

SALIENT FINDINGS

Ageing in India: Exploring Preparedness & Response to Care Challenges

A HelpAge India report

Study conducted: 20 Tier I and Tier II cities, in 10 states.

Sample Size: 5169 Elders and 1333 Caregiver's (*primary family members*)

Socio-Economic Category: SEC B & C categories

Work Participation & Financial

1. Only around 15% of elderly persons reported currently working, with 24% elderly male and only 7% elderly female reporting work participation. The work participation for elderly varied marginally with their place of residence, Tier I cities (17%) and Tier II cities (14%).
2. A small proportion of the elderly (29%) reported having access to social security schemes i.e. old-age pension / contributory pension / provident fund. 35% elderly from SEC B categories reported having pension in comparison to 20% elderly from SEC C.
3. One in every three elderly, reported they didn't have any **income** in the past one year. Around 31% elderly were in the age group of 60-69 years, 36% in the age group of 71-79 years and 37% in the age group of 80 years and above, reported 'No income' in the past one year.
4. Close to two third (65%) of respondents reported that they are **financially not secure** with their current income and access to savings and investment. Only around 29% of elderly persons reported that they receive financial support from their family members. Only one in every four elderly male respondents and one in every three elderly female respondents receive financial support from their family members.

Health & Care

5. Little less than half of all respondents (48%) were diagnosed with hypertension or high blood pressure and a similar proportion of respondents (43%) also suffered from diabetes. More than one third of all respondents (35%) were suffering from arthritis / osteoporosis or other bone / joint diseases and a few (19%) have also reported issues of high cholesterol.
6. The study also reported high prevalence of **multiple morbidities**, as 54% of all elderly persons were suffering from two or more Non-Communicable Diseases (NCDs). 26% of all elderly were diagnosed with only one NCD and 20% of these respondents were not diagnosed with any NCD. Majority of the respondents in the age group of 80 years and above were suffering from two or more than two NCDs.
7. **Access to healthcare** - Most of the elderly persons (79%) visited government hospitals / clinics / PHCs in last one year and half of the elderly respondents have visited private hospitals/ clinics.
8. **Awareness of Geriatric Healthcare facilities** was low at just 15%. Among the aware elderly only about half (54%) had visited these facilities – mainly for preventive checkups (57%) and free medicines (62%).
9. Average **medical expenses** (*including doctor's fees, medicines, tests and travel costs*) for last outpatient visit to a healthcare facility for an elderly, was reported as Rs. 1973. Average expenditure was Rs. 2027 for male and Rs. 1913 for female respondents. Average expenditure in Tier I cities was Rs. 2110 and in Tier II cities it was Rs. 1849. Respondents from SEC B reported much higher expenses (Rs. 2246) in comparison to respondents from SEC C (Rs. 1528).

10. Only 31% elderly persons reported access to **health insurance**. 33% elderly male and 29% elderly female were covered. Access to health insurance varied with socio-economic categories, 35% elderly persons from SEC B covered under health insurance and only 25% of elderly persons for SEC C reported the same.
11. More than half of elderly persons (52%) reported facing at least one challenge related to **activities of daily living** (ADL / IADL). 54% elderly female reported facing at least one difficulty related to ADL, which is marginally higher than the male respondents. Majority of the respondents in the age group of 70–79 years (63%) and 80 years and above (71%) reported facing difficulties related to ADL.
12. When the elderly were bedridden, most reported that their spouses or children took care of them in this situation. A higher percentage of elderly were staying with their spouse and children in Tier II cities (66%) as compared to Tier I cities (57%) is reflected in the pattern of caregiving. An interesting point to note, is that caregivers in smaller towns (Tier II cities) reported providing more support across all categories, in comparison to Tier I cities.
13. Majority of the respondents who faced challenges related to ADL also received support / assistance from their family members. 83% of all elderly persons who have faced difficulties related to ADL, reported receiving support from largely family members e.g. spouse and children who were the primary caregivers.
14. Around 29% of the **caregivers reported physical challenges** in providing care to the elderly person - 36% female caregivers and 24% of male caregivers reported this. 32% of all caregivers also reported facing **financial challenges** in providing care to the elderly.

Social Participation & Abuse

15. Very few elderly respondents (7%) reported **membership of any social organization**, 8% male respondents and 5% female respondents reported the same. Membership varied with the place of residence and socio-economic categories.
16. **Elder Abuse** - 7% elderly respondents faced this issue, and 5% respondents declined to respond to this question. No variation in reported pattern of elder abuse was found across gender and age group of the respondents. However, respondents from SEC C (11%) reported experiencing higher elder abuse in comparison to respondents from SEC B (4%).
17. **Awareness of Maintenance and Welfare of Parents and Senior Citizen Act, 2007**, was quite low at 9%. 11% elderly male and 6% elderly female were aware about this Act. Awareness of the Act was further down at 6% for elderly in the age group of 80 years and above and 5% for elderly in SEC C categories.

Digital

18. On the **digital empowerment** front, 59% elders had no access to digital devices. The most common device being used, among those that did use, was Smart Phones. The gender 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.
 19. Amongst those using of digital devices, 34% of all elderly surveyed used them for entertainment and social media regularly, very often or sometimes. 17% did information search, 13% internet banking / digital payments, 12% payment of utility bills / booking tickets and a very small percentage (8%) used health apps.
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