

Interpersonal and Financial Adjustment of Elderly

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ABSTRACT

About 100 million elderly are living in India. Every tenth person in the country has crossed the age of sixty years. Increasing aging humanity demands care and support during their period of debility. The aging itself demands adjustment. Elderly tends to face adjustment problems in different areas. The level of adjustment among elderly may vary with their living pattern. Among several areas of adjustment their financial and interpersonal adjustment is important as they may affect their level of relationship with the surroundings. Hence, an attempt was made to understand the level of interpersonal relations adjustment and financial adjustment of the elderly. Study considered 132 sample, consists of male and female, reliable and validated standardized scale was used to determine the adjustment and the score so obtained was analyzed with correlated with different pattern of living of elderly.

Keywords: *Social Adjustment, Elderly*

Population ageing in India is vastly influenced by the decrease in the rate of fertility and mortality. Improvement in the life expectancy has also caused the population to age rapidly. Along with the increasing number of persons above the age of 80 years is also increasing over a period (CSO, 2011). Population ageing demands care and support for the living. It also looks for the elderly persons living arrangement. "As individuals live longer, the quality of that longer life becomes a central issue for both personal and social well-being" (Kinsella, 2001). In the traditional Indian society elderly members of the family have normally been taken care of within the family itself. The system of family has enabled a suitable environment for the elderly, where they have spent their lives, engaging in various activities, helping in the rearing of grandchildren, conducting religious activity and other pursuits. Family has fulfilled the necessities of the older persons by providing them social, psychological and economic security. Alongside it has also looked after their physical health and well-being. The elderly also contributed for the development of family by sharing their acquired knowledge, affluence and possessions, and maintaining family harmony resulting in symbiosis and reciprocity (Siva Raju, 2011). Jyrkila (1962) explains that the adjustment problems in old age in society occur mainly from two sources: one is from the advancing old age brings individual changes. Another is the way the elderly is treated by the members of modern industrialized society. In the view of Schmdt (1951) elderly whose financial position

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Interpersonal and Financial Adjustment of Elderly

is low and who is not economically secured in the past, one who is living alone, who lack relationship with family members, friends and relatives are likely to be poorly adjusted. Changing traditional joint family system is impacting more in the lives of elderly. The filial-pity is deteriorating and the interpersonal, familial relations are also being strained (Kumar, 1999). In such strained conditions, their positive level of adjustment becomes crucial in order to have amicable relationship among family members. Positive level of adjustment signifies the better mechanism adopted by the elderly with the surrounding.

The present paper tries to explore upon the level of adjustment of elderly persons in the areas of their interpersonal relations and the financial adjustment. The social relationship with friends, family members, associates and relatives and the economical independence and security among older adults help them to have healthy adjustment. the paper also brings out the facts related to adjustment of elderly in different pattern of living arrangement.

Objective of the study

- The study aims to understand the level of interpersonal relations adjustment of the elderly.
- The study aims to explore the level of financial adjustment of elderly.

METHODOLOGY

The present research study is conducted by using primary data. The location of the study was Sirsi (Uttara Kannada District) one of the important business and commercial talukas of the state. A total of 1.86 lakh population lives in both urban and rural areas of this taluka. Average sex ratio of the block is 990 per thousand males. Universe of the elderly population in the age group of 70 to 79 years in study area is roughly calculated around two thousand. This figure obtained by using latest voter list. Census data 2011 reveals that there is a negative decadal growth of population rate in 1991 to 2000 and 2000 to 2011. This trend is seen in most of the smaller cities and district of the Karnataka. The Uttara Kannada district decadal growth rate from 1991 to 2000 and 2000 to 2011 is -4.78. The changing growth rate indicates that the population growth is on slower side in the district. This also indicates the possibility of out migration of population to other bigger cities. However, in such cases older population tend to stay behind in their natives allowing their younger generation to perceive their carrier. This will have direct impact on the living arrangement and the adjustment of the elderly. Present study uses a random sampling method to draw a sample size of 132. The sample consisted of both elderly male and female in the age group between 70 to 79 years, representing both urban and rural areas. Data for the study collected by using self-structured interview schedule and standardized scale named “Social adjustment scale for the Aged” developed by Sisodia and Khandelwal (2010). The literacy rate in the district is 84.06 per cent. The Male literacy is 89.63 per cent and the female literacy rate is 78.39 per cent. The average literacy rate of Uttara Kannada is 84.06 which is higher than the average literacy rate at State and National level.

“Old aged are subject to maladjustments than those who are younger” (Hurlock, 1981). elderly tend to face adjustment problem. There are many areas and situations where elderly have to get adjusted. Like vocational adjustment due to loss of employment, or retirement or physical debility. Adjustment to spouse and family, adjustment to reduced income or no income. Among these areas of adjustment, the present study considered to probe more into the interpersonal adjustment and financial adjustment of the elderly. “Interpersonal communication is a critical tool for life adjustment” (Yorkston, 2010). “Financial independence among aged brings attitudinal change among them as they desire less to

Interpersonal and Financial Adjustment of Elderly

depend on their family members. However, there are good numbers of elderly, who are facing social, financial, and psychological problems due to unusual poor-rich gap as well as urban/rural divide” (Agewell 2016). The present research aims to understand the adjustment of the older persons, especially their interpersonal and financial adjustment. For this purpose, a scale developed by Sisodia and Khandelwal (2010) had been used. The scale consists of five areas under study namely Family, Spouse, Interpersonal Relations, Health and Finance. Each area under study consists of ten statements with positive and negative scoring. Based upon the score the level of adjustment was determined by the developer of the scale. Score with level 10-12 interpreted as “Very Low Social adjustment” score 12 -16 as “low social adjustment” score 16-43 “Moderate Social adjustment” score 43-48 “High Social adjustment” score 48-50 “Very high social adjustment”. The present study considered only two types of living arrangement which is interpersonal relations and adjustment to finance. The Details of the representative samples are given below in Table No 01.

Table No 01 Age and Living arrangements of the respondents

Age Group	Sex	Living arrangement						Total
		Living alone	Living independently with dependent children/ or relative	Living independently with independent children/ or relatives	Living independently with spouse	Living with son/s	Living with daughter/s	
70-79	Male	4	10	15	20	15	2	66
	Female	6	6	8	15	28	3	66
		10	16	23	35	43	5	132

Table No. 01 shows respondents for the study. Six pattern of living arrangement was considered to understand the adjustment of the elderly. Equal number of male and female population considered for the study purpose. The above sample has included only a people in the age group of 70 to 79 years. As the age progresses elderly tend to face vulnerability. “Aged people are found to be confused, dependent and insecure, on the other side we also find old people who are active, healthy, satisfied, and independent and secured in many respects” (Shannz and Jamadar, 2012).

RESULTS AND DISCUSSION

Table No 02 Interpersonal Relationship adjustment of the Elderly

Living Arrangement	Sex	Social adjustment				
		Very Low	low	Moderate	High	Very High
Living alone	Male	-	-	4 (3.0)	-	-
	Female	-	-	6 (4.5)	-	-
Living independently with dependent children/ or relative	Male	-	-	9 (6.8)	1 (0.8)	-
	Female	-	-	6 (4.5)	-	-
Living independently with independent children/ or relatives	Male	-	-	14 (10.6)	1 (0.8)	-
	Female	-	-	8 (6.1)	-	-
Living independently with spouse	Male	-	-	19 (14.4)	1 (0.8)	-
	Female	-	-	13 (9.8)	2 (1.5)	-
Living with son/s	Male	-	-	14 (10.6)	1 (0.8)	-
	Female	-	-	27 (20.5)	1 (0.8)	-
Living with daughter/s	Male	-	-	2 (1.5)	-	-
	Female	-	-	3 (2.3)	-	-
Total		-	-	125 (94.7)	7 (5.3)	-

Interpersonal and Financial Adjustment of Elderly

Cavan et.al (1949) states the Personal adjustment as the “reorientation of the attitudes and behavior of the person to meet the requirements of a changed situation”. Table No. 02 reveals the information of the level of interpersonal relation adjustment of elderly who are having different pattern of living arrangements. Of the total respondents 94.7 per cent of the elderly have the “moderate level of adjustment”. 5.3 per cent of the elderly have “high level of adjustment”. 13.3 per cent of the elderly female who are living with Spouse have “high level of adjustment”. The data signifies that none of the elderly respondent’s level of social adjustment falls below moderate level. Data also signifies that none of the elderly respondents have very high level of interpersonal adjustment. The detail data analysis showed the some of the elderly scored less by favoring the statements like they become sad when their place of residence changes, they like to watch programmed of their choice on television, dressing sense is not important in old age. Elderly persons attitude towards these areas fetches them low score resulted in high level of moderate level of adjustment.

Table No 03 Financial adjustment of the Elderly

Living Arrangement	Social Adjustment					
	Sex	Very Low	low	Moderate	High	Very High
Living alone	Male	-	-	4 (3.0)	-	-
	Female	-	-	6 (4.5)	-	-
Living independently with dependent children/ or relative	Male	-	-	10 (7.6)	-	-
	Female	-	-	6 (4.5)	-	-
Living independently with independent children/ or relatives	Male	-	-	13 (9.8)	2 (1.5)	-
	Female	-	-	4 (3.0)	4 (3.0)	-
Living independently with spouse	Male	-	-	18 (13.6)	2 (1.5)	-
	Female	-	-	5 (3.8)	-	-
Living with son/s	Male	-	-	12 (9.1)	3 (2.3)	-
	Female	-	-	25 (18.9)	3 (2.3)	-
Living with daughter/s	Male	-	-	2 (1.5)	-	-
	Female	-	-	3 (2.3)	-	-
Total		-	-	118 (89.4)	14 (10.6)	-

Table No. 03 reveals the information of the level of financial adjustment of elderly who are having different pattern of living arrangements. Of the total respondents 89.4 per cent of the elderly have the “moderate level of adjustment”. 14 per cent of the elderly have “high level of adjustment”. A similar level of Financial adjustment is seen in elderly male and female. The data signifies that none of the elderly respondent’s level of social adjustment falls below moderate level. Data also reveals that none of the elderly respondents have very high level of financial adjustment. The detail data analysis showed the some of the elderly scored less by approving to the statements like they “become sad when they don’t get money for personal needs”, “low level of finance put them in tension. The scale expects the old ones to be financially independent or old once are supported from their family members. But the approval to the statements by the elderly gives the picture about maladjustment to finance. But the percentage of elderly whose score falls in the upper limit of moderate level of adjustment are more, which signifies better adjustment in the financial area of social adjustment.

CONCLUSION

The study conducted above to understand the two aspects of social adjustment revealed that majority of the elderly in the age group “70 to 79” are moderately adjusted. This stands true in both interpersonal and financial adjustment of the elderly respondents. But the study also

Interpersonal and Financial Adjustment of Elderly

reveals that minute per cent of the elderly respondents who are living with son/s have high level of adjustment both in interpersonal and financial adjustment. When compared to elderly male, minute numbers of elderly female respondents living with son/s have high level of adjustment in both in interpersonal and financial adjustment. The study also revealed better financial adjustment in male and overall average score of elderly in the area of finance signified better adjustment.

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Conflict of Interest

The author declared no conflict of interest.

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