

Background

Perceived discrimination is the perception of prejudice or unjust treatment based on personal attributes, such as age, gender, race, social class, caste, religion, disability, and physical appearance. Perceived discrimination can discourage or make it more cumbersome for individuals to access essential services, spaces, and institutions. Individuals who experience discrimination report a weakened sense of self, worsened health behaviors, increased rates of mental distress, and chronic disease, including cardiovascular and cognitive impairments. Determining what renders older adults susceptible to discrimination is vital to producing policies and programs that protect them from adverse health outcomes. Despite the expanding literature on the correlates and consequences of discrimination, we are aware of no study that has assessed, in India, how perceptions of everyday discrimination in later life vary based on SSS.

SSS, which is self-appraised social standing relative to others in the community, often is a stronger predictor of health than the objective measures of SES, including education, occupation, income, wealth, and caste. Aside from financial scarcities, SSS captures people's feelings about the often "unquantifiable" social and psychological facets of SES, including power, prestige, mainstream social connections, perceived justness, and status embodiment. In evaluating SSS, individuals weigh their socioeconomic resources and consider the value attached to such resources (e.g., quality of one's education and the returns to education) and other understated everyday life experiences, including the quality of social interactions. SSS may be a more effective marker of perceived discrimination than SES, given that appraising one's social standing compared to others may capture experiences related to financial status and other social statuses, including age, gender, caste, religion, health, and disability.

Although SSS and perceived discrimination have been the subjects of attention in low and middle-income countries (LMICs), including India, researchers have yet to investigate the link between the two in India. We expect that this pattern of relationships will recur with the outcome of perceived discrimination. Therefore, we examine the relevance of SSS for perceived discrimination after considering objective SES among older adults in India, and also assess the sociodemographic correlates of perceived discrimination among older Indians.

Methods: Data come from the 2017-18 wave 1 of the Longitudinal Ageing Study in India (LASI) with a sample of 72,250 adults aged 45 and above across all states and union territories of India. The survey collected data from 31,464 older adults aged 60 years and above. Upon omitting the cases with missing items, the study's final sample includes 30,253 older Indians.

Conclusions: That older adults with low SSS reported age, gender, caste, financial status, and health status as reasons for perceived discrimination and that this association persisted even after considering objective indicators of SES is suggestive of SSS as a more effective marker of perceived discrimination than SES. Moreover, SSS, as a way of evaluating one's social standing compared to others in the community, may capture experiences related to not only financial status but also other social statuses, including age, gender, caste, religion, and health. These findings are useful for health care providers and practitioners as they encourage older patients -- especially those with low SSS who may feel stigmatized -- to seek care, comply with care regimen, and engage in behaviors that protect and promote health.

Table 1: Prevalence of perceived discrimination (n= 30,253)

Variables	Treated with less courtesy	Poorer service at restaurants/shops	People think he/she is not smart	People are afraid of him/her	Threatened or harassed	Poorer service at healthcare facility	Any discrimination
	n (w row %)	n (w row %)	n (w row %)	n (w row %)	n (w row %)	n (w row %)	n (w row %)
Ladder SES							
High	64 (2.7)	15 (0.7)	33 (0.6)	34 (0.8)	17 (0.6)	8 (0.2)	99 (3.7)
Middle	608 (4)	258 (1.6)	296 (1.9)	314 (2.1)	228 (1.8)	225 (1.5)	986 (6.9)
Low	603 (7.1)	253 (2.3)	367 (3.3)	201 (1.8)	251 (2.5)	200 (1.9)	864 (9.7)
Age							
60-69 years	760 (5.4)	323 (1.9)	400 (2.3)	348 (1.9)	307 (2)	256 (1.3)	1176 (8.1)
70-79 years	378 (4.5)	146 (1.7)	206 (2.3)	146 (1.9)	139 (2)	131 (2.0)	568 (7.2)
80+ years	144 (5.1)	60 (2.1)	94 (2.8)	55 (1.7)	52 (1.5)	47 (1.4)	213 (7.3)
Sex							
Male	593 (4.6)	260 (1.9)	328 (2.2)	273 (1.9)	205 (1.8)	207 (1.7)	923 (7.2)
Female	689 (5.6)	269 (1.8)	372 (2.5)	276 (1.8)	293 (2.1)	227 (1.4)	1034 (8.2)
Education							
No	790 (5.1)	342 (2.2)	447 (2.7)	321 (1.9)	309 (2.1)	259 (1.6)	1190 (7.9)
Primary	208 (4.1)	82 (1.4)	117 (2.2)	96 (1.6)	81 (1.5)	71 (1.3)	334 (6.4)
Secondary	186 (6)	61 (1)	89 (1.5)	87 (2.1)	70 (1.7)	66 (1.8)	296 (8.6)
Higher	98 (5.2)	44 (2)	47 (1.8)	45 (1.6)	38 (2.8)	38 (1.3)	137 (7.3)
Marital status							
Married	746 (4.3)	311 (1.8)	410 (2.1)	330 (1.7)	294 (1.9)	262 (1.5)	1172 (6.8)
Widowed	496 (6.5)	197 (1.9)	268 (2.8)	203 (2.2)	190 (2.1)	161 (1.6)	732 (9.4)
Others	40 (4.3)	21 (2.2)	22 (2.3)	16 (1.7)	14 (1.9)	11 (1.1)	53 (5.8)

	1	2	3	4	5	6	7
Living arrangement							
Live alone	104 (7.2)	50 (3.1)	56 (3.9)	35 (2.4)	46 (3.5)	34 (2.3)	143 (9.7)
With spouse	242 (4.4)	95 (1.6)	121 (1.9)	94 (1.9)	92 (2.1)	71 (1.9)	367 (7.1)
With spouse & children	497 (4.3)	213 (1.9)	286 (2.2)	232 (1.5)	198 (1.7)	188 (1.4)	793 (6.7)
Other living arrangements	439 (6.2)	171 (1.7)	237 (2.5)	188 (2.2)	162 (1.9)	141 (1.5)	654 (9.0)
Work status							
Never worked	334 (5.2)	156 (1.6)	186 (1.9)	142 (1.3)	139 (1.5)	124 (1.2)	503 (7.0)
Not working	489 (5.3)	216 (2.3)	275 (2.8)	225 (2.4)	203 (2.5)	186 (2.2)	749 (8.4)
Working	365 (4.8)	122 (1.5)	195 (2.3)	138 (1.7)	129 (1.9)	94 (1.1)	566 (7.7)
Retired	94 (5.1)	35 (1.7)	44 (1.8)	44 (1.7)	27 (1.2)	30 (1.2)	139 (6.9)
MPCE quintile							
Poorest	295 (5)	128 (2.3)	184 (3)	114 (1.9)	116 (2.1)	92 (1.5)	472 (8.2)
Poorer	248 (4.5)	100 (1.9)	142 (2.4)	103 (1.6)	90 (1.8)	75 (1.4)	382 (7.1)
Middle	256 (4.7)	92 (1.6)	124 (2)	111 (1.8)	75 (1.3)	88 (1.5)	382 (6.9)
Richer	238 (6.5)	97 (1.6)	119 (1.6)	112 (1.5)	109 (2.1)	83 (1.3)	361 (8.8)
Richest	245 (5)	112 (1.9)	131 (2.6)	109 (2.6)	108 (2.8)	96 (2.2)	360 (7.8)
Religion							
Hindu	1059 (5.4)	437 (1.9)	586 (2.5)	433 (1.9)	413 (2.1)	345 (1.6)	1607 (8.1)
Muslim	133 (4.1)	59 (1.6)	61 (1.9)	69 (1.7)	51 (1.5)	63 (1.5)	215 (6.7)
Christian	42 (3.5)	21 (1.9)	32 (1.3)	27 (1.5)	17 (1)	16 (1.8)	69 (4.8)
Others	48 (3.1)	12 (0.7)	21 (1)	20 (1.1)	17 (0.9)	10 (0.7)	66 (3.9)
Caste							
SC	237 (4.8)	109 (2.1)	151 (3)	98 (2)	113 (2.4)	81 (1.6)	382 (8.4)
ST	118 (4.1)	46 (1.9)	81 (2.6)	67 (1.9)	45 (1.6)	35 (1.6)	199 (6.4)

OBC	589 (6)	229 (1.8)	294 (2.2)	238 (2)	214 (1.9)	175 (1.6)	885 (8.6)
General	338 (4.2)	145 (1.7)	174 (2)	146 (1.5)	126 (1.8)	143 (1.5)	491 (6.3)
Residence							
Urban	401 (5.6)	183 (1.8)	218 (1.9)	177 (2.1)	159 (2.1)	163 (1.8)	618 (8.2)
Rural	881 (4.9)	346 (1.9)	482 (2.5)	372 (1.8)	339 (1.9)	271 (1.4)	1339 (7.5)
Region							
North	265 (5.6)	143 (3.3)	163 (3.6)	143 (3)	130 (3)	154 (3.2)	403 (8.1)
Central	412 (8.9)	159 (2.8)	202 (3.6)	140 (2.9)	129 (2.8)	100 (2.1)	569 (12.8)
East	126 (2.1)	25 (0.4)	63 (1)	37 (0.6)	42 (0.7)	19 (0.4)	201 (3.4)
Northeast	53 (2.3)	11 (0.2)	29 (0.5)	42 (1.4)	15 (0.4)	6 (0.2)	85 (3.1)
South	312 (6.3)	167 (2.5)	166 (2.3)	160 (2.6)	149 (2.6)	133 (2.4)	503 (9.7)
West	114 (3.2)	24 (1)	77 (2.1)	27 (0.6)	33 (1.3)	22 (0.4)	196 (5.7)
Total	1282 (5.1)	529 (1.8)	700 (2.3)	549 (1.9)	498 (2)	434 (1.6)	1957 (7.7)

Notes: n: un-weighted counts; w row %: Row percentage weighted to account for complex survey design and to provide national estimates; SES: Socioeconomic status; MPCE: Monthly per capita consumption expenditure; SC: Scheduled caste; ST: Scheduled tribe; OBC: Other backward classes

Table 2: Logistic regression estimates of perceived discrimination by types (n= 30,253)

Variables	Types of discrimination						
	Less courtesy	Poorer service at restaurants	People think not smart	People are afraid	Threatened or harassed	Poorer service at healthcare facilities	Any type
	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)
Ladder SES							
High	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Middle	1.74* (1.13 - 2.68)	2.44 (0.93 - 6.40)	2.99*** (1.73 - 5.17)	2.76** (1.38 - 5.51)	3.40** (1.55 - 7.45)	7.07*** (2.40 - 20.9)	2.07*** (1.43 - 2.99)
Low	3.30*** (1.70 - 6.43)	3.24* (1.23 - 8.59)	4.73*** (2.71 - 8.25)	2.23* (1.13 - 4.39)	4.79*** (2.24 - 10.3)	8.73*** (2.96 - 25.7)	3.00*** (1.77 - 5.10)

Age							
60-69 years	Reference	Reference	Reference	Reference	Reference	Reference	Reference
70-79 years	0.78 (0.58 - 1.04)	0.82 (0.61 - 1.09)	0.96 (0.74 - 1.24)	0.92 (0.62 - 1.38)	1.00 (0.65 - 1.52)	1.36 (0.91 - 2.04)	0.84 (0.65 - 1.07)
80+ years	0.85 (0.61 - 1.20)	0.93 (0.62 - 1.40)	1.09 (0.77 - 1.52)	0.76 (0.49 - 1.17)	0.71 (0.46 - 1.11)	0.96 (0.61 - 1.52)	0.82 (0.62 - 1.09)
Sex							
Male	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Female	1.20 (0.97 - 1.47)	0.76 (0.55 - 1.04)	1.08 (0.81 - 1.44)	1.03 (0.76 - 1.41)	1.32 (0.87 - 2.01)	0.83 (0.61 - 1.14)	1.16 (0.96 - 1.41)
Education							
No	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Primary	0.96 (0.76 - 1.20)	0.65* (0.47 - 0.91)	0.95 (0.69 - 1.32)	0.95 (0.67 - 1.35)	0.88 (0.60 - 1.29)	0.87 (0.60 - 1.27)	0.94 (0.77 - 1.15)
Secondary	1.60 (0.83 - 3.10)	0.51** (0.33 - 0.78)	0.78 (0.53 - 1.14)	1.34 (0.86 - 2.09)	1.13 (0.64 - 2.02)	1.33 (0.80 - 2.21)	1.46 (0.87 - 2.46)
Higher	1.56* (1.00 - 2.43)	1.01 (0.60 - 1.69)	1.09 (0.62 - 1.94)	1.00 (0.56 - 1.79)	2.45 (0.94 - 6.36)	0.98 (0.54 - 1.79)	1.36 (0.85 - 2.18)
Marital status							
Married	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Widowed	1.97 (0.71 - 5.48)	1.15 (0.31 - 4.20)	2.18 (0.54 - 8.85)	0.57 (0.18 - 1.78)	0.83 (0.26 - 2.60)	0.62 (0.18 - 2.09)	1.13 (0.52 - 2.46)
Others	1.12 (0.38 - 3.34)	1.14 (0.28 - 4.58)	1.71 (0.38 - 7.71)	0.38 (0.10 - 1.38)	0.67 (0.19 - 2.38)	0.39 (0.094 - 1.63)	0.59 (0.25 - 1.39)
Living arrangement							
Live alone	Reference	Reference	Reference	Reference	Reference	Reference	Reference
With spouse	1.16 (0.42 - 3.25)	0.63 (0.16 - 2.39)	1.21 (0.29 - 5.03)	0.42 (0.12 - 1.47)	0.54 (0.16 - 1.80)	0.51 (0.14 - 1.86)	0.81 (0.36 - 1.79)
With spouse & children	1.27 (0.45 - 3.59)	0.83 (0.22 - 3.14)	1.49 (0.36 - 6.18)	0.37 (0.11 - 1.19)	0.51 (0.16 - 1.61)	0.43 (0.12 - 1.49)	0.85 (0.38 - 1.89)
Other living arrangements	0.96 (0.62 - 1.47)	0.63* (0.41 - 0.96)	0.75 (0.50 - 1.12)	0.97 (0.58 - 1.61)	0.63 (0.39 - 1.02)	0.68 (0.41 - 1.12)	1.05 (0.74 - 1.51)
Work status							
Never worked	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Not working	1.14 (0.74 - 1.74)	1.14 (0.82 - 1.59)	1.35 (1.00 - 1.82)	2.21*** (1.44 - 3.39)	1.85** (1.16 - 2.93)	1.76** (1.13 - 2.75)	1.31 (0.92 - 1.86)
Working	1.10 (0.69 - 1.76)	0.76 (0.52 - 1.11)	1.23 (0.86 - 1.75)	1.65* (1.06 - 2.54)	1.51 (0.81 - 2.83)	0.98 (0.64 - 1.49)	1.26 (0.85 - 1.87)

Retired	1.21 (0.70 - 2.12)	0.96 (0.55 - 1.68)	1.21 (0.69 - 2.12)	1.48 (0.78 - 2.79)	0.66 (0.34 - 1.31)	0.81 (0.42 - 1.58)	1.16 (0.72 - 1.85)
MPCE quintile							
Poorest	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Poorer	0.94 (0.74 - 1.18)	0.84 (0.57 - 1.24)	0.81 (0.59 - 1.09)	0.89 (0.61 - 1.30)	0.90 (0.61 - 1.32)	0.98 (0.66 - 1.45)	0.89 (0.73 - 1.10)
Middle	1.01 (0.80 - 1.27)	0.69 (0.47 - 1.01)	0.72 (0.52 - 1.00)	1.00 (0.68 - 1.47)	0.62* (0.42 - 0.93)	1.05 (0.72 - 1.53)	0.88 (0.72 - 1.08)
Richer	1.36 (0.79 - 2.34)	0.67* (0.46 - 0.98)	0.58** (0.41 - 0.81)	0.80 (0.53 - 1.20)	0.98 (0.62 - 1.56)	0.80 (0.54 - 1.20)	1.11 (0.71 - 1.73)
Richest	1.08 (0.83 - 1.42)	0.88 (0.60 - 1.27)	1.00 (0.71 - 1.42)	1.32 (0.79 - 2.22)	1.38 (0.83 - 2.29)	1.41 (0.81 - 2.46)	1.03 (0.79 - 1.34)
Religion							
Hindu	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Muslim	0.78 (0.57 - 1.09)	0.87 (0.60 - 1.26)	0.84 (0.57 - 1.24)	1.01 (0.70 - 1.46)	0.84 (0.57 - 1.24)	1.02 (0.69 - 1.51)	0.90 (0.69 - 1.17)
Christian	0.73 (0.37 - 1.45)	1.17 (0.54 - 2.54)	0.65 (0.35 - 1.21)	0.73 (0.35 - 1.50)	0.51 (0.24 - 1.08)	1.18 (0.52 - 2.68)	0.64 (0.37 - 1.10)
Others	0.62* (0.41 - 0.93)	0.27*** (0.12 - 0.58)	0.28*** (0.14 - 0.56)	0.48* (0.24 - 0.98)	0.31*** (0.16 - 0.62)	0.27*** (0.12 - 0.62)	0.46*** (0.32 - 0.67)
Caste							
SC	Reference	Reference	Reference	Reference	Reference	Reference	Reference
ST	0.93 (0.66 - 1.32)	1.08 (0.66 - 1.77)	0.89 (0.60 - 1.33)	1.10 (0.66 - 1.82)	0.70 (0.43 - 1.14)	1.24 (0.75 - 2.05)	0.79 (0.60 - 1.05)
OBC	1.25 (0.99 - 1.57)	0.92 (0.66 - 1.29)	0.81 (0.61 - 1.08)	0.89 (0.62 - 1.26)	0.75 (0.54 - 1.06)	0.88 (0.62 - 1.25)	0.96 (0.79 - 1.17)
General	0.97 (0.73 - 1.29)	1.07 (0.75 - 1.51)	0.88 (0.64 - 1.21)	0.79 (0.53 - 1.18)	0.79 (0.53 - 1.17)	0.99 (0.67 - 1.45)	0.80* (0.64 - 1.00)
Residence							
Urban	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Rural	0.86 (0.66 - 1.13)	0.93 (0.69 - 1.25)	1.16 (0.89 - 1.52)	0.76 (0.50 - 1.17)	0.82 (0.52 - 1.27)	0.68 (0.43 - 1.08)	0.89 (0.70 - 1.12)
Region							
North	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Central	1.45** (1.16 - 1.81)	0.73* (0.54 - 0.97)	0.79 (0.59 - 1.06)	0.91 (0.66 - 1.25)	0.81 (0.59 - 1.11)	0.59*** (0.43 - 0.81)	1.44*** (1.18 - 1.74)
East	0.34*** (0.26 - 0.45)	0.11*** (0.070 - 0.18)	0.24*** (0.16 - 0.34)	0.19*** (0.12 - 0.28)	0.20*** (0.14 - 0.31)	0.12*** (0.072 - 0.20)	0.35*** (0.28 - 0.44)
Northeast	0.40*** (0.27 - 0.60)	0.060*** (0.025 - 0.14)	0.13*** (0.070 - 0.25)	0.42** (0.24 - 0.74)	0.16*** (0.062 - 0.41)	0.056*** (0.020 - 0.16)	0.37*** (0.26 - 0.53)

South	0.90 (0.60 - 1.35)	0.72 (0.52 - 1.01)	0.60** (0.43 - 0.84)	0.69* (0.49 - 0.97)	0.73 (0.51 - 1.05)	0.61*** (0.43 - 0.88)	1.01 (0.73 - 1.39)
West	0.50*** (0.37 - 0.69)	0.31*** (0.16 - 0.62)	0.56** (0.36 - 0.87)	0.16*** (0.084 - 0.30)	0.39** (0.19 - 0.78)	0.098*** (0.045 - 0.21)	0.61*** (0.46 - 0.81)

Notes: AOR: Odds ratios adjusted for the selected covariates; CI: Confidence interval; SES: Socioeconomic status; MPCE: Monthly per capita consumption expenditure; SC: Scheduled caste; ST: Scheduled tribe; OBC: Other backward classes

Table 3: Logistic regression estimates of perceived reasons for discrimination (n= 4,600)

Variables	Reasons for discrimination							
	Age	Gender	Religion	Caste	Finance	Health	Other	
	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)	AOR (95% CI)
Ladder SES								
High	Reference	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Middle	1.15 (0.90 - 1.47)	2.14 (0.86 - 5.33)	1.61 (0.63 - 4.15)	1.98* (1.00 - 3.94)	3.00*** (1.85 - 4.85)	1.63 (0.85 - 3.12)	2.01 (0.77 - 5.27)	
Low	1.40*** (1.09 - 1.81)	8.28*** (2.46 - 27.9)	1.73 (0.66 - 4.55)	2.45** (1.23 - 4.90)	5.21*** (3.23 - 8.40)	1.90** (1.00 - 3.60)	1.98 (0.74 - 5.26)	
Age								
60-69 years	Reference	Reference	Reference	Reference	Reference	Reference	Reference	Reference
70-79 years	1.05 (0.91 - 1.21)	0.58* (0.33 - 1.02)	0.79 (0.52 - 1.21)	1.09 (0.81 - 1.47)	0.84* (0.71 - 1.00)	0.99 (0.67 - 1.45)	0.98 (0.64 - 1.51)	
80+ years	1.14 (0.93 - 1.40)	0.49** (0.27 - 0.87)	0.88 (0.45 - 1.74)	0.48*** (0.28 - 0.82)	0.65*** (0.50 - 0.85)	0.79 (0.53 - 1.18)	0.41** (0.19 - 0.90)	
Sex								
Male	Reference	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Female	1.17* (0.99 - 1.38)	4.57*** (2.79 - 7.49)	0.78 (0.46 - 1.34)	0.93 (0.68 - 1.28)	1.02 (0.83 - 1.23)	0.82 (0.57 - 1.20)	1.08 (0.64 - 1.83)	
Education								
No	Reference	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Primary	0.98 (0.84 - 1.16)	1.15 (0.58 - 2.30)	1.04 (0.59 - 1.85)	0.79 (0.52 - 1.20)	0.86 (0.70 - 1.06)	1.01 (0.71 - 1.43)	0.94 (0.57 - 1.55)	
Secondary	0.79** (0.64 - 0.96)	2.63** (1.05 - 6.62)	0.55* (0.30 - 1.00)	0.51*** (0.32 - 0.79)	0.74** (0.58 - 0.95)	1.09 (0.68 - 1.75)	1.07 (0.60 - 1.91)	

Higher	0.71** (0.54 - 0.94)	0.73 (0.26 - 2.05)	0.18*** (0.057 - 0.55)	0.24** (0.073 - 0.81)	0.87 (0.44 - 1.69)	0.80 (0.44 - 1.43)	1.49 (0.72 - 3.10)
Marital status							
Married	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Widowed	0.80 (0.45 - 1.40)	1.34 (0.17 - 10.8)	1.02 (0.19 - 5.50)	0.90 (0.26 - 3.17)	0.89 (0.40 - 1.97)	0.81 (0.24 - 2.69)	0.61 (0.082 - 4.58)
Others	0.85 (0.43 - 1.67)	1.44 (0.15 - 13.6)	0.67 (0.074 - 6.14)	2.21 (0.47 - 10.3)	0.88 (0.33 - 2.32)	1.17 (0.31 - 4.43)	0.46 (0.043 - 4.89)
Living arrangement							
Live alone	Reference	Reference	Reference	Reference	Reference	Reference	Reference
With spouse	0.53** (0.29 - 0.97)	1.46 (0.16 - 13.4)	0.42 (0.060 - 2.92)	1.39 (0.36 - 5.37)	0.74 (0.33 - 1.68)	0.66 (0.19 - 2.36)	1.03 (0.12 - 8.63)
With spouse & children	0.50** (0.27 - 0.90)	2.28 (0.26 - 20.0)	0.45 (0.070 - 2.92)	1.50 (0.40 - 5.65)	0.66 (0.29 - 1.48)	0.60 (0.17 - 2.09)	1.74 (0.21 - 14.4)
Other living arrangements	0.73*** (0.58 - 0.91)	2.16** (1.02 - 4.59)	0.47* (0.20 - 1.10)	1.20 (0.67 - 2.15)	0.73** (0.54 - 0.98)	0.55** (0.34 - 0.90)	2.18 (0.78 - 6.12)
Work status							
Never worked	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Not working	1.84*** (1.55 - 2.19)	0.82 (0.48 - 1.39)	1.70* (0.98 - 2.95)	1.96*** (1.32 - 2.91)	2.00*** (1.60 - 2.50)	1.63** (1.04 - 2.57)	2.24** (1.06 - 4.74)
Working	1.51*** (1.23 - 1.85)	1.00 (0.55 - 1.85)	1.20 (0.58 - 2.47)	1.90*** (1.25 - 2.89)	1.98*** (1.51 - 2.59)	1.03 (0.62 - 1.72)	3.40*** (1.50 - 7.73)
Retired	1.51*** (1.12 - 2.04)	1.75 (0.42 - 7.38)	2.39* (0.94 - 6.07)	2.24 (0.74 - 6.83)	1.06 (0.66 - 1.70)	1.14 (0.53 - 2.42)	5.15*** (2.09 - 12.7)
MPCE quintile							
Poorest	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Poorer	0.85* (0.72 - 1.01)	0.95 (0.55 - 1.66)	1.28 (0.73 - 2.23)	0.82 (0.55 - 1.22)	0.90 (0.73 - 1.11)	0.96 (0.65 - 1.42)	1.71* (0.92 - 3.15)
Middle	0.76*** (0.64 - 0.90)	0.96 (0.55 - 1.68)	1.04 (0.55 - 1.97)	1.03 (0.71 - 1.50)	0.95 (0.77 - 1.17)	0.68* (0.46 - 1.00)	2.05** (1.09 - 3.87)
Richer	0.85 (0.70 - 1.03)	2.85*** (1.36 - 5.98)	1.36 (0.73 - 2.53)	0.72 (0.48 - 1.09)	0.97 (0.76 - 1.24)	0.72 (0.46 - 1.12)	2.43*** (1.34 - 4.41)
Richest	0.84* (0.69 - 1.01)	1.79* (0.94 - 3.43)	1.66 (0.85 - 3.26)	1.02 (0.63 - 1.64)	0.82 (0.64 - 1.05)	1.09 (0.64 - 1.85)	1.73 (0.90 - 3.32)
Religion							
Hindu	Reference	Reference	Reference	Reference	Reference	Reference	Reference

Muslim	0.90 (0.70 - 1.15)	0.81 (0.46 - 1.42)	4.28*** (2.61 - 7.01)	0.55** (0.34 - 0.90)	1.25* (1.00 - 1.56)	0.71* (0.47 - 1.06)	0.86 (0.45 - 1.63)
Christian	0.58*** (0.40 - 0.84)	0.25** (0.084 - 0.74)	0.58 (0.21 - 1.57)	0.36** (0.16 - 0.79)	1.28 (0.84 - 1.94)	0.67 (0.27 - 1.69)	0.35* (0.11 - 1.08)
Others	0.54*** (0.39 - 0.77)	0.083*** (0.017 - 0.41)	1.94 (0.64 - 5.90)	0.35 (0.098 - 1.24)	0.64* (0.41 - 1.01)	0.60 (0.27 - 1.34)	1.13 (0.31 - 4.16)
Caste							
SC	Reference	Reference	Reference	Reference	Reference	Reference	Reference
ST	0.82 (0.63 - 1.08)	1.11 (0.53 - 2.30)	2.26* (0.97 - 5.26)	0.74 (0.46 - 1.19)	0.49*** (0.36 - 0.66)	0.74 (0.45 - 1.21)	0.27*** (0.11 - 0.70)
OBC	0.95 (0.81 - 1.11)	0.74 (0.44 - 1.24)	0.65 (0.35 - 1.18)	0.28*** (0.20 - 0.40)	0.79** (0.66 - 0.96)	1.22 (0.88 - 1.71)	0.90 (0.56 - 1.46)
General	1.00 (0.82 - 1.22)	0.50** (0.27 - 0.92)	1.10 (0.60 - 2.01)	0.30*** (0.19 - 0.48)	0.73** (0.57 - 0.94)	1.10 (0.74 - 1.63)	0.83 (0.46 - 1.52)
Residence							
Urban	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Rural	1.15* (1.00 - 1.33)	0.52*** (0.36 - 0.76)	1.18 (0.70 - 2.01)	2.00*** (1.34 - 2.98)	1.12 (0.91 - 1.37)	1.39 (0.84 - 2.31)	1.93** (1.14 - 3.28)
Region							
North	Reference	Reference	Reference	Reference	Reference	Reference	Reference
Central	1.90*** (1.58 - 2.28)	1.14 (0.73 - 1.78)	0.53** (0.29 - 0.96)	1.68** (1.13 - 2.51)	1.92*** (1.49 - 2.47)	1.28 (0.84 - 1.97)	16.6*** (7.90 - 34.9)
East	0.83* (0.69 - 1.01)	0.59** (0.36 - 0.97)	0.36*** (0.17 - 0.76)	0.94 (0.60 - 1.49)	1.50*** (1.17 - 1.93)	1.11 (0.71 - 1.74)	3.40*** (1.48 - 7.80)
Northeast	0.86 (0.66 - 1.12)	0.55* (0.30 - 1.02)	0.38*** (0.19 - 0.76)	0.47** (0.25 - 0.88)	0.51*** (0.33 - 0.81)	0.86 (0.46 - 1.60)	2.28 (0.55 - 9.39)
South	1.21** (1.00 - 1.46)	0.96 (0.57 - 1.62)	0.19*** (0.084 - 0.41)	1.08 (0.69 - 1.70)	1.82*** (1.40 - 2.36)	1.99*** (1.26 - 3.14)	9.48*** (4.31 - 20.8)
West	0.81* (0.63 - 1.03)	0.16*** (0.081 - 0.32)	0.19*** (0.070 - 0.52)	1.40 (0.80 - 2.43)	1.71*** (1.24 - 2.37)	2.07*** (1.30 - 3.30)	3.98*** (1.56 - 10.2)

Notes: AOR: Odds ratios adjusted for the selected covariates; CI: Confidence interval; SES: Socioeconomic status; MPCE: Monthly per capita consumption expenditure; SC: Scheduled caste; ST: Scheduled tribe; OBC: Other backward classes.