

**Working Paper 240**

**Living Arrangement  
Preferences of the Elderly  
in Orissa, India**

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# LIVING ARRANGEMENT PREFERENCES OF THE ELDERLY IN ORISSA, INDIA

**Akshaya Kumar Panigrahi\***

## **Abstract**

*Various studies on living arrangements have generally presumed that there is a convergence between preferred place of stay and the actual one in any society. However, very little information is available on the preferences in living arrangements among the elderly, especially in the Indian context. Hence this study focuses afresh on the different aspects of preference in living arrangements among the elderly in Orissa. A sample size of 300 elderly persons, with 150 from the rural and 150 from the urban Orissa, was drawn for this study. The information was collected through a household survey. The major objective of this paper is to study the pattern of living arrangement preferences of the elderly in Orissa. In order to understand the deviation from the preferred place of stay among the elderly, an attempt has also been made to look into the pattern in preference versus actual living arrangements. In general, the demographic differentials in living arrangement preferences indicate that irrespective of the demographic characteristics, a majority of the elderly in Orissa prefer to be in co-residence. Data on those living alone show a higher proportion of younger-olds, females, and the elderly with no sons preferring to live alone as compared to their counterparts. Bivariate analysis shows that demographic characteristics like age, sex and number of surviving sons affect significantly the living arrangement preferences among the elderly in Orissa. Similarly, education of the elderly and their economic independence are also strongly correlated with the preference to live alone. This study brings out some important findings, which would be helpful for planners and policy makers in preparing a suitable policy for the elderly population.*

## **Introduction**

The issue of living arrangement preferences of the elderly especially in the context of India is a challenging subject to study. There were no serious thoughts on the issues of the elderly relating to their health, morbidity pattern, diseases pattern, isolation, adjustment within the family, abuse, insecurity, and living arrangements before the 20<sup>th</sup> century. Though some studies have looked into the health of the elderly in India, the research area is still very rudimentary and nascent. The traditional Indian culture emphasises that the elderly should be respected in the society and treated as the heads of the family with all dignity and respect. So the living arrangements of the elderly was never an issue two decades ago and it is assumed that the family should take the responsibility of caring for and treating the elderly in such a way that they could live in peace and with dignity. In the traditional society the elderly wielded command over the younger generation and acted as guides for their successors. However, several changes have taken place in the present society. Getting proper living arrangements is a big challenge now for the elderly in India. There is even a lot of evidence on the elderly being abused by their own children, they being separated from their family etc. All these issues bring out the other related issues like lonely living, living in old-age homes, facilities of day-care centres, mobile health care, old-age pension, security etc. There are plenty of studies which conclude that the number of the elderly living alone and living in old-age homes has been increasing because of multi-

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dimensional factors. In this scenario, it is of great interest to study the preference in living arrangements among the elderly with the help of a field study in Orissa.

Studies on living arrangements have generally presumed that there is a convergence between preferred place of stay and the actual one in any society. But several constraints exist in exercising the choice of stay for the elderly. Preference is defined as the real or imagined choice among the alternatives based on happiness, satisfaction, gratification, enjoyment and utility they provide (Sen 1982). More generally, it can be seen as a source of motivation. The individual choice in any society is the central point to estimate the individual preference. The emphasis on the individual and his or her interest is always a starting point for any theory of preference.

However, very little information is available on the preferences in living arrangements among the elderly, especially in the Indian context. Hence this paper attempts to study different aspects of preference in living arrangements among the elderly in Orissa.

## **Objectives of the Study**

The major objectives of this paper are as follows:

1. To study the patterns and differentials in living arrangement preferences of the elderly in Orissa.
2. To study the extent of deviation in living arrangement preferences with demographic and socio-economic characteristics of the elderly in Orissa.

## **Data and Methodology**

### **Sampling Design**

The purposive multi-stage sampling design is used for the selection of the study area. Selection of a district is the first-stage sampling unit followed by selection of a village in rural residence. A colony in the urban residence is the second-stage sampling unit for the data collection. Selection of a household is the third-stage sampling unit for the data collection. On the basis of level of urbanisation, Khordha district in Orissa is selected as the first-stage sampling unit. On the basis of low literacy rate, one village is selected in rural residence in the Khordha district. Similarly, on the basis of high literacy rate, one ward is selected in Bhubaneswar (Khordha district) for the study of urban sample. Census 2001 data is used to find out the literacy rate, the number of households in the village and total population of the study area. Only those households with (60+) elderly population are considered for the interview in the study.

### **Respondents, Data and Analysis**

The primary data for this study were collected from the rural and urban areas of Orissa. A sample size of 300 elderly persons with 150 from the rural and 150 from the urban areas was drawn for this study. The information was collected through a household survey. The analysis is based only on the data from the household survey of the 300 elderly members.

## Methodology of the Study

For studying preference in living arrangements of the elderly and its deviation, an attempt is made to link the association with the background characteristics of the elderly through cross tabulation. Here demographic, socio-economic and socio-cultural characteristics of the elderly are treated as background characteristics. An attempt is also made to find out significant association of the covariates through chi-square test statistics. Multi-variate statistical analysis is used for the analysis.

## Results and Discussion

### Patterns of Living Arrangement Preferences in Orissa

Before discussing the data on preferences in living arrangements, an attempt is made to look into the pattern of actual living arrangements based on the primary data. The results of the same are provided in Table 1. The Table shows that the actual living arrangement pattern observed in the study area is more or less similar to that of the results that were observed from the 60<sup>th</sup> round of National Sample Survey conducted by National Sample Survey Organisation (NSSO), Government of India, in 2004 (60<sup>th</sup> round, survey on Morbidity, Health Care and Condition of Aged; NSS, 2006). The general pattern that has been observed in the study area is that 15 per cent of the elderly live alone (defined as either living alone or with the spouse) and the remaining 85 per cent are co-residing. Among those who co-reside, 59 per cent live with spouse and other members of family, 24 per cent live without spouse but with children, and nearly 2 per cent live with others. The proportions of those living alone are relatively higher in rural areas than in urban areas. These results clearly show that the majority of the elderly in Orissa are in co-residence and 15 per cent of the elderly are living alone.

The next step is to examine the living arrangement preferences among the elderly and how far the preferred living arrangements differ from that of the actual one.

**Table 1: Percentage Distribution of Actual Living Arrangements among the Elderly by their Place of Residence**

Actual Living Arrangements	(Based on the Primary Data)			Based on the NSSO 60 <sup>th</sup> round data		
	Rural	Urban	Total	Rural	Urban	Total
Living alone / with spouse	16.7	13.3	15.0	15.6	14.5	15.5
With spouse & children	58.7	60.0	59.3	50.8	55.7	51.2
Without spouse & children	22.7	25.3	24.0	31.1	27.3	30.7
Others	2.0	1.3	1.7	2.6	2.5	2.6
<b>Total</b>	<b>100</b> <b>(150)</b>	<b>100</b> <b>(150)</b>	<b>100</b> <b>(300)</b>	<b>100</b> <b>(984)</b>	<b>100</b> <b>(254)</b>	<b>100</b> <b>(1238)</b>

Table 2 presents the living arrangement preferences of the elderly in Orissa. The living arrangement pattern has been classified into categories like living alone, living with spouse and children, living with married sons and living with married daughters. This table shows that a majority of the elderly prefer to be in co-residence, whereas only 2.3 per cent of the elderly prefer to live alone. Nearly three-fourths of the elderly who co-reside prefer to live with spouse and children, and a little more than one-fifth prefer to live with their married sons and two per cent with married daughters. This table also

brings out the urban-rural differentials in elderly preferences in their living arrangements. Clearly, the proportion of the urban elderly who prefer to live alone (3.3 per cent) is higher compared to their rural counterparts (1.3 per cent). Similarly, preference of the elderly to live with the married daughters is also higher in urban areas than in rural areas.

**Table 2: Percentage Distribution of Preferred Living Arrangements of the Elderly by their Place of Residence**

Preferred living arrangements	Place of residence*		Total
	Rural	Urban	
Living alone	1.3	3.3	2.3
With spouse & children	70.0	78.0	74.0
Married sons	27.3	16.0	21.7
Married daughters	1.3	2.7	2.0
<b>Total</b>	<b>100 (150)</b>	<b>100 (150)</b>	<b>100 (300)</b>

\*Chi-square test is significant at < 0.10

(Number of observations is in parentheses)

It is perhaps true that the Indian elderly are traditionally taken care of by the family and this accepted norm is also shown in their preferences, as majority still prefer to live with their family rather than staying alone. However, there is an indication that the preference to live alone is slightly higher in the urban areas, indicating that the chances of the elderly opting to live alone in future are going to be higher.

It is interesting to note that almost all the elderly who preferred to live alone did so mainly because of the need for privacy or independence (Table 3). However, the preference for co-residence was mainly determined by the economic dependency. More than half (54.3%) of the elderly have indicated that they prefer to be in co-residence mainly because they are economically dependent on others for their day-to-day life. The other important reasons for preferring co-residence were the need for physical care and emotional support (23.7%), followed by the traditional and cultural value system (19.3 %).

**Table 3: Percentage Distribution of the Elderly by the Reasons for Preferring a Particular Living Arrangement**

Reasons	Preferred living arrangements***				Total
	Living alone	With spouse & children	Married sons	Married daughters	
Privacy or independence	100	0.9	0	0	2.7
Economically dependent on others	0	56.3	55.4	33.3	54.3
Physical needs and emotional support	0	23.9	24.6	33.3	23.7
Cultural values	0	18.9	20.0	33.3	19.3
<b>Total</b>	<b>100 (7)</b>	<b>100 (222)</b>	<b>100 (65)</b>	<b>100 (6)</b>	<b>100 (300)</b>

\*\*\* Chi-square test is significant at < 0.01

(Number of observations is in parentheses)

The reasons for preferring a particular living arrangement varies across their place of residence as a majority of the rural elderly (73.3%) cited economic dependence as the reason for preferring a

particular living arrangement, whereas in urban areas, need for physical care and emotional support was the major reason (37.3 %) cited. Similarly, a majority of the males (41.1%) and females (66.7%) cited economic dependence as the major reason for a particular preference. A higher proportion of males (30.8%) than females (16.8%) have reported the need for physical care and emotional support as the reason for preferring a particular living arrangement.

**Table 4: Percentage Distribution of the Elderly by the Reasons for Preferred Living Arrangements across their Place of Residence and Gender**

Reasons of preferred living arrangements	Place of residence***		Sex of the respondent***		Total
	Rural	Urban	Male	Female	
Privacy or independence	0.7	4.7	2.7	2.6	2.7
Economically depends on others	<b>73.3</b>	35.3	41.1	<b>66.9</b>	54.3
Needs physical care and emotional support	10.0	<b>37.3</b>	<b>30.8</b>	16.8	23.7
Cultural values	16.0	22.7	<b>25.3</b>	13.6	19.3
<b>Total</b>	<b>100 (150)</b>	<b>100 (150)</b>	<b>100 (146)</b>	<b>100 (154)</b>	<b>100 (300)</b>

\*\*\* Chi-square test is significant at < 0.01

(Number of observations is in parentheses)

Although a majority of the elderly prefer co-residence, it will be interesting to examine how the preference differs across various demographic and socio-economic characteristics. Therefore, such an attempt is made in the following section to see whether the living arrangement preferences vary with the demographic and socio-economic characteristics of the elderly.

## Demographic Characteristics and Preferred Living Arrangements

Although studies on living arrangement preferences in India are very few, studies carried out elsewhere have shown that living arrangement preferences may vary according to socio-economic and demographic characteristics of the elderly (Chan and Davanzo 1996; Domingo and Asis 1995; Elman and Uhlenberg 1995; Kim and Rhee 1997). Studies from both the developed and developing countries have indicated that the living arrangement preferences among the elderly vary with age, gender, marital status and number of surviving children. Gender differentials in living arrangement preferences have been noted by many researchers, both from the developed and developing countries (Rudkin 1993; Shah *et al* 2002). In general, studies have shown that a higher proportion of females prefer to live alone whereas a higher proportion of males prefer to live in co-residence. However, mixed results are seen in case of developing countries, as a few studies have shown that elderly females in developing countries prefer to live in co-residence, whereas elderly males prefer to live alone (Zimmer and Kim 2001), and a few other studies show contrary findings as more elderly females prefer to live alone whereas the male elderly prefer to live in co-residence. The reason for this was mainly because the majority of the male elderly are not able to perform household work like cooking, cleaning etc., and therefore, are not able to maintain their house without others' help (Zimmer and Kim 2001).

While not much information is available on the preference of the elderly with respect to their living arrangements in the Indian context, it will still be of great interest to explore the preference variations with respect to various demographic characteristics of the elderly.

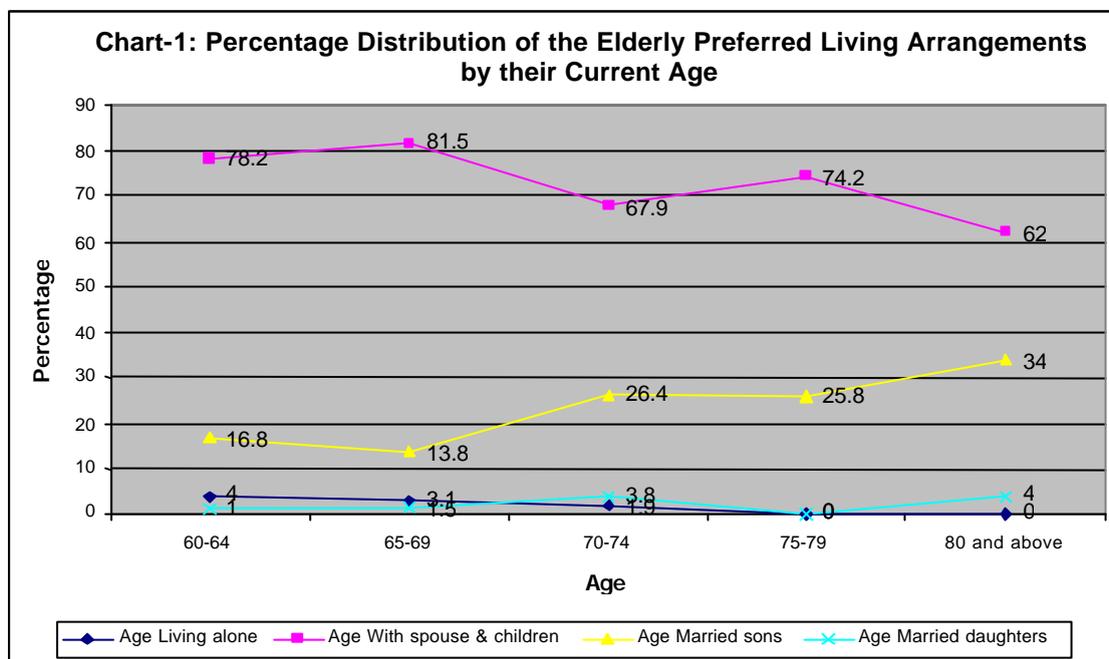


Chart 1 provides the age-wise variations in living arrangement preferences among the elderly of Orissa. This graph clearly indicates that the preference to live alone is inversely related to their age. The higher the age of the elderly, the lower is their preference to live alone. A relatively higher proportion of the elderly (4%) in the age group 60-64 preferred to live alone as compared to the elderly in the age group 65-69 (3.1%) and in the 70-74 group (1.9%), while none of the elderly aged 75 or above preferred to live alone. If one looks at the cohort effect, it can be seen that a higher proportion of the elderly belonging to younger cohort preferred to live alone than the elderly belonging to older cohorts. These results indicate that the preference to live alone is higher among the elderly who are relatively younger and that the preference to live alone is likely to go up in the future, as a higher proportion of the younger-olds prefer to live alone compared to the older-olds.

Preference in co-residence and age shows that, irrespective of the age, a majority of the elderly prefer to be in co-residence. However, a higher proportion of the elderly who are above 70 years preferred to stay with their married sons than those who are in the age group 60-69 years. Similarly, preference of staying with married daughters also increases with an increase in age. All these findings point to recent changes in the existing value systems in the society where younger cohort prefers not to stay with the married sons.

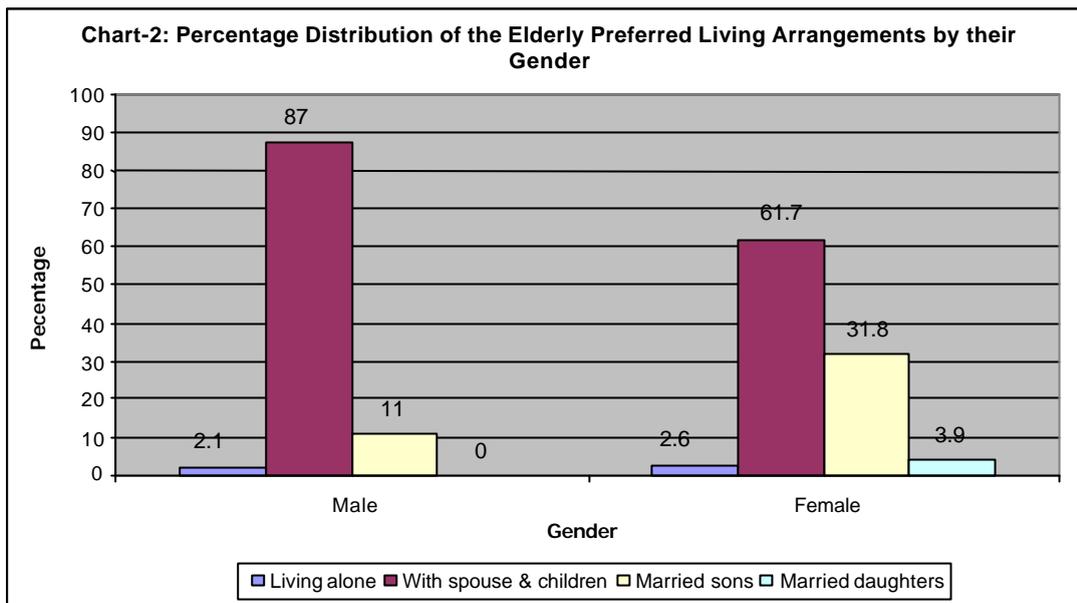
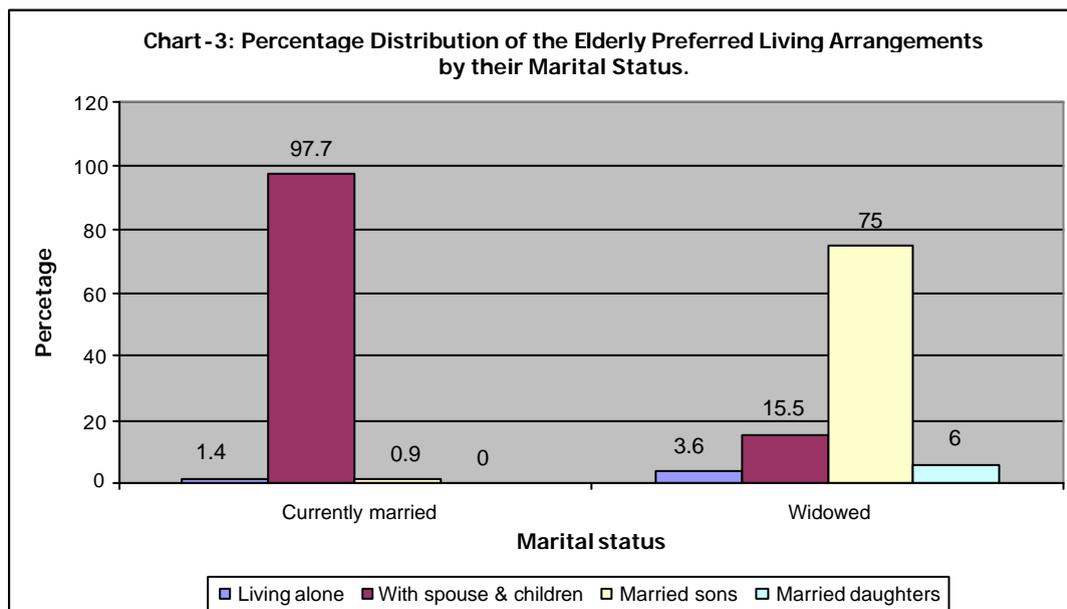


Chart 2 shows the gender differentials in living arrangement preferences. Irrespective of the gender, majority of the elderly in Orissa prefer to live in co- residence. Within co-residence, male-female differentials do exist in living arrangement preferences. A higher proportion of the male elderly (87 %) preferred to live with spouse and children whereas only 62 per cent of the elderly females preferred to live with spouse and children. A higher proportion of the female elderly (32%) preferred to stay with their married sons whereas only a few elderly males (11%) preferred this living arrangement. Surprisingly, none of the male elderly showed their preference to live with their married daughters whereas nearly 4 per cent of the female elderly preferred to stay with their married daughters. The proportion of the elderly who preferred to live alone was also slightly higher among females (2.6%) than among males (2.1%).



Like gender differentials, differentials by marital status are also seen in living arrangement preferences. Slightly more than 1 per cent of the currently married elderly preferred to live alone whereas this proportion is nearly three times higher (3.6%) in case of widowed elderly (chart 3). Preference to stay with married sons and daughters is also much higher among the widowed elderly compared to the elderly who are currently married.

It is well established that India is a traditional society and children are expected to take care of their parents during their old age. Therefore, the number of surviving children and their sex composition could be an important variable that determines the living arrangement preferences. Table 5 presents the data on the living arrangement preferences of the elderly by the number of surviving children. This table clearly establishes the link between the number of surviving children and the living arrangement preference of the elderly in Orissa. The preference for living alone was highest among the elderly who did not have a child (16.7%). The proportion of the elderly, who preferred to live alone, is inversely proportional to the number of surviving children they had. Only 4.4 per cent of the elderly with one child preferred to live alone whereas this proportion decreased to 2.5 and 1.2 per cent among the elderly with 2 and more than 2 surviving children respectively.

**Table 5: Percentage Distribution of Preferred Living Arrangements of the Elderly by Number of Surviving Children, Sons and Daughters**

Variables	Preferred living arrangements				Total
	Living alone	With spouse & children	Married sons	Married daughters	
<b>1. Number of surviving children***</b>					
No child	<b>16.7</b>	50.0	33.3	0.0	100 (6)
One child	4.4	60.0	26.7	8.9	100 (45)
Two children	2.5	72.2	25.3	0.0	100 (79)
More than 2 children	1.2	<b>79.4</b>	18.2	1.2	100 (170)
<b>2. Number of surviving sons***</b>					
No son	<b>15.8</b>	47.4	10.5	<b>26.3</b>	100 (19)
One son	1.8	75.5	21.8	0.9	100 (110)
Two sons	0.9	76.8	22.3	0.0	100 (112)
More than 2 sons	1.7	74.6	23.7	0.0	100 (59)
<b>3. Number of surviving daughters*</b>					
No daughter	2.2	72.4	25.4	0.0	100 (134)
One	3.8	68.4	22.8	5.1	100 (79)
Two	2.0	82.4	15.7	0.0	100 (51)
More than 2	0.0	80.6	13.9	5.6	100 (36)
<b>Total</b>	<b>2.3 (7)</b>	<b>74.0 (222)</b>	<b>21.7 (65)</b>	<b>2.0 (6)</b>	<b>100 (300)</b>

\* and \*\*\* = Chi-square results are significant at 0.10 and 0.01 levels respectively.

(Number of observations is in parentheses)

Not only the number of surviving children but their sex composition is also an important determinant of the living arrangement preferences. The proportion of the elderly who preferred to live alone is 15.8 per cent among the elderly who have no sons whereas the corresponding proportion is

only 2 per cent among the elderly with no daughters. This indirectly establishes the importance of sons in living arrangement preferences. It is quite possible that in Orissa, like in India, sons are the major caretakers for parents in their old age. Traditionally, it is the sons who look after the parents during their old age and not the daughters and this must have been the reason for a higher proportion of the elderly with no sons preferring to live alone. It is also interesting to note that nearly 26 per cent of the elderly with no sons preferred to live with their daughters.

In general, the differentials in living arrangement preferences indicate that irrespective of the demographic characteristics, a majority of the elderly in Orissa prefer to be in co-residence. Data on those living alone show a higher proportion of younger-olds, females, and elderly with no sons preferring to live alone as compared to their counterparts.

### Socio-Cultural and Economic Factors and Preferred Living Arrangements

Care of the elderly has always been the responsibility of the family in most of the Asian countries including India. However, with rising modernisation, the joint family system is breaking up and is giving way to more and more nuclear families. With the increase in education and urbanisation, there is an increase in women's labour force participation and in turn migration from rural to urban areas. All these changes are likely to alter the living arrangements among the elderly. Not only the actual living arrangement but also the preference for a particular living arrangement may also be dependent on the type of family. An attempt has been made here to see how the family characteristics influence the living arrangement preferences of the elderly.

**Table 6: Percentage Distribution of Preferred Living Arrangements of the Elderly by Type of Household, Composition of Household and Head of the Household.**

Variables	Preferred living arrangements (%)				Total
	Living alone	With spouse & children	Married sons	Married daughters	
<b>Type of household*</b>					
Nuclear	4.6	79.8	15.6	0	100 (109)
Joint	1.1	70.5	25.3	3.2	100 (191)
<b>Composition of household***</b>					
Single generation	4.9	72.1	23.0	0	100 (61)
Two generation	4.1	85.1	8.1	2.7	100 (74)
Multi generation	0.6	69.7	27.3	2.4	100 (165)
<b>Head of the household***</b>					
Self	4.1	79.1	16.2	0.7	100 (148)
Others	0.7	69.1	27.0	3.3	100 (152)
<b>Total</b>	<b>2.3 (7)</b>	<b>74.0 (222)</b>	<b>21.7 (65)</b>	<b>2.0 (6)</b>	<b>100 (300)</b>

\* and \*\*\* = Chi-square results are significant at 0.10 and 0.01 levels respectively.

(Number of observations is in parentheses)

The analysis (Table 6) shows a clear link between the family type of the elderly and their living arrangement preferences. A relatively higher proportion of the elderly (4.6%), who are from nuclear families, preferred to stay alone compared to those who are in joint families (1.1%). Since the proportion of nuclear families is on the rise in India and in Orissa, it is quite possible that more and more elderly may prefer to stay alone in the future. In the same way, a higher proportion of the elderly (4.9%) among those who are staying in a single generation households preferred to stay alone than among those who are staying in multi-generation households (0.6%). Further, the proportion preferring to stay alone is also high in households with elderly himself/herself heading the household. These findings establish the influence of family characteristics in determining the living arrangement preferences. Since the joint family system is breaking down paving way for nuclear families, more and more elderly people may prefer living independently to living with their children. Therefore, proper policies and support systems need to be developed and kept in place to take care of those who prefer to stay alone.

Another important variable that determines the living arrangement pattern was the education of the elderly. Clearly, a higher proportion of the better-educated elderly was staying alone in Orissa as compared with the elderly who are not so educated. In the following section, an attempt is being made to see whether education of the elderly plays any role in shaping their living arrangement preferences. Table 7 shows the information about the preferred living arrangements of the elderly by their level of education. From this table, it is clear that with increase in education, the proportion that preferred to live alone has systematically increased. For example, only less than 1 per cent of the elderly with no education expressed their preference to live alone as against nearly 10 per cent of the elderly with more than 10 years of education who preferred to live alone. Interestingly, the proportion that preferred to stay with married sons systematically decreased with an increase in education whereas the proportion that preferred to stay with married daughters systematically increased. These findings bring out a clear linkage in the change in traditional value system among the educated elderly from staying with married sons to either live alone or to stay with married daughters.

Not only the level of education but also the economic background of the elderly is equally important in determining their living arrangement preferences. Most of the theories of choice and preference in economics suggest that the economic resources are the most important variable in deciding preferences. However, the results of the studies on income and living arrangement relationship exhibited are quite inconclusive. Most of the studies from the developed countries have concluded that a majority of the elderly with higher income prefer to live alone than the elderly with lesser income. However, contradictory findings are observed from the studies in developing countries; some supporting the positive relationship between income and living alone, some others supporting the positive relationship between income and co-residence. However, the analysis of NSSO data clearly showed that the individual income of the elderly is an important variable determining living alone in Orissa. Hence, it will be of interest to see how these relationships are manifested with preference in living arrangement in the context of Orissa.

**Table 7: Percentage Distribution of Preferred Living Arrangements of the Elderly by Socio-Economic Characteristics**

Variables	Preferred living arrangements (%)				Total
	Living alone	With spouse & children	Married sons	Married daughters	
<b>Years of education***</b>					
No education	0.8	62.8	34.7	1.7	100 (121)
Up to 7yrs of education	<b>1.0</b>	77.1	19.8	2.1	100 (96)
Between 8 - 10 yrs of education	<b>2.4</b>	85.7	7.1	4.8	100 (42)
Above 10 yrs of education	<b>9.8</b>	87.8	2.4	0	100 (41)
<b>Income***</b>					
No income	0.6	75.5	21.9	1.9	100 (155)
Up to 1000	<b>1.9</b>	55.6	40.7	1.9	100 (54)
1000 – 3000	<b>3.0</b>	72.7	21.2	3.0	100 (33)
Above 3000	<b>6.9</b>	87.9	3.4	1.7	100 (58)
<b>State of economically dependence***</b>					
Not dependent on others	<b>5.5</b>	79.1	13.6	1.8	100 (110)
Partially dependent on others	0	52.9	41.2	5.9	100 (17)
Fully dependent on others	0.6	<b>72.8</b>	<b>24.9</b>	<b>1.7</b>	100 (173)
<b>Present Occupation***</b>					
Agriculture & related works	<b>3.8</b>	76.9	19.2	0	100 (26)
Non agriculture: Business	0	77.8	11.1	11.1	100 (9)
Household work	4.5	85.1	9.0	1.5	100 (67)
Retired	<b>5.1</b>	89.8	3.4	1.7	100 (59)
Not working	0	<b>60.2</b>	<b>37.5</b>	<b>2.3</b>	100 (129)
Casual labour or coli	0	80.0	20.0	0	100 (10)
<b>Total</b>	<b>2.3 (7)</b>	<b>74.0 (222)</b>	<b>21.7 (65)</b>	<b>2.0 (6)</b>	<b>100 (300)</b>

\*\*\* Chi-square test is significant at < 0.01

(Number of observations is in parentheses)

The economic status of the elderly can be assessed through their income, assets and their economic dependency. In order to understand the economic status of the elderly, data were collected on the monthly income of the elderly, their possession of assets like agricultural land, jewellery, buildings, houses, and their status of economic dependency. Table 7 presents the results of economic status and preference in living arrangement. It can be seen from the table that the proportion of the preference in living arrangements of the elderly is directly related to their level of income. For example, among the elderly with no income, only less than 1 per cent preferred to live alone. However, when income increased from Rs 1,000 to Rs 3,000 and above, the proportion of the elderly who preferred to live alone increased from 1.9 per cent to 6.9 per cent, indicating that individual income is an important variable in determining the preference. Similarly, a higher proportion of the elderly who are not economically dependent on others expressed their preference to live alone compared to those who are partially or fully dependent on others.

Occupation of the elderly and their living arrangement preferences indicate that a higher proportion of the elderly (5.1%) who are retired from service preferred to live alone than those who are

engaged in other occupations. However, all the elderly who are working as labourers or those who do not work preferred to be in co-residence. This indicates the role of social security measures in shaping the living arrangement preferences. Most of the retired people either may have pension or savings to support them in their old age and therefore prefer to have an independent living unlike labourers who may not have any social security other than their family.

From the preceding section, it is clear that individual income of the elderly is positively related to the preference to living alone. In Orissa, as in India, it is customary that an elderly person normally lives with his/her family and the data also show that the majority not only live in co-residence but also prefer to do so. The preference data also show that a higher proportion of the younger elderly, elderly with no surviving children, educated elderly and the elderly who are economically independent preferred to live alone than their counterparts. This apparently suggests that the living arrangement preferences are highly influenced by the condition of actual living arrangements and the factors that determine actual living arrangement, and the living arrangement preferences are nearly the same.

### **Actual, Preferred and Deviation in Living Arrangements**

Adherence to the preferred living arrangement can only happen when the elderly are able to exercise their choice. But there could be several constraints for the elderly in exercising their choice of stay. There are two different contexts by which the actual and the preferred place of stay can differ. As commonly observed, inadequate social security measures and poor financial circumstances force the elderly to have no hold on their choice of place of stay. Secondly, it may also be possible that there is considerable difference in the mind-set of the older and the younger generations regarding the care of the elderly. While the older generation will still prefer to stay with their children, the younger generation might consider the elderly as a burden and, therefore, may not be willing to keep them (Asis *et al.* 1995; Domingo and Asis 1995). In this context too, the actual and the preferred place of stay may vary not because of the economic reasons but due to changing cultural norms (Burr and Mutchler 1992; Lee *et al.* 1995). As much of the information on the preference of the elderly with respect to their living arrangement and deviation between the actual and the preferred place of stay is not available, it will be of great interesting to explore these areas. The following section highlights these aspects.

The actual living arrangements pattern revealed by the survey shows that nearly 15 per cent of the elderly live alone in Orissa and the remaining 85 per cent are in co-residence. However, the preference data show that slightly more than 2 per cent of the elderly prefer to live alone and the rest 98 per cent preferred to be in co-residence. Data about actual and preferred living arrangements of the elderly presented in Table 8 show that among those who actually live alone, only 7 per cent indicated their preference to live alone, whereas the remaining (93%) denoted their preference to be in co-residence. Among those who are presently in co-residence, barely 1.6 per cent specified their preference to live alone. Apparently these figures suggest that a majority of those elderly who live alone actually would like to be in co-residence indicating that their living arrangement is not out of their choice but out of various other constraints. The data strongly indicate the preference of the elderly towards co-residence in Orissa.

**Table 8: Percentage Distribution of Preferred Living Arrangements of the Elderly by their Actual Living Arrangements**

Actual living arrangements**	Preferred living arrangements				Total
	Living alone	With spouse & children	Married sons	Married daughters	
Staying alone	7.0	62.8	30.2	0	100 (45)
Co residence	1.6	75.9	20.2	2.3	100 (255)
<b>Total</b>	<b>2.3 (7)</b>	<b>74.0 (222)</b>	<b>21.7 (65)</b>	<b>2.0 (6)</b>	<b>100 (300)</b>

\* \*\*Chi-square test is significant at < 0.05

(Number of observations is in parentheses)

## Deviation in Living Arrangements

The data on the deviation from the actual and preferred place of stay indicate that nearly 23 per cent of the elderly are not staying in their preferred place of stay. The proportions that are not staying in their preferred places of stay are higher in urban areas (25.3%), among females and among those who do not have a child. The reason for not being able to adhere to the preferred place of stay needs to be analysed to get more insights into the different issues involved in living arrangements.

**Table 9: Distribution of the Elderly Persons by Deviation from Preferred Living Arrangements**

Variables	Frequency	Percent
Not staying in the preferred place of stay	69	23
Staying in the preferred place of stay	231	77
<b>Total</b>	<b>300</b>	<b>100</b>

In order to understand the major reasons for the elderly not being able to adhere to their preferred place of stay, they were asked about their major constraints. A preliminary analysis of this data shows that children being away is the most important reason cited by the elderly (49.3%). No child or spouse (23.2%) and lack of money (21.7%) are next in the order of importance.

There are two different contexts where the actual and the preferred place of stay can differ in India. Firstly, as commonly observed, due to inadequate social security measures and poor financial circumstances, the elderly are unable to hold on to their choice on place of stay. However, from the preceding analysis it is clear that one-fifth of the elderly are unable to seek their choice due to economic reasons. Especially, in Orissa a large proportion of the elderly are economically dependent on others, which forced the majority of the elderly to deviate in their preferred living arrangements. There is a clear vicious circle prevailing among the elderly who are not meeting their preferred living arrangements. Members from the households that are economically backward thought that the elderly are a burden to them. There is no direct benefit for the younger ones if they cared for their old parents. All these issues brought out the family conflict and the elderly are forced to stay in their next best alternative arrangement, which might not be their preferred living arrangement.

Secondly, it may also be possible that there is considerable difference in the mindset of the older and the younger generations regarding the care of the elderly. While the older generation may still prefer to stay with their children, the younger generation may consider the elderly as a burden and

therefore may not be willing to keep them (Ramashala 2001; Tomita 1994). In this context, the actual and the preferred place of stay may vary not because of the economic reasons but due to changing cultural norms (Natividad and Cruz 1997).

### Actual Living Arrangements and Deviation in Living Arrangements

From Table 10, it is clear that among the elderly who are living alone, a majority (93%) are deviating from their preferred living arrangements. But among those elderly who are in co-residence, only 11.3 per cent are deviating in their preferred living arrangements. Apart from this, among the elderly who are from rural residences and are staying alone, around 96 per cent are deviating from their preferred living arrangements whereas it is only 88.9 per cent in urban residence. But it is interesting to note that those elderly who are in co-residence and from urban residence 16.7 per cent are deviating from their preferred living arrangements. Similarly, among males and those who are staying alone, 89.5 per cent are deviating from their preferred living arrangements whereas among females it is 96.2 per cent. From the above analysis it is strongly concluded that among the elderly who are staying alone a majority preferred to live in co-residence, irrespective of place of residence and sex of the respondents. However, among those elderly who are in co-residence, only 11.3 per cent are deviating in their preferred living arrangement. But there is hardly any variation shown in deviation in living arrangements with place of residence and sex of the respondents. From the following Table 10, it is found that higher proportions (16.7%) of the urban elderly are deviating in their preferred living arrangement in comparison to the rural elderly in Orissa among those who are in co-residence. Similarly among females, higher proportions (14.8%) of the elderly are deviating in their preferred living arrangement in comparison to the male elderly irrespective of their present living arrangement.

**Table 10: Percentage Distribution of Deviation in Living Arrangements of the Elderly by their Actual Living Arrangements across Place of Residence and Gender**

Actual living arrangements	Deviation in living arrangements				
	Place of residence		Total	Sex of the respondents	
	Rural	Urban		Male	Female
Staying alone	96.0 (25)***	88.9*** (20)	93.0 (45)	89.5*** (19)	96.2*** (26)
Co residence	5.6 (125)	16.7 (130)	11.3 (255)	6.3 (127)	14.8 (128)
<b>Total</b>	<b>20.7 (150)</b>	<b>25.3 (150)</b>	<b>23.0 (300)</b>	<b>17.10 (146)</b>	<b>28.6 (154)</b>

\*\*\*Chi-square test is significant at < 0.01

(Number of observations is in parentheses)

**Note:** Deviation in living arrangements computed for each cell out of the total number of cases shown in parentheses that represent for each category of the variable.

### Household Characteristics and Deviation in Living Arrangements

It is assumed that deviation in living arrangements of the elderly may vary with household characteristics. In the following analysis, type of household, composition of household, and head of the household are considered as household characteristics. Table 11 presents the household characteristics of the elderly with deviation in living arrangements. It shows that a majority of the elderly deviating from their preferred living arrangements are from nuclear families, single generation families and self-

headed households, irrespective of place of residence and sex of the respondents. In reverse, those of the elderly who are from joint families and multi-generation families, only a few percentages are deviating from their preferred living arrangements. From this analysis, it is strongly concluded that those of the elderly who are from nuclear and single-generation families may prefer to live with their spouse and children or married sons and daughters. It is found that due to non-availability of spouse or children to live with, the majority of the elderly are deviating from their preferred living arrangements. Similarly, among those elderly who are heading the household, a majority preferred an alternative living arrangement. It is presumed that those who are heading the household prefer either staying alone or in co-residence, bearing all the responsibility of the household. There are some scenarios where the elderly are staying alone as well as heading the household; whereas the other possibility might be they are heading the household because of being dependent on them. In this scenario, a majority of the elderly are not happy in their present living arrangements and prefer some alternative arrangements, which is one of the instances of deviation in living arrangements among the elderly in Orissa.

**Table 11: Percentage Distribution of Deviation in Living Arrangements of the Elderly by their Household Characteristics across Place of Residence and Gender**

Variables	Deviation in living arrangements				
	Place of residence		Total	Sex of the respondents	
	Rural	Urban		Male	Female
<b>Type of household</b>					
Nuclear	51.9*** (54)	43.6 (55)	47.7*** (109)	34.5*** (58)	62.7*** (51)
Joint	3.2 (96)	14.7 (95)	8.9 (191)	5.7 (88)	11.7 (103)
<b>Composition of household</b>					
Single	96.0*** (25)	50.0 (36)	68.9*** (61)	56.7*** (30)	80.6*** (31)
Two	12.8 (39)	25.7 (35)	18.9 (74)	14.0 (43)	25.8 (31)
Multi generation	2.3 (86)	13.9 (79)	7.9 (165)	2.7 (73)	12.0 (92)
<b>Head of the household</b>					
Self	32.9*** (73)	26.7 (75)	29.7*** (148)	19.6 (107)	56.1*** (41)
Others	9.1 (77)	24.0 (75)	16.4 (152)	10.3 (39)	18.6 (113)
<b>Total</b>	<b>20.7 (150)</b>	<b>25.3 (150)</b>	<b>23.0 (300)</b>	<b>17.1 (146)</b>	<b>28.6 (154)</b>

\*\*\*Chi-square test is significant at < 0.01

(Number of observations is in the parentheses)

**Note:** As given in table 10.

## Demographic Characteristics and Deviation in Living Arrangements

The following section reveals how far age, sex and marital status of an elderly person are important for determining the deviation in preferred living arrangements among the elderly in Orissa. Table 12 presents the distribution of demographic characteristics and deviation in living arrangements among the elderly in Orissa. The Table clearly indicates that as age increases to 80 and above, a majority of the elderly are deviating from their preferred living arrangements. This is also true in respect of place of residence and sex of the respondents. It is interesting to see that among those elderly who are in younger age (60-69 years), only 16.3 per cent are deviating from their preferred living arrangements. But among those elderly who are in the age groups 70-79 and 80 and above, around 29.8 per cent and

34 per cent are deviating from their preferred living arrangements. It is concluded that as age increases from 60 to 80 and above, the trend of deviating in preferred living arrangements among the elderly is also increasing. With this analysis it is concluded that those elderly who are in younger age are to some extent in their preferred living arrangement, where as a majority of those elderly are a little older and the oldest are not able to adhere to their preferred living arrangements. The chi-square test statistics also satisfy significant association with age and deviation in living arrangements among the elderly in Orissa.

**Table 12: Percentage Distribution of the Elderly Deviating in Living Arrangements by their Demographic Characteristics across Place of Residence and Gender**

Variables	Deviation in living arrangements				
	Place of residence		Total	Sex of the respondents	
	Rural	Urban		Male	Female
<b>Age</b>					
60 – 69	16.1 (87)	16.5** (79)	16.3*** (166)	7.90*** (76)	23.3 (90)
70 –79	22.2 (36)	35.4 (48)	29.8 (84)	22.00 (41)	37.2 (43)
80 and above	33.3 (27)	34.8 (23)	34.0 (50)	34.50 (29)	33.3 (21)
<b>Sex of the respondent</b>					
Male	13.5 (74)**	20.8 (72)	17.1*** (146)	NA	NA
Female	27.6 (76)	29.5 (78)	28.6 (154)	NA	NA
<b>Marital status</b>					
Currently married	13.6 (103)***	21.6 (111)	17.8*** (214)	15.70 (127)	20.7** (87)
Widowed	36.2 (47)	37.8 (37)	36.9 (84)	26.30 (19)	40.0 (65)
<b>Total</b>	<b>20.7 (150)</b>	<b>25.3 (150)</b>	<b>23.0 (300)</b>	<b>17.10 (146)</b>	<b>28.6 (154)</b>

\*\* and \*\*\* = Chi-square results are significant at 0.05 and 0.01 levels, respectively.

(Number of observations is in parentheses)

**Note:** As given in Table 10.

Apart from age and sex of the respondents, marital status is also important for examining the deviation in living arrangements among the elderly in Orissa. From the above Table 12, it is clear that among those elderly who are widowed, a majority (36.9%) are deviating in their preferred living arrangements in comparison to those who are currently married. Whereas among the elderly who are currently married, only 17.8 per cent are deviating from their preferred living arrangements, among the widowed, it is more than double. But it is interesting to see that among female elderly and widowed, around 40 per cent are deviating in their preferred living arrangement. From this analysis, it is strongly concluded that among those elderly who are female and widowed, a majority are deviating in their preferred living arrangements in comparison to the male elderly. However, there is some disparity in deviation in living arrangements with marital status and place of residence among the elderly in Orissa. Among those elderly who are currently married and from urban residence, higher proportions (21.6%) are deviating in their preferred living arrangement in comparison to those elderly who are from rural residence and currently married. There is no significant difference in deviation in living arrangement with place of residence and among the widowed elderly in Orissa. The chi-square test statistics also

satisfy significant association with marital status and deviation in living arrangements among the elderly in Orissa.

## Number of Surviving Children and Deviation in Living Arrangements

The number of surviving children the elderly have is an important indicator for examining the deviation in preferred living arrangements especially in India. Table 13 presents the distribution of number of surviving children with deviation in preferred living arrangement among the elderly in Orissa. From the Table, it is found that among those with no surviving children, a majority (83.3%) are deviating from their preferred living arrangements. It is interesting to see that among those elderly with only one surviving child (except a few, around 9%) a majority are adhering to their preferred living arrangements. But it is interesting to see that as the number of surviving children increases, the trend of deviation in preferred living arrangements is also increasing. Similar findings are also true with respect to place of residence and sex of the respondents. The chi-square test statistics also satisfy significant association with the number of surviving children and deviation in living arrangements among the elderly in Orissa.

**Table 13: Percentage Distribution of Deviation in Living Arrangements of the Elderly by Number of Surviving Children, Sons and Daughters across Place of Residence and Gender**

Variables	Deviation in living arrangements				
	Place of residence		Total	Sex of the respondents	
	Rural	Urban		Male	Female
<b>Number of surviving children</b>					
No child	100*** (4)	50.0** (2)	83.3*** (6)	100 *(1)	80.0*** (5)
One child	5.0 (20)	12.0 (25)	8.9 (45)	4.8(21)	12.5 (24)
Two children	24.4 (45)	14.7 (34)	20.3 (79)	18.6 (43)	22.2 (36)
More than 2 children	18.5 (81)	32.6 (89)	25.9 (170)	18.5 (81)	32.6 (89)
<b>Number of surviving sons</b>					
No son	44.4*** (9)	30.0*** (10)	36.8*** (19)	20.0*** (5)	42.9*** (14)
One son	8.6 (58)	11.5 (52)	10.0 (110)	5.4 (56)	14.8 (54)
Two sons	21.3 (61)	21.6 (51)	21.4 (112)	18.6 (59)	24.5 (53)
More than 2 sons	40.9 (22)	48.6 (37)	45.8 (59)	38.5 (26)	51.5 (33)
<b>Number of surviving daughters</b>					
No daughter	25.7 (70)	26.6 (64)	26.1 (134)	22.1 (68)	30.3 (66)
One	25.8 (31)	27.1 (48)	26.6 (79)	18.2 (33)	32.6 (46)
Two	12.0 (25)	11.5 (26)	11.8 (51)	3.8 (26)	20.0 (25)
More than 2daughters	8.3 (24)	41.7 (12)	19.4 (36)	15.8 (19)	23.5 (17)
<b>Total</b>	<b>20.7 (150)</b>	<b>25.3 (150)</b>	<b>23.0 (300)</b>	<b>17.10 (146)</b>	<b>28.6 (154)</b>

\*, \*\* and \*\*\* = Chi-square results are significant at 0.10, 0.05 and 0.01 levels, respectively.

(Number of observations is in parentheses)

**Note:** As given in Table 10.

Not only the surviving children but also their sex is important for finding the extent of deviation in living arrangements among the elderly. Table 13 shows that among those elderly who do not have any surviving sons, higher proportions (36.8%) are deviating from their preferred living arrangements. But in rural residence (44.4%) and among females (42.9%), higher proportions of the elderly who do not have a surviving son are deviating in their preferred living arrangements. The reason may be that those with no surviving sons find it difficult to get support in their old age. In Indian households, adult sons generally take care of the parents in their old age. In this scenario, among those elderly who do not have any surviving sons, a majority are deviating in their living arrangements. But it is interesting to note that as the number of surviving sons increases from one to two and more than two, the trend of deviation in preferred living arrangements also moves upwards. The possible reason might be that among those with more than two surviving sons, either they are staying separately from their parents or due to family conflict, the elderly do not prefer the present living arrangements.

There are some instances where the old parents are rotating among their sons for getting basic minimum necessities in daily life, because it is very difficult for one son to take care of the old parents for the whole year. In some cases, there is an arrangement for the father to live with one of the sons and the mother to live with the other son. Because of economic backwardness and family conflicts, sons are not ready to take care of both parents. For this reason, the elderly have to accept the decision about their living arrangements, which is generally decided by their sons in majority of cases. In this scenario, a majority of the elderly might be deviating from their preferred living arrangements. But it is interesting to see that among those elderly with no surviving daughter; only 26.1 per cent are deviating from their preferred living arrangements. In comparison, among those elderly who do not have any surviving sons, a majority are deviating from their preferred living arrangements. The findings strongly indicate the importance of surviving sons for support and taking care of the elderly in old age.

### **Socio-Economic Characteristics and Deviation in Living Arrangements**

In socio-economic determinants, important variables such as years of education, monthly income, state of economic independence etc are included for analysis. Table 14 presents the distribution of socio-economic characteristics with deviation in preferred living arrangements among the elderly in Orissa. It is found that among those elderly who are not educated, a majority (25.6%) are deviating in their preferred living arrangements and it is slightly higher among those elderly who are from urban residence (28.6%) and female (29.3%). As years of education increases to 10 years and above, proportion of deviating in preferred living arrangements among the elderly decreases. This is also true with respect to place of residence and sex of the respondents.

Similarly, there is an interesting relation between income and deviation in living arrangements. Among those elderly with some income, only a few are deviating in their preferred living arrangements in comparison to those elderly who do not have any income or have income up to Rs 1,000 per month. Among those elderly with an income above Rs 3,000, only 15.5 per cent are deviating in their preferred living arrangements. However, among those elderly with an income less than Rs 3,000, higher proportions are deviating in their preferred living arrangements. It is also true with respect to place of residence and sex of the respondents. The chi-square test statistics satisfy the significant association

with income of the elderly and deviation in living arrangements. It means that among those elderly with higher level of income, a majority are in their preferred place of stay whereas those elderly with low income, a majority are deviating from their preferred living arrangements.

**Table 14: Percentage Distribution of the Elderly Deviating in Living Arrangements by their Socio-Economic Characteristics across Place of Residence and Gender**

Variables	Deviation in living arrangements				
	Place of residence		Total	Sex of the respondents	
	Rural	Urban		Male	Female
<b>Years of education</b>					
No education	25.0 (100)	28.6 (21)	25.6 (121)	17.9 (39)	29.3 (82)
Upto 7yrs of education	12.5 (40)	28.6 (56)	21.9 (96)	15.6 (45)	27.5 (51)
Between 8 - 10 yrs of education	0 (7)	25.7 (35)	21.4 (42)	22.2 (27)	20.0 (15)
Above 10 yrs of education	33.3 (3)	18.4 (38)	19.5 (41)	14.3 (35)	50.0 (6)
<b>Total income</b>					
No income	18.4** (87)	23.5*** (68)	20.6*** (155)	15.8 (38)	22.2*** (117)
Upto Rs. 1000	32.6 (43)	63.6 (11)	38.9 (54)	25.8 (31)	56.5 (23)
Rs. 1000 – 3000	0 (14)	36.8 (19)	21.2 (33)	20.0 (25)	25.0 (8)
Above Rs. 3000	16.7 (6)	15.4 (52)	15.5 (58)	11.5 (52)	50.0 (6)
<b>State of economically dependent</b>					
Not dependent on others	18.6 (43)	16.4*** (67)	17.3* (110)	11.8** (93)	47.1* (17)
Partially dependent on others	23.1 (13)	100 (4)	41.2 (17)	37.5 (8)	44.4 (9)
Fully dependent on others	21.3 (94)	29.1 (79)	24.9 (173)	24.4 (45)	25.0 (128)
<b>Total</b>	<b>20.7 (150)</b>	<b>25.3 (150)</b>	<b>23.0 (300)</b>	<b>17.1 (146)</b>	<b>28.6 (154)</b>

\*, \*\* and \*\*\* = Chi-square results are significant at 0.10, 0.05 and 0.01 levels, respectively.

(Number of observations is in parentheses)

**Note:** As given in Table 10.

Similarly, economic independence also plays an important role for the elderly to be in their preferred living arrangements. From our analysis (Table 14), it is found that among those elderly who are economically independent, only 17.3 per cent are deviating in their preferred living arrangements whereas among those elderly who are partially and fully dependent on others, 41.2 per cent and 24.9 per cent are deviating in their preferred living arrangements respectively. It is also true with respect to place of residence and sex of the respondents. Chi-square test statistics satisfy the significant association with economic dependency and deviation in living arrangements.

## Determinants of Deviation in Living Arrangements

Apart from bivariate statistical analysis and chi-square test statistics, an attempt is made to look into the likelihood of elderly deviating in their preferred living arrangements through binary logistic regression analysis. Here it is assumed that the probability of a person deviating from his/her living arrangements might be predicted from the knowledge of the person's age, sex, marital status, having surviving children, type of the family, household composition, head of the household, education, income and



higher among those whose income is Rs 1,000 and above and economically independent, respectively, these results are also did not turn out to be statistically significant.

**Table 15: Results of Logistic Regression Analysis on Deviation in Living Arrangements of the Elderly.**

Variables in the model	B	S.E.	Sig.	Exp(B)	95.0% C.I. for EXP(B)	
					Lower	Upper
<b>Current Age</b>						
60-69 (Ref.)	-	-	0.014	1.00*	-	-
70-79	1.399	0.491	0.004	4.052*	1.547	10.614
80 and above	1.113	0.617	0.051	3.044**	0.908	10.206
<b>Female</b>	0.819	0.569	0.150	2.269	0.743	6.922
<b>Currently married</b>	-1.666	0.535	0.002	0.189*	0.066	0.539
<b>Having children</b>	-2.566	1.251	0.040	0.077*	0.007	0.892
<b>Family Type</b>						
<b>Comp. HH</b>	-2.210	0.515	0.000	0.110*	0.040	0.301
<b>Head of HH</b>	0.025	0.581	0.965	1.026	0.328	3.203
<b>Education</b>	0.198	0.424	0.640	1.220	0.531	2.800
<b>No income</b>	-	-	0.342	1.00	-	-
<b>Income &lt;=Rs.1000</b>	-0.612	1.089	0.574	0.542	0.064	4.585
<b>Above Rs.1000</b>	0.878	0.696	0.207	2.406	0.615	9.418
<b>Eco. Dependent</b>	0.925	0.745	0.214	2.523	0.586	10.863
<b>Constant</b>	2.803	1.744	0.108	16.495	-	-

Significant at < 0.01 \* < 0.05\*\*

Reference categories: age (60-69), male, not currently married, no surviving child, nuclear family, single generation household, head of the household (self), no education, no income, not dependent on others.

## Conclusions

Overall, the study brings out interesting observations on living arrangement preferences among the elderly in Orissa. It is generally observed that although co-residence is the most preferred living arrangement, preference to live alone is also high among certain sub-groups of the elderly. Bivariate analysis shows that demographic characteristics like age, sex and number of sons of the elderly affect significantly the living arrangement preferences. Similarly, education of the elderly and their economic independence are also strongly correlated with the preference to live alone. Further, nearly one-fourth of the elderly have not been able to adhere to the preferred living arrangement. Older-olds, females, widowed, those with no surviving children, those who belong to nuclear and single-generation households and those who are economically dependent on others are more likely to deviate in their preferred living arrangements in comparison to their counterparts, viz., younger-olds, males, currently married, those having surviving children, those living in joint and multigenerational households and those who are economically independent.

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