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FAMILY SUPPORT, SOCIAL SECURITY AND QUALITY OF LIFE AMONG OLDER PERSONS IN INDIA

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ABSTRACT :

India is experiencing a gradual increase in the number of older persons, bringing greater attention to their health, economic security, family relationships and overall quality of life. In Indian society, family has traditionally been an important source of emotional, financial and physical support for older persons. However, changes in family structure, migration, urbanisation, rising living costs and changing lifestyles have affected the way older persons receive care and assistance. At the same time, social-security measures such as pensions, healthcare support, insurance and welfare programmes have become increasingly important, particularly for older persons who have limited income or inadequate family support. The present narrative review examines the role of family support and social security in shaping the quality of life of older persons in India. The review considers family relationships, living arrangements, financial assistance, caregiving, healthcare, social participation and emotional well-being, along with the availability and accessibility of social-security measures. The literature indicates that supportive family relationships can provide older persons with emotional security, assistance in daily activities and financial protection. However, not all older persons receive adequate family support, and those living alone, economically dependent or experiencing poor health may face greater difficulties. Social-security programmes can provide an additional source of financial and health protection, but awareness, accessibility and adequacy of benefits remain important concerns. The review highlights the need for a balanced approach in which family support is strengthened while effective public social-security systems are developed to protect older persons who cannot depend fully on their families. Greater attention to healthcare, income security, social participation and dignity can contribute to healthier and more secure ageing in India.

Keywords: Older Persons; Family Support; Social Security; Quality of Life; Elderly Care; Ageing in India; Social Protection; Health and Well-being.

INTRODUCTION

Population ageing is becoming an important social and demographic concern in India as improvements in life expectancy and declining fertility have increased the number and proportion of older persons. The *India Ageing Report 2023* notes that the older population is expected to form an increasingly significant share of India's population in the coming decades, creating greater requirements for healthcare, income security, family care and social support (*United Nations Population Fund, 2023*). Ageing is not only a matter of physical health; the quality of later life is also influenced by living arrangements, economic circumstances, social relationships and the availability of supportive environments. The World Health Organization emphasises that positive family and social relationships can provide older persons with social support, strengthen well-being and contribute to quality of life (*World Health Organization, 2015*). In India, family members have traditionally played an important role in providing financial assistance, emotional support and care to older persons. However, urbanisation, migration, changing family structures and increasing economic pressures may reduce the availability of traditional family support for some older people. The *UNFPA (2023)* report also highlights the importance of strengthening institutional responses and social-security mechanisms alongside family and community-based care. Therefore, understanding the combined role of family support and social security is important for improving the quality of life, dignity and well-being of older persons in India.

CONCEPTUAL UNDERSTANDING OF AGEING, FAMILY SUPPORT, SOCIAL SECURITY AND QUALITY OF LIFE

Ageing is a natural stage of life associated with changes in health, family relationships, economic circumstances and social participation. For older persons, *family support* includes emotional, financial and practical assistance provided by children, spouses and other relatives, while *social security* refers to pensions, healthcare, financial assistance and other measures that protect people from economic and social risks in later life. *Quality of life* is broader than physical health and includes psychological well-being, social relationships, economic security, independence and dignity. The World Health Organization emphasises that healthy ageing depends on maintaining functional ability and enabling older persons to live meaningful and dignified lives (*World Health Organization, 2020*). In the Indian context, family support and public social-security measures can complement each other in meeting the changing needs of the growing older population (*UNFPA, 2023*).

Meaning of Older Persons

Older age is generally understood in India in relation to the age of 60 years and above. Ageing is a natural process involving changes in physical capacity, health, social relationships and economic circumstances. However, ageing should not be viewed only in terms of illness or dependency. The World Health Organization explains healthy ageing in terms of maintaining functional ability and enabling older people to continue doing things that are important to them (*World Health Organization, 2020*). In India, the ageing population is becoming an increasingly important demographic group, requiring greater attention to healthcare, income security, family support and social participation (*United Nations Population Fund, 2023*).

Concept of Family Support

Family support includes the emotional, financial, social and practical assistance provided to older persons by children, spouses and other relatives. In the Indian context, family relationships have traditionally played an important role in meeting the everyday needs of older persons. Support may include financial assistance, help with household activities, healthcare, companionship and care during periods of illness. The WHO has recognised family and social relationships as important sources of social support and well-being in later life (*WHO, 2015*). The Longitudinal Ageing Study in India (LASI) also gives considerable attention to family relationships, social support and changing living arrangements in understanding the circumstances of older adults (*International Institute for Population Sciences, 2020*).

Meaning of Social Security

Social security refers to arrangements that protect individuals against major economic and social risks such as loss of income, illness, disability and old age. For older persons, social security is particularly important because regular employment income may decline or disappear after retirement. Pensions, healthcare support, insurance, financial assistance and other welfare measures can provide a basic level of economic protection. The Government of India has recognised financial security, healthcare, shelter and protection from abuse as important components of the welfare of older persons (*Ministry of Social Justice and Empowerment, Government of India, 2026*).

Concept of Quality of Life

Quality of life among older persons is a broad concept that includes physical health, psychological well-being, social relationships, economic circumstances, independence and the surrounding living environment. Good quality of life does not simply mean the absence of disease. It also involves the ability to maintain meaningful relationships, participate in social activities and live with dignity and a reasonable degree of independence. The WHO's approach to healthy ageing similarly places functional ability and well-being at the centre of ageing rather than focusing only on disease (*WHO, 2020*). Indian evidence has also shown that health, functional ability, education and economic circumstances are associated with differences in the well-being and quality of life of older persons (*Jose & Sekher, 2013*).

Relationship between Family Support, Social Security and Quality of Life

Family support and social security are two important sources of protection in later life. A supportive family can provide emotional reassurance, financial help and assistance with daily activities, while social-security programmes can provide protection when family resources are inadequate. The WHO has noted that positive social relationships can strengthen resilience, health and quality of life among older people (*WHO, 2015*). At the same time, the Indian ageing literature indicates that pensions, health insurance and other social-security measures are important for the well-being of economically vulnerable older persons (*Jose & Sekher, 2013*). Thus, family and public support should be viewed as complementary rather than as alternatives.

CHANGING FAMILY STRUCTURE AND AGEING IN INDIA

The family remains an important source of support for older persons in India, but family structures and living arrangements are changing. Urbanisation, migration of younger generations, smaller family size and changing employment patterns have altered traditional patterns of intergenerational living. These changes do not necessarily mean that family support has disappeared, but the form and frequency of support may be different from the past. The *UNFPA (2023)* highlights changing demographic and socio-economic circumstances as important considerations for understanding ageing and elder care in India. The WHO has also pointed to the decline of joint-family arrangements and changes in social relationships as factors that may contribute to loneliness and neglect among some older persons (*WHO, 2026*).

FAMILY SUPPORT AMONG OLDER PERSONS

Family support remains an important part of the everyday life of many older persons. Its importance becomes greater when older people experience declining health, reduced mobility or financial difficulties. However, the nature of support differs according to family structure, economic position, gender, place of residence and health status. The LASI provides extensive evidence on family relationships, social support and living arrangements among India's ageing population (*IIPS, 2020*).

Emotional Support

Emotional support includes companionship, affection, respect and opportunities for older persons to share their concerns with family members. Such support can reduce feelings of loneliness and provide a sense of belonging. The WHO has emphasised that meaningful social connections are important for mental health and quality of life in older age (*WHO, 2025*).

Financial Support

Financial assistance from children and other family members can be important for older persons who have little or no independent income. It may help meet expenses related to food, healthcare, housing and daily needs. However, dependence on family income can also create insecurity when family members have limited resources or live separately.

Healthcare and Caregiving

Family members frequently assist older persons with medical appointments, medication, daily activities and care during illness. Such support can make it easier for older persons to remain in their communities. At the same time, long-term caregiving can place physical, emotional and financial pressure on family caregivers, particularly when the older person has significant care needs (*WHO, 2015*).

Living Arrangements

Older persons may live with spouses, children, other relatives or independently. Living arrangements can influence access to companionship, assistance and healthcare. The LASI specifically considers household structure and living arrangements as important dimensions of ageing in India (*IIPS, 2020*).

Intergenerational Relationships

Relationships between older persons and younger family members can provide mutual support and emotional security. Older people may contribute to childcare, household activities and family decision-making, while younger family members may provide financial and physical assistance. Strong intergenerational relationships can therefore benefit both generations.

Social Security among Older Persons

Social security becomes increasingly important when older persons have insufficient savings, pensions or family support. India's social-protection framework includes pensions, healthcare programmes and other welfare measures intended to protect vulnerable older persons. The Government of India's policy framework recognises financial security, healthcare and protection from abuse among the important areas of senior-citizen welfare (*Ministry of Social Justice and Empowerment, Government of India, 2026*).

Old-Age Pension

Old-age pensions provide an important source of regular income for economically vulnerable older persons. For individuals without formal-sector pensions, even a modest pension can assist with food, medicines and other basic expenses. However, the adequacy of pension benefits and their accessibility remain important issues in ensuring meaningful income security.

Healthcare and Health Insurance

Health needs generally increase with age, making affordable healthcare an important component of social security. Older persons may require regular treatment, medicines and assistance for chronic conditions. The WHO therefore emphasises accessible and integrated health and social care as an important component of healthy ageing (*WHO, 2020*).

Financial Assistance

Financial assistance can help older persons meet basic needs when they lack sufficient income or family support. Such assistance is particularly important for poor, widowed, disabled and socially vulnerable older persons. The effectiveness of financial support depends on adequate coverage, timely payment and ease of access.

Social Welfare Programmes

Government welfare programmes can supplement family support by providing financial assistance, healthcare, food security and other services. India's policy framework includes the *National Policy on Older Persons*, the *Maintenance and Welfare of Parents and Senior Citizens Act, 2007*, and programmes supporting the welfare of senior citizens (*Ministry of Social Justice and Empowerment, Government of India, 2026*).

Accessibility and Awareness

The existence of a welfare programme does not necessarily mean that all eligible older persons can benefit from it. Lack of awareness, documentation requirements, difficulties in application procedures and limited information at the local level can restrict access. Strengthening awareness and simplifying delivery mechanisms are therefore important parts of social-security policy.

QUALITY OF LIFE AMONG OLDER PERSONS

Quality of life reflects the overall well-being of older persons and includes health, psychological condition, economic circumstances, social relationships and independence. Indian research has shown that quality of life and well-being vary according to socio-economic and demographic characteristics (*Jose & Sekher, 2013*).

Physical Health

Good physical health enables older persons to perform daily activities and maintain independence. Chronic diseases, disability and functional limitations can reduce mobility and increase dependence on family members. Healthy-ageing policies therefore need to focus not only on treatment but also on prevention, rehabilitation and functional ability (*WHO, 2020*).

Mental Well-Being

Mental well-being is closely connected with social relationships, financial security, physical health and a sense of purpose. Loneliness, bereavement, social isolation and financial difficulties may adversely affect older persons' mental health. The WHO identifies social isolation and loneliness as important risk factors for poor mental health among older people (*WHO, 2025*).

Economic Security

Economic security allows older persons to meet daily expenses without excessive dependence on others. Pensions, savings, family assistance and welfare benefits can all contribute to financial stability. Indian evidence indicates that economic status is associated with differences in the well-being of older people (*Jose & Sekher, 2013*).

Social Participation

Participation in family, community and social activities can help older persons maintain relationships and a sense of usefulness. Social participation also provides opportunities for interaction and reduces isolation. The WHO considers meaningful social connections an important element of healthy ageing and well-being (*WHO, 2015*).

Independence and Dignity

The ability to make decisions, move around safely and participate in everyday life contributes greatly to dignity in old age. Healthy ageing therefore aims not simply to increase lifespan but to support the functional ability necessary for a meaningful and independent life (*WHO, 2020*).

MAJOR CHALLENGES FACED BY OLDER PERSONS IN INDIA

Older persons in India face different challenges depending on their economic position, gender, health, family circumstances and place of residence. *UNFPA (2023)* highlights the need to consider these differences rather than treating older persons as one homogeneous group.

Economic Insecurity

Older persons without pensions, savings or adequate family support may experience difficulty meeting routine expenses. Rising healthcare and living costs can further reduce their financial security.

Health Problems

Chronic diseases, disability and declining functional ability can increase healthcare needs and dependence on others. Access to affordable and appropriate healthcare is therefore essential for healthy ageing (*WHO, 2020*).

Loneliness and Social Isolation

Living alone, bereavement, migration of family members and reduced social participation can increase the risk of loneliness. The WHO reports that loneliness and social isolation can negatively affect physical health, mental health, quality of life and longevity (*WHO, 2025*).

Changing Family Relationships

Changing household structures and migration may reduce the availability of day-to-day family support for some older persons. However, family relationships continue to remain important, even when support is provided from a distance.

Lack of Adequate Care

Older persons with disability, chronic illness or high care needs may require continuous assistance. The availability of suitable long-term care remains an important concern, especially for families with limited financial and caregiving resources.

Inadequate Social-Security Coverage

Not all older persons receive adequate pensions, insurance or other benefits. The challenge is therefore not only expanding coverage but also ensuring that benefits are sufficient, accessible and delivered without unnecessary administrative difficulties.

Rural–Urban Differences

Older persons in rural areas may face greater difficulty accessing specialised healthcare, transport and formal services, while urban older persons may face problems associated with high living costs, social isolation and changing neighbourhood relationships. *UNFPA (2023)* stresses the importance of considering geographical and socio-economic differences in planning for India's ageing population.

Gender-Related Vulnerabilities

Older women, particularly widows and those with limited independent income, may face greater economic and social vulnerability. Gender differences accumulated over the life course can influence access to property, savings, employment-linked benefits and healthcare in later life. *UNFPA (2023)* therefore emphasises the importance of gender-sensitive approaches to ageing policy.

GOVERNMENT MEASURES AND WELFARE PROGRAMMES

The Government of India has developed a range of policies and programmes addressing the welfare of older persons. The *National Policy on Older Persons, 1999*, and the *Maintenance and Welfare of Parents and Senior Citizens Act, 2007*, provide important policy and legal foundations. Government programmes also address pensions, healthcare, shelter and other forms of support (*Ministry of Social Justice and Empowerment, Government of India, 2026*). The WHO notes that India has also developed dedicated healthcare initiatives for older persons, including the National Programme for Health Care of the Elderly and elderly-focused services within the broader health system (*WHO, 2026*).

Among social-assistance measures, old-age pensions are particularly relevant to economically vulnerable older persons. Healthcare initiatives are equally important because health expenditure can place a heavy burden on older households. The *UNFPA (2023)* argues for strengthening institutional responses alongside family-based support as India's older population grows. Thus, government welfare measures should not replace family care but should provide an additional layer of protection for older persons who have inadequate family or financial resources.

CHANGING PATTERNS OF FAMILY SUPPORT AND ELDER CARE IN INDIA

Family-based elder care in India is gradually taking new forms as families become smaller and younger members increasingly migrate for education and employment. Physical separation does not necessarily mean complete withdrawal of family support. Financial transfers, telephone communication, digital communication and periodic visits can continue to connect older parents with their children. Nevertheless, physical distance can make daily caregiving more difficult when an older person becomes seriously ill or dependent.

At the same time, the growing number of older persons means that families alone may not always be able to meet every care requirement. *UNFPA (2023)* therefore emphasises the need for institutional and community-level responses alongside family support. The WHO similarly promotes age-friendly communities and integrated health and social-care systems that allow older persons to remain active and independent for as long as possible (*WHO, 2020*).

The changing pattern of elder care should therefore be understood as a movement towards a combination of *family, community, healthcare and public social-security support*. Such an approach is particularly important for older persons living alone, those with limited income, persons with disabilities and those whose family members live far away.

CONCLUSION

Ageing in India is bringing increasing attention to the economic, health and social circumstances of older persons. Family support continues to be an important source of emotional, financial and caregiving assistance, but changes in household structure, migration, urbanisation and economic pressures are altering the traditional pattern of elder care. At the same time, social-security measures have become increasingly important for older persons who cannot depend entirely on family resources. *UNFPA (2023)* emphasises that India's response to population ageing needs to consider both changing family circumstances and the development of appropriate institutional support.

The literature shows that quality of life in old age is shaped by several interconnected factors rather than by health alone. Physical and mental well-being, economic security, social relationships, independence and dignity all contribute to a satisfactory later life. *WHO (2015, 2020)* highlights the importance of supportive relationships, functional ability and age-friendly environments, while Indian evidence indicates that socio-economic circumstances are closely associated with the well-being of older persons (*Jose & Sekher, 2013*). Social isolation and loneliness also deserve greater attention because they can adversely affect both mental and physical health (*WHO, 2025*).

Overall, improving the quality of life of older persons in India requires a balanced approach. *Family support remains valuable, but it should be complemented by reliable pensions, affordable healthcare, social assistance, community services and protection from neglect and abuse*. Government policies should give particular attention to poor older persons, older women, those living alone and persons with limited functional ability. A supportive

combination of family care, community participation and public social protection can help older persons live with greater security, independence and dignity.

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