AGEWELL RESEARCH & ADVOCACY CENTRE

COMPREHENSIVE STUDY ON STATUS OF OLDER PERSONS



Delhi & NCR

September-October 2012

Agewell Foundation

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INTRODUCTION

Over the years population of Delhi – NCR has increased manifold due to migration from most populated and less developed states like Bihar, Uttar Pradesh & Jharkhand, etc. People from other neighbouring states like Haryana, Rajasthan, Uttarakhand, etc. also find Delhi-NCR most suitable place for leading a more better & comfortable lifestyle.

Delhi –NCR has total population of over 2 crore and more than 8% of the total Delhi & NCR population consists of older persons (60+). Delhi alone has elderly population of over 12 lakhs.

With fast changing socio-economic and demographic scenario, growing popularity of nuclear families and fast changing traditional value system, needs of older persons have also changed vehemently.

Since Delhi-NCR has a large population of elderly who had migrated here from other parts of the country, old age becomes more painful for them as they could not adapt themselves into changed social atmosphere. Most of them wanted to go back to their roots but circumstances do not allow.

OBJECTIVE OF THE STUDY

Agewell Foundation has conducted a comprehensive study on various issues concerning old age to understand the present status of older persons In Delhi & NCR.

During the study focus was on certain peculiar issues that have deep affect in life of older persons i.e. isolation in old age, intergenerational gap, changing trends of old age, religious life of older persons, financial, medical and social status of older persons, legal & human rights status, old age engagement, role of older persons in democratic process, wisdom of old age, etc.

Identifying various responsible factors for miserable living conditions of older persons and sharing them with various concerned stakeholders was the primary objective of the study.

METHODOLOGY AND SAMPLE DESIGN

Experienced and qualified volunteers were selected as interviewers and they were provided with proper guidelines, directions, training, etc.

Under the survey campaign, comprehensive interviews were undertaken by managing time-bound schedules to collect information /impression/views from selected older persons from across Delhi & NCR. Agewell volunteers' network spread across Delhi & NCR worked as interviewers for the survey. For the survey a **representative sample of 15000 older persons** (7710 older men and 7290 older women) were interacted by over 200 interviewers. The interviews were conducted during the month of September-October, 2012.

Age-group & gender wise classification of respondents

Since older persons have comparatively longer life span, 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 & residence wise to understand the changing trends of old age better.

Categories	60-70 Years	71-80 Years	80+ Years	Total
Rural Elderly	994	730	704	2428
Urban Elderly	6907	4109	1556	12572
Total	7901	4839	2260	15000

Sample Respondents

With objective to assess the status of older persons living in various situations and conditions, the populace of 60+ years was randomly selected as per the 4 groups as under;

- 1. Rural elderly men
- 2. Rural elderly women
- 3. Urban elderly men
- 4. Urban Elderly women

In each group the target was to include every section of the society, specifically;

- Retired older persons
- Non-pensioners/self-employed
- Labourers/farmers
- Housewives

- Professionals/ businessmen 0
- Literate 0
- Illiterate 0
- 0
- Financially secure Financially weaker 0

MAJOR FINDINGS OF THE STUDY

Isolation in Old Age

- ♦ 83.8% older persons were found isolated in old age (60+) in Delhi & NCR. They said that they feel isolated or experience loneliness in their present life.
- Level of isolation in old age of older persons living in urban areas was quite higher upto 89.8% in comparison to older persons of rural areas, where 77.6% people reportedly feel isolated.
- Majority of older persons (44.2%) said that no/less interaction with family members or within society is major cause of their state of isolation or loneliness in Delhi & NCR.
- ✤ 37.5% elderly feel isolated because they were living alone or with their spouse only.

Types of Isolation - Delhi & NCR

1. Social isolation

It is the persistent withdrawal or absence or avoidance of social interaction. People feel isolated when others ignore their presence or do not give them due importance.

2. Emotional isolation

It is a condition of isolation when the people are emotionally isolated, but may have a supportive social network

For the study we have divided elderly in two categories;

Socially isolated elderly: Mainly due to their physical and social conditions
Emotionally isolated elderly: Due to their strained interpersonal relationships of circumstances.

- In villages of Delhi & NCR 36% older persons were reported isolated socially as well as emotionally.
- In rural areas 20.8% older persons were found socially isolated and 19% older persons were emotionally isolated.

In urban areas of Delhi & NCR 44% older persons were reported isolated socially as well as emotionally. Here older persons were much affected by emotional isolation (26%) than social isolation (25%).

Level of Isolation as per family structure Delhi & NCR

- When asked about their views on isolation in their life, just 10.9% older persons living in joint families accepted that they consider themselves isolated, within their joint families in Delhi & NCR.
- ✤ In nuclear families about 71% older persons said that they are living in isolation, because they do not get adequate company of their family members.
- Elderly living alone or with their spouses in Delhi & NCR are most affected by isolation syndrome. Approx. 94% elderly living with their spouses & 97% elderly living consider themselves isolated.
- ✤ Obviously, level of isolation in old age was found quite higher in cases of elderly living alone or with their respective spouses only in Delhi & NCR.
- Situation was good in joint families, but even after warmth of traditional joint families, elderly were found affected by isolation within family.
- When data obtained from rural & urban areas was analyzed separately, it was also found that not as many elderly consider themselves isolated as their counterparts living in urban areas of Delhi & NCR.

Impact of Isolation & Loneliness in Old Age – Delhi & NCR

- Majority of older persons reportedly complaining about isolation & loneliness in old age (43%) said that they are facing depression due to isolation & loneliness.
- Every third older person facing loneliness in Delhi & NCR was found in poor health condition because of loneliness and less interaction with people. 36% older persons said that their health have deteriorated further since they fell alone.

✤ Due to isolation in old age, 16.2% older persons were found feeling unsecured in their lives.

Impact of Economic Slowdown on Older Persons

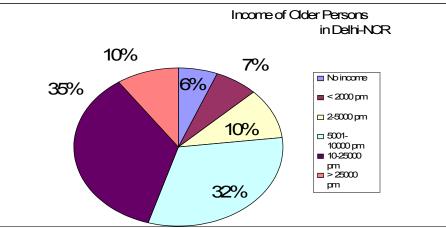
- 84.5% of all respondents (86.6%, 84.5% and 82.4% respondents in agegroups of 60-70 years, 71-80 years and 80+ years respectively) say the economy is in very bad condition and getting worse. But large numbers of elder people have started making radical changes such as getting gainful occupational engagements, reducing their expenses on recreational facilities and luxuries.
- Over 33% of all respondents, (35.8%, 33% and 30.2% respondents in agegroups of 60-70 years, 71-80 years and 80+ years respectively), said they are having trouble paying for daily needs. In fact have difficulty paying for food, fuel, utilities and medicine, and are responding to the situation by cutting luxuries and postponing major purchases and travel.
- Almost half of the government/ private employees in the age group of 60-70, have postponed their plans to opt for voluntary retirement scheme. On those studied, respondents aged between 65 and 70 are less likely than those ages 60-70 to have taken steps to cope with a slowing economy or increasing prices as a result of the recent economic slowdown.
- Respondents of strata 3 (80+ years) were less likely than those of strata 1 & 2 (60-70 years and 71-80 years) reported having taken steps to cope with a slowing economy as a result of the recent economic slowdown. This does not indicate that the older population above 65 is more contented financially. Rather, the study suggested that persons in the age group of 80+ years had already been adjusting their spending habits because of their status, fixed income and rising costs.
- About 65% of the respondents in this survey own stocks individually or through mutual funds and over 84% say they have lost money on these accounts during the last 4 years. As a result of these losses 64% percent of these investors have changed their investment strategy to include more or less risk, such as FDs, NSC, Kisan Vikas Patra and other government sectors saving-cum-investment schemes.

• When economic problems force decisions, it appears that older persons have fewer decisions to make because their spending and economic activity has already been narrowed to necessities given their fixed incomes.

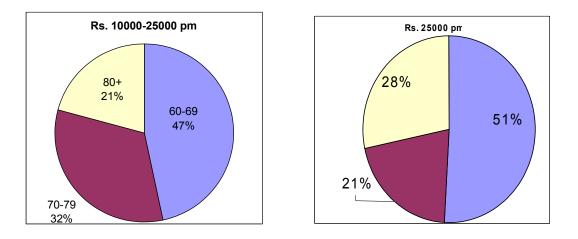
Financial Status of Older Persons

Income Groups of Older Persons

• Over 35% older persons living in Delhi & NCR have monthly income of more than Rs. 10000.



- In No income category percentage of 80+ years elderly is highest (36%). In this income group percentage of young older persons (60-70 years) was 30%.
- In higher income groups i.e. good income & better income categories percentage of young old persons (60-70 years), was very high 47% & 51% respectively.



Following distribution chart clearly shows that financial status of elderly in the age group of 60-70 years is far better than older persons in upper age groups.

• In the age group of 60-70 years, upto 41.5% older persons were found earning more than good income i.e. > Rs. 10000 p.m.. Major reason for this may be their good health conditions that help them keep engaged in income generational activities.

Expenditure Patterns of Older Persons

Older persons have different kinds of needs. Today with advancement of medical science and comfortable lifestyle life expectancy at the age of 60 has increased upto 20 years in Delhi & NCR. Though older persons live longer today, still maintaining good health in Old Age is major problem in old age. Hence medical expenses are the major expenditure head in Old Age.

From the study it has been found that as consumers older persons expended most of their money in the following;

- Medical Products & Services
- Financial instruments
- Consumer durables/household goods
- Legal services
- Social obligations

- 89.1% older persons said that in old age maintaining good health is bigger challenge before them; therefore medical products /services are their major expenses.
- 76.7% older persons said that they spent their most of income on household/white goods, etc. to live comfortably in old age.
- 67.8% of the elderly had invested in various financial instruments like FD, MF, etc. Similarly 48.21 % older persons spent their money on their social obligations like higher education/marriage of their children/grandchildren.

Medical Products & Services

- 85.6% of the total respondents reported that they had purchased medical products or services within previous month.
- 81.4% of the respondents agreed that they use medicines to keep maintain their health.
- Approx. 55.8% older persons were found using various types of aids like hearing, walking aids. 76.1% of the respondents said that they had visited various hospitals/clinics for their medical checkups or treatment of diseases.

Changing Trends of Old Age

To assess the ever-changing trends of old age and needs of older persons, older persons were asked about their desire to change the things for better old age or adapt in the present environment or conditions.

- 90.32 % older persons said that they want to change things accordingly, so that they can better their old age.
- Only 9.68% older persons were in favour of adjustment with present environment or conditions..

Age-Group wise findings

• In the age-group of 60-69 years 98.97% people in this age group, reportedly told that they want to change the environment where as only 1.03% i.e. 80 older persons seemed not happy with change.

• In the age-group of 70-79 years 96.55% people in this age group, said that they want to change the environment where as only 3.45% i.e. 161 older persons were not found in favour of change.

• In the age-group of 80+ years majority of older persons i.e. 51.6% people express their desire to remain happy with present situation they don't want express their desire to change. 48.4% older persons interviewed from this group were still looking for change in their life.

Gender wise findings

• Since in our society living conditions of elderly women and men are to some extent different, under the study it was also attempted to assess the gender wise changes.

• Older men were found more dissatisfied (93.61 %) in comparison to older women (87.11%). Out of 7405 older men contacted during the survey 6932 older men said that they need change and trying to change the things, where as 6616 out of 7595 older women also found in favour of change.

Want change? (Gender-Wise)

• In urban areas 95.39% old women were not satisfied with present circumstances and voted for change, whereas this percentage in rural areas was comparatively low (78.93%).

• According to survey data, trend of change is quite popular in rural areas too.

• 88.26% Older men from rural areas were found struggling for bringing in a change.

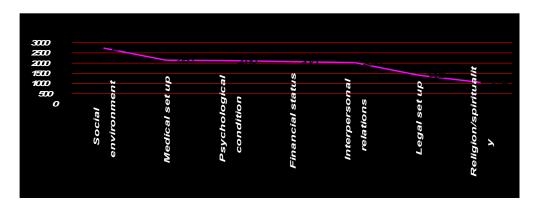
Changing Needs of Older Persons

To identify the factors responsible for fast changing trends of Old Age, Agewell volunteers working as survey team members were directed to collect detailed information from older persons regarding their views on old age.

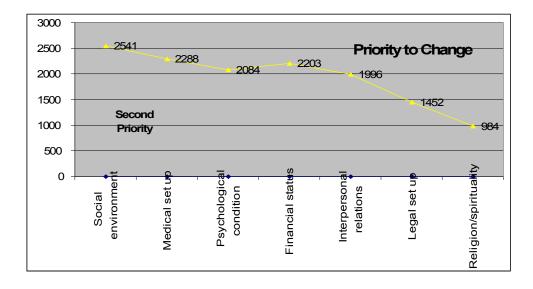
After analyzing the data including views, statement and other relevant information received from older persons, it was found that following were the major problematic areas in old age;

- Social environment
- Medical set up
- Legal set up
- Financial status
- Psychological condition
- Interpersonal relations
- Religion/spirituality

When older persons were asked to prioritize their changing and emerging needs, almost $1/5^{\text{th}}$ older persons (20.22%) gave 1^{st} priority to change the social environment. After that 15.87% older persons expressed their desire to change medical set up so that their life could be more comfortable.



• After social environment and medical set up top-most 7 priority areas were found as psychological condition of older persons, financial status of older persons, interpersonal relationships, legal set up and religious/spirituality.



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• When reasons of changing needs of older persons were studied, many revealing facts came out of study, some are here:

Fast emerging Social Needs of Older Persons

Priority Social Needs of older persons were identified as under:-

- Respect & appreciation
- Love, compassion
- More family support
- More interactional opportunities
- Higher status in family & society

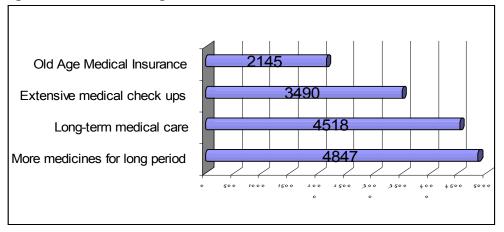
• 32.3% older persons mentioned lack of love and compassion in their life prominently. After that 27.5% older persons expressed respect and appreciation as their first desire.

Comprehensive Medical Setup in Old Age

Older persons were also found more concerned about their health and raising their voice for more and better medical facilities in old age. Their major health-related concerns were as under

- More medicines for long period
- Long-term medical care
- Extensive medical check ups
- Old Age Medical Insurance

So far as their changing medical needs are concerned, most of them, i.e. 32.3% wanted more medicines for their long old age. They want systematic change, so that their long term health care could be ensured.

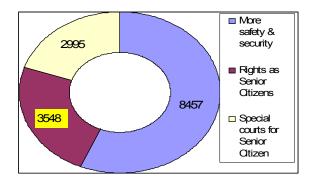


Need of Changed Legal Set up

Older persons expressed their angst Delhi & NCR's legal system, which is known for its delayed justice, which is not less than fatal in old age. Following are classified as the major legal concerns of older persons;

- More safety & security
- Rights as Senior Citizens
- Special courts for Senior Citizen

Majority of older persons (56.4%) told that they need more safety and security at this stage.



Role of Older Persons in Democratic Process

Study shows that a majority of respondents (79.6%) had cast their votes during last general elections. According to the study older persons constitute almost 21.5% of the actual voters during elections.

• More than 8% of the total Delhi & NCRn population today consists of older persons (60+). **Delhi alone has elderly population of 12 lakhs.**

• Presently there are approx. 74 crores voters in Delhi & NCR including 110 lakhs of Delhi. Therefore the older persons automatically constitute approx. 12.5% of the voters.

• It is a well-known fact that the older persons have far more faith in democratic system and almost of 79.6% of older persons assert themselves by casting their votes.

• Statistics prove that the average number of total votes cast during any election is only 55 to 60 %. It is quite obvious that the so-called minority amongst the voters (i.e. older persons) constitute **20-22% of the actual voters**.

→ 79.2% of the older person respondents (81.2% male and 77.1% females) casted their votes during last general elections.

Polling Trend of Older Persons (Sex-wise)

Legal Justice In Old Age

Need of legal protection in old age

- Only 14.34% of the respondents felt the need of legal protection in old age. When asked about the need of legal protection in old age to older persons, they said that there were some occasions in their life when they felt that they should go for legal action against their counterparts.
- Every sixth older men (i.e. 17.27%) said that they wanted to take legal action at some point of time in their life, while in the case of older women only 10.47% older women said that they felt need of legal protection in their old age.
- In rural areas, overall only 10.60% older persons (7.46% elderly women & 12.84% rural elderly men) agreed that they felt the need to take legal protection in old age, whereas in urban areas almost double of Rural areas i.e. 19.28%. 14.16% urban elderly women and almost 1/4th (23.47) urban elderly men had made their mind to take legal route to sort out their problems.
- When data of older persons, who felt the need of legal protection further analyzed, it was found that rural elderly women were far behind rural older men in thinking about legal actions. In rural areas only 29.31% elderly women in comparison to 70.69% older men told that they were in need of legal protection. In urban areas 33.02\$% urban elderly women in comparison to 66.98 urban elderly men thought to take legal step to get justice.

Filing Legal cases by older Persons

- When asked about actually registering cases or filing petitions, 15.14% had opted for legal route. Again 5 of every six older persons (84.86%) did not file any legal case for seeking justice.
- When this data was further classified, it was found that majority of cases 60.87% were filed in urban areas while 39.13% cases were filed by rural older persons.
- Data collected from sample respondents during the survey suggest that only 1.49% rural elderly persons had taken legal route to solve their issues, while in urban areas 3.07% of total urban elderly interviewed said that they had filed cases for legal justice in old age.
- It was found that less that 1% (0.79%) of rural elderly women had filed cases for seeking legal justice in old age with various legal bodies, from Lok Adalat to Supreme Court of Delhi & NCR.
- Only 1.99% said that they had to opt for legal action in old age and filed their application for justice with various courts of justice.
- In urban areas, percentage of legal justice seeking older women was just 1.72 in comparison to 4.17 % of urban elderly persons.

Factors responsible for discouraging older persons

- 84.86% of older persons who felt the need of legal protection in old age, did not file their cases with any legal authority due to various reasons.
 - 88.43% elderly women in comparison to 83.21% elderly men opted for not to go ahead with legal action, in order to seek justice in old age.

First priority given by respondents to various responsible factors

When asked to give priorities to the reasons/factors responsible for stopping older persons to seek legal justice, as per first priority given by respondents, it was found that :

- Overall 27.28% of older persons (25.81% older women & 28% older men) who thought about legal procedure but did not move further, did this due to lengthy legal process. They wanted not to waste their time or did not want to visit courts in old age.
- 14.05% older persons wanted to go for legal justice, but due to their weak financial condition, they had not enough money to pay fees of lawyers, etc.
- 12.72% older persons were not supported by their family members to opt for legal route for justice, hence they dropped their plan to file case in any court.
- 12.08% older persons just dropped their plan to take legal suite against concerned due to change of mind with passing of time, as their problem were not of serious nature.

Status of Older Women

• 62.13% older women were found illiterate, 20.79% just literate and only 17.08% older women said that they are educated.

• Obviously, in the age group of 60-70 years highest 23.22% women were found educated in comparison to 12.86% in the age group of 71-80. In the age group of most senior women (81+) only 1 in every 15 older women was educated.

Ever-changing family set up of older women

• 21.2% older women were living alone in their houses. Most of them were widow and their children were living at distance places far from them.

• 17.7% older women were found living with their aged husbands only.

• 57% older women were found living in small/nuclear families. In most cases, they were living with their any close relative like son's wife & children, daughter, etc.

• Only 4.3% older women admitted that they belong to traditional Delhi & NCR in joint families.

Marital status in Old Age among elderly women

• Ironically 42.8% of elderly women approached were reportedly widowed.

• Only half of the older women (50.9%) were leading a life of married women.

• Cases of unmarried older women, divorce and remarriage among older women were negligible. Only 2.5% older women had re-married after divorce.

• Average period of widowhood was found around 11 years among respondents.

• Almost one third (35% elderly widows) said that they have been in their widowhood for 10-20 years. 24% elderly widows lost their husbands within past 5 years and 30.3% elderly widows have been living without their husbands for 5-10 years.

• 10.7% elderly widow women have been widow for more than 20 years.

Status of older women in Family

• More than a half (52%) older women are being marginalised from their families/societies or not getting proper respect from other people, even from their family members.

• 27.5% elderly women agreed that they receive due respect and regard from most of their family members.

Relationship of older women with their family members

- Almost $2/3^{rd}$ (65%) Older women living with their son/s said that their relationship with son/s is affectionate. Only 27.7% older women were not happy with their relationship with them.
- 45% of older women admitted that their relationship with their daughter/s-in-law was not so affectionate, 40% were found enjoying good relationship with their daughter/s-in law.
- More than 3/4th elderly women living in any kind of family set up liked their relationship with their grandchildren.

Financial status of older women

- 28% older women had no source of monthly income..
- 31% older women were found living in the very moderate monthly income group of Rs.1000–Rs. 5000.
- Only 3% elderly women earn a monthly income of Rs. 10000 or above.
- When net-worth value of older women was assessed, it was found that $1/3^{rd}$ older women had no land/house property titles in their names.
- 1/4th older women have net worth value up to Rs. 1 Lac only.
- Only 6.8% older women were found in possession of land/house and other property worth Rs. 25 lakh or above.

Physical Status of older women

• 33.7% older women were found in good health even at old age.

• 48.2% older women were suffering from various health-related problems.

• It also emerged from the survey that 8.3% older women were in bedridden condition, whereas 9.8% older women were disabled physically/psychologically.

• When data obtained from the survey was analysed, it was found that there were 31% older women who had not been admitted in any hospital for treatment so far in their old age.

• 47% older women got admitted from 1-5 times and 22% old women needed to get admitted more than 6 times out of them 7% older women got admitted at various hospitals for more than 10 times.

Financial Status of older women

• 44.3% older women depended on pensions of their husbands or their own pension

• 16.3% poor old women were getting old age /widow pension.

• To meet their expenses 37% older women were found involved in household chores. 17% older women said that they go out for work, most of them worked in their fields.

- 30.84% older women were not found engaged in any kind of work as majority of them were not able to work.
- 35.7% elderly women admitted that they had no work /opportunities to do, hence they sit idle at their home.

• 31.1% older women said that they kept themselve busy with religious activities.

Importance of Family members in their life

• 74.9% older women expressed their dedication towards their family and family members.

• Only 26.5% older women admitted that they would like to put their self-interest before others' interests.

• Even 63.3% older women said that if required, they could give up their happiness for sake of their kids, even in old age.

Life in Old Age

• 73.5% older women opined that in their old age they felt that they were not satisfied with their lives or not satisfied with events that are happenig in their old age. Major reasons of their dissatisfaction were found as under

- Ancestral Property land/building, etc
- Supremacy in family
- Interpersonal relationship
- Pending Legal cases
- Chronic illness
- Acute financial problem
- Unsuccessful children/grandchildren
- No family support in need

Emotional Attachments towards life

• 3/4th older women (76%) were found emotionally detached towards their life. Majority of older women have detachted themselves from their household things, which belong to them.

• Out of them 28% older women said that they have left their belongings by their own desire, whereas 72% older women reportedly forced to detatch their things and interests by other people or circumstances.

Financial dependency in old age

- Only 21% older women were found self-dependent or dependent on their husbands only, so far as their financial needs are concerned.
- More than half (51%) older women said that they are dependent on their son/s for their financial requirements.
- 20% older women were dependent on their daughter/s for financial requirements.

Most common problem/s of older women

When asked about most common problems, they have been facing in old age, older women illustrated the followign as their major problems;

- 1. Marginalization/neglect
- 2. Financial problems
- 3. Mobility restricted
- 4. No/ not easy access to medicine/healthcare
- 5. No say in family matters
- 6. No /less respect
- 7. No/less food
- 8. Confined to bed
- 9. Safety & Security
- 10. No work/ jobs available
- 21% older women gave first priority to their problem related to marginalisation/isolation in old age. 19% older women mentioned financial problems in old age as their first priority.
- When second priority given by older women were analysed it was found that most of the elderly women mentioned their medical problems as their second most critical probem.

Status of Older Persons in Nuclear Families

- Out of total older persons contacted during the survey, 80.9% older persons were found living in Nuclear families/ small families. Number of older women living in nuclear or small families is slightly higher (83.2%) than older men (78.2%).
- 76.8% of older persons of urban areas live in Nuclear families/small families. Whereas in villages 80.4% of older persons live in nuclear/small families. Fast changing lifestyle is one of the major causes of high percentage of older persons living in nuclear/small family set up. In spite of popularity of joint family system in rural areas.

Over the years population of Delhi – NCR increased manifold due to migration from most populated and less developed states like Bihar, Uttar Pradesh, Kerala, Orissa, Jharkhand, West Bengal, Uttarakhand, etc.

When migrated people settled in Delhi-NCR region, their families turned into nuclear/small families.

- 80.4% of older men in rural areas were reportedly found living in nuclear or small families, whereas 11.7% were living with their joint/extended families. 7.9% of older men were found living with their respective spouses or all alone.
- 76.8% Older men in urban areas were reportedly found living in nuclear or small families, whereas 9.2% were living with their joint/extended families.
 6.5% of older men were found living alone but with their respective spouses and around 7.5% were found living alone.
- In spite of active participation of older persons in family's economy and having originally possessed major part of the household/land property, they are rarely treated as respected family member. Negligence of their old age related needs by younger family members is common practice.

Role of Older Persons in Nuclear Families in Delhi-NCR

When asked about their role in the present family set up, most of the old people feel that they can play vital role in their families.

- 21.7% older persons living in nuclear families said that they can look after their grand-children effectively.
- 20.2 % older persons said that their advice in family matters should be appreciated, because they can give judicious advice.

Problems of Older Persons in Nuclear Families in Delhi-NCR

After analyzing the data obtained from older persons living in nuclear / small families it was found that these older persons were facing different kinds of problems.

Social problems of the older persons living in nuclear/small families

• 24.3 % older persons living in nuclear families reported that they are facing various kinds of social/interpersonal problems prominently.

Older persons (approx. 34.3%) who are most affected by social problems reported that loneliness/alienation is their main problem. Major Social problems accounted by older persons was as under;

- Loneliness/alienation
- Less participation in family or social activities
- Isolated by family members/ relatives/ neighbors
- Less opportunities of engagements/ employments
- Physical or mental abuse of elderly in society or in family

Medical/Health related Problems of the older persons living in nuclear/small families

• Almost every older person accepted that he/she has been suffering from medical/health related problems. Approx. 20.8 % older persons in nuclear families said that medical/health related problems are their most common problems.

Older persons were hardly affected by medical problems. Major medical & health related problems reported by older persons as under:

- Increased psychological problems due to loneliness
- Old age related problems like weakness, etc.
- Improper medical support facilities for Older Persons
- Unaffordable medicines and treatments

Legal/property related problems of the older persons living in nuclear/small families

With fast changing socio-economical scenario, older persons have become most vulnerable in comparison to other members of society

• 15.5% of older persons living in nuclear families agreed that they have lost their peace of mind due to legal/property related matters.

12% older persons who are living in nuclear families reported that they are facing acute legal problems. Their main concerns are further classified as under:

- Property related cases/disputes
- Violation of rights by family members or others.
- Forged cases by their relatives (dowry cases, etc.)

- Financial cases pending in courts
- Safety & Security concerns

Financial problems of the older persons living in nuclear/small families

• It was found that 17.9 % of older persons living in nuclear families reported that financial problems are their most urgent problems.

Major financial concerns were reportedly found as under:

- No income / no regular income
- Not Money for medical treatments
- Dependent on family members or relatives for funds.

Financial problems are most common problems in old age. There are no or limited employment opportunities available for older persons. Old age related problems encumber income generation activities. On the other hand, in old age, they need more funds for their medical requirements.

Impact of self-centeredness and decline on interpersonal warmth

- When asked about interpersonal problems being faced by older persons living in nuclear families of Delhi & NCR, majority of the respondents agreed that they are not happy with their current living conditions. However, they were perceived as happy in the general society.
- 10% of the total older persons in nuclear family set up replied that interpersonal relationship is their most prominent problem. This problem is more critical in urban areas, where social interaction of older persons is limited.

Status of Older Persons in Minority Communities

- As per the Agewell study report, 53.61% of the respondent elderly were facing medical problems. Most affected community was Muslim community, where 61.1% older persons said that they have medical problems. 57.3% older persons from Christian community also agreed that they are suffering from at least one disease.
- Due to lack of education and public health awareness almost half of total respondents (46.24% older persons) were facing health related problems. Awareness about public health and education was found poor in Muslim community. 1/3rd Muslim community told that they are not aware of the causes of their illness. The other major causes of medical problems were –

- No money for treatment/medication
- Negligence by self/ family members
- Non-availability of medical facilities in the area
- In comparison to older men health condition of older women was critical. According to survey, 64.1% of older women from minority community were facing health related problems. Percentage of medically affected women was higher in Muslim community (71.5%).
- Health conditions of older persons living in rural areas are grim. Here again lack of education, lack of health awareness, health facilities and money are main reasons for ever worsening health condition of rural older people.

Social /Family problems of Minority Communities

- 79.8% of urban minority older persons are facing social problems. In low middle income group areas this percentage is quite low as 59.1%.
- Study shows that Christian community is most (81%) affected with social/family problems. Migration of their children and less social interaction is among major reasons of their loneliness problems.

Financial problems of Minority Communities

- When asked about their financial problems, 45% of respondents said that they are facing financial problems. In Muslim community alone 63.8% older persons had no or less regular income. They were dependent on their family members or govt. reliefs like Old Age Pension, etc.
- Older Persons from Jain community were found more financially secure. Only 19.3% Jaini older persons agreed that they are in financial crisis.
- Majority (51.5%) of older persons from minority community (64.6% old women and 37.9% old persons) was dependent on their family members and others for their basic daily needs.

• Dependency level in low income group areas was found higher (55.8%) among older persons from minority community.

Legal problems of Minority Communities

- According to survey conducted by Agewell Foundation, 47.5% of the total older persons from minority communities (59.9% Muslim, 35.5% Buddhist, 45.7% Christian 42.3% Sikh & 41.5% Jain) was facing legal problems.
- It is also found that almost 87% legal cases of older persons were started years back when they were under 60. Most of the legal problems were related to property/ancestral properties.

Security related Concerns of Minority Communities

- 45.4% of older persons in minority community (74.1% Muslim, 33.8% Buddhist, 50% Christian 34% Sikh & 54.5% Jain), responded that they don't feel themselves secure.
- Over all 22.0% of older persons, (55.1% among Muslim & 61.1% among Christian community) want security from religious fanatic groups. This fear factor was found less in rural areas and urban areas dominated by minority communities.
- 22.5% (45.6% Jain) wanted security of their property from anti-social elements. Fear of anti-social elements was higher in urban older persons.

Religious Problems of Minority Communities

• Over all 30.6% of older persons from minority community (55% Muslim, 21.2% Buddhist, 45 % Christian 21.5% Sikh & 15.2% Jain), asserted that their religious rights are not protected. People don't show respect towards their religious activities.

• 37.1% older persons (including 65.5% among Muslim, 60.1% among Christian), living in majority community dominated areas said that they have no religious freedom. They can't celebrate their religious rituals in open.

Status of Older Persons in Minority Communities

- In the age group of 60-69 years health status of older persons in all minority communities was found comparatively well. In this age group 82% of older persons ((77.5% Muslim, 81.2% Buddhist, 79% Christian 81% Sikh & 83.2% Jain) said that they are enjoying good health.
- In the age groups of 70-69 years & 80 years & above health condition of older persons in minority communities was found critical. In these age groups only 31% & 24% older persons told that they have no major health problems.
- Over all financial status of older persons in minority communities in the age group of 60-69 years was found good in comparison to higher age groups. In this age group almost three-fourth (77%) older persons ((64.4% Muslim, 62.1% Buddhist, 70.5% Christian 75% Sikh & 93% Jain) agreed that they are not facing financial crisis.
- Financial condition of older persons in the age groups of 71-80 years & 80+ was grim. In these age groups 31% & 19% older persons have no or less money to address their needs.

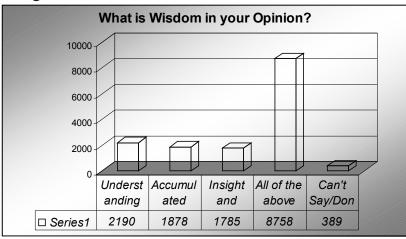
Status of Older Persons in Minority Communities (Age group 60-69 years)

- After retirement from service majority of older persons in minority older persons i.e. 61% are still head of their families. In the age group of 60-69, 75% of older persons ((79% Muslim, 77% Buddhist, 61% Christians 81% Sikh & 75% Jain) were found as their families' head.
- Due to their good health and financial conditions, almost 56% older persons in 60-69 years age group were also found socially active. They were associated with at least one social/cultural/welfare organization of their area.

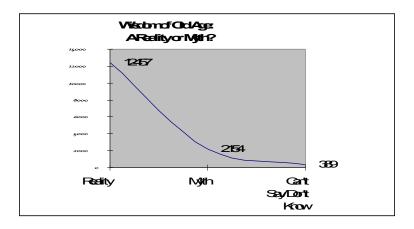
• When asked about some gainful re-employment and voluntary services 85% of older persons in the age group of 60-69 years told that they are looking for such opportunities.

Wisdom of Old Age – Older Persons' Perspective

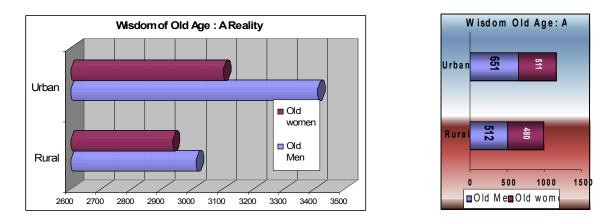
- According to 58.39% older persons, wisdom means a good combination of understanding gained by experience, accumulated knowledge or learning and insight and judgment.
- > 14.6% older persons said that understanding gained by experience is wisdom in itself, whereas 12.5% older persons think accumulation of knowledge and learning is wisdom.



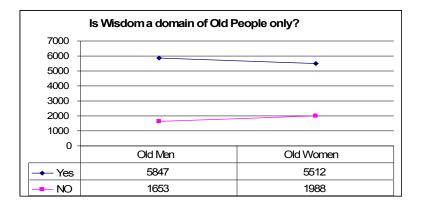
To understand the fact that to what extent is wisdom is associated with Old Age, when survey team asked to older persons, 83.05% older persons said that Wisdom of Old Age is a natural phenomenon. Only 14.36 % older people think wisdom of old age is a myth.



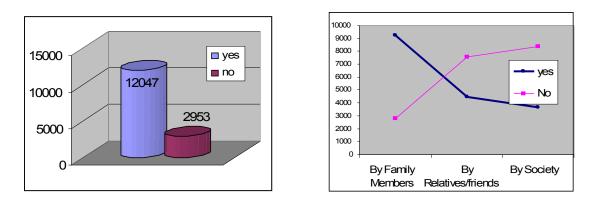
> 86.8% Older people living in urban areas said that Wisdom is reality in old age. In rural areas 79.26% older persons were of the view that wisdom has direct connection with Old Age.



In Delhi & NCR older persons are treated as much wiser. According to survey analysis, 3/4th older persons said that wisdom is domain old people only. Old men think themselves wiser than others (78%) in comparison to older women (73.49%).



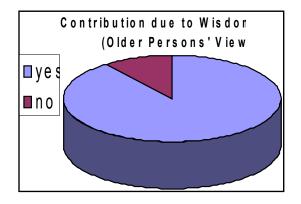
- > Majority of older persons 80.31% older persons said that their wisdom is appreciated by their family members/friends/relatives in particular or by society in general.
- > 76.82% older persons agreed that their family members appreciate their wisdom and ask for guidance/direction in family matters from time to time.



- > 37.25% older persons think that their relatives/friends give them importance due to their wise advice.
- > 30.36 % respondents accept that their society accepts their wisdom.

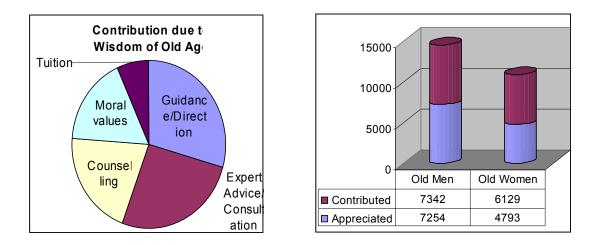
Contribution of Wisdom of Old Age

- Approx. 1/5th older persons (19.69%) said that they are being constantly ignored /neglected by their family members/society.
- > This trend was seen more critical in urban areas of Delhi & NCR where 22.01 % older persons said that they have no say in their family matters. In rural areas 17.36% older persons realize the same.
- In rural areas 22.68% older persons were helping their families/societies by giving general guidance or direction. This percentage was again lower in urban areas.
- > In urban areas more than one-third older persons were busy in giving tuitions to children or expert advice to seekers.



> Older persons with expertise in their fields agreed that their family members/ friends/relatives and others take expert advice from them from time to time. In urban areas percentage of such older persons was found quite higher (19.20%).

During the survey 89.81% older persons agreed that they are playing an important role in their societies / families due to wisdom of their old age. Though all older persons are not being appreciated for their contribution.



- > When level of wisdom of older women and men was compared, it was found that 60.21% older men accept that their wisdom was appreciated where as below 40% older women were of that opinion.
- > At the same time where 54.5% older men said that they contributed to the society or their families due to their wisdom, there are only 45.5% older women, who said that they have contributed something to their families/societies.

Intergenerational Gap & Old Age

- Intergenerational gap is natural phenomenon. But in Delhi & NCR life has changed rapidly and very drastically over the last few decades computers, satellite TV, better income opportunities, etc. As a result, people are more exposed to media and new ideas. This has no doubt resulted in a large generation gap. Parents and children have difficulty in relating to each other's lives. As old people are not ready to change their life style, their grandchildren are treating grandparents as old & useless.
- With modern education system children's attitude towards grandparents is fast changing. With breaking up of joint family system, majority of grandchildren are forced to live apart from their grandparents. Hence they are completely ignorant about specific needs & requirements of their grandparents. Since modern education system has no role to play in sensitizing younger children towards elderly. Increased dependency on TV/Computers and other electronic gadgets make children self-centric and they hardly realize what grandparents mean.

Changing Needs of older persons in Old Age

Due to increased life span, needs and requirements of older persons have also changed invariably. Medical advancement has raised fitness level of older people both physically as well as mentally. At the age of 60, today elderly enjoying good health and are leading an active life. Older persons in the age group of 60-70 are found seeking occupational engagements to keep themselves busy.

Emergence of Nuclear families of Older persons

In Delhi & NCR not only population of older persons is on rise, but nuclear families of older persons are also on rise. According to Agewell study 2/3rd older persons in Delhi & NCR are living in families with just two or even one member per family. They have no family support system at their houses that can look after them in need of help.

Independence in Old Age

Ageing can often reduce an individual's independence. In changed socioeconomic circumstances, older persons cannot possibly expect more from their family members as well as from society. For leading a comfortable and respectful life in today's changing environment older persons have to be prompted to become self-reliant in every field of their life – socially, medically, financially as well as emotionally. In Old Age when serious disability or illness occurs, those with good personal resources and social support system are more likely to be able to access the necessary support system.

For this older persons should have adequate income, support with personal health needs (including speedy and affordable access to health services), appropriate housing and security, and concerns about transport.

Appreciation of Wisdom of Old Age by young generation

To assess the younger generations' point of view on old age, under the survey, survey teams were also directed to talk with younger people.

- According to 62.5% respondents from younger age groups, wisdom means a good combination of understanding gained by experience, accumulated knowledge or learning and insight and judgment.
- 13% respondents from younger age groups said that understanding gained by experience is wisdom in itself, whereas 15.7% respondents from younger age groups think accumulation of knowledge and learning is wisdom.
- To understand the fact that to what extent is wisdom is associated with Old Age, when survey team asked to respondents from younger age groups, 59.5% respondents from younger age groups said that Wisdom of Old Age is a myth. More than 1/3rd respondents think wisdom of old age is a reality.
- According to survey, approx. 50% respondents from younger age groups said that wisdom is domain of old people only. They don't think old people as wiser as older people think themselves.
- Majority of respondents from younger age groups 66.3% respondents said that they appreciate wisdom of old age and respect their elders for this.

- 71.2% respondents from younger age groups agreed that they appreciate old members' wisdom and ask them for guidance/direction in family matters from time to time.
- 35.5% respondents from younger age groups give importance to their old relatives and friends due to their wise advice.
- 28.3 % respondents accept that their society accepts wisdom of old age.

Contribution of Wisdom of Old Age as per Younger Generations

- 15.6% young respondents said that their older family members felt themselves ignored /neglected in family /society.
- During the survey 49.42% respondents from younger age groups agreed that older persons are playing an important role in societies / families due to wisdom of old age.
- 18.5% respondents from younger age groups agreed that they took expert advice from older persons from time to time. In urban areas percentage of such respondents from younger age groups was found quite low (14.2%).

Status of Bedridden Older People in Delhi & NCR

- It was found that percentage of bedridden men patients (67.5%) is higher than bedridden women patients (32.5%) among total bedridden patients of Delhi & NCR.
- 66.5% of the total bedridden patients were confined to bed for a short period (less than 12 months) while 33.5% of the total contacted bedridden patients were long-term patients.
- Almost 76.5% were partially affected while 23.5% bedridden patients were severely affected.
- Due to physical chronic illness, heart attacks or accidents more people remain in Bedridden condition. Almost 86.1% of all the respondents were affected by physical chronic illness, heart attacks or accidents
- 13.9% of the respondents approached by interviewers were affected by different kinds of mental/psychological problems.
- When information collected from survey was analysed, it was also found that older persons (60+) constitute major part of bedridden patients. Approx. 65% of the bedridden patients were reported from older persons category.
- It was found that bedridden patients were facing different types of practical problems. Their major problems include non-availability of caregivers, depression/nervousness, cleanliness & hygiene, bedsores, high blood pressures, etc.
- There were almost 30.6% bedridden patients, who have reported that they need caregivers urgently or who were found without any proper caregiver, in spite of the fact that they need care giving facility urgently.
- Amongst Bedridden patients contacted by the survey team, almost 38% patients were taken care by their spouses, 23% by their family members and 39% by caregivers.

• When respondents were asked about to prioritize the most effective health recovery techniques, almost 33% patients ranked Positive Attitude followed by Care-giving (25%).

Human Rights of Older Persons

Emergence of Nuclear/small families was found as main factor responsible for violation of human rights of older persons in Delhi & NCR

- 78.1% of older persons reportedly living in inhuman conditions were living alone or from small/nuclear families
- 69.4% respondents were found living alone or in nuclear/small families

Less awareness about Human Rights of older persons is one of the major reasons of ever-increasing cases of voilation of human rights of elderly

Approx. three-fourth older persons had never heard about Human Rights of Older Persons

• In Delhi & NCR section only 24.3% older persons said that they are aware of human rights of older persons.

Voilation of Human Rights of older men is higher in comparision to older women

• 69% older persons (78.8% older men & 60.8% older women agreed that they had to go through critical phase in their life or have to live in abject situations due to their old age.

11.5% older persons revealed that they are not getting proper food in old age.

• 11% older persons said that they are not getting proper food in old age.

Approx. 18% older person is not getting proper medicine/health care in old age.

• Majority of them were found deprived from nursing or care giving

Two-third older persons are not getting due respect or good treatment from his/her family member/society.

• Only 34.2% older persons (including 37% older men are being respected by their family members/ relatives and soceity.

72.1% older persons were discriminated because of their Age

• 75.6% older men and 69.1% older women accept that due to their age they were humiliated occasionally or treated disrespectfully.

Most common problems being faced by older persons due to their old age

- > Marginalization / disregard -
- > No /less respect / no say in family matters
- > No/ not easy access to medicine/healthcare
- > Access to medicine/healthcare facilities
- > Safety & Security to their life & properties
- > No work/ jobs available due to retirement
- > Financial problems, less/no income, inflation
- > Mobility restricted by family members
- > Depression / psychological problems due to loneliness

Representative Views

"Although older people regularly vote and their numbers are also very high but they are not considered a vote bank because they are not looked at as a group." - Mohd. Irfan Khan, 61, Retired University Professor, Shahdra, Delhi

"At the age of 75, when I need family support, I am forced to live alone. My sons are settled in towns but they have no place for their parent."

- Ashok Kumar Bhadoria (75 years), Janakpuri, Delhi

"My daughter-in-law is a CA and used to read Dr. Spock's book on child care when her daughter was small, but she used to ask me all the time for home remedies and they always worked."

-Shakuntala Devi, Retired School Teacher, 78, Raipur, Noida

"I worked as an agriculture labour throughout my life. My children migrated to big cities in search of better jobs, but I never wanted to leave my village. Now I am unable to work hard, but I need food and medicines. Government should take care of people like me".

Rukmani Devi, 80-year-old widow, Punjabi Bagh, New Delhi

"Old Age has become hell for us due to mistreatment of our daughter-in-law with us. For sake of happiness of our son and grand-children, we prefer to keep quiet and ignore her (daughter-in-law's) misbehavior."

- Pankaj Luthra (75) & Nirmla Devi (71), Munirka, New Delhi

"It hurt me a lot when people don't hear me carefully and takes my views lightly. Even police had ignored our complaints & requests when I approached them for help. People think that Old People have no work to do but to complain"

- Sheela Kumaran, 66, Kalkaji, New Delhi

Observations

- In spite of major role and active participation of older persons in Delhi & NCR's economy, they are still considered as negligible consumers in comparison to younger generation.
- Status of older persons in minority communities varies from age-group to age-group. Older persons in the age group of 60-69 years are very much active, physically as well as socially.
- Older persons living nuclear families in Delhi & NCR have very little say in day to day lives of their children or grandchildren.
- With modern education system children's attitude towards grandparents is fast changing. With breaking up of joint family system, majority of grandchildren are forced to live apart from their grandparents. Hence they are completely ignorant about specific needs & requirements of their grandparents.
- In urban set up violation of human rights of elderly population is on rise. Popularity of small/nuclear family system, lack of intergenerational interaction, less social interaction of older persons, age discrimination, nonexistence of inclusive social security system in the country, etc. are among the most important reasons of miserable condition of older persons in Delhi & NCR.
- Older persons in the age-group of 60-70, i.e. young older people are more aggressive towards protection of their human rights. Due to fast growing population of older persons, ever-increasing gap between generations and fast demanding lifestyle of young generatoins, for majority of older persons especially older men life is still a struggle, even in Old Age.

Conclusion

Older persons living in Delhi & NCR need to be organized so that their role in economy could be recognized as well as appreciated at various levels and on the other hand their consumer interests could also be protected.

Ironically, though older people represent both the ends of democracy (as voters and leaders) there is hardly any focus on them.

As majority of Older Persons had spent their active life in joint families, they find it very difficult to live alone or with their spouses alone. However, a trend of living in isolation, particularly in old age is emerging. This process was seen faster in metros like Delhi & NCR.

Emergence of nuclear families of older persons in Delhi-NCR is not a happy equation for all-round development of human society. Family support system is most urgent need of the older persons in old age.

In changed set up, old people face increased incidences of age discrimination, ageism, elder abuse and mistreatment of older community. Creating awareness of Human Rights of Older Persons in the society, particularly among older persons and protection of their human rights has become an uphill task for all of us.

Though everyone wants to live for as long as possible, preparation for Old Age is an alien concept. Even the policies for old people are more cosmetic than effective. Rights of an individual in old age are considered as more of a moral responsibility of the family members. No one seems to be concerned about the fact that an individual who is old has certain basic human rights.

In the fast changing circumstances when the number of old people in every society is increasing at a very fast pace we need to inculcate a sense of responsibility in the society towards needs & rights of older persons.