India's Ageing Population: Changing Family Dynamics and their Socio-Economic Implications

Dr. Sangeeta Dubey
Associate Professor & Head, Department of Economics
Sophia College for Women (Empowered Autonomous), Mumbai, Maharashtra
DOI: *https://doi.org/10.64938/RIJ.v12i4.26.May008*

Abstract

Population ageing has become one of the most significant demographic trends of the twenty-first century. While most developed economies were already facing the challenges of an ageing population, it is no longer so. Today even developing countries such as India are experiencing a rapid increase in the proportion of the elderly population. Improvements in life expectancy and a sustained decline in fertility have contributed to a gradual shift in India's age structure. According to recent demographic estimates, the share of persons aged 60 years and above is steadily rising and is projected to increase further in the coming decades. Parallel to this demographic transformation, Indian society has witnessed substantial changes in family structures. Traditionally, the joint family systemprovided economic security and social care to older members, this is increasingly being replaced by nuclear and smaller household arrangements. Urbanisation, labour mobility, and migration have further altered patterns of intergenerational co-residence and support. These changes have important socio-economic implications for the elderly, particularly in terms of economic dependency, health security, and social inclusion. Against this backdrop, the present study analysis the emerging challenges and socio-economic implications of the changing family structures on the elderly population.

Keywords: Ageing, Emotional, Family Structures, Financial, Insecurities, Migration, Urbanisation

Crossref
Open Access

Manuscript ID:
RIJ-2026-May-04-008

Subject: Economics

Article History:
Received : 13.05.2026
Accepted : 21.05.2026
Published : 30.05.2026

Recommended Citation:
Dubey, Sangeeta. "India's Ageing Population: Changing Family Dynamics and Their Socio-Economic Implications." *Roots International Journal of Multidisciplinary Researches*, vol. 12, no. 4, 2026, pp. 28–35.

Introduction

The world is undergoing a significant demographic transformation in the twenty-first century[1]. These transformations are diverse, yet the trend in population change is converging towards primarily the growth of population ageing. Ageing is no longer a developed, industrialised country problem. Post 2000, developing nations such as India which enjoys a demographic dividend, is simultaneously witnessing a steady rise in the proportion of elderly persons. This transition although is gradual, will have significant long-term impact. Today India ranks first and is the most populated nation globally. The demographic transformation in India indicates a sustained decline in total fertility rates with regional variations. Advancemnent in medical technology and improvements in life expectancy rate have chiefly been responsible for growing population in India, and also the move towards an ageing society.

According to the National Commission on Population (2020) and recent SRS[2] data (2023) on demographic estimates in India (2025), the proportion of individuals aged 60 years and above is 9.7 percent, and is steadily increasing projected to rise significantly around 14.9 percent by 2036 (GOI, PIB). The improvement in GDP and standard of living along with better medical facilities, awareness, control and management of diseases has resulted in increasing longevity. Rising longevity is a positive development indicator[3] however; an ageing populationis giving rise to new socio-economic challenges in countries like India. Ageing is simultaneously accompanied with drastic social transformation of the Indian economy. In India, the prevailing traditional social systems believed in family-based support system managing the elderly of the family as their moral responsibility. Formal arrangements and social security systems were rare and are limited. Recent decades have been witnessing the disintegration and erosion of the strong traditional jointfamily structure. Several social, spatial and economic factors like growing urbanisation, migration, women's participation in workforce and many others have been responsible for disintegration of the joint family system. The joint family system, which historically functioned as a mechanism of economic security and emotional support for the elderly, is increasingly being replaced by nuclear and smaller[4] household units. These structural changes have important implications for the well-being of older persons and are giving rise to newer challenges in the society.

It is against this background, that the present paper examines the dynamics of the changing family structures in India and its consequences on the elderly. The paper also analyses the overall socio-economic implications of a rising ageing population.

Literature Review

The literature on ageing discusses the impact of ageing population on the economy. Many studies emphasize the need for social security

1 *International Institute for Population Sciences & United Nations Population Fund. (2023). 'India ageing report 2023'*

2 *Sample registration system, by Ministry of Health and Family Welfare 2023, projections.*

3 *One of the Human development indicators measured &stated in the annual human development report for 185 countries.*

4 *Smaller here implies within nuclear family when children stay away from parents.*

system to be expanded as aging increases in the economy. Few of the studies are mentioned.

Subaiyya and Bansod in their paper emphasize that, the shift to an older age structure has important implications for the country as well as for elders and their families as the need for socio-economic support increases for older population.

According to UNFPA and HelpAge (2012), study, the experience from various countries clearly indicates that ageing of the population is not merely a quantitative demographic issue but one that warrants understanding of the larger societal changes with implications for everyone's life (UNFPA and HelpAge International). The most often discussed subject about elderly has been ensuring financial security through proper social security system (World Bank, 2001; Rajan, Perera, and Begum, 2005; Lee and Mason, 2011). The old age dependency ratio has a significant negative impact on the GDP growth of any country (IMF, 2004; Kim, 2016).

According to the UNFPA report on ageing (2023) with reference to India, states that by 2050 the share of older persons will double to 20.8 percent, with the absolute number at 347 million. This unprecedented rise in the ageing population will have significant implications for health, economy and society in India. Preparing for the anticipated increase in the number of older persons and having the right policies and programmes for the well-being of the current and future older generations should be one of the immediate priorities of the government and other relevant stakeholders. The report further states that sharp growth in the elderly population is observed from 2010 onwards along with a decline in the age group of below 15 years, indicating rapidity of ageing in India.

Population ageing presents a challenge for the demographic, health and socioeconomic setup of a nation.

Methodology

This study adopts a descriptive method structured around aconceptual framework based entirely on authentic secondary sources available. It analyses the impact of dynamic family structure on aging population in India. Secondary data has been taken from various sources - government of India publications, reports of international organisations like UNFPA and IIPS[5], and research journals.

Discussion and Analysis

A. Concept of Population Aging

According to the UN, "Population aging is the process by which older individuals (generally aged 60 and above) become a proportionally larger share of the total population" It is commonly measured using indicators such as the old-age dependency ratio, ageing index, median age, and life expectancy at birth. The old-age dependency ratio indicates the number of elderly persons relative to the working-age population and hence measures the potential economic pressure on productive age groups.Population ageing has two dimensions: individuals are living longer, and the share of older persons in the total population is increasing, with women constituting the majority of the 'oldest old'.

B. Status of Aging Population in India

According to the Demographic Transition theory[6], ageing is a result of declining fertility and mortality rates. As birth rates decline and

5 *International Institute of Population Sciences.*

6 *Thompson (1929) and Notestein (1945) gave this theory which explains 4 stages of demographic change in the economy.*

survival rates improve, the age structure shifts upward, increasing the share of elderly population. In India, fertility rates have declined significantly over recent decades, while life expectancy has improved, contributing to gradual rise in population ageing.

To assess the population of older people in India and make future projections, a “Population Projection Report" for India and States was made in July 2020 by the Technical Group on Population Projections (TGPP). As per the report, India’s elderly population will reach 230 million by 2036, representing a profound societal transformation with extensive implications. The report also stated that our country exhibits significant regional disparities in population aging and this demographic shift is not uniform across the country.

Another landmark study in India is anational survey conducted to assess the status of ageing population in Indiatitled ‘Longitudinal Ageing Study of India (LASI, 2021). The report reveals that 12% of India’s population comprises elderly individuals, a proportion projected to rise to 319 million by 2050, growing at an annual rate of approximately 3%. The sex ratio among the elderly stands at 1,065 females per 1,000 males, with women accounting for 58% of the elderly population, out of which 54% are widows.Furthermore, the overall dependency ratio is 62 dependents per 100 working-age individuals, highlighting the increasing socio-economic implications of population ageing in India. Thus, the trends on ageing reveals that India is witnessing a gradual rise in population ageing, characterised by regional variation and feminisation of ageing process. The rising old-age dependency ratio indicates growing pressure on the working-age population. The demographic dividend existing in India currently is gradually narrowing as the population ages. Therefore, understanding the socio-economic dimensions of ageing is increasingly important for future economic policies.

C. Factors Responsible for Growth of Population Ageing in India

Population ageing in India is gradually rising and will continue to do so in future. Several factors are responsible for this phenomenon and these can be highlighted as follows:

- Falling fertility rates (replacement level of 2.0 percent[7]) and increasing life expectancy.
- Rising longevity as a result of access to modern medical technology and effective management of lifestyle diseases.
- Rise in general standard of living.
- Awareness about healthy and nutritious life style.

These factors together are responsible for rising elderly population in India.

D. Changing Family Structure in India

The traditional Indian family structure was characterised by joint or extended households where several generations lived together. The joint family was generally conceived as important from both cultural and economic angle. Families lived together and shared economic, social, and family responsibilities. Social customs and tradition such as festivals and wedding, were commonly shared economic responsibility. In this family arrangement, the elderly members were integrated within the household, looked after with love and care and were provided economic and emotional security. The elderly enjoyed respect, authority and status within the family irrespective of their economic contribution or share. It was considered the moral responsibility of the household to look after the elderly.

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[7] *NFHS-5 data, 2021.*

The structural transformation of the Indian economy brought economic and social changes. Economic growth translated in changes in the traditional family structure. There was a gradual disintegration and decline of the joint family system. The concept of nuclear family started emerging and being preferred. Nuclear family comprised of single household namely- husband, wife with their children. This new transformation was an outcome of several factors which can be described as follows:

1. Urbanisation- Growing urbanisation led to increasing spatial mobility, with young population migrating to cities for varied reasons. Youngsters migrated to cities seeking employment opportunities or for education. Urban areas like Mumbai face severe housing constraints and extremely high cost of living. High rentals, forces people to live in smaller tenements. This led to growing incidence of nuclear households in urban settings. Often it is seen that cramped urban spaces are disliked by people from smaller towns and rural areas and so often, the elderly prefer to live in their native places. Thus, urbanisation has been an important factor contributing to growth of nuclear families.
2. Rising Women'sLabour Force Participation Rate– Rising female literacy and growing employment opportunities has increased the rate of women's participation in labour force. As women engage in labour market, time constraint often makes it impossible for her to manage big joint families, leading to its disintegration. Many a times the family members may not approve of the women working and this can lead to conflicts and disturbances amongst the family members. So, a nuclear family is the best way of avoiding the conflicting scenarios and continue working.
3. Western Influence- In this digital age, western family structures have been a major attraction for the youngsters. Nuclear family and living independently single has become popular notions. So not only joint families but even nuclear families have disintegrated. Youngsters find it empowering to live alone away from their parents. The idea of 'individualism' and 'independence' is often associated with the concept of living alone. Living with one's parents and grandparents is often considered as detrimental to forming one's identity and becoming independent.
4. Migration - Post 1990's the software revolution dominating Indian economy, led to rampant internal and international migration, further influencing family arrangements. Youngsters moved away from their native places, leaving the elderly behind.
5. Changing Social Attitudes- Social attitudes and ideas of people are changing in India. Nuclear families are gaining popularity and considered as empowering. Many a times the elderly may value their personal peace and space and so may decide to live alone.

Indian society is transforming and ideas of individualism, freedom, space and non-interference in others life is gaining popularity. Also, with rising international migration of youngsters, the elderly population living alone is increasing. Further, working couples often find it challenging to look after the elderly.Thus, the changing family structure is a consequence of social, economic and structural changes occurring in the Indian economy.

The changing family structure has significant implications on the elderly, particularly those who suffer from chronic illness or mobility limitations. The socio-economic and emotional implications are discussed in the foregoing section.

E. Impact of the Family Dynamics on the Elderly Population

The implications of the changing family structure on elderly can be analysed as follows:

i. Economic Dependency

In a joint family system, the elderly were dependent on family members and were a mutual responsibility of everyone. With changing family structure, it is no longer so. The elderly maybe provided financial support but at times it may be at the cost of one's dignity. Often, we hear cases of children fighting over sharing the financial burden of the elderly. Parents tend to spend all their savings and economic assets in building the future of their children and so in old age they are often left with very little to zero funds for themselves. If the parents are employed in informal sector, there may be no pension coverage. In absence of any savings and investment, paucity of funds is a major problem. Thus, financial dependence contributes to economic insecurity in old age. Many elderly are forced to engage in economic activities, both in urban and rural areas for financial support. Elderly persons may rely on remittances of children and this can sometimes be uncertain or humiliating.

ii. Health Expenses and Accessibility Challenges

Ageing is associated with illnesses like arthritis, osteoporosis, blood pressure etc. which cannot be avoided. Medicines and nutritional supplements are often required for health management. Economic vulnerability may become extremely challenging if the old person suffers from serious chronic illness requiring large recurring medical expenses or procedures (dialysis, cardiac issues). Higher and rising medical and diagnostic expenses increases financial burden particularly in the absence of access to affordable quality healthcare. The problem becomes much severe for the elderly living alone or without immediate family support. Even if funds are available with them, they may find it difficult to access medical care, more so in rural areas. Further, in any event of emergency situation reaching for help may not be easy. Besides the rural-urban divide, there are regional disparities in availability of health services particularly geriatric care in India.

iii. Care Challenges

Changing family dynamics has also affected caregiving arrangements. Traditionally, the daughters-in-law often assumed caregiving roles within the joint families. With rise in nuclear families and women's increased workforce participation, availability of informal caregivers within the family has declined. Most of the elderly are dependent on the services of formal caregivers. There could be situations when despite having caregivers the old may find it difficult to manage daily household chores and this can cause anxiety. Also getting responsible and loving caregivers is difficult in our country.

iv. Emotional insecurities

Emotional insecurity is the most common issue faced by the elderly. Irrespective of whether they live alone or with their children, feelings of isolation, neglect, burden and sadness are commonly felt. Even if the family is connected, the personal meetings are occasional. Debilitating mental health condition may also result in anxiety and fear.

v. Social Disconnect

Ageing makes physical movement difficult and so a disconnect develops between the elderly and others in the society. India lacks public spaces, washroom facilities and transport modes which are elder-friendly and this deters them from travelling and connecting socially. Reduced participation in community life can also affect psychological well-being.

vi. Gender Vulnerability

Feminisation of ageing is common as women enjoy a biological edge over men, and tend to live longer than males. But this poses several difficulties for them. Particularly in India, women have limited asset ownership and property rights, the problem is compounded in rural areas where women are less literate and so unaware of their rights[8]. Elderly women are mostly financially dependent on their children. Widowhood further increases emotional and economic vulnerabilities. Older women are more prone to violence and neglect as compared to their male counterpart. Thus, ageing in Indiahas a gender dimension.

vii. Fiscal Burden

As Ageing population rises, a welfarist government will have to develop policies and systems to cater to their needs. Ageing population may not be able to contribute to the tax revenue but will be a large part of tax expenditure. Quantum of pension and other social security provisions[9] will have to be increased. Although the overall percentage of elderly (less than 10%) is less yet for a developing populated country like India, this is a huge number and burden on ex-chequer.

The implications of breakdown of joint family system and new family structures emerging, has far reaching effects on the elderly. The elderly who were a family responsibility, now become a social responsibility of the community at large. As migration of youngsters rise, vulnerability of the elderly will also rise. The demand for quality care givers will increase in future and like other western industrialised countries, ageing population may become a national policy priority.

Conclusion

The challenges of ageing inIndia are never spoken about openly, because we believe that it is a personal family matter. True, but times are changing and with the socio-cultural transformation of the Indian society, managing the elderly is a complicated matter. Lest we forget that with increasing life expectancy, in many households there maybe two sets of senior citizens- parents and grandparents looking after each other. In such situations it is not just difficult but at times can set in mental fatigue along with physical tiredness for the care giver. The care giver themselves maybe in need of care. In India, even today the accompanying family members are expected to be capable of providing care to the elderly irrespective of their health or medical condition. For instance- handling elderly suffering from dementia or paralysis is extremely difficult because such people require trained professional help givers or cannot be looked after at home. Even in such situation, social attitudes or high cost makes people hesitate to seek a care giver, unless the situation becomes unmanageable. Changing family structures, declining fertility, rising life expectancy, urbanisation, migration and higher aspirations – all these forces together are a part of the changing demographic landscape in India. Ageing is a normal demographic transition that occurs, caring for the elderly is a family responsibility, however with societal transitions, relying on the traditional family support may not be sustainable in the long term. India still has many years to go before it starts facing the problems of an ageing population, which then

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8 *Property rights*
9 *Medical aid, free transport and old age homes.*

Vol. 12 No. 4 May 2026
ISSN: 2349-8684

becomes a national issue like many nations are encountering. Understanding the dynamics of demographic and socio-economic dimensions of ageing, will enable the country in preparing itself better for the future challenges. Learning from other countries will enable in developing institutional arrangements, manpower, policies and communities that will be necessary to ensure the wellbeing and dignity of the elderly population in India.

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