

CHANGING NEEDS & RIGHTS OF OLDER PEOPLE IN INDIA

A REVIEW

JULY 2017



Agewell

In Special Consultative Status with the ECOSOC at United Nations since 2011
Associated NGO Status with UN-DPI

www.agewellfoundation.org

Agewell

**RESEARCH & ADVOCACY CENTRE
(For Needs & Rights of Older people)**

Agewell Foundation

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**Longer Life : Larger Numbers
Changing World Order**

Agewell Study

on

**CHANGING NEEDS & RIGHTS
OF OLDER PEOPLE IN INDIA**

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A National Study

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INTRODUCTION

With fast changing socio-economic and demographic scenario, living conditions of the old people all across the country have changed dramatically. Till past century elderly population was not so significant and their life expectancy was limited to few years. Hence they have limited needs and requirements, that are looked after by their respective family members and relatives and rights of Older People are hardly talked about. With ever rising numbers and lifespan of Older People, not only their needs have increased remarkably, their rights also started taking centre stage. In comparison, their needs and rights have also changed dramatically.

Elderly population (60+) jumped 35.5% — from 76 million in 2001 to 103 million in 2011 in India, while India's overall population grew by 17.7%.¹ Today older people consist approx. 9% of total Indian population and it is projected to reach over 20% by 2050. The population dynamics fueling India's growth and changing age structure are rooted in the combined impact of increasing life expectancy and declining fertility. At the age of 60 years average remaining length of life was found to be about 18 years (16.9 for males and 19.0 for females) and that at age 70 was less than 12 years in India¹. Life expectancy at

birth is currently around 68 years, which is projected to reach 74 years by 2050.

In India, majority of Older People have at least one chronic disease such as asthma, angina, arthritis, depression, or diabetes. The aging of India's population is leading to increases in the prevalence of chronic conditions such as diabetes and hypertension. India's health insurance scheme for the poor only covers those aged 65 and younger, leaving India's elderly population particularly vulnerable.



¹ Report of Ministry of Statistics and Programme Implementation, Govt. of India

Elderly women face additional risks - they tend to have poorer health and less access to health care than elderly men of similar backgrounds. Rising numbers of older people is putting increasing demands on the health care system. There seems a wide disparity in access to health care for older people who are poor or live in rural areas.

Despite India's recent rapid economic growth, the living conditions of a majority of older Indians remain poor. Less than 11 percent of older Indians have a pension of any sort, according to national surveys². Saving is difficult or impossible for a majority of Older People because earnings are low as a large share of the aging population lives in a rural area where banking is not easily accessible.

Due to fast increasing elderly population, longer life span and demanding lifestyle of younger generations, India's age dependency ratio is also increasing, standing at 14.2% in 2011 against 10.9% in 2001³. Number of older people living with their children is declining very sharply. Due to intergenerational conflict elderly people prefer to live in separate residences from their offspring. It has been observed that both generations prefer living separately and there is evidence that even when they reside apart, adult children and elderly parents remain economically and socially interdependent.

It is projected that if perceptive policies for ever increasing elderly population are not formulated and precautionary steps are not taken in time, Older People will be on the verge of suffering huge financial crisis in

coming years. Inadequate financial security in old age will not only affect the lives of Older People but it will also have catastrophic effects on the national economy. Size of retirement savings gap in India is expected to touch \$85 trillion by 2050 from the current shortfall of \$3 trillion largely due to longer lifespan and reduced levels of savings⁴.



² World Bank 2001; Uppal and Sarma 2007

³ Report of Ministry of Statistics and Programme Implementation, Govt. of India

⁴ World Economic Forum Report

OVERVIEW

During the past 15 years, demographic and socio-economic scenario has changed remarkably, especially in terms of population of Older People and old age support system. Despite significant elderly population, elder-friendly environment is hardly seen in the country. Resultantly majority of older people are confined to remain marginalized, isolated and neglected as well. Fast changing socio-economic scenario has changed living conditions of the old people dramatically. They are forced to cope with new socio-economic settings. To get rid of social marginalization, loneliness, isolation and even neglect older people are struggling to change their way of living and thinking.

Government has formulated several well-intentioned policies and laws but there is no effective implementation mechanism and most of the policies and provisions are on paper only. There is a widespread anxiety among older people, particularly younger older people (60-70 years) about the current old age scenario in the society.

In changed circumstances, financial needs have also taken centre stage in the lives of older people of India. There is an urgent need of creating gainful engagement opportunities for older people at all levels,

so that their active participation in the society, their dignity in old age and health well being could be ensured.

Older people in India are facing elder abuse within their families and in society. Over the years, cases of elder abuse and crime against elderly increased manifold, despite the fact that older people hardly come out to speak against wrongdoers, primarily their family members and report incidences of mistreatment, harassment and even violence against them.

Thus, strengthening and protecting human rights of older people has also emerged as their major need now.



OBJECTIVES OF THE STUDY

- To study the current situation of needs and rights of older people in India.
- To assess the perceptions about changing needs and rights of older people in India
- To review changing needs & rights of older people
- To assess the human rights protection status of older people
- To advocate or recommend some specific points to policy makers, planners and decision makers so that result oriented elderly friendly policies could be formulated.



RESEARCH METHODOLOGY

For the survey socially inclined, experienced and qualified volunteers were selected as interviewers and they were provided with proper guidelines, directions, orientation training, etc. Under the survey campaign, comprehensive interviews were undertaken by managing time-bound schedules to collect information / impression / views from selected older people from across the country.

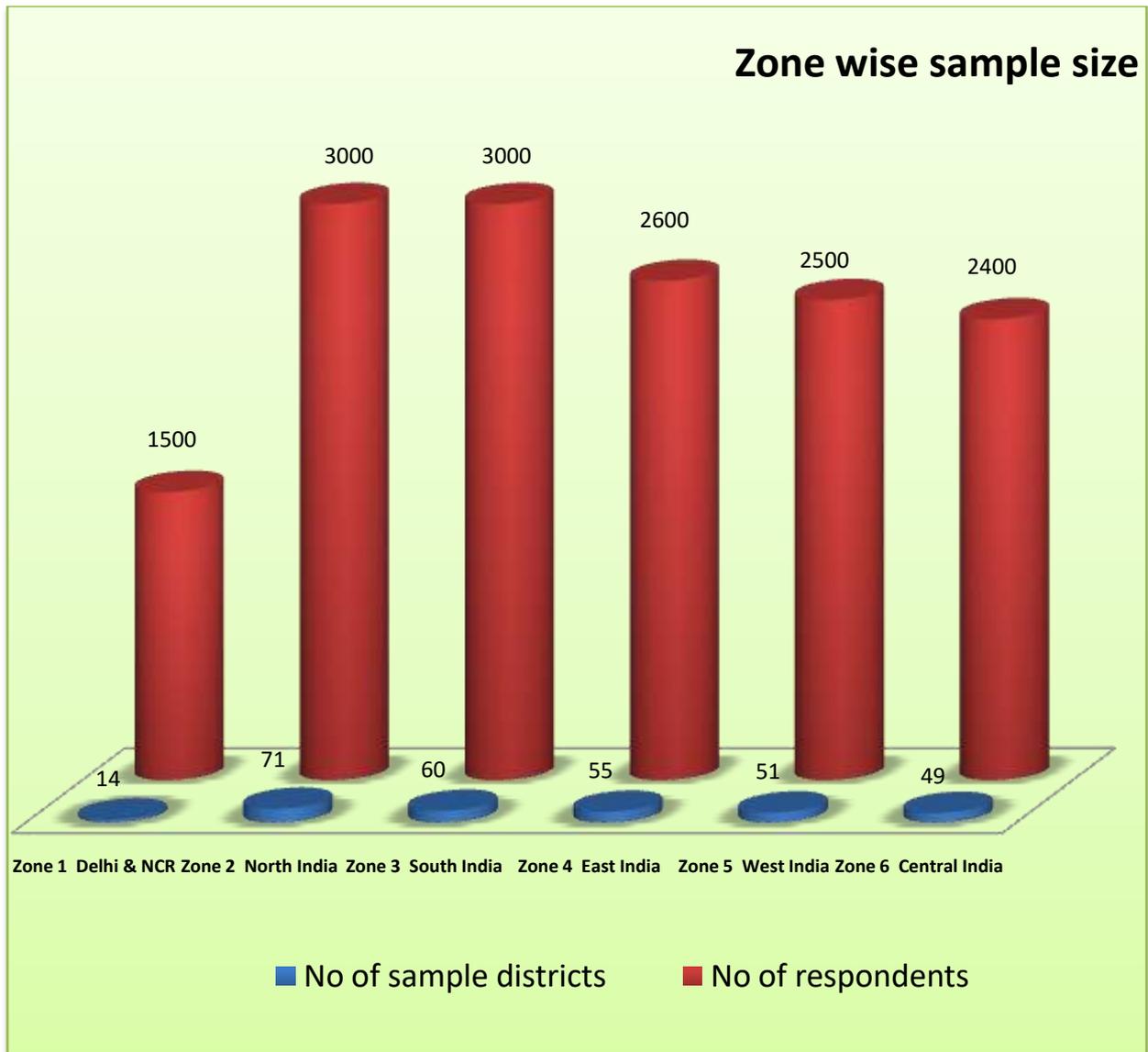
Sample size and period

A representative sample of 15000 older people (10000 from rural / slum areas and 5000 from urban areas) were interviewed spread across 300 districts of 25 states & Union Territories of India. The interviews were conducted during the months of April- June 2017.

Geographic coverage

The sample units were selected based on random sampling but taken care to incorporate the representative views of the country from six divisions as per following:

S. No	States/UTs	No of sample districts	No of respondents
I.	Zone 1 – Delhi & NCR Delhi & NCR (Parts of Haryana & UP)	14	1500
II.	Zone 2 – North India Rest Uttar Pradesh, Rest Haryana, Punjab, Himachal Pradesh, Chandigarh & Uttarakhand	71	3000
III.	Zone 3 – South India Andhra Pradesh, Telangana, Tamil Nadu, Kerala & Karnataka	60	3000
IV.	Zone 4 – East India West Bengal, Orissa, Assam, Mizoram, Tripura & Nagaland	55	2600
V.	Zone 5 – West India Rajasthan, Maharashtra, Gujarat & Goa	51	2500
VI.	Zone 6 – Central India Madhya Pradesh, Bihar, Jharkhand & Chhattisgarh	49	2400
	All India Total	300	15000



Main emphasis was on qualitative information therefore, a more intuitive approach was adopted for the research so as to arrive at an understanding of this problem to cull out a pattern. The information was enriched with the help of focused group discussions and in-depth interviews.

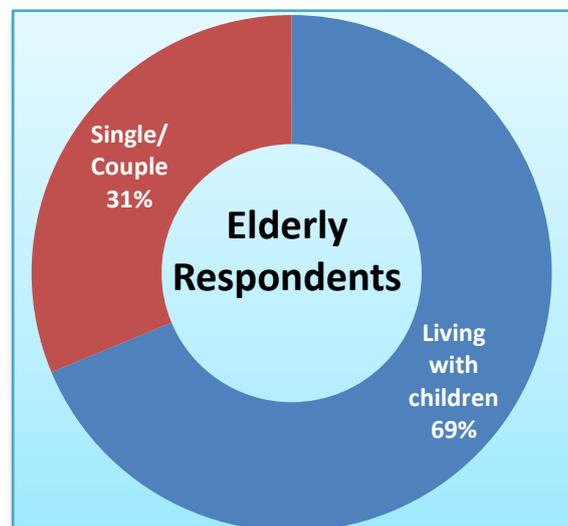
Agewell volunteers' network spread across the country worked as interviewers for the survey.



SAMPLE RESPONDENTS

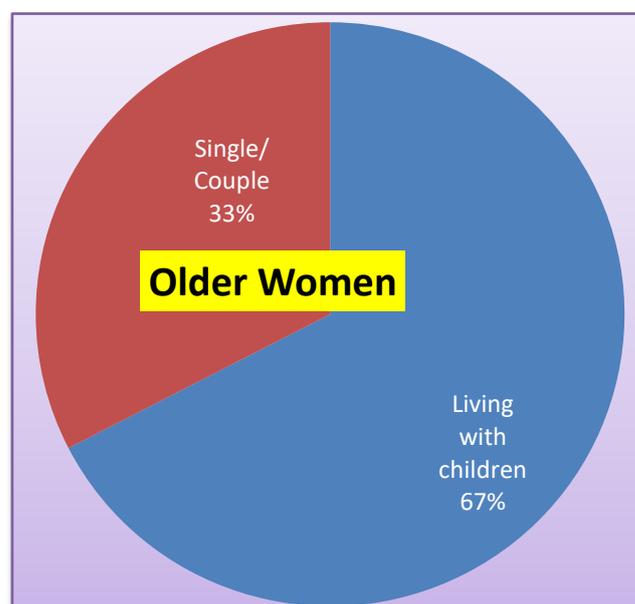
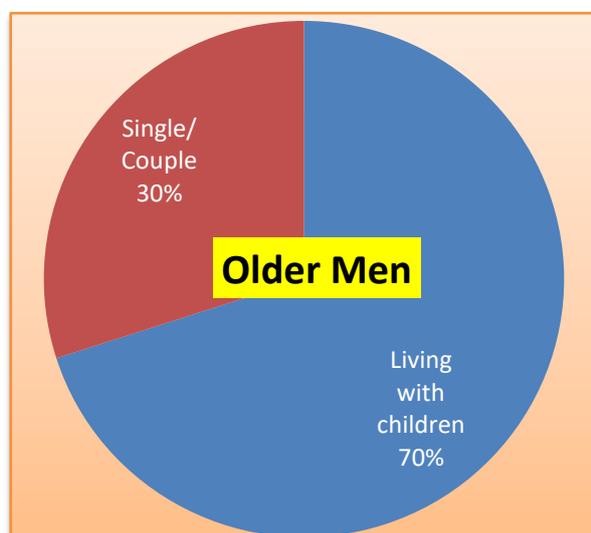
Since India is a vast and geographically diverse country where majority of Indian population still lives in villages, older people have different lifestyle in different parts of the country. Since needs & requirements of older people largely depends on their living conditions, social and family set up, they were divided in to four major groups as under;

- Rural elderly
- Urban elderly
- Elderly living alone/Elderly couple
- Elderly living with children

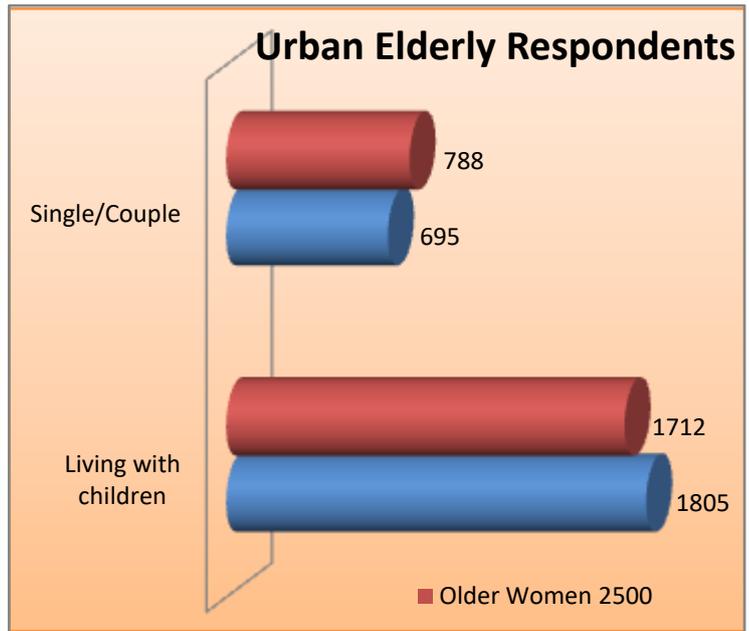


Categories	Living with children	Single/ Couple	Total
Rural Elderly	6793	3207	10000
Urban Elderly	3517	1483	5000
Total	10310	4690	15000

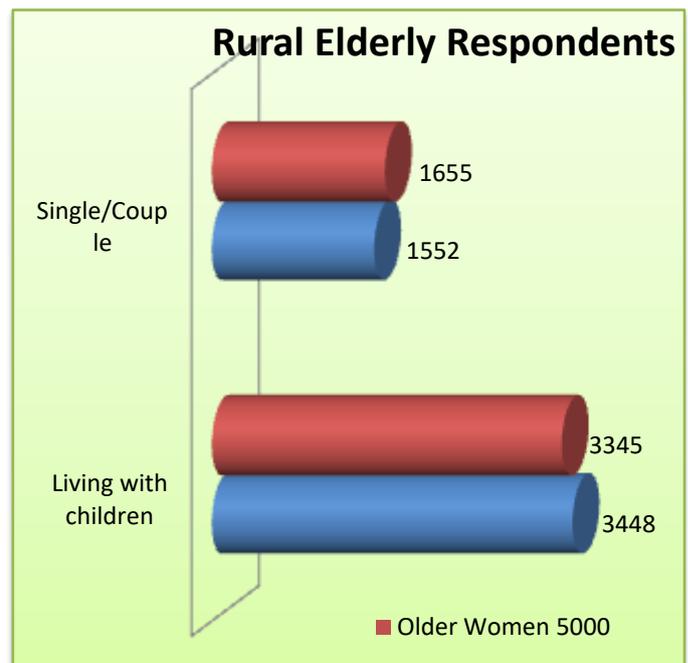
- Overall, about every third older person (approx. 31.3% elderly respondents) was living alone or living with his/her spouse only and 68.7% older people were living with their children.
- As per gender wise classification, it was found that 70.0% elderly men and 67.4% elderly women were living with their children while 30.0% elderly men and 32.6% elderly women were living alone or living with as elderly couple.



- In urban areas 70.3% respondents (72.2% older men and 68.5% older women) were living with their children and 29.7% respondents (27.8% older men and 46% older women) were living alone or with their respective spouse only.
- In rural areas 67.9% respondents (69% older men and 66.9% older women) were living with their children and 32.1 respondents (31% older men and 33% older women) were living alone or with their respective spouse only.



- In each group the target was to include every section of the society, specifically
 - Retired older people
 - Non-pensioners/self-employed
 - Laborers/farmers
 - Housewives
 - Professionals/ businessmen
 - Literate
 - Illiterate
 - Financially secure
 - Disabled
 - BPL (below poverty line) Family
 - Slum dwellers
 - Well off elderly

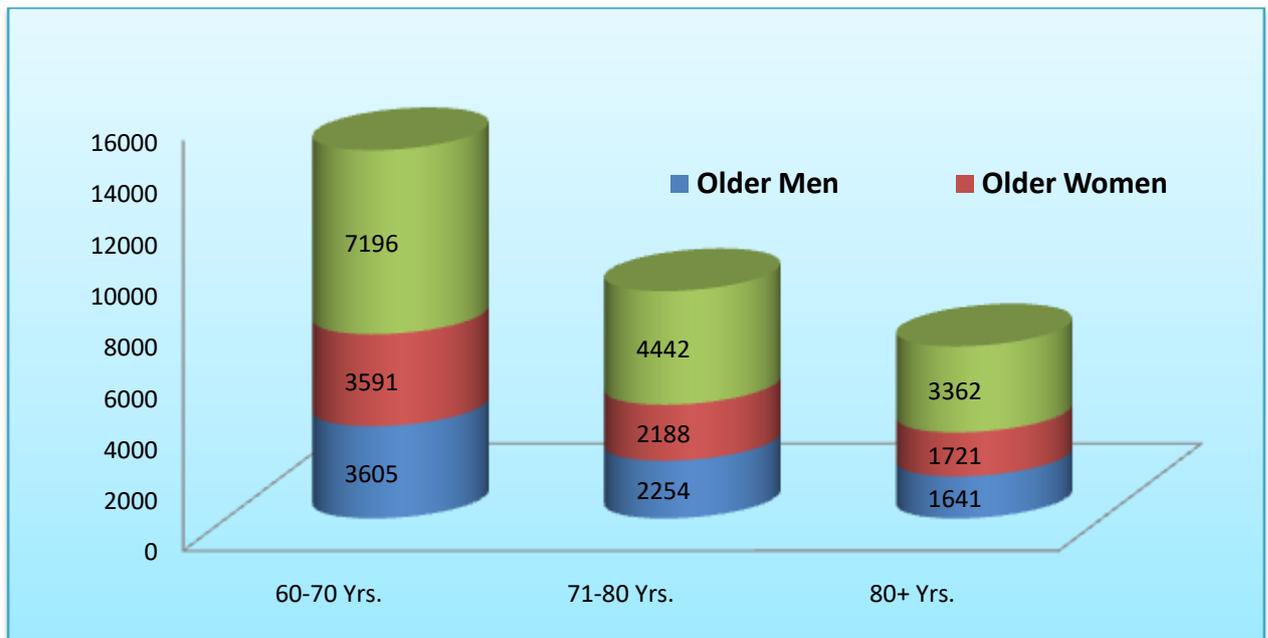


Age-group & gender wise classification of respondents

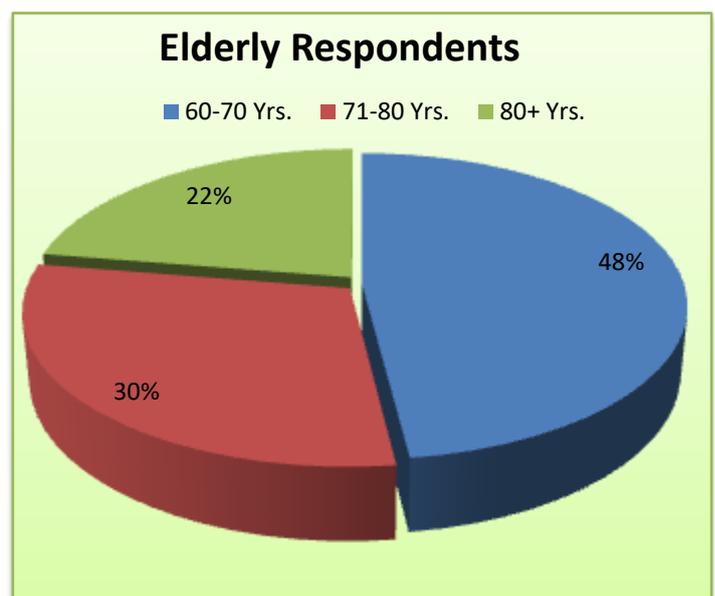
- Under the survey older people were divided in three simple age-groups so that more realistic findings could be achieved out of the responses. Respondents were further categorized in age groups & gender wise to understand the changing trends of old age better.
- During the survey 7500 older men and 7500 older women were interviewed by the volunteers.

Categories	60-70 Years	71-80 Years	81+ Years	Total
Older Men	3605	2254	1641	7500
Older Women	3591	2188	1721	7500
Total	7196	4442	3362	15000

- Out of total 15000 elderly respondents, 7169 (3605 older men and 3591 older women) were in the younger older people group i.e. 60-70 years.



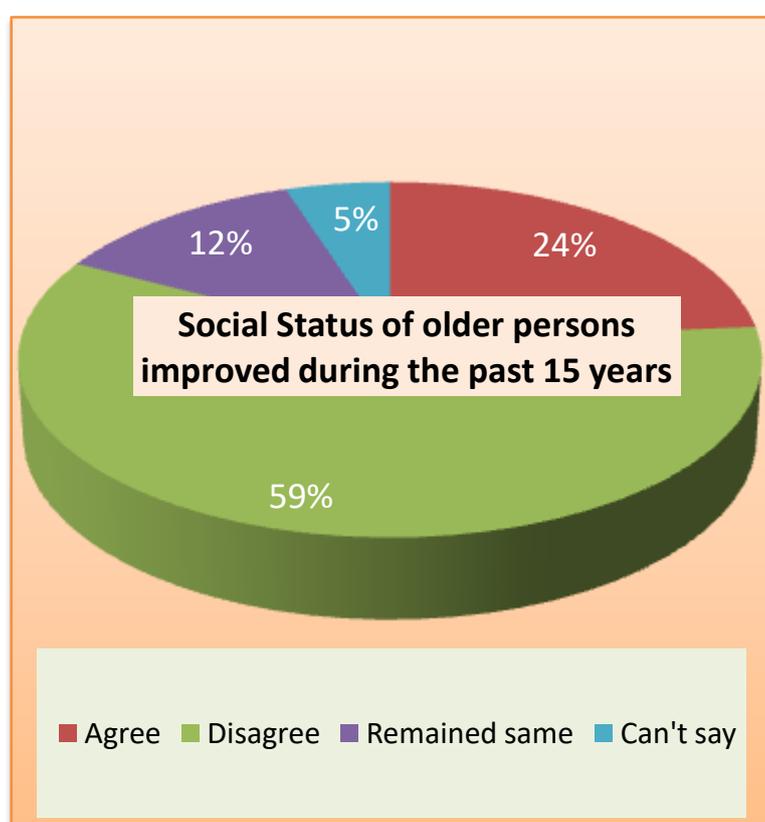
- Another 4442 elderly respondents (2254 older men & 2188 older women) were in the age group of 71-80 years and 3362 respondents were in the age group of 81+.
- Majority of the respondents i.e. 48% elderly respondents were in the age group of 61-70 years while 30% & 22% were in the age groups of 71-80 years and 80+ years respectively.



SURVEY FINDINGS

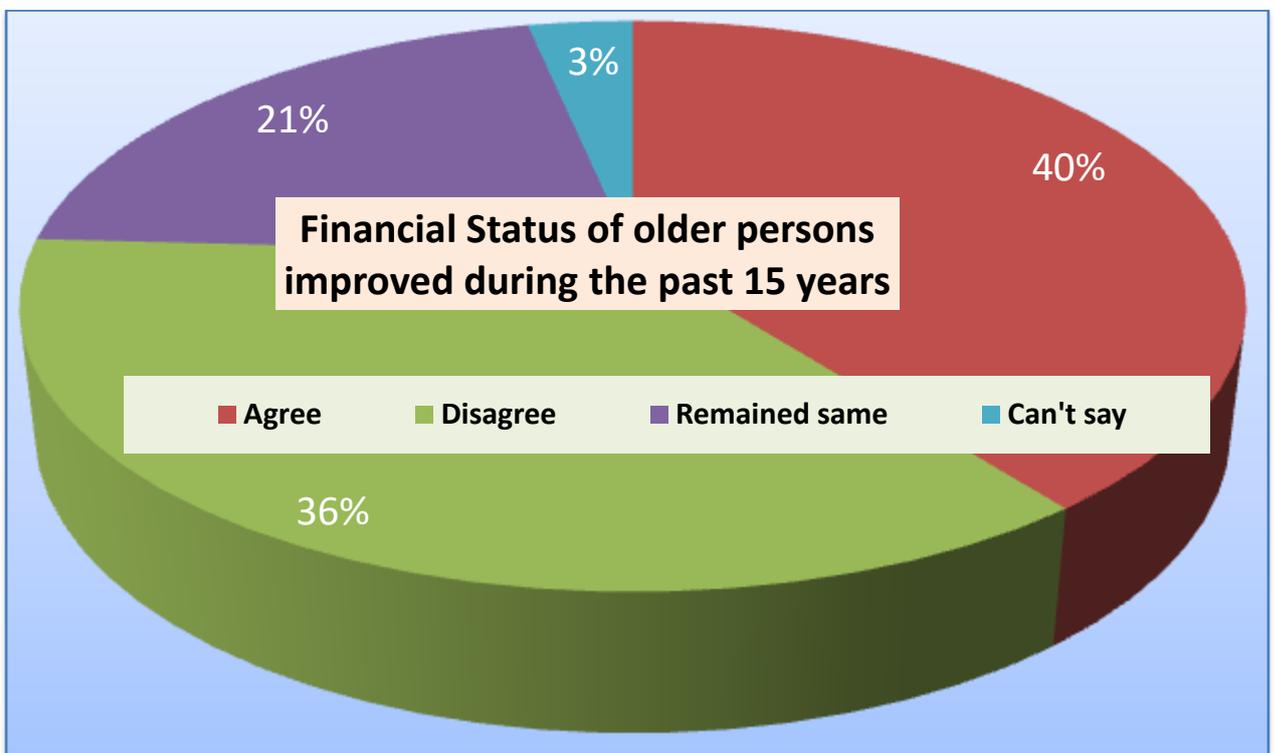
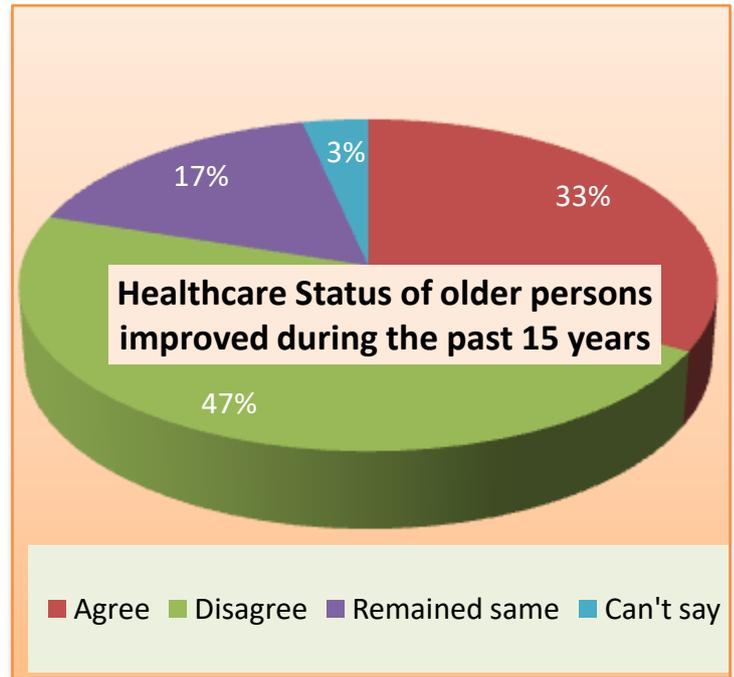
On occasion of completion of 15 years of Madrid International Plan of Action on Ageing (MIPAA) 2002, the survey is an attempt to assess the status of older people in India.

- Out of 15000 elderly respondents, interviewed, only 23.68% elderly (3552 respondents) claimed that they have seen improvement in the social status of older people during these 15 years.
- Majority of respondents i.e. 58.97% (8845 respondents) realized that social status of older people in India deteriorated during the past 15 years instead.
- Further, 12.33% elderly respondents said that social status of older people has remained same during the aforesaid period, as they have not seen any significant improvement in this direction.



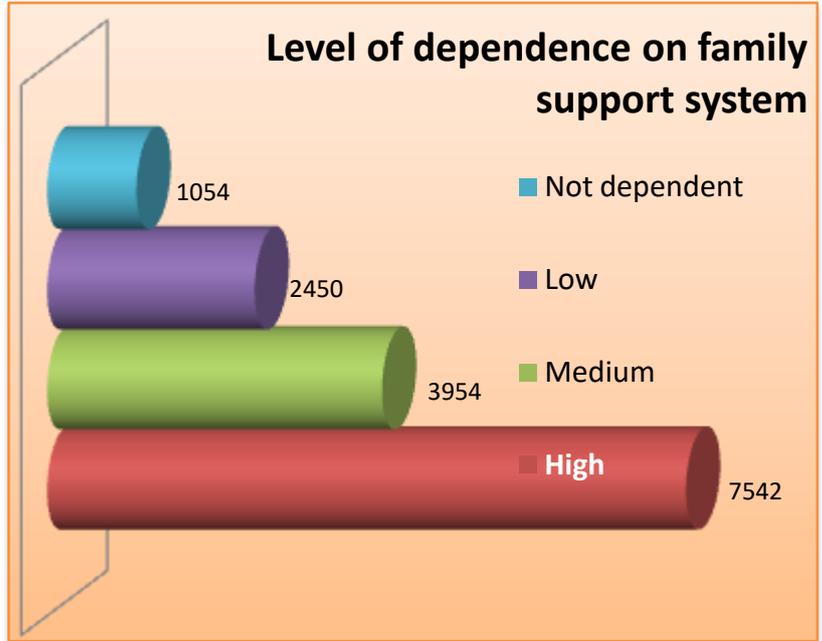
- Some elderly (5.03% respondents) said that they have no idea about the issue.
- For healthcare status of older people, 1/3rd elderly respondents (Out of 15000 older people 4984 older people) reportedly agreed that there have been significant improvement during the past 15 years.
- As per the 46.75% elderly (7012 respondents), healthcare status of older people has not improved at all during the past 15 years.

- 16.62% respondents claimed that the healthcare status of older people is more or less same as 15 years ago, while 3.41% elderly respondents express their inability to comment on the subject.
- When respondents were asked about the financial status of older people during the past 15 years, a large number of respondents (39.49%) claimed that financial status of older people has improved during the past 15 years.
- 36.36% elderly respondents were of the view that they have not noticed any improvement in financial status of older people in terms of cost of living, etc.
- 1/5th elderly respondents reported said that financial status remained the same during past 1½ decade and there seem no significant improvement.
- 3.3% elderly said that they can't say anything about the financial status of older people.



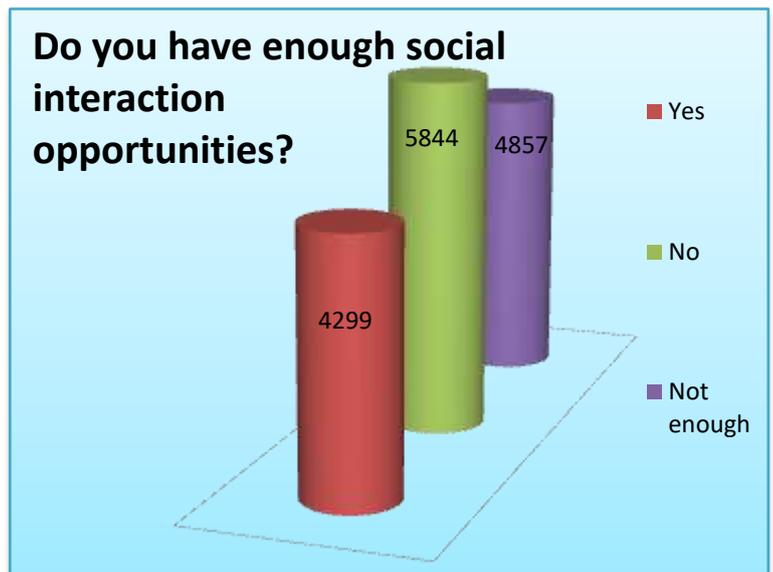
Changing Social Needs & Rights of Older people

- Every second elderly admitted that he/she is highly dependent on family support system in old age. Out of 15000 elderly respondents, 7542 (50.28%) respondents said that their level of dependence on their children is quite high.



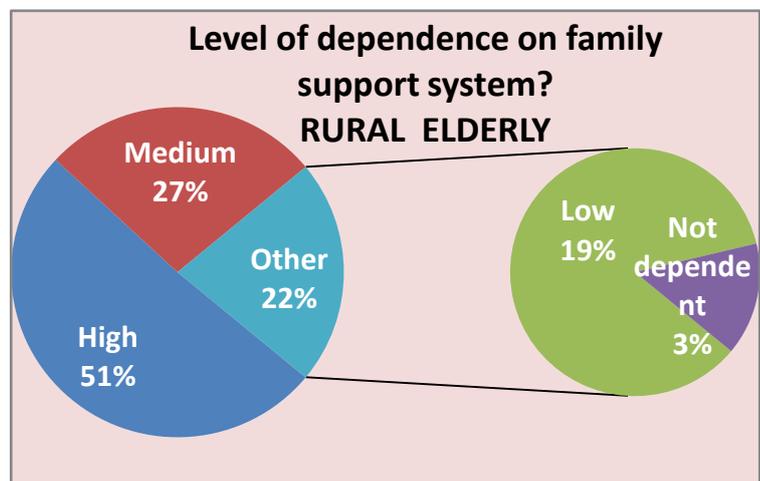
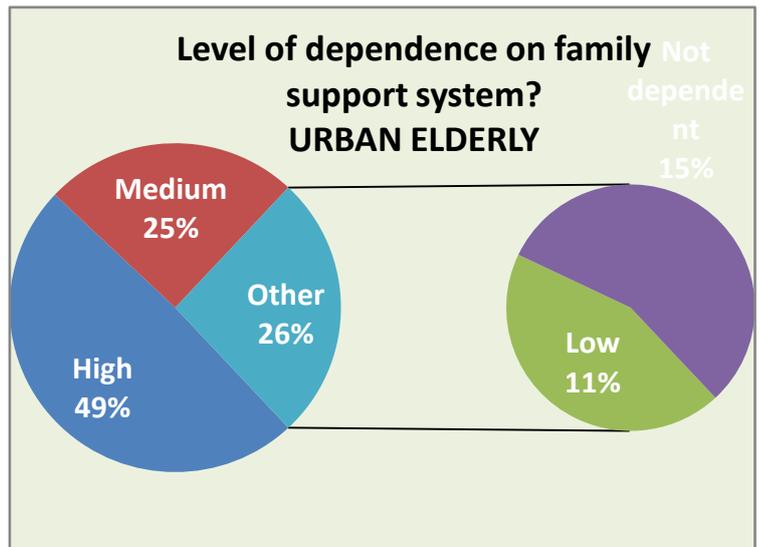
- Almost 1/4th elderly (26.36%) admitted that their level of dependence on their family members is medium. They reportedly said that without family support they find it difficult to manage their standard of living in old age.
- 16.33% elderly respondents claimed that they depend on their family members for limited purposes only when they are in critical conditions.
- Only 7% elderly respondents claimed that they are self-dependent. Out of 15000 respondents only 1054 elderly respondents said that they hardly rely upon their family members.

- When asked about the opportunities available for social interaction in old age, only 28.66% elderly admitted that they have enough social interaction opportunities.



- Out of 15000, 5844 elderly respondents i.e. 38.96% opined that there are not social interaction opportunities available for them in old age.
- Further 32.38% elderly respondents were of the view that there are hardly any social interaction opportunities available for older people.

- When data collected from urban and rural areas, further analyzed it was found that in rural areas 51% elderly were highly dependent on their family members in comparison to urban 49%, where 49% elderly were dependent on their respective families.
- In rural areas, 25% elderly said that their level of dependence on their family members is medium while in urban areas 25% elderly were of the same views.
- In urban areas more than a quarter elderly (i.e. 26%) were not dependent on their family members or their dependence is very limited purposes. In rural areas 22% elderly claimed that they are independent or their dependence level is low.

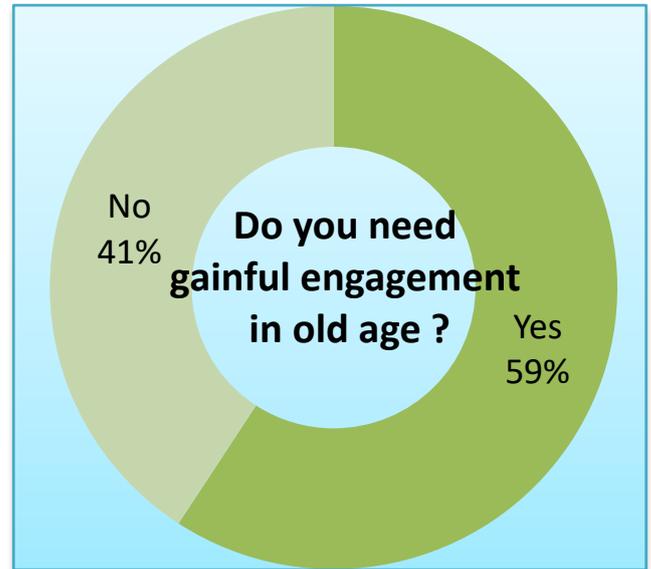
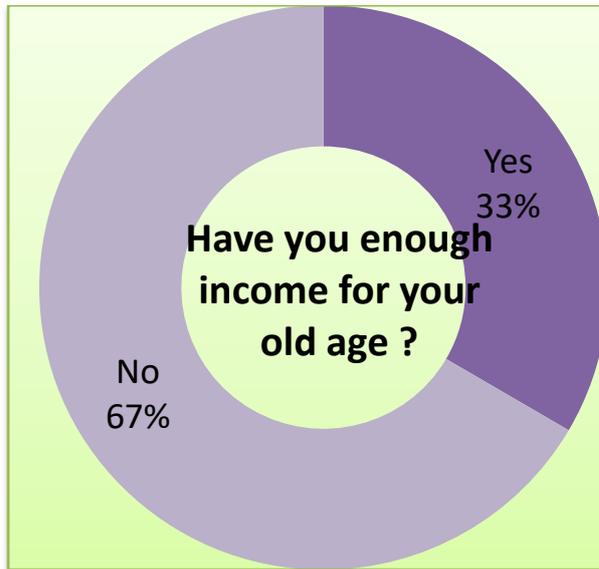


Changing Financial Needs & Rights of Older people

- When it was attempted to assess changing financial needs in old age, it was found that approx. 3/4th elderly (71.86%) older people need more money to meet their expenses.
- Only 28.14% older people said that they don't need more money for their needs and requirements.
- 3/5th elderly respondents (59.2%) reportedly said that they need gainful engagement in old age to earn money and also keep themselves busy.

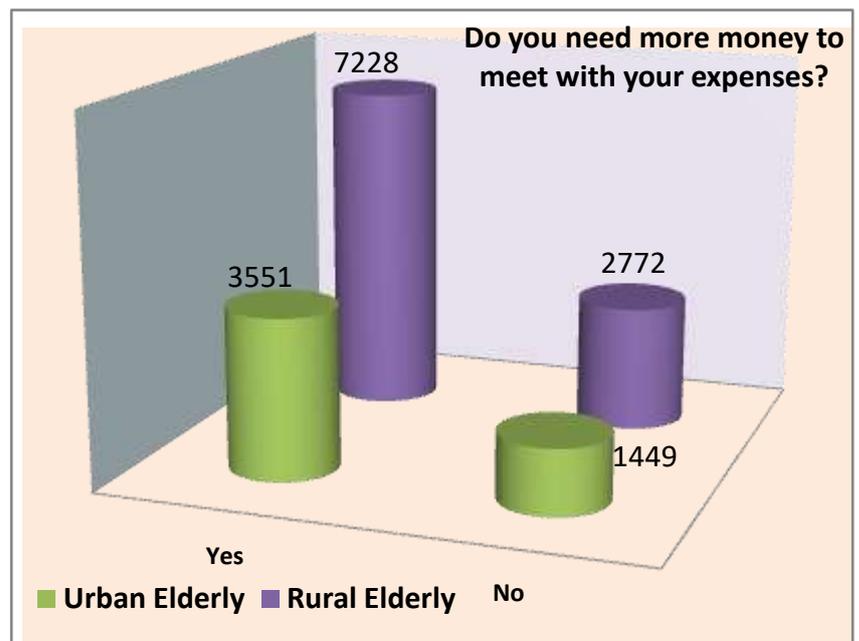


- 40.8% older people admitted that they don't need gainful jobs in old age.



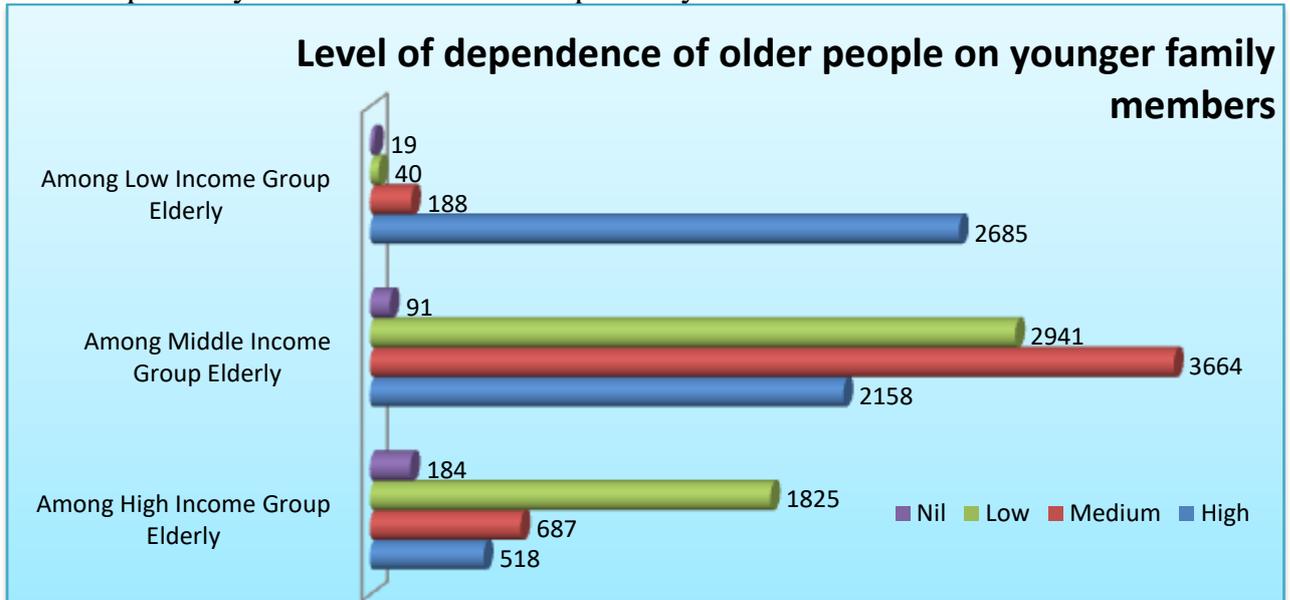
- When asked about the status of income of older people, it was found that only 1/3rd elderly respondents have enough income in old age. Out of 15000 respondents, only 5016 reportedly claimed that their income is sufficient to meet their current financial needs.
- 2/3rd of respondents said that they don't have enough income to meet with their daily expenses and healthcare requirements in old age.

- In urban areas 71.02% elderly respondents (out of 5000 urban elderly 3551 urban elderly respondents) were found in need of more money to meet with their expenses in old age while almost the same percentage of elderly (72.28%, i.e. 7228 rural elderly out of total 10000 rural elderly) elderly said that they need more financial income/resources currently.

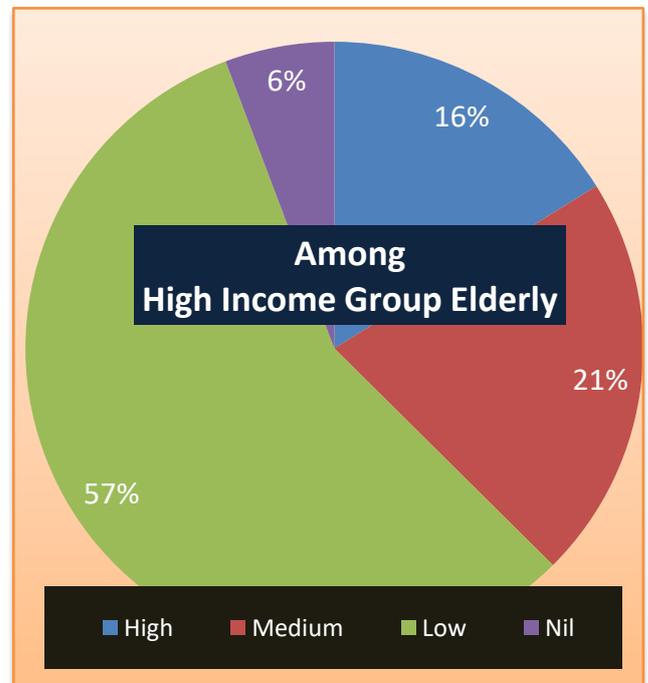


Level of financial dependence of older people on younger family members

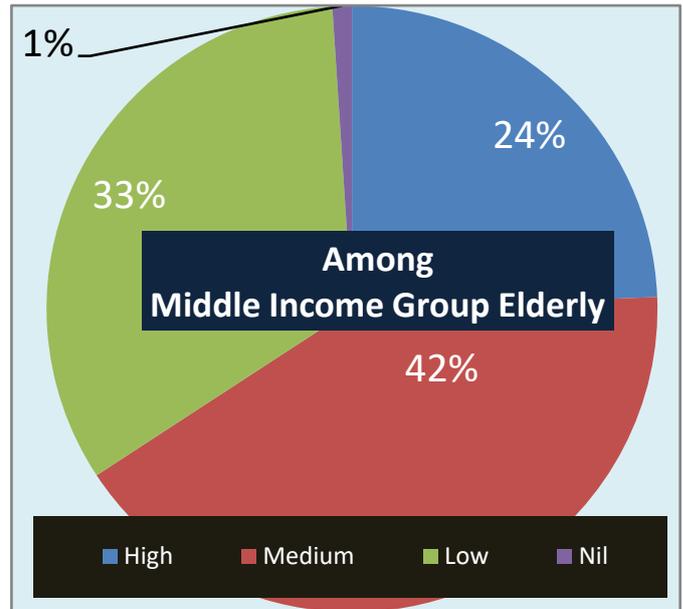
- On compilation of data collected from 15000 sample respondents, they were categorized in to three major categories – High income group elderly, Middle Income Group elderly and Low Income Group elderly.



- On analysis of level of dependence of older people on younger family members it was found that only 2.1% elderly are not dependent on their younger family members.
- Most elderly i.e. 35.7% elderly accepted that they are highly dependent on their younger family members. While 29.8% elderly said that their level of dependence is medium.
- Approx. 32.4% elderly are dependent on their younger family members for limited purposes only.



- Among high income group elderly respondents, according to majority of older people (56.8%) their level of dependence on younger family members is low. For 21.4% and 16.1% elderly in this group level of dependence was found medium and high respectively, while 5.75% high income group elderly admitted that they are totally independent

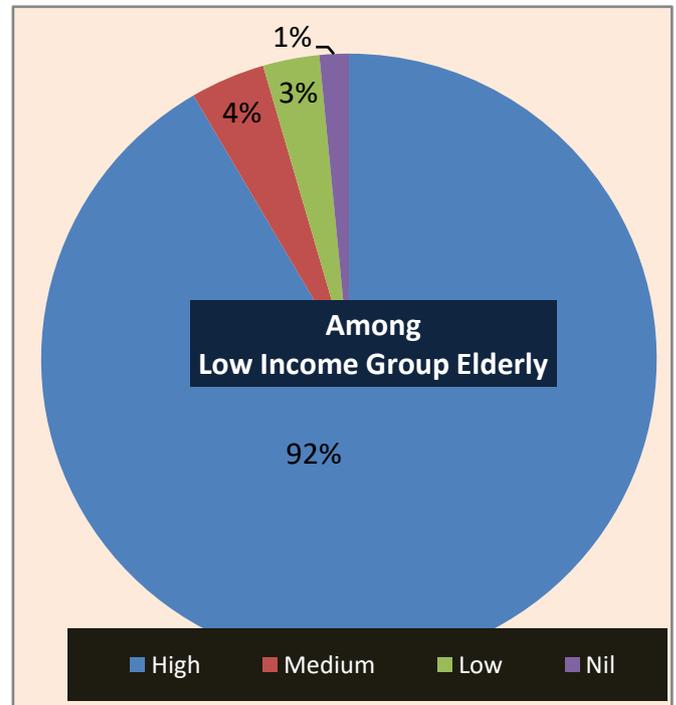


- Among middle income group elderly respondents, according to 1/3rd respondents, (33.2%) their level of dependence on younger family members is low. For 41.4% and 24.4% elderly in this group, level of dependence was found medium and high respectively. Only 1% middle income group elderly admitted that they are independent.

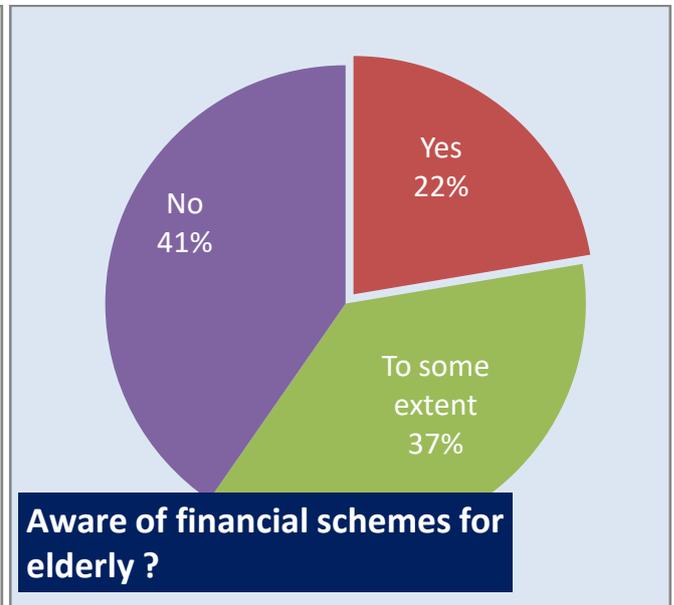
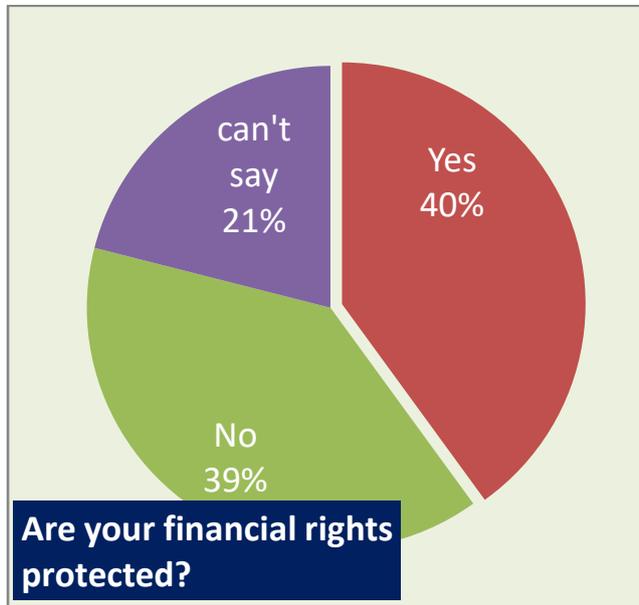
- In low income group category, 91.6% respondents admitted that they are highly dependent on their younger family members for their respective needs. Only 6.4% elderly said their level of dependence on family members is medium while 40 and 19 elderly said that their level of dependence is low and nil respectively.

Dependence of older people on younger family members was for the following reasons;

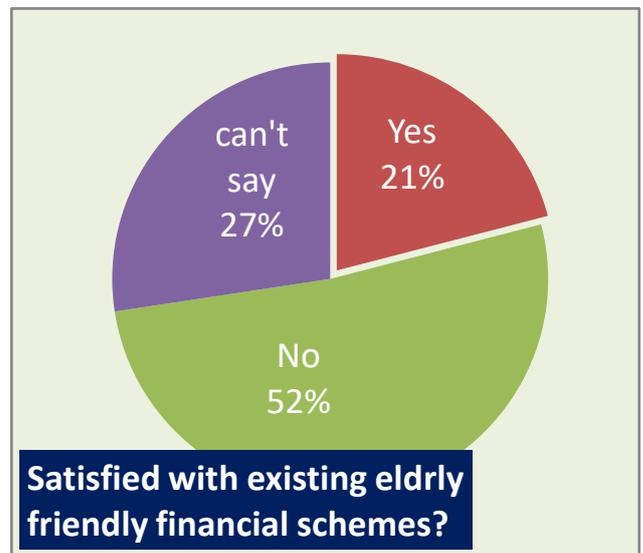
- For healthcare and medicines
 - For residential purpose
 - For food, clothes, etc.
 - For recreational purpose
- Survey questionnaire was also designed to assess the level of awareness among older people about their financial rights. About 79% elderly responded to questions asked on financial rights, while 21% were not aware of their financial rights.



- 40.03% older people admitted that they feel their financial rights are protected while 38.96 complained about violation of their financial rights particularly within their respective families and as well as socially.



- Among 15000 elderly respondents, 6058 older people i.e. 40.39% said that they have no idea about financial schemes being run by government and others.
- 22.34% respondents agreed that they are aware of financial schemes being run by government and others, while 37.27% elderly said that they are aware but to some extent only.



- When respondents were asked about elderly friendly investment scenario in the country, only 1 out of 5 elderly (approx. 20.94%) claimed that they are satisfied with the existing older person's friendly investment / saving schemes.
- Majority of older people (51.65%) said that they are not satisfied with existing older person's friendly investment / saving schemes, while 27.41% elderly respondents expressed their helplessness to respond to this question.

Gainful Engagement: the strongest emerging Need of Old People

Gainful re-employment is an area of great concern, for many. Many want it because they find themselves completely active but retired. Some need it because of their yet unfinished responsibilities. For most of them, it is a question of survival; there are still many more who just want to keep themselves occupied.

It has been observed that at the time of retirement (55-60 years) many of the individuals are at the peak of their occupation. After retirement, overnight they become redundant for all practical purposes.

Indeed it is ironical; that very few people prepare themselves for their life after retirement. Most of the people at the time of retirement have one or more of the following unfinished tasks in hand:-

- ~ Settlement of Children
- ~ Marriages – especially of daughters
- ~ Medical treatment of family members / self
- ~ Some court cases (i.e. getting house vacated)
- ~ Old parents living with them
- ~ Not much in terms of saving
- ~ No house to live in

In addition, most of them are mentally and physically fit to work for some more years. First few days after retirement are welcome and good for a change, but afterwards time hangs on... especially if one has not planned the post retirement period properly. Most of the people have to look for alternatives to keep themselves occupied during the day. There are different categories of people who are seeking gainful employment.

Most of the retired people feel that they are not required to work after retirement as their savings / pension will look after them for the rest of the life. If a person has retired with one or more of the problems mentioned above, his perceptions of sufficient gets diluted. On top of this, the cost of living, which is escalating in geometric proportions, compels him to look for a second career to complete his unfinished responsibilities.

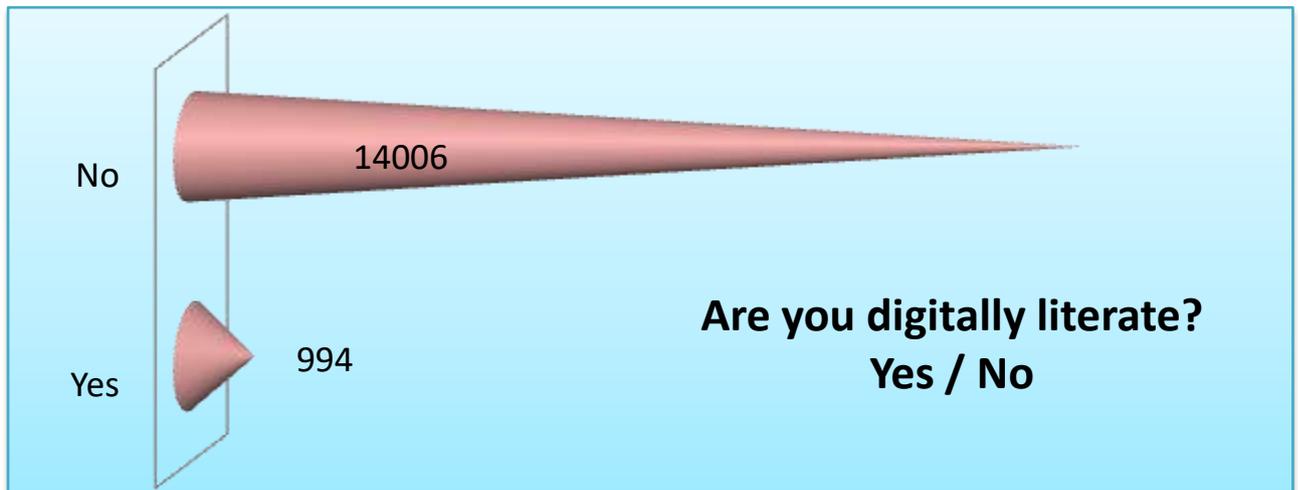
Many retired persons who are otherwise financially sound and do not have any of the above responsibilities, find it difficult to spend the full day on their own and seek useful employment engagement because when they have nothing to do and time hangs on them.



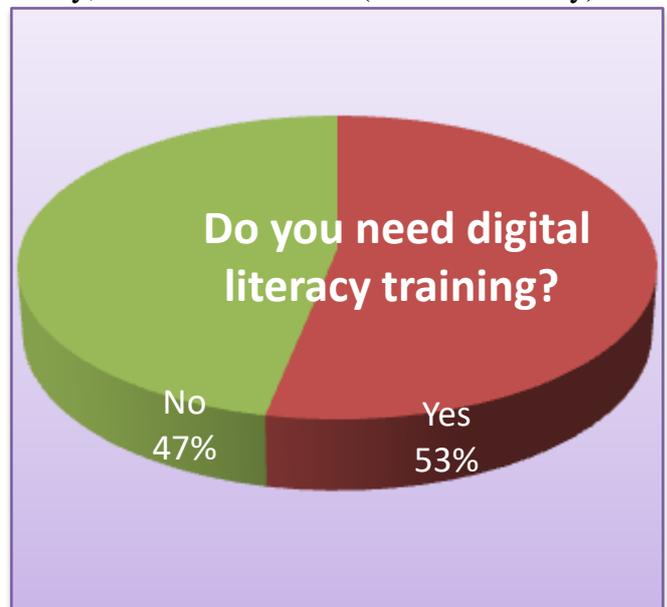
Other Emerging Needs of Older people of India

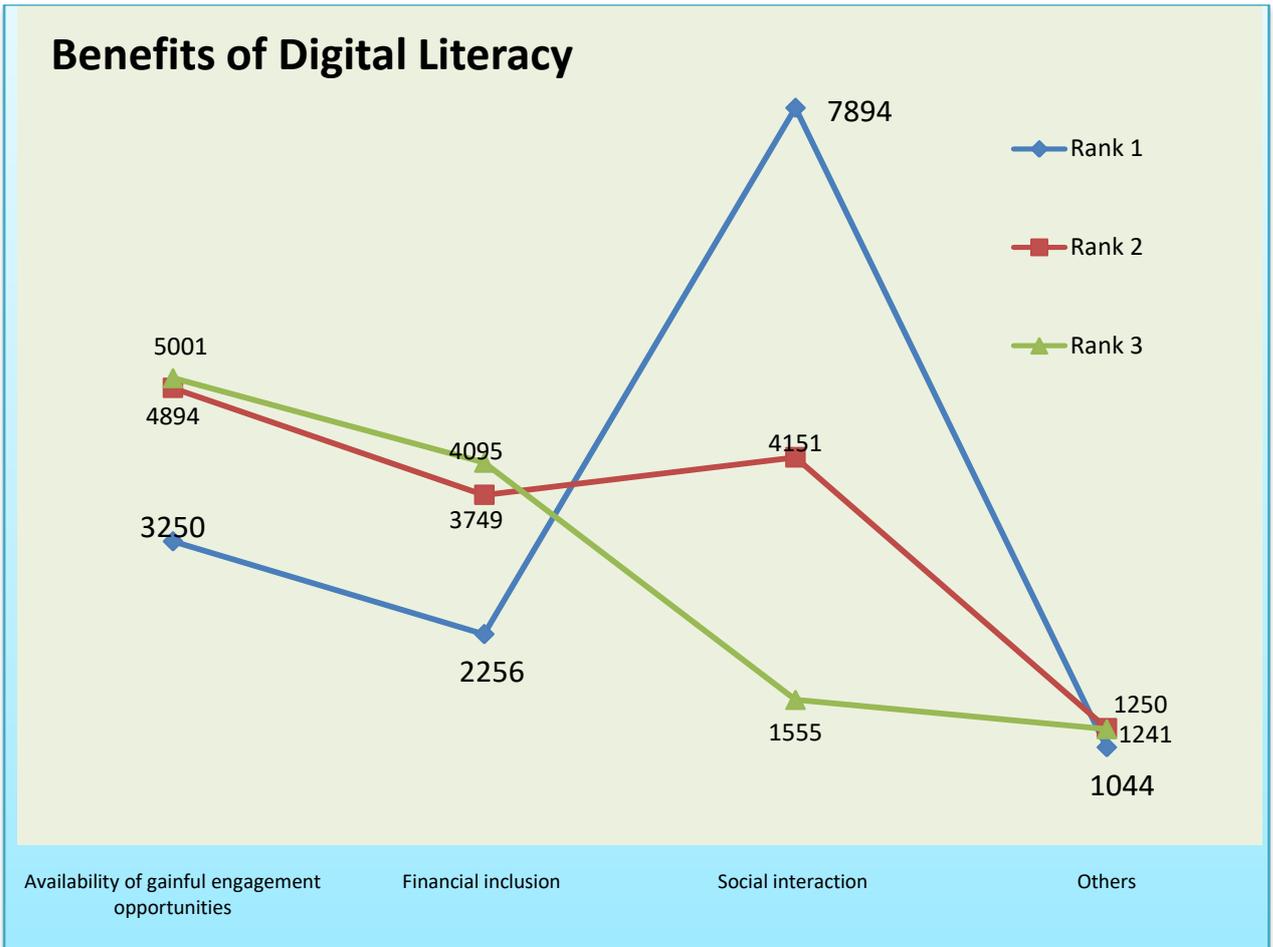
Social & Financial Empowerment through Skill Training

- As indicated by the analysis of feedback compiled, 93.37% elderly respondents were digitally illiterate. Percentage of such elderly was quite higher among elderly women and elderly men above (70+). Out of total 15000, 14006 elderly were not aware of computers.



- When asked about the need of digital literacy, more than a half (53.21% elderly) felt the need of computer training. Out of 14006, 7452 older people agreed that there is need to provide computer training to needy elderly.
- Responding on benefits of digital literacy to older people, most elderly (52.6%) reportedly top ranked social interaction as benefit of digital literacy, followed by gainful engagement opportunities, financial inclusion and others.
- 21.7% elderly given top rank to gainful engagement opportunities as benefit of digital literacy, while 15% respondents said that financial inclusion in major benefit and according to 7% elderly other benefits are bigger than these benefits.



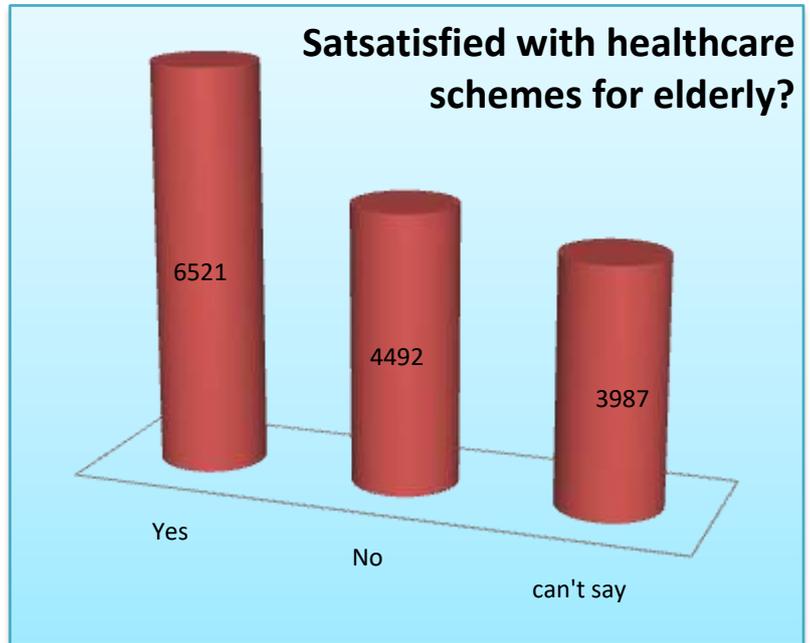


- Availability of gainful engagement opportunities was adjudged by most respondents, almost a third, as favourite benefit in rank 2 followed by social interaction and financial inclusion.
- Again gainful engagement was ranked 3 by 40% respondents, followed by financial inclusion which was ranked 3 by 32.9% respondents.



Changing Healthcare Related Needs & Rights of Older People

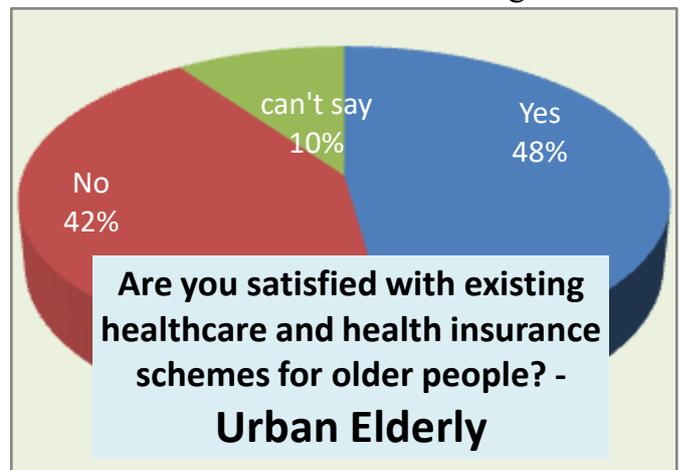
- 43.47% elderly respondents expressed their satisfaction over existing healthcare and health insurance schemes for older people. 6521 elderly respondents out of 15000 elderly interviewed during the survey spoke positively.



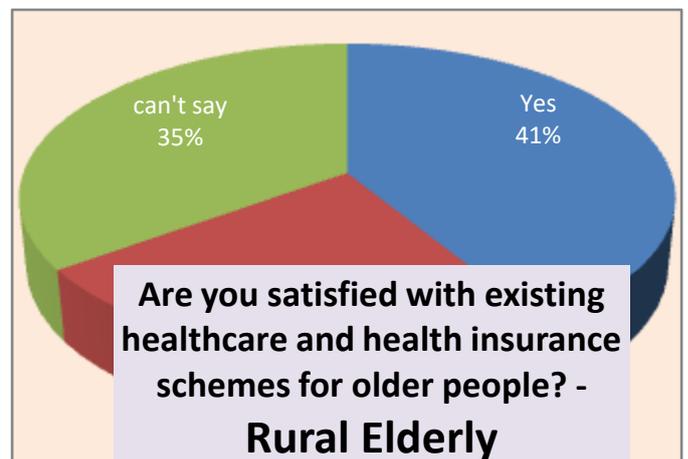
- 29.95% elderly respondents were found dissatisfied with existing healthcare and health insurance schemes for older people.

- More than a 1/4th respondents didn't reply to question asked about awareness about existing healthcare schemes.

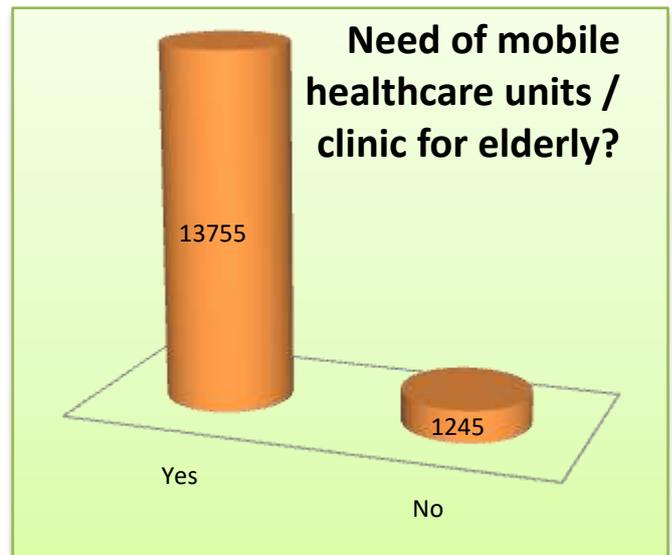
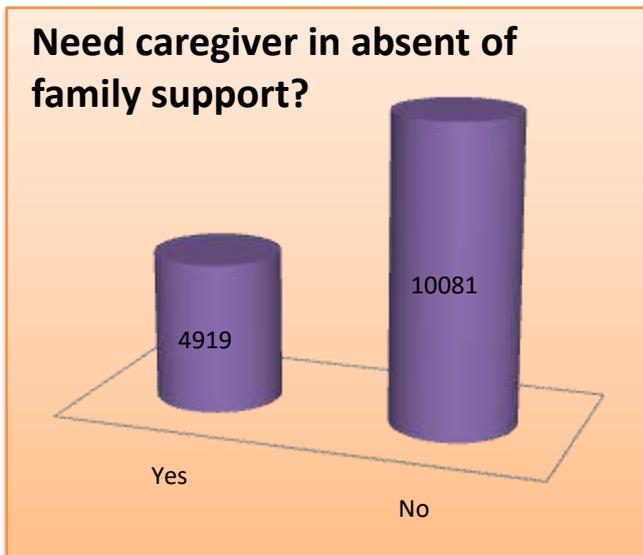
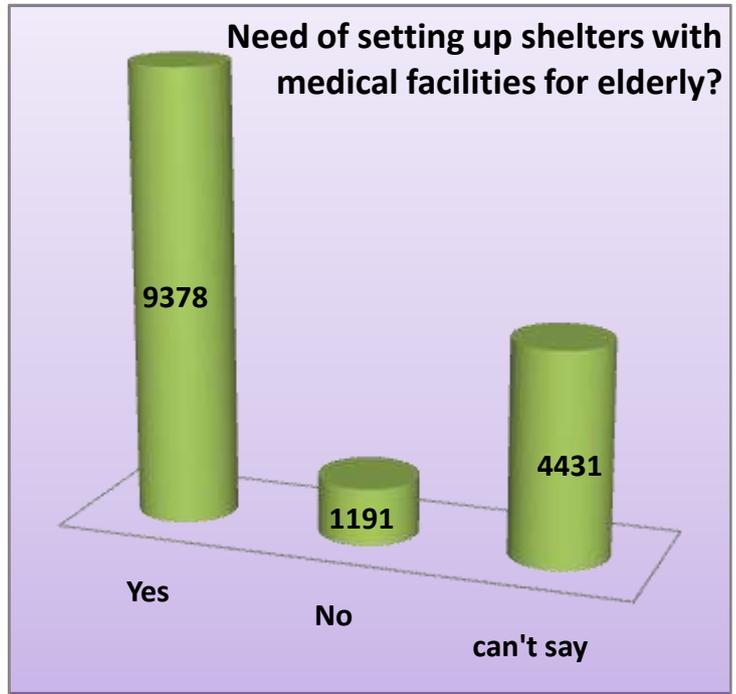
- When data analyzed on rural urban divide, it was found that in rural areas elderly respondents were less satisfied with existing healthcare schemes and facilities, meant for older persons as 41.31% rural elderly respondents (out of 10000 4131 rural elderly) in comparison to 47.8% urban elderly, reportedly found satisfied with existing healthcare schemes/facilities.



- In rural areas approximately 59% elderly respondents said that they either they are dissatisfied or they have no idea about current status of healthcare facilities/schemes. In urban areas 42.42% elderly said that they are not satisfied with healthcare schemes while another 9.78% urban elderly didn't reply to this question.

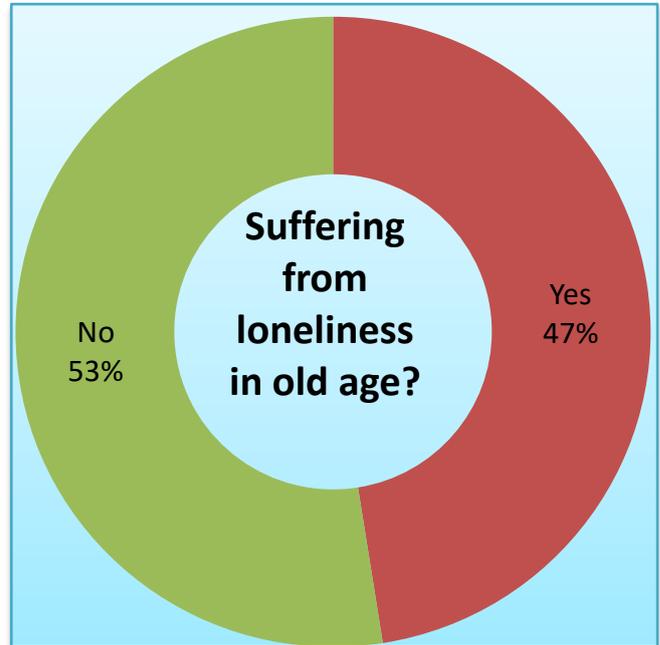


- When respondents were asked about need of setting up shelters with medical facilities for old people, it was found that 62.52% elderly were positively inclined.
- 7.94% respondents said that in their opinion there is no need to set up such shelters, while 29.54% expressed their inability to say anything about this.
- In case of non-availability of family support, 32.79 % older people admitted that they will need caregiver to take care of them.
- More than 2/3rd respondents reportedly claimed that they do not need any caregiver. Majority of them said that in case of medical issues when no family support is available, they rely on their relatives, neighbours and friends instead.
- Mobile healthcare units/clinics seem to be much popular among older people, as 91.7% elderly respondents said that there is an urgent need of exclusive mobile healthcare units/clinics for older people in the country.
- Only 8.3% elderly respondents said that they don't think mobile healthcare units will work in the country.

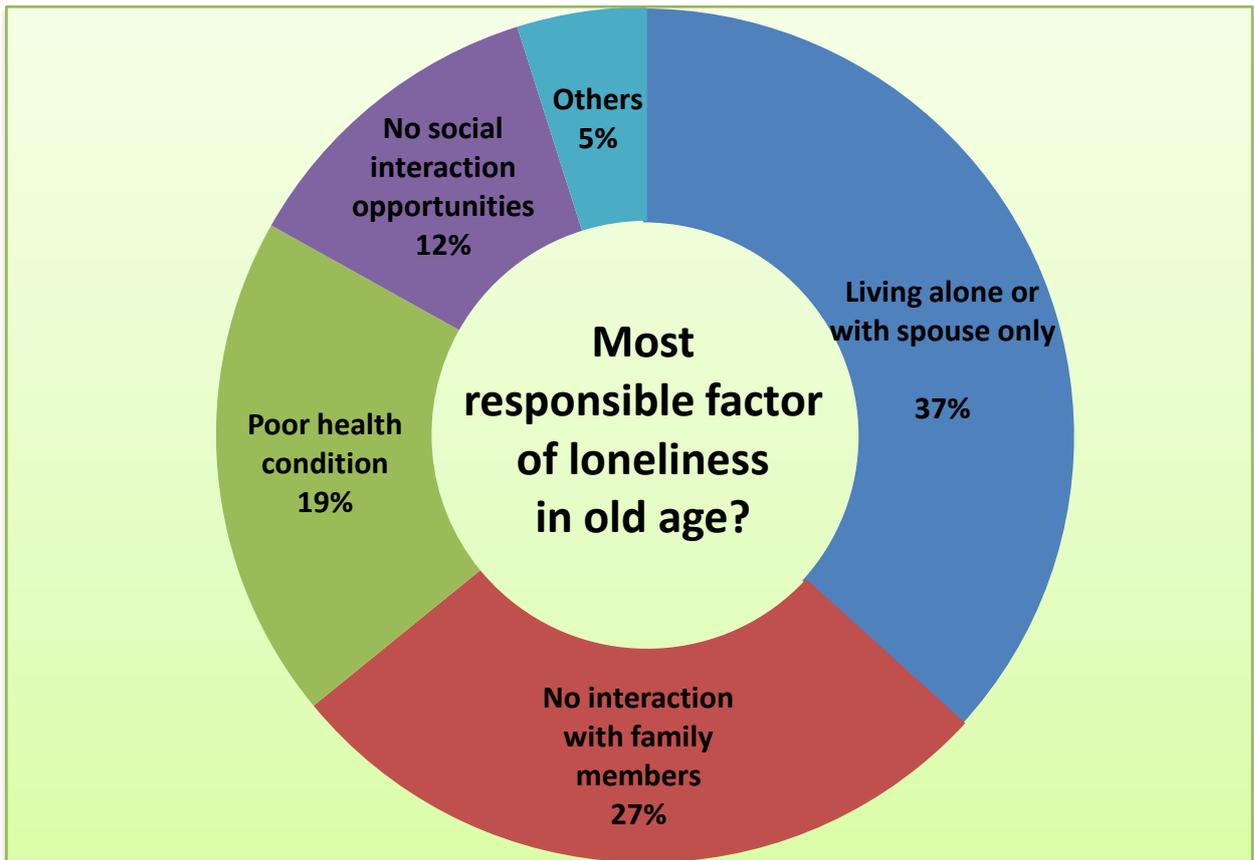


Changing Psychological and Related Needs & Rights of Older People

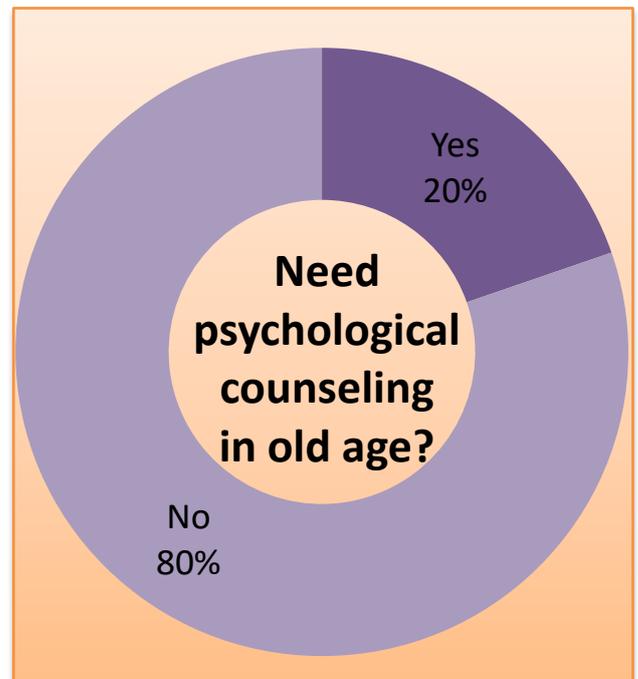
- As per the survey findings, it was found that almost every second old person (47.49% respondents) was suffering from loneliness, while 52.51% elderly respondents said that they are not suffering from loneliness.
- In urban areas 64.1% elderly (3205 elderly out of 5000 urban elderly) were found suffering from loneliness, whereas as in rural areas 39.19% elderly (3919 elderly out of 10000 rural elderly) claimed that they are suffering from loneliness in old age.



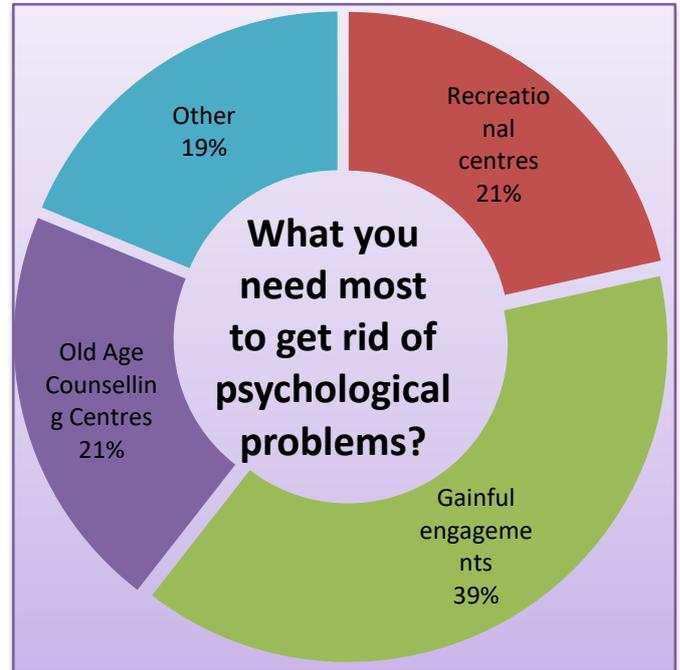
- When it was attempted to find out the factor responsible for loneliness in old age, 36.78% elderly suffering from loneliness claimed that living alone or with their spouses only is the most responsible factor for their condition.



- After that no or less interaction with family members was termed as most responsible factor for loneliness in old age by 27.3% elderly (1945 out of 7124 elderly respondents).
- Poor health condition is also termed as one of the most important factors responsible for loneliness in old age by another 19.06% affected elderly respondents.
- Approx. 12% elderly, facing isolation reportedly said that in their opinion, non availability of social interaction opportunities in old age is major factor responsible for loneliness in old age.
- As per the survey finding every fifth elderly need some kind of psychological counseling in their life. Out of 15000 total respondents 2955 admitted that they seek counseling or advice from their relatives/friends/others, when they undergo psychological problems.



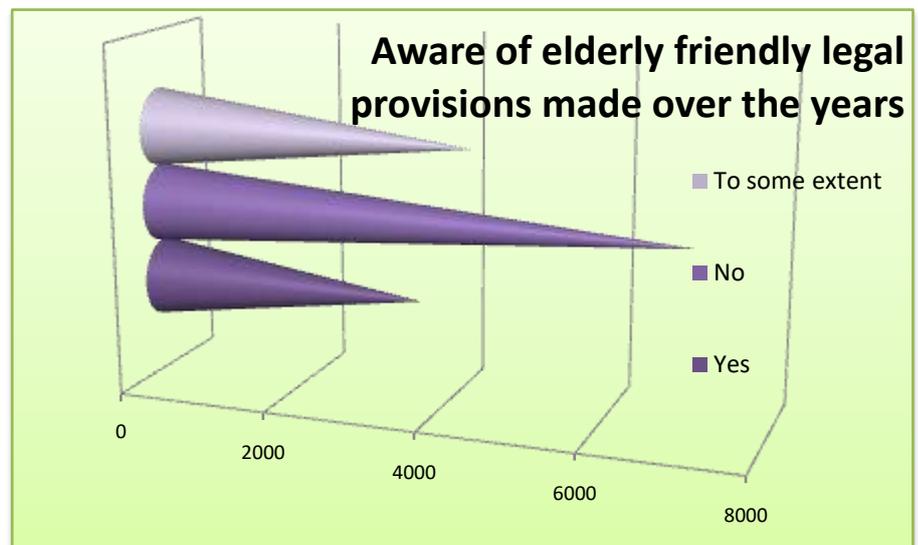
- Among affected elderly share of urban elderly was quite higher (63.86%) who require some kind of psychological counseling. 36.14 % respondents were from rural areas, which need counseling for psychological problems caused due to loneliness in old age.
- During the survey it has been observed that loneliness leads many psychological disorders in old age such as depression, anxiety, eating disorders, addiction and substance abuse, insecurity, fatigue, physical weakness, etc.
- When the respondents were asked about their priority needs so that they can get rid of psychological issues in old age, most elderly (38.97%) said that gainful engagements will work.



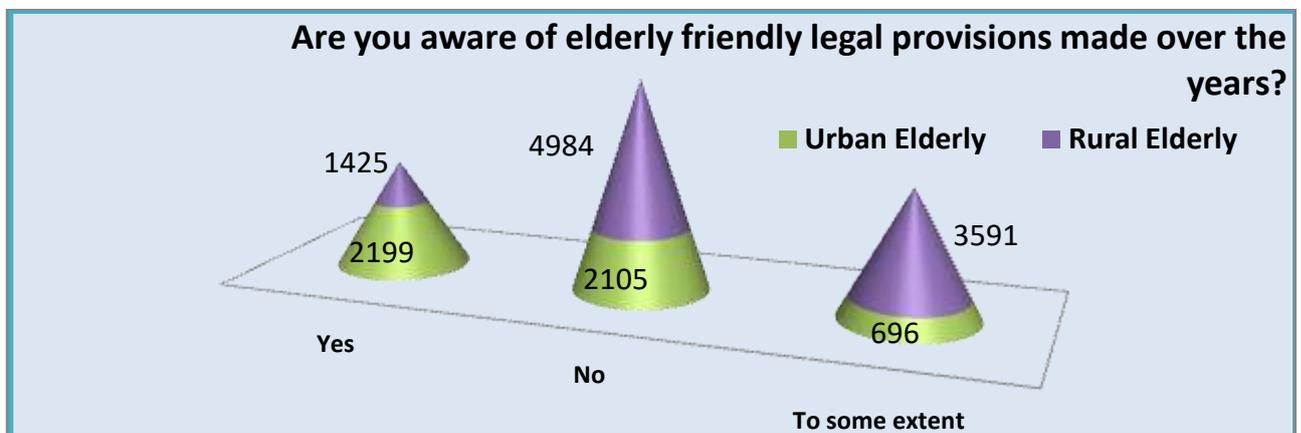
- 21.53% elderly respondents suggested that setting up recreational centers for elderly will help older people facing loneliness to cope with psychological issues.
- 20.74% elderly felt need of running old age counseling centre as most effective action to resolve psychological problems.

Changing Legal Needs & Rights of Older People

- Every fourth older person was aware of elderly friendly legal provisions made over the years. Out of 15000 elderly 3624 i.e. 24.16% reportedly claimed that they have good awareness about legal provisions made in favour of older people.



- 28.58% respondents said that they have limited awareness while approximately a half respondents (47.26%) answered in negative when they were asked whether they are aware of elderly friendly legal provisions made in the country.
- In urban areas, 43.98% elderly respondents (2199 out of 5000 elderly) in comparison to 14.25% rural elderly respondents (1425 elderly out of 10000 elderly respondents) claimed that they are aware of elderly-friendly legal provisions made over the years.
- In rural areas, almost a half respondents (49.84%) said that they are not aware of legal provisions made for elderly, while in urban areas 42.1% claimed that they are not aware of the laws and legal provisions made for older persons.
- In rural areas, 35.91% elderly respondents, claimed that they are aware of legal provisions but to some extent only.



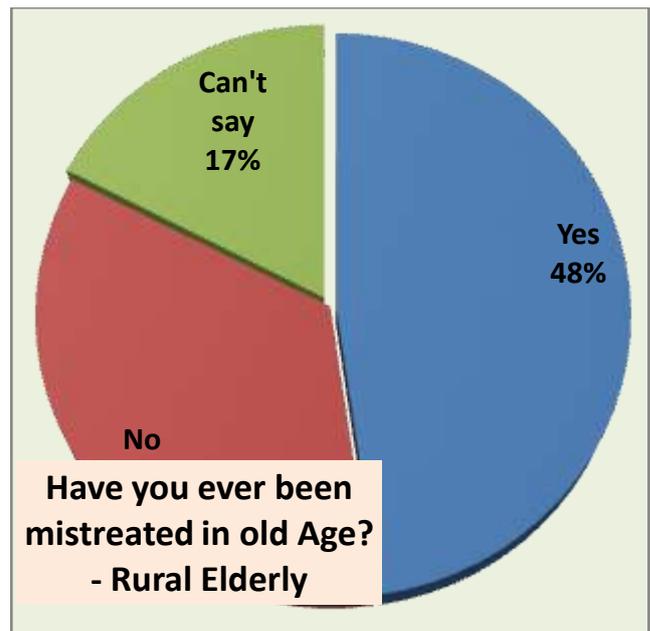
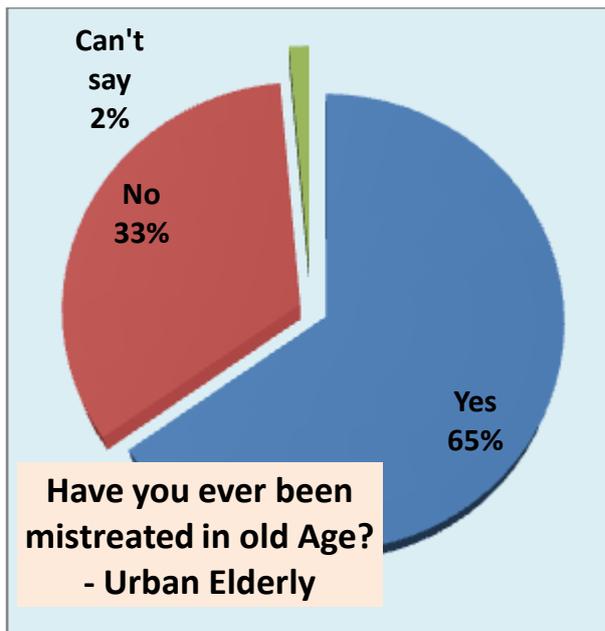
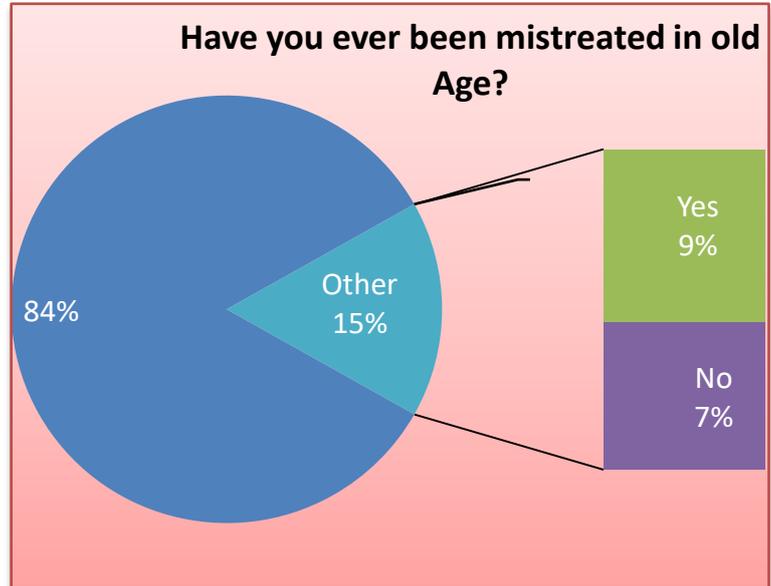
- Out of well-versed older people 43.82% elderly claimed that legal provisions made to protect rights and interests of older people are stronger and effective as well. 37.11% such elderly complained that these legal provisions are not stronger/effective, while 19.07% well-informed older people said that so far as legal provisions are concerned, these are stronger/ effective to some extent only.



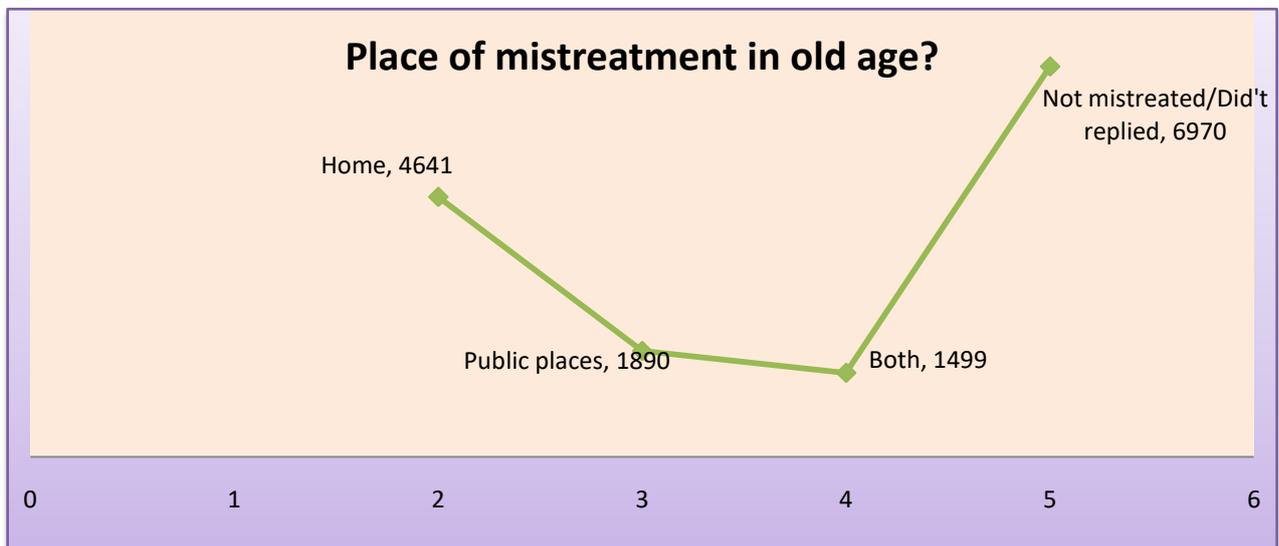
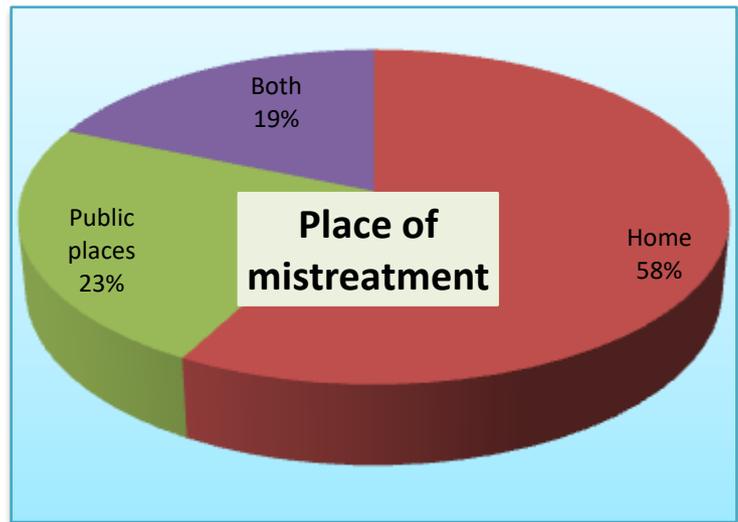
Awareness about Human Rights of older people in India

To assess the protection of human rights of older people of India and review current status of human rights of elderly, some disquieting questions are also included in the research questionnaire.

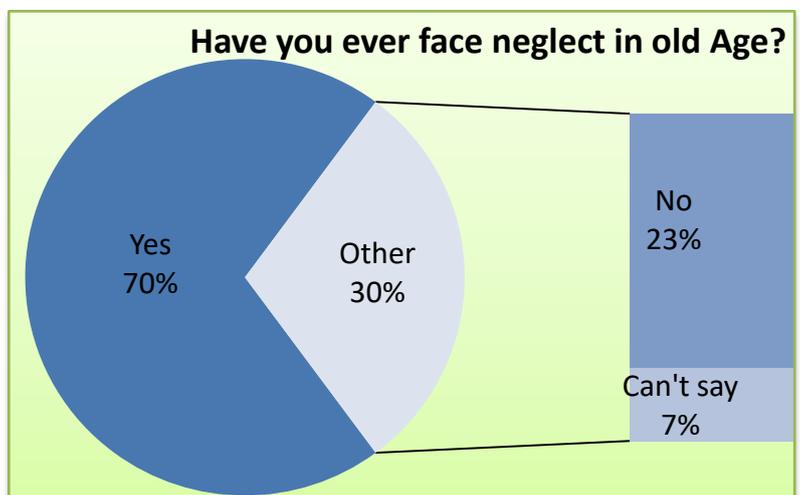
- 53.53% elderly respondents accepted that they had been mistreated in their old age, 34.39% elderly reported said that they have not faced mistreatment in old age ever, while 12.07% elderly respondent preferred to remain neutral to this question due to their personal issues.
- In urban areas, approximately 2/3rd elderly respondents (65.22%), reportedly admitted that they were mistreated in old age, while in rural areas, 47.69% elderly respondents accepted that they had experienced mistreatment in old age. In rural areas 4769 out of total 10000 rural elderly and in urban areas 3261 elderly out of 5000 urban elderly complained about incidences of mistreatment in their life.



- Out of 8030 elderly, being mistreated or mistreated ever in old age, 57.8% elderly respondents claimed that place of mistreatment is their own homes. 23.54% affected respondents complained about mistreatment in public places. 18.67% elderly reportedly claimed that they have been mistreated or being mistreated at both of the places – their own homes and public places.

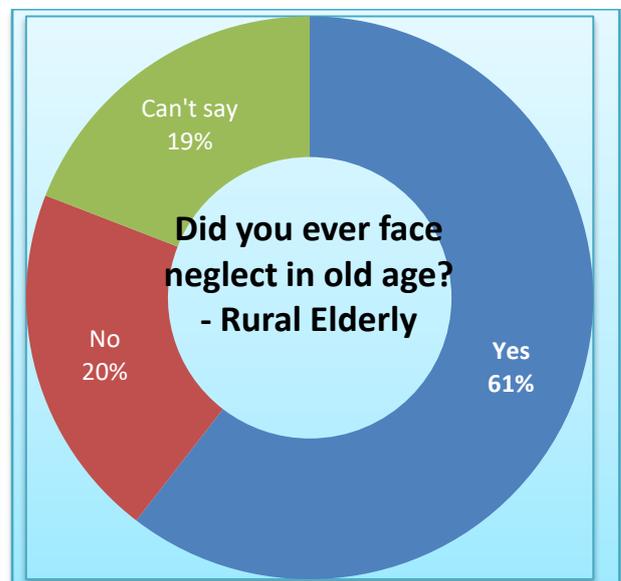
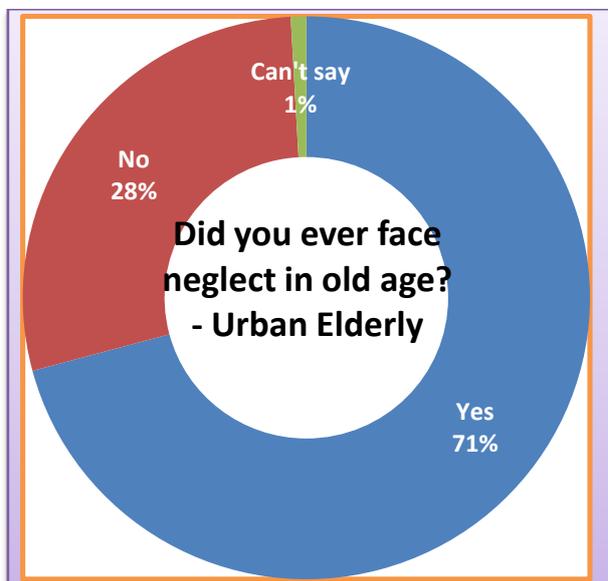


- Overall, every third elderly person (30.94%) experienced mistreatment at their homes in their old age, while 12.6% elderly claimed that they were mistreated in public places and almost every tenth elderly was mistreated at both of the place, home and public place. Situation may be grimmer as 12.07% elderly didn't respond to this question.

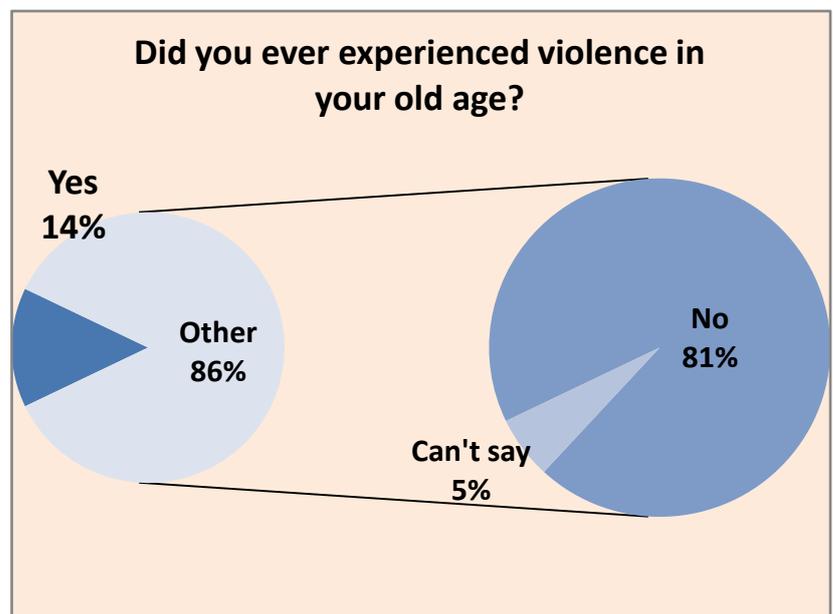


- 63.92% elderly respondents reportedly accepted that they faced neglect in old age on various occasions.

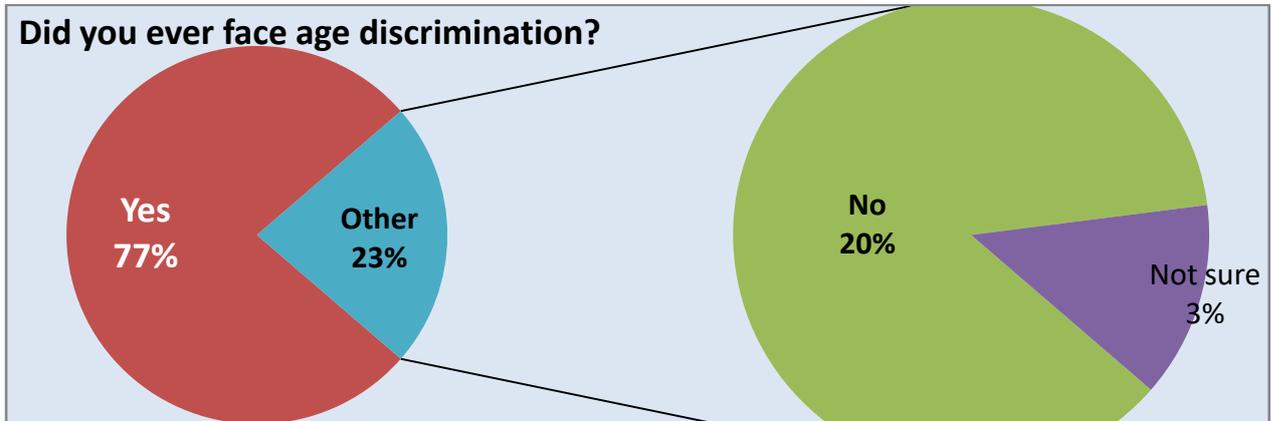
- 23.07% elderly said they never realized that they are being neglected by their family members and others.
- 13% elderly respondents didn't say on this topic, due to certain (personal reasons) factors.
- In urban areas, 70.82% elderly respondents (3541 out of 5000 respondents) claimed that they had face neglect in old age while in rural areas, 60.47% elderly respondents (6047 out of 10000 elderly respondents) admitted that they had to face neglect in old age.
- In urban areas, 28.3 % elderly respondents said that they have not faced neglect in old age while in rural areas 39.53% elderly respondents said that they have never realized neglect in old age.



- Every seventh elderly reportedly admitted that he/she has experienced violence in old age. 14.27% respondents suffered some kind of violence, while 5.13% didn't respond and prefer to not disclose his/her home affairs.
- According to 77.26% elderly respondents, interviewed during the



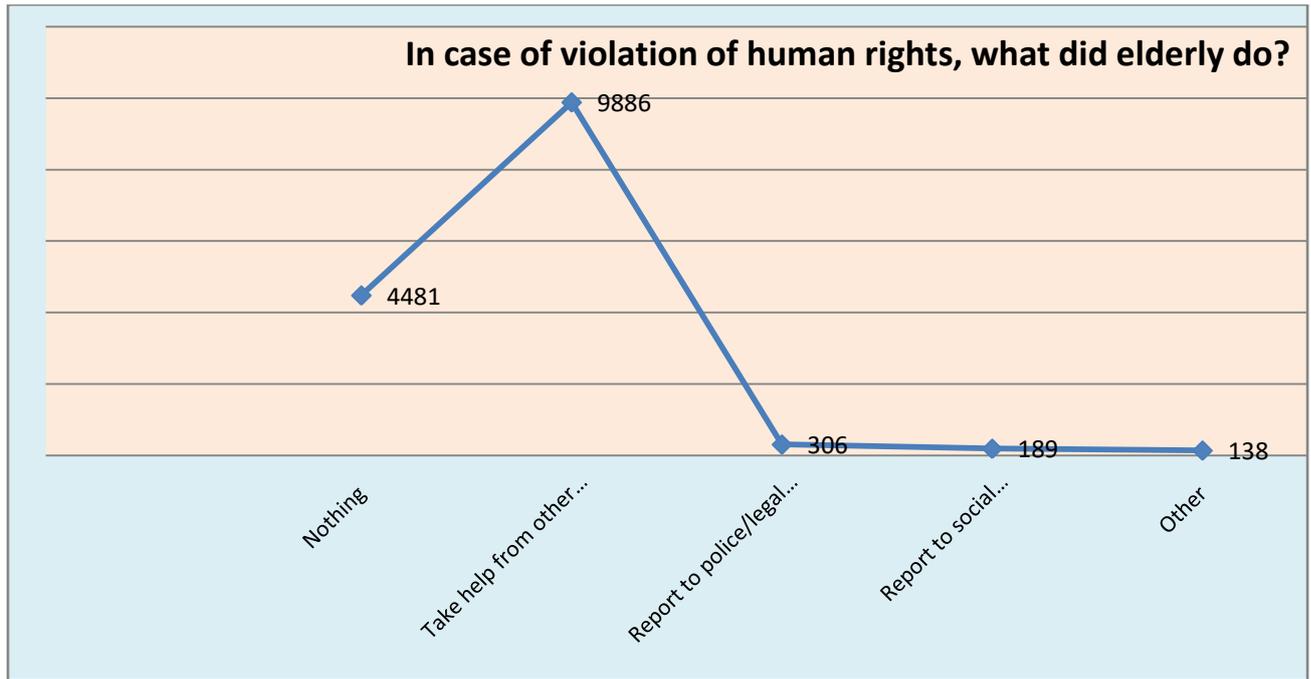
survey, reportedly admitted that they are victim of age discrimination. 19.69% respondents said that age discrimination is not an issue for them.



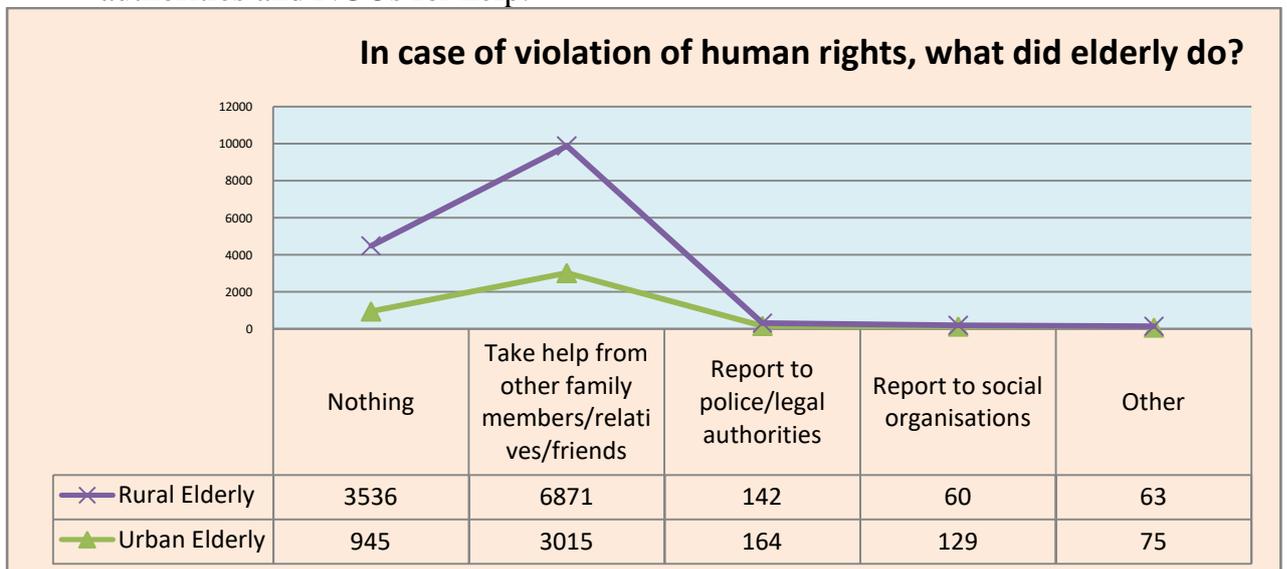
- Among the 15000 elderly respondents, 47.61% respondents accepted that they face gender discrimination in old age. 32.07% elderly said that they never face gender discrimination while 20.33% elderly prefer to say something on this issue.
- Among gender-based discriminated elderly 95% were elderly women.
- In case of violation of human rights, almost 30% elderly respondents prefer to remain quiet and don't raise their voice. It was found that 4481 respondents out of 15000 didn't reacted by far to violation of their human rights



- 2/3rd elderly respondents accepted that they seek help/advice from their family members/relatives/friends in case of violation of their human rights.
- 2% elderly respondents i.e. 306 out of 15000 elderly reported cases of violation of their human rights to police/legal authorities, while 1.26% elderly approached to NGOs and other social organizations for help.



- In rural areas, 35.36% elderly respondents said that they did nothing in case of violation of their human rights. 68.7% rural elderly respondents claimed that they prefer to take help from other family members, relatives and their friends in case of violation of human rights.
- In urban areas 18.9% elderly kept mum on incidences of violation of their human rights in old age. 60.3% urban elderly respondents reportedly said that they took help of their family members, relatives, friends to resolve case of human rights violation.
- 3.28% and 2.58% urban elderly respondents approached police/legal authorities and social organizations respectively in case of violation of their human rights, while in rural areas only 123 elderly out of 10000 elderly respondents, contacted police/Legal authorities and NGOs for help.



Human Needs of Older People

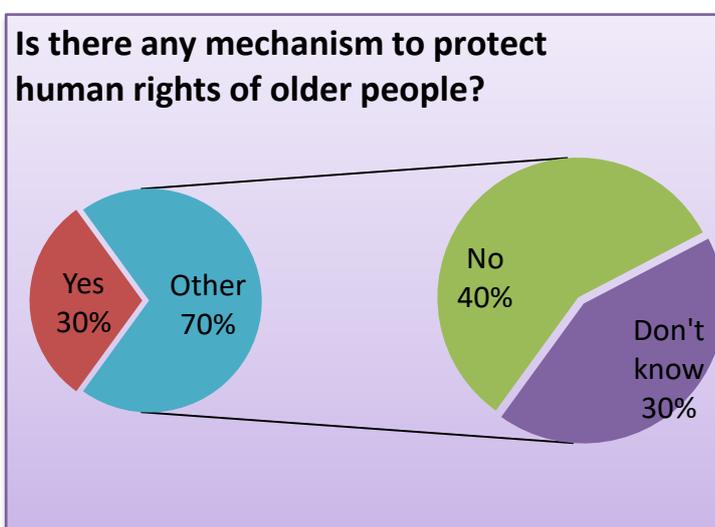
To assuage the feeling of insecurity amongst Older People their rights include the following indivisible, interdependent and interrelated human needs;

- To access to adequate food, water, shelter and clothing through the provision of income, family and community support;
- To work and pursue other income generating opportunities with no barriers based on age;
- To be protected from neglect and all types of physical or mental abuse
- To access to medical, economical and health care through the provision of income, family and community support and help;
- To benefit from family support and care consistent with the well being of the family;
- To remain integrated and participate actively in society, including the process of development and the formulation and implementation of policies which directly affect their life;
- To be valued independently of their economic contributions;

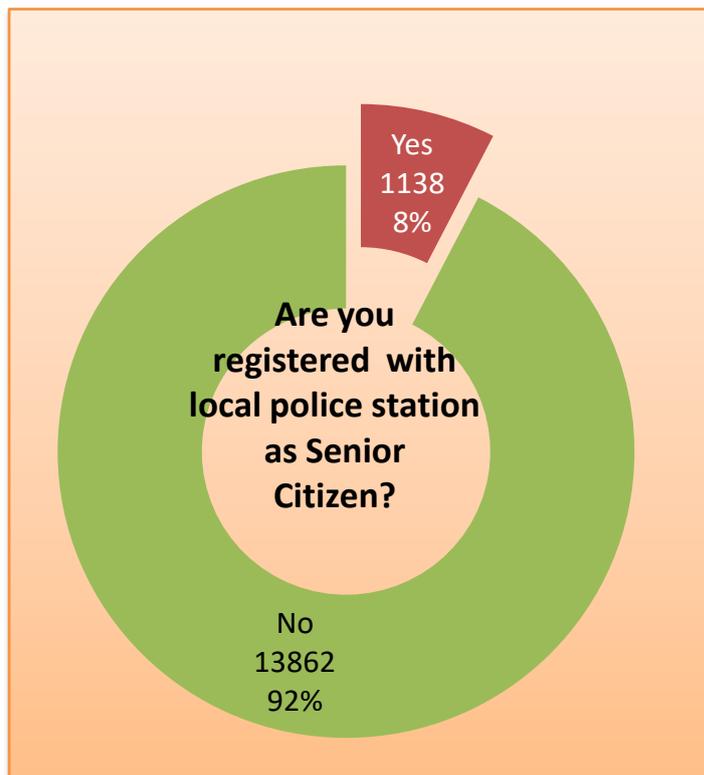
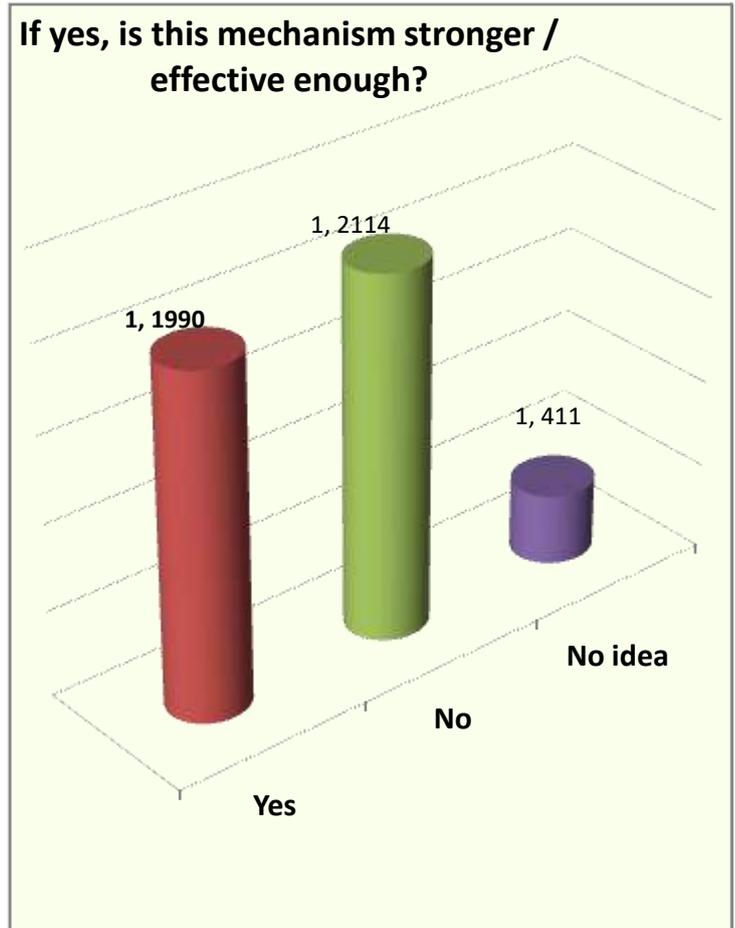
Interviewers' observations

Old people, particularly older women and 80+ elderly are forced to suffer violation of their human rights due to several factors, ranging from their poor financial, social, psychological status to their fragile health conditions. Many elderly family members never raise their voice against any form of elder abuse for sake of their spouses, children and peace in old age.

- 30.1% elderly respondents said that there is a proper mechanism to protect human rights of older people in the country.
- 40.09% elderly respondents were found unaware of this mechanism. According to them there is no systematic mechanism available to protect human rights of older people.



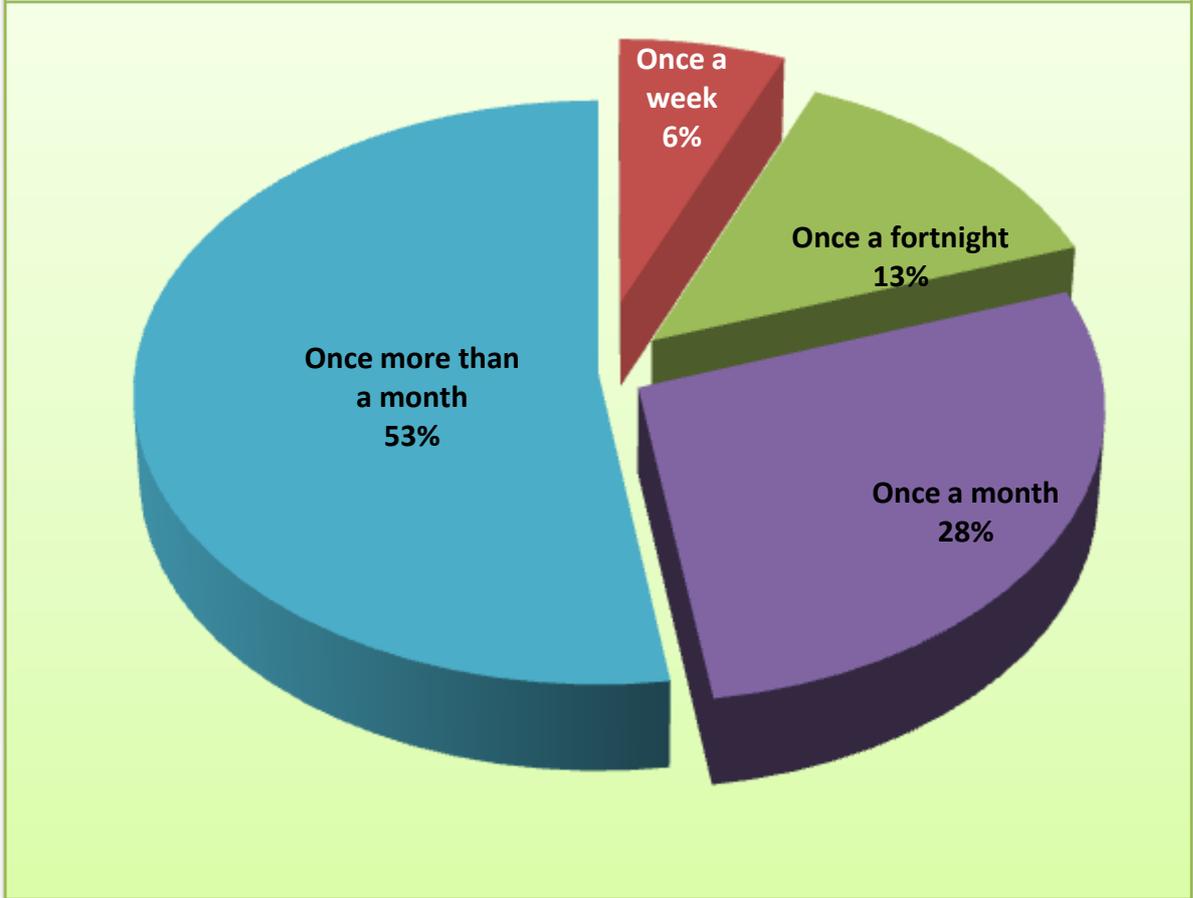
- Further, 29.8% respondents failed to respond this question and they have no idea about this mechanism.
- Among 4515 elderly, who are aware of the mechanism of protection of human rights of older people, 44.08% elderly i.e. 1990 persons accepted that mechanism is stronger/effective.
- Among this category, 46.82% elderly complained that protection mechanism is not stronger/effective enough to ensure protection of human rights of older people of India. Remaining elderly i.e. 9.1% said that they are not sure about effectiveness of the mechanism.
- During the survey, it was found that among 15000 sample respondents, 7.59% elderly were registered with local police stations as senior citizen or senior citizen living alone.



- Among this group, 58.79% older people admitted that they are being visited by someone from local police station.
- When pattern of police visits was studied, it was found that majority of older people (52.32%) receive visit from local police station in more than a month. 28.1% elderly registered with local police stations, said that they get visited once a month, 13.3% elderly claimed that they are being visited once a fortnight and 6.28% elderly (42 out of 669 total elderly getting visits from local police station) said that they receive police visit once a week.



Pattern of visit from local police station



REPRESENTATIVE STATEMENTS FROM OLDER PEOPLE

I am a pensioner, living with my wife. I have to spend major part of my pension on medicines of my wife, as my children are not supporting us. I am looking for a suitable job for me, so that I can earn some money to meet our daily expenses and medicines.

-A 65-year-old pensioner, Kanpur, U.P.

My family members locked me inside the house, whenever they are not at home, stating my mental status is not well. Though I feel myself healthy and want to walk outside my house and meet neighbours. I am hardly allowed to attend family and social functions and talk to guests and other people. After death of my wife my life has become hell to me. There is no one to listen to me.

- A 79-year-old man, Bangaluru

My daughter-in-law has occupied my entire house, which was purchased by my husband and forced me to live with my

daughter's house. Whenever I tried to visit my son, she mistreats me, when my son is not around. I find it very awkward to complaint to my son about her misbehavior. I am totally upset as I can't lead a peaceful life in my own house in old age.



- A 75-year-old widow, Mumbai

I have been diabetic and bedridden for almost 8 years. I have to visit hospital more often for treatment, which I find very tough as I have to travel 40 k.m. to reach the hospital. At this age, travelling for longer hours is not painful but also risky for health.

- An 83-year-old man, Jhabua, M.P.

I am living alone as my wife is no more with me and children are settled abroad. I have good income but there is no one to share my feelings. Since I am computer illiterate and can't operate Smartphone properly, my children also find it difficult to interact with me as they

termed telephone old fashioned. If I were computer and digital literate!

- A 66-year-old man, Jaipur, Rajasthan

When I met a fatal accident and got fractured my leg, my children left me to live on my own perils. Since then I am forced to crawl on ground and manage my life anyhow with the help of neighbours. My children are not ready to take care of my daily needs and requirements. There is no one to force them to do for their own parent.

- A 71-year-old man, Kolkata



OBSERVATIONS

In the past older people had fewer needs, they primarily sought family support and respect during their comparative shorter old age. Almost all their needs were met by their respective family members and relatives and their rights and interests are well protected, as younger family members consider it their family as well as social responsibility to look after their seniors in last phase of their life.

Today, with longer life span in old age and migration of younger people in search of employment, family support is almost in the life of older people, which is needed more particularly by older people suffering from loneliness/health problems.

Majority of older people (60+) are healthier and active. After retirement they want to remain engaged in some kind of activities to beat loneliness and idleness. Many of them are in search of gainful jobs to support their respective families and meet their own expenses. However, job opportunities are very limited for them as work environment has changed complexly and they find themselves unfit for present jobs.

With fast increasing role and importance of information and technology in modern business and service sector, old people are also eager to learn modern technological know-how, soft skills, etc. Younger older people (60-70 years) are struggling to adjust themselves in fast changing socio-economic environment so that they can be dynamic and play an active role in the society. Instead of becoming a burden on national resources, this section of older people prefers to contribute its experience, knowledge and resources and remain self-reliant as long as they can. They are really expecting opportunities and possibilities



CONCLUSION

With fast increasing share of older people in national population of India, older persons seem to struggle for their due share in the mainstream as well. They are raring to grab their share in the centrestage and want to show their presence in national arena. Unlike past decades, profile of older people has changed significantly. They also comprise educated, active, able bodied, experienced, well-informed and well-placed senior citizens. With dramatic change in their profile, their preceptions of needs and, therefore, the rights have also changed amazingly.

In India issues concerning old age are turning into bigger challenges due to the unprecedneed rate of growth of this section of the population (128 Million+ and growing!!). There is a strong need for well-conceived policies and their implementation, backed by strong political and administrative will power. Of late, the government has taken many steps and directed its stakeholders to include older people in its social agenda. Over the years several schemes and programmes have been launched for the welfare and empowerment of older people.

It seems that there is a mounting pressure on our governements to address issues of 100+ million elderly of the country. With fast changing socio-economic conditions and redefined traditonal value system, most elderly are rendered without social

support base and majority of older people are finding themselves at the receiving end.

Social security sytem, old age healthcare, empowerment of older people and protection of human rights of older people are burning issues, which need to be addressed on priority basis. There is an urgent need to devise such frameworks that could ensure elderly friendly environmnet in the society, where people can lead a life



with respect and grace in their old age.

There is a need to create and spread awareness about fast changing needs & rights of older people, to educate and sensitise younger generations about issues concerning old age and to empower older people through various media. All this will help the society at large to understand the issues, learn from the past and plan for the future as well.

SERIES OF POSTERS

Developed by
Agewell Foundation
to Highlight
Needs & Rights
of Older People

Older persons and development:
Poverty and Income Security



It's a matter of survival for many, **without virtually any source of income in old age...**

65% of the elderly (60 years and above) in India suffer from financial crisis and are totally dependent on others for their **financial requirements**

Source: Study on Financial Status of Older People in India, 2016 conducted by Agewell Foundation with sample size of 15000 older persons.

Be aware • Be Cautious • Be Proactive

The time to address it is NOW.



www.agewellfoundation.org

Advancing health and well-being into old age:
Universal Health Care



Two generations of older people living alone without family support is a **huge challenge** for universal healthcare!

At the age of 60, life expectancy was found to be about 18 years - 16.9 for men and 19 for women.

Source: Report of Ministry of Statistics and Programme Implementation, Govt. of India.

Empathize • Strategise • Find Solutions

The time to address it is NOW.



www.agewellfoundation.org

Ensuring enabling and supportive environments:
The Data Revolution



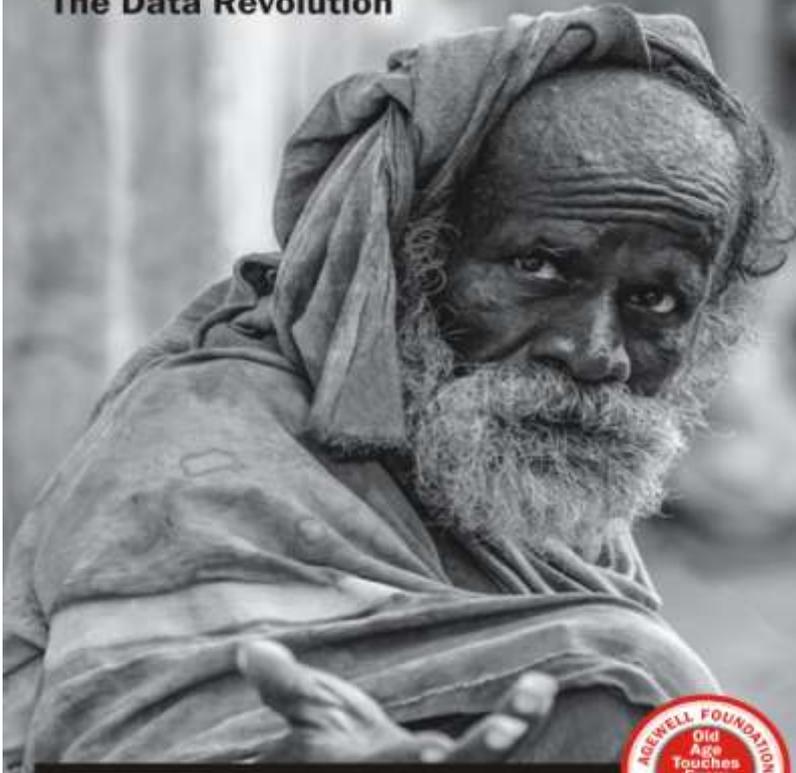
It's their age and numbers...
that matter the most

Number of citizens over the age of 60 jumped 35.5 % – from **76 million in 2001 to 100 + million in 2011** in India

During the same period India's overall population grew by 17.7%

India's age dependency ratio is also increasing, standing at 14.2% in 2011 against 10.9% in 2001.

Source: Report of Ministry of Statistics and Programme Implementation, Govt. of India



Understand • Evaluate • Create awareness

The time to address it is NOW.



www.agewellfoundation.org



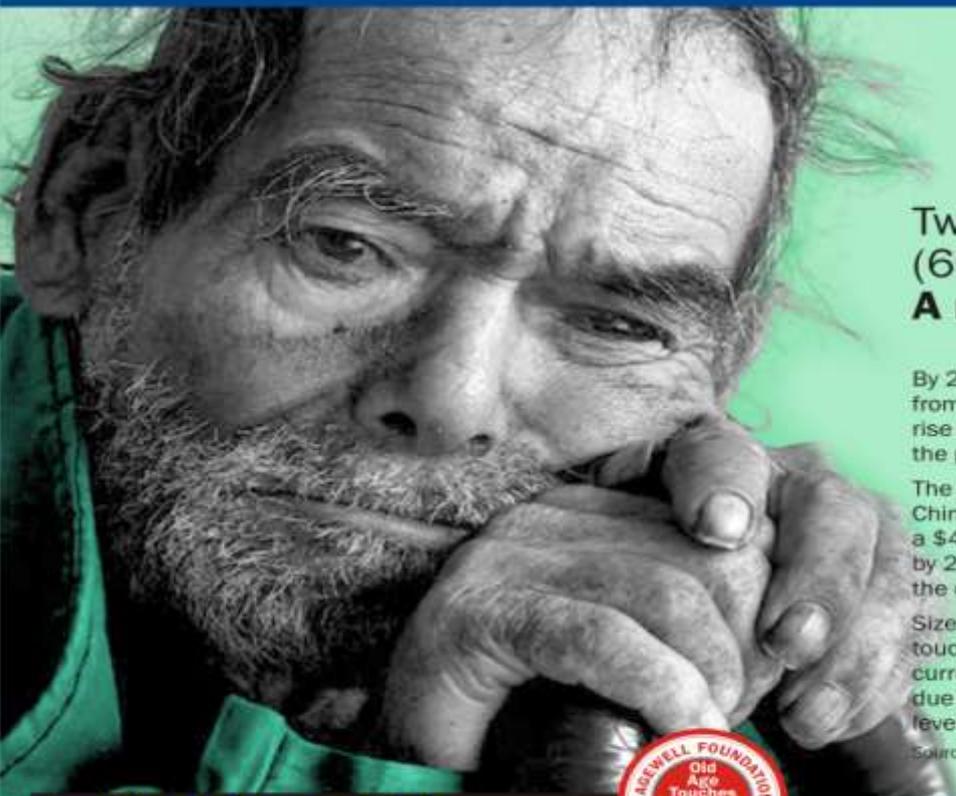
Two billion elderly (60+) by 2050 :
A new world order

By 2050, the 60+ population will grow from over 750 million to 2 billion, and rise from 10.7% to 22% of people on the planet.

The world's largest populations in China and India, are expected to reach a \$400 trillion retirement savings gap by 2050, a sum five times the size of the current global economy.

Size of gap in India is expected to touch \$85 trillion by 2050 from the current shortfall of \$3 trillion largely due to longer life spans & reduced levels of savings

Source: World Economic Forum & AARP Report



Sensitize • Intervene • Debate

The time to address it is NOW.



www.agewellfoundation.org



It's their age and numbers... that matter the most



Comparative Decadal Population Growth In India (in %)

Decade	Overall population (%)	Population 60+ (%)
1971-81	24.7	33
1981-91	23.9	29.7
1991-2001	21.5	25.2
2001-11	17.7	35.5

Source: Report of Ministry of Statistics and Programme Implementation, Govt. of India



(In Special Consultative Status with the ECOSOC at United Nations since 2011)



Changing population patterns demand attention...

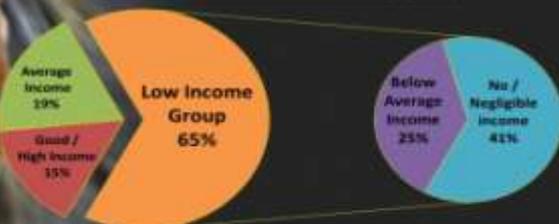
Be aware • Be Cautious • Be proactive

The time to address it is NOW.



It's a matter of survival for many, without virtually any source of income in old age...

Income Pattern of Indian Elderly (60+)



* 65% of the elderly (60 years and above) in India suffer from financial crisis and are totally dependent on others for their financial requirements

Source: Study on Financial Status of Older People in India, 2016 conducted by Agewell Foundation with sample size of 15000 older persons.



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Gainful Engagement & income in Old Age...

Empathize • Strategise • Discuss

The time to address it is NOW.



Two generations of older people living alone without family support is a huge challenge for universal healthcare!

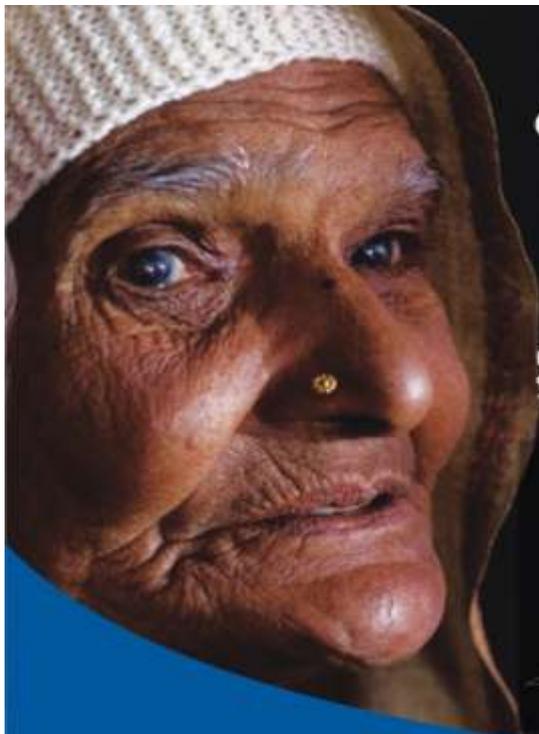


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Their Emotional, Social, Medical, Financial ... needs
Be sensitive • Be conscious • Be prepared
The time to address it is NOW.

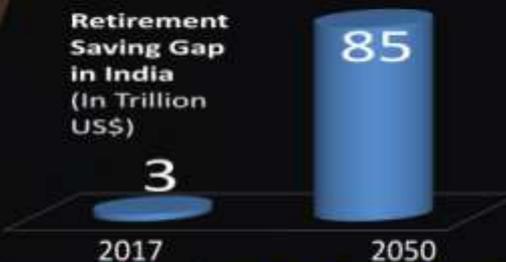


2 billion elderly (60+) by 2050 : A new world order

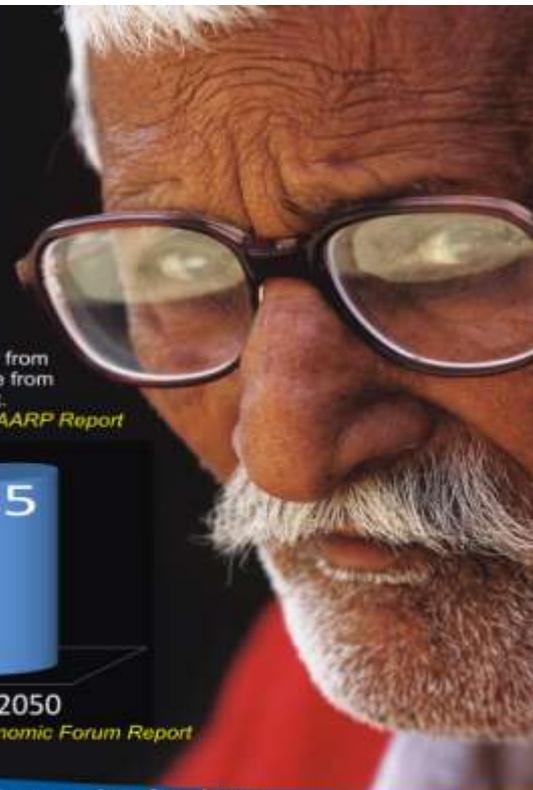
By 2050, the 60+ population will grow from over 750 million to 2 billion, and rise from 10.7% to 22% of people on the planet.

Source: AARP Report

Retirement Saving Gap in India (In Trillion US\$)



Source: World Economic Forum Report



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Its all about economics of ageing...
Understand • Evaluate • Create Solutions
The time to address it is NOW.



Agewell Foundation

(In **Special Consultative Status** with the **ECOSOC** at **United Nations** since 2011)

-Associated NGO Status with **UN-DPI**-

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