

80% Indians Lack Emergency Buffers as Health Risks Intensify: ॐ-Nishchit Index 2.0 by Aditya Birla Sun Life Insurance

Key Data Points

- 81% expect pollution levels to worsen, increasing long-term health and financial risks
- Environmental & Climate ranks as the second-largest driver of national anxiety
- 82% worry about rising healthcare costs impacting financial stability
- 79% are unsure if their insurance covers serious illness
- 80% doubt they have enough savings in case of emergency like sudden critical illness
- 81% report a rise in mental health concerns, yet 80% hesitate to seek professional support

Research Overview: The ॐ-Nishchit Index 2.0 is based on 3,583 respondents across 20 towns and 21 qualitative interviews. It measures uncertainty across 11 parameters and 49 attitudinal statements, placing India's national uncertainty score at 79.

Mumbai, April 06th 2026: On the occasion of World Health Day, findings from Aditya Birla Sun Life Insurance's ॐ Nishchit Index 2.0 highlight a shift in how Indians view health, from an occasional medical concern to a continuous financial risk shaped by environmental change and everyday stress. Environmental and climate factors now rank as the **second largest driver** of national anxiety, contributing significantly to India's overall uncertainty score of 79.

Health risks are no longer seen as distant or unpredictable. With 81% expecting pollution levels to worsen and 82% worried about rising healthcare costs, there is growing recognition that climate conditions are directly influencing both physical wellbeing and household finances.

This concern varies across regions. In the North, respondents report illnesses linked to climate and disrupted routines, while the East reflects heightened anxiety driven by elderly care. The South highlights rising temperatures and diseases spread by vectors, while western metros such as Mumbai point to pollution and heat affecting productivity. These differences show that while climate risk is national, its financial impact is deeply local.

Illnesses linked to pollution, extreme heat and seasonal outbreaks are becoming more frequent, placing repeated financial strain on families. Qualitative insights further link pollution to concerns such as cancer, chronic respiratory issues, fatigue and recurring medical visits. Increasingly, households view heatwaves, floods and seasonal diseases as recurring disruptions rather than isolated events.

Environmental volatility is also reshaping what households consider an adequate emergency buffer. Nationwide, concerns around medical emergencies and rising healthcare costs remain high. In cities across the South and West, climate events such as heavy rains and heatwaves are directly linked to spikes in illnesses like dengue and malaria, turning environmental changes into immediate financial pressures.

Among financially active households, especially in Tier 1 and Tier 2 markets, climate risks are beginning to influence financial behaviour. Extreme weather events are increasingly seen as recurring financial shocks, particularly in Tier 2 and Tier 3 towns where uncertainty is higher and buffers are limited.

This shift is redefining financial security. While awareness is rising, preparedness remains low, with 79% unsure if their insurance covers serious illness and 80% doubtful about having

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sufficient savings to tackle emergencies like sudden critical illness. Alongside physical health, mental wellbeing is emerging as a critical yet under addressed factor. While 81% report rising mental health concerns, nearly 80% hesitate to seek professional support, leading to stress, lost productivity and income disruption.

World Health Day 2026 underscores a clear reality: health can no longer be planned in isolation. Individuals must review health cover, build financial buffers and recognise mental wellbeing as central to financial stability, while organisations must expand protection to address evolving risks linked to climate.

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