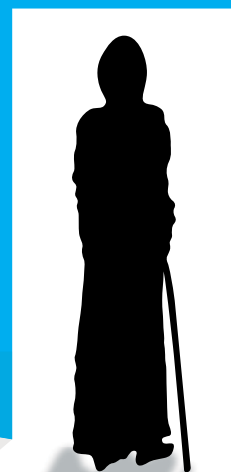


Building a Knowledge Base on  
Population Ageing in India



## The Status of Elderly in Maharashtra, 2011



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# CONTRIBUTORS

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Recently, United Nations Population Fund and its collaborating institutions – Institute for Social and Economic Change (Bangalore), Institute of Economic Growth (Delhi) and Tata Institute of Social Sciences (Mumbai) – have successfully conducted an in-depth survey on 'Building a Knowledge Base on Population Ageing in India (BKPAI)'. The survey was conducted in seven major states of the country, selected on the basis of speedier ageing and relatively higher proportions of the elderly in the population. The successful completion of this survey was largely due to the seminal contributions made by various institutions and individuals including the current and the former UNFPA Country Representatives, Ms. Frederika Meijer and Mr. Nesim Tumkaya. The guidance and dynamic leadership provided by Ms. Meijer led to the completion of the survey towards the end of 2011. The Directors of the collaborating institutions have provided extensive support throughout the period of this survey and its subsequent data analysis, which was published in the form of a comprehensive report, *Report on the Status of Elderly in Select States of India, 2011*, in November 2012.

Both during the release ceremony of the report and thereafter, it was strongly felt by the Technical Advisory Committee (TAC) of the project and many other experts that a separate state level report be brought out for each of the seven states included in the report published in 2012. These experts have also advised that the reports be widely disseminated at state level so as to initiate a dialogue not only with civil society organizations but also with the state government and its officials. This volume is largely in response to those suggestions.

The authors are thankful for overall guidance and technical directions provided by the BKPAI Coordinators. We also express our sincere gratitude to Professor P.M. Kulkarni for providing the technical support that led to the finalization of this report. Our entire team – authors, contributors and researchers – benefitted from the critical insights of a number of luminaries, experts, social scientists and the members of our Technical Advisory Committee including Professors K. Srinivasan, S. Irudaya Rajan, Arvind Pandey and Tulsi Patel. We would also like to thank all the participants of the state report finalization workshop organized jointly by the partner institutions at Manesar (Haryana).

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We hope that academia, the practitioners and other stakeholders associated with ageing issues would gain insights from this study.

Last but not least, we acknowledge the contribution of the elderly who responded to the survey.

Authors

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# ACRONYMS

ADL	Activities of Daily Living
APL	Above Poverty Line
AYUSH	Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy
BKPAI	Building a Knowledge Base on Population Ageing in India
BPL	Below Poverty Line
COPD	Chronic Obstructive Pulmonary Disease
CHC	Community Health Centre
GHQ	General Health Questionnaire
GoI	Government of India
HH	Household
HoF	Head of Family
IADL	Instrumental Activities of Daily Living
ICF	International Classification of Functioning, Disability and Health
ICIDH	International Classification of Impairments, Disabilities and Handicaps
ID	Identity Card
IEG	Institute of Economic Growth
IGNDPS	Indira Gandhi National Disabled Pension Scheme
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IGNWPS	Indira Gandhi National Widow Pension Scheme
IPOP	Integrated Programme for Older Persons
LPG	Liquefied Petroleum Gas
MC	Municipal Corporation
ISEC	Institute for Social and Economic Change
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MLA	Member of Legislative Assembly
MIPAA	Madrid International Plan of Action on Ageing
MoHFW	Ministry of Health and Family Welfare
MoSJE	Ministry of Social Justice and Empowerment
MPCE	Monthly Per Capita Consumer Expenditure

MWPSCA	Maintenance and Welfare of Parents and Senior Citizens Act
NCD	Non-communicable Diseases
NGO	Non-governmental Organization
NOAPS	National Old Age Pension Scheme
NPHCE	The National Programme for Health Care of the Elderly
NPOP	National Policy on Older Persons
NPSC	National Policy for Senior Citizens
NRI	Non-resident Indian
NSAP	National Social Assistance Plan
NSSO	National Sample Survey Organisation
OAPS	Old Age Pension Scheme
OBC	Other Backward Classes
OPD	Out-Patient Department
PHC	Primary Health Centre
PPS	Probability Proportional to Population Size
PRC	Population Research Centre
PRI	Panchayati Raj Institutions
PRS	Passenger Reservation System
PSU	Primary Sampling Unit
RSBY	Rashtriya Swasthya Bima Yojana
SC	Scheduled Caste
SCs	Sub-Centres
SHG	Self Help Group
SRH	Self-rated Health
ST	Scheduled Tribe
SUBI	Subjective Well-being Inventory
SWB	Subjective Well-being
TAC	Technical Advisory Committee
TISS	Tata Institute of Social Sciences
TOR	Terms of Reference
UNFPA	The United Nations Population Fund



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# 1. Background

Population ageing is an inevitable consequence of the demographic transition experienced by all the countries across the world. Declining fertility and increasing longevity have resulted in an increasing proportion of elderly persons aged 60 years and above, concomitant with the demographic transition process traversed by most of the now developed countries. India has around 104 million elderly persons (8.6% of the population is comprised of 60+ population, Census 2011) and the number is expected to increase to 296.6 million constituting 20 per cent of the total population by 2050 (United Nations, 2013). An overwhelming majority of the elderly live in rural areas and there is an increasing proportion of old-oldest age category with feminization of ageing being more pronounced at this age. Nearly three out of five single older women are very poor and about two-thirds of them completely economically dependent.

Given the nature of demographic transition, such a huge increase in the population of the elderly is bound to create several societal issues, magnified by sheer volume. The demographic changes, and more importantly the fertility transition, in India have occurred without adequate changes in the living standard of the people. As a result, a majority of the people at 60+ are socially and economically poorer. In addition, there is also extreme heterogeneity in the demographic transition across states in India resulting in vast differences in the implications of demographic change across social, economic and spatial groups. Therefore, it is important to focus immediate attention on creating a cohesive environment and decent living for the elderly, particularly elderly women in the country.

The Government of India deserves recognition for its foresight in drafting the National Policy on Older Persons (NPOP) in 1999 way ahead of the Madrid International Plan of Action on Ageing (MIPAA), when less than 7 per cent of the population was aged 60 and above. Being a signatory to the MIPAA, it is committed to ensure that people are able to age and live with dignity from a human-rights perspective. Hence, the government initiated and implemented several programmes, and has also revised and updated the 1999 policy which awaits final vetting. The United Nations Population Fund (UNFPA), globally and in India, has a specific focus on policy and research in emerging population issues and population ageing is one among them. Thus, the policies and the programmes for ageing require an evidence base for policy and programming and understanding of various aspects of the elderly given the rapid changes in the social and economic structures.

During the VII cycle of cooperation with the Government of India (2008–12), the Country Office embarked on a research project, 'Building a Knowledge Base on Population Ageing in India (BKPAI)'

with two main components: (i) research using secondary data; and (ii) collecting primary data through sample surveys on socio-economic status, health and living conditions of the elderly that can be used for further research, advocacy and policy dialogue. This project was coordinated by the Population Research Centre (PRC) at the Institute for Social and Economic Change (ISEC), Bangalore and the Institute of Economic Growth (IEG), Delhi. Collaboration with the Tata Institute of Social Sciences (TISS), Mumbai was initiated at a later stage for developing an enabling environment through advocacy and networking with stakeholders. In order to fill the knowledge gaps identified by these papers, a primary survey was carried out in seven states – Himachal Pradesh, Kerala, Maharashtra, Odisha, Punjab, Tamil Nadu and West Bengal – having a higher percentage of population in the age group 60 years and above compared to the national average.

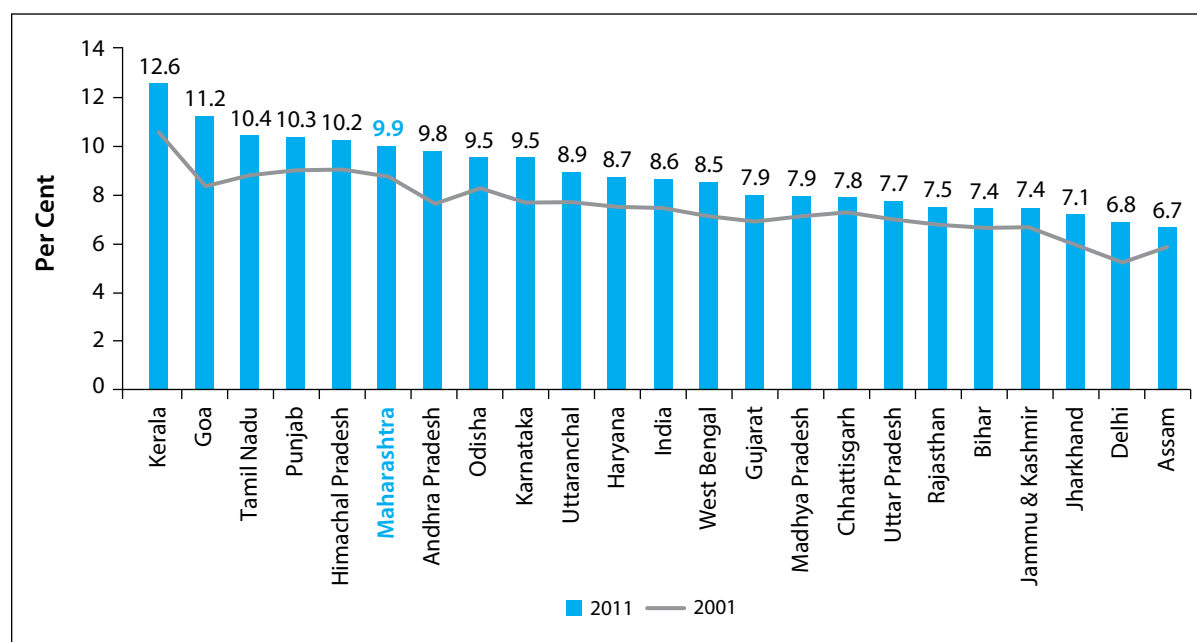
In this study, the sample for each state was fixed at 1,280 elderly households. The sample size was equally split between urban and rural areas and 80 Primary Sampling Unit (PSU) equally distributed between rural and urban areas were selected using probability proportion to the population size (PPS). The details about the survey such as sampling procedures, survey protocols, questionnaire contents, definitions and computations of different indicators are available in the 'Report on the Status of Elderly in Select States of India, 2011'.

This report is the outcome of the survey carried out in Maharashtra from May to September 2011, as part of the seven-state study by Sigma Consultancy Organisation, New Delhi. It consists of seven sections, where the first section provides a brief introduction, the second section discusses the profile of elderly households and individual elderly; the third section is about work, income and asset holdings among the elderly; section four covers the living arrangements and family relations; section five discusses the health status including subjective and mental health, and morbidity and hospital utilization; section six is on the social security in old age; and the last section is the way forward.

## 2. Sampled Households and Elderly Population

As shown in Figure 2.1, according to the 2011 Census, 9.9 million persons in Maharashtra are enumerated to be above 60 years of age. Of them, 4.7 million are men and the remaining 5.2 million are women, with the majority residing in rural areas. As the statistics depict, nearly 1 in 10 elderly in the country resides in Maharashtra. Further, in terms of the population composition of the state, over 10 per cent is comprised of persons aged 60 and above, which is higher than the national average of 8.5 per cent. Similarly, the proportion of the elderly in the age group 80 and above (oldest-old) in Maharashtra is higher than the national average.

Figure 2.1: Population Aged 60 years and above, 2001 and 2011



### 2.1 Household Characteristics

The current survey covered a total of 1,435 elderly men and women from 1,198 households across the state of Maharashtra. An almost equal number of households was selected from rural (608) and urban (590) areas. It was found that the average family size in households with at least one elderly is 5.5 compared to 4.5 in households without an elderly person. Moreover, three out of every five households are headed by an elderly person with more elderly men than women heading the households. Further, 82 per cent of the households are Hindu, 10 per cent are Muslim and 8 per cent are from other religions such as Buddhism and Christianity. Twenty per cent of the households belong to Scheduled Castes (SC) (as determined by the caste status of the head of the household), 8 per cent belong to the Scheduled Tribes (ST), 35 per cent are from other backward classes (OBC), and the remaining 37 per cent belong to other castes (Appendix Table A 2.1).

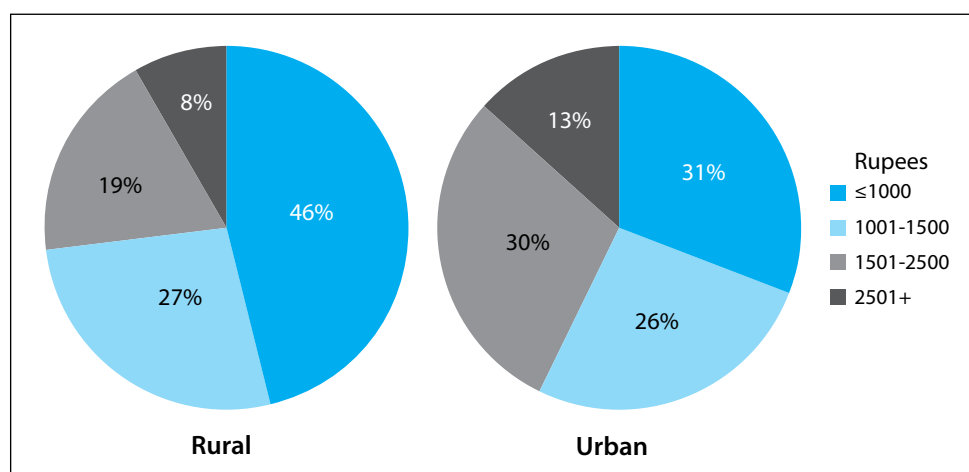
Appendix Tables A 2.1 and A 2.2 provide information on the housing characteristics, possessions and the economic status of the sampled elderly households. It is seen that about one-third of the households live in *kachcha* houses, one-fourth in *pucca* houses and the remaining 44 per cent in semi-*pucca* houses. The proportion of households living in *pucca* houses is higher in urban areas than in rural areas. A little less than half (47%) of the households in urban areas lives in *pucca* houses compared to only 12 per cent in rural areas. More than half (54%) of the households live in small houses with either one or two rooms.

Piped water is the main source of water for households, both in rural and urban areas, though a higher proportion of households in urban areas had better access to private piped water supply. Two-thirds of the households in rural areas and 90 per cent of households in urban areas get piped water supply while the remaining households get water supply either from a well or bore well. A sizeable proportion (44%) of the households does not have any toilet facility (60% in rural areas and 15% in urban areas), forcing them to defecate in the open. Availability of toilets with septic tank or flush system is very low in rural areas.

The extent of use of solid cooking fuel presents a potential health hazard. A large section of the surveyed households (59%) uses wood as cooking fuel. The use of LPG/natural gas is restricted to approximately one-third of the households (34%). There are large rural-urban differentials in the type of fuel used. In rural areas 79 per cent of the households use wood whereas in urban areas, 71 per cent of households use LPG. Overall, it appears that the elderly households of Maharashtra have limited access to drinking water, sanitation and modern forms of cooking fuel as compared to the general households.

Based on the information on consumer expenditure during 30 days prior to the survey for some selected items, and during 365 days prior to the survey for a few others, monthly per capita consumer expenditure (MPCE) is computed to gauge the economic condition of the households. MPCE in about half (46%) of the rural households and one-third (31%) of the urban households is Rs. 1,000 or less. In a little more than one-fourth of the households, MPCE is between Rs. 1,000 and Rs. 1,500 in both rural and urban areas. In only a small proportion of households (8% rural and 13% urban), is the MPCE more than Rs. 2,500 (Fig. 2.2).

Figure 2.2: Monthly per capita consumption expenditure according to place of residence, Maharashtra 2011



In addition to MPCE, economic status of the households has also been studied using wealth quintiles. This index has been constructed using information on household assets and housing characteristics. Each household is assigned a score for each asset, and the scores are summed up for each household from all the seven states selected for the survey. Individuals are ranked according to the score of the household in which they reside. The entire sample is then divided into five equal groups or quintiles. Compared to pooled data from all the seven states, households in Maharashtra are poorer. About three-fifths of the households fall in the two lowest wealth quintiles as against two-fifths in the pooled sample, with rural households being poorer than urban households.

## 2.2 Profile of the Elderly

As stated earlier, the BKPAI survey interviewed 1,435 elderly men and women aged 60 and above. The elderly included 681 men and 754 women. Two-thirds of the elderly were aged 60–69 years, one-fourth were aged 70–79 years and 7 per cent were in the age group 80–89 years. Further, the survey sample included 2 per cent of elderly aged 90 years or older (Appendix Table A 2.3). The sex ratio of the elderly was 1,094 indicating a higher proportion of elderly women than men. All the age groups conformed to this trend except the 70–79 age group (Fig. 2.3).

With regard to educational attainment, the majority (56%) of the elderly has no formal education and 18 per cent have less than five years of education. Only 14 per cent of the elderly have completed eight or more years of education. Among the elderly women, education attainment is quite low; 72 per cent of women were found to have no formal education and only 5 per cent have completed eight or more years of schooling (Appendix Table A 2.3).

The marital status distribution of elderly persons reveals an overwhelmingly high proportion of currently married men and widowed women. Among elderly men, 86 per cent are currently married while nearly three out of five elderly women are widowed (Fig. 2.4).

Figure 2.3: Sex ratio, Maharashtra 2011

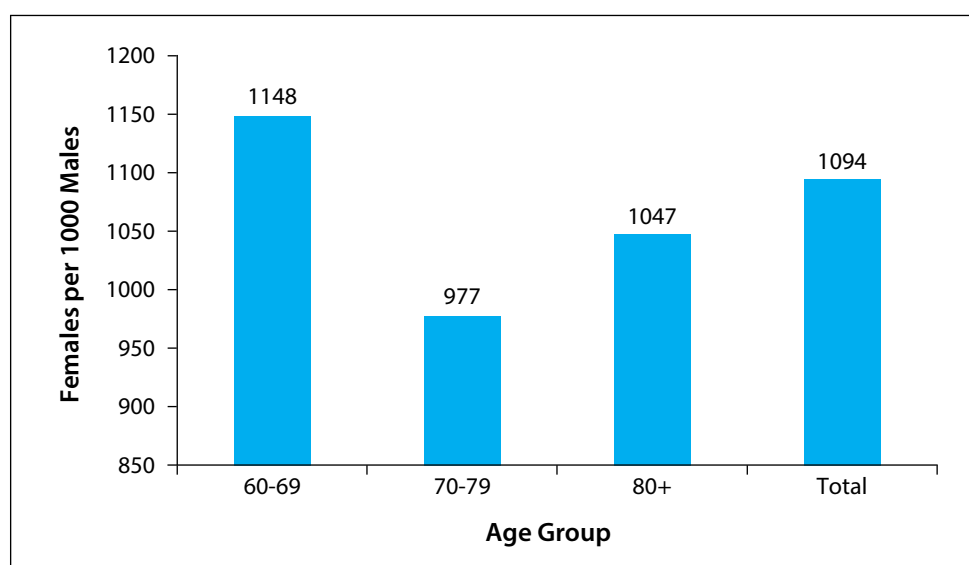
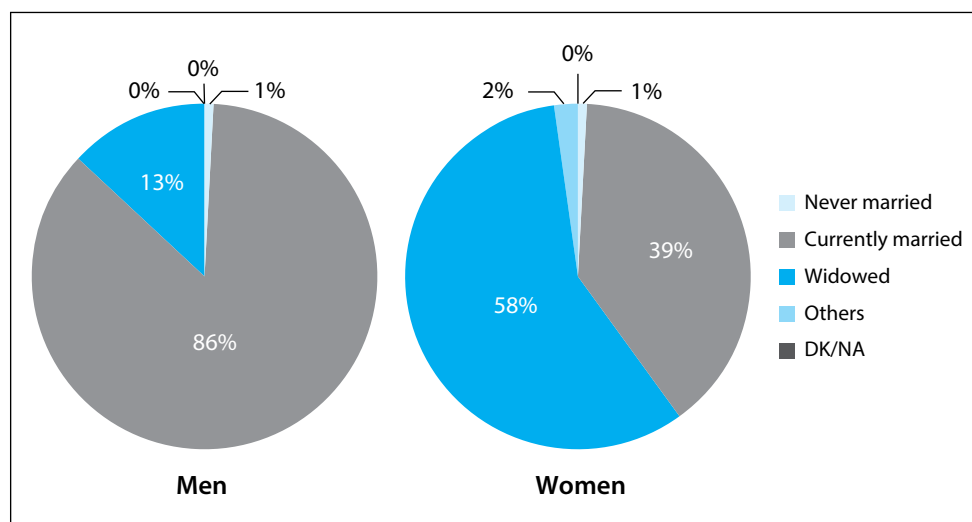


Figure 2.4: Elderly by marital status according to sex, Maharashtra 2011



Lastly, with regard to migration status of the elderly, only 2 per cent each of men and women had migrated after they turned 60 years of age. About three-fourth of elderly women had migrated before age 60, possibly due to marriage (Appendix Table A 2.3).



## 3. Work, Income and Assets

This section discusses the work participation, sources of income and the extent of asset holdings among the elderly in the state. Each of these dimensions provides an indication of the extent of economic independence of the elderly.

### 3.1 Work Participation Rate and Work Intensity

Work participation of the elderly can be examined from different dimensions. Participation in work may bring a feeling of worthiness and fulfilment to the elderly if the work is voluntary and not very intense. On the other hand, if it is for survival it becomes inevitable and the elderly have no choice but to face the hardship. In India, a large proportion of the work force is engaged in the informal sector that does not have a retirement age or provide any retirement benefits. Hence, people are forced to continue working for financial reasons even in old age. Aspects of work such as extent of work participation of the elderly, work intensity, current need for work, sectors of employment and reasons for not working are discussed in this section.

Almost two in every five elderly in Maharashtra participate in the labour market. The work participation rate is higher (43%) among the elderly in rural areas than in urban areas (30%) and higher among men than women. Two in five elderly men (40%) in Maharashtra are engaged in work as against 28 per cent of elderly women. With increase in age, there is a sharp decline in work participation. Almost two-thirds (63%) of elderly men aged 60–69 are working, and the proportion decreases to 34 per cent in the age group 70–79 and further to 12 per cent among elderly men aged 80 and above. In every age group, the proportion of working women is much lower than that of working men (Fig. 3.1).

Figure 3.1: Currently working elderly by age and sex, Maharashtra 2011

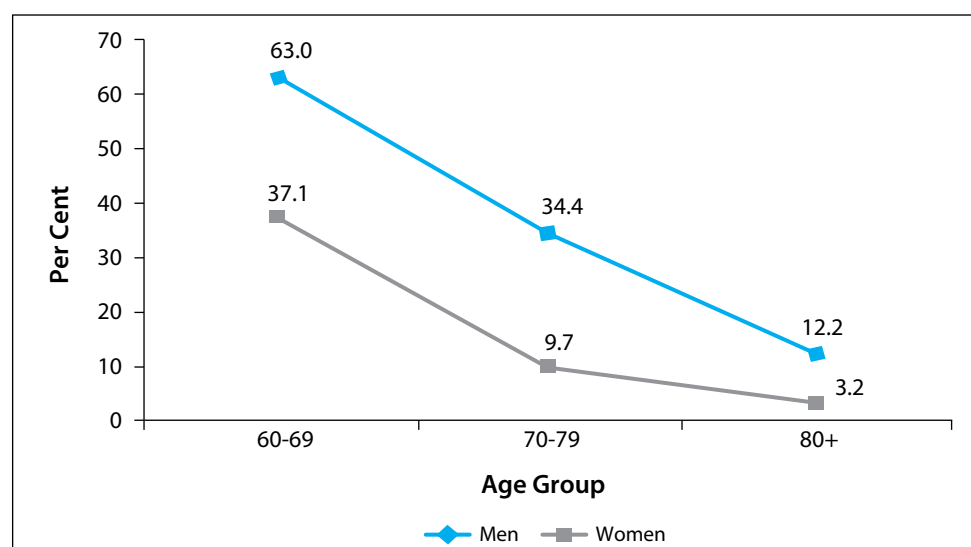
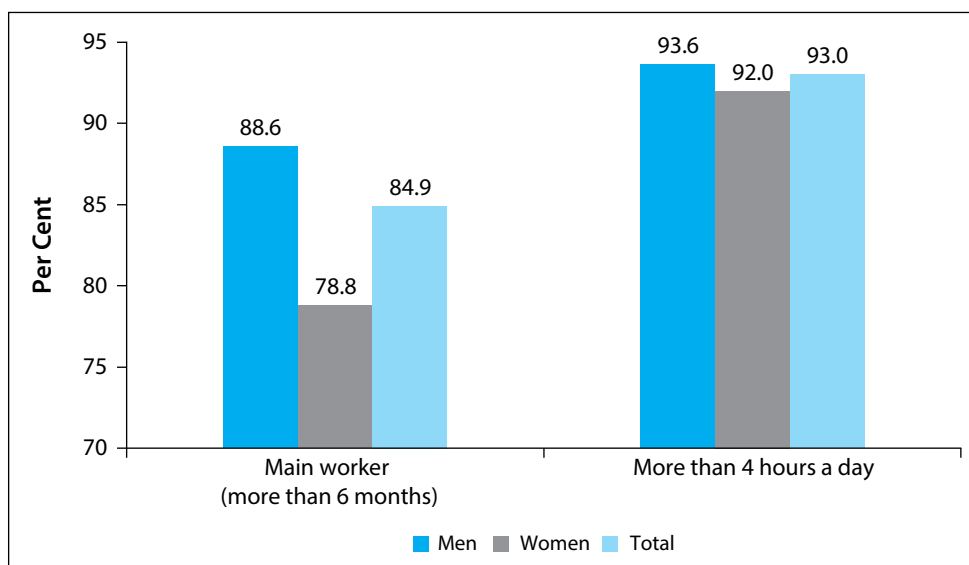


Figure 3.2: Main workers and those working more than four hours a day among the elderly, Maharashtra 2011



A majority of the elderly living alone (60%) or living with a spouse (53%) are working while work participation rate among the elderly living with children and grandchildren is much lower (35%). Work participation among the elderly increases from 18 per cent among those from the highest wealth quintile to 44–47 per cent among those from the two lowest wealth groups. Among the three caste/tribe groups, the work participation rate is the highest (46%) among the elderly belonging to SC or ST (Appendix Tables A 3.1 and A 3.2).

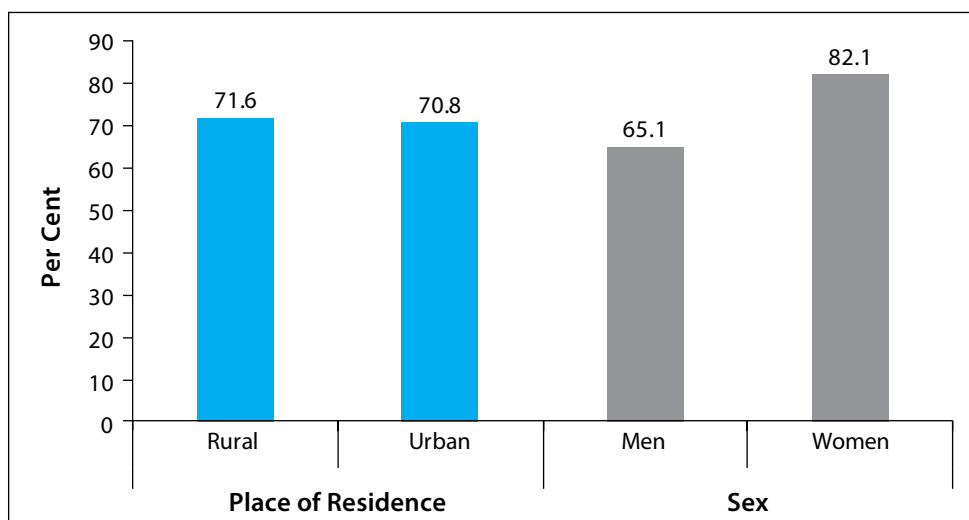
Most of the working elderly (85%) in Maharashtra are main workers i.e., they work for more than six months in a year. Also, a large proportion of the working elderly (93%) works for more than four hours a day (Fig. 3.2). There is an inverse relationship between intensity of work and the living standards. The elderly belonging to lower wealth quintiles and the SC/ST elderly seem to report higher work intensity (Appendix Table A 3.2).

Most of the elderly workers are either self-employed or employed in the informal sector. In rural areas, the majority of the elderly are engaged in agricultural work, with more than half of elderly men working as cultivators while women work as agricultural labourers (65%). A substantial proportion of men (40%) and women (35%) from urban areas is engaged in petty trade (Appendix Table A 3.3).

## 3.2 Need for Current Work

Work participation among the elderly is mainly due to some form of compulsion, and is less by choice. More than two-thirds (72%) of the working elderly reported that they work due to compulsion and only about 28 per cent of them reported working by choice. A substantially

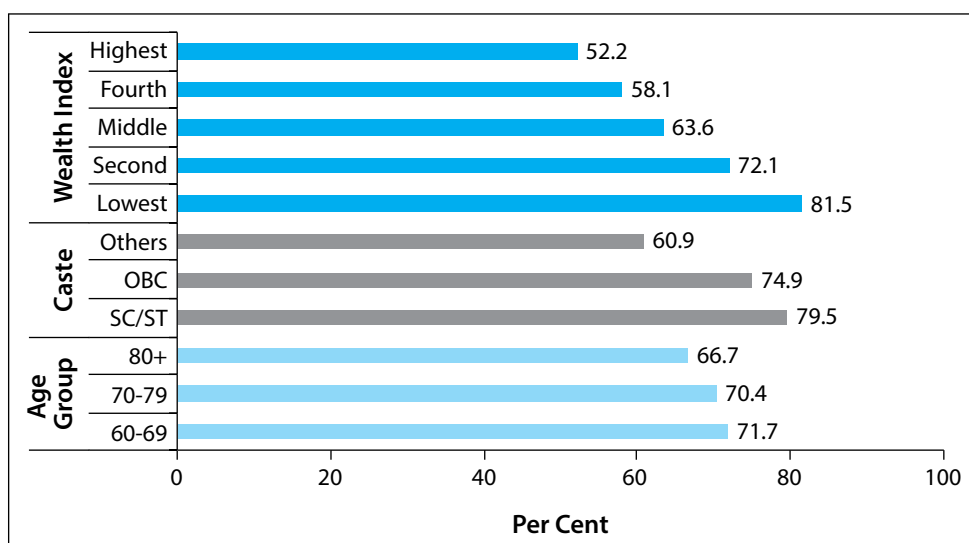
Figure 3.3: Elderly working due to compulsion by place of residence and sex, Maharashtra 2011



higher proportion of women (82%) than men (65%) work due to compulsion. In both rural and urban areas, 70–72 per cent of the working elderly are engaged in the labour market due to compulsion (Fig. 3.3).

Among the working elderly from all the three age groups the proportion working due to compulsion is more or less constant at around 68 to 72 per cent. It has already been observed that work participation among disadvantaged groups, both economically and socially, is on the higher side. A large proportion of them work due to compulsion, and the proportion increases from 52 per cent in the highest wealth quintile to 82 per cent in the lowest wealth quintile. Four-fifths (80%) of the working elderly from SC or ST and three-fourths of the working elderly from OBC work due to compulsion as compared to 61 per cent of the workers from 'Other' caste category (Fig. 3.4 and Appendix Table A 3.4).

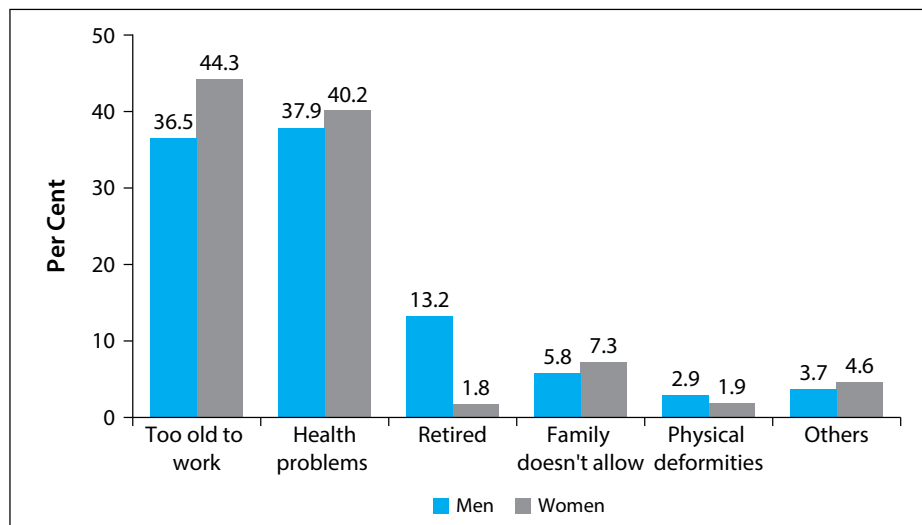
Figure 3.4: Elderly working due to compulsion by age, caste and wealth quintile, Maharashtra 2011



### 3.3 Reasons for Not Working Currently

While half of elderly men are engaged in work, the other half of men and 72 per cent of the women are not engaged in any economic activity. In addition, 13 per cent of men and 2 per cent of women have retired from their employment and hence do not work. Health problems and old age were frequently reported by 75 per cent of non-working men and 85 per cent of non-working women (Fig. 3.5) as reasons for not working.

Figure 3.5: Five major reasons for not currently working by sex, Maharashtra 2011

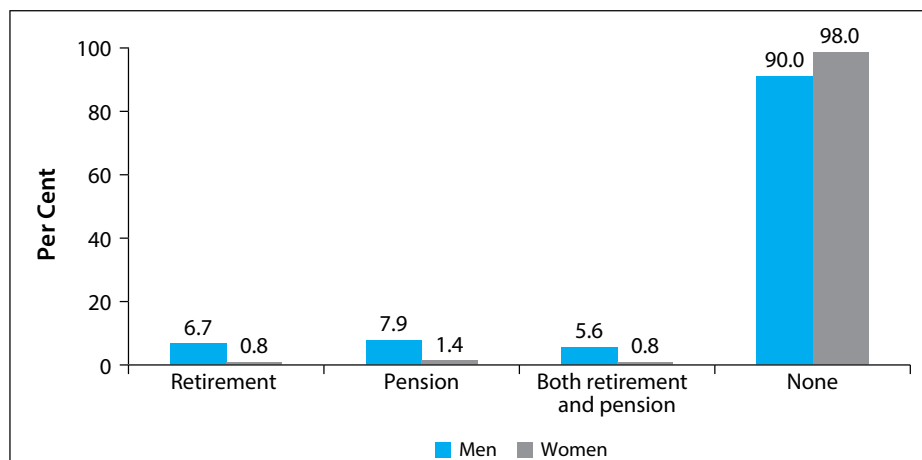


### 3.4 Work Benefits

The financial well-being of the elderly depends critically on the income they earn/obtain from various sources. The dimensions of income discussed here are the magnitude of personal income, sources of income, economic contribution of the elderly and economic dependency.

A higher percentage of men than women receive work benefits in terms of retirement benefits and pension. However, a large percentage of the elderly (90-98%) do not receive any work benefits (Fig. 3.6 and Appendix Table A 3.5).

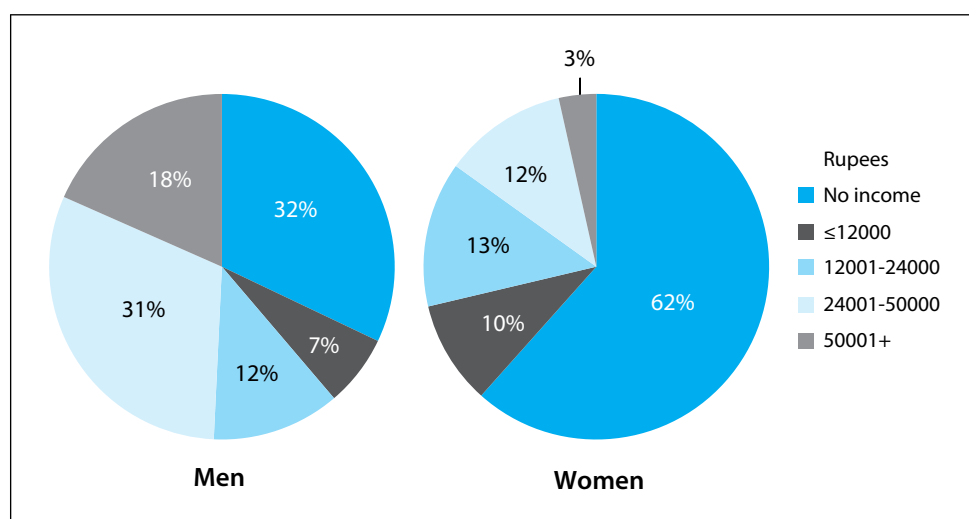
Figure 3.6: Elderly by work benefits received, Maharashtra 2011



### 3.5 Personal Income of the Elderly

About half (48%) of the elderly in Maharashtra do not have any personal income; 8 per cent have a small income that amounts to less than Rs. 12,000 per annum. About one in eight elderly gets Rs. 12,000–24,000 annually and one-fifth gets Rs. 24,000–50,000. Only 10 per cent of the elderly get more than Rs. 50,000 annually or on average a little more than Rs. 4,000 per month. On an average, an elderly person in Maharashtra has an annual income of Rs. 22,996, i.e., less than Rs. 2,000 per month. Elderly women have a much lower income than their male counterparts. The average annual income (Rs. 10,118) of elderly women is less than one-third that of men (Rs. 37,087). About 50 per cent of elderly men have an income of at least Rs. 24,000 compared to only 15 per cent of women receiving similar income. A majority (62%) of elderly women and about one-third of elderly men (32%) do not have any personal income (Fig. 3.7 and Appendix Table A 3.6).

Figure 3.7: Elderly by annual personal income according to sex, Maharashtra 2011



It has already been observed that work participation decreases among the elderly with better economic status. Consistent with this pattern, it is observed that the proportion of elderly women with no personal income increases with the increase in wealth quintile. About 50 per cent of the elderly women from the lowest wealth quintile have no personal income as against 83 per cent of elderly women from the highest wealth quintile. However, a strong direct relationship between the wealth quintile and proportion with no personal income is not observed among men. The proportion of elderly men with no personal income comes down between the lowest and the second quintiles and thereafter increases up to the fourth quintile and subsequently comes down to the level of second quintile (Fig. 3.8).

Figure 3.8: Elderly with no income by wealth quintile, Maharashtra 2011

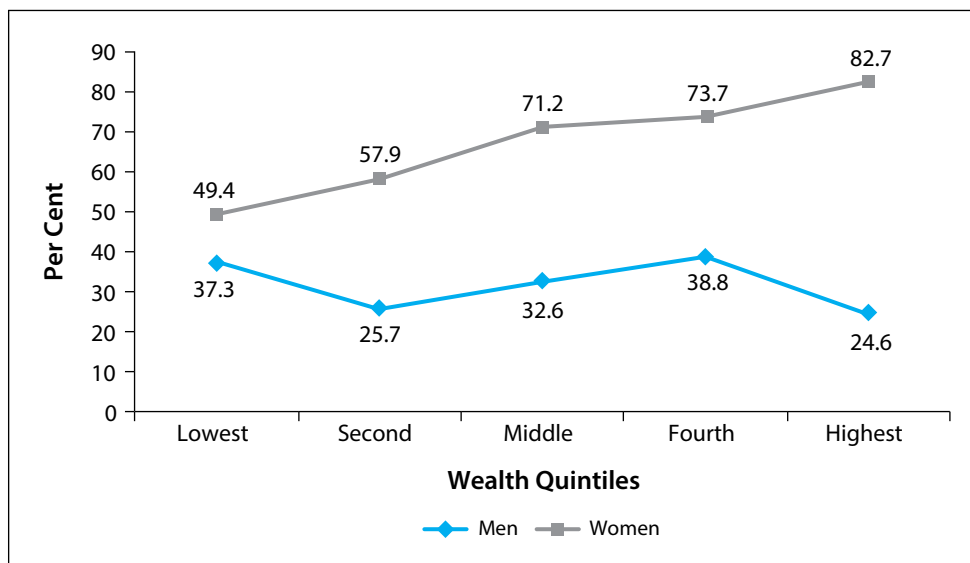
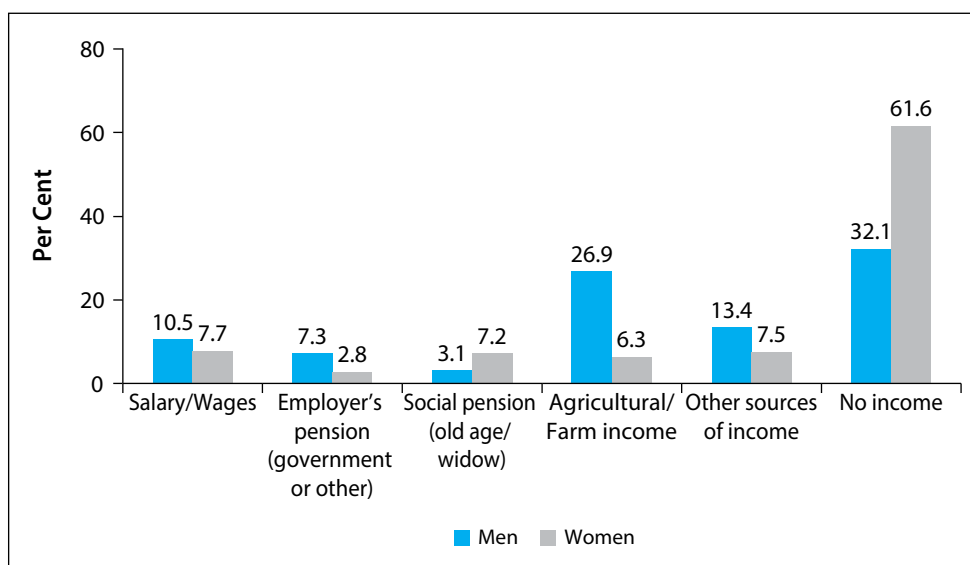


Figure 3.9: Elderly by sources of current personal income according to sex, Maharashtra 2011

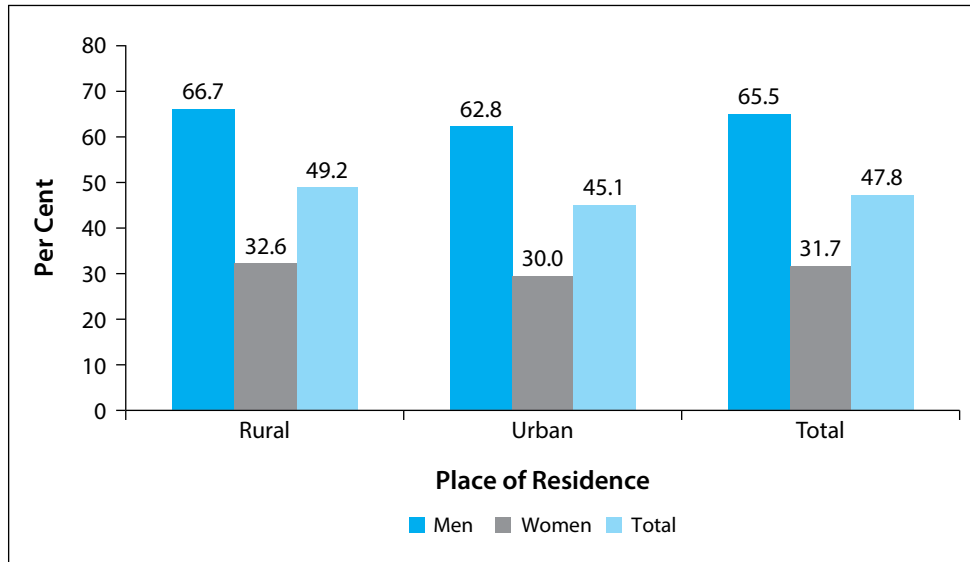


The largest proportion (27%) of elderly men derives its income from agriculture, while it is salaried wages (7%) among women, followed by other sources for both elderly men and women. Social pension as a source of income is mentioned infrequently by both elderly men and women (Fig. 3.9 and Appendix Table A 3.7).

### 3.6 Economic Contribution of Elderly to the Family

It has already been observed that 52 per cent of the elderly in Maharashtra do have some personal income and almost all of them (48% among the total elderly) contribute towards household expenditure. The proportion of elderly contributing towards household expenditure is 49 per cent

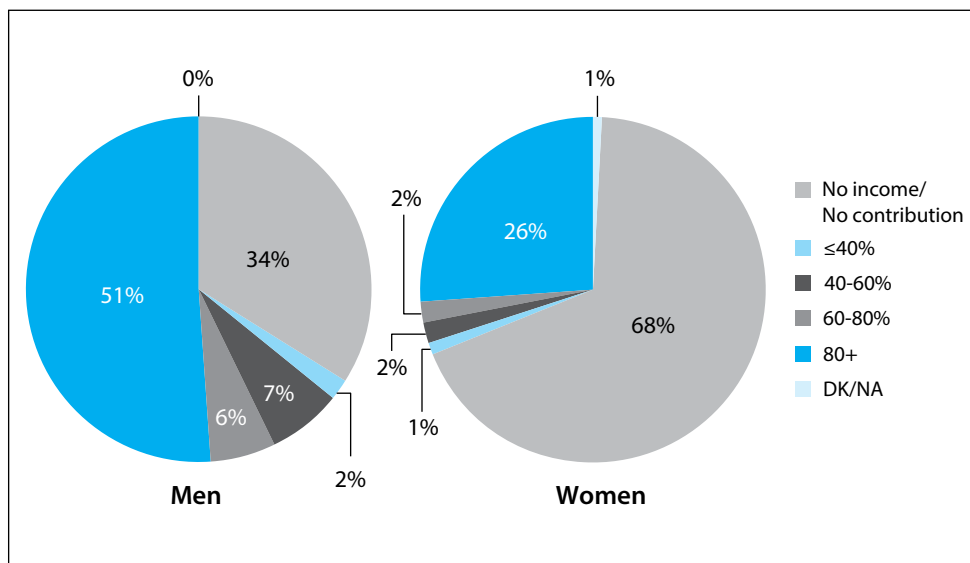
Figure 3.10: Elderly contributing to household expenditure by place of residence and sex, Maharashtra 2011



in rural Maharashtra compared to 45 per cent in the urban areas of the state. Consistent with the fact that a higher proportion of elderly men than women has personal income, in both rural and urban areas, a substantially higher proportion of elderly men (67%) than women (33%) contributes towards household expenditure (Fig. 3.10).

Interestingly, among the elderly who contribute towards household expenditure, an overwhelming majority of both men and women consider that they take care of substantial proportion of the total household expenditure. For instance, half the men and a quarter of women mentioned that they contribute to over 80 per cent of household expenditure (Fig. 3.11 and Appendix Table A 3.8).

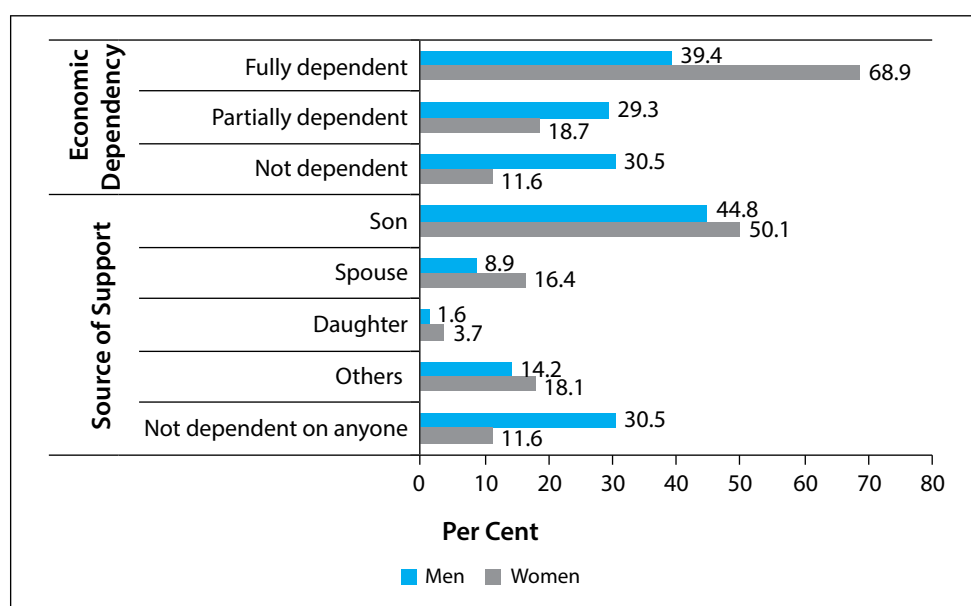
Figure 3.11: Elderly by their perceived magnitude of contribution towards household expenditure according to sex, Maharashtra 2011



### 3.7 Economic Dependence

As observed earlier, half of elderly do not have personal income and those who do have personal income, are also partially dependent. Therefore, many of the elderly are financially dependent on their family members. A large proportion of elderly men (69%) and women (88%) are economically dependent, either fully or partially. Two in every five (39%) elderly men and more than two-thirds (69%) of women are fully dependent. For 45 per cent of men and 50 per cent of women the son is the source of economic support. Some of the elderly also look to their daughters for support. A small proportion of the elderly (2% of men and 4% of women) depends on the daughter for financial help. For the female elderly, spouse is a major source of economic support. One-sixth (16%) of elderly women reported that the husband is the source of economic support while 9 per cent of the men are dependent on their wives for financial support (Fig. 3.12 and Appendix Table A 3.9).

Figure 3.12: Elderly by their financial dependency status and main source of economic support according to sex, Maharashtra 2011



### 3.8 Asset Ownership

The information on the assets owned by the elderly reflects their economic condition and ultimately their level of economic dependence. As shown in Table 3.1, 90 per cent of the elderly own some kind of asset(s) irrespective of the place of residence. Assets owned by elderly, are mostly house(s) or jewellery. About one in four elderly seem to own land, mostly in the rural areas.



Table 3.1: Percentage of elderly by asset ownership according to place of residence and sex, Maharashtra 2011

Type of Assets	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Inherited land	48.6	27.3	37.7	7.4	4.3	5.7	35.6	19.3	27.1
Self-acquired land	20.0	10.5	15.2	5.6	2.7	4.0	15.6	8.0	11.6
Inherited house(s)	50.7	32.1	41.2	19.8	27.5	23.9	41.0	30.5	35.5
Self-acquired house(s)	43.7	36.4	39.9	70.8	45.5	57.1	52.3	39.5	45.6
Housing plot(s)	5.5	3.6	4.6	9.3	5.5	7.2	6.7	4.3	5.4
Inherited gold or jewellery	14.7	27.3	21.2	15.7	22.4	19.3	15.0	25.6	20.6
Self-acquired gold or jewellery	36.7	28.3	32.4	44.4	32.5	38.0	39.1	29.7	34.2
Savings in bank, post office, cash	20.5	9.7	14.9	28.7	9.4	18.3	23.0	9.6	16.0
Savings in bonds, shares, mutual funds	0.0	0.0	0.0	0.5	0.0	0.2	0.1	0.0	0.1
Life insurance	1.1	0.4	0.7	3.2	1.2	2.1	1.8	0.7	1.2
Don't own any asset	4.1	13.7	9.0	8.1	13.1	10.8	5.3	13.5	9.6
Number of elderly	366	395	761	315	359	674	681	754	1,435

Also, men (95%) are more likely to own assets as compared to women (86%). One in six elderly (more men than women) have savings while a negligible proportion of the elderly opted for life insurance.

## 4. Living Arrangements and Family Relations

This section focuses on the living arrangements of the elderly. Traditionally, in India elderly parents, their married sons, daughters-in-law and grandchildren all live together. However, fertility transition combined with increasing urbanization and migration of the younger generation to urban areas for better employment opportunities is expected to result in the break-up of joint families. In this context, this section explores the living arrangements of the elderly, the level of satisfaction and their preference. Family interactions including monetary transactions, engagement in family as well as social activities and involvement in decision making within the family are discussed in this section. An important issue – elderly abuse – is also discussed.

### 4.1 Types of Living Arrangements and Reasons for Living Arrangements

The traditional Indian family system with two/three generations living together is still the most common living arrangement. A family of elderly living with spouse, children and grandchildren is the most common (45%) form of living arrangement observed in Maharashtra. In the absence of spouse, living with children and grandchildren is also quite commonly observed (29%). However, about 14 per cent of the elderly live with spouse only and 6 per cent live alone; 1 in every 10 elderly women lives alone compared to less than 1 per cent of elderly men (Fig. 4.1).

Figure 4.1: Living arrangement of the elderly by sex, Maharashtra 2011

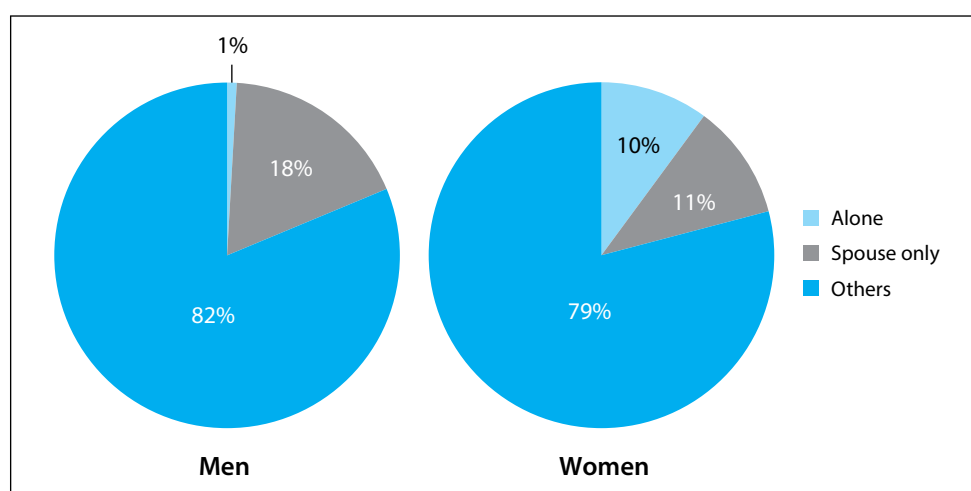
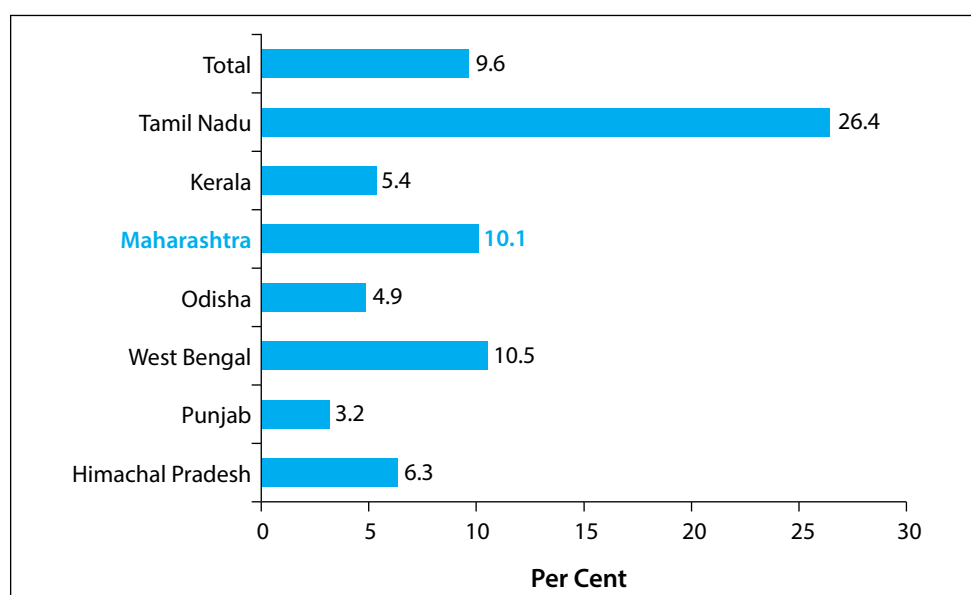


Figure 4.2: Elderly women living alone in seven select states, 2011

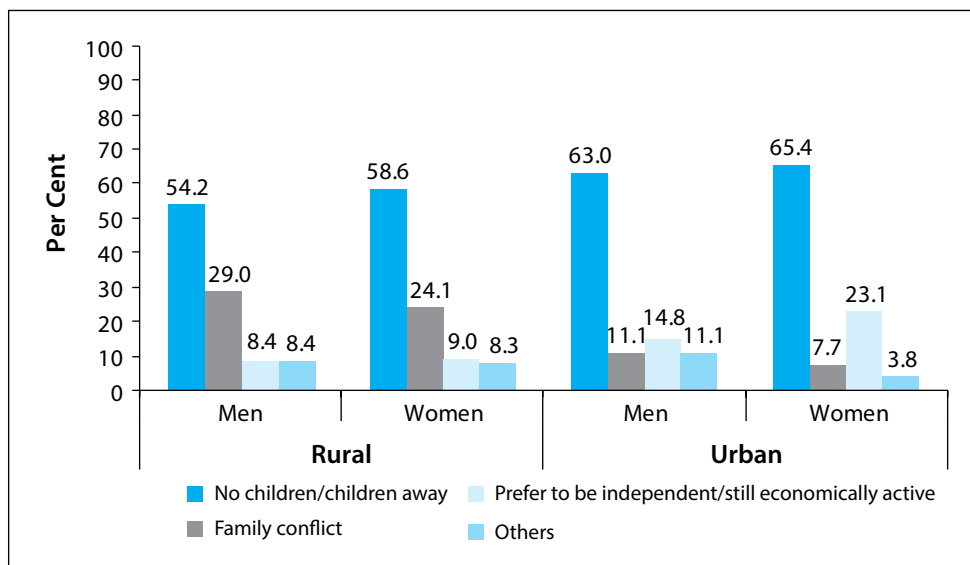


The proportion of elderly women living alone is higher in Maharashtra as compared to Odisha, Himachal Pradesh, Kerala and Punjab. However the proportion in Tamil Nadu is the highest (Fig. 4.2).

Living alone or only with spouse is relatively more common in rural areas, probably due to migration of the younger generation to urban areas. In rural areas, 7 per cent of the elderly live alone compared to 3 per cent in urban areas. Though with increase in age the prevalence of living alone decreases, even among the elderly aged 80 and above, 4 per cent live alone. The proportion of elderly living alone is relatively higher among those with lower educational attainment and from lower wealth quintiles compared to their respective counterparts, which signifies that the poor are more vulnerable in terms of getting support from the family. For instance, one in every six elderly persons from the lowest wealth quintile lives alone compared to none from the highest wealth quintile (Appendix Table A 4.1).

For most of those who either live alone or live with spouse, the present living arrangement is more by compulsion than by choice. The percentage of men and women living alone as they prefer to be independent/economically active is higher in the urban (15% men and 23% women) than rural areas. A majority of the elderly in both rural and urban areas (54%–65%) cited the major reason for living alone as either not having children or children being away. Family conflict also is given as a reason for living alone by many elderly (24%–29%) in rural areas (Fig. 4.3).

Figure 4.3: Main reasons for living alone or with spouse only, Maharashtra 2011



## 4.2 Level of Satisfaction with Present Living Arrangement

Most (85% or more) of the elderly, irrespective of place of residence, are comfortable with their present living arrangement. In both rural and urban areas, gender-wise data shows that a relatively higher proportion of men (88%–91%) than women (84%–88%) is comfortable with their current living arrangement (Fig. 4.4).

Another way of assessing the level of satisfaction with the present living arrangements is through assessing the perception of the elderly about whether they live with children or children live with them. The survey included a question to all the elderly to this effect. The case where children live with elderly parents may indicate continued level of status of the elderly within the family.

Figure 4.4: Elderly comfortable or satisfied with present living arrangement according to sex, Maharashtra 2011

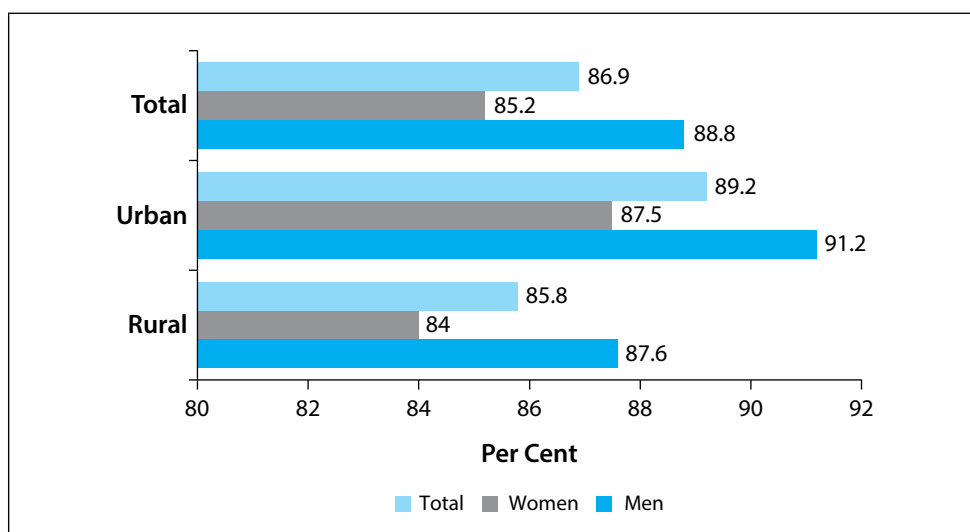
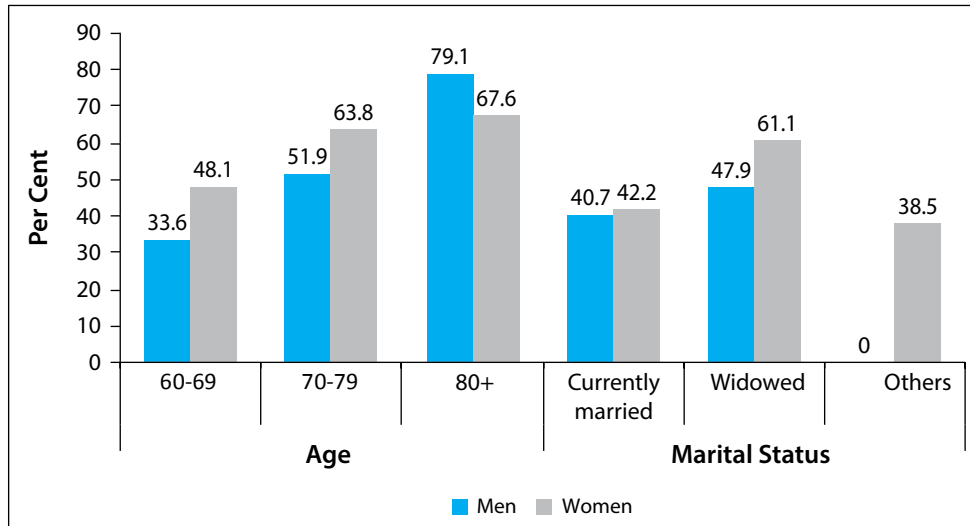


Figure 4.5: Elderly who perceive they live with their children by age and marital status, Maharashtra 2011

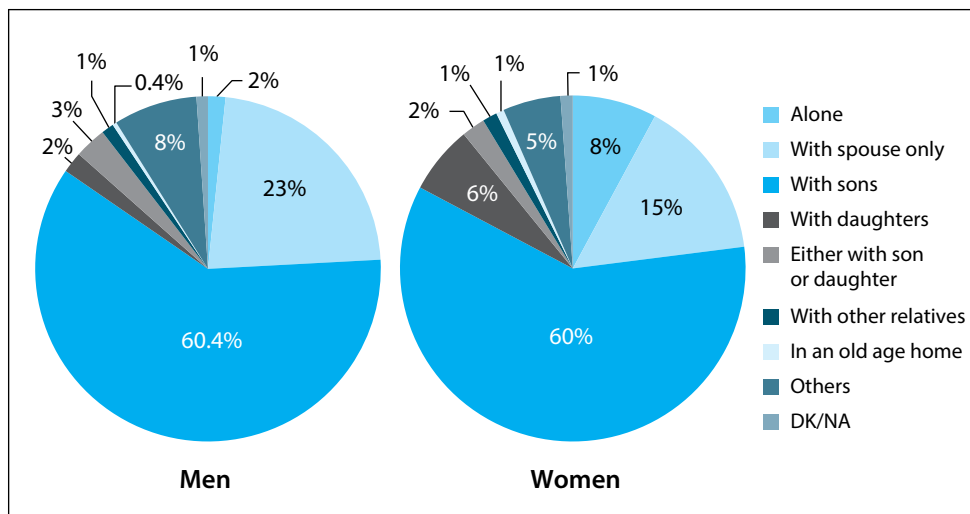


It is observed that with increase in age the proportion of the elderly who perceive that they are living with their children rather than their children living with them increases. The proportion of women who perceive that they live with their children also increases with age, but not as sharply as among men. A higher proportion of widowed than currently married elderly perceive that they live with their children (Fig. 4.5).

### 4.3 Preferred Living Arrangements

The survey indicated that living with a son (60%) is the most preferred form of living arrangement both for elderly men and women, followed by living with the spouse for 23% of men and 15% of women. A small proportion of the elderly, especially women (6%), reported living with a daughter as the most preferred living arrangement. Similarly, a higher proportion of women (8%) than men (2%) prefers to live alone (Fig. 4.6).

Figure 4.6: Preferred living arrangement according to sex, Maharashtra 2011



## 4.4 Family Interaction and Monetary Transaction

Though a large proportion of the elderly (80%) lives with a son, a sizeable proportion of them lives alone or with spouse (20%). The type of relationship shared by this group of elderly with non co-residing children, extent of interaction with them either by actually visiting or writing letters/ phone/email and monetary exchange between the elderly and their children are explored here. As can be inferred from Figure 4.7, 98 per cent of the elderly respondents reported that they meet with their non co-residing children either frequently or rarely and 86 per cent reported that they communicate with their non co-residing children. A higher proportion of women (17%) than men (11%) reported lack of communication with their non co-residing children (Fig. 4.7 and Appendix Table A 4.3).

Data was collected on monetary transfer between the elderly and their non co-residing children; 1 in every 10 non co-residing children transfers money to parent/s whereas, 1 in every 20 elderly persons transfers money to non co-residing child. In urban areas compared to rural areas, the extent of transfer of money from both sides is high. However the urban–rural difference in the proportions sending money is quite small (Fig. 4.8).

Figure 4.7: No meeting and no communication between elderly and non co-residing children according to sex, Maharashtra 2011

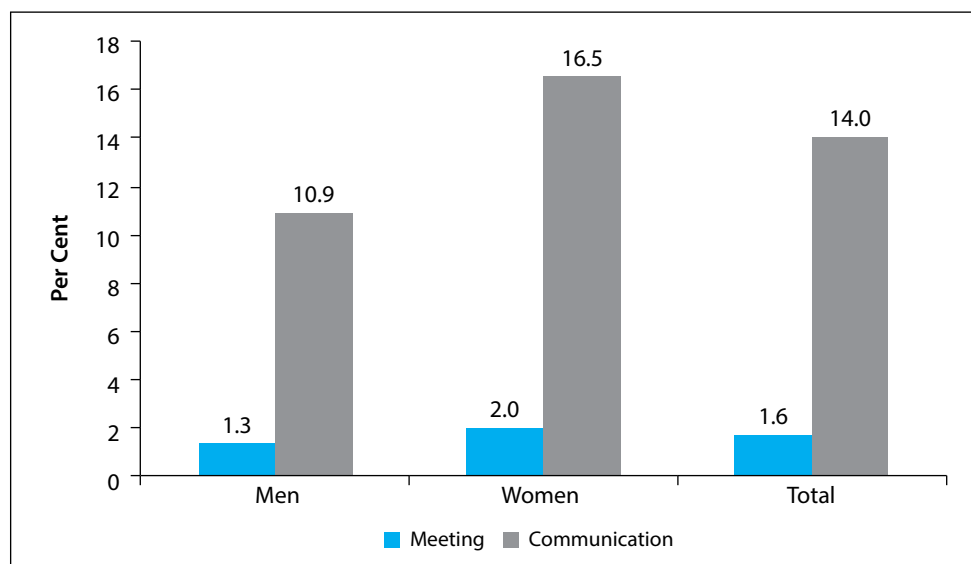
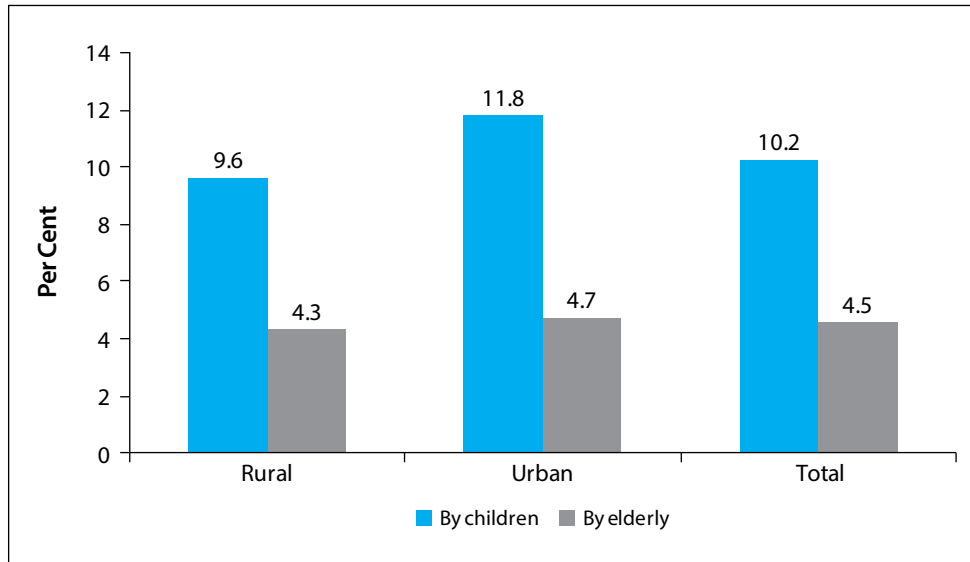


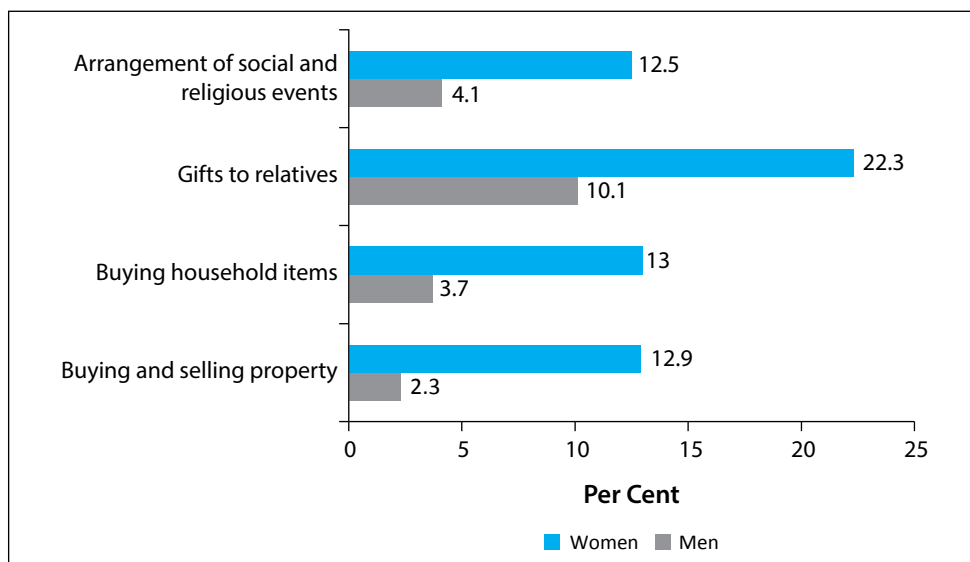
Figure 4.8: Monetary transfer between elderly and non co-residing children according to place of residence, Maharashtra 2011



### 4.5 Engagement in Family Activities and Decision Making

The exploration of decision-making role of the elderly in different instances shown in Figure 4.9 indicates that in all the instances, a higher proportion of women than men has no decision-making role. A relatively higher proportion of the elderly, irrespective of gender, does not have a role in deciding about gifts to relatives. In the remaining kinds of decisions, except for a small percentage, the elderly have some role in decision making.

Figure 4.9: Elderly reporting no role in various decision-making activities, Maharashtra 2011



## 4.6 Social Engagement

More than half of the elderly participate in each of the activities, such as taking care of grandchildren, cooking, cleaning, shopping for household, payment of bills, etc., which reflects their involvement in the household. Differences were observed with respect to gender in that outdoor activities like payment of bills were done by men whereas women did household chores like cooking and cleaning that may indicate the existing social norm. However, there are no sizeable rural-urban differences in the extent of participation of the elderly in different activities (Table 4.1). With increasing age, participation of the elderly in carrying out various household activities decreases (Appendix Table A 4.4).

Table 4.1: Percentage of elderly by participation in various activities according to place of residence and sex, Maharashtra 2011

Activities	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Taking care of grandchildren	68.4	66.5	67.4	65.9	72.5	69.5	67.6	68.5	68.1
Cooking/cleaning	30.1	81.0	56.2	26.7	72.5	51.5	28.9	78.1	54.6
Shopping for household	84.4	64.0	74.0	81.5	67.8	74.1	83.5	65.3	74.0
Payment of bills	70.6	34.0	51.8	69.0	38.4	52.4	70.1	35.5	52.0
Advice to children	85.1	77.2	81.0	88.9	83.9	86.2	86.3	79.5	82.7
Settling disputes	82.7	68.5	75.4	76.5	75.7	76.1	80.9	70.9	75.7

With regard to the frequency of attendance of the elderly at public meetings (where there was discussion of local, community or political affairs), religious programmes or services, 67 per cent and 48 per cent respectively do not attend. Even those who attend public meetings or religious programmes do so rarely or occasionally with an equal proportion of the elderly from both rural and urban areas attending these. With regard to their attendance at both kinds of events, men are more likely to attend than women (Tables 4.2 and 4.3).

Table 4.2: Per cent distribution of elderly by the frequency (in the 12 months preceding the survey) with which they attended any public meeting in which there was discussion of local, community or political affairs according to place of residence and sex, Maharashtra 2011

Frequency	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Never	55.7	78.2	67.2	55.6	75.6	66.4	55.6	77.3	66.9
Rarely	29.9	13.9	21.7	27.8	17.7	22.3	29.2	15.2	21.9
Occasionally	11.3	7.3	9.2	11.6	6.7	8.9	11.4	7.1	9.1
Frequently	3.2	0.6	1.9	5.1	0.0	2.3	3.8	0.4	2.0
Total	100	100	100	100	100	100	100	100	100
Number of elderly	366	395	761	315	359	674	681	754	1,435



Table 4.3: Per cent distribution of elderly by the frequency (in the 12 months preceding the survey) with which they attended religious programmes or services excluding weddings and funerals according to place of residence and sex, Maharashtra 2011

Frequency	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Never	38.0	57.0	47.7	39.8	55.9	48.5	38.5	56.6	48.0
Once or twice per year	49.7	36.4	42.8	44.0	34.4	38.8	47.9	35.6	41.5
Once or twice per month	7.9	3.0	5.4	10.2	6.6	8.3	8.6	4.3	6.3
Once or twice per week	4.5	3.6	4.0	5.6	3.0	4.2	4.8	3.5	4.1
Daily	0.0	0.0	0.0	0.5	0.0	0.2	0.1	0.0	0.1
Total	100	100	100	100	100	100	100	100	100
Number of elderly	366	395	761	315	359	674	681	754	1,435

The major reasons cited by the elderly for not going out often are health problems (48%) followed by safety concerns (32%) (Appendix Table A 4.5). This finding corroborates the data on morbidity and disability among the sampled elderly.

## 4.7 Elderly Abuse

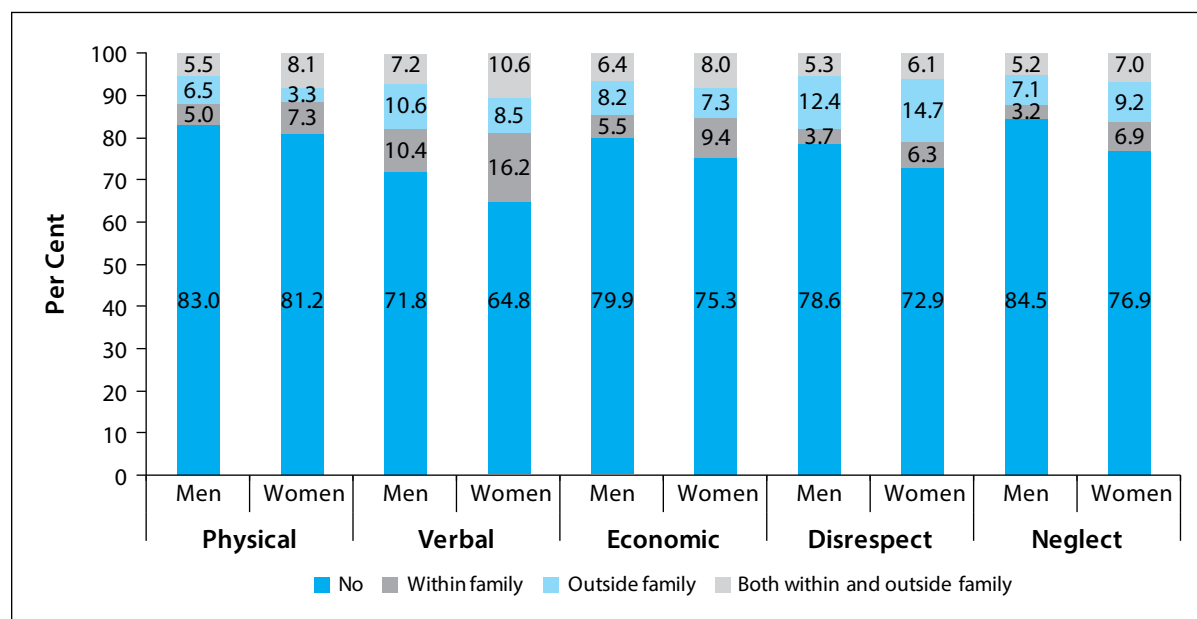
Elderly abuse is an important issue. The survey explored the incidence, types and the perpetrators of abuse. A little more than one-third of the elderly experienced abuse after turning age 60. The current prevalence of elderly abuse, measured as percentage of elderly persons reporting abuse during the one month prior to survey, is 30 per cent. The prevalence of elderly abuse in Maharashtra (both after 60 years and current) is triple that of the pooled estimate of the elderly surveyed in seven states.

The prevalence of abuse, both after age 60 and in the month preceding the survey is 10 percentage points higher in rural areas than urban areas and 8 percentage points higher among elderly women than men (Table 4.4). The prevalence of abuse is relatively higher among older elderly and those with low education and poor economic status (wealth quintile). Almost half of the elderly aged 80 and above reported being abused during the month preceding the survey. Further, widowed elderly who live alone or live with children are more likely to be abused (Appendix Table A 4.6).

Table 4.4: Percentage of elderly by experience of abuse after turning 60 and in the month preceding the survey according to place of residence and sex, Maharashtra 2011

Experienced Abuse	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Yes, after age 60	33.9	42.2	38.2	26.3	30.2	28.4	31.5	38.2	35.0
Yes, last month	28.4	37.2	32.9	23.5	26.3	25.0	26.7	33.4	30.2
Number of elderly	366	395	761	315	359	674	681	754	1,435

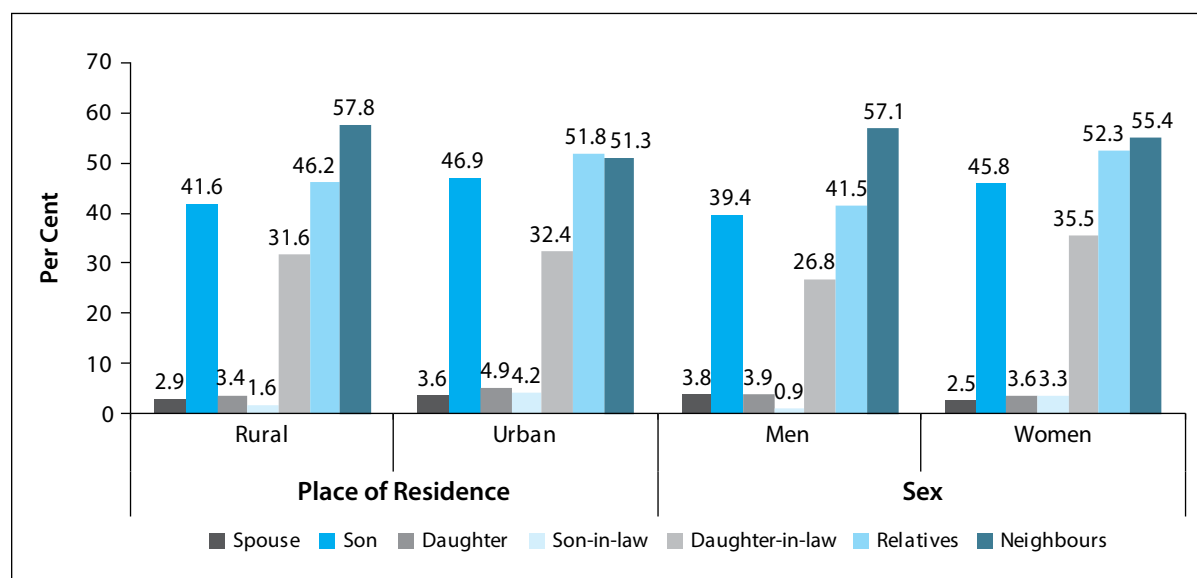
Figure 4.10: Forms and sources of abuse faced by the elderly after age 60, Maharashtra 2011



The elderly are subjected to different forms of abuse, i.e., physical, verbal, economic, disrespect and neglect. They get abused at home by family members or outside the home by others. Verbal abuse is the most common form of abuse reported by 28 per cent of elderly men and 35 per cent of women. Neglect (15% among men and 23% among women) and physical abuse (17% among men and 19% among women) are also reported by the elderly. The elderly experience abuse equally within the family as well as outside. Women are more likely to face abuse (physical, verbal and economic) meted out by the family and face more disrespect and neglect from outsiders. Among men abuse by outsiders is relatively higher (Fig. 4.10).

As seen from Figure 4.11, neighbours and relatives are the main perpetrators of abuse. In the rural areas, a higher proportion of the elderly faces abuse from or gets into quarrels with neighbours.

Figure 4.11: Perpetrator of abuse or quarrel among elderly who reported any abuse in the month preceding the survey, Maharashtra 2011



The son and daughter-in-law are the main perpetrators of abuse within the family. A relatively higher proportion of women as compared to men faces abuse at the hands of all kinds of perpetrators except neighbours. Also, a small proportion of the elderly faces abuse from the daughter and son-in-law, in that order.

## 5. Health and Subjective Well-Being

This section discusses the state of health and subjective well-being of the elderly in Maharashtra in terms of their self-rated health, mental health status, functional health status, prevalence of disability, use of aids, cognitive abilities and their risky health behaviours.

### 5.1 Self-Rated Health, Functionality and Well-Being

The survey collected perceptions of the elderly about the status of their current health, current health compared to previous year and compared to people of the same age. Questions for assessing status of activities of daily living (ADL) i.e. the basic tasks of everyday life such as feeding, bathing, dressing, toileting, mobility and continence, assistance required for instrumental activities of daily living (IADL) i.e. ability to telephone, go shopping, food preparation, housekeeping, doing laundry, travelling, responsibility for own medication and ability to handle finances, assessment of their subjective well-being using the General Health Questionnaire 12 (GHQ-12) and Subjective Well-being Inventory (SUBI), level of their cognitive ability and prevalence of any impairment were included in the study. The elderly were also asked about risky health behaviours such as use of alcohol, tobacco chewing and smoking.

#### 5.1.1 Self-Rated Health

About one-third each of the elderly men and women aged 60–69 reported poor health. With advancing age the proportion of elderly men and women who perceived their health as poor increases from 34–35 per cent in the age group 60–69 to 54 per cent for men and 66 per cent for women in the age group 80 and above. In each of the age groups of 70–79 and 80 and above, substantially higher proportions of women than men reported poor health (Fig. 5.1 and Appendix Table A 5.1).

Figure 5.1: Self-rated current health status by age and sex, Maharashtra 2011

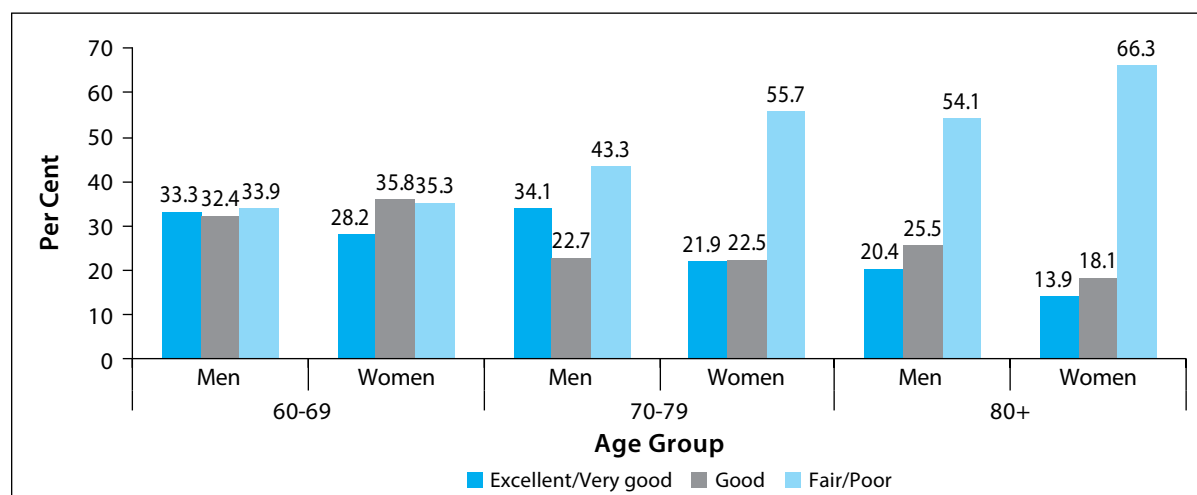
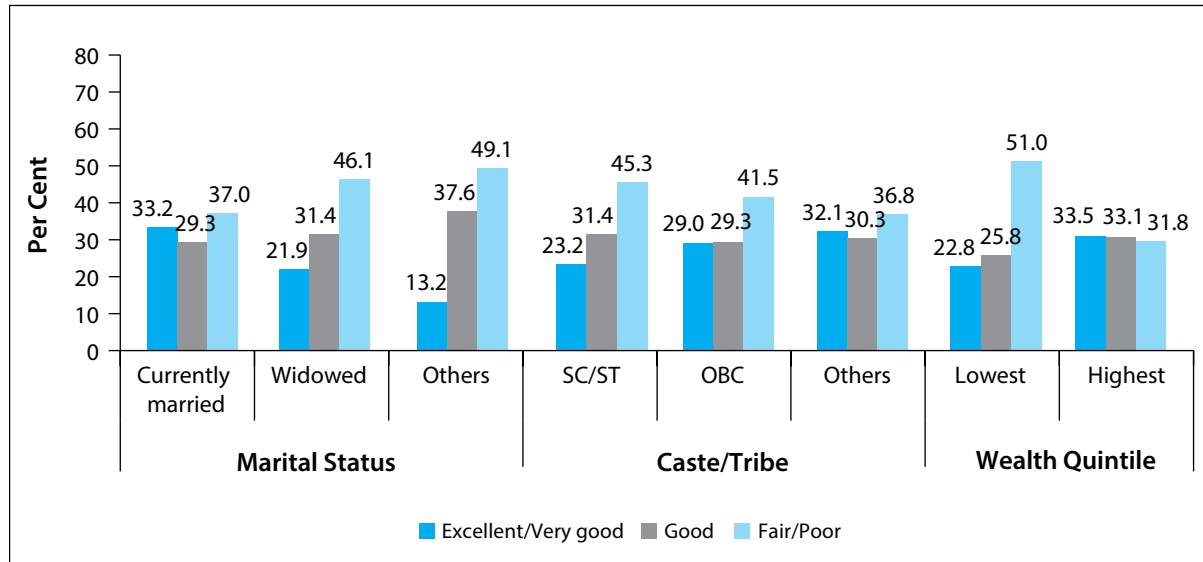


Figure 5.2: Self-rated health status by caste and wealth quintile, marital status, Maharashtra 2011



The perception about own health also varies according to the background characteristics such as marital status, caste, education and wealth quintile. Higher proportion of widowed persons (46%) than currently married persons (37%) reported poor health. Similarly, the proportion of elderly reporting poor health is much higher among those from either SC or ST (45%) compared to the elderly from other castes (37%). With increase in education and economic status as measured by wealth quintile, the proportion of elderly reporting poor health decreases. The elderly living alone are more likely to report poor health as compared to those living with children/grandchildren (Fig. 5.2 and Appendix Table A 5.2). Hence, there seems to be an association between vulnerability factors of the elderly and their self-rated health.

### 5.1.2 Functionality

The ADL and IADL have emerged as the most common approaches in empirical assessments of functionality among the elderly. About 4 per cent of the elderly need full or partial assistance for carrying out at least one of the above mentioned six activities. A relatively higher proportion of the elderly from rural areas (4%) than from urban areas (3%) needs assistance for at least one of the ADL, and slightly higher proportion of men than women requires assistance. However, the urban–rural and gender differences in the proportion of persons requiring assistance are quite small (Fig. 5.3 and Appendix Table A 5.3).

Among all the six ADL, 16 per cent of the elderly require assistance for bathing, while 10 per cent require assistance for feeding (Fig. 5.4). With advancing age the proportion requiring assistance for ADL increases, especially after crossing age 80 when the proportion of elderly needing assistance increases sharply. For example, less than 1 per cent of the elderly at age 70–79 requires assistance for feeding; however after crossing age 80, 1 in every 10 elderly persons needs assistance for feeding.

Figure 5.3: Elderly needing full/partial assistance for at least one ADL by sex and place of residence, Maharashtra 2011

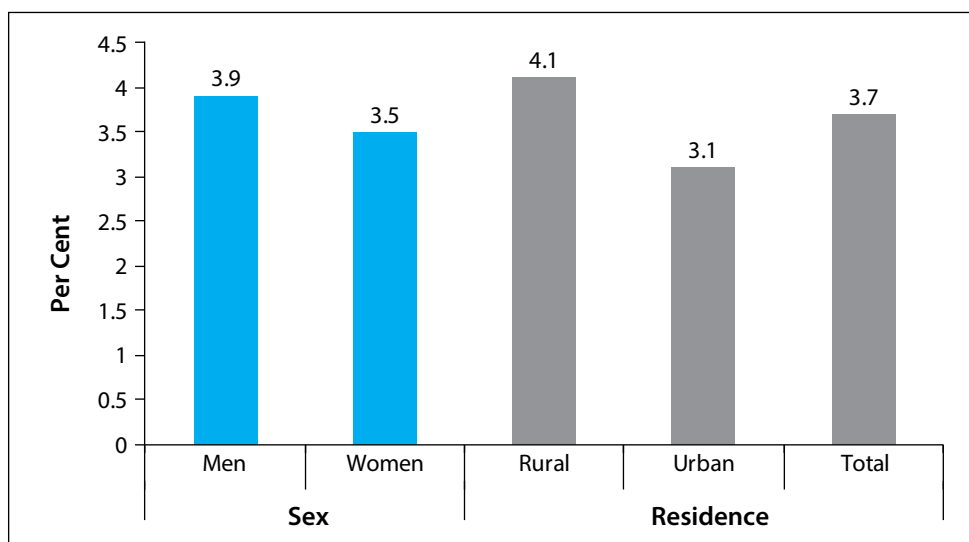
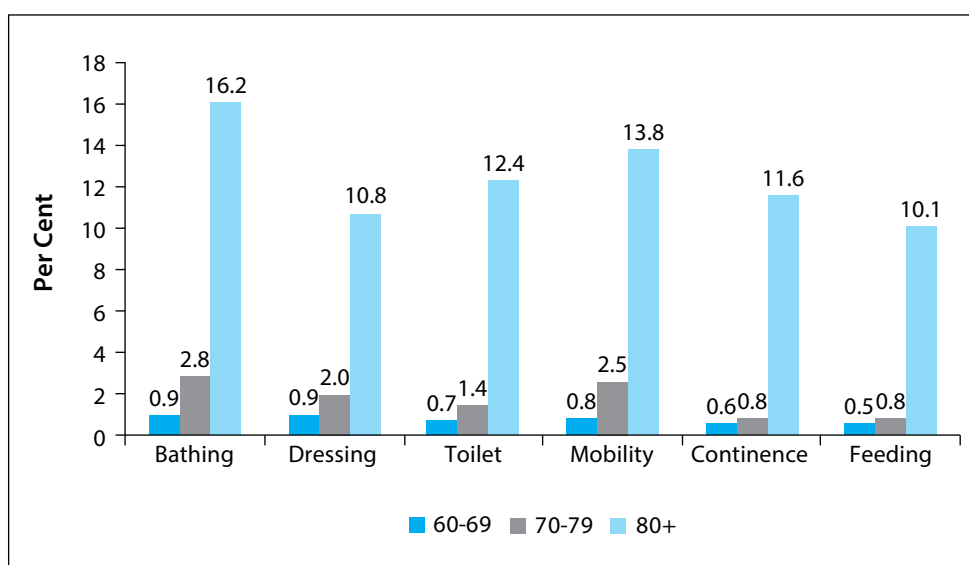


Figure 5.4: Elderly needing full/partial assistance by ADL domains according to age groups, Maharashtra 2011



Similarly, the proportion of elderly requiring assistance for at least one ADL task increases from 1 per cent among the elderly aged 60–69 to 5 per cent in the 70–79 years category and further to 21 per cent among those aged 80 and above. It is also observed that need for assistance for ADL is low (<2.5%) up to 79 years of age among the sampled elderly.

With regard to the IADLs, a small proportion (4%) of the elderly needs some assistance for performing each of the eight IADL tasks. A relatively higher proportion of the elderly from rural areas (5%) than from urban areas (3%) needs assistance in every IADL task, and a slightly higher proportion of women (5%) than men (3%) require assistance for all IADL tasks. However, the urban–rural and gender differences in the proportion of persons requiring assistance are not large (Fig. 5.5 and Appendix Table A 5.4). With increasing age, a larger proportion of the elderly needs assistance and after crossing age 80, the need for assistance increases sharply.

Figure 5.5: Elderly who cannot perform any IADL according to age, sex and place of residence, Maharashtra 2011

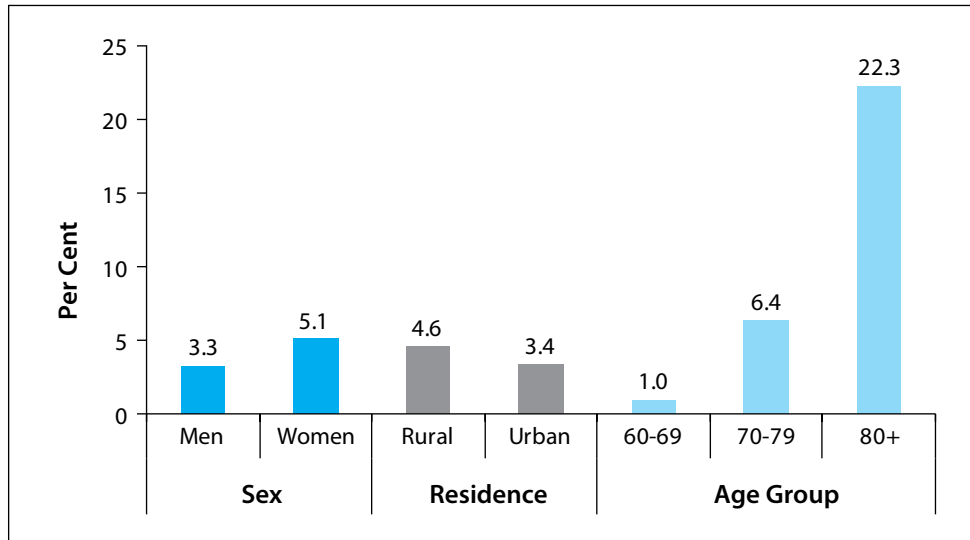
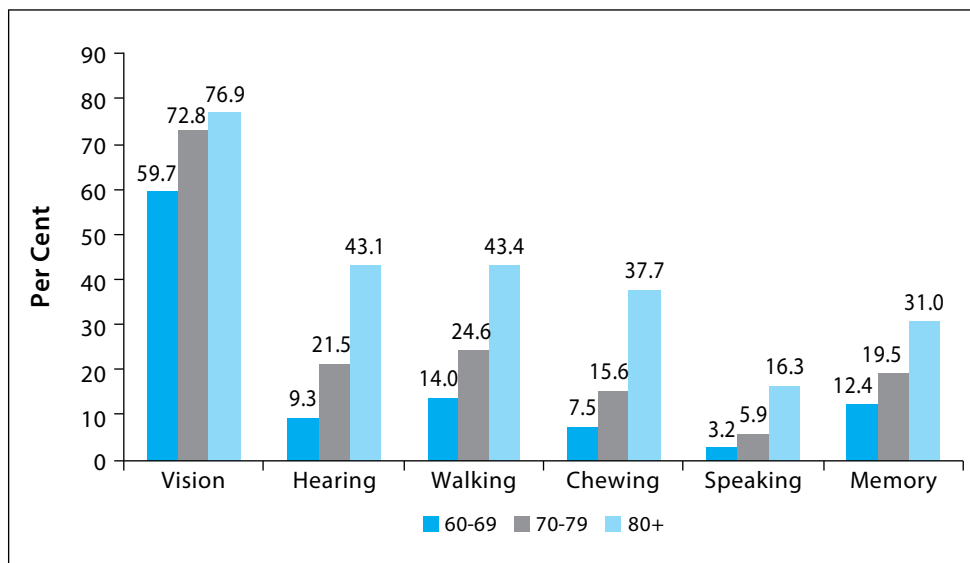


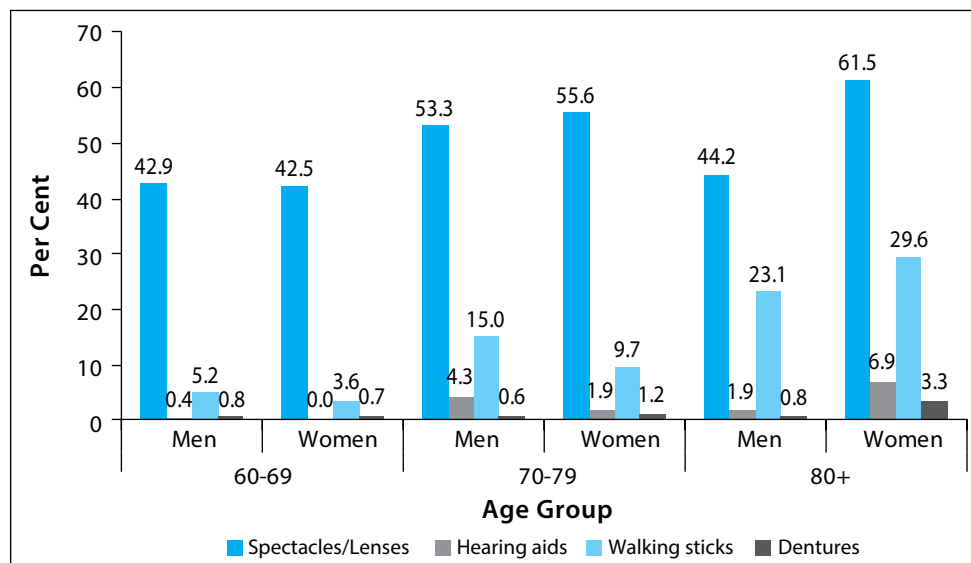
Figure 5.6: Elderly by type of disability if any and age, Maharashtra 2011



The survey collected information on locomotor disability, if any, of the elderly (Appendix Table A 5.7). The survey asked each respondent about difficulty regarding vision, hearing, walking, chewing, speaking and memory. Problem with vision is the most common disability among the elderly, followed by problems in walking and hearing while problem with speaking is the least prevalent disability among the elderly. The prevalence of every type of disability increases with advancing age. Especially after crossing 80, there is a sharp increase in the prevalence of each type of disability, except problem with vision. For example, 43 per cent of the elderly aged 80 and above have problem with hearing compared to 22 per cent in the age group 70–79 and 9 per cent in the age group 60–69 (Fig. 5.6).

Due to their impairments the use of the disability aids increases with age for the elderly, and this pattern is clearly observed in the case of women. Use of spectacles is the most, followed by use of

Figure 5.7: Elderly using disability aids according to sex and age, Maharashtra 2011



walking stick and hearing aid (more in urban than rural areas). Use of dentures is rare (Fig. 5.7 and Appendix Table A 5.8).

### 5.1.3 Mental Health and Cognitive Ability

The present study used GHQ and Subjective Well-being Inventory (SUBI) for the measurement of subjective well-being to assess the mental health status of the population. Among all the elderly, 44 per cent scored above the threshold level of 12 in GHQ, indicating distress in their mental health status. Poor mental health condition is reported by a slightly higher proportion of the elderly from rural areas (45%) than urban areas (42%). A higher proportion of women (48%) than men (41%) were found to have poor mental health. It seems that the status of mental health deteriorates with advancing age. The proportion of elderly with GHQ score above 12 increases from 38 per cent among the elderly aged 60–69 to 66 per cent among those aged 80 and above. SUBI measures well-being or ill-being, depending on the answers to the questions by the elderly. In the nine-item SUBI, a negative response to any of the items is a sign of ill-being. The percentage of elderly scoring all negative on the SUBI is also in conformity with the rural–urban, age and gender differentials in the state of mental health as revealed by GHQ-12. A vital observation is that after crossing age 80, there is sharp deterioration of mental health as indicated by increase in SUBI score from 7 among the elderly in the age group 70–79 to 24 among the elderly aged 80 and above. The mental health status is better among the currently married elderly than those who have lost their spouse. Both GHQ-12 and SUBI scores indicate a positive association between economic status and mental health condition (Table 5.1).

The ‘immediate recall of words’ method was used to assess the degree of cognitive abilities among the elderly. A list of 10 commonly used words was read out to the respondents, who were asked to recall the words within 2 minutes. The mean number of words recalled by the elderly was 4.3 out of 10.

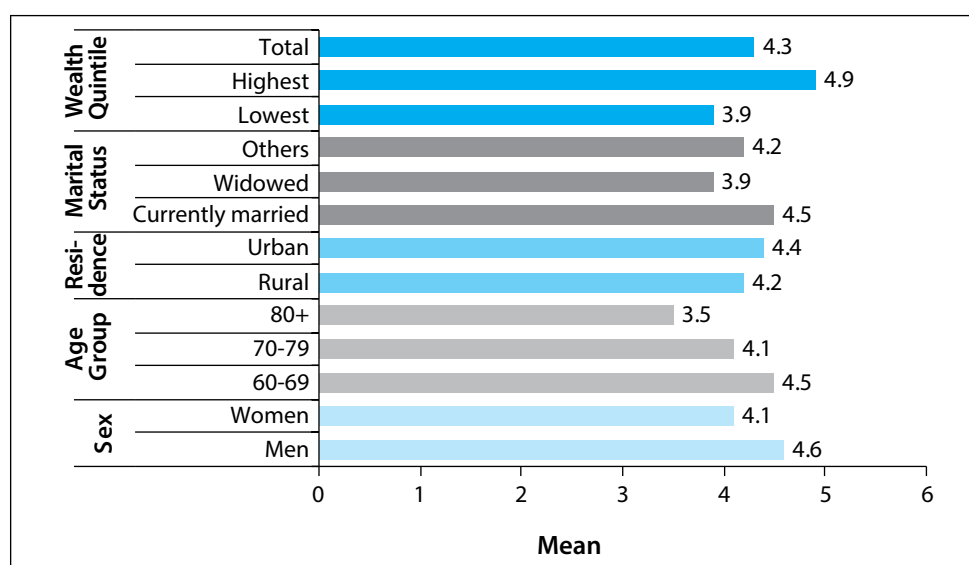


Table 5.1: Percentage of elderly classified based on GHQ-12 and SUBI according to age, sex and place of residence, Maharashtra 2011

Background Characteristics	GHQ Score above Threshold Level (>12)	SUBI (All Negative)
<b>Sex</b>		
Men	40.6	5.4
Women	47.6	8.7
<b>Place of Residence</b>		
Rural	45.5	8.3
Urban	41.8	5.0
<b>Age Group</b>		
60-69	37.7	5.0
70-79	54.0	6.9
80+	66.4	23.9
<b>Marital Status</b>		
Currently married	39.8	4.4
Widowed	51.9	11.6
Others	44.4	8.8
<b>Wealth Quintile</b>		
Lowest	55.5	9.9
Highest	33.3	2.9
<b>Total</b>	<b>44.3</b>	<b>7.1</b>

The cognitive ability of elderly men was relatively better than that of elderly women, as the mean number of words recalled by men was 0.5 words higher than the mean number of words recalled by elderly women. The urban elderly performed slightly better in recalling words than the rural elderly. With advancement of age there is diminution in cognitive ability (Appendix Table A 5.11). The mean number of words recalled by elderly aged 80 and above was one word less than the mean number of words recalled by the elderly aged 60–69. The cognitive ability of those currently married is higher and showed improvement with increase in economic status (Fig. 5.8).

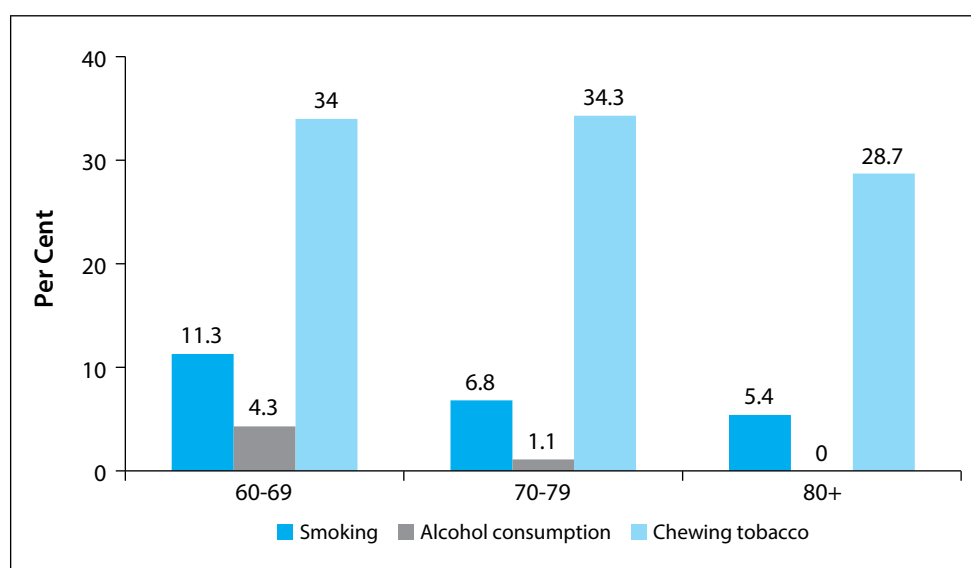
Figure 5.8: Mean number of words immediately recalled by the elderly according to sex, age, place of residence, marital status and wealth quintile, Maharashtra 2011



### 5.1.4 Risky Health Behaviour

One in every 10 elderly persons in Maharashtra smokes tobacco, one in three chews tobacco and 3 per cent of the elderly consume alcohol. The prevalence of smoking tobacco and consumption of alcohol is same in both rural and urban areas; however chewing tobacco is higher in rural areas. Among women in both rural and urban areas, smoking and alcohol consumption is very rare, though one-fourth of women in both areas chew tobacco (Appendix Table A 5.12). Prevalence of smoking and alcohol consumption decreases with advancing age, but the prevalence of tobacco chewing remains the same till age 80 and decreases thereafter. About 29 per cent of the elderly in the oldest age group of 80 and above chew tobacco and 5 per cent smoke tobacco (Fig. 5.9).

Figure 5.9: Current risky health habits among elderly by age group, Maharashtra 2011



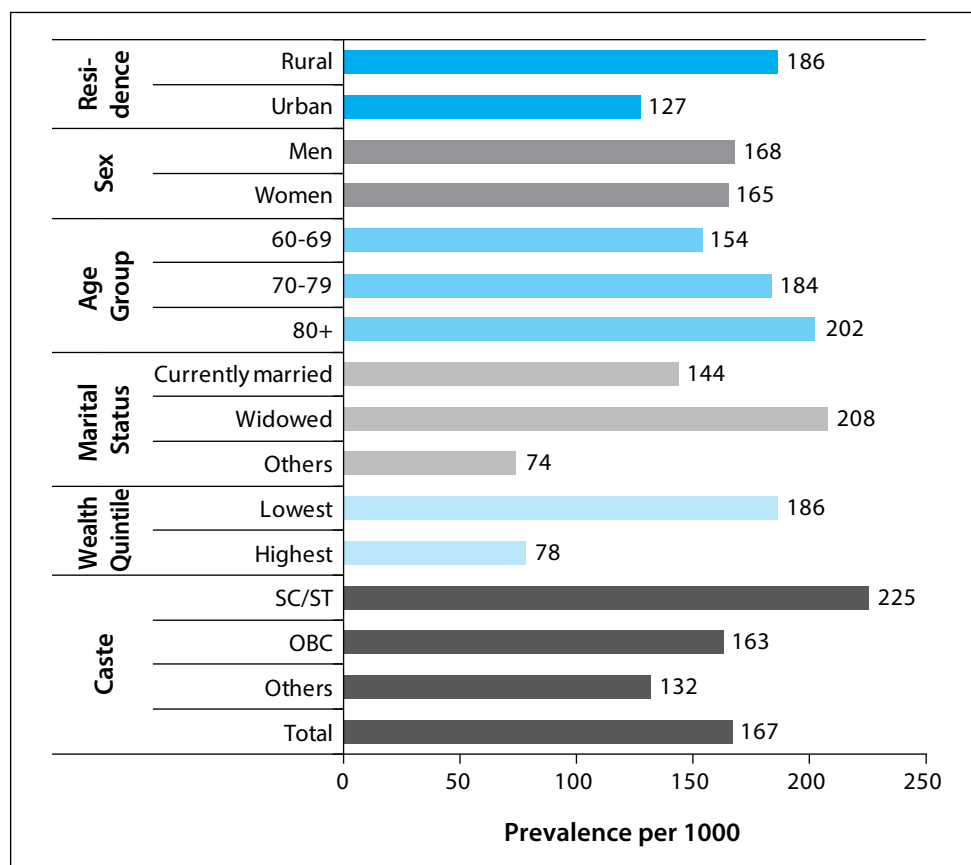
## 5.2 Morbidity, Health Care Access and Financing

In this section, three dimensions related to morbidity, namely acute morbidity, treatment pattern and other related details; chronic morbidity, its related details; and hospitalization rate over the past 365 days are discussed.

### 5.2.1 Acute Morbidity

The prevalence of acute morbidity i.e., any event of sickness or ill health during 15 days prior to the survey is 167 per 1,000 elderly. It is substantially higher among the elderly from rural areas (186 per 1,000) than among their urban counterparts (127 per 1,000). There are no gender differentials in the prevalence of acute morbidity. Acute morbidity is positively associated with age and its prevalence increases from 154 per 1,000 among the elderly aged 60–69 to 202 per 1,000 among the elderly aged 80 and above. The widowed elderly report much higher prevalence

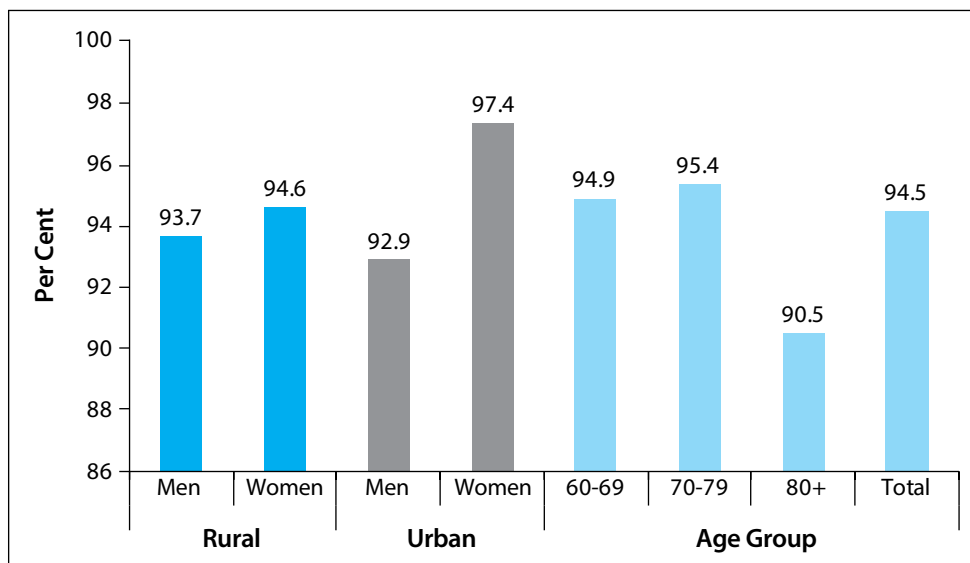
Figure 5.10: Prevalence of acute morbidity per 1,000 elderly according to place of residence, sex, age, marital status, wealth quintile and caste, Maharashtra 2011



of acute morbidity compared to the other marital status categories. Acute morbidity decreases with increasing economic status. The prevalence of acute morbidity among the elderly from the lowest wealth quintile is more than double that among the elderly in the highest wealth quintile. Acute morbidity is much higher among the elderly from SC/ST (225 per 1,000) compared to those from other castes (132 per 1,000) (Fig. 5.10 and Appendix Table A 5.15).

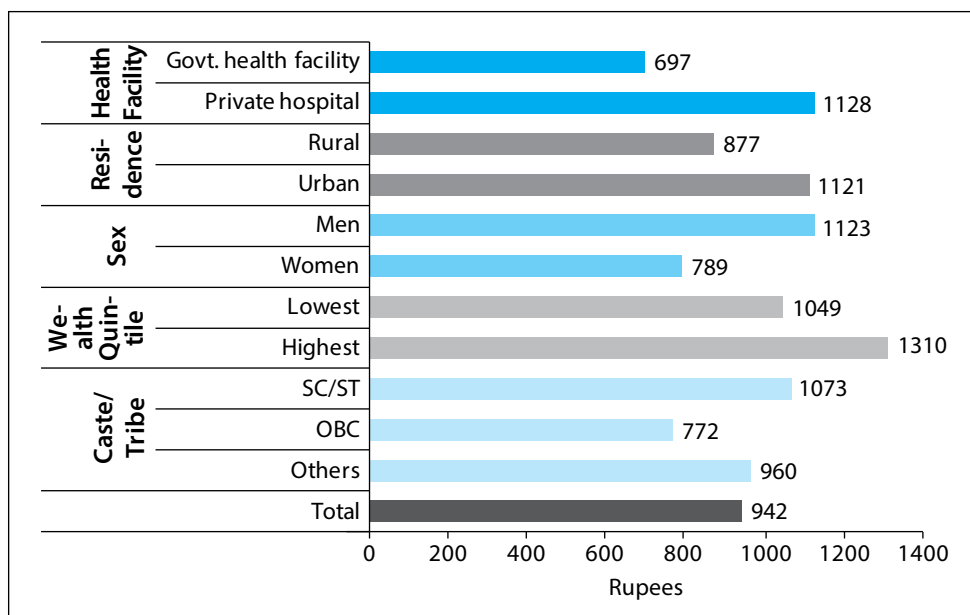
The elderly sought medical treatment for 95 per cent or more episodes of acute morbidity indicating their better health-seeking behaviour. Medical treatment was sought for 90 per cent or more episodes of acute morbidity among elderly men and women and those from rural as well as urban areas and the elderly from all the age groups (Fig. 5.11 and Appendix Table A 5.17 and 5.18). Fig 5.11 clearly shows that more women are seeking health care than men both in rural and urban areas. The majority of the elderly sought medical treatment from private practitioners (56%). Elderly men, the elderly from urban areas, those from OBC or other castes and the elderly from higher wealth quintiles are more likely to avail medical treatment from private practitioners compared to their respective counterparts (Appendix Table A 5.19).

Figure 5.11: Acute morbidity episodes for which treatment was sought according to place of residence, sex and age, Maharashtra 2011



On an average, an elderly person spent Rs. 942 for medical treatment of the last episode of acute morbidity. Those who availed a private health facility had to spend on an average Rs. 1,128. Even those who availed a government health facility had to spend on an average Rs. 697. The expenditure incurred for treatment was relatively higher for elderly men, the elderly from urban areas, the elderly from the highest wealth quintiles and those belonging to the SC/ST compared to their respective counterparts. For example, elderly men spent Rs. 1,123 whereas elderly women spent on an average only Rs. 789 (Fig. 5.12). A large share of the expenditure was incurred towards buying medicines. For almost half of the elderly, the expenditure for the treatment of acute morbidity was incurred by a son (Appendix Table A 5.20 and 5.21).

Figure 5.12: Average expenditure on treatment of last episode of acute morbidity by type of facility, sex, place of residence, wealth quintile and caste, Maharashtra 2011



## 5.2.2 Chronic Morbidity

Non-communicable diseases (NCDs) including mental health are being acknowledged as major contributors to the disease burden in India. With demographic transition and increasing proportion of the elderly population, the burden of chronic diseases has been rising in India, particularly among the states ahead of transition. According to the reported morbidity (that may or may not reflect the actual prevalence of chronic diseases), more than three-fourths (78%) of the elderly in Maharashtra have at least one chronic ailment. The elderly have multiple ailments and on an average, there are 1.4 ailments per elderly person. The prevalence of chronic illnesses is almost the same among elderly men and women and also among the elderly from rural and urban areas. The proportion of the elderly with any chronic illness increases from 75 per cent in the age group 60–69 to 91 per cent in the oldest age group of 80 and above (Appendix Table A 5.22).

Arthritis, cataract, hypertension and asthma are the major chronic illnesses prevalent among the elderly, each of which prevails among at least 10 per cent or 100 per 1,000 of the elderly population. About one-third of the elderly suffer from arthritis and about one-fourth have cataract. Prevalence of both these illnesses is higher in rural areas than in urban areas, among elderly women than men and among persons age 80 and above than those aged 60–69. One in every eight elderly persons has hypertension. The proportion of elderly having hypertension is much higher in urban areas (19%) compared to that in rural areas (10%). A relatively higher proportion of women are hypertensive than men. About 12 per cent of the elderly, both men and women, have asthma. Prevalence of asthma is slightly higher in rural areas than in urban areas. Prevalence of both hypertension and asthma does not show any significant variation with age. Though prevalence of diabetes is lower than these four diseases, 69 out of 1,000 elderly persons are diabetic.

Prevalence of diabetes is slightly higher among men (79 per 1,000) than among women (60 per 1,000); it is also higher in urban areas (93 per 1,000) than in rural areas (57 per 1,000). One in 10 elderly persons aged 80 and above is diabetic; 20 out of 1,000 elderly persons suffer from heart ailment, which is more prevalent among men and in urban areas (Fig. 5.13).

Almost all the elderly suffering from hypertension and diabetes have sought treatment, compared to four-fifths of those having arthritis or asthma. Cataract is the most neglected illness as only half of those having cataract sought medical help (Appendix Table A 5.24). Two-thirds or more of those who sought treatment across the chronic illnesses availed of private health facilities. Cataract is the only illness for which 50 per cent of those who sought treatment visited government health facilities (Fig. 5.14).

Figure 5.13: Prevalence of six common chronic ailments per 1,000 elderly by sex, age and place of residence, Maharashtra 2011

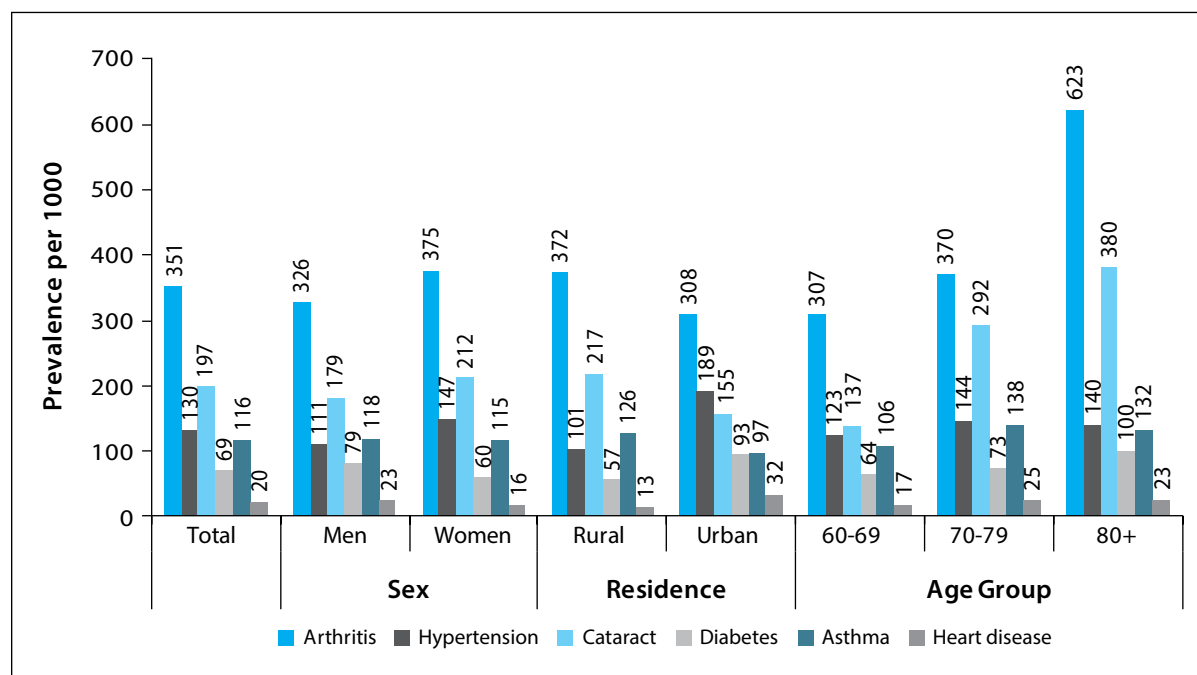
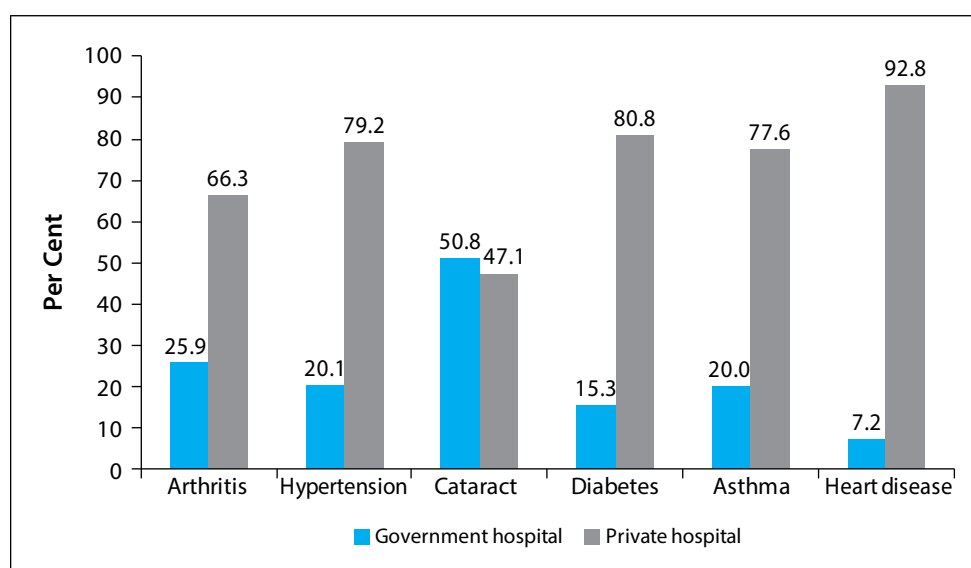
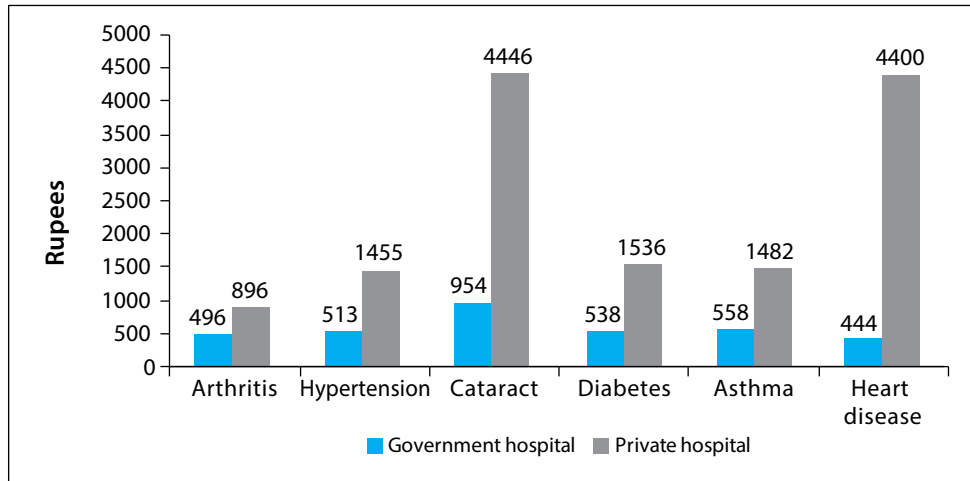


Figure 5.14: Elderly by source of treatment of common chronic morbidities, Maharashtra 2011



Persons having chronic diseases need lifelong medication, pathological tests and consultation with doctors on a regular basis. The estimates of monthly expenditure for treatment of the four most common chronic diseases show that on an average an elderly person spends around Rs. 500–550 per month each for the treatment of arthritis, hypertension, diabetes and asthma, if he/she avails a government health facility. However, majority of the elderly seek treatment in private health facilities where they spend Rs. 896 for arthritis, and about Rs. 1450–1550 for each of the other three diseases every month. Treatment for cataract and heart diseases involves surgery and invasive procedures, and hence the expenditure involved is quite high. For cataract treatment an

Figure 5.15: Monthly expenditure on treatment of common chronic morbidities by source of treatment, Maharashtra 2011



elderly person spends Rs. 954 in a government health facility and Rs. 4,446 in a private health facility (Fig. 5.15). In a majority of the cases of the elderly seeking treatment for chronic morbidities, children were seen to bear the expenses, and more so in the case of women (Appendix Table A 5.26).

### 5.2.3 Hospitalization

The extent of hospitalization among the elderly provides an indirect approximation of the burden of the more severe forms of illnesses suffered by them. Almost 1 in every 10 elderly persons was hospitalized during the 365 days prior to the survey. The rate of hospitalization was higher in rural areas (9.9%) than in urban areas (8.5%) and among men (10.1%) than among women (8.9%). Among the elderly aged 80 and above, about 15 per cent were hospitalized compared to 8 per cent aged 60–69 (Fig. 5.16). Private hospitals were chosen for the treatment by most of them, as 61 per cent of the elderly who were hospitalized were admitted to a private hospital (Appendix Table A 5.28).

Figure 5.16: Rate of hospitalization of elderly according to sex, place of residence, age and wealth quintile, Maharashtra 2011

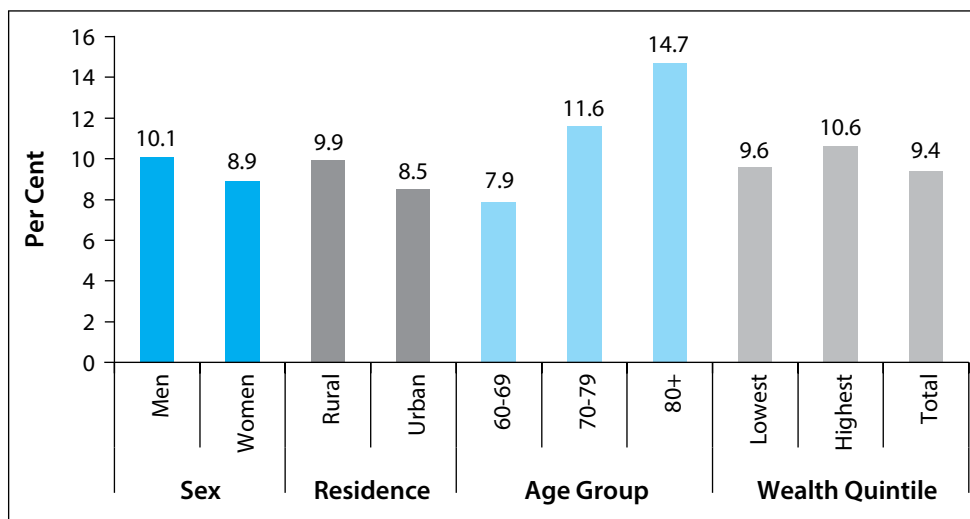
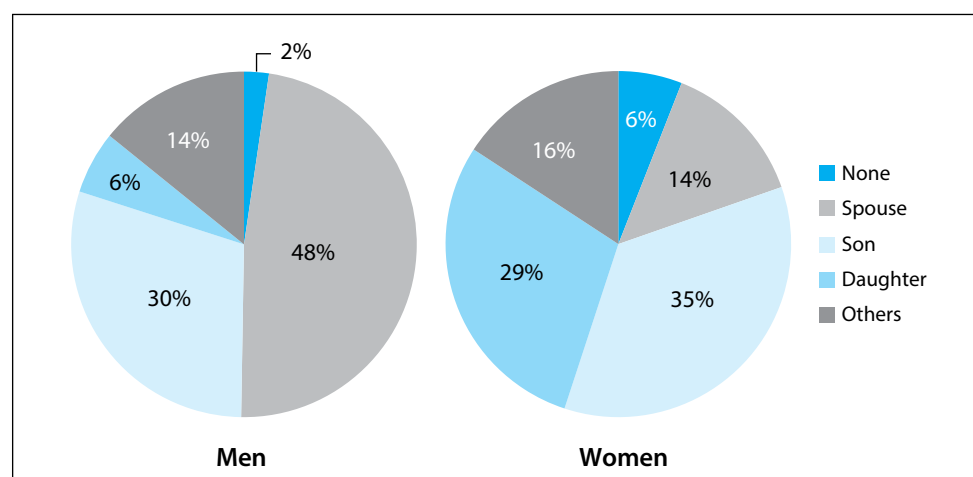


Figure 5.17: Persons accompanying elderly during hospital stay (last episode) by sex, Maharashtra 2011



Patients admitted to hospitals are usually accompanied by relatives who attend to their every need. A small proportion of men (2%) and women (6%) were not accompanied by any relatives. Almost half (48%) the men were accompanied by their wives and 30 per cent by a son. In the case of elderly women, the pattern was different. The largest proportion of women (35%) was accompanied by a son, and only 14 per cent were accompanied by their husbands. While 29 per cent of elderly women were accompanied by their daughters during hospitalization, only 6 per cent of elderly men were accompanied by daughters (Fig. 5.17).

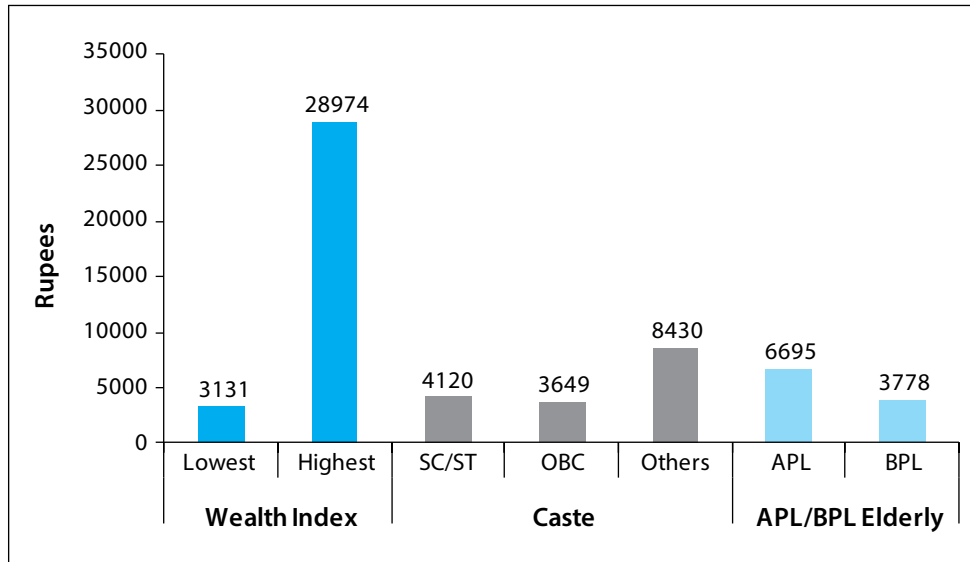
Hospitalization contributes to the major part of the aggregate health care expenses of the elderly. On an average, expenditure for one episode of hospitalization was Rs. 5,613. Admission to a private hospital (Rs. 7,323) entailed more than double the expenditure in a government hospital (Rs. 2,972). The episodes of hospitalization for which item-wise costs were available indicate that a large share of the expenditure is incurred in buying medicines. Even admission to government hospitals requires expenditure on medicines (Table 5.2 and Appendix Table A 5.29).

Table 5.2: Average expenditure on hospitalization by type of hospitals according to major heads, Maharashtra 2011

Average Expenditure by Major Heads	Govt. Hospitals	Private Hospitals	Others	Total
<b>Total</b>	<b>2,972</b>	<b>7,323</b>	<b>0</b>	<b>5,613</b>
(Based on valid cases for which component wise details are available)				
Consultation	363	586	100	497
Medicines	1,865	2,265	1,278	2,105
Diagnostic tests	538	464	0	487
Hospitalization	1,089	1,652	165	1,426
Transportation	276	442	100	376
Food	136	319	45	247
Others	253	1286	0	885
<b>Total</b>	<b>5,883</b>	<b>11,742</b>	<b>3,377</b>	<b>9,454</b>
Others (indirect cost)	1,363	4,727	1,688	3,431



Figure 5.18: Average expenditure (per year) on hospitalization by wealth quintile, caste and BPL/APL category, Maharashtra 2011



As the choice of government or private hospital differs with the socio-economic status of the elderly, the expenditure on hospitalization also differs substantially across socio-economic categories. The expenditure for the hospitalization of the elderly from the highest wealth quintile was more than nine times that for the hospitalization of the elderly from the lowest wealth quintile. It is also seen that even the vulnerable elderly (from SC/ST and below poverty line [BPL] households) are paying around Rs. 4000 towards hospitalization (Fig. 5.18).

## 6. Social Security

This section provides an introduction to the policies, schemes and facilities/benefits of the Maharashtra government concerning the elderly, followed by various findings pertaining to study on awareness and utilization of schemes and benefits for the elderly, and information collected about the same from the Department of Social Justice and Special Assistance (Appendix I).

### 6.1 Introduction

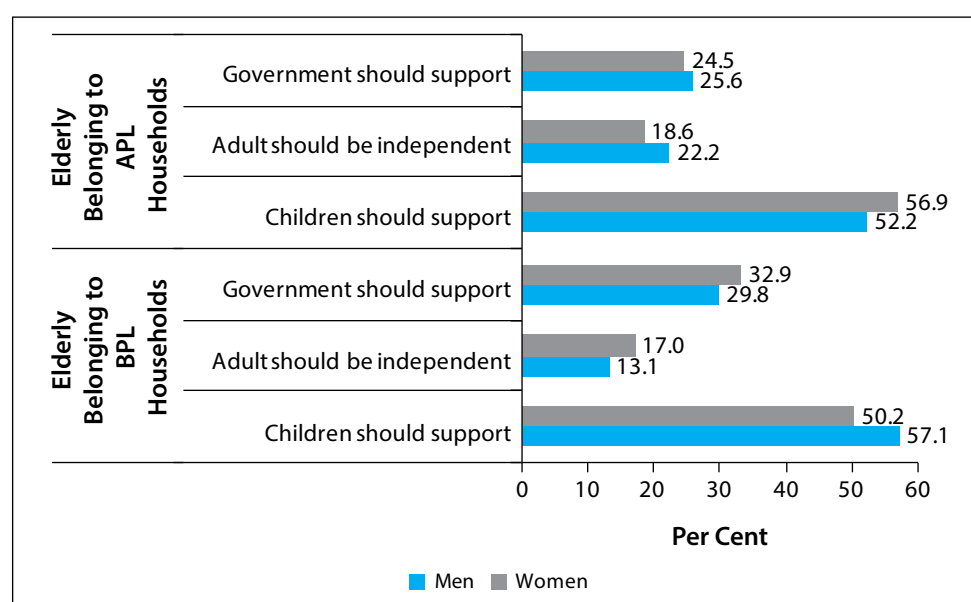
The state of Maharashtra recognized the need for taking care of social, economic, health, living arrangements and security of older persons in view of the pressure they face because of modernization and the ambiguity regarding whether their children will take care of them. Considering this changing scenario coupled with increasing longevity, the state declared the policy for the elderly in June 2004. This policy did not include the financial aspects pertaining to provisions to be made for the elderly. On 1 October 2013, the state declared the 'Integrated Policy for Senior Citizens – 2013', which states that all persons above the age of 65 years irrespective of gender, caste, class, education can avail of the provisions mentioned therein. However as there have been some contentions with regard to this policy, it has been sent for revision and will be declared in the coming months.

The policy outlines for the state elderly friendly cities and communities, economic security, physical security and assets and belongings, schemes, facilities, benefits and legislation related to senior citizens. The Maintenance and Welfare of Parents and Senior Citizens Act, 2007 (MWPSCA, 2007) was implemented by the state on 23 June 2010 in the form of rules that have been framed. The MPWSCA 2007 mandates that states form tribunals for every sub-division of a district to look into the grievances of senior citizens, particularly those who do not receive proper food, shelter or clothing. The state has approved establishment of Maintenance Tribunals to deal with the issues of senior citizens and parents whose responsibility has been rejected by their kith and kin. The tribunals will have the status of a civil court with the powers of Judicial Magistrate First Class, as provided under the Code of Criminal Procedure, 1973.

The government is making plans to ensure support for the elderly. Assessing the perceptions of the elderly about who should care for them is essential. In the study, questions were asked on the perception among the elderly about their preferred support systems in old age.

The majority (50%–57%) of elderly men and women from above poverty line (APL) as well as BPL households perceive that children should support their parents in their old age. It is also observed that a relatively higher proportion of men from BPL and women from APL households feels that children should support them. About one-fourth of the elderly from APL households and about one-third of the elderly from BPL households think that the government should provide old-age support. The proportion of elderly who think that adults should be independent ranges from a minimum of 13 per cent among the elderly from BPL households to 22 per cent among the elderly from APL households (Fig. 6.1).

Figure 6.1: Elderly by preferred support system in old age according to sex, APL and BPL households, Maharashtra 2011



## 6.2 Overview of Social Security Schemes in the State

The Department of Social Justice and Special Assistance provides for the budget allotments for programmes and schemes exclusively for the elderly supported entirely by the state or central government or with matching grants. The range of schemes and programmes are old age homes, pension schemes such as Shraavan Bal State Pension Scheme and other benefits from the Department of Finance, Home Department and Department of Urban Development. Schemes exclusively supported by the central government are for setting up of day care centres, old age homes and multipurpose mobile centres and other facilities and benefits for travel and income tax. Exclusively state-sponsored schemes for the elderly such as for pension, health and food, facilities and benefits and banking concessions are also provided (Table 6.1).

Table 6.1: Major social security schemes for the elderly in Maharashtra

Name of the Scheme	Year of Implementation by State	Eligibility Criterion	Type of Scheme	Documents Required	State/Central Scheme
<b>Exclusively for the Elderly Persons</b>					
<b>Shravan Bal State Pension Scheme</b>	Initiated in 2004 Implemented 22 October 2010, 31 October 2011	For persons aged 65 and above Annual household income less than Rs. 21,000 or BPL households 15 years of domicile in Maharashtra	<i>Income security</i> Monthly pension of Rs. 600	Application forms are available free of charge Proof of age, income and residence	Rs. 200 from the Central Government under IGNOAPS Rs. 400 from Maharashtra Government
<b>Indira Gandhi National Old Age Pension Scheme</b>	Implemented 22 October 2010, 31 October 2011	For persons aged 65 and above Annual household income less than Rs. 21,000 or BPL households 15 years of domicile in Maharashtra	<i>Income security</i> Monthly pension of Rs. 200	Application forms are available free of charge Proof of age, income and residence	Rs. 200 from Central Government
<b>Indira Gandhi National Widow Pension Scheme</b>	Sanjay Gandhi Destitute Women Pension Scheme implemented in 1980. Combined with IGWPS implemented in 1995	Age group of 40–65 years Destitute widows Belong to BPL households	<i>Income security</i> Monthly pension of Rs. 600	Application forms are available free of charge Proof of age, income and residence	Rs. 200 from IGNOAPS from Central Government Rs. 400 from Sanjay Gandhi Destitute Women Pension Scheme of State Government
<b>Annapurna Scheme</b>	1 April 2001	Destitute elderly persons above age 65 years receiving no pension or income or having no family support Possess Annapurna Card	<i>Income security</i> Entitled to 10 kilos grain free of cost per month	Application forms are available free of charge Proof of age, Income and Residence	100% contribution by Central Government
<b>Old Age Homes</b>	Implemented by state in 1963	Elderly persons above age 65 years	<i>Residential services</i> Currently there are 39 old age homes (government sanctioned), each with capacity of 100 senior citizens		Under this scheme for every elderly person who is enrolled into the home, the old age home receives Rs. 930 per month towards their support from the state government

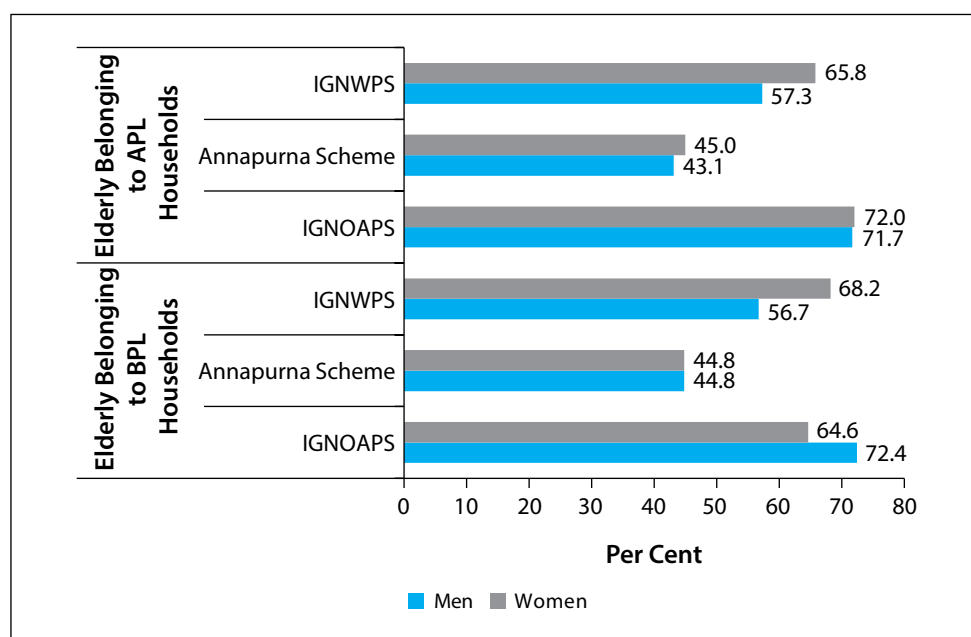
Name of the Scheme	Year of Implementation by State	Eligibility Criterion	Type of Scheme	Documents Required	State/Central Scheme
<b>Old Age Homes</b>	Implemented by state from 2002 to 2003	Elderly persons above age 65 years	<i>Residential services</i> 62 old age homes with 1,550 beneficiaries		Central government sponsored
<b>Old Age Homes</b>	Implemented by state from 2002 to 2003	Elderly persons above age 65 years	<i>Residential services</i> 92 old age homes with 4,625 beneficiaries		NGO sponsored
<b>Annapurna Scheme</b>	1 April 2001	BPL households having elderly above age 60 years	Entitled to 35 kilos of grain per month		Central government sponsored
<b>Other schemes that are also applicable for the elderly</b>					
<b>Rajiv Gandhi Swasthya Yojana</b>	Presently implemented in 8 districts of the state	Yellow/Orange/Anthyodaya/Annapurna Card holder Health identity card provided under the scheme	<i>Health care</i> After admission of the elderly person, expenditure up to Rs. 1,50,000 per family, per year will be provided	Application forms are available free of charge Proof of age, income and residence	By the state alone
<b>Rajiv Gandhi Swasthya Yojana</b>	Presently implemented in 8 districts of the state	Yellow/Orange/Anthyodaya/Annapurna Card holder Health identity card provided under the scheme	Rs. 2,50,000 for kidney transplant Rs. 13,000 for surgery in case of cancer, heart or kidney disease Rs. 10,000 for heart surgery	Application forms are available free of charge Proof of age, income and residence	By the state alone

### 6.3 Awareness of Major Social Security Schemes

The survey included questions to find out the extent of awareness about the following three national social security schemes: Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS) and Annapurna Scheme. In addition, questions were asked regarding the awareness of special government facilities/schemes for the elderly and health insurance schemes.

More than two-thirds of men and women both from APL and BPL households are aware of IGNOAPS. Among APL households, an equal proportion of men and women are aware of IGNOAPS,

Figure 6.2: Elderly aware of national social security schemes according to sex, APL and BPL households, Maharashtra, 2011



whereas among BPL households a lower proportion of women is aware of IGNOAPS. Awareness about IGNOAPS is higher among women than among men. Two-thirds of women from both APL and BPL households are aware of IGNOAPS compared to 57 per cent men from BPL and APL households. Awareness about the Annapurna scheme is relatively lower. Less than half (45%) of the elderly from APL as well as BPL households knew about this scheme (Fig. 6.2 and Appendix Table A 6.1).

## 6.4 Coverage and Financing of Social Security Schemes

This sub-section includes the coverage and financing of various schemes for the elderly from information obtained from Department of Social Justice and Special Assistance, Health Department and Food Supplies Department as well as from the BKPAl, 2011 Study for Maharashtra.

### 6.4.1 Major Schemes and Financing

The details about the number of beneficiaries, the budget outlays and information on the expenditure for the schemes and facilities for the elderly for the period 2011–13 will provide an idea of the outreach of schemes and their utilization among the elderly (Table 6.2).

Though there is wider awareness about IGNOAPS and IGNOAPS among the elderly in Maharashtra, very few have availed the benefits of these schemes. Only 3 per cent of men and women from BPL households get benefits from IGNOAPS. About 1 in 10 widows from BPL households benefits from IGNOAPS. Not a single elderly person in the state reported availing the Annapurna scheme. Utilization of IGNOAPS is relatively higher among the elderly from SC/ST (4.5%) as compared to the elderly from OBC (2.6%) and other castes (1.9%). It is also higher among the elderly from the lowest

Table 6.2: Number of beneficiaries, outlay and expenditures of major social security schemes, Maharashtra Government

Schemes	No. of Beneficiaries (in lakh)	Total Outlay Per Year (Rs. in lakh)	Total Expenditure Per Year (Rs. in lakh)
<b>Shravan Bal State Pension Scheme</b>			
2011–2012	12.60	57,176	55,173
2012–2013*	13.40	56,248	44,931
2013 till present	14.70	66,248	57,545
<b>Indira Gandhi National Old age Pension Scheme</b>			
2011–2012	10.76	26,537	25,212
2012–2013*	11.00	28,460	15,765
2013 till present	11.07	29,000	15,943
<b>Indira Gandhi National Widow Pension Scheme</b>			
2011–2012	–	–	–
2012–2013*	34,570	2,400	255
2013 till present	29,727	3,000	433
<b>Annapurna Scheme</b>			
2012–2013	75,856	–	240

Note: \* The beneficiaries and expenditure are for April 2012 to September 2012.

wealth quintile (4.7%) compared to the elderly from the highest wealth quintile (0.2%). Utilization of IGNWPS does not vary consistently with wealth quintiles, but it is higher among elderly women from SC/ST (10%) and OBC (9%) compared to elderly women from other castes (6%) (Figs. 6.3 and 6.4 and Appendix Table A 6.2).

Figure 6.3: Elderly utilizing national social security schemes according to sex for BPL households, Maharashtra 2011

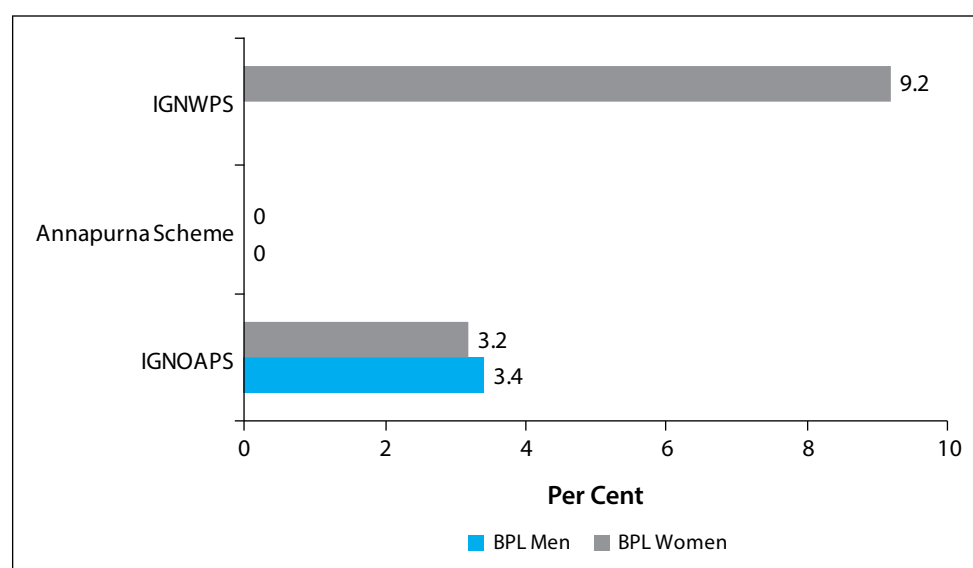
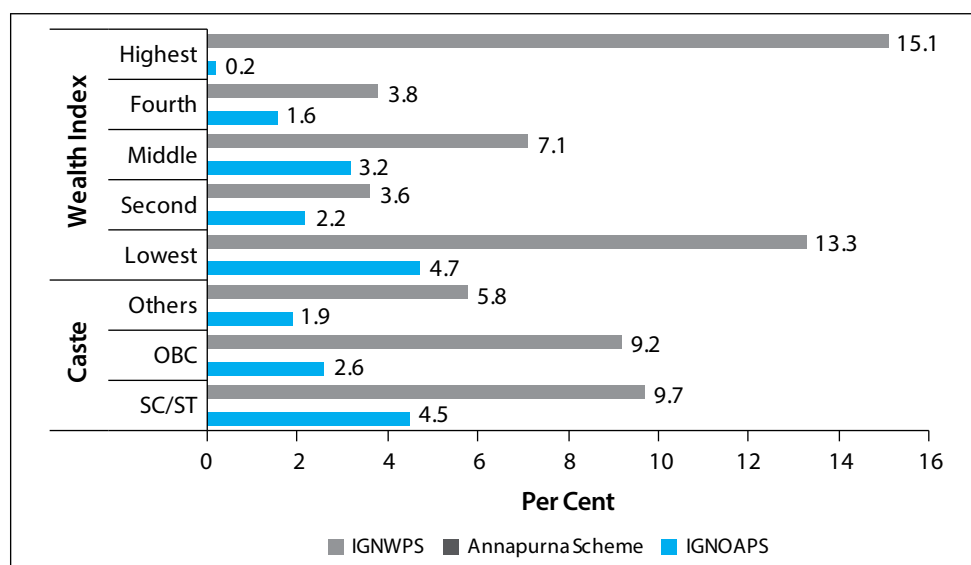


Figure 6.4: Elderly utilizing national social security schemes according to wealth quintile and caste/tribe, Maharashtra 2011



Note: Utilization of Annapurna scheme is found to be negligible

## 6.4.2 Other Schemes and Facilities

Elderly persons are entitled to some special facilities/schemes aimed at improving the quality of their life. These include concession in train travel, reservation of seats in buses, facilities in getting telephone connection, higher interest rates for deposits in banks and post offices, income tax benefits and employment-related facilities under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) (Table 6.3).

Table 6.3: Facilities and benefits for the elderly in Maharashtra

Facilities/ Benefits	Year of Implementation by State	Eligibility Criterion	Type of Scheme	Documents Required	State/ Central
<b>Implemented by the state exclusively for the elderly</b>					
<b>Concession in Professional Tax</b>	State Policy 2013 (Currently under revision)	Elderly who are above 65 years of age	<i>Income security</i>	Application forms are available free of charge Proof of age, income and residence	State Department of Finance
<b>Elderly can get maintenance charges from their heir/s</b>	Chapter 3 of Hindu Personal Law and Code of Criminal Procedure		<i>Income security</i>		
<b>Concession of 50% in State Transportation Corporation (Ordinary) bus tickets</b>	State Policy 2013 (Currently under revision)	Elderly who are above 65 years	<i>Income security</i>	Application forms are available free of charge Proof of age, income and residence	State Home Department

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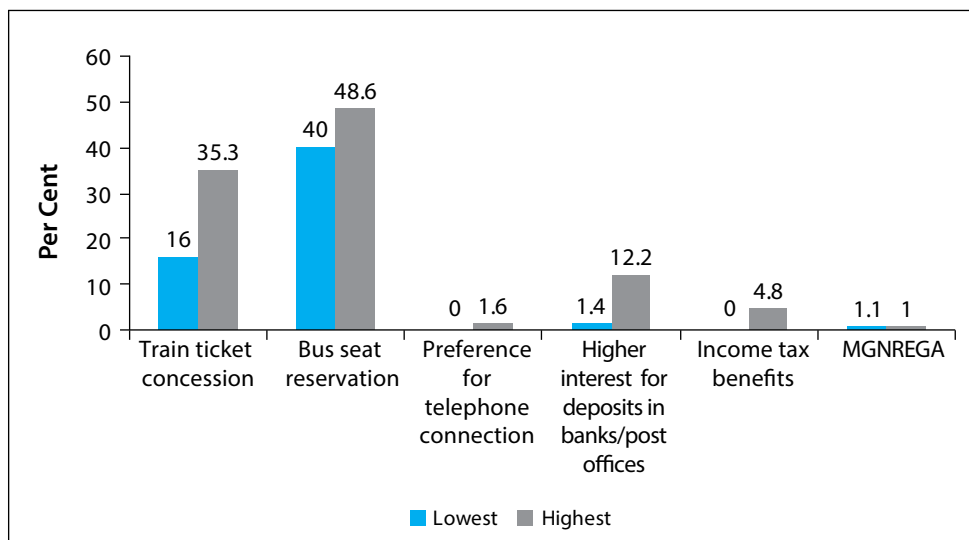
Facilities/ Benefits	Year of Implementation by State	Eligibility Criterion	Type of Scheme	Documents Required	State/ Central
<b>Allowed to board the BEST buses through the front door of the bus</b>	State Policy 2013 (Currently under revision)	Elderly who are above 65 years	<i>Physical security</i>	Proof of age	State Urban Development
<b>Concession for the elderly travelling by State Transport Corporation (Normal/ Asiad) buses</b>	State Policy 2013 (Currently under revision)		<i>Income security</i>	Proof of age	State
<b>Separate queue for elderly for registration in hospitals</b>	State Policy 2013 (Currently under revision)		<i>Health care</i>	Proof of age	State
<b>Free treatment for elderly in Municipality and Municipal Corporation Hospitals</b>	State Policy 2013 (Currently under revision)		<i>Health care</i>	Proof of age	State
<b>Free treatment for elderly in government hospitals</b>	State Policy 2013 (Currently under revision)		<i>Health care</i>	Proof of age	State
<b>Facilities and Benefits of Central Government implemented by the state exclusively for the elderly</b>					
<b>Income tax concession provided up to Rs. 2,50,000</b>	State Policy 2013 (Currently under revision)	Elderly above 60 years of age	<i>Income security</i>	Proof of age, income and residence	Central
<b>Income tax concession is provided up to Rs. 5,00,000</b>	State Policy 2013 (Currently under revision)	Elderly above 80 years of age	<i>Income security</i>	Proof of age, Income and Residence	Central
<b>Two seats in buses are reserved for elderly</b>	State Policy 2013 (Currently under revision)		<i>Physical security</i>	Proof of age	Central
<b>Railway concession</b> Concession of 40% for railway mail/express fares	State Policy 2013 (Currently under revision)	Elderly men above 60 years of age	<i>Income/ Physical security</i>	Proof of age	Central
Concession of 50% for railway mail/express fares		Elderly women above 58 years of age			
Concession of 30% in fares of Rajdhani, Shatabdhi and Jana Shatabdhi express trains		Elderly men and women			

Contd...

Facilities/ Benefits	Year of Implementation by State	Eligibility Criterion	Type of Scheme	Documents Required	State/ Central
<p>Separate booking windows at railway stations are provided for senior citizens</p> <p>Elderly going for major surgery and along with one attendant gets 75% concession in railway fare</p> <p>Wheel chairs for elderly who require them will be provided by the station master</p>					
<p><b>Air fare Concession</b></p> <p>50% concession by air fare in Air India (within India)</p> <p>Air India provides concessions to elderly for international travel</p> <p>Sahara Airlines gives 50% concession</p>		<p>Elderly men above age 65 and women above age 63</p> <p>Elderly persons above age 62</p>	<p><i>Income/ Physical security</i></p>	<p>Proof of age</p>	<p>Central</p>
<p><b>Banking Concessions</b></p> <p>All nationalized and scheduled banks offer 1%–2% additional interest rate on medium and long-term deposits for elderly</p> <p>9% interest rate for deposits of Rs. 1,000–Rs. 25,00,000 under 'Senior citizens savings scheme' of postal department</p> <p>Monthly income scheme of postal department provides 8% returns on deposits and 10% bonus on maturity for elderly persons</p>		<p>Elderly above age 55</p>	<p><i>Income security</i></p>	<p>Proof of age, income and residence</p>	<p>Central</p>

As seen from Figure 6.5, bus seat reservation and train ticket concession are the two benefits availed by a sizeable proportion of the elderly (39% and 21% respectively). About 4 per cent of the elderly availed higher interest rates on deposits in banks/post offices. Less than 1 per cent of the elderly

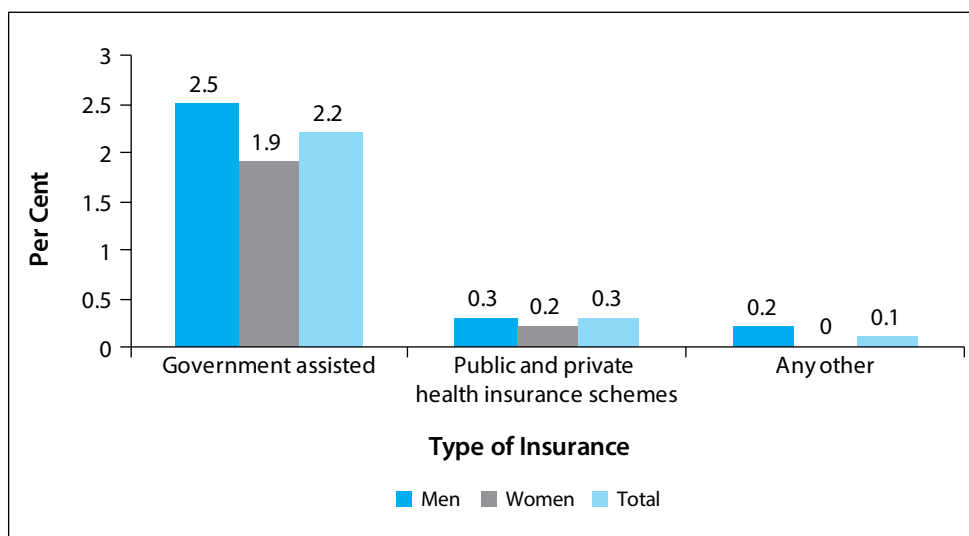
Figure 6.5: Elderly utilizing facilities/schemes by lowest and highest wealth quintile Maharashtra, 2011



each availed the other three concessions i.e., facilities in getting telephone connection, income tax benefits and employment-related facilities under MGNREGA. All these facilities/concessions were availed by a higher proportion of the elderly from the highest wealth quintile than those from the lowest wealth quintile (Fig. 6.5).

Health insurance as a source of meeting the medical expenses of elderly men and women is clearly a recent phenomenon. Only a small proportion of the elderly in Maharashtra are covered by health insurance. The proportion of the elderly covered under government-assisted health schemes, private and other health insurance schemes is 2.2, 0.3 and 0.1 per cent, respectively. A slightly higher proportion of elderly men than women holds health insurance policies (Fig. 6.6).

Figure 6.6: Elderly covered by a health insurance policy by sex, Maharashtra 2011



## 7. The Way Forward

The BKPAI study data for Maharashtra gives a clear sketch of socio-economic and health status of the elderly in the state. It also provides an idea about the extent of their interaction and their status within the family and the society. The survey findings help in drawing some conclusions and suggestions for framing policy and programmes for the elderly in Maharashtra.

Consistent with the socio-economic distribution of the general population, among the elderly population also a large section belongs to socially as well as economically disadvantaged groups, like SC/ST or those from lower wealth quintiles. They lack basic amenities like *pucca* housing or toilet facilities. Poorer health status along with social and economic disadvantages makes the elderly more vulnerable. The study brings out the fact that a large proportion of the elderly, even after crossing 70, is part of the labour force, and that too because of economic compulsion alone. This calls for covering all the needy elderly (irrespective of BPL status of household) under economic and other security programmes. The fertility reduction policies should go hand in hand with provision of social security in old age, as the elderly with no income and children to support them need the state to provide a safety net. Livelihood programmes should be designed to provide work opportunities for the elderly as per their abilities and interest to keep them engaged and maintain their self-worth.

As across the world, among the elderly population of Maharashtra too there are more women than men. With increasing gap between female and male life expectancy, in future the proportion of women in the elderly population is expected to increase further. The higher female life expectancy coupled with gap between ages of husband and wife will result in increasing proportions of widows among elderly females. Low level of fertility and migration of children to large cities is expected to result in widows living alone. Again, due to lack of involvement of either of the spouse in the formal employment sector, these lonely elderly widows will be without any regular income (when they stop working/after retirement). The scheme providing pensions to widows needs to cover all the needy widows, even those from APL families and the amount provided has to be revised in accordance with the rising cost of living.

One of the important issues emerging from the BKPAI study data for Maharashtra is the abuse of the elderly by family members and outsiders. Sensitization of the families and persons from other age groups (in schools/colleges) in order to prevent discrimination and abuse of the elderly is necessary. There is also need to encourage the identification of the elderly found to be facing abuse and interventions to handle situations. Crisis intervention facilities and shelter homes for the elderly who report abuse may help provide them some respite. At the family level, stronger inter-generational

bonding needs to be encouraged and at community level, greater participation of the elderly has to be ensured by having age-friendly environments which will ensure harmony.

Old age is associated with health problems that need lifelong care and management. Arthritis and cataract are the major health problems among the elderly in Maharashtra. Surgery is the only remedy for cataract, and most of the elderly spend a large amount of money on it even in government hospitals. Health care schemes that provide concessions are warranted in government hospitals for the elderly who require this surgery.

Social issues concerning old age are associated in one way or another with financial constraints and health problems. The financial resources of the elderly get depleted due to marriage/education of children and they do not plan for their old age. Most of the chronic diseases start in the late forties and fifties. Government programmes or NGO initiatives to educate and set good practices about financial planning for old age and elderly health care for persons in their fifties can prepare them better to have a peaceful later life.



# Appendices

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# Appendix I

## Central/State Level Schemes under Different Ministries and Departments for the Elderly in Maharashtra

### 1. Department of Social Justice and Special Assistance

**Old Age homes:** Currently there are 29 old age homes (government sanctioned), each with capacity of 100 senior citizens. Under this scheme for every elderly person who is enrolled into the home, the old age home receives Rs. 930 per month towards their support.

**Shravan Bal State Pension Scheme:** Under this scheme, BPL elderly above 65 years of age are given Rs. 400 per month, in addition to the amount of Rs. 200 per month received under the Indira Gandhi Old Age Pension Scheme (Central Government) i.e., a total of Rs. 600 per month. In addition, the elderly with an annual income less than Rs. 21,000 are also entitled to the combined pension of Rs. 600 per month.

### 2. Department of Finance

The elderly who are above 65 years of age receive concession in professional tax.

### 3. Home Department

The elderly who are above 65 years of age get 50% concession in State Transport Corporation (ordinary) bus tickets.

### 4. Urban Development

The elderly above 65 years are allowed to board the BEST buses through the front door of the bus.

## Central Government Schemes

Day care centres, old age homes and multipurpose mobile centres

The above schemes are to be implemented by registered voluntary organizations. For implementing these schemes, the voluntary organization gets 90% of expenditure from the central government, while the remaining 10% has to be met by them.

1. For the elderly above 60 years of age, income tax concession is provided up to Rs. 2,50,000.
2. For those above 80 years of age, income tax concession is provided up to Rs. 5,00,000.
3. Two seats in buses are reserved for elderly.
4. Separate queue for the elderly for registration in hospitals.



### 5. Railway concession

- a. Elderly men above 60 years of age get 40% concession on railway mail/express fares.
- b. Elderly women above 58 years of age get 50% concession on railway mail/express fares.
- c. The elderly going in for major surgery and along with one attendant get 75% concession on railway fare.
- d. The elderly get 30% concession in fares of Rajdhani, Shatabdhi, Jana Shatabdhi express trains.
- e. Separate booking windows at railway stations are provided for senior citizens.
- f. Provision of wheel chairs for the elderly who require them will be provided with the station master.

### 6. Air fare concession

- a. Elderly men above age 65 and women above age 63 can avail 50% concession on air fare in Air India (within India).
  - b. Air India provides concessions for the elderly for international travel.
  - c. Sahara Airlines gives 50% concession to the elderly above age 62 years.
7. BPL households having elderly persons above age 60 years are entitled to 35 kilos of grain per month.
  8. The elderly above age 65 years receiving no pension are entitled to 10 kilos of free grain per month under Annapurna Scheme.
  9. Chapter 3 of Hindu Personal Law and Code of Criminal Procedure, the elderly can get maintenance charges from their heir/s.

## Maharashtra State Government

1. The elderly from BPL families are entitled to a pension amount of Rs. 400 per month from the state.
2. Maharashtra Government exempts the elderly from professional tax.
3. Free treatment for the elderly in Municipality and Municipal Corporation Hospitals.
4. Free treatment for the elderly in government hospitals.

The elderly travelling by State Transport Corporation (Normal/Asiad) buses get concession.

## Banking Concessions

1. All nationalized and scheduled banks offer 1–2 per cent additional interest rate on medium and long-term deposits for the elderly.

2. The elderly above age 55 years get 9% interest rate for deposits of Rs. 1000–Rs. 2,50,0000 under 'Senior Citizens Savings Scheme' of postal department.
3. Monthly income scheme of postal department provides 8% returns on deposits and 10% bonus on maturity for the elderly.

## Specific Details

**Shravan Bal State Pension Scheme:** Under this scheme that was initiated in 2004, and enforced from 2010 BPL elderly above 65 years of age are given Rs.400 per month, in addition to the amount of Rs.200 per month received under the Indira Gandhi Old Age Pension Scheme (central government) i.e., a total of Rs.600 per month. In addition, elderly with an annual income less than Rs. 21,000 are also entitled to the combined pension of Rs. 600 per month.

### *Eligibility criteria:*

- Destitute
- Age 65 and above
- 15 years of domicile in Maharashtra
- Household enrolled as BPL family

### *Documents required:*

Proof of age, income and residence

**Indira Gandhi National Old Age Pension Scheme:** This scheme was initiated in 2010, where BPL elderly who are 65 years and above are entitled to Rs. 200 per month from the central government.

### *Eligibility criteria:*

- Destitute
- Age 65 and above
- Household enrolled as BPL family

### *Documents required:*

- Proof of age, income and residence

## Appendix II

Table A 2.1: Per cent distribution of elderly households by selected household and housing characteristics according to place of residence, BKPAI survey and census, Maharashtra 2011

Housing Characteristics	BKPAI			Census 2011
	Rural	Urban	Total	Total
<b>Number of Usual Members</b>				
1	8.9	3.3	7.0	4.1
2	16.8	8.2	13.8	10.2
3-5	33.2	41.3	36.0	59.2
6+	41.1	47.2	43.2	26.6
Total	100	100	100	
<b>Mean Household (HH) Size</b>	5.2	6.0	5.5	5.0
<b>Head of the Household</b>				
Elderly man	40.8	42.4	41.3	
Elderly woman	19.7	23.9	21.1	NA
Non-elderly person	39.4	33.7	37.6	
<b>Age Group of HH Members</b>				
<15	21.7	21.5	21.6	
15-59	51.8	57.2	53.8	NA
60+	26.5	21.3	24.6	
<b>Sex Ratio (Females per 1,000 Males) of HH Members</b>				
<15	762	816	782	
15-59	991	964	980	NA
60+	1,119	1,135	1,124	
Total	967	963	966	925
<b>Religion of the Head of the HH</b>				
Hindu	88.8	68.7	81.9	
Muslim	4.4	20.5	9.9	
Sikh	0.0	0.3	0.1	NA
Others	6.8	10.6	8.1	
<b>Caste/Tribe of the Head of the HH</b>				
SC	18.6	22.2	19.8	
ST	9.1	5.2	7.8	
OBC	35.3	35.1	35.2	NA
Others	37.0	37.6	37.2	
<b>Main Source of Drinking Water</b>				
Piped water (public)	41.4	38.3	40.3	67.9
Piped water (private)	23.9	52.1	33.6	
Well/bore well (public)	25.5	5.7	18.7	
Well/bore well (private)	8.3	3.5	6.7	20.1
Others	0.9	0.4	0.7	12.0

Contd...

Housing Characteristics	BKPAl			Census 2011
	Rural	Urban	Total	Total
<b>Sanitation Facility</b>				
Septic tank/Flush system	33.0	55.5	40.7	43.5
Pit latrine	2.5	2.5	2.5	8.8
Public latrine	4.7	27.4	12.5	13.8
No facility (Open space)	59.8	14.6	44.3	34.0
<b>Type of House</b>				
<i>Kaccha</i>	41.6	13.0	31.8	
<i>Semi-pucca</i>	46.3	39.2	43.8	
<i>Pucca</i>	11.8	47.6	24.0	
<b>No. of Rooms</b>				
1	16.4	15.8	16.2	42.1
2	38.2	36.4	37.6	32.2
3	26.5	22.3	25.1	13.4
4+	18.8	25.2	21.0	8.1
<b>Cooking Fuel</b>				
Electricity	0.1	0.0	0.1	0.1
LPG/natural gas	14.4	70.8	33.7	43.4
Biogas	0.2	0.6	0.3	0.7
Kerosene	0.8	7.1	3.0	6.5
Coal/lignite	0.0	1.5	0.5	
Charcoal	1.4	0.9	1.2	
Wood	79.4	18.7	58.6	42.6
Straw/shrubs/grass	2.0	0.4	1.4	4.5
Agricultural crop waste	1.3	0.0	0.9	
Dung cakes	0.4	0.0	0.3	1.2
Others	0.1	0.0	0.1	0.1
Total	100	100	100	
No. of elderly HHs	608	590	1,198	

Table A 2.2: Percentage of elderly households with possession of various goods, outstanding loan according to place of residence, BKPAl survey and census, Maharashtra 2011

Household Possessions	BKPAl			Census 2011
	Rural	Urban	Total	Total
<b>Household Goods</b>				
Electricity	88.9	97.6	91.9	83.9
Mattress	79.8	91.5	83.8	
Pressure cooker	38.9	78.1	52.3	
Chair	70.5	87.3	76.3	NA
Cot or bed	69.8	78.9	72.9	
Table	51.9	73.4	59.3	
Electric fan	72.7	88.6	78.2	
Radio or transistor	19.5	26.7	22.0	19.5
Black and white television	8.7	7.7	8.4	56.8
Color television	58.2	80.6	65.9	

Contd...

Household Possessions	BKPAI			Census 2011
	Rural	Urban	Total	Total
Sewing machine	17.9	36.0	24.1	NA
Mobile phone	46.7	66.8	53.6	53.7
Any landline phone	18.2	28.1	21.6	6.3
Computer	0.9	7.3	3.1	13.3
Internet facility	0.9	4.8	2.3	5.8
Refrigerator	6.9	26.4	13.6	
Watch or wall/alarm clock	59.0	75.9	64.8	
Water pump	3.2	3.8	3.4	NA
Thresher	0.6	0.2	0.4	
Tractor	1.2	0.2	0.8	
Bicycle	44.1	51.5	46.7	30.5
Motorcycle or scooter	25.0	41.1	30.5	24.9
Animal-drawn cart	15.7	15.5	15.6	NA
Car/Jeep	3.7	3.0	3.4	5.9
Account in bank/post office	63.4	67.7	64.8	68.2
<b>Households Possessing Card</b>				
APL	41.8	60.5	48.2	
BPL	32.6	28.3	31.1	
Antyodaya	12.2	6.1	10.1	NA
Not in possession of any card	12.5	4.5	9.7	
Don't know/No response	0.9	0.6	0.8	
<b>Own Any Agricultural Land</b>				
No land	36.2	88.8	54.3	
Only irrigated land	25.9	4.5	18.5	
Only non-irrigated land	24.6	5.1	17.9	
Both	13.3	1.6	9.3	
Don't know/No answer	0.0	0.0	0.0	
<b>Monthly Per Capita Consumption Expenditure (MPCE)</b>				
≤1000	46.4	31.1	41.1	
1001-1500	26.9	26.4	26.7	
1501-2500	18.6	29.4	22.3	
2501+	8.2	13.2	9.9	
<b>Wealth Quintile</b>				
Lowest	37.1	10.5	28.0	
Second	36.0	17.8	29.8	
Middle	14.3	27.0	18.7	
Fourth	9.9	27.2	15.9	
Highest	2.7	17.6	7.8	

Household Possessions	BKPAI			Census 2011
	Rural	Urban	Total	Total
<b>Amount of Outstanding Loan (Rs.)</b>				
None	74.6	81.2	76.9	
<15000	6.8	3.5	5.7	
15000–30000	6.1	4.3	5.5	
30000–60000	7.2	5.7	6.7	
60000–100000	2.0	0.5	1.5	
100000–150000	1.0	2.0	1.3	
150000–200000	0.7	1.0	0.8	
200000 +	1.5	1.8	1.6	
DK/No Answer	0.1	0.0	0.1	
<b>No. of elderly HHs</b>	<b>608</b>	<b>590</b>	<b>1,198</b>	
<b>Purpose of Loan</b>				
Expenditure on health of elderly	4.5	16.3	7.8	
Expenditure on health of others	6.1	19.6	9.9	
Agriculture	83.0	13.8	63.4	
Business	8.6	32.6	15.4	
Education	9.4	23.3	13.3	
Marriage	5.5	12.5	7.5	
Home/Vehicle loan	2.5	11.8	51	
Others	0.9	0.7	0.8	
<b>No. of elderly HHs with outstanding loan</b>	<b>145</b>	<b>110</b>	<b>255</b>	

NA – Not applicable

Table A 2.3: Percentage of elderly by selected background characteristics, Maharashtra 2011

Background Characteristics	Male	Female	Total
<b>Age Group</b>			
60-64	30.6	38.1	34.5
65-69	34.1	29.7	31.8
70-74	19.8	15.7	17.7
75-79	6.3	7.6	7.0
80-84	6.1	6.1	6.1
85-89	1.5	0.7	1.0
90+	1.6	2.0	1.8
<b>Education</b>			
No formal education	37.7	72.0	55.6
<5 years completed	21.8	13.7	17.6
5-7 years completed	14.7	8.4	11.4
8 years and above	24.5	4.8	14.2
Don't know/No response	1.3	1.1	1.2
<b>Marital Status</b>			
Never married	0.4	0.7	0.6
Currently married	85.8	39.6	61.7
Widowed	13.4	57.9	36.7
Others	0.0	1.6	0.8
Don't know/No response	0.3	0.3	0.3
<b>Mean children ever born</b>	3.7	3.7	3.7
<b>Re-marriage among Ever Married</b>			
Rural	8.05	1.52	4.7
Urban	3.16	0.76	1.87
Total	6.51	1.26	3.77
<b>Migration Status</b>			
Migrated before 60 years of age	16.8	74.3	46.8
Migrated after 60 years of age	2.7	2.1	2.4
Did not migrate	80.3	21.2	49.5
Don't know/No response	0.2	2.4	1.4
Number of elderly	761	674	1,435

Table A 3.1: Percentage of elderly currently working and ever worked according to place of residence and sex, Maharashtra 2011

Work Status	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Currently working	55.0	31.3	42.8	41.7	20.4	30.1	50.7	27.7	38.7
Ever worked	99.4	77.4	88.1	100.0	56.5	76.4	99.6	70.3	84.3
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 3.2: Percentage of elderly according to their work status and intensity of work by background characteristics, Maharashtra 2011

Background Characteristics	Currently Working	Main Worker (More Than 6 Months Per Year)	More Than 4 Hours a Day	Number of Elderly
<b>Age Group</b>				
60-69	49.2	42.3	45.8	971
70-79	22.1	17.8	20.4	342
80+	7.7	4.6	7.7	122
<b>Sex</b>				
Male	50.7	45.0	47.7	681
Female	27.7	21.9	25.5	754
<b>Residence</b>				
Rural	42.8	35.3	39.5	761
Urban	30.3	28.0	29.1	674
<b>Marital Status</b>				
Married	45.4	39.0	42.1	870
Widowed	26.7	21.5	25.5	540
Others	55.6	55.6	48.1	25
<b>Education</b>				
None	32.1	25.9	30.1	741
1-4 years	47.6	41.3	43.7	243
5-7 years	55.2	50.0	51.8	188
8+ years	41.2	36.3	38.7	247
<b>Religion</b>				
Hindu	38.6	32.7	35.5	1,175
Muslim	29.9	26.5	29.9	145
Sikh	100.0	100.0	100.0	2
Others	50.5	41.3	50.5	113
<b>Caste</b>				
SC/ST	46.1	41.2	44.4	363
OBC	38.7	31.9	33.7	485
Others	34.2	28.3	32.7	587
<b>Wealth Quintile</b>				
Lowest	43.5	35.1	41.8	314
Second	47.2	41.1	45.2	385
Middle	37.6	31.6	33.3	300
Fourth	25.8	23.2	21.7	275
Highest	17.9	16.4	16.4	159
<b>Living Arrangement</b>				
Living alone	59.8	50.0	53.7	72
With spouse	53.3	42.9	50.7	196
Others	34.5	29.8	32.1	1,167
<b>Total</b>	<b>38.7</b>	<b>32.9</b>	<b>36.1</b>	<b>1,435</b>

Note: The number of elderly may not always add up to total due to missing cases.



Table A 3.3: Per cent distribution of currently working elderly by type of occupation and sector of employment according to place of residence and sex, Maharashtra 2011

Employment Status	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>Type of Occupation</b>									
Technician/ Professional	0.0	0.0	0.0	1.4	0.8	1.2	0.4	0.2	0.3
Executive/ Clerical	0.4	0.0	0.3	9.3	0.0	5.9	2.7	0.0	1.7
Cultivator	52.2	19.6	40.0	9.6	8.4	9.1	41.2	16.8	32.1
Petty trader/ Worker	12.7	0.8	8.2	43.6	34.6	40.3	20.7	9.3	16.5
Agricultural labourer	27.2	65.0	41.4	6.1	10.3	7.7	21.8	51.2	32.8
Other work	7.4	14.6	10.1	30.0	45.9	35.8	13.3	22.5	16.7
<b>Sector of Employment</b>									
Public sector	0.4	0.0	0.3	4.8	0.0	3.1	1.6	0.0	1.0
Private (organized)	0.0	0.8	0.3	9.5	2.9	7.1	2.5	1.4	2.0
Self-employed	57.3	19.5	43.1	48.4	34.0	43.1	55.0	23.1	43.1
Informal employment	36.3	62.8	46.3	35.3	48.3	40.1	36.1	59.2	44.7
Others	5.9	16.9	10.0	1.9	14.7	6.6	4.9	16.4	9.2
Number of currently working elderly	197	121	318	131	65	196	328	186	514

Table A 3.4: Per cent distribution of currently working elderly by the need to work according to background characteristics, Maharashtra 2011

Background Characteristics	By Choice	By Economic/ Other Compulsion	Don't Know/No Answer	Total	No. of Elderly
<b>Age Group</b>					
60-69	28.1	71.7	0.3	100	436
70-79	29.6	70.4	0.0	100	70
80+	19.3	66.7	14.1	100	8
<b>Sex</b>					
Men	34.6	65.1	0.4	100	328
Women	17.3	82.1	0.7	100	186
<b>Residence</b>					
Rural	27.8	71.6	0.6	100	318
Urban	29.1	70.9	0.0	100	196
<b>Marital Status</b>					
Married	31.3	68.4	0.3	100	375
Widowed	20.1	78.9	1.0	100	127
Others	18.4	81.6	0.0	100	12
<b>Education</b>					
None	21.2	78.2	0.5	100	224
1-4 years	25.8	74.2	0.0	100	106
5-7 years	38.1	61.9	0.0	100	91
8+ years	40.3	58.3	1.5	100	88
<b>Religion</b>					
Hindu	28.2	71.6	0.3	100	420
Muslim	38.8	58.0	3.1	100	43
Sikh	0.0	100.0	0.0	100	2
Others	20.2	79.9	0.0	100	49
<b>Caste</b>					
ST/SC	19.8	79.5	0.7	100	155
OBC	25.1	74.9	0.0	100	181
Others	38.4	60.9	0.7	100	178
<b>Living Arrangement</b>					
Living alone	6.3	90.9	2.8	100	44
With spouse	19.8	79.1	1.1	100	97
Others	33.2	66.8	0.0	100	373
<b>Wealth Quintile</b>					
Lowest	17.0	81.5	1.5	100	144
Second	27.9	72.1	0.0	100	174
Middle	36.4	63.6	0.0	100	104
Fourth	41.9	58.1	0.0	100	66
Highest	47.8	52.2	0.0	100	25
Number of elderly currently working	28.2	71.4	0.5	100	514

Note: The numbers of elderly may not always add up to total due to missing cases.

Table A 3.5: Percentage of elderly receiving work benefits by background characteristics, Maharashtra 2011

Background Characteristics	Retirement	Pension	Both Retirement and Pension	None	Number of Elderly
<b>Age Group</b>					
60-69	3.5	4.2	2.9	95.2	971
70-79	3.5	4.7	3.2	94.9	342
80+	4.5	5.9	4.5	94.1	122
<b>Sex</b>					
Male	6.7	7.9	5.6	91.0	681
Female	0.8	1.4	0.8	98.6	754
<b>Residence</b>					
Rural	1.0	1.3	1.0	98.7	761
Urban	8.9	11.0	7.5	87.5	674
<b>Marital Status</b>					
Married	4.5	5.3	3.9	94.1	870
Widowed	2.1	3.1	1.8	96.6	540
Others	4.0	6.6	3.9	93.4	25
<b>Education</b>					
None	0.5	1.1	0.5	98.9	741
1-4 years	1.5	1.7	1.3	98.1	243
5-7 years	2.8	5.6	4.3	92.9	188
8+ years	16.4	20.3	14.5	77.8	247
<b>Religion</b>					
Hindu	3.7	4.7	3.2	94.8	1,175
Muslim	3.6	4.7	3.6	95.3	145
Christian	0.0	0.0	0.0	100.0	2
Others	2.6	2.1	1.5	96.7	113
<b>Caste</b>					
SC/ST	2.4	3.4	1.9	96.2	363
OBC	3.0	3.9	2.8	95.8	485
Others	4.9	5.7	4.2	93.5	587
<b>Wealth Quintile</b>					
Lowest	0.3	0.6	0.3	99.4	314
Second	0.8	1.4	0.9	98.6	385
Middle	3.5	3.9	2.5	95.1	300
Fourth	5.8	7.8	4.8	91.2	275
Highest	21.1	24.5	19.2	93.6	159
<b>Living Arrangement</b>					
Living alone	0.0	0.0	0.0	100	72
With spouse	4.4	5.4	4.1	94.4	196
Others	3.7	4.7	3.2	94.8	1,167
<b>Total</b>	<b>3.6</b>	<b>4.5</b>	<b>3.1</b>	<b>95.0</b>	<b>1,435</b>

Table A 3.6: Per cent distribution of elderly by annual personal income according to place of residence and sex, Maharashtra 2011

Income (in Rupees)	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
No income	30.5	60.1	45.7	35.3	64.3	51.1	32.1	61.6	47.5
≤12,000	6.8	10.9	8.9	6.5	7.5	7.0	6.7	9.7	8.3
12,001–24,000	13.6	14.3	14.0	7.9	12.2	10.2	12.0	13.6	12.8
24,001–50,000	32.8	11.9	22.1	27.0	11.4	18.5	30.9	11.6	20.8
50,001+	16.2	2.8	9.3	23.3	4.7	13.2	18.4	3.5	10.6
Total	100	100	100	100	100	100	100	100	100
Mean	36,204	10,052	22,778	39,002	10,236	23,440	37,087	10,115	22,996
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 3.7: Percentage of elderly by sources of current personal income according to place of residence and sex, Maharashtra 2011

Sources of Income*	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Salary/Wages	7.2	6.7	7.0	17.5	9.8	13.3	10.5	7.7	9.1
Employer's pension (Government or others)	2.6	0.6	1.6	17.6	7.1	11.9	7.3	2.8	5.0
Social pension (Old age/widow)	3.2	7.9	5.6	2.8	5.9	4.4	3.1	7.2	5.2
Agricultural/Farm income	37.7	9.3	23.1	3.2	0.4	1.7	26.9	6.3	16.1
Other sources of income	9.0	4.9	6.9	23.1	12.2	17.2	13.4	7.5	10.3
No income	30.5	60.2	45.7	35.2	64.3	51.0	32.1	61.6	47.5
Number of elderly	366	395	761	315	359	674	681	754	1,435

\*Multiple sources of income.

Table A 3.8: Percentage of elderly by their perceived magnitude of contribution towards household expenditure according to place of residence and sex, Maharashtra 2011

Proportion of Contribution	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
No income/No contribution	32.9	67.1	50.5	36.9	69.0	54.2	34.2	67.7	51.7
<40%	1.9	1.6	1.8	1.8	0.8	1.3	1.9	1.3	1.6
40-60%	5.8	1.2	3.4	7.8	3.1	5.3	6.4	1.9	4.0
60-80%	6.6	1.8	4.2	6.0	2.7	4.2	6.4	2.1	4.2
80+	52.4	28.1	39.9	47.0	23.1	34.1	50.7	26.4	38.0
DK/NA	0.4	0.2	0.3	0.5	1.2	0.8	0.4	0.5	0.5
Total	100	100	100	100	100	100	100	100	100
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 3.9: Per cent distribution of elderly by their financial dependency status and main source of economic support according to place of residence and sex, Maharashtra 2011

	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>Financial Dependence</b>									
Fully dependent	37.7	67.0	52.8	43.3	72.8	59.3	39.4	68.9	54.8
Partially dependent	30.5	20.6	25.4	27.0	15.0	20.5	29.3	18.7	23.8
Not dependent	30.9	11.5	21.0	29.8	11.8	20.0	30.5	11.6	20.6
Don't know/No answer	0.9	0.8	0.8	0.0	0.4	0.2	0.7	0.8	0.8
Total	100	100	100	100	100	100	100	100	100
<b>Source of Economic Support</b>									
Son	44.2	51.0	47.7	46.3	48.8	47.7	44.8	50.1	47.6
Spouse	10.9	18.2	14.7	4.6	13.0	9.1	8.9	16.4	12.8
Daughter	1.3	2.8	2.1	2.3	5.1	3.8	1.6	3.7	2.7
Others	12.6	16.4	14.6	17.1	21.3	19.4	14.2	18.1	16.2
Not dependent on anyone	31.0	11.5	21.0	29.6	11.8	20.0	30.5	11.6	20.6
Total	100	100	100	100	100	100	100	100	100
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 4.1: Per cent distribution of elderly by type of living arrangement according to selected background characteristics, Maharashtra 2011

Background Characteristics	Alone	Spouse Only	Spouse, Children and Grandchildren	Children and Grandchildren	Others	Total	Number of Elderly
<b>Age Group</b>							
60-69	6.2	13.1	50.3	24.8	5.6	100	971
70-79	5.1	15.5	40.4	31.9	7.1	100	342
80+	3.9	18.6	18.6	48.8	10.1	100	122
<b>Sex</b>							
Men	0.9	17.8	65.5	12.1	3.6	100	681
Women	10.1	10.8	26.3	44.0	8.8	100	754
<b>Residence</b>							
Rural	7.2	17.4	43.3	26.3	5.8	100	761
Urban	2.8	7.4	48.6	33.8	7.4	100	674
<b>Marital Status</b>							
Married	0.1	22.5	73.3	0.0	4.1	100	870
Widowed	14.9	0.4	0.0	75.8	9.0	100	540
Others	11.1	7.4	0.0	55.6	25.9	100	25
<b>Education</b>							
None	7.1	14.8	36.0	34.5	7.6	100	741
1-4 years	5.2	14.7	49.8	26.3	4.0	100	243
5-7 years	4.8	12.1	52.1	24.8	6.1	100	188
8+ years	2.0	11.7	67.8	13.2	5.4	100	247

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Background Characteristics	Alone	Spouse Only	Spouse, Children and Grandchildren	Children and Grandchildren	Others	Total	Number of Elderly
<b>Employment</b>							
Never worked	3.1	8.4	35.1	44.9	8.4	100	269
Previously worked	4.0	11.9	43.4	34.6	6.1	100	652
Currently working	8.8	19.1	51.0	15.1	5.9	100	514
<b>Religion</b>							
Hindu	5.9	14.6	44.6	28.8	6.0	100	1,175
Muslim	2.7	4.8	59.9	28.6	4.1	100	145
Sikh	0.0	0.0	100.0	0.0	0.0	100	2
Others	7.3	22.0	29.4	28.4	12.8	100	113
<b>Caste/Tribe</b>							
SC/ST	8.1	18.1	33.5	33.0	7.3	100	363
OBC	6.4	11.8	49.0	25.9	6.8	100	485
Others	3.5	13.6	49.1	28.3	5.5	100	587
<b>Wealth Quintile</b>							
Lowest	15.9	27.3	26.6	24.1	6.2	100	314
Second	2.6	12.9	47.9	29.8	6.8	100	385
Middle	0.4	5.6	57.5	30.8	5.6	100	300
Fourth	2.7	6.8	49.8	33.5	7.2	100	275
Highest	0.0	7.7	60.7	26.5	5.1	100	159
<b>Total</b>	<b>5.7</b>	<b>14.2</b>	<b>45.0</b>	<b>28.7</b>	<b>6.4</b>	<b>100</b>	<b>1,435</b>

Note: Category totals may not add to entire sample of 1,435 elderly due to non-response.

Table A 4.2: Per cent distribution of elderly by preferred living arrangement in old age according to present living arrangement and sex, Maharashtra 2011

Present Living Arrangement	Preferred Living Arrangement			
	Alone	Spouse Only	Children and Others	Total
<b>Men</b>				
Alone	54.4	0.0	0.0	0.9
Spouse only	6.8	55.5	6.8	17.8
Children and others	38.7	44.6	93.2	81.3
Total	100	100	100	100
<b>Women</b>				
Alone	80.4	2.1	4.5	10.1
Spouse only	0.0	57.5	2.8	10.8
Children and others	19.7	40.4	92.7	79.1
Total	100	100	100	100
<b>Total</b>				
Alone	76.2	0.9	2.4	5.7
Spouse only	1.1	56.3	4.7	14.2
Children and others	22.7	42.8	92.9	80.1
Total	100	100	100	100

Table A 4.3: Percentage of elderly with no meeting and no communication between elderly and non co-residing children according to background characteristics, Maharashtra 2011

Background Characteristics	No Meeting	No Communication	No. of Elderly
<b>Age Group</b>			
60-69	1.0	12.1	687
70-79	0.4	7.9	268
80+	1.0	16.2	102
<b>Sex</b>			
Men	0.4	8.1	506
Women	1.3	14.5	551
<b>Residence</b>			
Rural	0.7	13.7	564
Urban	1.2	6.7	493
<b>Marital Status</b>			
Married	0.3	8.1	658
Widowed	1.5	17.0	392
Others	19.2	19.2	7
<b>Education</b>			
None	1.0	13.6	549
1-4 years	0.0	13.4	187
5-7 years	1.2	7.7	134
8+ years	0.0	2.7	175
<b>Employment</b>			
Never worked	1.2	11.6	177
Previously worked	0.5	11.2	508
Currently working	1.2	11.7	372
<b>Religion</b>			
Hindu	0.7	11.6	872
Muslim	0.0	7.6	107
Christian	0.0	0.0	2
Others	4.1	15.7	76
<b>Caste/Tribe</b>			
SC/ST	1.6	15.7	265
OBC	1.3	9.2	364
Others	0.0	10.8	428
<b>Wealth Quintile</b>			
Lowest	0.8	20.9	239
Second	1.2	9.3	270
Middle	0.6	9.9	225
Fourth	1.1	4.4	202
Highest	0.0	1.0	119
<b>Total</b>	<b>0.9</b>	<b>11.5</b>	<b>1,057</b>

Table A 4.4: Percentage of elderly by participation in various activities according to age, Maharashtra 2011

Activities	Age Group			Total
	60-69	70-79	80+	
Taking care of grandchildren	68.9	70.7	54.8	68.1
Cooking/Cleaning	59.0	51.4	31.5	54.6
Shopping for household	79.5	68.9	47.3	74.0
Payment of bills	55.8	48.6	33.5	52.0
Advice to children	86.0	79.5	66.9	82.7
Settling disputes	79.4	72.1	58.1	75.7

Table A 4.5: Per cent distribution of elderly by their main reasons for not going out more according to place of residence and sex, Maharashtra 2011

Main Reason	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Health problems	45.5	48.9	47.3	42.9	51.7	48.0	45.3	50.0	47.9
Safety concerns	36.4	31.9	34.1	33.3	24.1	28.0	35.9	28.9	32.1
Financial problems	4.5	8.5	6.6	4.8	10.3	8.0	4.7	9.2	7.1
Not allowed by family	0.0	2.1	1.1	0.0	0.0	0.0	0.0	1.3	0.7
Nobody to accompany	0.0	4.3	2.2	0.0	6.9	4.0	0.0	5.3	2.9
Others	4.5	4.3	4.4	4.8	0.0	2.0	3.1	2.6	2.9
Don't know/No answer	9.1	0.0	4.4	14.3	6.9	10.0	10.9	2.6	6.4
Total	100	100	100	100	100	100	100	100	100
Number of elderly	33	33	66	25	34	59	58	67	125

Table A 4.6: Per cent distribution of elderly by experience of abuse after turning 60 and in the month preceding the survey, according to background characteristics, Maharashtra 2011

Background Characteristics	Experience of Abuse		
	After Age 60	Last One Month	Number of Elderly
<b>Age Group</b>			
60-69	33.4	29.1	971
70-79	31.2	26.8	342
80+	56.9	47.3	122
<b>Sex</b>			
Male	31.5	26.7	681
Female	38.2	33.4	754
<b>Residence</b>			
Rural	38.2	32.8	761
Urban	28.4	24.8	674

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Background Characteristics	Experience of Abuse		
	After Age 60	Last One Month	Number of Elderly
<b>Marital Status</b>			
Married	31.6	27.1	870
Widowed	39.5	34.2	540
Others	55.6	51.9	25
<b>Education</b>			
None	40.1	35	741
1-4 years	33.7	28.3	243
5-7 years	31.1	26.2	188
8+ years	20.6	17.2	247
<b>Employment</b>			
Never worked	37.6	31.4	269
Previously worked	33.2	29.4	652
Currently working	36	30.6	514
<b>Religion</b>			
Hindu	34.2	29.4	1,175
Muslim	38.8	34	145
Sikh	50	50	2
Others	37.6	33	113
<b>Caste/Tribe</b>			
SC/ST	37.7	32	363
OBC	26.1	20.2	485
Others	41	37.9	587
<b>Wealth Quintile</b>			
Lowest	51.4	45.4	314
Second	34.7	29.3	385
Middle	23.6	19.5	300
Fourth	27.3	23.1	275
Highest	21.4	19.8	159
<b>Living Arrangement</b>			
Alone	57.3	44.4	72
Spouse only	36.5	27.1	188
Spouse, children and grandchildren	30.2	27.2	645
Children and grandchildren	38.3	34.6	434
Others	29.7	26.4	96
<b>Total</b>	<b>34.9</b>	<b>30.2</b>	<b>1,435</b>

Table A 5.1: Percentage of elderly by self rated health status according to place of residence and sex, Maharashtra 2011

Self Rated Health	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>Current Health</b>									
Excellent	6.4	5.3	5.8	10.2	5.1	7.4	7.5	5.2	6.3
Very good	25.7	20.9	23.3	22.7	19.2	20.8	24.9	20.3	22.5
Good	30.4	30.6	30.5	26.4	32.2	29.5	29.2	31.1	30.2
Fair	26.8	34.3	30.6	31.5	36.5	34.2	28.4	35.1	31.9
Poor	10.2	8.3	9.2	9.3	6.7	7.9	9.8	7.7	8.7
DK/NA	0.4	0.6	0.5	-	0.4	0.2	0.3	0.7	0.5
Total	100	100	100	100	100	100	100	100	100
<b>Current Health Compared to One Year Before</b>									
Better	17.3	11.1	14.1	16.2	14.2	15.1	16.9	12.1	14.4
Same	65.7	70.9	68.4	66.2	70.9	68.7	65.8	70.8	68.4
Worse	15.6	14.9	15.2	16.7	13.8	15.1	15.9	14.7	15.3
DK/NA	1.5	3.0	2.3	0.9	1.2	1.1	1.3	2.4	1.9
Total	100	100	100	100	100	100	100	100	100
<b>Current Health Compared to Persons of Same Age</b>									
Better	15.8	11.7	13.7	24.5	18.8	21.4	18.5	14.1	16.2
Same	67.8	68.2	68.0	60.6	65.9	63.5	65.5	67.3	66.5
Worse	14.9	17.2	16.1	14.4	12.5	13.4	14.7	15.6	15.2
DK/NA	1.5	2.8	2.2	0.5	2.7	1.7	1.2	2.9	2.1
Total	100	100	100	100	100	100	100	100	100
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 5.2: Percentage of elderly by self rated health according to background characteristics, Maharashtra 2011

Background Characteristics	Current Health: Excellent/Very Good	Current Health Compared to One Year Before: Better or Same	Current Health Compared to People of Same Age: Better or Same	Number of Elderly
<b>Age Group</b>				
60-69	30.6	87.0	88.0	971
70-79	28.0	78.8	77.7	342
80+	17.1	63.6	56.9	122
<b>Sex</b>				
Men	32.3	82.8	84.1	681
Women	25.5	82.9	81.4	754
<b>Residence</b>				
Rural	29.1	82.5	81.7	761
Urban	28.0	83.7	84.7	674

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Background Characteristics	Current Health: Excellent/Very Good	Current Health Compared to One Year Before: Better or Same	Current Health Compared to People of Same Age: Better or Same	Number of Elderly
<b>Marital Status</b>				
Currently married	33.2	85.5	86.8	870
Widowed	21.9	78.3	75.8	540
Others	13.2	85.2	81.5	25
<b>Education</b>				
None	24.1	77.7	77.2	741
1-4 years	36.6	86.1	88.8	243
5-7 years	25.5	92.1	92.1	188
8+ years	40.7	90.7	90.2	247
<b>Employment</b>				
Never	19.1	86.7	86.2	269
Previously worked	28.5	78.6	77.4	652
Currently working	32.9	86.5	87.6	514
<b>Religion</b>				
Hindu	30.3	83.4	82.6	1,175
Muslim	27.4	80.4	82.9	145
Sikh	0.0	100.0	100.0	2
Others	14.4	79.1	83.5	113
<b>Caste</b>				
SC/ST	23.2	78.0	80.2	363
OBC	29.0	84.9	83.7	485
Others	32.1	84.2	83.5	587
<b>Wealth Quintile</b>				
Lowest	22.8	71.5	73.0	314
Second	24.7	86.2	85.0	385
Middle	33.4	85.7	83.5	300
Fourth	38.9	87.7	88.6	275
Highest	33.5	94.8	94.8	159
<b>Living Arrangement</b>				
Living alone	18.0	73.2	69.5	72
Living with spouse	28.8	77.3	78.3	196
Living with all others	29.5	84.7	84.5	1,167
<b>Total</b>	<b>28.7</b>	<b>82.9</b>	<b>82.7</b>	<b>1,435</b>

Table A 5.3: Percentage of elderly needing full/partial assistance in ADL according to sex and residence, Maharashtra 2011

Type of ADL	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Bathing	3.4	3.2	3.3	1.9	1.6	1.7	2.9	2.7	2.8
Dressing	2.6	2.4	2.5	1.9	0.8	1.3	2.3	1.7	2.0
Toilet	2.6	2.0	2.3	1.4	0.8	1.1	2.3	1.6	1.9
Mobility	2.6	2.4	2.5	2.8	2.0	2.3	2.6	2.3	2.4
Continence	1.9	1.8	1.9	1.4	0.8	1.1	1.9	1.6	1.7
Feeding	2.3	1.4	1.9	1.4	0.0	0.6	2.0	0.9	1.5
Needs at least one assistance	4.3	3.8	4.0	3.2	2.8	3.0	3.9	3.6	3.8
Needs full assistance	1.5	0.6	1.0	0.9	0.0	0.4	1.3	0.4	0.8
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 5.4: Percentage of elderly by IADL limitations according to sex and residence, Maharashtra 2011

Type of Activity	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Use of phone	23.5	37.2	30.5	10.6	21.6	16.6	19.4	31.9	25.9
Shopping	49.9	66.4	58.4	36.6	62.7	50.7	45.7	65.2	55.9
Preparation of meals	77.2	37.7	56.9	69.9	43.5	55.6	74.9	39.6	56.4
Housekeeping tasks	14.1	10.1	12.0	13.8	11.0	12.3	13.9	10.4	12.1
Laundry	39.0	23.3	30.9	29.5	24.0	26.5	36.0	23.6	29.5
Travel independently	22.8	36.4	29.8	18.9	29.8	24.8	21.6	34.1	28.2
Dispensing own medicines	47.5	64.2	56.1	30.1	50.6	41.2	42.0	59.6	51.2
Handling finances	17.3	34.6	26.2	12.0	24.3	18.7	15.6	31.2	23.8
Can perform none	4.1	5.3	4.7	1.9	4.7	3.4	3.2	5.1	4.2
1-3	17.3	20.0	18.7	8.3	17.6	13.4	14.6	19.2	17.0
4-5	28.0	29.8	28.9	24.5	23.1	23.8	26.9	27.5	27.2
6-7	40.2	33.2	36.6	51.4	34.9	42.5	43.6	33.8	38.5
Can perform all	10.5	11.7	11.1	13.9	19.6	17.0	11.7	14.4	13.1
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 5.5: Percentage of elderly by ADL and IADL limitations according to background characteristics, Maharashtra 2011

Background Characteristics	ADL			IADL				Number of Elderly
	Needs Assistance in at Least One Activity	Needs Assistance in at Least Three Activities	Need Assistance in All Activities	Can Perform No Activity	Can Perform All Activities	Can Perform 1-3 Activities	Can Perform 4-7 Activities	
<b>Age Group</b>								
60-69	1.3	0.7	0.4	0.9	15.6	10.9	72.5	971
70-79	4.5	1.4	0.3	6.5	8.8	24.0	60.8	342
80+	20.8	13.2	6.2	22.3	6.2	42.5	29.2	122
<b>Sex</b>								
Men	3.9	2.3	1.3	3.2	11.7	14.5	70.6	681
Women	3.6	1.7	0.4	5.1	14.4	19.2	61.3	754
<b>Residence</b>								
Rural	4.1	2.5	1.0	4.7	11.1	18.7	65.5	761
Urban	3.0	1.1	0.4	3.4	17.0	13.4	66.2	674
<b>Marital Status</b>								
Married	2.8	1.6	0.8	2.2	14.1	13.4	70.4	870
Widowed	5.1	2.8	1.0	7.8	11.6	23.0	57.6	540
Others	7.4	0.0	0.0		10.7	17.1	72.0	25
<b>Wealth Quintile</b>								
Lowest	6.0	3.5	1.2	7.7	12.6	21.7	58.2	314
Second	2.8	1.6	0.5	3.3	12.6	17.2	66.8	385
Middle	3.8	1.1	1.1	2.3	13.2	15.8	68.6	300
Fourth	3.2	1.8	0.9	3.2	13.6	13.3	70.0	275
Highest	0.9	0.0		2.6	13.9	9.9	73.2	159
<b>Living Arrangement</b>								
Living alone				4.8	16.9	11.1	67.3	72
Living with spouse only	4.2	2.4	1.4	2.4	15.1	15.2	66.6	196
Living with children and others	3.9	2.1	0.9	4.6	12.4	17.7	65.5	1,167
<b>Total</b>	<b>3.8</b>	<b>2.0</b>	<b>0.9</b>	<b>4.2</b>	<b>13.1</b>	<b>17.0</b>	<b>65.7</b>	<b>1,435</b>

Table A 5.6: Percentage of elderly by full/partial disability according to sex and place of residence, Maharashtra 2011

Types of Disability	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>Vision</b>									
Full	9.6	13.0	11.3	11.1	7.8	9.3	10.1	11.2	10.7
Partial	51.4	54.3	52.9	54.6	56.5	55.6	52.4	55.1	53.8
<b>Hearing</b>									
Full	4.3	2.4	3.3	2.8	3.5	3.2	3.9	2.8	3.3
Partial	10.7	12.9	11.8	8.8	15.7	12.5	10.1	13.9	12.0
<b>Walking</b>									
Full	4.5	3.2	3.8	4.6	4.3	4.5	4.5	3.5	4.0
Partial	14.5	16.0	15.2	11.6	18.4	15.3	13.6	16.8	15.3
<b>Chewing</b>									
Full	3.8	5.1	4.5	4.6	5.1	4.9	4.1	5.1	4.6
Partial	8.5	8.7	8.6	5.1	5.9	5.5	7.4	7.7	7.6
<b>Speaking</b>									
Full	1.1	1.6	1.3	1.4	0.4	0.9	1.2	1.2	1.2
Partial	2.8	4.5	3.6	2.3	5.9	4.3	2.6	4.9	3.8
<b>Memory</b>									
Full	7.0	9.9	8.5	6.0	10.6	8.5	6.7	10.1	8.5
Partial	5.8	8.9	7.4	5.1	9.0	7.2	5.5	8.9	7.3
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 5.7: Percentage of elderly by full/partial locomotor disability according to background characteristics, Maharashtra 2011

Background Characteristics	Vision	Hearing	Walking	Chewing	Speaking	Memory	Number of Elderly
<b>Age Group</b>							
60-69	59.7	9.3	14.0	7.5	3.2	12.4	971
70-79	72.8	21.5	24.6	15.6	5.9	19.5	342
80+	76.9	43.1	43.4	37.7	16.3	31.0	122
<b>Sex</b>							
Men	62.5	13.9	18.0	11.5	3.6	12.4	681
Women	66.2	16.7	20.3	12.8	6.3	19.1	754
<b>Residence</b>							
Rural	64.2	15.1	19.0	13.2	4.9	15.9	761
Urban	65.0	15.9	19.7	10.2	5.3	15.9	674
<b>Marital Status</b>							
Married	60.4	12.5	15.8	9.9	3.9	12.0	870
Widowed	71.7	20.2	25.1	16.0	6.9	21.9	540
Others	57.1	14.8	14.8	14.8	7.4	22.2	25

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Background Characteristics	Vision	Hearing	Walking	Chewing	Speaking	Memory	Number of Elderly
<b>Caste</b>							
SC/ST	63.1	20.9	20.6	12.7	5.7	15.2	363
OBC	62.0	13.7	18.5	11.0	5.2	15.9	485
Others	67.4	13.2	19.0	12.7	4.4	16.4	587
<b>Wealth Quintile</b>							
Lowest	64.0	18.7	20.8	15.1	4.2	23.3	314
Second	59.5	13.3	17.3	10.5	5.2	14.3	385
Middle	65.0	16.9	20.3	11.3	3.8	12.0	300
Fourth	70.5	12.7	16.8	10.5	7.2	12.2	275
Highest	70.9	13.7	22.2	12.1	6.0	12.1	159

Table A 5.8: Percentage of elderly using disability aids according to sex and place of residence, Maharashtra 2011

Form of Aid	Sex		Residence		Total	Number of Elderly
	Men	Women	Rural	Urban		
Spectacles/Lenses	45.7	47.2	44.4	50.8	46.5	716
Hearing aids	1.6	1.1	1.3	1.4	1.3	19
Walking sticks	9.4	7.4	9.1	6.8	8.4	115
Dentures	0.8	1.0	0.9	0.8	0.9	15

Table A 5.9: Percentage of elderly classified based on general health questionnaire (GHQ-12) and 9 items subjective well-being inventory (SUBI) according to place of residence and sex, Maharashtra 2011

Mental Health Status	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>GHQ-12 (Score 0-36)</b>									
Scores below the threshold level of $\leq 12$	58.6	50.7	54.6	61.1	55.6	58.1	59.4	52.4	55.7
Mean score	13.2	14.5	13.8	12.2	13.2	12.7	12.9	14.1	13.5
Number of elderly	362	390	752	315	356	671	677	746	1,423
<b>Subjective Well-being Inventory (SUBI-9 items) (Score 9-27)</b>									
Mean score	19.5	20.6	20.1	18.7	20.1	19.4	19.2	20.4	19.8
Number of elderly	323	361	684	294	338	632	617	699	1,316

Note: GHQ-12 varies from a score of 0-36 and lower the score the better is the mental health. The threshold score of 12 or below indicate good mental health status. For SUBI the score varies from 9 to 27 and lower the mean score indicate better the mental health status.

Table A 5.10: Percentage of elderly classified based on 9 items in SUBI according to age and sex, Maharashtra 2011

SUBI- 9 Items (Well Being/Ill Being)	Age Group								
	60-69			70-79			80 Years and Above		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
At least one negative	64.0	67.2	65.7	72.0	89.6	80.9	87.9	91.2	89.6
All negative	4.3	5.5	5.0	3.8	9.8	6.9	16.9	31.6	24.1
All positive	1.8	0.2	0.9	0.0	0.0	0.0	0.0	0.0	0.0
Mean score	18.8	19.8	19.3	19.6	21.4	20.5	20.8	22.1	21.9
Number of elderly	413	481	894	151	161	312	53	57	110

Table A 5.11: Percentage of elderly by ability for immediate recall of words (out of ten words) according to sex and place of residence, Maharashtra 2011

Number of Words	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
None to 2	8.7	14.8	11.8	7.4	9.8	8.7	8.3	13.2	10.9
3 to 5	69.3	72.7	71.0	61.3	73.3	67.8	66.8	72.8	69.9
6 to 8	22.0	12.6	17.1	29.5	16.9	22.7	24.3	14.0	18.9
Recall of more than 8 words	0.0	0.0	0.0	1.8	0.0	0.8	0.6	0.0	0.3
Total	100	100	100	100	100	100	100	100	100
Mean number of immediately recalled words	4.4	4.0	4.2	4.8	4.1	4.4	4.6	4.1	4.3
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 5.12: Percentage of elderly by risky health behaviours according to place of residence and sex, Maharashtra 2011

Type of Substance	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>Current Use</b>									
Smoking	19.6	0.8	10.0	17.1	2.4	9.1	18.8	1.3	9.7
Alcohol consumption	6.2	0.0	3.0	6.9	0.4	3.4	6.4	0.1	3.1
Chewing tobacco	46.1	27.7	36.6	30.4	25.1	27.5	41.2	26.8	33.7
Any of the three risk behaviours	57.1	28.1	42.2	41.9	25.5	33.1	52.3	27.1	39.2
<b>Ever Use</b>									
Smoking	29.6	1.8	15.4	23.6	2.7	12.3	27.7	2.1	14.3
Alcohol consumption	18.1	1.0	9.3	16.1	2.4	8.7	17.4	1.5	9.1
Chewing tobacco	50.7	29.9	40.0	34.3	27.1	30.4	45.6	28.9	36.9
Number of elderly	366	395	761	315	359	674	681	754	1,435



Table A 5.13: Percentage of elderly undergoing routine medical check-ups with the frequency and percent presently under medical care, according to place of residence and sex, Maharashtra 2011

Health Check-ups	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>Undergoes routine check-up</b>	20.7	23.3	22.0	33.9	31.6	32.7	24.9	26.1	25.5
No. of Elderly	366	395	761	315	359	674	681	754	1,435
<b>Frequency of Medical Check-ups</b>									
Weekly/ Fortnightly	7.3	13.4	10.6	12.3	20.9	16.8	9.4	16.5	13.2
Monthly	80.0	77.7	78.7	69.9	70.5	70.2	75.6	74.7	75.1
Half-Yearly and more	12.8	8.9	10.7	17.8	8.6	13.0	15.0	8.8	11.6
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
DK/NA	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100
No. of elderly	84	90	174	107	114	221	191	204	395

Table A 5.14: Percentage of elderly reporting any acute morbidity according to place of residence and sex, Maharashtra 2011

Acute Morbidity	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Prevalence rate	20.0	17.2	18.6	9.7	15.7	12.9	16.8	16.5	16.7
Number of elderly	366	395	761	315	359	674	681	754	1,435
Mean number of episode per sick person	1.0	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.1
Number of elderly reporting acute morbidity	73	66	139	36	60	96	109	126	235

Table A 5.15: Percentage of elderly reporting any acute morbidity according to background characteristics, Maharashtra 2011 (per 1000 elderly)

Background Characteristics	Prevalence Rate	Number of Elderly
<b>Age Group</b>		
60-69	154	971
70-79	184	342
80+	202	122
<b>Sex</b>		
Men	168	681
Women	165	754
<b>Residence</b>		
Rural	186	761
Urban	127	674
<b>Marital Status</b>		
Married	144	870
Widowed	208	540
Others	74	25
<b>Caste</b>		
SC/ST	225	363
OBC	163	485
Others	132	587
<b>Wealth Quintile</b>		
Lowest	186	314
Second	209	385
Middle	158	300
Fourth	100	275
Highest	78	159
<b>Living Arrangement</b>		
Living alone	268	72
Living with spouse only	151	196
Living with children and others	162	1,167
<b>Total</b>	<b>167</b>	<b>1,435</b>

Table A 5.16: Per cent distribution of last episode of acute morbidities pattern among elderly by sex and place of residence, Maharashtra 2011

Acute Morbidity	Sex		Place of Residence		Total
	Men	Women	Rural	Urban	
Fever	26.9	37.9	31.7	35.6	32.6
Disorder of joints and pain	11.1	20.8	17.9	11.0	16.1
Febrile illness	10.8	6.7	8.4	9.6	8.7
Gastro-intestinal	12.4	6.5	8.9	10.5	9.3
Cardio-vascular disease	5.2	8.5	4.7	13.6	6.9
Respiratory ailment	3.3	3.1	4.3	0.0	3.2
Asthma	4.9	1.7	2.8	4.7	3.3
Others	19.5	9.6	16.0	9.5	14.3
Don't know/No response	5.9	5.2	5.5	5.7	5.5
Total	100	100	100	100	100
Number of elderly	109	126	139	96	235

Note: Others include TB, Kidney/urinary system, conjunctivitis, Anaemia, typhoid, ulcer etc.

Table A 5.17: Percentage of acute morbidity episodes for which treatment was sought according to place of residence and sex, Maharashtra 2011

Place of Residence	Men	Women	Total	Number of Episodes
Rural	93.7	94.6	94.1	146
Urban	92.9	97.4	95.8	100
Total	93.5	95.4	94.5	246
Number of episodes	115	131	246	

Table A 5.18: Per cent distribution of elderly by source of treatment for the last episode of acute morbidity according to place of residence and sex, Maharashtra 2011

Source of Treatment	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Government health facilities	35.8	53.3	44.0	25.0	41.8	36.2	33.9	49.5	42.0
Private physicians	60.8	46.8	54.2	71.7	55.9	61.2	62.7	49.7	56.0
AYUSH hospital/ clinic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	3.4	0.0	1.8	3.3	2.3	2.6	3.4	0.7	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of elderly who sought treatment	69	63	132	34	58	92	103	121	224

Table A 5.19: Per cent distribution of elderly seeking treatment for last episode of acute morbidity according to selected background characteristics, Maharashtra 2011

Background Characteristics	Source of Treatment					Number of Elderly
	Government Health Facilities	Private Physicians	AYUSH Hospital/ Clinic	Others	Total	
<b>Age Group</b>						
60-69	39.3	57.8	-	2.9	100	140
70-79	49.7	50.3	-	0.0	100	60
80+	37.8	59.9	-	2.3	100	24
<b>Sex</b>						
Men	33.9	62.7	-	3.4	100	103
Women	49.5	49.7	-	0.7	100	121
<b>Residence</b>						
Rural	44.0	54.2	-	1.8	100	132
Urban	36.2	61.2	-	2.6	100	92
<b>Caste</b>						
SC/ST	49.3	50.7	-	0.0	100	74
OBC	39.2	55.8	-	5.1	100	74
Others	36.8	62.0	-	1.2	100	76
<b>Wealth Quintile</b>						
Lowest	51.0	49.0	-	0.0	100	55
Second	43.6	52.8	-	3.6	100	79
Middle	34.9	63.5	-	1.6	100	44
Fourth	31.4	64.4	-	4.3	100	28
Highest	18.3	81.7	-	0.0	100	17

Table A 5.20: Average expenditure made for treatment of acute morbidities and per cent distribution according to major heads and source of treatment, Maharashtra 2011

Average Expenditure by Major Heads	For Last 15 Days Expenditure				
	Govt. Health Facility	Private Physicians	Others	Total	No. of Episodes
Total average expenses	697	1128	418	942	197
% Distribution by item of expenses (based on the valid cases for which component wise details were available)					
Consultation	8.2	11.5	5.5	10.9	197
Medicines	65.5	69.4	74.5	68.8	197
Diagnostic tests	14.5	5.2	5.5	6.4	197
Transportation	12.2	14.1	14.5	13.9	197
Others	9.4	2.8	0.0	3.8	197

Note: Out of 234 episodes of acute morbidity accessing health care only 197 episodes were responded for the expenditure part. For item wise expenses, there were 197 valid cases, hence percentages have been worked out only for these valid cases.

Table A 5.21: Per cent distribution of elderly by source of payment for last episode of acute morbidity according to sex, Maharashtra 2011

Source of Payment	Men	Women	Total
Self	51.3	27.8	38.6
Spouse	9.1	6.1	7.5
Children	38.2	57.3	48.5
Relatives/Friends/Insurance/Others	1.4	8.8	5.4
Total	100	100	100
Number of elderly who sought treatment	87	110	197

Table A 5.22: Prevalence rate (per 1,000) of chronic morbidities according to place of residence and sex, Maharashtra 2011

Chronic Morbidity	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Arthritis	356	386	371	258	353	309	326	375	351
Hypertension	90	111	101	157	220	191	111	147	130
Cataract	196	236	217	144	165	155	179	212	197
Diabetes	64	51	57	111	78	93	79	60	69
Asthma	122	129	126	111	86	97	118	115	116
Heart diseases	11	16	13	51	16	32	23	16	20
Osteoporosis	53	69	61	60	71	66	55	69	63
Skin disease	47	48	48	46	43	45	47	47	47
Renal diseases	38	43	40	32	39	36	35	41	38
Paralysis	30	20	25	28	8	17	29	16	22
Liver diseases	60	55	57	23	27	25	47	47	47
Chronic lung diseases	53	40	47	41	20	30	48	33	40
Depression	23	24	24	14	27	21	20	27	24
Alzheimer	30	57	48	19	28	23	32	47	40
Cerebral stroke	0	6	3	18	4	11	6	5	6
Dementia	21	28	25	18	8	13	20	23	22
Cancer	0	6	3	0	4	2	0	5	3
No chronic morbidities	217	222	220	250	197	221	228	214	220
One or more chronic morbidities	783	778	780	750	803	779	772	786	780
Average number of chronic morbidities per elderly	1.4	1.5	1.5	1.3	1.4	1.3	1.4	1.5	1.4
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 5.23: Prevalence rate (per 1,000) of common chronic morbidities according to background characteristics, Maharashtra 2011

Background Characteristics	Arthritis	Hypertension	Cataract	Diabetes	Asthma	Heart Disease	At Least One	Number of Elderly
<b>Age Group</b>								
60-69	307	123	137	64	106	17	745	971
70-79	370	144	292	73	138	25	825	342
80+	623	140	380	100	132	23	908	122
<b>Sex</b>								
Men	326	111	179	79	118	23	772	681
Women	375	147	212	60	115	16	786	754
<b>Residence</b>								
Rural	372	101	217	57	126	13	780	761
Urban	308	189	155	93	97	32	777	674
<b>Marital Status</b>								
Married	307	107	154	66	121	20	747	870
Widowed	424	165	264	78	110	17	836	540
Others	357	179	259	36	107	0	742	25

Table A 5.24: Percentage of elderly seeking treatment for common chronic morbidity during last 3 months according to place of residence and sex, Maharashtra 2011

Chronic Morbidity	Sex		Residence		Total	Number of Elderly
	Men	Women	Rural	Urban		
Arthritis	83.9	80.7	81.6	83.4	82.1	481
Hypertension	98.7	99.1	99.0	98.9	98.9	210
Cataract	50.4	47.2	49.0	47.3	48.6	265
Diabetes	96.3	100.0	96.4	100.0	98.0	109
Asthma	80.2	80.2	79.3	84.4	80.2	167
Heart disease	94.1	90.9	91.7	93.8	92.9	32

Table A 5.25: Per cent distribution of elderly by reason for not seeking any treatment for common chronic morbidities, Maharashtra 2011

Chronic Morbidity	Reasons for Not Receiving Any Treatment							Total	Number of Elderly
	Condition Improved	No Medical Facility Available in Neighborhood	Facilities Available But Lack of Faith	Long Waiting Time	Financial Reasons	Ailment Not Considered Serious	Others		
Arthritis	34.3	3.2	4.8	2.1	41.8	2.4	11.4	100	481
Hypertension	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100	210
Cataract	59.8	1.1	5.7	11.5	17.3	0.8	3.7	100	265
Diabetes	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100	109
Asthma	70.3	3.3	0.0	7.6	15.0	3.8	0.0	100	167
Heart disease	100	0.0	0.0	0.0	0.0	0.0	0.0	100	32

Table A 5.26: Per cent distribution of elderly by source of payment for treatment of common chronic morbidities according to sex, Maharashtra 2011

Source of Payment	Arthritis		Hypertension		Cataract		Diabetes		Asthma		Heart Diseases	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Self	42.9	23.2	53.3	25.2	33.3	23.4	57.7	20.0	48.4	25.7	60.0	10.0
Spouse	5.4	6.7	2.7	14.0	3.5	9.4	5.8	6.7	1.6	1.4	0.0	0.0
Children	48.9	64.3	41.3	56.1	63.2	59.4	34.6	64.4	50.0	64.3	40.0	90.0
Relatives/ Friends/ Insurance/ Others	2.7	5.8	2.7	4.7	0.0	7.8	1.9	8.9	0.0	8.6	0.0	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100
Number of Elderly	175	221	87	118	55	59	60	48	69	67	19	11

Table A 5.27: Per cent distribution of diseases as the reason for hospitalization (last episode) among elderly according to sex and place of residence, Maharashtra 2011

Chronic Morbidity	Sex		Place of Residence		Total
	Men	Women	Rural	Urban	
Cardiovascular disease	21.6	16.3	16.8	24.2	19.0
Neurological disorder	7.6	7.3	7.6	7.2	7.5
Gastro-intestinal	8.3	11.5	7.4	15.8	9.9
Disorder of joints and pain	9.4	8.5	10.9	4.3	9.0
Diabetes	7.0	7.2	6.7	8.1	7.1
Asthma	1.9	7.8	6.0	1.8	4.8
Febrile illness	5.3	4.1	4.1	6.3	4.7
Typhoid	7.8	6.3	9.4	1.6	7.0
Disease of kidney/urinary system	11.9	1.5	6.5	7.5	6.8
Others	12.6	17.6	15.5	14.0	15.1
Do not know/non-response	6.7	11.9	9.2	9.3	9.2
Total	100	100	100	100	100
Number of elderly	73	61	76	58	134

Table A 5.28: Per cent distribution of elderly by source of hospitalization care according to place of residence and sex, Maharashtra 2011

Type of Hospital	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Government	36.2	37.5	36.9	28.4	53.5	39.3	33.4	41.9	37.7
Private	63.8	61.0	62.3	69.2	46.5	59.4	65.7	57.0	61.4
AYUSH hospital/ clinic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others**	0.0	1.5	0.8	2.5	0.0	1.4	0.9	1.1	1.0
Total	100	100	100	100	100	100	100	100	100
Mean length of stay	13.3	6.6	9.8	8.5	8.4	8.5	11.6	7.1	9.3
Number of hospitalization cases	39	38	77	40	26	66	79	64	143

\*\*Others include charitable/missionary, NGO-run hospitals.

Table A 5.29: Average expenditures incurred for hospitalization care by type of hospitals according to major heads, Maharashtra 2011

Average Expenditure by Major Heads	Government Hospitals	Private Hospitals	Others	Total	No. of Spells
Total	2,972	7,323	0	5,613	143
<i>Based on valid cases for which component wise details are followed</i>					
Consultation	363	586	100	497	143
Medicines	1,865	2,265	1,278	2,105	143
Diagnostic tests	538	464	0	487	143
Hospitalization	1,089	1,652	165	1,426	143
Transportation	276	442	100	376	143
Food	136	319	45	247	143
Others	253	1,286	0	885	143
Total	5,883	11,742	3,377	9,454	143
Others (indirect cost)	2,972	7,323	1,688	3,431	143

Note: Out of 143 spells of hospitalization, expenditure was provided only for 143 spells. For item wise expenses, there were only 143 valid cases, hence average expenditure have been worked out only for these valid cases.

Table A 5.30: Per cent distribution of elderly by source of payment for last hospitalization according to place of residence and sex, Maharashtra 2011

Source of Payment	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Self	31.9	14.3	22.9	34.8	16.7	26.8	31.9	14.9	23.5
Spouse	19.1	12.2	15.6	13.0	22.2	17.1	17.4	14.9	16.2
Children	40.4	67.3	54.2	52.2	55.6	53.7	44.9	64.2	54.4
Relatives/Friends/ Insurance/Others	8.5	6.1	7.3	0.0	5.6	2.4	5.8	6.0	5.9
Total	100	100	100	100	100	100	100	100	100
Number of elderly	39	37	76	34	24	58	73	61	134



Table A 6.1: Percentage of elderly aware of national social security schemes according to place of residence, sex and BPL and non-BPL status, Maharashtra 2011

Schemes	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>Elderly Belonging to BPL Households</b>									
IGNOAPS	73.6	65.4	69.2	70.0	63.5	66.5	72.4	64.6	68.2
Annapurna scheme	48.7	43.7	46.0	34.3	23.3	28.2	44.8	44.8	44.8
IGNWPS	59.6	68.6	64.4	49.3	66.3	58.6	56.7	68.2	62.9
Number of elderly	153	185	338	102	120	222	255	305	560
<b>Elderly Belonging to Non-BPL Households</b>									
IGNOAPS	74.5	74.8	74.7	66.9	67.6	67.3	71.7	72.0	71.9
Annapurna scheme	44.5	51.9	48.1	40.4	34.1	37.0	43.1	45.0	44.0
IGNWPS	55.5	65.0	60.2	61.0	67.1	64.2	57.3	65.8	61.7
Number of elderly	213	210	423	213	239	452	426	449	875
<b>All</b>									
IGNOAPS	74.0	70.4	72.2	67.7	66.3	66.9	72.0	69.0	70.5
Annapurna scheme	46.3	48.2	47.2	38.4	30.2	34.0	43.8	42.1	42.9
IGNWPS	57.1	66.7	62.0	56.9	67.1	62.4	57.1	66.8	62.2
Number of elderly	366	395	761	315	359	674	681	754	1,435

Table A 6.2: Percentage of elderly utilizing national social security schemes according to place of residence, sex and by BPL and non-BPL status, Maharashtra 2011

Schemes	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>Elderly Belonging to BPL Households</b>									
IGNOAPS	3.5	3.1	3.3	4.2	3.5	3.8	3.4	3.2	3.3
Annapurna scheme	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Number	153	185	338	102	120	222	255	305	560
IGNWPS	NA	12.5	12.5	NA	1.8	1.8	NA	9.2	9.2
Number	-	102	102	-	86	86	-	188	188
<b>Elderly Belonging to Non-BPL Households</b>									
IGNOAPS	1.8	3.4	2.6	2.1	2.4	2.2	1.9	2.8	2.3
Annapurna scheme	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Number	213	210	423	213	239	452	426	449	875
IGNWPS	NA	8.1	8.1	NA	6.0	6.0	NA	7.6	7.6
Number	-	114	114	-	146	146	-	260	260
<b>All</b>									
IGNOAPS	2.6	3.2	2.9	2.8	2.7	2.8	2.6	3.1	2.9
Annapurna scheme	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Number	366	395	761	315	359	674	681	754	1,435
IGNWPS	NA	10.1	10.1	NA	4.5	4.5	NA	8.1	8.1
Number	-	216	216	-	232	232	-	448	448

Table A 6.3: Percentage of elderly by awareness and utilization of special government facilities/schemes according to place of residence and sex, Maharashtra 2011

Special Government Facilities/Schemes	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
<b>Awareness of Facilities/Schemes</b>									
Train ticket concession	59.1	66.2	62.7	67.1	59.2	62.8	61.6	63.9	62.8
Bus seat reservation	82.7	81.8	82.2	79.7	68.2	73.5	81.8	77.2	79.4
Preference for telephone connection	29.2	28.9	29.0	24.1	17.3	20.4	27.6	24.9	26.2
Higher interest for deposits in banks/post offices	38.6	33.8	36.1	42.1	25.5	33.1	39.7	31.1	35.2
Income tax benefits	29.9	29.1	29.5	26.4	16.9	21.2	28.9	24.9	26.8
MGNREGA	41.6	41.8	41.7	36.4	25.5	30.5	39.9	36.3	38.0
<b>Utilization of Facilities/Schemes</b>									
Train ticket concession	18.8	20.0	19.4	26.9	20.4	23.4	21.3	20.1	20.7
Bus seat reservation	45.2	36.8	40.9	39.4	31.5	35.1	43.4	35.0	39.0
Preference for telephone connection	0.0	0.0	0.0	1.4	0.0	0.6	0.4	0.0	0.2
Higher interest for deposits in banks/post offices	4.7	1.2	2.9	9.7	1.6	5.3	6.3	1.3	3.7
Income tax benefits	0.0	0.0	0.0	2.8	0.4	1.5	0.9	0.1	0.5
MGNREGA	0.9	0.4	0.6	0.0	0.0	0.0	0.6	0.3	0.4
<b>Number of elderly</b>	366	395	761	315	359	674	681	754	1,435

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