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SOCIAL SECURITY AND DIGNITY IN OLD AGE

with special focus on
Human Rights of Older People in India

Specially conducted for the

**1st session of the open-ended Intergovernmental Working Group for the elaboration of a
legally binding instrument on the promotion and protection of the human rights of older
persons (Scheduled for 13-17 July 2026) in Geneva**

APRIL 2026

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A Study on
Social Security and Dignity
in Old Age
with special focus on
Human Rights of Older People in India
April 2026

By

AGEWELL RESEARCH & ADVOCACY CENTRE
(For Needs & Rights of Older people)

Specially conducted for the

1st session of the open-ended **Intergovernmental Working Group** for the elaboration of a legally binding instrument on the promotion and protection of the human rights of older persons (*Scheduled for 13-17 July 2026*) in **Geneva**



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EXECUTIVE SUMMARY

This study on ***Social Security and Dignity in Old Age***, with special focus on ***Human Rights of Older People in India***, based on a survey of 10,000 elderly persons across the country, conducted by Agewell Research and Advocacy Centre (for Needs Rights of Older Persons) during March-April 2026, highlights critical gaps in financial security, human rights protection, healthcare, and social inclusion. The findings reveal that a majority of older people do not receive pensions/social security, remaining uncovered, leading to high financial dependence in old age. Even among beneficiaries, social pensions are largely inadequate, and irregular payments further exacerbate insecurity.

Family structures continue to be the primary support system; however, more than three-fourths of respondents reported a decline in family support over time. Loneliness is widespread, with over 75% experiencing it often or sometimes, and nearly half reporting unmet basic needs. Elder abuse affects almost two-fifths of respondents, predominantly in emotional and neglect forms, with nearly 60% occurring within families.

Legal awareness is alarmingly low, with only 10% aware of laws protecting their rights, and more than two-thirds of respondents are unaware of government schemes. Despite existing legal frameworks, limited awareness, and weak implementation, effective protection is hindered. Healthcare access exists but is constrained by affordability, with only approximately 20% finding it affordable and <6% covered by health insurance.

Care systems are severely underdeveloped—less than 5% have access to mental health or long-term care services. Social participation and inclusion remain limited, with only 22.6% engaged in community activities and widespread feelings of exclusion (46%).

The study also highlights significant digital exclusion (over 78%), low workforce participation despite willingness to work, and inadequate housing and emergency preparedness. Critically, dignity and autonomy remain compromised, with only 15% feeling independent and only 13% able to make their own decisions.

Overall, the study underscores the urgent need for a rights-based, multi-sectoral approach to strengthen social security, healthcare, legal awareness, and inclusive support systems to ensure dignity and well-being for India's ageing population.



INTRODUCTION

India is experiencing a rapid demographic transition, with the proportion of older persons (60+) steadily increasing due to improved life expectancy and declining fertility rates. This shift presents both opportunities and challenges, particularly in ensuring adequate social security, healthcare, and support systems for the ageing population. Traditionally, family-based care has been the cornerstone of elderly support; however, changing socio-economic dynamics, urbanization, and migration have weakened these structures, leaving many older persons vulnerable.

Securing dignity in old age is intrinsically linked to the protection of human rights, including the right to financial security, healthcare, safety, participation, and autonomy. Despite existing policies and legal frameworks, significant gaps persist in access, awareness, and implementation.

This study is therefore essential to understand the ground realities faced by older persons in India, assess the effectiveness of current systems, and identify critical gaps to inform policy, strengthen rights-based approaches, and promote dignified and inclusive ageing.



OBJECTIVES OF THE STUDY

The objective of this research endeavour is to assess the levels of social security and dignity in old age through an in-depth, qualitative, and wide-ranging study.

To further explore and understand the realism, the following are a set of specific objectives that have been framed to undertake research on the conditions of the older persons in the study area.

Major Objectives of the Study

- **Assess access to social security**
 - Evaluate coverage, adequacy, and accessibility of pensions, insurance, and welfare schemes among older persons.
- **Examine dignity and autonomy**
 - Understand levels of independence, decision-making power, respect, and overall quality of life in old age.
- **Analyze human rights awareness and protection**
 - Measure awareness of legal rights, existing safeguards, and the extent to which these rights are upheld in practice.
- **Identify gaps and challenges**
 - Examine shortcomings in service delivery, policy implementation, and institutional mechanisms affecting elderly wellbeing.
- **Inform policy and action**
 - Provide evidence-based insights to strengthen social protection systems and promote the dignity and rights of older persons in India.



METHODOLOGY OF THE STUDY

Area & units of the study

The entire country constituted the area of this study. Rural and urban areas were selected for this study. All old people (60+) were taken as the target group of the study. Out of about 150 million+ elderly persons, a list of 10000 older persons who were willing to be part of the study was prepared.

Elderly respondents were divided into 4 categories based on gender and the rural-urban divide of the respondents.

For the study, the entire country was divided into 5 primary geographical zones – South, West, North, East, and Central. Under the study, 380 districts. Spread across 30 states/Union Territories of India were covered.

States/UTs	No of sample districts	No of respondents
Zone 1 – North India		
Delhi, Uttar Pradesh, Haryana, Punjab, Himachal Pradesh, Chandigarh, Uttarakhand, J&K	105	2950
Zone 2 – South India		
Andhra Pradesh, Telangana, Tamil Nadu, Kerala, Karnataka & Pondicherry	80	1850
Zone 3 – East India		
West Bengal, Odisha, Assam, Mizoram, Manipur, Tripura & Nagaland, Arunachal Pradesh	62	1500
Zone 4 – West India		
Rajasthan, Maharashtra, Gujarat & Goa	72	2100
Zone 5 – Central India		
Madhya Pradesh, Bihar, Jharkhand & Chhattisgarh	61	1600
All India Total	380	10000

As the literature review suggests older people face diverse issues, problems, and challenges ranging from frailty to functional inadequacies; physical & health problems; age and gender discrimination, disability, social isolation & loneliness; neglect, economic insecurity, etc. Therefore, while developing this list of respondents or the sampling frame, the representation of this diversity was kept in mind so that a wide variety of challenges could be culled out from this research.

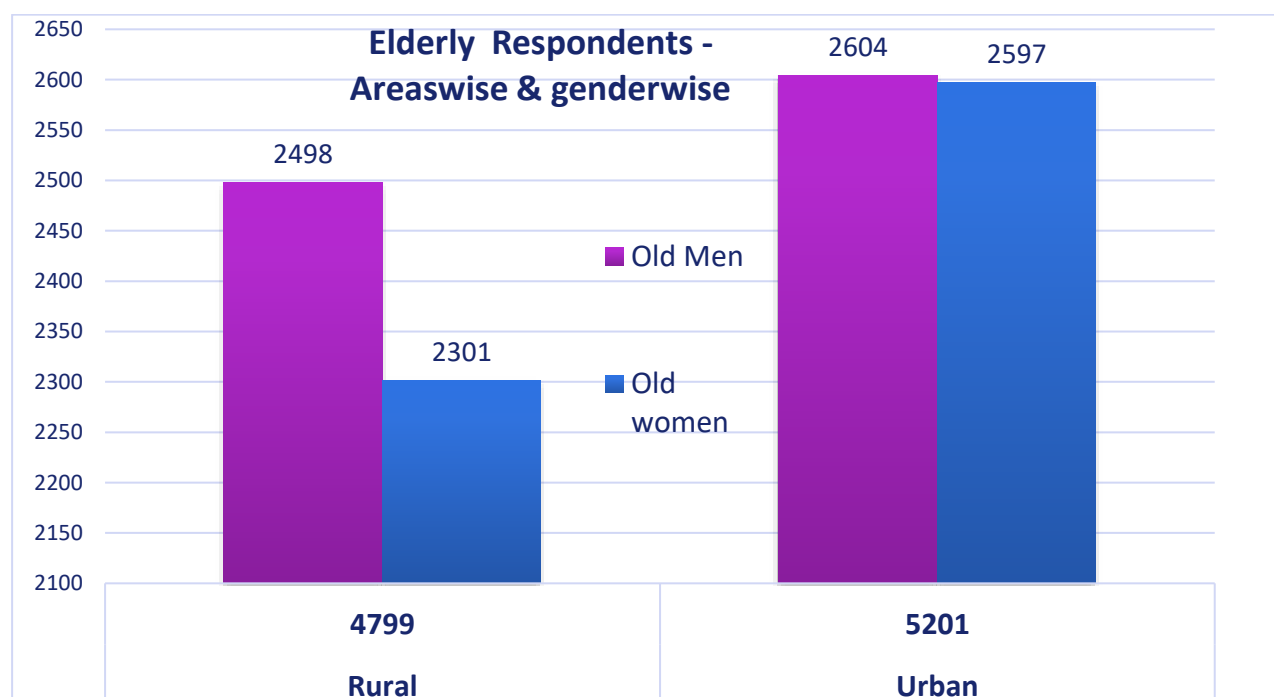
Scope & methodology of the study

This study is an attempt to understand the current status of social security, dignity, and human rights of older people. In addition, the study is also designed to review current socio-economic, demographic, and gender dynamics, highlighting the patterns that emerge with the contemporary economic, social, and healthcare issues and challenges faced by older persons. It has been endeavored to explore the relationship between the needs & rights of older persons and ever-growing challenges that Older People face.

Sampling, sample size & duration

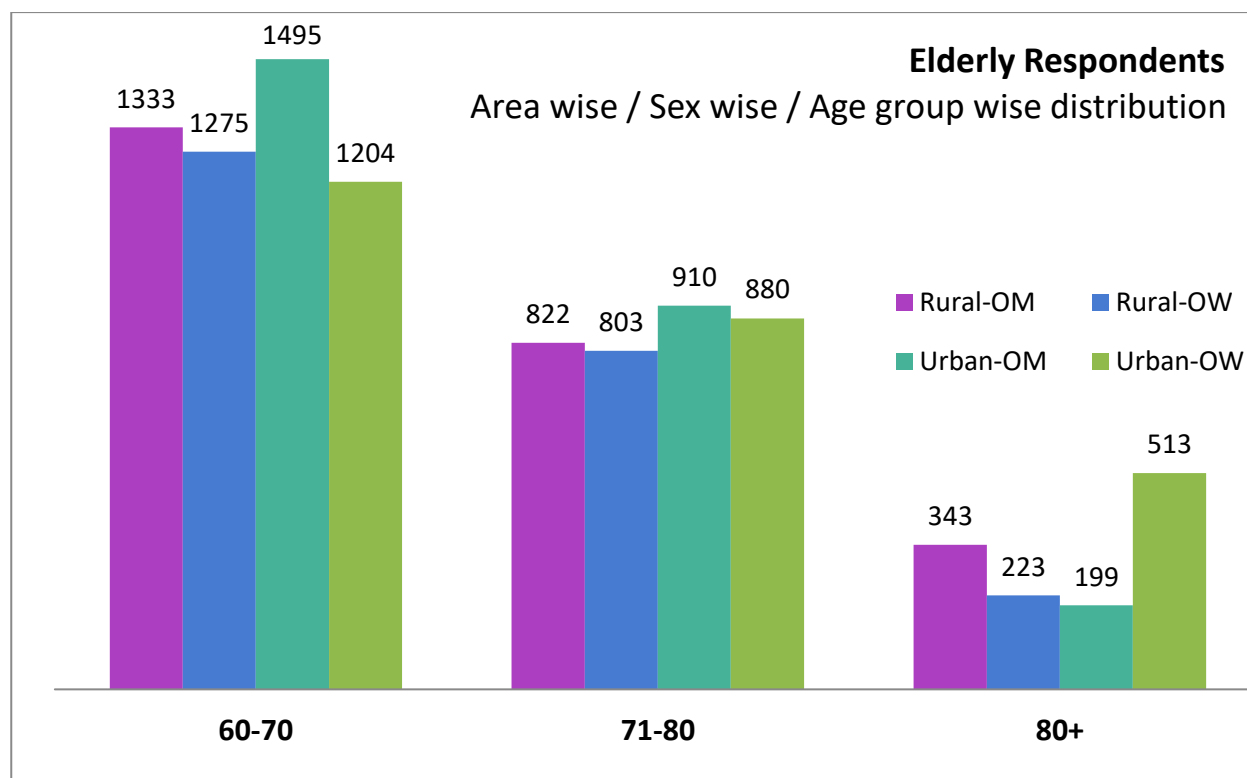
The respondents who comprised the sample for the study were selected based on random sampling based on gender, community (rural-urban), age group, income group, health status, etc.

- A total of 10000 respondents were studied by 460 volunteers across 30 states/union territories of India. The survey was conducted in March-April 2026.



- Among the respondents, 4799 were approached from rural areas, and 5201 were from urban areas. As far as the gender-wise composition of the sample is concerned, out of 10000 total respondents, 5102 respondents were older men, and 4898 were older women.

Age-wise, the number of younger older persons, i.e., respondents in the age groups of 60-70 years, was higher (53.1%) in comparison to other age groups, i.e., 71-80 years and 80+ (34.1% and 12.8% respectively.)



Tools and techniques for data collection

The main emphasis was on qualitative information; therefore, a more intuitive approach was adopted for the research to arrive at an understanding of the issue and to cull out a pattern. The information was enriched with the help of focus group discussions and in-depth interviews.

MAIN FINDINGS OF THE STUDY

1. SOCIAL SECURITY & FINANCIAL INDEPENDENCE IN OLD AGE

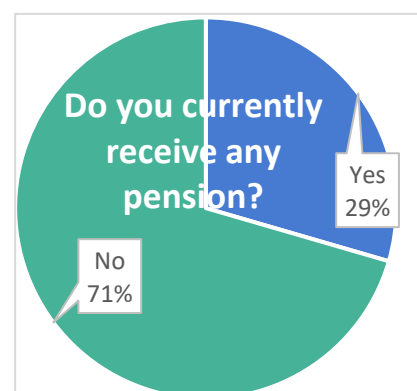
An Overview

In India, financial security in old age remains uneven and highly dependent on occupation, gender, and geography. A significant proportion of older persons work in the informal sector and retire without formal pensions, relying instead on family support or minimal government schemes such as old-age pensions. Rising healthcare costs, inflation, and longer life expectancy further strain limited resources. Women, widows, and rural elderly are particularly vulnerable due to lower lifetime earnings and asset ownership. Financial independence is closely linked to dignity, decision-making power, and reduced risk of neglect or abuse. Expanding pension coverage, improving adequacy of benefits, and promoting financial literacy are essential policy priorities. Access to banking services, direct benefit transfers, and savings instruments also play a key role. Strengthening social security systems can reduce dependency and enhance the quality of life for India's ageing population.

SALIENT FINDINGS

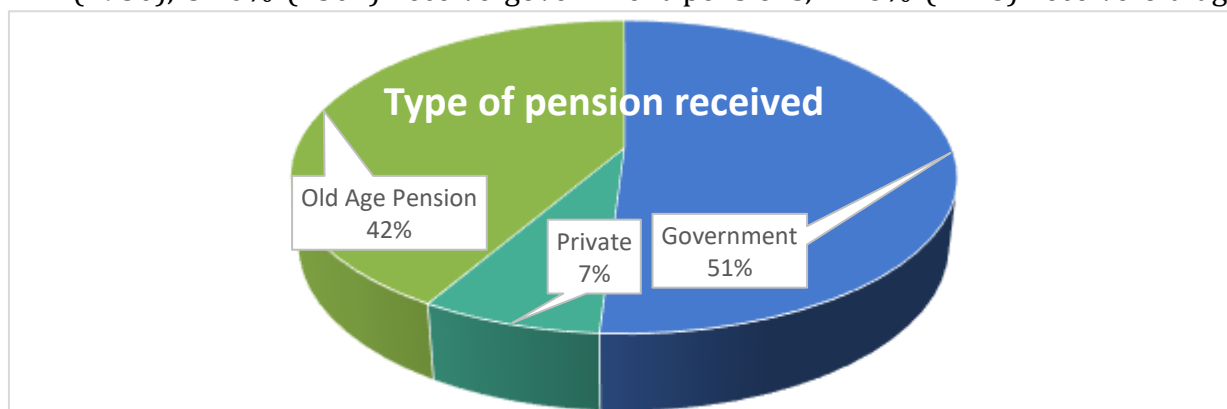
Coverage of Pension Schemes

- Only 29.5% (2950 out of 10000) of the elderly receive a pension, while a large majority 70.5% (7050) remain uncovered. This highlights a major gap in social security coverage, leaving most elderly financially vulnerable.



Type of Pensions

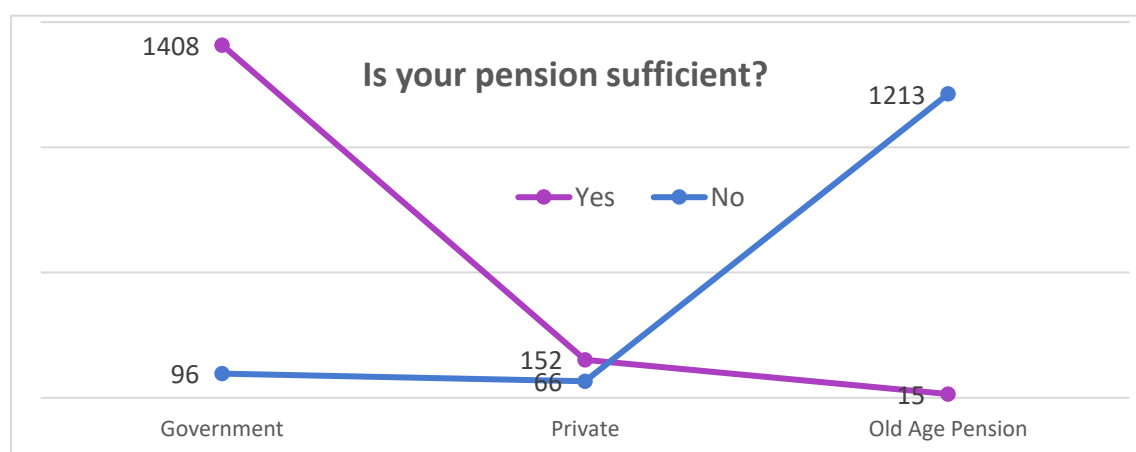
- Among elderly respondents, receiving pension (2950), 51.0% (1504) receive government pensions, 41.6% (1228) receive old-age



pensions, and only 7.4% (218) are private pensioners. This shows a heavy dependence on public schemes and minimal private retirement planning.

Pension Satisfaction

- When asked about the satisfaction with sufficient pension, among government pensioners, 93.6% (1408/1504) expressed satisfaction, but in the private sector, only 69.7% (152/218) feel secure. Alarming, just 1.2% (15/1228) of old-age pension



beneficiaries find it sufficient, indicating severe inadequacy of social pensions.

Accessing Pension

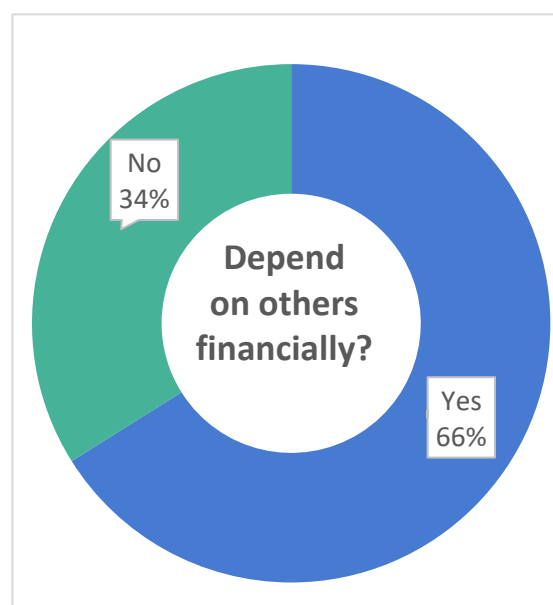
- About 59.5% (1754/2950) faced difficulties in getting their pension, while 40.5% (1196) admitted that they don't see any difficulty in getting their pension. This reflects significant administrative and access barriers in pension delivery.

Timely payment of pensions

- Only 40.7% (1201) receive pensions regularly, while 22.6% (666) get it sometimes and 36.7% (1083) never regularly. This inconsistency creates financial instability among elderly households.

Financial Dependence

- A high number of respondents, 66.1% (6608), depend on others, compared to 33.9% (3392) who are independent. This indicates widespread financial dependency in old age.



2. FAMILY & LIVING ARRANGEMENTS IN OLD AGE

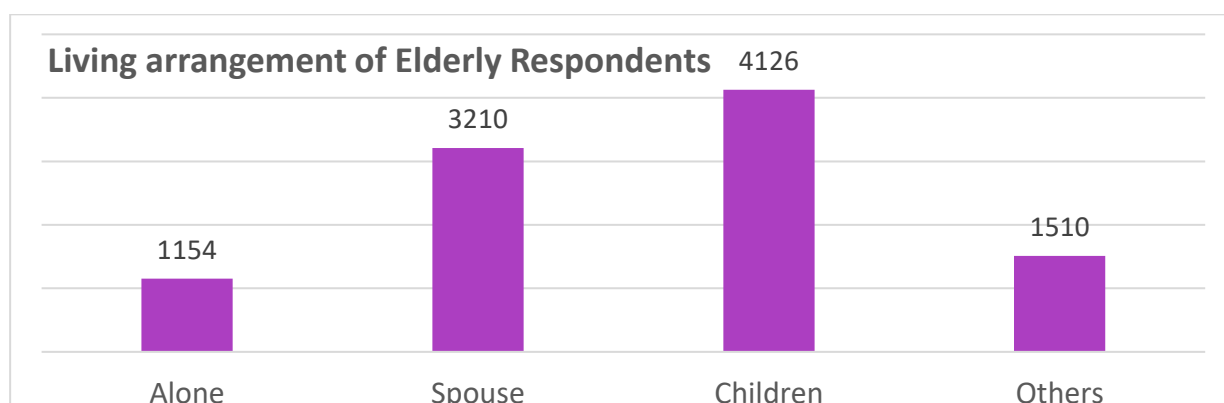
An Overview

Traditional joint family systems in India have historically provided emotional, social, and economic support to older persons. However, rapid urbanization, migration, and changing socio-economic aspirations have led to a shift towards nuclear families. As a result, many elderly individuals now live alone or only with a spouse, increasing risks of loneliness, insecurity, and inadequate care. Widowhood, especially among women, further compounds vulnerability. Intergenerational gaps in values and lifestyles can also affect relationships within households. While family remains the primary caregiver in India, its capacity is gradually weakening. This shift highlights the need for alternative support systems such as community networks, assisted living facilities, and social engagement programs. Policies must acknowledge changing family dynamics while reinforcing family-based care through incentives and awareness. Ensuring safe and supportive living arrangements is crucial for maintaining the well-being and dignity of older persons.

SALIENT FINDINGS

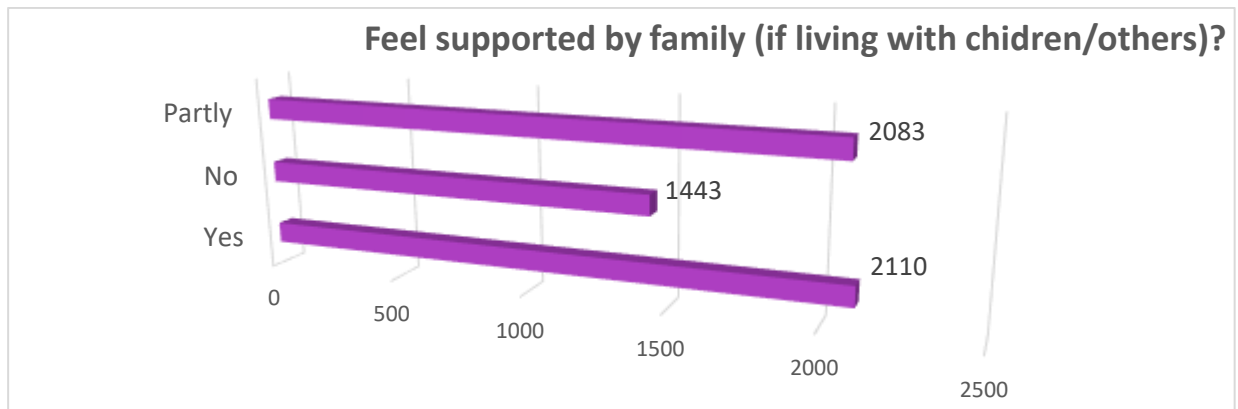
Living Arrangements in Old Age

- Out of a total of 10000 elderly respondents, most 41.3% (4126) live with children, and 32.1% (3210) of them live with their spouse. While 11.5% (1154) live alone. This shows family remains primary support, but a vulnerable segment lives independently.



Feeling of Family Support

- Among 5636 respondents, only 37.4% (2110) feel fully supported, while 25.6% (1443) feel unsupported and 36.9% (2083) partially supported. This indicates inconsistent family support systems.

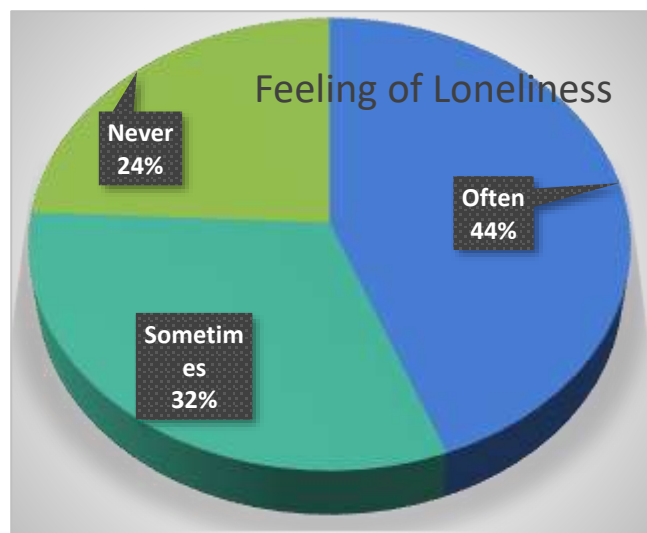


Trend of Family Support

- A striking 84.3% (8425) believe support has declined. This reflects the erosion of traditional family care structures.

Feeling of Loneliness

- About 44.2% (4421) feel lonely often, and 31.5% (3152) sometimes, while only 24.3% (2427) never feel lonely. This shows widespread emotional isolation.

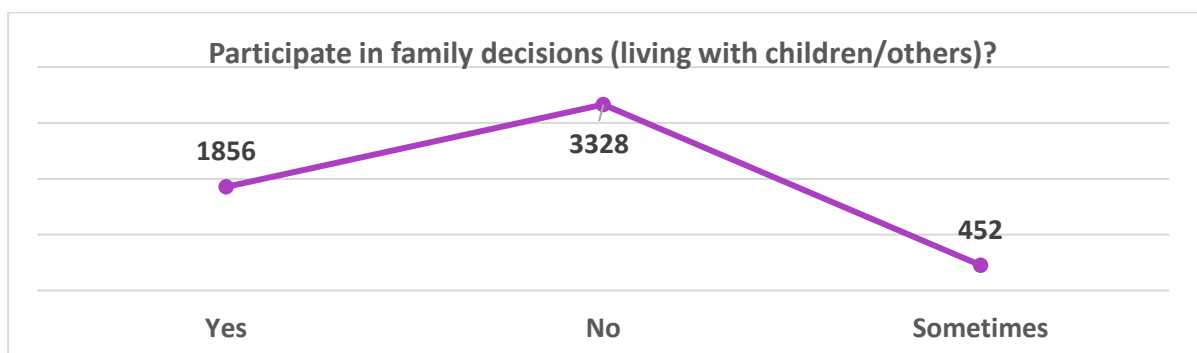


Taking Care of Basic Needs by the family

- Among 5636, only 52.4% (2956) have needs met, while 47.6% (2680) do not. This indicates nearly half face unmet basic needs.

Participation in Family Decisions

- Only 32.9% (1856) actively participate, while 59.1% (3328) do not, and 8.0% (452) sometimes. This reflects limited agency within households.



3. ELDER ABUSE, SAFETY & LEGAL AWARENESS

An Overview

Elder abuse in India is an underreported but significant issue, encompassing physical, emotional, and financial abuse & neglect. Many older persons experience mistreatment within their own households, often by family members, due to dependency, property disputes, or changing social attitudes. Fear of stigma, lack of awareness, and emotional attachment prevent many from reporting abuse. Safety concerns are heightened for those living alone, especially in urban areas. Legal awareness among older persons remains low, limiting their ability to seek protection and justice. Helplines, senior citizen cells, and NGOs provide support, but their reach is uneven. Strengthening awareness campaigns, community vigilance, and accessible reporting mechanisms is essential. Empowering older persons with knowledge of their rights and available legal remedies can help prevent abuse. Ensuring safety is fundamental to preserving dignity, autonomy, and overall well-being in old age.

SALIENT FINDINGS

Experience of elder abuse

- Around 18.9% (1886) of elderly respondents reported abuse during the survey, while 71.2% (7121) denied it, and 9.9% (993) were either unsure about the elder abuse or they hesitated to say something about it. This suggests significant but underreported abuse.



Type of abuse

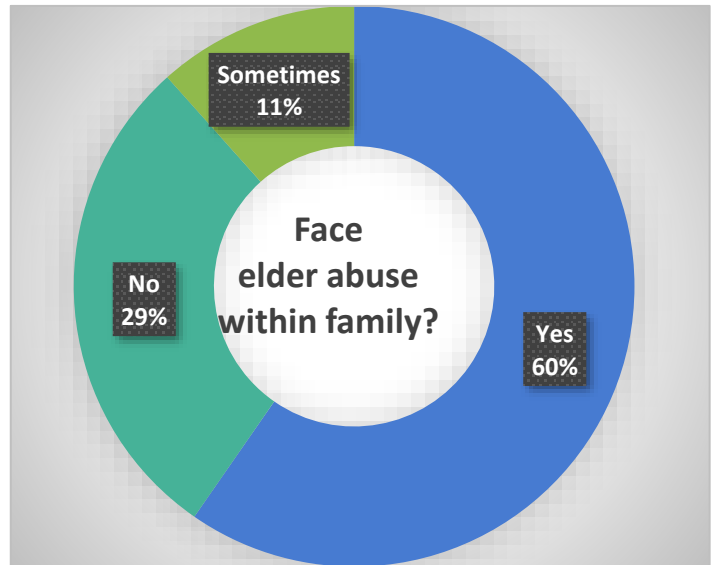
- Among victims, who experienced elder abuse, emotional abuse (75.6%) and neglect (66.0%) dominate, followed by financial 46.4% and physical 42.7%. In old age, abuse is largely non-physical and hidden.

Abuse within family

- Among victims, 59.7% (1125) face abuse within the family, while 28.7% (542) do not and 11.6% (219) sometimes. This shows that family is the primary site of abuse.

Feeling safe at home

- Survey data suggest that about 81.3% (8125) feel safe, but 18.8% (1875) do not. This indicates a notable minority living in insecurity.



4. STATUS OF LEGAL PROVISIONS TO PROTECT HUMAN RIGHTS OF OLDER PEOPLE

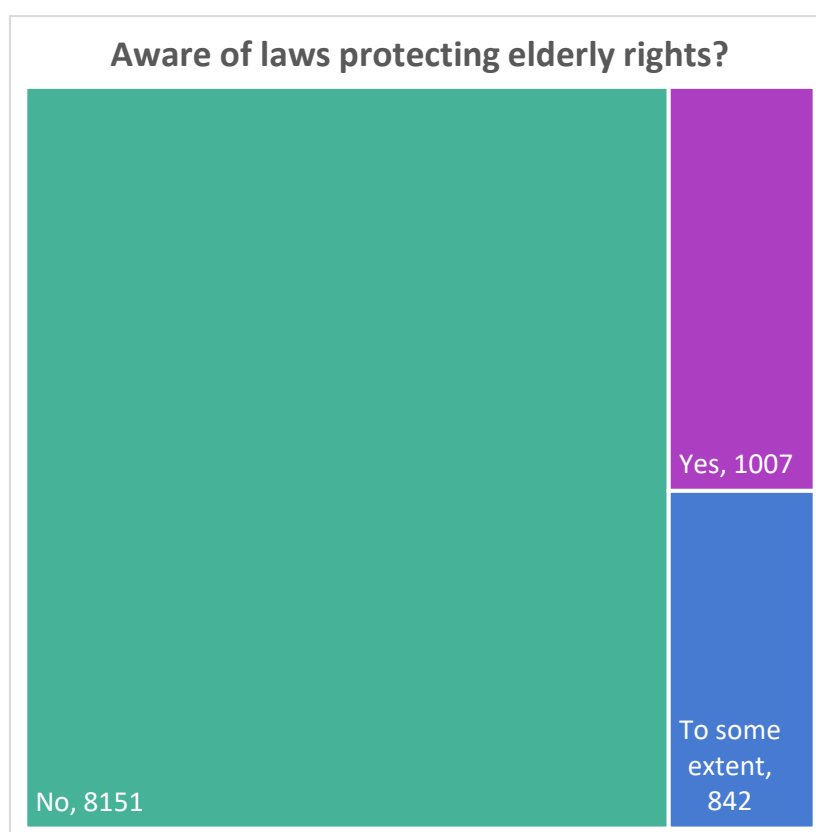
An Overview

India has established legal frameworks to safeguard the rights of older persons, notably the Maintenance and Welfare of Parents and Senior Citizens Act, 2007. This law mandates children and heirs to provide financial support and enables tribunals for grievance redressal. Other provisions include policies under the National Policy on Older Persons and constitutional guarantees of equality and dignity. Despite these measures, implementation remains inconsistent across states due to limited awareness, administrative challenges, and social barriers. Many elderly individuals are reluctant to pursue legal action against family members, reducing the effectiveness of such laws. There is also a need to address emerging issues such as elder abuse, property rights, and access to healthcare through stronger legal mechanisms. Enhancing legal literacy, simplifying procedures, and strengthening enforcement can improve outcomes. A rights-based approach is essential to ensure that older persons live with dignity, security, and justice.

SALIENT FINDINGS

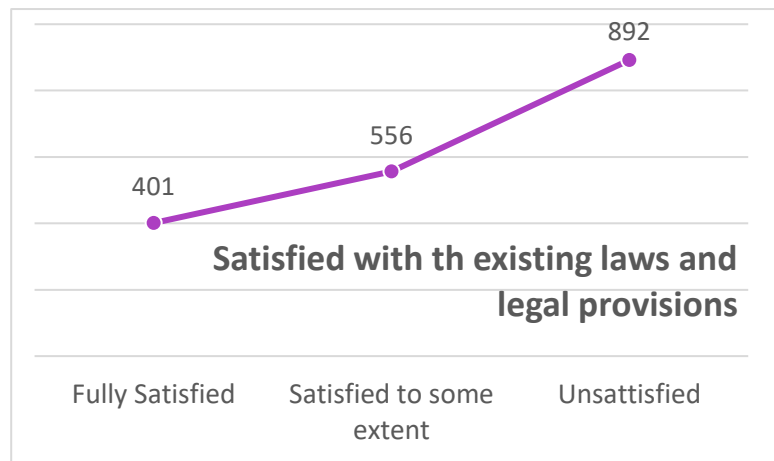
Aware of laws protecting elderly rights

- Approx. 10.1% of the total respondents admitted that they are aware of laws protecting elderly rights, 8.4% of them said that they are aware, but to some extent only. Remaining 81.5% of respondents expressed their ignorance about these laws.



Satisfaction with laws

- Among aware respondents (1007+842=1849), only 21.7% (401/1849) are fully satisfied, while 48.2% (892) are dissatisfied. This indicates limited trust in legal protections.



Awareness of government schemes for older persons

- Only 23.5% (2354) are aware, and 8.5% are aware to some extent, about governments' various schemes for well-being and empowerment of older people, while 67.9% (6792) are unaware. This reflects the poor outreach of welfare schemes.



5. HEALTHCARE & WELLBEING OF OLDER PEOPLE

An Overview

Ageing in India is accompanied by a rising burden of chronic diseases such as diabetes, hypertension, and arthritis, along with sensory and mobility impairments. Access to affordable and quality healthcare remains a major challenge, particularly in rural and underserved areas. Public health systems often lack geriatric specialization, and out-of-pocket expenditure is high, pushing many elderly into financial distress. Preventive care, mental health support, and rehabilitation services are limited but increasingly necessary. Social isolation and loneliness also affect psychological well-being. Government initiatives like geriatric care programs and health insurance schemes aim to improve access, but gaps persist in coverage and awareness. Strengthening primary healthcare, integrating geriatric services, and promoting healthy ageing practices are critical. Community-based care and family involvement also play vital roles. Ensuring holistic well-being requires addressing the physical, mental, and social health needs of older persons.

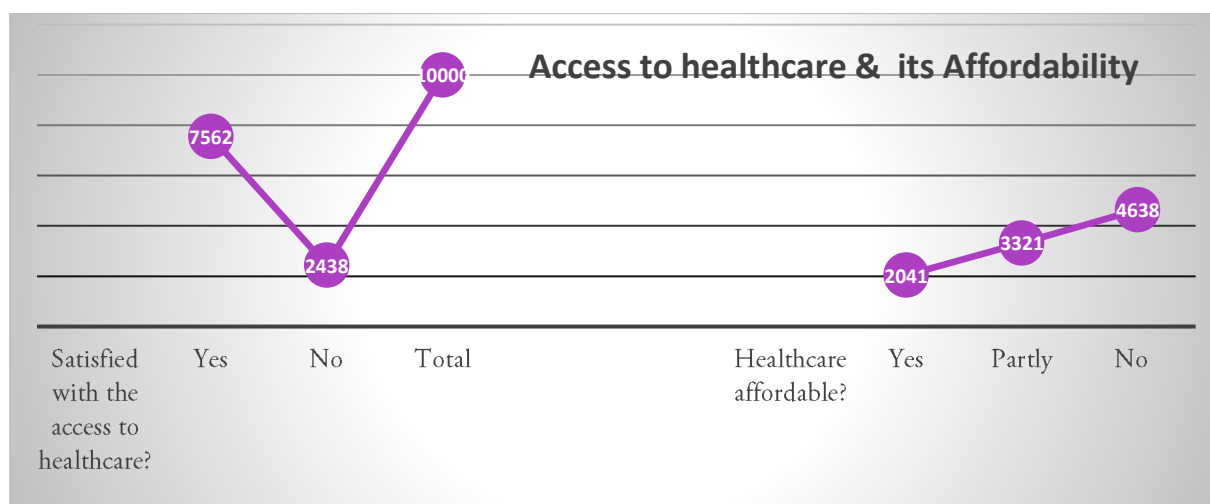
SALIENT FINDINGS

Status of Healthcare Access

- Data collected during the survey indicate that a majority 75.6% (7562) are satisfied with the current status of access to healthcare services. But 24.4% (2438) of elderly respondents are not satisfied.

Healthcare affordability

- Speaking about the affordability of healthcare services, only 20.4% (2041) find it affordable, while 46.4% (4638) find it unaffordable. This shows serious affordability concerns. Access exists, but quality and affordability issues persist.

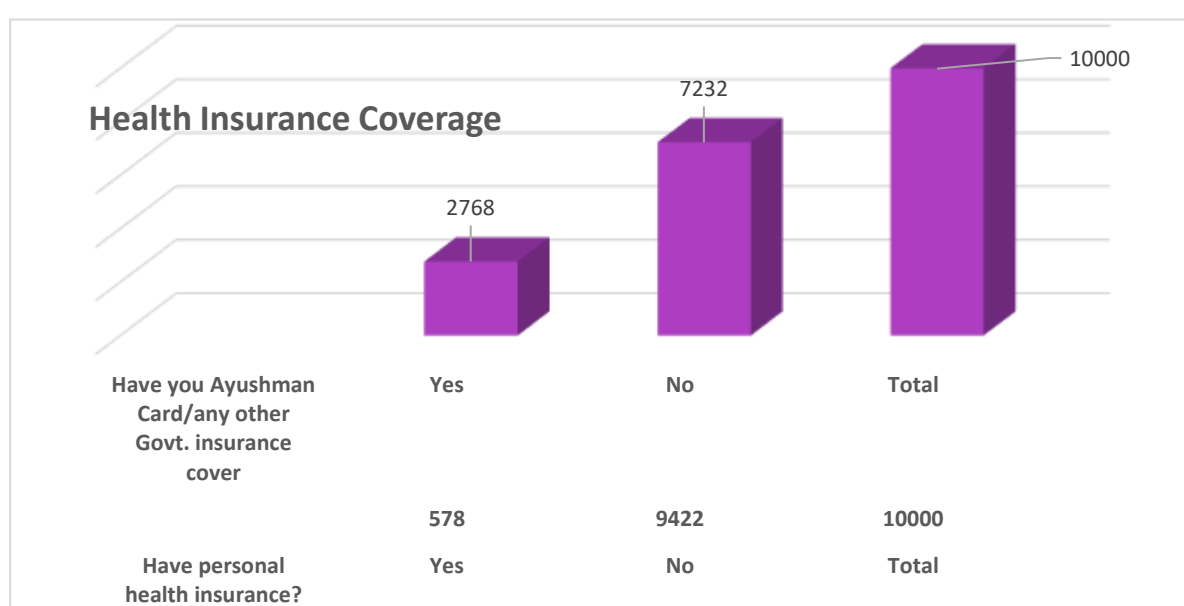


Age discrimination in healthcare

- Only 8.5% (845) report discrimination based on age, suggesting healthcare bias exists but may be underreported.
- Only 14.3% (1425) say always, while 62.9% (6290) say never. This indicates poor patient-centered care.

Personal health insurance

- When an attempt was made to assess the outreach of personal health insurance schemes in old age, Just 5.8% (578) were found insured, while 94.2% (9422) said that they have no personal insurance policies. This shows extremely low insurance coverage in old age.



Ayushman or State Insurance

- During the survey, it was also found that only 27.7% (2768) of respondents are covered under Ayushman or any other state insurance scheme. This highlights the limited penetration of public health insurance.

Mental Health Support

- Only 4.5% (448) of the elderly respondents claimed that they have received or are receiving mental health support, while 95.5% (9552) do not receive any kind of mental health support. This shows massive neglect of mental healthcare in old age.

6. CARE NEEDS & SUPPORT SYSTEMS

An Overview

As functional abilities decline with age, older persons increasingly require assistance with daily activities such as mobility, personal hygiene, and medication management. In India, caregiving is predominantly provided by family members, especially women, often without formal training or support. However, changing family structures and migration are reducing the availability of informal caregivers. This has led to a growing demand for formal care services, including home-based care, day-care centers, and institutional facilities. Despite this need, the care infrastructure remains limited, fragmented, and largely urban-centric. Affordable and accessible care services are crucial for ensuring dignity and quality of life. Strengthening community-based support systems, training caregivers, and promoting public-private partnerships can help bridge gaps. Social support networks, including self-help groups and NGOs, also play an important role. A comprehensive care ecosystem is essential to address the diverse needs of India's ageing population.

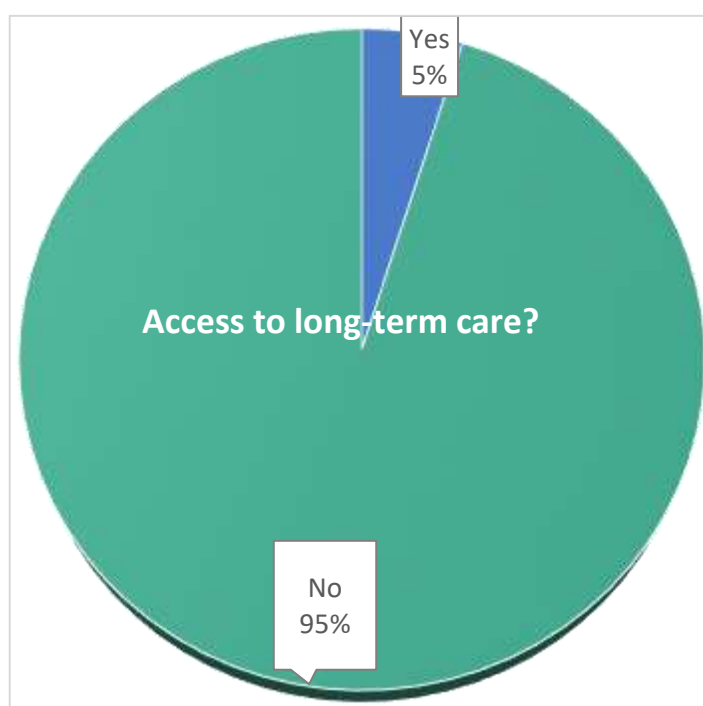
SALIENT FINDINGS

Access to Long-Term Care

- Among 10000 elderly respondents, only 4.9% (488) have access to long-term care systems as per the data obtained during the survey.

Affordability of Care services

- According to 11.8% (1182) of respondents, long-term care services are affordable, while the majority of the respondents i.e., 54.9% (5497) claimed that these services are not affordable for them.

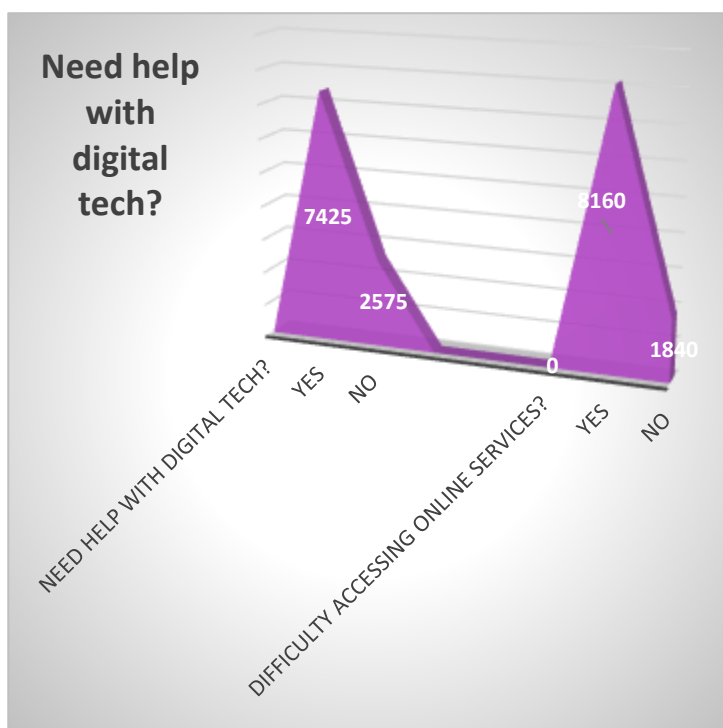


Need of Palliative Care

- About 13.6% (1364 out of 10000) of respondents said that they need palliative care in old age.

Digital Literacy among Older People

- A large number of older persons (74.3%) need help with digital technology. This shows low digital literacy among older people.
- 81.6% (8160 out of 10000) of respondents admitted that they face difficulty while dealing with digital gadgets.
- A very high 78.5% (7846) of the elderly feel excluded from digital services. This highlights systemic digital inequality.



7. ELDERLY RIGHTS, INCLUSION & PARTICIPATION

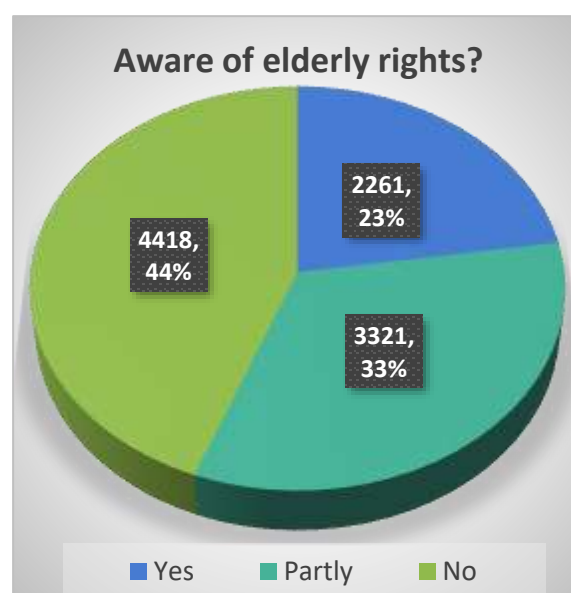
An Overview

Ensuring the rights of older persons goes beyond protection to include active participation in social, economic, and community life. In India, many elderly individuals face exclusion due to ageism, limited mobility, and a lack of opportunities for engagement. Inclusion involves recognizing their contributions, enabling decision-making, and fostering respect within families and communities. Participation in local governance, social groups, and cultural activities enhances their sense of purpose and well-being. However, barriers such as poor accessibility, low awareness, and social isolation hinder involvement. Policies and programs must promote age-friendly environments and platforms for engagement. Encouraging volunteerism, senior citizen associations, and intergenerational activities can strengthen inclusion. A rights-based approach ensures that older persons are not merely beneficiaries but active contributors to society. Promoting inclusion and participation is essential for achieving dignity, empowerment, and active ageing.

SALIENT FINDINGS

Awareness Of Elderly Rights

- During the survey, only 22.6% (2261/10000) are fully aware, while 23% of respondents said that they are aware but partly.
- 44.2% (4418/10000) are unaware of their rights in old age. Awareness remains critically low.
- Among aware/partly aware elderly respondents, only 25.9% (1445/5582) elderly feel that their rights are respected, while 37.9% (2116) feel that their rights are not respected. This shows limited dignity in practice.
- When asked about denial of services due to age, approx 36.7% said that they faced denial and admitted that age-based discrimination is widespread.
- Only 12.0% (1198) of respondents know clearly how to get help in case of need, while 56.8% (5677) do not have any idea about whom to approach. This reflects a lack of support systems awareness in place.

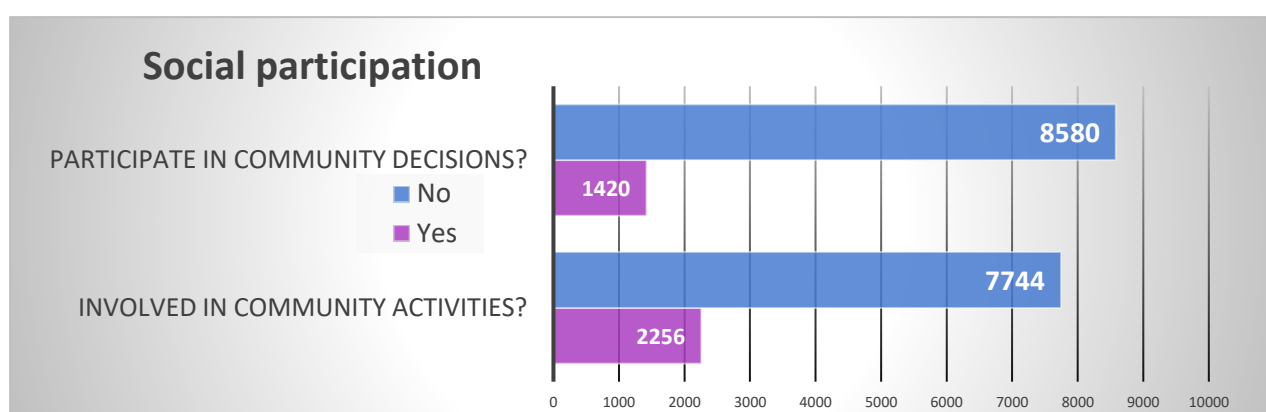


Social Participation

- Only 22.6% (2256/10000) of elderly respondents claimed that they participate in community activities. Thus, the data clearly shows that social engagement in old age remains very low.

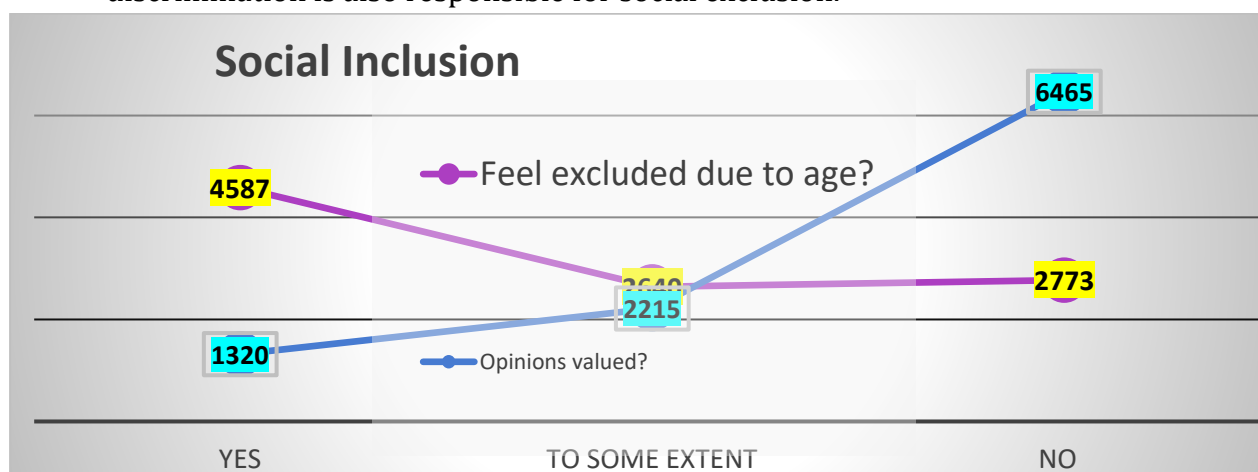
Participate in Community Decisions

- Approximately 14.2% respondents said that they participate in the decision-making process at the community level. Low percentages indicate marginalization of older persons in civic life.



Social Exclusion due to Age

- About 45.9% (4587) feel excluded due to their age. According to them, age discrimination is also responsible for social exclusion.



Value of Opinions

- Only 13.2% (1320) feel valued when asked for their opinions, while 64.7% (6465) feel otherwise. This reflects loss of voice and due respect in old age.

8. OLD AGE CARE ECONOMY & INTERGENERATIONAL RELATIONS

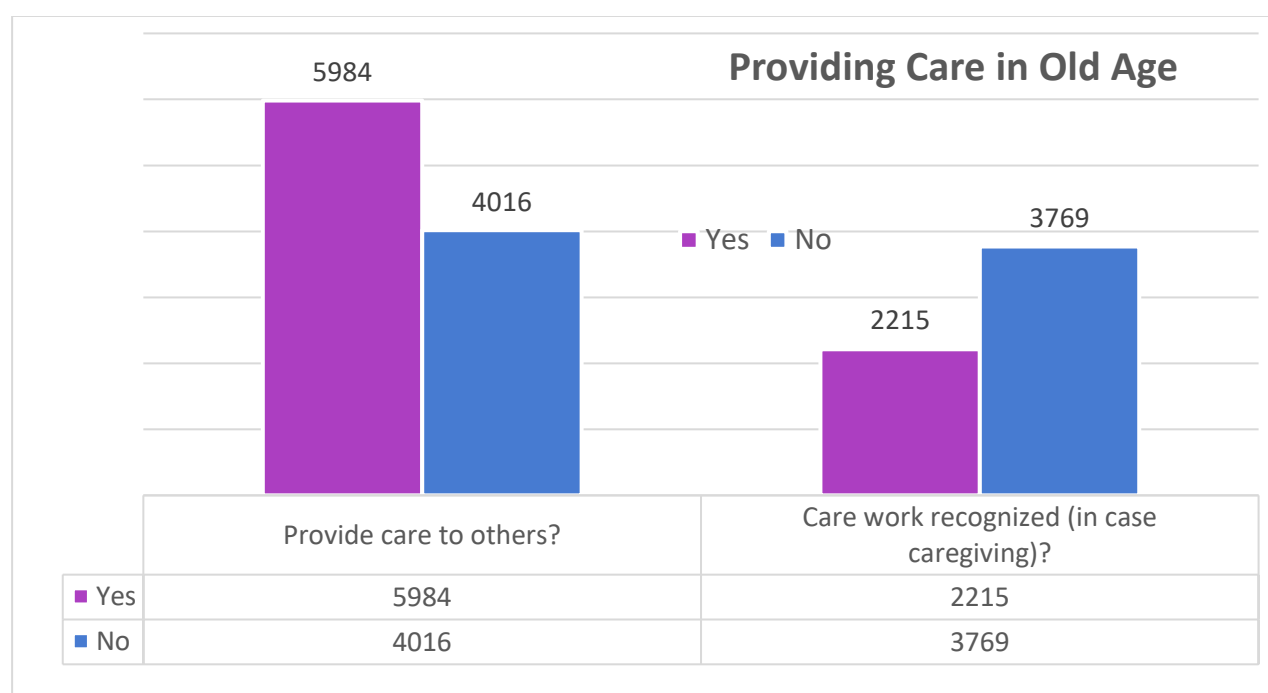
An Overview

The ageing population in India is creating a growing “care economy” that includes services such as healthcare, caregiving, assistive technologies, and senior living facilities. This sector has the potential to generate employment and innovation while addressing the needs of older persons. At the same time, intergenerational relations are evolving due to urbanization, migration, and changing family values. While traditional respect for elders persists, economic pressures and lifestyle differences can strain relationships. Strengthening intergenerational bonds is important for emotional support, knowledge transfer, and social cohesion. Programs that encourage interaction between youth and the elderly can bridge generational gaps. Investing in the care economy, including skill development for caregivers and affordable services, is essential. A balanced approach that integrates economic opportunities with strong family and community ties can ensure sustainable support for ageing populations.

SALIENT FINDINGS

Caregiving in Old Age

- A majority, 59.8% (5984), still provide care to others (spouse/elderly family members/even children/grandchildren), showing the elderly are active contributors. Most of them are elderly women who outlive their husbands and have to take care of them.

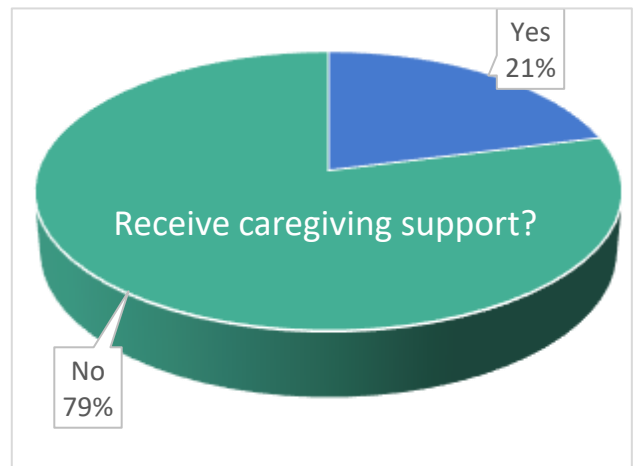


Recognition of Care Work

- Only 37.0% (2215 out of 5984 who provide care to others) feel that their work is recognized. Remaining 63% said that their contributions remain undervalued.

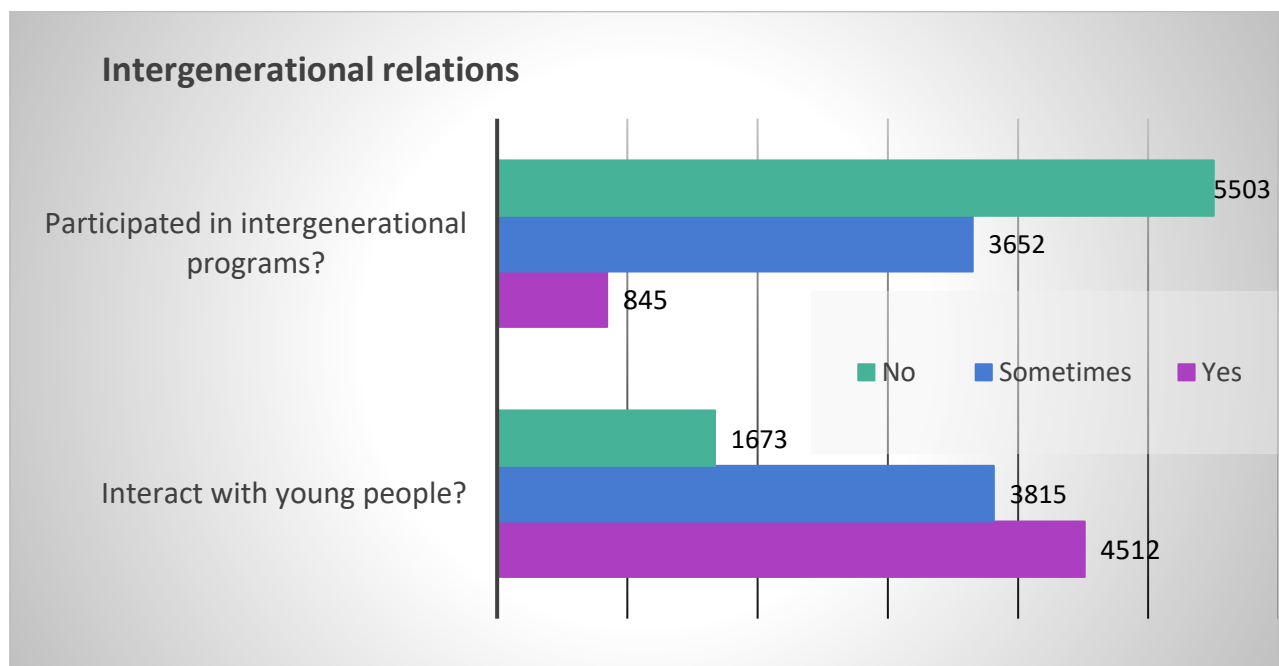
Receiving Caregiving Support

- Only 21.0% (2102 out of 10000 respondents) receive care-giving support, most of them (81%) are in the age-group of 80+.



Interaction with Young People

- 45.1% of respondents agreed that they interact with younger generations regularly, while 16.7% (1673) do not. Interaction exists but is uneven.



Participation in Intergenerational Programs

- Only 8.5% (845) of elderly respondents opined that they participate in different intergenerational programs. Less participation indicates that such programs are either limited in reach or that older people are not able to participate.

9. EQUALITY, WORK & LEARNING

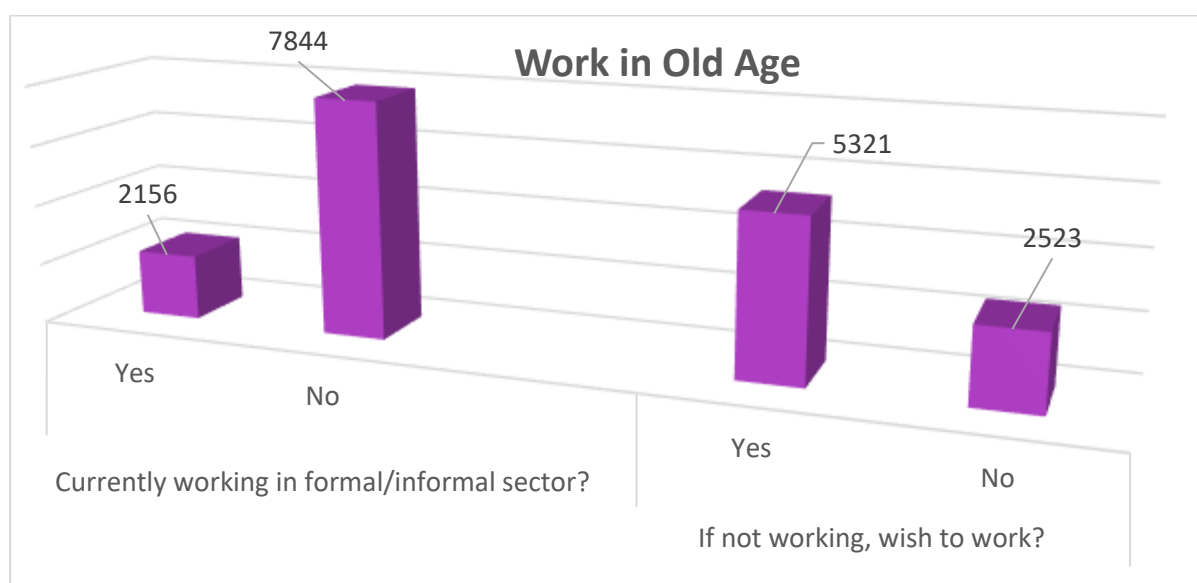
An Overview

Older persons in India often face age-based discrimination that limits their access to employment, education, and social opportunities. Despite having valuable skills and experience, many are excluded from the workforce due to rigid retirement norms and a lack of flexible job options. Continued engagement in work can enhance financial independence, mental well-being, and social inclusion. Lifelong learning opportunities, including digital literacy and skill development, are essential for adapting to changing environments. Women and marginalized groups face additional barriers due to cumulative disadvantages over their life course. Promoting age-friendly workplaces, part-time employment, and community-based learning initiatives can address these challenges. Policies should encourage active ageing by recognizing the potential of older persons as contributors rather than dependents. Ensuring equality in opportunities for work and learning is key to empowering the elderly and enhancing their quality of life.

SALIENT FINDINGS

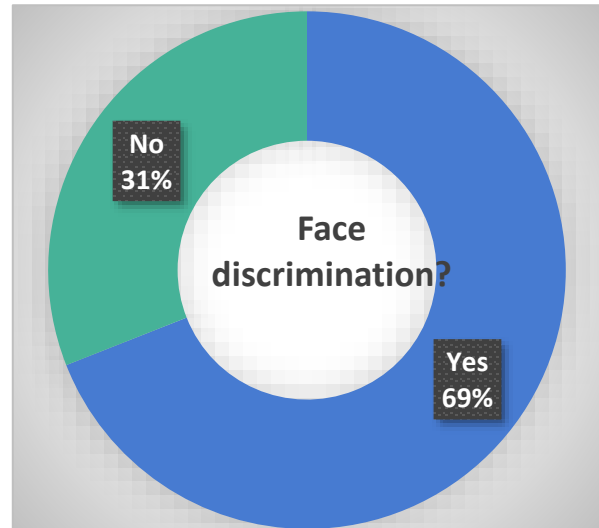
Work in Old Age

- Only 21.6% (2156) reportedly admitted that they are working, while 78.4% (7844) are not actively working or unable to work in old age.
- Among non-working elderly, 67.9% (5321/7844) want to work. However, they have no opportunities for post-retirement jobs. This indicates that the majority of older people want to remain active.



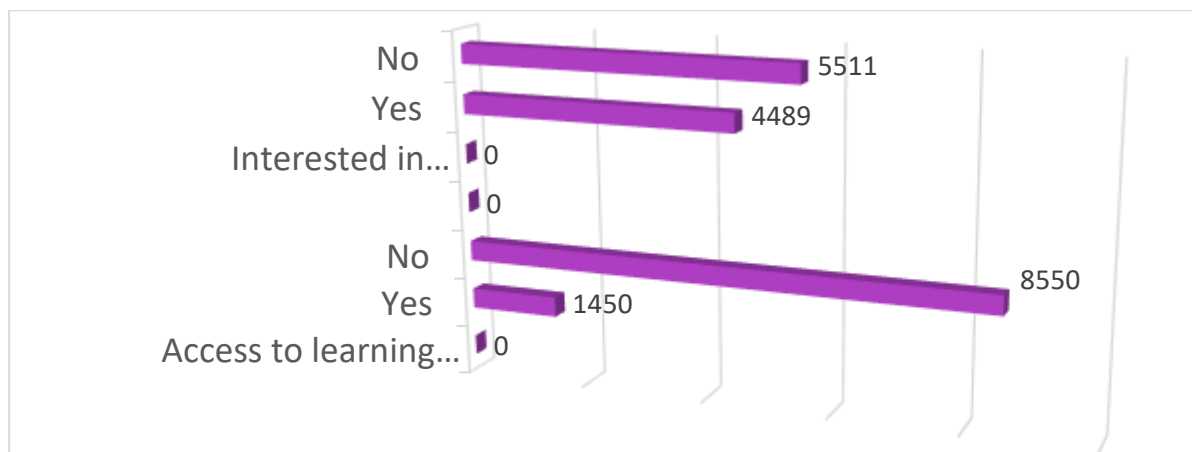
Discrimination in work

- 69% of the elderly respondents said that older people have to face discrimination when they work in old age. Only 31% of the respondents were of the view that there is no discrimination against the elderly.



Access to Learning / Training Opportunities

- Only 14.5% (1450) of respondents said that they have access to learning opportunities post-.
- A substantial 44.9% (4489) show interest in post-retirement training, particularly for digital and skill development.



10. HOUSING, ENVIRONMENT & EMERGENCIES

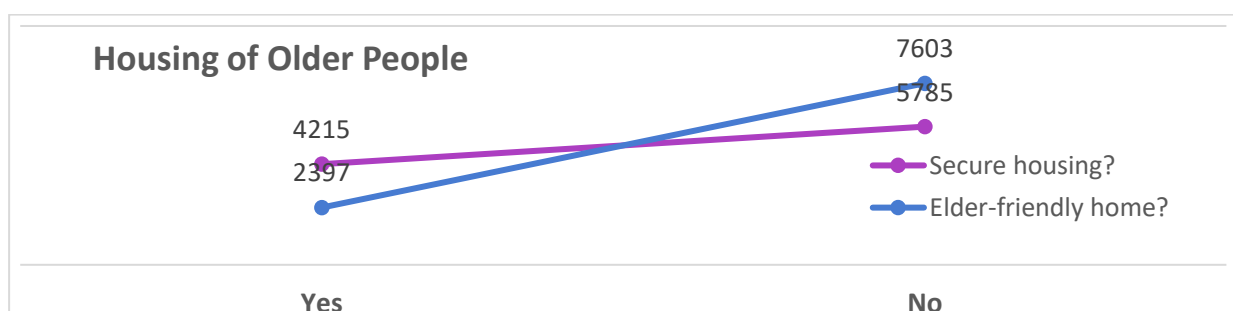
An Overview

Safe and age-friendly housing is critical for the well-being of older persons in India. Many elderly individuals live in homes that are not designed to accommodate reduced mobility, increasing the risk of falls and injuries. Access to basic amenities such as clean water, sanitation, and electricity also varies, particularly in rural and low-income urban areas. Environmental challenges, including extreme weather events and pollution, disproportionately affect older persons due to their physical vulnerability. Emergency preparedness systems often overlook the specific needs of the elderly, such as mobility support and medical care. Developing age-friendly infrastructure, including barrier-free housing and accessible public spaces, is essential. Community-based disaster response mechanisms should integrate elderly-specific considerations. Ensuring secure and supportive living environments enhances safety, independence, and resilience among older persons.

SALIENT FINDINGS

Housing in Old Age

- During the survey, only 42.2% (4215) expressed that they feel their houses are safe and secure. 58% of the respondents claimed that housing insecurity is an issue for them.
- Just 24.0% (2397) of elderly respondents were found living in elder-friendly homes. More than $\frac{3}{4}$ of respondents claimed that their houses are not age-appropriate.



- Only 13.5% (1354) feel safe in their neighborhood. The majority of the elderly worry about serious safety concerns in their neighbourhood.

Preparation for emergencies

- Only 12.3% (1225) are prepared for emergencies like fire, earthquakes, floods, riots, etc. Preparedness is critically low among the elderly, so far as housing is concerned.
- Approximately 5.9% (587) receive support during extreme weather conditions like heatwaves, coldwaves, floods, etc. This shows a lack of disaster resilience systems.

11. DIGITAL INCLUSION, AUTONOMY & DIGNITY

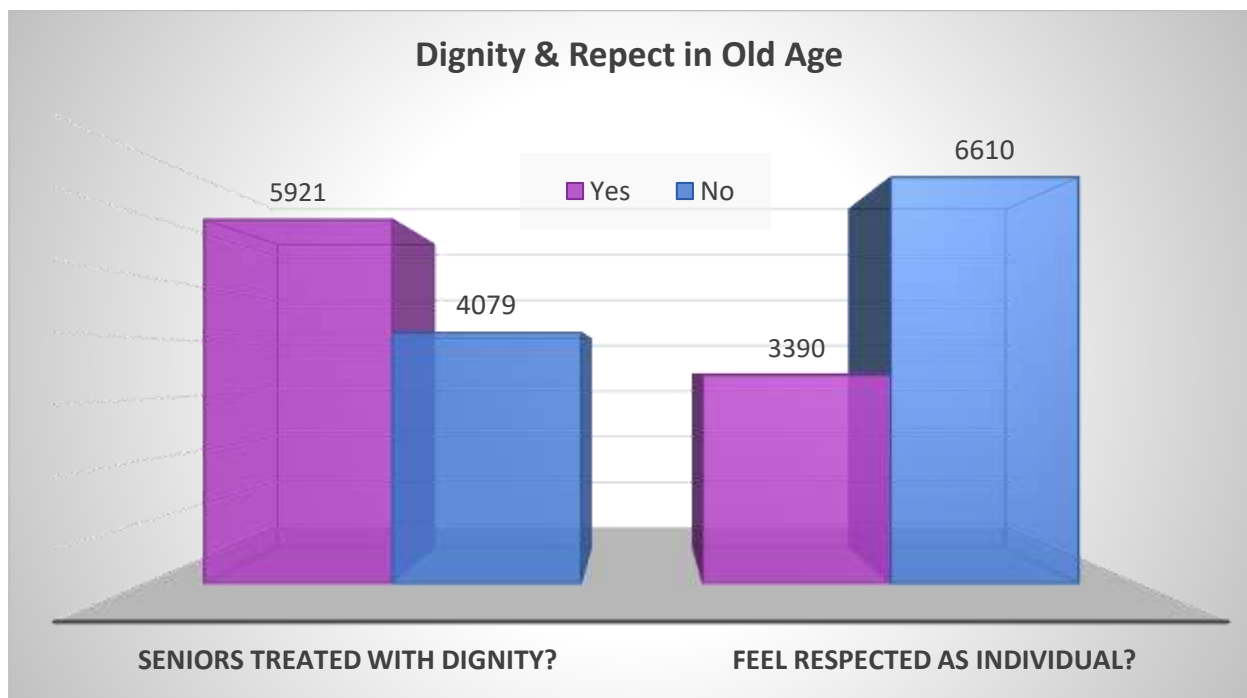
An Overview

Digital technologies are increasingly shaping access to services, information, and social interaction in India. However, many older persons face barriers to digital inclusion due to a lack of skills, affordability issues, and limited access to devices. This digital divide can restrict their ability to access financial services, healthcare, and government benefits. Promoting digital literacy among the elderly is essential for enhancing autonomy and independence. User-friendly technologies and targeted training programs can help bridge this gap. At the same time, concerns around online safety, fraud, and privacy must be addressed. Digital inclusion also enables social connectivity, reducing loneliness and isolation. Ensuring that older persons can participate in the digital world is crucial for maintaining dignity in an increasingly technology-driven society. A balanced approach that combines access, education, and protection can empower the elderly to navigate the digital landscape confidently.

SALIENT FINDINGS

Dignity in Old Age

- About 59.2% (5921 out of 10000 elderly respondents) agreed that seniors are being treated generally with dignity in society. 40.8% (4079) of all respondents claimed that they do not get treated with dignity.

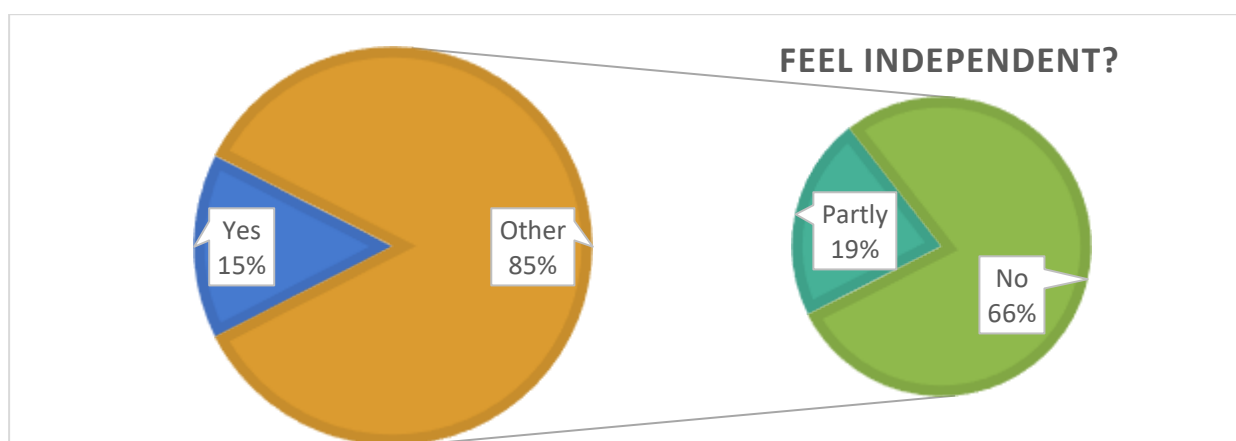


Feel Respected as an Individual

- Only 33.9% (3390) feel respected as individuals in their respective family/society. The majority of elderly respondents experience a lack of personal dignity.

Respect of Choices and Autonomy

- About 53.2% (5315) admitted that their choices are respected by younger generations, but 46.9% (4685) said that younger people don't respect their choices.
- Only 15.0% (1502) of respondents feel independent in old age, while 66.3% (6630) do not. This shows high dependency levels.



- Approximately 12.9% of elderly respondents make their own decisions according to the survey data.



OBSERVATIONS

The study presents a comprehensive yet concerning picture of the condition of older persons in India, revealing a clear gap between policy intent and ground realities, particularly in the realization of their human rights.

Financial insecurity emerges as a critical concern. With only 29.5% of elderly persons receiving pensions and 70.5% remaining uncovered, a majority are left without formal social protection. The inadequacy of pensions—especially old-age pensions—combined with irregular payments and administrative barriers, forces 66.1% of older persons into financial dependence. This directly undermines their rights to dignity, autonomy, and economic security.

Family structures, traditionally the backbone of elderly care, are undergoing significant change. Although many elderly still live with family, only 37.4% feel fully supported, and 84.3% perceive a decline in family support. High levels of loneliness and limited participation in family decisions point to weakening intergenerational relationships and reduced agency, affecting their right to inclusion and respect.

Elder abuse, reported by 18.9% of respondents, is likely underreported and predominantly emotional or neglect-based, often within family settings. Low legal awareness (only about 10.1% fully aware of relevant laws) further restricts access to justice, leaving many without protection from exploitation and violence.

While healthcare access exists, affordability remains a major barrier. Low insurance coverage (5.8%) and negligible mental health support (4.5%) indicate gaps in ensuring the right to health. Similarly, limited access to long-term care (4.9%) reflects an underdeveloped care ecosystem.

The study also highlights widespread social exclusion. Low awareness of rights and schemes, minimal participation in community life, and feelings of being undervalued reflect violations of the rights to participation and equality. Housing insecurity, poor emergency preparedness, and a significant digital divide further compound vulnerabilities, restricting access to essential services.

Overall, the observations indicate systemic gaps that hinder the realization of a dignified, secure, and inclusive life for older persons.



REPRESENTATIVE STATEMENTS

"I have lived my whole life with dignity, but today I often feel invisible. I don't know what rights I have or where to go when I need help. Sometimes, I am turned away just because of my age. At home and in society, my voice is rarely heard, and I am seldom included in decisions. I spend most of my time alone, feeling left out and unimportant. At this stage of life, all I seek is respect, support, and a chance to be heard like everyone else."

- Ramanand Sharma, 73-year-old retired elderly, Kanpur, Uttar Pradesh

"Now, the neglect and the harsh words hurt me the most. I am often ignored, my needs overlooked, and sometimes even my own family makes me feel like a burden. I hesitate to speak about it, as I fear it may worsen my situation. Though I live in my own home, there are moments when I don't feel safe or valued. At this age, I never imagined I would have to endure this quietly."

- Suryakant Deendayal More, 81-years-old, Pune, Maharashtra

"I have been dependent on my husband during my entire life. After his death, I have no income and have to depend on my children's families. They hardly take care of my needs, like medicines. I work like a maid in their houses. I have no other option but to live with them now. At this stage of life, dignity for me means being heard, respected, and allowed to live with a sense of independence."

- Noor Bano, 70-Years-Old widow. Hyderabad

"I am an arthritis patient and confined to a wheelchair for almost 4 years and hardly visit my relatives and neighbors. Due to poor financial status, the cost of treatment often becomes a bigger worry than the illness itself, especially since I have no insurance to rely on. Now, I am mentally disturbed also, and there is no one to listen to my problems."

- Deepankar Dasgupta, a 69-year-old person, Kolkata, West Bengal



CONCLUSION

The study clearly establishes that while India has made notable efforts to address the needs of older persons through policies and legal frameworks, the realization of their human rights remains fragmented and inadequate.

A large proportion of elderly individuals continue to face financial insecurity, dependence, and social exclusion, which directly compromise their right to live with dignity. Limited access to adequate social security and irregular service delivery weaken their autonomy and increase vulnerability to neglect and abuse, undermining their rights to independence and security.

The gradual decline of traditional family support systems has further exposed older persons to emotional isolation and reduced participation in decision-making processes. This reflects a broader erosion of the rights to respect, inclusion, and dignity within both family and societal structures. The persistence of elder abuse—often hidden and unreported—highlights the urgent need for stronger protection mechanisms and safer reporting systems.

A significant gap lies in the lack of awareness and effective implementation of legal provisions. With a majority of elderly persons unaware of their rights and available protections, legal safeguards remain underutilized. In addition, barriers to affordable healthcare, inadequate insurance coverage, and neglect of mental health services point to systemic shortcomings in fulfilling the right to health and wellbeing.

The study also underscores exclusion from digital systems, employment opportunities, and community participation, reinforcing age-based discrimination and limiting active ageing. These factors collectively weaken the rights to equality, participation, and social inclusion.

In conclusion, there is a critical need to shift from a welfare-oriented approach to a comprehensive rights-based framework that prioritizes dignity, empowerment, and inclusion. Strengthening social security systems, improving legal awareness and enforcement, expanding accessible healthcare and care services, and creating age-friendly and inclusive environments are essential steps to ensure that older persons in India can live with dignity, security, and full realization of their human rights.



RECOMMENDATIONS

Based on the research findings, observations, and feedback received from older persons, subject experts, and other concerned persons, Agewell Foundation appeals to the concerned stakeholders (policy makers, opinion leaders, government, civil society, media, and others) to consider the following to create an older persons-friendly environment in the country;

Universal & Adequate Pension Coverage

- Expand pension coverage to all the elderly, especially informal workers, and revise amounts to meet basic living costs. Ensure timely, inflation-linked payments to uphold the right to financial security and dignity.

Strengthen Implementation of Legal Protections

- Ensure effective enforcement of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 through fast-track tribunals, legal aid, and accountability systems at district levels.

Nationwide Legal & Scheme Awareness Campaigns

- Launch mass awareness drives using TV, radio, and digital platforms to improve knowledge of rights and schemes, addressing the current low awareness.

Affordable & Inclusive Healthcare Systems

- Expand geriatric healthcare under public systems, ensure free or subsidized treatment, and increase insurance coverage beyond the current low levels



Integrate Mental Health & Long-Term Care

- Develop community-based mental health and long-term care services, ensuring the right to holistic health.

Prevent Elder Abuse & Strengthen Reporting Systems

- Establish confidential helplines, local vigilance committees, and safe reporting channels to address the prevalence of elder abuse, especially within families.

Promote Family Sensitization & Intergenerational Values

- Encourage respect, care, and shared responsibility through campaigns and school curricula to counter the decline in family support.

Build Community Support & Social Participation Platforms

- Create senior citizen clubs, day-care centres, and community engagement programs to reduce loneliness and enhance inclusion.

Enhance Digital Inclusion & Literacy

- Provide training, simplified devices, and assisted digital services to bridge the digital exclusion gap, ensuring access to services and entitlements.

Create Age-Friendly Employment Opportunities

- Promote flexible, part-time, and skill-based work opportunities for older persons, recognizing that non-working elderly want to work.

Develop Age-Friendly Housing & Emergency Systems

- Promote barrier-free housing, safe neighbourhoods, and elderly-inclusive disaster preparedness systems to ensure safety and independence.

Empower Older Persons as Rights Holders

- Encourage elderly self-advocacy groups, participation in local governance, and decision-making processes to strengthen autonomy, voice, and dignity.





Agewell Foundation

Agewell Foundation is a not-for-profit NGO that has been working for the welfare and empowerment of older persons of India since 1999. Agewell interacts with over 25000 older persons daily through its volunteers' nationwide network. Recognizing the work being done by Agewell Foundation ECOSOC granted Special Consultative Status to Agewell Foundation at United Nations in 2011. It is associated with the Department of Public Information, United Nations (UN-DPI-NGO). Agewell Foundation is currently associated with the Working Group on Awareness and Capacity Building for Senior Citizens, Ministry of Social Justice & Empowerment; Sub-Group on Elderly Care, under NITI Aayog's CSOs Standing Committee and Committee of Experts on "impact of COVID-19 pandemic on human rights and future response", National Human Rights Commission.

Agewell Foundation

*(In Special Consultative Status with the ECOSOC at United Nations since 2011)
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