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# India's Ageing Society: The Landscape Today

March 2025

India at a Turning Point: Understanding The Landscape of Ageing

India stands at the cusp of a demographic shift that is both unprecedented and irreversible. Today celebrated for its *"young nation"* advantage, the country is now quietly but rapidly aging.

As of 2023, the elderly (aged 60 and above) constitute approximately *10%* of India's total population. By *2050*, this proportion will double to nearly *20%*, a staggering *347 million people*.
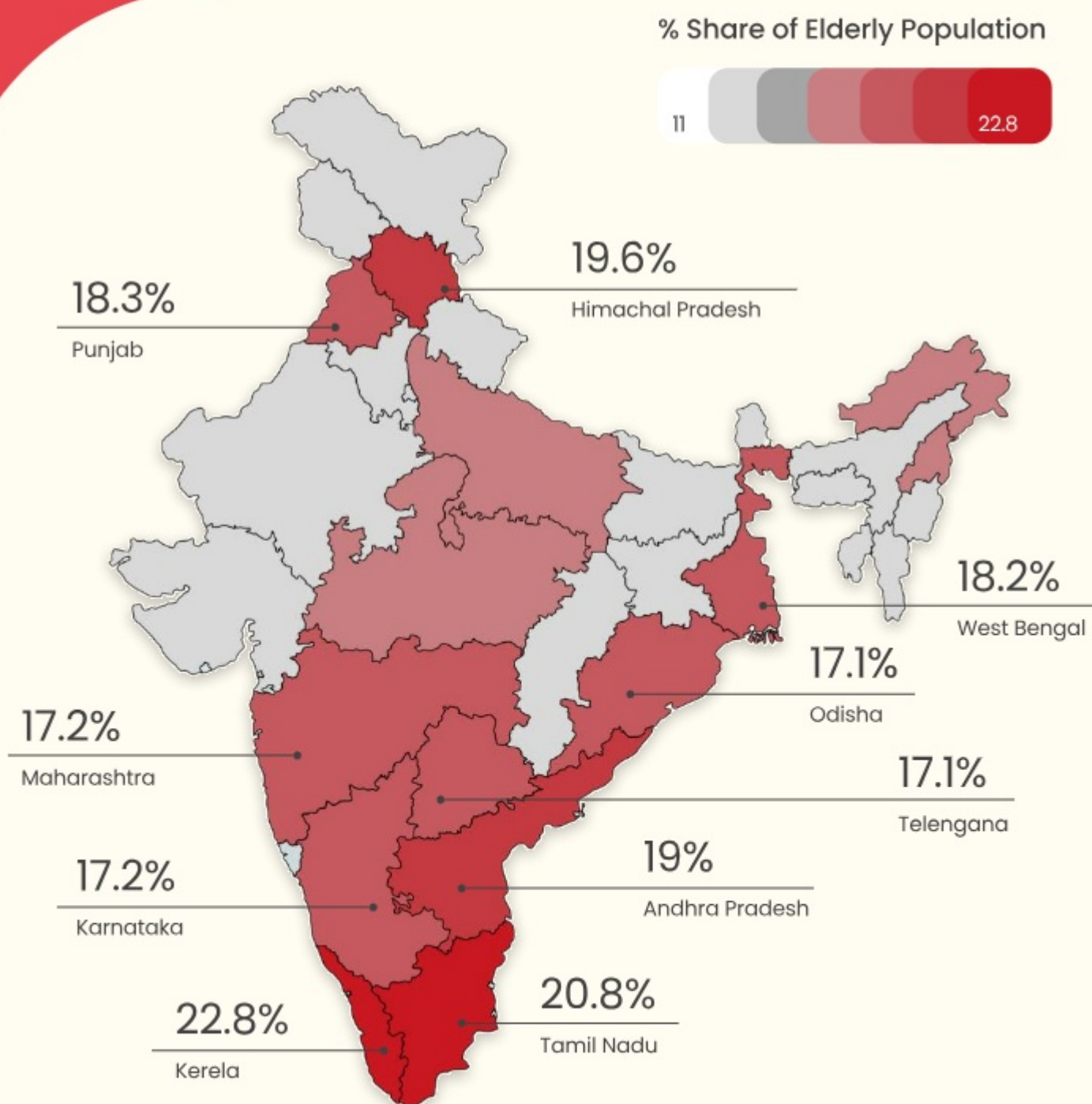
Share of elderly (60+) in population (%)

5.4%

10.7%

20.8%

36.1%

1950 1970 1990 2010 2023 2030 2050 2070 2100
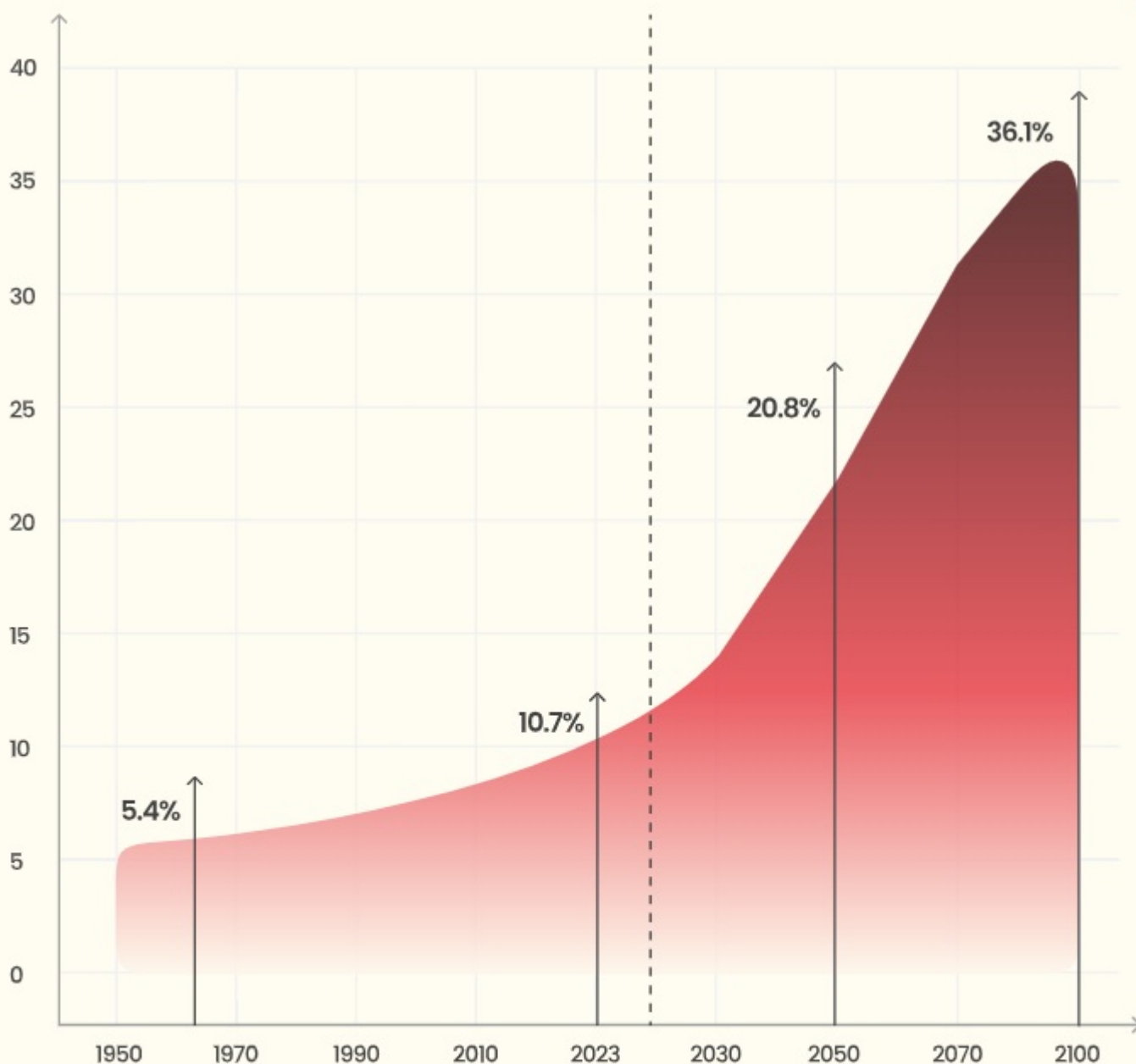
The trend is not uniform across states. Southern states such as Kerala, Tamil Nadu, and Andhra Pradesh are already witnessing elderly shares rivalling some of the world's oldest nations. States like West Bengal and Himachal Pradesh are close behind. Even traditionally younger states like Maharashtra and Karnataka are ageing faster than anticipated.

Behind these numbers lies a fundamental reality: India is growing old before it becomes rich.

Unlike Western countries that had decades of economic growth before facing an ageing society, India's transition is happening at lower levels of income, infrastructure readiness, and healthcare access. For millions of elderly Indians, this is not just a question of living longer. It is about surviving longer, often without dignity, health security, or financial independence.

% Share of Elderly Population

11 — 22.8

19.6%
Himachal Pradesh

18.3%
Punjab

18.2%
West Bengal

17.1%
Odisha

17.2%
Maharashtra

17.1%
Telengana

17.2%
Karnataka

19%
Andhra Pradesh

22.8%
Kerela

20.8%
Tamil Nadu

The Aftershocks of Aging: Economic and Social Impact

India's ageing society is sending ripples across its economy and social fabric, often in ways that remain invisible to the mainstream discourse.

Economic Impact: A Shrinking Workforce and Rising Costs

As the proportion of elderly rises, the share of India's working-age population *(15-59 years)* is beginning to decline. This has serious implications:

Reduced Productivity
A shrinking workforce is slowing economic output and GDP growth.

Rising Fiscal Pressure
Healthcare and pension costs are climbing, yet only **29%** of elderly Indians receive any pension.

Growing Healthcare Burden
48% of elderly suffer from hypertension, **43%** from diabetes, and **35%** from arthritis.

Strained Family Caregiving
Informal care by families is increasing financial and emotional stress on younger generations.

India Is Not Alone in Grappling With These Challenges

Japan
Nearly *30%* of the population is over *65*, economic stagnation has been partly attributed to a declining workforce and soaring social security costs.

Italy
A *"demographic winter"* with one of the lowest birth rates globally, leading to shrinking labor forces and fiscal stress.

China
Once the world's demographic powerhouse, is seeing an aging crunch that threatens future economic growth as its elderly population is projected to exceed *400 million* by *2040*.

Social Impact: The Human Cost of Neglect

We are setting the stage for a future where aging is synonymous with marginalization unless urgent, systemic action is taken.

Abuse and Abandonment

- **Women outlive men** by average **3-4 years**
- **Over 50 Mn widows,** are at high risk of abandonment
- Many have no stable income, no pensions or savings
- Higher rates of **osteoporosis, malnutrition, and mental health issues**
- **71% of elderly abuse victims** in India are women

Digital Vulnerability

- **59%** of elderly **lack access to devices**
- **Less than 20%** of elderly in India are digitally literate
- **Lack of knowledge about** online banking, mobile wallets, and digital transactions
- **Cyber scams** targeting the elderly have **risen by 50%**
- **Struggle with documentation -** Aadhaar linking, PAN verification etc.

Lack of Last Resort Caregivers

- Only **1,000 government-funded old age homes** for **140 million elderly**
- Lack of trained caregivers, proper healthcare facilities, and mental health support
- **Private care homes at Rs. 10k-50k per month** are often **unaffordable**
- Higher risk of psychological distress and depression

Minimal Geriatric & Palliative Care

- **Only 270 geriatricians for a 140-million-strong elderly population**
- Affordable specialized care for chronic diseases **(hypertension, diabetes, arthritis, dementia)** is scarce
- Only **1-2% of patients** needing palliative care receive it
- Lack of a structured home-care system for affordable geriatric healthcare

The Personas Behind the Crisis: Stories of India's Elderly

Persona 1
Elderly Widows in India

Age: **60 years+**	76 million elderly women in India
Marital Status: **Widow**	54% are widows (due to higher life expectancy among women)
Education: **Illiterate**	Over 50% are illiterate
Financial Strength: **Weak**	75% have no savings, 66% have no assets
Status: **Vulnerable**	43% have no income and are dependent on children, at high risk of abandonment

Persona 2
Elderly Population with Disabilities

Age: **60 years+**	149 million elderly in India
Education: **Illiterate**	55% of the elderly population are Illiterate
Access to Financial Assistance: **Limited**	78% do not receive any pension, 18% do not own any assets
Current Status: **Physical & Intellectual disability, dependant on a caregiver**	35% – 40% have either physical or intellectual disability

Persona 3
Migrants, now too old to work

Age: **60 years+**	73 million elderly men in India
Education: **Semi-Literate**	57% of elderly are semi literate
Access to Financial Assistance: **Limited**	43% have no income, with an additional 7% having income insufficient to meet basic needs
Health: **Have 1 or more chronic condition with no health insurance**	30% have at least one NCD, with a high prevalence of mobility disability
Current Status: **Out of Jobs with no access to pension**	51% are migrant population with 64% not engaged in the labour force

Aging India:
The Deepening Divide

The individual vulnerabilities of India's elderly are creating a *collective crisis*. The lack of income security, accessible healthcare, emotional support, and digital literacy have created layers of deprivation that disproportionately impact elderly women and the disabled.

Minimal access to palliative care, insufficient specialized geriatricians (only *270* for a population of *140 million elderly*), and unaffordable private care options will leave millions without dignity or comfort in their final years.

Digital exclusion further worsens access to banking, healthcare, and information, leaving many elderly persons trapped in a cycle of dependency and exploitation.

Without urgent, systemic interventions, the divide between the elderly who can *"age with dignity"* and those who cannot will only grow deeper and more entrenched.
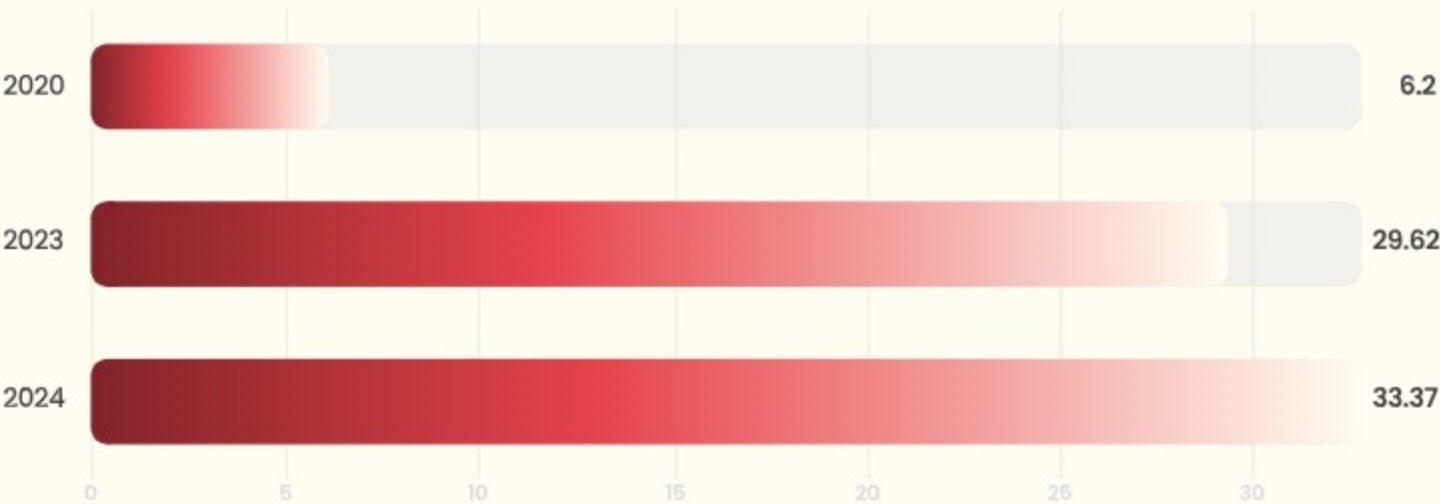
Who is Stepping Up: A Look at the Current Responses

Markets Are Innovating Only for the Top 1%

Commercial markets have recognized the potential for eldercare, but their innovations largely serve the top 1%. Senior living communities, private geriatric care services, and luxury healthcare products are emerging, but remain unaffordable for the vast majority.
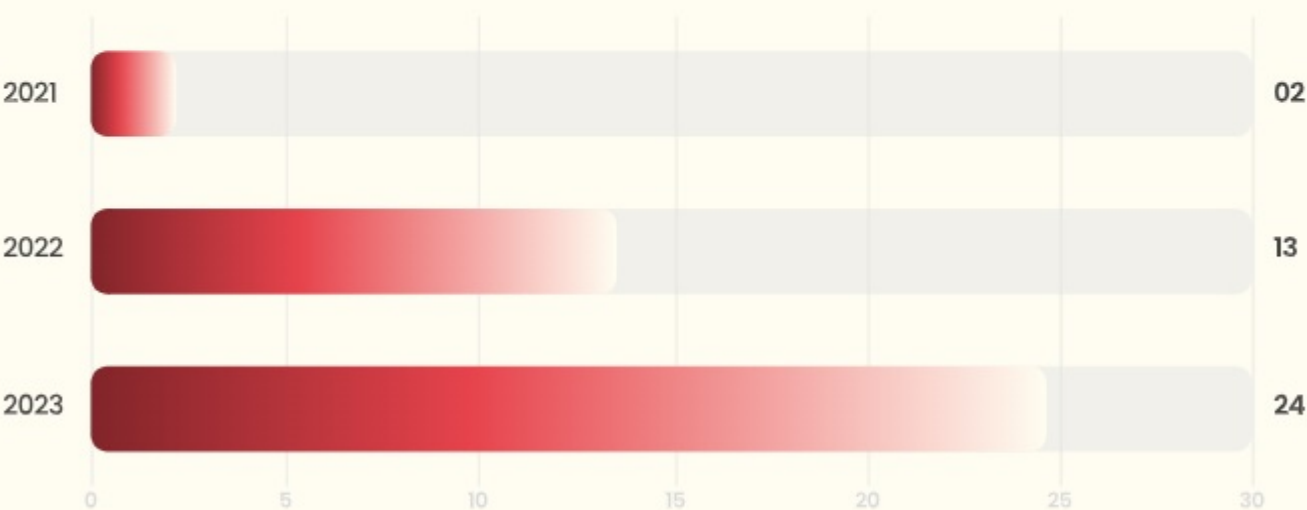
India Elder Care Service Market Size
(US$ B, FY 24-29)

Year	Value
2020	6.2
2023	29.62
2024	33.37

Funding for Indian Elder Care Companies: Limited But Growing
(US$ M, 2021-23)

Year	Value
2021	02
2022	13
2023	24

Source: Secondary Research, Praxis Analysis, niti.gov.in , grandviewresearch.com

Government Response: Insufficient

Several government schemes aim to support the elderly:

Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	Rashtriya Vayoshri Yojana (RVY)	Pradhan Mantri Jan Arogya Yojana (PMJAY)	Maintenance and Welfare of Parents and Senior Citizens Act, 2007	Integrated Programme for Senior Citizens (IPSrC)
Provides pensions of **₹200-₹500 per month** to elderly below the poverty line, covering **28 million**	Distributes free assistive devices, but benefits **reach only 37%**	Offers **₹5 lakh health insurance** per family annually, but only **25%** of the elderly are covered	Offers **legal recourse** for elderly abuse, but **60%** of cases go unreported	Supports old-age homes and daycare through NGOs, but there are only **1,000 homes** for **140 million** elderly, and **40%** report feeling isolated

Non-Profit Response: Committed but Constrained

Charitable organizations have long filled critical gaps in elder care, providing shelter, medical support, companionship, and emergency services. Notable players include:

Despite their commitment and reach, the non-profit sector faces:

Limited Infrastructure
Most centers are small and under-equipped

Funding Constraints
Dependent on donations, with limited access to sustained capital

Overwhelming Demand
As needs grow, many organizations struggle to scale

While these groups often work directly with underserved populations, their efforts are fragmented and under-recognized within national policy frameworks. The *absence* of a cohesive public-private-NGO collaboration continues to leave millions without support.

While well-intentioned, these initiatives are fragmented, underfunded, and may not address the interconnected needs of India's elderly.

Pathways Forward: Building a Cohesive Response

India's demographic shift toward an ageing society is not a distant future — it is already underway. With over *347 million Indians projected to be over 60 by 2050,* this is one of the largest and fastest-growing elderly populations in the world *(UNFPA, 2023).* Yet, existing systems — from healthcare and housing to legal aid and digital access — remain underprepared.

Addressing this challenge requires more than fragmented interventions. It demands an ecosystem approach that brings together the *state, market, and civil society,* backed by long-term funding, policy commitment, and social innovation.

Three Levers to Drive Systemic Change

Shifting the Narrative on Ageing

Despite its scale, aging remains underrepresented in public discourse and development agendas. There is a critical need to raise visibility, build urgency, and shift perceptions.

- Fund research reports, field studies, and publications on ageing
- Host convenings to share data, foster collaboration, and influence public narratives
- Strengthen government interface for policy advocacy and systemic reform

Innovation Where It's Needed Most

India must not only catch up, it must leap ahead. Innovation often prioritizes urban or premium markets. There is a need to fund bold, risk-tolerant ideas that solve for the underserved elderly.

- Launch micro-grant programs to support grassroots innovations
- Back early-stage products and services in healthcare, mobility, and financial inclusion
- Enable experimentation and failure in pursuit of scalable, low-cost solutions

78% of elderly Indians do not receive any pension support (MoSPI, 2021)
Only 2% of those requiring palliative care currently receive it (Lancet Commission, 2023)

Aligning Funding for Scalable Change

Most existing funding, whether philanthropic, CSR-led, or government-backed, remains fragmented. A more coordinated capital deployment approach is needed.

- Create pooled funds or ageing-focused portfolios with multi-donor participation
- Align CSR investments to support elderly healthcare, digital access, and community care
- Encourage co-funding models that enable NGOs and startups to scale proven models

The global longevity economy is projected to reach $27 trillion by 2026 (AARP & Oxford Economics, 2023). India's share remains negligible.

India has a narrow window to prepare for this demographic transformation. Without immediate investment, the country risks deepening inequalities — where ageing becomes a marker of marginalization.

But with coordinated, forward-thinking action, India has the opportunity to become a global leader in inclusive ageing — one that ensures every individual can age with **dignity, security, and purpose.**

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