

BY USHA RAI

Love lost for no lucid reason

THE *GILLS—Balwant and Sharon—made a winsome pair. He was tall and handsome army man with chiseled features and charming manners. Sharon was pretty, played the piano and sang like an angel. She kept a beautiful home and was a good mother. It seemed too perfect. Life changed dramatically after he turned 50, and she 45.

He became argumentative and irrational. She thought there was a problem in the marriage and went off to see a marriage counsellor. In 2001, he was commanding an army regiment in Kashmir when she called him because a family member had suffered serious injuries in an accident. She needed his support. He seemed indifferent and that was unlike him. When he did come, his suitcase had six pairs of socks, six vests, three towels and just one trouser and shirt. She questioned his odd behavior only to hear "you girls carry everything when you travel, we just carry the basics."

The irrational behaviour was interspersed with lapses of memory. One day while making an official presentation, he kept repeating a certain sentence. Normally an erudite speaker, he had rehearsed his presentation several times. The station-in-charge suggested that Sharon consult the doctors. A neurologist confirmed early dementia but assured that with the drugs available it could be contained. Dementia is an umbrella term for Alzheimer's disease, Parkinson and other neurolog-

ical disorders.

Balwant had got Alzheimer's when was barely 51 years and in active service. Now at 57, the once proud paratrooper and athlete is confined to a wheel chair. He mumbles, most times he does not recognize his wife and has to be fed, bathed and clothed. Tubes and catheters ensure that he does not soil his clothes. He needs an attendant round the clock.

With Indians living longer the number of senior citizens with Alzheimer's is on the increase. Over five per cent of those above 65 years have some form of dementia and 25 per cent of those over 80 years. But there is neither enough awareness nor care facilities for AD in India, leaving the families of those afflicted to provide care and support.

The Alzheimer's and Related Disorders Society of India (ARDSI) started its Delhi chapter in 1994, and among its stalwarts are those who have cared for and lost a family member to AD.

The care giver of the Alzheimer's patient needs the most emotional and physical support. There were several occasions when Sharon thought she would lose her mental sanity. She needed to speak to someone for guidance and support. Dr Manjari Tripathi, the neurologist at AIIMS, put her in

touch with counsellors at ARDSI and she no longer feels she is on a turbulent ocean on her own.

It is Sharon's infinite love for her husband, the therapeutic music she turns to every day as a music teacher and her friends and children that have sustained her through these difficult years.

Each case of Alzheimer's is different. The highs and lows of those afflicted are unpredictable. Sometimes they are lucid and rational and at other times violent and incoherent. One day as Sharon was singing to him as she bathed him, Balwant suddenly yanked the hand shower from its socket, hit her with it and ran out stark naked calling for the police. Another day he got up in the night crying and even as she tried to soothe him, he ran into the kitchen pulled out a metal tong and hit himself till he bled. She called his brother and the two calmed him down.

Three years ago in his more lucid moments he told doctors at AIIMS, "if you want my brain for research, take it." He has in fact offered his body for research and has also asked his wife to will her body for the same.

"I have a mother and child relationship with him now. I am constantly calming and pacifying him," says Sharon. One night he said "come let us brush our teeth" and they went into the bathroom. Suddenly he made a fist and pummelled her. Fortunately her son was at home and they held him till he cooled off. Asked why he had hit her, he replied with the utmost innocence "I love you, so how could I hit you." The worry about the sudden outbursts of violence is that the Alzheimer's patient can hurt himself as well as injure others.

Sharon's big concern is about lack of day care facilities and trained attendants to look after her husband. Twice she tried putting him in a special residential facility for the elderly with special needs but was unhappy. Due to Balwant's difficult behavior, many attendants have left the family, while the current one is paid handsomely.

Keeping Balwant calm is vital. Every morning when Sharon greets him with a hug and a kiss he looks at her like a stranger. Despite all her pain and anguish, she sees the brighter side of life and lives one day at a time.

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Owning a cat 'cuts stroke risk by a third' says study

Having a cat around the house could cut your risk of having a heart attack or stroke

suffering a fatal heart attack.

But the authors warned against people

The Eye Doctor

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Homes as equity

Reverse mortgage loans useful for senior citizens

by Usha Rai

PEOPLE are living longer, the cost of living is going up and the value of the senior citizens' pensions or savings is dwindling. Currently there are 90 million people above the age of 60. While the population of India is growing at the rate of 1.9 per cent, that of the elderly is growing by 3 per cent. By 2031 the population of seniors or the elderly will be 179 million and by 2051 they will account for 17 per cent of the population or 301 million.

Fortunately, the interest on bank deposits which had dropped to 6 and 7 per cent has risen again and senior citizens are being wooed with offers of 9 to 10.5 per cent on their deposits. The Senior Citizens Saving Scheme was initiated in 2004 to benefit those 60 and above. It offers an annual return of 9 per cent (payable every quarter) for a deposit maturity period of five years, extendable by another three years. The minimum investment required is Rs 1000 and the maximum Rs 15 lakhs.

What do you do if you have no cash to live with; have no children to help you through old age or even if you have children, they don't want to help you financially? Today if you have a flat or bungalow, thanks to the reverse mortgage scheme, you can mortgage it, continue to live in it and get a decent return to live comfortably - meeting the rising cost of living and medical expenses of the elderly.

The reverse mortgage loan scheme, launched last year, enables seniors to unlock the value of their home equity. In his budget presentation last Friday, Finance Minister P. Chidambaram made it clear that the revenue from the stream was not considered transfer of capital or income, and was tax free.

Similar mortgage schemes in the US, UK, Canada, Japan and France have proved popular. But there are, so far, few takers in India. This could be because those with a traditional mindset cannot think of using their home as equity and have concerns on property valuation, interest, inheritance and taxation.

According to Mr S Sridhar, chairman and managing director of the National

Housing Bank, the RML (Reverse Mortgage Loan) scheme is still in the introductory phase in the country. House owning senior citizens form a small niche market for RML. Over 500 RMLs have been sanctioned involving a committed amount of Rs. 278 crore, distributed over Delhi, Haryana, Maharashtra Andhra Pradesh, Karnataka, Punjab, Tamil Nadu, Rajasthan, Uttarakhand and West Bengal.

Explaining the benefits of RMLs for the elderly, Mr Sridhar said conceptually reverse mortgage seeks to monetise the house as an asset and specifically the owner's equity in the house. The scheme involves the senior citizen borrower(s), above the age of 60 years, mortgaging the house property to a lender, who then makes periodic payments to the borrower(s) during the latter's lifetime.

The scheme has had few takers as those with a traditional mindset cannot think of using their home as equity

The loan amount depends on the assessed value of the house, age of the borrower(s) and the prevalent interest rate. The loan can be provided through monthly disbursements or a lump sum or as a committed line of credit or as a combination of the three. The senior citizen is not required to service the loan during his lifetime and therefore does not make monthly repayments of principal and interest to the lender.

On the borrower's death or on the borrower leaving the house property permanently, the loan is repaid along with accumulated interest, through sale of the house property. The borrower(s)/heir(s) can also repay or prepay the loan with accumulated interest and have the mortgage released without resorting to sale of the property.

The RMLs are extended by Primary Lending Institutions (PLIs) viz. scheduled banks and housing finance companies (HFCs) registered with NHB. The primary lending institution will deter-

mine the market value of the residential property at least once every five years. Based on such revaluation, they may review the quantum of loan.

RML obviates the need for senior citizens to meet emergent financial needs by selling their house and perhaps moving to a smaller house possibly located far away, to raise money. The borrower remains the owner of the property. If the sale of the residential property does not cover the outstanding loan the borrowers or the estate will not be asked to make up the shortfall, if any, subject to fulfilment of the agreed terms and conditions. Even if the senior citizen passes away, the spouse can continue to occupy the property until his/her demise. The spouse is usually made a co-borrower.

There are no restrictions on the use of funds (except for speculative, trading and business purposes). Expenses like health care and other needs which are generally expected to rise with ageing can be met from the payments received under RML.

The amount of RML that a borrower can avail would depend on the age of the borrower, the market value of the property and the prevailing interest rates. RML as proportion of assessed value of the property may range from 40% to 60% based on the age of the borrower.

As the age of the borrower or the market value of the property increases, the borrower becomes eligible to higher amounts of loan, and vice versa. The eligible loan amount will be based on actuarial computations and each lender would need to take a view.

What if a person gives his house on mortgage when he is 65 and lives to 95 years: Would he keep getting the money to live and would this amount appreciate as the market value of the home appreciates and the cost of living and medical care goes up?

Mr Sridhar said as per the asset liability management requirements, the maximum tenure of the loan has been stipulated as 15 years by the NHB. Primary lenders such as Banks and Housing Finance Companies do, however, have the discretion to consider shorter/longer tenure. After the end of the fixed loan disbursement tenure, say 15 years, the lender would stop making payments to the senior citizen borrower.

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Cracking the whip for care

by Usha Rai

WITH India's population greying — some 90 million are 60 plus — the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, is timely. By 2026 the number of senior citizens would be 173 million or 12.4 per cent of the population. While human development activities have successfully raised the life span in India, they have failed to improve the quality of life of the elderly. In fact, never before have the elderly felt as insecure and lonely as they are today.

The old social fabric of the country is getting tattered. Nuclear families are replacing the traditional joint family, which provided in equal measure support and care of the young and the very old. Western values are seeping into the country and the young people caught in the rat race of the upwardly mobile have no time for their old parents and grandparents. There is an exodus of young people from the metros as well as the smaller towns and rural areas for education and lucrative jobs in the US, the UK, Australia and the Middle-East. Many of them do not return. Some try to compensate by sending home money.

Many of the children living in India, too, have neither the time nor the inclination to care for their old parents and grandparents. In fact, with the tremendous appreciation in property rates, children's greed for the shelter of their parents has further vitiated the atmosphere for the elderly. Daughters are said to be more caring than sons, but recently a daughter, who claimed to have been harassed by her in-laws, moved in with her old widowed mother, wheedled her to have the house transferred to her name and then threw her out into the cold.

According to HelpAge India, an NGO that works for the elderly, four out of 10 elders are victims of abuse. Shockingly, a staggering 47.3 per cent of the perpetrators of such abuse are adult children. Often, even grandchildren are guilty. Almost 9 per cent of all abuses are by grandchildren. Even these disturbing statistics don't give the full picture because it is estimated that only one out of six cases of elder-

some of the problems of the senior citizens who are dumped by their children, and not given any monetary, physical or mental support. Even an elderly who is not 60 but is unemployed or sick can use the new law to compel children to provide support. Under the Act, a tribunal is to be set up in each district of the country to help senior citizens, including parents who are unable to maintain themselves. They can get the maintenance from one or more children.

Within 90 days of approaching the tribunal, either directly or through a concerned member of civil society, relief is to be provided. The maximum maintenance allowance which may be ordered by the tribunal and as prescribed by the state government shall not exceed Rs 10,000 a month. Abandoning senior citizens could lead to imprisonment for three months or fine up to Rs 5000 or both.

But what happens to the seniors in the labour class when they do not have the stamina to continue work. Their children are indigent and marginalised and would not really be able to look after them. Fortunately, the poor and those in rural areas still care for their old parents and grandparents.

However, it is feared that wherever there is migration there will be greater resistance to giving maintenance. This holds true even of Kerala, which has the highest incidence of suicides in the country. When women marry they expect husbands to settle down and be with them but they continue to go the Middle-East for work. Some even abandon their wives and this leads to depression and suicide.

Old age homes are also to be set up in every district, each housing at least 150. The budget for this in the Eleventh Plan is Rs 173 crore, but with the passing of the new law it is expected to increase substantially. Day Care Centres for old people and a mobile medical van are also proposed. The Centre's contribution to old age pension has been raised though it is still far too little and, even with the state's contribution, would not exceed Rs 500 per month. Only those below the poverty line are entitled to the pension.

ies, Kerala, just half of the 90 million are getting pension - 10 million under the Annapoorna scheme, 20 million the state level pension, 10 million from the organised sector and five million from the Welfare Fund Board. With such paltry sums being given as pension, Rajan argues for pension to all 90 million seniors. Providing Rs 200 a month is not much for the Centre, but it means a great deal for the elderly.

In Tamil Nadu, where pension is disbursed in the first week of every month, with Rs 200, an elderly can get 500 kg of rice and need not starve to death. Yes, starvation deaths among the elderly are being reported and adding another 45 million to the ranks of senior pensioners would not be such a financial burden on the exchequer.

However, it may take some time for the new law to come into effect. The responsibility of implementing the law is that of the states. No special monetary

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provision has been made for setting up the tribunals, so one of the existing offices will serve as the tribunal under a subdivisional officer. However, the rules under the Act have to be framed by the state governments before the Act is effective. The case is referred to the tribunal only after all efforts by the conciliation officer, the district social welfare officer and the SDO to resolve the dispute amicably have failed.

An important reason why various welfare measures and laws instituted by the government fail is the lack of commitment and failure to put in place the required infrastructure and personnel to implement them. In the health sector, for example, the ANM (auxiliary nurse midwife) was expected to handle immunisation, care of pregnant women as well as population stabilisa-

the government without being given the requisite transport facilities, etc.

The Maintenance and Welfare of Parents and Senior Citizens Act will be a difficult Act to implement. Steeped in traditional values, old parents would be reluctant to approach the tribunal to get maintenance. No law can compel you to do "good" or to be fair to old parents. It is either in you or it is not. In fact, the fear is that strident enforcement of laws can only deepen the fissures in society. If a grown up adult is publicly humiliated by a tribunal telling him or her that he or she is wayward and wanting and will have to pay up, there will be further rift and tension in the family. While money to keep body and soul together is important for old people, equally important is companionship, someone to talk to in the family and the peace of mind. Despite the reality of indifference of children to older people, it will not be easy to enforce this law.

The decision to have an old age home in every district is a laudable one, but the government should not run these homes. The responsibility should be given to NGOs with proven track record. Government functionaries do not have the sensitivity required to look after the old and infirm. An advisor to NALSA, the national organisation for legal aid, reports that on a surprise visit to an old age home in Murshidabad, West Bengal, with a judge, the home was found locked from outside. With great difficulty, the lock was opened and it was found that all senior citizens were locked inside. In fact, an audit of state-run old age homes should be done before embarking on setting up more homes. Many of them function without light, fan, water and basic sanitation.

Senior citizens are living longer. They are a tremendous resource, a store-house of knowledge and experience. The community should learn to tap this resource and give them place in society. In Delhi University, the senior-most citizen doing a course is 81 years and the youngest is just 19. The Institute of Life-Long Learning hopes to employ seniors to run crèches and in the process to get rejuvenated. What a better way of keeping

Silver lining

Ways and means with which senior citizens can make their hard-earned money grow and last a lifetime

USHA RAI

As longevity increases — people today live to 80 and 90 years, financial security becomes a major problem. It is more so for those with no government pensions to fall back on and no CGHS (Central government health scheme) facilities for medical help. Social security, which sees people through their old age in the UK and other western countries, does not exist in India. In fact the old-age pension and the widow's pension, which varies from Rs 150 to Rs 750 a month, are grossly inadequate.

As the joint family crumbles, the old values of caring for *dada/dadi* and *nana/nani* are disappearing. Many children are moving to the big cities for work and others are migrating to greener pastures abroad. Many just do not have the time or inclination to look after the elderly. Some young people even attempt to grab the property of their parents. So in addition to physical insecurity, financial insecurity looms large on their horizon.

Where families have stayed together and still care for each other, insecurities are less. Milon, 70, is a retired journalist and the eldest of three brothers and two sisters. Two of his siblings have retired — one from a bank and the other from a public sector company. A sister and brother are still in service. All of them, including the sisters who never mar-



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