

Between Work and What's Next

*A Report on Life, Identity and
Aspiration After 50*



Welcome Note

Welcome to 'Between Work and What's Next—a report on life, identity, and aspiration after 50'.

This study has been developed by Aditya Birla Centre for Enriching Lives (ABCEL), a research-led initiative of Aditya Birla Group focused on understanding what enables people to lead more enriched lives across life stages. As lifespans extend, the idea of a longer – or even a 100 year life is no longer abstract. What remains less well understood is how people experience, interpret and shape these additional years.

Our work seeks to surface insights that can inform research, practice, and public discourse, particularly in areas where lived experience is changing faster than prevailing narratives.

While ageing has been widely discussed in India, much of the discourse continues to focus on vulnerability and dependence. This report seeks to broaden that lens by examining how later life is experienced and perceived today—drawing on perspectives from Older Citizens themselves, and from Younger Citizens reflecting on their parents' ageing. Together, these views reveal how similar realities are often interpreted through different emotional lenses: confidence shaped by lived experience on one side, and concern shaped by care and anticipation on the other.

The narratives and visuals in this report intentionally move away from stereotypical portrayals of ageing. They reflect a generation that is more active, aspirational, and engaged than those before it—often fitter, more digitally engaged, and still exploring what growth and contribution mean. This is not a selective portrayal of ageing, but an effort to reflect how later life is evolving for many today.

This work draws from a digitally connected segment of India and is intended to be directional rather than definitive. Its purpose is to surface insights that can inform families, research, practice, and policy—inviting a more nuanced understanding of ageing that recognises capability alongside care.

Regards,
Nupur Joshi
Head - ABCEL

A New Story of Ageing in India Begins

India has entered one of the most profound social transformations in its history. People are living longer, and not just in years – but in energy, capability, and purpose. A generation is stepping into a phase of life with far more agency than anything their parents or grandparents experienced.

Yet even as the numbers tell us life spans are expanding, the stories behind those numbers have remained blurry. Too often, ageing is imagined as withdrawal, decline, or a quiet fading from the centre of life. This report reframes ageing through lived experiences, not as withdrawal, but as a transition.



With over 3,200 participants across India, work situations, ages, and family structures, the survey drew from a wide and diverse participant base of Older Citizens (50-75+) and their Close Circles (25-49) within India's urban context. It captured the voices of working professionals, retirees, homemakers, multi-generational households, couples, and a diversity of regions – providing a wide, reliable window into how later life is lived today.

This report retells that journey—not as a technical document or a list of statistics, but as a story of renewal, identity, joy, interdependence, and possibility.

It is a story of Older Citizens who continue to grow, learn, adapt, and contribute. And of their Close Circles (Younger Citizens) who, in caring for and observing their parents, reveal the emotional and cultural shifts happening inside Indian families.

Ageing, as this survey showed us, is not an ending. It is an evolution.



Listening With Intention: How This Journey Began

The Survey (Titled: Hit Refresh) created by ABCEL, began with a simple but powerful belief:

Understanding must come before intervention.

Instead of starting with assumptions about ageing - dependency, disengagement, decline, this survey asked reflective questions.

Participants were not treated as “subjects” but as storytellers. Their choices and emotional landscapes shaped the insights.

The survey listened to two groups, whose experiences are deeply intertwined:



Older Citizens

Individuals aged 50+

Navigating later life across working, transitioning, and retired stages.



Younger Citizens/ Close Circles

Individuals aged 25–49

Adult children and close family members observing, supporting, and often worrying about ageing from the other side.

Together, these perspectives allow ageing to be understood not only as lived experience, but as a shared emotional reality within Indian families.

Participants came from India’s major regions and from varied work and life stages—working professionals, retirees, homemakers, couples, and multi-generational households.

The purpose was not only to document needs, but to illuminate hopes, motivations, anxieties, and aspirations—the elements that make ageing deeply human.

How to read these findings

This study reflects the experiences of an urban, digitally connected segment of India, with access to education, healthcare, and technology above the national average.

Among Older Citizens, the sample skewed male (84%), with women comprising 16% of participants. While smaller in number, women’s responses surfaced distinct emotional and experiential patterns that add important depth to the findings. Younger Citizens were largely full-time professionals from dual-income households. For analytical rigor, the findings included only segments with a base size of 20 or more participants; smaller groups were excluded to ensure statistical reliability.

The survey was not designed to be nationally representative. Instead, findings should be read as directional—highlighting patterns, tensions, and opportunities rather than definitive conclusions. Within these bounds, the study offers a rare and deeply human portrait of ageing and intergenerational perception in urban India, intended as a starting point for continued dialogue and design.

Who We Heard

A Portrait of India's Older Citizens

The **2,000+ Older Citizens** who participated were not merely living longer—they were living differently.

A young-old, dynamic generation

Almost **80%** were between **50–64**, making this cohort still professionally active, socially connected and mentally agile. Only **6%** were above 70. The tone of the dataset reflected a generation not stepping back, but expanding their footprint.

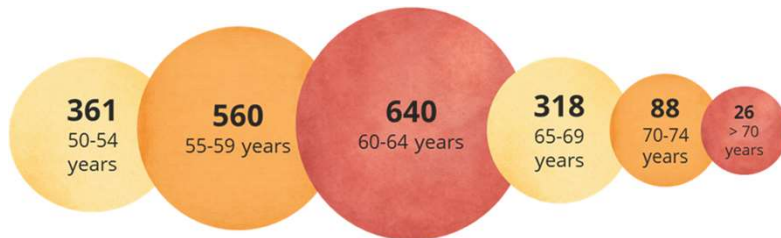


Fig. Age Profile of Older Citizens

Deeply rooted in family and partnership

An overwhelming **1,836 participants** were married. Partnership remained a steady anchor—shaping emotional stability, personal well-being, and family interdependence.

Geographically urban, culturally diverse

Participants came from cities across South (**33%**), West (**31%**), North (**21%**), East (**13%**), with smaller groups across the North-East and overseas — painting a picture of India's vibrant urban ageing population.

Women, fewer in number, distinct in perspective

Men comprised **83%** of the sample and women **16%**, making women a smaller cohort overall. Yet despite their lower representation, gender remained an important analytical lens: women's experiences surfaced nuances of ageing that may have otherwise been overlooked.

Professionally alive and ambitious

This was not a passive demographic:

- **37%** worked full-time
- **12%** worked part-time
- **26%** were actively exploring new opportunities

From consultants to homemakers to late-career professionals, and those re-imagining their next chapter, the sample offered a **rich, multi-dimensional view** of Older Citizens across life stages.



Together, these demographics showed a population that was broad, diverse, and reflective of India's contemporary ageing experience.

Who Supports Them

The Younger Citizens (Close Circle)

The **1,200+ Younger Citizens** represented India's middle adulthood—a life stage shaped by career intensity, young families and evolving relationships with parents who are living longer, healthier and more independent lives.

Most respondents in this category were in their **30s and 40s**, navigating full-time careers (98%) with other responsibilities.

Most lived with:

- parents and spouse (**35%**), or
- only with spouse and children (**25%**)

A meaningful number lived with parents alone (**12%**)—echoing India's traditions of interdependence.

With participants from across the country and from diverse family structures, the Close Circle sample captured a **genuine cross-section of India's emotional and caregiving landscape**.

Why their voice matters

Younger Citizens are not passive observers of ageing. They are emotional interpreters of ageing:

They worry

They observe

They support

They influence decisions

Together, Older and Younger Citizens offered a dual-lens portrait of ageing—one from lived experience, the other from loving observation.



What We heard

India's Ageing Story Is Being Rewritten

Across the voices of Older Citizens and their Close Circles, ten clear patterns emerged.



1. Ageing Is Not a Slowdown – It's a Second Act in Motion

Older Citizens saw themselves not as winding down, but as stepping into a renewed phase of capability and contribution. The survey captured a cohort that is healthier, more confident, and far more optimistic than the generation before them. Age was not a retreat but a rehearsal for a longer, richer chapter of life.

2. Joy Still Begins at Home, but Purpose Expands the Horizon

Family continued to anchor daily meaning, yet joy was increasingly tied to work, learning, and community life. Even at later age, contribution remained a strong emotional driver. The idea of purpose widened—not away from family, but alongside it.



3. Contentment Lives in the Grey Zones, Not in Extremes

Life satisfaction among Older Citizens rested mostly in the middle: “generally content” and “ups and downs” dominated the emotional landscape. This was a generation grounded in realism rather than idealism, carrying hope and lived wisdom at the same time.

4. Social Networks Are Wide—but Depth and Fulfilment Vary

Most Older Citizens maintained active or adequate social circles, yet many Younger Citizens observed that these ties could be made even more meaningful. Belonging was present, but participation was uneven, suggesting opportunities for deeper engagement in community and civic life.



5. Identity in Later Life Is shaped by Self-Renewal, Not Stagnation

Older Citizens overwhelmingly described themselves as “satisfied but exploring,” revealing that curiosity, self-renewal, and a search for meaning persisted well into the sixties and seventies. Age was experienced less like a fixed identity, and more like an ongoing process of becoming.

6. Perception Gap between Older and Younger Citizens

Younger Citizens worried frequently about their parents' health, even when Older Citizens themselves expressed optimism and stability. This vigilance—one rooted in affection more than fear—shaped the emotional ecosystem of caregiving within urban Indian families.



7. Work–Life Balance Has Been Rewritten by Longevity

Older Citizens were not uniformly “at leisure.” Many continued working, and even those transitioning out of formal roles maintained a structured rhythm of purpose. Leisure and labor blended differently now, challenging stereotypes of passive retirement.

8. Technology Is a Threshold Many Cross with Willingness

Older Indians showed far greater digital openness than stereotypes suggested, a view echoed by Younger Citizens. The digital gap was not about reluctance but about scope: many had adopted technology for access and communication, while a clear opportunity remained to enable deeper, more participatory, and empowering forms of digital engagement.



9. Financial Confidence Rises with Experience, Not Just Income

Older Citizens showed a steady sense of financial assurance shaped by long work histories, household structures, and lived pragmatism. In contrast, Younger Citizens expressed higher concern about Older Citizens' financial future, driven more by anticipated risk than present instability. Financial security emerged as a perception gap—confidence grounded in experience on one side, and vigilance shaped by responsibility on the other.



10. Emotional Ties Between Generations were Stronger than assumed

Older Citizens carried a calm, assured sense of capability, while Younger Citizens responded with vigilance, protection, and responsibility. These differences do not signal distance or conflict, but a form of partnership—an interdependent journey shaped by love, care, and shared forward movement rather than separation.



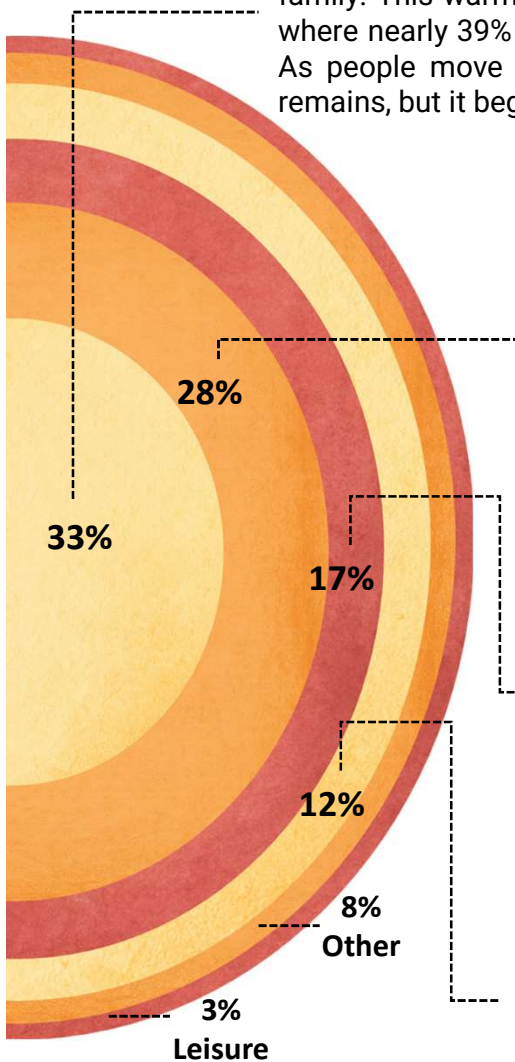
When Joy Speaks

What Lights Up Later Life

If you truly want to understand a person, ask them what brings them joy. For India's Older Citizens, the answer was not extravagant or dramatic; it was tender, rooted, and surprisingly purposeful.

Family remains the emotional anchor, yet its rhythm changes with time:

One in three Older Citizens (~33%) speak of the deep contentment they find in family. This warmth feels particularly strong through the fifties and early sixties, where nearly 39% say that family remains the centre of their emotional universe. As people move into their mid and late sixties: the emotional glow of family remains, but it begins to share space with other forms of fulfilment.



Work remains a vital source of meaning well beyond formal retirement:

Close to 28% of Older Citizens say that their greatest joy still comes from work – whether that means mentoring, consulting, offering advice, or remaining engaged in a field they love. Among those between 65 and 69, this number rises to almost 32%, subtly reminding us that contribution is not something people outgrow. For many, it is a lifeline; a way to feel visible, capable, and connected.

Learning becomes a quiet companion of fulfilment:

Older Citizens describe learning; not formal education necessarily, but the pleasure of acquiring new skills, reading widely, or exploring new ideas; as a growing source of joy. About 14% name learning as their primary source of fulfilment in their late fifties, and this rises to nearly 18% by their mid-sixties.

Community engagement holds steady as the fabric of belonging:

Community life, whether through social groups, neighbourhood networks, volunteering, or civic participation, adds another thread to the fabric of joy, touching roughly 11 to 14% of participants. These are not just activities; they are expressions of visibility and belonging.

Fig. Primary Sources of Joy Among Older Citizens (%)

Women show a stronger pull towards purpose and learning

Women in their sixties demonstrate a markedly stronger connection to purposeful engagement, with 43% identifying work as their greatest source of joy—significantly higher than men at 31%. Women between 55 and 59 show the strongest appetite for learning, with 26% naming it as their primary source of joy, compared to 17% of men. Taken together, their responses reveal an often-overlooked reservoir of creativity, ambition, and intellectual curiosity, suggesting that later life opens renewed space for purpose and self-directed growth among women.

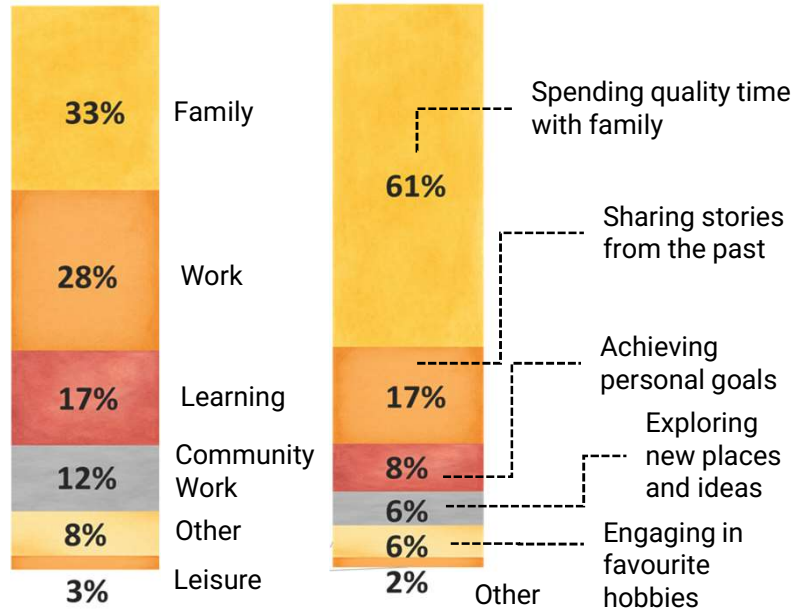




Younger Citizens view parental joy mainly through family:

Younger Citizens largely associate their parents' joy with family (61%) and storytelling or shared memories (17%).

While this perspective reflects affection and closeness, it often overlooks the strong desire Older Citizens hold for purpose, contribution, and continued personal growth beyond family life.



What brings joy to Senior Citizens

What brings joy to Senior Citizens according to Younger Citizens

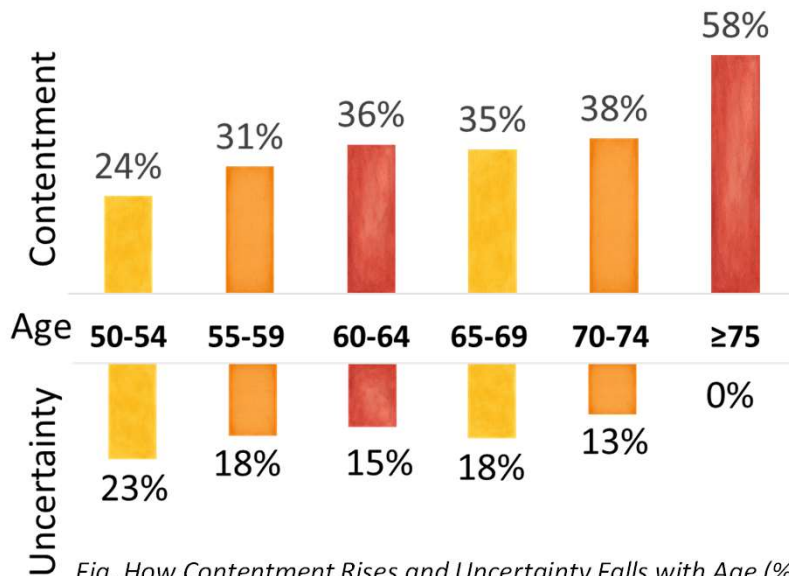
Fig. Perception vs Reality: Sources of Joy in Later Life (%)



Life Satisfaction

The Quiet Confidence of Ageing

Joy is momentary; life satisfaction reflects how people experience their lives as a whole. When Older Citizens were asked how satisfied they felt with their life overall, responses pointed to growing calmness, equilibrium, and acceptance with age.



Contentment rises steadily with age as uncertainty gradually fades:

In the early fifties, only about 24% describe themselves as content, but this figure rises steadily through the decades. At the same time, uncertainty reduces, indicating greater emotional steadiness over time.

Fig. How Contentment Rises and Uncertainty Falls with Age (%)

Pride remains strongest in midlife before softening into a quieter satisfaction:

About 34% of people in their early fifties feel proud, though this gradually softens into the late sixties, settling around the mid-twenties. Pride does not disappear; it simply grows less sharp.

Work continues to shape emotional rhythm, while flexibility brings greater ease:

Those working full-time tend to feel more pride, while part-time workers and those exploring opportunities experience greater emotional ease and comfort overall.

Women reach emotional equilibrium earlier



Women describe reaching emotional steadiness earlier than men. Between ages 55–59, 40% of women describe themselves as content, rising to 44% at 60–64, and reaching an impressive 57% by 65–69, indicating steady progress towards emotional balance.

Younger Citizens accurately read the calm emotional tone of later life:

Younger Citizens largely perceive their parents as emotionally steady. About 34% see their parents as generally content, while 39% note natural “ups and downs.” Very few (7%) view their parents as unhappy, aligning closely with how Older Citizens describe their own life satisfaction.



Belonging and Social Connection

Circles That Sustain

The way people feel inside their social circles says much about how they experience ageing.

Feelings of respect strengthen with age, signalling growing social recognition:

Feelings of respect increase steadily over time, rising from roughly 35% in the fifties to nearly 49% in the early seventies, and reaching an impressive 62% among those aged 75 and above. Respect appears to grow with age and accumulated experience.

Feeling 'valued' declines in later years, even as respect remains high:

In the early sixties, around 25% feel valued, but this declines after the age of seventy. This reveals a subtle yet meaningful shift: recognition remains, but opportunities for active involvement reduce.

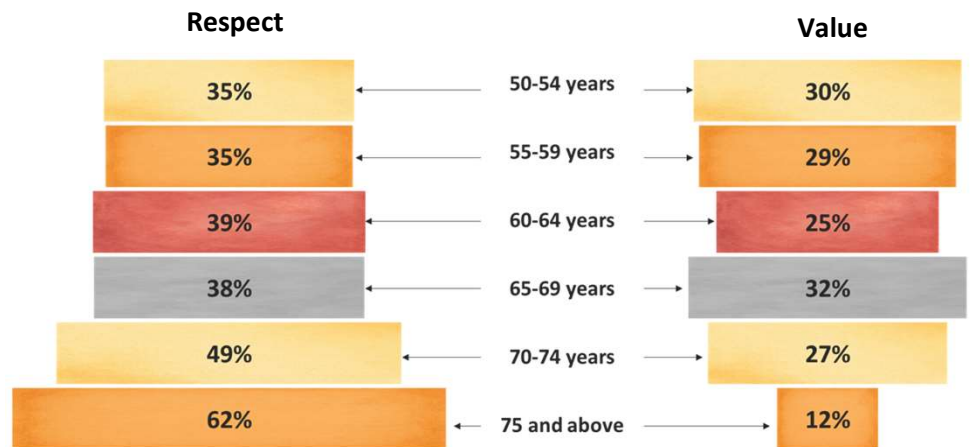


Fig. Respect and Feeling Valued Across Age Groups (% , Senior Citizens)

Confidence remains stable through midlife, with work status shaping social experience:

Confidence stays relatively steady through the fifties and sixties, before softening slightly with age. Those working full-time or exploring new opportunities report higher levels of both respect and feeling valued, while homemakers experience high respect but a comparatively lower sense of being valued.

Women sustain confidence and relational value over time:

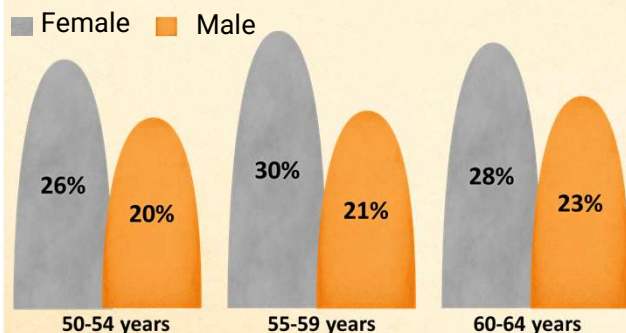


Fig. Confidence by Gender Across Midlife and Early Later Life (%)

Women in their fifties report higher levels of confidence in their social interactions. As age advances, women sustain a distinct form of connection-based value, often through extended family, neighbourhoods, or community groups.



Younger Citizens see social connection, but question its depth

Younger Citizens interpret their parents' social lives with nuance. While few believe their parents are isolated, 30% believe social networks are present but not always fulfilling. They sense connection, but not always engagement—this reflects attentiveness rather than concern, and points to opportunities for deeper participation.

Identity Still Becoming

Identity in later life is not a closing chapter. It is a river—moving, reshaping, widening. Most Older Citizens describe later life years with a sense of ongoing growth rather than completion.

Identity remains fluid in later life, with exploration continuing alongside satisfaction:

Across age groups, nearly half of all Older Citizens describe themselves as mostly satisfied but still exploring: Older Citizens have not stopped asking questions, learning new things, or imagining new futures. They are neither restless nor resigned. They remain curious.

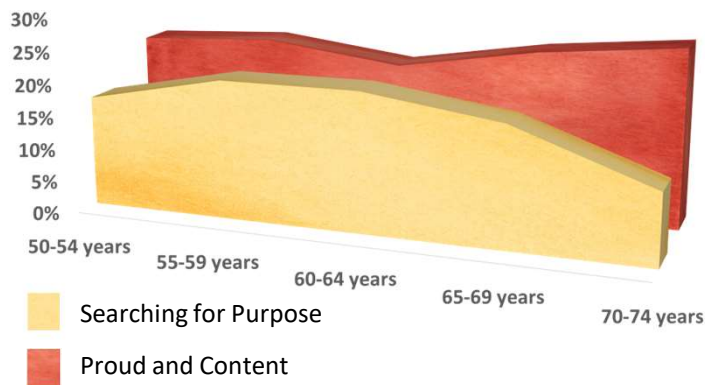


Fig. Evolution of Purpose vs Pride and Contentment Across Age Groups

The search for purpose peaks earlier before settling into pride and contentment:

The search for purpose peaks earlier, particularly through the fifties and early sixties, when roughly one in five say they are seeking a renewed sense of direction. After sixty-five, this yearning softens, giving way to a deepening sense of pride and contentment.

Work status plays a defining role in shaping identity and readiness for reinvention:

Work status influences identity strongly. Full-time workers blend exploration with accomplishment, while those exploring opportunities demonstrate the strongest readiness for reinvention.

One in four women question purpose early

At ages 50–54, 26% of women are searching for purpose, compared with 15% of men. By their late sixties, women show higher levels of pride and contentment (31%, versus 24% of men). Their emotional evolution reflects a movement from self-questioning towards self-assurance, suggesting that later life brings greater clarity and confidence for women.



Stability Dominates Younger Citizens' View of Parental Identity:

About 41% describe their parents as confident and self-assured, while 35% see them as evolving. Only 9% perceive uncertainty. Younger Citizens witness continuity—identity experienced not as crisis, but as growth.



Health and Vigilance

Two Different Lenses

Health in later life is more than physical capability—it shapes confidence, autonomy, and daily routines.

Health in later life is defined more by stability and energy than by decline:

Across age groups, two emotional states dominate: feeling stable and feeling energised. Stability is the most common experience, while energy remains strong, even into the early seventies. This reveals a cohort that is healthier and more capable than stereotypes suggest.

As age advances, health shifts from momentum to manageability rather than deterioration:

In their early fifties, about 17% say they manage their health actively; by their early seventies, this rises to nearly 30%. This shift reflects adaptation. Older Citizens adjust their routines, pace themselves, and rely more on preventive care and health systems.

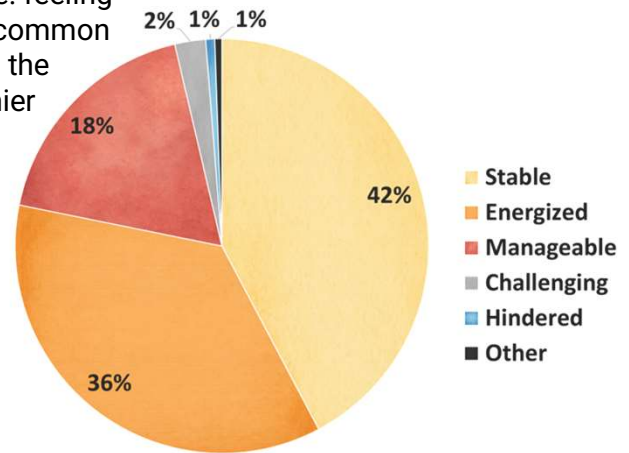


Fig. How Older Citizens Described Their Health (%)

Work status strongly influences vitality, with structure supporting sustained energy:

Full-time workers show the highest energised scores, often between 40 and 49%, suggesting that structure and routine help maintain physical momentum. Those exploring opportunities show a similarly healthy profile, with strong stability and energy. Homemakers and those on a break experience the highest manageable scores, reflecting consistent engagement with daily health and household rhythms.

Women Approach Health as Something to Be Actively Managed



Women’s health narratives reflect practicality and resilience. They are more likely to describe their health as “manageable,” indicating an active, hands-on relationship with well-being shaped by routine, responsibility, and long-term adaptability.

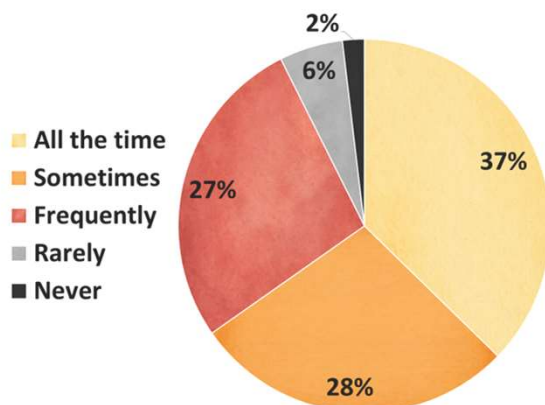


Fig. Younger Citizens’ Concern About Parental Health (%)

Younger Citizens express higher concern about parental health:

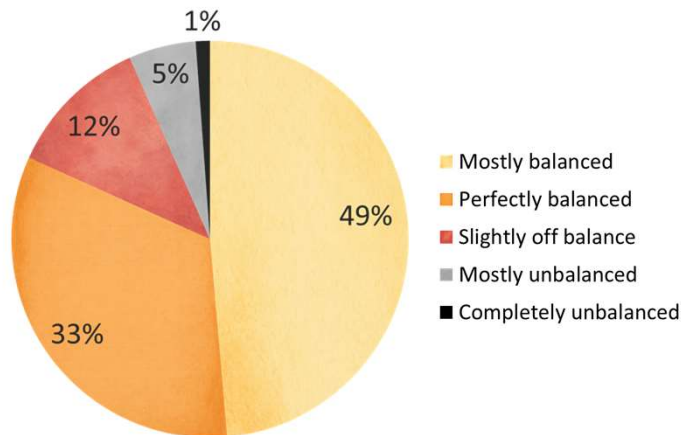
Younger Citizens express overwhelming concern about their parents’ health. While 96% of Older Citizens feel healthy and capable, 92% of Younger Citizens worry frequently about parental health. This reflects attentiveness and responsibility, alongside a perception gap between experienced capability and anticipated vulnerability.



Work–Life Balance

A Rhythm, Not a Tug-of-War

If you listen closely to the way Older Citizens speak about time, you hear something rare: balance. Balance is not described as a fixed ideal, but as a rhythm shaped by experience, adjustment, and self awareness.



Most Older Citizens experience a strong sense of balance between work and leisure:

When asked how they experience the interplay between work and leisure, most describe a life that feels “mostly balanced”. Another 33% describe it as “perfectly balanced”, almost as though they have discovered a quiet harmony between doing and resting.

Fig. How Older Citizens Described Their Work–Life Balance (%)

Work patterns shape daily rhythm, with flexibility supporting greater balance:

Work patterns influence daily rhythm. Part-time workers and homemakers experience the strongest sense of balance, while full-time workers maintain stability with more activity in their days. Even those exploring opportunities describe this phase as restorative, suggesting that flexibility allows balance to deepen rather than disrupt routine.

Children See Balance, but Interpret It Through Busier Lenses:

Younger Citizens, observing their parents from the outside, describe this rhythm with slightly more caution. About 39% believe their parents maintain a mostly balanced routine, while 25% feel they are “a little off balance,” still working more than ideal.

Only 16% see their parents as enjoying perfect balance.

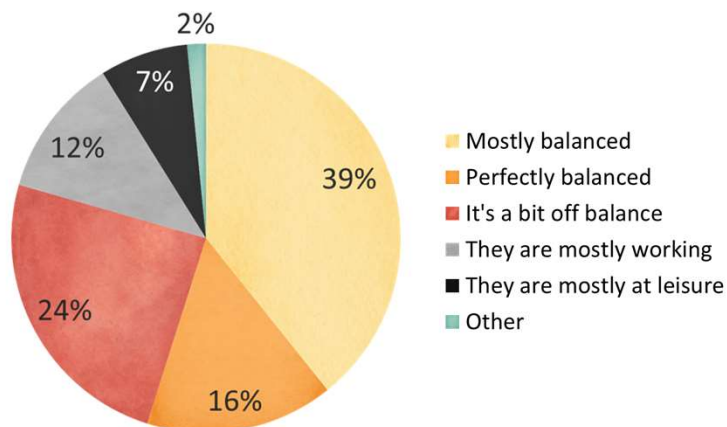


Fig. How Younger Citizens Perceived Their Parents' Work–Life Balance (%)



These perceptions reveal a generational truth: routines that feel peaceful and steady to Older Citizens can appear “busy” to their children. Yet the underlying reality remains consistent: balance in later life is experienced as stable and sustained.

Women report slightly higher levels of being “Off-balance”

Women in their early sixties are slightly more likely to describe themselves as “off balance,” reflecting lingering multitasking demands. Yet, the imbalance remains gentle and does not indicate increased strain.



Technology and Openness

A Willingness Waiting for a Bridge

One of the most persistent myths about Older Citizens in India is that they resist technology—that they shy away from digital tools, struggle to adapt, or simply prefer the familiar. The voices in this survey present a different perspective.

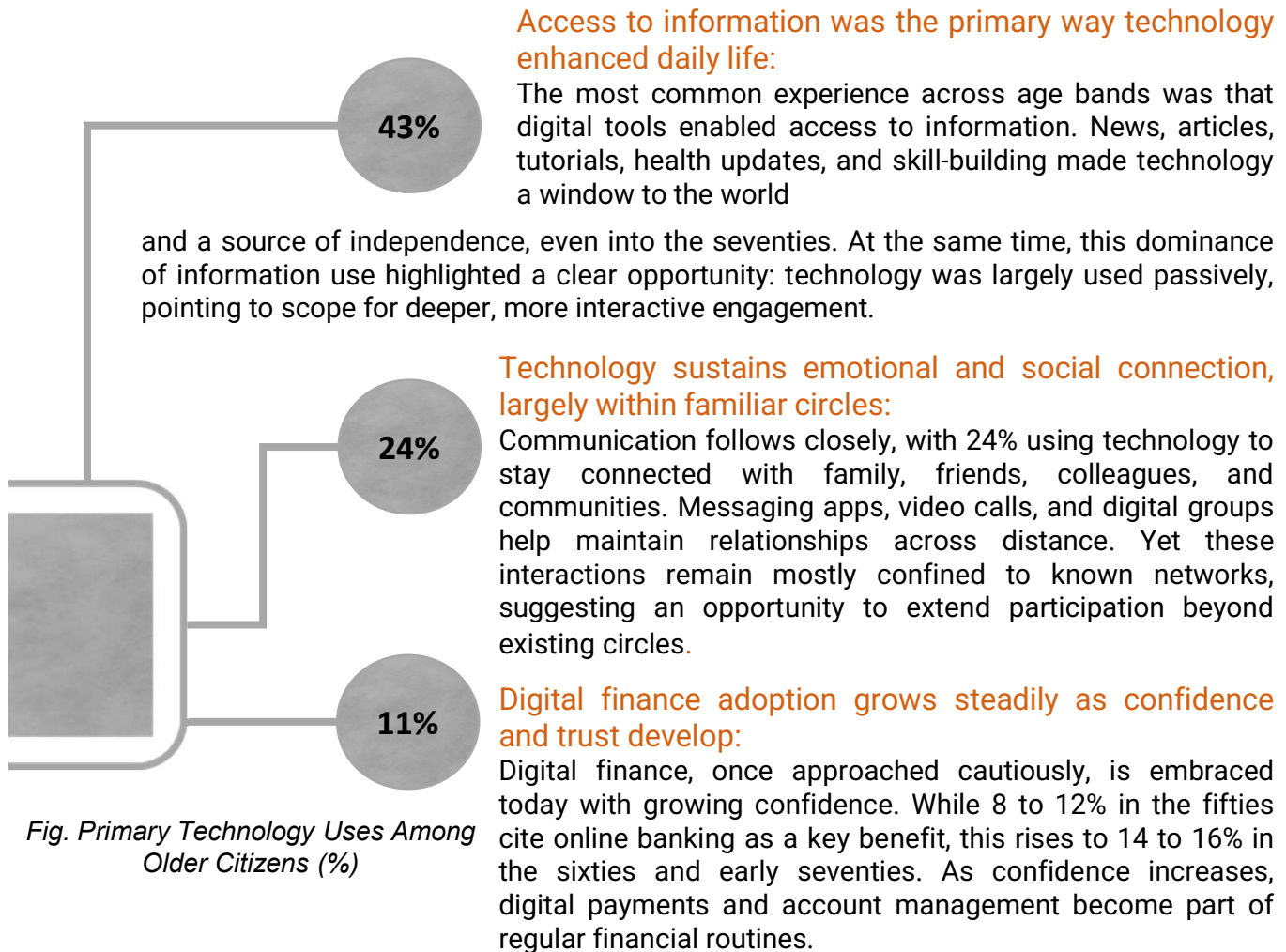


Fig. Primary Technology Uses Among Older Citizens (%)

Work status appears to influence patterns of use more than openness:

Full-time workers rely on digital tools for coordination, homemakers and those on a break use them mainly for information and banking, and those exploring opportunities turn to them for networking and discovery.

Patterns of technology use vary by gender



Women report using technology more frequently for accessing information, learning and self-directed exploration. Men more often report using digital tools for communication and financial transactions, reflecting different patterns of engagement.

Younger Citizens see curiosity as the digital starting point

Younger Citizens view their parents as technologically curious but cautious. Many see their parents as “open but hesitant,” revealing that support and shared learning—play a larger role than instructional teaching in enabling technology adoption.



Finances and Security

Experience Over Anxiety

Financial security during later life is often assumed to be a major concern. Yet, when Older Citizens reflected on their financial situation, most described stability rather than anxiety.

Financial security is not a dominant source of anxiety for most Older Citizens:

When asked whether financial security is a major concern, only 20% of Older Citizens agree. Most describe feeling stable and confident about their finances. Many have long careers, structured savings or dual-income households. Some rely on pensions or retirement benefits, while others continue to work in flexible or consulting roles. Overall, financial anxiety is not a dominant emotional theme in the sample studied.

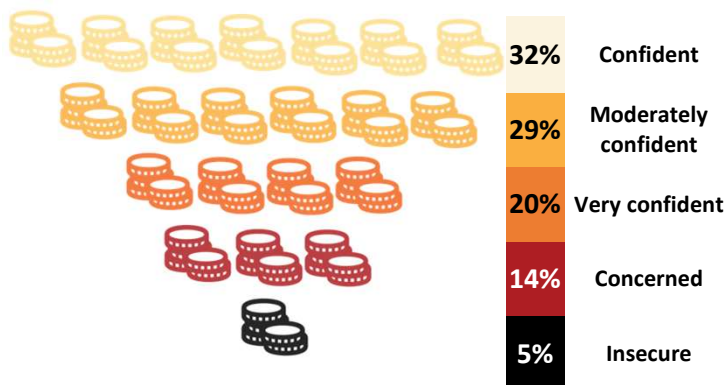


Fig. How Older Citizens Felt About Their Financial Security (%)



This contrast reflects an intergenerational perception gap. Older Citizens draw assurance from experience and established financial routines, while Younger Citizens express concern rooted in

responsibility and anticipation. The financial story here is not about income or savings alone. It is about perception, trust, and communication. Older Citizens, with decades of financial navigation behind them, view their stability with pragmatism. Younger Citizens view it through a lens of caution shaped by economic volatility.

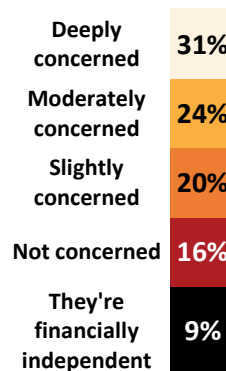


Fig. Younger Citizens' Level of Concern About Older Citizens' Finances (%)

Women's Financial Confidence Is Rooted in Lived Experience:

Women, especially those who have managed households for decades, often carry a quiet confidence about financial routines. Their narratives reflect pragmatism—a sense of capability built through lived experience rather than formal planning structures.



Aspirations and the Future

Dreams That Don't Retire

Older Citizens describe aspirations that continue to evolve in later life. Rather than ending ambitions, this stage reflects a redefinition of what they want to pursue.

Aspirations remain alive and diverse well into later life:

Across age groups, more than two out of five Older Citizens describe aspiration linked to staying informed, independent and capable. Digital tools help them access information. Whether it is news, articles, tutorials, health updates or skill-building, technology has become a window to the world, a way to stay informed and independent. Even among those in their seventies, this sense of empowerment remains strong.

Women's aspirations reflect growth, learning, and meaning:



Women's aspirations frequently centre around creativity, learning, personal or spiritual growth. Their dreams lean towards self-development – a chapter many finally have the time and space to explore.

Younger Citizens Underestimate Their Parents' Desire for Growth:

When Younger Citizens are asked whether their parents have dreams, many participants say yes—but add that their parents never talk about them. This silence is telling. It suggests that many Older Citizens hold aspirations privately, unsure how they might be received or whether they would place demands on family time and resources.



Intergenerational Gaps

When Love and Perception Diverge

Across themes, Older Citizens and their Younger Citizens interpret the same realities through different lenses of experience and anticipation.

Older Citizens feel energised, stable, and capable.

Younger Citizens feel worried, protective, and responsible.

Older Citizens see family as an emotional anchor, not the full horizon of joy.

Younger Citizens see family as the primary source of their parents' happiness

Older Citizens feel financially secure.

Younger Citizens fear unpredictability.

Older Citizens see themselves as adaptable, evolving, and still exploring.

Younger Citizens see confidence and nostalgia—but interpret stability as routine.

None of these differences signal conflict. Instead, they reflect the emotional structure of Indian families—where affection sits side by side with caution, and connection coexists with unspoken assumptions. The gaps are born not from misunderstanding, but from love: a desire to protect on one side, and to preserve dignity on the other.

Together, these perspectives reveal ageing as a shared journey – experienced from within by one generation and carefully watched from outside by another.

Translating these intentions into design requires coordinated action at three levels:

- Family / Close Circle – where empathy becomes everyday practice.
- Community / Neighbourhood – where inclusion becomes habit.
- Ecosystem / Institutional – where systems reinforce connection and capability.

Each level in the following pages list flagship ideas under the Enriching Lives framework—adaptable modules that families, organisations, and governments can localise.



Opportunities Within Families

Where Ageing Becomes a Shared Journey

Ageing in India is not a solitary path but one that unfolds within the family unit through patterns of care and quiet assumptions.

While Older Citizens often feel self-assured, younger generations frequently carry a protective anxiety regarding their parents' health and finances. This "perception gap" creates a unique opportunity to evolve family dynamics from a model of "protection" to one of "partnership":

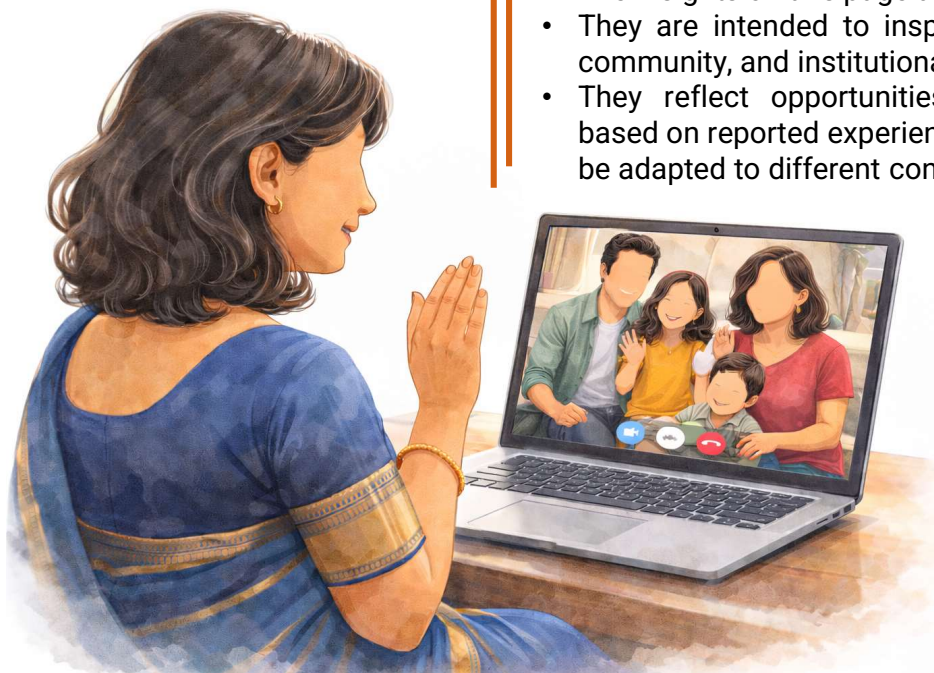
Shared Aspirations Across Generations: Families often operate on unspoken assumptions—about needs, limits, and aspirations. When these remain implicit, care can quietly turn into overprotection, and independence can be misread as disengagement. Establishing intentional practices—such as open conversations about aspirations or weekly rituals—helps families understand each other's emotional landscapes. When older adults share their dreams rather than shelving them, it fosters clarity and joy for both generations.

Intelligent Caregiving Frameworks: Younger family members frequently assume responsibility for anticipating health, financial, or safety-related risks. While rooted in care, this vigilance can unintentionally reduce Older Citizens' sense of agency. Moving away from protective anxiety toward informed partnership involves shared decision-making and preventive health routines. The goal is to support older citizens intelligently without overstepping, ensuring collaboration rather than control.

Digital Participation Support: The study indicates Older adults are often more open to technology than assumed and also more receptive when learning occurred through familiar, patient, and non-judgmental family support. Hence, younger family members can act as "digital companions". By providing patient, relational support for communication apps, banking, and learning platforms, families can turn digital hesitation into empowered independence.

How to Read This Section

- The insights on this page are illustrative, not directive.
- They are intended to inspire thinking across family, community, and institutional contexts.
- They reflect opportunities surfaced by the study based on reported experience and perception, and can be adapted to different contexts as needed.



Community-Level Opportunities

Where Belonging Deepens into Purpose

While families nurture emotional foundations, communities shape visibility, participation, and belonging.

Currently, many Older Citizens feel high levels of respect but a diminishing sense of being "valued" as they age. While social networks are often present, they may lack the depth of engagement needed to provide true fulfillment opening up new opportunities:

From Respect to Value-Add Roles: There is a significant opportunity to design structured roles that allow older citizens to contribute their "lived wisdom". Moving beyond passive respect, neighbourhoods can create mentorship or advisory positions that make older residents feel actively valued.

Purpose-Driven Social Networks: Strengthening existing community circles involves moving from casual connection to active participation. Community organisations, resident groups, and social clubs can offer learning experiences—creative workshops, reading circles, wellness sessions, language classes, or digital literacy meetups. When learning is communal, it becomes joyful, social, and sustaining.

Inclusive Urban Design: Communities can create environments where inclusion becomes a daily habit. This involves developing physical and social infrastructure that naturally integrates older citizens into the daily flow of neighbourhood life, ensuring they remain visible and connected. For example – Housing society planner can design Multigenerational "third spaces" rather than traditional, age-segregated centres that can host Human Libraries, Career Clinics, and other intergenerational connect interventions.



Ecosystem and Sector-Level Opportunities

Designing a Longevity-Ready India

The broader ecosystem—including workplaces, technology providers, and government bodies—holds the power to redefine the national narrative on ageing.

By recognising that older citizens are often at an inflection point of "becoming" rather than "withdrawing," institutions can design systems that reinforce capability and connection.

Interactive Digital Empowerment: Technology companies and social organisations can build programmes that make digital participation feel intuitive and dignified. Workshops, senior-friendly app interfaces, digital coaches, and safe online pathways turn curiosity into competence. When older adults are supported in navigating the digital world, they gain autonomy—and families gain peace of mind.

Lifelong Learning: Academic institutions and skill-development organisations can design learning journeys specifically for later life—micro-courses, creative fellowships, mentorship exchanges, and collaborative classrooms. Lifelong learning reinforces identity, builds community, and opens doors for new forms of contribution.

Future Fit – Generational Health for Older Generation: Preventive health ecosystems—regular screenings, wellness programmes, guided care navigation, and age-friendly healthcare design—can strengthen the stability Older Citizens already feel. The healthcare sector and age-tech companies can lead the shift from reactive care to empowered living.

Structured approach to Family Connect: Social-impact institutions can support families through tools that encourage communication, emotional literacy, and intergenerational understanding. Workshops, helplines, resource kits, and digital guides can turn everyday misunderstandings into opportunities for connection.

Public Perception and Policy Shifts: There is an opportunity for institutions to move the societal lens away from "vulnerability" toward "strength and potential". Policies and public communications should reflect the reality of a generation that is healthier, more energised, and more optimistic than previous cohorts



The Closing Chapter Or Perhaps, the Opening One

As India's population ages, the question before us is no longer "How long will people live?" but "How well will they live, and how will society walk with them?"

This report invites us to rethink ageing not as a period of decline, but as a landscape of renewal. It shows Older Citizens who continue to evolve, to contribute, to dream, and to belong. It shows families discovering new ways to support one another. It shows communities and institutions with the power to shape the future of longevity—if only they choose to design with empathy, imagination, and intention.

Ageing, in this narrative, is not a closing chapter. For many, it is simply the next one.

- *It is the chapter where wisdom meets curiosity.*
- *Where stability meets exploration.*
- *Where identity is not fixed but expanding.*
- *Where dreams do not retire; they transform.*
- *Where families become partners, not protectors.*
- *Where society begins to recognise the strength, capability, and potential in every added year of life.*

And within this broader story of older citizens is a group whose journey holds particular promise — those transitioning from the intensity of mid-career into the softer edges of later life, or stepping freshly into retirement.

We call them Seasoned Citizens.

These are individuals typically between 55 and 65 years old, standing at a powerful inflection point: no longer defined solely by work, yet not ready to step away from meaningful engagement. They carry decades of expertise, but also a renewed appetite to contribute, mentor, learn, and explore. Older Citizens represent a bridge generation — confident, capable, and motivated to shape a purposeful second act.

As India prepares for its longevity moment, recognising and empowering this group becomes essential. For in their aspirations, we see the blueprint of a future in which later life is not about stepping back, but about stepping forward differently.

If India is to embrace the full spectrum of ageing, it must begin here — with listening, with empathy, with boldness, and with a renewed belief that every age is an age of becoming.



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**The story of ageing is
being rewritten.
And it is more hopeful
than ever.**



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