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Getting Older and Still Working: How Are Older Indians Paid? Evidence from India's Periodic Labour Force Survey (PLFS)

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Abstract

Old age is generally associated with withdrawal from economic activity after years of work. However, a significant proportion of older adults remain economically active, primarily due to economic necessity. Addressing the critical question of whether older workers are adequately and equitably compensated for their work, this study examines the short-run employment and earnings of older adults in India using unit-level data from the Periodic Labour Force Survey 2023–24 under the Current Weekly Status (CWS) approach. It compares the earnings of older workers with those of working-age workers, focusing on gender disparities. Around 30 per cent of older adults participated in the labour market during the reference week, and the majority of them worked as self-employed. A pronounced gender gap is observed, with substantially lower participation among older females. Earnings analysis reveals significant differences across gender and age groups, with inequalities persisting from earlier working life into old age. Across employment categories, older workers face a consistent earnings disadvantage relative to working-age workers, particularly in regular salaried employment. The findings highlight concerns about the adequacy and disparity in earnings among older workers and underscore the need to revisit retirement-age policies and strengthen targeted employment and income-support measures for older adults in India.

Keywords: *older adults, current weekly status (CWS), periodic labour force survey (PLFS), earnings, labour market participation, gender disparity*

1. Introduction

An individual plans his consumption and saving decisions over his lifetime and tends to work accordingly as per the Life-Cycle Hypothesis developed by Franco Modigliani (1954). As per the theory, people work more and save more in their young ages and spend more in their old ages due to less work and lower income. However, in low-income and developing economies, the applicability of a standard retirement-based life-cycle pattern is limited. An International Labour Organisation (2018) report highlights that most older persons in developing countries are not covered by pension schemes. Moreover, the pensions are not adequate for those who receive them. In the absence of adequate pension coverage and formal social security systems, many individuals continue to participate in the labour market in old age to finance consumption

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and meet household needs, even in the precarious conditions with low wages (Henry et al., 2021). However, some older adults remain economically active to have social engagements along with physical and psychological well-being.

These patterns result in a "non-standard" life-cycle pattern where labour supply persists into old age due to economic necessity or other reasons rather than withdrawal from the workforce. India is not an exception to this. A study based on the Longitudinal Ageing Study 2017-18 data shows that a considerable proportion (approximately one-third) of older adults in India continue to participate in the labour market, and two-thirds of them are engaged in agriculture or allied activities, and only 6 per cent have a work-related pension (Chattopadhyay, 2022). This study also rejects the hypothesis that only poor work even after reaching the conventional retirement age. A substantial share of India's workforce is employed in the informal sector and lacks adequate retirement benefits, particularly in rural areas (Reddy, 2016). Consequently, many older adults are compelled to remain economically active to sustain their livelihoods and contribute to household income. However, this raises an important question: Is employment alone sufficient to ensure the well-being of older adults, or should greater attention be paid to the outcomes of their labour market participation?

It is a major issue that employment or unemployment are much talked about in India, while wage or earnings, which are more crucial, are not paid much attention (Drèze, 2023). There is no use in being employed without appropriate earnings, and engagement in the labour market does not necessarily guarantee economic security.

The relationship between ageing and labour market outcomes is complex and needs attention. Advancing age is often associated with declining physical capacity and productivity, which may adversely affect earnings. At the same time, older workers accumulate valuable skills, knowledge, and experience over their working lives, which may enhance their productivity and labour market value. The interplay of these opposing forces can significantly influence the wage outcomes of older adults. Gender disparities further constitute a crucial dimension of labour market inequality. A study based on time-use data indicates that Indian women spend significantly more time in unpaid domestic and care work, which limits their engagement in paid employment and contributes to lower lifetime earnings (Janiso et al., 2024). Whether these inequalities persist among older workers remains an important empirical question. Understanding wage differentials among older men and women can provide insights into the cumulative effects of labour market disadvantages over the life course. However, most of the literature has focused on overall labour markets or working-age populations, with limited attention to older workers (aged above 60 years). In particular, evidence on wage outcomes and gender disparities among older adults remains underexplored, especially using recent PLFS waves such as 2023–24. This study contributes to this gap by focusing specifically on wage outcomes among older Indians using CWS-based PLFS data.

Against this backdrop, the present study examines the labour market participation and earnings of older adults aged above 60 years in India. Using unit-level data from the Periodic Labour Force Survey (PLFS) 2023–24, the study compares the earnings of older workers with working-age (aged 15 to 60) employees and examines gender disparities in earnings among older adults. The findings contribute to the growing literature on working with ageing and

earnings of older adults in India and provide evidence relevant for policies aimed at economic well-being in old age.

1.1.Objectives of the Study

- To analyse the labour market participation and earnings of older adults in India.
- To investigate earnings disparities among workers across gender and age groups.

1.2.Hypothesis

- Null Hypothesis (H_{01}): There is no significant difference in earnings across age groups, i.e., between older workers and working-age workers.

  Alternative Hypothesis (H_{a1}): There is a significant difference in earnings across age groups, i.e., between older workers and working-age workers.

- Null Hypothesis (H_{02}): There exists no significant gender inequality in earnings within the age-group and/or across the age groups.

  Alternative Hypothesis (H_{a2}): There exists significant gender inequality in earnings within the age-group and/or across the age groups.

2. Data and Methodology

This study is analytical research based on secondary data procured from first-visit unit-level data of the Periodic Labour Force Survey (PLFS), July 23-June 24, conducted by the National Statistical Office of India. PLFS is a nationally representative survey on employment and unemployment in India and provides detailed information on labour force participation, employment type, and earnings, so this survey's data are used for the study. The unit-level data file for persons (first visit) was used, and appropriate survey weights were applied before the analysis. The analysis focused on elderly people (aged 60 years above), and was based on the Current Weekly Status (CWS) approach, which identifies an individual's activity status based on their labour market participation during the seven days preceding the survey (National Statistical Office, 2024). The use of CWS is particularly appropriate for the present study as it captures short-run labour market outcomes in a context where informal, seasonal, and irregular employment is dominant for older adults in India. The data were analysed using IBM Statistical Package for the Social Sciences (SPSS) and Microsoft Excel.

2.1 Methodology for Measurement of Labour Market Participation

For the analysis, Labour Force Participation Rate (LFPR), Worker Population Ratio (WPR) and Proportion Unemployed (PU) were computed for the older population under Current Weekly Status (CWS). Further, a disaggregated gender-based analysis was done across sectors. The formulas for computing these rates are given below:

$$\text{LFPR}_{60<} = \frac{\sum w_i(E_i + U_i)}{\sum w_i \text{Population}_{60<}} \times 100$$

$$WPR_{60<} = \frac{\sum w_i E_i}{\sum w_i Population_{60<}} \times 100$$

$$PU_{60<} = \frac{\sum w_i U_i}{\sum w_i Population_{60<}} \times 100$$

Here, w_i = survey weight for the ith person

Ei =1 if the ith elderly person is employed, 0 otherwise

Ui =1 if the ith elderly person is unemployed but available/seeking work, 0 otherwise

2.2 Methodology for Assessment of Earning Differences

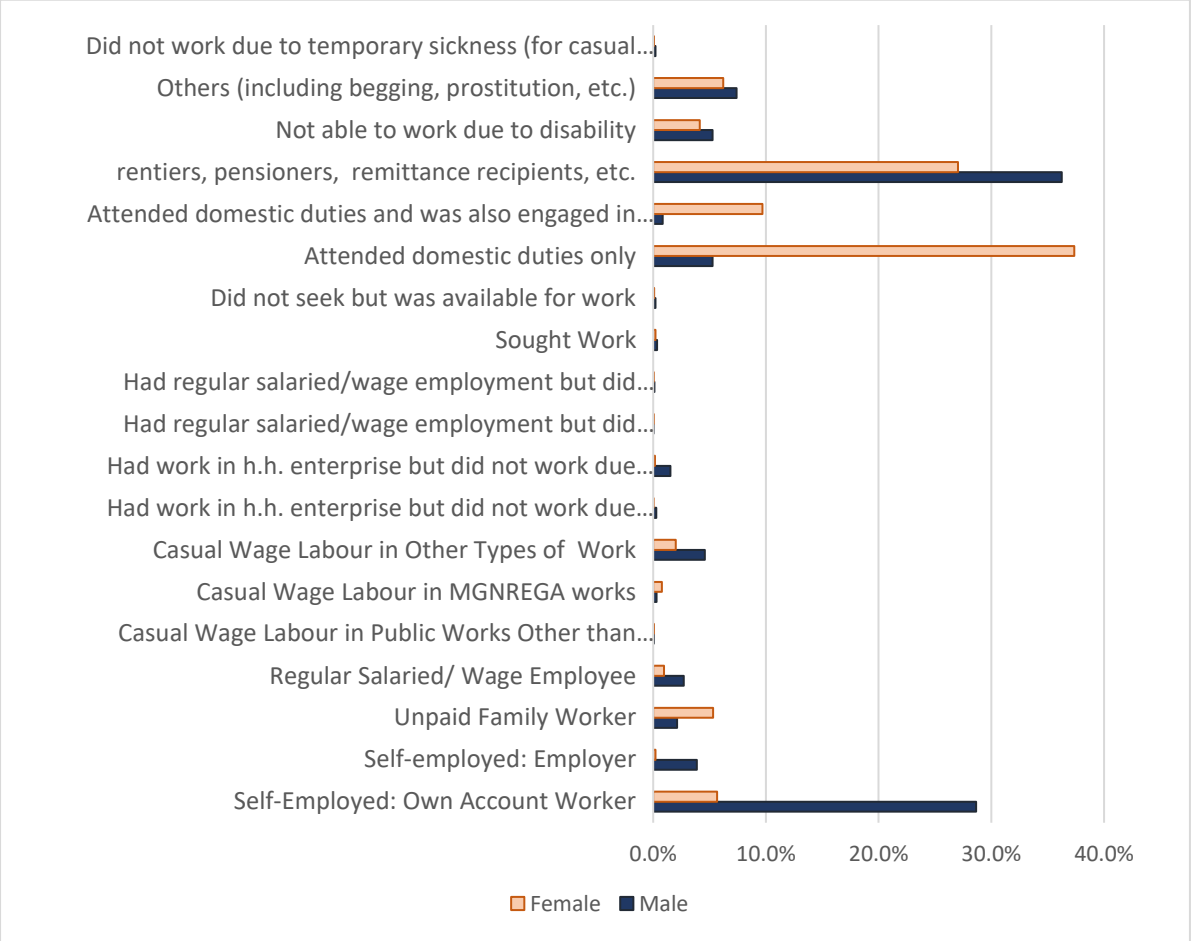
Since the PLFS does not provide information on earnings under the Usual Status approach, the analysis of earnings is based on the Current Weekly Status (CWS) framework. For self-employed workers and regular salaried/wage employees, earnings reported for the last 30 days and the last month, respectively, were used directly. For casual wage labourers, earnings are reported separately for Activity Status 1 and Activity Status 2 for each of the seven days of the reference week. Accordingly, total weekly earnings were computed by aggregating earnings from all days on which the individual was engaged in casual labour under either activity status. Subsequently, earnings across all three employment categories were analysed by gender and age group to examine disparities in earnings. Age-based comparisons were undertaken between older workers (aged above 60 years) and working-age workers (aged 15–59 years). Differences in mean earnings across gender and age groups were assessed using the Independent-Samples t-test.

3. Results and Discussions

3.1 Labour Market Participation of Older Workers in India

The population of older adults (aged above 60) was estimated at 11.51 crores using the PLFS survey 2023-24. Among them, 5.69 crore were older males, 5.82 crore were older females, and only 8.39 thousand were older transgender persons. All older transgender persons remained out of the labour force and were engaged in domestic duties or were rentiers or remittance recipients. The current weekly status of older males and females in India, as per PLFS 2023-24, is presented in Figure 1.

Figure 1: Current Weekly Status of Older Males and Females in India (2023-24)



Source: Unit-level Data of PLFS (2023-24)

Figure 1 depicts that among older males, 36 per cent were rentiers or remittance recipients and 29 per cent were self-employed own-account workers, whereas 37.4 per cent of females were engaged in domestic duties only and 27 per cent were rentiers or remittance recipients. Among employed older males, the majority were self-employed own-account workers, whereas among employed older females, own-account workers and unpaid family workers constituted the major share. Thus, a substantial gender gap in work status was observed among older adults in India under CWS measure, with older men exhibiting significantly higher levels of labour market participation than older women.

The Labour Force Participation Rate (LFPR), Worker Population Ratio (WPR) and Proportion Unemployed (PU) shown in Table 1 elaborate more about labour market participation of older adults in India.

Table 1: Labour Force Participation Rate (LFPR), Worker Population Ratio (WPR) and Proportion Unemployed (PU) of Older Adults in India (2023-24)

Gender	Labour Force Participation Rate (LFPR)	Worker Population Ratio (WPR)	Proportion Unemployed (PU)

Male	44.79	44.22	0.56
Female	15.50	15.22	0.27
All Persons	29.97	29.56	0.42

Source: Computed using Unit Level Data of PLFS 2023-24

Table 1 shows that LFPR and WPR were higher for older males compared to females in India across all sectors, and the gender gap was huge for both sectors. The LFPR and WPR were higher for older adults in the rural sector compared to the urban sector across the gender and this gap is also. Overall, 44.8 per cent of males but only 15.5 per cent of females were part of the labour force, and among them, a very small proportion - 0.56 per cent of males and 0.27 per cent of females remained unemployed, so 44.22 per cent of males and 15.22 per cent of females remained employed under the CWS approach in 2023-24 in India.

3.2 Comparative Analysis of Earnings of Older Workers in India

The WPR of older adults shows that a large proportion (29.5 per cent) of the older population is employed in India, but it is more important to know whether they receive adequate earnings. In PLFS 2023-24, the information on income or earnings was available only for CWS, so through available information, the earnings were assessed and compared across gender and age groups for three categories of employment: self-employed, regular salaried/ wage employees and casual labour workers.

3.2.1 Analysis of Earnings for Regular Salaried/Wage Employee

Table 2: Descriptive Statistics of Earnings of Regular Salaried/Wage Employee (in INR)

Age- Group	Gender	N (in Crore)	Min	Max	Mean (Std. Error)	30th Percentile 70th Percentile
Older Workers (aged above 60 years)	Male	.16	0	200000	15098.41 (13.167)	8000 15000
	Female	.06	600	200000	8341.49 (19.214)	3700 8000
	All	.22	0	200000	13270.40 (11.106)	6500 13000
Working-Age Workers	Male	8.24	0	300000	22661.88 (2.118)	12000 24000
	Female	2.77	0	300000	16798.10	6500

(aged 15-60 years)					(3.54)	15300
	All	11.01	0	300000	21184.09	10000
					(1.834)	22000

Source: Computed using Unit Level Data of PLFS 2023-24

Note: Earnings refer to the reference period of the last month preceding the survey date (Current Weekly Status).

Table 2 presents the descriptive statistics of monthly earnings for regular salaried/wage employees among older and working-age individuals. The results indicate a clear gender gap in earnings across both age groups; however, the disparity is more pronounced among older workers than among working-age workers. The mean monthly earnings of older male workers were INR 15,098.41, whereas older female workers earned only INR 8,341.49 on average. In comparison, working-age male workers earned approximately 1.5 times more than older males, while working-age female workers earned about twice as much as older females.

These findings suggest that the gender earnings gap widens with age among regular salaried/wage workers. Further evidence of inequality is reflected in the distributional statistics. The 70th percentile of earnings among older women is approximately equivalent to the 30th percentile among older men, indicating that women at the upper end of the earnings distribution earn roughly the same as men at the lower end.

Moreover, around 70 percent of older regular salaried/wage workers earn less than INR 13,000 per month, compared to INR 22,000 among working-age workers, highlighting a substantial age-based disparity in earnings levels.

To assess whether these observed differences are statistically significant, an independent samples t-test was conducted. The results are reported in Table 3.

Table 3: Results of Independent-Samples t-Tests Comparing Earnings Across Groups of Regular Salaried/ Wage Employees

Group No.	**Independent Samples Details**	**t- statistics (p-value)**	Mean Difference (%)@	**N** (in Crores)
[1]	Regular Salaried/Wage Older Male Employees	290.082*** (.000)	81.00	.16
	Regular Salaried/Wage Older Female Employees			.06
[2]	Regular Salaried/Wage Working-age Male Employees	1421.591***	34.91	8.24

	Regular Salaried/Wage Working-age Female Employees	(.000)		2.77
[3]	Regular Salaried/Wage Working-age Male Employees	567.125*** (.000)	50.09	8.24
	Regular Salaried/Wage Older Male Employees			.16
[4]	Regular Salaried/Wage Working-age Female Employees	432.836*** (.000)	101.38	2.77
	Regular Salaried/Wage Older Female Employees			.06
[5]	All Regular Salaried/ Wage Working-age Employees	703.064*** (.000)	59.63	11.01
	All Regular Salaried/ Wage Older Employees			.22

Source: Computed using Unit Level Data of PLFS 2023-24

@ The mean difference (%) = $(Mean_1-Mean_2)/Mean_2*100$

*** Significant at 1 per cent level of significance

Table 3 presents that significant differences were found in the mean earnings of regular salaried/ wage employees across gender and age groups. The mean difference in percentage terms shows that it is more than 50 per cent for all groups except for working-age male and female employees. The mean difference was highest (101.38 per cent) for working-age female employees and older female employees, and second highest for older male and female employees (81 per cent).

3.2.2 Analysis of Earnings for Self-Employed Workers

As per the CWS approach of PLFS 2023-24, the reference period for self-employed workers is the last 30 days (National Statistical Office, 2024). Their earnings given for the reference period are analysed, and the descriptive statistics of earnings for self-employed older and working-age workers are presented in Table 4.

Table 4: Descriptive Statistics of Earnings of Self-Employed Workers (in INR)

Workers Age Group	Gender	N (in Crore)	Min	Max	Mean (Std. Error)	30th Percentile 70th Percentile
Older Workers	Male	1.95	-25450	450000	13719.21 (3.296)	7000 15000

(aged above 60 years)	Female	.35	0	120000	5564.16 (3.60)	2400 5680
	All	2.30	-25450	450000	12474.45 (2.911)	5680 14000
Working Age workers (aged 15-60 years)	Male	12.71	-30000	500000	16392.64 (1.172)	10000 18000
	Female	4.90	-6500	320000	5312.35 (.869)	2500 6000
	All	17.61	-30000	500000	13312.15 (.956)	7000 15000

Source: Computed using Unit Level Data of PLFS 2023-24

Note: Earnings refer to the reference period of the last 30 days preceding the survey date (Current Weekly Status).

Table 4 shows that gender disparities in earnings also exist among self-employed workers in both age groups. A comparison of Tables 2 and 4 indicates that the mean earnings of self-employed workers were lower than those of regular salaried/wage employees across all genders and age groups. Table 4 further reveals that although the earnings of self-employed working-age workers were higher than those of self-employed older workers, the difference was not as large as that observed between the age groups of regular salaried/wage employees.

Another important observation is that, although the mean earnings of older female workers were higher than those of working-age female workers, the percentile values and other descriptive statistics indicate that older females generally had lower earnings than working-age females.

The statistical significance of these observed differences in the earnings of self-employed workers was examined using an independent-samples t-test. The results of the significance tests are presented in Table 5.

Table 5: Results of Independent-Samples t-Tests Comparing Earnings Across Groups of Self-Employed Workers

Group No.	**Independent Samples**	**t- statistics (p-value)**	Mean Difference (%)	**N** (in Crores)
[1]	Self-employed Older Males	1670.933*** (0.000)	146. 56	1.95
	Self-employed Older Females			0.35

[2]	Self-employed Working-age Males	7593.898*** (0.000)	208.58	12.71
	Self-employed Working-age Females			4.90
[3]	Self-employed Working-age Males	764.276*** (0.000)	19.49	12.71
	Self-employed Older Males			1.95
[4]	Self-employed Working-age Females	-68.000*** (0.000)	-4.53	4.90
	Self-employed Older Females			0.35
[5]	All Self-employed Working-age Persons	273.387*** (0.000)	6.72	17.61
	All Self-employed Older Persons			23.04

Source: Computed using Unit Level Data of PLFS 2023-24

@ The mean difference (%) = $(Mean_1-Mean_2)/Mean_2*100$

*** Significant at 1 per cent level of significance

The t-statistics are significant (p-value < 0.01) for all tests applied on the earnings of self-employed workers, indicating significant gender disparities and age-group differences in earnings, similar to those observed among regular salaried/wage employees. However, some interesting conclusions can be drawn by examining the mean differences in percentage terms. The earnings gap between working-age males and females is more pronounced among self-employed workers than the gap between older males and females. Furthermore, differences in mean earnings across age groups are relatively small.

3.2.3 Analysis of Earnings for Casual Wage Labourers

The total earnings for the reference period of seven days for casual wage labourers are analysed, and the descriptive statistics of earnings for older casual wage labourers and working-age workers are presented in Table 6.

Table 6: Descriptive Statistics of Earnings of Casual Wage Labourers (in INR)

Workers Age Group	Gender	N (in Crore)	Min	Max	Mean (Std. Error)	30th Percentile 70th Percentile
Older Adults (aged above 60 years)	Male	.28	250	6000	1942.68 (.521)	1400 2400
	Female	0.17	200	3500	1255.83 (.430)	900 1484
	All	.45	200	6000	1688.47	1200

					(.397)	2000
Working Age Adults (aged 15-60 years)	Male	6.65	0	14000	2345.44	1750
					(.125)	2800
	Female	2.12	150	7000	1426.80	1000
					(.141)	1600
	All	8.77	0	14000	2123.18	1500
					(.109)	2550

Source: Computed using Unit Level Data of PLFS 2023-24

Note: Earnings refer to the reference period of the last 7 days preceding the survey date (Current Weekly Status).

Table 6 shows that casual wage labourers have the lowest earnings among all three employment categories across all genders and age groups. A gender gap in earnings is also evident among casual wage labourers in both age groups. Furthermore, although older casual wage labourers earn less than their working-age counterparts, the difference in earnings between the two age groups is relatively small. This pattern is similar to that observed among self-employed workers, where age-related differences in earnings are less pronounced than gender-based disparities.

The independent t-tests for comparing earnings of casual wage labourers are presented in Table 7.

Table 7: Results of Independent-Samples t-Tests Comparing Earnings Across Groups of Casual Wage Labourers

Group No.	**Independent Samples**	**t- statistics (p-value)**	Mean Difference (%)	**N** (in Crores)
[1]	Older Male Casual Wage Labourers	1016.855***	54.69	0.28
	Older Female Casual Wage Labourers	(0.000)		0.17
[2]	Working-age Male Casual Wage Labourers	4881.674***	64.39	6.65
	Working-age Female Casual Wage Labourers	(0.000)		2.12
[3]	Working-age Male Casual Wage Labourers	752.150***	20.73	6.65
	Older Male Casual Wage Labourers	(0.000)		0.28

[4]	Working-age Females Casual Wage Labourers	377.660*** (0.000)	13.61	2.12
	Older Females Casual Wage Labourers			0.17
[5]	All Working-age Casual Wage Labourers	1056.033*** (0.000)	25.75	8.77
	All Older Casual Wage Labourers			0.45

Source: Computed using Unit Level Data of PLFS 2023-24

@ The mean difference (%) = $(Mean_1-Mean_2)/Mean_2*100$

*** Significant at 1 per cent level of significance

The differences in the mean wages of casual labourers are statistically significant across both gender and age groups at the 5 per cent level of significance (Table 7). The percentage differences in mean earnings further indicate that the earnings gap between older male and female casual labourers is smaller than that between working-age male and female casual labourers. Moreover, the gender-based earnings gap is substantially larger than the age-related earnings gap, highlighting the greater influence of gender on wage differentials among casual labourers.

4. Conclusion

Older adults often engage in economic activity out of necessity or to maintain their mental and physical well-being. Since the work undertaken by older persons is frequently temporary or seasonal in nature, an assessment based on short-term labour market participation becomes particularly relevant. In India, a considerable proportion of older adults continue to remain economically active. This is evident from the analysis of short-term labour market participation using the Current Weekly Status (CWS) approach of the Periodic Labour Force Survey (PLFS) 2023–24, which indicates that approximately 30 per cent of older persons participated in the labour market during the reference week, as reflected in both the Labour Force Participation Rate (LFPR) and the Worker Population Ratio (WPR).

A pronounced gender disparity is observed not only in labour market participation but also in earnings among older adults. While older males exhibit LFPR and WPR levels exceeding 40 per cent under the CWS approach, the corresponding figures for older females are only slightly above 15 per cent. Among older males who are not participating in the short-term labour market, the majority are classified as rentiers, pensioners, or remittance recipients. In contrast, older females who are outside the short-term labour market are predominantly engaged in domestic duties.

The analysis of short-term earnings based on the CWS approach further reveals a substantial and statistically significant gender gap across all three employment categories: regular salaried/wage employment, self-employment, and casual wage labour. The persistence of a large earnings differential suggests that labour market segmentation by gender continues into old age. This gender disparity is particularly greater among older regular salaried/wage employees.

A comparison of earnings between older workers and working-age workers also reveals statistically significant differences. Older workers experience lower earnings relative to working-age workers. The age-based earnings gap is largest among regular salaried/wage employees and comparatively smaller among self-employed workers and casual wage labourers. This finding suggests that age may play a more important role in determining remuneration in regular salaried employment, whereas productivity and work capacity are likely to be more influential in self-employment and casual labour activities.

The study suggests that given the relatively high labour market participation of older adults in India and their comparatively lower earnings, there is a need to revisit existing retirement-age policies and develop targeted employment and income-support measures for older workers. In this context, the Older Workers Recommendation, 1980 (No. 162) of the International Labour Organisation (ILO) provides a useful framework for promoting decent work and income opportunities for older persons. Furthermore, gender disparities in labour market participation and earnings should be addressed from the early stages of working life to ensure equitable access to decent employment and income opportunities for all.

Competing Interests

Authors have declared that no competing interests exist.

Disclaimer

The author hereby declares that Grammarly (an AI-powered writing assistant) and ChatGPT were used only to assist in grammar checks and language refinement.

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