NEEDS ASSESSMENT STUDY AMONG URBAN ELDERLY

A Rapid Assessment

May. 2008

HelpAge India

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Report Prepared by
TNS India

for **HelpAge India**

May. 2008

HelpAge India

FOREWORD

One of our major challenges is preparing for old age. In India this challenge is gigantic when there is no social security for all.

We at HelpAge India believe in equal rights for elders. This implies both rights to an equitable pension which is inclusive and non discriminatory. We also have a moral obligation to look after the poor aged.

The experiences gained in mobilizing elders for rights in the proper areas and in South India, indicate that organized lobbying is necessary to obtain your fundamental rights. The needs study by TNS in urban areas indicates loneliness as a major concern. This is where children and communities can help.

Mathew Cherian
Chief Executive
HelpAge India

PREFACE

For an organization such as HelpAge India, to respond to needs of the elderly in the context of rapidly changing urban Indian society, it is imperative to understand and learn from the elderly themselves.

This survey is intended to provide readers and those working for the elderly a snap-shot summary for validation of common perceptions as to the lives and concerns of the urban elderly. It also provides some information on current trends which will impact the immediate future.

For future interventions to be meaningful and sustainable in the long-term, there is a need for more in-depth study to be more responsive and sensitive to the 'real' and rapidly changing needs of the elderly in the urban context.

Avenash Datta
Country Head
Programmes and Emergencies

HIGHLIGHTS OF THE STUDY
by Rajeshwar

- Old age constitutes one of the major challenges confronted by the societies in the present century. The growing proportion of the aged and their needs were under-looked in India.

- In India, by 2050, more than one in five people will be aged over 60 and the proportion of the aged above 70 and 80 would witness a five-fold increase by 2026

- The broad objective of the study is to assess the needs and desires of the elderly people towards their emotional, care giving, social and cultural issues.

- The study was in four metros - Delhi, Chennai, Kolkata and Mumbai, and four non-metros Lucknow, Vijayawada, Bhubaneshwar, and Ahmedabad among 2019 elderly (60+years) people (1001 males and 1018 females) scientifically selected across Socio-Economic Categories and geographical clusters

- Quantitative techniques were used for data collection, which included semi-structured interviews with open-ended questions to record qualitative responses.

Key findings:

- 62% of the elderly are dependant on the financial support from children for their survival.

- Only 32% of the elderly avail pensions or support of any kind, skewed due to the presence of retirees given the urban context.

- "Not being treated as productive" or "Being Idle" is one of the major complaints of the elderly interviewed.

- Boredom emerged as a major factor.

- 79% of the Elderly surveyed had a "leisure" time of at least 4 hours in a day

- Elderly living in non metros (703 minutes) have more "leisure" time counterparts in metros (674 minutes)

- While a majority of the men used their leisure in activities like reading and socializing, Women respondents reported substitution with household work and religious and spiritual activities.

- A major proportion of both men and women watch television, to kill their boredom (70%).

- Feeling of isolation is high among nearly 5% of the elderly that are living alone for the past 10 years without any support.

- Lack of adequate and no support from children has been identified as the most major reason for elderly staying alone.

- Living alone due to lack of support from children is more common among females than males. Not a clear statement.

- A health extension system functionally indifferent to the needs of the elderly services is a major concern for the elderly.

- 42% of the interviewed elderly have poor health.

- More elderly women than men reported poor health.

- The proportion of elderly enjoying good health is higher in non metros (40%) than metros (28%)

- 30% of the elders were suffering with at least one of the chronic diseases of Hypertension, Diabetes and Arthritis.

- Irrespective of the Socio-economic Category and gender, the elderly prefer private hospitals for treatment

- Only 6% professed a preference for Government health facilities. The proportion is skewed due to the preferences of the lowest Socio Economic Category, which is more of a coping mechanism, for lack of affordable alternatives.

- Convenience of timings coupled with a need for someone to accompany and the quality of care and attention are factors towards this preference.

- 62% of the elderly are not consulting doctors on a regular basis, specialist consultations being costly and being dependent on remittances

- While 13% elders have health insurance ONLY 2% elderly depend on Health Insurance to support their Health needs, children are the biggest source.

- 87% of the elderly actually reported that they do not have any health insurance. In essence, 92% of the elderly either do not have health insurance of any kind or feel it is inadequate.

- Proportion of elderly supported by children for meeting health care expenses is higher in non metros (76%) than in metros (64%).

- Though the health insurance coverage is low among the elderly, it has a positive relation with the education level and Socio Economic Category of the elderly.

- Non-metros reported high incidence of Care by Children in case of illness (89%).

- Despite all its advertised ills, Delhi emerges as the Metro with a large number of elderly reporting to be cared for by their children in times of illness (86%), which is higher even if one compares with the non-metros.

- Chennai emerges with the lowest proportion of elderly reporting support from children in times of illness at 52.7%

- One fourth (24%) of the elderly feel insecure with the feeling of insecurity being for reasons such as, "health problems", "shortage of money", "living alone" etc.

- Nearly 42% of the elderly expressed a need for physical assistance for their medical needs including purchase of medicines.

- The need for some one to accompany is higher in case of females for cooking, paying bills, telephone exchange related works etc compared to male counterparts. Need more pronounced in Metros than in non-metros.

- Negligence and disregard from close relatives is the major social problem the elderly reported to be facing in their day-to-day life.

- 50% of the elderly interviewed feel insecure due to Economic and Health uncertainties, again more pronounced in the case of Elders in the lowest Socio Economic Category.

- Depletion of savings and interest thereof, increasing inflation and dependence on Children for support cited as major reasons for these uncertainties.

- Areas which have seen large scale out-migration in the recent years due to the information boom and the call centre culture have reduced more elderly looking for support.

- Culture of Silence – 43.8% refused to bite the issue of social problems they face.

- Perceptions of the elderly vary with the adjustments they make to changing realities.

- While 54% of the elderly in the Metros felt that the elderly are not given prominence any more, in Non-metros only 24% of the elderly reported this to be the case.

- Various dimensions of neglect and isolation did not like older persons attending any social functions, not paying attention and preferring to stay separate.

- In Chennai 29.3% of the elderly interviewed felt that one major change brought in with modernity is the dislike of children to stay with parents, whereas in Mumbai, it was not acknowledged as a problem.

- The major issues elders want intervention include; social protection (35%), free medical checkups (27%), love and respect from younger ones (23%), free public transportation (11%) and club/old age homes (8%).

- Elderly are interested in activities and facilities that could engage them during their leisure time and help them to remain healthy.

- "Yoga and meditation", "indoor sports like cards, chess, table tennis, carom", "library with books and CDs", "religious discourses", not necessarily in that order are preferred by them in Age Care facilities.

CONTENTS

List of Tables

Abbreviations/Acronyms

UNDESA   United Nations Department of Economic and Social Affairs

SEC   Socio Economic Classification

SPSS   Statistical Package for Social Sciences

Executive Summary

Human population is ageing and hence the concerns about the aged need adequate attention. Old age constitutes one of the major challenges confronted by the societies in the present century. Demographic transition coupled with increasing life expectancy is leading to ageing of the population across the World. In India, by 2050, more than one in five people will be aged over 60 (*Source: India Statistics*).

HelpAge India is the leading advocate for older people's rights. They are continuously intervening to help India's 81 million elderly population to live with dignity, independence and self-fulfillment. HelpAge India felt the need to assess the needs and desires of the elderly people towards care giving, emotional, social and cultural issues and TNS India was hired for carrying out a rapid assessment study on the needs of the elderly in urban India.

The present study was carried out in four metros - Delhi, Chennai, Kolkata and Mumbai, and four non-metros Lucknow, Vijayawada, Bhubaneshwar, and Ahmedabad among 2019 elderly (60+years) people (1001 males and 1018 females).

Profile

Remittance from children emerges as the major sources of income (62%) of the elderly followed by pension (32%) and business (16%). About two third (68%) of the elderly moved from other city/town while, one third are living in the city since birth. Reading newspaper/magazine, watching TV, prayer, visiting temple, shopping, and walking are the leisure time activities of the elderly and they have an average leisure time of 11 hrs in a day.

About 5% of the elderly live alone either with or without support of their children. On an average, elderly are living alone for the past 10 years. Living alone due to lack of support from children is more common among females than males (44% vs 37%).

Health status

One third (32%) of the elderly reported to be free from any health problem, while two fifth (42%) reported to be having one or more chronic diseases such as Diabetes, Hypertension and Arthritis. About three fifth (62%) of the elderly are not consulting doctors on regular basis as they are taking medicine either by consulting medical shop or continuing the medicine prescribed by doctor long back. The medical expenses of the elderly are taken care of by the children in more than three sixth of the cases.

About one tenth (13%) of the elderly have health insurance coverage. Thus vast majority (87%) of the elderly have no such coverage. The young elderly have higher health insurance coverage.

Difficulties of living alone

The elderly feel the need to be accompanied by someone for buying medicines/other medical aid (42%), household shopping (30%), cleaning work (26%) and cooking (26%).

One fourth (24%) of the elderly feel insecure with the feeling of insecurity being highest among elderly of 80+years (29%) and lowest among elderly of 60-64 years (20%). The reasons for such feeling of insecurity include, "health problems", "shortage of money", "living alone" etc.

About one third (34%) of the elderly desired to get preference in facilities such as health, transport etc. provided by the Government in terms of being served without waiting time Negligence and disregard from close relatives are the major social problems that the elderly reported to be facing in their day-to-day life.

The major issues in which the elders want intervention include social protection (35%), free medical checkups (27%), love and respect from younger ones (23%), free public transportation (11%) and club/old age homes (8%).

Perceptions about concepts

All the elderly interviewed in the study were given a brief explanation about the three concepts being contemplated by the HelpAge viz., senior citizen's home, senior citizen's club and senior citizen's association. After that they were asked about their willingness to join such concept, preference for each of the concepts, facilities and activities these concepts should have.

It is very interesting to note that most of the elderly (93%) find the concept of senior citizen's home, senior citizen's club and senior citizen's association either excellent (29%) or good (64%). Irrespective of gender difference senior citizen club is the most preferred concept followed by senior citizen association.

Expectation from the concepts

The activities and facilities mentioned by elderly for senior citizen's club are mostly those which could engage them during their leisure time and help them to remain healthy such as; "yoga and meditation", "indoor sports like cards, chess, table tennis, caram", "library with books and CDs", "religious activities and Bhajan mandali", "medical stores/chemist shop".

The activities and facilities mentioned by elderly for senior citizen's home are mostly related to the basic needs for leading a healthy life such as: "sensitive and caring staff including nurse and doctors"," should give support financial, emotional and physical", clean, spacious and well-ventilated rooms", "nutritious food", "medical facilities tie up with hospital", "television, radio, newspapers and magazines", "healthy and hygienic environment" etc.

Willingness to loin and pay

Slightly more than two fifth (42%) of the elderly are willing to join any of this concept while, others are not convinced enough to join this concept.

The most recommended concept

Senior citizen's club is the most preferred concept among the elderly contacted. For availing its benefits the elderly expressed willingness to make a monthly contribution of Rs.125 in non metros and Rs.1078 in metros, on an average. Further, elderly living in Chennai are willing to pay up to Rs.2000 a month. Further, senior citizen's club could be marketed among the following:

- Elderly of 75-79 years
- In cities like Mumbai and Ahmedabad
- Elderly who stay alone
- Elderly with monthly income of Rs.10001 and above
- Businessmen and elderly with remittances from children
- Who feel insecure due to loneliness

Issues that need intervention

The elderly living in metro Cities want more emphasis to the intervention on the issues such as "free medical check-ups" and "free transportation through public transport" while intervention for "love and respect from younger ones" is more expected by the elderly living in non metro cities.

Chapter-1:
INTRODUCTION

1.1   BACKGROUND

The life expectancy in India has gone up from 20 years in the beginning of the 20th century to 62 years today. Better medical care and low fertility have made the elderly the fastest growing section of the society. In 1901 we had only 12 million old people and by 2025 we are expecting about 177 million of them (*Source: News Track India*).

By 2050, more than one in five people will be aged over 60. According to UNDESA, by 2050 nearly 80% of world's elderly population will live in developing countries.

HelpAge India is the leading advocate for older people's rights. They are continuously intervening for India's 81 million elderly populations to help them live with dignity, independence and self-fulfillment. The issues generally taken up by them include:

- Advocacy for policy level changes
- Awareness generation regarding concerns of the aged
- Promote better understanding about ageing issues
- Help elderly about their rights

HelpAge India felt the need to assess the needs and desires of the elderly people towards care giving, emotional, social and cultural issues and TNS India was hired for carrying out a rapid assessment study on the needs of elderly.

1.2   OBJECTIVES OF THE STUDY

The broad objective of the study is to assess the needs and desires of the elderly people towards their emotional, care giving, social and cultural issues.

The specific objectives of the present study are:
- To understand their profile (socio-economic) and daily routine
- To understand their health condition and specific health needs
- To understand the difficulties of living alone
- To understand their opinion about the concept of senior citizen's clubs, senior citizen's association and senior citizen homes
- To know whether they are willing to join the above-mentioned concepts and their expectation from them in terms of facilities
- To get an understanding of their willingness to pay for such concepts for availing them

1.3 STUDY METHODOLOGY

Study Area and Target Group

The present study was carried out in four metros Delhi, Chennai, Kolkata, and Mumbai, and four non-metros Lucknow, Vijayawada, Bhubaneshwar, and Ahmedabad among the elderly (60+years) people (male and female in a ratio of 50:50).

Research Technique

As the study was diagnostic in nature, quantitative techniques were used for data collection, which included semi-structured interviews with open-ended questions to record qualitative responses.

Study Instruments

Semi-structured interview schedule was prepared for the survey. The content and format of the questionnaire used in the survey were discussed and finalized in consultation with the HelpAge India team. The questionnaire was then translated into local languages (Hindi, Bengali, Telugu, and Gujarati) and pre-tested among elderly from the sampling universe.

"Semi-structured interviews have a mixture of few coded questions and few uncoded ones so there is a fair chance of free flowing discussion with one target respondent and it is conducted with the help of an interview guide"

Sampling Design and Coverage

A multi stage sampling design was adopted in consultation with HelpAge India officials involving the following five stages:

Stage 1: the sample cites (metros and non metros) were selected ensuring geographical representation and covering metros and non metros with considerable emigration of children.

Stage 2: the city was divided into five geographical locations viz.; East, West, South, North and Central.

Stage 3: starting points (SP) were selected in each geographical location as per the sample size to be covered in a city (6 SPs/zone in case of metros and 4 SPs/zone in case of non-metros).

Stage 4: 10 elderly (5 male and 5 female) of 60+ years were selected from each starting point using right hand rule of field movement. Adequate representation of SEC (A, B, C) was given in the sample.

Table 1.3a Gives the Details Relating to the Sample Size Achieved.

City	Allocated Sample size	Achieved sample size	
		Male	Female
Metro			
Delhi	300	156	156
Chennai	300	142	158
Kolkata	300	152	150
Mumbai	300	152	154
Non Metro			
Lucknow	200	100	100
Vijayawada	200	100	100
Bhubaneshwar	200	100	100
Ahmedabad	200	100	100
Total	**2000**	**1001**	**1018**

1.4 FIELD OPERATIONS AND DATA PROCESSING

Field Operations

In the present study, 2 teams were used per city, with each team comprising one supervisor and 5 interviewers.

A three-day training was organized in the respective city from March 20th to 22nd in order to enable the field teams to understand the details of the project. First two days of the training was classroom training where all the details of project like objectives, sampling plan, and questions were thoroughly discussed. In the first half of the third day all the trainees had practice session, during which field managers of respective city selected the required proportion of interviewers who were found with best understanding of the context. In the second half, the field teams were taken to a nearby area for field practice. Field executives of the respective field imparted the training with the help of researchers.

The fieldwork was carried out during 23rd March to 31st March 2008. National Operations Manager and field professionals made field visits to monitor the quality of the data elicited.

Data Management

The data processing operations including office scrutiny of the questionnaires, post coding, data entry, data cleaning were carried out at the data lab, Mumbai.

Data Analysis

Quantitative data were analysed using SPSS and QUANTUM Software, as per the tabulation requirement. Summary statistics (such as estimates for minimum, maximum, mean, standard deviation and key percentiles) were generated.

1.5   ORGANIZATION OF THE REPORT

This report has five chapters including this chapter. Chapter-2 gives the profile of the elderly in terms of socio-economic and demographic characteristics. Chapter-3 provides the information related to the health status of the elderly while Chapter-4 presents the findings in terms of needs of the elderly. Chapter-5 deals with respondent's views, expectations, and willingness to join and pay for each of the three concepts.

Chapter-2
PROFILE OF ELDERLY

This chapter provides the profile of the elderly interviewed in the study in terms of age distribution, education, leisure activities etc.

2.1 SOCIO DEMOGRAPHIC PROFILE

Age Distribution

Age distribution of the elderly interviewed in the study shows that slightly more than one third (34%) of the elderly are in the age group of 60-64 years. There is not much variation in the average age of male (68.6) and female (67.8) respondents. Proportion of elderly gradually decreases with increase in age (Table 2.1a)

Table 2.1a: Age Distribution of Elderly by Gender

Percent

Age (years)	Sex		Total
	Male	**Female**	
60 - 64	32.9	36.4	34.6
65 - 69	27.2	23.8	25.5
70 - 74	17.8	21.9	19.9
75 - 79	12.2	10.2	11.2
80 +s	10	7.8	8.9
Base (N)	1001	1018	2019
Mean	68.59	67.83	68.2
SD	6.98	6.73	6.87

The average age of the elderly ranged between 66.7 years and 71.2 years, while that of the spouse varied from 63.3 years to 64.8 years (Table 2.1 b and 2.1c).

Table 2.1b: Age Distribution of Respondent by City

Percent

Particular	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhubane shwar	Ahmeda bad	Total
60 - 64 Years	35.6	39.1	36.7	33.7	33.0	32.7	45.0	35.7	24.2	26.0	34.4
65 - 69 Years	28	26.6	26.3	26.3	32.7	21.7	22.0	19.1	16.7	29.0	25.5
70 - 74 Years	18.8	19.6	18.3	19.7	17.6	21.6	19.0	24.1	21.7	21.5	19.9
75 - 79 Years	11	8.7	13.0	12.3	10.1	11.5	9.0	10.1	15.7	11.5	11.2
80 years and above	6.6	6.1	5.7	8.0	6.5	12.4	5.0	11.1	21.7	12.0	8.9
Mean	67.7	67.2	67.5	68.2	67.8	69.0	66.7	68.8	71.2	69.3	68.2

Table 2.1c: Age Distribution of Spouse by City

Percent

Particular	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhubane shwar	Ahmeda bad	Total
Expired	39.2	39.7	43.0	38.1	35.9	51.2	45.0	52.8	59.0	48.0	43.9
Less than 60 Years	16.7	14.7	16.3	22.8	13.1	14.8	13.0	17.6	14.0	14.5	15.9
60 - 64 Years	14.8	17.0	12.3	9.9	19.9	11.1	13.5	10.6	5.5	15.0	13.4
65 - 69 Years	12.0	12.8	9.3	9.6	16.0	9.1	11.0	8.0	9.0	8.5	10.8
70 - 74 Years	8.9	8.0	11.7	11.3	4.9	6.3	8.0	4.0	5.0	8.0	7.9
75 - 79 Years	4.8	4.8	4.0	4.6	5.6	4.6	5.5	3.5	5.5	4.0	4.7
80 years and above	3.1	2.2	3.3	3.6	3.3	2.4	2.5	3.0	2.0	2.0	2.8
Don't Know/DK/CS	0.5	0.6	0.0	0.0	1.3	0.5	1.5	0.5	0.0	0.0	0.5
Base	1220	312	300	302	306	799	200	199	200	200	2019
Mean	64.2	64.3	64.4	63.3	64.8	63.8	64.4	62.8	64.3	63.8	64.1
SD	8.3	7.3	8.8	9.4	7.5	8.5	8.1	8.9	9.4	7.8	8.4

Educational Attainment

Table 2.1d indicates that about one fifth of the elderly were educated up to primary (20%), middle level (20%) and secondary level (22%). However, one sixth (16%) of them are illiterates and about 22% had at least higher secondary level of education.

Education has a direct relation with SEC, with more proportion of elderly from SEC A having higher education in comparison to SEC B and C. As regards gender differentials, males have higher levels of literacy as well as educational attainment. (Table 2.1d)

Table 2.1d: Distribution of Elderly by Education Status, SEC and Gender

Percent

Education Levels	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Illiterate	10.1	15.7	21.0	6.0	25.8	16.0
Primary	13.9	19.2	25.5	13.9	25.9	20.0
Middle	17.9	22.6	24.0	21.4	22.1	21.7
Secondary	17.2	22.3	19.2	23.7	15.8	19.7
Higher Secondary	11.6	11.1	7.5	15.4	4.6	10.0
Graduate	22.9	7.3	2.2	15.3	4.6	9.9
Professional /Post graduate and above	6.4	1.1	0.4	4.2	0.6	2.4
No Response	0.2	0.6	0.3	0.2	0.5	0.3
Base (n)	577	712	730	1001	1018	2019

Illiteracy level is quite high among the elderly living in non metros (21%) than metros (12%). Further, illiteracy is highest among the elderly of Bhubaneshwar (45%) and lowest in Kolkata (6.3%). It is interesting to note that proportion of elderly with professionals or post graduate degree is slightly higher in non metros (4%) than metros (2%). The proportion of elderly with professional or post graduate degree is highest in Lucknow (6%) followed by Ahmedabad (4%) among others (Table 2.1e).

Table 2.1e: Distribution of Elderly by Education Status and City

Education	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhubane shwar	Ahmeda bad	Total
Illiterate	12.5	23.1	13.7	6.3	6.5	21.4	11.0	11.1	45.0	18.5	16.0
Primary	18.0	23.7	22.0	14.2	12.1	22.9	18.5	23.1	21.0	29.0	20.0
Middle	23.4	16.3	20.7	24.8	32.0	19.1	19.0	21.6	21.5	14.5	21.7
Secondary	21.7	11.5	24.3	22.5	28.8	16.6	20.0	22.1	7.0	17.5	19.7
Higher Secondary	11.1	10.3	9.3	12.6	12.4	8.1	9.5	11.1	3.0	9.0	10.0
Graduate	11.1	11.2	7.7	18.5	7.2	8.0	16.0	7.5	1.0	7.5	9.9
Professional /Post graduate and above	1.6	3.2	1.0	1.0	1.0	3.6	6.0	3.5	1.0	4.0	2.4
No Response	0.5	0.6	1.3	0.0	0.0	0.1	0.0	0.0	0.5	0.0	0.3
Base (n)	1220	312	300	302	306	799	200	199	200	200	2019

Number of Children

On an average, the elderly have about 3 children. More than two third have 3 or more children, while more than one fourth have 1 or 2 children. On an average, the elderly have about 3 children.

Table 2.1f: Distribution of Elderly by Number of Children

Number of children	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhubane shwar	Ahmeda bad	Total
None	3	1.6	4	5	1.6	2.8	7.5	2	0	1.5	2.9
1-2	31.3	16	31.7	47	31	22.4	22.5	28.6	19.5	19	27.8
3 and above	65.7	82.4	64.3	48	67.3	74.8	70	69.3	80.5	79.5	69.3
Mean	3.39	3.99	3.34	2.83	3.35	3.64	3.61	3.46	3.82	3.7	3.49
SD	1.8	1.7	1.8	1.87	1.64	1.76	2.08	1.77	1.52	1.59	1.79
Base (n)	**1220**	**312**	**300**	**302**	**306**	**799**	**200**	**199**	**200**	**200**	**2019**

2.2   LIVING STATUS

About one third (32%) of the elderly are living in the city since birth while more than half (56%) are living in the city for more than 16 years. Thus slightly more than one tenth (12%) of the elderly migrated to the city in the last 15 years due to one or other reason. Proportion of migrants is slightly higher in case of females (13%) compared to their male counterparts (11%) Though there is no significant variation in proportion of elderly who migrated by SEC, slightly higher proportion of elderly from SEC B migrated compared to those from SEC A and C (Table 2.2a).

Table 2.2a: Distribution of Elderly by Duration of Stay, SEC and Gender

Percent

Duration of Stay in the city	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
1 - 5 Years	2.9	2.4	3.3	2.4	3.3	2.9
6 - 10 Years	4.9	5.5	4.5	4.4	5.5	5
11 - 15 years	3.3	5.6	4	4.4	4.3	4.4
16 and above Years	56.2	55.6	55.3	53.2	58.1	55.7
Since Birth	32.8	30.9	32.9	35.6	28.8	32.1
Base (N)	577	712	730	1001	1018	2019
Mean	34.92	32.67	35.29	34.26	34.23	34.24
SD	16.51	16.14	16.55	16.15	16.67	16.42

Proportion of elderly migrated in the last 15 years is significantly higher in non metros (17%) than metros (9%) with the highest figure recorded in Vijayawada (26%) (table 2.2b).

Table 2.2b: Distribution of Elderly by Duration Status and City

Percent

Duration of stay	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhubane shwar	Ahmeda bad	Total
1 - 5 Years	1.7	1.3	5.3	0.3	0	4.6	2.0	10.6	3.0	3.0	2.9
6 - 10 Years	3.6	6.7	6.7	0.7	0.3	7.0	5.5	10.1	6.0	6.5	5.0
11 - 15 years	3.4	5.4	7.3	0.7	0.3	5.8	3.5	5.5	7.0	7.0	4.4
16 and above Years	56.8	70.5	33.7	54.6	67.6	53.9	45.5	58.3	55.0	57.0	55.7
Since Birth	34.4	16.0	47.0	43.7	31.7	28.7	43.5	15.6	29.0	26.5	32.1
Mean	37.12	34.55	28.42	44.02	41.36	30.2	34.0	30.57	28.08	28.91	34.24
SD	15.66	16.33	17.46	12.8	10.91	16.63	17.13	19.32	13.43	15.31	16.42
Base (n)	1220	312	300	302	306	799	200	199	200	200	2019

Elderly who migrated were asked about the reason for the shift. Slightly more than two fifth of them migrated because their children live in this city followed by 29% who own property in the city, 23% due to job, about 5% shifted after they got married (Table 2.2c).

Migration due to children living in city is more common among elderly from SEC B (45%) moved than their counterparts from SEC A and C. Migration due to children living in this city and post marriage migration are more common among the females. (Table 2.2c).

Table 2.2c: Distribution of Elderly by Reasons for Migration, SEC and Gender

Percent

REASON	SEC			SEX		TOTAL
	SEC A	SEC B	SEC C	MALE	FEMALE	
Native Place	3.4	3.3	4.1	3.9	3.3	3.6
Children Live Here	40.7	45.3	39	37.1	45.9	41.8
Relatives Live Here	13.4	12	12.4	15.2	10.2	12.6
Own Property Here	33.8	30.5	24.9	32.9	26.3	29.4
Job	26.3	22.2	21.4	30.5	16.4	23.1
After Marriage	3.4	5.1	5.9	0.5	8.8	4.9
BASE (N)	388	492	490	645	725	1370

Proportion of elderly (54%) who shifted to the city to live with their children is higher in non-metro than metros (34%). It is very interesting to observe that in Bhubaneshwar, as high as 85% of the elderly shifted to the city as their children live here (Table 2.2d).

Table 2.2d: Distribution of Elderly by Reasons for Migration and City

Percent

Particular	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijayawada	Bhubaneshwar	Ahmedabad	Total
Native place	3.4	3.8	3.8	2.9	2.9	3.9	5.3	1.2	7.0	2.7	3.6
Children live here	33.5	38.5	57.9	3.5	33.0	54.3	51.3	24.3	85.2	59.2	41.8
Relatives live here	14.4	24.0	10.1	11.2	8.1	10.0	12.4	8.3	2.1	17.7	12.6
Own property here	31.9	22.1	2.5	54.1	48.3	26.0	70.8	3.0	2.8	40.1	29.4
Job	22.3	37.4	20.0	7.6	17.2	24.2	24.8	39.3	12.0	18.4	23.3
After marriage	5.8	3.1	8.2	5.9	7.2	3.7	3.5	7.7	0	2.7	4.9
Base (n)	800	262	159	170	209	570	113	168	142	147	1370

Note: Total exceeds 100 due to multiple responses

Most of the elderly (72%) live with their sons, while one fifth (20%) live with their spouse and about one tenth (11%) live with daughter. However, about 5% of the elderly live alone either with or without support from their children (Table 2.2e).

Fig:2.2a Duration of Staying Alone by Gender
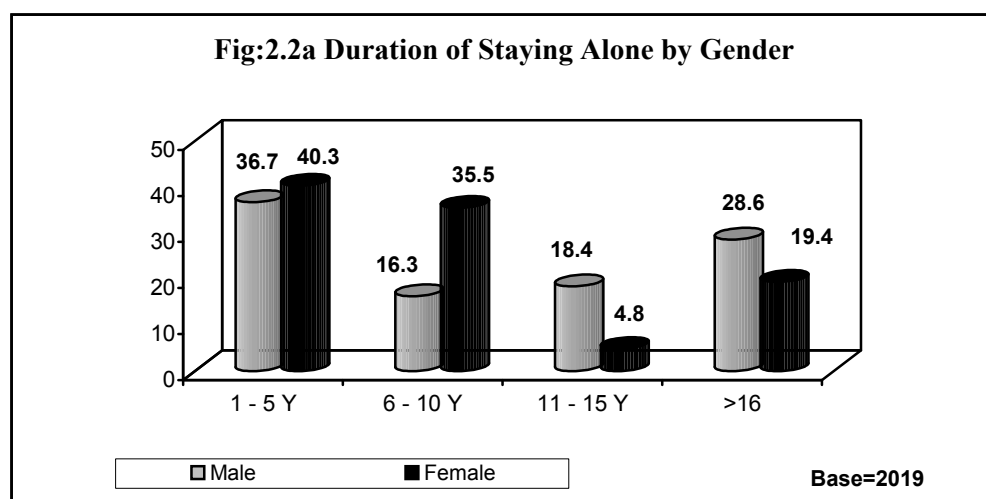
Table 2.2e: Distribution of Elderly by Person Living with SEC and Gender

Percent

Person living with	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Son (s)	72.8	74.2	70.1	70.4	74.2	72.3
Daughter(s)	9.4	10.4	12.5	9.2	12.5	10.8
Wife/husband	24.8	20.2	17.4	27.4	13.8	20.5
Alone but visit my children	2.4	2.2	2.1	2	2.5	2.2
Live alone without support of children	2.8	2.7	4.2	2.9	3.6	3.3
Base (n)	577	712	730	1001	1018	2019

About 12% of the elderly live alone in Vijayawada city, which is highest among the eight cities covered in the study. In Mumbai only 2% of elderly live alone with or without support from their children (Table 2.2f).

Table 2.2f: Distribution of Elderly by Person Living with by City

Percent

Particular	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijayawada	Bhubaneshwar	Ahmedabad	Total
Son (s)	72.9	85.3	55.7	66.9	83.0	71.5	78.0	53.3	74.0	80.5	72.3
Daughter(s)	10.8	5.1	19.3	11.9	7.2	10.9	13.0	12.6	10.0	8.0	10.8
Wife/husband	18.7	26.0	16.3	21.9	10.5	23.3	30.0	27.1	3.0	33.0	20.5
Alone but visit my children	1.6	1.6	1.7	1.7	1.3	3.3	1.5	7.0	1.5	3.0	2.2
Live alone without support of children	3.9	3.2	6.3	5.0	1.0	2.4	3.0	4.5	1.0	1.0	3.3
Base (n)	1220	312	300	302	306	799	200	199	200	200	2019

Note: Total exceeds 100 due to multiple responses

Elderly who are presently living alone (111) were asked about the duration of staying alone. On an average, elderly are living alone for the past 10 years. Further, about two-fifth (39%) of them are staying alone for 1-5 years while slightly more than one fifth (23%) are staying alone for more than 16 years (Table 2.2b).

While looking at the gender wise difference, the average duration of living alone is slightly higher for males (10.8 years) than females (9.7 years) (Table 2.2g).

Table 2.2g: Distribution of Elderly by Duration of Stay Alone and Gender

Percent

Particulars	Sex		Total
	Male	Female	
1 - 5 Years	36.7	40.3	38.7
6 - 10 Years	16.3	35.5	27
11 - 15 Years	18.4	4.8	10.8
16 and above Years	28.6	19.4	23.4
Base (N)	49	62	111
Mean (years)	10.79	8.32	9.6
SD	36.7	40.3	38.7

As already mentioned, total 111 elderly reported to be living alone with or without children's support, among them about three fifth (59.5%) live in metros while remaining live in non metros. The average duration of staying alone is more in metros (12.8 years) than non metros (8.9 years) (Table 2.2h).

Table 2.2h: Distribution of Elderly by Duration of Stay Alone and City

Percent

Particular	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhubane shwar	Ahmeda bad	Total
1 - 5 Years	27.3	13.3	37.5	25.0	28.6	55.6	33.3	60.9	40.0	75.0	38.7
6 - 10 Years	30.3	53.3	25.0	25.0	14.3	22.2	22.2	21.7	40.0	12.5	27.0
11 - 15 Years	15.2	20.0	16.7	15.0	0.0	4.4	11.1	4.3	0.0	0.0	10.8
16 and above Years	27.3	13.3	20.8	35.0	57.1	17.8	33.3	13.0	20.0	12.5	23.4
Base (N)	66	15	24	20	7	45	9	23	5	8	111
Mean (years)	12.8	11.0	11.0	13.3	21.0	8.9	13.8	7.6	9.0	6.5	11.2
SD	10.1	5.9	10.5	9.3	14.9	8.5	12.2	6.6	6.9	7.5	9.6

On being further asked about the reason for staying alone, about two fifth (40.5%) of the elderly reported that lack of support from children is forcing them to stay alone. Other reasons cited include children live in other city (1.1%), daughters got married (4.3%), spouse expired and hence prefers to live alone with freedom (4.2%) etc (Table 2.2i).

Table 2.2i: Distribution of Elderly by Reason for Staying Alone, SEC and Gender

<div align="right">Percent</div>

Reasons	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Health problem	12.5	13.9	20.8	13.5	18.8	16.4
No support from children	37.5	33.3	47.9	36.5	43.8	40.5
Climatic Conditions	9.4	22.2	2.1	9.6	10.9	10.3
Small House	3.1	0	2.1	1.9	1.6	1.8
Have two houses	3.1	2.8	4.2	3.8	3.2	3.5
Unmarried	3.1	2.8	0	3.8	0	1.8
Daughters married	6.3	5.6	2.1	1.9	6.3	4.3
Children live in different city	18.3	8.1	6.0	13.0	7.6	10.1
Married but no children	3.1	2.8	0	1.9	1.6	1.7
Spouse expired, want to live with freedom	3	5.5	4.1	5.6	2.9	4.2
Son died	0	0	2.1	0	1.6	0.9
Not any special reason	0	2.8	2.1	3.8	0	1.7
Business purpose	0	0	4.2	0	3.1	1.7
None / No response	0.9	0.5	2.6	5	0	1.4
Base (N)	30	35	46	49	62	111

More females (43.8%) reported to be staying due to lack of support from children than males (36.5%). Living alone due to death of the spouse was reported more by males (6%) than females (3%) (Table 2.2i)**.**

Table 2.2j: Distribution of Elderly by Reason for Staying Alone and City

<div align="right">Percent</div>

Reasons	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Luck now	Vijaya Wada	Bhubane shwar	Ahmeda bad	Total
Health problem	18.8	13.3	20.0	19.0	25.0	12.8	10.0	17.4	0.0	11.1	16.4
No support from children	49.3	33.3	52.0	57.1	50.0	27.7	70.0	4.3	60.0	22.2	40.5
Climatic Conditions	7.2	0.0	20.0	0.0	0.0	14.9	0.0	21.7	40.0	0.0	10.3
Small House	1.4	0.0	0.0	0.0	12.0	4.0	0.0	8.6	0.0	0.0	1.8
Have two houses	0.0	0.0	0.0	0.0	0.0	8.5	0.0	13.0	0.0	11.1	3.5
Unmarried	1.4	6.7	0.0	0.0	0.0	2.1	0.0	0.0	0.0	11.1	1.8
Daughters married	5.8	13.3	0.0	9.5	0.0	2.1	0.0	0.0	0.0	11.1	4.3
Children live in different city	6.1	20.0	0.1	5.0	13.0	4.5	20.0	9.0	0.0	0.0	10.1
Spouse expired, want to live with freedom	2.8	6.7	4.0	0.0	0.0	10.6	0.0	13.0	0.0	11.2	4.2
No special reason	0.0	0.0	0.0	0.0	0.0	4.3	0.0	0.0	0.0	22.2	1.7
Son died	0.0	0.0	0.0	0.0	0.0	2.1	0.0	4.3	0.0	0.0	0.9
Married but no children	2.9	6.7	0.0	4.8	0.0	0.0	0.0	0.0	0.0	0.0	1.7
Business purpose	0.0	0.0	0.0	0.0	0.0	4.3	0.0	8.7	0.0	0.0	1.7
None / No response	4.3	0.0	4.0	4.8	0.0	2.1	0.0	0.0	0.0	0.0	1.4
Base (N)	69	15	25	21	8	47	10	23	5	9	111

Note: Total exceeds 100 due to multiple responses

Table 2.2k: Distribution of Elderly by Leisure Time, Leisure Time Activities, SEC and Gender

Percent

Leisure Time/Activities	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Duration of Leisure Time						
1 to 3 hrs	18.7	17.1	18.5	19.2	17	18.1
4 to 6 hrs	31.9	34.3	32.9	33.9	32.3	33.1
7 to 9 hrs	21.7	18.7	19.5	20.1	19.5	19.8
10 hrs and above	25.6	27.1	27.1	24.8	28.6	26.7
Can't say	2.1	2.8	2.1	2.1	2.6	2.3
Mean (Minutes)	680.33	696.47	694.41	669.59	712.34	691.1
SD	365.99	383.4	387.97	365.13	393.26	380.05
Leisure Time Activities						
Visiting relatives	27.4	24.7	21.2	24.5	24.0	24.2
Walking	59.8	57.4	50.5	61.4	49.9	55.6
Reading Newspaper/ Books/Magazines	65.3	47.5	40.4	65.4	34.9	50.0
Pooja/Prayer/Spiritual activities	64.8	61.9	63.0	57.3	68.9	63.2
Watching TV	73.8	70.2	69.5	70.5	71.4	71.0
Going to park to meet friends	18.7	15.0	19.0	23.4	11.8	17.5
Going to market/malls	10.4	11.8	10.8	12.5	9.6	11.0
Play games	1.4	1.7	1.4	2.0	1.0	1.5
Yoga/meditation	7.1	6.2	3.7	6.6	4.5	5.5
Job (full time)	1.6	2.4	3.2	3.2	1.7	2.4
Job (Part time)	1.7	2.7	2.2	2.2	2.3	2.2
Rest	1.6	1.8	1.5	1.4	1.9	1.6
Household works	4.5	4.5	5.5	1.3	8.4	4.8
Business	0.5	1.4	1.5	1.7	0.7	1.2
Base (N)	577	712	730	1001	1018	2019

The leisure time activities of the elderly are many and include: watching TV (71%), pooja/prayer/spiritual activities (63%), walking (56%), reading newspaper/books/magazines (50%), visiting relatives (24%), going to park to meet friends (18%), going to market/malls (11%), yoga and meditation (6%) etc. About one third of the elderly have 4–6hrs leisure time on a day to day basis while one fourth reported it to be more than 10 hrs.. Males are mostly using their leisure time for reading newspapers/books, watching television and walking while females are mostly involved in spiritual activities and watching television (Table 2.2k).

Elderly living in metros (703 minutes) have more leisure time then their counterparts in non metros (674 minutes) (Table 2.2L).

Table 2.2L: Distribution of Elderly by Leisure Time, Leisure Time Activities, City

Percent

Leisure Time/Activities	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Luck now	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Duration of Leisure Time											
1 to 3 hrs	17.3	3.5	14.0	19.5	32.4	19.3	1.0	50.8	16.0	9.5	18.1
4 to 6 hrs	33.4	29.8	44.0	15.9	43.8	32.7	13.5	38.2	39.5	39.5	33.1
7 to 9 hrs	19.4	32.1	19.0	20.5	5.9	20.4	26.0	4.5	24.5	26.5	19.8
10 hrs and above	26.9	33.3	20.7	41.4	12.1	26.4	57.5	6.0	18.0	24.0	26.7
Can't say	3.0	1.3	2.3	2.6	5.9	1.3	2.0	0.5	2.0	0.5	2.3
Mean (Minutes)	703	812	706	807	476	674	968	382	654	693	691
SD	397	284	403	460	328	352	285	246	302	303	380
Leisure Time Activities											
Visiting relatives	27.4	28.2	25.3	32.8	23.2	19.4	28.5	21.6	6.5	21.0	24.2
Walking	60.4	78.2	59.7	57.9	45.4	48.3	72.0	42.7	43.5	35.0	55.6
Reading Newspaper/Books/ Magazines	50.0	40.4	46.7	49.7	63.4	50.1	58.0	60.3	26.5	55.5	50.0
Pooja/Prayer/ Spiritual activities	54.8	61.5	49.0	45.4	63.1	75.8	80.0	64.3	87.0	72.0	63.2
Watching TV	75.2	63.8	92.3	68.2	76.8	64.6	73.0	90.5	36.0	59.0	71.0
Going to park to meet friends	19.3	28.5	12.3	8.6	27.1	15.3	34.0	16.1	2.5	8.5	17.6
Going to market/malls	12.7	5.8	23.0	2.3	19.9	8.5	7.5	18.6	0.0	8.0	11.0
Play games	1.9	0.6	3.0	0.3	3.6	0.9	0.0	0.5	0.0	3.0	1.5
Yoga/meditation	4.7	8.7	4.7	1.0	4.2	6.9	7.5	3.5	12.0	4.5	5.5
Job (full time)	2.5	1.3	3.3	3.3	2.3	2.3	4.0	1.5	0.0	3.5	2.4
Job (Part time)	2.3	1.6	0.7	6.0	1.0	2.1	0.5	2.5	3.0	2.5	2.2
Rest	0.2	0.0	0.0	0.3	0.3	3.9	2.5	0.0	0.0	13.0	1.6
Household works	3.9	5.4	1.3	2.6	6.3	6.5	3.5	17.1	0.0	5.5	4.8
Business	1.0	1.3	0.3	0.3	1.9	1.9	4.5	1.0	0.0	2.0	1.2
Base (N)	**1220**	**312**	**300**	**302**	**306**	**799**	**200**	**199**	**200**	**200**	**2019**

Chapter-3
HEALTH STATUS

This chapter provides the details of health status of the elderly interviewed in the study in terms of health problems, treatment, expenses, health insurance coverage, source of health care expenses etc.

3.1   HEALTH PROBLEMS

All the elderly interviewed were asked to rate their health status on a 4-point scale ranging from very poor to good. Two fifth of the elderly (42%) rated their health status as poor or very poor. On the other hand, one third rated it as good while one fourth rated it as average.

About one third of the elderly reported to be having one of the chronic diseases such as diabetes, Hypertension and Arthritis.

Eight% are in a very poor health condition with more than one chronic disease mentioned above and one fourth (26%) with few seasonal problems (Table 3.1a).

Fig 3.1a: Health Status of Elderly

Base=2019
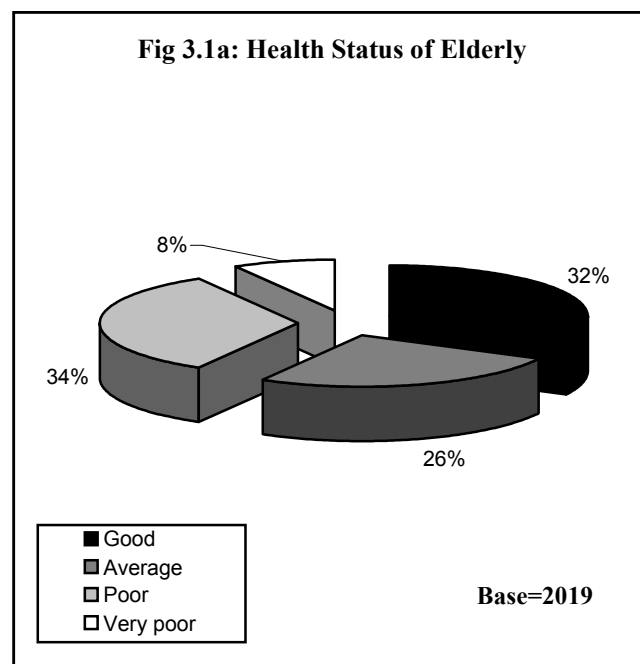
More males and elderly from SEC A reported to be healthy compared to their counterparts (females and other SEC categories) (Table 3.1a).

Table 3.1a: Distribution of Elderly by Health Status, SEC and Gender

Percent

Health status	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Good (no such health problem)	35.2	31.9	30.8	38.2	26.8	32.4
Average (with seasonal health problems like cold, fever)	26.2	25.7	25.9	25.3	26.5	25.9
Poor (with any one of the chronic disease)	30.2	35.7	33.4	30.5	36.1	33.3
Very poor (with more than one chronic disease)	8.5	6.7	9.9	6.1	10.6	8.4
Base (N)	577	712	730	1001	1018	2019

Reporting of health problems increases with increase in age as expected (Table 3.1b).

Table 3.1b: Distribution of Elderly by Health Status and Age

<div align="right">Percent</div>

Health Status	60 - 64 Y	65 - 69 Y	70 - 74 Y	75 - 79 Y	>80 y	Total
Good (no such health problem)	33.4	35.6	29.9	29.2	30.2	32.4
Average (with seasonal health problems like cold, fever)	28.1	25.3	23.4	25.2	25.1	25.9
Poor (with any one of the chronic disease)	31.8	31.5	35.2	35.4	36.9	33.3
Very poor (with more than one chronic disease)	6.8	7.6	11.5	10.2	7.8	8.4
Base (N)	695	514	401	226	179	2019

The proportion of elderly enjoying good health is higher in non metros (40%) than metros (28%). Further highest proportion of elderly enjoying good health live in Lucknow (51%) with lowest being in Chennai (8%) (Table 3.1c)

About half of the spouses of the elderly expired and about 15% of the spouses have one or more chronic diseases (table 3.1c)

Table 3.1c: Distribution of Elderly by Health Status and City

<div align="right">Percent</div>

Health status	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Health Status of Elderly											
Good (no such health problem)	27.8	35.3	8.3	39.1	28.1	39.5	51.0	25.6	43.0	38.5	32.4
Average (with seasonal health problems like cold, fever)	30.3	42.3	22.7	33.8	22.2	19.1	15.5	14.1	29.5	17.5	25.9
Poor (with any one of the chronic disease)	34.8	20.2	57.3	17.2	44.8	31.0	30.0	30.7	26.0	37.5	33.3
Very poor (with more than one chronic disease)	7.1	2.2	11.7	9.9	4.9	10.3	3.5	29.6	1.5	6.5	8.4
Health Status of Elderly Spouse											
Spouse expired	39.2	39.7	43.0	38.1	35.9	51.2	45.0	52.8	59.0	48.0	43.9
Good (no such health problem)	23.4	24.0	10.7	32.1	26.5	22.0	34.5	17.1	14.5	22.0	22.8
Average (with seasonal health problems like cold, fever)	20.6	25.6	21.7	19.2	15.7	10.5	9.0	9.0	12.5	11.5	16.6
Poor (with any one of the chronic disease)	13.5	8.0	22.3	7.3	16.7	12.5	9.0	14.1	12.0	15.0	13.1
Very poor (with more than one chronic disease)	2.0	0.6	2.3	1.3	3.9	2.4	1.0	5.5	1.0	2.0	2.2
Not married	1.3	1.9	0.0	2.0	1.3	1.4	1.5	1.5	1.0	1.5	1.3
Base N	1220	312	300	302	306	799	200	199	200	200	2019

About three fifth of the elderly do not remember the exact duration of their health problems, while others mentioned 1-5 years (18%), 5-10 years (13%) and 11+ years (10%). Similar trend is noticed in case of duration of health problems of spouse (Table 3.1d)

Table 3.1d: Distribution of Elderly and Spouse by Health Problem Duration and City

Percent

Duration	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Duration of Health Problems of Respondent											
Less than 1 year	0.4	0.3	0.0	0.7	0.7	0.3	0.0	1.0	0.0	0.0	0.3
1 to 5 Years	19.4	9.0	32.7	11.9	24.5	16.8	13.5	28.6	2.0	23.0	18.4
5 to 10 Years	12.4	9.3	21.3	7.9	11.1	13.5	14.5	16.6	9.5	13.5	12.8
11 and above years	9.7	3.8	15.0	6.6	13.4	10.8	5.5	14.1	16.0	7.5	10.1
DK/CS	58.1	77.6	31.0	72.8	50.3	58.7	66.5	39.7	72.5	56.0	58.3
Mean (Years)	8.4	8.7	7.7	8.1	9.4	8.7	7.7	8.6	12.2	7.5	8.6
SD	7.3	7.3	6.0	6.3	9.1	6.5	5.5	7.6	4.7	6.0	7.0
Duration of Health Problems of Spouse											
Less than 1 year	0.5	0.0	0.0	0.7	1.3	0.1	0.0	0.5	0.0	0.0	0.3
1 to 5 Years	7.0	3.5	10.7	5.0	9.2	6.6	2.5	11.6	2.0	10.5	6.9
5 to 10 Years	3.9	3.2	7.7	1.7	2.9	3.9	4.5	3.5	3.0	4.5	3.9
11 and above years	4.2	1.9	6.3	1.3	7.2	4.3	3.0	4.0	8.0	2.0	4.2
DK/CS	84.4	91.3	75.3	91.4	79.4	85.1	90.0	80.4	87.0	83.0	84.7
Base N	**1220**	**312**	**300**	**302**	**306**	**799**	**200**	**199**	**200**	**200**	**2019**
Mean (Years)	8.8	8.2	7.9	5.5	11.7	8.5	9.6	7.4	11.4	6.8	8.7
SD	7.7	5.9	5.6	4.2	10.5	6.3	6.4	6.7	5.0	6.0	7.2

3.2 HEALTH TREATMENT

Elderly suffering from chronic diseases were further asked about health treatment they are availing. Slightly more than three fifth (62%) are not consulting doctors on regular basis as they are taking medicine by consulting chemist shop or continuing the medicine prescribed by the doctor long back. This is more common among females.

Irrespective of SEC and gender, the elderly prefer private hospitals for treatment, while less than one tenth prefer government hospital (Table 3.2a).

Table 3.2a: Distribution of Elderly by Health Treatment, SEC and Gender

Percent

Treatment source	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Private hospital	48.8	43.4	47.1	49.8	43.2	46.1
Take medicine by consulting chemist shop or continue the medicine prescribed long back	56.4	63.5	64	58.6	64.4	61.7
Govt. hospital	3.6	4.6	10.3	6.2	6.6	6.4
Base (N)	250	323	342	420	495	915

Note: Total exceeds 100 due to multiple responses

Proportion of elderly visiting government hospitals ranges from 1% in Lucknow to 12% in Vijaywada (Table 3.2b).

Most of the elderly in Chennai (91%) are not consulting doctors on regular basis as they are taking medicines prescribed long back. About 4% of the elderly in Kolkata are visiting Bharat Sevasram Sangha for availing health facilities (Table 3.2b).

Table 3.2b: Distribution of Elderly by Source of Treatment and City

Percent

Source of treatment	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Private hospital	44.2	33.4	23.3	54.5	69.5	49.2	54.8	61.8	38.2	34.3	46.0
Take medicine by consulting chemist shop or continue the medicine prescribed long back	68.9	57.3	91.1	49.5	57.5	50.6	23.3	64.1	27.3	65.7	61.7
Govt. hospital	6.7	6.7	9.3	2.0	6.6	5.8	1.4	12.2	0.0	4.0	6.4
Visit to Bharat Sevasram Sangha	0.8	0.0	0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
Base (N)	557	75	214	101	167	358	73	131	55	99	915

Note: Total exceeds 100 due to multiple responses

3.3   HEALTH EXPENSES

The elderly were further asked about the source of health care expenses. Financial support from children followed by savings emerges as the major source of health care expenses. Role of health insurance and medical reimbursement seems to be limited (Table 3.3a)

Table 3.3a: Distribution of Elderly by Source of Health Care Expenses, SEC and Gender

Percent

Source	SEC			Sex		Total
	Sec A	Sec B	Sec C	Male	Female	
Savings	46.1	30.2	33.7	44.8	27.4	36
Health insurance	3.3	1.8	1.2	3	1.1	2
Children	63.4	71.3	69.7	59.6	77.2	68.5
Pension	5.9	3.5	3.7	4.4	4.1	4.3
Medical reimbursement	10.7	7	6.8	9.9	6.2	8
Base (N)	577	712	730	1001	1018	2019

Note: Total exceeds 100 due to multiple response

Support from children for meeting health care expenses is more common among females while that from savings and medical reimbursement is more in case of males (Table 3.3a).

Proportion of elderly supported by children for meeting health care expenses is higher in non metros (76%) than in metros (64%) (Table 3.3b).

Table 3.3b: Distribution of Elderly by Source of Health Care Expenses and City

Percent

Source	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Savings	36.1	47.4	29.3	39.4	28.1	35.8	39.0	46.7	25.0	32.5	36.0
Health insurance	2.1	2.6	0.7	1.3	3.9	1.9	1.5	2.0	0.0	4.0	2.0
Children	63.5	65.4	68.7	55.3	64.7	76.1	70.0	64.8	86.0	83.5	68.5
Pension	0.9	1.0	1.0	0.3	1.0	19.0	33.0	39.2	1.0	3.0	8.0
Medical reimbursement	5.3	1.6	5.0	4.6	10.1	2.6	9.5	0.0	0.0	1.0	4.3
Base (N)	1220	312	300	302	306	799	200	199	200	200	2019

Note: Total exceeds 100 due to multiple response

3.4 HEALTH INSURANCE

On being asked about the health insurance coverage, 13% of the elderly reported in affirmative. Thus vast majority (87%) have no such coverage (Fig 3.4a)

Fig 3.4a: Percentage of Elderly with Health Insurance Coverage by Age
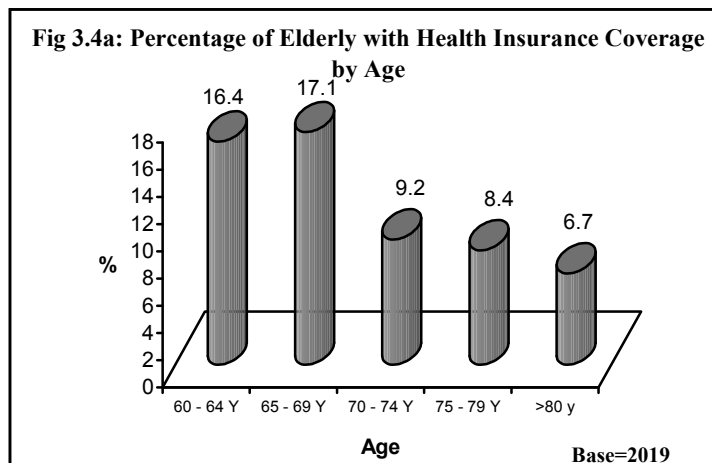
Health insurance coverage has an inverse relation with age; increase of age results less health insurance coverage.

The insurance coverage has a positive relation with SEC level. Thus proportion of elderly insured is highest in SEC A, which gradually decreases with decease in SEC level. Insurance coverage is more among males (16% vs 11%) (Table 3.4a).

Table 3.4a: Distribution of Elderly by Health Insurance Coverage, SEC and Gender

Percent

Health Insurance Status	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Yes	17.3	13.8	9.9	15.7	11.1	13.4
No	82.7	86.2	90.1	84.3	88.9	86.6
Base (N)	577	712	730	1001	1018	2019

Fig 3.4b: Percentage of Elderly with Insurance Coverage by SEC
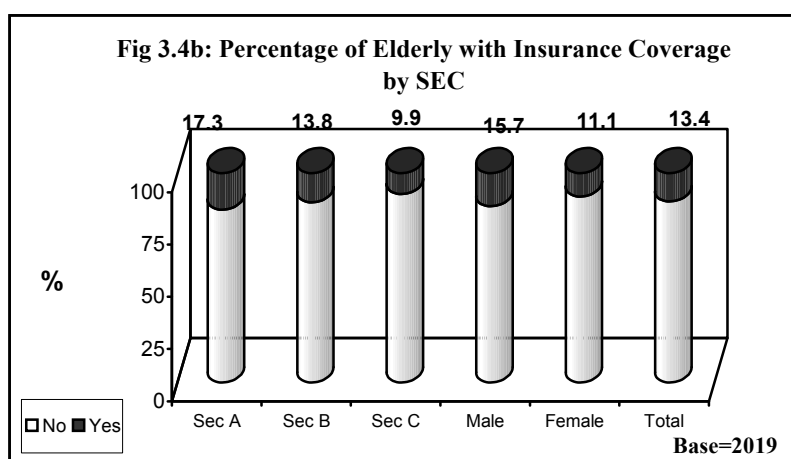
Insurance coverage is slightly higher in metros (15%) than non metros (12%). Further, elderly having health insurance coverage were asked whether they think the coverage is adequate or not. More than half (56%) of the elderly reported the coverage adequate. The proportion of elderly reporting the insurance coverage to be more adequate is higher in metros (62%) compared to non metros (45%) (Table 3.4b).

22

Fig 3.4c Percentage of Elderly with Health Insurance Coverage by City
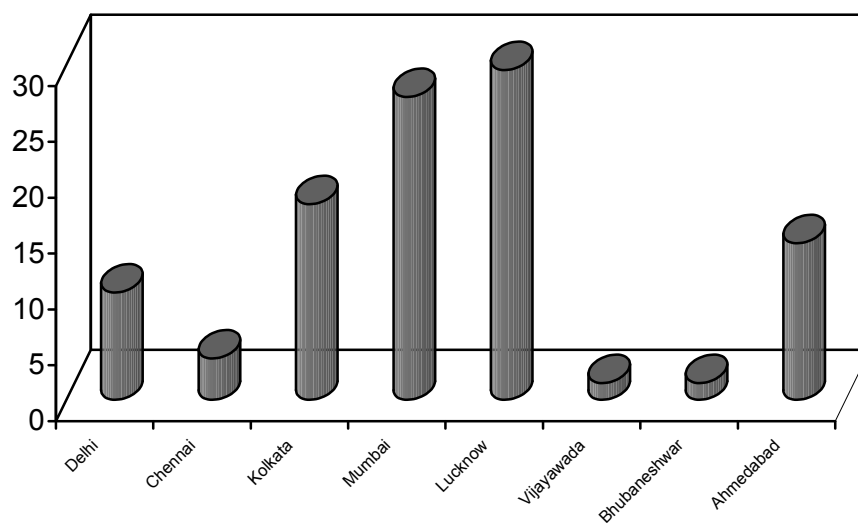
Base=2019

Table 3.4b: Distribution of Elderly by Health Insurance Adequacy and City

Percent

Whether Coverage is adequate	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Yes	61.7	83.3	63.6	58.5	55.6	45.1	30.5	100.0	50.0	70.4	56.0
No	38.3	16.7	36.4	41.5	44.4	54.9	69.5	0.0	50.0	29.6	44.0
Base (N)	175	30	11	53	81	91	59	3	2	27	266

Fig 3.4d: Percentage of Elderly with Insurance Coverage by Education
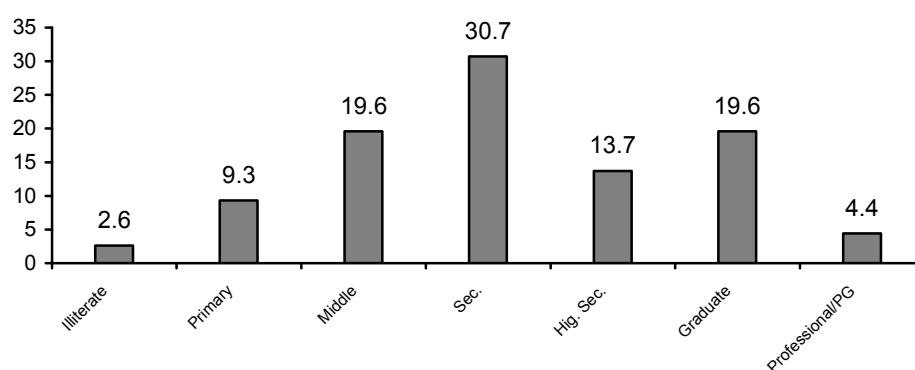
Base=2019

Efforts were made to understand the relationship between health insurnace coverage and elderly level of education, SEC and gender.The analysis indicates that although the health insurance coverage is low among the elderly, it has a poisitive relation with the education level and SEC. The percentage of elderly insured increased with increase in level of education (Table 3.4c).

23

Table 3.4c Distribution of Elderly by Insurance Coverage, Education, Gender and SEC

Percent

Education Level	SEC A	SEC B	SEC C	Male	Female	Total
Illiterate	2	3.1	2.8	0.6	5.3	2.6
Primary	4	9.2	16.7	5.1	15	9.3
Middle	14	16.3	31.9	14	27.4	19.6
Secondary	26	33.7	33.3	29.3	32.7	30.7
Higher Secondary	10	19.4	11.1	18.5	7.1	13.7
Graduate	38	13.3	2.8	25.5	11.5	19.6
Professional /Post graduate and above	6	5.1	1.4	7	0.9	4.4
DK/CS	0	0	0	0	0	0
Base (N)	100	98	72	157	113	270

As regards gender, more males (58%) than females (42%) are insured (Table 3.4b).

3.5 HEALTH CARE GIVERS

Elderly were asked about the person who takes care of them in case of illness. Children emerge as the major caregivers in case of sickness of elderly, followed by self and spouse (Table 3.5a).

Care and support from children is more in case of female elderly, while care provided by spouse is more in case of male elderly (table 3.5a).

Table 3.5a: Distribution of Elderly by Care Givers, SEC and Gender

Percent

Care giver	Sec A	Sec B	Sec C	Male	Female	Total
Children	74.5	76.4	72.3	68.4	80.3	74.4
My self	39	37.9	41	39.6	39.1	39.3
Spouse	29.6	25.3	23	38.2	13.5	25.7
Private Nurse	1	0.3	0.8	0.8	0.6	0.7
Relative	2.2	2.4	1.5	2.1	2.1	1.9
Base (N)	577	712	730	1001	1018	2019

Note: Total exceeds 100 due to multiple response

Care provided by children is reported more by the elderly from non metros (84%) than metros (68%) and this could be due to non-availability of time due to fast metro life. Further, most of the elderly reported to be cared by their children in Bhubaneshwar (95%) while slightly more than half of the elderly reported so in Chennai (53%) (Table 3.5b).

24

Table 3.5b: Distribution of Elderly by Care Givers and City

Percent

Care giver	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Family members (children)	68.1	86.2	52.7	69.5	63.4	84.0	89.0	69.3	95.0	82.5	74.4
Myself	29.8	31.7	40.3	20.2	27.1	53.8	64.0	66.3	2.5	82.5	39.3
Spouse	25.5	35.3	16.3	24.2	25.8	26.0	30.0	37.7	7.0	29.5	25.7
Private Nurse	1.0	1.0	0.0	1.3	1.6	0.3	0.5	0.0	0.0	0.5	0.7
Relative	2.1	2.5	0.9	4.3	0.3	2.1	2.5	2.5	1.5	1.0	1.9
Base (N)	1220	312	300	302	306	799	200	199	200	200	2019

Chapter-4
NEEDS OF ELDERLY

This chapter provides analysis of the data on needs and desire of the elderly interviewed in the study, feeling of insecurity and reason for such feeling etc.

4.1   WHETHER NEED SOMEBODY TO ACCOMPANY

Elderly were asked about the occasion when they need somebody to accompany them or be with them. The elderly need to be accompanied for buying medicines/other medical aid (42%), household shopping (30%), cleaning work (26%), cooking (26%), mobility (22%) etc (Table 4.1a).

The need for some one to accompany increases with age for mobility related activities such as payment of bills, buying household items/medicines etc (Table 4.1a).

Table 4.1a: Distribution of Elderly by Need for Somebody to Accompany and Age

Percent

Activity	60 - 64 Years	65 - 69 Years	70 - 74 Years	75 - 79 Years	80 years and above	Total
For filing tax returns	3.5	5.3	4.2	5.3	1.1	4.1
For household shopping	32.2	34	25.9	24.8	24.6	29.9
For buying medicines/ other medical aid	42	43.4	41.4	37.2	40.2	41.5
For paying telephone, electricity or other bills	11.9	17.3	11.7	13.7	14	13.6
For any telephone exchange work	6.2	6	5	7.5	8.9	6.3
For cooking	27.3	23.3	24.7	27.4	24	25.5
For cleaning work	23.6	27	28.7	27.4	24.6	26
For mobility	22.7	20.2	23.7	22.1	21.8	22.1
Social occasion	0.8	1	2.2	3.1	1.7	1.4
Base (N)	699	514	401	226	179	2019

Note: Total exceeds 100 due to multiple responses

The need for someone to accompany is higher in case of females for cooking, paying bills, telephone exchange related works etc compared to male counterparts (Table 4.1b)

Table 4.1b: Distribution of Elderly by Need for Somebody to Accompany, SEC and Gender

Percent

Activity	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
For filing tax returns	4.5	4.4	3.4	5.1	3	4.1
For household shopping	27.9	31	30.3	28.1	31.6	29.9
For buying medicines/other medical aid	40.9	38.6	44.7	39.2	43.7	41.5
For paying telephone, electricity or other bills	17.9	12.8	11.1	16.3	11	13.6
For any telephone exchange work	8.5	4.6	6.2	6.1	6.5	6.3
For cooking	23.7	23.5	28.8	18	32.8	25.5
For cleaning work	25	25.6	27.3	21.8	30.2	26
For mobility	22.5	22.2	21.6	23.9	20.3	22.1
Social occasion	1.8	1.7	0.8	1.9	1.1	1.4
Base (N)	577	712	730	1001	1018	2019

Note: Total exceeds 100 due to multiple responses

The need for someone to accompany was expressed more by the elderly living in metros for shopping, filing tax, buying medicines etc as compared to their non metro counterparts (table 4.1c)

Table 4.1c: Distribution of Elderly by Need for Somebody to Accompany and City

Percent

Activity	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda Bad	Total
For filing tax returns	5.5	1.9	4.0	13.6	2.6	1.9	0.0	3.0	4.0	0.5	4.1
For household shopping	38.0	34.0	58.0	43.0	17.6	17.4	28.0	8.5	13.0	20.0	29.9
For buying medicines/other medical aid	46.0	53.8	61.3	46.7	22.2	34.5	25.5	49.2	8.5	55.0	41.5
For paying telephone, electricity or other bills	16.0	7.4	18.7	17.2	20.9	10.0	8.5	12.1	4.5	15.0	13.6
For any telephone exchange work	6.1	4.2	12.3	1.3	6.5	6.6	2.5	3.0	16.5	4.5	6.3
For cooking	26.6	19.2	41.7	19.5	26.5	23.7	19.0	24.1	39.0	12.5	25.5
For cleaning work	26.4	20.5	42.7	15.2	27.5	25.4	23.0	28.6	40.5	9.5	26.0
For mobility	25.8	51.6	17.7	22.5	10.8	16.4	22.5	7.0	31.5	4.5	22.1
Social occasion	0.9	1.3	0.0	0.6	1.6	2.6	1.0	0.5	0.0	9.0	1.4
Base(N)	1220	312	300	302	306	799	200	199	200	200	2019

Note: Total exceeds 100 due to multiple responses

4.2   FEELING OF INSECURITY

On being asked whether they feel insecure sometime or not, one fourth (24%) of the elderly responded in affirmative (Fig 4.2a)

The feeling of insecurity is highest among elderly of 80+ years (29%) and lowest among elderly of up 60-64 years (20%) (Table 4.2a)

Fig 4.2a: Percent Elderly Feeling Insecuriety

24%

76%

Yes ☐ No
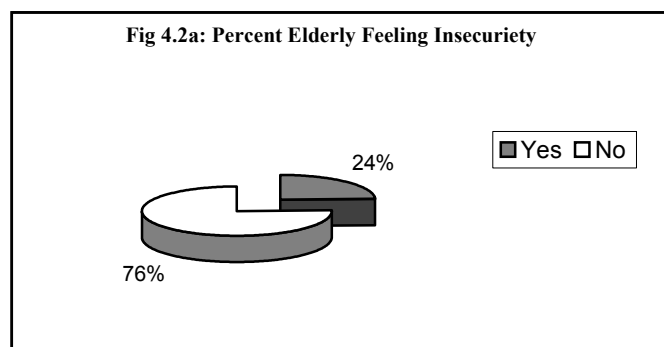
Table 4.2a: Distribution of Elderly by Feeling of Insecurity and Age

Percent

Whether feel insecurity	60 - 64 Years	65 - 69 Years	70 - 74 Years	75 - 79 Years	80+ years	Total
Yes	20.1	22.6	24.3	24.8	28.7	24.4
No	79.9	77.4	75.7	75.2	71.3	75.6
Base (N)	699	514	401	226	179	2019

Fig 4.2b: Percent Elderly by Feeling Insecure and SEC

Base=2019
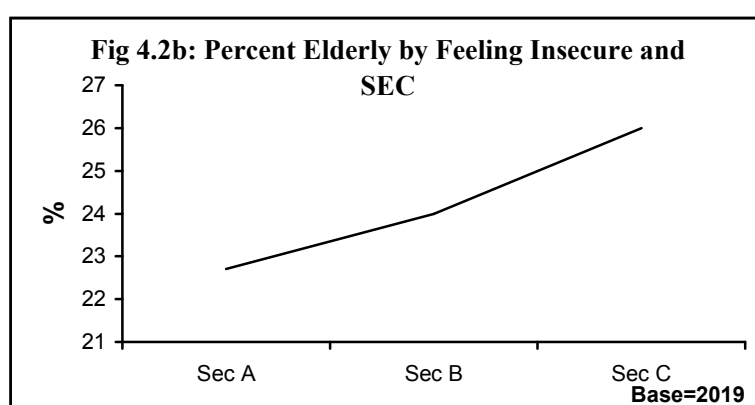
Feeling of insecurity has an inverse relation with SEC level, as proportion of elderly feeling insecure decreases with an increase in SEC levels. The feeling of insecurity is more among females (27%) than males (22%) (Tables 4.2b).

Table 4.2b: Distribution of Elderly by Feeling Insecure, SEC and Gender

Percent

Whether feel insecurity	SEC			Sex		Total
	Sec A	Sec B	Sec C	Male	Female	
Yes	22.7	24	26	22.2	26.5	24.4
No	77.3	76	74	77.8	73.5	75.6
Base (N)	577	712	730	1001	1018	2019

The feeling of insecurity is higher among elderly living in metros (28%) than those who live in non metros (20%). Across the cities covered, this varied from 5% in Ahmedabad to 41% in Chennai ((Table 4.2c).

Table 4.2c: Distribution of Elderly by Feeling Insecure and City

<div align="right">Percent</div>

Whether feel insecurity	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Yes	27.5	18.9	41.0	19.9	30.4	19.6	14.0	33.2	26.5	5.0	24.4
No	72.5	81.1	59.0	80.1	69.6	80.4	86.0	66.8	73.5	95.0	75.6
Base (N)	1220	312	300	302	306	799	200	199	200	200	2019

Elderly who feel insecure sometime were further asked about the reason for it. The most cited reason is "when they have some health problems" (31%) followed by "shortage of money" (24%), "living alone" (20%). Thus the feeling of insecurity pertains to physical and economic aspects (Table 4.2d).

Table 4.2d: Distribution of Elderly by Reason for Feeling Insecurity and City

<div align="right">Percent</div>

Reason for insecurity feeling	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Incidents like murder and loot are more on old age people	14.4	0.0	9.8	3.4	36.6	2.6	0.0	6.0	0.0	0.0	10.4
When living alone	22.7	6.8	36.6	28.3	10.8	12.7	32.1	4.5	13.2	10.0	19.5
When there is shortage of money	15.3	34.0	4.9	13.4	18.5	41.1	35.8	42.4	45.3	30.0	23.5
When having some health problem	30.0	56.1	47.7	17.0	0.0	32.0	3.6	43.6	41.7	0.0	30.9
When hearing about incidence of bomb blast, riots or natural disaster	16.2	0.0	4.8	3.4	50.0	4.5	3.6	0.0	0.0	60.0	12.2
When kids don't obey	15.9	0.0	10.6	3.4	41.0	9.4	25.1	12.0	0.0	0.0	13.6
Base (N)	**335**	**59**	**123**	**60**	**93**	**157**	**28**	**66**	**53**	**10**	**2019**

Note: Total exceeds 100 due to multiple response

Further, the feeling of insecurity is higher among the elderly who live alone without support of their children (63%) compared to those who live alone but visit their children (37%) (Table 4.2e).

Table 4.2e: Distribution of Elderly by Feeling Insecure and Living Status

<div align="right">Percent</div>

Living Status	Feel Insecure		
	Yes	No	N
Alone but visit my children	37.3	62.7	45
Live alone without support of children	62.7	37.3	66
Base (N)	51	60	111

Fig 4.2c and Table 4.2e help in understanding the relationship between the feeling of insecurity and source of income.

The feeling of insecurity is highest in case of elderly depending on house rent and lowest in case of pensioners (Table 4.2f).

Fig 4.2c: Percent feeling insecuriety by Income Source

Base=1051
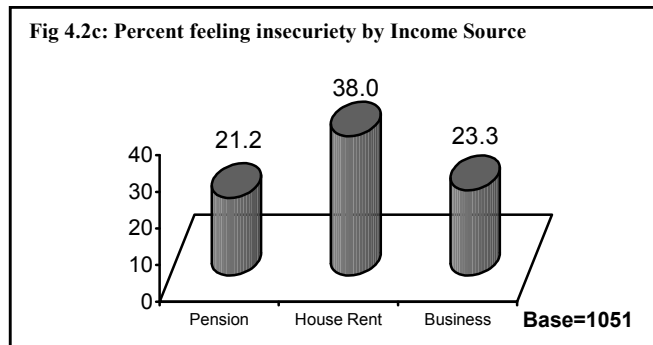
Table 4.2f: Distribution of Elderly by Feeling Insecure and Source of Income

Percent

Source of Income	Feel Insecure		
	Yes	**No**	**N**
Pension	21.2	78.8	579
House Rent	38.0	62.0	137
Business	23.3	76.7	335
Base (n)	**463**	**588**	**1051**

4.3   NEED/DESIRE/REQUIREMENT

When asked about the needs or desire of elderly, one third (34%) of the elderly mentioned about preference or priority to be given in availing services/facilities provided by the Government in terms of being served without waiting time such as health, transport etc. Further one fifth (19%) of them mentioned about their desire to live with their children and other one fifth (18%) mentioned about free medical aids. Other expectations include "love from their children" (16%), "good health" (15%), "protection from anti-social elements" (4%) etc (Table 4.3a).

Table 4.3a: Distribution of Elderly by Needs/Desires/Requirements and City

Percent

Needs/Desires	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Want a good health	10.5	8.3	20.3	7.3	6.2	22.8	27.5	42.7	10.0	11.0	15.4
Free treatment including medicine	24.0	29.3	15.3	19.5	30.7	9.8	7.0	13.1	2.0	17.0	18.2
Children should live with us	14.7	12.1	24.3	7.9	14.3	25.5	32.5	44.2	10.0	15.5	18.6
Love from children	19.6	24.8	19.7	19.4	11.1	30.7	25.5	30.6	51.5	14.5	16.3
Protection from anti-social elements	7.0	4.0	3.0	0	0	4.0	0	3.0	1.0	0.0	3.7
Preference in facilities (medical, transport) provided by Govt. in terms of being served without waiting time	34.5	37.6	35.6	26.8	36.9	32.6	34.5	55.8	12.0	28.0	33.6
Old age people should not be side lined/ignored	0.1	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
Elderly should be respected	9.3	5.1	26.3	1.0	3.4	6.9	7.5	5.0	2.0	13.0	2.3
Base (N)	**1220**	**312**	**300**	**302**	**306**	**799**	**200**	**199**	**200**	**200**	**2019**

Note: Total exceeds 100 due to multiple response

30

4.4   SOCIAL PROBLEMS

Elderly were asked about any social problems they are facing in their day to day life. About two fifth (44%) of the elderly did not respond but others (57%) mentioned one or other social problems they are facing including; "neglect by relatives" (22%), "not paying attention by their near and dear ones" (10%), "decline in humanism" (10%), "young generation don't remember their culture" (8%), "children don't like to live with elderly people they want nuclear family" (6%) etc (Table 4.4a).

Table 4.4a: Distribution of Elderly by Social Problems Faced and City

Percent

Social problem	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda Bad	Total
Children don't like to live with elderly they want nuclear family	9.9	5.4	29.3	5.3	0.0	1.1	1.5	0.5	1.0	1.5	6.4
Nobody pays attention	13.1	6.9	16.7	5.2	23.2	5.5	10.0	6.0	5.0	0.5	9.8
Relatives don't like aged people in any social function	25.8	51.6	17.7	22.5	10.8	16.4	22.5	7.0	31.5	4.5	22.1
It becomes problematic to live in society	3.9	12.2	1.7	1.7	1.0	3.1	11.0	0.0	0.5	0.5	3.3
People have no time for others	1.0	2.1	1.6	0.0	0.0	2.4	9.0	0.5	0.0	0.0	1.2
Humanity declined	12.0	5.9	30.1	9.2	0.0	13.1	17.5	7.0	26.5	2.5	9.5
Young generation don't remember their culture	8.2	12.8	3.8	2.6	13.8	8.2	6.0	7.0	11.0	9.0	8.0
People don't have time to take care of old people	4.1	6.4	1.9	1.3	6.9	4.1	3.0	3.5	5.5	4.5	4.0
No response	34.8	38.7	9.0	59.9	31.0	57.6	23.5	75.4	56.5	75.0	43.8
Base (N)	**1220**	**312**	**300**	**302**	**306**	**799**	**200**	**199**	**200**	**200**	**2019**

Note: Total exceeds 100 due to multiple response

4.5   CULTURAL CHANGES

Slightly more than half (51%) of the elderly agree that there is a change in our culture while others disagree. Higher proportion elderly living in non metros (59%) agreed to the statement that cultural change is happening than elderly living in metros (46%) (Table 4.5a)

Table 4.5a: Distribution of Elderly by Perception About Cultural Change

Percent

Is there cultural change	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Yes	45.6	35.3	69.3	41.7	36.6	58.9	52.0	97.0	19.5	67.5	50.9
No	54.4	64.7	30.7	58.3	63.4	41.1	48.0	3.0	80.5	32.5	49.1
Base (N)	1220	312	300	302	306	799	200	199	200	200	2019

The elderly who feel that there is a cultural change taking place were further asked about its influence on the society. They mentioned few good and bad influences such as technology boom, fall in standards of discipline, preference for nuclear family, decline in

respect to elders and independence of women/girls are the major aspects influenced by cultural changes reported by the elderly.

Table 4.5b: Distribution of Elderly by Influence of Cultural Change and City

Percent

Influence	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Technology boom	28.9	26.8	27.6	65.8	-4.8	31.8	37.1	37.1	76.7	3.5	19.8
Standard of discipline has come down	22.0	7.3	36.6	27.0	2.7	16.0	6.8	19.0	2.6	23.6	19.3
New generation prefer nuclear family	12.6	10.0	15.0	4.8	19.7	11.4	10.6	10.4	12.9	13.4	12.4
Respect to elders gone down	9.5	5.4	11.6	0.0	20.5	13.4	4.8	9.3	2.6	29.5	11.2
Women/girls are becoming more independent	7.5	23.4	1.0	0.8	9.9	14.9	19.4	13.9	2.6	17.5	11.2
Girls are wearing small clothes	7.1	5.4	0.5	1.6	26.9	2.7	3.0	4.1	0.0	1.4	6.3
No family support	0.0	0.0	0.0	0.0	0.0	0.4	1.9	0.0	0.0	0.0	5.9
Life has become fast	8.4	17.2	6.2	0.0	12.5	8.4	13.5	5.7	2.6	10.4	5.0
New generation has many new livelihood options	0.2	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0	3.4
New generation is doing good	0.2	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0	3.4
Traffics so much that we find difficult to go out	0.9	0.0	0.0	0.0	4.5	0.2	0.0	0.0	0.0	0.7	1.4
Westernization in the dressing sense of new generation	0.9	0.0	0.5	0.0	3.6	0.0	0.0	0.0	0.0	0.0	0.6
People forgot God	1.8	4.5	1.0	0.0	2.7	0.8	2.9	0.5	0.0	0.0	0.1
Base (N)	**556**	**110**	**208**	**126**	**112**	**471**	**104**	**193**	**39**	**135**	**1028**

Note: Total exceeds 100 due to multiple responses

4.6   EMOTIONAL STATUS

As regards the feeling of emotionally down sometimes is concerned, it is very encouraging to note that as high as 70% of the elderly do not feel emotionally down while 30% feel so some times (Table 4.6a).

Feeling emotionally down has inverse relation with SEC. Proportion of elderly people feeling emotionally down

Fig 4.6a: Percent Elderly feeling inmotionally down by SEC

Base=2019

decreases with an increase in SEC level. The feeling of emotionally down is slightly higher among females (32%) compared to their male (28%) counterparts (Table 4.6a).
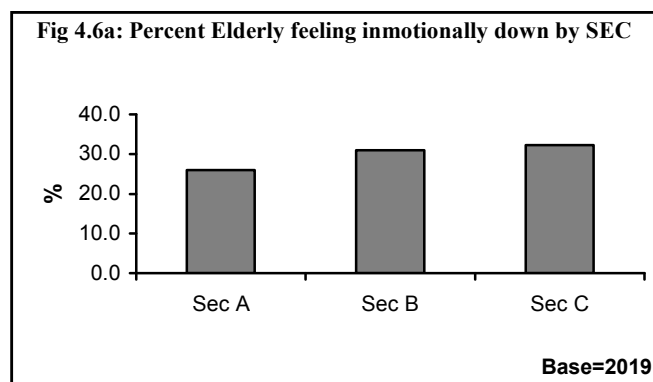
Table 4.6a: Distribution of Elderly by Feeling Emotionally Down, SEC and Gender

Percent

Whether feel emotionally down	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Yes	26	31	32.3	28.4	31.7	30.1
No	74	69	67.7	71.6	68.3	69.9
Base (N)	577	712	730	1001	1018	2019

On being asked about the reason for feeling emotionally down they mentioned the following reasons like, "due to money crisis (43%)", "children are not doing as per our sayings (8%)", "when children are not taking care (21%)", "No respect from society (18%)", "when remembering old days (7%)", "when children are in trouble and we cannot help them because of age factor (5%)", "while remembering spouse (2%)" and etc (Table 4.6b).

Table 4.6b Distribution of Elderly by Reason for Feeling Emotionally Down

Percent

Reason	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
When children not taking care	20.2	22.5	19.4	22.9	18.8	20.8
Due to money crisis	40	43.7	43.6	43.2	42.2	42.8
Children are not doing as elder says	12	5.3	8.3	8.3	8.9	8.1
When children are in trouble and we cannot help them because of age factor	4.7	4.6	5.9	4.4	5.9	5.3
No respect from society	13.5	18.8	19.4	19.9	15.6	17.5
While remembering spouse	4.7	2.4	0.4	3.3	1.2	2.3
When remembering old days	5.4	7.4	6.6	6.2	7.4	6.8
Base (N)	577	712	730	1001	1018	2019

Table 4.6c reveals that the feeling of emotionally down is slightly higher among elderly living in metros (33%) compared to elderly living in non metros (30%) (Table 4.6c).

Table 4.6c: Distribution of Elderly by Feeling Emotionally Down and City

<div align="right">Percent</div>

Whether feel emotionally down	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Luck now	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Yes	32.8	10.6	54.3	30.5	36.6	25.9	43.0	36.2	13.0	11.5	30.1
No	67.2	89.4	45.7	69.5	63.4	74.1	57.0	63.8	87.0	88.5	69.9
Base (N)	1220	312	300	302	306	799	200	199	200	200	2019

Analysis presented in Table 4.6d indicates that higher proportion of elderly who live alone without support of their children feel emotionally down (67%) than those who live alone and visited by their children (33%). Higher proportion of elderly who belong to SEC C (76%) and live alone without support of their children, feel emotionally down compared to their counterparts (Table 4.6d).

Table 4.6d: Distribution of Elderly by Feeling Emotionally Down and Living Alone, SEC and Gender

<div align="right">Percent</div>

Living status	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Alone but visit my children	44.4	40	23.8	33.3	33.3	33.3
Live alone without support of children	55.6	60	76.2	66.7	66.7	66.7
Base (N)	**30**	**35**	**46**	**49**	**62**	**111**

4.7 ELDERLY ISSUES THAT NEED INTERVENTION

The major issues elders want intervention include, social protection (35%), free medical checkups (27%), love and respect from younger ones (23%), free public transportation (11%) and more club/old age homes (8%) (Table 4.7a).

Elderly of 80+ insisted more for intervention on the issue of "social protection" and "love of younger ones" (Table 4.7a).

Table 4.7a: Distribution of Elderly by Issues that Need Intervention and Age

<div align="right">Percent</div>

Issue	60 - 64 Years	65 - 69 Years	70 - 74 Years	75 - 79 Years	80 +years	Total
Social protection	34.0	39.1	35.3	31.2	42.5	35.1
Free medical check/aid	33.2	26.2	27.2	25.3	16.0	26.5
Love and respect from younger ones	25.0	18.7	20.3	24.9	24.8	23.4
No ticket in bus and train	9.1	10.8	9.8	11.5	13.9	10.9
More club/old age home	10.5	7.9	6.3	6.4	3.4	7.6
Base (N)	699	514	401	226	179	2019

Note: Total exceeds 100 due to multiple responses

The elderly living in metro cities want more emphasis to the intervention on the issues such as "Free medical checkups" and "free transportation through public transport" while intervention for "love and respect from younger ones" is more expected by the elderly living in non metro cities (Table 4.7b)

Table 4.7b: Distribution of Elderly by Issues that Need Intervention and City

Percent

Issue	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Social protection	37.8	37.5	49.4	57.4	16.3	37.0	48.5	51.2	27.0	22.0	35.1
Free medical check/aid	29.5	42.4	21.5	45.9	18.6	23.5	31.5	19.1	24.0	39.5	26.5
Love and respect from younger ones	19.9	22.2	15.3	10.6	31.6	29.2	22.0	23.0	36.5	35.5	23.4
More club/old age home	8.0	12.8	3.3	5.7	11.1	7.1	7.5	16.6	0.5	4.0	7.6
No ticket in bus and train	16.3	10.4	29.8	3.4	21.7	4.8	7.5	4.0	11.5	6.0	10.9
Base (N)	1220	312	300	302	306	799	200	199	200	200	2019

Note: Total exceeds 100 due to multiple responses

Chapter-5
CONCEPT OF SENIOR CITIZEN HOME/CLUB/ASSOCIATION

This chapter provides the perceptions of elderly to the concept of bringing senior citizens of more or less similar background together. This chapter further talks about elderly expectations from such concepts, willingness to join and pay etc.

5.1   THE CONCEPT

During interaction, elderly were asked about their perceptions on bringing senior citizens of more or less similar background together. They were briefly told about the objective of the three different concepts viz, senior citizen's club, senior citizen's association and senior citizen's home. After that they were further asked about their preference to the concept followed by their willingness to join such concept, facilities and activities these concepts should have and finally about their willingness regarding financial commitments for such concepts.

5.2   PERCEPTIONS ON THE CONCEPT

Elderly were asked about their perceptions about the concept of senior citizen's home, senior citizen's club and senior citizen's association. It is very interesting to note that most of the elderly (93%) find these concepts either good (64%) or excellent (29%) (Table 5.2a).

When further asked about the practicality of the concept, about two third (65%) of the elderly found the concept viable while 15% felt the other way (Table 5.2a).

Table 5.2a: Distribution of Elderly by Perception about Concept, its Practicality and City

Percent

	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Perception about the concept											
Excellent	21.0	23.7	20.0	16.2	23.9	41.3	47.0	41.2	45.5	31.5	29.0
Good	70.0	67.9	80.0	72.2	60.1	54.1	42.0	58.3	52.0	64.0	63.7
Poor	7.7	8.3	0.0	6.6	15.7	3.8	8.0	0.5	2.0	4.5	6.1
None/No response	1.3	0.0	0.0	5.0	0.3	0.9	3.0	0.0	0.5	0.0	1.1
Practicality of the concept											
Viable	65.1	69.6	78.7	63.9	48.4	65.5	53.0	73.9	50.5	84.5	65.2
Non viable	14.8	11.5	19.7	7.3	20.6	15.4	2.5	6.5	46.0	6.5	15
Can't say	16.3	7.4	0.7	26.5	30.7	18.6	43.0	19.6	3.0	9.0	17.2
None/No response	3.9	11.5	1.0	2.3	0.3	0.5	1.5	0.0	0.5	0.0	2.5
Base (N)	**1220**	**312**	**300**	**302**	**306**	**799**	**200**	**199**	**200**	**200**	**2019**

The perception of viability of the concepts is more among elderly from SEC A and males (Table 5.2b).

Table 5.2b: Distribution of Elderly by Perception about Concept, its Practicality, SEC and Gender

Percent

	SEC			Sex		Total
	SEC A	SEC B	SEC C	Male	Female	
Perception about the concept						
Excellent	34.0	30.5	23.7	32.5	25.6	29.0
Good	58.1	62.9	68.9	60.7	66.6	63.7
Poor	6.2	5.6	6.6	6.1	6.2	6.1
No response	1.7	1	0.8	0.7	1.6	1.1
Practicality of the concept						
Viable	69.0	61.7	65.8	67.3	63.2	65.2
Non viable	13.2	15.9	15.6	15.3	14.7	15.0
Can't say	15.3	18.0	18.1	15.4	19.1	17.2
No response	2.6	4.5	0.5	2.0	3.0	2.5
Base (N)	577	712	730	1001	1018	2019

Rating of the concept as excellent and viable is more common among elderly with the highest income range of Rs.15001 (table 5.2c).

Table 5.2c: Distribution of Elderly by Perception about Concept, its Practicality and Monthly Household Income

Percent

	Up to 5000	5001 – 10000	10001 - 15000	15001 & above	Total
Perception about the concept					
Excellent	21.7	34.3	33.5	35.8	29.0
Good	69.7	59.5	57.4	60.0	63.7
Poor	7.6	5.2	7.0	3.2	6.1
No response	1.0	1.0	2.2	1.1	1.1
Practicality of the concept					
Viable	62.4	67.0	66.5	73.2	65.2
Non viable	15.6	15.9	15.2	10.5	15.0
Can't say	19.8	14.6	13.5	14.7	17.2
No response	2.2	2.5	4.8	1.6	2.5
Base (N)	860	691	230	190	1971

5.3   WILLINGNESS TO JOIN THE CONCEPT

Slightly more than two-fifths (42%) of the elderly are willing to join any of the concepts (Fig 5.3a).

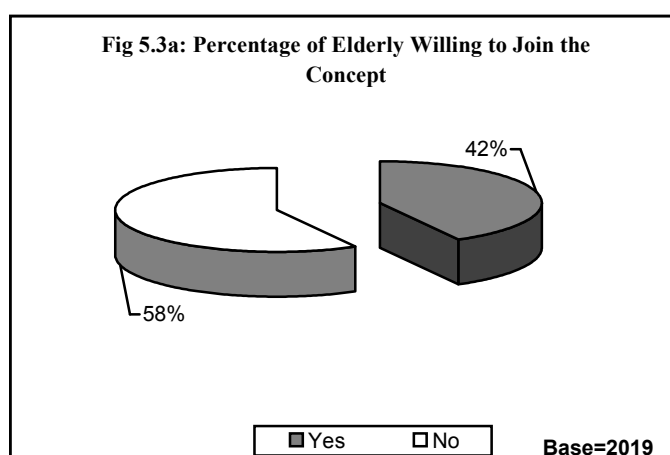The willingness to join any of the concepts is more among the young elderly (Table 5.3a).

Fig 5.3a: Percentage of Elderly Willing to Join the Concept

42%

58%

Yes   No   **Base=2019**

Table 5.3a: Distribution of Elderly by Willingness to Join the Concept and Age

Percent

Willingness to join	60 - 64 Years	65 - 69 Years	70 - 74 Years	75 - 79 Years	80 years & above	Total
Yes	47.2	42.2	41.9	33.0	31.3	41.9
No	52.8	57.8	58.1	67.0	68.7	58.1
Base (N)	699	514	401	226	179	2019

Elderly living in non metros (48%) are more willing to join the concepts compared to their metro counterparts (38%) (Table 5.3b).

The willingness to join the concept is more pronounced in Vijayawada (59%) followed by Ahmedabad (54%), Mumbai (54%), Delhi (53%) and Lucknow (53%) (Table 5.3b).

It is very interesting to note that in spite of perceiving the concept good (80%) and excellent (20%) (Table 5.2a) only 15% of the elderly living in Chennai expressed willingness to join the concept (Table 5.3b).

Table 5.3b: Distribution of Elderly by Willingness to Join the Concept and City

Percent

Willingness to join	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Yes	37.6	53.2	15.0	27.5	53.9	48.3	53.0	59.3	27.0	54.0	41.9
No	62.4	46.8	85.0	72.5	46.1	51.7	47.0	40.7	73.0	46.0	58.1
Base (N)	1220	312	300	302	306	799	200	199	200	200	2019

Table 5.3c reveals that about 44% of the respondent's spouses are no more and other 19% of the spouses of elderly contacted are willing to join the concept.

Table 5.3c: Distribution of Elderly Spouse by Willingness to Join the Concept and City

Percent

Particular	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Spouse Expired	39.2	39.7	43.0	38.1	35.9	51.2	45.0	52.8	59.0	48.0	43.9
Yes	16.6	25.6	6.0	9.6	24.5	21.5	22.5	25.1	12.5	26.0	18.5
No	36.5	28.8	41.0	40.7	35.6	21.5	29.0	19.1	18.0	20.0	30.6
No response	7.8	5.8	10.0	11.6	3.9	5.8	3.5	3.0	10.5	6.0	7.0
Base (N)	1220	312	300	302	306	799	200	199	200	200	2019

Willingness to join the concept has a direct relation with SEC, as expected, as. this is more among the elderly from SEC A and males (46%) (Table 5.3d).

Table 5.3d: Distribution of Elderly by Willingness to Join the Concept, SEC and Gender

Percent

Willingness to Join	SEC A	SEC B	SEC C	Male	Female	Total
Yes	45.9	40	40.4	45.5	38.3	41.9
No	54.1	60	59.6	54.5	61.7	58.1
Base (N)	577	712	730	1001	1018	2019

Analysis of the data on willingness to join the concepts by source of income reveals higher willingness among the elderly pensioners compared to those who depend on house rent or business (Table 5.3e).

Fig 5.3b: Elderly of different income sources by Willingness to Join the Concepts

Base=1051
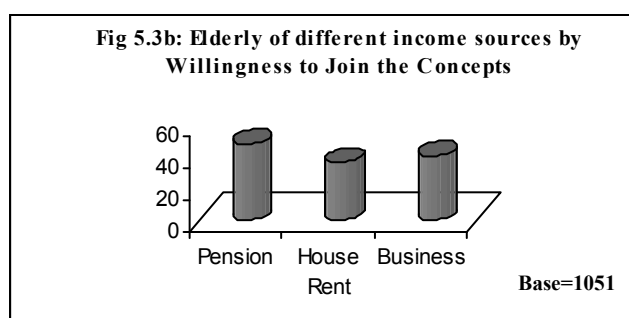
Table 5.3e: Distribution of Elderly by Willingness to Join the Concept and Income Sources

Percent

Source of income	Willingness		
	Yes	**No**	**N**
Pension	48.01	51.99	579
House Rent	35.77	64.23	137
Business	40.60	59.40	335
Base (N)	**463**	**588**	**1051**

Table 5.3f clearly reveals that the willingness to join the concept has a direct relation with household income, thus elderly of higher income group are more willing to join the concepts.

Table 5.3f: Distribution of Elderly by Willingness to Join the Concept and Household Income

Percent

Willingness to join	Up to 5000	5001 - 10000	10001 - 15000	15001 & above	Total
Yes	39.5	42	39.1	57.4	41.9
No	60.5	58	60.9	42.6	58.1
Base (N)	860	691	230	190	1971

Fig 5.3c: Percentage of Elderly Willing to join concepts by SEC and Gender

Base=2019

Analysis of the data on willingness to join the concepts by level of education and SEC is presented in Table 5.3g. Education and SEC have a poitive relationship with the willingness to join any of the concepts (Table 5.3g).

Table 5.3g: Distribution of Elderly by Willingness to Join the Concept, SEC, Gender and Education

Percent

Level of education	SEC A	SEC B	SEC C	Male	Female	Total
Illiterate	6.0	11.9	16.9	4.0	21.0	11.8
Primary	13.6	18.2	25.1	13.6	25.6	19.2
Middle	17.4	23.5	24.4	20.2	23.8	21.9
Secondary	15.1	24.2	21.4	22.2	18.2	20.4
Higher Secondary	11.3	13.7	8.5	16.5	4.9	11.1
Graduate	27.2	6.3	2.7	17.4	4.9	11.6
Professional /Post graduate and above	9.1	2.1	0.7	6.2	1.0	3.8
DK/CS	0.4	0.0	0.3	0.0	0.5	0.2
Base (N)	265	285	295	455	390	845

5.4 PREFERENCE TO THE CONCEPT

Elderly who are willing to join the concept were further asked about their preference to the concepts**.** Senior citizen's club has slightly higher preference (17 %) followed by senior citizen's association (14%) and senior citizen's home (11%).The preference to the concept does not differ much by age (Table 5.4a)

Table 5.4a: Distribution of Elderly by Preference to Concepts and Age

Percent

Concept	60 - 64 Years	65 - 69 Years	70 - 74 Years	75 - 79 Years	80 years & above	Total
Senior Citizen's Club	18.8	16.7	16.5	14.6	12.9	16.8
Senior Citizen's Association	16.0	15.7	12.5	9.3	10.0	14.0
Senior Citizen's Home	11.8	9.7	12.7	9.3	8.4	10.9
None of the Concept	52.9	57.8	58.1	66.8	68.7	58.1
Base (N)	329	217	168	75	56	2019

Senior citizen's club is the most preferred concept among elderly of metros (17%) while, senior citizen's association is preferred most in non metros (18%). Further, senior citizen club is preferred most in Mumbai (36%) followed by Ahmedabad (28%). Senior citizen's association is highly preferred in Bhubaneshwar (17%) followed by Kolkata (12%) and Chennai (7%). Although senior citizen's home has low levels of preference, it is highly preferred by the elderly of Vijayawada (23%) (Table 5.4b).

Table 5.4b: Distribution of Elderly by Preference to the Concept and City

Percent

Concept	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Senior citizen's Club	16.6	18.2	4.3	7.6	36.0	17.0	17.5	16.6	6.0	28.0	16.8
Senior citizen's associations	11.1	19.2	6.7	12.3	5.9	18.4	19.5	19.6	16.5	18.0	14.0
Senior citizen's home	9.9	15.7	4.0	7.6	12.1	12.4	16.0	23.1	2.5	8.0	10.9
None of the concept	62.4	46.8	85.0	72.5	46.1	51.7	47.0	40.7	73.0	46.0	58.1
Base (N)	1220	312	300	302	306	799	200	199	200	200	2019

Preference for senior citizen's club is more among the elderly of SEC A and males, while that for senior citizen's association is more among the elderly of SEC B. On the other hand, preference for senior citizen home is more among the elderly of SEC C and females (Table 5.4c).

Table 5.4c: Distribution of Elderly by Preference to the Concept, SEC and Gender

Percent

Concept	SEC A	SEC B	SEC C	Male	Female	Total
Senior citizen's club	21.0	14.2	16.0	19.3	14.3	16.8
Senior citizen's associations	15.4	14.5	12.3	15.6	12.4	14.0
Senior citizen's home	9.2	11.4	11.8	10.4	11.4	10.9
None of the concept	54.1	60.0	59.6	54.5	61.7	58.1
Base (N)	577	712	730	1001	1018	2019

The elderly (41 Nos.) who are living alone with or without support from their children showed preference to the concepts and the most preferred concept is senior citizen's home (39%) followed by senior citizen's association (37%).

Further, senior citizen's home and senior citizen's association are equally preferred among the elderly living alone without support of their children (Table 5.4d).

Table 5.4d: Distribution of Elderly by Preference to the Concept and Living Status

Percent

Concept	Alone but visit my children	Live alone without support of children	Total
Senior citizen's club	35.3	16.7	24.4
Senior citizen's associations	29.4	41.7	36.6
Senior citizen's home	35.3	41.7	39.0
Base (N)	44	67	111

The cross-sectional analysis of feeling of insecurity and preference to the concept presented in table 5.4e clearly reveals that about two fifth (38%) of the elderly feeling

insecure prefer senior citizen's club followed by senior citizen's associations (33%). Further, senior citizen's club (46%) is more preferred in non-metros while senior citizen's association is preferred in metros (44%) (Table 5.4e).

Table 5.4e: Distribution of Elderly by Preference to the Concept by Feeling Insecure

Percent

Concept	Feeling Insecure		
	Metro	**Non metro**	**Total**
Senior citizen's club	25.3	46.1	38.0
Senior citizen's associations	44.0	24.2	32.9
Senior citizen's home	27.5	29.7	29.2
None of the concepts	3.3	0.0	0.0
Base (N)	91	128	219

Preference for any of the three concepts is the highest among the elderly with the highest household income with senior citizen's club being the most preferred concept followed by senior citizen's association and senior citizen's home (Table 5.4f).

Table 5.4f: Distribution of Elderly by Preference to the Concept and Household Income

Percent

Concept	Up to 5000	5001 - 10000	10001 - 15000	15001 & above	Total
Senior citizen's club	14.5	17.1	18.3	24.2	16.9
Senior citizen's associations	13.0	14.6	13.5	16.8	14.0
Senior citizen's home	11.9	10.3	7.0	15.3	10.9
None of the concept	60.5	58.0	60.9	42.6	57.9
Base (N)	860	691	230	190	1971

Table 5.4g reveals that preference for any of the concepts is highest among the pensioners followed by elderly who depend on house rent and business with the lowest among those who depend on remittances from children. Senior citizen's club is the most preferred concept among businessmen (12%) followed by elderly who get remittance from children (11%). Further, senior citizen's association is preferred most by the pensioners (14%) and elderly who get remittance from children (11%). Senior citizen's home is mostly preferred by elderly having earning from house rent (11%).

Table 5.4g: Distribution of Elderly by Preference to the Concept and Source of Income

Percent

Concept	Remittance from children	Business	House rent	Pension	Total
Senior citizen's club	10.8	12.2	10.2	9.9	12.7
Senior citizen's association	11.0	8.6	10.3	13.5	13.3
Senior citizen's home	7.3	4.8	11.1	8.9	9.0
None of the concept	71.0	74.3	68.4	67.7	64.9
Base (N)	646	162	335	1252	2019

The reasons for preference of the concepts mentioned are listed below :
- Get rid of loneliness (64%)
- Security (35%)
- Help in case of emergency (32%)
- Get moral support (12%)

5.5   EXPECTED ACTIVITIES AND FACILITIES

Elderly who are willing to join the concepts were further asked about their expectation from these concepts in terms of the activities and facilities. The expectations cited are categorized separately for all the three concepts.

Senior citizen's club

The activities and facilities mentioned by the elderly for senior citizen's club are mostly those, which could engage them during their leisure time and help them to remain healthy. The activities include, "Yoga and meditation", "indoor sports like cards, chess, table tennis, carom", "library with books and CDs", "religious activities and Bhajan mandali", "medical stores/chemist shop" etc (Table 5.5a).

Elderly of SEC A prefer activities related to recreation and they insisted more on basic facilities such as healthy and hygienic environment, safe drinking water, better sanitation facility. Religious activities and facilities such as TV, telephone, health camps are preferred by the elderly of SEC C (Table 5.5a).

Similarly females prefer religious activities and basic facilities and better sanitation while males insisted more on activities such as yoga and meditation, indoor sports etc (Table 5.5a).

Table 5.5a: Distribution of Elderly by Expected Activities and Facilities Senior Citizen's Club, SEC and Gender

Percent

Activities and facilities	Socio-economic class			Gender		Total
	SEC A	SEC B	SEC C	Male	Female	
Yoga and meditation and space for this activity	22.5	15.2	18.8	19.5	17.8	18.5
Indoor sports like cards, chess, table tennis, carom board etc.	13.5	13	20.8	16.1	15.8	15.9
Library with books and CDs	12.1	13.1	17.0	17.9	10.7	13.9
Religious activities and Bhajan mandali	12.0	12.7	15.0	11.1	15.8	13.0
Medical stores/chemist shop	10.8	13.1	13.5	13.2	11.9	12.5
Recreation activities like organizing programmes on dance, drama etc.	12.2	9.2	8.1	11.6	7.9	9.6
Canteen	8.3	9.6	9.9	10.1	8.9	9.2
Safe drinking water and better sanitation facility	9.1	7.1	9.7	8.0	9.3	8.6
Should organize health checkup camps	6.5	9.2	5.2	6.5	7.7	6.7
Healthy and hygienic environment	8.6	7.6	4.6	6.7	8.0	6.6
Should organize health checkup camps	4.5	4.5	4.9	4.5	4.8	4.6
Programs on debate, essay writing, ghazal, bhajan, poem etc.	3.3	2.5	3.2	3.2	2.9	2.8
Help to get employment	3.9	4.5	4.5	4.4	4.2	4.3
Should serve the society	2.7	3.3	2.2	3.4	2.4	2.5
Garden	3.6	3.5	3.6	3.6	3.5	3.5
TV, Telephone	2.5	2.3	4.1	2.8	3.2	3.0
Base (N)	265	285	295	455	390	845

Note: Total exceeds 100 due to multiple response

Senior citizen's association

The activities and facilities mentioned by the elderly in case of senior citizen's association are mostly related to the basic rights for a graceful life such as: "solving of problems related to social disregard", legal advice", "change the society", "intervene for loss of morality and culture", "counselling for the depressed elderly", "provide protection from unsocial elements", "help elderly on issues of rights" like love and care from family, being "respected for their experience in life" etc (Table 5.5b).

Table 5.5b: Distribution of Elderly by Expected Activities and Facilities Senior Citizen's Association, SEC and Gender

Percent

Activities and facilities	Socio-economic class			Gender		Total
	SEC A	SEC B	SEC C	Male	Female	
Should help elderly on issue of rights like love and care from family, being respected for their experience	34	21.9	46	35.5	33.5	33.5
Counselling for the depressed elderly	22	25.0	24.5	21.5	19.5	28.0
Provide protection from unsocial elements	10.5	14.0	19.5	10.5	13	11.5
Should organize entertainment programs	12.2	9.9	8.1	11.6	7.9	9.6
Should try to change the society, should intervene for loss of morality and culture	8.1	9.5	14.1	14.4	16.8	6.5
Should give legal advice	7.9	9.5	13.8	14.4	16.5	6.4
Problems related to social disregard should be solved	5.7	6.3	9.6	9.2	10.3	5.2
Should serve the society	2.7	3.3	2.2	3.4	2.4	2.5
Base (N)	265	285	295	455	390	845

Senior citizen's home

The activities and facilities mentioned by the elderly in case of senior citizen's home are mostly related to the basic needs for leading a healthy life such as: "Sensitive and caring staff including nurse and doctors", "support financial, emotional and physical", "Clean, spacious and well ventilated rooms", "Nutritious food", "Medical facility/tie-up with hospital", "Television, radio, newspapers and magazines", "Fans", "Healthy and hygienic environment" etc (Table 5.5c).

Table 5.5c: Distribution of Elderly by Expected Activities and Facilities Senior Citizen Association, SEC and Gender

Percent

Activities and facilities	Socio-economic class			Gender		Total
	SEC A	SEC B	SEC C	Male	Female	
Sensitive and caring staffs including nurse and doctors	39.3	32.6	50	40.1	41.6	40.5
Should give all facilities that are required by the old people	36.0	32.6	43.8	37.0	38.8	36.8
Indoor games	13.5	13	20.8	16.1	15.8	15.9
Clean, spacious and well-ventilated rooms	15.8	13.7	17.0	15.0	16.2	15.5
Nutritious food	15.8	13.7	17.0	15.0	16.2	15.5
Library	12.1	13.1	17.0	17.9	10.7	13.9
Spiritual programs	12.0	12.7	15.0	11.1	15.8	13.0
Should give support financial, emotional and physical	12.7	13.4	8.8	17.0	13.7	12.9
Medical facility/tie up with hospital	11.2	10.8	15.6	12.7	12.7	12.5
Sanitation facility	12.9	9.8	14.6	12	12.9	12.3
Healthy and hygienic environment	12.9	9.8	14.6	12	12.9	12.3
Television, radio, newspapers and magazine, fans	13.2	20.4	6.6	6.5	6.1	11.5
Musical and other entertainment programs	12.2	9.2	8.1	11.6	7.9	9.6
Should organize shopping trips, visit to temples/mosques/ gurdwaras	3.8	2.7	4.9	4	3.6	3.7
Base (N)	265	285	295	455	390	845

Note: Total exceeds 100 due to multiple response

5.6 FINANCIAL COMMITMENT

Senior citizen's club

About one third (32%) of the elderly reported that the ideal monthly charges for the senior citizen's club could be up to Rs. 101 while 30% reported it to be Rs.101-500 and one fourth (25%) reported it to be more than Rs.1001 (Table 5.5a).

Table 5.6a: Distribution of Elderly by Monthly Financial Commitment and Age

Percent

Monthly contribution (Rs)	60 - 64 Years	65 - 69 Years	70 - 74 Years	75 - 79 Years	80 years and above	Total
< 101	33.1	29.7	35.1	18.9	41.2	31.7
101 - 501	29.2	29.8	34.6	29.2	21.4	30.1
501 - 1001	11.9	16.1	11.9	13.3	12.5	13.1
1001<	25.8	24.4	18.4	38.6	24.9	25.1
Base (N)	330	217	168	75	56	846
Mean (in Rs.)	789	767	610	854	675	747
SD	1198.3	1253	1041	1251.2	1213	1191.2

On an average, the elderly who are willing to join any of the concepts are willing to spend Rs.747 per month towards the senior citizen's club. Elderly living in metros (Rs.1079) are willing to spend higher amount (around eight times) than non metros (Rs.127). The average monthly financial commitment across the cities ranges from Rs.73 (Ahmedabad) to Rs.2286 (Chennai) (Table 5.6b).

Table 5.6b: Distribution of Elderly by Monthly Financial Commitment and City

Percent

Amount (Rs)	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
< 101	28.6	31.3	11.3	25.4	32.1	46.9	20.8	49.1	11.1	88.0	31.7
101 - 501	41.4	44.0	55.4	15.6	47.9	19.4	26.4	21.2	18.5	11.1	30.1
501 - 1001	17.9	15.6	33.3	15.6	17.1	16.3	28.3	2.5	53.7	0.9	13.1
1001<	12.2	9.0	0.0	43.3	3.0	17.4	24.5	27.1	16.7	0.0	25.1
Base (N)	459	166	45	83	165	386	106	118	54	108	846
Mean (in Rs.)	1078.8	377.29	2285.7	577.58	377.77	126.75	282.86	111.75	401.32	73.45	747
SD	1356.2	556.3	1518.9	908.56	345.75	211.26	405.91	146.33	481.64	73.13	1191.2

Table 5.6c reveals that elderly from SEC B are willing to spend Rs.882, which is highest in SEC. Further, males (Rs. 775) are willing to spend more compared to their female counterparts (Rs. 717).

Table 5.6c: Distribution of Elderly by Monthly Financial Commitment, SEC and Gender

Percent

Monthly Amount (in Rs)	Sec A	Sec B	Sec C	Male	Female	Total
< 101	37.4	39.6	42.0	36.3	43.8	31.7
101 – 501	26.3	19.6	23.7	26.6	19.2	30.1
501 – 1001	13.3	15.7	10.4	12.1	14.4	13.1
1001<	23.0	24.9	23.8	25.1	22.6	25.1
Base (N)	265	285	295	455	390	846
Mean (in Rs.)	719.8	882.44	638.74	775.03	716.9	747
SD	1201.3	1317.19	1036.51	1234	1144.15	1191.2

Table 5.6d reveals that elderly with higher monthly household income are willing to spend more, as expected.
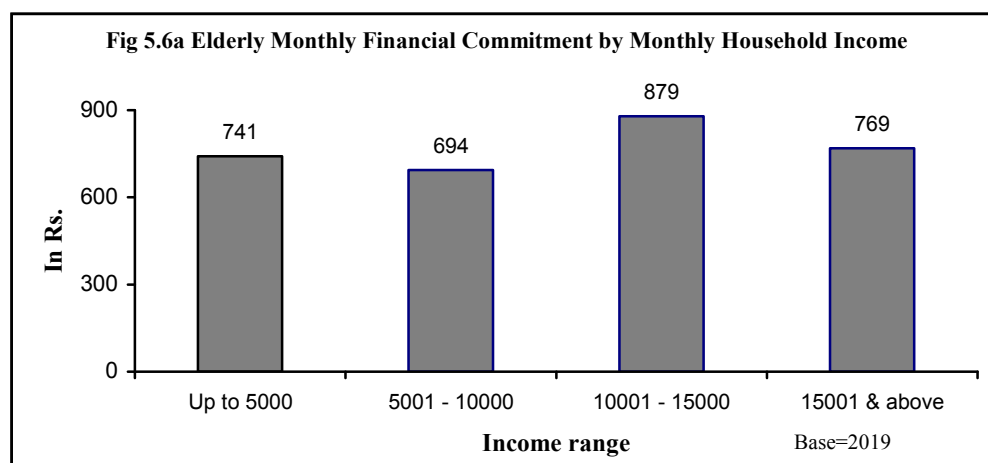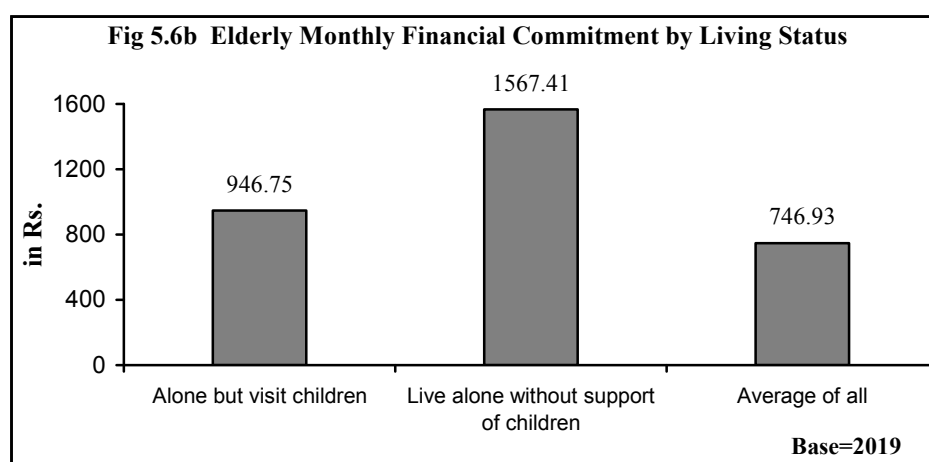

Fig 5.6a Elderly Monthly Financial Commitment by Monthly Household Income

Table 5.6d: Distribution of Elderly by Monthly Financial Commitment and Household Income

Percent

Financial commitment per month (in Rs)	Up to 5000	5001 - 10000	10001 - 15000	15001 and above	Total
< 101	29.4	37.2	27.8	32.1	31.7
101 – 501	33.8	27.6	27.8	32.1	30.1
501 – 1001	14.7	10.3	12.3	18.3	13.1
1001<	22.0	24.8	32.2	17.4	25.1
Base (N)	340	290	90	109	747
Mean (in Rs.)	741	694	879	769	1191.2
SD	1239	1055.7	1404	1059	31.7

Fig 5.6b Elderly Monthly Financial Commitment by Living Status

Base=2019

Elderly living alone are willing to spend more than others. Further, elderly living alone without support from their children (Rs.1567) are willing to pay more amount than elderly living alone but visit their children (Rs.947) (Table 5.6e).

Table 5.6e: Distribution of Elderly by Monthly Financial Commitment and Living Status

Percent

Monthly financial commitment (in Rs)	Alone but visit children	Live alone without support of children	Total (all)
< 101	26.7	28.8	31.7
101 – 501	26.7	24.2	30.1
501 – 1001	17.8	16.7	13.1
1001<	28.9	30.3	25.1
Base (N)	45	66	747
Mean (in Rs.)	946.75	1567.41	1191.2

Senior citizen's club is the most preferred concept among the elderly. For availing its benefit the elderly prefer an average monthly contribution of Rs.125 in non metros and Rs.1078 in metros. Further, elderly living in Chennai are willing to pay more (up to Rs.2000). Further, senior citizen's club could be marketed among the following:

- Among elderly of 75-79 years.
- In Mumbai and Ahmedabad
- Among elderly who stay alone
- Among the elderly with income of Rs.10001 and above

- Among businessmen elderly who depend on remittances from children
- Who feel insecure due to loneliness

Senior citizen's association

Nearly two fifth (37%) of the elderly reported that the ideal monthly charges for the senior citizen's association could be up to Rs.101 while 30% reported Rs.101-500 (Table 5.6f). Elderly of 60-64 years are willing to pay more for senior citizen's association (Table 5.6f).

Table 5.6f: Distribution of Elderly by Monthly Financial Commitment and Age

Percent

Monthly financial commitment (Rs)	60 - 64 Years	65 - 69 Years	70 - 74 Years	75 - 79 Years	80 years and above	Total
< 101	34.8	39.2	40.4	37.3	35.6	37.3
101 – 501	33.9	25.8	32.1	20.0	32.2	30.1
501 – 1001	11.0	15.2	11.9	12.0	10.8	12.3
1001<	20.3	19.9	15.5	30.7	21.4	20.2
Base (N)	330	217	168	75	56	846
Mean (in Rs.)	672	594	591	681	571	629
SD	1076.4	1026	1574	929.1	983	1157.9

On an average, the elderly are willing to spend Rs.629 per month towards the senior citizen association. Elderly living in metros (Rs. 852) are willing to spend more money than in non metros (Rs.231). However, elderly living in Lucknow are willing to pay Rs. 1701, which is the highest monthly commitment across the cities covered (Table 5.6g).

Table 5.6g: Distribution of Elderly by Monthly Financial Commitment and City

Percent

Amount (in Rs)	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
< 101	28.2	51.0	8.8	24.3	28.0	80.7	44.4	81.1	33.3	92.9	37.3
101 – 501	33.4	33.3	23.7	36.8	58.0	15.7	37.0	16.1	47.6	7.1	30.1
501 - 1001	14.0	10.0	19.4	7.4	11.1	2.3	7.4	2.2	14.3	0.0	12.3
1001<	24.4	5.6	48.1	31.6	2.9	1.3	11.1	0.6	4.8	0.0	20.2
Base (N)	459	166	45	83	165	386	106	118	54	108	846
Mean (in Rs.)	851.91	375.51	1425.3	1106.3	346.64	231.21	1700.6	133.94	355	70.4	628.65
SD	1034.8	553.8	1176.9	1312	338.4	1256.1	4493.9	213.29	379.45	70.31	1157.9

Table 5.6h reveals that elderly from SEC A are willing to spend more money as expected. Further, males (Rs.685) are willing to spend more money than their female counterparts (Rs. 570).

Table 5.6h: Distribution of Elderly by Monthly Financial Commitment, SEC and Gender

Percent

Amount (in Rs)	SEC A	SEC B	SEC C	Male	Female	Total
< 101	38.9	35.1	36.9	33.4	40.0	37.3
101 – 501	32.1	26.3	33.9	28.4	32.0	30.1
501 - 1001	10.2	13.2	13.1	16.2	10.2	12.3
1001<	18.9	25.2	16.3	22.0	17.7	20.2
Base (N)	265	285	295	455	391	846
Mean (in Rs.)	722.3	684.78	497.29	684.71	570.21	628.65
SD	1585.94	1045.96	777.28	1343.08	924.03	1157.9

Table 5.6i reveals that elderly with monthly household income of Rs. 5001-10000 are willing to pay more (Rs.677) followed by the elderly with income of Rs. 10001-15000 (Rs. 665) and 15001 and above (Rs.621).

Table 5.6i: Distribution of Elderly by Monthly Financial Commitment and Monthly Household Income

Percent

Monthly Commitment (Rs)	Up to 5000	5001 - 10000	10001 - 15000	15001 and above	Total
< 101	38.5	41.3	37.8	28.4	38.1
101 – 501	25.0	31.0	35.6	44.0	30.8
501 – 1001	13.5	8.6	10.0	13.8	11.5
1001<	22.9	19.1	16.7	13.8	19.7
Base (N)	340	290	90	109	826
Mean (in Rs.)	587	677	665	621	629
SD	934.6	1494.3	1188	857.8	1157.9

On an average elderly who lives alone are willing to pay more than others. Further, elderly living alone without support of their children are willing to pay more (Rs.1292) than elderly living alone but visit their children (Rs.968) (Table 5.6j).

Table 5.6j: Distribution of Elderly by Monthly Financial Commitment and Living Status

Percent

Monthly commitment (Rs)	Alone but visit my children	Live alone without support of children	Total (all)
< 101	60.0	37.9	37.3
101 – 501	17.8	27.3	30.1
501 – 1001	11.1	16.7	12.3
1001<	11.1	18.2	20.2
Base (N)	45	66	747
Mean (in Rs.)	967.65	1292.14	628.65

Senior citizen's association is the second most preferred concept. For availing its benefit elderly would like to make an average monthly contribution of Rs.250 in non metros and Rs.850 in metros. Further, senior citizen's club could be marketed among the following:

- Among elderly of 60-69 years.
- In Bhubaneshwar and Kolkata
- Among elderly who stay alone
- Among elderly with income of Rs.5001-15000
- Among pensioners and who depend on remittances from children

Senior citizen's home

Slightly less than two fifth (36%) of the elderly reported that the ideal monthly charges for the senior citizen's home could be Rs.101-500 followed by 26% who reported up to Rs.100 (Table 5.6k).

Elderly of higher age are willing to spend more money in comparison to the elderly of lower ages (Table 5.6k).

Table 5.6k: Distribution of Elderly by Monthly Financial Commitment and Age

Percent

Monthly commitment (Rs)	60 - 64 Years	65 - 69 Years	70 - 74 Years	75 - 79 Years	80 years and above	Total
< 101	18.0	26.8	20.8	17.3	17.9	25.5
101 – 501	30.3	23.0	29.8	36.0	30.4	35.9
501 – 1001	24.2	22.6	25.5	16.0	33.9	22.3
1001<	27.6	27.6	23.8	30.7	17.9	16.4
Base (N)	330	217	168	75	56	846
Mean (in Rs.)	1097	1062	1156	1165	1124	1109
SD	1527.1	1554	1972	1646	1742	1658

On an average, the elderly who are willing to join any of the concepts are willing to spend Rs.1109 per month towards the senior citizen's home. Further, elderly from metros are willing to spend more (Rs. 1244) than the elderly from non metros, as expected (Rs.823).

Average monthly financial commitment across the cities ranges from Rs. 240 (Ahmedabad) to Rs.2261 (Chennai) (Table 5.6l).

Table 5.6L: Distribution of Elderly by Monthly Financial Commitment and City

Percent

Monthly commitment (Rs)	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
< 101	28.0	22.1	5	37.2	35.7	22.5	33.2	13.6	0	33	25.5
101 – 501	24.0	28.5	27.7	26.8	17	50.1	41.8	20.1	100	66	35.9
501 - 1001	27.5	24.4	19	19.5	37.1	16.1	16.7	36.7	0	1	22.3
1001<	20.4	25	48.3	16.5	10.2	11.3	8.4	29.6	0	0	16.4
Base (N)	459	166	45	83	165	386	106	118	54	108	846
Mean (in Rs.)	1244.2	451.92	2261.0	1414.0	381.68	822.69	1579.2	1271.7	500	240.38	1108.82
SD	1752.8	583.87	2281.5	1454.7	322.04	1397	4239.9	1465.69	907.00	158.68	1658.04

Table 5.6m reveals that on an average elderly from higher socio-economic class are willing to spend more money in comparison to lower SEC, as expected. Further, males (Rs.1178) are willing to spend more money than their female counterparts (Rs. 1038).

Table 5.6m: Distribution of Elderly by Monthly Financial Commitment, SEC and Gender

Percent

Monthly commitment (Rs)	SEC A	SEC B	SEC C	Male	Female	Total
< 101	20.0	12.6	26.3	14.8	24.0	25.5
101 - 501	32.5	41.8	42.9	38.0	42.2	35.9
501 - 1001	24.1	19.3	18.3	18.9	22.3	22.3
1001<	23.4	26.3	12.5	28.3	11.5	16.4
Base (N)	265	285	295	455	390	846
Mean (in Rs.)	1230.92	1058.29	1064.42	1177.91	1038.23	1108.82
SD	1942.35	1355.78	1680.21	1714.86	1596.37	1658.04

Table 5.6n reveals that the monthly financial commitment increases with increase in household income up to Rs. 10001-15000 but declines beyond this income category.

Table 5.6n: Distribution of Elderly by Monthly Financial Commitment and Household Income

Percent

Monthly commitment (Rs)	Up to 5000	5001 - 10000	10001 - 15000	15001 and above	Total
< 101	29.1	17.9	36.7	23.9	25.5
101 – 501	43.8	24.9	37.8	38.5	35.9
501 – 1001	12.7	27.9	24.4	37.6	22.3
1001<	14.4	29.3	1.1	0.0	16.4
Base (N)	340	290	90	109	826
Mean (in Rs.)	1111	1169	1253	820	1109
SD	1732.2	1674.8	1630	1294	1658

On an average elderly who lives alone are willing to pay. Further, elderly living alone without support of their children are willing to pay more (Rs.2346) than elderly living alone but visit their children (Rs.2037) (Table 5.6o).

Table 5.6o: Distribution of Elderly by Monthly Financial Commitment and Living Status

Percent

Monthly commitment (Rs)	Alone but visit my children	Live alone without support of children	Total
< 101	13.3	29.3	25.5
101 - 501	47.4	18.5	35.9
501 - 1001	16.6	27.3	22.3
1001<	22.8	24.8	16.4
Base (N)	45	66	846
Mean (in Rs.)	2037.31	2345.82	1108.82

Senior citizen's home is the least preferred concept. For availing its benefits, elderly are willing to make an average monthly contribution of Rs.800 in non metros and Rs. 1200 in metros. Further, senior citizen's home could be marketed among the following:

- Among the elderly of 70-79 years.
- In Vijayawada
- Among elderly who stay alone
- Among the elderly with income of upto Rs.5000
- Among elderly who get income through house rent

5.7 WILLINGNESS FOR FURTHER CONTACT

On being asked, whether they can be further contacted, four fifth (82%) of the elderly replied in affirmative (table 5.7a).

Table 5.7a: Distribution of Elderly by their Willingness for Further Contact

Percent

Whether willing to get contacted	Metro	Delhi	Chennai	Kolkata	Mumbai	Non Metro	Lucknow	Vijaya wada	Bhuba neshwar	Ahmeda bad	Total
Yes	78.7	87.8	69.7	75.5	81.4	87.0	83.0	100.0	76.0	89.0	82.0
No	21.3	12.2	30.3	24.5	18.6	13.0	17.0	0.0	24.0	11.0	18.0
Base (N)	**1220**	**12**	**300**	**302**	**306**	**799**	**200**	**199**	**200**	**200**	**2019**