

Old-Age Security Provision and Life Satisfaction among the Elderly in Nigeria

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Abstract

How security provision impacts on life satisfaction at old age in Nigeria is not well understood. This has become essential in order to improve preparation for old age and to formulate comprehensive social security system for the elderly. Quantitative data was collected through individual-based questionnaire, involving 810 respondents. Multi-stage sampling procedure was employed to select local government areas, enumeration areas and individuals for the study. Only about one-third of the respondents reported being satisfied with the old age security provisions. The level of education is statistically related to level of satisfaction with old age security provision; the elderly in extended families are more likely to report satisfaction with old age security provisions. Family type is somewhat statistically related to satisfaction with old age security provisions. This underscores the inadequacy of their income from pension. The idea that old-age security and well being in Nigeria should remain the primary responsibility of the family is untenable. Government must assume the primary responsibility in a partnership in which the family also continues to play a significant role.

Key words: well being, satisfaction, old age, security, Nigeria

Introduction

The quantum leap in the population of the elderly (population 60 years and over) is a 20th century phenomenon. As the Western industrial nations of Europe, followed by the USA and Japan, passed through the demographic transition, their population became stabilized to a more or less replacement level and the percentage of the elderly population became significant (Hernandez, 1992). On the other hand, most developing countries are characterised by a youthful population structure. This may well have informed the tendency for policy makers in less developed countries to ignore the issue of elderly persons when formulating national population policy. However, according to the State of the World Population (UN, 1998), those over 60 years will be more than double in the five years starting from 1998, growing from the global rate 6.8% to 15.1%, bringing the total figure to 1.42 billion (based on UN's medium term projections). Of concern to this study is that there is no formal social security provision in Nigeria and the informal response is getting depleted by worsening economic crisis.

The world's population is ageing and in sub-Saharan Africa, the proportion of persons aged 60 years and over is expected to increase by 93% between 2005 and 2020 (Adamchak, 1991: 4). Nearly all the countries of Africa are set to go through the process of demographic transition during the next two decades, with obvious implications for population ageing. According to the 1991 Nigerian Census, there are about 4.6 million Nigerians aged 60 years and above, about 5.2 percent of the entire population (NPC, 1994). By 2025, Nigeria will have one of the world's largest population of the elderly, with more than 16 million people over the age of 60, a whopping - 1230% increase over the figure of 1.3 million in 1950 (World Bank, 1994).

Research has shown that no society or government can offer total care for all elderly people in the population - no matter how developed or wealthy the country (Peil, 1995). This fact particularly applies to Nigeria, where a large proportion of the population comprises poor or indigent persons. This means that a great deal of the responsibility for the care of these persons is upon caregivers in the community, usually the family. Formal support systems and informal support systems have been and are being challenged as African nations experience poverty, slow development, political instabilities, war and genocide (Togonu-Bickersteth, 1995). A pre-requisite for building formal support systems and maintaining informal support systems is to eliminate the mechanism that disrupts normal family life. Dixon (1987) observes that social security benefits in Africa are provided for some categories of workers in wage employment, and the family, the traditional support unit, is gradually shifting from a production to a consumption unit. This leaves the older rural dwellers in a vulnerable position, particularly if the trend towards more conjugal family pattern continues.

Oyeneye (1987), in his study of the Nigerian social security situation in the mid-1980s, noted the following as his main observations: the most significant social security programme in Nigeria, as at 1987, was the National Provident Fund (NPF), which was established by the National Provident Fund Act of 1961; that NPF, provided old age benefit, invalidity benefits, survivors benefit, withdrawal benefit and emigrations benefits; that the scheme was funded through equal, worker/employer's contributions, 3 percent of the workers' salary, that even though NPF was established as a foundation for social security in Nigeria, the only benefit accruing to the worker under the scheme on top of his savings is the interest credited to his compulsory savings and that the active contributing members of NPF, which stood at 1.5 million in 1986, was projected to increase to 3.2 million by 1993 and to 7.3 million by the year 2003. Then the concept of social security is about how to secure the individual against want, poverty, destitution, disease and idleness which may be thrust upon him by the varied hazards and vicissitude of social life, notably loss or suspension of income or means of sustenance resulting from sickness, maternity, accidents, injury, invalidity, old age, death of breadwinner or unemployment. Therefore, what is the situation of older persons? What are the socio-demographic indicators of well being among the older persons? How

satisfied are they with the informal security provisions? What can be done to make life more meaningful for them? These and other questions shall be probed into in the course of this paper.

Literature Review and Theoretical Perspectives

Research findings indicate the need for special attention to welfare provisions for the elderly by the public, private and informal sectors as well as the need to make health services readily available for the elderly (Coombes, 1995; Lloyd-Sherlock and Johnson, 1996). The welfare of the elderly requires the strengthening of family support system and development of community-based programmes concerning matters such as employment, income and maintenance; health, nutritional and medical care; and housing, living arrangement and personal social services (UNESCAP, 1994).

Writing in similar vein, Cain (1989) focused on the family as a welfare institution concerned with security for the elderly and observed that this constitutes the motive for having a large number of children. Taking care of the elderly is not a problem in the traditional society. This is because of the ties of affection and mutual obligation of the extended family system. The elders are taken care of by the families and sometimes by the entire clan. Where necessary, privileges are graded according to age, and in general, the elderly are accorded more privileges than the young (Abdulrahman, 1988). They, in turn, provide guidance and direction for society from their wealth of knowledge and accumulated wisdom. Indeed, the elderly are often given pride of place in the society.

Writing on the issue of poverty among the elderly, (Zeng, 1959; Cain, 1989; Bose, 1994; UNESCAP, 1994) concluded that there is need for a high level organization, which would protect and promote the need of the elderly. The emerging issues they identified include the decline in the joint family, changing value which emphasises the needs of the immediate family, fewer children as care providers to the elderly, greater female employment demands, migration of the young, limited housing in the urban areas, complex living conditions due to modernization and the economic dependence of the elderly. The family remains the main care providers and plays the most significant role in preventing many elderly from living in poverty. In turn, most elderly persons also contribute in various ways to the well being of other members of the family by helping with household chores (Pai, 1988).

The great majority of elderly persons in developing countries live in their own homes, connected to their families and communities, but socio-economic changes are placing increasing pressures on these arrangements (Peil, 1995). Rapid urbanisation and job-related migration are significantly altering family and community relationships. According to Mangen and Bengtson (1998), family solidarity is multi-dimensional and can be described in terms of family structure, contacts, affection, agreement on basic values, interaction and

exchanges. Children upbringing represents an important contribution of the grandmother in traditional society (Hermalin, 1995).

As Treas and Logue (1986) have indicated, the status of older individuals decline with development. Older people may be considered as a low priority in development and thus can be viewed as victims of the development process. The challenge will be to simultaneously move toward formal support system of income maintenance and to maintain family support as the major informal support system. The conclusion derivable from the above is that the welfare of the elderly is hampered mainly by lack of governmental will. Therefore, the elderly are left to the whims and caprices of their families for care. This constitutes a justification for the study in Nigeria.

The situation of the elder in Nigeria can be viewed from the structural-functionalist approach. The functionalist analysis, which was developed by Emile Durkheim (1858-1917) and refined by Talcott Parsons (1902-1917), has a long history in Sociology. This perspective in sociology owes a great deal to an analogy with the natural and biological sciences. Comte, a French philosopher, believed that sociology was about adapting and applying methods of physical science to social life, to make 'law like' statements about the determinations of human behaviour and to reshape society by being able to predict and hence control its workings. The emphasis on societies as integrated whole was also based in part on the crude analogy between social and biological organism (Cited in Etzioni and Etzioni, 1964).

Reduced to its common denominator, the functionalist approach seems to involve the following postulates or elements: (a) Societies must be looked at holistically as systems of interrelated parts (b) Hence, causation is multiple and reciprocal (c) Although integration is never perfect, social system are fundamentally in a state of dynamic equilibrium i.e. adjustive responses to outside change tend to minimize the final amount of change within the system (d) Dysfunction, tensions and deviance do exist and can persist for a long time, but they tend to resolve themselves to be "institutionalized" in the long run (e) Change generally occurs in a gradual adjustive fashion and not in a sudden revolutionary way (f) Change comes from basically three sources: adjustment of the system to exogenous (or extra-systemic) change; growth through structural and functional differentiation; and inventions or innovation by members or groups within society (g) The most important and basic factor making for social integration is value consensus (cited in Giddens, 1990).

The basic unit of analysis is society and its various parts are understood primarily in terms of their relationship to the whole. Thus population segments such as the youth, adults and old persons are viewed as parts of the social system rather than as isolated units. In particular, they are understood with reference to the contribution they make to the system as a whole. In the same way, an understanding of any part of society requires an analysis of its relationship to the maintenance of society. Continuing this analogy, Davis, (1959) argued that just as an organism has certain basic needs which must be satisfied if it is to survive, society has basic needs, which must be met if it is to

continue to exist. These basic needs or necessary conditions of existence are sometimes known as functional prerequisites of society. For example, Davis (1959) claim that all societies have some form of social stratification and the family meet needs, which are common to all societies. Thus from the universal presence of social stratification by age, it is argued that social positions are adequately filled by persons of certain age. From the universality of the family, it is assumed that some mechanism for the production and socialization of new members as well as the maintenance of the existing members including the aged is a functional prerequisite of society.

In addition, the structural-functionalist believes that an identification of function prerequisites involves an analysis of those sectors, which would lead to the break down or termination of society. They went further to argue that a society would cease to exist if its members become extinct, if they all die at youthful ages, if none of them attains the age of 60 and above. Therefore, in order for society to survive, it must have some means of improving the life expectancy at birth and maintaining the elderly population. These means are the functional prerequisites of society. The elderly are seen to reinforce the basic values of society and social norms, which derive from these values, structure and direct behaviours in the various institutions of society, since the elderly promote and reinforce social values.

In the study of old people, the structural functionalist perspective has offered two theories. On the one hand, there is the disengagement theory which emphasizes the phasing out of old people from certain roles in order that society can continue to function. On the other hand, activity theory emphasizes the need to keep old people active in order to integrate them into society, again so that society can continue to function (Davis, 1959).

Disengagement theory was further expounded by Cumming and Henry (1961: 24) in "Growing Old" "Disengagement is an inevitable process in which many of the relationship between a person and other members of society are severed and those remaining are altered in quality." As individuals grow older, they and society will prepare in advance for the ultimate 'disengagement' which is caused by incapacitating disease or death. The theory states that the process of disengagement is the method by which society prepares for the structure of its member so that when the inevitable arrived, it does not disrupt the orderly functioning of society. Two criticisms have been levelled at the theory. First, by implication the theory suggests that disengagement is desirable and therefore condones a policy of indifference towards the problems of older people (Shanas, 1965). Second, disengagement is not inevitable and non-engagement in old age reflects the life-long pattern of social interaction for some people.

Activity theory takes a different perception in explaining the process of old age. Havighurst (1963) argued that successful old age could be achieved by maintaining into old age the activity patterns and values typical of middle age.

Happiness in old age is achieved by denying the onset of old age and where the relationship, activities or roles of middle age are lost, it is important to replace them with new ones in order to maintain life satisfaction. Indeed, there is a considerable amount of data to suggest that, in North America at least, the level of activity individuals have developed over a lifetime tends to persist into their later years (Riley, 1968). The central criticism of activity theory is its idealistic nature. It would appear unrealistic to expect, for all but a small minority that people can maintain the level of activity associated with middle age through to old age in view of the limitations imposed by biological changes, alone. Activity theory is also unrealistic because the economic, political and social structure of society prevents the older workers from maintaining a major activity of middle age, namely, productive, employment.

Data and Methods

This study was conducted in Ijebuland, the justification being their renowned industrial activity. The Ijebu are spread into parts of South-Western, Nigeria. The study decided to use Ijebu in Lagos and Ogun States because of our interest in studying the indigenous population that can only be found in Ijebuland. The 2006 census figure put the population of Lagos State at 9,015,781, out of which about 281,481 were Ijebu. Out of the 2,338,570 people in Ogun State, about 725,299 were Ijebu. Lagos State had twenty local government areas; of these, Ikorodu, Ibeju-Lekki and Epe local government areas are in Ijebuland. Ogun State has twenty local government areas, with eight of them in Ijebuland. The Ijebu therefore are found in eleven local government areas of Lagos and Ogun States.

The target population comprised elderly men and women of Ijebu origin from age 60 years and above. The sample was unevenly divided between rural and urban areas, being more in the rural areas, on account of the larger rural population. The study was individual-based and a multistage probability sampling technique was employed to select eligible individuals. In order to ensure conformity to the principles of representativeness, the sample size was determined statistically. The sample size determination formula developed by Moser and Kalton (1972) was adopted in this regard. It is given as follows:

$$N = S^2 / (S.E.)^2$$

Where: N = the desired sample size
S = standard deviation of the variables under study
S.E. = standard error (error margin)

Two important decisions are necessary in order to use this formula: how large a standard error is acceptable and since the study involves more than one variable, is a sample that is adequate for one variable satisfactory for other variables? (Moser and Kalton, 1972). For the purpose of this study, a standard deviation of 1.2 was assumed. The assumption is that these variables are likely to possess similar standard deviation and may represent other variables included in the analysis as far as the degree of variability is concerned. Also,

because of the desire to obtain a sample size that could produce dependable estimates of the population parameters, the standard error was fixed at 4 percent. This connotes that the risk of error in estimating the population parameters based on the sample data in the present study is four out of a hundred. In other words, the sample estimates of the population parameters are likely to be correct 96 times out of a hundred. This margin is perceived as acceptable in view of the 95-confidence level generally allowed in social science research. So standard deviation = 1.2 and standard error = 4 percent (0.04). The sample size is therefore computed as follows:

$$N = (1.2)^2 / (0.04)^2 = 900$$

So the study sample size was theoretically put at nine hundred elderly in the study population.

The sample of elderly persons was drawn in the following stages: -

Stage 1: Simple random sampling technique was used to select 5 LGAs of Ijebu ethnic group from 11 LGAs in Lagos and Ogun States. The lottery method of simple random sampling technique was employed here. The selected LGAs are: Ikorodu LGA and Epe LGA (Lagos State) while Ijebu Ode; Shagamu and Ijebu North LGAs (Ogun State). The basis for the selection of the five LGAs is due to proximity.

Stage two involved the stratification of each of the five selected LGAs into three clusters based on the residential patterns that reflect the socio-economic status of the residents. Each of the LGAs was stratified into an elite cluster, a transitional cluster and a traditional cluster. The elite cluster represented areas where only one family is living in a housing unit and the residents were of relative high income and better education. The transitional cluster was where families live in rented apartments. The traditional cluster represented the indigenous areas, where people from the same lineage reside together in a housing unit.

The third stage involved the selection of clusters from the three residential clusters. Lottery method of simple random sampling was employed here. At this stage 30 clusters were selected with 7 clusters selected from Ikorodu, 5 clusters from Shagamu and 6 clusters each from Epe, Ijebu-Ode and Ijebu-North. Two elite, two transitional and three traditional clusters were selected from Ikorodu, while one elite, two transitional and three traditional were selected from Epe, Ijebu-Ode and Ijebu-North, respectively. One elite, one transitional and three traditional clusters were selected from Shagamu LGA.

The fourth stage was the selection of enumeration areas (EAs) in the selected clusters. EAs in the selected clusters are first listed before the selection of final EAs. An Enumeration Area is a statistically delineated geographical area carved out of a locality (or a combination of localities) with 500 people or less. The entire area of study has 1530 EAs (National Population Commission,

1994). Out of these 34 were randomly selected, using lottery method of simple random sampling technique; the 34 EAs represented 2.22 percent of the study areas.

The fifth stage was the selection of household from the selected EAs. Household was selected within each EA through household listing until the required sample of 25 households was obtained. The sampling interval used in selecting household varied from one EA to another because of the variation in the number of households in each EA. The sixth stage was the selection of an elderly person to be interviewed in households with more than one qualified elderly persons. Each elderly person was randomly selected and in all 850 elderly persons were interviewed in case an Ijebu person was not sighted in the selected household, the next household were screened until such a person was found. The unit of analysis was the individual elderly.

The analysis was carried out after data entry, data cleaning, data reclassification and data transformation of some variables had been done. The primary objective of any social research is to make an inference out of the study in relation to the parent population. In order to achieve this, both descriptive and analytical procedures were used.

Results

Socio-Demographic Profile

Information provided by 810 elderly men and women was analyzed in this study. The sample was unequally divided between males and females (roughly two-fifths and three-fifths, respectively). The study decided to have more females than males in the sample because there are more females in the elderly group due to socio-cultural factors; for example, more male mortality implies that there are more females. Also, a study conducted by WHO (1996) shows that women through their working life, have limited access to and control of productive resources such as land, credit and technology.

Table 1 shows the important socio-demographic characteristics of the respondents. As regards place of residence, the study yielded about three-fifths of the respondents from rural areas and two-fifths from the urban areas. Age distribution reveals that roughly two-fifths of the respondents fall below age 65, another one-fifth above the 70 years of age, while about two-fifths of the respondents are between 65 and 69 years. The mean age for both sexes is 66.9 years, as shown in Table 1, 67.4 years among male respondents and 66.5 years among their female counterparts. Considering the crucial implications of age in this study, it is imperative to note that the nature of the distribution may not be unconnected with the fundamental problem associated with age reporting in developing countries. Such problems include people's ignorance of their actual age, because the society does not value the importance of age, and the tendency of some people to report themselves into younger ages.

Therefore, the option taken in most cases, particularly in rural areas, is to estimate the age for respondents on the basis of certain past events or occurrences. This, however, presents a serious epistemological problem. In the

rural areas, due to early marriage, poor nutrition, subsistence farming, and lack of adequate medical services, respondents wear out fast, making them look older than their actual age. Despite this, attempts were made at estimating their right ages. Yet the age distribution presented should be taken with some caution bearing in mind the ever-occurring issue of age misreporting in Nigeria. Nevertheless, the age distribution does not reflect any significant difference between male and female respondents; on the average, males are older than the females by about one year.

According to Table 1, it is evident that the majority of the respondents have some level of formal education. In fact, nine out of every ten of the males and four-fifths of the females have at least, primary education. The level of literacy is higher among the male respondents than their female counterparts. For example, about two-fifths of the females and only one-tenth of the males are illiterate. Also, the proportion of males who had some secondary education and above (about one-quarter) is higher than that of their female counterparts (about one-tenth). In all, the above educational pattern reflects the national pattern of literacy: It has been reported by the National Population Commission (NPC) that while 66 percent of male population have had some level of education, only 57 percent of their female counterparts are of the same category. The religious affiliation of the respondents indicates that about two-fifths of both sexes are muslims. Half of the respondents were Christians while the remaining one-tenth belong to traditional Africa religion.

Table 1: Percentage Distribution of Respondents by selected socio-demographic characteristics by sex

Characteristics	Male		Female	
	%	N=330	%	N=480
Place of Residence				
Rural	55.8	184	65.8	316
Urban	42.2	146	34.2	164
Age				
60-64	40.3	133	43.3	208
65-69	33.3	110	38.3	184
70+	26.4	87	18.4	88
Mean	67.4		66.5	
Education				
None	13.9	46	20.0	96
Primary	59.7	197	66.9	321
Secondary	26.4	87	13.1	63
Mean	2.8		2.4	

Religion				
Roman Catholic	17.0	56	14.6	70
Protestants	24.8	82	31.7	152
Islam	43.9	145	39.7	191
Traditionalists	12.4	41	12.3	59
Other (Christians)	1.9	6	1.7	8
Marital Status				
Married	51.5	170	44.0	211
Widowed	20.0	66	21.0	101
Divorced/Separated	10.9	36	16.5	79
Remarried	17.6	58	18.5	89
If Remarried, Why?				
Widowhood	11.8	39	11.0	53
Divorced	6.1	20	7.3	35
Not Applicable	82.1	271	81.7	392
Type of Marriage				
Monogamous	33.3	110	32.1	154
Polygynous	66.7	220	67.9	326
Type of Family				
Nuclear	27.9	92	22.3	154
Extended	72.1	238	77.7	326
Family Size				
1-3	22.4	74	22.5	108
4-6	47.2	156	46.3	222
7+	30.4	100	31.2	150
Mean	5.3	38	5.2	44
Ever desired for more children				
Yes	34.5	66	30.8	79
No	65.5	264	69.2	401
If staying with Children				
Yes	69.4	229	72.1	346
No	30.6	101	27.9	134
Age at First Marriage				
15-19	33.9	112	42.1	202
20-24	43.7	141	47.1	226
25-29	20.3	67	10.6	51
30+	3.1	10	0.2	1
Mean	22.0		20.9	

The marital status of the respondents is also presented in Table 1. More men than women were still in a marital union, about half and two-fifths, respectively. Clearly, elderly people desire to have someone beside them to provide assistance, reduce boredom and its associated health problems. The Table reflects that one out of every five male or female respondents were widowed; more female respondents (16.5%) reported divorce/separation relative to men (about 11%), which may reflect the differential effects of polygyny on male and female. About one-fifth of male and female respondents

indicated that they remarried following widowhood or divorce. The level of divorce or separation observed in this study is higher than the national average of 0.9 and 6.2 percent among males and females respectively (NPC, 1998).

Furthermore, the Table shows that the majority of the respondents are in polygynous marriages. About two-thirds of male and female respondents indicated polygynous unions. Those who reported monogamous marriage comprise just about one-third of men and one-fifth of women. The point to note here is that polygyny is more prevalent perhaps because of the spread of Islamic religion in the population, and because an Ijebuman or Yorubaman is polygynous in nature. Kinsella (1990) asserts that members of the extended family live under the same roof, and are more available for interaction than would otherwise be the case.

A related issue is age at marriage. It is apparent in Table 1 that women got married earlier than men. While about two-fifths of male respondents got married before or by age 24, about half of their female counterparts got married at the same age. The fact that the average age at first marriage among male respondents is 22.02 years and 20.94 years among females shows that women marry earlier than men. Also, the mean age at first marriage is lower in the rural areas than in the urban areas for both sexes (17.1 and 20.9 years) respectively.

Table 1 depicts the respondents' type of family. It is apparent from the Table that about three-quarters of the respondents live in extended family setting. This further corroborates the polygynous type of marriage found earlier in the analysis. The distribution of the sample by number of surviving children shows that the majority of the elderly Nigerians surveyed in this study have large families, that is, families with more than four children. Indeed, more than three-quarters of respondents have more than 4 children, with one-tenth having nine children or more. The mean number of children for both sexes is 5.3. Caldwell (1976) asserts that one of the major reasons for high fertility in Africa is the need for social and economic security at old age. This corroborates the 2003 Nigerian Demographic and Health Survey, which put the total fertility at 5.7 per woman. This high fertility is one of the factors responsible for lower developmental efforts particularly in human resources sectors of health, education and employment. The Table also reveals that one-third of the male respondents ever desired to have more children and three out of every ten female respondents ever desired to have more children. As a corollary to the above, about three-quarters of the respondents are staying with their children.

Elderly Satisfaction with Old Age Security Provisions

Table 2 shows the percent distribution of the elderly by whether or not they are satisfied with old age security provision by selected socio-demographic variables. It is evident that the majority of the elderly are not satisfied; only 34.5 percent of males and 30.8 percent of females claimed to be satisfied with

old age security provision. The educational attainment of respondents reflects the general pattern of dissatisfaction with old age security provisions. Among both sexes, not more than three-quarters of the respondents in each of the education category reported satisfaction with the old age security provisions. The fact that the chi-square values of both sexes are significant attests to the fact that level of education is statistically related to level of satisfaction with old age security provisions.

Table 2: Percentage distribution of the elderly satisfaction with old age security provisions by selected socio-demographic variables, by sex

Characteristics	MALE N=330			FEMALE N=480		
	%YES N=114	%NO N=216	TOTAL	%YES N=148	%NO N=332	TOTAL
Education						
None	25.0	75.0	44	12.6	87.4	95
Primary	17.1	82.9	198	22.7	77.3	322
Secondary	23.5	76.5	88	11.8	88.2	63
	$X^2=12.59^*$			$X^2=13.70^*$		
Type of family						
Nuclear	13.0	87.0	112	16.8	83.2	202
Extended	22.7	77.3	218	16.4	83.6	278
	$X^2=3.86^*$			$X^2=0.21$		
Type of work						
Trading	29.2	70.8	89	18.5	81.5	146
Govt. Work	14.9	85.1	148	14.2	85.8	219
Others	18.7	81.3	93	18.9	81.1	115
	$X^2=11.51^*$			$X^2=2.56$		
Marital status						
Currently married	12.9	87.1	228	14.2	85.8	300
Widowed	36.4	63.6	66	12.19	87.1	101
Divorced	25.0	75.0	36	21.5	78.5	79
	$X^2=16.94^{**}$			$X^2=4.74$		
Marriage type						
Monogamous	7.7	92.3	110	7.4	92.6	154
Polygynous	23.0	77.0	220	19.6	80.4	326
	$X^2=7.66^*$			$X^2=9.81^*$		

*Significant at $p<0.05$ **Significant at $p<0.01$

With respect to type of family, among the males, those in extended families are more likely to report satisfaction with old age security provisions. Among the females, less than one-fifth of the respondents reported satisfaction with old age security provisions. The fact that the chi-square for male is significant reflects that type of family is somewhat statistically related to satisfaction with old age security provisions. In both sexes, the aged who were civil servants are somewhat more likely to report dissatisfaction with old age security provisions relative to those who are traders. This underscores the inadequacy of their income from pension.

Marital status reveals contradictory result with respect to satisfaction with old age security provisions. Among men, those who are currently married are less likely to report satisfaction with old age security provisions; in other words, men who are widowed or divorced are more likely to be satisfied. Among women, those who are currently married and those who are widowed are more likely to report dissatisfaction with old age security provisions, whereas those who are divorced are more likely to be satisfied. Chi-square value for the male is significant, attesting to the fact that marital status is statistically related to satisfaction with old age security provisions. Rather surprisingly, those in polygynous unions are more likely to report satisfaction with old age security provisions relative to those in monogamous unions.

Elderly Monthly Income Level

Table 3 presents the level of income by selected socio-demographic variables. It is apparent from the Table that urban dwellers, irrespective of sex, earn more than their rural counterparts and this is quite expected. This is more pronounced among males among whom urbanites are much more likely to earn higher income than those based in rural areas.

In terms of marital status, in the male category, those who are currently married are more likely to make higher income than those who divorced or even the widows. Among women, those who are currently married are more likely to earn low income. The chi-square value of 17.02 for female category is statistically significant, confirming that marital status is related to level of income. Religion provided some interesting scenario. Men who belong to “other” religious group, traditionalists and Christians are more likely to make higher income relative to those who are Muslims. Among the women, Christians are more likely to report higher income than the Muslims, traditionalist and those who belong to the “other” religious group. The chi-square value for both males and females are statistically significant.

Education is expected to influence the level of income. Among males, those with secondary education are more likely to report higher level of income relative to those with none and primary education. Similar pattern was observed among the female category. The chi-square values for both sexes are significant, showing that education is statistically related to income level. The study expected occupational status to be related to level of income. In the male category, those who worked in government establishments and “other” work place are more likely to make higher income than those who were traders. Among women, those who worked in “other” work place are more likely to make higher income relative to those who are traders and civil servants. The chi-square values for both sexes are statistically significant.

With respect to type of family, among males, those in extended families are more likely to make higher income than those in nuclear families. Similar pattern was observed in the female category. Chi-square values for both sexes

are significant shows that type of family is statistically related to level of income.

Table 3: Percentage distribution of the elderly present level of income by selected socio-demographic variables, by sex

Characteristics	MALE N=330				FEMALE N=480			
	Low N=132	Medium N=170	High N=28	Total 330	Low N=204	Medium N=255	High N=21	Total 480
Place of residence								
Rural	41.3	51.6	7.1	184	45.3	50.9	3.8	316
Urban	38.4	51.4	10.2	146	42.5	53.1	4.4	164
	X ² =1.19				X ² =4.70			
Marital status								
Currently married	38.2	55.2	6.6	228	41.2	52.1	6.7	300
Widowed	39.5	51.4	9.1	66	51.5	45.5	3.0	101
Divorced	48.4	48.8	2.8	36	45.6	51.9	2.5	79
	X ² =10.70				X ² =17.02*			
Religion								
Christianity	39.3	50.0	10.7	144	47.1	47.1	5.8	230
Islam	42.8	48.2	9.0	145	42.2	56.0	1.8	191
Traditionalist	31.7	56.1	12.2	41	37.3	59.3	3.4	59
	X ² =23.24*				X ² =26.66*			
Education								
None	47.7	47.7	4.6	44	44.2	54.7	1.1	95
Primary	39.7	56.9	3.4	198	35.3	61.8	2.9	322
Secondary	41.9	35.5	22.6	88	18.8	56.2	25.0	63
	X ² =36.75**				X ² =26.66**			
Type of work								
Trading	62.9	33.7	3.4	89	61.0	37.7	1.3	146
Govt. Work	37.2	54.7	8.1	148	38.8	59.4	1.8	219
Other	23.1	62.6	14.3	93	25.2	62.2	12.6	115
	X ² =39.80**				X ² =21.70**			
Type of family								
Nuclear	40.2	52.2	7.6	92	43.9	54.2	1.9	107
Extended	39.9	51.3	8.8	238	42.2	53.0	4.8	373
	X ² =13.18**				X ² =24.87**			

*Significant at $p < 0.05$ **Significant at $p < 0.01$

Discussion of Results

This paper has attempted to examine the relationship between socio-demographic variables and satisfaction with old age security provisions and well being. These analyses identified a number of relationships that had hitherto proved useful in previous studies. The analysis indicates that the majority of the respondents do not earn regular income in form of gratuity and pension. Therefore, very few of the respondents rely on gratuity to survive. This is judging from the fact that less than five percent of Nigeria's elderly

earned gratuity. The chi-square values indicate that only education and occupation are related to satisfaction with old age security provisions. The foregoing observation confirms the finding of Akeredolu-Ale (2001) that the public policy which has prevailed in Nigeria since 1960 has very largely, neglected the problems and needs of the elderly, failed to address issues relating to the old age security and well being of the citizens.

The implication is that social services are inadequate and largely inaccessible to most of the elderly, in both urban and rural areas. There are no special provisions for the elderly (for example health care, transportation, recreation etc) and the whole question of social security in old age is not yet of serious concern to the state. Social security provision is a major factor in the well being of the country's elderly. However, in a country where such provision is limited to the very few government employees, the overwhelming majority of the elderly is not provided for. One of the essential elements of the well being of any elderly is income security. This is well established in South Africa and Namibia. To the elderly in these countries, old age is a blessing rather than a curse. It is also pertinent to note that socio-demographic characteristics of the elderly are major variables in the determination of the well being of the elderly.

The foregoing points to the importance of investment in anticipation of old age. This investment is both capital and human, therefore the elderly with well brought up children demonstrated higher well being than their counterparts with little education and lower occupational status. As observed by Akeredolu-Ale (2001), socio-demographic characteristics of the elderly and the provision of essential formal social security facilities will enhance the social well being of the elderly. This study confirmed the above claim with emphasis on housing loan scheme, pension and gratuity. Thus, the study underscores the conceptual framework. The gradual improvement in the amount and regularity of pension and gratuity are indications of government response to their importance in old peoples' well being.

Conclusion

Elderly people in Nigeria suffer a huge financial care gap because of the lack of a comprehensive and adequate social security system. More fundamentally, Nigeria is passing through a phase of rapid socio-economic transformation and sustained economic development. Thus old people have to count on either financial support from their sons and daughters or seek continued employment in a depressed economy. However, the analysis shown in this work has revealed that emphasis on family-centred care is not a reliable financial safety net for elderly people.

The following are the conclusions drawn from this study:

- i) The majority of the persons aged 60 years and above are not socially and economically secured.

- ii) The majority of the elderly have not really prepared themselves for their old age, physically or economically. They have not made sufficient efforts to keep themselves physically stable in terms of nutrition, medication or exercise, nor have they prepared themselves for their old age.
- iii) There are few provisions introduced by the government for the benefit of elderly. However, only a very small section of elderly are covered by these arrangements. Elderly have to prepare for their own old age, financially and socially. In Nigeria, the family is the strongest mechanism for the elderly where children are socialized to care and protect their parents at old age. Unfortunately, joint family structure is adversely affected in urban settings, although urban residents send substantial remittances to support aged parents in the rural areas.

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