



A Comparative Analysis of Self-Reliance, Self-Disclosure, and Self-Concept Clarity among Indian University Students based on Living Arrangements

¹**Bhumi Dhankhar**, *Student, Amity Institute of Psychology and Allied Sciences, Amity University Uttar Pradesh, Noida*

²**Dr. Smriti Sethi**, *Assistant Professor, Amity Institute of Psychology and Allied Sciences, Amity University Uttar Pradesh, Noida*

Abstract: This research examined self-reliance, self-disclosure, and self-concept clarity among Indian university students in relation to their living arrangements. Standardized scales were used to assess self-reliance, self-disclosure, and self-concept clarity. Data were collected through purposive sampling from students living with their families or independently in hostels, paying guest accommodations, or private residences. The results indicated differences among students according to their residential arrangements. Students living independently exhibited higher levels of self-reliance than those residing with their families. Differences in self-disclosure and self-concept clarity were also observed across the residential groups. Gender differences were examined for all three variables. These findings suggest that living arrangements contribute to psychological processes during emerging adulthood and may inform educational institutions about the emotional and identity related needs of students transitioning to independent living. The study has limitations, including reliance on self-report measures and a sample drawn from a specific population. Future research may expand the sample size and investigate additional psychological factors that influence student development.

Keywords: *Self-Reliance, Self-Disclosure, Self-Concept Clarity, Living Arrangements, University Students*

1. Introduction

Emerging adulthood represents a significant transitional phase characterized by identity formation, emotional development, and increasing independence. For university students, this period frequently involves a substantial change in living arrangements, particularly the shift from residing with family to living independently in hostels, paying guest accommodations, or private residences. Such transitions can affect psychological processes, interpersonal functioning, and self-development. Consequently, the living environment becomes an important contextual factor that shapes emotional autonomy, communication patterns, and identity stability during this stage.

Living arrangements can markedly influence students' psychological adjustment. Students who live away from home must manage daily responsibilities, regulate emotions without immediate family support, and make autonomous decisions. Bhattacharjee (2016), in a comparative study on emotional maturity among young adults, found that hostel students demonstrated greater emotional maturity than day scholars. The study suggested that independent living environments may encourage emotional growth and adaptability.

Similarly, Bajwa et al. (2016) reported that hostel residents exhibited higher levels of conscientiousness and more rational decision-making styles, indicating that residential context may facilitate the development of responsibility and structured thinking. These findings imply that living apart from family may foster psychological characteristics associated with self-reliance.

Self-reliance denotes an individual's capacity to manage stress, solve problems, and regulate emotions independently without excessive dependence on external support. During the university years, students living independently may encounter increased opportunities for self-directed coping and resilience-building. However, independent living can also present adjustment challenges. Hasan et al. (2017) examined adjustment issues and resilience among hostel students and found that first-year students experienced greater adjustment difficulties. Gender differences were also observed, with female students reporting more adjustment challenges. These results indicate that while independent living may promote autonomy, it may simultaneously demand higher psychological resilience.

Another psychological process influenced by living arrangements is self-disclosure.

Self-disclosure involves the voluntary sharing of personal thoughts, emotions, and experiences with others and plays a central role in relationship formation, emotional intimacy, and social support. Gender-based differences in emotional self-disclosure are consistently reported in the literature. Kaur and Upreti (2024) found that female undergraduates were more likely to disclose emotions than male students, with variations across rural and urban contexts. The authors interpreted these findings through the lens of gender socialization theory, suggesting that cultural norms shape patterns of emotional expression.

Developmental factors also shape self-disclosure patterns. Jiang et al. (2017) examined self-disclosure to parents during emerging adulthood and found that perceived parental responsiveness significantly mediated disclosure behaviours. Separation–individuation processes were likewise found to influence communication patterns. Students who experienced maladaptive independence or engulfment anxiety reported lower levels of disclosure. These findings suggest that living arrangements and relational dynamics interact to influence how openly students communicate their emotions and experiences.

Self-concept clarity is another critical construct during emerging adulthood. It refers to the extent to which an individual's self-beliefs are clearly defined, internally consistent, and stable over time. A well-developed self-concept associates with psychological adjustment, confidence, and identity stability. Rajkumari et al. (2024), in a comparative study of day scholars and hostel students, found that hostel students scored significantly higher on self-concept attributes compared to day scholars. The authors suggested that independent living may facilitate self-appraisal and personal growth through exposure to diverse social experiences. By contrast, Moghe and Misra (2024) reported no significant differences in psychological well-being between hostellers and day scholars. This discrepancy indicates that residential status may not uniformly affect all aspects of psychological functioning and underscores the need for further comparative analysis.

Although independent living may encourage autonomy and identity exploration, it can also increase vulnerability to loneliness and social isolation. Ishaq et al. (2017) reported a strong inverse relationship between self-esteem and loneliness among hostel students, indicating that psychological resources serve a protective role in residential adjustment. Javaid et al. (2024), through qualitative research, identified themes of low self-esteem, isolation, and interpersonal conflict among hostel students. These findings highlight that independent living environments can have both beneficial and adverse psychological consequences.

Perceived social support has been identified as a crucial factor in residential adjustment. Sanyal et al. (2016) found significant differences in psychological well-being among female hostel students based on regional background, with perceived social support playing a significant role. The study emphasized how environmental and contextual factors influence psychological outcomes. In addition, Shukla and Joshi (2017) reported that social support and emotional intelligence buffered loneliness among first-year students transitioning to independent living. These results reinforce the importance of emotional and social resources in managing residential transitions.

Although prior research has investigated emotional maturity, psychological well-being, loneliness, resilience, decision-making styles, and self-concept among hostellers and day scholars, comparatively little work has examined self-reliance, self-disclosure, and self-concept clarity together within the Indian university context. Moreover, the interaction between living arrangements and gender across these three constructs has not been extensively explored. The existing literature presents mixed findings, with some studies indicating positive psychological outcomes associated with independent living (Bhattacharjee, 2016; Rajkumari et al., 2024), while others document adjustment challenges and emotional difficulties (Hasan et al., 2017; Javaid et al., 2024).

Accordingly, the present study aims to address this gap by conducting a comparative analysis of self-reliance, self-disclosure, and self-concept clarity among Indian university students according to their living arrangements. By examining these constructs collectively and considering gender differences, the study seeks to provide a comprehensive understanding of how residential context influences psychological development during emerging adulthood. The findings may inform the design of institutional strategies that support emotional adaptation, identity stability, and interpersonal well-being among university students.

2. Methodology

2.1 Aim

To investigate the impact of living arrangements on Indian university students' self-reliance, self-disclosure, and self-concept clarity.

2.2 Objectives

- To understand the development of self-reliance and patterns of self-disclosure caused due to separation from the family.

- To examine the extent and nature of self-concept clarity during the transition to independent living.
- To analyze the relationships and interconnections among self-reliance, self-disclosure, and self-concept clarity.
- To recommend evidence-based interventions for higher education institutions to support students' emotional adaptation and well-being.

2.3 Hypothesis

- **H1:** Students living alone will have high self-reliance as compared to the one living with family
- **H2:** Students residing independently will show higher self-disclosure as compared to students residing with family.
- **H3:** Students who live independently will report high on self-concept clarity as compared to other students who live with family.
- **H4:** There will be significant gender differences in self-reliance, self-disclosure, and self-concept clarity between students in groups of living arrangements.

2.4 Variables

- Independent variable:** living arrangements
- Dependent variable:** self-reliance, self-disclosure and self-concept clarity

2.5 Sample size

The data was collected from 250 participants, divided equally in 2 groups i.e. Living away from family (125) and living with family (125) using purposive sampling.

2.6 Inclusion and Exclusion criteria

Inclusion criteria specified that college students aged 18 to 29 years who either reside with their families or have lived away from family for at least six months for the purpose of college education were eligible to complete the questionnaires. Any student who did not meet these criteria was excluded from the study.

2.7 Research design

This research employed a quantitative comparative design. It compared students living with their families and those living independently on standardized measures of self-reliance, self-disclosure, and self-concept clarity, using data obtained through self-report questionnaires. Standardized scales were administered as the questionnaires.

2.8 Measures

Self-Reliance Scale: The first scale was the Self Reliance Scale developed by Meera

Padhy, Meena Hariharan, Suma Lavanya Mutnury, Oindrila Mukherjee, and Risvana Maryam (2024), published in the International Journal of Sustainable Society (Vol. 16, No. 1). The scale assesses self-reliance in general adult populations and is appropriate for university samples. It comprises 30 items rated on a four point Likert scale and is organized into four dimensions: (1) self-efficacy, (2) external dependence, (3) autonomy, and (4) self-confidence deficit. Reliability for the full scale is strong, with a Cronbachs alpha of 0.92. Subscales with fewer than ten items were evaluated using average inter item correlations, which ranged from 0.15 to 0.50 and fall within acceptable limits. Concurrent validity is supported by positive correlations with measures of self-regulation and resilience, including the Brief Resilience Scale. The scale has been applied in research on emotional autonomy, decision making, and personal adjustment, and is therefore suitable for assessing university students across residential contexts.

Revised Self-Disclosure Scale (RSDS): The second scale was the Revised Self Disclosure Scale developed by Lawrence R. Wheeless and Janis Grotz (1976; revised 1978). Originally introduced in Human Communication Research, the RSDS conceptualizes self-disclosure as a multidimensional construct. The instrument contains 31 items rated on a seven point Likert type scale. Several items are negatively worded and are reverse coded prior to computing subscale scores. Higher total and subscale scores indicate greater levels of self-disclosure. The RSDS comprises five subscales: (1) intended disclosure, (2) amount, (3) positive negative, (4) control of depth, and (5) honesty accuracy. Reported Cronbachs alpha values include intended disclosure = 0.85, amount = 0.88, valence = 0.91, depth = 0.84, and honesty = 0.87, with overall internal consistency ranging from 0.81 to 0.91 across studies. Factor analytic research supports the five dimensional structure, and construct validity is demonstrated through correlations with interpersonal trust, relational closeness, and solidarity. The RSDS has been widely used in studies of communication patterns and relational development and is appropriate for assessing self-disclosure among university students living with or away from family.

Self-Concept Clarity Scale (SCCS): The third scale was the Self Concept Clarity Scale developed by Jennifer D. Campbell, Trapnell, Heine, Katz, Lavallee, and Lehman (1996) and published in the Journal of Personality and Social Psychology in the article titled Self Concept Clarity: Measurement, Personality Correlates, and Cultural Differences. The SCCS assesses the clarity, consistency, and stability of an individual's self-beliefs rather than the evaluative positivity of those beliefs. The scale comprises 12 items rated on a five point Likert scale. Several items are reverse coded before summing the total score. Higher scores reflect greater self-concept clarity, indicating a coherent, confident, and stable sense of self. The SCCS encompasses three interconnected aspects: (1) confidence in self-beliefs, (2) consistency of self-perception, and (3) stability of self-concept. Reliability is strong, with

Cronbachs alpha ranging from 0.85 to 0.86. Test retest reliability over a period of four to five months ranges between 0.70 and 0.79, indicating temporal stability. Construct validity is supported by positive correlations with self-esteem, conscientiousness, and extraversion, and by negative correlations with neuroticism, anxiety, and depression. The SCCS has been extensively employed in research on identity development, emotional regulation, and psychological adjustment, making it suitable for assessing university students across different living arrangements.

2.9 Procedure

The research followed a structured procedure to ensure rigorous and reliable data collection. Participants were recruited on university campuses and included students who lived with their families as well as those who lived independently. Each participant received an informed consent form prior to data collection, which stated that participation was voluntary and that withdrawal was permitted at any time. After providing consent, participants completed three questionnaires: the Self-Reliance Scale, the Revised Self-Disclosure Scale, and the Self-Concept Clarity Scale. The instruments were administered in a research format within a quiet, comfortable setting to minimize distractions. Respondents were instructed to complete the questionnaires at their own pace and to respond honestly. Completed questionnaires were examined for completeness and accuracy. The resulting dataset was prepared for statistical analysis to assess differences associated with living arrangements and to examine potential gender effects.

3. Results

Descriptive Statistics

Table 1. *Descriptive Statistics of Research Variables (N = 250)*

Variable	Mean	SD
Self-Reliance	87.76	9.16
Self-Disclosure	136.32	15.10
Self-Concept Clarity	37.93	5.50

The sample has moderate scores of self-reliance, self-disclosure, and self-concept clarity, as demonstrated by mean scores. Standard deviations are also varied enough between the participants, which supports the intended comparative analyses.

Comparison According to the Living Arrangement.***Self-Reliance*****Table 2.** *Independent Samples t-test for Self-Reliance Based on Living Arrangement*

Living Arrangement	N	Mean	SD	t	df	p
With Family	125	83.94	9.65			
Away from Family	125	91.57	6.79	-7.226	248	< .001**

**Significant at .001 level

The t-test showed statistically significant difference between Self-Reliance of students who live with family and students who do not live with family $t(248) = -7.226$, $p < .001$. Students who lived away from family had better scores ($M = 91.57$, $SD = 6.79$) as compared to those who lived with family ($M = 83.94$, $SD = 9.65$). This effect is large and significant, which points to a strong correlation between residential independence and increased autonomy, personal agency, and self-sufficiency.

Self-Disclosure**Table 3.** *Independent Samples t-test for Self-Disclosure Based on Living Arrangement*

Living Arrangement	N	Mean	SD	t	df	p
With Family	125	133.46	14.34			
Away from Family	125	139.18	15.35	-3.040	248	.003**

**Significant at .001 level

Self-Disclosure also had a significant difference as well as analyzed, $t(248) = -3.040$, $p = .003$. Those who were residing independently showed more self-disclosure ($M = 139.18$, $SD = 15.35$) compared to those who were living with the family ($M = 133.46$, $SD = 14.34$). Even though the effect size does not match that of self-reliance, the value shows that residential status significantly affects openness and the expressive behavior, where students who are independently residing are more likely to share their personal thoughts and feelings.

Self-Concept Clarity**Table 4.** *Independent Samples t-test for Self-Concept Clarity Based on Living Arrangement*

Living Arrangement	N	Mean	SD	t	df	p
With Family	125	36.13	4.82			

Away from Family	125	39.73	5.56	-5.471	248	< .001**
-------------------------	-----	-------	------	--------	-----	----------

**Significant at .001 level

There was a significant difference between groups in Self-Concept Clarity, $t(248) = -5.471$, $p < .001$. The students who did not live with their families produced greater clarity of self ($M = 39.73$, $SD = 5.56$) as compared to those who lived with their families ($M = 36.13$, $SD = 4.82$). This trend indicates that independent residence is linked to more consolidated and well-defined sense of identity.

Gender-Based Analysis

Table 5. Independent Samples *t*-test for Research Variables Based on Gender

Variable	Gender	Mean	SD	t	df	p
Self-Reliance	Male	89.54	8.92	3.141	248	.002**
	Female	85.97	9.08			
Self-Disclosure	Male	128.92	10.20	-8.878	248	< .001**
	Female	143.72	15.60			
Self-Concept Clarity	Male	37.59	5.42	-0.967	248	.335
	Female	38.26	5.57			

**Significant at .001 level

The findings show that there are gender difference in Self-Reliance where males are higher than females, $t(248) = 3.141$, $p = .002$. On Self-Disclosure, on the contrary, the females scored much higher than males, $t(248) = -8.878$, $p < .001$. An insignificant gender difference was observed in Self-Concept Clarity, $t(248) = -0.967$, $p = .335$ and there may be similarity in identity clarity between genders.

Correlation Analysis

Table 6. Pearson Correlations among Variables

Variable	Self-Reliance	Self-Disclosure	Self-Concept Clarity
Self-Reliance	1	0.052, $p = 0.410$	0.390, $p < 0.001$ **
Self-Disclosure	0.052, $p = 0.410$	1	0.360, $p < 0.001$ **
Self-Concept Clarity	0.390, $p < 0.001$ **	0.360, $p < 0.001$ **	1

**Significant at .001 level

The Pearson correlation matrix presents the relationships among the three variables. Self-reliance and self-disclosure exhibit a very small, non-significant correlation ($r = 0.052$, $p = 0.410$), indicating that, in this sample, emotional independence is not directly associated with the extent of disclosure. Self-reliance and self-concept clarity show a moderate positive correlation ($r = 0.390$, $p < 0.001$), such that students reporting greater self-reliance also tend to report clearer and more stable self-concepts. Self-disclosure and self-concept clarity are similarly moderately positively correlated ($r = 0.360$, $p < 0.001$), suggesting that students who are more open and selective in sharing tend to report higher clarity in their self-views. Overall, these correlations indicate that self-concept clarity relates to both self-reliance and self-disclosure, while self-reliance and self-disclosure are not strongly related to each other.

4. Discussion

The research investigated the relationship between living arrangement and three constructs- self-reliance, self-disclosure, and self-concept clarity among India university students. It compared students living independently with those residing with family and examined gender differences across these variables. Four hypotheses were tested.

Hypothesis 1 proposed that students living independently would exhibit higher self-reliance; the results supported this hypothesis. Students residing away from their families scored significantly higher on self-reliance. Independent living necessitates managing daily responsibilities, making decisions, and coping with stress without immediate family support, which may strengthen autonomy and personal agency. In contrast, students living with family may rely more on available support systems.

Hypothesis 2 predicted greater self-disclosure among students living independently, and this prediction was supported. Students living away from family reported higher levels of self-disclosure. Independent residence expands peer networks and increases reliance on friendships, which may promote more selective and intentional sharing of personal experiences. Family environments, shaped by established roles and cultural expectations, may constrain such voluntary disclosure.

Hypothesis 3 proposed that self-concept clarity would be higher among students living independently, and the data supported this hypothesis. Students living away from family demonstrated clearer and more consistent self-concepts. Opportunities for independent decision-making and identity exploration may contribute to the development of a more stable and coherent sense of self.

Hypothesis 4 examined gender differences and received partial support. Male students

scored higher on self-reliance, whereas female students reported higher self-disclosure. No significant gender difference emerged for self-concept clarity. These patterns may reflect gender socialization processes; however, identity clarity appears to be influenced more strongly by contextual experiences than by gender alone.

Correlation analyses further clarified these relationships. Self-reliance and self-disclosure were not significantly related. However, both variables showed moderate positive correlations with self-concept clarity. This pattern suggests that independence and interpersonal openness are distinct processes, yet both contribute to a clearer and more stable sense of identity. Overall, the findings indicate that living arrangement is an important contextual factor in student development. Independent living was associated with greater self-reliance, higher self-disclosure, and stronger self-concept clarity. In the Indian context, where family interdependence is common, independent residence appears to facilitate psychological separation and identity development.

4.1 Limitations

The research employed a cross-sectional design; therefore, causal inferences cannot be made. Living arrangement was treated as a single, broad category without distinguishing between specific forms of independent residence or accounting for duration of stay. All data were obtained via self-report instruments, which may introduce response bias. Additionally, potential confounds such as personality, socioeconomic background, and parental attachment were not controlled and may have affected the results.

4.2 Future Implications

Future research should adopt longitudinal designs to monitor changes that occur before and after students transition to independent living. Recording the specific type and duration of residence would yield more precise information. Incorporating background variables and testing candidate mediators, for example responsibility, peer reliance, and identity exploration, would strengthen theoretical interpretation. Qualitative methods could also be used to capture students' lived experiences of independence and identity development.

5. Conclusion

The research examined the relationship between living arrangement and self-reliance, selective self-disclosure, and self-concept clarity among India university students. Findings indicate that students living independently reported higher self-reliance, greater self-disclosure, and clearer self-concept clarity than students residing with their families. Gender differences were observed for self-reliance and self-disclosure but not for self-concept clarity.

Correlational results show that both self-reliance and self-disclosure are associated with self-concept clarity, whereas self-reliance and self-disclosure are not strongly related to each other in this sample. Overall, these patterns suggest that living arrangement is a meaningful contextual factor for psychological development during the university years.

References

- Bajwa, R. S., Batool, I., Asma, M., Ali, H., & Ajmal, A. (2016). Personality traits and decision making styles among university students (Pakistan). *Pakistan Journal of Life and Social Sciences*, 14(1), 38-41.
- Bhattacharjee, A. (2016). Emotional maturity among young adults: A comparative research. *Indian Journal of Psychological Science*, 6(2), 73-79.
- Hasan, D., Kazmi, U. E. R., & Jawahir, K. (2017). Gender differences in adjustment issues, quality of life and psychological resilience among hostel students. *Pakistan Journal of Gender Studies*, 15(1), 45-60.
- Ishaq, G., Solomon, V., & Khan, O. (2017). Relationship between self-esteem and loneliness among university students living in hostels. *International Journal of Research Studies in Psychology*, 6(2), 21-27.
- Javaid, Z. K., Fatima, R., & Kamran, M. (2024). Self-esteem, Social isolation and Relationship difficulties among Hostel Students: A Qualitative Research. *Journal of Educational Sciences & Research*, 11(2).
- Jiang, L. C., Yang, I. M., & Wang, C. (2017). Self-disclosure to parents in emerging adulthood: Examining the roles of perceived parental responsiveness and separation–individuation. *Journal of Social and Personal Relationships*, 34(4), 425–445.
- Kaur, S., & Upreti, R. (2024). Gender-based Variations in Emotional Self-disclosure among Undergraduate Students. *Indian Journal of Health & Wellbeing*, 15(4), 484.
- Moghe, S., & Misra, S. (2024). A Research on Psychological Well-being among University Students.
- Rajkumari, M. A. M. J. (2024). Self-concept & emotional competency among day scholars & hostellers. *EPRA International Journal of Research and Development (IJRD)*, 9(4), 305-307.
- Sanyal, N., Fernandes, T., & Infimate, R. (2016). Perceived social support and psychological well-being in north eastern and non-north eastern girl hostellers. *Indian Journal of Positive Psychology*, 7(3), 306.
- Shukla, A., & Joshi, R. (2017). Social support and emotional intelligence as related to

loneliness among college going first year students. *Indian Journal of Positive Psychology*, 8(3), 398.