

India's life expectancy to hit 77 yrs by '45, but support infra for elderly still nascent

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Recently, a geriatrician encountered an elderly patient who had been deliriously confabulating, mimicking signs of dementia. But it turned out that his sodium counts had plummeted and as soon as that was rectified, he was back to normal conversations filled with insight and wisdom. In another case, a 75-year-old woman approached a neuropsychologist to check her cognitive impairment and started regular counselling to unload her anxieties about losing autonomy.

While India hurtles towards having the world's largest senior population, the support infrastructure — from geriatric healthcare to assisted living facilities to pervasive pension schemes — remains nascent and under-resourced, leaving many to stumble their way into their silver years. “There is very little awareness about these things, and handling senior citizens is very different from treating adults or children because you need specialised training and a lot of patience,” says Mumbai geriatrician Dr Anita Kumar, adding that the govt needs to create geriatric care units in all hospitals. “Right now you can literally count them on your fingers.”

A recent report by Dalberg Advisors revealed that India's life expectancy is expected to increase from 72 years in 2023 to 77 years by 2045. The projected population of older adults will double to 300 million. Of this, 65 million will be widows, a vulnerable segment when it comes to secure and quality living. Currently, about 40% of older adults live close to the poverty line and only 8.6% of older adults receive any form of work-related pension.

According to the report, the demographic shift is happening across the country, though the percentage of older adults in the population and the rate at which it is increasing is relatively higher in states like Kerala, Tamil Nadu and Andhra Pradesh due to improved healthcare infrastructure,

higher migration rates, and lower birth rates.

“We are missing the plot on how much society needs to prepare for this demographic shift,” says Swetha Totapally, regional director Asia-Pacific of Dalberg Advisors which did the study along with Rohini Nilekani Philanthropies and Ashoka. She adds that besides care and health services, society must look at wider social engagement.

Besides throwing up alarming numbers, the report seeks to explore foundational questions: Who is an older person? What do we believe their lives should look like, and why do we hold these assumptions? What is longevity and what makes for good longevity? The report seeks to counter-narrativise the idea of aging from being a period of decline to a time of opportunity. It broadly looks at four dimensions: economic security, physical and mental well-being, freedom to participate in the economy and social connectedness — all within the Indian context. For instance, India’s unique sense of community lends itself to developing vibrant care centres that would foster intergenerational connections.

With longevity, ongoing financial security is an enormous concern. The report authors found that seniors are forced to negotiate the strange paradox of inadequate pension schemes on the one hand, and the ageist bias that infiltrates the workplace on the other.

Age brings with it experience. And yet, hyper-technology has become an enormous barrier for many who grew up in the era of the dial-up phone. “While the world is solving for how to live longer, the bigger question is what should people do if they live longer,” says Neeraj Sagar, founder of WisdomCircle, a marketplace which helps people find meaningful work after retirement. Take advantage of experience!...we are working with Quality Council of India, a govt body which always needs experts in different fields. Interestingly, I think our country is less ageist than the west.”

It is expected that in 20 years, some 81 million older adults will end up living alone or with just their spouses, leading to a massive epidemic of social isolation. “The generation that once looked down on mental health support is now seeking it,” says neuropsychologist Karishma Jethmalani who works at the longevity clinic at Reliance Foundation Hospital. “Today, even more than fear of mortality, there is boredom, fear of dependency, loss of autonomy, and general anxiety.” In its conclusion, the report titled ‘Longevity: A New Way of Understanding Aging’ states: We can either treat ageing as a challenge, a source of societal strain, and as something to be “dealt with” in the future, or we can embrace longevity as an unlock to building a better, stronger India.

FINDINGS OF THE STUDY ON LONGEVITY

A snapshot of the demographics

300m Projected no. of **older adults** by 2024, which is **2x** the current elderly population. India will have the largest older adult population globally by 2067

65m Projected no. of **widowed older adults**, which is **1.8x** the current population. This group is particularly vulnerable, facing an increasing no. of challenges when it comes to leading high quality and secure lives

45m

Projected population of **older adults above the age of 80** in 2045, which is nearly **3x** the current population of adults in this age bracket. Our systems will need to adapt to account for their needs

Lived realities of older adults in India

40% Proportion of older adults living **close to or below the poverty line**; only **8.6%** of older adults receive any form of **work-related pension**

58 years India's **healthy life expectancy**, which is far below its life expectancy of **73 years**, indicating loss of vital years of life due to ill-health

81m No. of older adults expected to be **living alone or with their spouses** by 2045, giving rise to a social isolation epidemic among older adults. Currently, 30m older adults live alone or with their spouses

