

SBI Research

PRECURSOR TO CENSUS 2024: THE FINE PRINTS OF A RAPIDLY CHANGING NATION

Issue # 15, FY25 24-September-2024

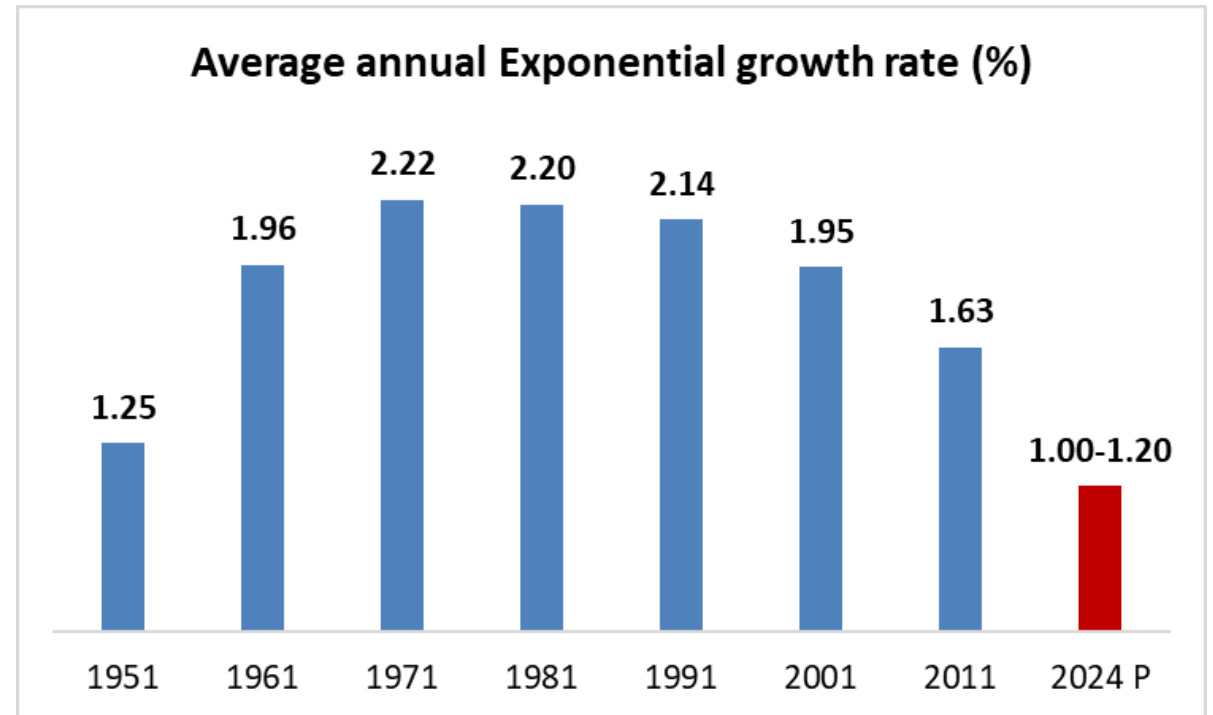
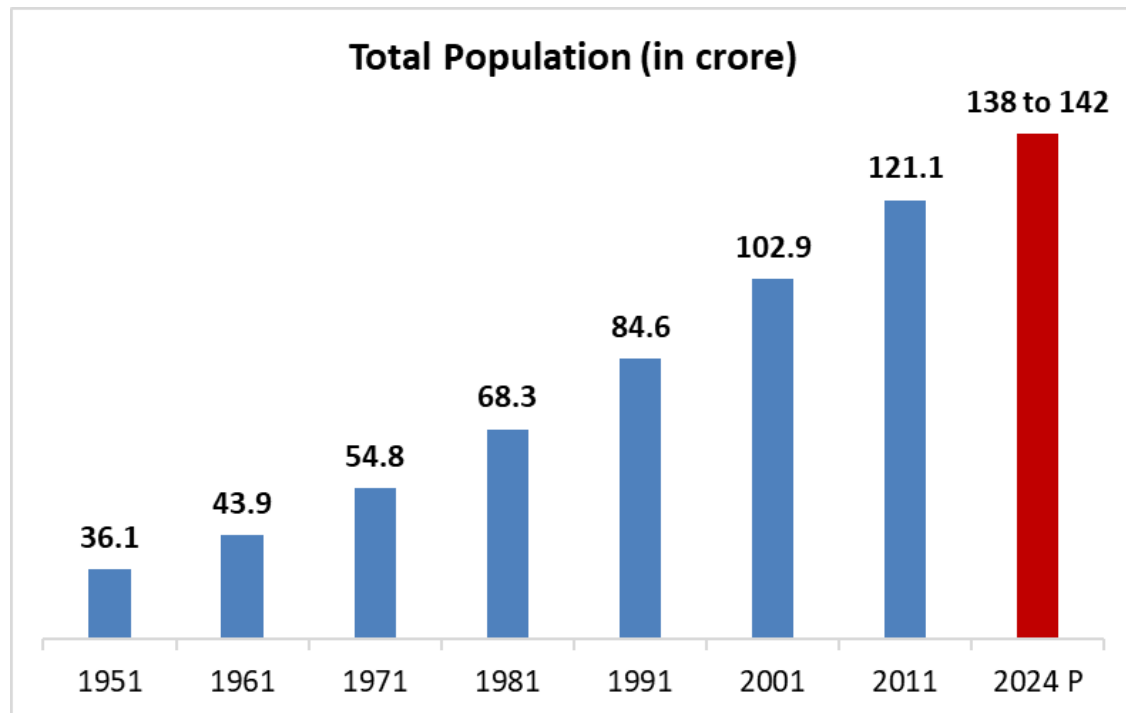
- The census (owing its origin to Latin 'censere' meaning 'to assess or to rate') has been a keenly watched policy action since ages that enables policy makers to draft and execute appropriate measures, bringing forth sustainable equity and equality to varied populace cohorts...the latest exercise, tracing its roots to 1872, is likely to begin soon providing a range of data mirroring changing perceptions and myriad expectations of a digital-heavy India that has undergone rapid changes in the last decade
- **Our research reveals the average annual exponential growth to be on downward trajectory and expected to decline from 2.20% in 1971 to ~1.00% in 2024, putting the national population somewhere in the range of 138-142 crore in 2024**
- **State-wise incremental share in total population growth reveals the share of southern states, chiefly Tamil Nadu, Andhra Pradesh and Telangana in incremental population growth to decline (vis-à-vis 2011) while northern states, led by UP and Bihar (~33% share in incremental growth) to drive the growth...North and Eastern regions together to have ~52% share in entire population (51% in 2011) while individually east and southern regions show fall in share from a decade-plus ago numbers**
- This is supplemented by data regarding babies born (after adjusting infant mortality rate from total live birth) which also indicate that both North and East India are driving the over all population growth while Southern region shows growth in yearly babies are declining uninterruptedly
- **Interestingly, in 2024, the proportion of children in the age group 0-14 years is projected to be 24.3% whereas it was 30.9% in 2011, a continuing reversal of trend that was initiated in 1971. On the other hand, the proportion of elderly persons is ever increasing since 1951 and is projected to reach 10.7% in 2024, and likely to further increase to 13.1% in 2031**

- **In consonance, the working age population (15-59) has also witnessed an increasing trend since 1971 and is projected to reach 64.4% in 2021, further likely to increase to 65.2% in 2031 census** boding well for country's productivity as emphasis on factors of productions and tech rails created in the last decade accentuate growth across a multiverse of opportunities jointly
- It is observed from the population pyramids that in 2011, older cohorts was smaller than younger cohorts. Subsequently, with the decline in fertility the base of the pyramid is narrowing down, and hence the middle silos/tiers would be broadened. **Also, upto to 34 years age bracket, female percentage share in overall population is expected to be higher than male share in 2024 though it was the opposite in 2011. This clearly vouches for better maternal and neo-natal care**
- **While the median age of India is expected to increase from 24 years in 2021 to 28-29 years in 2023/24, it is still one of the youngest nation in the world** (and less than the world's median age also)...India fares quite well placed on this parameter with China whose median age now comes to 39.5 years against 34.5 years in 2011.... The demographic dividends can be huge and a growth multiplier in coming decade for us thus!
- The population of elderly India had been increasing steadily since 1961. The faster growth in the elderly population occurred mainly due to decline in the death rate on account of various health interventions in last few decades
- During 2001-2011, more than 27 million elderly population added and the "Report of the Technical Group on Population Projections for India and States 2011-2036", there are nearly 138 million elderly persons in India in 2021 comprising of 67 million males and 71 million females

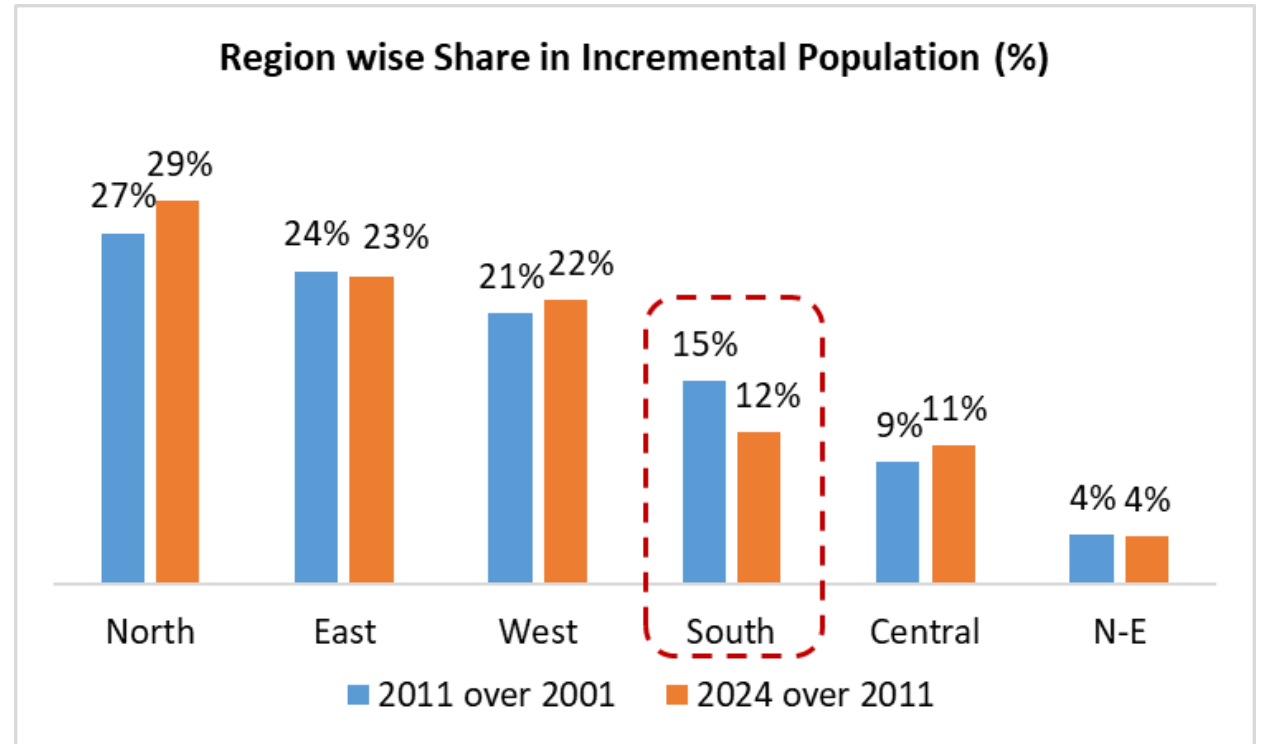
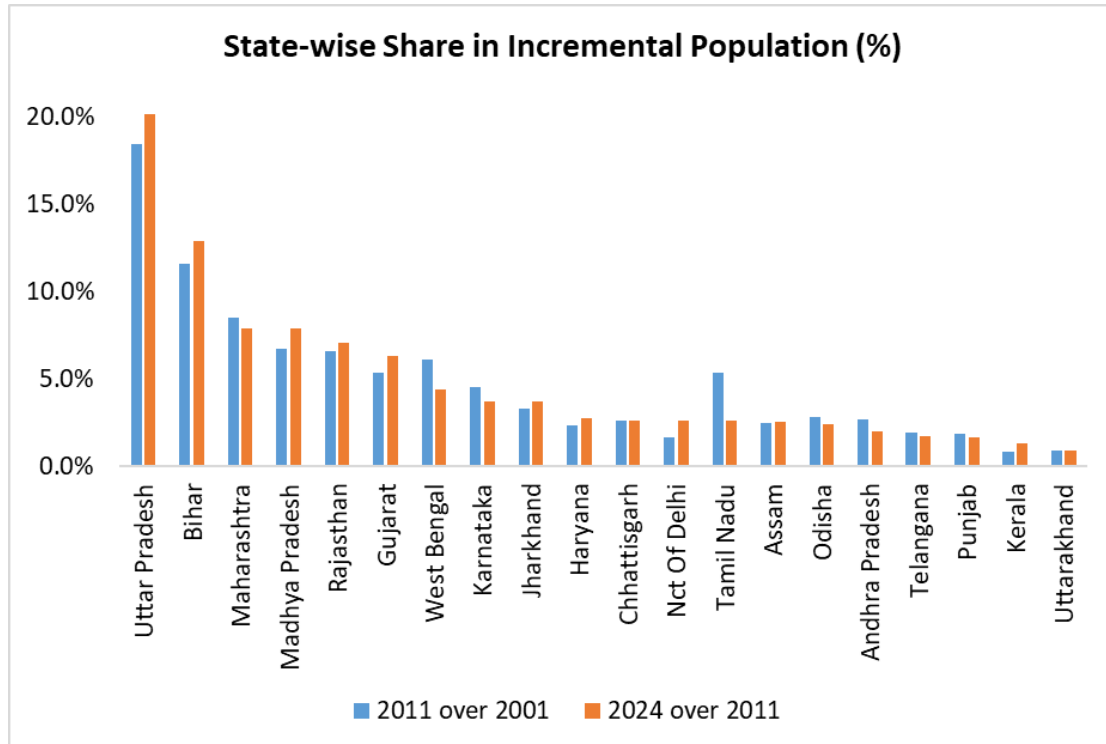
- **We have estimated that in 2024, elderly population will cross 150 million (Female: 77 mn will be > Male: 73 mn.), with a growth of 46 million during 2011-2024. The share of elderly population will be around 10.6% in 2024**
- As per the Report of the Technical Group on Population Projections for India and States 2011-2036, State-wise data on elderly population of 21 major states divulge that Kerala has the maximum proportion of elderly people in its population (16.5%) followed by Tamil Nadu (13.6%), Himachal Pradesh (13.1%), Punjab (12.6%) and Andhra Pradesh (12.4%) in 2021. On the contrary, their proportion is least in the States of Bihar (7.7%), followed by Uttar Pradesh (8.1%) and Assam (8.2%)...Medical / tertiary care of states would need a significant boost to cater to the demands of elder people on lifestyle / medical grounds
- **The decadal trends indicate a rapidly urbanizing India. According to Census 2011, India's urban population was 31.1% of the total population which is expected to increase to 35-37% in census 2024.** Further, the share of Indian population in urban agglomerations of more than 1 million has increased from 14.3% in 2014 to 16.6% in 2023
- Apart from UTs, Goa and Kerala are highly urbanized while among major states, Tamil Nadu continues to be the most urbanized state with 54% of the population living in urban areas followed by Maharashtra (48.8%) which leads in absolute number of persons living in urban areas. Himachal Pradesh (10.3%), followed by Bihar with 12.4%, Assam (15.7%) and Orissa (19.0%) form the other end of the spectrum.
- **Due to increase in level of urbanization, the number of million-plus cities are increasing. From merely 18 cities in 1991 census it had increased to 52 in 2011 census. We believe that in 2024 census around 75-80 cities would have million-plus population having their own challenges**

- ❑ The Indian Census is the largest single source of various statistical information on various characteristics of the people of India. With a history of more than 140 years, this reliable, time-tested exercise is bringing in a real insight into the data every 10 years, beginning in the year 1872 when the first census was conducted non-synchronously in different parts of India
- ❑ The 2021 census is the first census to ever be postponed in India since its beginning in 1872 with the onset of the pandemic. During the Second World War, the census of India was held in 1941 as scheduled, even though the tabulations of the results of the 1941 census were incomplete compared to the detailed reports published after the 1931 census
- ❑ While the official notification of 2024 census has not yet come, we believe that the exercise is going to start in a few months and be completed by mid of 2025

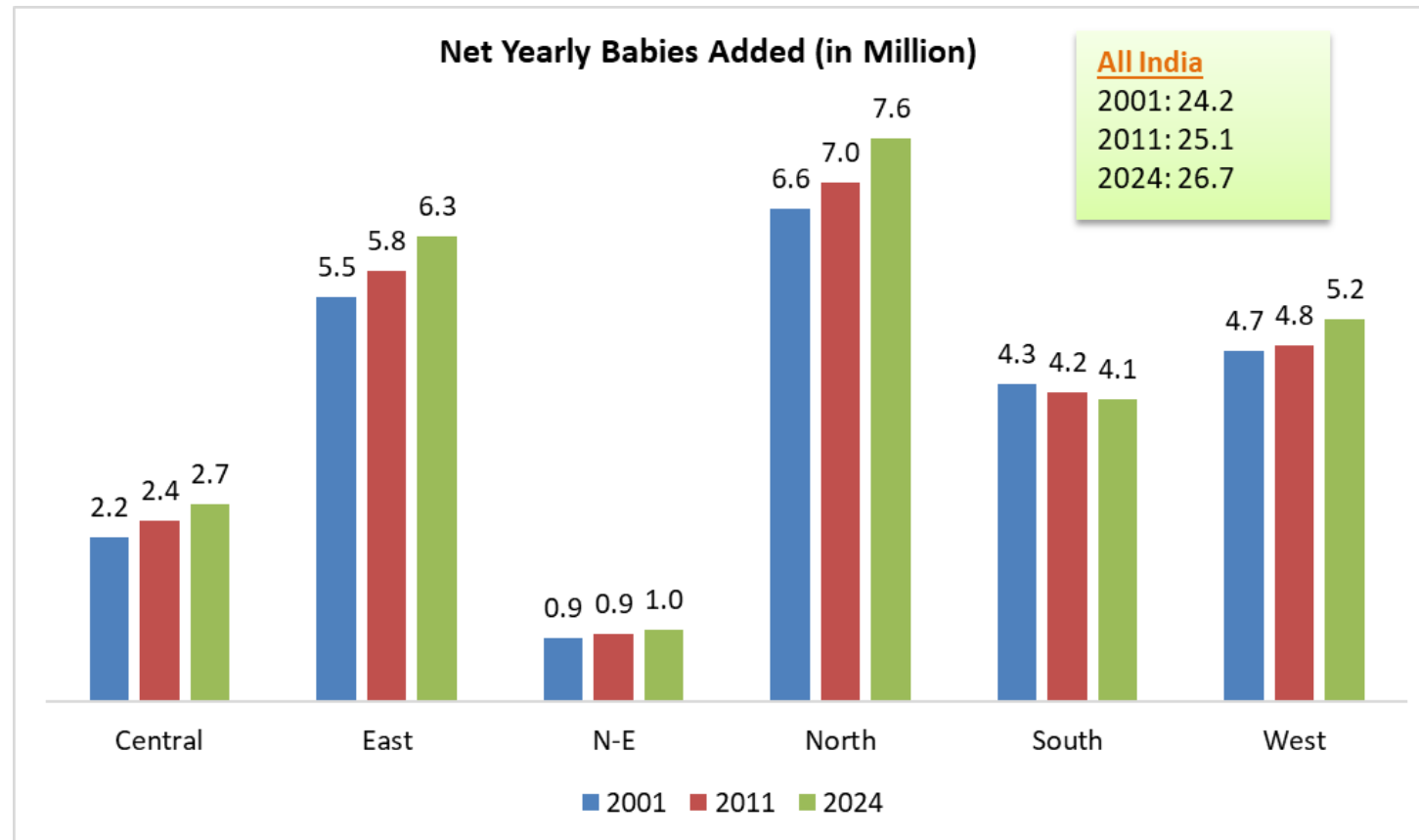
- The average annual exponential growth is on downward trajectory and expected to decline from 2.20% in 1971 to ~1.00% in 2024
- Owing to that India's population in 2024 would be in the range of 138 to 142 crore



- Using the data from “Report on Population Projections for India and States, 2011-2036”, we also estimated the States-wise incremental share in total population growth
- As expected, the contribution of Southern region in incremental population growth is expected to decline in this census as compared to the 2011 census; particularly due to low growth in Tamil Nadu, Andhra Pradesh and Telangana
- Northern states continues to be the major population driver; UP and Bihar combined contributes to almost 33% of total incremental population



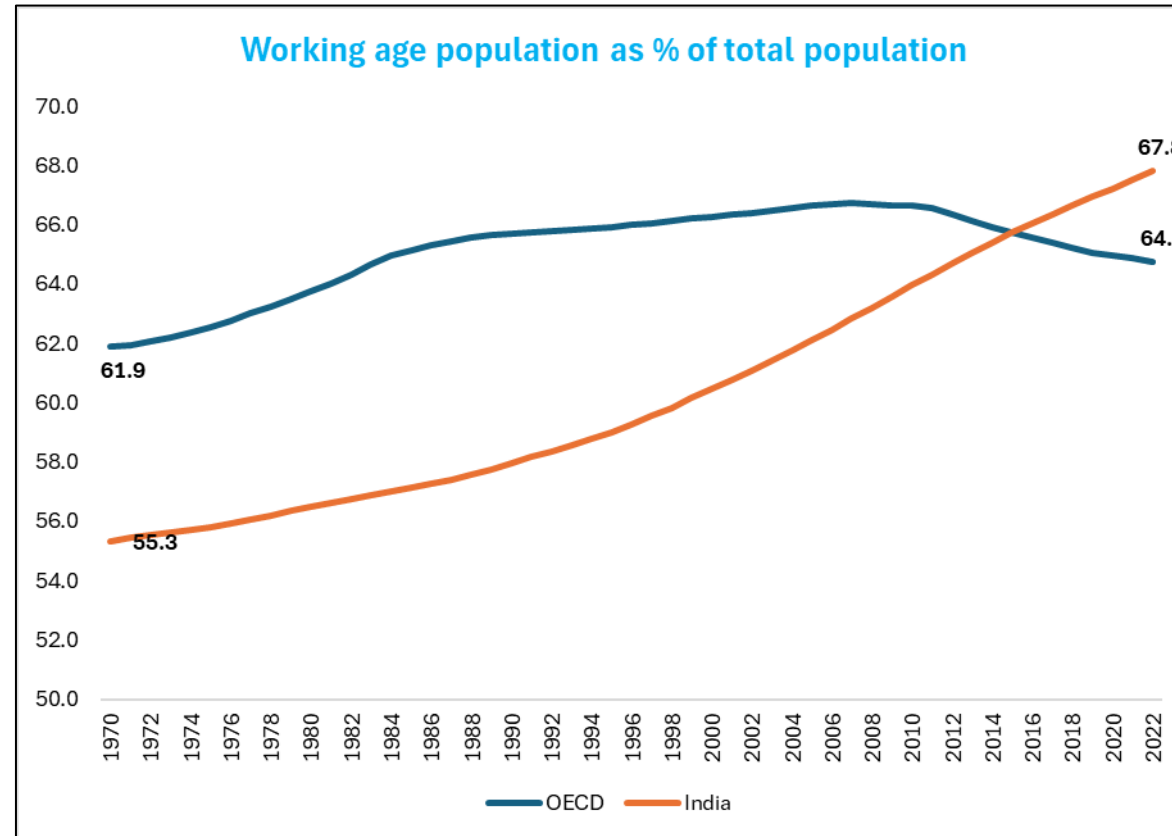
- The data regarding babies born (after adjusting infant mortality rate from total live birth) also indicate that both North India and East India are driving the over all population growth. In the southern region, where addition to yearly babies (after adjustment) are declining uninterruptedly



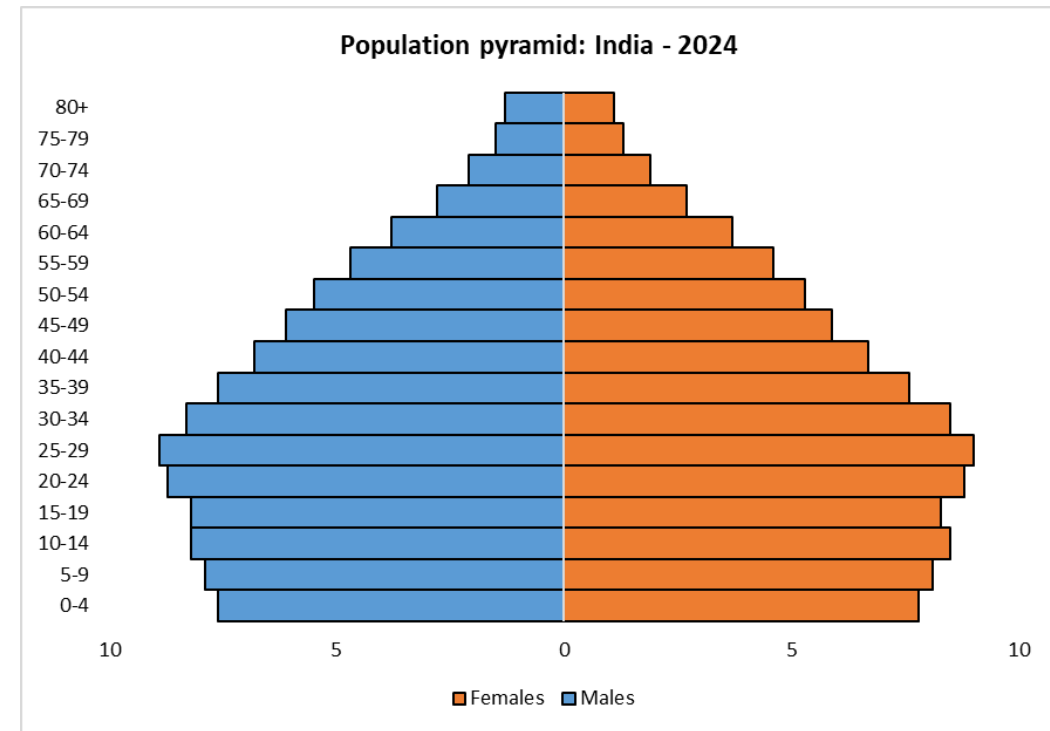
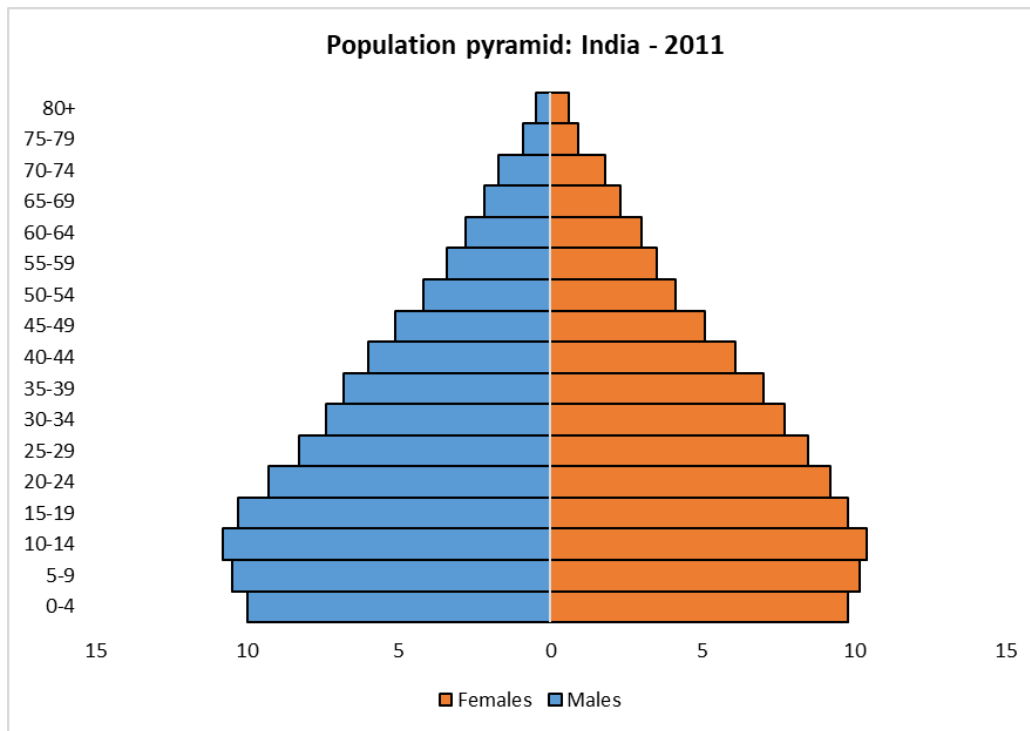
- ❑ As per population census data, the share of children in the age group 0-14 years increased till 1971 and gradually declined thereafter. In 2024, the proportion of children in the age group 0-14 years is projected to be 24.3% whereas it was 30.9% in 2011.
- ❑ The proportion of elderly persons is ever increasing since 1951 and has projected to reach 10.7% in 2024 and likely to further increase to 13.1% in 2031.
- ❑ The working age population is also witnessing an increasing trend since 1971 and has projected to reach 64.4% in 2021 and further increase to 65.2% in 2031

Age-wise Distribution				
	1991	2001	2011	2024 P
Population by broad age- group (in crore)				
18 years and above	44.7	56.5	76.3	99.0
0-14	31.2	36.4	37.4	34.0
15-59	46.5	58.6	73.5	91.0
60+	6.1	7.9	10.2	15.0
Share (in %)				
0-14	37.2	35.3	30.9	24.3
15-59	55.4	56.9	60.7	65.0
60+	7.3	7.7	8.4	10.7
Median age (years)	24.3	28.2	24.9	29.0
Source: SBI Research, Census reports, NHP				

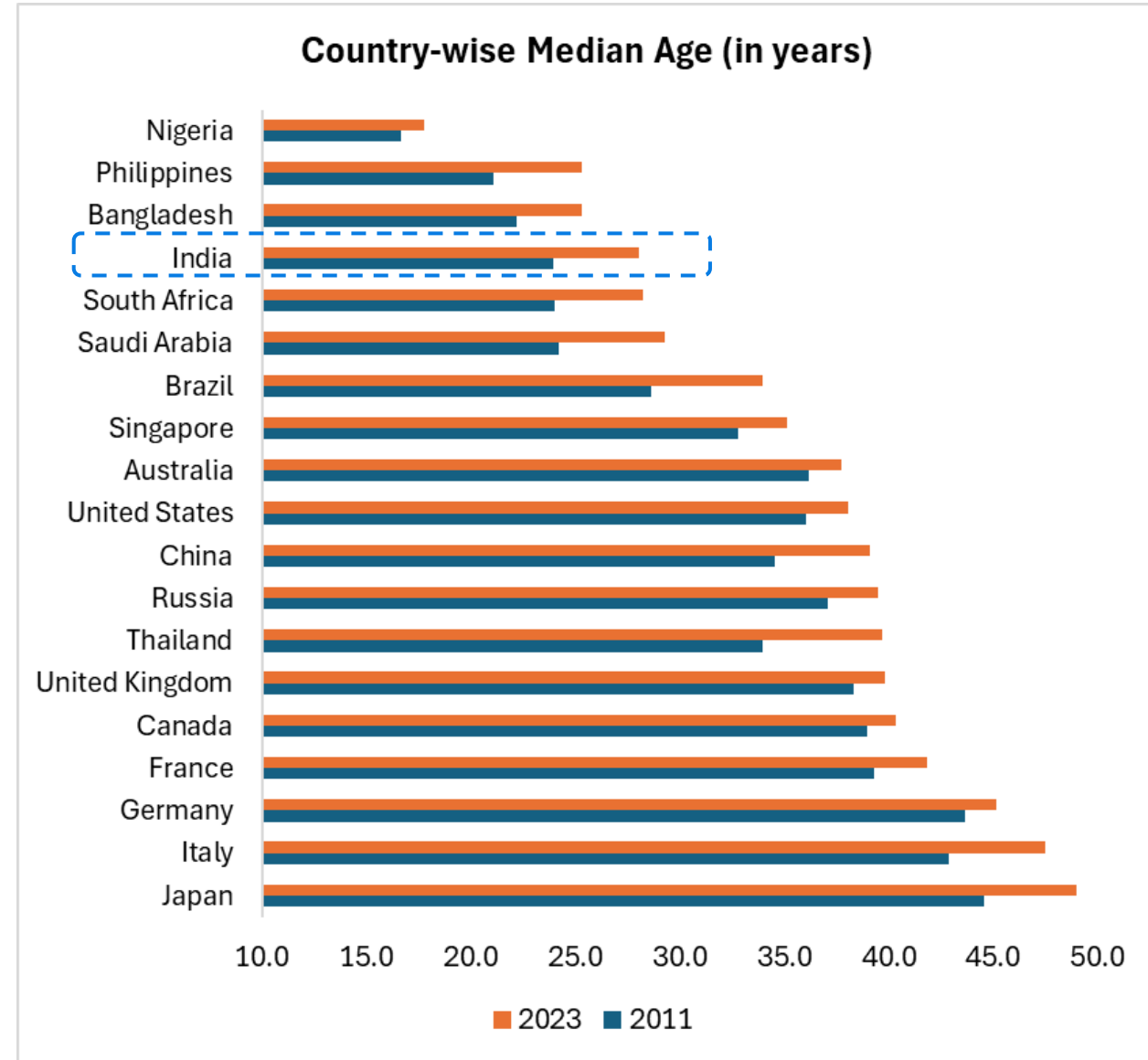
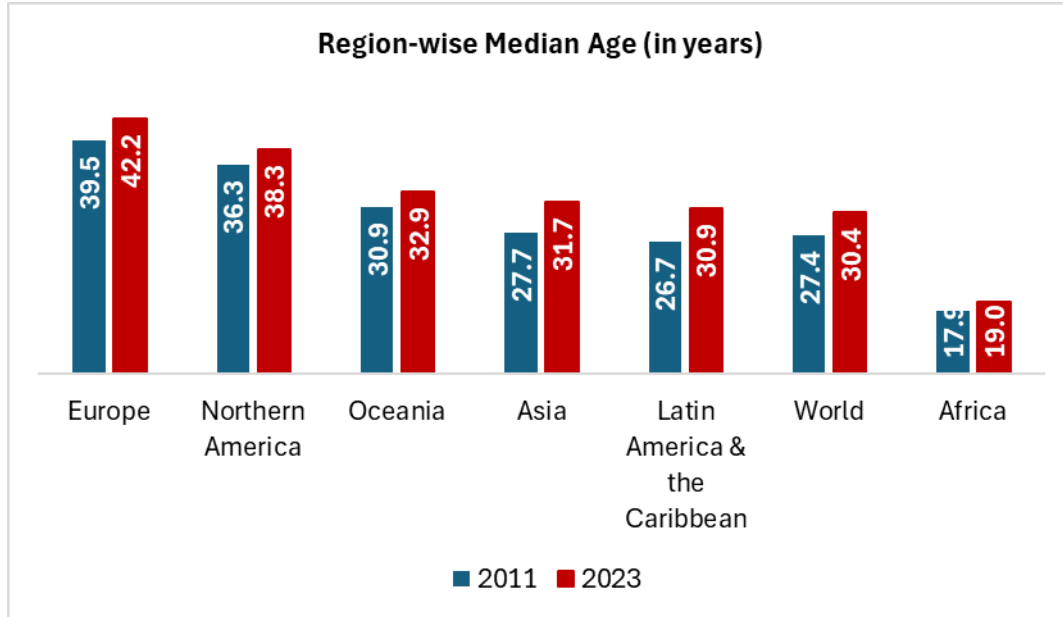
- ❑ The working age population is also witnessing an increasing trend since 1971 and is projected to reach 64.4% in 2021 and further to 65.2% in 2031
- ❑ As per OECD, currently about 67% of India's population is in the working age group. Approximately 25% of the incremental global workforce over the next decade will come from India. By 2030, India's working age population might exceed 100 crores. On the other hand, the population is rapidly ageing in the developed world



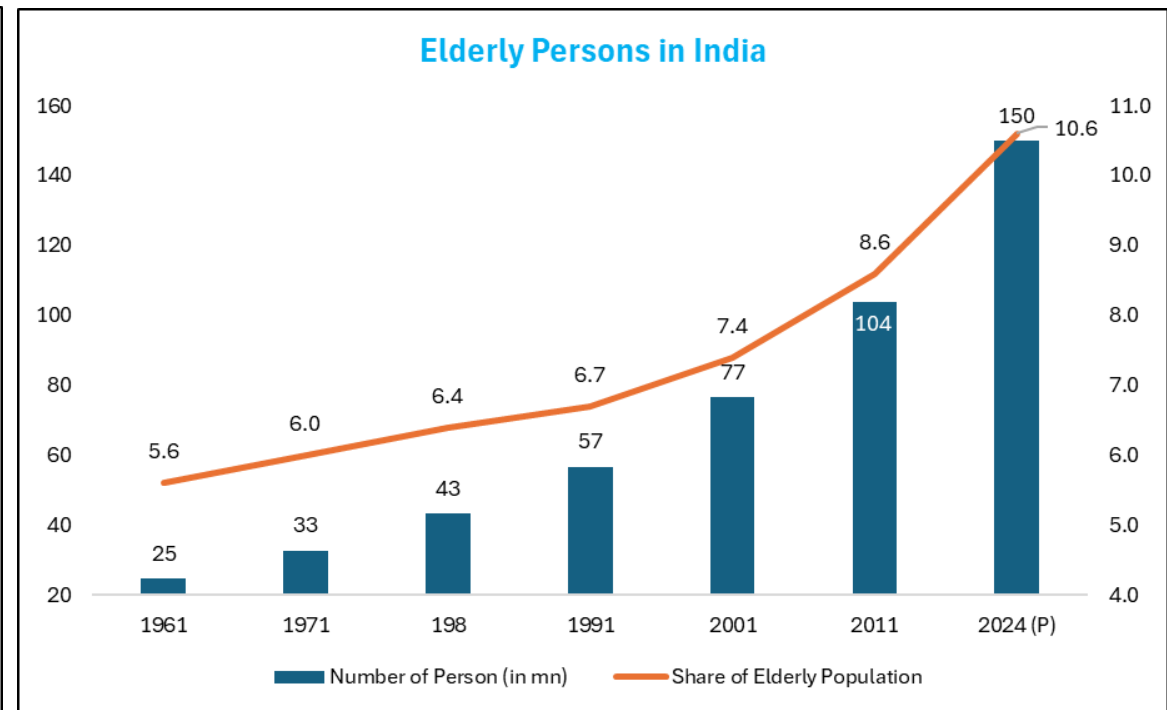
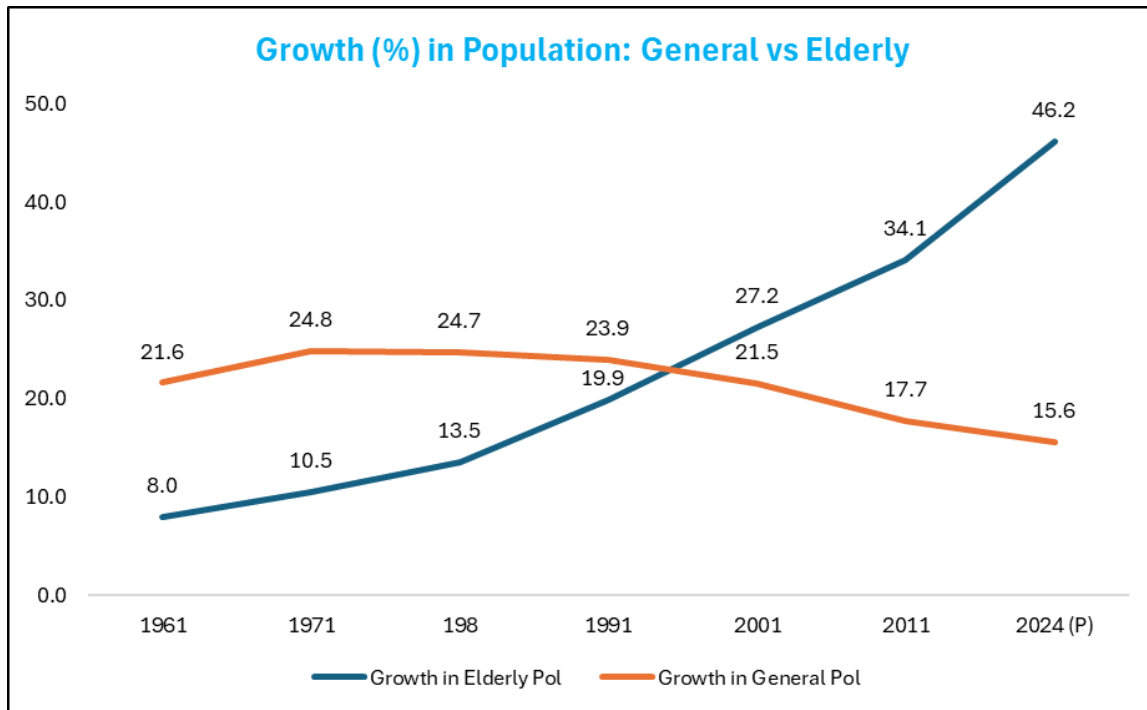
- It is observed from the population pyramids that in 2011, older cohorts would be smaller than younger cohorts. Subsequently, with the decline in fertility, the base of the pyramid would narrow down, while the middle would be broadened
- Up to 34 years age brackets, female percentage share is higher than male share in 2024 though it was lower till 2011**



- While the median age of India is expected to increase from 24 years in 2021 to 28-29 years in 2023/24, it is still one of the youngest nation in the world (and less than the world's median age also)



- ❑ The population of elderly India had been increasing steadily since 1961. The growth in the elderly population became faster mainly due to decline in the death rate because of various health interventions after the census 1981
- ❑ During 2001-2011, more than 27 million elderly population was added and the “Report of the Technical Group on Population Projections for India and States 2011-2036”, there are nearly 138 million elderly persons in India in 2021 comprising of 67 million males and 71 million females
- ❑ **We estimate that in 2024, elderly population will cross 150 million (Male: 73 mn, Female: 77 mn), with a growth of 46 million during 2011-2024. The share of elderly population will be around 10.6% in 2024**

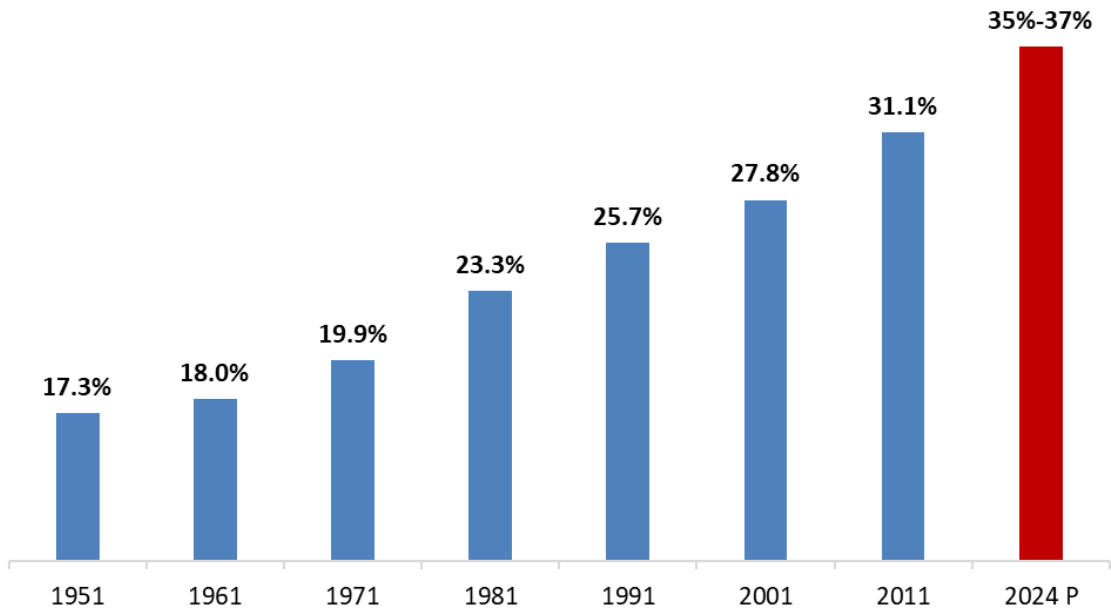


- As per the Report of the Technical Group on Population Projections for India and States 2011-2036, State-wise data on elderly population of 21 major states divulge that Kerala has the maximum proportion of elderly people in its population (16.5%) followed by Tamil Nadu (13.6%), Himachal Pradesh (13.1%), Punjab (12.6%) and Andhra Pradesh (12.4%) in 2021
- On the contrary, proportion is the least in the States of Bihar (7.7%) followed by Uttar Pradesh (8.1%) and Assam (8.2%)
- In terms of incremental growth in elderly population for the 13 year period ended 2024, West Bengal, Maharashtra, Uttar Pradesh constitute 26%

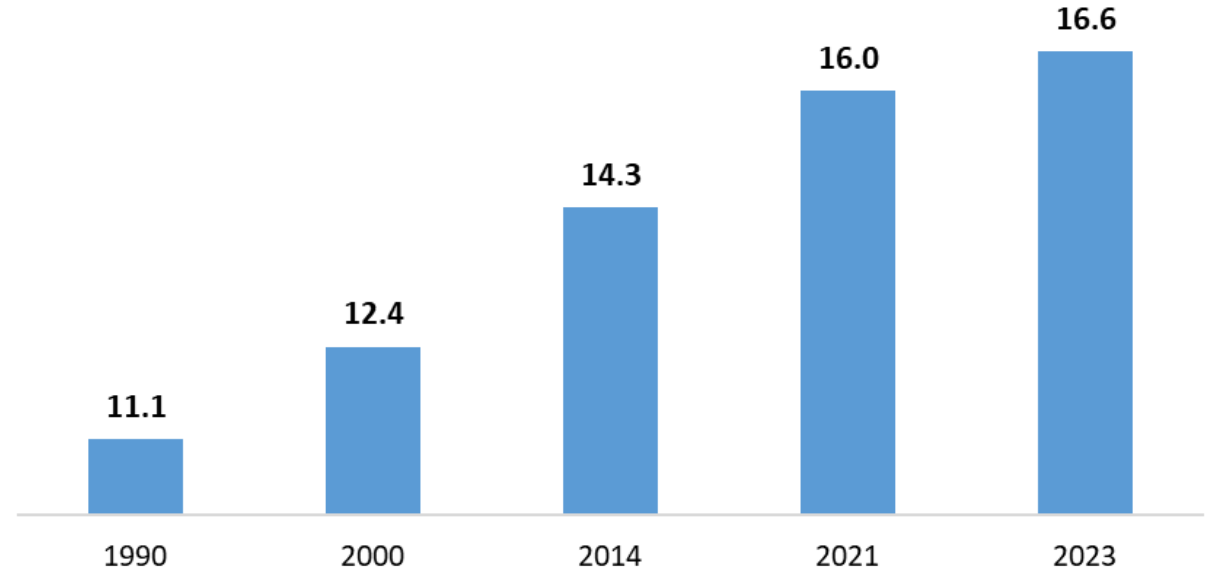
State-wise Elderly Population (in mn)						
States	2011		2024 (P)		Change	
	% of elderly people in total population of State/UT	Number of Elderly Population (in mn)	% of elderly people in total population of State/UT	Number of Elderly Population (in mn)	% of elderly people in total population of State/UT	Number of Elderly Population (in mn)
Andhra Pradesh	10.1	5	12.4	7	2.3	1.7
Bihar	7.4	8	7.7	10	0.3	2.0
Chhattisgarh	7.8	2	8.8	3	1.0	0.7
Gujarat	7.9	5	10.2	7	2.3	2.5
Haryana	8.7	2	9.8	3	1.1	0.8
Himachal Pradesh	10.2	1	13.1	1	2.9	0.3
Jammu Kashmir	7.4	1	9.5	1	2.1	0.4
Jharkhand	7.1	2	8.4	3	1.3	1.0
Karnataka	7.7	6	11.5	8	3.8	2.1
Kerala	12.6	4	16.5	6	3.9	1.8
Madhya Pradesh	7.9	6	8.5	7	0.6	1.7
Maharashtra	9.9	11	11.7	15	1.8	3.9
Odisha	9.5	4	11.8	5	2.3	1.4
Punjab	10.3	3	12.6	4	2.3	1.1
Rajasthan	7.5	5	8.6	7	1.1	1.9
Tamil Nadu	10.4	8	13.6	11	3.2	3.2
Telangana	9.2	3	11.0	4	1.8	1.1
Uttar Pradesh	7.7	15	8.1	19	0.4	3.9
Uttarakhand	8.9	1	10.6	1	1.7	0.3
West Bengal	8.5	8	11.3	11	2.8	3.6
Assam	6.7	2	8.2	3	1.5	0.9
Delhi	6.8	1	9.3	2	2.5	0.8
India	8.6	104	10.6	150	2.0	46

- India is urbanising rapidly. According to Census 2011, India's urban population was 31.1% of the total population which is expected to increase to 35-37% in census 2024
- Further, the share of Indian population in urban agglomerations of more than 1 million has increased from 14.3% in 2014 to 16.6% in 2023

Level of Urbanization (%)



Indian Population in urban agglomerations of more than 1 million (% of total population)



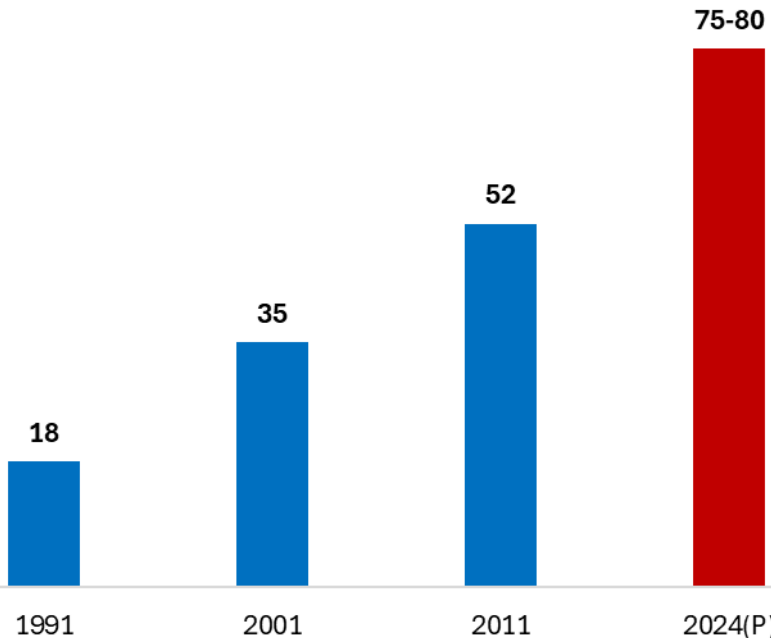
- Among all the States and Union territories, the NCT of Delhi and the UT of Chandigarh are most urbanized with 99.7% and 100% urban population respectively, followed by Daman and Diu (96.1%) and Puducherry (70.4%)
- Among States, Goa is now the most urbanised State with 76% urban population, a significant increase since 2001 when urban population of Goa was 49.8%. Another significant instance of rapid urbanisation is that of Kerala, its urban population is now 77.4%, while in 2001 it was just 25.9%
- Among the North-Eastern States, Mizoram is most urbanised with 55.2% urban population. Sikkim, which was just 11.0% urbanised in 2001 became almost 51% urbanised in 2024
- Among major states, Tamil Nadu continues to be the most urbanized state with 54% of the population living in urban areas followed Maharashtra (48.8%).
- The proportion of urban population continues to be the lowest in Himachal Pradesh with 10.3% followed by Bihar with 12.4%, Assam (15.7%) and Orissa (19.0%).
- In terms of absolute number of persons living in urban areas, Maharashtra continues to lead with 62 million persons which comprises 12.5% of the total urban population of the country. Uttar Pradesh accounts for about 57.5 million, followed by Tamil Nadu at 41.7 million

State-Wise Urbanisation			
Urban	2011	2024 (P)	Change (%)
Andhra Pradesh	29.5	37.1	7.6
Bihar	11.3	12.4	1.1
Chhattisgarh	23.2	27.4	4.2
Goa	62.2	76.8	14.7
Gujarat	42.6	49.2	6.6
Haryana	34.9	42.7	7.8
Himachal Pradesh	10.0	10.3	0.3
Jammu & Kashmir	27.5	30.8	3.3
Jharkhand	24.0	26.3	2.3
Karnataka	38.7	44.9	6.2
Kerala	47.7	77.4	29.7
Madhya Pradesh	27.6	29.1	1.5
Maharashtra	45.2	48.8	3.6
Odisha	16.7	19.0	2.3
Puducherry	68.3	70.4	2.0
Punjab	37.5	42.2	4.7
Rajasthan	24.9	26.8	1.9
Tamil Nadu	48.4	54.1	5.7
Telangana	39.2	48.6	9.4
Uttar Pradesh	22.3	24.2	1.9
Uttarakhand	30.2	36.4	6.1
West Bengal	31.9	37.2	5.3
Assam	14.1	15.7	1.6
Arunachal Pradesh	22.9	25.9	3.0
Tripura	26.2	40.3	14.2
Sikkim	25.2	51.1	25.9
Manipur	29.2	32.7	3.5
Meghalaya	20.1	20.7	0.6
Mizoram	52.1	55.2	3.1
Nagaland	28.9	47.3	18.4
India	31.1	35.4	4.2

Source: World Bank, MOSPI and NHP

- Due to increase in level of urbanization, the number of million-plus cities are increasing. From merely 18 cities in 1991 census it had increased to 52 in 2011 census.
- We believe that in 2024 census around 75-80 cities would have million-plus population
- However, for the million-plus cities, ambient air quality and national priorities for urban drinking water, water harvesting and recycling and sanitation will have to be prioritized

Number of Million-Plus Cities



State-wise Possible Entrants in 2024 (Some Examples)

Andhra Pradesh	Guntur
Assam	Guwahati
Haryana	Gurugram
Karnataka	Hubballi-Dharwad, Mysore
Kerala	Thiruvananthapuram, Kochi
Maharashtra	Solapur
Odisha	Bhubaneswar
Tamil Nadu	Tiruchirappalli, Tiruppur, Salem
Telangana	Warangal
Uttar Pradesh	Moradabad, Bareilly, Aligarh, Saharanpur, Noida

This report is based on the available data in public domain, Government reports, International data bases like World Bank, OECD etc. Some of the reports we worked upon:

- ❑ Report of the Technical Group on Population Projections for India and States, 2011-2036, July 2020
- ❑ NSO (2021), Elderly in India, National Statistical Office, Ministry of Statistics & Programme Implementation, Government of India, New Delhi
- ❑ United Nations Department of Economic and Social Affairs, Population Division (2024). World Population Prospects 2024: Summary of Results (UN DESA/POP/2024/TR/NO. 9)
- ❑ India's Demography at 2040: Planning Public Good Provision for the 21st Century, Economic Survey 2018-19 Volume 1
- ❑ National Health Profile 2023, 18th Issue, Central Bureau of Health Intelligence, Directorate General of Health Services, Ministry of Health & Family Welfare, New Delhi-110018
- ❑ Women and Men in India 2022, 24th Issue, Social Statistics Division, National Statistical Office. Ministry of Statistics & Programme Implementation. Government of India
- ❑ INDIA@100: Realizing the potential of a US\$26 trillion economy, EY



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