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India's Ageing Society: The Landscape Today

March 2025

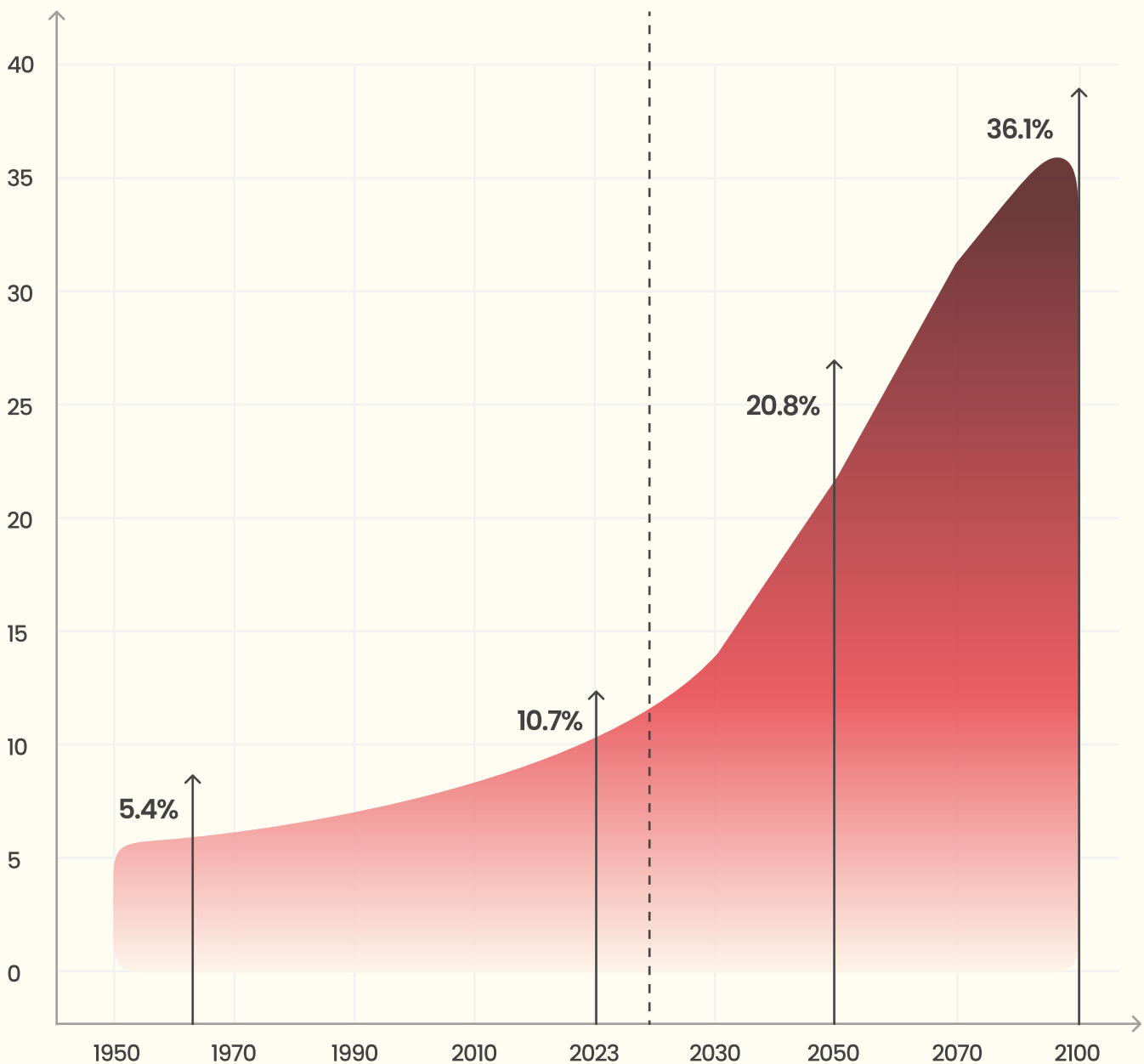


India at a Turning Point: Understanding The Landscape of Ageing

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.

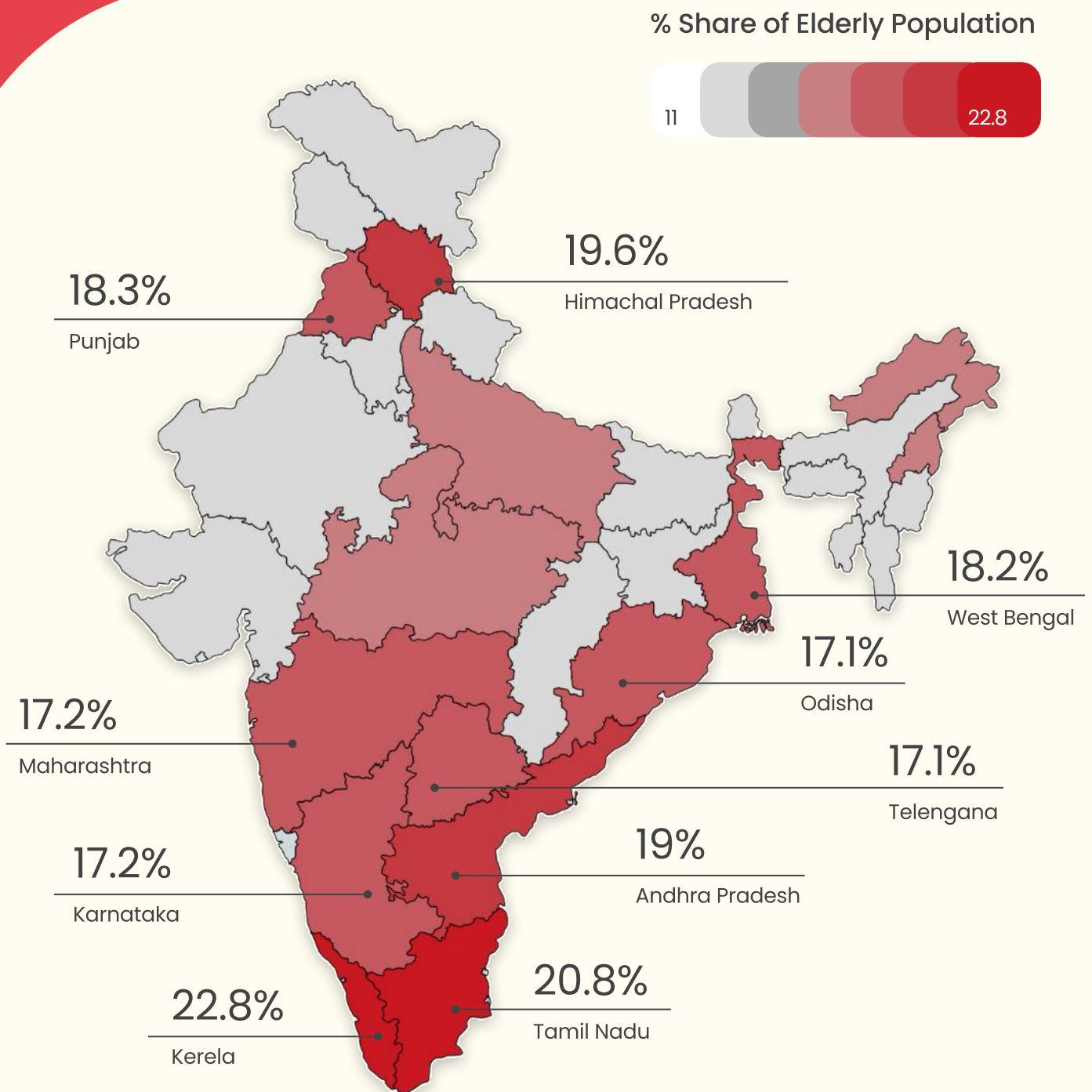
Share of elderly (60+) in population (%)



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.

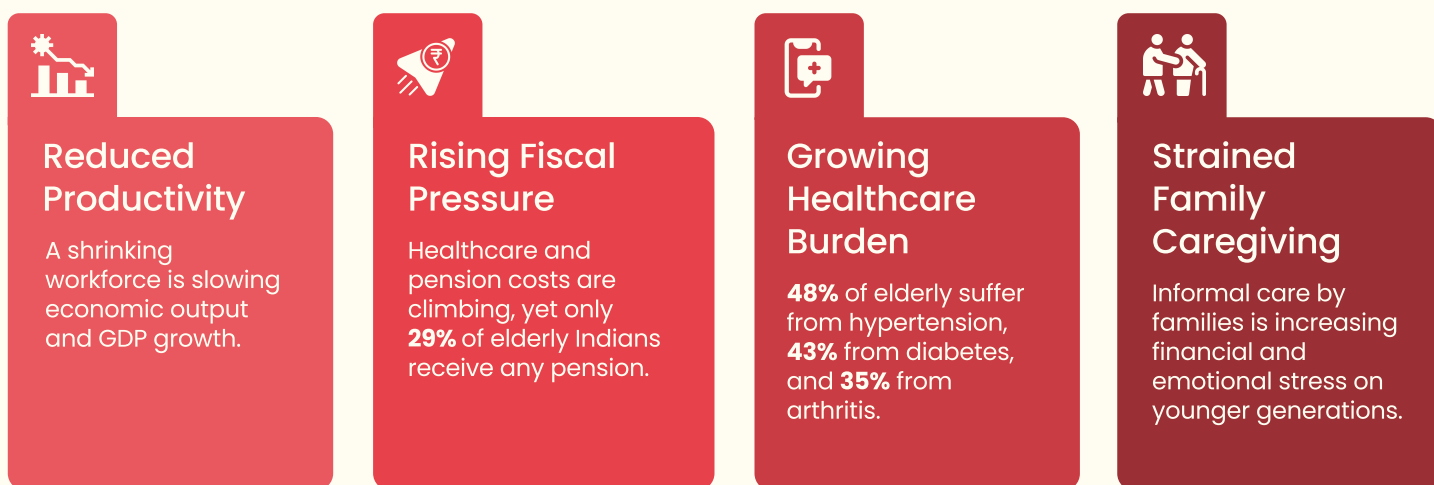


The Aftershocks of Aging: Economic and Social Impact

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:



India Is Not Alone in Grappling With These Challenges



Source: mospi.nic.in/sites/ElderlyinIndia_2021, worldbank.org, ec.europa.eu/demographic-change-europe-and-how-eu-responding-2023, www.un.org/en/desa/china-ageing-population

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.



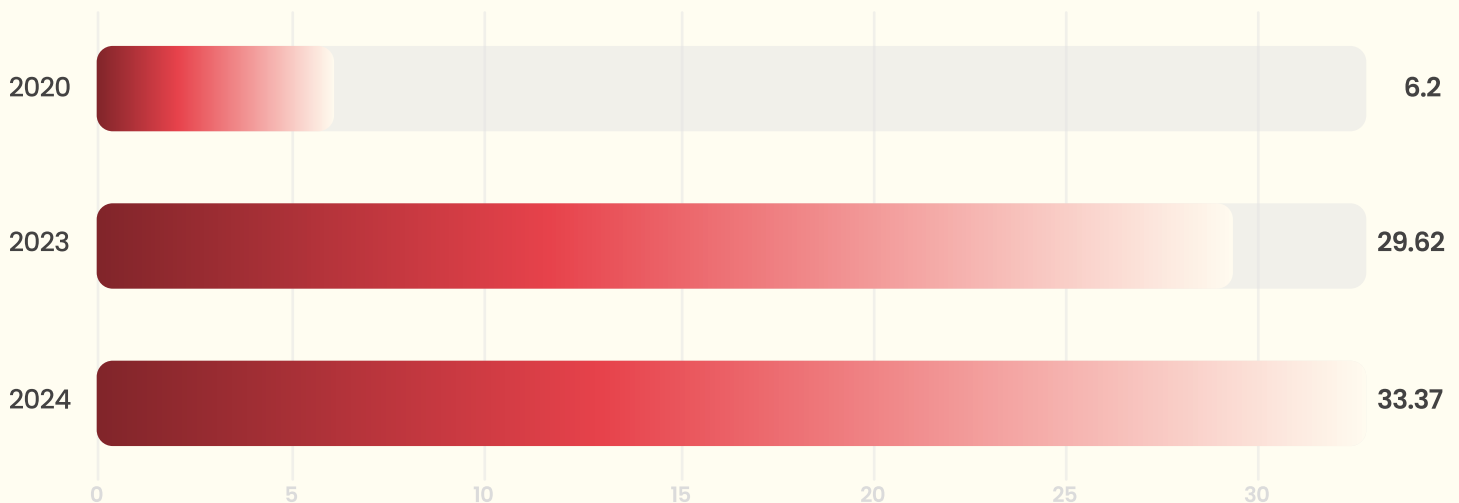
Who is Stepping Up: A Look at the Current Responses

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.

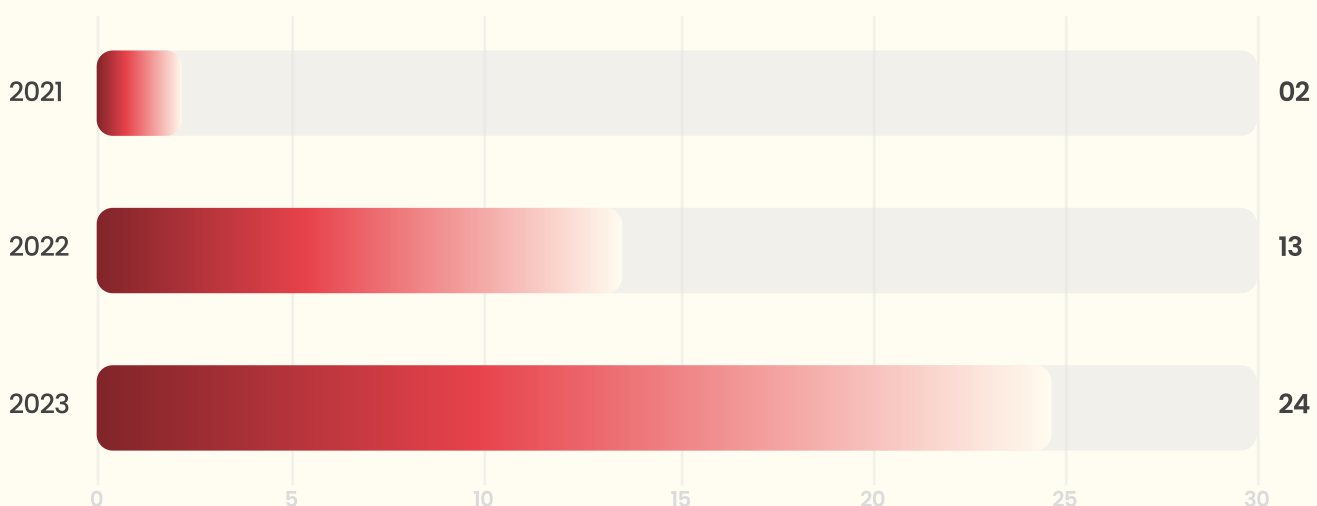
India Elder Care Service Market Size

(US\$ B, FY 24-29)



Funding for Indian Elder Care Companies: Limited But Growing

(US\$ M, 2021-23)



Government Response: Scattered and 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 (IPScC)
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
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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.

The Time to Act is Now

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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