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How senior citizens' life can be made easier

City Bureau

Despite wise investment and pension, elderly people find it hard to manage the increasing cost of living.

Friday, 10:20 a.m.: 71-year-old S. Sundararajan is busy jotting down a number at Varasiddhi Vinayakar Temple in Besant Nagar, which he visits daily. The paper in his hand matches the yellow bag, containing a stack of bank passbooks requiring update.

“Today I started late as I did not sleep properly last night,” he says. Before the short walk to the temple, he had oats for breakfast at 9.15 a.m. so that he can take medicines for his heart condition.

“Sometimes I have to purchase soap powder or coffee powder. I pay the monthly bills. Basically, I take care of everything at home,” he declares. Getting out of the temple, he momentarily hesitates to cross the road. “It is a hot day and I have forgotten my cap,” he grins as he decides to carry on to the bank.

“Madras [Chennai] does not have footpaths,” he says, walking on the right side of the road. “It is easier to keep track of the traffic this way.” Between the two banks he visits regularly, he prefers the one with ample seats. “The work gets processed faster in the other bank even though there are no special facilities for senior citizens,” he says. After coffee at 4 p.m., he visits friends before heading to the temple to volunteer at the charitable medical centre there.

The elderly may have several responsibilities ranging from daily chores to making purchases and managing finances. Kamala Jagannathan (75) of Alwarpet does not regret living alone with her ailing husband. “I have enough income from my investments. I prefer to be independent and have a caretaker. I did not want to be a burden to my daughters though they frequently visit me,” she asserted.

However, some like T.S.Devarajan (69) of Virugambakkam turned an investment consultant to maintain cash flow. “I want to give my children their private space and did not want to depend on them financially.

I earn enough to cover my monthly expenses that run up to Rs.25,000. Sometimes one feels lonely, that is the problem,” he said.

Despite wise investment and pension, several elderly find it hard to manage the increasing cost of living. A retired teacher from Ashok Nagar G.Leela gets about Rs.6,000 as monthly pension, but said: “I am borrowing from my sons to meet expenses. I have to pay Rs.30 to travel a distance of 3 km. Travel in crowded buses is tiresome as I do not get a seat.” Senior citizens like

her who travel independently want separate queues in government institutions and better footpaths. They hope the government would fulfil the electoral promise of free travel passes.

Sometimes, getting the old age pension becomes a harrowing experience. Widowed Muthammal Raman (75) of Ambattur got her pension of Rs.500 in January.

“For the last nine months the postman says I have not got the money order,” she said, pointing to non-implementation of the State government's recent announcement.

Senior Citizens Bureau Secretary M. Singaraja complains that though the increase in pension was announced there is no information on how it would be disbursed. Medical expense forms a major component of the budget among the elderly and they seek subsidy.

“Under the national policy on geriatric healthcare, geriatric wards were to be set up in district headquarters hospitals attached to medical colleges. But nothing has come of it,” he added.

Anandavalli Ammal (62) who lives in a rented house with her son's support wants healthcare subsidised. “I worked for 33 years but get Rs.196 as monthly pension and go to private hospital for treatment,” as government hospitals are crowded.

Frail and vulnerable

Their fragility and vulnerability makes them easy targets for criminals. In the last three years, a total of 11 senior citizens were reported to have been murdered for gain.

In 2009, six murders of elderly persons, including four women, were reported. Last year, three women were murdered and this year, two elderly women were killed for jewellery.

A senior police officer said senior citizens must remember the elder's helpline (1253), which offers police assistance. “Many are unaware of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 where children who abandon their parents can be booked,” he added.

Since May 2011, the police have received 25 complaints but no one was arrested, another senior official said. “We call the children and the complainants (senior citizens) for counselling. We do not arrest the erring children as ultimately they have to take care of their parents. We have advised the officers to deal with the situation sensibly. So far the complainants have not returned,” the officer said.

Awareness campaigns

Although organisations are running campaigns in support of elders, roping in schoolchildren, there has been a steady rise in the number of people neglecting their elderly family members due to poverty, said Indrani Rajadurai, special advisor, HelpAge India. Economically independent pensioners who live alone become socially insecure after the death of a spouse and move in with their children or into old age homes, she said. Forming associations for fellowship and voluntary service keeps them engaged, she added.