AN ANALYSIS OF A CHANGE IN FAMILY ECONOMY

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A change in family, in India, is often analysed in terms of its composition i.e., generation depth and width of kin-links. This article highlights the issue of change in terms of types of economy existing in urban households.

The analysis shows that in about sixteen per cent families the traditional system of joint economy prevailed. The presence of an earner in urban households seems to bring about a change in family economy from joint to contributory one. An earner seems to exercise a right over his income and part with only a portion.

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INTRODUCTION

1. *Aspects of Family Change*

In economically developed countries, nuclear family has become a norm. Some of the nuclear units consist a couple and dependent children. Some others have a couple only. Increased rate of divorce has forced some to have individual-based unit of living, a unit which cannot further disintegrate or has reached a 'zero-point' of division. On the other hand, family, in developing countries like India, is still a conspicuous unit. It has, minimally, a couple and unmarried dependent as well as earning children staying with their parents. A sizeable number of families accommodate extended kins, too.

Sociologists, nevertheless, do see the Indian family changing. The natural course or the cyclical process of change in family does not attract them so much as the change attributed to invading urban-industrial values. Accordingly, some sociologists see, in India, in general, and in urban areas, in particular, small, nuclear families predominating (Orenstein, 1961). Some find a "limited" change in family (Gore, 1968:232). Some others, at another extreme, observe a contrary evidence to show that family is not changing (Singer, 1970). Among them, some dissect family unit in terms of its composition of structure, on the one hand, and interaction within or functional process of family, on the other. By looking at its two separate aspects, those who disapprove of family change, in general, hold a view that family, in India, may be changing structurally. A split in family may be leading to two or more separate family establishments. But, at the same time, they subscribe a view that the structurally separated units remain integrated functionally. Kins, who depart and form another nucleus, maintain their links by reviving contacts with their natal families (Desai, 1955).

In these three positions — formation of nuclear units, limited change, continuation of contacts between natal and separated units, — there is one common aspect of change. The change in family is seen in terms of a shift from one status/composition to another — from a joint to a smaller nuclear composition. This suggests, therefore, that if the family changes it changes structurally and only the structural change needs to be accounted to highlight the phenomenon of family change.

This raises a couple of questions. Does this kind of structural change in family occur abruptly? Do urban-industrial values intrude family suddenly and cause a split in family immediately? How would the invading urban-industrial values initiate a change in family?

A critical observer would see a family as composed of individuals who are tied together by either or both conjugal and consanguinal links. Underneath these manifest ties, he would notice latent links like sense of obligations to each other, feelings of jointness or interdependence or, say, familism. The external invasions of urban industrial values first shatter the latent links and, then, break the manifest ties. To identify stages of family change, one would say that change starts *within* family (change in latent ties) which leads gradually to change *of* family (breaking of manifest links).

2. *An Aspect of Functional Change*

In many studies on family change, in India, the latter aspect of change — change *of* family — is sought to be studied. Studies aim at finding variations in proportions of family types in two or more urban areas or urban and rural areas. As a matter of fact researchers should, primarily, seek a change *within* family. A feeling of independence or a rise of individual identity need, first of all, be seen replacing a sense of obligation and feelings of inter-dependence. Accordingly, if the phenomenon of family change is reduced to attitudes, perceptions of roles and individual indentity, one would see a change in terms of acceptance of nuclear family norms while the structure of joint family still continues (Gore; 1968:39).

What are, then, the functional aspects of family? How does one go about measuring change in those functional areas? Broadly speaking, functional aspects of family may be classified into two categories — those indicating interaction between family members and those pertaining to individual's role performance. To further operationalize the area of interaction one may list such aspects as conversations/discussions in family, decision making on family matters, etc. In the case of role performance of members one may identify issues like share in day-to-day family affairs, share in family economy, etc. While all such issues are worth investigating, the present analysis confines itself to the issue of earner's share in family economy.

3. *An Approach*

Taking the last issue — share in family economy — one may indicate as to how a change in this functional area of family may be measured. An appropriate way to highlight this change is to investigate into the issue over a period of time. Another way, in the absence of *longitudinal empirical* data, would be to cite past ideal pattern of family economy, and compare it with the present.

One of the characteristic features of the traditional family system was the nature of its economy. In the early agrarian society, and even for some time later, family members had common occupations or common sources of income. Even in those families, where members had different occupations, all the family members pooled their earnings together. The person in authority had a control over it. He was responsible for the maintenance of family as a whole and had powers to allocate funds under different expenditure heads, and to individual members, as well.

4. *The Source of Data*

To compare this pattern of family economy with the present, relevant data have been drawn from a study of "Problems of Retired People in Greater Bombay" (Desai and Naik, 1971). A sample of 600 retirees was asked a question to find out.

as to how they maintained their families. The question was:

1. Can you adequately support yourself, your wife/husband, dependent children and other dependents, if any, on your present monthly income?

   Yes, No

2. If no, how do you manage to meet the expenses?

   Withdraw from savings (p.m.)
   Assistance from others (Specify the relationship and the amount of contribution received from them per month).

It may be noted here that the question was not intended to study the nature of family economy among the retirees. What is, therefore, presented below is not likely to be a definitive statement about evidence of change in family. The analysis and discussion on this aspect of functional change may, at the most, be useful for developing a researchable issue.

FAMILY ECONOMY

The responses to the question were analysed to highlight two aspects of family economy. They are; type of economy and nature and extent of contribution received for maintaining family.

1. *Types of Economy*

To begin with, it would be useful to see as to how the retirees were managing to meet their family expenses. The retirees reported six modes of maintaining their families. Table-1 gives their recurrence.

TABLE 1

PERCENTAGE DISTRIBUTION OF THE RETIREES WHO REPORTED DIFFERENT MODES OF FAMILY MAINTENANCE

Modes	Percentage
1. Jointly	15.8
2. Through assistance from children	26.5
3. Through assistance from other relatives	4.5
4. Through assistance and own income	5.3
5. Own income	33.7
6. By withdrawing from Savings, by borrowing etc.	14.2
Total	100.0

Nearly fifty per cent of the retirees reported that they maintained their families either on their own income or by withdrawing from savings or borrowing from some one. Among the rest, in only 16 per cent families family expenses were met jointly.

This variety of modes yields three different types of family economy. The first mode, jointly, seems to be identical to the traditional system of pooled-income or joint economy. The last two modes — 5th and 6th — suggest a kind of self-managed economy. Categories 2, 3 and 4 bring out a type of economy in which other relatives lend assistance to the retiree in meeting family financial responsibility. This kind of economy may be called here as 'Contributory Economy'.* The types and their recurrence is presented in Table-2.

TABLE 2

PERCENTAGE DISTRIBUTION OF DIFFERENT TYPES OF FAMILY ECONOMY

Type of Economy	Percentage
Joint	15.8
Contributory	36.3
Self-managed	47.9
Total	100.0

*A point may be noted here that the differences in the categories and the types of economy are due to the differences in the responses to the above mentioned question alone.

This distribution suggests that the traditional system of 'common family fund' exists in 16 per cent of the households of the retirees. The rest show a shift away from this traditional system of family economy.

From the point of view of methodology, a critical observer may say that since the question was not, originally, intended to identify family economies, the respondents failed to report distinctly the types of economy they had. The wording of the question clearly required the retirees (a) to identify themselves and their own dependents and differentiate them from the other earners, and (b) to say whether they can support *such a group, within their families, with their own present income.* Once the question is so understood, particularly keeping in mind the italicised specifications, one would say that the retirees are less likely to report types of family economy as such.

There is another side to the question itself. Since the question was not pointed towards types of economy in their families, it did not allow the respondents to 'articulate' their thoughts and report something which did not exist in reality. Thus, when the respondents came out with certain responses like 'joint' or "pooled income" their responses could be treated as spontaneous and true.

In this background, having information about earners in the households one could ask: what would happen if the above trend in family economy is seen in relation to the presence or absence of earners in the households? To seek an answer to this question, composition of the households was classified into three groups — one, households in which respondents were alone or were with spouse only; two, households where there were non-earning members also; and three, households in which there were earners as well. The types of economy were cross-read with these compositions. Table-3 gives their distribution.

Two observations may be noted. One, so long as a household does not have any other earner, it manages on its own income. Some of these households receive contribution from other relatives who are residing elsewhere. The second and more significant observation is that the presence of an earner

TABLE 3

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY THEIR COMPOSITION AND TYPES OF ECONOMY

Types of Economy

Composition	Joint	Contri-butory	Self-managed	Total
Alone/with Spouse only	—	6.9	93.1	72
With non-earning members	—	20.5	79.5	112
With earners	22.8	45.7	31.5	416
Total	15.8	36.3	47.9	600

in a household does not necessarily help it to have a common purse or a joint fund. On the contrary, the presence of an earner in an urban household seems to change its economy from an age-old joint fund system to a contributory economy. An earner does not merge his income into a common pool, but exercises his right over it, parts with a portion and retains the rest with him. What seems to be more striking is the prevalence of a 'self-managed economy' in those households where there is an additional earner present. In these households with a 'self-managed economy' the additional earner does not contribute to the household budget.

How do the types of economy vary with the variation in the marital status of the earners in the families? It is often said that a marriage in an extended or joint family makes it a juxtaposed unit of two or more couples, in which each couple attends to demands/needs of its nucleus more often than of those of all others. As a result, households with married earners are more likely to have a contributory economy than those households having unmarried earners.

But it seems that the marital status of the earners in urban households does not make much difference in the household economy pattern. Both unmarried and married earners seem to favour contributory economy almost equally. Although there were some differences, those were not significant statistically.

TABLE 4

PERCENTAGE DISTRIBUTION OF FAMILIES BY MARITAL STATUS OF EARNERS AND TYPES OF ECONOMY

Marital Status	Joint	Contri-butory	Self-managed	Total
Unmarried Earners	21.3	48.4	30.1	220
Married Earners	24.5	42.4	33.1	196

x^2 = 3.203, p less than .50, d.f. = 3.

A further probe into the nature and extent of contribution to family maintenance would be useful to sharpen the phenomenon of the contributory family economy.

2. *The Contribution*

As seen earlier, the retirees were receiving contribution from two sources — their earning children and other relatives. The following analysis of the nature and extent of contribution focuses attention on the former group — earning children. The second group — other relatives — is excluded for two reasons. First, the other relatives formed a very small group. Only 18 respondents had reported to be receiving assistance from relatives other than their own children. Second, this group consisted of nephews, nieces and siblings too. Generally speaking, they are not as close as children. Moreover, it is not as obligatory to them as to the children to pool income or contribute to family maintenance. They may, however, make contributions on some other grounds.

The assistance received from the children also showed variations. Some of them received a specific amount per month and others received 'whatever required' amount. The specific amount of contribution varied, too. To make the variations in contribution comparable the amount of contribution was converted into the per cent of contribution to the total income of the earners in households. In this process, an additional response category emerged because of inadequate reporting of either the amount of contribution or family income. This category is named here as 'not-calculable' contribution.

The distribution of respondents over two broad categories — specific contribution and whatever required — in relation to the marital status of the earning children is presented in Table-5.

TABLE 5

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS WITH CONTRIBUTORY ECONOMY, BY BROAD CATEGORIES OF CONTRIBUTION AND MARITAL STATUS OF EARNER-CHILDREN

Marital Status	Specific amount	What-ever required	Not calcul-able	Total
Unmarried Earner-children	60.5	31.6	7.9	76
Married Earner-children	33.3	60.6	6.1	66
Total	44.9	45.1	7.0	142

x^2 = 12.276, p less than .001, d.f. = 1.

The distribution, in Table-5, reveals that as long as earning children in a household are unmarried they tend to contribute specific amount towards family maintenance per month. Once they get married they give 'whatever required' amount for maintaining families. The differences are significant statistically too.

The 'whatever required' amount of contribution attracts attention. Does this mean that married earners, than unmarried earners, are more helpful as they seem to be prepared to spare any amount as-and-when required, rather than a specific amount per month?

Further analysis of the specific amount of contribution by unmarried and married earning children sharpens the trend in the contributory economy.

TABLE 6

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY THE PROPORTIONS OF CONTRIBUTION RECEIVED FROM UNMARRIED AND MARRIED EARNING CHILDREN

	Percentage of contribution		
Marital Status	Less than 50 per cent	More than 50 per cent	Total
Unmarried Earning Children	39.1	60.9	46
Married Earning Children	54.6	45.4	22
Total	44.1	55.9	68

$X^2 = 1.5778$, p less than 0.20, d.f. = 1.

The difference in percentages indicate that unmarried earning children contribute more than the married. But since these differences are not significant statistically, one would be inclined to say that contribution to the family income is not related to the marital status of the children.

IN SUM

Very often a change in family is said to take place only when there is a shift in its composition — joint family is said to shrink and become a nuclear one. Some observations like 'limited' change in family and functional relations maintained by two separated units directly or indirectly focus on functional aspects of family change.

Sociologists also claim that if two separated units revive their contacts, the separated units may be regarded as having "Joint household".

If functional relations — revival of contacts — make two separated units a single integrated joint unit, strained functional relations within a household are equally likely to make it a disintegrated or juxtaposed unit. When members of a residentially joint unit cherish independence by way of exercising right over their own income or not conforming to the past system of pooling all income, the household cannot claim to be a well-knit unit. It is said to have disintegrated: smaller units in a larger whole.

The present analysis of economy in urban households brings out this kind of functional disintegration, in general, and a change in family economy, in particular. The data shows that earning members, whether married or unmarried tend to part only with a portion of their income. While married earning children contribute a required amount, unmarried ones give a specific amount of contribution.

It should be made clear again that the foregoing observations are not conclusive for two reasons. One, this analysis was based on the responses to a question which was not intended to identify types of family economy in the households of the retired persons. Second, the analysis is limited by the fact that it deals with families of the retirees and not with families where the symbolic head is also the actual head in terms of earned income.

The functional aspects of family change and family economy have to be measured more rigorously in an independent study. The purpose of this analysis would be served if it stimulates thinking and research in the direction of measuring change in different functional aspects of family, rather than identifying structural shifts in family types.

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