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Living Arrangements of the Elderly in India:

Who lives alone and what are the patterns of familial support?

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Introduction

In India, the notion of kinship ties for support through the life course is central to everyday life. It stipulates that it is the duty of a child- particularly a male child- to provide parental support in their old age, traditionally in the form of co-residence. With increasing urbanization and employment-related migration within and outside the country, the co-residential structure of the Indian family is seeing a dramatic transformation (Rajan & Kumar, 2003). Additionally, the fertility transition will continue to contribute to the dissipation of the “youth bulge” in favor of an older population age structure in the future. Increased longevity into old age due to medical advances is also adding additional years of life to the elderly, particularly among women, who already belong to a cohort of women with large spousal age difference.

The implications of these demographic shifts for living arrangements are complex. There are fewer children to take care of increasing numbers of older parents, and the process of urbanization means that these children may leave co-residential homes for employment, leaving their parents to care for themselves or in the company of a caretaker. Due to a shortage of living space coupled with high the cost of living in urban areas, children largely often have no choice but to leave their parents behind. The World Population Prospects-2010 revision estimates that by 2050, 20 percent of all Indians will be above the age of 60 (Population Division of the Department of Economic and Social Affairs of the United Nations Secretariat). An increase in the older population will lead to an urgent need for elder care and support, at a time, in India particularly where traditional family-based care is becoming less the norm than in the past (Arokiasamy, Bloom, Lee, Feeney, & Ozolins, 2012). With weak public pension and social security systems coupled with changing household structures, planning for the elderly especially in terms of living arrangements is critical.

Research Question

The main research question is two partite. First, it is important to understand the characteristics of those elderly living alone versus co-residing elderly in India to parse out the determinants of living alone in old-age. Only after we establish this precedent, are we able to then see varying patterns of familial relationships and care from non-co-resident children- both instrumental and in-kind. The second part of the research question then is, what are the different types of support (monetary, communication, in-person meeting) received from non-co-resident children by elderly living alone compared to elderly in co-residential structures.

Previous Literature

The western model of family living arrangements is dominated by a nuclear household setup, wherein the elderly either reside independently of their children or in assisted living facilities. Closer to India, Arab countries seem to be moving toward that model; in Lebanon for example, older individuals are more likely to live alone rather than with their children. As Tohme *et al.* (2011) note, living alone is not a straightforward category: It could signify financial ability to live independently, while it might also point to social isolation from one's family. In the larger Asian context, Martin (1989) finds that the ability or inability to live alone largely depends on survivorship of one's spouse and living children in a study spanning Fiji, Korea, Malaysia, and the Philippines. Given that women- especially in older birth cohorts have an age gap between themselves and their spouse- coupled with longer life expectancy at birth, the underlying gender dimension to ageing is noteworthy. In Indonesia, Witolear (2012) finds that like many countries in Asia, older Indonesian adults largely live

with at least one of their own children- which has not changed over the time period studied between 1993 and 2007 (Witolear, 2012).

In India, elderly parents co-residing with their children can serve a dual purpose: children can take care of their parents' health and daily needs, while parents can provide childcare for young grandchildren. These are non-financial aspects of co-residence that typify a joint living arrangement. Other benefits include those to elder health, particularly in terms of the relationship between co-residence and self-rated health, chronic, and short-term morbidity (Sudha, Suchindran, Mutran, Rajan, & Sarma, 2006). Additionally, multigenerational households allow a pooling of finances and resources. This can either relieve the household budget constraint in case of strong pension systems, or exacerbate poverty when most financial support flow is upwards. For elders that live alone, this financial safety net can disappear, adding a poverty dimension to ageing in India. A longer life span of the elderly implies a longer period of dependency on children in the traditional Indian family setting, and thus higher costs to meet healthcare and other needs. In a move to alleviate the financial cost to co-residence, the Indian Government introduced the National Policy on Older Persons in 1999. This policy has provisions for tax relief for children who co-reside with their parents, allowing rebates for medical expenses and giving preference in the allotment of houses (MOSJE, 1999). This policy however, is yet to be adopted and enforced by a majority of states.

There is limited evidence emerging from India on the topic of living arrangements and caregiving arrangements. What does exist is largely localized to a region (Sudha, Suchindran, Mutran, Rajan, & Sarma, 2006; Panigrahi, 2009), or covering two states each in the north and south (Longitudinal Aging Study in India)- which are important contributions. The dataset we employ however covers seven states spread through all the regions in the country, as will be discussed in the next section. Panigrahi (2009) finds that in Orissa, the proportion of elderly Indians living alone is on the rise. Mediating factors that reduce the likelihood of living alone include having a son and being financially dependent, while higher education increases the likelihood of living alone. In a study using the National Family Health Survey (NFHS) data waves from 1992-93 and 2005-06, Sathyanarayana *et al.* (*forthcoming*, 2012) shows the change in the structure of living arrangements in India. They find that about three-fourths of elderly co-reside either with their spouse and/or children and grandchildren. Remarkably, between survey years, the proportion of elders living alone or only with their spouse (thus independently of their children) has increased from nine to nineteen percent.

There are disturbing trends that warrant attention. First, that the proportion of widows has increased compared to widowers. Second, the elderly that are most vulnerable come from the two lower wealth quintiles. Finally, the intensity of elderly living alone is evident in rural as well as urban India, rather than being just an urban phenomenon. While the NFHS is helpful in setting the stage of the magnitude of the changing living arrangements, it is not adequate the answers to why these changes are taking place, and the implications for elders. The novel dataset we use specifically asks such questions to elders themselves, which has not been done in the Indian setting before in such depth. Understanding the composition of households and living arrangements will help formulate evidence-based policies that will help plan for a burgeoning elder population in India.

Data and Methods

The UNFPA India along with partners at the Institute for Social and Economic Change, Bangalore (ISEC) and the Institute of Economic Growth, New Delhi (IEG) have created an

extensive survey titled Building a Knowledge Base on Population Aging in India (BKBPAl). This survey includes 9,852 men and women aged 60 and above spread throughout seven states with the highest proportion of elderly in the country: Himachal Pradesh, Punjab, West Bengal, Orissa, Maharashtra, Kerala, and Tamil Nadu. The objective of this project is to create a knowledge base on different aspects of ageing in India by facilitating a series of thematic studies and disseminating the findings to different stakeholders. Along with living arrangements, each respondent was asked a series of questions on various dimensions of aging: socio-economic characteristics, income/assets, health status, healthcare utilization, social security, role within the household and perceptions on ageing.

The main focus of this paper is on understanding the family structure, household composition, and living arrangements of the elderly across various important categories: age, sex, marital status, educational level, wealth quintile, and rural/urban location. The first part of the paper is descriptive, in order to assay the situation of the elderly in the sample. These demographic characteristics of the elderly in the sample are then used first to determine which elderly are more likely to live alone. Then, information on interactions between the elderly and their children is used to determine whether elderly who live alone are differentially more or less likely to receive certain kinds of support from their children.

Dependent variable: Living arrangements in the descriptive analysis are classified as living: alone, with spouse only, with spouse, children, and grandchildren, and others (other relatives, old-age homes). For the purpose of multivariate analysis, since the focus is on disentangling the characteristics of the elderly who live alone, the dependent variable for the first set of regressions is living arrangement, is coded as 0 for elderly in any form of co-residence, and 1 if they live alone.

For the second set of regressions, there are three dependent variables: monetary transfers (yes/no) to the elderly, and frequency of communication and meeting between the elderly and their non-co-residing children, both coded as rarely (0=half yearly, yearly, 1-3 years, 3 years, never) and frequently (1= daily, weekly, fortnightly, monthly, quarterly).

Independent variables: The main predictors are demographic: age, sex, place of residence (rural/urban), marital status (currently married, widowed, other- which includes divorced, separated, never married), education, employment, religion, caste, wealth quintile, and self-rated health. For the second set of regressions, living arrangement is included as a predictor as well.

Preliminary Results

Descriptive Analysis

The traditional co-residential family living arrangement is the most common practice across all survey states; however there are a few trends that are noteworthy as seen from the profile of elderly men and women by their place of residence and living arrangements (Table 1). A majority of elderly are co-residing but a fifth of all elderly are living alone or with their spouse only; a significant 6 percent living alone. A higher proportion of elderly women than elderly men live alone (10% women and 2% men). The proportion of urban elderly women living alone is slightly higher than rural elderly women. If elderly living alone or with spouse are taken together, then one-fifth of elderly are either living alone or with spouse only. Marital status, particularly widowhood as a determinant of living arrangement emerges as an underlying feature. There is significant interstate variation with about 10 percent of women in West Bengal and Maharashtra living alone, while in Tamil Nadu 26 percent of elderly

women live alone. These are also the states with rapidly ageing population, largely due to fertility reductions and increased outmigration of youth.

Once living arrangements are further disaggregated by background characteristics, other patterns emerge (Table 2). The dominant type of living arrangement across all categories remains living with one's spouse, children, and grandchildren. It is seen that widowed older women with no education and have never worked (all adverse conditions) seem to live mostly with children and grandchildren, presumably out of helplessness and with no choice - a living arrangement that is associated with increasing vulnerability of such older women.

The main reason for living alone (Figure 5.1) is not having children or children living elsewhere, most likely due to the migration. What is striking however is that this is more prominent in urban areas with 77 percent of men and 75 percent of women citing this reason for living alone compared to 56 percent each of men and women in rural areas. Family conflict, or a preference to be independent are the other main factors responsible for elderly living alone; with more rural elderly citing family conflict (20% men and 21% women) than urban elderly (9% men and 11% women).

The next set of questions related to living arrangements explored the type and extent of interaction between the elderly and their non-co-residing children. In the BKPAI survey sample of 9,852 elderly respondents, 9,340 (94.8%) had at least one surviving child. Of these, 7,841 elderly (84%) had at least one non-co-residing child. The questions on interaction were asked only of elderly with at least one non-co-residing child.

Communication and Meeting

Table 3 shows that frequent communication between elders and their non-co-residing children is dominant. It is important to note, elderly who are living alone are most isolated in terms of contact from children, and contacting children themselves. About one-fifth of elderly living alone are reportedly never contacted by non-co-residing children, and about 32 percent of elderly do not communicate with their non-co-residing children. Co-residence with family members does not assure communication from non-co-residing children, although the proportions are lower than if living alone or with spouse only. About 11 percent of elderly co-residing with a child report that the non-co-residing children do not communicate, while 26 percent report no communication from their end as well. Similarly, 4 percent of elderly living alone report their non-co-residing children never meet with them, while 16 percent of elders say they do not meet their children.

Monetary Transfers

The survey questions on transfers referred only to the exchange of money, not on the amount or frequency. There are noticeable differences when it comes to the flow of money transfers between children and elderly according to living arrangement. Table 4 reveals that elderly living alone are more likely to receive money, with 40 percent receiving some money from their children. Notably, 8 percent of elderly living alone also send money to their children. Elderly who reside with others (relatives, old-age home) were the next group of elderly who received money, with one-third receiving money from their children. One in ten elderly who lived with their spouse only sent money more so than their counterparts in the rest of the living arrangements. Additionally, money transfer follows a bi-modal route with the flow from children to elderly being three times higher than from elderly to children. Notably, a higher proportion of rural, illiterate elderly and women reported sending remittances to children, and a higher proportion of elders in states with higher levels of poverty were also sending remittances to their children.

Regression Analysis

Table 5 shows that elderly women are 2.5 times significantly more likely to live alone than their male counterparts, and urban residents are 1.5 times more likely to live alone than rural residents. There is a strong marital status dimension to ageing that emerges, which is that those widowed have extremely high odds of living alone compared to those that are married-which implicitly means that women are most vulnerable. Interestingly, those with more education are more likely to live alone compared to those with no education, and those currently in the workforce are more likely to live alone than those who have never worked. There is a strong wealth gradient to living alone, with those in the lower quintiles less likely to live alone, which gets even sharper in the higher quintiles (OR=0.35 for second compared to OR=0.03 for highest quintile).

Table 6 uses the three types of interactions (in one direction only, from children to elderly) as the dependent variables. The first model shows the odds of receiving a monetary transfer from a non-co-residing child. Elderly who live alone are twice as likely to receive money and Muslim elderly are about 1.6 times more likely to do so than Hindu elderly. Interestingly, those in good or very good health are significantly less likely to receive any money from their children, as are urban residents and those currently in the labor force. In the second model for odds of frequent communication, elderly with more education and higher up in the wealth index are more likely to receive frequent communication with their children, while those with better self-rated health are less likely to do so. In the third model, elders living alone are about 1.3 times more likely to have frequent in-person interaction (meeting) with their children, as are those in good health.

Next steps

In the analysis that will follow, we will model ADL, IADL, and chronic morbidity indicators for a better understanding of the relationship between living arrangements, familial support, and association with health. Additionally, we will explore the bi-modal direction of interaction by including analysis that flows from elderly to children in addition to the current focus of children to elderly. Finally, we will include information about the demographic characteristics of the non-co-resident children to highlight who is more likely to send money, or interact more with elderly parents.

Tables

Descriptive Analysis

Table 1: Percentage distribution of elderly by type of living arrangement according to residence and sex, 2011

Living Arrangement	Rural			Urban			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Alone	2.1	9.3	5.9	1.7	10.5	6.5	2.0	9.6	6.0
Spouse only	21.6	12.9	17.1	19.2	7.1	12.7	21.0	11.3	15.9
Spouse, children and grandchildren	57.6	25.7	41.0	59.3	22.5	39.3	58.1	24.9	40.6
Children and grandchildren	12.4	43.6	28.6	11.3	50.6	32.7	12.1	45.5	29.7
Others	6.2	8.5	7.4	8.5	9.3	9.0	6.8	8.7	7.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Elderly	2,453	2,685	5,138	2,219	2,495	4,714	4,672	5,180	9,852

Table 2: Percentage distribution of elderly by type of living arrangement and background characteristics, 2011

Background Characteristic	Alone	Spouse only	Spouse, children and grandchildren	Children and grandchildren	Others	Total	Number of Elderly
Age							
60-69	5.9	16.0	47.3	23.4	7.4	100.0	6,239
70-79	6.5	17.6	33.2	35.4	7.4	100.0	2,601
80+	5.5	11.8	20.9	51.2	10.6	100.0	1,012
Sex							
Men	2.0	21.0	58.1	12.1	6.8	100.0	4,672
Women	9.6	11.3	24.9	45.5	8.7	100.0	5,180
Residence							
Rural	5.9	17.1	41.0	28.6	7.4	100.0	5,138
Urban	6.5	12.7	39.3	32.7	9.0	100.0	4,714
Marital Status							
Married	0.5	26.2	67.3	0.0	6.1	100.0	5,847
Widowed	14.4	0.0	0.0	76.8	8.8	100.0	3,768
Other	15.5	4.7	0.0	44.1	35.8	100.0	237
Education							
None	7.4	14.1	32.6	38.2	7.7	100.0	4,528
1-4 years	4.5	13.9	43.3	30.0	8.2	100.0	1,258
5-7 years	5.8	14.0	46.8	25.9	7.5	100.0	1,324
8+ years	4.1	22.1	53.0	12.8	8.0	100.0	2,682
Religion							
Hindu	6.5	16.8	40.2	29.6	7.0	100.0	7,781
Muslim	4.7	6.9	41.4	34.0	13.0	100.0	804
Sikh	2.7	14.6	46.2	27.3	9.2	100.0	826
Other	7.0	19.7	34.5	29.3	9.5	100.0	441
Caste/tribe							

SC/ST	6.2	15.6	39.8	31.2	7.4	100.0	2,383
OBC	7.6	16.9	39.1	29.4	6.9	100.0	3,353
Other	3.9	15.2	43.4	28.6	9.0	100.0	3,868
Employment							
Never worked	6.6	11.0	28.2	45.4	8.9	100.0	3,586
Worked before	5.0	17.6	44.8	25.1	7.5	100.0	4,001
Currently working	6.7	20.6	52.2	13.7	6.8	100.0	2,265
Self-rated health							
Excellent	4.8	15.2	52.8	23.5	3.7	100.0	259
Very good	2.9	17.5	50.6	21.6	7.4	100.0	1,345
Good	7.1	18.2	40.7	27.3	6.7	100.0	2,947
Fair	6.0	15.3	39.7	30.8	8.2	100.0	3,592
Poor	6.5	12.6	3.7	37.4	9.8	100.0	1,688
Wealth Index							
Lowest	13.6	22.4	29.5	27.9	6.6	100.0	1,954
Second	6.8	17.9	39.0	29.4	7.0	100.0	1,974
Middle	4.0	13.6	43.1	31.4	7.9	100.0	1,938
Fourth	1.2	11.7	47.2	31.0	8.9	100.0	1,962
Highest	1.3	10.7	49.4	29.1	9.5	100.0	2,018
State							
HP	4.0	18.5	44.2	26.8	6.6	100.0	1,482
Punjab	3.3	13.2	46.5	28.3	8.7	100.0	1,370
WB	6.3	9.1	38.5	32.2	13.9	100.0	1,275
Orissa	2.8	16.5	46.1	30.9	3.8	100.0	1,481
MH	5.7	14.0	45.1	28.7	6.5	100.0	1,435
Kerala	3.6	11.1	38.6	34.5	12.3	100.0	1,365
TN	16.2	27.7	24.9	27.1	4.1	100.0	1,444
Total	6.0	16.0	40.6	29.7	7.8	100.0	9,852

Note: Category totals may not add to entire sample of 9,852 elderly due to non-response.

Figure 1: Main Reason for Living Alone or with Spouse, 2011

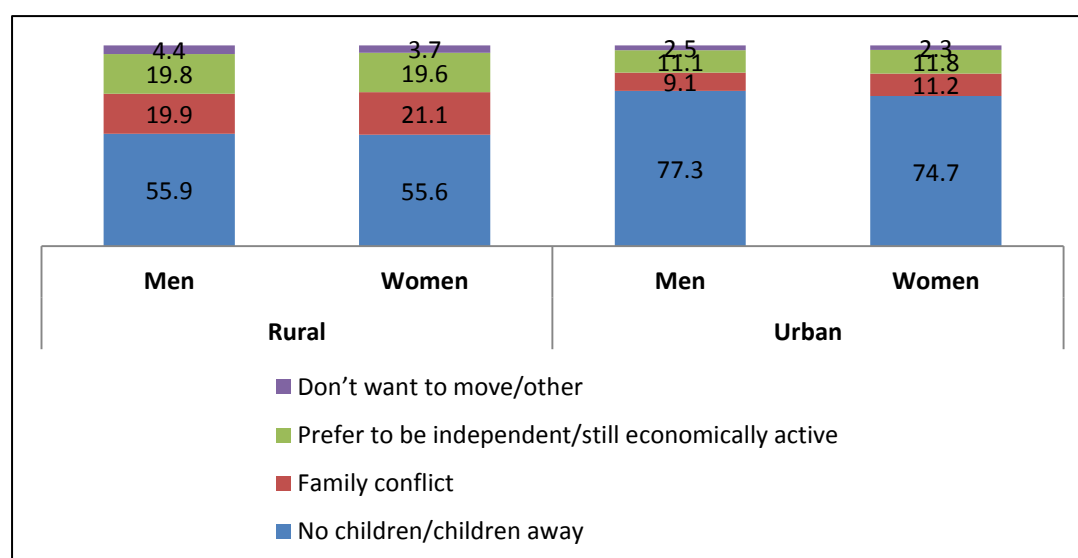


Table 3: Interaction between non-co-residing children and elderly by living arrangement, 2011

Communication									
	By Children				By Elders				Number of Elderly
	Never	Rarely	Frequently	Total	Never	Rarely	Frequently	Total	
Alone	19.3	9.3	71.5	100.0	31.9	10.3	57.8	100.0	476
Spouse only	10.5	12.1	77.4	100.0	20.0	13.0	67.0	100.0	1,291
Spouse, children and grandchildren	8.2	9.8	81.9	100.0	16.5	10.1	73.4	100.0	3,119
Children and grandchildren	11.2	11.0	77.9	100.0	26.3	11.1	62.6	100.0	2,411
Others	6.4	10.0	83.6	100.0	15.4	14.6	70.1	100.0	544
Total	10.0	10.5	79.4	100.0	20.9	11.2	67.9	100.0	7,841

Meeting									
	By Children				By Elders				Number of Elderly
	Never	Rarely	Frequently	Total	Never	Rarely	Frequently	Total	
Alone	4.1	28.5	67.4	100.0	16.2	26.0	57.9	100.0	476
Spouse only	1.7	38.4	60.0	100.0	10.7	36.4	52.8	100.0	1,291
Spouse, children and grandchildren	1.6	38.6	59.8	100.0	8.4	37.2	54.4	100.0	3,119
Children and grandchildren	2.1	38.4	59.5	100.0	15.7	34.0	50.3	100.0	2,411
Others	1.1	45.3	53.6	100.0	18.3	33.7	48.0	100.0	544
Total	1.9	38.4	59.8	100.0	12.1	35.2	52.7	100.0	7,841

Table 4: Percentage of elderly receiving/sending money from/to non-co-residing children by living arrangement, 2011

Living Arrangement	Children to Elderly	Elderly to Children	Number of Elderly
Alone	40.2	7.6	476
Spouse only	29.7	10.4	1,291
Spouse, children and grandchildren	17.1	7.2	3,119
Children and grandchildren	23.2	6.2	2,411
Others	32.1	6.8	544
Total	23.5	7.5	7,841

Regression Analysis

Table 5: Odds of living alone among elderly in India (N=9,852)

Variable	Odds Ratio	Std. Error	95% Confidence Interval
Self-rated Health (ref=fair)			
Excellent	1.64	0.53	(0.86, 3.14)
Very good	0.81	0.16	(0.54, 1.21)
Good	1.28	0.18	(0.98, 1.69)
Poor	0.98	0.16	(0.70, 1.36)
Age (ref=60-69)			
70-79	1.20	0.18	(0.90, 1.61)
80+	0.81	0.19	(0.51, 1.29)
Sex (ref=male)			
Female	2.46***	0.39	(1.79, 3.38)
Residence (ref=rural)			
Urban	1.51**	0.23	(1.11, 2.05)
Marital Status (ref= married)			
Widowed	36.40***	10.71	(20.28, 65.33)
Other	20.97***	7.09	(10.71, 41.06)
Education (ref= none)			
1-4 years	1.14	0.26	(0.72, 1.81)
5-7 years	2.02***	0.40	(1.36, 2.99)
8+ years	5.22***	1.20	(3.31, 8.23)
Religion (ref= Hindu)			
Muslim	0.46*	0.15	(0.24, 0.88)
Sikh	1.65	0.54	(0.85, 3.18)
Other	1.37	0.43	(0.73, 2.56)
Caste (ref= SC/ST)			
OBC	2.05***	0.37	(1.43, 2.93)
Other	1.67**	0.31	(1.16, 2.42)
Employment (ref= never worked)			
Worked before	1.36	0.22	(0.98, 1.88)
Currently working	2.12***	0.42	(1.43, 3.14)
Wealth quintile (ref= Poorest)			
Second	0.35***	0.06	(0.25, 0.48)
Middle	0.15***	0.03	(0.10, 0.23)
Fourth	0.03***	0.01	(0.02, 0.07)
Highest	0.03***	0.01	(0.02, 0.07)
Living children (ref= none)			
Yes	0.23***	0.03	(0.17, 0.31)

Note: Model includes state-level controls.

** $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$*

Table 6: Odds of Different types of interaction from non-co-resident children to elderly (N=7,841)

	Monetary Transfers		Frequent Communication		Frequent Meeting	
	Odds Ratio	95% CI	Odds Ratio	95% CI	Odds Ratio	95% CI
Living alone (ref=co-residence)	2.26***	(1.73, 2.95)	0.98	(0.71, 1.35)	1.28*	(1.01, 1.62)
Self-rated health (ref=fair)						
Excellent	0.74	(0.48, 1.14)	0.57*	(0.36, 0.90)	0.84	(0.59, 1.19)
Very good	0.67**	(0.50, 0.90)	1.19	(0.86, 1.65)	1.44***	(1.17, 1.76)
Good	0.72***	(0.59, 0.87)	0.89	(0.65, 1.20)	1.26*	(1.03, 1.53)
Poor	1.05	(0.88, 1.26)	0.94	(0.75, 1.16)	0.98	(0.82, 1.18)
Age categories (ref=60-69)						
70-79	1.12	(0.93, 1.35)	0.87	(0.73, 1.03)	0.86**	(0.77, 0.97)
80+	1.32*	(1.03, 1.69)	0.86	(0.65, 1.14)	0.91	(0.74, 1.11)
Female (ref=male)	1.14	(0.96, 1.35)	0.97	(0.77, 1.21)	0.91	(0.78, 1.06)
Urban (ref=rural)	0.73***	(0.60, 0.89)	0.86	(0.69, 1.07)	1.13	(0.95, 1.34)
Marital status (ref=married)						
Widowed	0.84	(0.70, 1.01)	0.97	(0.77, 1.22)	1.07	(0.91, 1.27)
Other	1.00	(0.62, 1.62)	0.64	(0.35, 1.15)	0.88	(0.52, 1.52)
Education (ref=none)						
1-4 years	1.18	(0.96, 1.43)	1.08	(0.87, 1.33)	0.81**	(0.68, 0.95)
5-7 years	1.15	(0.95, 1.40)	1.37*	(1.05, 1.80)	0.86	(0.74, 1.01)
8+	0.94	(0.73, 1.20)	2.06***	(1.53, 2.78)	0.97	(0.78, 1.20)
Religion (ref=Hindu)						
Muslim	1.61***	(1.25, 2.08)	1.29	(0.91, 1.83)	0.76	(0.58, 1.01)
Sikh	0.54*	(0.32, 0.93)	0.48***	(0.31, 0.76)	0.76	(0.56, 1.05)
Other	1.04	(0.65, 1.67)	1.34	(0.84, 2.11)	0.56***	(0.39, 0.81)
Caste (ref=SC/ST)						
OBC	1.09	(0.86, 1.39)	1.28*	(1.05, 1.57)	1.06	(0.87, 1.31)
Other	0.96	(0.76, 1.21)	1.15	(0.89, 1.49)	0.89	(0.73, 1.08)
Employment (ref=never worked)						
Worked before	0.96	(0.77, 1.19)	0.86	(0.67, 1.10)	0.91	(0.78, 1.06)
Currently working	0.69***	(0.54, 0.89)	0.92	(0.71, 1.20)	0.88	(0.71, 1.08)
Wealth quintiles (ref=Poorest)						
Second	0.91	(0.70, 1.18)	1.70***	(1.33, 2.18)	1.13	(0.90, 1.42)
Middle	1.10	(0.82, 1.48)	3.05***	(2.30, 4.04)	1.27	(0.96, 1.68)
Fourth	1.30	(0.99, 1.71)	3.41***	(2.53, 4.58)	1.10	(0.85, 1.43)
Highest	1.13	(0.79, 1.60)	4.15***	(2.93, 5.89)	0.84	(0.62, 1.16)

Note: All models include state-level controls.

** $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$*

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