

A kaleidoscopic view on ageing in India



What India's seniors want

A Report by: AZ Research Partners
Private Limited, India

December, 2011

Introduction

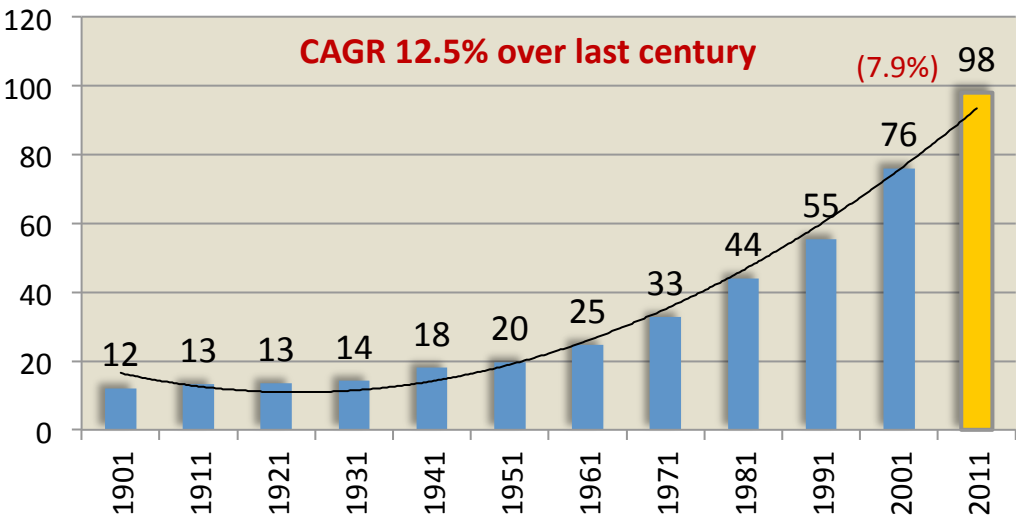
People in India are living longer



India had 98 million elderly citizens in 2011 and overall life expectancy is on the rise



Total Elderly Population (In Millions)

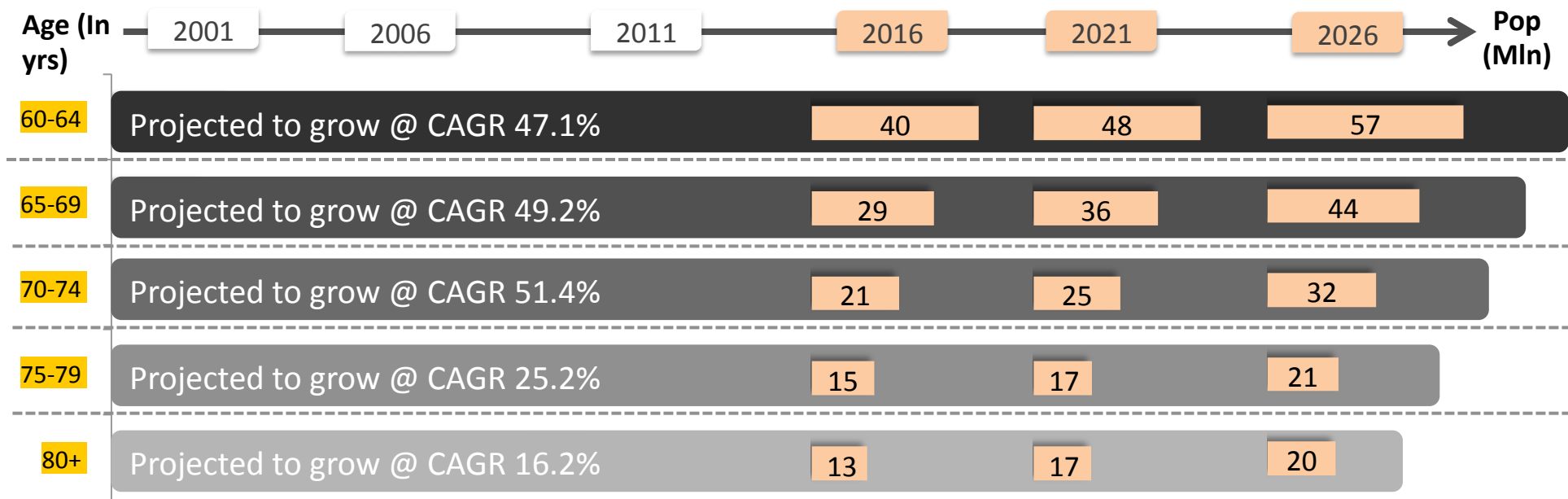


	2001-05		2006-10		2011-15		2011-15		2016-20		2021-26
Life expectancy of males	63.8 y	>>	65.8 y	>>	67.3 y	>>	67.3 y	>>	68.8 y	>>	69.8
Life expectancy of females	66.1 y	>>	68.1 y	>>	69.6 y	>>	69.6 y	>>	71.1 y	>>	72.3

Population of seniors is poised to grow



India will have ~ 118 million senior citizens by 2016 as average life expectancy will cross 70 years by then

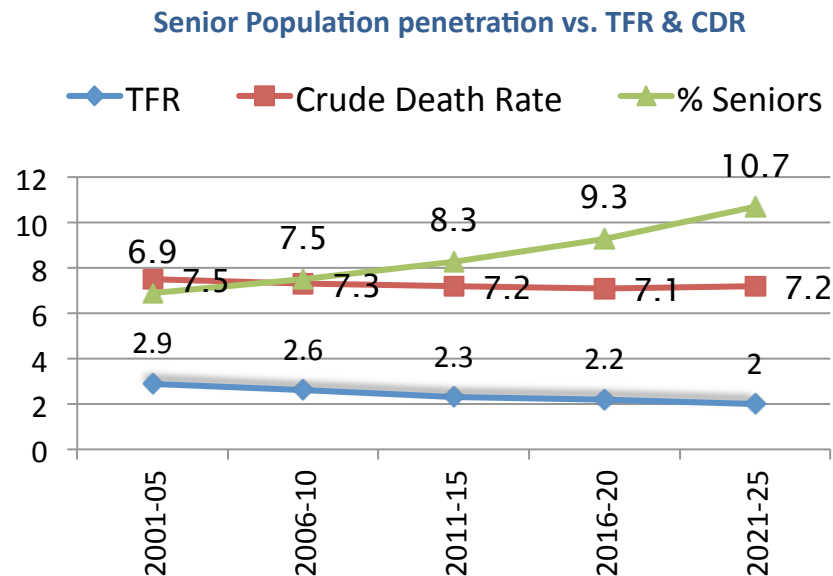


Old Age Dependency	1991	2001	2006	2011	2016	2021	2026
% population of age 60+ yrs of age 15-59 yrs	10.6	11.9	12.4	13.2	14.6	16.7	19.2

Penetration of India's senior population is also increasing



Decreasing mortality and fertility rates have resulted in higher penetration of 60+ yrs population



Nett nett, senior population penetration is going to reach unprecedented levels in the long-term

This will have socio-cultural ramifications that the Indian society will need to be prepared for

AZ Research Partners survey of seniors



- » AZ Research conducted a research for a white paper on 50+ year old population in India
- » The research covered senior citizens of age 51-65 years with net worth of Rs. 2 Crore or more
- » The research explored the life needs of senior citizens
- » Research geographies were:
 - » North – Delhi NCR, Chandigarh UT, Ludhiana, Dehradun, Lucknow, Jaipur
 - » East – Kolkata
 - » West – Mumbai, Ahmadabad
 - » South – Bangalore, Chennai, Hyderabad
- » Findings reveal what types of supports seniors require

Research Design



Methodology :

Quantitative through Structured interviews conducted face to face at respondents' households

Target Audience :

Age 55-65 years, SEC A only

Net worth: Either self or spouse owns bank balance, investments & property worth \geq Rs. 1 Crore

Centers & Sample size :

City Class	City	No. of SIs
Metros	Delhi NCR (Plus Gurgaon, Noida, Faridabad, Ghaziabad)	200
	Mumbai UA (Plus Navi Mumbai, Thane, Vasai-Virar, Bhiwandi, Panvel)	200
	Bangalore UA (Plus Hosur)	200
	Kolkata	200
Non metro	Chandigarh UT	40
	Ludhiana	40
	Dehradun	40
	Lucknow	40
	Jaipur	40
Total		1000



Flow of findings

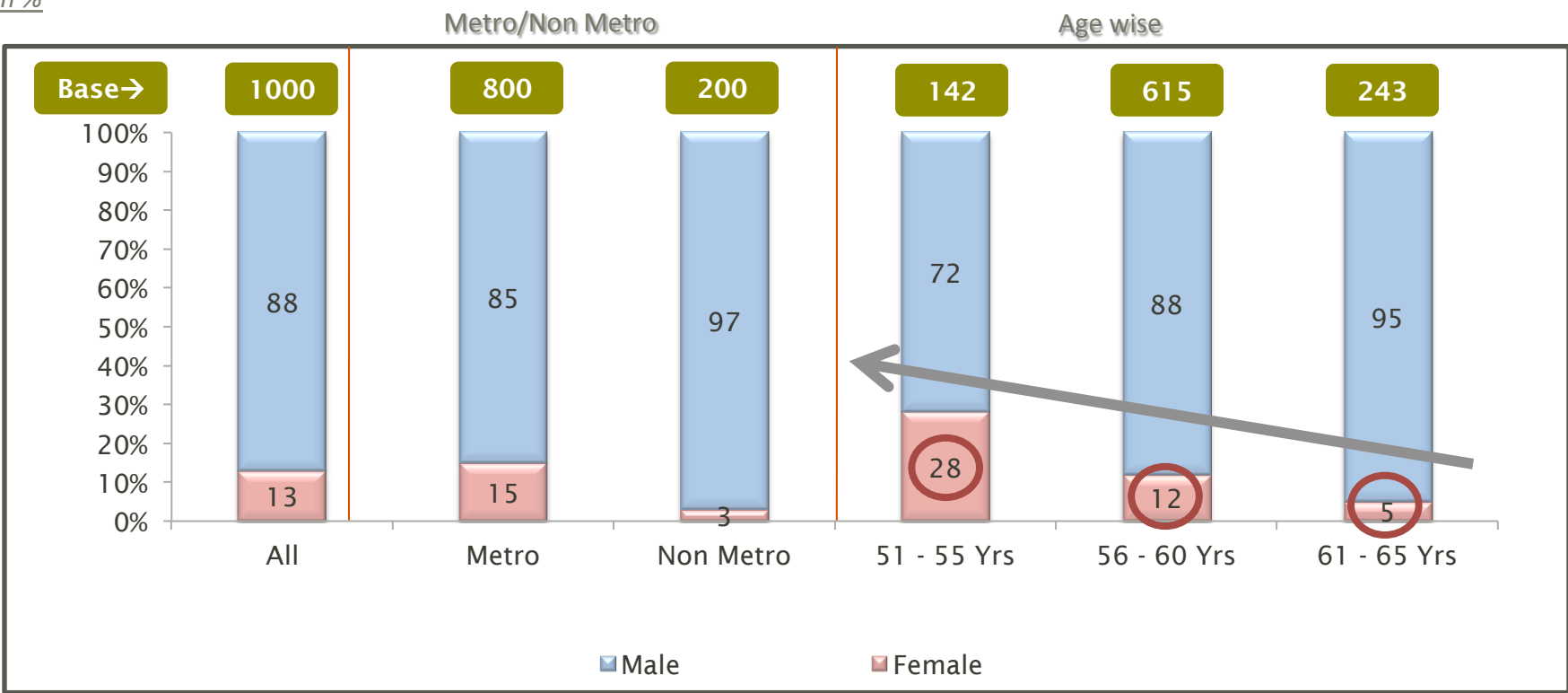


Proportion of senior ladies with net worth ≥ 2 Crore is growing significantly over years...



Gender split amongst high-net worth seniors

Base All
Value in %

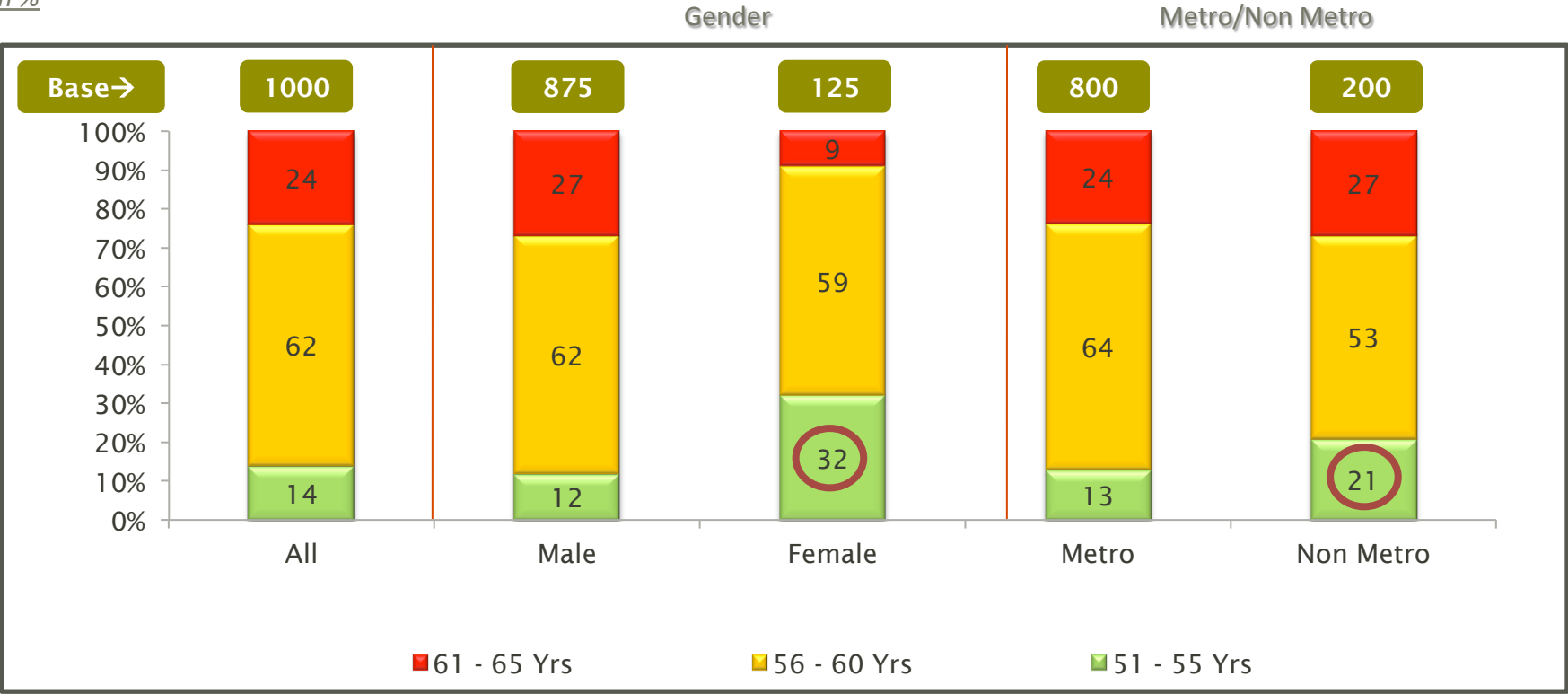


Higher proportion of younger high net worth seniors (51-55 y) situated in non-metros ...



Significantly higher proportion of younger (51-55 y) senior ladies emerging with high net worth

Base All
Value in %

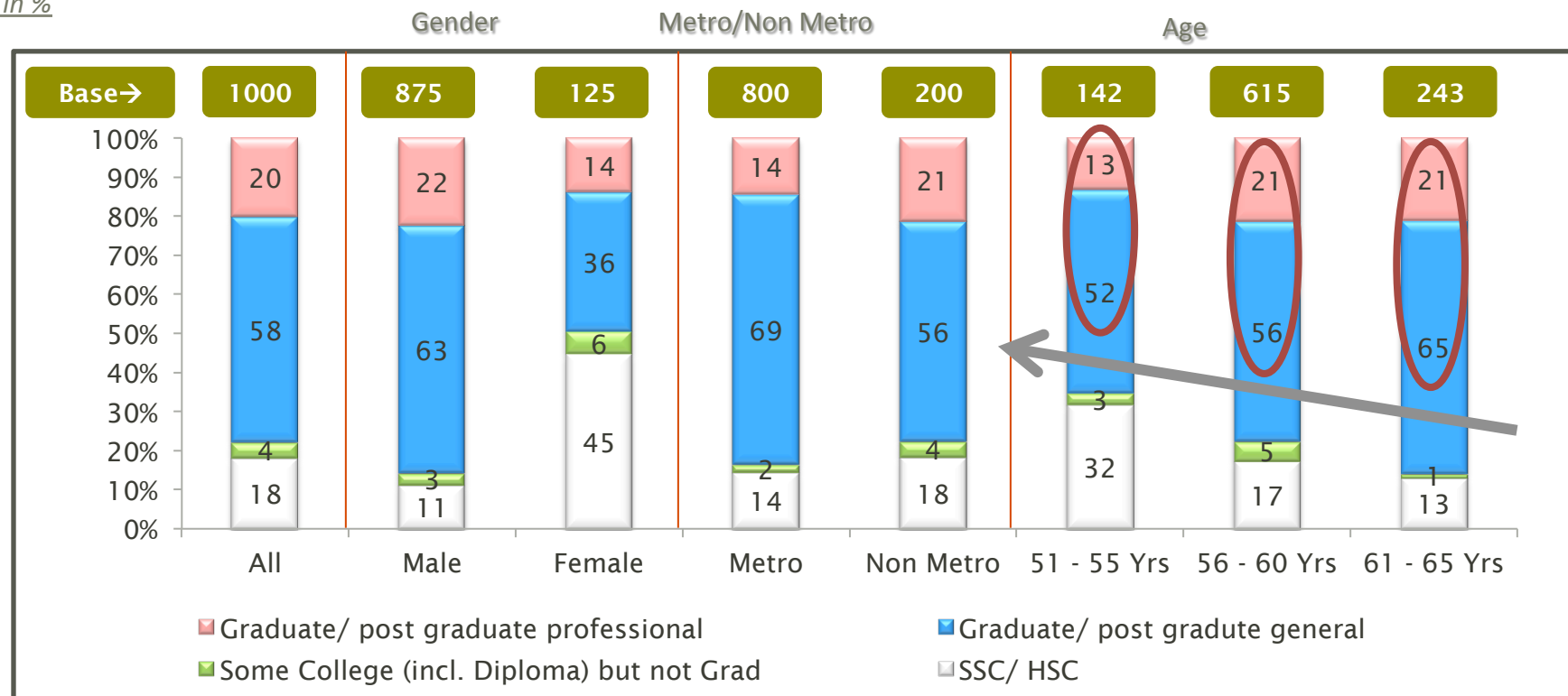


100% of seniors surveyed are literate



However, larger proportion of younger seniors with net worth > 2 Cr are just SSC/ HSC educated

Base All
Value in %



Income levels are on the rise over years



8-9 out of every 10 seniors is working

Younger senior has an average net worth of ~ INR 3.13 Crore vis-à-vis a young-old senior at ~ INR 2.89 Crore & 60+ senior at ~ INR 2.24 Crore

Working Status	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Working	78	77	79	78	78	94 ←	84 ←	51
Retired	22	23	21	22	22	6	16	49

All Values in INR	51-55yrs	56-60yrs	61-65yrs
Last salary drawn by self	84,113 ←	71,190	78,741
Last salary drawn by spouse	1,93,732	6,54,268	64,208
Financial investments (self/spouse)	1,20,00,000 ←	61,71,265 ←	33,00,700
Value of property owned	1,90,00,000	2,20,00,000	1,90,00,000
Total net worth	3,12,77,845 ←	2,88,96,723 ←	2,24,43,649

	All	Male	Female	Metro	Non Metro
Total net worth	2,79,43,806	2,88,02,144	2,35,10,455	3,06,60,496	2,78,41,421

Joint families are giving way to nuclear families ... more seniors are living alone



3 out of every 10 seniors are living alone ... higher in metros as compared to non metros. Older seniors are visited by their children less often

	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Average no. of family members at home	3.0	2.7	4.1	1.6	3.2	2.9	2.8	3.4
Family Type								
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

Frequency of visit by children/ grand children	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
3 / 4 times in a year	1	15	53	29	16	27 ←	15	20
Twice a year	17	15	33	12	16	27 ←	18 ←	14
Once a year	30	31	13	18	31	15	38	22
Once in 2 / 3 years	33	36	0	35	34	23	30	43
Less often than once in 3 y	3	3	0	6	3	8	0	2

Over time, seniors are starting to live alone at an earlier age ...



More and more younger seniors are starting to live alone and the younger they are, the earlier they have started living alone ...

Value in %	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Average age (in yrs)	58.9	59.1	57.1	58.8	59.0	55.0	58.0	63.4
No. of yrs living alone	13.5	13.7	13.1	17.7	12.8	16.1	10.7	18.7
Thus age at which started living alone ...	45.4	45.4	44	41.1	46.2	38.9 →	47.3	44.7



Seniors living alone are comparatively younger and have higher net worth



Higher proportion of seniors living alone are working and own property
Value of property owned by seniors living alone is more than twice that of others

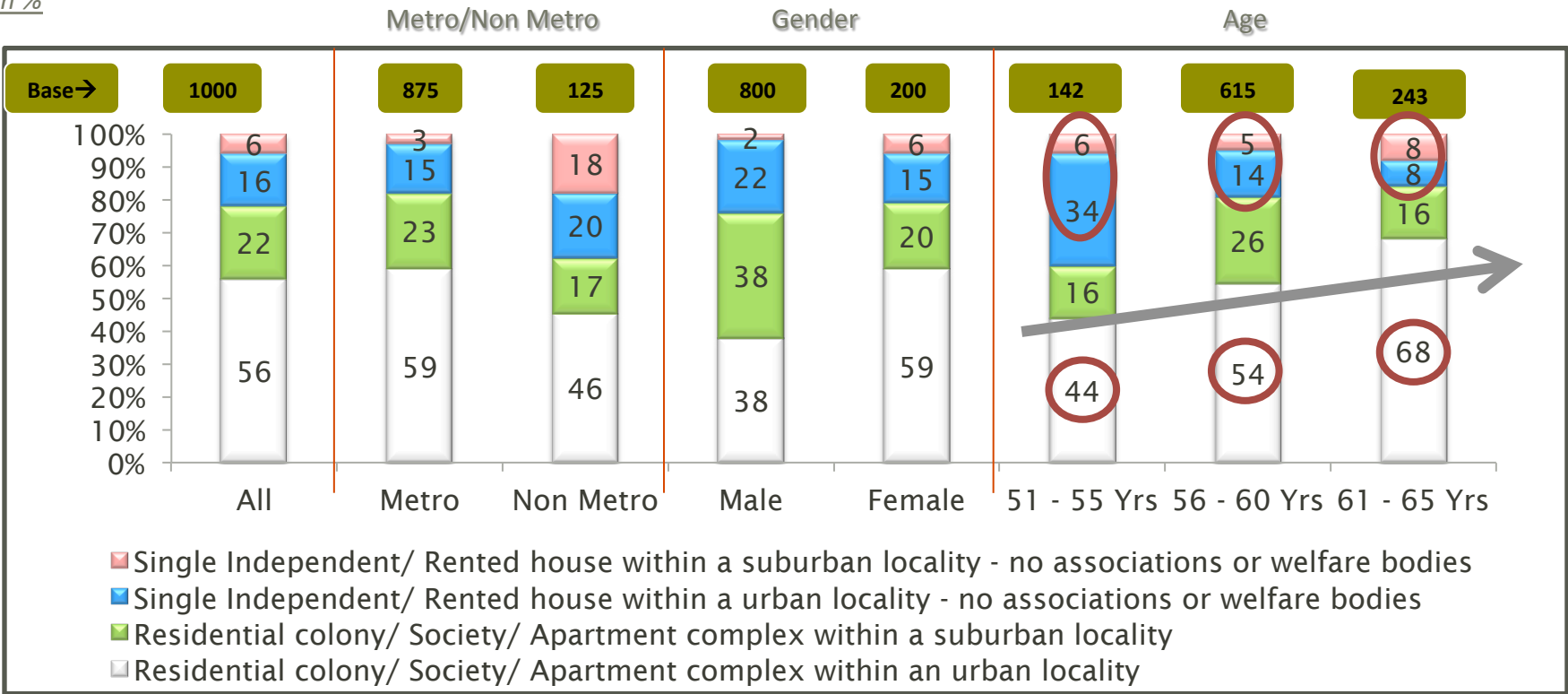
	All	Living with children	Living with spouse	Living alone
Base	1000	670	117	213
Average age (In years)	58.9	59.2	59.5	57.5
Average no. of family members	3.0	3.8	2.0	1.0
Working Status (%)				
Working	78	77	65	82
Retired	22	23	35	18
Net worth (In Rs.)				
Last salary drawn by self	74,860	59,543	1,91,026	59,230
Last salary drawn by spouse	4,45,488	3,34,749	16,22,783	1,47,136
Financial investments for self & spouse	64,23,458	64,82,421	69,66,846	59,39,507
Value of property owned	2,10,00,000	1,80,00,000	1,40,00,000	3,50,00,000
Total net worth	2,79,43,806	2,48,76,713	2,27,80,655	4,11,45,873

Over the years, seniors living in single independent/ rented house has increased



Not only are seniors living alone, but also living in single independent houses, where they are cut-off from immediate contact with a society

Base All
Value in %



Younger seniors display lesser satisfaction with living conditions vis-à-vis older seniors



Satisfaction with domestic servants is lowest amongst the youngest seniors (51-55 y) whereas post 60, this evens out

Top two boxes Satisfaction scores	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Living condition								
Current	56	54	66	64	56	57	57	56
Past	42	40	51	51	40	44	43	36
Security Condition								
Current	54	52	65	57	54	51	53	59
Past	33	33	36	42	32	33	31	37
Domestic Servant								
Current	49	48	53	55	47	43 → 49	49	49
Past	22	22	25	33	21	15 → 27	27	16



1 out of every 2 seniors living alone is not satisfied with current living arrangements



Overall, seniors rate their current living conditions more satisfying than 5 years back. Seniors living with spouse are relatively more satisfied with their current living arrangements

Value in Rs.	Overall	Living with children	Living with spouse	Living alone
Base	1000	670	117	213
Living conditions				
% Satisfied with current living conditions – current	56	52	78 ↑	58
% Satisfied with current living conditions – past	42	36	54	55
Security				
% Satisfied with current security – current	54	52	72 ↑	48
% Satisfied with current security – past	33	32	20	42
Domestic servants				
% Satisfied with domestic servants – current	49	45	74 ↑	46
% Satisfied with domestic servants – past	22	21	7	34

Shopping, bill payment and gardening are activities that seniors prefer doing themselves



Activities prefer doing on their own:

Value in %	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Shopping	66	63	78	60	67	68	67	64
Bill payment	59	59	61	70	58	61	62	51
Gardening work	57	52	77	50	58	61	54	62
Household repairs	36	31	55	47	34	55	38	19
Driving	49	50	43	58	47	52	50	44
Car service	32	36	16	35	31	37	32	28
Doing the dishes	24	24	27	37	22	31	26	16
Cooking	23	21	31	33	22	27	24	20
Ironing clothes	21	16	41	26	20	25	23	14
Cleaning the house	16	14	26	18	16	22	15	15
Washing/ laundering	16	14	26	26	15	24	15	13
Cleaning of toilets	15	13	26	18	15	21	14	14



However, most other daily activities seniors do not like doing by themselves



More younger seniors show dislike for having to do cooking, doing the dishes, car service, household repairs, driving etc on their own

Activities dislike doing on their own:

Value in %	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Average time spent daily to complete household chores (hrs)	4.6	4.7	3.8	5.3	4.5	5.2	4.0	5.5
Cooking	40	44	22	49	38	45 ←	40 ←	35
Car service	35	33	44	49	33	45 ←	35 ←	28
Doing the dishes	34	39	14	46	32	42 ←	32	36
Household repairs	34	39	14	42	33	34 ←	32	39
Driving	32	33	29	33	32	37 ←	31 ←	30
Ironing clothes	30	34	14	27	30	32 ←	28	34
Washing/ laundering	27	30	15	19	28	27	24	33
Gardening work	26	30	8	48	22	28	28	19
Shopping	24	27	16	34	23	27	25	21
Cleaning of toilets	23	27	11	19	24	23	22	28
Cleaning the house	22	24	15	20	22	25	20	24
Bill payment	19	17	27	18	19	27	18	17



Seniors living with children are more open to doing chores themselves than those alone



Seniors living alone dislike kitchen chores, car service, housekeeping & even shopping, while those living with spouse dislike repairs, driving, car service etc

Activities dislike doing on their own:

Value in %	All	Living with children	Living with spouse	Living alone
Base	1000	670	117	213
Average time spent daily to do household chores (hrs)	4.6	4.4	5.0	4.9
Cooking	40	34	28	63
Car service	35	24	53	59
Small household repairs	34	30	41	41
Doing the dishes	34	29	26	55
Driving	32	25	61	37
Ironing clothes	30	28	33	35
Bill payment	19	19	15	22
Washing/ laundering	27	26	28	30
Gardening work	26	22	18	42
Shopping	24	20	17	43
Cleaning the house	22	19	20	31
Cleaning of toilets	23	21	27	29



Seniors living alone enjoy their independence and are well connected by remote means



More younger seniors agree that living alone gives a sense of freedom as well financial independence

Top two boxes scores	All	51-55 y	56-60 y	61-65 y
Base	1000	142	615	243
Life has not changed after 55 – it is just the same	81	91 ←	77	85
I am enjoying living alone/ with my spouse as it gives me independence – I can do whatever I want	80	92 ←	77	86
I am enjoying living alone/ with my spouse as it gives me financial independence	68	80 ←	62	76
I am well connected with my children through phone, internet etc	71	75 ←	69	73

But they find daily routine activities physically exhausting ...



More younger seniors express need for support for carrying out many daily household chores

2 out of every 3 seniors expresses that they feel low, lonely and resigned

Top two boxes scores	All	51-55 y	56-60 y	61-65 y
Base	1000	142	615	243
It is physically exhausting and tiring to live alone as we have to do all household work ourselves	79	88 ←	79 ←	73
I need support for carrying out many daily household chores	77	88 ←	74 ←	77

Topmost concern for seniors is their health, namely physical ability to do daily activities



More older seniors express health related concerns vis-à-vis younger seniors

Top two boxes scores	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Health concerns: Feel weak and frail	79	75	92	62	80	75	76	87
Unable to sustain earlier lifestyle	17	19	6	19	16	16	19	10
Unable to cope with loneliness and lack of activity	2	3	0	13	1	4	3	1
No support for regular household chores	2	3	1	6	2	4	2	2
Not able to pursue the kind of lifestyle I want	0	0	1	0	0	0	0	0



70% of seniors want to move out of town into a property of their own



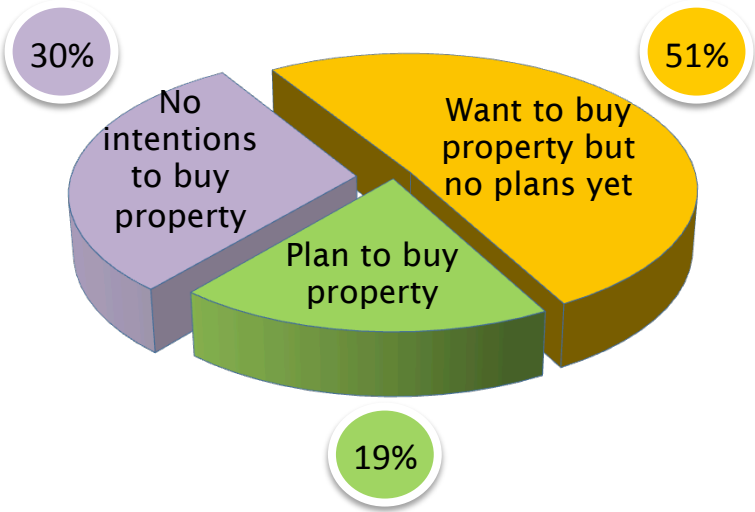
Away from the rough and tumble of city life ...



Closer to nature ...

All Figs in INR	Total	Metro	Non metro
Average Budget	61,20,951	66,86,290	49,01,010

Plans to buy property out of town



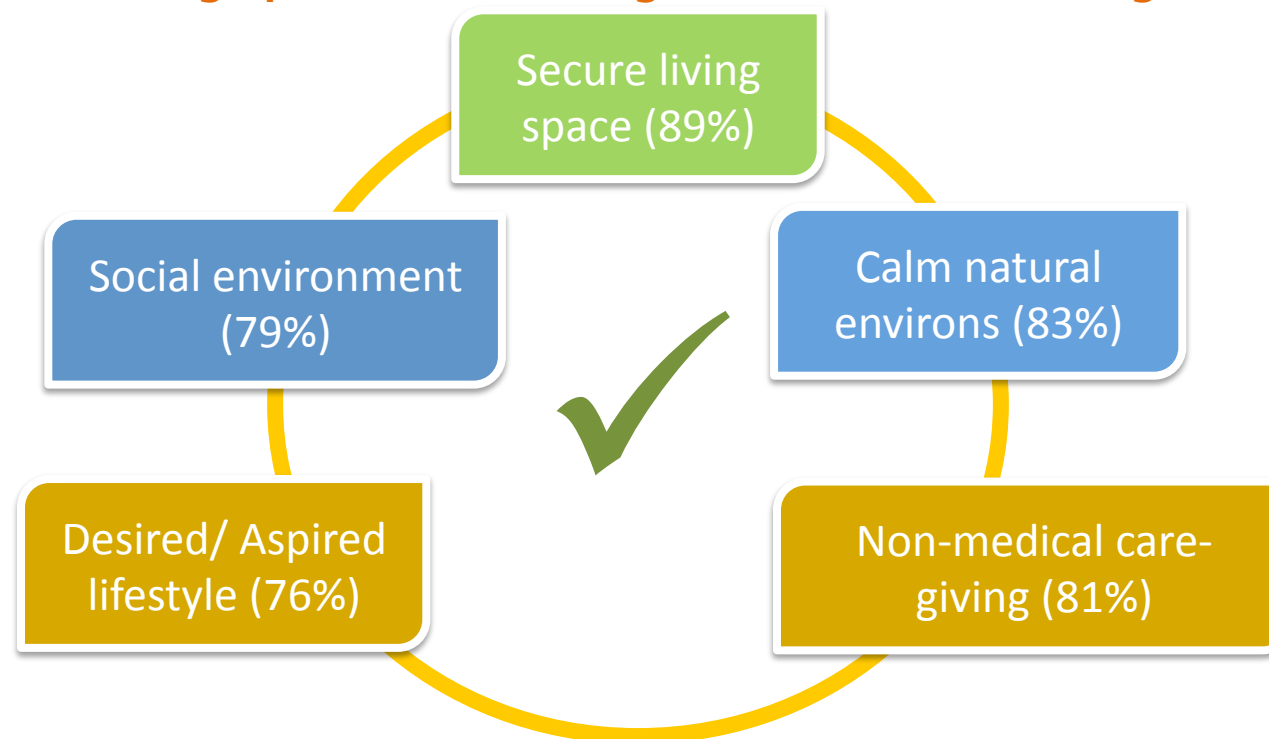
Want to stay out of town	51%
Want to buy for investment purpose	33%
Want better services / facilities	16%

~90% need a home out of city which is secure, peaceful & well-facilitated



The research queried seniors on inhibitions about moving to a different living space or living arrangement

58% responded that they had NO inhibitions in moving to a far-better living space as it would guarantee the following:



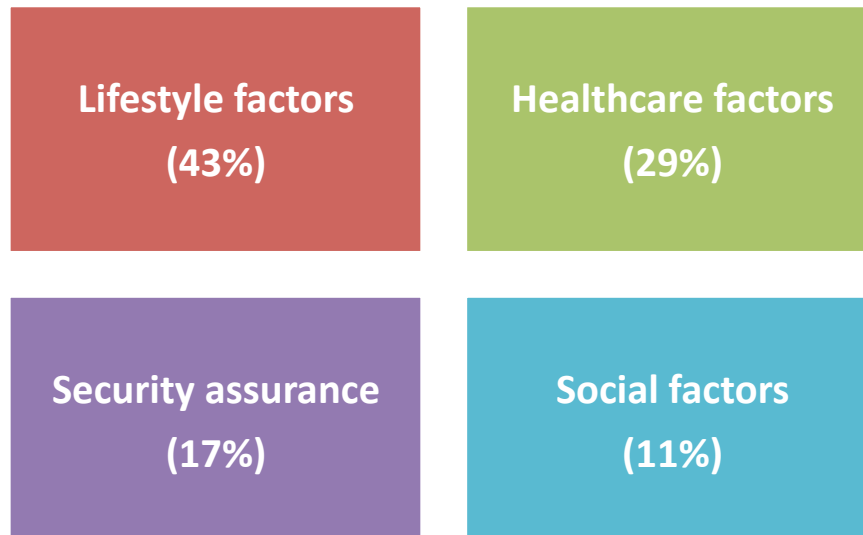
Lifestyle is the strongest motivator for these seniors to seek another home



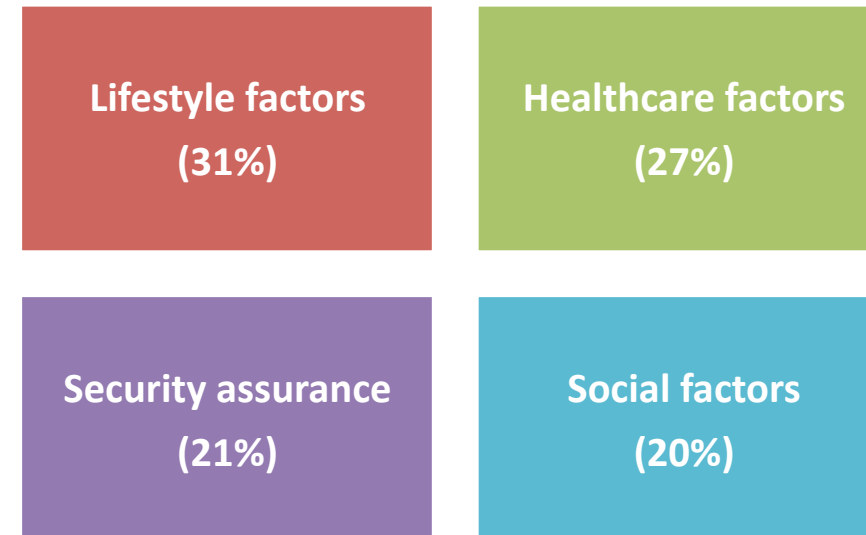
Research queried seniors on what factors most strongly motivated them to seek a different living space/ arrangement

Four broad factors were voiced by seniors:

Metros



Non metros



Lifestyle factors: Greenery, Open walking area, Driver/ Car rental service, Shops on site, Attached outdoor area

Health care factors: Good sanitation facility, Medical facility

Social factors: Premium/ exclusive project, Social environment, Clubhouse

They consider security, good sanitation & access to medical facilities critical in a home

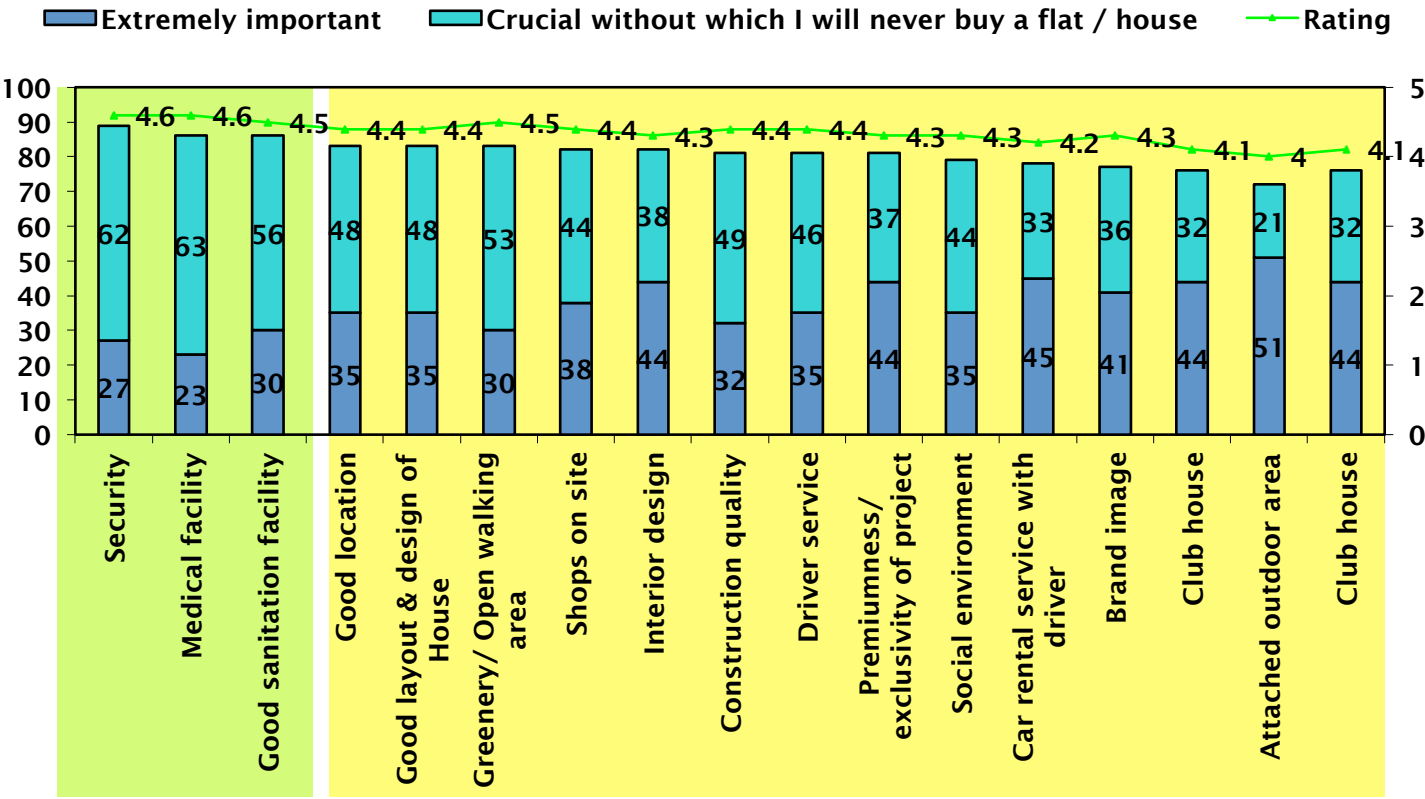


Our research queried seniors on what they want from their living space & asked them to score the importance of various factors

Base : 900
All figs in percentages

Findings below ...

Line is Mean Importance
Score on 5-point scale



And demand complete assurance on utilities and availability of medical facilities

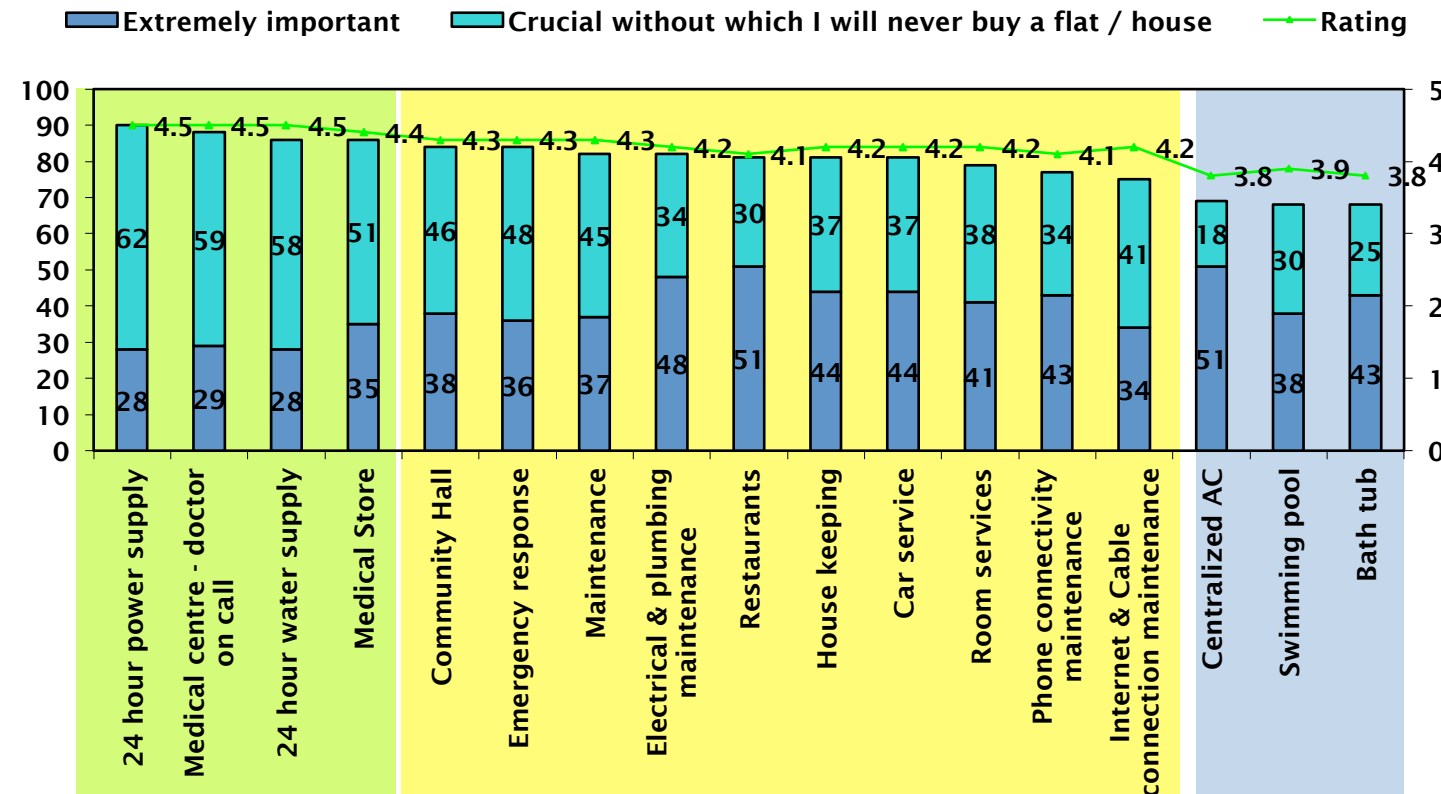


Our research queried seniors on how well-equipped their living space should be

Base : 900
All figs in percentages

Findings below ...

Line is Mean Importance
Score on 5-point scale



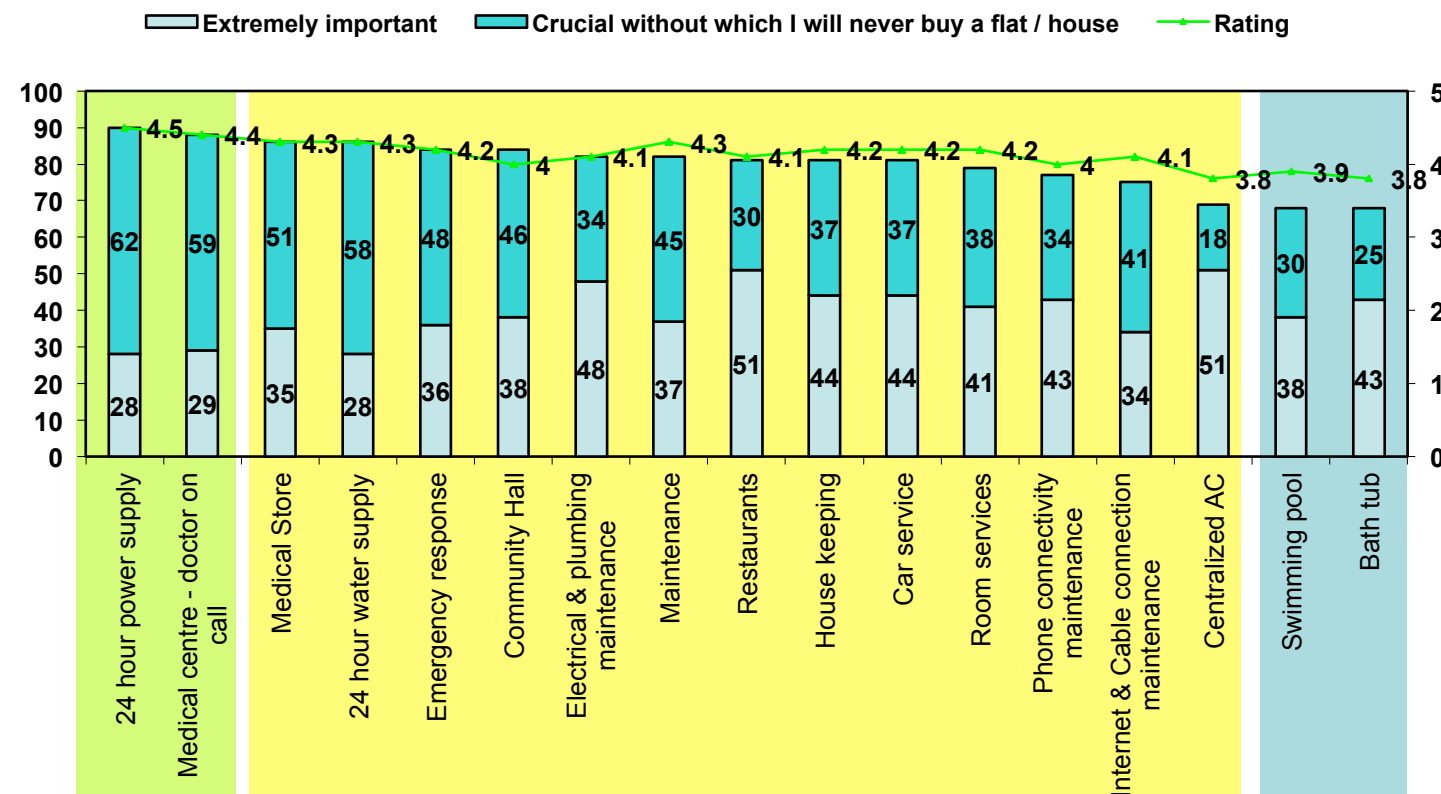
24h power supply & doctor-on-call are most critical for seniors in metros



Maintenance, Housekeeping & Room services have relatively higher “crucial” mentions than non metros

Base : Metro
All figs in percentages

Line is Mean Importance
Score on 5-point scale



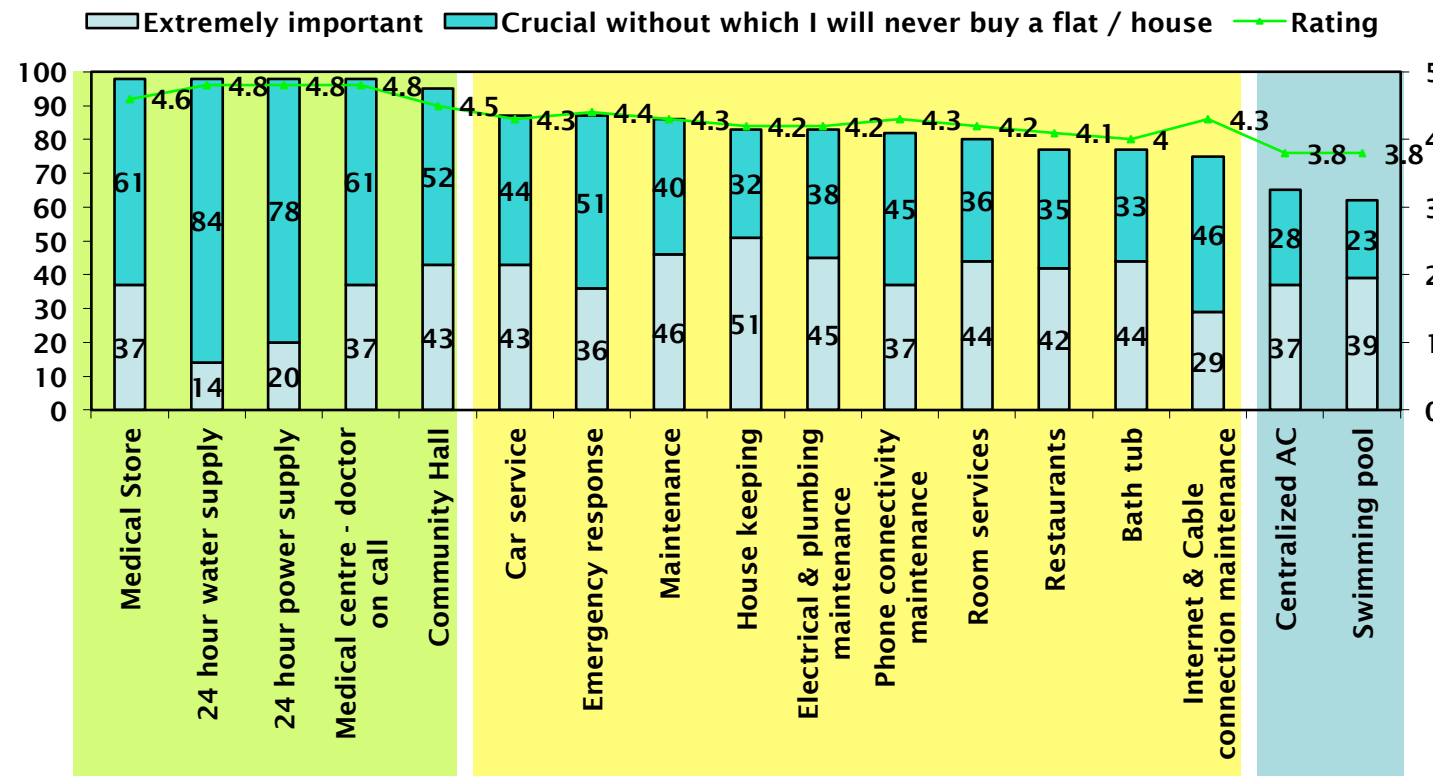
Access to medicines & utilities are most critical for seniors residing in non metros



Community hall, Emergency response, Electrical & plumbing maintenance, Car service, Restaurants & Phone connectivity have relatively higher “crucial” mentions than metros

Base : Non metro
All figs in percentages

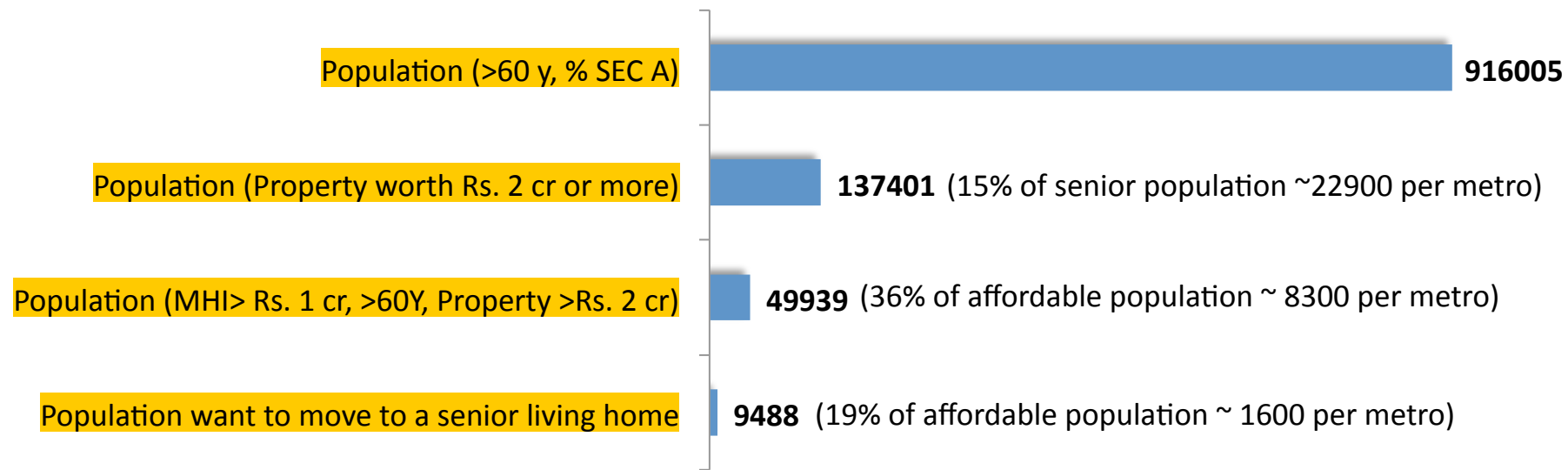
Line is Mean Importance
Score on 5-point scale



~ 1580 seniors per metro plan to buy & move to a senior living home in future



Demand for Senior living across 6 metros



In Summ



- ▶▶ India had 98 million elderly citizens in 2011 & will have ~ 118 million senior citizens by 2016 as average life expectancy will cross 70 years
- ▶▶ 1 out of every 3 seniors lives alone
- ▶▶ Seniors living alone enjoy their independence and are well connected by remote means, but they find daily routine activities physically exhausting ...
- ▶▶ **More younger seniors show dislike for having to do cooking, doing the dishes, car service, household repairs, driving etc on their own**
- ▶▶ **Family systems are not taking care of seniors 24/7**
- ▶▶ **Most seniors want to move out of town into a property of their own**
- ▶▶ **Seniors seek a premium living space**
- ▶▶ **Thus, there is a well-developed need for senior living homes in India**
- ▶▶ For 43% seniors in metro and 31% seniors in non metro, lifestyle is the strongest motivator for seniors to seek senior living homes
- ▶▶ ~ 1580 seniors per metro plan to buy & move to a senior living home in future

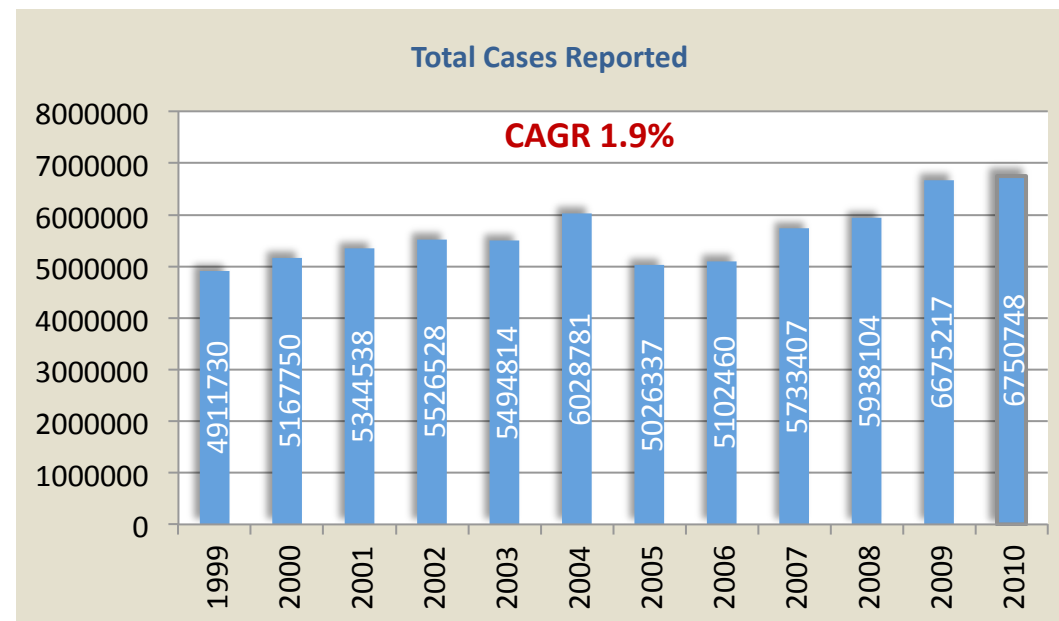
Flow of findings



Crime rate in India is at an all time high of 187.6 crimes per lakh population



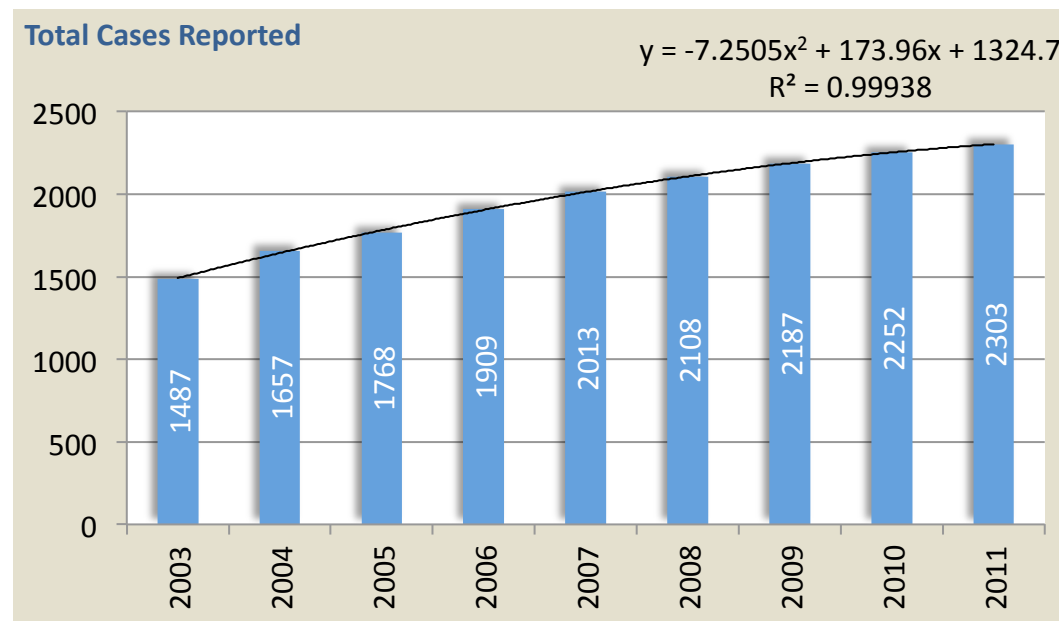
Between 1999 and 2010, reporting of crimes in India has gone up by 35.6%



Crimes against seniors are on the rise



Over the last decade, crimes against seniors in the metros Delhi, Mumbai and Kolkata have grown by 55%



Seniors are easy targets for abuse & crime due to their frailty



News Bytes

- » As per Bureau of Police Research & Development, relatives, domestic helps & persons known to victims commit around 40% of crime against senior citizens
- » Others include professional criminals, itinerant salesman & casual labourers/tradesmen engaged by senior citizens



More & more seniors are living alone as joint families give way to nuclear families



3 out of every 10 seniors are living alone ... higher in metros as compared to non metros

	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
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Family Type								
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		

And security concerns limit the use of any external help for daily activities



Most taxing activities are housekeeping, laundering & kitchen maintenance

Activities unable to do through external help because of security concerns:

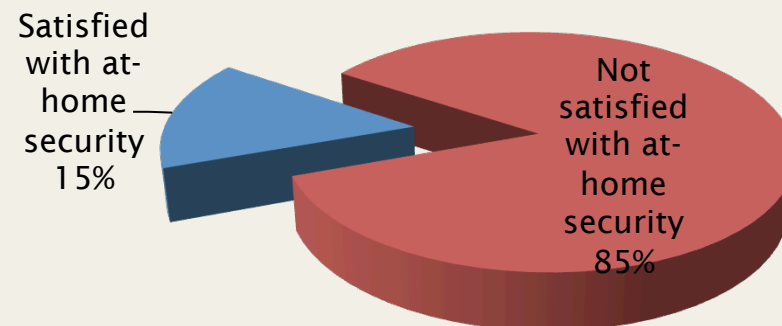
Top two boxes Satisfaction scores	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Cleaning the house	55	54	59 ↑	57 ↑	45	46 →	56 →	58
Cleaning of toilets	54	53	61 ↑	55 ↑	49	49 →	55	53
Washing/ Laundering	50	49	53 ↑	51 ↑	45	42 →	52	49
Ironing clothes	46	46	47 ↑	47 ↑	43	36 →	47	47
Doing the dishes	33	35 ↑	14	30	45 ↑	20 →	32 →	42
Bill payment	20	21 ↑	12	22 ↑	11	8 →	9 →	19
Cooking	29	31 ↑	13	28	33 ↑	18 →	27 →	40
Household repairs	27	30 ↑	10	26	32 ↑	8 →	27 →	38
Car service	24	26 ↑	12	25 ↑	21	9 →	23 →	37
Driving	17	18 ↑	7	14	28 ↑	6 →	18 →	22
Gardening work	15	17 ↑	2	15 ↑	14	6 →	17	16
Shopping	9	9 ↑	6	9	7	1 →	8 →	15



8 out of 10 seniors are concerned about their at-home security



Satisfaction with security measures at home is low



Hence, seniors find it unsafe to use available help for ...

Housekeeping and maintenance

Washing and laundering

Miscellaneous activities such as bill payment, car service, repairs

At-home security measures are considered inadequate ...



4 types of at-home security are deployed by senior citizens who are able to avail these:

Manpower

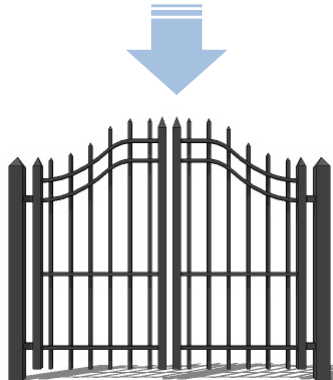


Discourages intruders

However ...

- » Just a uniformed guard
- » Often caught napping
- » Not well trained
- » Nor armed enough

Infrastructural

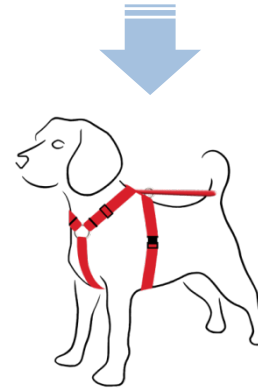


Essential barriers

However ...

- » Cannot ward off break-ins by determined thieves & burglars

Pets

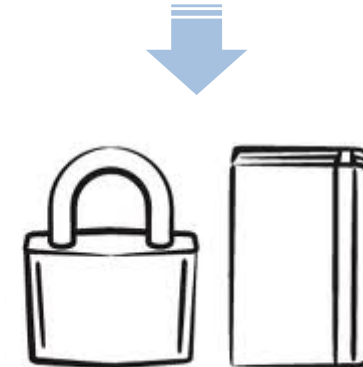


Reliable, gives companionship

However ...

- » Can be over-powered by determined thieves & burglars

Other precautions



Essential barriers

However ...

- » Can be broken through easily – not a guaranteed safety measure

Younger seniors display lesser satisfaction with at-home security than older seniors



Over time, the overall satisfaction with at-home security has increased

But 1 out of every 2 younger seniors (51-55 y) is not satisfied with current security levels

Top two boxes Satisfaction scores	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Security Condition								
Current	54	52	65	57	54	51 → 53 → 59		
Past	33	33	36	42	32	33 ← 31 ← 37		
Domestic Servant								
Current	49	48	53	55	47	43 → 49	49	
Past	22	22	25	33	21	15 → 27	16	

80% seniors are concerned about break-ins & stealing while actual incidence is 36%



80% seniors are concerned about following crimes:

Break-in

- » Growing life attacks on senior citizens
- » Incidents of gaining entry with fake identity & killing

Stealing

- » Untrustworthy servants and errand-runners
- » Aid in stealing cash, jewelry, durables and other valuables

Vehicle theft

- » Car stereos and motorcycles are most commonly prone to theft

Reporting Incidence 35.5%

Seniors display very high fear about these incidents, highest fear is around “break-ins”

Security concerns also cause fear for safety and damage one's sense of freedom



Lack of assurance on security thus takes an emotional toll too

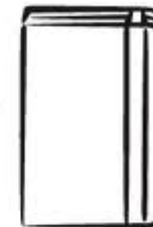
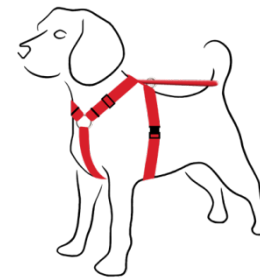
More older seniors express fear for safety because of low confidence in at-home security

Top two boxes Satisfaction scores	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
I feel afraid because I am unsafe and vulnerable	21	23	14	22	20	14 →	22 →	24
I feel more hesitant and cautious to step out of house freely because of local reports	5	5	1	1	10	7	1	8

Thus, seniors seek high-end security systems that structured homes offer ...



Structured and well-guarded homes offer electronic surveillance & security systems combined with traditional measures – thus offering guaranteed security



Seniors seek the guaranteed security of structured complexes for homes as well

6 of 10 seniors do not wish to live in a home that does not have guaranteed security

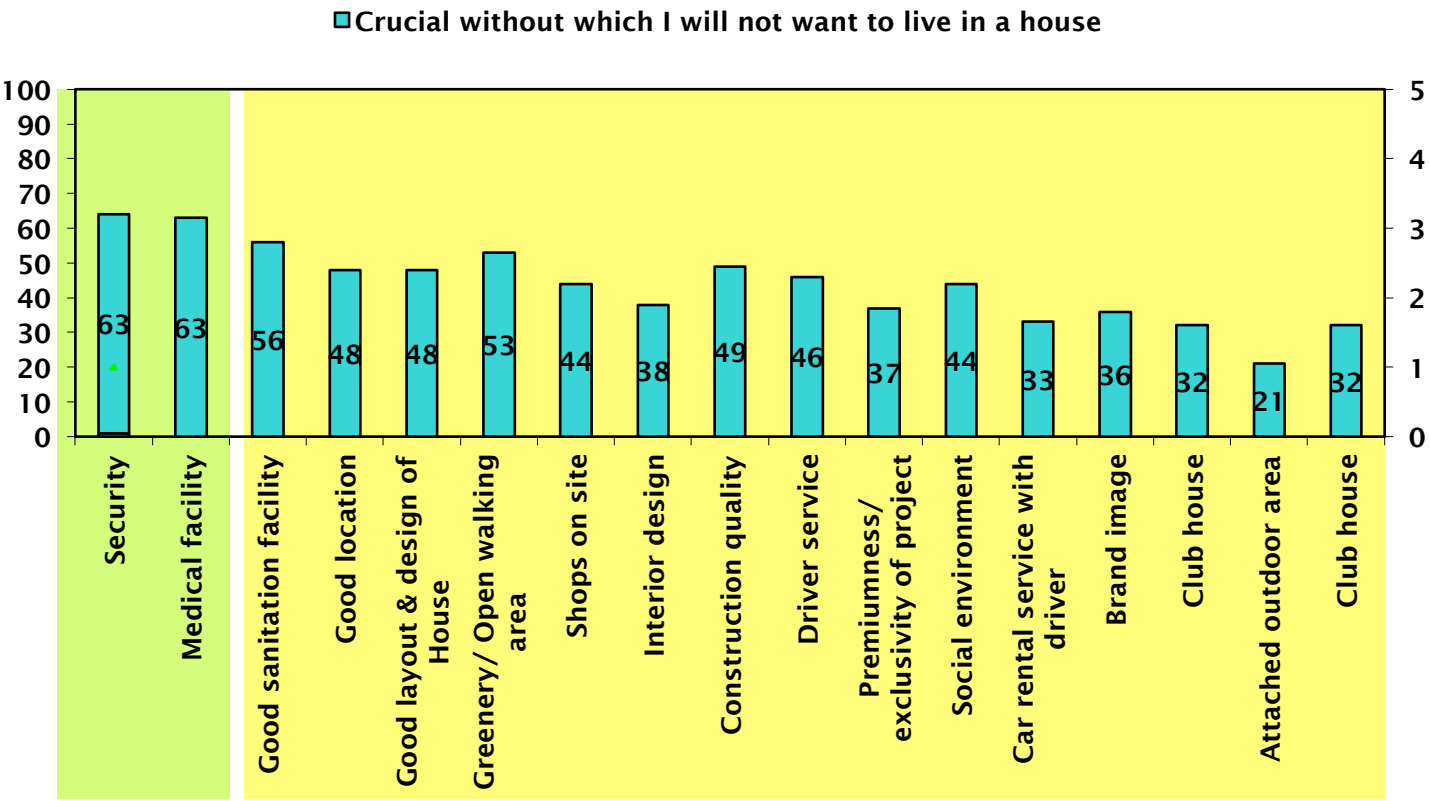


Our research queried seniors on what they want from their living space & asked them to score the importance of various factors

Base : 900
All figs in percentages

Findings below ...

Line is Mean Importance
Score on 5-point scale

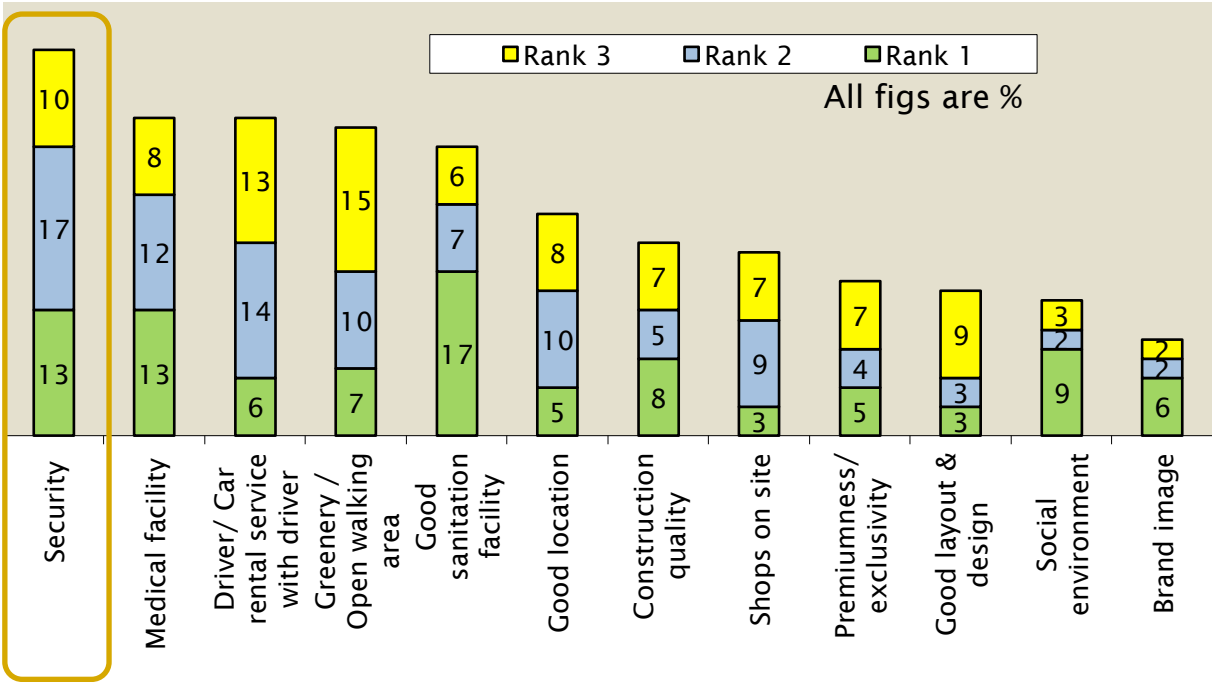


42% seniors rank Security among the top 3 requirements from a living space ...



Ranking of parameters sought from a living space:

List of parameters exposed to respondents and respondents forced to rank top 3 parameters considered by them in order of criticality



Security is the foremost concern for senior citizens

There is thus a well-developed need for secure assisted living homes for seniors in India



The Solution: A secure assisted living home with following characteristics –

24x7 Security with combination of ESS & traditional security measures

Access to care workers who assist in day-to-day activities

Maintenance, housekeeping, travel needs & social needs taken care of by someone reliable

Care units at assisted living homes can execute these activities & function as secure living homes for seniors



In Summ



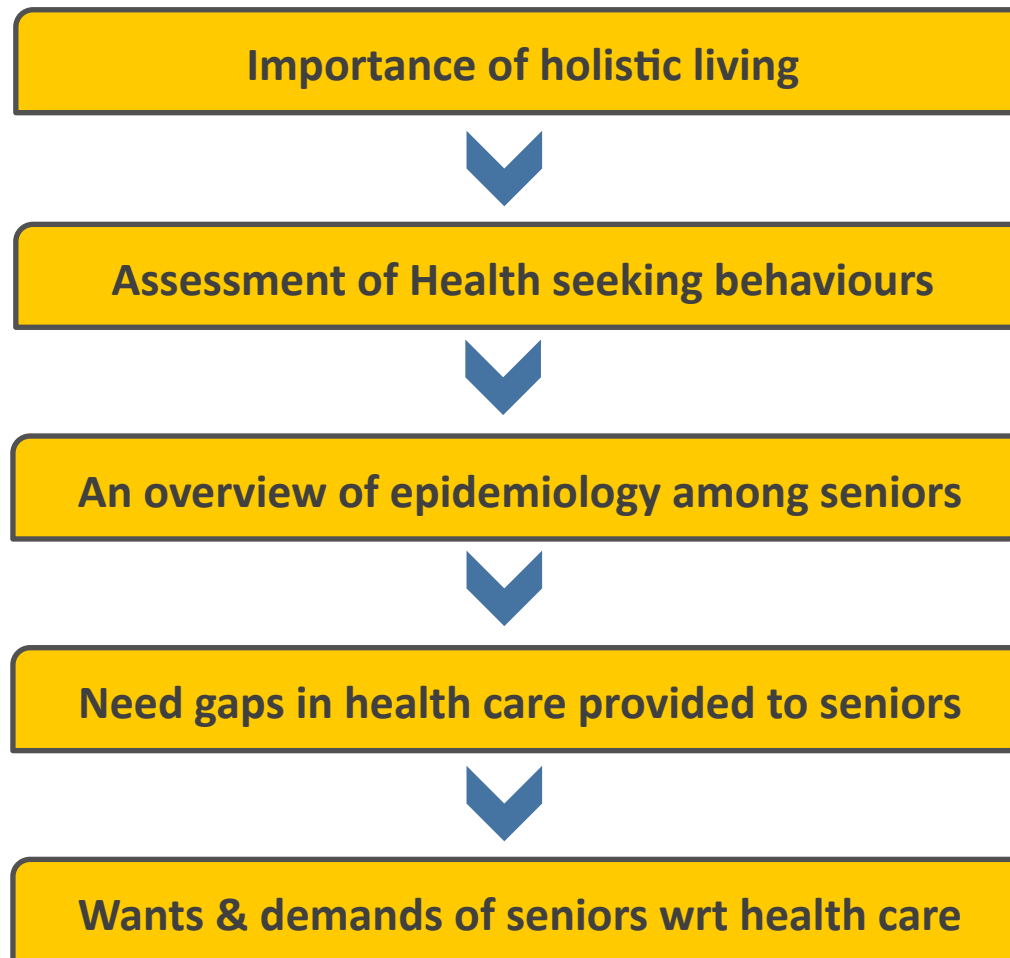
- ▶▶ Crime rate in India is at an all time high of 187.6 crimes per lakh population
- ▶▶ 1 out of every 3 seniors in India lives alone - Over last 10 years, % seniors living alone in the affluent sub-segment has gone up by significant 3%
- ▶▶ Over the last decade, crimes against seniors in the metros of Delhi, Mumbai and Kolkata have grown by 55%
- ▶▶ 8 out of 10 seniors are concerned about their at-home security measures
- ▶▶ 6 of 10 seniors do not wish to live in a home that does not have guaranteed security
- ▶▶ 42% seniors rank Security among the top 3 requirements from a living space
- ▶▶ **Thus, there is a well-developed need for secure comfort homes for seniors in India**



Flow of findings



The survey gauged the following:



Most younger seniors can handle all basic daily activities without aiding



% who can do following without aiding	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Bathing	94	94	92	93	94	94 →	95	90
Dressing	93	93	92	93	93	94	94 ←	89
Toileting	92	92	91	91	92	96 →	92 →	90
Transferring	93	93	91	91	93	94 →	93 →	90
Continence	93	93	91	91	93	94	94 ←	89
Feeding	92	93	90	91	92	94 ←	92 ←	90

- **Bathing** – Sponge bath, tub bath or shower: Receives no assistance or assistance in bathing only 1 part of body
- **Dressing** – Gets clothes and dresses without any assistance except for tying shoes
- **Toileting** – Goes to toilet room, uses toilet, arranges clothes & returns without any assistance (may use cane or walker for support and may use bedpan/urinal at night)
- **Transferring** – Moves in and out of bed and chair without assistance (may use cane or walker)
- **Continence** – Controls bowel & bladder by self (without occasional accidents)
- **Feeding** – Feeds self without assistance (except for help with cutting meat or buttering bread)

Younger seniors have been using in-house servants for close to 10 years



All figures are Averages	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
No. of in-house servants	1.5	1.6	1.4	1.6	1.4	1.2	1.6	1.6
No. of years since employment of in-house servants	7.7	7.7	7.5	7.3	9.9	9.5	7.1	8.4
No. of day servants	2.8	2.9	2.1	3.1	1.2	2.1	2.6	3.6
No. of years since employment of day servants	6.5	6.9	4.1	5.9	10.6	6.0	5.0	9.9

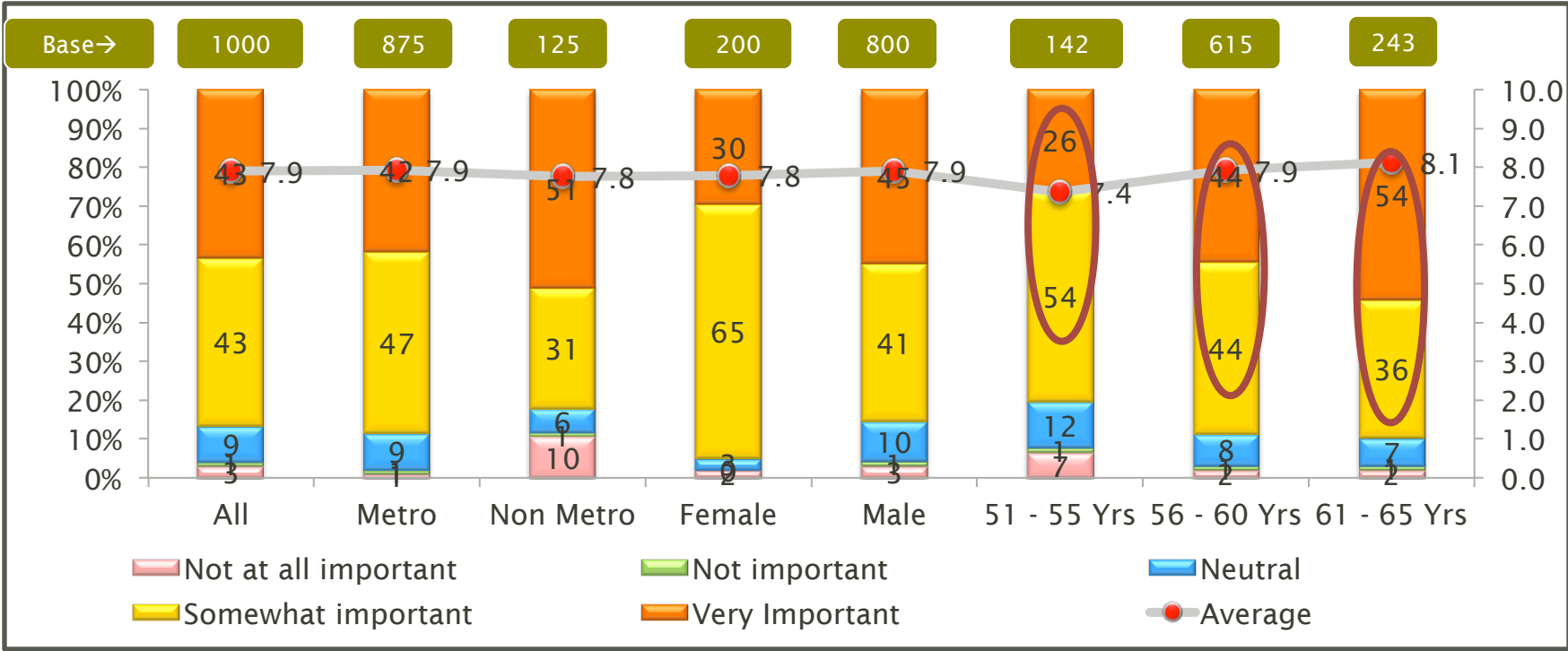


More than 80% seniors consider 'holistic living' as important



Older seniors give higher importance to 'holistic living' as compare to younger seniors

Base All
Value in %



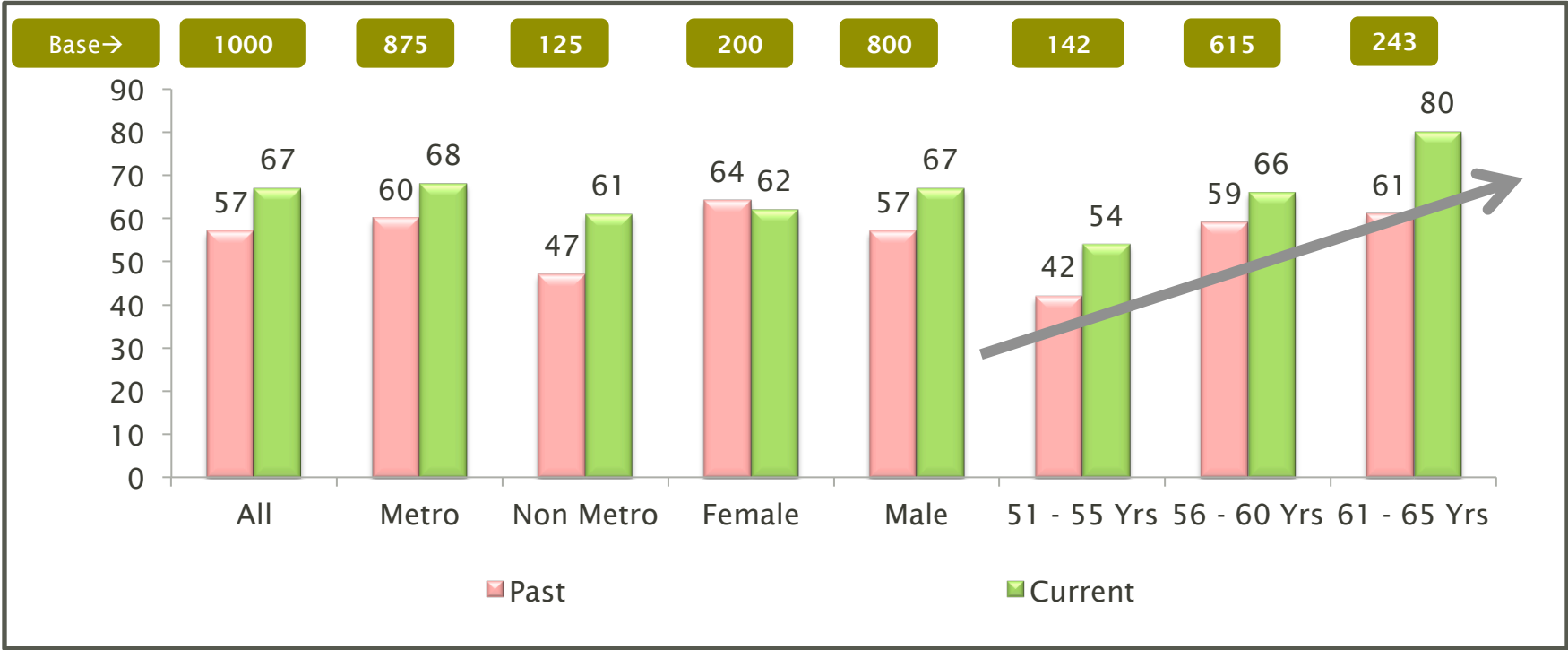
Importance and consideration of holistic living increases with age



Older seniors give higher importance to ‘holistic living’ as compare to younger seniors

Base All
Value in %

% Top 2 box importance of ‘Holistic living’



Pay offs associated with 'Holistic living' are emotional & sensorial in nature



'Holistic living' is associated with calm, freshness and fitness

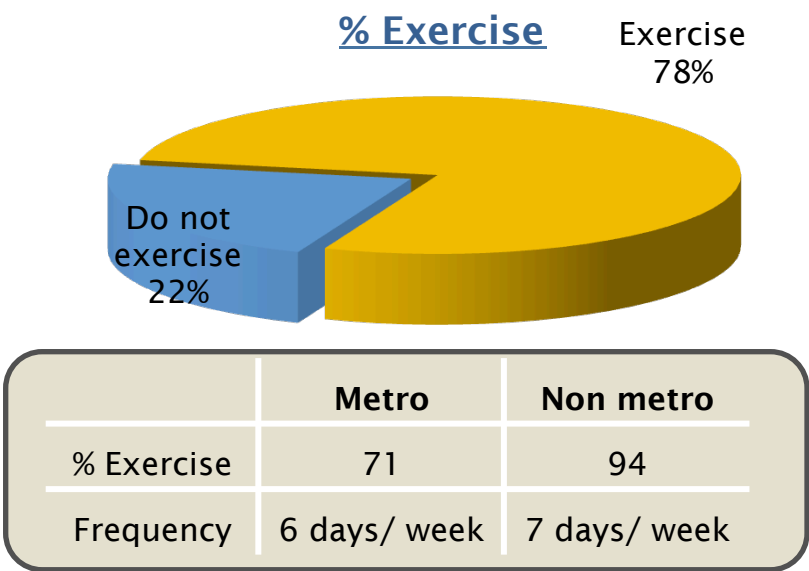
% Associations	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Calm and serene	21	23	6	22	15	6	20	31
Fresh mind	10	11	3	12	2	3	11	10
Keeps the body fit	10	11	3	9	14	15	7	14
Good life and enjoyment	5	4	10	5	2	8	3	6
Good environment	3	4	0	2	9	2	1	9
Balanced lifestyle	3	3	2	3	0	0	3	4
Satisfaction	3	3	0	2	7	1	3	3
Meditation	2	2	0	1	2	1	0	5
For long life	1	1	0	1	1	0	1	2
More social life	1	1	0	0	1	1	1	0
Positive image in society	0	0	0	0	2	0	0	1
Meeting people	0	0	0	0	2	0	0	1



3 out of 4 seniors proactively take up activities for betterment of health



Very high uptake of health friendly activities by seniors in non metros compared to metros



What exercises done	Metro	Non metro
Walking / running	91	87
Yoga	33	80
Free-hand exercises	3	96
Swimming	0	5

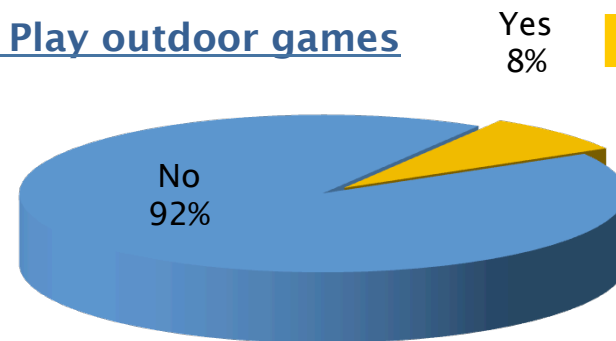
Intensity of exercise done	Metro	Non metro
Low intensity	21	21
Moderate intensity	61	74
High intensity	18	5

1 out of 10 seniors is into sports activities



Among those who are into outdoor sports, there is high uptake of golf and badminton

% Play outdoor games



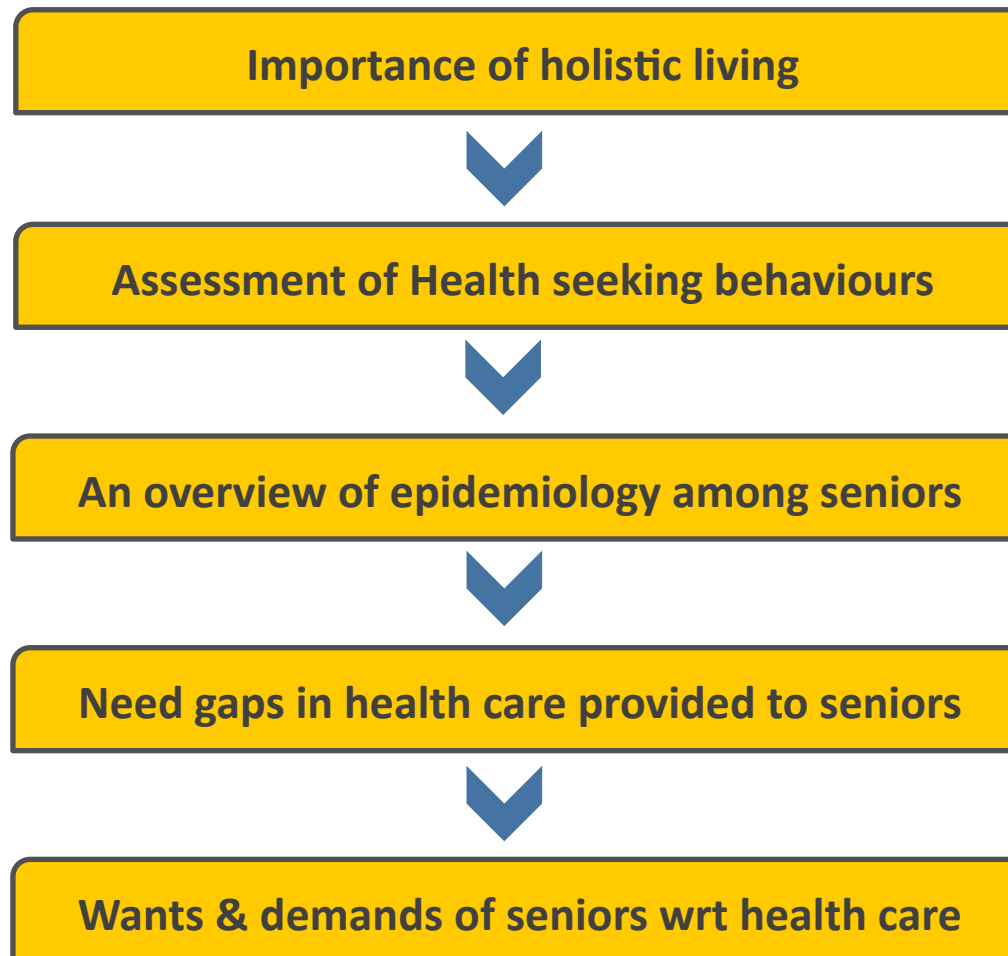
Yes
8%

Indoor Games played	Metro	Non metro
Table tennis	48	4
Chess	-	36

Which outdoor games played (%)

Outdoor Games played	Metro	Non metro
Golf	21	7
Cricket	4	7
Badminton	-	39

The survey gauged the following:

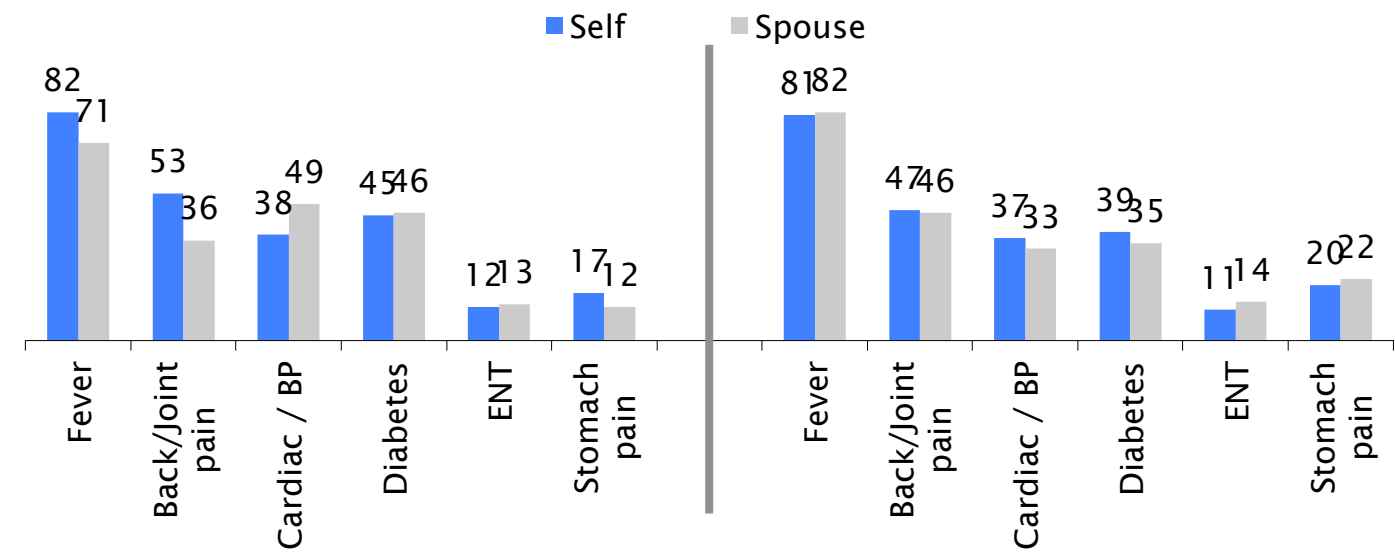


Seniors visit doctors monthly 3-4 times



Seniors comprise 40% of total patients who present to specialist doctors

1 out of every 2-3 seniors reports back/ joint ache, cardiac ailment and diabetes – these are the commonest ailments

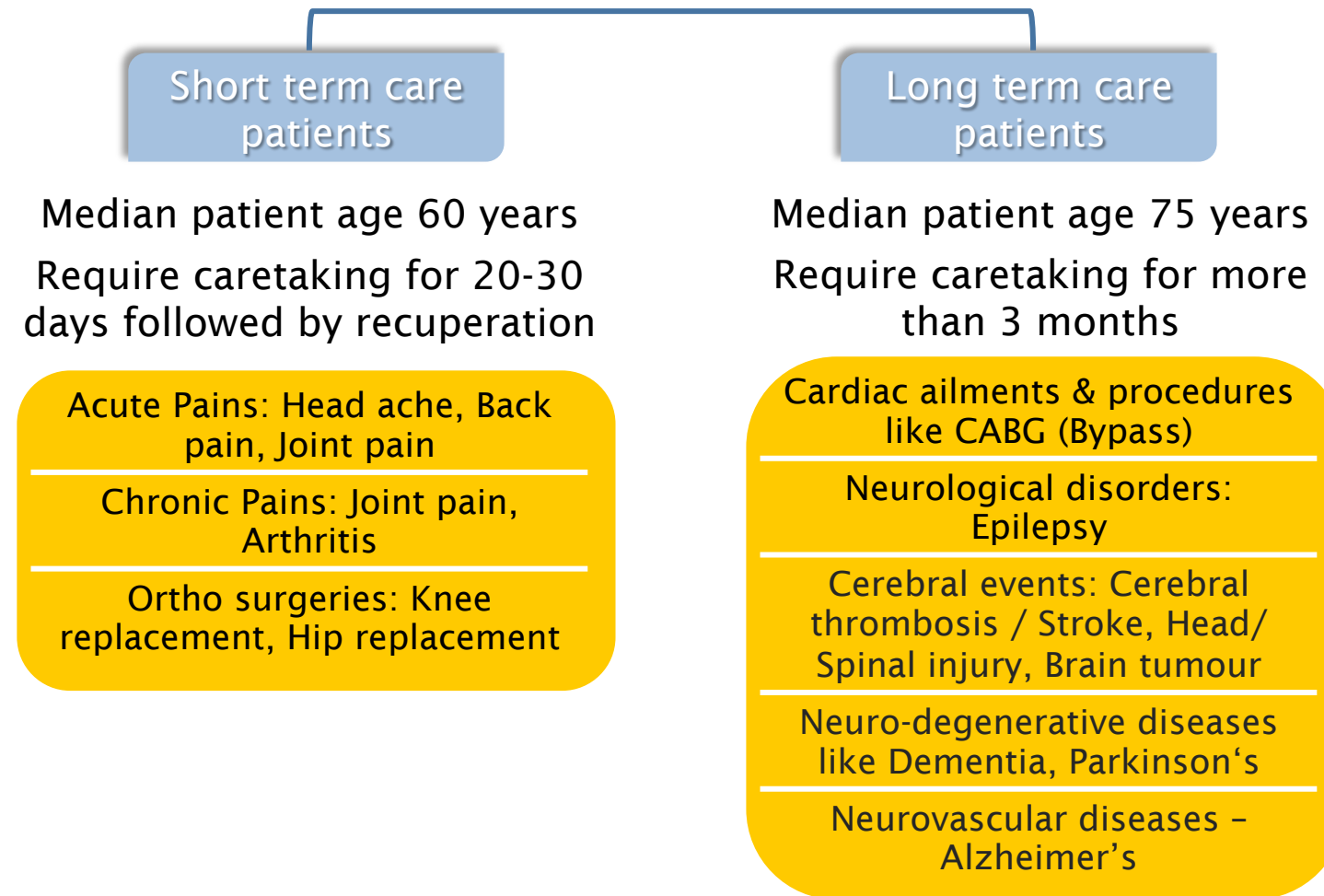


Average Monthly visits	Metro	Non metro
Self	3.2	3.4
Spouse	3.8	3.6

Wide ranging ailments are presented to doctors by these senior patients



Senior patients are classified by their ailment profiles as follows

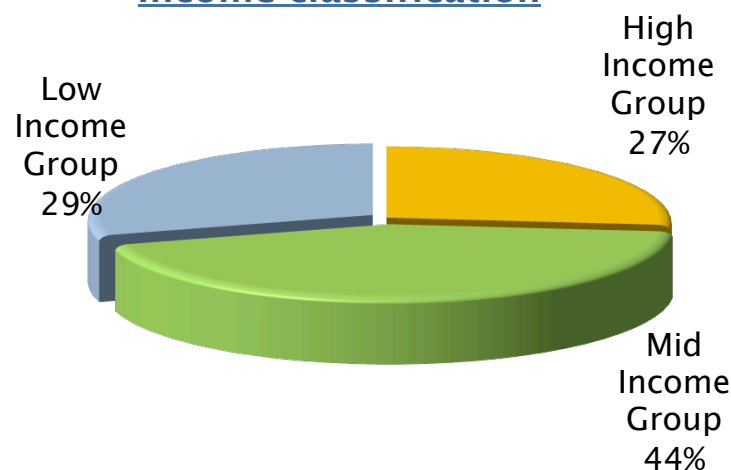


2 out of 3 seniors who visit specialists belong to mid to high income groups

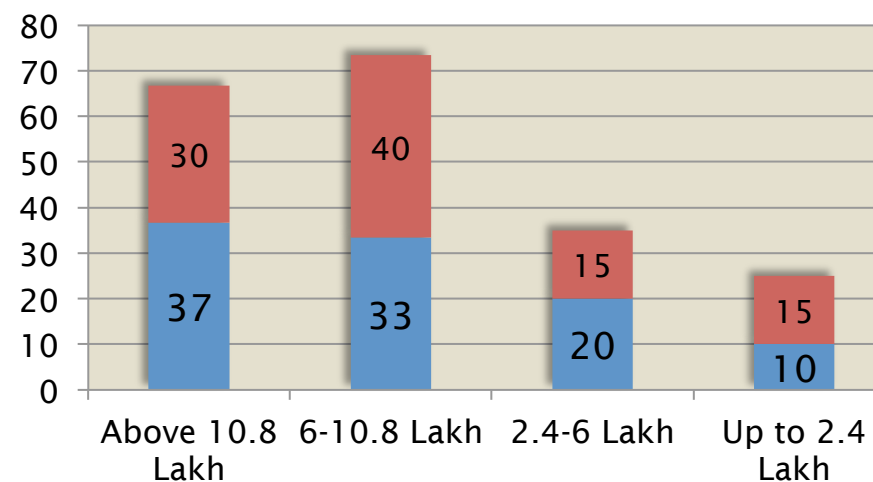


Across strata, among seniors who visit doctors, the average annual income is INR ~ 6 Lakh p.a.

Income classification



Income split (%)



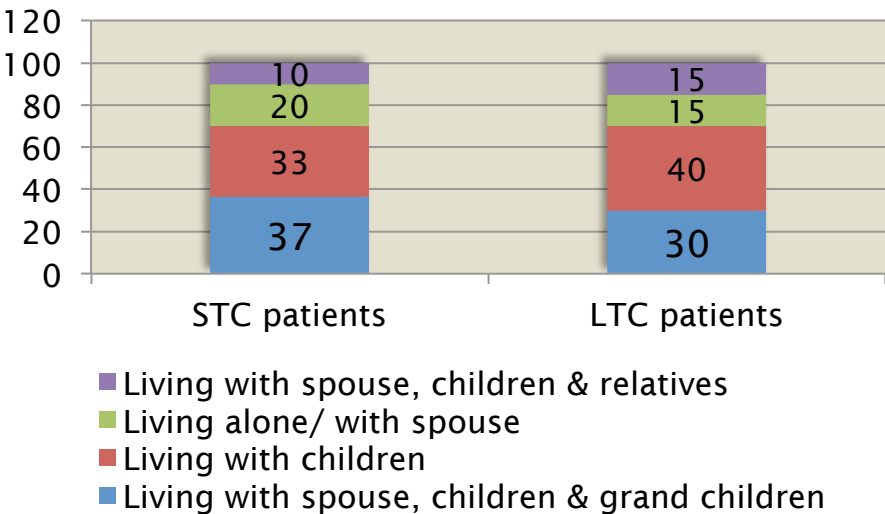
High Income Group: More than INR 12 Lakh p.a.
Mid Income Group: INR 2.4 Lakh to 12 Lakh p.a.
Low Income Group: Up to INR 2.4 Lakh

1/5th seniors who visit specialists for ailments live alone or with spouse



Both short term & long term care patients have children who are studying or working. Only 26% respondents surveyed have in-house servants

Family profile



Only 1/5th have in-house servants to attend to them

Profile of children

	STC patients	LTC patients
No. of children	1 - 2	1 - 3
Median age	24 yrs	38 yrs

Servants to attend

	STC patients	LTC patients
% Have servants	70%	40%
% Have In house servants	26%	1%

STC – Short term care patients who have undergone a procedure requiring 20-30 days of medical care & recuperation
LTC – Long term care patients who require treatment for more than 3 months or having chronic ailment or lifestyle disease

Different levels of non-medical caretaking are required among senior patients



1 out of 3 seniors are frail & need assistance for conducting all daily activities

	STC patients	LTC patients
Needs no assistance for daily activities	30%	10%
Need aid for dressing, toileting & transferring	15%	15%
Need aid for bathing, dressing, toileting & transferring	10%	20%
Need aid for bathing, dressing & feeding	15%	20%
<u>Need assistance for all activities</u>	<u>30%</u>	<u>35%</u>

- **Bathing** – Sponge bath, tub bath or shower: Receives no assistance or assistance in bathing only 1 part of body
- **Dressing** – Gets clothes and dresses without any assistance except for tying shoes
- **Toileting** – Goes to toilet room, uses toilet, arranges clothes & returns without any assistance (may use cane or walker for support and may use bedpan/urinal at night)
- **Transferring** – Moves in and out of bed and chair without assistance (may use cane or walker)
- **Continence** – Controls bowel & bladder by self (without occasional accidents)
- **Feeding** – Feeds self without assistance (except for help with cutting meat or buttering bread)

STC – Short term care patients who have undergone a procedure requiring less than 3 months medical care & recuperation

LTC – Long term care patients who are undergoing treatment for a chronic ailment or lifestyle disease

But usually, nobody is around to take care of senior patients ...



Senior caretaking is usually not feasible in many families
... key reasons being ...

Unavailability of
children

"Patients with cognitive decline whose children stay abroad or who has lost his/her spouse do not have anybody to take care"

"I know few people who are in US , Singapore they want knee replacement but they said it will be very difficult because there is nobody to take care of them"

Busy work life of
children

"Families are becoming nuclear now. If there is an elder in the family requiring 24 hour care you cannot do it as both the husband and wife are working"

"They usually don't have immediate attendant or relatives who have enough time to look after them"

Observations by Healthcare providers

3 of every 4 senior patients express lack of support

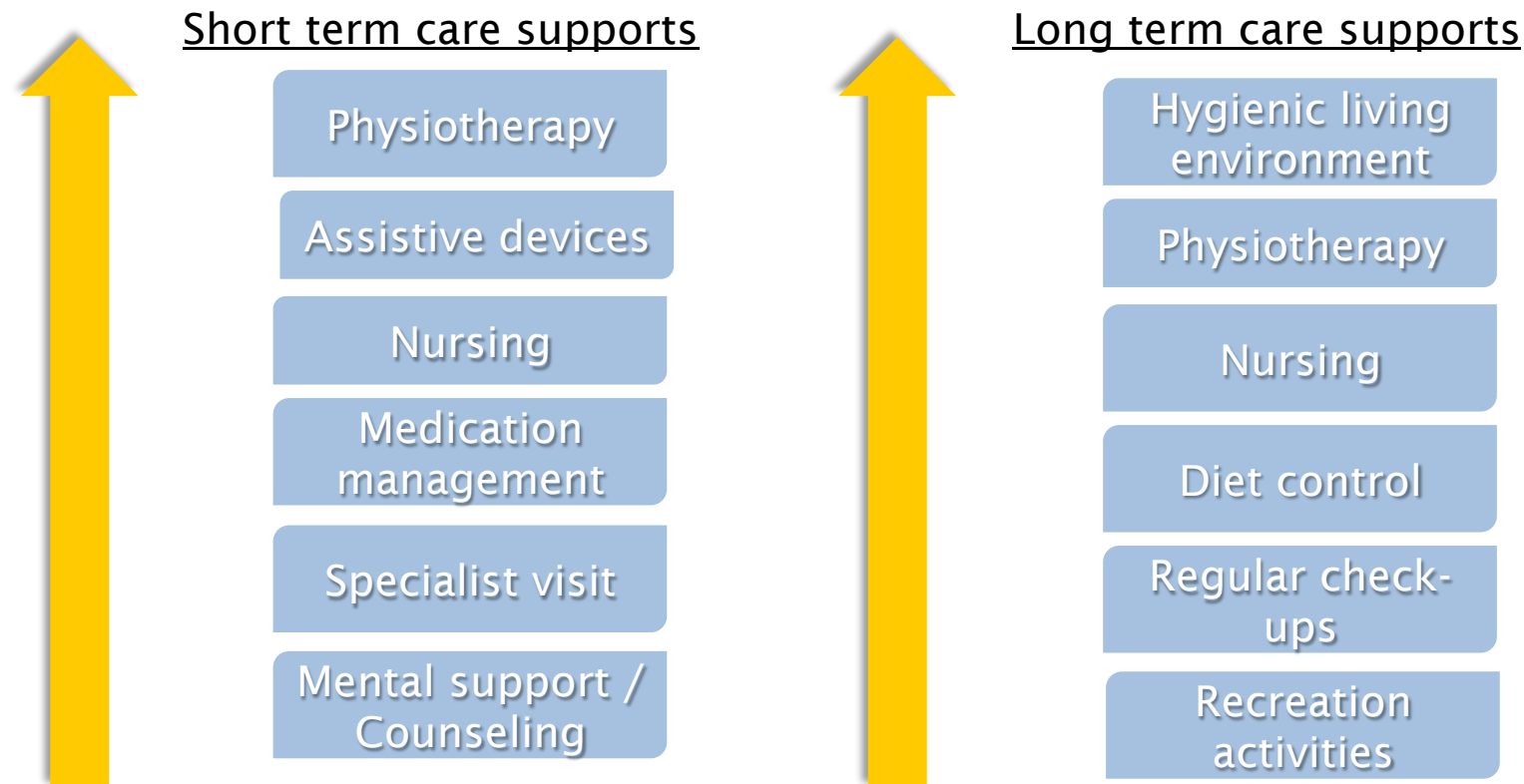


% Agreement on below statements	All	51-55 y	56-60 y	61-65 y
I feel that there is no one to support and take care of me and my spouse	75	77	78	70
I feel low and miss my earlier life at times	69	67	71	66
I feel disconnected from my family and my children	66	66	67	64
I feel lonely and resigned about life all the time	68	70	69	63

Medical caretaking of seniors requires specific services and facilities ...



Often frequent specialist visits required, which are hassle-prone or not feasible



STC – Short term care patients who have undergone a procedure requiring less than 3 months medical care & recuperation

LTC – Long term care patients who are undergoing treatment for a chronic ailment or lifestyle disease

Medication and care-giving are critical gap areas in senior healthcare



Following are the key unfulfilled needs in healthcare of seniors

Unavailability of medicines prescribed by doctor

~1/3rd patients



From CABG patients

Lack of caregivers to help in conducting daily activities

~1/3rd patients



From Ortho-surgery patients

Did not get good response from the insurance company

~1/3rd patients



From Ortho-surgery patients

But, it is not feasible for current healthcare system to meet these needs ...



“People cannot be dumped in hospitals for a long time with nobody coming to see them”

*“What is needed is **integrated medical services**, which hospitals cannot provide over days together”*

*“We need facilities for **complete rehabilitation**”*

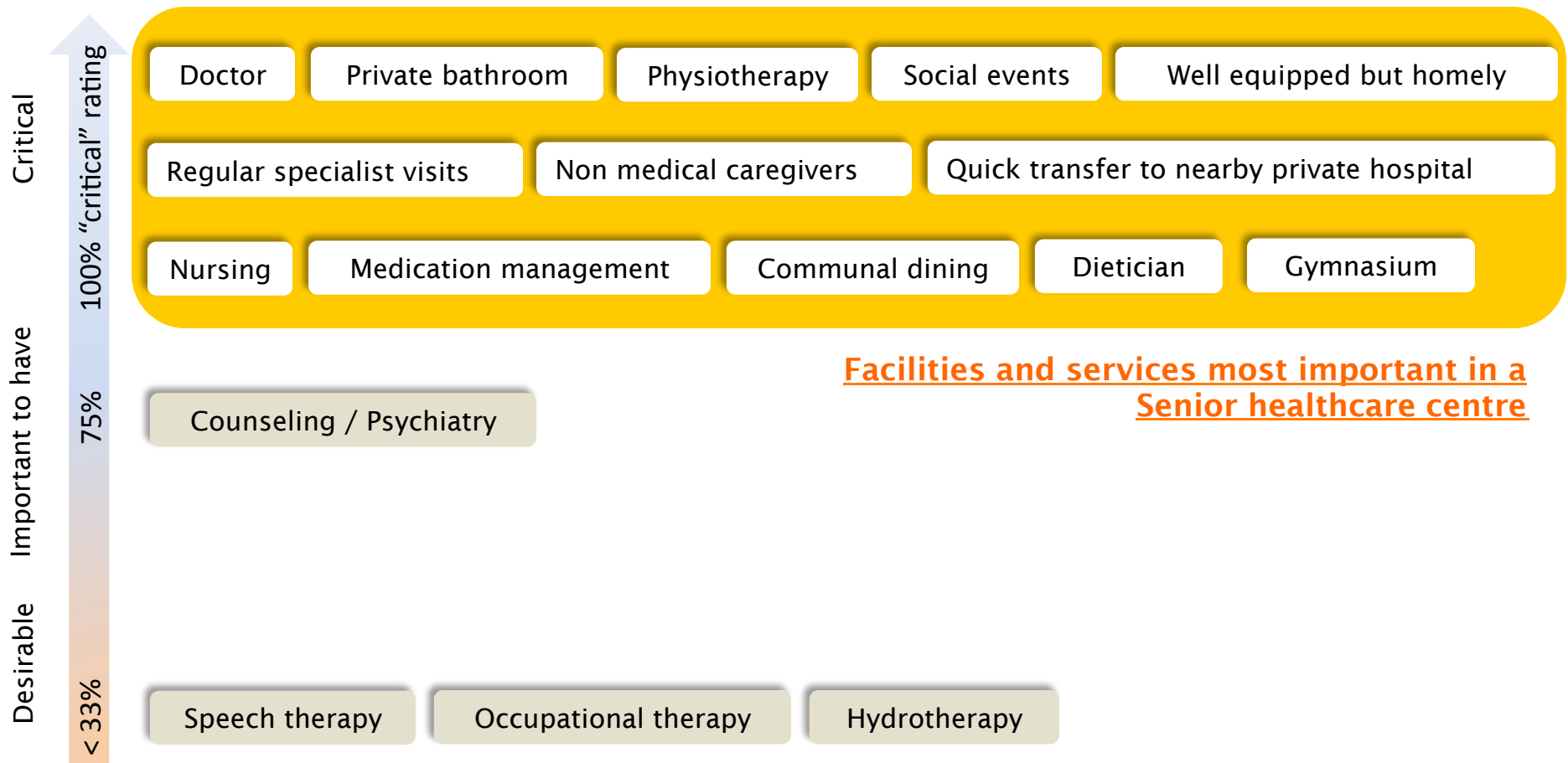
“Basically you need to integrate the psycho social unit because common reasons are loneliness and depression, old people need to have more of things like constant bathroom support, lighting, alarm system...”

Observations by Healthcare providers



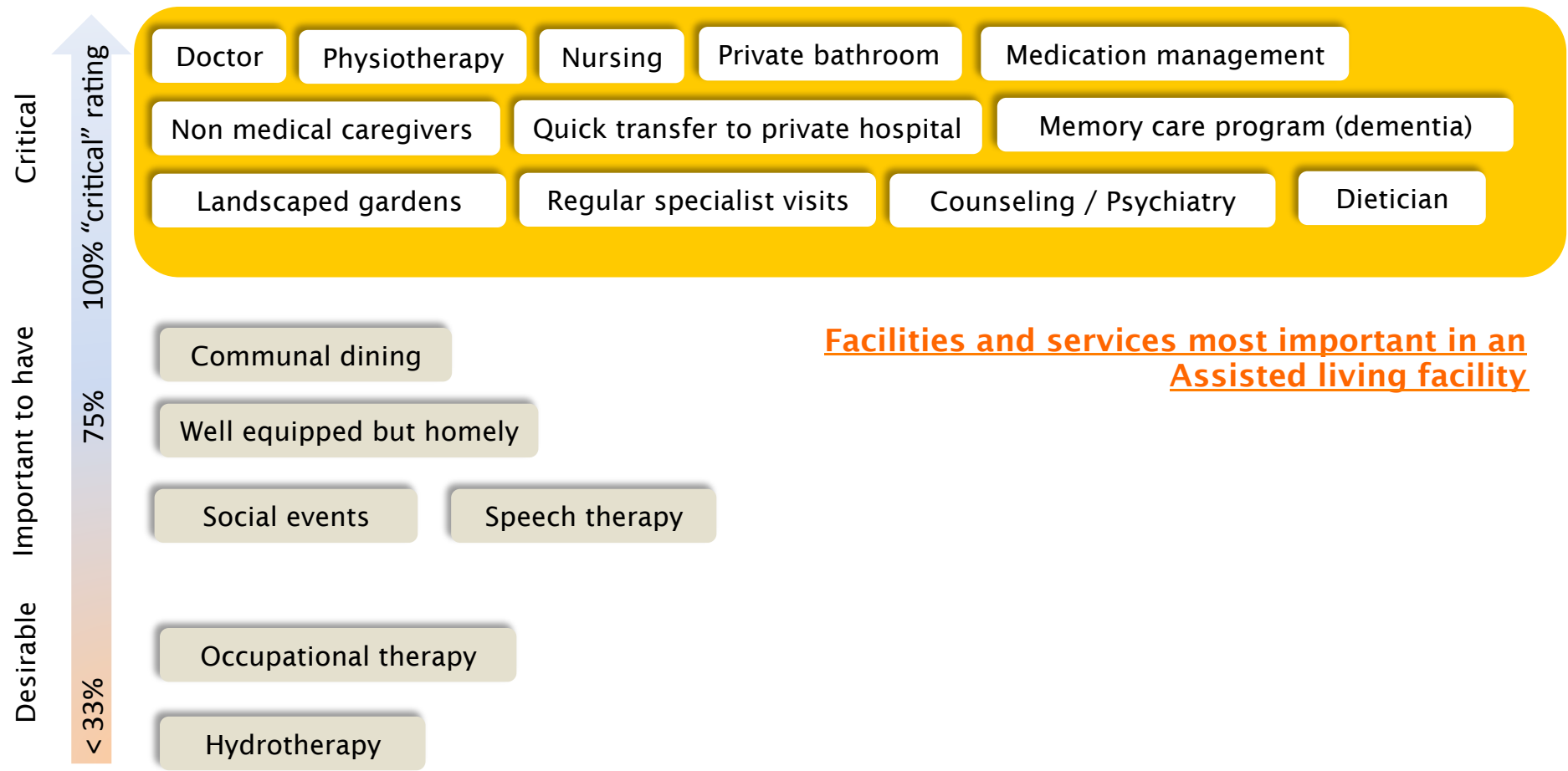
Need for Senior healthcare centres that consist of all required facilities and services for complete rehabilitation & long-term care of senior patients

Emerging need for senior healthcare centres for short term care patients



Facilities and services most important in a Senior healthcare centre

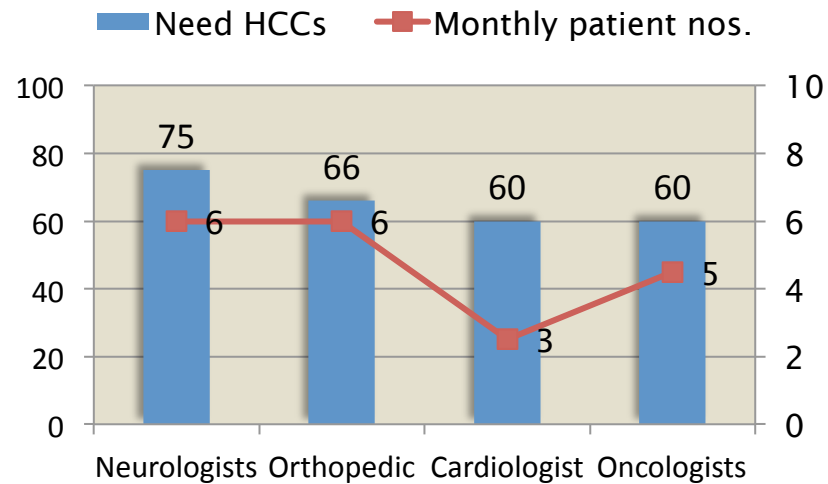
Emerging need for assisted living for long term care patients



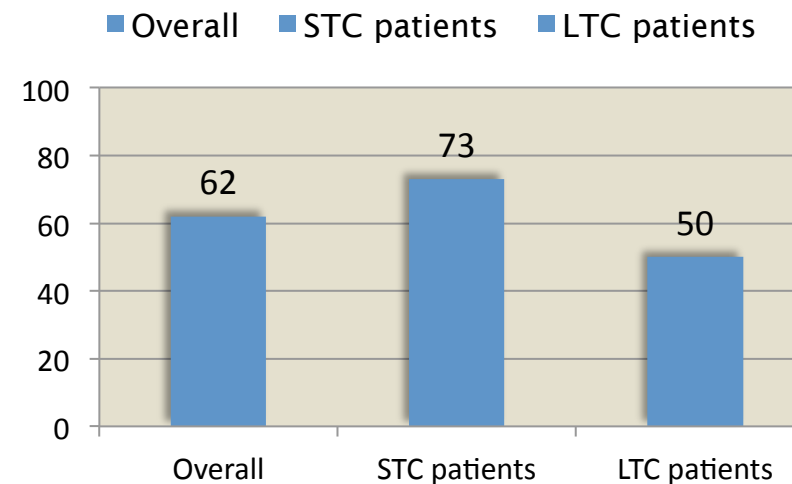
60% stakeholders demand assisted living facilities for short/long-term senior care



% Demand voiced by medical fraternity



% Demand voiced by patients



In Summ



- ▶▶ 1/5th seniors live alone or with spouse
- ▶▶ Average senior earns INR 6 Lakh p.a. → financially stable
- ▶▶ 3 out of 4 seniors proactively take up activities for betterment of health
- ▶▶ Seniors visit doctors monthly 3-4 times – 1 out of every 2-3 seniors reports back/ joint ache, cardiac ailment and diabetes
- ▶▶ 1 out of 3 seniors are frail & need assistance for conducting all daily activities - But usually, nobody is around to take care of seniors ...
- ▶▶ Medication and care-giving are critical gap areas in senior healthcare – But, it is not feasible for current healthcare system to facilitate long stay and constant care-giving of patients
- ▶▶ **Emerging need for senior healthcare centres for short term care patients and assisted living for long term care patients**
- ▶▶ **60-75% doctors and 60% patients demand assisted living for short/ long-term senior care**



Flow of findings



High net worth seniors spend an average of Rs.40,752/- on monthly household expenses



Travel expenses have been on the rise over the years – younger seniors spend more on travel – whereas medical expenses rise with age. Older seniors spend more on medical care

Value in Rs.	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Monthly household expenditure	40752	42359	34322	44699	40188	36039	42501	39079
Electricity	2896	2906	2857	2675	2928	2880	3008	2622
Maintenance	4078	4479	2472	5080 ↑	3935	3987	4296	3579
Communication	2819	2983	2164	2727	2832	2177	3013	2702
Food & Beverages	9198	8669	11311	7864	9388 ↑	7493	8547	11840
Leisure & Entertainment	2939	2997	2706	2858	2950	3042	2963	2818
Travel (Fuel, ticket etc)	4260	4604	2887	5444	4091	4410 ↑	4340	3970
Medical care	3956	4362	2330	4905	3820	3088	4004	4342 ↑
Rents	4769	5933	113	10072 ↑	4011	4796	5740	2296
Salaries to domestic help	5838	5426	7484	3074	6233 ↑	4166	6590	4910

Higher ownership of Smartphones, PC/ laptops amongst older seniors



iPad penetration higher amongst younger seniors

Also, non metro penetration of Smartphones and laptops is higher than metro, in the sub-segment of high net worth seniors

Value in %	Overall	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Landline wired phone	81	84	72	93 ↑	80	91 ↑	78	85
Landline cordless phone/ Fixed wireless phone	26	29	13	20	27	13	26	32 ↑
Simple Mobile phone (only SMS and Calls)	82	83	76	91 ↑	80	89	81	78
Smartphone (Can do more than SMS & Calls)	67	71	53	46	70 ↑	37	69	81 ↑
Desktop computer with internet connection	75	80	58	77	75	66	77 ↑	77 ↑
Laptop with internet connection	42	49	17	32	44 ↑	34	44 ↑	44 ↑
iPad with internet connection	5	5	8	7	5	11 ↑	4	4

More older seniors shop frequently as compared to younger seniors



Equal proportion of seniors shop over phone as well as go out for shopping

	Overall	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
% Go Out & Shop more than once a week - Current	68	63	77	45	70	60 → 63 → 80		
% Used to shop more than once a week - Past	41	45	28	30	44	27 → 41 → 50		
% Shop over phone more than once a week - Current	67	65	78	45	71	60 → 64 → 82		
% Used to shop more than once a week - Past	35	40	12	16	37	23 → 31 → 46		

Most shopping happens at departmental stores followed by kirana as well as malls



Seniors are more into organized formats or kiranas located conveniently – fewer seniors visit high streets or shopping arcades

% Regularly shop	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Departmental stores	91	89	98	85	92	90	90	94
Kirana stores	78	79	76	77	78	82	76	82
Shopping malls	70	71	65	73	69	66	71	67
Shops located on high streets in market areas	67	65	75	68	66	69	70	56
Supermarkets	51	49	60	50	51	58	49	52
Shopping arcades	37	45	6	54	35	32	41	30
Online shopping	11	13	3	11	11	11	12	8



Younger seniors are lesser satisfied with shopping & leisure avenues vis-à-vis older seniors



Seniors are overall more satisfied with current shopping & leisure avenues compared to 5 years back

% Satisfaction with current shopping and leisure avenues

Top two boxes scores	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Shopping behavior								
Current	57	56	64	63	56	48	57	64
Past	35	31	51	44	33	32	37	32
Avenues for Leisure								
Current	54	54	54	60	53	45	53	61
Past	32	28	49	52	29	33	36	22



Older seniors eat out more frequently than younger seniors



1/3rd seniors eat out or order food from out at least once a week –
over time, number of seniors who eat out has increased

In both metros and non-metros, equal proportions of seniors eat out

Eating out

All figs in %	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Eat out at least once a week								
Current	34	38	15	31	33	27 → 34 → 37		
Past	27	27	24	26	26	21 → 27 → 30		
Order food from outside at least once a week								
Current	34	38	15	31	33	27 → 34 → 37		
Past	35	39	15	28	37	23 → 37 → 40		

Older seniors travel more frequently for shopping & leisure than younger seniors



Travel behaviour trends

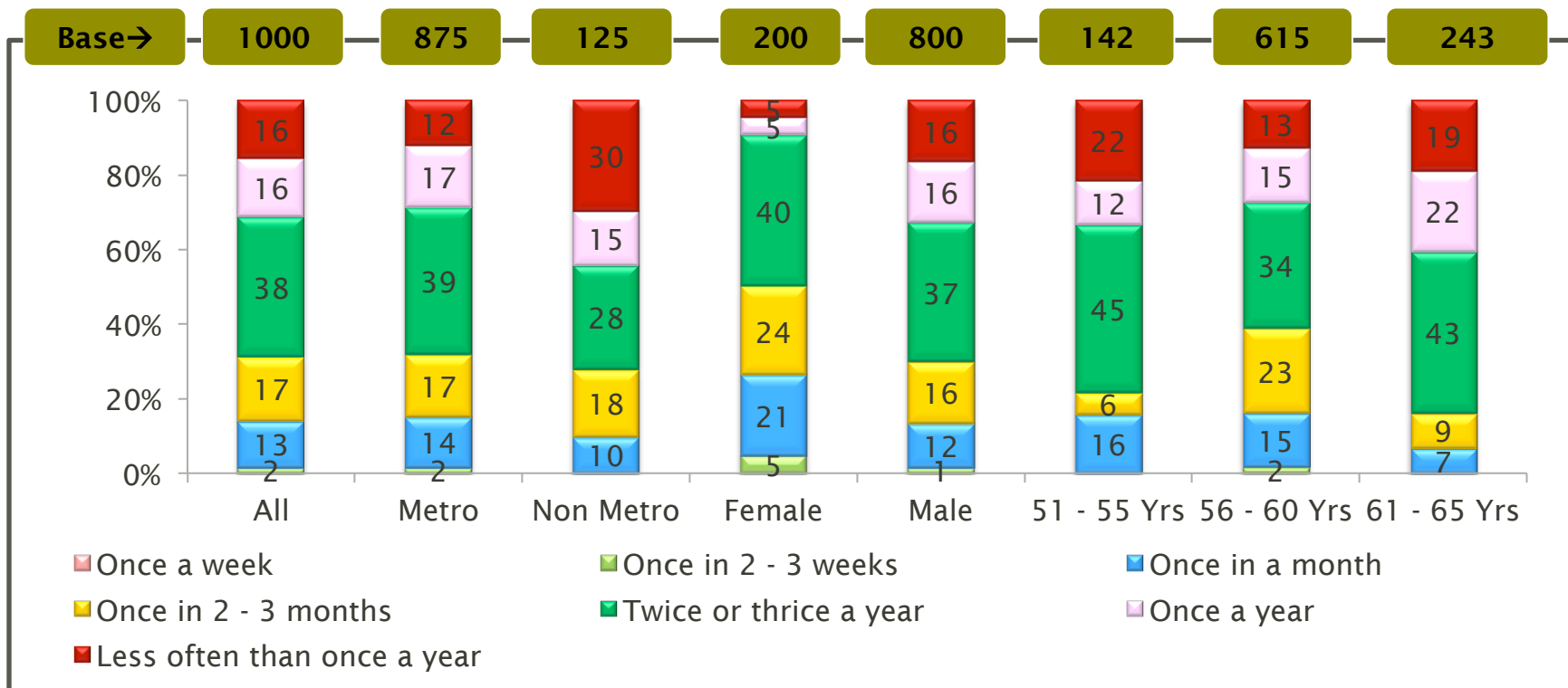
Value in %	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Travel at least once a week for work like bill payment - Current	15	16	16	21 ↑	15	17	17	11
Used to travel at least once a week for work like bill payment - Past	21	22	17	26 ↑	21	22	21	20
Travel at least once a week for household shopping like groceries - Current	49	45	63 ↑	28	51	38 →	44 →	64
Used to travel at least once a week for household shopping - Past	52	47	78 ↑	32	56	57	50	59
Travel at least once a week for leisure - Current	28	34	4	34 ↑	27	14 →	27 →	36
Used to travel at least once a week for leisure - Past	39	45	13	25 ↑	41	24 →	37 →	53



38% seniors travel out of town bi-annually



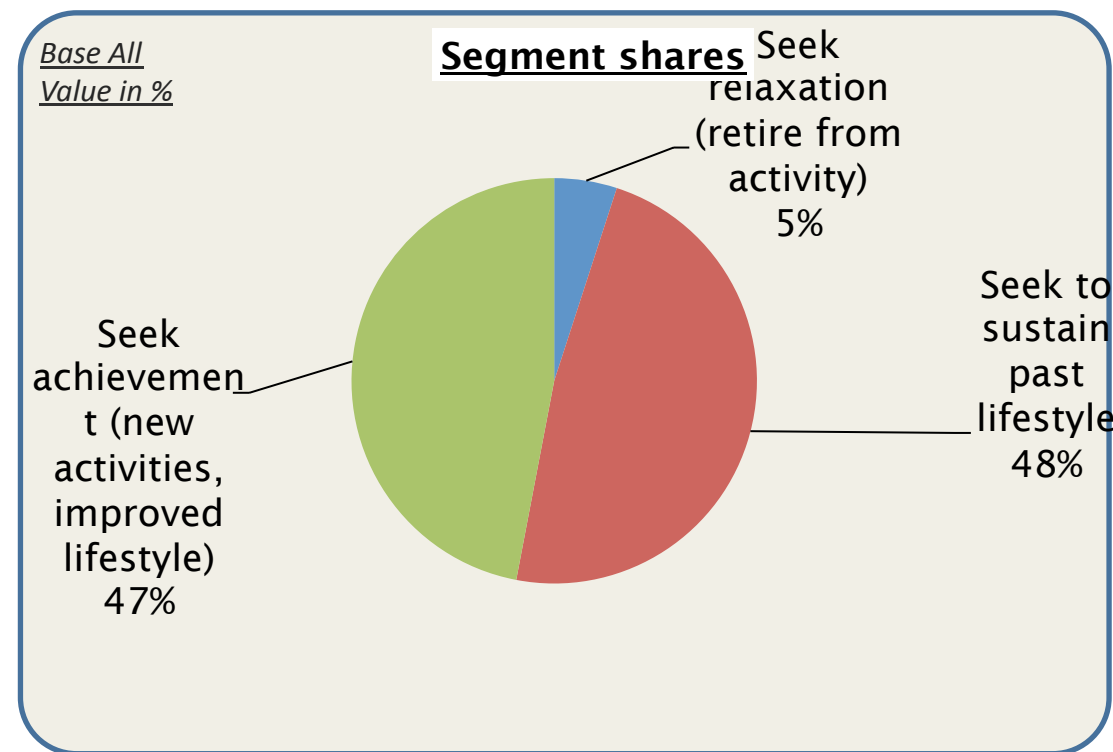
Base All
Value in %



Seniors have segmented needs in terms of their lifestyle post retirement



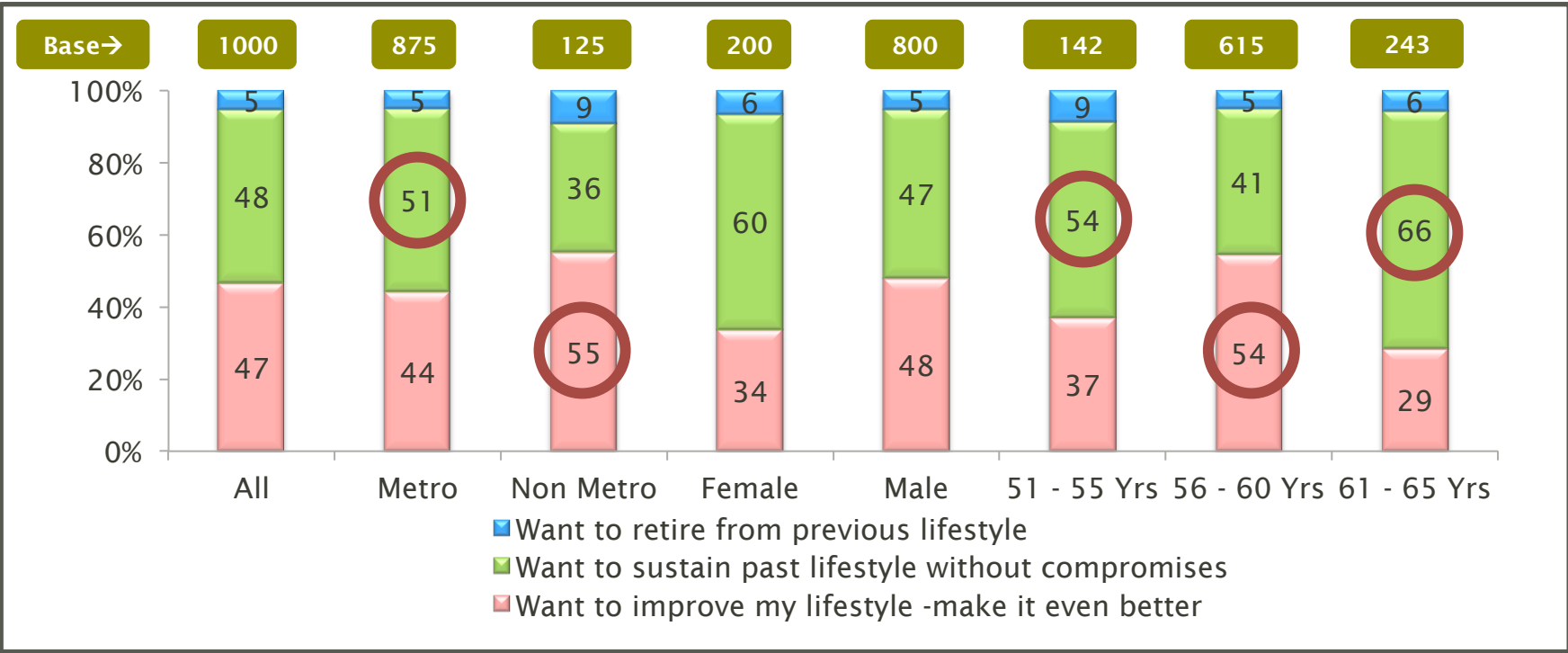
Three segments of seniors with different lifestyle needs subsist ...



Seniors in metro seek to sustain current lifestyle while seniors in non metro want to improve



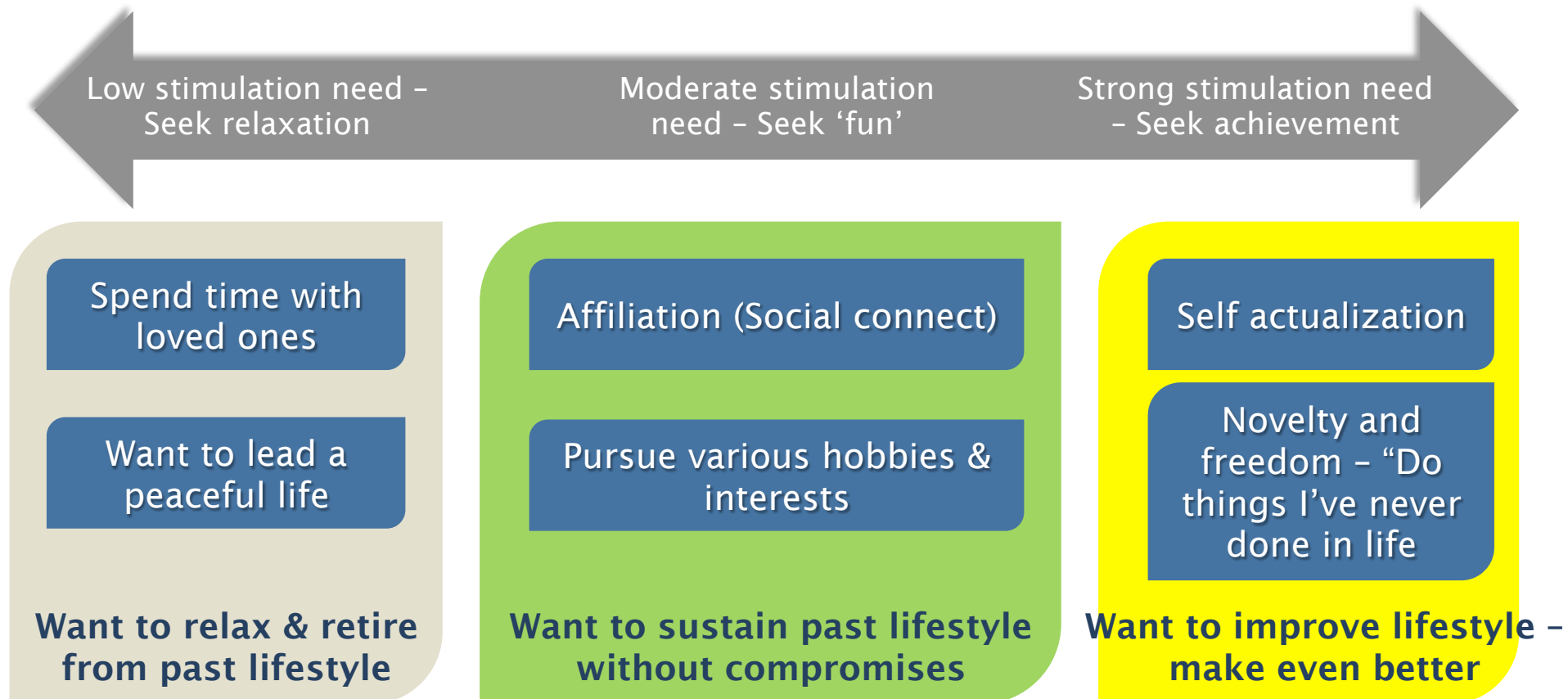
Base All
Value in %



Lifestyle needs are different across different senior segments ...



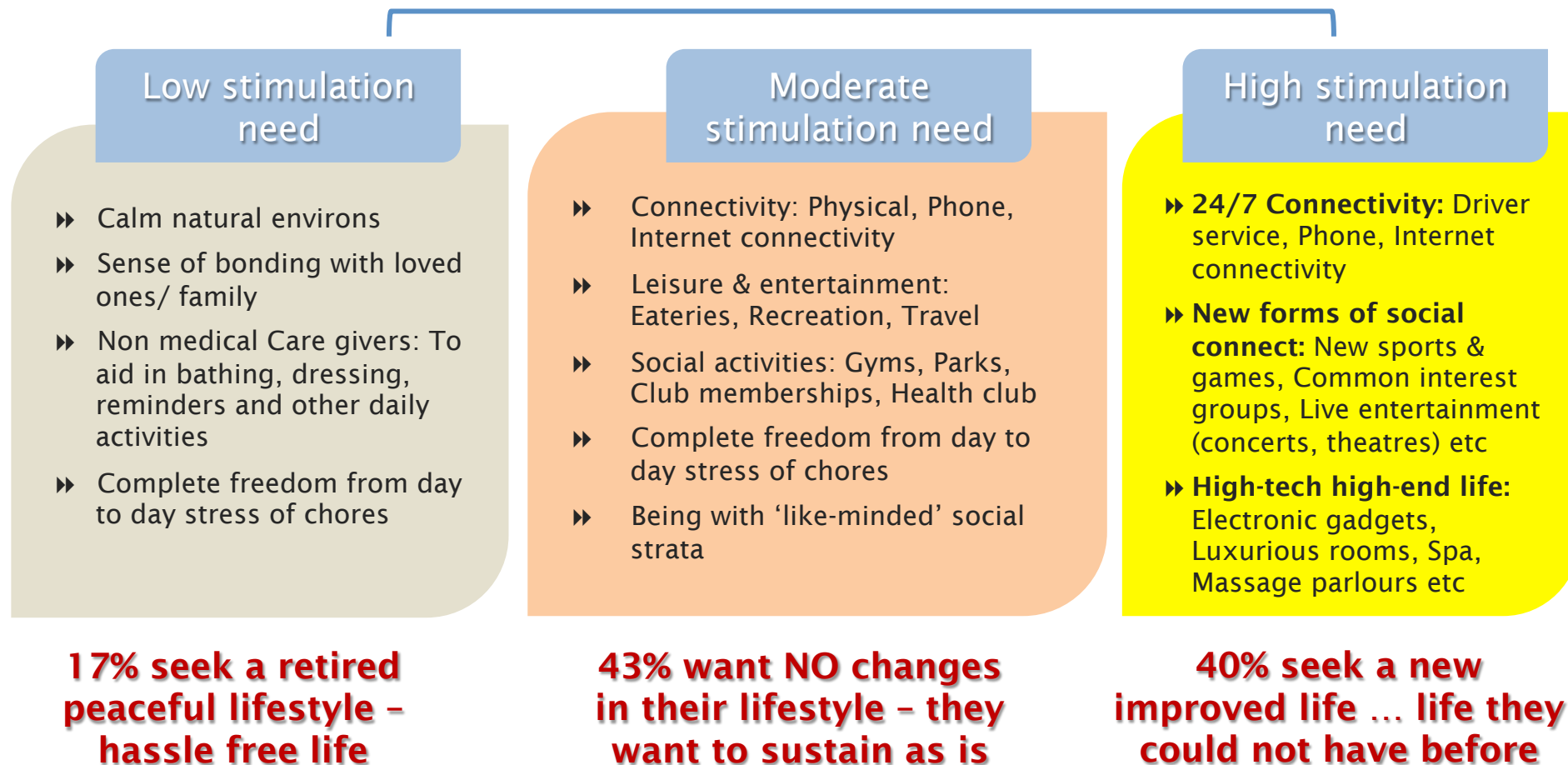
A more literate, financially stable senior segment has resulted in very different lifestyle needs compared to before:



More than 80% seniors seek to sustain lifestyle or improve it ... they do not wish to “retire”



More than 75% seniors in each segment seek below lifestyle enhancers



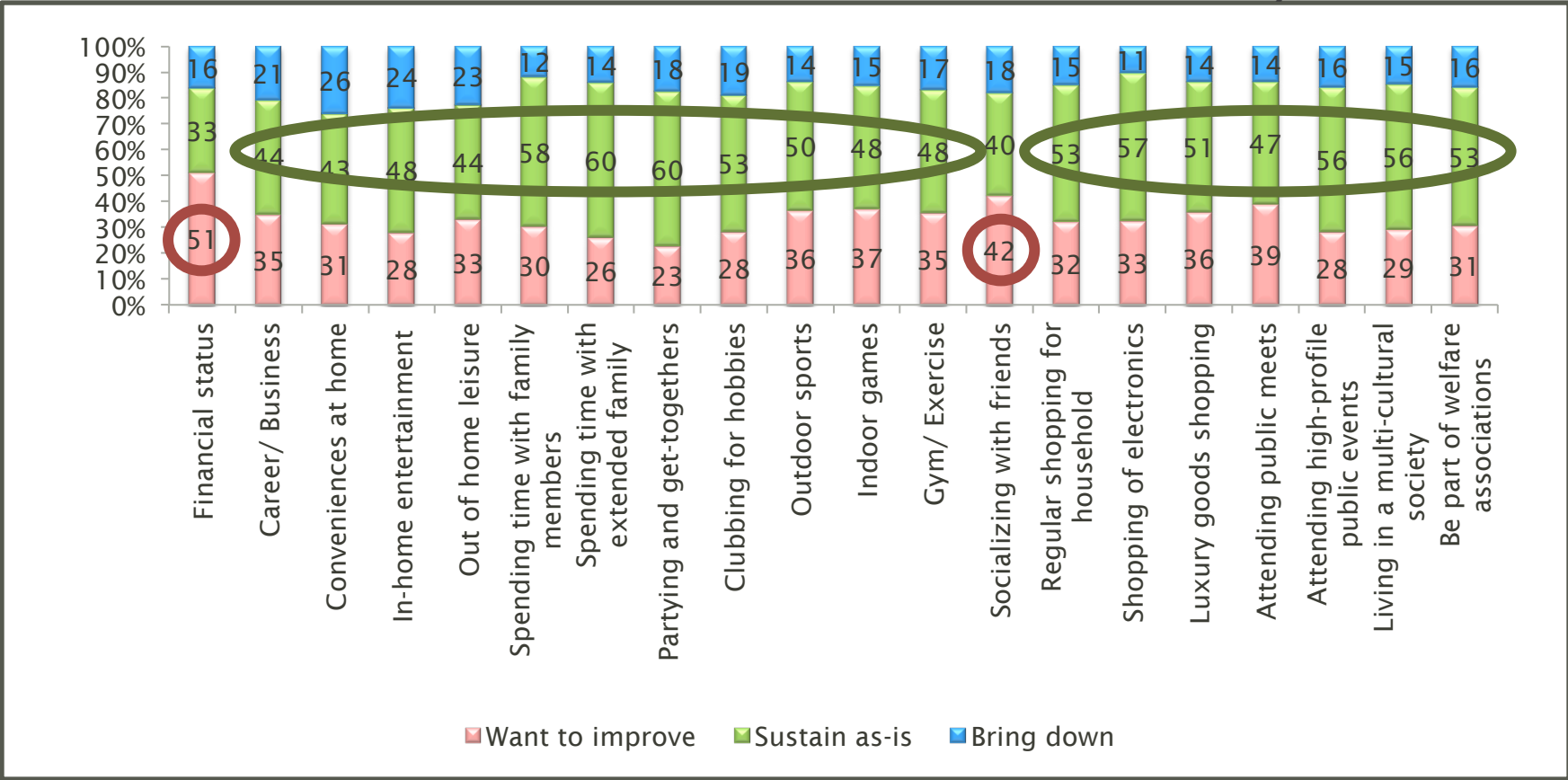
Most seniors seek betterment of their financial status and social life



On all spheres like career, home conveniences, leisure, partying, clubbing, sports & games, exercise, shopping etc seniors seeks to sustain status quo

Base All
Value in %

85% seniors desire to live in a multi-cultural society



Younger seniors want a new career while older seniors want to take up new hobbies



Interest in taking up new hobbies/ careers

Top two boxes scores	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Interested in pursuing a new hobby								
Current	24	22	29	18	25	22	21	33
Past	15	13	29	14	16	15	15	17
Interested in pursuing a new career								
Current	13	17	1	40	10	20 ←	16 ←	4
Past	15	20	1	42	12	21 ←	19 ←	5

Seniors seek more leisure time & activity – particularly with health orientation



Types of hobbies/ interests that seniors desire to pursue

Top two boxes scores	All	Male	Female	Metro	Non Metro	51-55 y	56-60 y	61-65 y
Base	1000	875	125	800	200	142	615	243
Anything for time pass	38	39	26	47	9	14	33	57
New exercise/gym	3	4	0	3	3	0	5	2
Meditation	3	3	0	3	3	0	4	2
New sports	2	2	9	3	0	0	4	1
New games	2	1	9	3	0	0	4	0
Reading books	2	2	0	2	1	0	2	1
Travelling	2	2	0	2	0	8	1	0
Shopping	1	1	0	1	3	0	0	4
Visiting holy places	1	1	0	1	0	0	2	0
Social work/ Charity	1	1	0	0	1	0	0	2
Swimming	1	1	0	1	0	5	0	0
Art designing	1	1	0	1	0	0	1	0
New business	1	1	0	1	0	0	1	0
Gardening	0	0	0	0	1	0	0	1



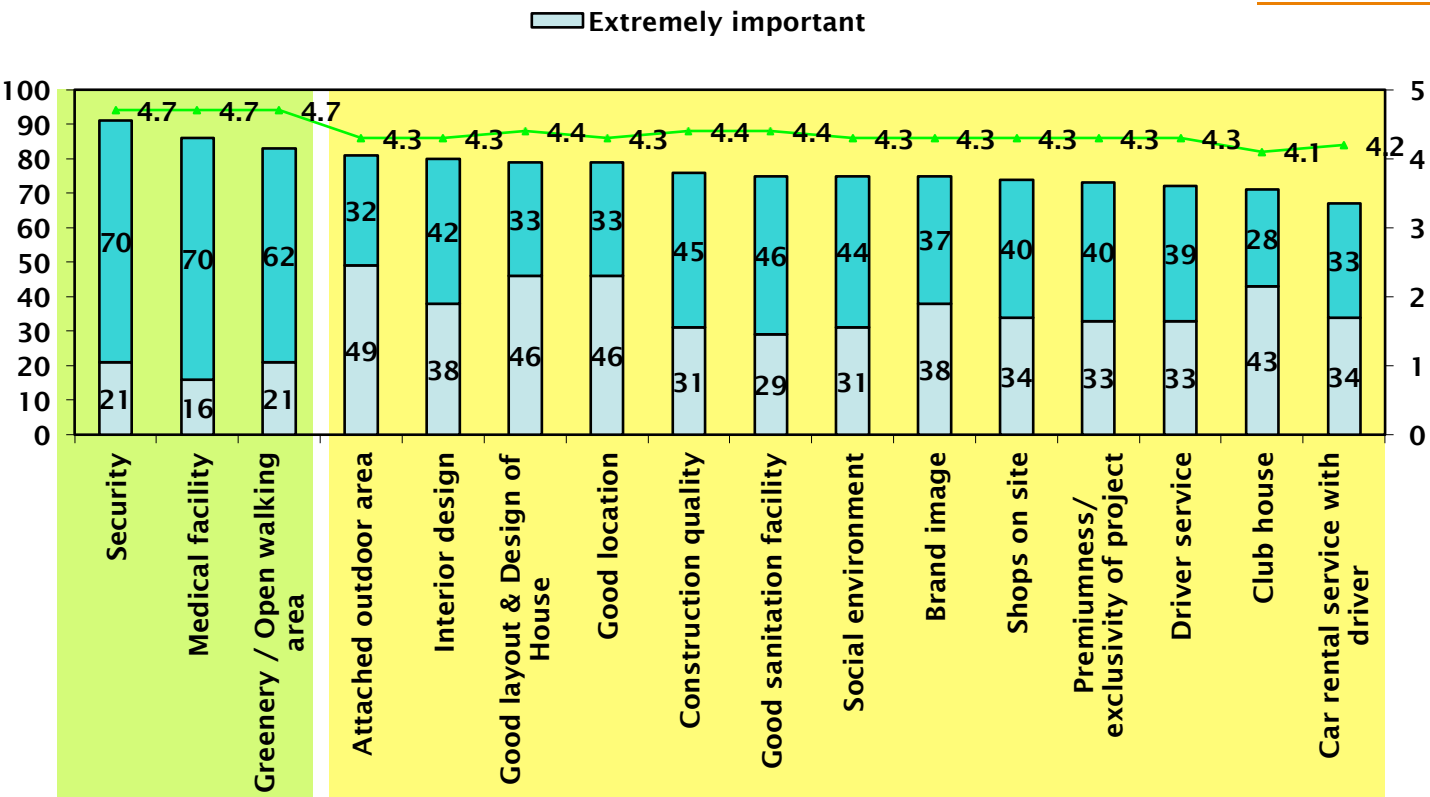
Security, medical facility & natural environs are basic for low stimulation need segment



Seniors with low stimulation need consider the following most important in a living space

All figs in percentages

Line is Mean Importance Score on 5-point scale



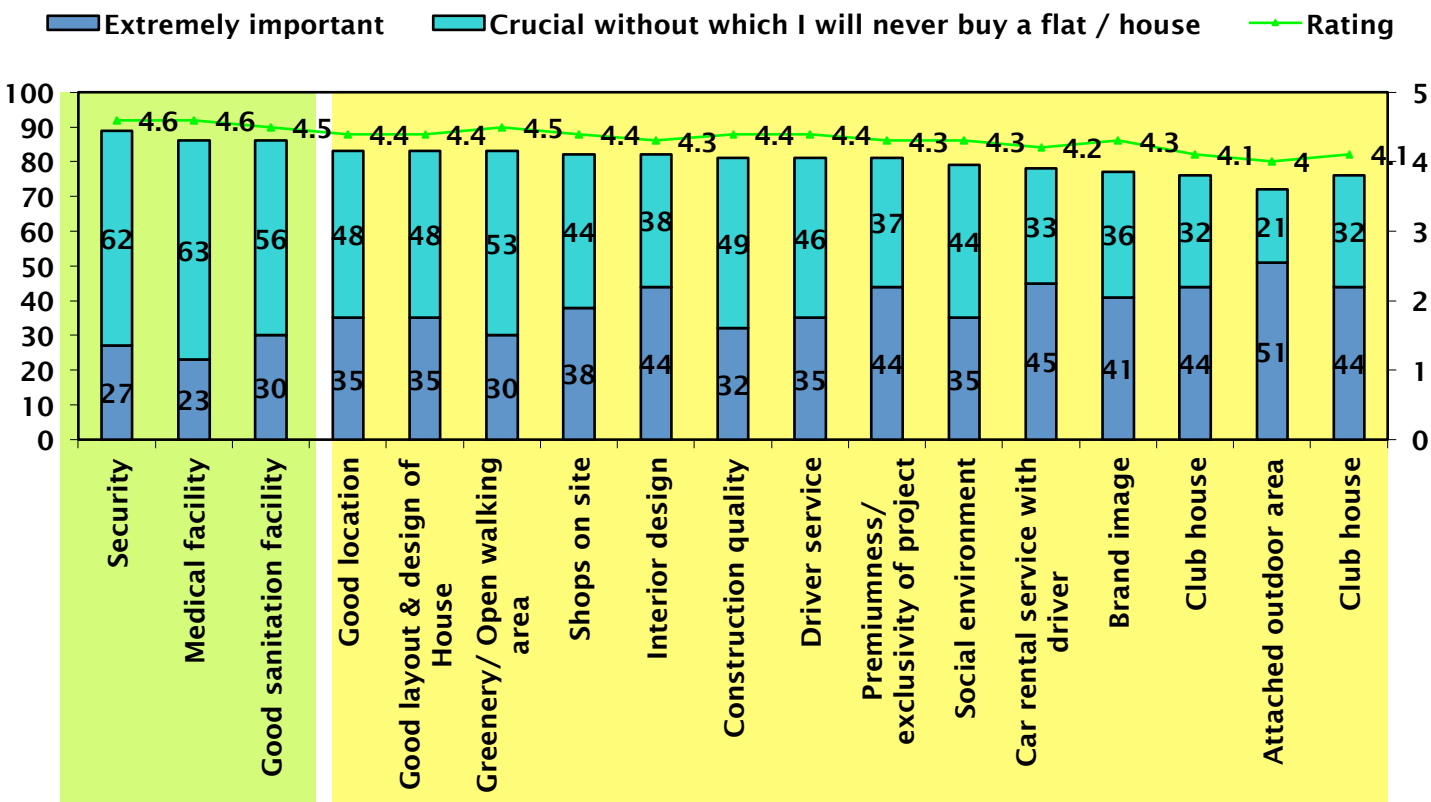
Security, sanitation, and medical facility are all basic for moderate stimulation need segment



Seniors with moderate stimulation need consider the following most important in a living space

All figs in percentages

Line is Mean Importance Score on 5-point scale



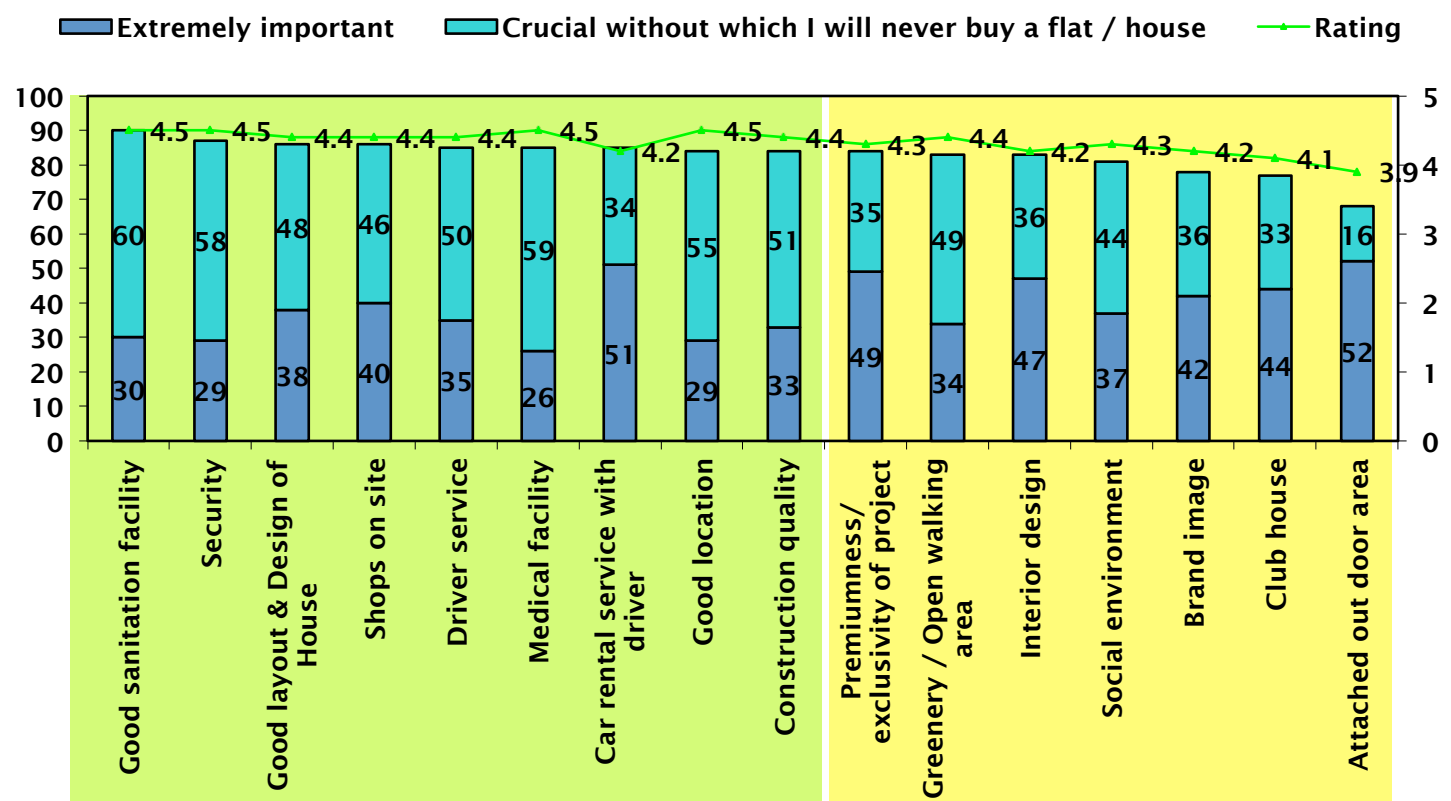
Security, sanitation, car service, shops & medical facility are all basic for high stimulation need segment



Seniors with high stimulation need consider the following most important in a living space

All figs in percentages

Line is Mean Importance Score on 5-point scale

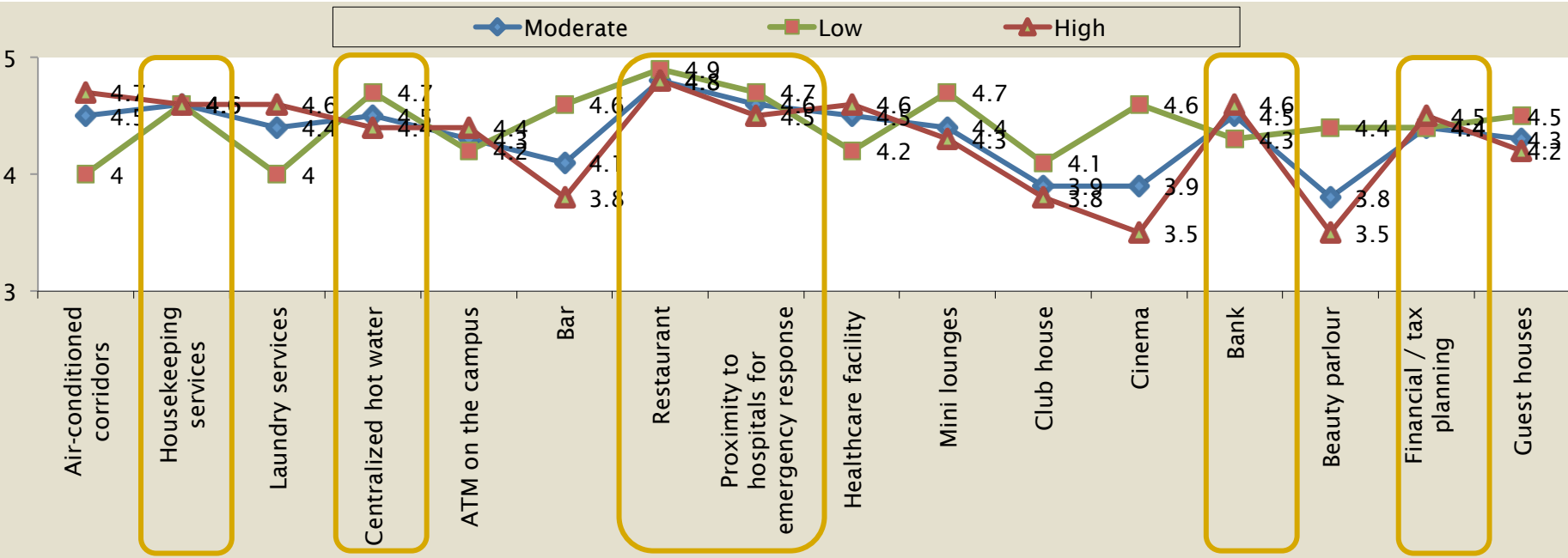


Seniors need access to restaurants, hospitals, banks & financial institutions, and require housekeeping support



What they desire from a living space

All figures are mean scores on 1 to 5 Likert scale of importance



Nett nett, seniors have lucid expectations wrt what their living space should contain



All segments consider the following important in a living space:



Homely non-
medical Care giving
(86%)

Gyms, Parks &
Walks
(83%)

Communal activities
(79%)

Sustained cultural
connect
(76%)

“Well equipped”
living arrangements
(81%)

There is thus a well-developed need for secure comfort homes for seniors in India



The Solution: A secure assisted living home with following characteristics –

Complete freedom from day to day stress of chores – comfort

Entertainment, eateries, travel and tourism – life is same as before!

More connectivity, complete facilitation – life is getting better!

Care units at assisted living homes can execute these activities

In Summ



- » Affluent seniors are evolving in their needs & wants
- » Value of salaries drawn last by seniors has grown by ~ 20% over the last 20 yrs
- » 3 distinct segments of seniors defined by their stimulation need:
 - » 5% have Low stimulation need → Want to retire in life
 - » 48% have Moderate stimulation need → Want leisure, fun & want to sustain past lifestyle
 - » 47% have High stimulation need → Want a better lifestyle
- » More than 80% seniors seek to sustain lifestyle or improve it ... they do not wish to “retire”
- » Security, medical facility & natural environs are basic for low stimulation need segment
- » Security, sanitation, and medical facility are all basic for moderate stimulation need segment
- » Security, sanitation, car service, shops & medical facility are all basic for high stimulation need segment
- » Seniors need access to restaurants, hospitals, banks & FIs, and housekeeping support
- » **Thus, there is a well-developed need for assisted senior living in India, wherein seniors seek access to restaurants, hospitals, banks & FIs, and housekeeping support**

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● ● ● **Thank You!** ● ● ●