



## Greater financial resources are associated with lower self-perceived uselessness among older adults in China: The urban and rural difference



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### ABSTRACT

**Objectives:** This study aims to address whether associations between financial resources and self-perceived uselessness are different by urban-rural residence and whether the associations are stronger for subjectively-measured than for objectively-measured financial resources among older adults.

**Design and methods:** We relied on the latest four waves of data of a China nationally representative survey with 25,954 community-residing respondents in 2005–2014. Self-perceived uselessness was classified into four categories: high, moderate, and low frequencies plus unable to answer the question. Financial resources included six objectively- or subjectively-measured variables and two culturally-measured variables. Multinomial logistic models were employed for the purposes, taking the low frequency as the reference category and adjusting for intrapersonal correlation.

**Results:** Better financial resources, either objectively- or subjectively-measured, are associated with lower risk of the high and moderate frequencies of self-perceived uselessness relative to the low frequency in both urban and rural older adults. Subjectively-measured financial resources have more pronounced associations with self-perceived uselessness than objectively-measured financial resources in both urban and rural areas. Upward wealth transfer, one culturally-measured financial factor, is associated with greater relative risk of the high vs. the low frequency in urban areas, but the association is not significant in rural areas. In both urban and rural areas, the downward transfer, another culturally-measured financial factor, is associated with lower relative risk of the high frequency vs. the low frequency.

**Conclusions:** The associations between financial resources and self-perceived uselessness differ between urban and rural areas. Subjectively-measured financial resources tend to be more strongly associated with self-perceived uselessness.

### 1. Background

The feeling of uselessness plays a crucial role in shaping ones' thoughts and behaviors at older ages (Allen, Mejía, & Hooker, 2015; Chan & Hubbard, 2014; Coleman, Ivani-Chalian, & Robinson, 2015; Gruenewald, Karlamangla, Greendale, Singer, & Seeman, 2007; Gruenewald, Karlamangla, Greendale, Singer, & Seeman, 2009; Levy, Slade, & Kasl, 2002; Moser, Spagnoli, & Santos-Eggimann, 2011; Zhao, Sautter, Qiu, & Gu, 2017). Plenty of evidence in both Western and non-Western societies has frequently indicated that self-perceived uselessness, or a negative evaluation of one's usefulness or importance to family or others (Gruenewald et al., 2007, 2009), is a major risk factor of

chronic conditions (Levy, Zonderman, Slade, & Ferrucci, 2009; Wurm, Tesch-Römer, & Tomasik, 2007), lower rates of recovery from illness (Levy, Slade, May, & Caracciolo, 2006), poorer cognitive and mental health function (Gu, Brown, & Qiu, 2016; Law, Laidlaw, & Peck, 2010; Levy & Banaji, 2004; Quinn, Laidlaw, & Murray, 2009), lower rates of good self-rated health and life satisfaction (Bodner & Cohen-Fridel, 2010; Bodner, Cohen-Fridel, & Yaretsky, 2011; Coudin & Alexopoulos, 2010; Gu, Brown et al., 2016; Hausdorff, Levy, & Wei, 1999), functional impairment and disability (Gruenewald et al., 2007, 2009; Gu, Brown et al., 2016; Levy, 2003; Levy, Slade, & Kasl, 2002), and mortality (Allen, 2016; Gu, Dupre, & Qiu, 2017; Gruenewald et al., 2009; Levy & Myers, 2005; Levy, Slade, & Kasl, 2002; Levy, Slade, Kunkel, & Kasl,

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2002; Okamoto & Tanaka, 2004; Stewart, Chipperfield, Perry, & Weiner, 2012; Zhao, Dupre, Qiu, & Gu, 2017). Empirical studies further suggest that older adults who have higher levels of self-reported uselessness normally have higher levels of depression and lower levels of social and physical activity engagements, self-efficacy and self-esteem (Gruenewald et al., 2007, 2009; Levy, Slade, & Kasl, 2002). By contrast, lower levels of self-perceived uselessness or higher levels of positive perceptions of usefulness are associated with greater likelihood of survival, better functioning, good life satisfaction (Bryant, Bei, Gilson, Komiti, Jackson, & Judd, 2012; Gu, Brown et al., 2016; Lakra, Ng, & Levy, 2012; Levy & Myers, 2005; Sargent-Cox, Anstey, & Luszcz, 2012; Wolff, Warner, Ziegelmann, & Wurm, 2014; Zhao, Dupre et al., 2017), and better skills at adaptation to age-related changes (Gu, Feng et al., 2017; Zhao, Dupre et al., 2017). These studies have significantly improved our understanding of the possible underlying pathways through which self-perceived uselessness affects successful aging and healthy longevity (Gu, Brown et al., 2016; Zhao, Dupre et al., 2017).

Given the powerfulness of self-perceived uselessness in predicting aging and health (Gu, Brown et al., 2016; Zhao, Dupre et al., 2017; Zhao, Sautter et al., 2017), identifying its risk factors may have important implications for public health interventions. A growing body of research has shown that many factors from various dimensions are associated with self-perceived uselessness (Ko, 2008; North & Fiske, 2015; von Humboldt, 2016). One recent study classified these factors into a holistic framework of REHAB (Resources, social Environment, Health, demographic Attributes, and Behaviors) (Zhao, Sautter et al., 2017). One important domain of risk factors is individual's financial resources, a core component of resources in the EEHAB framework (Zhao, Sautter et al., 2017).

Although there is no agreement on how to measure financial resources in the existing literature (Altice, Banegas, Tucker-Seeley, & Yabroff, 2017), there is a consensus that financial resources can be measured either objectively or subjectively (Kim, Kim, Lee, Ju, & Park, 2017; Nummela, Sulander, Heinonen, & Uutela, 2007). The former mainly includes income/pension/retirement wage, assets/properties, bank savings, whereas the latter mainly covers perceived financial adequacy and satisfaction, economic/financial strains or distresses, perceived economic status in comparison with others, and decision-making ability or power (Gasiorowska, 2014; Kim et al., 2017; Lichtenberg et al., 2018; Litwin & Sapir, 2009; Nummela et al., 2007). Numerous empirical studies have consistently reported that both these two types of measures are associated with psychological well-being, quality of life, and health with more robustness for subjective measures (Angel, Frisco, Angel, & Chiriboga, 2003; Arber, Fenn, & Meadows, 2014; Gasiorowska, 2014; Kahn & Fazio 2005; Kim et al., 2017; Nummela et al., 2007; Zimmerman & Katon, 2005).

However, studies of simultaneously and systematically examining associations between these two types of financial resources and self-perceived uselessness or usefulness are almost nonexistent. Several studies examined associations between few selected financial resource factors and self-perceived aging, a boarder term of self-perceived usefulness (Levy, Slade, & Kasl, 2002; Zhao, Sautter et al., 2017). Among the limited literature on self-perceived aging, some studies showed that lower perceived adequacy of financial resources could lead to a negative self-perception about aging, while a higher perceived adequacy of financial resources could lead to a positive perception (Jang, Poon, Kim, & Shin, 2004). By contrast, some other studies reported that older adults with higher income could have a higher negative self-perception about aging because of their perceived losses after retirement (Hori & Cusack, 2006; Y. Hu, 2013; Kavirajan et al., 2011). The inconsistency of the findings in studies of the role of financial resources in affecting self-perceived aging has motivated us to explore the possible underlying associations between financial resources and self-perception of uselessness. So far it is largely unknown whether the more robustness of subjective measures of financial resources versus objective measures found in psychological wellbeing and quality of life would be also

observed for self-perceived uselessness.

To fill the research gaps, this study aims to investigate whether the associations between objectively- and subjectively-measured individual financial resources and self-perceived uselessness among older adults in mainland China (hereafter China) and to examine the urban-rural differentials in these associations. The reasons why we use the China's sample are mainly as follows. First, it is reported that more than 25 million older adults (20% of the China's entire elderly population) today always or often feel useless (Gu, Brown et al., 2016), and 60–90 million older adults have feelings of being a burden to family/society and falling behind social progress (Gu, Brown et al., 2016). Given that China has the largest elderly population in the world, a rapid urbanization, and a fast population aging (United Nations, 2017), focusing on Chinese older adults would have a profound public health implication to help appropriate interventions targeting subpopulations at the highest risk in China.

Second, there is a clear-cut urban-rural divide in China in terms of socioeconomic institutional system, housing, healthcare, education, and other social welfare programs that are resulted from a dual-regime implemented since 1950 and are still in effect today (Zhang et al., 2017; Zimmer, Kaneda, & Spess, 2007); and the structure and the function of social support also differ in urban from rural areas (Liu, Li, Xiao, & Feldman, 2014; Yang & Zeng, 2016). Although research has shown that urban older adults are less likely to have negative perceptions about uselessness than their rural counterparts (Zhao, Sautter et al., 2017), it is unclear whether the associations between personal financial resource factors and self-perceived uselessness differ by urban-rural residence. It thus would make more sense to investigate whether the association between personal financial resources and self-perception of uselessness differs in urban from rural areas in China. The urban-rural stratification also takes the socio-ecological context into consideration, which has received increasing attention in the latest few decades (North & Fiske, 2015; Wen & Gu, 2011).

Third, in the existing literature on self-perceptions of aging and usefulness, cultural factors are often overlooked. In Confucian societies, such as in China, where intergenerational wealth transfer is common (Zhu, 2016), individual's financial resources are normally tied to his or her family due to prevalence of filial piety culture (Silverstein, Cong, & Li, 2006). In that context, overlooking such a cultural practice would bias individual capacity of financial resources and thus bias research findings. One recent study highlighted importance of the inclusion of cultural factors in study of self-perceived uselessness and found that receiving money/foods from children among Chinese older adults is associated with lower odds of having high frequency of self-perceived uselessness (Zhao, Sautter et al., 2017). However, one limitation of this study is the omission of some important objective measures of financial resources, such as income and homeownership that are important components of personal financial resources (Gu, Yin, Zhou, Sautter, & Qiu, 2016; Hansen, Slagsvold, & Moum, 2008) and important factors in predicting health, quality of life, and psychological wellbeing (Cheng, King, Smyth, & Wang, 2016; Hamoudi & Dowd, 2014; F. Hu, 2013). It is uncertain whether the associations between financial factors related to the intergenerational transfers and self-perceived uselessness are still valid when some objectively-measured financial factors such as income and homeownership are present.

To date, we aim to the investigate associations between objectively-, subjectively-, and culturally-measured financial resources and self-perceived uselessness among older adults in China and whether the associations behave differently between urban and rural areas. We use data from the Chinese Longitudinal Healthy Longevity Survey (CLHLS), the largest ongoing nationally-representative longitudinal sample in China. The CLHLS is the only nationwide longitudinal survey in China that collects information on self-perceived uselessness.

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