

MEDIA RELEASE

HelpAge India report reveals majority of India's elders are not prepared for their later years, with high dependency on others for a dignified living

New Delhi, June 14, 2024.

HelpAge India, today on the eve of 'World Elder Abuse Awareness Day' (June 15) released its national 2024 report – '**Ageing in India: Exploring Preparedness & Response to Care Challenges**' followed by panel discussions with various stakeholders from the private sector, government, community and the international social sector, at the India International Centre.

The study was conducted across 20 Tier I and Tier II cities, in 10 states. 5169 elders and 1333 caregiver's primary family members were surveyed. The survey was conducted amongst SEC B & C categories.

The report brings out the 'unpreparedness and inadequacy' amongst elderly in India, in terms of access & awareness to avail basic services across multiple spheres, to live a dignified life.

"As people live longer and elderly population grows, some segments (80 plus, those living alone and older women) face high vulnerability and require a special response. Along with healthcare where government is taking significant measures including NPHCE and recent announcement on coverage of 70 plus under PM-JAY, there is urgent need to collectively develop a comprehensive Long Term Care (LTC) framework on provision and financing, together with all stakeholders. The Elderline 14567 by the Ministry of Social Justice & Empowerment is one such landmark initiative." says **Rohit Prasad, CEO, HelpAge India.**

The report revealed, **financial insufficiency** amongst elders, with one in every three elders, not having any income in past one year, more amongst women (38%) than men (27%). 32 % elderly or their spouses, have an annual income of less than Rs.50,000 and only elderly (29%) reported having access to social security schemes i.e. old-age pension / contributory pension / provident fund.

High illiteracy levels further aggravated the situation, with around 40% elderly who are illiterate, reported not having access to any income sources in comparison to 29% respondents who are literate.

Accordingly, nearly **65% of elders reported that they are financially not secure** with their current income and access to savings & investments.

On the **health front**, more than half of the elderly (52%) reported facing at least one challenge related to basic or instrumental activities of daily living. 54% are suffering from two or more Non-Communicable Diseases (NCDs).

Most of the elderly persons (79%) visited government hospitals / clinics / PHCs in the last one year. Almost half (47%) of the super senior citizens, that is those above 80 years, who visited these government hospitals / clinics had no personal income. It is safe to assume, that monetary constraints did not allow them to visit any private healthcare facilities.

"The report highlights the lack of age preparedness, especially among the 'missing middle', who don't fall under most government schemes and have meagre savings, for their later years. The ecosystem is not adequately developed to look after their needs in terms of care, health, financial & digital inclusion.

Therefore, we urgently need to tailor programmes & services specifically for the elderly, particularly the disadvantaged” says Ms. Anupama Datta, Head - Policy Research & Advocacy, HelpAge India.

The **family played the role of primary caregivers**, when the elderly were bedridden and highly dependent, almost all elders reported that their spouses or children took care of them in this situation. The demands placed on caregivers are significant, with a majority (68%) of caregivers reporting they provide support to their elderly every day. On an average, a caregiver has spent around 20 hours in the past week i.e. close to three hours every day.

Family care givers faced their own challenges with around **29% of the caregivers reporting physical challenges in providing care to the elderly person, while 32% also reported facing financial challenges in providing care** to the elderly.

“Family plays a vital role in the care of older persons, being their primary care giver, but investments are needed in community-based systems and platforms (such as Senior Citizen Associations, Elder-Self-Help-Groups, Active Ageing Centres) towards enabling ageing in place (in their own home)s & connected communities, as long as possible”, says Dr. Imtiaz Ahmed, Mission Head – Agecare, HelpAge India.

Meanwhile, stark care gaps emerged, in terms of awareness levels amongst caregivers, being only 10% regarding availability of paid age care services e.g. old age home, day care centres, palliative care etc. near their home.

Awareness of Geriatric Healthcare facilities was low, at just 15%. However, those who used the facilities were happy with the services.

Only 31% elderly persons reported access to **health insurance**, coverage was largely under the Ayushman Bharat Program (ABP) – Pradhan Mantri Jan Arogya Yojana (PMJAY), along with ESI and CGHS. A very small proportion of respondents (3%) reported purchase of commercial health insurance. The reasons for not having health insurance were mainly focused on lack of awareness (32%), affordability (24%) and lack of need for it (12%).

Using technology to address health issues, was drastically low, with only 1.5% elders availing tele-consultation services in last one year.

Elder abuse continues to be a major concern, with 7% elderly admitting to being a victim of abuse, while 5% elders declined to respond to the question, which was in itself quite telling. Elders from SEC C (11%) reported experiencing higher abuse, in comparison to those from SEC B (4%). The primary perpetrators were their sons (42%) and daughters-in-law (28%).

Significant to note, was that a higher percentage of elderly who faced abuse in past one year were illiterate, and the abuse increased with decrease in income of the elderly, as majority of the respondents (73%) who faced abuse, reported an annual income of less than Rs.1,00,000. Also, most elderly who faced abuse, were suffering from NCDs. Almost all elderly (94%) who have faced abuse, reported at least one chronic disease. This highlights that the increased dependency levels of elders on family members.

Regarding types action taken to resist elder abuse, most elders who experienced abuse revealed that they have scolded / requested the abusers, others have either reported to their friends or other trusted members in the family or they didn't do anything at all. A negligible portion reported that they have lodged a police complaint regarding the abuse.

Sadly, **awareness of Maintenance and Welfare of Parents and Senior Citizen Act**, which is an important enabling legal resource for the distressed elderly, is still quite low at 9%.

On the **digital empowerment** front, 41% of elders reported having access to any digital device, 59% had access to no digital device. The most common device being used was Smart Phones, with 39% elders having access to it. The gender digital divide was quite prominent, as 48% male elderly having access to a digital device, as against 33% women elderly. Access to digital device dropped significantly with increasing age, with only 26% of those above 80 years reporting having access to any digital device.

Only 1 in every five elderly, reported that they can use digital devices comfortably, while the remaining four either can't use the digital devices at all or need continuous support.

Usage of digital devices was mainly for entertainment and social media with 34% of all elderly surveyed using them for entertainment and social media regularly, while 12% used digital mediums for paying utility bills or for internet banking and only 1.5% used tele-health services.

Social inclusion amongst community organizations was low, with very few (7%) elderly reported that they were members of any social organization, majority of them felt it helped them connect with their peers. 63% felt that such networking, keeps them physically and mentally active.

Meanwhile, **elders continued to contribute to family life**, with 61% of elders involved in taking care of their grandchildren, and more than one third of the elderly being involved in regular household chores, cooking and shopping.

There was a significant **dependency in decision making** amongst elders, on their family members, with 59% elderly deciding on the type of healthcare facility they would visit and 65% making decisions regarding investment of their own money, based on their family's preference & influence. Decision-making by self, goes down considerably with increasing age, most 80+ elders decide in consultation with other family members or letting others take the decision.

In a world accelerating its dependency on digital technology, India's elders are far behind in terms of access and knowledge. High levels of overarching dependency on others for day-to-day living expenditures, in financial investments, healthcare access and decision making, also make elders vulnerable, making them more susceptible to abuse. Therefore, there is an urgent need to ensure preparedness for old age and strengthen care systems, for a dignified living.

About HelpAge India

HelpAge India is a leading charitable organization working with and for older people in India for the past 45 years. It runs healthcare, agecare, livelihood, disaster response and digital empowerment programs throughout the country & advocates strongly for the elder cause. It became the first and only Indian organization to be honoured with the 'UN Population Award 2020' for its exemplary work in the field of ageing, recognition of the organization's outstanding contribution to population issues and efforts in the realization of older persons rights in India.
