



## Challenges Related to Aging Population

**For Prelims:** [Supreme Court](#), [Article 21](#), [Fertility](#), [Life Expectancy](#), [South Asian Association for Regional Cooperation \(SAARC\)](#), [Age Pyramid](#), [National Policy on Older Persons \(NPOP\)](#), [Madrid International Plan of Action on Ageing \(2002\)](#), [UN Decade of Healthy Ageing \(2021-2030\)](#), [SDG-3](#), [Pension](#), [Demographic Transition](#), [Telemedicine](#), [PM-JAY](#).

**For Mains:** Status of aging population in India, Challenges associated with aging population and way forward.

[Source: TH](#)

### Why in News?

The [Supreme Court](#) of India refused to entertain a **writ petition** that sought the establishment of a dedicated Ministry for senior citizens.

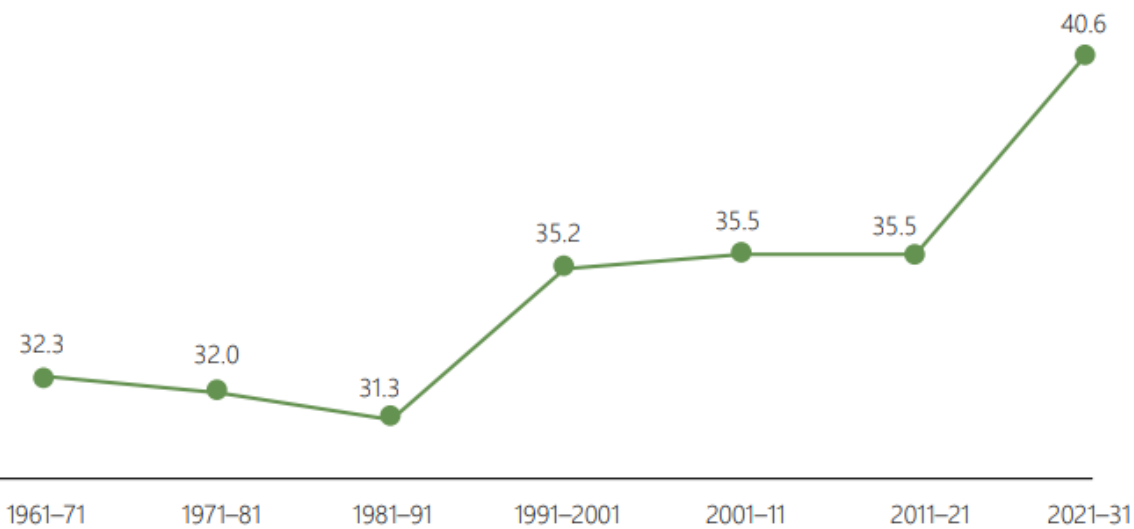
- The writ petition referred to [senior citizens \(population ageing\)](#) as a **vulnerable class** that deserves special attention under [Article 21](#) of the Constitution, which ensures the [right to a dignified life](#).

**Note:** According to the **Maintenance and Welfare of Parents and Senior Citizens Act, 2007**, a senior citizen means any person who has **attained the age of 60 years or above**.

### What is the Status of Senior Citizens in India?

- **Current Trends:** India's elderly population (60+) is projected to **grow from 10.5% in 2022 to 20.8% by 2050** and exceed 36% by 2100.
  - By 2046, India's elderly population will **outnumber children (0-14)**, and the working-age population (15-59) will decline by 2050.
- **Pace of Ageing:** Between 2010 and 2020, India's elderly population **doubled** at a rate of **15 years** while **South and East Asia took 16 years** to double their elderly population.
  - The **decadal growth rate** of the elderly population increased from **31% (1981-1991) to 41% (2021-2031)**, indicating accelerated aging.

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- **Ageing Index:** States in southern India with a **higher elderly share** have a **higher ageing index**, reflecting **declining fertility** and more older persons than children.
  - The ageing index that measures the number of **elderly persons (60+ years) per 100 children (below 15 years) was 39** in India in 2021.
- **Old-Age Dependency Ratio:** In 2021, India had **16 elderly per 100 working-age persons**, with **southern India at 20**, western India at 17, and Union Territories and northeastern India at around 13.
  - The **old-age dependency ratio** represents the number of **elderly persons (60+ years) per 100 working-age persons (15-59 years)**.
- **Life Expectancy at 60 Years:** In India, the **average life expectancy at 60 years is 18.3 years**, with **females living longer** than males (19 years for females, 17.5 years for males).
- **State Variations:** Southern states and northern states like **Himachal Pradesh and Punjab** had a higher elderly population than the national average in 2021 (**10.5%**).
  - States with **higher fertility rates**, like Bihar and Uttar Pradesh, will see an increase in the elderly population by 2036.



- **Regional Comparisons:** By 2050, **South Asian Association for Regional Cooperation (SAARC)** countries will have an elderly population average of **19.8%**.

- In SAARC, **Maldives (34.1%) and Sri Lanka (27%)** will have higher elderly proportions, while India's share will remain **around 20%**, though the numbers will be significant (**around 34.7 crore**).

## What are the Challenges with the Aging Population?

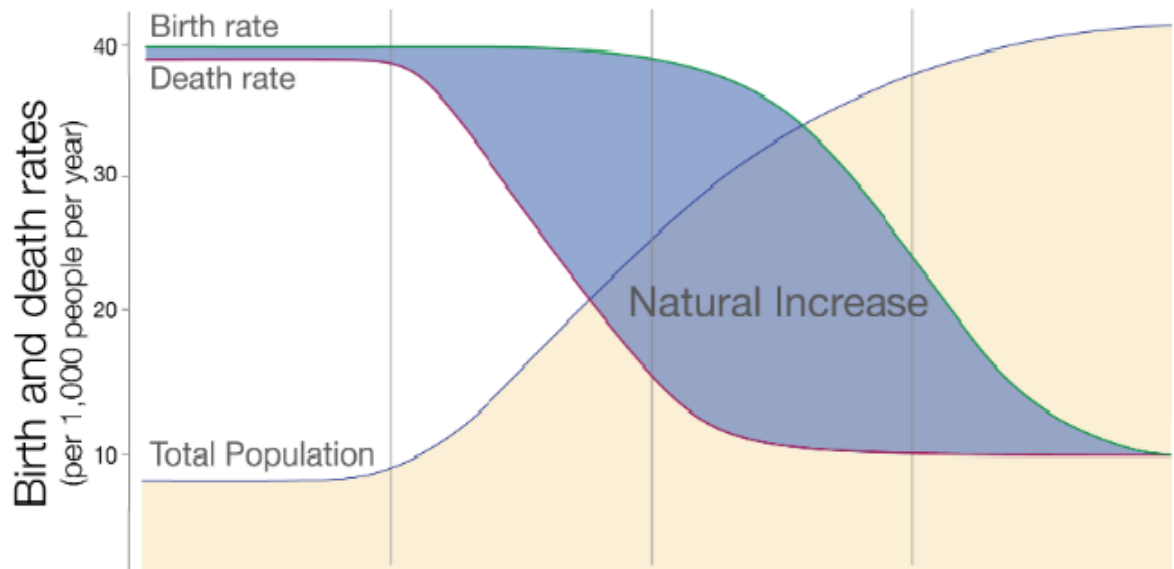
- **Feminization of Aging:** Women live longer than men, leading to **more elderly women, especially widows**, who **live alone** and rely on family support, making them **more vulnerable**.
- **Ruralization of Ageing:** According to the [Census of India 2011](#), around **71% of the elderly population** lives in rural areas.
  - **Limited access to healthcare, income insecurity, and social isolation** are exacerbated by the remoteness of rural areas.
- **Aging of the Aged:** The aging of the aged means a **growing share of the elderly will be 75+**, placing **additional pressure** on healthcare, caregiving, and social welfare systems.
  - An **underdeveloped silver economy** further exacerbates the **mismatch between the demand and supply of services**.
    - The **silver economy** involves **market opportunities** for the **aging population (60+)**, focusing on **goods, services, and innovations** to enhance their **quality of life, health, and financial well-being**.
- **Economic Dependency:** Only **11% of elderly men receive work pensions**, while **16.3% get social pensions**. For elderly women, **27.4%** receive only **social pensions**, and just **1.7% get work pensions**.
  - Around **one-fifth** of the elderly have **no income**, resulting in **financial insecurity**.
- **Lack of Geriatric Care Facilities:** **30% of elderly women and 28% of elderly men** suffer from at least one **chronic morbid condition**, such as **hypertension, diabetes, arthritis** etc impairing their ability to perform **daily activities** .
  - Aging worsens health conditions, **raising healthcare costs** and increasing reliance on family or **informal support** for caregiving and medical care.
- **Employability Challenges:** Senior citizens face a range of **employability challenges** like **age discrimination** (presumed less tech-savvy, or energetic), **outdated skills, rigid work hours, lower wages etc.**
- **Social and Family Abuse:** Seniors may face **verbal abuse, isolation, and physical harm** from **family members or caregivers**, often going unreported due to fear or limited mobility.

## What is Demographic Transition?

- **About:** [Demographic transition](#) is a model that explains **changes in birth and death rates**, along with **shifts in the age structure** of the population, as societies **progress economically and technologically**.
  - **Stages:** It typically involves **several stages**:
  - **Stage 1: High birth and death rates** result in a stable population.
  - **Stage 2: Death rates decline** due to improvements in healthcare, sanitation, and food production, while **birth rates remain high**. This leads to rapid population growth.
  - **Stage 3: Birth rates begin to fall**, slowing population growth. Factors include urbanization, lower child mortality, access to contraception, and societal shifts favoring smaller families.
  - **Stage 4: Both birth and death rates are low**, leading to a stable or **aging population**. This stage reflects higher living standards, advanced technology, and societal development.

# stages of the demographic transition

The demographic transition is a model that describes why rapid population growth is a temporary phenomenon



	Stage 1	Stage 2	Stage 3	Stage 4
Birth rate	High	High	Falling	Low
Death rate	High	Falls rapidly	Falls more slowly	Low
Natural increase	Stable or slow increase	Rapid increase	Increase slows down	Falling and then stable
Population Pyramid				
	Men Women	Men Women	Men Women	Men Women

## What are the Major Elderly Care Schemes in India?

- [Atal Vayo Abhyudaya Yojana](#)
- [Rashtriya Vayoshri Yojana \(RVY\)](#)
- [National Social Assistance Programme \(NSAP\)](#)
- [National Programme for the Health Care of Elderly \(NPHCE\)](#)
- [Atal Pension Yojana \(APY\)](#)

**Notes: India's Commitments:** India formulated the [National Policy on Older Persons \(NPOP\)](#) in 1999 and is a signatory to the [Madrid International Plan of Action on Ageing \(2002\)](#).

- The [UN Decade of Healthy Ageing \(2021-2030\)](#) aligns with [SDG-3](#) on Good Health and Well-Being.

## Way Forward

- **Elderly Self-Help Groups:** Establish [self-help groups](#) for the elderly to promote **community engagement, resource sharing**, and socio-economic well-being.
  - E.g., **Vietnam** is promoting **healthy aging** through the country's **National Action Programme for the Elderly**.
- **Multigenerational Living:** Policies promoting **multigenerational households (grandparents, parents, and children living together)** for the elderly should be prioritized to offer emotional support, family connection, and autonomy.
  - Promote **in-home aging** by supporting elderly individuals with short-term care facilities, like **daycare centers, providing meals, health monitoring, and companionship**.
  - Building **multigenerational bridges** can enrich society by fostering the **exchange of knowledge, skills, and experiences** to rapidly equip the younger generation.
- **Digital Inclusion:** Offer training programs for elderly workers to develop skills like [digital literacy](#) and technology proficiency, enabling them to engage in the [digital economy, e-commerce, and online healthcare](#).
- **Strengthening Healthcare Infrastructure:** Provide quality, **affordable healthcare** for the elderly by increasing **geriatric care**, and creating elder-friendly facilities.
  - Expand [telemedicine](#) for remote consultations.
- **Expand Pension Schemes:** Ensure the expansion and **universal coverage** of pension schemes to include all elderly individuals. E.g., [PM-JAY](#) now covers all senior citizens aged 70 or above.
- **Policy Reforms:** There is a need to include **care work in economic activities**, create a **separate workforce category for the elderly** (to harness Silver Dividend), and escalate these efforts.
  - Adopt Japanese models like providing **robots for companionship, assistive devices for mobility**, and **smart healthcare devices** to help elderly people maintain independence.

### **Drishti Mains Question:**

Discuss the socio-economic challenges posed by India's rapidly aging population. What steps should be taken to address these challenges?

## UPSC Civil Services Examination, Previous Year Questions (PYQs)

### **Prelims**

**Q. Consider the following specific stages of demographic transition associated with economic development:(2012)**

1. Low birthrate with low death rate
2. High birthrate with high death rate
3. High birthrate with low death rate

**Select the correct order of the above stages using the codes given below:**

- (a) 1, 2, 3
- (b) 2, 1, 3
- (c) 2, 3, 1
- (d) 3, 2, 1

**Ans: (c)**

**Q. Consider the following statements with reference to Indira Gandhi National Old Age Pension Scheme (IGNOAPS): (2008)**

1. All persons of 60 years or above belonging to the households below poverty line in rural areas are eligible.
2. The Central Assistance under this Scheme is at the rate of `300 per month per beneficiary. Under the Scheme, States have been urged to give matching amounts.

**Which of the statements given above is/are correct?**

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Ans: (d)**

**Mains**

**Q.** Discuss the main objectives of Population Education and point out the measures to achieve them in India in detail. (2021)

**Q.** Performance of welfare schemes that are implemented for vulnerable sections is not so effective due to the absence of their awareness and active involvement at all stages of the policy process. Discuss. (2019)

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