "defined benefits regime" and an "individual saving regimen". Clients (beneficiaries) can change between systems (Low n.100).

Western countries, the main trend in this phase is a high proportion of elderly people living on their own, as a couple without children (the “empty nest”). After this phase most women experience widowhood in advanced ages, and live in one-person households - a last phase of the breaking up of elderly households. Several authors show that in some developing countries, in this phase the elderly are used to living in extended families, with children or other relatives (Knodel at all, 1996; Uhlenberg, 1996; Morioka, 1996). However, in Latin-American countries, the phase of breaking up of the households, and the availability of resources to support elderly are not well documented. The objective of this article is to show the limits and needs of elderly¹³ men and women’s households in Brazil and Colombia, taking into account their normative living arrangements, their domestic resources, the gender and the socio-economic status of the elderly. Due to data availability¹⁴ we compare only individuals and families in urban areas.

To relate gender and generation perspectives, this article focuses on the household structure to indicate some trends in gender inequalities for different generations (Young, 1987; Kuijstein, 1995). Thus, the article considers gender roles in the household, the number of members, and the structure of the households, co-residence among generations, and gender differences in the household structure and in types of income.

- **Family and gender perspectives**

Family and kin relations are an important academic topic. Le Play (1871) considers that the norm in the past and preindustrial societies was the stem household – in which children marry and the new couple resides with their parents and grandparents, in a three-generation household. According to this author, it was supposed that in developing countries, today and in the past, the extended family is a norm. But in developed countries, industrialization promoted a nuclearization of the households. On the contrary, Laslett (1972) argues that preindustrial European households were small and nuclear because children left parent’s home to marry, and form their own and

¹³ In this article elderly are defined as individuals over 60 years old, and adults are individuals between 20 and 59 years old.

¹⁴ In Colombia de household survey covers only ten capital cities in the country. To make comparative data between countries, I selected only data from the highest eleven cities in the national Brazilian survey. In both countries data are referred to 1995.

separate households (Guinnane, 1995). Moreover, today the extended households are more probable to happen than in the past, due to the higher life expectancy of parents and children, who are surviving jointly. However, they are living separated, in nuclear households (Laslett and Wall, 1972; Tuirán, 1993 and 2001). In fact, the analysis of census data in Brazil shows that families have been mainly small and nuclear¹⁵ since previous centuries.

In this way, the main goal of this article is to study the family structure in both countries, with emphasis in households with elderly men and women. Moreover, I search to discern prevalent trends during the accelerated aging process in Brazil and Colombia, and to access the effects of structural changes on these dynamics, especially the impact of reforms in social policies on the welfare of the elderly.

On the other hand, examining these population's dynamics from a gender perspective would lead us to focus on differences in family and intergenerational relationships. Gender perspective focuses on adult women, who are female heads, in active ages, and have a labor life history, related to the process of empowerment by women (Chant, 1991; Flores, 1990). However, adult women are also seen as the main providers of support to spouses, children, grandchildren, ageing parents, and both women and men friends. Consequently, as caregivers, adult women experience increased levels of distress, when family members need support, and become emotionally and/or physically demanding.

Furthermore, studies about ageing and gender are centered in the quantity and dynamics of the support exchanged among generations and the male and female roles in these dynamics (Höhn, 1990; Kono, 1990; Concepción, 1990). The link between gender and generations implies to make elderly women and spouses more visible (Varley and Blasco, 2001). In Latin American countries, most women of older generations were not incorporated in the labor market, and therefore today they are not included in social

¹⁵ In Brazil “The analysis of censuses of XVIII and XIX centuries reveals that in the past the nuclear family predominated, and few extended families appear in these censuses” (Maria Luiza Marcilio, *A cidade de Sao Paulo: povoamento e populacao*, 1750/1850, Sao Paulo, Pioneira, 1973, and Elizabeth Anne Kuznesof, *Household economy and urban development: Sao paulo, 1765 to 1836*, Boulder, Westview Press, 1986, pp. 158/159”, cited by Alida C. Metcalf, *El matrimonio en Brasil durante la colonia: estaba configurado por la clase o por el color?*, en Cecilia Rabell and Pilar Gonzalbo (coord.), *Familia y vida privada en la historia de Iberoamerica*. El Colegio de Mexico and IIS-UNAM, Mexico. 1996, pp. 75-118.

security systems. In Brazil and Colombia, elderly women have scarce resources, and are at a disadvantage in their exchanges with adult generations.

- **Kin composition, age and sex of household's members**

The roles assumed by the elderly in the household are related to power relationships and the available resources to establish a separate and independent household, and also related to the need of support and co-residence between adult children and elderly. Being the head of the household is used as an indicator of the empowerment for women in economically active ages. However, in older ages the concept of “head” is biased by types of household that characterize this phase of the life course, and by styles of life, values and preferences of generations surviving jointly.

Obviously, to be the head of a one-person household does not indicate to have power in intergenerational relationships. Elderly can choose to live in one-person households, if they have resources to support themselves and thus, they prefer to live in a separate household. On the other hand, some elderly live alone as a result of the lack of resources or abandonment. Therefore, elderly without resources are seen by adult children as a disadvantage (Blasco and Varley, 2001).

In both countries to be a head of the household is a typical male role. In Brazil 65 percent of the heads are men and only 35% of women are heads. In Colombia there are 76% of male headed households and only 24% of women who assume this role. Moreover, to be a head of a household¹⁶ varies according to gender and age. In Brazil and Colombia men are heads in economically active ages, when they are working and supporting a nuclear family with children. However, women show higher proportions as heads of households in both countries just over fifty years of age. Divorced and widow women survive more and assume an important position as the responsible individual of the household, especially at the end of their life-course.

Kin relationship and the household composition indicate that women assume different roles in the household, according to the phases of their life-course. In the adult

¹⁶ In both countries the household is a space with a group of persons who divide a budget and foods. In the Brazilian survey there are two variables to define the household. In this case we used the variable more similar to the Colombian survey. The head of the household in Brazil is the “reference person” in the household, and in Colombia the head is the person who brings the higher income to the household.

phase women are mainly spouses between 20 and 59 years of age in both countries, while men are mainly heads of the households. Very few young women are heads in the household, and in Colombia there are female heads, but an important group of women are other relatives of the heads¹⁷. At the end of the life-course changes emerge in the pattern of gender roles and in the cross-cultural comparison. In Brazil, elderly women over 60 can be heads or spouses, but in Colombia they are mainly other relatives. On the other hand, elderly men keep being the heads of their households in both countries. In fact, from all the female heads, in Brazil one third are elderly, whereas in Colombia elderly are only one quarter of female heads. These proportions indicate that the frequency and status of female heads are strongly related to the surviving and ageing process.

- **Demographic dynamic, households size and structure**

In this section the analysis is based on household structure. Life expectancy is higher in Colombia. Therefore, I expect to find more households with elderly in Colombia than in Brazil. Nevertheless, the percentage of households with individuals over 60 years of age is 23 percent in Brazil, while in Colombia it is only 13 percent. This result leads us to ask about the characteristics of the households with individuals over 60 in each country, as elderly individuals can live jointly. Moreover different gender and generations of elderly can show specific behavior. Therefore, the next analysis considers three subgroups of households, according to their generational composition:

1. households with at least one individual 60/79 years old;
2. households with at least one individual 70/79 years, and
3. households with at least one individual 80 years old or over (table 1).

¹⁷ Other relatives can be grandchildren, grandmother, grandfather of the head, etc.

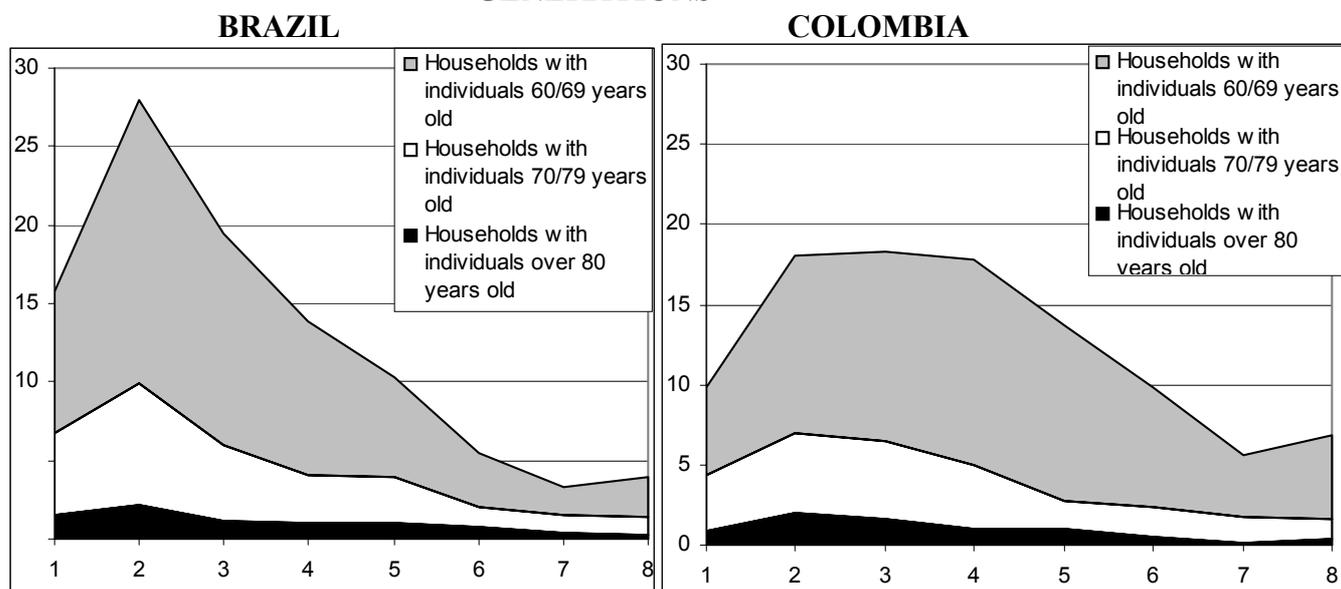
TABLE 1
TYPES OF HOUSEHOLDS BY DIFFERENT ELDERLY GENERATIONS

Urban Brazil	Type of Household	Survey	%	Population	%
	Households with individuals below 60	27045	78.10	9694311	76.90
	Households with individuals 60/79	6620	19.10	2542450	20.20
	Households with individuals over 80	957	2.80	367790	3.00
	Total of Households w/ individuals over 60	28022	100	12604551	100
Urban Colombia	Type of Household	Survey	%	Population	%
	Households with individuals below 60	24404	87.01	3122225	86.60
	Households with individuals 60/79	2385	12.5	330711	12.4
	Households with individuals over 80	388	0.9	36171	1.0
	Total of Households w/ individuals over 60	28022	100	3604875	100

Source: calculations based in the PNAD-1995 and ENIG-1995

This typology helps us to study domestic trends in different phases of the end of life-course. On the one hand, for the elderly total population, to live jointly (co-residing household) with an adult child is a type of intergenerational support, and to live alone (one-person household) can mean independence or abandonment of the elderly. According to this typology, we can use the size and type of households as indicators of whether the elderly are co-residing with adults or not. Graphs 1 show the distribution of different generations of the elderly, according to the size of the households in both countries. In Colombian society the co-residence among generations is more normative than in Brazil. The size of the elderly households in Colombia is higher. In Brazil the elderly live mainly in two-member households (25 per cent). The three member households (17 per cent) and one-member households (16 per cent) are less common. Whereas in Colombia there is not a typical size, but the elderly live in households of several sizes -- with two, three, or four members (18 per cent each type).

GRÁPHS 1
PERCENT HOUSEHOLD DISTRIBUTION BY SIZE AND BY ELDERLY
GENERATIONS



Source: calculations based in the PNAD-1995 and ENIG-1995

On the other hand, we analyze how these patterns vary according to gender. In both countries, elderly women live mainly alone, in one-person households. However, in Brazil the female one-person households are clearly predominant (32 per cent), compared to two or three-member households (26 and 17 per cent, respectively). The Colombian female household structure shows similar proportions for one, two and three-member households (23, 22, and 20 per cent respectively), and higher proportions of households with over four members, compared to Brazil. Taking into account oldest generations in Colombia, women between 70/79 and over 80 years of age live more frequently in larger households in Colombia.

On the other hand, very few elderly men live alone (near 5 per cent in each country). In Brazil, 29 per cent of elderly men live in two-member, 20 per cent in three-member, and 15 per cent in four-member households. In Colombia elderly men live in larger households: 20 per cent in four, 18 per cent in three, and 17 per cent in five members households, indicating that in this country co-residence is an important trend for elderly men and women.

Prior trends in size and composition of the households imply to study the structure of the households, and to investigate the way in which households with individuals over 60 are composed and structured by gender, we classified households with a unique criterion, to make it comparable between countries¹⁸. In Brazil and Colombia one may distinguish elderly generations living alone as well as in two-member households, with only a male elderly and his spouse. These last groups are of particular interest, as they indicate how co-residence became a norm in Colombia, but not so in Brazil.

In Brazil the complete nuclear household is a norm among elderly men. A couple with children is the arrangement more common among elderly 60/69 years old. When adult children leave the parents' household, their parents are older, over 70 years old, and live as a couple alone. In Brazil this couple alone, or the "empty nest" is the most common domestic arrangement among men and women over 70 years old. In Brazil the final life course households vary temporally, according to the aging process: male elderly 60/69 years old live as a couple with children, after 70/79 years of age they live as a couple alone, and over 80 years old they are mainly incorporated as other relatives in extended households. In the arrangement "head with children and other relatives", the head can be men or women, but in general is an elderly. Until advanced ages, men live mainly married, and few proportions of them are not married, and co-reside with adults.

In contrast, elderly women live frequently alone in one-person households (one third of them). One quarter of them are heads without a partner and live with their children. Lower proportions of elderly women live in extended households without children, as a head or in a couple with other relatives. Compared to elderly men, extended and one-person households are more common among elderly women, and their proportions increase in more advanced ages.

¹⁸ Living arrangements are classified as: 1. One-person; 2. A Couple (Couple Alone); 3. A Couple with children (Couple & C); 4. A Couple with children and other relatives (Couple & C & O); 5. A Couple with other relatives (Couple & O); 6. A Head with children (Head & C); 7. A Head with children and other relatives (Head & C & O); 8. A Head with other relatives (Head & O); 9. More than one head (Co-resident); 10. Living arrangements with individuals who are not relatives of the head (Composed). Moreover, households can be classified according to their nuclei: Complete or dual parental nuclei (types 2 to 5 – the nuclei is a couple); Incomplete or monoparental nuclei (types 6 to 8 – the nuclei is a head without a spouse).

On the other hand, the distribution of households in Colombia shows that nearly 40 per cent of elderly men live in a couple with children, and 26 per cent of them live in an extended household – a head with children and other relatives. The “empty nest” is not as frequent as in Brazil. Other types of households, as heads with children, couple with other relatives, composed and co-resident households represent 10 per cent each one. In contrast with Brazil, in Colombia there are no important changes in living arrangements by generations among elderly, all of them live mainly with adult children.

- **Sources of income and households structure among individuals over 60 years of age**

In households where individuals over 60 years of age have some type of income, there are important cross-cultural and institutional differences. In Brazil the elderly income comes from their pensions: 76 per cent of elderly women and 62 per cent of elderly men have a pension. The second type of income among the elderly is the salary, 31 per cent of the elderly men perceive a salary, and only 13 per cent of the elderly women. Few elderly receive interests¹⁹ or rent (11 per cent of men and 8 per cent of women), and only 5 per cent of elderly women receive donations from other individuals. In Colombia it is not common for the elderly to have any kind of income. The proportions of elderly with each type of income have never gone up to 10 per cent in both sexes. Nearly 5 per cent of elderly men receive salaries, pensions or subsidies²⁰. And among elderly women, 8 per cent receive pensions, 8 per cent receive donations (remittances, monetary contributions or gifts) from other individuals, and only 4 per cent have salaries.

In both countries increasing longevity is related to intergenerational resources and socio-economic conditions, but the way in which this relation works is country-specific. In Brazil, survival of several generations jointly and exchanges among generations are mediated by the social security system. Much intergenerational dependency has been resolved by pensions, although some families remain the main

¹⁹ Interests are investments in a bank or other institutions.

²⁰ In Colombia the survey asks on government subsidies as a source of income. In Brazil there is not the same question on monetary subsidies, and I take in account this source of income only in Colombia.

caregivers, but only for a minority of the elderly generations. In contrast, in Colombia there is not an institutional support to establish intergenerational relations. As a result, extended families support the elderly, and kin relationships organize a network through which generations exchange resources. However, it cannot cover the majority of elderly people. As a result, support in advanced ages is not based on monetary resources, but in co-residence and family.

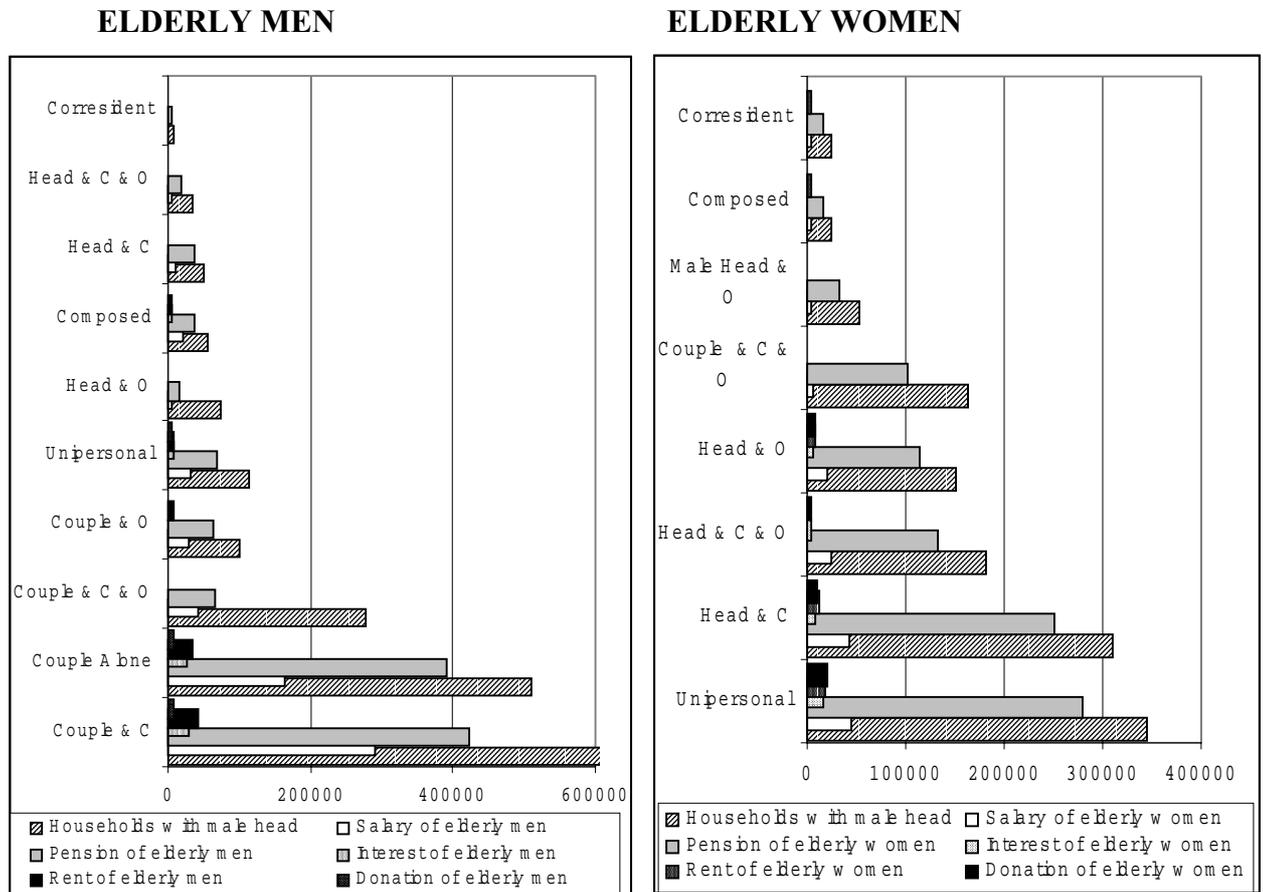
These patterns of unequal institutional settings by country reproduce different types of elderly living arrangements by gender in Brazil and Colombia. Households where elderly have some type of income show differences by gender. Elderly men with monetary income live more frequently as a couple with children or as a couple alone. But elderly women with income live mainly in one-person or monoparental households.

- **Gender and monetary resources at the end of the life course**

This section discusses the distribution of types of elderly income by gender. In Brazil most of elderly women (near 80 per cent) receive pensions in any type of households they live. Elderly women head one-person or monoparental households and contribute to the domestic economy mainly with a pension. In extended households, elderly women receive a pension also. In contrast, elderly men are heads and live with a partner. However, the pension is their more frequent contribution only when they head a couple alone or a couple with children, in the later phase of the elderly life-course. Elderly men between 60/69 years old live with a spouse and children, and they can be still working in high proportions (50 per cent). After adult children leave the home, parents are older, live as a couple alone, retire and get a pension. As a result, the salary is less frequent among elderly men between 70/79 years old (30 per cent). The majority of elderly men who live in extended household do not receive a pension as frequently (Couple & Children & Other -- 20 per cent) as the majority who live in their own nuclear household. In extended households, it is more common for elderly to receive a pension only if the elderly men do not have a partner, do not co-reside with adult children, but co-reside with other relatives (Head & Other -- 70 per cent), or only with their children (Head & Children -- 70 per cent).

Graphs 2 shows differences by gender in Brazil, and indicate that pensions are a norm among elderly of both sexes. But among elderly women, this happens independently of the type of households where they live. In contrast, for elderly men with a partner and children, pensions are an important source of support, but elderly men who co-reside with other relatives do not receive a pension. Therefore, it is possible that these elderly men co-reside because they do not have enough monetary resources to support their own household. In absolute numbers, there are close to 1 million elderly men and 1 million elderly women with pensions in Brazil, and coverage by type of household is little more universal for women, compared to men.

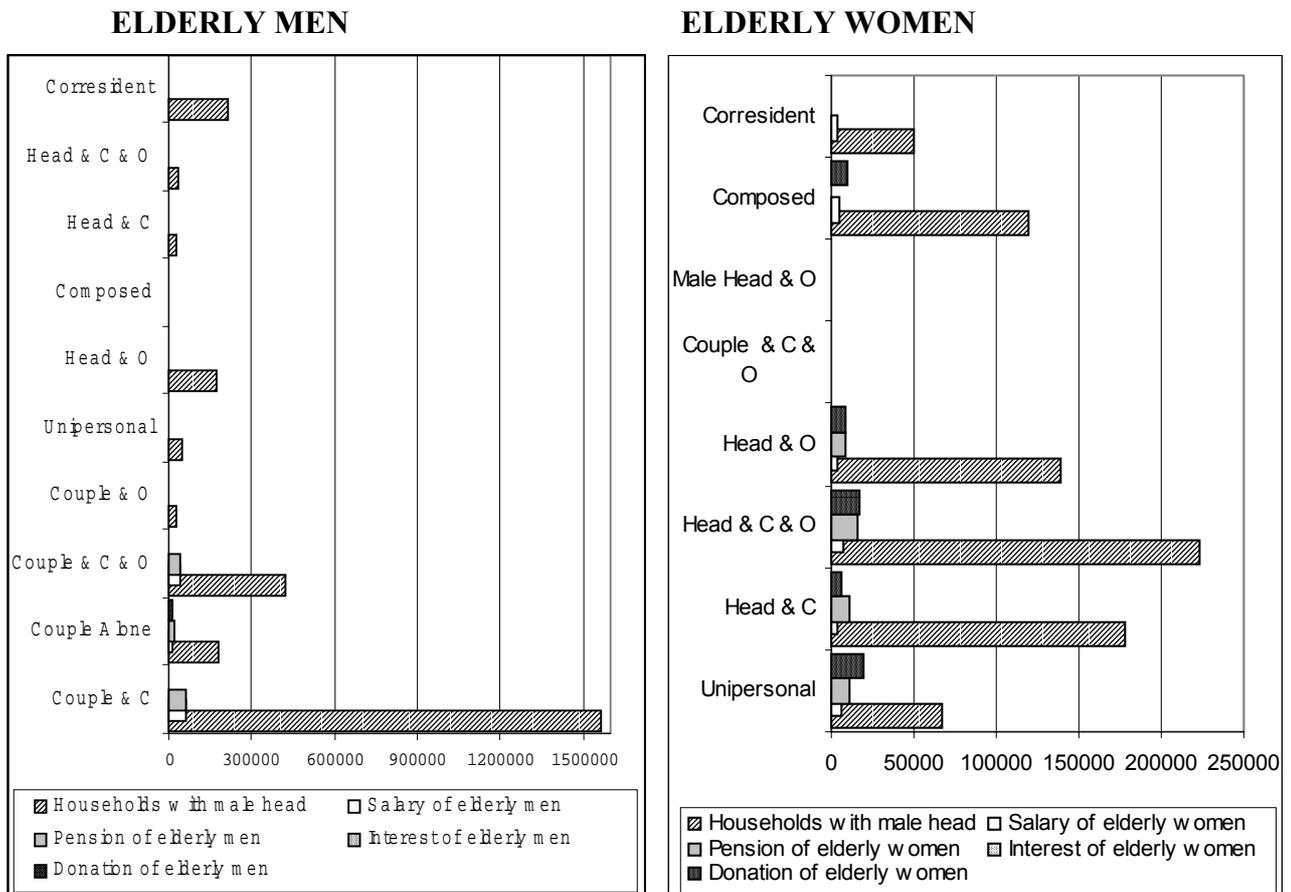
GRAPHS 2
PERCENT DISTRIBUTION OF TYPES OF INCOME BY GENDER AND
HOUSEHOLD
BRAZIL



Source: calculations based in the PNAD-1995 y ENIGH-1995

In Colombia pension is a scarce resource for elderly men and women. Most of them do not have any type of income, and among the few resources they receive, the more frequent are donations among individuals, especially for elderly women (8 per cent). Salary is a scarce resource also, with rents and interests (Graphs 3). Co-residence is the main support for elderly of both sexes, and intergenerational relations depend mainly on family support, and to live jointly is fundamental for elderly welfare. First, donations and pensions are relatively more frequent for elderly women, and absolute numbers of pensions is three times higher among elderly women (165 thousands) than among elderly men (46 thousands).

GRAPHS 3
PERCENT DISTRIBUTION OF TYPES OF INCOME BY GENDER AND
HOUSEHOLD COLOMBIA



Source: calculations based in the PNAD-1995 y ENIGH-1995

Conclusions

In spite of the lower life expectancy in Brazil, parents who see all their children leave the home experience living alone at the end of the life course, and mainly elderly women live in single-person households. In Brazil, generations have a lower probability of living jointly, and they do not co-reside as frequently as they do in Colombia. However, the survival of several generations jointly and kin relationships are not the only factors that affect the household structure. Formal work and the universal pensions system permit elderly to support their separate household.

In Colombia, where life expectancy is higher, generations have a higher probability of living jointly, but monetary resources to support elderly are rare, and co-residence of adults and elderly emerges as the main support at the end of the life course.

Different cross-cultural trends imply that co-residence does not by itself entail monetary support, just as lack of co-residence does not mean that children do not exchange monetary resources with elderly parents. In Brazil, intergenerational resources are exchanged between adult and older generations mainly through the social security system. Moreover, rent and interest are types of resources less frequent among elderly, but they exist in some of their one-person or couple households. In Colombia, generations exchange occur in the household itself, in co-resident households, but monetary resources, institutionalized or not, are scarce. Very few co-resident elderly receives pensions or donations, and rent and interests are practically inexistent.

In Brazil the universal coverage of the pension system guarantees homogeneity in domestic income structure, while in Colombia a very diversified income structure emerges among heads and other members of the household, showing important differences by gender and in domestic role assumed by individuals in the household. Differences in gender can indicate advantages or disadvantages for women. In Brazil elderly women are beneficiaries of the universal social security system, and pensions can permit them to live in separate households, or to be more attractive for intergenerational relationships. In Colombia co-residence coincides with a lack of monetary resources for elderly people, especially for women. It is difficult to state that co-residence is a preferred living arrangement in Colombia. The lower proportions of elderly who receive donations or pensions co-reside more, but this trend can be related to the disadvantageous position of elderly who live in other living arrangements.

These trends indicate that the family depends on some sources of economic resources to exchange among different generations. In Colombia, where there are important lacks in formal resources to support ageing, families can show limits to substitute or to complement the collective needs of their members. In this context, policies based in family to promote social programs can accentuate the difficulties faced by families in economic crisis, and generate conflicts among generations. Moreover, these family-policies reproduce the role of women as main caregivers for different generations, including the elderly who need to co-reside or receive support from adult women. This accumulation of economic, physical and affective support on family lies mainly in the women, who reproduce their role of main caregivers for all the present generations in the household, and until the final phase of their life-course. Therefore,

co-residence does not seem only a cultural preference of different generations to live jointly. In Colombia for example, it can be also a need to cover the lack in monetary and institutional support. On the other hand, in Brazil the universal pensions system diminish the domestic pressure to take care the elderly by adult generations. On the contrary, pensioned elderly can support adult children in economic crisis, as when children are unemployed.

Therefore, gender and generational inequalities show important cross-cultural and institutional differences, with implications for the household structure, according to the ability of elderly men and women to give and receive monetary support, and to their ability to choose or not their preferred living arrangements. Monetary and institutional resources determine the possibility to exchange resources within the household, as well as domestic, physical and affective support. The co-residence and extended households have been an important way for families support the set of needs of their members. However, several studies (Cortés, 1996; Enríquez, 2000; Blasco and Varley, 2001) observe that the capacity of extended families to use their members to complement income and to supply support is decreasing in Latin American countries. In the new scenarios of economic crisis and unemployment, elderly without resources, in a situation of extreme poverty are in disadvantage to receive family and adult support (Enríquez, 2000). Family members who have nothing to contribute to their poor domestic group can be excluded from the household. The absence of institutional resources reinforces this vicious reproduction of poverty among generations, and increases the risk of abandonment for the poorest elderly.

Moreover, according to Goldani (2001), social policies that propose the family to assume the main role of providers of all these kinds of support imply several risks. Some of them are that they may promote the relation between the female role and the family; they may incentive the domestic female work without remuneration, and they may transfer to women the whole responsibility of suppling for all the needs of different generations in the household.

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