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EDITORIAL ANALYSIS

Sustaining India's Low-Fertility Future

 **THE HINDU**

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SOCIAL ISSUES**POLITY****GS1****GS2**

CURATED & WRITTEN BY

**Bharat Choudhary**

UPSC Educator & Content Creator


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Sustaining India's Low-Fertility Future

 **The Hindu** 27 June 2026 **GS1** **GS2**

Source: ujjyari.com — researched, fact-checked & UPSC-mapped



INTERVIEW ANGLE

"India is celebrated for its demographic dividend, yet fertility has fallen below replacement level. Is the dividend already turning into a future liability, and is the country preparing for it?"

Source: [Original editorial](#)  **The Hindu**

 **Every fact web-verified against primary sources** (<https://ujjyari.com/how-we-verify/>)

WHY THIS MATTERS NOW

India's **total fertility rate** (<https://ujjyari.com/terms/total-fertility-rate/>) **has fallen below the replacement level of around 2.1**. *The Hindu* argues that the country, long focused on a young population, must now prepare for a transition toward **ageing**, with pressure on **pensions, healthcare and public finances**. For an aspirant, this is a GS1 question on **population and society** and a GS2 question on **social security, health policy and fiscal federalism** (<https://ujjyari.com/terms/fiscal-federalism/>).

THE CRUX IN 60 WORDS

India's fertility is now **below replacement (~2.1)**, so the working-age base will narrow and the population will **age**. Demand for **pensions, long-term care and chronic-disease healthcare** will surge against a thin formal safety net. Decline is **uneven across states**, raising fiscal-federal strain. The **demographic dividend** (<https://ujjyari.com/terms/demographic-dividend/>) has a closing window, demanding **social-security, healthcare and fiscal reform now**.

THE ISSUE, DECODED

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CONCEPT	WHAT IT MEANS	WHY IT MATTERS
Replacement-level fertility	TFR of about 2.1 children per woman	Below it, population eventually shrinks
Old-age dependency ratio	Elderly relative to working-age population	Rising ratio strains pensions and care
Demographic dividend (https://ujivari.com/vocab/demographic/)	Period with a large working-age share	A closing window that must be used now
Fiscal federalism (https://ujivari.com/terms/federalism/)	Sharing taxes and seats across states	Uneven ageing creates north-south tension

THE ANALYSIS

- 1 **The dividend has a deadline.** Below-replacement fertility means the next cohort is smaller, the working-age share will peak and then fall, and the window to grow rich before growing old is finite.
- 2 **Ageing reshapes spending.** An older population needs pensions, long-term and geriatric care and chronic-disease treatment, shifting public spending from schools toward health and social security.
- 3 **The safety net is thin.** Most Indian workers are informal, with little pension coverage, so the burden of old age will fall on families and stretched public finances.
- 4 **Decline is uneven.** Southern and western states have aged faster than parts of the north and east, raising hard questions on tax devolution (<https://ujivari.com/terms/devolution/>), population-based representation and migration.
- 5 **Prepare before the peak.** Pension and care systems take decades to build; acting now, while the population is still relatively young, is far cheaper than reacting after the burden lands.

DATA AND INSTITUTIONS VAULT

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replacement-level fertility is a total fertility rate (TFR) of about **2.1**; India's TFR is now below it (NFHS-5 placed it around 2.0). **Data sources:** **National Family Health Survey (NFHS)**; **Sample Registration System (SRS)**; the **Census** and **population projections**. **Institutions and laws:** **Atal Pension Yojana** (<https://ujivari.com/schemes/atal-pension-yojana/>) and the **National Pension System (NPS)** under **PFDA**; the **Maintenance and Welfare of Parents and Senior Citizens Act, 2007**; **Ayushman Bharat** and **Ayushman Bharat Vaya Vandana** (senior coverage). **Fiscal-federal anchor:** the **Finance Commission** (<https://ujivari.com/terms/finance-commission/>) and the **population criterion** in **tax devolution**; the **freeze on delimitation** (<https://ujivari.com/vocab/delimitation/>). **Concept:** *demographic dividend*; *old-age dependency ratio*; "growing old before growing rich".

THE DEBATE

Argument for urgent reform: Below-replacement fertility guarantees a rising old-age dependency ratio and surging pension and care costs against a thin safety net; systems must be built now, while the population is still young.

Argument for complacency: India still has a large working-age cohort and decades of relative youth; lower fertility eases pressure on resources and jobs, and growth and technology will absorb the ageing burden later.

Balanced verdict: The complacent view misreads the arithmetic. The dividend is real but finite, and pension and care systems cannot be built overnight. Planning early turns a low-fertility future into a manageable transition; ignoring it turns it into a fiscal and social crisis.

HOW TO THINK ABOUT THIS (TRANSFERABLE SKILL)

Demographic change is slow and irreversible: a fertility decline today shows up as an ageing crisis decades later, and the institutions to handle it take just as long to build. For any long-horizon issue, ask what is locked in by current trends and how long the response takes to mature. Matching the response lag to the problem lag is the core of foresight in policy answers.

DIAGRAM-IN-WORDS

Fertility falls below replacement (~2.1) -> next cohort smaller -> working-age share peaks then declines -> old-age dependency ratio rises -> surging demand for pensions + long-term care + chronic-disease health -> thin formal safety net + stretched finances -> uneven ageing across states -> fiscal-federal strain -> reform now or crisis later

THE WAY FORWARD

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- ❶ **Build broad-based social security.** Expand portable pension coverage (NPS, Atal Pension Yojana) to informal workers and create a long-term-care framework.
- ❷ **Strengthen geriatric health.** Invest in primary care, chronic-disease management and elder care within Ayushman Bharat and the public health system.
- ❸ **Widen the earning base.** Raise female labour-force participation and worker productivity to support a larger dependent population.
- ❹ **Settle fiscal federalism fairly.** Design devolution and representation that are fair to both younger and older states as ageing diverges.
- ❺ **Plan proactively.** Use the remaining dividend years to put institutions in place before the dependency burden peaks.

THE TAKEAWAY BOX

A below-replacement TFR turns India's demographic dividend into a closing window; the policy task is to build pensions, healthcare and a fair fiscal-federal framework before the ageing burden peaks.

"A low-fertility future is not a crisis if it is planned for; it becomes one only if it is ignored."

replacement-level fertility (~2.1); NFHS and SRS; Atal Pension Yojana, NPS, PFRDA; Maintenance and Welfare of Parents and Senior Citizens Act 2007; Ayushman Bharat; Finance Commission devolution.

What does a society owe its elderly when families can no longer be the default safety net? How should fiscal resources be balanced between younger and older states without breeding resentment?

UPSC has asked about the demographic dividend, ageing and social security; this editorial connects those to the consequences of below-replacement fertility.

GS1 (population and society), GS2 (social security, health, fiscal federalism), and the demographic dividend debate.

Sources: *The Hindu* (<https://www.thehindu.com>), *Ministry of Health and Family Welfare* (<https://mohfw.gov.in>), *PIB* (<https://pib.gov.in>)

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KEY ARGUMENTS AT A GLANCE

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With India's total fertility rate now below the replacement level of around 2.1, the country faces a demographic transition toward an ageing population that will strain pensions, healthcare and public finances, requiring social-security, healthcare and fiscal-federal reform well before the burden peaks.

 **SUPPORTING**

- Below-replacement fertility narrows the future working-age base and raises the old-age dependency ratio, so the demographic dividend has a closing window that must be used now.
- An ageing population sharply increases demand for pensions, long-term care and chronic-disease healthcare, costs that fall on a thin formal social-security system and constrained public finances.
- Fertility decline is highly uneven across states, with the south and west ageing faster than the north and east, raising fiscal-federal questions on devolution, representation and migration.

 **COUNTER**

Some argue that India still has decades of a young population and a large working-age cohort, that lower fertility eases pressure on resources and employment, and that ageing is a distant problem that technology and growth will absorb.

 **WAY FORWARD**

Build a broad-based pension and long-term-care system, strengthen primary and geriatric healthcare, raise female workforce participation and productivity, and address the fiscal-federal asymmetry between younger and older states.


MAINS ANSWER FRAMEWORK

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QUESTION

India's total fertility rate has fallen below replacement level. Examine the consequences of this demographic transition for ageing, public finances and social security, and suggest reforms. (250 words)

INTRODUCTION

India is celebrated for its demographic dividend, yet its total fertility rate has already fallen below the replacement level of about 2.1. The same country that worries about too many people must now also prepare for the consequences of having fewer.

BODY

Below-replacement fertility sets in motion a slow but certain demographic transition. Today's large working-age cohort is an asset, but the cohort behind it is smaller, so the old-age dependency ratio will rise and the window of the dividend will close.

As the population ages, demand surges for pensions, long-term and geriatric care, and treatment of chronic non-communicable disease, precisely the areas where India's formal social security is thin and public finances are stretched. The challenge is compounded by sharp regional unevenness: southern and western states have aged faster, while parts of the north and east are still young, which raises difficult fiscal-federal questions about tax devolution, political representation tied to population, and internal migration.

The complacent view, that India has decades of youth left and that ageing is a distant problem, misreads the arithmetic: pension and care systems must be built before the burden peaks, not after. The agenda is therefore preventive: a broad-based, portable pension and long-term-care framework, a stronger primary and geriatric health system, much higher female labour-force participation and productivity to widen the earning base, and a fiscal-federal settlement that is fair to both younger and older states.

A low-fertility future is not a crisis if it is planned for; it becomes one only if it is ignored.

CONCLUSION

Below-replacement fertility means India will grow old, and in places before it grows rich. Building pensions, healthcare and a fair fiscal-federal framework now is how the country sustains a low-fertility future.


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