

# India

## ILC India

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Policy on housing formulated in India the early 1950s was essentially for an agrarian nation. The advantages of cities as engines of economic growth were not considered. The problems of urban areas were treated as welfare problems, deserving residual investment, rather than as issues of national economic importance.

The rights of older persons, which include a right to housing, were formally acknowledged for the first time in India's National Policy on Older Persons of India, formulated in 1999.

A study by HelpAge India estimates that a fifth of older persons in India live alone. A solitary living trend has escalated in the past two decades and is more evident in the case of elderly women. The 2011 Census indicates that although the number of households increased substantially over a decade, the number of residents per household has declined – with declining fertility, migration and family nucleation being three possible reasons for reduced household size.

### **Types of housing and their suitability**

Across the states of India, substantial variation exists in the living arrangements of older people, particularly the proportion that lives alone. Those living alone, or with a spouse is as high as 45 per cent in the states of Tamil Nadu, Goa, Himachal Pradesh, Maharashtra, Punjab and Kerala – which also reflects the situation in the rest of India. The percentage is indicative of a migration trend of youth from rural areas to urban areas for better economic prospects. As a result, living arrangements of elderly persons in both rural and urban areas are changing fairly radically.

A couple of decades ago, the joint family system was a hallmark of Indian tradition. No older person ever needed to be concerned about how and where he/she would live. Even if widowed, unmarried or ailing, family always provided a comfortable security net. If not the family, the community or the village system would ensure the person was never left to fend for him-/herself. Thus, even after Independence in 1947, India's housing policy never anticipated a situation where elderly persons would need housing; because of this tradition, the problem never existed, and neither was there any cause to visualize it may do so in the future.

Only towards the end of the 20<sup>th</sup> century did the problem of older people living alone arise. Children increasingly began to live separately – out of choice or economic necessity. Subsequently, housing and other related issues of where and how older people live came to the fore.

## **Policy on housing and the provision of specialist housing**

India has no policy on housing for older persons, but reference is made to housing in the first National Policy on Older Persons (1999) and in the revised draft National Policy on Senior Citizens of India (2011). A focus is however on the provision of basic housing, not specialist housing. Indeed, the latter concept has only emerged recently – despite definite growth in the demand for such housing.

Some of the provisions for “Shelter” in the first National Policy on Older Persons (1999) are:

- Older persons will be given easy access to loans to purchase housing and for major repairs, with easy repayment schedules.
- Segregation of older persons in housing colonies has to be avoided as it prevents interaction with the rest of the community.
- Layouts of all housing colonies should be elder-friendly. Similarly, community areas should be responsive to the mobility needs of seniors.
- Group housing for older persons comprising flatlets with common service facilities for meals, laundry, common room and rest rooms should be encouraged. These facilities should provide easy access to community services, medicare, parks, recreation and cultural centres.

Additional provisions made in the draft revised National Policy on Senior Citizens (2011) (the nomenclature was changed from “Shelter” to “Housing”) include:

- Ten percent of housing schemes for urban and rural lower income segments will be earmarked for senior citizens.
- The “Ageing in Place” concept will be promoted.

Nevertheless, as the draft revised National Policy has not moved forward as of now, a dedicated housing policy for this population may still be a distant dream.

The “ageing-in-place” concept is new in Indian society. Home modification, or adaptation – to enable older residents to continue living in their dwelling (or render it “elder-friendly”) – does not occur as such. Provision of such amenities, with a view to future needs, is neither considered at the time a house is built. The scope of adapting a dwelling to meet older residents’ functional needs is thus limited. In addition, costs attached to such adaptation discourage such notions. It is fair to comment therefore that given these constraints, a number of older persons choose to relocate to specialist housing rather than attempt to adapt their dwelling.

The concept of specialist housing for older people in India is also comparatively new – having emerged only in the new millennium. Traditionally, older people lived in an extended family system comprising their own family and the families of siblings. Houses were thus large family dwellings, both in rural and urban areas. Indian Income Tax Rules provided special tax concessions to “Hindu undivided families.”

Rapid industrialisation has since led to a breakdown of the joint family system and multi-generational co-residence. It has given rise moreover to family nucleation, especially in

urban areas. But urbanisation also resulted in smaller-sized houses, in towns, cities and metros, due to the rising cost of land and real estate.

General housing in India tends not to be elder-friendly. The housing does not cater for the special needs of older residents, with the exception of some “retirement community complexes,” which have proliferated in the last decade or so. In urban areas, general housing dwellings tend to be small – particularly for multi-generational co-residence, with a lack of space and privacy sometimes causing friction among the residents. The houses are neither disability-friendly, which increases a risk of accidents and falls, besides making it difficult for elderly residents to perform daily chores.

A positive aspect of such housing nonetheless is that older residents are unlikely to experience loneliness or isolation, and neither need to worry about what might happen to them should they fall ill or their spouse die.

General housing policy in India mandates that the government is responsible for general housing, but no specific mention is made of specialist housing for older people. The government builds old age homes for people of low socio-economic means, but the homes often do not meet minimum living standards.

In the private sector, by contrast, developers and builders seize opportunities to provide specialist housing – driven by a commercial motive. Such elder-friendly housing projects however only target high-end clientele, or affluent older consumers.

Awareness of specialist housing for older people is fairly low in India – which itself constitutes a problem. Besides, such housing only serves a limited purpose, since senior citizens continue to face impediments and restrictions to mobility and accessibility due to the lack of elder-friendly general infrastructure.

A survey conducted by ILC India showed older persons’ housing preferences to be as follow:

- The majority of elderly parents prefer to remain living with their son, failing which with their daughter. Otherwise, they prefer to live on their own. This preference is similar across all social strata.
- People in their sixties prefer to live on their own, in a retirement community complex, if possible. They also prefer to live close to children, to enable them to interact regularly with the children and grandchildren, and to feel assured they will be looked after in times of medical emergency.
- The majority values their privacy, is economically independent, is physically and mentally active, and is healthy. As they grow older, and become frail and dependent, they prefer to have a paid caregiver to look after their daily needs. At the same time, they want to have their children close by to monitor their well-being.

## Innovative housing models

The development of specialist housing is in a nascent stage in India. No specific housing model currently bridges the gap between the need and demand for specialist housing and general housing. Nonetheless, two types of specialist housing at present are:

- Ownership based apartments within a retirement community complex (resident-owners must be 55+ years). The complexes have elder-friendly infrastructure, and amenities like anti-skid flooring, grab-bars, common canteen facilities, a club-house, a gymnasium, a swimming pool, a place of worship, a doctor on call, an ambulance facility, and entertainment/recreation activities.
- A leased apartment, where the resident does not own the apartment but pays a substantial deposit, monthly rent and maintenance charges. On his/her demise, the apartment reverts back to the developer who refunds the deposit to the deceased person's heir.

Plans are under way to develop integrated townships, with retirement community complexes integral to the scheme. Essentially, the residents are assured they will not feel isolated and alienated from the mainstream population, as they will be able to interact with younger people.

Innovative housing models are also being developed to address the needs of frail older persons who are no longer able to carry out daily chores. A Continuing Care Centre has been developed in the city of Pune which takes care of such elders for a hefty fee and a substantial deposit. Residents in need of special assistance are cared for, their dietary requirements followed, and if needed, provided with medical attendants. This type of facility is a boon for children who can afford to pay for their elderly parents' care – when the children live elsewhere, or abroad.

In sum: India's population aged 60+ is set to reach 315 million by 2050. There is an abysmal lack however of political and societal will to address the challenges this trend will bring. Nonetheless, developers and builders are responding by providing specialist housing and elder care facilities, aware of the viability and returns of this business model. Housing for older people has indeed become the purview of builders and developers – for financial reward. Older consumers are vulnerable however and may incur losses in such business deals. Quality, affordable housing still remains beyond the reach of the majority of older people. Thus, the government needs to put a policy in place that mandates specialist housing for older people, and provides necessary checks and balances, in order that a greater number of elders may aspire to living in an elder-friendly home in an elder-friendly environment.

A need for specialist housing is set to grow in towns and cities across India. A housing strategy should cater for the needs of persons from all strata, not only the affluent and elite classes. The government has a seminal role to play in encouraging and even undertaking such projects. It needs to have a clear grasp moreover of the varied social, economic and health needs of all older people in the country.