

Pension And Living Arrangements

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ABSTRACT

Pension and living arrangements are related with each other. Living arrangements means arrangement or full safety provided to the senior citizens. Living arrangements for the elderly are influenced by several factors such as family set up, income, Cohabitation, health status, disability, socio economic status, housing conditions. Though ageing is the natural stage of human life, it brings with innumerable problems for the people who have grown old. Therefore pension have a major role in shaping the living status of a senior citizens in our country.

INTRODUCTION

Living arrangement is an important component of social security for adults. There is generally a correlation between living arrangement and status of pension. But family background also plays an important role in deciding the living arrangement of the pensioners. The most important factors that affect the living arrangement of elders are cohabitation, ownership of house, area of land, housing conditions, availability of electricity, water etc.

STATEMENT OF THE PROBLEM

The pensioners face a lot of problems like housing problems, family issues, lack of finance, health conditions, and amount of pension, arrears and mode of receipt. Among the problems, the major issues face them is the accommodation and living arrangements. Hence the study carried on with the objective of finding living arrangements of pensioners, Cohabitation, Status of housing facilities etc.

SIGNIFICANCE OF THE STUDY

Pension is the main source of income of a senior citizen in Kerala. The Government can provide pension to elderly people because they have faced so many problems like health problems, housing problems, financial problems and their day daily expenses. Government

can provide pension to the elder persons because they have no way to earning income due to their illness. Therefore the pension supports the societies to improving their standard of living. This ultimately leads to good living arrangements.

OBJECTIVES OF THE STUDY

The study is undertaken with the following objectives

1. To understand about various Cohabitation of respondents.
2. To identify the Status of housing facilities of elders.
3. To study about the living arrangements of nature of pensioners.

RESEARCH METHODOLOGY

For selecting respondents convenient sample method is undertaken. Primary data has been collected from elders by using a questionnaire. Secondary data are in the form of published journals, newspapers, books etc. Internet has also served as an efficient source of secondary data. A sample of 50 respondents was selected from the elders in Kattakada Garamapanchayath in Thiruvananthapuram district. Mathematical tools such as percentage, Mean, SD and analysis of variables and ranking method is used for analyzing data. The survey for collecting primary data for the study was conducted during the period from April 2019 to August 2019.

LIMITATIONS OF THE STUDY

The respondents are not fully cooperate with the collection of data. The ageing and physical and mental imbalance also affect the data collection.

Table.1 Cohabitation of respondents

Cohabitation of respondents		
Cohabitation	n	%
With spouse and children and or Parents, in-laws	22	44
With spouse	11	22
With relatives	5	10
With children only	5	10
With children and grandchildren, no spouse	4	8
Living alone	3	6
Total	50	100

Source: Primary data

Studies show that the majority of adults live with others such as spouse, children, parents, in-laws, grandchildren, and other relatives. Most of the pensioners live with their spouse and or parents. The above table shows that 44 percent of pensioners have live with their spouse and 10 percent with relatives only. Meanwhile, 3 percent of adults still live alone.

Table.2 Status of housing facilities of respondents

Status	Items	No	%
Ownership	Owned	42	84
	Rented	8	16
If rented, who pays the rent	Self	3	37.5
	Children	2	25
	Self + children	2	25
	Relatives	1	12.5
	Others	0	0
If owned, ownership of the house	Self	22	52
	Spouse	5	11.90
	Children	10	23.80
	Others	4	9.5
	Relatives	1	2.38
Specify land area	Up to 5	25	59.52
	6-10	10	23.81
	11-20	5	11.91
	21-30	2	4.76
	30+	0	0
Housing conditions	Tiled	14	28
	Terrace	31	62
	Others	5	10
Availability of electricity	Yes	50	100
	No	0	0
Source of water	Own pipe	40	80
	Own well	6	12
	Panchayat well	4	8
	Public tap	0	0

Source-Primary data

From the above table it can be seen that status of housing facilities include ownership of house, area of land ,housing conditions and availability of electricity and source of water. The data reveal that 84 percent of older people live in own homes, but 52 percent of houses are owned by their own name. The remaining houses are owned by spouse, children, relatives

and others. But only 16 percent of pensioners live in rented accommodation. The majority of the houses are terrace and electricity and water connection are everywhere.

Living arrangement of respondents

Nature of pension	Mean	SD	F	Sig.
Pension– Govt. Employees	4.68	0.68	5.381	0.001
Welfare pensioners	4.43	0.50		
Other pension	4.52	0.50		
No pension	4.31	0.61		

Source: Primary data

From the table above it is understandable that the mean score of the service pensioners are higher than the other category of pensioners and non-pensioners. This indicates that service pensioners' living arrangements are better than others. The mean score of the living arrangement of non-pensioners are 4.32 which represents the lower score among the category of selected respondents. From the above table it can be seen that the analysis value is less than 0.05 which means that there is significant difference between the living arrangement of the respondents and the status of pension availed. Assuming that service pensioners are financially secure, their family may also be financially strong. At the same time, those who do not receive a pension live with other dependents. Therefore their living arrangement depend mainly on the financial conditions of their dependents.

Findings and Conclusions

Generally speaking, there is a connection between pension and living arrangements. It is understood that the living arrangements of each type of pensioner are different. The result in the case that living arrangement of pensioners significantly different with respect to nature of

pension availed. To conclude that there is significant difference in the living arrangement of pensioners with regard to status of pension received.

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