

## PERCEIVED INCOME SECURITY AMONG COMMUNITY-DWELLING ELDERS OF SRI LANKA

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**Abstract:** *The accelerating trend of the elderly population in Sri Lanka has been leading to various socio-economic challenges for the country as well as the elders themselves. One important area of concern is the wellbeing of elders through their income security. This study aims to examine the perceived income security among elders focusing on the sources of income during old age, income adequacy, sources of support and the role of the family in providing income security for elders. The study was based on a study conducted with a sample of 350 community-dwelling elderly men and women in three residential sectors of Sri Lanka representing urban, rural and estate sectors. The study was guided by the pragmatic paradigm and used mixed methods design with a deductive theoretical drive. Findings were derived from both quantitative and qualitative analyses using bivariate and descriptive analytical methods. Results revealed that 28.9 per cent of elders were without an income of their own. Almost 62.0 per cent of elders were identified as living with inadequate income. Findings revealed a significant spatial and gender disparity regarding income security during later stages of life. Spatially, the highest income insecurity could be identified among elders resided in the estate sector. The elderly women compared to men were more vulnerable in terms of income security. Findings have also shown that the immediate family, especially the adult children were the main provider of income security for the majority of elders.*

**Keywords:** Community-dwelling elders, Income security, Income adequacy, Family support

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### Introduction

The unprecedented growth of the elderly population is one of the salient demographic issues in Sri Lanka. According to the World Bank (2008), Sri Lanka is rated as the country with the fastest ageing population in the South Asian region. The country's share of the elderly population was 6.6 in 1981 and it has increased up to 12.4 per cent in 2012. Its projected value will be 24.8 per cent by 2041 (Department of Census and Statistics, 2012). Falling fertility and increasing longevity has contributed mainly for the rapid ageing in Sri Lanka whilst mortality and migration have also indicated some effect in determining the process (Siddhisena, 2004; Abeykoon, 1996; De Silva, 1994).

The average annual growth rate of the population over the age of 60 years is increasing faster than that of its total population in Sri Lanka, indicating the trend of rapid growth in future too (De Silva, 2014; De Silva et al., 2008; De Silva, 2007). The growth rate of the population during the period 2001- 2012 was 0.74 per cent whilst that of the

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**Acknowledgements:** *The author gratefully acknowledges Prof. K.A.P.Siddhisena, Prof. Sarath Amarasinghe and Dr. S.K.M. Ali for their invaluable guidance throughout this study.*