

## **CHAPTER IX**

### **ELDERLY AND TOMORROW'S ELDERLY: AWARENESS ABOUT AGEING, CARING AND PLANNING FOR SELF AGEING**

#### **Introduction**

Health and functionality of the elderly are matters of concern from the viewpoint of providing care and support. In Twelfth Five Year Plan (2012-17) provision has been made for the elderly health care along with pension and insurance reforms to enhance the elderly quality of life. Both central and state governments have taken up the responsibility to take care of the elderly and started certain schemes to provide care and support for them (Government of India, 2012). Some of the non-governmental organizations (NGOs) also contribute in taking care of the elderly. However, in India family and household members play a substantial role for providing care and support for the frail elderly. The practical implications of population ageing for India are far - reaching with increasing number of elderly and limited sources to take care of them (Gokhale,2008). Hence, the response to such demands has to be well orchestrated, multi-sector and based on systematic planning (Kalache and Sen, 1998). As a first step towards this, policy-makers should aware elderly with multiple issues related to ageing.

An attempt has been made in this chapter to see the awareness among the elderly regarding the various aspects of ageing like percentage of elderly population, existence of national policy of elderly persons (NPOP), old age home and availability of old age recreational and hobby centres in the area and opinion of the elderly regarding Government's concern about them. Attention is also focussed on the factors affecting the care and support for the elderly in families, and their perceptions regarding to the care and support they get from the family members.

We also collected information from the future elderly or tomorrow's elderly members who are adults between 25-59 years, stay with the elderly and provide care and support to them. The information included: their knowledge about self ageing and perception towards elderly persons, their responsibility for caring the elderly, motivational factors in caring and their thinking about the admission of elderly persons in old age home. This will further indirectly provide information and create awareness about

the process of aging and the changing roles, responsibilities and relationships at different stages of the life cycle. For this purpose, the data from a non-elderly adult member in the household have been collected.

### **Elderly awareness and knowledge**

#### *a) Awareness about self ageing*

Table 9.1 provides information on the awareness on ageing and how the elderly look at their own aging. We collected the data on elderly views like above which age a person should be called an elderly or aged person. More than half of the elderly (54% males and 49% females) responded that when the age of a person is above 65 years then only should he be called as an elderly person. And 46 per cent thinks that between age 60 to 64 years person should call as elderly person. Further, 9 per cent elderly have not commented on this particular question because they think that rather than going by age criteria for being elderly, one should look at the activities which an elderly person is able to perform. Thus, elderly respondents think that when a person stops doing daily activities then only one can consider him or her as elderly. When we enquired about the percentage of the elderly in Pune city, three out of five elderly persons not able to guess or they neither knew nor were they able to guess. Only 5 per cent elderly reported that there are 10 per cent or less of the elderly whereas, 36 per cent of them reported their percentage as more than 10 per cent.

Information was sought on whether the elderly are aware of the old age saving plan(s). In the Indian setting with families as the main care and support providers, knowledge about such saving plans is often restricted to more educated elderly. However, in recent years there might be some changes in their perception. Bearing this in mind, the study collected the data about the knowledge of old age saving plans. The data reveal that only 35 per cent elderly have knowledge about these plans. As expected, more men (47%) than women (25%) have knowledge about them. Bearing this in mind, only 38 per cent elderly reported that they planned for financial security for old age when they were young. Only 28 per cent elderly women and about half of the elderly men planned for financial security when they were young. This shows lack of awareness about the need for planning financial security for old age.

Table 9.1: Percentage distribution of elderly on awareness and views on ageing by gender, Pune 2013.			
Awareness variables	Males	Females	Total
Above which age a person will be designated as aged?			
<60 years	1.4	2.7	2.1
60-64 years	44.5	48.2	46.4
65 and above years	54.1	49.1	51.1
Total	416	446	862
What percentage of elderly might be there in the city?			
<=10 %	4.3	6.5	5.5
>10 %	45.8	28.1	36.4
Don't know	49.9	65.3	58.1
Knowledge about the old age saving plan	47.2	25.0	35.4
Planned for financial security when young	49.4	28.1	38.1
Ever heard about old-age homes	69.0	55.6	61.9
Think that it would be a good idea for the aged to live in homes or institutions specially organized for them	58.7	47.5	52.7
Heard about day care centres and hobby centres for the elderly	57.3	42.4	49.4
Would join day care centres and hobby centres if available locally?			
Yes	16.2	11.3	13.6
No	62.5	63.2	62.8
Uncertain	21.3	25.5	23.6
Ever heard about the state or national level policy (National Policy for Older Persons) for elderly persons?	11.2	5.9	8.4
Feel that the Maharashtra Government is concerned about the elderly?			
Yes	31.9	20.6	25.9
No	41.8	46.3	44.2
Can't say	26.3	33.1	29.9
Feel that family members should get training for handling the aged	49.4	41.6	45.3
Number of respondents	450	505	950

Pune has 43 registered old age homes for the elderly (ILC-I, 2013). The first such home was started in 1857 as a centre for disabled persons and eventually converted to an old age home (Niwara Annual Report, 2013). In this background and the migration of young generation overseas, the main focus of the study being on living arrangements, it collected information whether the elderly heard about the old age homes. In recent years, in large cities, relatively well-to-do people consider living in special condominiums built for older people. In metropolitan cities, housing projects with medical and recreational facilities are being promoted by construction companies. Integrated housing schemes like 'Athashree' where older people can live in their own apartments in a building complex with all the amenities and services in place are also being introduced. According to a present study, 62 per cent elderly have heard about the old age home, with 69 per cent

elderly men and 56 per cent elderly women. Thus, they are much aware about the availability of old age home in the city. Little more than half of the elderly (53%) reported that it is a good idea for them to live in homes or institutions which are specially organized for them. However, half of them think that staying in the old age home is not a good idea. They added that if a person does not have anyone at home to take care or if he/she does not have children, then only one should go and stay in an old age home and use the available institutionalised services.

The Ministry of Welfare makes financial assistance available to voluntary agencies to run day-care centres. Often called an '*activity centre*', '*hobby centre*', '*hobby club*' or '*golden age centre*'. These centres are generally managed by voluntary agencies. In 1993, there were 73 such centres in seven states supported by the Ministry of Welfare (Khan, 1995) and in 2013-14 the Government has assisted more than 30 NGOs from Maharashtra under the scheme of Integrated Programme for Older Persons (Annual Report, GoI, 2013-14). Even in urban areas many older people do not have an idea of such centres. The present study found that, only about half of the elderly (57 per cent men and 42 per cent women) have heard about the day care centre or hobby centre. The knowledge is more among elderly males than elderly females. But when further asked the willingness to join these centres, then of them, only 14 per cent elderly showed willingness to join the day care centres if was available in their locality itself and 24 per cent were not sure whether they were willing to join these kinds of day care or hobby centres. The remaining 63 per cent elderly reported that they would not like to join the day care centre.

With increasing longevity and segregation of family, the Maharashtra Government declared a policy for the elderly in June 2004. It did not include financial aspects pertaining to provisions to be made for the elderly. When the data collection for the study was going on in the city, on October 1' 2013, the Government declared the '*Integrated Policy for Senior Citizens – 2013*', which lays down that all persons above the age of 65 years irrespective of gender, caste, class and education can avail of its provisions. However, as there have been some contentions with regard to this policy, it has been sent for revision and will be declared in the coming months. News regarding the policy was in the media. When asked whether the elderly had heard about it, only 6 per cent elderly women and 11 per cent elderly male reported that they did so. It shows lack of awareness

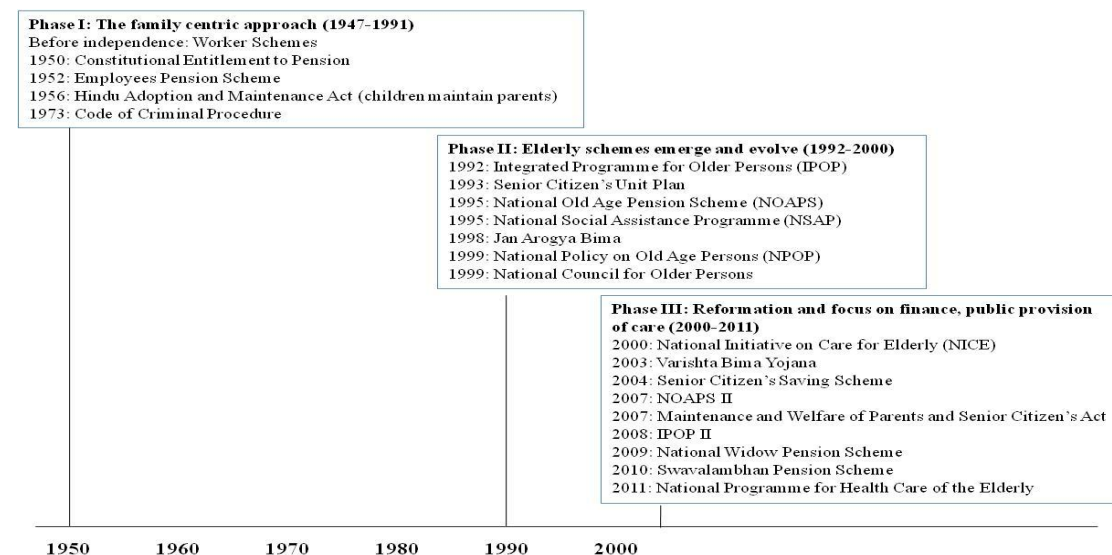
towards this policy among the elderly. Only one-fourth of the elderly feel that Maharashtra Government is concerned about them.

The present study shows that one-fifth of the elderly live without their children and more than three-fourths elderly live with their children in Pune. Since the family is the most important social unit which is the major source of care and support to the elderly persons at least in India, it would be of interest to examine what the elderly persons feel about the training for family members on handling an elderly person. About 45 per cent of the elderly feel that the family members should get training for handing of an elderly person. Of them, 42 per cent elderly women and 50 per cent elderly men feel that the training should be given to family members for handing an elderly person.

*b) Awareness about government schemes*

This section discusses an awareness of the elderly regarding programmes/schemes and facilities/benefits the Maharashtra Government provides to the eligible elderly. The Ministry of Social Justice and Empowerment, which is the nodal Ministry for this purpose, focuses on policies and programmes for the senior citizens. Income security for the elderly is currently designed at two levels – one the centrally financed national social assistance schemes and the other welfare activities funded by the states (Rajan, 2002; Parikh, 2002, HelpAge India, 2000). The Department of Social Justice and Special Assistance provide budgetary allotments for programmes and schemes exclusively for the elderly. Facilities to disseminate information on concessions/reservations/rebates provided to senior citizens by different ministries of the Government of India are placed on the website of the Ministry of Social Justice and Empowerment, Government of India ([www.socialjustice.nic.in](http://www.socialjustice.nic.in)). Some of the NGOs such as HelpAge India have also brought out Senior Citizens Guide (HelpAge India, 2012). Most of these programmes aim at their welfare and maintenance, especially for indigent elderly, by supporting old age homes, day care centres, mobile medicare units, etc. There are certain exclusively state-sponsored schemes for the elderly regarding pension, health, food, banking concessions etc. others include concessions in train travel, reservation of seats in buses, facilities in getting telephone connection, higher interest rates for deposits in banks and post offices, income tax benefits and employment-related facilities under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The details are given in Fig 9.1.

Fig 9.1: Phases of central public support for elderly.



Source: [www.socialjustic.nic.in](http://www.socialjustic.nic.in)

Information regarding awareness of the social security schemes like Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS) and Annapurna Scheme and their utilization was collected. In addition, respondents were asked regarding the awareness of Government's special concessional facilities and schemes for the elderly and health insurance schemes. Less than one-third of elderly men and women are aware of both IGNOAPS and IGNWPS (27 per cent and 28 per cent respectively). Awareness about the Annapurna Scheme is again low as only about 9 per cent elderly are aware about it. Knowledge about these three programmes is more among males as their proportion is almost double in that of elderly females.

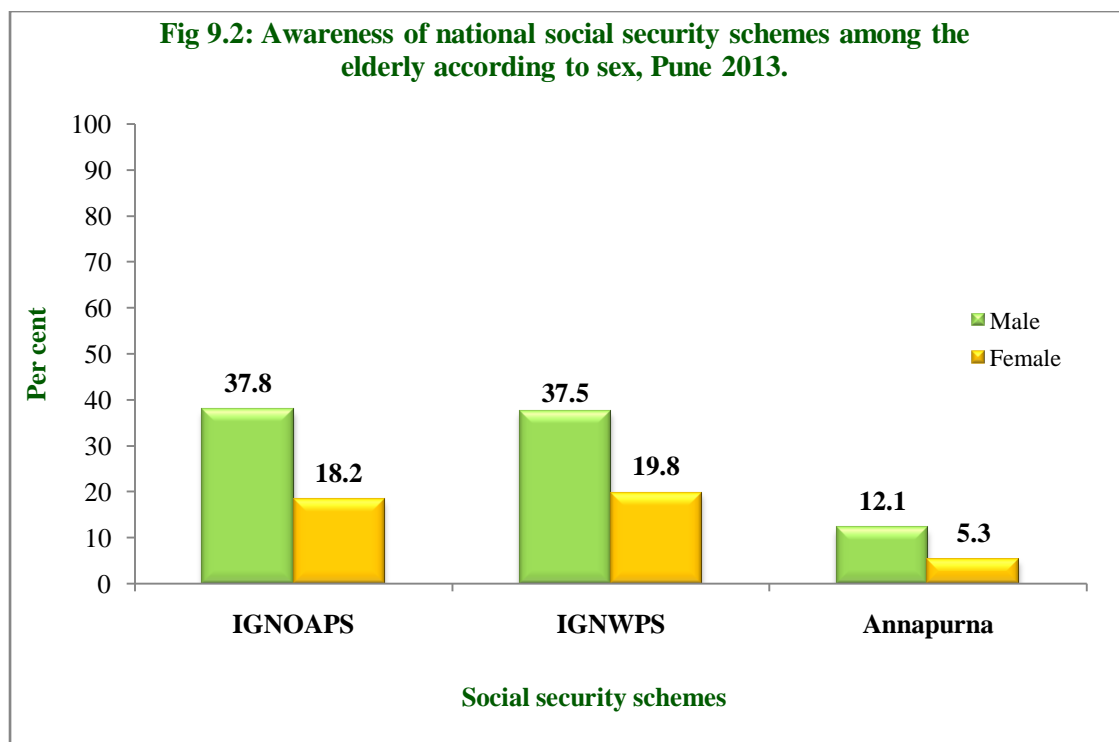
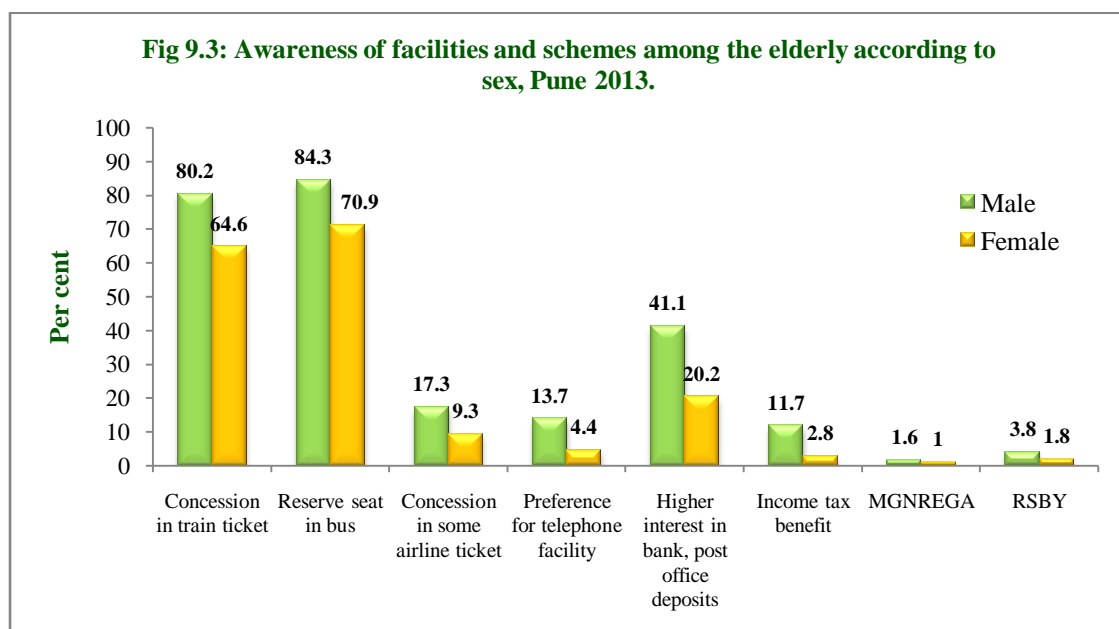


Fig 9.3 shows that bus seat reservation and train ticket concession are the two benefits of which a sizeable proportion of the elderly are aware. Next to them, the elderly are little aware about the preference in telephone facility, additional interest in bank or post office deposits and income tax concession. Only about one per cent elderly are aware about MGNREGA. Health insurance as a source of meeting the medical expenses of elderly men and women is a recent phenomenon. Only a small proportion of the elderly (3.8 per cent males and 1.8 per cent females) in Pune are covered by health insurance like RSBY.



The elderly respondents were asked about their opinion regarding old age homes. Nearly 60 per cent of them did not favour the same. The main objection expressed was that this institutional arrangement does not provide the required psychological satisfaction to the elderly.

*c) Views of non-elderly on ageing related issues*

Studies have pointed out that India's elderly face significant economic insecurity (Rajan and Mathew, 2008; Bloom et al., 2010 ) due to lack of social security provisions, informal sector employment and risk of major health expenditure, making a majority of elderly fully or partially dependent on others for meeting basic needs. Nuclear households, characterized by individuality and independence, are increasingly preferred among young married/unmarried adults, particularly in urban settings. Some authors have noted a possible change that would take place in the recent future - increased share of Indians living in cities leading to greater number of women participating in paid employment (Bloom et al., 2010). In India where women are expected to be the primary caregivers, working outside home would decrease their ability to care for aging parents/in-laws, although it might increase their capacity to provide their parents with financial assistance. Irrespective of the nature of the association, studies have expressed concern over women's increased income earning opportunities and the associated implications for living arrangements and elderly care. In the light of these changes and the potential challenges associated with care-giving of the elderly, the Government of India has enacted laws (Maintenance and Welfare of Senior Citizens Act, 2007) which mandate adult children to provide maintenance to elderly parents/grandparents in terms of food, healthcare and shelter (up to approx \$210 per month) and adult children are also subjected to penal provisions in the case of their failure to comply.

In view of this, the study collected the information about the factors which contribute towards providing care to the elderly from non-elderly household members and also how the future elderly look at their own ageing which is going to occur. So the important question is whether these future elderly are aware about the ageing and general awareness about the ageing and planning. We define a non-elderly member i.e., tomorrow's elderly as a person between age 25 and 59 years and living with an elderly person in same household. After excluding the households where either the elderly are



living alone or they stay only with spouse and a non-elderly person is not present at the time of the survey, the study collected data on 543 non-elderly or tomorrow's elderly. Their profile and perception toward self-ageing and towards elderly is given below.

Data are collected for 333 non-elderly males and 210 females of the average age 37 years at the time of the interview. Among the non-elderly, 44 per cent each are aged 25-35 years and 35-45 years and 13 per cent are aged 45 to 59 years. Of male non-elderly respondents, 96 per cent are sons and 1 per cent sons-in-law. Of female non-elderly respondents, 29 per cent are daughters and 66 percent are daughters-in-law. About 85 per cent non-elderly are married and almost all of them (97%) are literate.

When interviewed their awareness about self-ageing and whether they have prepared themselves for self ageing, about 81 per cent non-elderly (83 per cent males and 77 per cent females) mentioned that they are prepared for ageing. However, about 6 per cent of them are not sure about their preparedness for self-ageing. About 93 per cent non-elderly agreed to go for planned ageing. There is not much difference between male and female non-elderly about their view on planned ageing. The preparedness and plan for old age suggests a greater acceptance and awareness among non-elderly respondents about the need for planned and secured ageing. This finding is important from the policy point of view as well as those who want to work on ageing-related issues.

Not to surprise, Table reveals that about 90 per cent non-elderly reported that the family should be responsible for caring the elderly and another 8 per cent non-elderly think that along with the family, the Government should take the responsibility for providing old age security and support. The relationship between the elderly and non-elderly family members is mostly cordial, with about 5 per cent non-elderly reporting the non-cordial or coal relationship with the elderly.

India, being a country with traditional and cultural values, generally caring for the elderly is considered as the responsibility of the elder son or family members. With ongoing changes in the family composition, many of these traditions and practices are at stake. Some of these conclusions or results also come from the discussed section on living arrangements. To know further about some of these ongoing issues, attempts were made to find out whether the non-elderly find burdensome to care for the elderly, if not, which

Table 9.2: Profile of non-elderly (age 25-59 years) and perception towards self ageing and elderly, Pune 2013.			
<b>Tomorrow's elderly characteristics</b>	<b>Males</b>	<b>Females</b>	<b>Total</b>
Number of non-elderly respondents	333	210	543
<b>Non-elderly characteristics</b>			
<b>Age (years)</b>			
25-35	41.4	47.1	43.6
35 -45	46.8	38.6	43.6
45-59	11.7	14.3	12.7
<b>Average age of non-elderly (mean, SD)</b>	37.6 (7.1)	37.7 (7.6)	37.6 (7.3)
<b>Relation with the elderly</b>			
Son or daughter	96.4	28.6	70.2
Son-in-law or daughter-in-law	0.9	66.2	26.2
Others	3.7	5.2	3.6
<b>Marital status</b>			
Never married	18.0	10.5	15.1
Ever married	82.0	89.5	84.9
<b>Literacy status</b>			
Illiterate	2.1	3.3	2.6
Literate	97.8	96.7	97.4
<b>Perception about self-ageing and elderly</b>			
<b>Whether prepared for self ageing?</b>			
Yes	83.4	77.1	81.0
No	12.7	17.6	14.6
Can't say	3.9	5.2	4.4
<b>Need to plan for old age?</b>			
Agree to go for planned ageing	93.9	92.8	93.5
Disagree with the idea of planned ageing	6.1	7.2	6.5
<b>Who should be responsible for caring the old?</b>			
Government	0.9	1.4	1.1
Family	93.0	85.2	90.0
Relatives	0.6	2.9	1.5
Both family and government	5.5	10.6	7.5
<b>Relationship with the elderly</b>			
Cordial	94.6	96.2	95.2
Not cordial	3.0	2.4	2.8
Coal	2.4	1.4	2.1
<b>Is caring for the elderly a burden?</b>			
Yes	5.4	5.7	5.5
No	94.6	94.3	95.5
<b>Motivational factors in caring for the old</b>			
Social obligations	4.6	9.6	6.5
Religious and moral responsibility	86.3	76.1	82.3
In return for the care they receive	9.1	14.3	11.2
<b>Think that elderly person should be kept/admitted in old age home</b>			
Yes	3.0	5.2	3.9
No	58.1	55.2	57.0
Don't want to comment or answer	38.9	39.6	39.1
Values are per cent.			

-are the factors which lead them to take care of the elderly? Data reveal that an overwhelming majority of non-elderly (95%) denied that caring for the elderly is a

burden. However, 5 per cent of non-elderly respondents reported that caring for the elderly is becoming burdensome for them. One can summarise that the family system will remain in the future also with some inter-generational changes.

We attempted to identify the factors which lead to providing care by the non-elderly to the elderly. Table 9.2 shows that religious and moral factors actually help at the motivational level for the non-elderly. However, 12 per cent non-elderly reported that in return for the care they received from the elderly when they were young, they are motivated to take care of the elderly. Social obligation as a motivational factor is reported by 6 per cent respondents. So religious thought and institutions which value the elderly inculcate these values in the next generation. As for the non-elderly thinking whether the elderly persons should be kept in the old age homes established for them, only 4 per cent of them spoke in the affirmative. However, 39 per cent respondents did not answer this question. This may further raise many questions about the support and care of the elderly. About 57 per cent respondents don't think that an elderly person should be kept in an old age home. So if we combine the motivational factors and admission to the old age home, it suggests that because of religious and moral considerations, the non-elderly take care of the elderly. But little less than half of them think of admitting the elderly into old age homes, while 39 per cent non-elderly are undecided about this particular issue. It also shows that more than 39 per cent non-elderly don't believe in traditional values and think of the growing cost and burden on the family for taking care of the elderly even if they are willing to take care of them. If we link the elderly and non-elderly views about the old age homes, then it gives clear idea that only 53 per cent elderly think that it is a good idea to stay in old age homes, whereas 43 per cent non-elderly don't feel the same or don't want to comment on this subject.

## **Summary**

The study reveals that only one third of the elderly saved for old age when they were young. There is also a lack of awareness among the elderly about the old age saving plans. Therefore, it is suggested that the Government should include awareness generation in their schemes initiated for the welfare of the older people. Most elderly are aware about the old age homes. But only half of them think that it is good idea to stay there. Based on these findings we can foresee that the cost of the care, especially health-

related care, is on the rise and there is going to be a growing burden on the family members for providing care and support to the elderly. Hence, tomorrow's elderly family members need to plan for self-ageing.

The study reveals a positive role of socio-religious and moral factors in motivating the non-elderly to help the elderly. A majority of the non-elderly agreed on the need for planned ageing and caring for the elderly is their socio-moral responsibility. This leads to a sense of give and take which is there between the elderly and non-elderly family members. Apart from the motivational factors, policy-makers should focus on the family inter-generational embeddedness and support in this regards.

Care and support for the elderly population in India is becoming an important issue because of the growing number of the elderly in the population. The Government of India has expressed its concern in this regard by preparing the National Policy on the Older Persons and by constituting a National Council for the Older Persons (NCOP) to over-see the implementation of the policy. The Central and the State Governments have already introduced a number of schemes to provide care and support to the elderly. The Non-Government Organizations (NGOs) are also undertaking the work of taking care of the aged mostly in urban areas, although in a limited way. But, it is the family that is found to be playing the most vital role in India in this respect, especially in rural areas. This is, in fact, what the elderly persons seem to want also. Indian culture emphasises the reverential treatment for the elderly persons in the family. It is, therefore, necessary that efforts must be made to strengthen the family ties for taking care of the elderly population. The Government of India has started giving fare concessions to old people in all modes of travel, preference in reservation of seats, priority in telephone and gas connections, etc. The Government declared the year 2000 as the National Year for Older Persons to highlight the issues relating to the care and support for the old people.

In India, many elderly rely on familial support in the background of lack of elderly security or institutionalised schemes. There is a need to bridge the gap between the weakened family system and informal support mechanism.