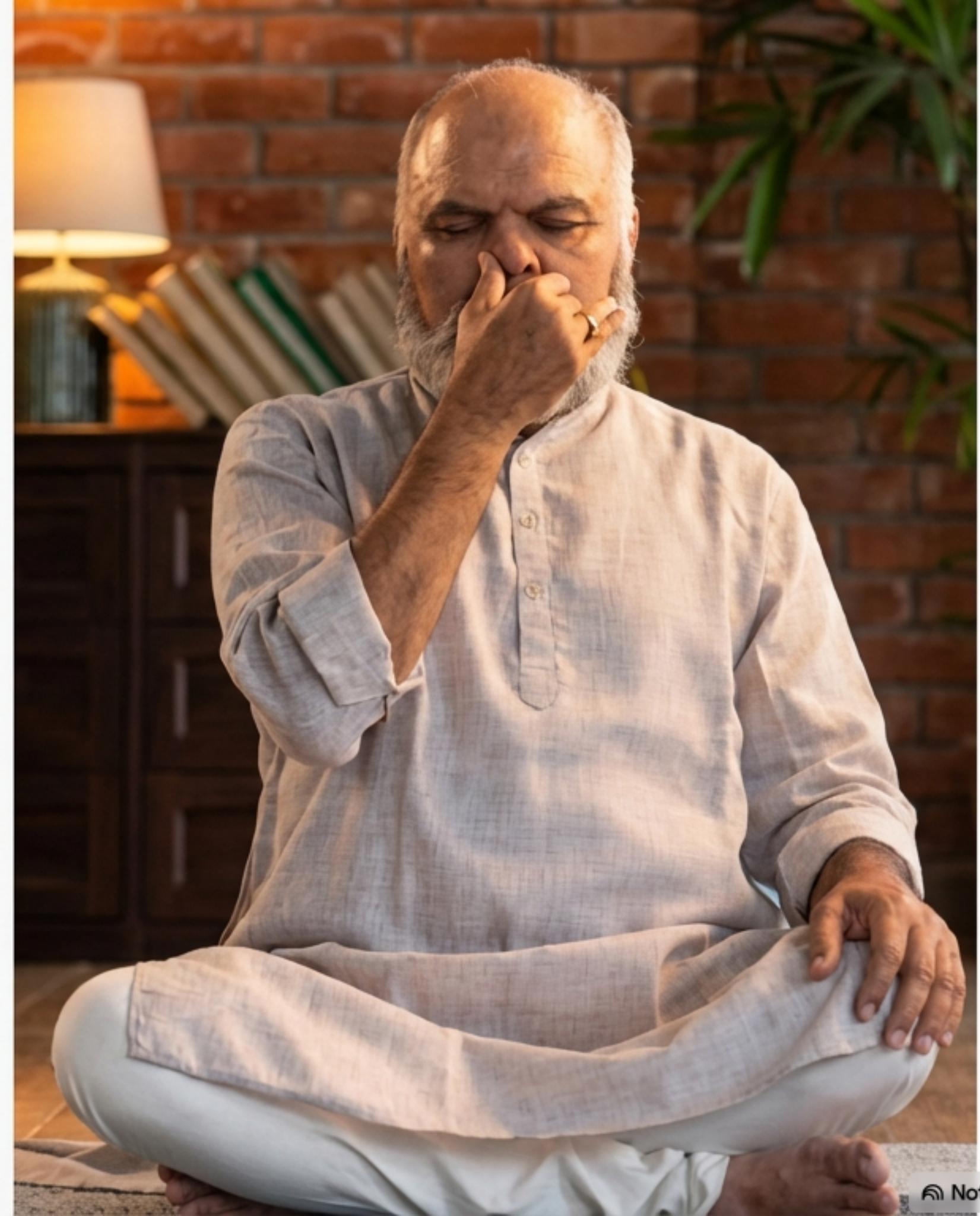


The Silver Surge

Reimagining India's
Senior Care Ecosystem

From Crisis to Dividend—A
Strategic Roadmap for India's
347 Million Future Seniors.

Synthesized insights from NITI Aayog, PwC-ASLI,
Savills, and Mordor Intelligence.



Executive Summary: The State of the Senior Nation



The Catalyst

India is aging faster than it is preparing. The elderly population will double to **20.8% by 2050**. 19,500 Indians turn 60 every day.



The Opportunity

A market poised for exponential growth. The senior care sector is jumping from a current size of **\$10-15B** to a **projected >\$30B**. Home healthcare alone is growing at **18.13% CAGR**.



The Paradigm Shift

A transition from “Old Age Homes” to “Lifestyle Communities” and “Ageing in Place.”

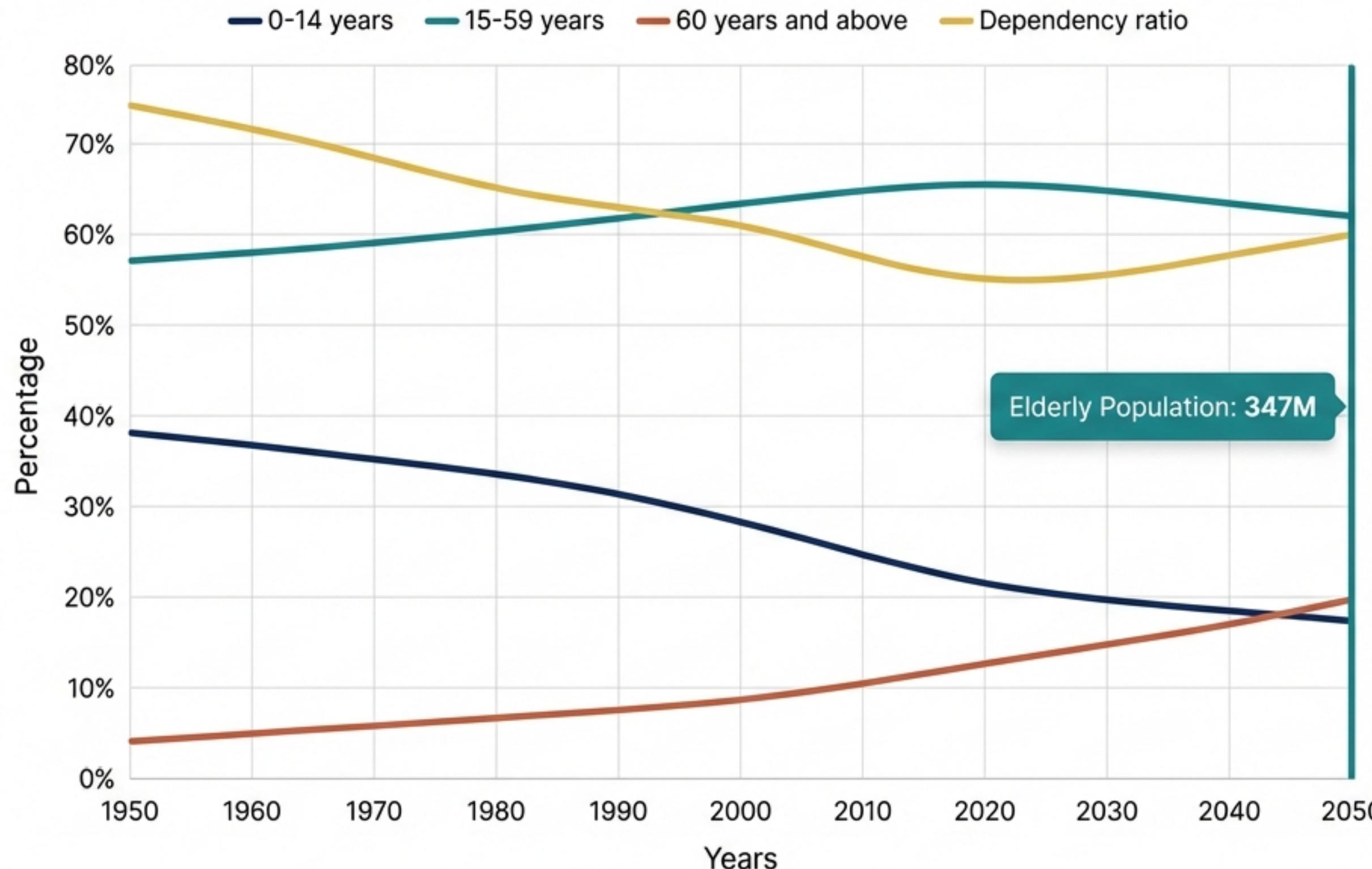
84% of industry stakeholders cite increased **acceptability of services** as the primary growth driver.



The Imperative

Success requires a “**Whole-of-Society** approach. Key needs include harmonized regulations (Single Regulator), “**Infrastructure Status**” for the sector, and public-private partnerships (PPP).

The Scale of the Shift is Structural, Not Just Statistical



Key Insights

104M → 347M: Growth in elderly population (2011–2050).

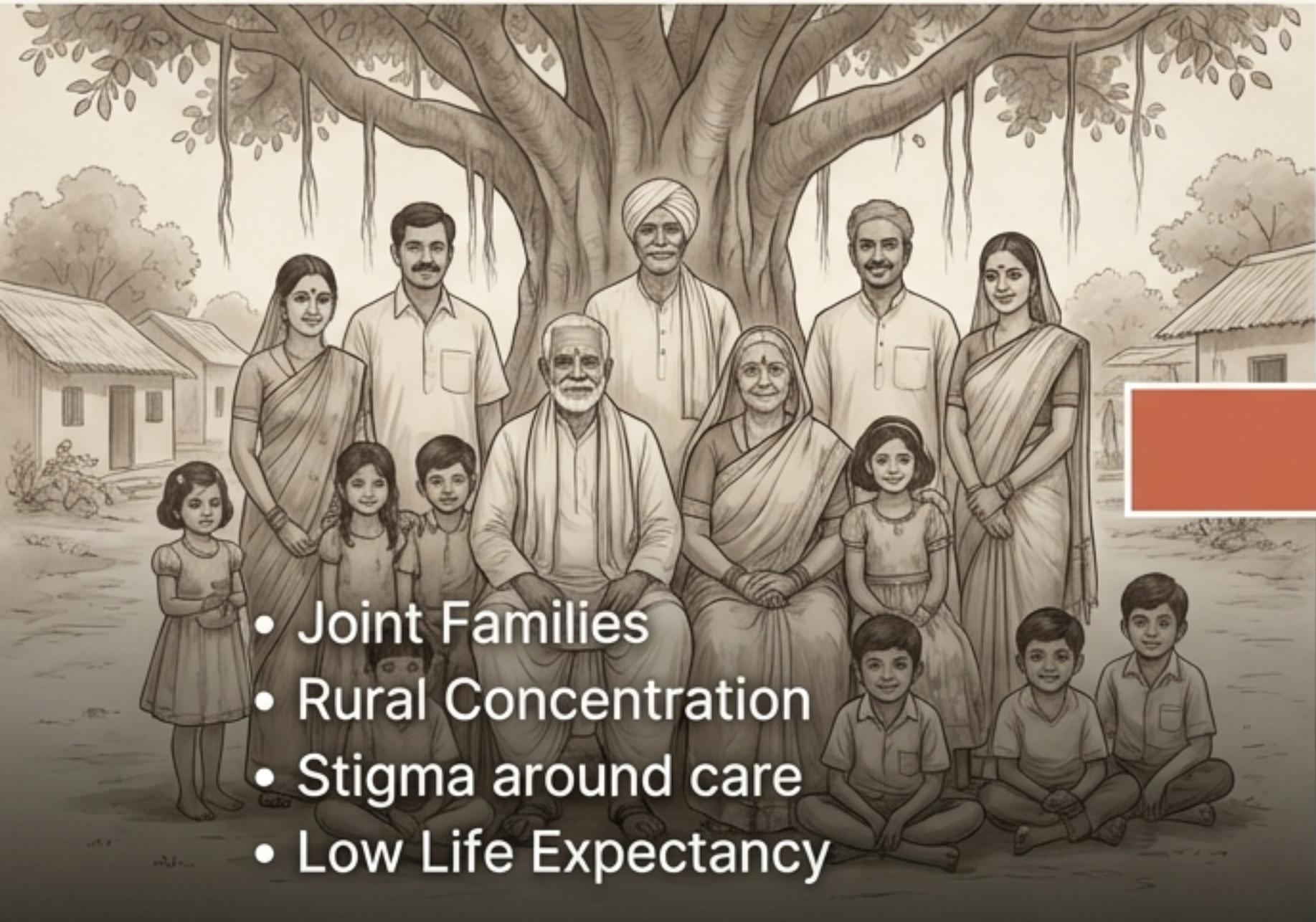
Dependency Ratio: Rising from 56.92 (2020) to 61.22 (2050).

Health Burden: 75% of elderly have one or more chronic diseases.

Insight: By 2050, India's elderly population will exceed the current total population of the United States.

The Dissolution of Traditional Support Structures

Yesterday



- Joint Families
- Rural Concentration
- Stigma around care
- Low Life Expectancy

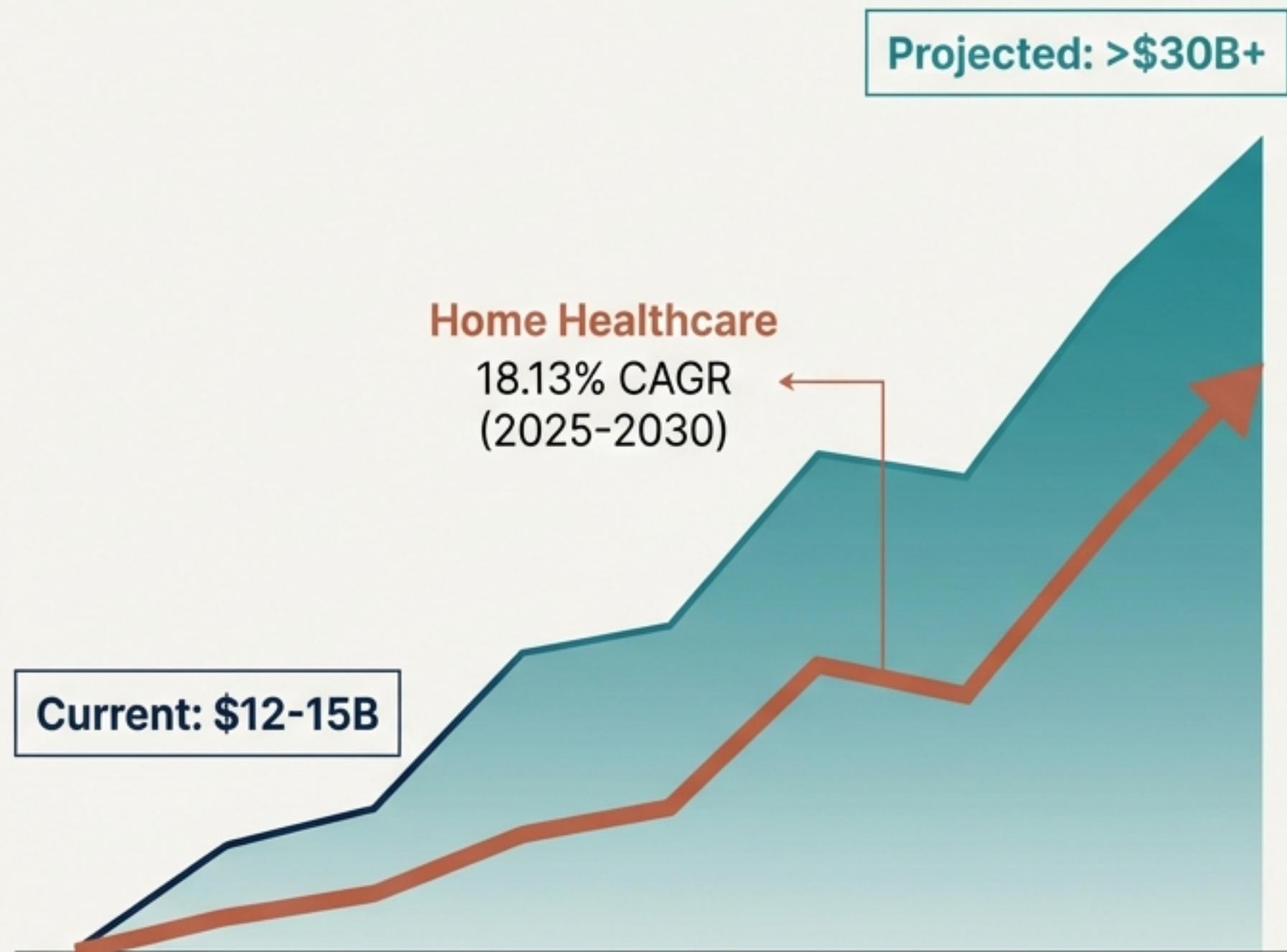
Today/Tomorrow



- Nuclear Families
- Urban Migration
- “Active Aging” Mindset
- Life Expectancy: 70.8 Years

Data Highlight: 60% of the elderly live with a spouse or alone, or depend on others (Source: LASI Report)

The Silver Economy: India's Next Sunrise Sector

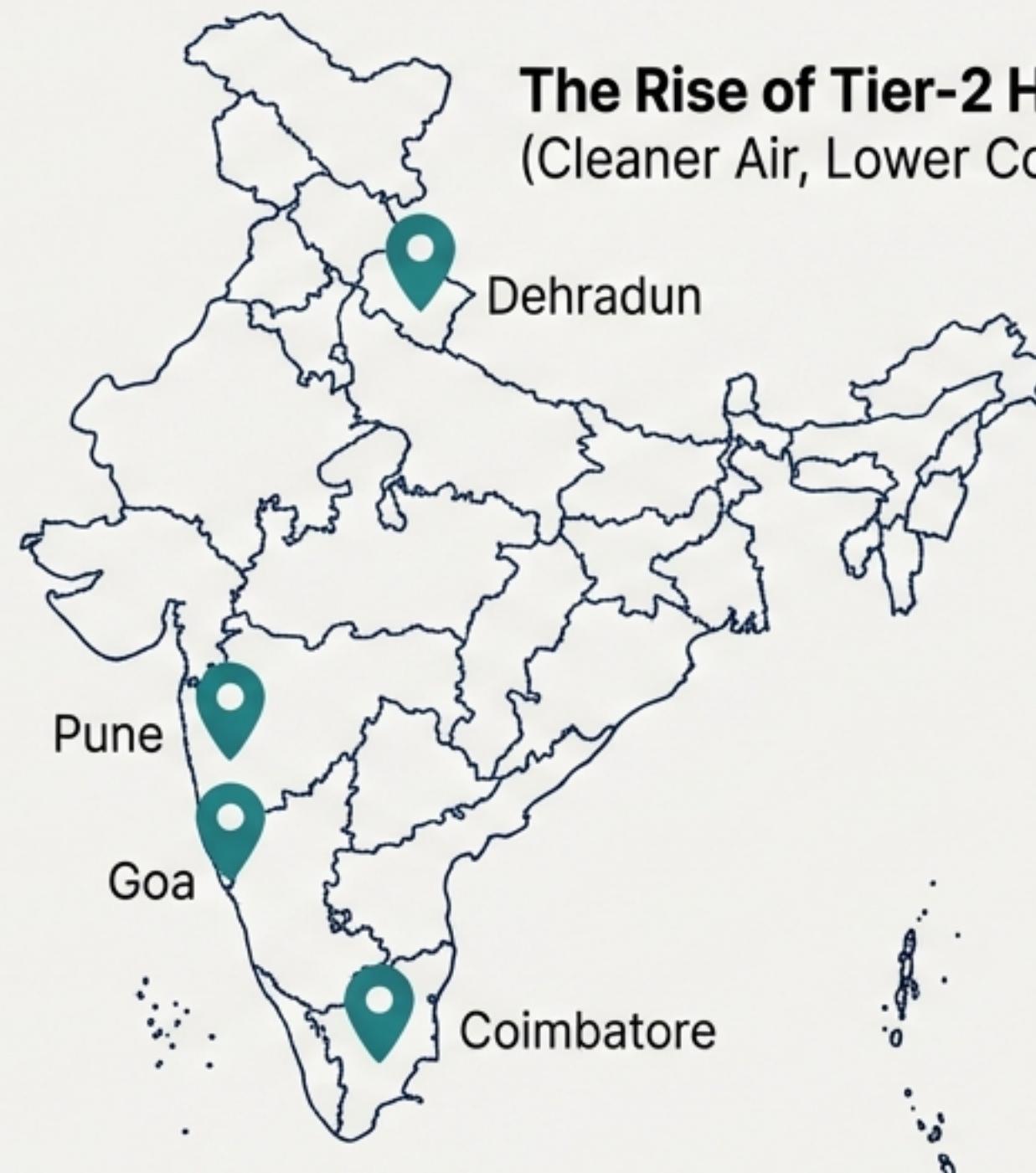


Key Drivers

- **Investment Potential:** \$4.8B - \$8.4B needed in senior living development (2025–2030).
- Rising disposable income & willingness to pay.
- Insurance expansion (Ayushman Bharat covering 70+).

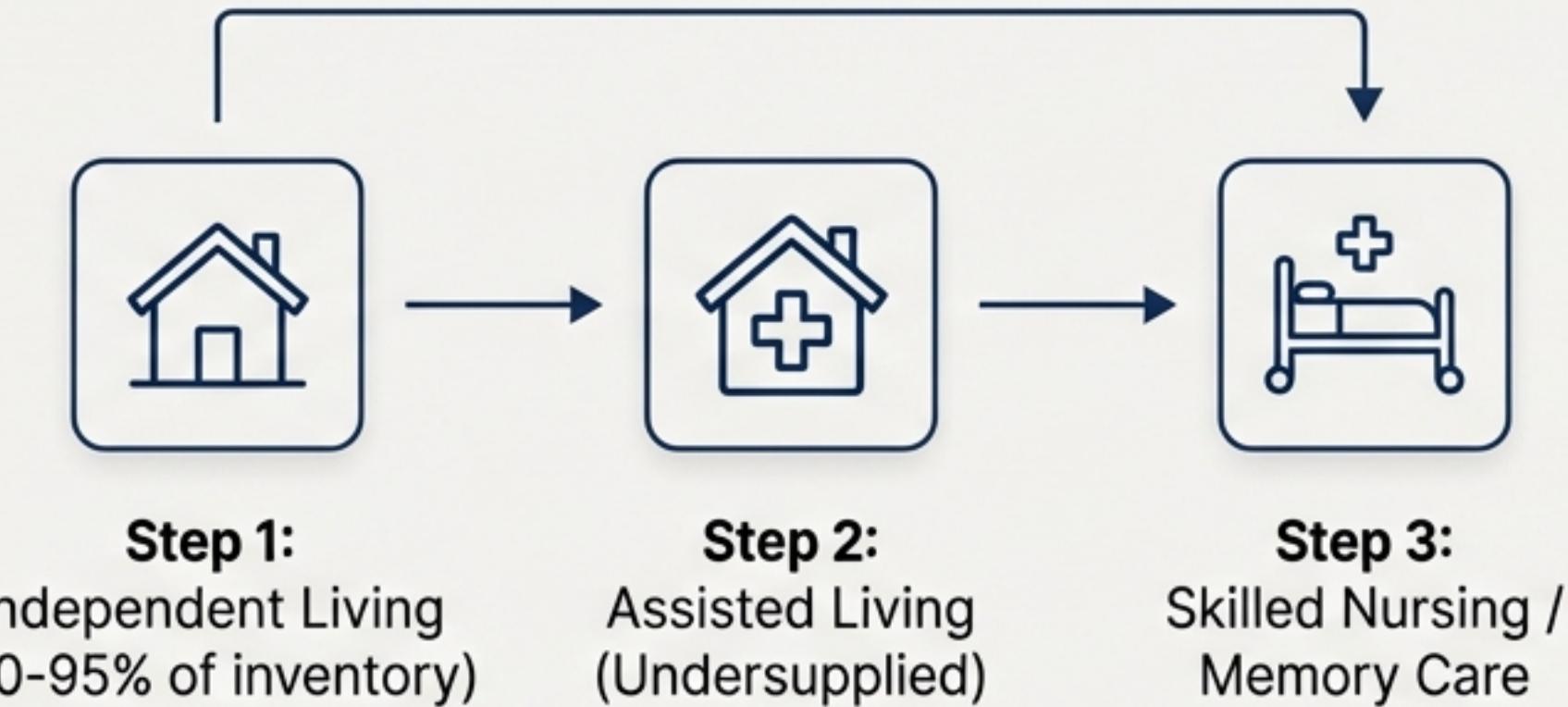
Sector Deep Dive: Senior Living & Housing

From 'Care' to 'Lifestyle' Ecosystems



The Rise of Tier-2 Hubs (Cleaner Air, Lower Costs)

The Continuum of Care



Market Gap: Significant undersupply in specialized Assisted Living compared to Independent Living inventory (Source: Savills).

Sector Deep Dive: Healthcare at Home & Tech



The NCD Factor: Non-Communicable Diseases hit Indians 10 years earlier than global average, necessitating long-term home management.

Sector Deep Dive: The ‘Care Economy’

Curated Consumables



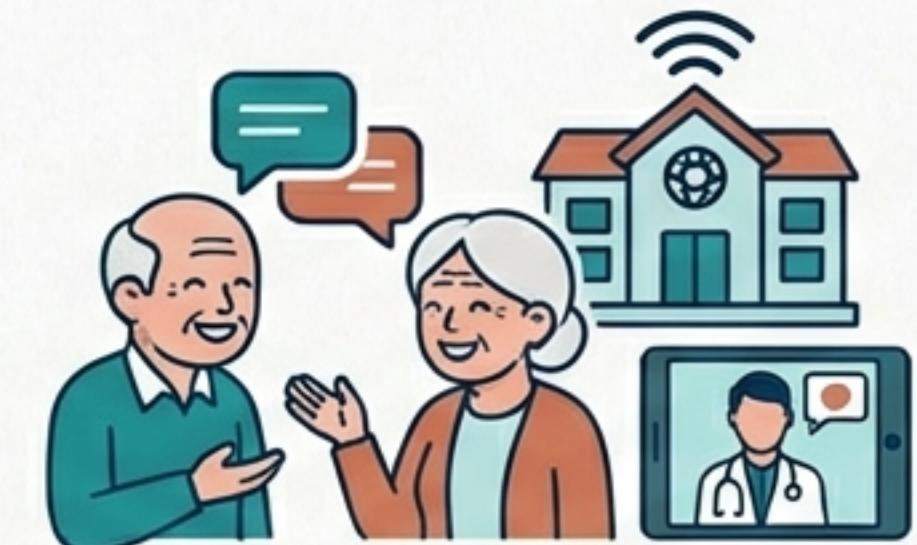
Adult hygiene, specialized nutrition, ease-of-use packaging.

Financial Safety Nets



Reverse mortgages for liquidity,
Ayushman Bharat
expansion for 70+.

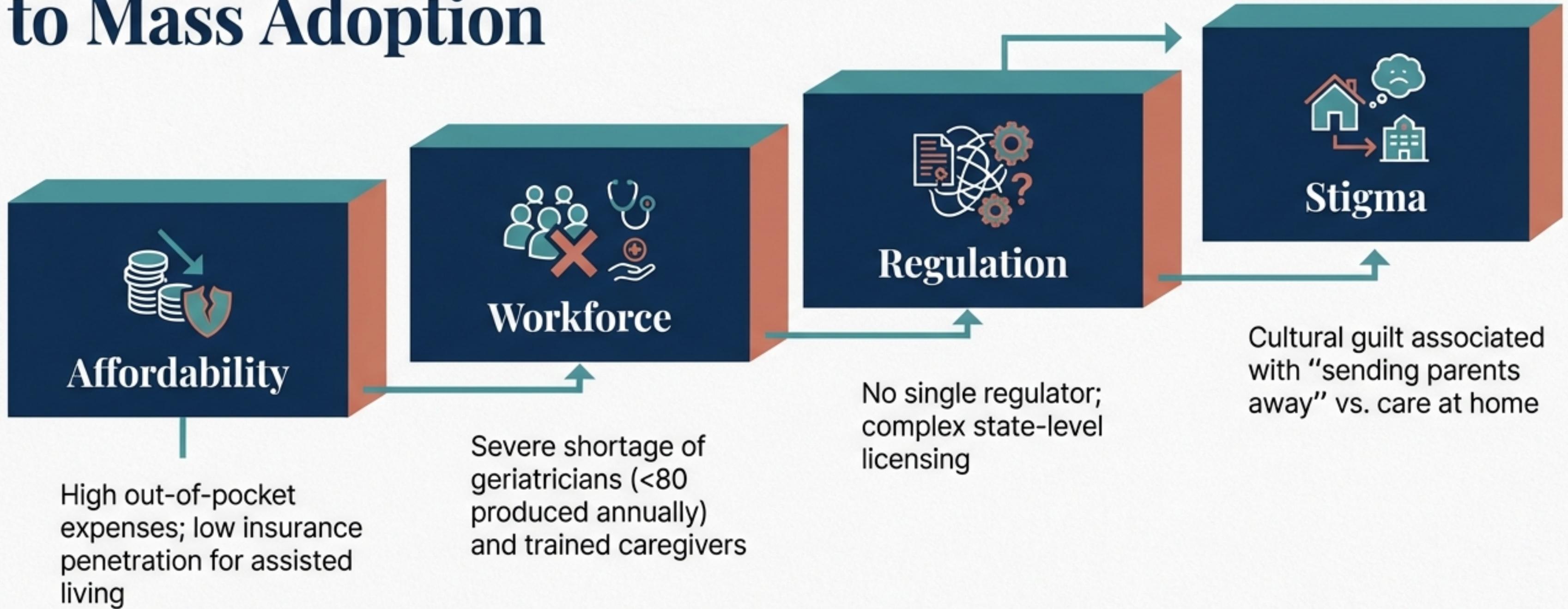
Social Wellbeing



Combatting loneliness through
community centers and digital
inclusion (ElderTech).

Moving beyond housing to a holistic ecosystem of dignity and services.

Critical Challenges & Barriers to Mass Adoption



The Policy Framework: NITI Aayog's Four Pillars



Health

Integrated geriatric ecosystem, expanded infrastructure.



Social

Empowerment, legal safeguards, inclusion.



Economic

Reskilling seniors, reverse mortgages, tax reforms.



Digital

Digital literacy training and affordable devices.

Trends to Watch (2025-2030)



Tier-2 Rise

Lower cost of living driving development outside metros.



Intergenerational Integration

Senior blocks integrated within larger townships (e.g., Primus/Antara models).



Specialization

Dementia and Palliative care moving from niche to mainstream.



Green & Biophilic Design

Sustainable campuses with sensory gardens.



Strategic Recommendations: The Way Forward

For Government

- Harmonize regulations,
- Grant 'Infrastructure Status',
- Rationalize GST (0-5%).

For Private Sector

- Pursue PPP models,
- Invest in workforce training institutes.

For Investors

Look beyond luxury; volume opportunity is in the Affordable/Mid-Market segment.





From a Burden to a Dividend.

A coordinated effort can turn the Silver Tsunami into a Silver Dividend.