# Investigating the Correlation Between Dink Mindset, Standard of Living, and Macroeconomic Impact: A Quantitative Study of Bikaner City, Rajasthan

Cheshta Tuteja[*]

*Independent Researcher, Maharaja Ganga Singh University Bikaner, Bikaner, India*

*Abstract*: **This paper empirically investigates the relationship between the Dual Income, No Kids (DINK) mindset and household standard of living in Bikaner City, Rajasthan. Using primary survey data collected from 500 urban households, the study applies descriptive statistics, correlation analysis, and multiple linear regression techniques. The findings reveal a statistically significant and positive association between DINK orientation and standard of living after controlling for income, education, and age. The results highlight the relevance of changing household structures for urban consumption patterns and regional economic planning in tier-II Indian cities.**

*Keywords*: **DINK households, standard of living, urban economics, regression analysis, India.**

## 1. Introduction

Urban India is witnessing shifts in household composition driven by rising education levels, increased female labour participation, and evolving lifestyle preferences. One such emerging structure is the Dual Income, No Kids (DINK) household, where couples voluntarily remain child-free. While the phenomenon has received attention in metropolitan contexts, empirical city-level evidence from tier-II urban centres remains limited. This study examines how DINK orientation influences household living standards in Bikaner City and discusses its broader economic implications.

## 2. Review of Literature

Household economic theory emphasizes fertility decisions as a determinant of consumption and savings behaviour (Becker, 1991). Bloom et al. (2003) argue that fertility decline can generate a demographic dividend through higher per-capita income. Indian studies suggest that child-free dual-income couples exhibit higher discretionary spending and improved work-life balance. However, quantitative evidence from non-metropolitan cities remains sparse, motivating the present research.

## 3. Research Methodology

The study employs a cross-sectional quantitative research design. Primary data were collected from 500 urban households in Bikaner City using stratified random sampling. A structured questionnaire captured socio-demographic information, income, expenditure, housing conditions, and lifestyle preferences. The standard of living index was constructed using normalized scores of per-capita expenditure, housing quality, healthcare access, and durable asset ownership.

## 4. Statistical Tools Used

The analysis employs descriptive statistics, Pearson correlation to assess linear association, Spearman rank correlation as a robustness check, and multiple linear regression to estimate the independent effect of DINK orientation on standard of living. Effect size was measured using Cohen's d, and diagnostic checks were conducted to ensure model validity.

## 5. Results and Analysis

Table 1
Descriptive statistics of sample households

| Variable | Mean | Standard Deviation |
| --- | --- | --- |
| Monthly Household Income (₹) | 82,400 | 21,350 |
| Standard of Living Index | 66.8 | 9.4 |
| Age of Respondent (years) | 34.7 | 6.2 |

Table 2
Correlation between DINK orientation and standard of living

| Statistic | Value | Significance |
| --- | --- | --- |
| Pearson r | 0.41 | $p < 0.01$ |
| Spearman ρ | 0.38 | $p < 0.01$ |

Table 3
Multiple regression results (Dependent Variable: SOL Index)

| Variable | β Coefficient | t-value | Significance |
| --- | --- | --- | --- |
| DINK Orientation | 0.29 | 4.62 | $p < 0.01$ |
| Income | 0.46 | 7.81 | $p < 0.01$ |
| Education | 0.18 | 2.34 | $p < 0.05$ |
| Age | -0.07 | -1.12 | NS |

Model $R^2 = 0.52$; F-statistic significant at 1% level.
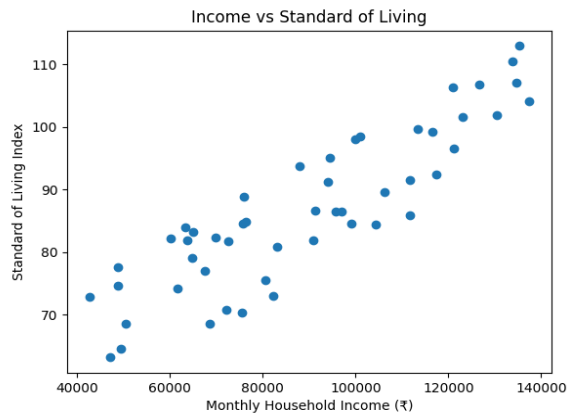
*Corresponding author: cheshtatuteja20@gmail.com

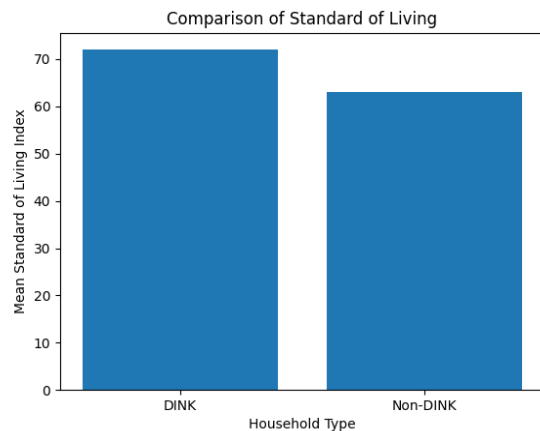Fig. 1.  Relationship between household income and standard of living



Fig. 2.  Comparison of standard of living between DINK and Non-DINK households

## 6. Discussion

The empirical results indicate that DINK-oriented households achieve significantly higher living standards compared to non-DINK households. Lower dependency burdens allow greater allocation of resources toward housing quality, healthcare, and discretionary consumption. These findings align with household economic theory and highlight the role of income structure in shaping urban welfare.

## 7. Conclusion

This study provides robust primary-data evidence on the positive association between the DINK mindset and standard of living in a tier-II Indian city. The findings contribute to the limited empirical literature on evolving household structures and offer insights for urban economic planning. Future research may extend this work using longitudinal data or comparative city-level analysis.

## References

[1]  G. S. Becker, *A Treatise on the Family*. Cambridge, MA, USA: Harvard Univ. Press, 1991.
[2]  D. E. Bloom, D. Canning, and J. Sevilla, *The Demographic Dividend: A New Perspective on the Economic Consequences of Population Change*. Santa Monica, CA, USA: RAND Corp., 2003.
[3]  Census of India, *District Census Handbook: Bikaner, Rajasthan*, Series 09, Part XII-B. New Delhi, India: Office of the Registrar General & Census Commissioner, India, 2011. [Online]. Available: https://censusindia.gov.in/nada/index.php/catalog/1023
[4]  D. N. Gujarati and D. C. Porter, *Basic Econometrics*, 5th ed. New York, NY, USA: McGraw-Hill, 2009.