

# In Life's Twilight, Security is Key

A survey among senior citizens worth more than ₹2 crore in 12 Indian cities throws new light into what our elderly feel

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Most of India's rich senior citizens live with the constant fear of being attacked – mostly by people they know – and are ready to shift to a new location that can offer them "holistic care", but often fail to find any, says a new survey among 1,900 households across 12 cities, including Delhi and Mumbai. Various security precautions such as hiring of security guards, keeping pets and installing advanced locking systems don't allay their fears, it adds.

The three-month-long survey, conducted by Bangalore-based AZ Research Partners among senior citizens worth more than ₹2 crore each, says that while 80% of those surveyed are concerned about their "at-home security", 70% are ready to shift to a less-crowded town or city that offers them holistic care, which according to most of them, includes immediate medical care, good security, a feeling of community and other essential services – all under one roof.

"Such communities or centres don't exist in India," says Sujay Misra, managing director, AZ Research, which had previously done extensive studies on, among other things, India's girl child. Part of their findings were used in the Aamir Khan TV show *Satyameva Jayate*.

"The deep sense of insecurity among seniors is much more in the metros than in non-metros," Misra said, adding that the regions surveyed included Delhi-NCR, Mumbai, Chennai, Bangalore, Chandigarh, Ludhiana, Dehradun, Lucknow, Jaipur, Kolkata, Ahmedabad and Hyderabad. The study was done on people aged between 51 and 65.

Most of those surveyed also want to sustain their lifestyle and stay fit, but 'holistic care' centres are few or nil

The survey didn't include India's rural areas. "We thought it would be tough to find people with such high net worth in rural India," reasons Misra. But it covered some of India's toniest neighbourhoods and came out with the finding that half of those surveyed didn't like the way they live post retirement.

## OPPORTUNITY BECKONS

In fact, while the survey brings to the fore the plight of India's senior citizens, including those who are ready to pay even for luxury services, it also puts the spotlight on an opportunity waiting to be tapped. The few retirement homes that exist in the country don't offer any sense of community for the elderly because they are just there for "real estate" purposes, rues Misra who described the survey, especially door-to-door interviews to listen to the traumatic experiences of the elderly, as a shocking experience. Such communities need to be promoted, he notes. He gives the example of Iowa in the US which has a community of former academics. "If you are in the education field, Iowa is one place where you go back and settle – all retired professors of the country go to Iowa and retire. So you kind of have a system... we are unable to provide quality of life, we are unable to provide security, we are unable to provide basic necessities; we are a country that has scant respect for differently-abled/older people," says Misra.

According to the survey, the elderly fear "break-ins" the most. Stealing and vehicle theft come next. Many senior citizens he and his team have met, Misra says, lose their sleep over security fear. "There are very rich people who

## State of Seniors: Rich & Lonely

Concerns about safety and quest for an environment that offers holistic care dominated the findings of the survey conducted among 1900 households. It also highlights the fact that a lot needs to be done in terms of setting up communities or service centres that cater to exclusively to senior citizens. Here are a few takeaways:

98 million

ELDERLY CITIZENS – those 55 and above – in India. To be 118 million in 2016



3 of 10

senior citizens live alone and most of them are single, cut off from neighbours and relatives

<80%

of those surveyed seek to sustain or improve the lifestyle they were used to while employed.

<75%

of them want to socialise, club, party, exercise, play and shop for luxury goods



## The Big Nuclear Family

The Frequency of Visits by Children Fell as Senior Citizens Got Older

	All	Male	Female	Metro	Non-metro	51-55 yrs	56-60 yrs	61-65 yrs
Base	1000	875	125	800	200	142	615	243
Avg no. of family members at home	3	2.7	4.1	1.6	3.2	2.9	2.8	3.4
<b>FAMILY TYPE</b>								
Living with children	67	65	77	17	74	58	64	80
Living with spouse	12	10	18	15	11	13	10	16
Living alone	21	25	6	68	15	29	26	4

## Security is Key

Good Sanitation & Access to Medical Facilities, too, are Top Priorities for the Elderly



Illustration: ARINDAM Graphic PURNIMA

live alone and don't sleep well," he says. Three of 10 senior citizens live alone and most of them are single, cut off from neighbours and relatives, including sons and daughters who live life on the fast track. "Mumbai ranks the worst when it comes to older people not knowing who their neighbours are," says Misra.

In fact, thanks to a variety of reasons, including the massive rise in nuclear families, crimes against senior citizens in Indian cities have grown more than 35% between 1999 and 2010, according to reports.

## MANY WANT TO STAY YOUNG

However, most of these 55-plus urban dwellers who are also rich want to live well, and in style. More than 80% of those surveyed seek "to sustain or improve the lifestyle" they were used to while employed. More than 75% of them want to socialise, club, party, exercise, play and shop for luxury goods, the survey adds.

India, currently home to 98 million elderly citi-

zens – those 55 and above – is expected to see a rapid growth in its old-age population as average life expectancy is expected to cross 70 years by 2016. It is estimated that the country will have at least 118 million senior citizens over the next three years. Shopping, bill payment and gardening are activities that these senior citizens prefer doing themselves. Their least preferred activities included cooking, ironing clothes, cleaning the house, washing, etc, says the survey. It adds that among the younger lot of senior citizens – around 55 – those living alone have higher net worth than those living with their families.

## HEALTH NEEDS

While 6 of the 10 senior citizens surveyed do not wish to live in a home that does not have guaranteed security, 3 of 4 of them take up sports activ-

ities to rev up their fitness levels. The most preferred sports activities are golf and badminton.

One out of 3 surveyed is frail and needs assistance for conducting all daily activities and 3 of 4 don't have any support even if they are ready to pay; 88% in metros and 98% in non-metros expressed the need for a "medical centre in the vicinity with doctors on call". While one-third of those who took part in the survey ate out at least once a week, they visited doctors 3-4 times a month. Eighty-five per cent of them said they want to live in a multi-cultural society. While 2 out of 3 senior citizens owned smart phones, 3 out of 4 used the internet.

"We are not even talking about the poor... some of these older men and women have all the money in the world. But in this country there is hardly anything created for them, in terms of communities or service centres," notes Misra.

A few corporates have announced plans to set up "senior living" communities. But many others are yet to see the opportunity.