

## Research Article

# The Living Arrangements of Older Persons in Rural and Urban Settings of Srinagar and Indore Districts

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**Abstract** — Older people's living situations typically have a significant role in influencing their overall quality of life. Later-life living arrangements are dynamic, subject to shifts brought about by life events including becoming a widow, facing financial difficulties, and having fewer family members available. In order to comprehend older people's living arrangements and how they relate to their socioeconomic and demographic status, this study takes a descriptive method. Data was collected from 400 elderly respondents of the selected rural and urban areas through Purposive sampling technique. The data collected for the study was analyzed using SPSS version 20.0. Bivariate cross tabulation with chi-square test statistics were used to find out the association. The results of this study indicated that living with Son/s (Rural 70.5% and Urban 66.6%) was the most common type of living arrangement for older persons living in both rural and urban areas. Higher proportion 12.1% of the elderly from rural areas lived alone compared to their urban counterparts 6.1%. Proportion of elderly living alone was highest in the age group 60-70 years (Rural 4.7% and Urban 4.2%) This proportion reduced when the elderly moved to the age group 71-80 and 81-90 years and proportion of elderly females who lived alone 5.7% and 2.3% from the respective areas was higher than that of elderly males who lived alone 6.3% and 3.8%. The findings of this study revealed that there are not much urban rural differentials in living arrangement of elderly and living arrangements play a significant role in the life satisfaction and fulfillment of older persons and family will continue to be a significant social institution for the care and support for elderly in India.

**Keywords** — Elderly people; living arrangements; socio-economic and demographic variables; rural and urban areas

## 1. Introduction

One of the biggest developments and problems of the twenty-first century is the ageing of the population. Asia is experiencing a dramatic trend of population ageing, driven by rapid industrialization and urbanisation. Demographic data show that in many emerging countries, the number of persons over 60 has increased unusually, both in absolute and relative terms. When choosing a living arrangement, a person considers a variety of criteria, especially if they are older and/or have a family structure, marital status, health, socioeconomic situation, housing conditions, and, most importantly, traditional family values and norms [1]. Each of these makes the analysis of living arrangements more difficult. India has one of the world's fastest-growing senior population trends [2,3]. Whereas significant rates of rural-urban migration over the past ten years have put strain on the conventional family system of cohabitation with adult children, a growing number of older individuals are living apart from their adult offspring. [4]. Living arrangements can be perceived as a strategy the elderly adopt to secure their

social security and well-being in later life. With the impact of industrialization, modernization, migration and other social processes, patterns in older people's living arrangements are changing accordingly to fit the new social and cultural context. Living arrangements play a vital role in individuals' capacity to provide support, and by extension they can also affect one's ability to meet their physical and social needs with the resources available to them, particularly as older people's physical or care needs often escalate, and their socioeconomic resources often decline, with age [5]. Recent research shows that with increased age, individuals tend to make a transition into coresidence with children [6] at the same time older individuals find it difficult to care for themselves, and are more likely to co-reside with adult children [7,8]. Providing them with a suitable and comfortable place to live remains a significant concern. In light of this, it is critical to investigate the nature of living arrangements today and the factors that influence them. There aren't many studies that examine the socioeconomic and demographic factors that influence living arrangements. This paper specifically examines whether changes in living

arrangements of older adults are associated with the demographic and socio-economic variables with regard to rural–urban differences.

## 2. Methodology

The study was conducted into four areas; rural and urban areas of district Indore of Madhya Pradesh and district Srinagar of Kashmir for the comparative analysis of the elderly people's back grounds. A sample consisting of 400 respondents in the age range of 60 years or above from district Indore and district Srinagar. Data was collected through interviews and intensive observation. Purposive sampling technique was used to select the sample.

60<sup>+</sup> populations of the selected rural and urban areas of Indore district was established by dividing the size of total population of that particular (rural/urban) area by total 60<sup>+</sup> population of that area and then 10% of the calculated value was taken as sample size.

For the data collection informed consents were obtained from the study subjects after explaining the purpose and objective of the study. Data was collected by house to house visits. The study subjects were interviewed and examined.

### Data Analysis

The data collected for the study was analyzed using SPSS version 20.0 (SPSS for Windows, Version 20.0, Chicago, SPSS Inc). Bivariate cross tabulation with chi-square test statistics were used to find out the association and relevant significant differences between different socio-economic and demographic factors and living arrangement of elderly in India.

## 3. Results and Discussion

Table-1 presents the living arrangements of the elderly according to their place of residence. Even Nevertheless, co-residence was the most typical living option in both areas, according to the data. Higher proportion 12.1% of the elderly from rural areas lived alone compared to their urban counterparts 6.1%. Similar findings were reported by previous researchers in India and elsewhere also [9,10].

Previous analysis has shown that age of the elderly was one of the most important determinants of living arrangements. **Table 1** presents the association between the age of the elderly and their living arrangements in the rural and urban areas. For the present Study, the age of the elderly has been categorized in the age groups of 60-70, 71-80, 81-90 and 90 and above in the rural and urban areas of Srinagar and Indore district. Highest percentage (Rural 41.0% and Urban 37.6%) of elderly were in the age group between 60 -70. Proportion of elderly living alone was highest in the age group 60-70 years (Rural 4.7% and Urban 4.2%) This proportion reduced when the elderly moved to the age group 71-80 and 81-90 years. The findings clearly show that the percentage of elderly people living alone fell with age. This could be because as

individuals age, their ability to take care of themselves declines. This could also be the result of economic factors. The elderly often cohabitates with others because, as they age, they may become monetarily dependent on others. Therefore, rather of being related to age, the relationship between living arrangements and age may be caused by economic factors. However, not much significant difference is revealed between rural and urban areas. Further, irrespective of the age, living with son/s (Rural 70.5% and Urban 66.6%) especially was the most common living arrangement. This may be because in Indian tradition, sons are expected to take care of family and older parents. The results of the present study are in confirmation with the study conducted by [11, 12, and 10].

The gender of the elderly is an important demographic indicator that determined their living arrangements. Data in **table1** shows that higher proportions from the respective areas 55.2% and 56.1% were males and 44.7% and 43.8% were females and proportion of elderly females who lived alone 5.7% and 2.3% was higher than that of elderly males who lived alone 6.3% and 3.8%. The proportion of elderly women who lived alone was higher than that of elderly men who lived alone, however not much rural urban difference was reported. The results of the present study are in consistent with the findings of [13]. The reason for this may be this may be due to higher incidence of widowhood among elderly females than among elderly males as mentioned earlier by [14,15 and 12]. Compared to men, the rate of widowhood is twice as high for urban women and even higher for rural women. In most countries of the world women live longer than men [14].

The marital status of the elderly was divided into five categories: married, unmarried, separated/deserted, widowed, and divorced **table 1**. Major portion (Rural 60.5%) and (Urban 64.7%) respondents were married followed by widow/widower 24.7% and 24.7%. **Table 1** also presents the association between marital status and living arrangements of elderly persons. It can be seen from the table that a relatively higher proportion of currently married elderly from the respective areas live with son/s 48.4% and 53.3% compared to the elderly who were widowed 17.8% and 16.6%. The potential cause is that, according to Indian custom, males are supposed to look after their families and elderly parents, while daughters move out of their parents' home and live with their spouse after marriage. [16]. However slight differences in the living arrangement of rural and urban elderly may be due to the lower level of urbanization in rural areas.

Data in above **table 1** also presents the association between living arrangement of the elderly and their feeling of isolation and marginalization. Respondents feeling of isolation vary from “never” to “All the time”. Slightly higher proportion **132(69.4%)** of the elderly from rural areas of the districts lived with their son/s compared to urban counterparts **149(70.9%)** of which 40.5% and 39.0% respectively stated Never as their feeling of isolation. The reason for this may be that in Indian context, as a social norm of receiving support and assistance in old age primarily from son Indian culture perceives sons as shouldering the responsibility for caring for

their parents [16,17]. [18] also reported that son/s are the primary long-term caregivers for elderly people in India as son/s provide the most important support, care and affection

and social contact in old age which may lessen the feelings of loneliness among older persons.

Table 1: Distribution of Living Arrangements of Elderly by Demographic Variables in Rural and Urban areas.

Residence	Demographic Variables	Son/s	Daughter/s	Relative/s	Alone	Total
Rural	<b>Age</b> 60-70	52(27.3%)	9(4.3%)	8(4.2%)	9(4.7%)	78(41.0%)
	71-80	48(25.2%)	1(0.5%)	5(2.6%)	7(3.6%)	61(32.1%)
	81-90	21(11.0%)	2(1.0%)	4(2.1%)	4(2.1%)	31(16.3%)
	91 and above	13(6.8%)	2(1.0%)	2(1.0%)	3(1.5%)	20(10.5%)
	<b>Total</b>	<b>134(70.5%)</b>	<b>14(7.3%)</b>	<b>19(10.0%)</b>	<b>23(12.1%)</b>	<b>190(100.0%)</b>
Urban	60-70	50(23.8%)	11(5.2%)	9(4.2%)	9(4.2%)	79(37.6%)
	71-80	36(17.1%)	8(3.8%)	3(1.4%)	2(0.9%)	49(23.3%)
	81-90	23(10.9%)	10(4.7%)	2(0.9%)	2(0.9%)	37(17.6%)
	91 and above	31(14.7%)	10(4.7%)	4(1.9%)	0(0.0%)	45(21.4%)
	<b>Total</b>	<b>140(66.6%)</b>	<b>39(18.5%)</b>	<b>18(8.5%)</b>	<b>13(6.1%)</b>	<b>210(100.0%)</b>
Rural	<b>Gender</b> Male	73(38.4%)	9(4.7%)	11(5.7%)	12(6.3%)	105(55.2%)
	Female	61(32.1%)	5(2.6%)	8(4.2%)	11(5.7%)	85(44.7%)
	<b>Total</b>	<b>134(70.5%)</b>	<b>14(7.3%)</b>	<b>19(10.0%)</b>	<b>23(12.1%)</b>	<b>190(100.0%)</b>
Urban	Male	82(39.0%)	17(8.0%)	11(5.2%)	8(3.8%)	118(56.1%)
	Female	58(27.6%)	22(10.4%)	7(3.3%)	5(2.3%)	92(43.8%)
	<b>Total</b>	<b>140(66.6%)</b>	<b>39(18.5%)</b>	<b>18(8.5%)</b>	<b>13(6.1%)</b>	<b>210(100.0%)</b>
Rural	<b>Marital status</b> Married	92(48.4%)	8(4.2%)	4(2.1%)	11(5.7%)	115(60.5%)
	Unmarried	2(1.0%)	0(0.0%)	10(5.2%)	3(1.5%)	15(7.8%)
	Separated/Deserted	2(1.0%)	2(1.0%)	0(0.0%)	5(2.6%)	9(4.7%)
	Divorced	2(1.0%)	0(0.0%)	1(0.5%)	1(0.5%)	4(2.0%)
	Widow/Widower	34(17.8%)	5(2.6%)	5(2.6%)	3(1.5%)	47(24.7%)
	<b>Total</b>	<b>132(69.4%)</b>	<b>15(7.8%)</b>	<b>20(10.5%)</b>	<b>23(12.1%)</b>	<b>190(100.0%)</b>
Urban	Married	112(53.3%)	10(4.7%)	7(3.3%)	7(3.3%)	136(64.7%)
	Unmarried	0(0.0%)	0(0.0%)	8(3.8%)	4(1.9%)	12(5.7%)
	Separated/Deserted	0(0.0%)	0(0.0%)	0(0.0%)	1(0.4%)	1(0.4%)
	Divorced	2(0.9%)	6(2.8%)	0(0.0%)	1(0.4%)	9(4.2%)
	Widow/Widower	35(16.6%)	15(7.1%)	2(0.9%)	0(0.0%)	52(24.7%)
	<b>Total</b>	<b>149(70.9%)</b>	<b>31(14.7%)</b>	<b>17(8.0%)</b>	<b>13(6.1%)</b>	<b>210(100.0%)</b>
Rural	<b>Level of Isolation</b> Never	77(40.5%)	5(2.6%)	7(3.6%)	12(6.3%)	101(53.1%)
	Once in a month	23(12.1%)	6(3.1%)	2(1.0%)	2(1.0%)	33(17.3%)
	Once in a week	11(5.7%)	2(1.0%)	2(1.0%)	0(0.0%)	15(7.8%)
	Every day	9(4.7%)	1(0.5%)	4(2.1%)	5(2.6%)	19(10.0%)
	All the time	14(7.3%)	0(0.0%)	4(2.1%)	4(2.1%)	22(11.5%)
	<b>Total</b>	<b>134(70.5%)</b>	<b>14(7.3%)</b>	<b>19(10.0%)</b>	<b>23(12.1%)</b>	<b>190(100.0%)</b>
Urban	Never	82(39.0%)	10(4.7%)	5(2.3%)	8(3.8%)	105(50.0%)
	Once in a month	13(6.1%)	6(2.8%)	2(0.9%)	1(0.4%)	22(10.4%)
	Once in a week	17(8.0%)	6(2.8%)	3(1.4%)	3(1.4%)	29(13.8%)
	Every day	17(8.0%)	7(3.3%)	4(1.9%)	1(0.4%)	29(13.8%)
	All the time	11(5.2%)	10(4.7%)	4(1.9%)	0(0.0%)	25(11.9%)
	<b>Total</b>	<b>140(66.6%)</b>	<b>39(18.5%)</b>	<b>18(8.5%)</b>	<b>13(6.1%)</b>	<b>210(100.0%)</b>

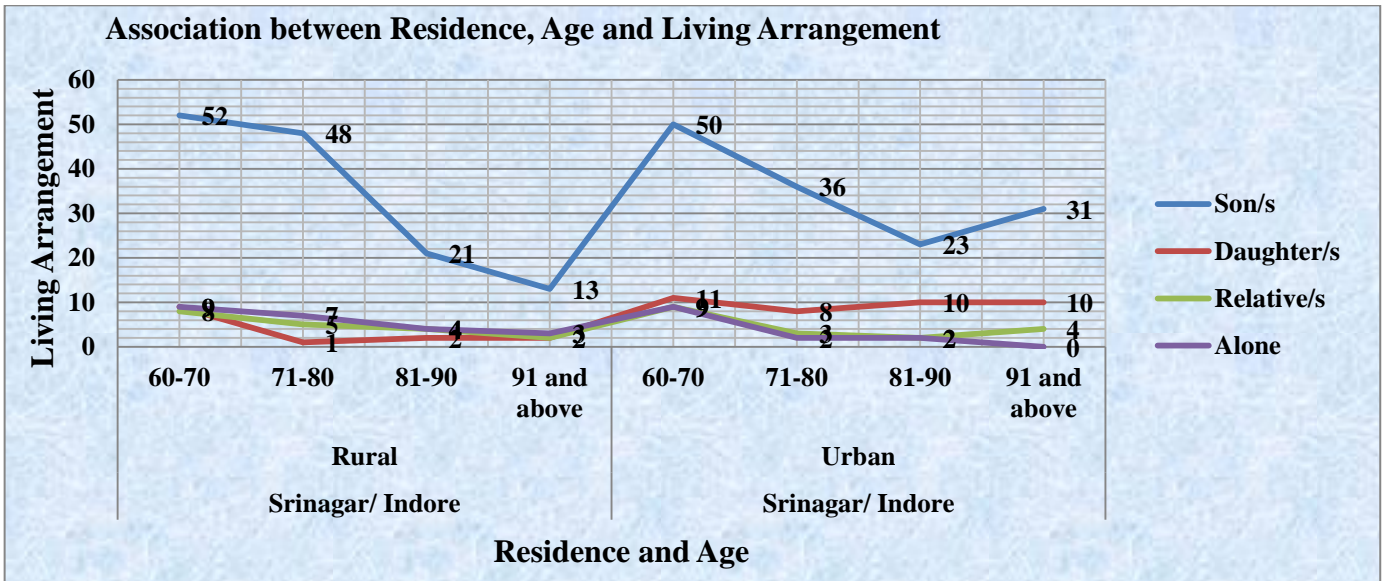


Figure 1: Distribution of respondents based on Residence, Age and Living Arrangement.

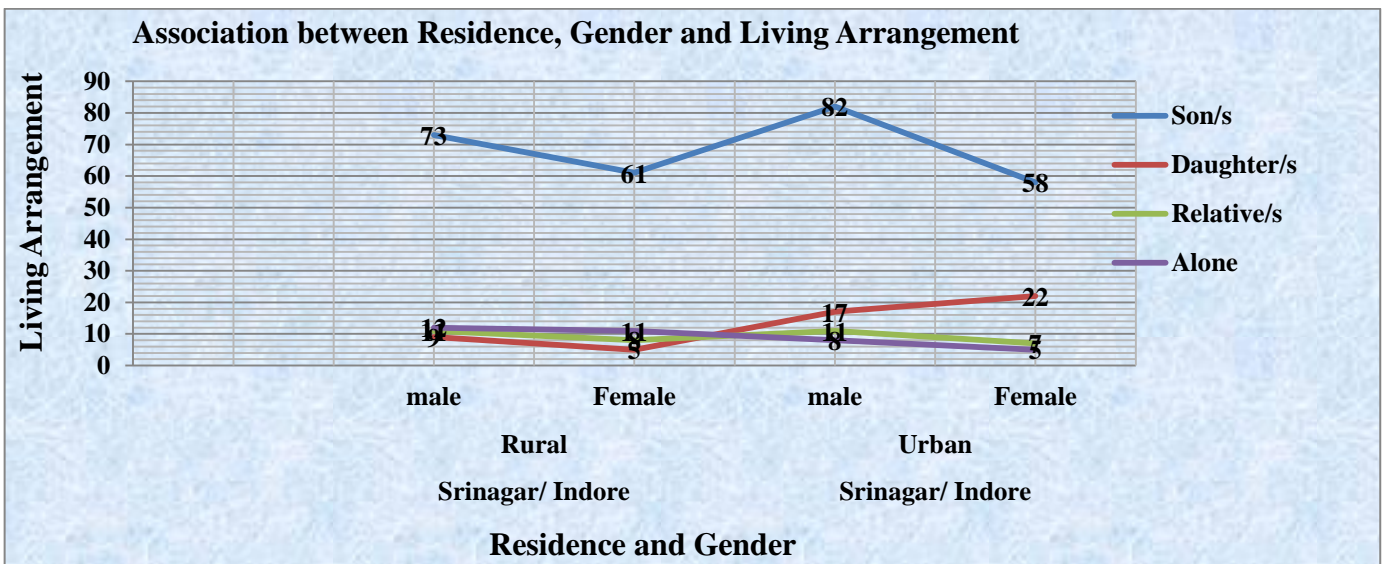


Figure 2: Distribution of respondents based on Residence, Gender and Living Arrangement

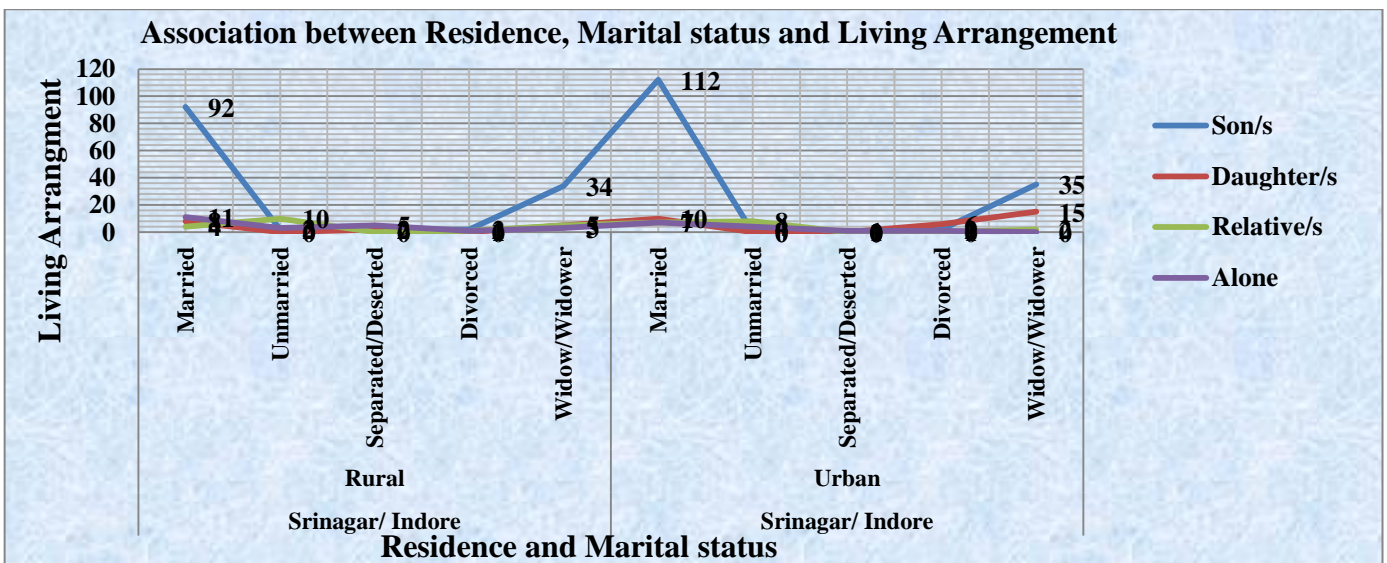


Figure 3: Distribution of respondents based on Residence, Marital Status and Living Arrangement.

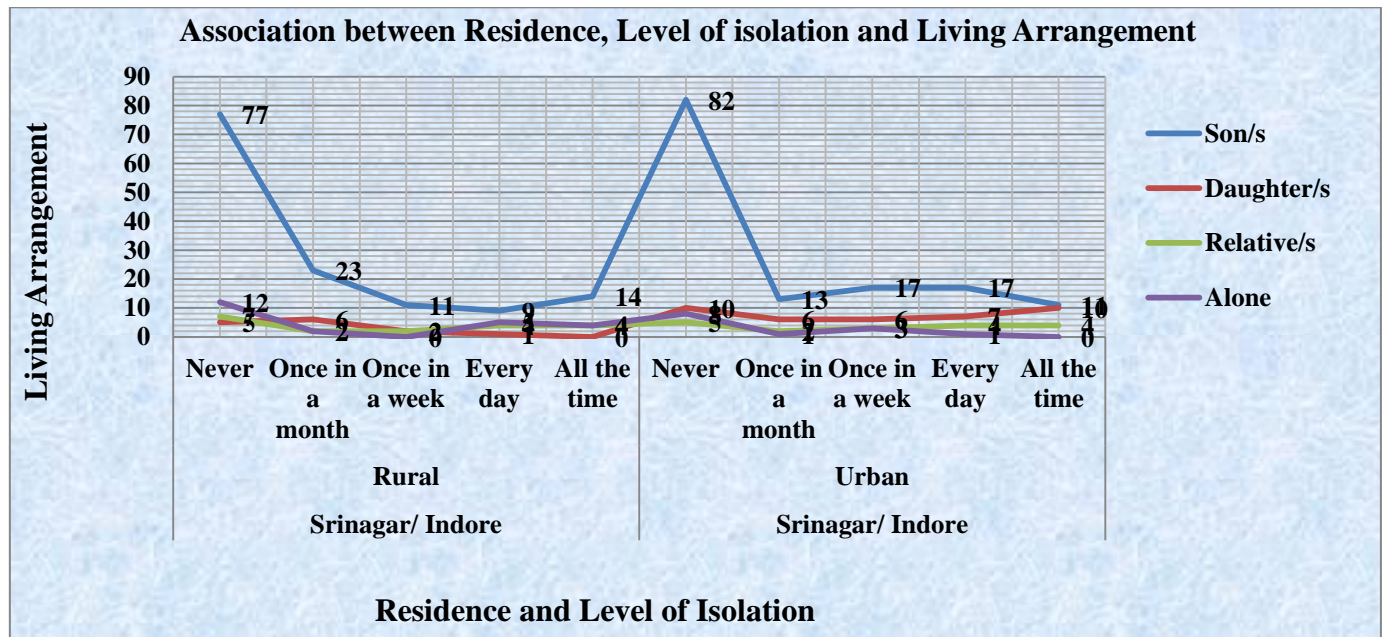


Figure 4: Distribution of respondents based on Residence, Level of isolation and Living Arrangement

The results in the **table 2** indicated the highest percentages (Rural 70.5%) and (Urban 66.6%) prefer to live with their son/s of which majority 34.2% and 34.2% from the respective areas stated their income between 5001 to 10000. and 10001 to 20000 respectively. Overall, from both rural and urban areas, monthly income did not influence the living arrangement of the elderly. Majority of the elderly with higher income stay with their son/s. The reason for this might be that the surviving son or sons were forced to live with their parents in order to ensure inheritance of the land and household belongings. In Indian tradition, sons are expected to take care of the family and elderly parents, while daughters move out of their parents' home and live with their spouse after marriage. The present results are in line with the results revealed by [19]. In a study by [20] found that co-residence and socio-economic developments are inversely related. Variable property owner gives a good sense of financial stability as it shows who owns and who rents property. Overall, majority of the respondents (71.9%) from the urban and only (62.1%) from rural areas possess the ownership of land/household property **table 2** This difference may be due to having jobs in the cities/urban areas that pay better thereby affording them with the opportunity to buy more easily. [21,22] noted that children in India are the main source of old age security in India, then it is likely that co residence is a way to secure of financial security.

Table 2: Distribution of Living Arrangements of Elderly by Economic Variables in Rural and Urban areas.

Residence	Economic Variables	Son/s	Daughter/s	Relative/s	Alone	Total
Rural	<b>Monthly Income</b>					
	Nil	13(6.8%)	1(0.5%)	3(1.5%)	4(2.1%)	21(11.0%)
	1 to 5000	20(10.5%)	3(1.5%)	1(0.5%)	6(3.1%)	30(15.7%)
	5001 to 10000	65(34.2%)	7(3.6%)	9(4.7%)	8(4.2%)	89(46.8%)
	10001 to 20000	36(18.9%)	3(1.5%)	6(3.1%)	5(2.6%)	50(26.3%)
	<b>Total</b>	<b>134(70.5%)</b>	<b>14(7.3%)</b>	<b>19(10.0%)</b>	<b>21(11.0%)</b>	<b>190(100.0%)</b>
Urban	Nil	11(5.2%)	3(1.4%)	1(0.4%)	2(0.9%)	17(8.0%)
	1 to 5000	12(5.7%)	4(1.9%)	4(1.9%)	1(0.4%)	21(10.0%)
	5001 to 10000	45(21.4%)	13(6.1%)	4(1.9%)	5(2.3%)	67(31.9%)
	10001 to 20000	72(34.2%)	19(9.0%)	9(4.2%)	5(2.3%)	105(50.0%)
		<b>Total</b>	<b>140(66.6%)</b>	<b>39(18.5%)</b>	<b>18(8.5%)</b>	<b>13(6.1%)</b>
Rural	<b>Property</b>					
	Yes	99(52.1%)	11(5.7%)	11(5.7%)	16(8.4%)	137(72.1%)
	No	35(18.4%)	3(1.5%)	8(4.2%)	7(3.6%)	53(27.8%)
	<b>Total</b>	<b>134(70.5%)</b>	<b>14(7.3%)</b>	<b>19(10.0%)</b>	<b>23(12.1%)</b>	<b>190(100.0%)</b>
Urban	Yes	99(47.1%)	32(15.2%)	11(5.2%)	9(4.2%)	151(71.9%)
	No	41(19.5%)	7(3.3%)	7(3.3%)	4(1.9%)	59(28.0%)
	<b>Total</b>	<b>140(66.6%)</b>	<b>39(18.5%)</b>	<b>18(8.5%)</b>	<b>13(6.1%)</b>	<b>210(100.0%)</b>



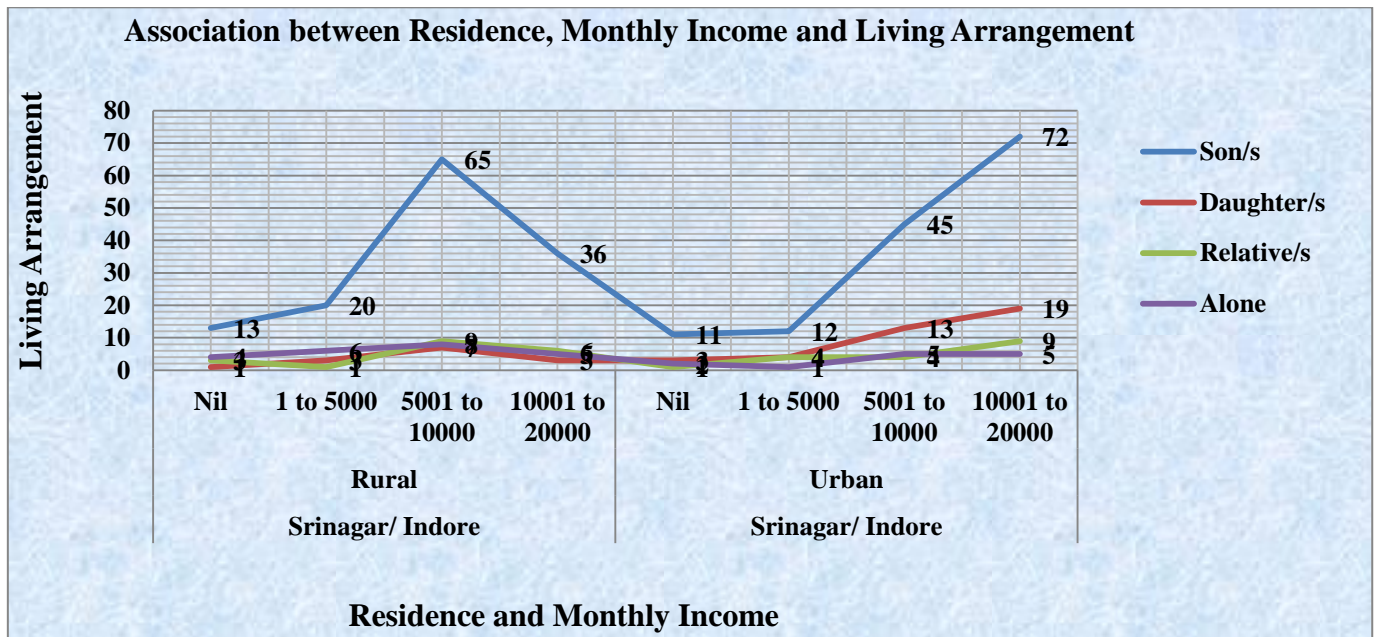


Figure 5: Distribution of respondents based on Residence, Monthly Income and Living Arrangement.

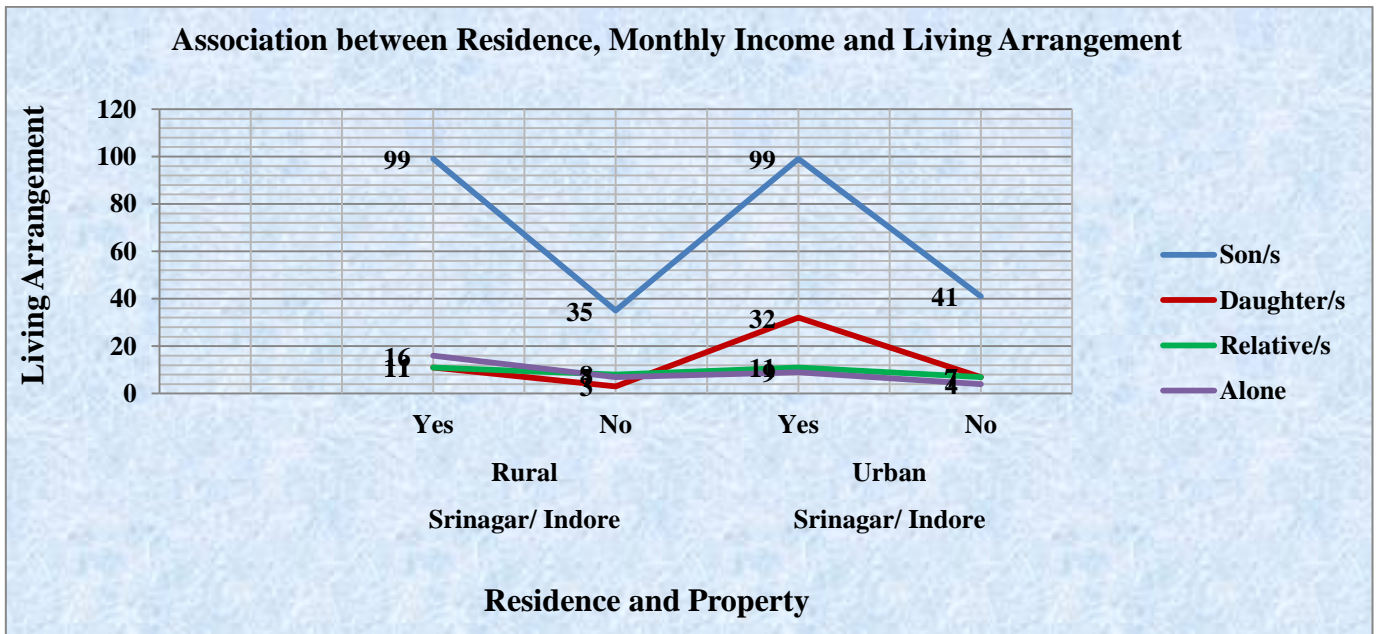


Figure 6: Distribution of respondents based on Residence, Property and Living Arrangement.

#### 4. Conclusion

The present study revealed that, although co-residence was the most common living arrangement in both areas. Higher proportion of the elderly from rural areas lived alone compared to their urban counterparts among which majority were women respondents. Majority of the respondents surveyed were in the age group between 60-70. Proportion of elderly living alone was highest in the age group 60-70 years and the proportion reduced when the elderly moved to the age group 71-80 and 81-90 years. It is quite evident from the results that as they got older, the proportion of elderly living alone decreased. Living with Son/s was the most common type of living arrangement for older persons living in both rural and urban areas. Monthly income and property did not

influence the living arrangement of the elderly. Majority of the elderly with higher income stay with their son/s. According to these findings, adult children are expected to live with their old parents regardless of the elderly person's gender, marital status, income level, or other socioeconomic traits. In India, the family will always be an important social structure for providing care and support for the elderly.

#### Data Availability

The data analyzed during the current study will be made available upon reasonable request due to privacy restrictions.

#### Conflict/s of Interest

We declare no conflict/s of interest related to this work.

### Funding Source

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### Authors Contribution

Author-1 conceptualized and designed the study, collected the data, and wrote the initial draft of the manuscript. Author 2 and 3 performed the data analysis and interpretation, and contributed to the writing of the manuscript and provided critical revisions and approved the final version of the manuscript. All authors read and approved the final manuscript.

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