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Well-being of the Older Population

Throughout this report we have focused on different dimensions of human development and, in each context, highlighted vulnerabilities faced by specific populations. The present chapter focuses on the well-being of the older population and is different in that it addresses an area of concern that has received little attention in the past, but seems likely to pose substantial challenges as India moves along the path of demographic transition. Consequently, the goal of this chapter is to draw attention to three issues. First, while the Indian population structure is now dominated by a preponderance of young people, as fertility and mortality decline, the proportion of population aged 60 and above will rise. Second, till date, much of the care and support of the elderly seem to come from the family rather than the state, or personal savings. How well these social support networks will survive the coming economic transformations remains open to question. Third, aging in India has a unique gender dimension. In most countries women tend to outlive men and, hence, the older population tends to be highly feminine. While the unfavourable sex ratio (discussed in Chapter 8) does not allow that phenomenon in India, most elderly men are part of a couple and receive emotional and physical support from their wives. In contrast, a vast proportion of older women are widowed. Since few women have independent sources of income, or hold title to their homes (as documented in Chapter 10), this leads to a tremendous vulnerability for women.

Rapid declines in fertility and longer life expectancy have made the older population a growing, although still

small, segment of the population. But even as their numbers grow, the traditional support systems of joint families and landownership are threatened by increasing urbanization and economic growth. Migration to urban areas by the younger generation in search of jobs has led to the perception that older people may be left to fend for themselves in rural areas. New institutions have already sprung up to respond to these new insecurities, but as the IHDS results show, their impact is still quite marginal in most parts of the country.

In this chapter, we examine the size of the older population, the work they do, the economic support they receive from the state, and support from the family. The profile that emerges shows that the welfare of the elderly still depends primarily on their family situation and age. As the preceding chapters have documented, education, income, and social group help determine how well the family lives and, thereby, influences the lifestyle of the elderly. In addition, gender emerges as a special concern. Regional and urban–rural variations shape all these factors, so the elderly fare much better in some places than in others.

The common demographic definition in India classifies people aged 60 and older as the elderly. The IHDS collected data on various factors related to their well-being, including their education, living arrangements, participation in productive work (whether paid or unpaid), and their participation in government sponsored pension programmes.¹ About 17,900 people in this age category lived in the households that were surveyed.²

¹ When the elderly were not available for direct interview, proxy reports were collected, potentially resulting in some underestimation.

² Morbidity and access to health care play an important role in shaping the well-being of the older population, but this has been discussed in Chapter 7.

A GROWING POPULATION

According to the Census, the proportion of the population that is elderly rose from about 5.6 per cent in 1961 to 7.4 per cent in 2001. The 61st round of the NSS reported that the elderly constitute about 7.2 per cent of the total population, and the IHDS data, collected in 2005, found a slightly higher percentage of elderly persons (8 per cent). Most of the states fall within a narrow range of 7 to 10 per cent elderly. Only Kerala, at 13 per cent, is distinctive at the high end. Delhi (4 per cent), Jharkhand (5 per cent), and Assam (5 per cent) are especially low (see Figure 9.1).

Early fertility decline is one of the major reasons for the high proportion of elderly persons in Kerala. Other factors that influence their relative percentage in the population

relate to the degree of urbanization and the degree of migration of the working age population. For instance, Delhi attracts a large working age migrant population, and because of the high cost of living there, many Delhites may return to their ancestral homes as they age. On the other hand, Kerala not only benefits from lower fertility and increased life expectancy but also has a substantial out-migration of its working age population for employment.

In most parts of the world, women have a relative advantage in terms of greater life expectancy than men, which results in an elderly population that is disproportionately female. But in India, the situation is more complicated and, overall, the feminization of the elderly is yet to happen. In regions of the north, that are known for discrimination

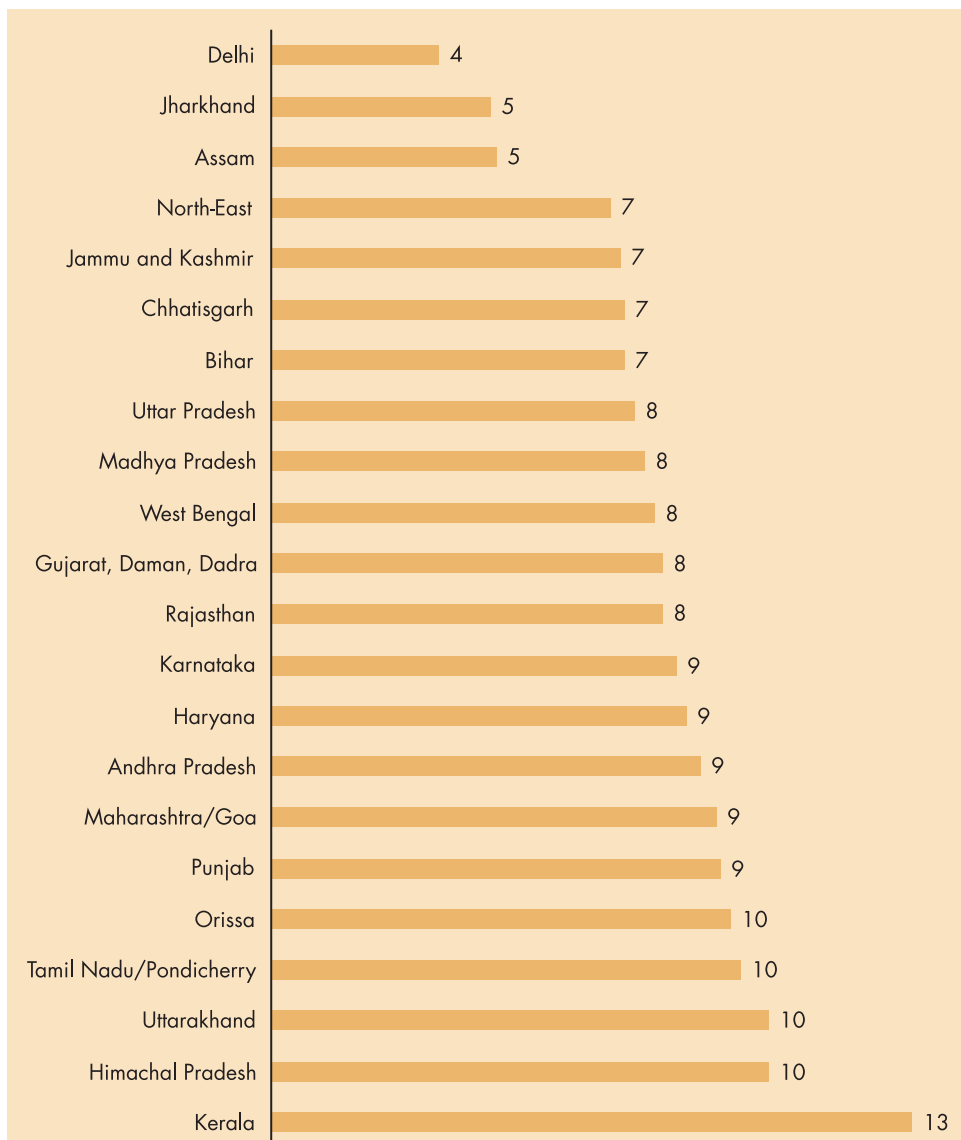


Figure 9.1 Statewise Distribution of the Population Above Age 60 (per cent)

Source: IHDS 2004–5 data.

against females (for example, in the states of Bihar, Uttar Pradesh, or Punjab), the low sex ratio contributes to an elderly population that is more masculine than should be expected.

While the distribution of the elderly between socio-economic groups, based on income and education, mirrors the distribution of the general population, the relative rates of fertility and age distribution has resulted in some social groups having a slightly larger percentage of elderly persons than other social groups. So, the percentage of elderly is higher among Christians, Sikhs, and Jains (12.7 per cent) and forward Hindu castes (10 per cent) than among Dalits (7.2 per cent), Adivasis (6.6 per cent), and Muslims (6.3 per cent; see Table A.9.1a). As we document in Chapter 10, fertility is somewhat lower among religious minorities and upper caste Hindus, and has been for some time, resulting in a greater proportion that is elderly. This challenge arising from the success of family planning will only magnify in the years to come and spread to all socioeconomic groups.

WORKING INTO OLD AGE

For people holding formal sector jobs in India, retirement age typically lies between the ages 58 and 62, although in

some cases, such as for university professors, it stretches to 65. In all jobs in the government sector and in most jobs in large private sector companies, retirement is compulsory. However, a focus on formal sector work masks the labour force participation of the elderly. Table 9.1 documents workforce participation of individuals aged 60 and older in various types of activities.

More than 72 per cent of rural men aged 60–9 are in the labour force, as are about 40 per cent of rural women aged 60–9. The corresponding figures for urban areas are 43 per cent for men and 13 per cent for women. Although labour force participation declines with age, a substantial decline occurs only after individuals reach the age of 80.

However, the nature of work is strongly age dependent. Formal sector work imposes much greater entry and exit regulations than work that is family based, such as work on family farms and in family businesses. In rural areas, salaried work among elderly men and women is almost negligible, although 38 per cent of men and 14 per cent of women aged between 60–9 work on family farms. In urban areas, the elderly men are predominantly concentrated in family businesses (about 16 per cent). From a public policy perspective, it is interesting to speculate whether many of

Table 9.1 Labour Force Participation and Type of Work Among Older Men and Women

	Within the Preceding Year, Per cent Engaged in:						Per cent Doing Any Other Work
	Salaried	Business	Cultivation	Farm Labour	Non-Farm Labour	Animal Care	
Rural Males							
60–9 Years	3.7	7.7	38.5	15.9	8	41.1	72.3
70–9 Years	2.8	5.3	24.6	5.6	3.1	30.9	49.6
80+ Years	0.7	2.3	10.5	2.8	1.3	14.4	25.1
Rural Females							
60–9 Years	1.1	1.7	14.5	7.9	1.4	26.4	39.8
70–9 Years	0.1	1.1	4.1	2.9	1	12.6	19.1
80+ Years	0.2	1.1	1.7	0.2	0.5	6.1	8.5
Urban Males							
60–9 Years	10.4	16.5	3.9	3.8	8.5	4.8	43.4
70–9 Years	8	11	3.2	2	4.6	5.6	30.7
80+ Years	2.9	4.8	0.6	1.5	1.3	1	10.9
Urban Females							
60–9 Years	3	2.2	1.1	1.7	2.3	3.8	13
70–9 Years	1.9	1.9	0.4	0.5	1.6	2.4	7.8
80+ Years	1.7	1	0	0	0.2	0.9	3.4

Note: Multiple activities counted separately so the total may exceed 100 per cent.

Source: IHDS 2004–5 data.

these elderly persons would choose to work if they were not faced with mandatory retirement. While this question is difficult to answer definitively, a comparison of employment rates in various sectors between those aged 60–9 and 15–59 provides a clue. As shown in Chapter 4 (Figure 4.2), among urban men, 47.2 per cent of men aged between 15–59 are involved in salaried work. Only 10 per cent of urban men aged 60–9 have salaried work. Contrasting this sharp decline with a modest decline for employment in own business—from 25 per cent for those aged 15–59 to 16 per cent for those aged 60–9—suggests that there might be greater demand for employment among the elderly, if work was available. The compulsory retirement age for government and public sector employees has been slowly inching up through various state and central government decisions, but the pressure applied by ever larger incoming cohorts for jobs has made substantial changes difficult to achieve.

At the same time, workers in the formal sector have access to pensions. Workers who are self-employed in family businesses, farming, or in manual labour at daily wages, do not have this benefit, and their continued employment may be driven by both lack of mandatory retirement and lack of alternative income in the form of pensions. Table A.9.1a documents that labour force participation among the elderly is the highest in households in the lowest income quintile (46 per cent) and lowest in those in the highest quintile (33 per cent). Part of the reason for decline in salaried jobs but not self-employment may be that the formal sector work requires a full time work schedule, whereas, self-employment may often require that the elderly work for a few hours every day, or engage in overall supervision of the business while leaving younger family members to deal with more physically demanding activities.

FINANCIAL WELL-BEING OF THE ELDERLY

If the elderly do not work, do they have other sources of income? Three sources of income deserve particular attention:

- (1) Private savings, including investments, pensions, and rents,
- (2) Government benefits, and,
- (3) Support from other family members.

Some elderly own property or have investments that may provide income, and others rely on pensions from their job. Since it is often difficult to differentiate between the property owned by the elderly and that owned by other household members, the IHDS did not determine the ownership of property. Hence, we can examine all income from property or pension only for the household. Nonetheless, this

examination provides interesting insights into the sources of income for households in which the elderly live.

Table 9.2 shows that about 26 per cent of the elderly live in households in which pensions, interest income, or rents are received.

This includes rent or crops received for leasing out farmland. Although only 16 per cent households in the general population receive this type of income, the elderly appear to be more likely to receive pensions or rent from leasing out property. These households are largely located in better off segments of society: the educated, higher income households, and urban residents. Less than 20 per cent of the elderly in households in the bottom three income quintiles are likely to receive any income from interest, rent, or pensions. This figure is 45 per cent for those in the top quintile. Elderly households that receive income from interest, rent, or pensions received are substantial amounts, about Rs 27,300 in the year preceding the survey. However, given the low rate of receipt, at an all India level, the income from pensions, rent, and interest is only about Rs 6,700. About 7 per cent of all elderly households receive remittances from family members living elsewhere and 17 per cent receive some form of government benefits, such as income from the National Old Age Pension Scheme (NOAPS) or the Widow Pension Scheme. When remittances are received, they average almost Rs 20,000. In contrast, government benefits are very small (only about Rs 1,800 for households receiving any benefits), averaging Rs 303 per household, having an elderly member. Table 9.2 also documents the earned income from wage and salary, business, and farming for the household. Compared to the average earned income of about Rs 45,700 per year, the government benefits of Rs 303 suggest that much of the support of the elderly in India comes from current earnings of the elderly and other family members.

The importance of three sources of support—private savings, family transfers, and government benefits—varies across different segments of society. Income from private savings (that is, rent, interest income, and pensions) provides the most income and is concentrated in the privileged sections of society, including urban residents, the more educated, and forward castes/minority religions. In contrast, income from remittances and government benefits is concentrated in the more vulnerable sections of society, rural residents, the less educated, and Dalits and Adivasis. Because income from property and pensions is far greater than remittances or government benefits, access to pensions may well be one of the factors resulting in higher standards of living for the privileged elderly.

In 1995, the central government, with the assistance of the state governments, sponsored the NOAPS and Widow Pension Scheme to provide some relief to the elderly and widows, who are economically destitute. In the IHDS

Table 9.2 Sources of Income Among Households with Elderly

	Per cent Households with Any Income From				Mean Rs Per Year if Any Received				Mean Rs Per Year for Whole Population			
	Agr./ Bus. Wage	Property Pensions	Remittances	Government Benefits	Agr./ Bus. Wage	Property Pensions	Remittances	Government Benefits	Agr./ Bus. Wage	Property Pensions	Remittances	Government Benefits
All India	89	26	7	17	51,323	27,320	19,899	1,771	45,717	6,713	1,387	303
Gender												
Male	90	27	7	15	51,435	28,981	19,543	1,795	46,059	7,581	1,324	264
Female	89	24	7	20	51,207	25,399	20,244	1,752	45,366	5,823	1,451	343
Age												
60–9	90	26	7	16	50,028	28,326	18,538	1,726	45,107	6,896	1,231	273
70–9	88	25	8	19	53,289	27,021	19,155	1,719	46,854	6,371	1,447	331
80+	86	30	7	19	54,142	22,803	29,493	2,143	46,337	6,523	2,181	411
Education												
None	91	19	7	21	38,703	17,719	17,960	1,687	34,962	2,877	1,201	359
1–4 Std	91	23	8	15	50,051	19,618	17,535	1,968	45,436	4,246	1,405	302
5–9 Std	89	34	8	9	72,421	26,684	25,427	1,634	64,066	8,927	2,046	141
10–11 Std	85	57	7	8	95,239	37,516	21,319	2,591	80,486	21,339	1,379	209
12 Std/Some college	78	70	9	6	1,01,345	51,674	32,048	3,474	78,992	35,966	2,907	202
Graduate/Diploma	68	76	7	4	1,56,468	66,752	25,083	6,972	1,06,207	50,849	1,729	267
Family Type												
Single	45	35	15	30	8,833	10,445	10,607	1,799	3,948	3,589	1,638	532
Couple	58	40	10	15	30,066	32,376	14,209	2,252	17,200	12,974	1,429	347
Nuclear	90	27	6	10	39,036	30,489	17,830	1,795	35,046	8,091	1,025	170
Joint	95	24	7	18	55,260	26,505	21,990	1,715	52,189	5,819	1,425	309
Place of Residence												
Metro city	87	39	2	6	1,03,036	50,994	20,862	5,356	89,768	19,881	461	311
Other urban	87	35	5	10	75,425	37,843	23,809	2,367	65,351	13,341	1,270	245
Developed village	90	25	8	17	49,273	22,106	19,392	1,827	43,874	5,038	1,563	316
Less developed village	91	21	7	22	34,853	18,485	19,027	1,446	31,533	3,292	1,392	316
Income												
Lowest Quintile	82	19	7	24	8,252	4,493	5,047	1,512	6,617	535	365	366
2nd Quintile	93	15	7	20	16,722	9,476	8,406	1,250	15,556	1,062	558	254
3rd Quintile	92	19	7	17	25,050	13,964	16,153	1,538	23,085	2,359	1,151	267
4th Quintile	94	28	7	16	42,918	22,505	20,620	2,444	40,115	5,910	1,425	392
Highest Quintile	95	45	8	10	1,33,169	46,233	40,835	2,639	1,25,906	20,558	3,101	264
Social Group												
Forward Castes	87	40	7	10	71,985	34,413	20,215	2,353	62,311	13,291	1,498	243
OBC	89	25	7	17	41,561	22,247	18,794	1,800	36,744	5,057	1,228	313
Dalit	93	16	7	27	32,977	19,194	15,993	1,614	30,719	2,855	1,122	440
Adivasi	94	14	3	25	28,505	23,623	12,108	1,306	26,763	2,900	340	329
Muslim	88	21	9	12	52,616	22,784	22,940	1,361	46,373	4,538	2,026	162
Other religion	86	30	10	8	1,55,046	41,066	36,066	2,965	1,32,938	11,810	3,635	225

Notes: Calculated for the whole household, not just the elderly. Table only includes households with at least one elderly. Agr. refers to Agricultural and Bus. refers to Business.

Source: IHDS 2004–5 data.

data, less than 8 per cent of those aged 60 and older receive pension from the NOAPS, and less than 3 per cent of widows receive the widow pensions. While these are the two most widespread programmes, the older population is eligible for a wide range of programmes, including pensions given to Freedom Fighters and their widows and widowers, as well as the Annapurna Scheme, which provides free grains. When all sources of government assistance are combined, 17 per cent of the elderly live in households that receive some kind of assistance. However, government assistance appears to be targeted towards the more vulnerable sections of society. Rural residents, the less educated, and Dalits and Adivasis are more likely to receive government assistance than are the more privileged elderly. This is largely because most benefits are targeted at the poor. The only exception is assistance given to individuals who participated in the Indian freedom movement, and their spouses. Freedom Fighters who can provide documentation of their participation in the freedom movement receive substantial assistance. Because the last major movement took place in 1942, relatively few Freedom Fighters are alive today to use these benefits. But in as much as they, or their spouses, are able to obtain these pensions, many are located in the more privileged sections of society.

FAMILY AS SOURCE OF SUPPORT FOR THE ELDERLY

Traditionally, the elderly have been seen as integral to a family structure that is based on intergenerational reciprocity. A shared sense of rights and obligations binds the generations in a joint family, economically, socially, and emotionally. However, with the slow erosion of employment

in the traditional sectors of the economy, like farming, and a preponderance of new jobs emerging in urban areas, it is often argued that the multigenerational family system is undergoing increasing stress.

The IHDS indicates that in spite of this potential for disintegration, most elderly persons continue to live with their children and other family members (see Figures 9.2a and 9.2b).

About 13 per cent men and 11 per cent women live alone, or with their spouse. Of the remaining some live with their married or unmarried children, and many live in extended families, with their brothers and nephews. Nearly 77 per cent of the elderly live with a married son/brother/nephew or other relative. About 11 per cent of the elderly in India reside with their unmarried children, or what is more commonly termed nuclear families. Such elderly are likely to make a living as small farmers, subsist on pensions, or engage in some kind of petty trade. About 16 per cent of elderly men reside in nuclear families, compared with 6 per cent of elderly women. Close to 10 per cent of the elderly live with only their spouses. Here again, 12 per cent of elderly men live with their spouses, as compared with 7 per cent of elderly women. The elderly who live with their spouses are mostly retired, or live in households engaged in small farming. Finally, about 2.5 per cent of the elderly live alone.

Overall, however, residence of the elderly in three-generational joint families is widely practised in India, regardless of region (Table A.9.1b) or socio-religious affiliation (see Table A.9.1a). Joint residence is slightly less likely in households that belong to the poorest quintile, and those in which the educational level is nominal. However, it remains

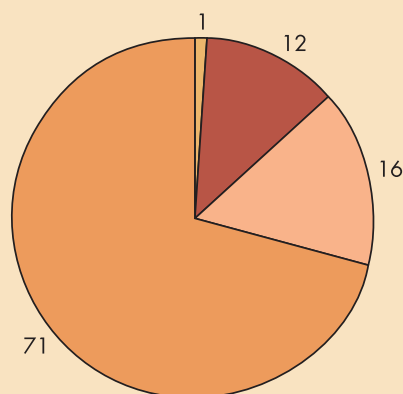


Figure 9.2a Living Arrangements of Elderly Men (in per cent)

Source: IHDS 2004–5 data.

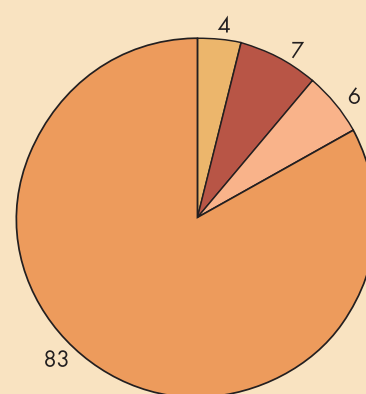


Figure 9.2a Living Arrangements of Elderly Women (in per cent)

Source: IHDS 2004–5 data.

the type of family in which the majority of the elderly are found.

Table A.9.1a displays the characteristics of the households of the elderly in various living situations. It is important to be cautious about drawing any generalizations from this table because living situations are fluid and are often determined by income, health, marital status, and other factors. It is well recognized in many countries that poverty is associated with a variety of family-coping strategies, in which individuals move in with relatives to pool their resources and make ends meet. Hence, the elderly, who are able to live in homes that they head, may well be the fortunate ones. Similarly, remittances seem more likely for couples or single individuals whose children live elsewhere. When the elderly live with family members, they receive help via co-residence and do not receive monetary transfers.

Ownership of land is strongly associated with extended family residence (Figure 9.3).

In rural areas, only 62 per cent of elderly men in households which are landless live in joint families as compared to 84 per cent of those in households with five or more acres of land. The same relationship holds for women, but the strength of the relationship is greater for men. Farm households require more labour, increasing the likelihood that the families will stay together. Even more importantly, expectations of inheriting land may keep families from splintering, at least until the death of the patriarch.

GENDER AND AGING

Aging is a distinctly gendered phenomenon. As stated earlier, in most countries, elderly women substantially outnumber elderly men. This is a phenomenon that is not yet seen in India, largely because the Indian population has been dominated by a female shortage for several decades (as discussed

at greater length in Chapter 8). However, Indian men and women experience aging differently. Most elderly men are married and have wives who are able to provide companionship as well as domestic support. In contrast, most elderly women are widows who lose companions as well as social status and become financially dependent on their children.

The longer life expectancy of women, on an average, and the normative age gap between husband and wife make widowhood more likely for women than for men. Thus, among the elderly, while 56 per cent of women are widows, only 18 per cent of men are widowers (see Table A.9.1a). Among the oldest (age 70+), 75 per cent of women are widowed, while only 28 per cent of men are (see Figure 9.4).

In a small part, this is compounded by cultural practices which dictate that it is acceptable for men to remarry after losing a wife, but not for women who are widowed. Through their life course, most women are dependent on men—first their father, then their husband, and finally their son. A woman's well-being upon widowhood greatly depends on whether her children (or, other relatives in rare cases) provide adequate support.

There is also a gender differentiation in the relative status of the elderly within a household. More elderly men occupy positions of power in a household than women (Figure 9.5).

The majority of elderly men (81 per cent) are accorded the status of head of household, whereas elderly women are more commonly found as either mothers of the head (44 per cent), or the wife of the head (35 per cent). To the extent that status within a family implies control over resources and comes with a certain degree of influence and obligation, being referred to as a parent may have implications for general well-being and access to care. When women are heads of households, it is often because they are destitute

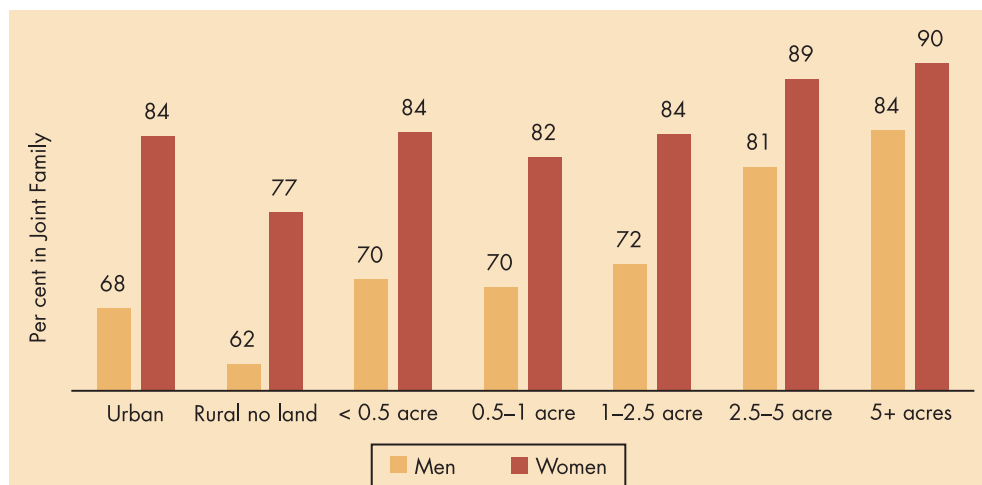
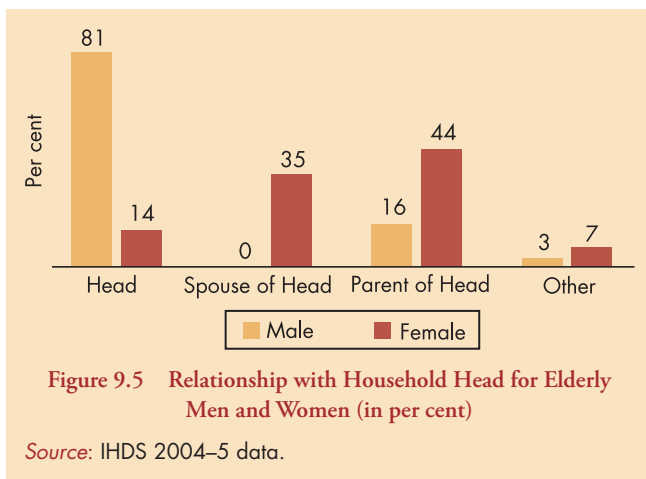
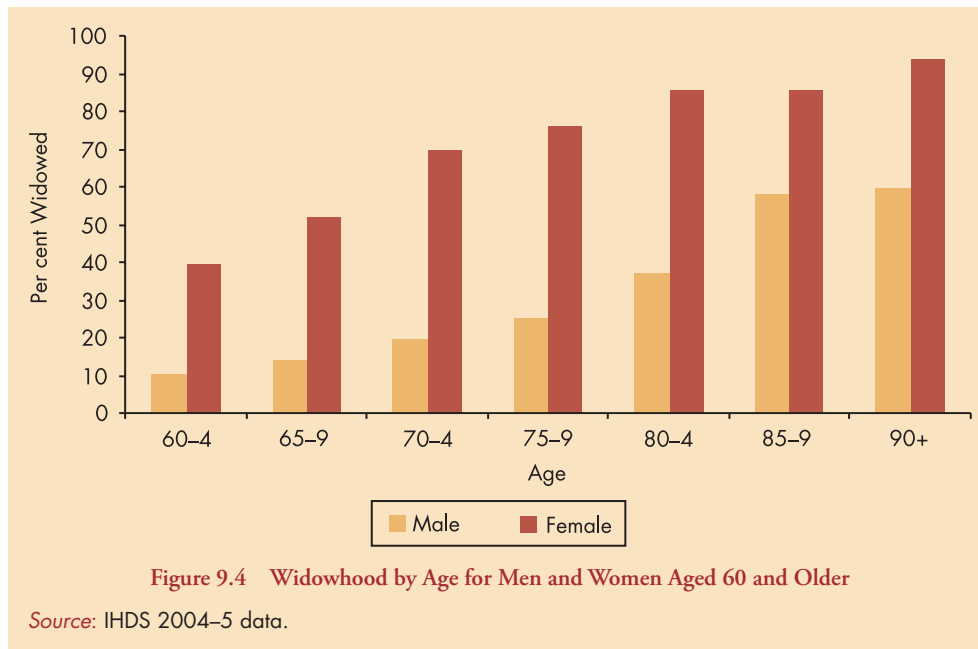


Figure 9.3 Landholding and Joint Family Living for Men and Women Aged 60 and Older

Source: IHDS 2004-5 data.



widows with young children, or living alone. Data from both the India Census 2001 and the *NFHS-II* reveal that more elderly women live alone than do elderly men in India.

DISCUSSION

As we noted at the beginning of this chapter, population aging has not been of great concern in India because a

sustained rate of population growth has ensured that each successive cohort is larger and, hence, the population is dominated by young people. However, as fertility falls and mortality among the older population continues to decline, aging will become a larger challenge. Further, because of declining fertility, at least some elderly persons may not have a son to care for them in the old age. Given the reluctance to accept help from daughters (which we document in Chapter 10), population aging could increase the vulnerability of the elderly without sons.

Financial and social support of the elderly remain, almost entirely, located within the family, although many elderly persons work. They also live with sons/brothers/nephews and other family members, who provide financial and emotional support. While in most areas, co-residence with daughters is rare, it is often found in the North-East. Co-residence is particularly common for the oldest (age 70+) or people who own a considerable amount of land. As fertility declines and urbanization increases, extended families may come under duress, and other sources of support for the elderly may need to be developed.

HIGHLIGHTS

- With 13 per cent elderly, Kerala has the highest proportion of elderly persons.
- Labour force participation among men aged 60-9 is 72 per cent in rural areas and 43 per cent in urban areas.
- Most elderly persons subsist on earnings from their own work or that of other family members. Only 17 per cent of Indian elderly households receive government benefits of any type.
- Extended family living is the norm with about 77 per cent of the elderly living with married children or other family members.

Table A.9.1a Distribution of Elderly Population and Selected Characteristics

	Elderly As Per cent of Total Population	For Individuals Aged 60 and Above								
		Characteristics			Economic Conditions				Residence	
		Per cent Distrib. in Category	Per cent Female	Per cent Widowed	Mean Household Income	Median Household Income	Per cent Poor	Per cent Working	Per cent in Joint family	Adults Aged 15–59 (per cent)
All India	8.3	100.0	49.4	36.9	56,377	30,640	22.2	41	77	2.9
Gender										
Male	8.3	50.6	NA	18	57,504	32,131	20.7	55	71	2.9
Female	8.3	49.4	NA	56.3	55,222	29,825	23.8	26	83	2.8
Age										
60–9	NA	62.1	49.8	28.2	55,705	30,460	22.6	49	73	2.8
70–9	NA	27.8	49.4	46.2	57,387	31,020	22.4	31	81	2.9
80+	NA	10.1	46.8	64.9	57,731	33,600	19.9	15	88	3.0
Education										
None	13.1	63.0	62.2	44	41,788	25,000	27.2	40	79	2.8
1–4 Std	5.6	11.2	31.5	27.1	53,183	33,750	20	49	77	2.9
5–9 Std	4.8	16.2	28.5	23.5	77,365	44,000	15.3	45	75	3.0
10–11 Std	5.4	5.3	16.4	16.5	1,05,804	74,400	4.7	43	67	3.0
12 Std/Some college	2.9	1.7	14.7	15.8	1,20,397	86,500	2.9	42	59	2.7
Graduate/Diploma	5.2	2.6	15.8	11.7	1,60,324	1,10,200	0.5	25	57	2.5
Family Type										
Single	49.9	2.5	77.1	91.9	10,048	5,500	15.1	42	0	0.0
Couple	34.7	9.8	36.9	0.1	32,359	13,200	12.3	50	0	0.3
With unmarried children	2	10.8	26.1	16.1	46,096	29,248	13.8	60	0	2.3
Joint	12	76.9	53.4	42.8	62,366	35,512	24.9	37	100	3.4
Place of Residence										
Metro city	6.8	5.4	48.4	35.7	1,10,508	84,800	12.1	17	71	2.7
Other urban	7.5	18.3	51	39.2	80,874	52,500	25.4	26	77	2.9
Developed village	9.5	39.3	49.4	36.9	53,495	28,300	18.5	42	76	2.8
Less developed village	7.9	37.0	48.6	36	39,422	23,093	26.1	51	78	2.9
Income										
Lowest Quintile	9.8	19.3	50.8	37.7	8,159	8,377	29.6	46	55	1.6
2nd Quintile	7	15.6	51.7	41.9	18,202	18,062	33.1	44	78	2.5
3rd Quintile	7.4	17.8	50.9	40.6	28,930	28,778	27.2	41	81	2.8
4th Quintile	7.9	20.3	46.6	35.7	50,717	49,700	19.3	42	84	3.3
Highest Quintile	8.9	23.7	47.8	31.4	1,54,806	1,09,000	8.8	33	87	3.8
Social Group										
Forward Castes	10	24.3	49.6	34.5	80,292	49,400	11.4	37	79	2.9
OBC	8.7	37.3	48.9	36.9	45,783	27,610	21.1	44	77	2.8
Dalit	7.2	19.0	50.3	41.2	36,825	24,000	31.1	43	76	2.8
Adivasi	6.6	6.0	50.3	40.6	32,009	19,900	44.6	51	74	2.7
Muslim	6.3	9.7	46.7	33.6	54,456	33,000	25.2	38	76	3.3
Other religion	12.7	3.7	53.1	33.8	1,50,685	59,622	15.6	24	75	2.5

Notes: Distrib. refers to Distribution.

Source: IHDS 2004–5 data.

Table A.9.1b Statewise Distribution of Elderly Population and Selected Characteristics

	Elderly As Per cent of Total Population	For Individuals Age 60 and Above								
		Characteristics			Economic Conditions				Residence	
		Per cent Distrib. in Category	Per cent Female	Per cent Widowed	Mean Household Income	Median Household Income	Per cent Poor	Per cent Working	Per cent in Joint Family	Adults Aged 15–59 (per cent)
All India	8.3	100.0	49.4	36.9	56,377	30,640	22.2	41	77	2.9
Jammu and Kashmir	7.3	1.1	44	34.3	1,08,852	70,569	2.6	46	86	4.2
Himachal Pradesh	10.4	0.8	52.1	37.7	74,055	52,992	3.3	61	79	2.9
Uttarakhand	10.4	2.2	57.2	44.2	56,287	31,065	35.8	48	81	2.8
Punjab	9.4	2.8	48.3	33.4	87,743	60,000	3.7	32	83	3.1
Haryana	8.7	2.0	51	34	82,742	50,600	11.3	32	83	3.0
Delhi	3.5	0.6	45.2	26.1	1,09,302	93,850	11.9	19	76	3.0
Uttar Pradesh	7.6	13.4	46.8	35.2	51,722	28,180	25.5	53	80	3.1
Bihar	7.4	6.4	43.7	33	36,936	22,350	13.8	50	81	3.0
Jharkhand	4.6	2.1	37.6	23.6	56,461	31,952	41.2	42	85	4.0
Rajasthan	8.2	5.4	54	34	57,757	35,682	24	37	81	2.9
Chhatisgarh	7.4	2.5	53.6	41.1	42,053	24,503	59.1	45	76	2.6
Madhya Pradesh	7.8	5.1	50.3	36.8	44,034	22,890	39.5	44	79	3.0
North-East	7.1	1.0	45.8	34.9	88,845	66,018	10	46	65	3.1
Assam	4.7	1.3	32.7	23	45,141	27,000	23.4	46	47	3.3
West Bengal	8	7.1	49.3	39.5	58,546	38,600	20	32	72	2.9
Orissa	9.6	4.6	49.6	35.7	32,473	18,252	32.8	48	78	2.8
Gujarat, Daman, Dadra	8.2	5.0	53.1	37.4	58,279	32,407	10.6	38	76	2.7
Maharashtra/Goa	9.3	11.3	52	38.1	62,974	38,300	26	40	82	2.9
Andhra Pradesh	9	7.9	50.6	39	37,506	24,722	7.1	35	73	2.4
Karnataka	8.5	5.1	50.5	39.1	62,469	27,300	16.5	41	78	3.0
Kerala	13.4	5.0	54.6	37	1,02,970	45,000	26.9	23	77	2.5
Tamil Nadu/Pondicherry	9.8	7.3	46.5	44.3	44,517	26,649	20.1	35	61	2.2

Note: Distrib. refers to Distribution.

Source: IHDS 2004–5 data.