

Economic Independence and Social Security among India's Elderly

SRINIVAS GOLI, BHEEMESHWAR REDDY A., K S JAMES, VENKATESH SRINIVASAN

Given that a majority of India's elderly population lacks adequate social security or old-age pension, India needs a robust social security system that addresses decisive ageing challenges such as decent living arrangements, economic independence and social support to ensure active ageing. India needs to facilitate interstate convergence in old-age pensions under social security schemes for the elderly population, and revisit and re-evaluate existing multisectoral policy initiatives aimed towards their welfare.

The following errors and some grammatical errors had appeared in the print version of this article:

The name of one of the authors, Bheemeshwar Reddy, should have read as Bheemeshwar Reddy A (p 33), and the second and third sentences of the article should have read as follows: "The adult migration out of rural areas, ideational changes in the family system, a growing older population that is left behind, and continued dominance of informal sector employment warrant a strong multisectoral policy and programme response to ageing so that our future generations benefit and live longer with happiness and security (Bloom et al 2000)" (p 33).

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Population ageing is among the fastest emerging phenomena in India. The adult migration out of rural areas, ideational changes in the family system, a growing older population that is left behind, and continued dominance of informal sector employment warrant a strong multisectoral policy and programme response to ageing so that our future generations benefit and live longer with happiness and security (Bloom et al 2000). The Union Budget speech of financial year (FY) 2018–19 does not mention the word "older population." The finance minister did mention the fact that "India cannot realise its demographic dividend without its citizens being healthy" in the context of the budget provisions for the health sector and its much-hyped publicly-financed health protection scheme (over various years: 1). There is an increasing emphasis in academic literature and popular media on productively utilising India's millennials for economic growth. But, the unhealthy and early initiation of ageing symptoms in Indian adults is often ignored in forecasts of future growth (Goli and Pandey 2000). Unless we ensure active and healthy ageing in one of the fastest ageing societies in the world, realising demographic dividend would be a remote possibility. The age-wise population projections suggest that by the time India will have its young-age dependency below 30, its old-age dependency is likely to be above 15. This means that the advantage accrued from India's age composition will depend on ensuring healthy and active ageing where the elderly population can contribute to the economy (Goli and Pandey 2000; James and Goli 2016).

In this context, we have put forward an evidence-based perspective on social

security policies for India's elderly population, with a focus on old-age pensions. The data for this article has been collected and compiled from the Census of India (2011), National Sample Survey (2014), India Human Development Survey (2011–12), websites of central and state governments, and various economic survey reports from the Government of India and other state governments (2014–18). We have also used information from the UN (2015b), the World Bank (2016) and the Office of Retirement and Disability Policy (2018) for comparing the ageing and social security policies of India with other developing countries.

Ageing and India

Although there is no consensus on who should be considered an older person, the Census of India defines a person who is 60 years and above as "elderly" (ONGC 2011). In the last century (1990–2000), experts have observed an increase in life expectancy, decline in fertility, and structural changes in demography corresponding with increasing industrialisation, economic development, and medical advancement. By 2030, the older population (1.4 billion) will outnumber children less than 15 years (1.3 billion), and it will also outnumber adolescents (2.1 billion) and youth (2.0 billion) by 2050 (UN 2015a). Thus, ageing is considered an unavoidable consequence of demographic change which varies across countries depending on its timing and pace of growth (Bongaarts 2004). However, the pace of ageing in the developed and developing countries is different. It took 120 years and 80 years to double the share of the older population from 7% to 14% in France and Sweden, respectively, while it is projected to take only 25 years and 20 years for China and India, respectively, to double their share of the older population (Figure 1, p 33).

Although India's success in bringing down avoidable mortality and enhancing life expectancy during childhood is not adequate, the decline in fertility during the last two decades has been unusual and remarkable (James and Goli 2016). Moreover, the decline in fertility is not

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Independence and Economic Security in Old Age Frank Denton, Deborah Fretz, Byron G. Spencer, 2001-02 As boomers move towards retirement the phenomenon of population aging has become a much publicized issue Independence and Economic Security in Old Age focuses on the economic and social implications of aging at the level of the individual and of society as a whole The product of a three year research program the book contains chapters by recognized experts in the fields of economics and econometrics sociology social work medicine epidemiology gerontology and nursing The book first looks at some basic demographic issues including the definition of old the changing age distribution of the population and the demographic outlook for the next several decades It then moves into the area of family relations health and economic security The concept of independence among the elderly is examined and the degree of preparedness for old age by different elderly or soon to be elderly cohorts is considered The measurable social contributions of the elderly are also discussed in juxtaposition with the benefits they receive The book continues with an examination of the saving behaviour of the elderly the appropriateness of the Consumer Price Index as a measure of inflation the incomes of older women and how the tax transfer system affects the incentives of Canadians to save for retirement Comprehensive and innovative in its consideration of the issues and implications of aging this book will be a valuable resource for specialists and non specialists interested in issues of population aging for students of gerontology economics sociology health studies social work and women's studies and for social planners and policy makers

Independence and Economic Security in Old Age Frank Denton, 2011-11-01 As boomers move towards retirement the phenomenon of population aging has become a much publicized issue Independence and Economic Security in Old Age focuses on the economic and social implications of aging at the level of the individual and of society as a whole The product of a three year research program the book contains chapters by recognized experts in the fields of economics and econometrics sociology social work medicine epidemiology gerontology and nursing

The Changing Canadian Population Barry Edmonston, Eric Fong, 2011-01-10 Current social and economic changes in Canada raise many questions Will Canada's education system be able to maintain its competitiveness when faced with increasing globalization Will the growing numbers of immigrants and their children be successfully integrated How will Canada's social institutions respond to a rapidly aging population The Changing Canadian Population assembles answers from many of Canada's most distinguished scholars who reassess the current state of society and Canada's preparedness for the challenges of the future

Modern America and the Legacy of the Founding Ronald J. Pestritto, Thomas G. West, 2007-01-01 This is the third and final volume in the series on American political thought edited by Ronald J Pestritto and Thomas G West The book addresses how the major themes in American political thought identified in the first two books of the series have played out in the world of modern American politics The first volume focused on the founding era and examined the prevalence of social compact theory among the founders and implications of that theory for the design of American institutions The second

volume examined the major challenges that nineteenth century thought posed to the political ideas of the founding and suggested that these challenges created tensions that would significantly affect the development of American politics in the twentieth century and beyond In *Modern America and the Legacy of the Founding* the authors address these fundamental tensions how does modern America resolve the inherent conflict between the original constitutional order and the challenges posed by modern liberalism The authors look at the contemporary effects of this fundamental tension on questions of foreign policy and domestic policy and on questions of our national political institutions and the ideas that shape them today

Growing Old in the Twentieth Century Margot Jefferys, 2005-09-23 *Growing Old in the Twentieth Century* investigates many aspects of the current debates raging regarding care and provision for the elderly and the very elderly It will be invaluable to gerontologists social policy makers official and unofficial carers and anyone involved in health care Older Women in Europe Isabella Paoletti, 2022-09-30 This book is about older women s strength freedom tenacity determination resilience independence social and political involvement and in particular it is about re imagining ageing Older women represent the great majority of older people The book describes instances of age and gender discrimination and examples of social inclusion and protagonism of older women in Europe It solicits a change in perspective focusing on the necessary societal changes to make space to older people and older women in particular How is society going to address age and gender discrimination in social and institutional settings How should work settings change to effectively make space to older workers and in particular older women How should the pension system change How could public health systems could provide effective care to older people and be sustainable This edited collection focuses on older women s rights rather than their needs adopting a human rights based approach Preservation of older women s dignity autonomy and security is its central topic that is ensuring that their rights are recognised This collection offers insights valuable to a wide array of human rights activists professionals policymakers and social scientists and older women themselves **Economic Security Act** United States. Congress. Senate. Committee on Finance, 1935 **Social Security, Medical Care for the Aged Amendments** United States. Congress. Senate. Committee on Finance, 1964 *Old-age Security in Comparative Perspective* John B. Williamson, Fred C. Pampel, 1993 This book examines a central element of social welfare old age security exploring the history of policies in both developed and underdeveloped countries to assess their structure ideology and effectiveness The authors test five theoretical perspectives on old age security policy in four industrial nations the United States the United Kingdom Sweden Germany and three developing countries India Nigeria Brazil challenging the view that old age policy is the outcome of class conflict between capital and labour Instead the authors adopt a neo pluralist perspective which emphasizes the influence of ethnic religious and regional groups as well as the grey lobby over that of class based groups The authors attempt to test ideas derived in part from these historical case studies by analysing quantitative data from a broader sample of countries 18 industrial nationa and 32 developing nations and they use these

results to anticipate future policy developments in the U S **Handbook of Active Ageing and Quality of Life** Fermina Rojo-Pérez, Gloria Fernández-Mayoralas, 2021-04-12 This handbook presents an overview of studies on the relationship of active ageing and quality of life It addresses the new challenges of ageing from the paradigm of positive ageing active healthy and successful for a better quality of life It provides theoretical perspectives and empirical studies including scientific knowledge as well as practical experiences about the good ageing and the quality of later life around the world in order to respond to the challenges of an aged population The handbook is structured in 4 sections covering theoretical and conceptual perspectives social policy issues and research agenda methods measurement instrument scales and evaluations and lastly application studies including domains and geographical contexts Chapter 5 is available open access under a Creative Commons Attribution 4 0 International License via link [springer com div](https://www.springer.com/div) **Elderly Women in Megapolis** Archana Kaushik Panda, 2005 *Study: Extent of Old Age Dependency* National Civic Federation. Industrial Welfare Department, 1928

The Development of Security and Whole Care System for the Aged in China Yanzhong Wang, 2017-10-25 This book examines the process of population aging in China and its unique features considers the social progress implied in China becoming a society with an aging population and assesses the tremendous risks and challenges involved Based on the development of pension security systems around the world the book studies the status quo and future requirements of the Chinese pension security system from the perspectives of capital service and spirit and puts forwards a three pillar pension security system that is in conformity with China s current situation and reflects the developmental trend that in future social security will likely transform from material security into comprehensive security In addition the book analyzes the Chinese pension security system While integrating international perspectives its main focus is on statistical analysis combining theory with practice and qualitative with quantitative analysis As such the book not only offers a window for the world on the status and evolution of China s pension security system but also an opportunity for international academic dialogues **Modern America and the Legacy of Founding** Ronald J. Pestritto, Thomas G. West, 2006-11-06 This is the third and final volume in the series on American political thought edited by Ronald J Pestritto and Thomas G West The book addresses how the major themes in American political thought identified in the first two books of the series have played out in the world of modern American politics The first volume focused on the founding era and examined the prevalence of social compact theory among the founders and implications of that theory for the design of American institutions The second volume examined the major challenges that nineteenth century thought posed to the political ideas of the founding and suggested that these challenges created tensions that would significantly affect the development of American politics in the twentieth century and beyond In *Modern America and the Legacy of the Founding* the authors address these fundamental tensions how does modern America resolve the inherent conflict between the original constitutional order and the challenges posed by modern liberalism The authors look at the contemporary effects of this fundamental tension on questions of foreign policy and domestic policy and

on questions of our national political institutions and the ideas that shape them today **Congressional Record** United States. Congress,1994 **Old-age, survivors, and disability insurance, March 24, 25, 28, 29, 30, 31, April 1, 4, 5, 6, 7, 8, 11, 12, 13, 14, 19, 20, 21, 22, 25, 26, and 27, 1949** United States. Congress. House. Committee on Ways and Means,1949 Considers legislation to extend and improve the Old Age and Survivors Insurance system and to add disability protection Includes H Rpt 80 2168 Social Security Act Amendments 1948 on H R 6777 June 2 1948 p 1096 1158 pt 2 **The SAGE Handbook of Social Gerontology** Dale Dannefer,Chris Phillipson,2010-08-13 This SAGE Handbook integrates basic research on social dimensions of aging It presents programmatic applications of research in areas not often seen in Handbooks including imprisonment technology and aging urban society aged and elderly migration The authors constitute a Who s Who of international gerontology and the focus on globalization and aging is unique among Handbooks today This Handbook should be in the library of every social gerontologist Vern L Bengtson Professor of Gerontology University of Southern California This volume reflects the emergence of ageing as a global concern including chapters by international scholars from Asia Australasia Europe and North America It provides a comprehensive overview of key trends and issues in the field drawing upon the full range of social science disciplines The Handbook is organized into five parts each exploring different aspects of research into social aspects of ageing Disciplinary overviews summaries of findings from key disciplinary areas within social gerontology Social relationships and social differences explores area like social inequality gender religion inter generational ties social networks and friendships Individual characteristics and change in later life examines different aspects of individual aging including self and identity cognitive processes and bio social interactions and their impact on physical and psychological aging Comparative perspectives and cultural innovations topics include ageing and development ageing in a global context migration and cross cultural perspectives on grandparenthood Policy issues covering policy concerns such as long term care technology and older people end of life issues work and retirement and the politics of old age This will be essential reading for all students researchers and policy makers concerned with the major issues influencing the lives of older people across the globe *The Grooves of Change* J. F. Brown,2001-04-02 Eastern Europe ten years after the Cold War **The Health Care of the Aged** United States. Social Security Administration. Division of Program Research,1962 Managing Diversity in Today's Workplace Michele A. Paludi,2012-04-23 This four volume set provides updated empirical research and best practices for understanding and managing workplace diversity in the 21st century including issues of gender race generation disability sexual orientation national origin and age As the demographics of workplaces in the United States continue to evolve to include more women employees a growing percentage of aged employees and greater racial diversity a broad understanding of human resource management issues in multiple functions is necessary Today s workplace professionals need to be up to speed on best practices for staffing training and development performance appraisals work family integration compensation health and safety equal employment opportunity disciplinary

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Table of Contents Independence And Economic Security In Old Age

1. Understanding the eBook Independence And Economic Security In Old Age
 - The Rise of Digital Reading Independence And Economic Security In Old Age
 - Advantages of eBooks Over Traditional Books
2. Identifying Independence And Economic Security In Old Age
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Independence And Economic Security In Old Age
 - User-Friendly Interface
4. Exploring eBook Recommendations from Independence And Economic Security In Old Age
 - Personalized Recommendations
 - Independence And Economic Security In Old Age User Reviews and Ratings
 - Independence And Economic Security In Old Age and Bestseller Lists
5. Accessing Independence And Economic Security In Old Age Free and Paid eBooks
 - Independence And Economic Security In Old Age Public Domain eBooks
 - Independence And Economic Security In Old Age eBook Subscription Services
 - Independence And Economic Security In Old Age Budget-Friendly Options

6. Navigating Independence And Economic Security In Old Age eBook Formats
 - ePub, PDF, MOBI, and More
 - Independence And Economic Security In Old Age Compatibility with Devices
 - Independence And Economic Security In Old Age Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Independence And Economic Security In Old Age
 - Highlighting and Note-Taking Independence And Economic Security In Old Age
 - Interactive Elements Independence And Economic Security In Old Age
8. Staying Engaged with Independence And Economic Security In Old Age
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Independence And Economic Security In Old Age
9. Balancing eBooks and Physical Books Independence And Economic Security In Old Age
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Independence And Economic Security In Old Age
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Independence And Economic Security In Old Age
 - Setting Reading Goals Independence And Economic Security In Old Age
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Independence And Economic Security In Old Age
 - Fact-Checking eBook Content of Independence And Economic Security In Old Age
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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