



WHITE PAPER

BUILDING FUTURE READY ORGANISATIONS FOR A LONGEVITY ERA

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Founder, Vayah Vikas**

Across my four decades in the technology and business ecosystem, I have seen India navigate liberalisation, globalisation, and now a digital and AI-driven economy. Yet the demographic shift unfolding today, the rapid ageing of our population, is one of the most significant transitions shaping our future.



India's workforce is getting older, family structures are smaller, and employees are living longer lives with evolving expectations from their employers. Many professionals now balance demanding careers with caregiving responsibilities, while organisations face rising health risks, productivity pressures, and talent continuity challenges. At the same time, older employees bring invaluable experience, judgement, and stability, strengths that organisations cannot afford to lose.

From my corporate journey and philanthropic work in ageing and brain science, one insight is clear: longevity is not only a social concern; it is a strategic business imperative. Companies that understand and prepare for this demographic shift will be better positioned to retain talent, strengthen innovation, and build resilient, multigenerational workplaces.

This is why I founded Vayah Vikas, to create a platform and ecosystem in India that supports healthy ageing, strengthens caregiving ecosystems, and helps corporates adapt policies, culture, and talent models to an age-diverse workforce. The longevity era presents both challenges and opportunities. I hope this white paper encourages leaders across sectors to recognise the urgency of this shift and to collaborate in building workplaces where people can contribute with dignity, purpose, and confidence at every stage of life.

Kris Gopalakrishnan

Dr. Devi Prasad Shetty

Chairman, Narayana Health | Co-Founder Vayah Vikas

Throughout my medical career, one lesson has remained constant: most major health conditions that affect people in their forties and fifties can be prevented or delayed with timely screening and proactive medical attention. As India enters a longevity era, this becomes even more important.



People are living longer, but not necessarily healthier, and the gap between lifespan and health-span is widening.

Preventive health must therefore move from being an individual choice to an organisational and system-level priority. This is where insurance companies have a crucial role. Instead of waiting for illness and claims, insurers must actively promote early detection, lifestyle management, and continuity of care. At Narayana Health Insurance, we are working to shift the model toward prevention-first coverage, encouraging regular check-ups, risk assessments, and health tracking, especially for individuals above forty.

Such an approach not only reduces long-term healthcare costs but also enables employees and senior citizens to stay healthier, more independent, and productive for longer. For employers, this directly affects retention, absenteeism, and long-term workforce resilience.

This belief is also why I support Vayah Vikas. Its mission, to prepare individuals, families, and organisations for healthy ageing, is aligned with the transformation India urgently needs. By guiding corporates on preventive health, caregiving, and age-inclusive policies, Vayah Vikas can help build workplaces that are ready for the demographic changes ahead.

I hope this white paper prompts leaders to prioritise prevention, redesign benefits, and build environments where people can age with dignity and good health.

Dr. Devi Prasad Shetty

Dr. Alexander Thomas

Healthcare Leader | Co-founder, Vayah Vikas

When I first wrote about the significance of healthy ageing in 2013, it was already evident that India was moving rapidly toward an ageing population. The trends we anticipated then, longer lifespans, rising chronic diseases, and weakening traditional family support, are today reshaping our healthcare system, workplaces, and society in profound ways.



Through my work in healthcare leadership, longevity science, and research, I have seen that healthy ageing does not happen by chance. It is enabled by strong clinical standards, a skilled and compassionate caregiving workforce, and integrated care pathways that bridge hospitals, homes, and communities. In their absence, families struggle, hospitals face unnecessary strain, and older adults lose the opportunity to live independently, productively, and with dignity. These insights strengthened my resolve to co-found Vayah Vikas.

Our mission is to build a comprehensive ecosystem that supports healthy ageing through awareness generation, early risk identification, evidence-based intervention, structured caregiver training, and collaborative partnerships connecting corporates, communities, and healthcare institutions. We view healthy ageing not just as a medical imperative, but as a workforce, economic, and societal priority. Corporates, in particular, have a unique and timely opportunity to support employees through preventive health programs, longevity planning, and assistance for caregiving responsibilities involving ageing dependents. Such initiatives directly enhance workforce resilience, reduce stress-related productivity losses, and improve family well-being.

As India's workforce ages and caregiving demands intensify, employers must anticipate the impact on productivity, morale, and organisational continuity. Proactive investments in preventive health, longevity-focused programs, caregiving support, research, and age-inclusive workplace systems are no longer optional; they are essential.

I hope this white paper encourages leaders to recognise the urgency of this moment and to collaborate with Vayah Vikas in shaping a future where people can age well, work well, and live with purpose, independence, and dignity.

Dr. Alexander Thomas

Prof. Allen P. Ugargol

Associate Professor of Practice, Centre for Public Policy, IIM, Bangalore | Applied Demographer and Gerontologist

As India progresses through a rapid demographic transition, one reality stands out: the country is ageing faster than its institutions, systems, and workplaces are prepared for. The realization and readiness to address the implications of ageing remain uneven and often insufficient



Ageing, coupled with modernization, nuclear families, and the migration of adult children, is reshaping care availability, healthcare financing, and caregiving arrangements. Weak social safety nets and limited socio-economic support for older adults are straining intergenerational relationships and raising concerns of neglect, abuse, and even violence. Working adults today shoulder competing demands across work, children, and ageing parents, and the pressures they face as filial caregivers often remain invisible, leading to chronic stress and burnout.

At the same time, many older adults are pushed out of the labour force because of age-restrictive employment practices, biased hiring norms, and rigid retirement policies. Re-entering the workforce is equally challenging due to persistent ageist attitudes. As a result, older adults grapple with rising healthcare costs, gaps in social care, and increasing financial insecurity.

An important shift is emerging: more older adults want to continue working beyond traditional retirement ages, whether by choice or necessity. The question is whether they are truly welcomed. How older adults are viewed post-retirement will determine their opportunities for continued engagement and fulfilment. A multigenerational workforce is not a fixed goal but a dynamic state that must evolve with organizations and remain inclusive across age groups.

Vayah Vikas's focus on recognising ageing, understanding shifting family and workplace dynamics, and supporting older adults, families, and employers is timely. By fostering collaboration across individuals, communities, businesses, and government, this white paper highlights the demographic shifts ahead and the urgent need for inclusive policies that ensure stability, flexibility, and dignity. These frameworks will help create workplaces that are welcoming, purposeful, and prepared for India's ageing future.

Prof. Allen P. Ugargol

Sudha Srinivasan

Cofounder, 2ND CAREERS

2nd Careers started with a clear mission: to help senior professionals extend, pivot, or restart their careers by connecting them to organizations that value their knowledge, expertise, and rich experience.



In starting up 2nd Careers as three women over 45, Sushma Rajagopalan (fmr CEO ITC Infotech), Shanthi Naresh (fmr Partner, Mercer), and I draw inspiration from our own lived experience, and are building an organization with professionals predominantly in our target age group. Our fast-growing community of over 3000 professionals are on an adventure to explore the unknown and open themselves to the infinite possibilities that lie beyond their familiar first careers.

India is entering a longevity era, even as work itself is being reshaped by technology, artificial intelligence, and shifting organisational models. In this context, senior professionals are both leading the change and dealing with its impact on their own careers. The 2nd Careers Senior Talent Survey is an attempt to understand how senior professionals perceive disruption, how they are navigating career longevity, and what they need to remain relevant and productive in the decade ahead.

We hope you resonate with the insights emerging from this survey and use them to shape your organizational design. It is a fallacy to see Senior Professionals as competing with younger talent. As the survey reveals, the most aspirational models that seniors seek to engage in are fractional, consulting or advisory roles. As stories of successful assimilation emerge around us, our conviction that organizations that adapt and combine the strategic advantages of senior presence into their workforce design will emerge winners, continues to grow.

We are delighted to partner with Vayah Vikas in presenting this White Paper to you, and hope you will join us in creating a world where each one of us can thrive, as long as we live. Together, we can.

Sudha Srinivasan

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Executive Summary

India's demographic shift is no longer a distant concern. It is reshaping the corporate workforce today. Over the past four years, Vayah Vikas has focused on building a strong membership community, approaching one lakh members by December 2024. As this community expanded, so did our understanding of India's ageing ecosystem. While sectors such as banking, public institutions, defence services, and government have structured retirement pathways, the corporate sector operates differently. Fast-paced environments, higher financial stakes, and evolving work cultures mean ageing unfolds without the scaffolding that traditionally supports transition.

Recent engagements with corporate leaders surfaced clear signals. Non-communicable diseases are emerging earlier, often in the early forties. Caregiving responsibilities are intensifying. Retirement, when it comes, is frequently abrupt and unplanned. Organisations are managing four- and five-generation teams without clear frameworks for longevity, health planning, or phased transitions.

These insights emerged through a closed-door CXO dialogue and two HR Leaders' Round Tables on Healthy Ageing at the Workplace, conducted in partnership with St. Joseph's Institute of Management. The conversations culminated in the Vayah Vikas Conclave on India's Changing Age Demographics and the Future of Work, hosted in December 2025. The next chapter of this report captures the key deliberations from that convening and translates them into actionable direction for organisations.

Across industries, leaders acknowledged a common reality: India's workforce is ageing faster than organisational systems are adapting. Longevity is no longer a welfare issue. It is a business risk and a strategic opportunity.

Nearly half of India's workforce is now aged 45 and above. The 60+ population will more than double by 2050. At the same time, healthy life expectancy is not rising at the same pace as overall lifespan, widening the years lived with chronic conditions. Caregiving stress is emerging as a key driver of attrition among mid-career professionals. Together, these trends signal a structural shift in how careers, productivity, and workforce stability must be understood.

Employers will increasingly manage a workforce in which midlife is the norm, caregiving is a central pressure point, and retirement is a phased transition rather than a single event. Organisations that act early to embed age-inclusive policies, preventive health systems, flexible career pathways, and caregiving support will strengthen retention, protect institutional knowledge, and enhance long-term resilience. Those who delay will face rising attrition, higher healthcare costs, and avoidable productivity loss.

This white paper positions longevity not as a challenge to manage, but as a strategic lens through which organisations can redesign work, unlock experience as competitive capital, and build future-ready enterprises for India's longevity era.

Key Insights from the Vayah Vikas Conclave

The Vayah Vikas Conclave brought together corporate leaders, HR heads, DEI practitioners, researchers, and ecosystem partners to examine how India's demographic transition is already reshaping the workforce. The focus was not on future impact, but on present consequences for stability, leadership continuity, health, and caregiving within organizations.

Ageing Is Already a Workforce Reality

Longer working lives, earlier onset of mid-career health conditions, rising caregiving responsibilities, and extended career transitions are converging. These forces are reshaping talent pipelines, productivity patterns, and succession planning. Participants agreed that ageing must be treated as a structural workforce issue with direct business impact, not a retirement or welfare concern.

Systems Have Not Kept Pace

Most organisational systems remain built for shorter careers, linear progression, and abrupt exits. While employees increasingly seek flexible, multi-stage careers, policies, performance models, and leadership assumptions lag behind. As a result, experience is often under-used due to outdated definitions of productivity and relevance.

From Social Narrative to Strategic Imperative

Age inclusion cannot remain framed as a moral or social issue. It is a governance and performance priority. Experience, judgement, and contextual understanding were identified as critical capabilities in volatile environments. Organizations that intentionally integrate these strengths into decision-making and team design improve resilience and continuity.

Redesigning Work and Careers

Retaining senior talent requires structural redesign, not symbolic inclusion. Participants highlighted the need to:

- Create advisory, project-based, and phased roles
- Enable lateral movement, reinvention, and gradual transitions
- Recognise mentoring, continuity, and risk stewardship as business-critical contributions

These changes support not only older employees, but all generations navigating longer, less predictable careers.

Leadership as the Decisive Lever

Policies fail without aligned leadership behaviour. Leaders must acknowledge ageing as a shared workforce reality and ensure coherence between messaging, systems, and daily decisions. When intent and experience diverge, credibility erodes. Cultural change depends on consistency from the top.

Policy Momentum, Uneven Adoption

Progress is visible in areas such as insurance and social protection, but corporate implementation remains inconsistent and reactive. Participants stressed that waiting for regulatory clarity is not viable. Early movers will shape practice rather than follow it.

Clear Themes Emerged

- Demographic change is outpacing organisational adaptation
- Experience is strategic capital
- Multigenerational teams strengthen performance
- Inclusion principles applied to gender apply equally to age
- Age cannot be treated as an exception within DEI
- Awareness must translate into systemic action

A Practical Framework for Generational Inclusion

Discussions converged on four operating principles:

- Neutrality: Remove age-based assumptions from language, evaluation, and opportunity
- Business alignment: Anchor inclusion to productivity, continuity, and risk management
- Structural design: Treat inclusion as redesign, not accommodation
- Aligned communication: Ensure leadership intent is consistently reflected in practice

The conclave marked a shift from dialogue to direction, moving beyond diagnosis to implementation.



Section-1

India's Demographic Transition

India's population structure is shifting in ways that will reshape labour markets, social systems, and organisational design. Long regarded as a young country, India is now moving toward becoming one of the world's largest ageing societies. This transition has direct implications for employers, healthcare systems, and public policy.

1.1 Population Shift

Over five decades, India has moved from youth dominance to visible population ageing:

1975

~611 MILLION

Young population, small older cohort

2000

~1.06 BILLION

Rapid growth driven by earlier high fertility

2025

~1.46 BILLION

Slowing growth, stabilisation, ageing visible

2050

~1.68 BILLION

Among the largest ageing populations globally

The older population is expanding faster than the total population, signalling a structural demographic shift with long-term workforce consequences.

1.2 Expansion of the 60+ Population

Over five decades, India has moved from youth dominance to visible population ageing:

Year	Total 60+	Male	Female	Key Insight
1975	~36 million	~18.4m	~17.6m	Slight male majority
2000	~77 million	~38.1m	~38.9m	Female longevity emerges
2025	~167 million	~79.5m	~87.5m	Women outnumber men
2050	~347 million	~164m	~183m	Clear female majority

Key patterns:

- Nearly tenfold growth in the 60+ population between 1975 and 2050
- Strengthening female survival advantage
- The 80+ cohort projected to reach 56 million by 2050, increasing demand for long-term care and financial protection

1.3 The Longevity–Health Span Gap

Life expectancy is projected to rise from 71.5 years in 2025 to nearly 79 years by 2060. However, healthy life expectancy is increasing more slowly. The result is a widening gap between years lived and years lived in good health.

More individuals will spend extended periods managing chronic or functional conditions, affecting insurance models, retirement adequacy, workplace productivity, and household finances.

1.4 Rising Chronic and Cognitive Disease Burden

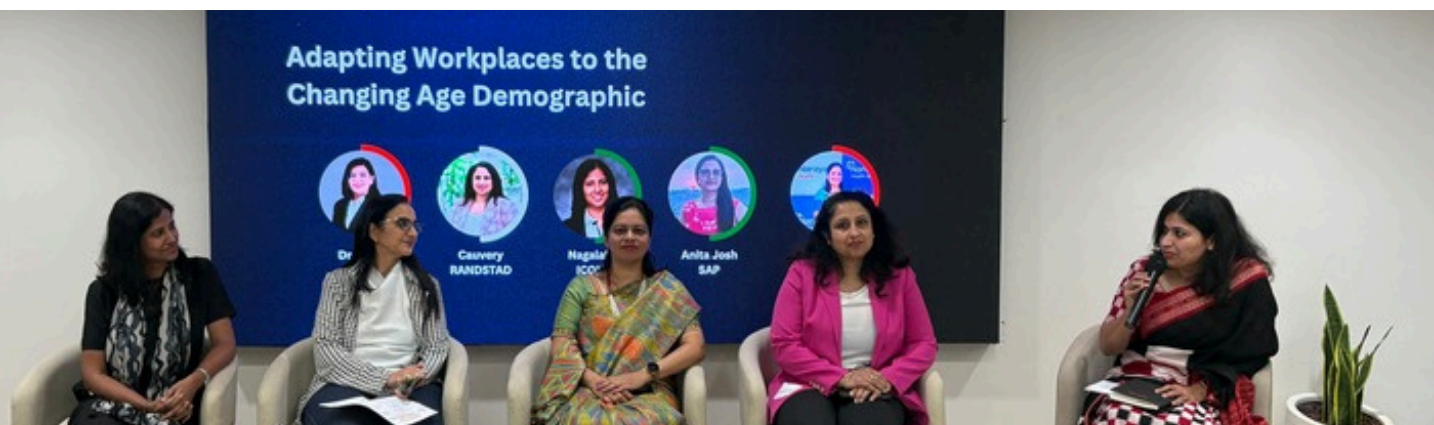
Non-communicable diseases such as diabetes, cardiovascular disease, and cancer are increasing. Cognitive conditions, including dementia and Parkinson's, are also on the rise. Multimorbidity will become more common, raising dependency and caregiving demands.

As more working-age adults balance employment with eldercare, employers will face higher risks of absenteeism, presenteeism, burnout, and premature exits. At the same time, many older adults are shifting between formal and informal work, often without adequate social protection.

1.5 Workforce Implications

Population ageing is already visible in corporate India, where employees aged 45 and above constitute a significant share of the workforce. Work design, health systems, career progression, and retirement models must adapt to longer careers and caregiving realities.

Intergenerational trust, knowledge transfer, and age-inclusive practices will increasingly influence organisational performance. Preparing for longer, healthier, and more productive work lives is now a central responsibility for employers.



Ageing, Caregiving and Organisational Risk

2.1 Implications for Family and Society

India's demographic shift is altering family structures and caregiving patterns. Older adults have traditionally relied on joint families and informal intergenerational support. Urbanisation, migration, smaller households, and dual-career families are weakening these arrangements (Ugargol et al., 2016).

As the older population grows, demand will increase for accessible healthcare, age-supportive housing, income security, and social connection. At the same time, many older adults seek independence and continued engagement rather than dependency.

Mid-life adults now often balance careers, children, and ageing parents. This "sandwich generation" dynamic creates stress, financial strain, and reduced work capacity, with consequences that extend beyond households to workplaces and communities.

Longer life expectancy means individuals may spend decades post-retirement, increasing risks of isolation, financial insecurity, and loss of professional identity. Yet infrastructure across housing, transport, healthcare, digital access, and financial services remains underprepared.

A parallel shift is emerging: families are increasingly arranging formal, home-based care to support ageing in place. This trend raises regulatory, financing, and workforce considerations for long-term care systems.

2.2 What Research Shows: Caregiving and Work

Evidence shows measurable workplace impact:

- Around 23.3 percent of employed caregivers report absenteeism or presenteeism within a one-month period due to caregiving demands (Fakeye et al., 2023).
- Among affected employees, productivity declines by roughly one-third (Fakeye et al., 2023).
- Informal caregiving is associated with reduced job performance and efficiency across sectors (Martsolf et al., 2020).
- Caregivers face higher levels of stress, depression, and emotional strain (Brinda et al., 2014).
- Sustained caregiving without support correlates with poorer physical health and chronic conditions (Brinda et al., 2014).

2.3 Impact on Performance, Retention, and Mental Health

Performance and Productivity

Caregiving responsibilities result in:

- Unplanned leave and distracted presence at work
- Reduced concentration and decision quality
- Sustained output decline among caregiver-employees

Retention Risk

Caregivers may reduce hours, step back from advancement, or exit entirely when work demands conflict with care obligations (Longacre et al., 2017). Prolonged stress contributes to disengagement, early retirement, and long-term absenteeism. For organisations, this translates into loss of experience, higher replacement costs, and workforce instability.

Mental and Physical Health

Caregiver-employees report higher levels of anxiety, depression, and emotional exhaustion (Brinda et al., 2014; Ugargol & Bailey, 2018). Dual-role conflict increases cognitive load and burnout, particularly in demanding or managerial roles (Beauchamp Legault et al., 2023). Over time, chronic stress contributes to physical health decline.

2.4 Implications for Employers

As caregiving becomes more common among mid-career employees, organisations face:

- Lower overall productivity due to absenteeism and reduced effectiveness
- Higher attrition among experienced staff
- Increased healthcare and insurance claims
- Disruptions to project continuity and team stability
- Accumulated hidden costs from disengagement and burnout

Caregiving is no longer a private matter confined to households. It is a workforce risk variable.

2.5 Why This Matters for India and Global Employers

With India's 60+ population expanding rapidly, the number of employees balancing work and eldercare will rise. Without structured support, organisations risk sustained productivity loss and talent drain.

For Global Capability Centres (GCCs) and multinational firms operating in India, the stakes are higher. Workforce demographics are shifting upward in age, and expectations around caregiving support, flexibility, and long-term well-being are increasing. Organisations that anticipate these shifts will be better positioned to protect performance and retention in a longevity-driven labour market.

Section-3

The Ageing Workforce and Business Sustainability

3.1 The Ageing Workforce in Corporates

India's workforce profile is shifting. Employees aged 45 and above already constitute a substantial share of the organised workforce, with recent labour force estimates placing this cohort at close to half of the working population. By 2030, an estimated one in five employees in the organised sector could be aged 50 or above. This represents a structural change rather than a temporary demographic bulge.

Rising life expectancy, financial pressures, and aspirations for continued relevance are extending careers into the late fifties and beyond. As a result, organisational models built around linear progression and fixed retirement points are under strain. The traditional education–employment–retirement sequence is giving way to multi-stage careers that include reinvention, advisory roles, entrepreneurship, phased exits, and portfolio work.

This cohort brings experience, institutional memory, and risk judgment. The challenge for organisations is not integration, but redesign.

3.2 Characteristics and System Gaps

India's ageing workforce reflects several shifts:

- Extended career horizons and delayed retirement expectations
- Increased demand for financial planning and retirement income support
- Caregiving responsibilities concentrated in mid- and late-career stages
- Digital capability gaps requiring structured re-skilling
- Broader well-being priorities, including cognitive and emotional resilience

Despite these shifts, many policies still treat ageing implicitly as decline. Performance systems, succession planning, and retirement norms often fail to account for longer careers and non-linear contribution models.

A longevity-ready framework requires:

- Age-inclusive HR design embedded in core talent strategy
- Structured retirement and transition planning
- Flexible and phased work arrangements
- Integrated health, insurance, and financial advisory support
- Continuous learning across life stages

Employers may also need to extend engagement beyond active employment through alumni networks, advisory pools, and partnerships focused on healthy ageing and second careers.

3.3 From Workforce Ageing to ESG Strategy

Workforce ageing is increasingly a material business issue. Evidence links chronic illness in mid- and late-career employees to reduced productivity, higher absenteeism, and early workforce exit. Studies show that a significant proportion of employees aged 45–64 with chronic conditions report work limitations or withdrawal from paid employment. At a macro level, rising shares of older workers without appropriate policy adaptation have been associated with slower productivity growth. These patterns translate into enterprise-level risks: capability gaps, higher replacement costs, and loss of institutional knowledge.

Three levers connect demographic change to sustainability strategy:

Age Inclusion

Maintains access to opportunity and learning across life stages, reducing premature attrition and protecting organisational memory.

Social Engagement

Supports cognitive and emotional resilience, which influences retention and sustained productivity in mid and late career stages.

Structured Career Transitions

Replaces abrupt exits with phased contribution, enabling knowledge transfer and continuity.

Together, these levers mitigate under-recognised ESG risks: caregiving-driven attrition, burnout-related presenteeism, unmanaged retirement cliffs, and erosion of social capital within teams. They also strengthen human capital stability, leadership continuity, and stakeholder trust.

Within India's regulatory environment, this alignment is significant. The Social pillar of the Business Responsibility and Sustainability Reporting framework emphasises employee well-being, inclusion, and human rights. Longevity strategies provide measurable pathways to demonstrate substantive progress in these areas.

The strategic shift is from short-term workforce optimisation to long-term resilience planning. In this context, ageing becomes a determinant of competitiveness and governance maturity rather than a peripheral HR concern.



Section-4

Organisational Response: Building Longevity Readiness

4.1 From Awareness to Structural Action

Most organisations acknowledge demographic change. Fewer have translated that awareness into systemic redesign.

Longevity readiness requires moving beyond isolated benefits or wellness initiatives. It involves embedding age and career-stage considerations into core systems: workforce planning, performance management, learning, leadership development, and succession strategy.

The shift is from reactive accommodation to anticipatory design.

Organisations that delay face predictable risks: mid-career attrition linked to caregiving, productivity loss driven by unmanaged health conditions, and sudden capability gaps caused by clustered retirements. These are not episodic events. They are structural outcomes of demographic transition.

4.2 Redesigning Work and Career Architecture

Longer working lives require more flexible career structures.

Key design priorities include:

- **Phased career pathways** allowing lateral moves, advisory roles, and project-based contributions
- **Flexible work models** that accommodate caregiving and health variability
- **Structured retirement transition planning** beginning several years before exit
- **Formal knowledge transfer mechanisms** to reduce institutional memory loss

Rigid hierarchies and age-linked expectations limit both retention and performance. Organisations that redesign roles around capability rather than chronology are better positioned to sustain contribution across life stages.

4.3 Alignment of Age Inclusion, Social Engagement and Career Transitions with Business Sustainability and India's ESG Framework

India's ESG framework is evolving from compliance reporting to long-term value creation, resilience, and stakeholder accountability. In this context, age inclusion, social engagement, and structured career transitions are not peripheral workforce initiatives. They are core to sustainable enterprise strategy and directly aligned with the Social pillar of the Business Responsibility and Sustainability Reporting framework.

4.3.1 Age Inclusion as a Sustainability Lever

Age inclusion incorporates demographic reality into workforce planning. With a substantial proportion of India's organised workforce already above 45, excluding age from diversity and sustainability agendas creates operational and governance risk.

Age-diverse teams contribute to stronger decision-making, improved risk oversight, and continuity of institutional knowledge. These factors directly influence long-term competitiveness and stability.

From an ESG perspective, age inclusion aligns with:

- BRSR Principle 3 (Employee Well-being): Health, dignity, fair opportunity, and continuous learning across life stages
- BRSR Principle 5 (Human Rights): Protection from age-based discrimination and equitable access to roles and advancement

Policies such as flexible work, mid-career reskilling, and phased retirement reduce premature attrition and sustain productivity across extended careers.

4.3.2 Social Engagement and Workforce Resilience

Social engagement is a determinant of workforce stability, particularly in mid- and late-career stages. Reduced social connectedness correlates with mental strain, disengagement, and early exit from employment. Sustained engagement, by contrast, supports cognitive resilience, emotional stability, and performance continuity.

For organisations, this translates into:

- Lower burnout and presenteeism
- Higher engagement and retention
- Stronger intergenerational collaboration

Within the ESG framework, social engagement aligns with:

- BRSR Principle 3 (Employee Well-being): Mental health and belonging at work
- BRSR Principle 8 (Inclusive Growth and Development): Contribution to broader social capital and community engagement

Mentoring networks, alumni platforms, structured volunteering, and cross-generational collaboration extend engagement beyond formal roles, reinforcing trust and long-term affiliation with the organisation.

4.3.3 Career Transitions and Talent Sustainability

Mid- and late-career transitions represent a structural sustainability issue. Abrupt retirement models create leadership gaps, knowledge loss, and reduced workforce stability. Structured transition pathways enable continuity and planned knowledge transfer.

Effective transition strategies include:

- Advisory and mentoring roles for experienced employees
- Phased retirement models
- Second-career and portfolio work pathways
- Retirement readiness and financial planning support

From a BRSR lens, career transitions align with:

- Principle 3: Lifelong employability and dignified exits
- Principle 2 (Sustainable Value Chains): Operational continuity through knowledge retention

Organisations that treat transitions as part of talent strategy create renewable capability pipelines rather than one-directional career exits.

4.3.4 Strategic Convergence: Longevity and ESG Risk Management

Age inclusion, social engagement, and career transitions together form a longevity-aligned sustainability framework. Integrated effectively, they mitigate material ESG risks: burnout-driven attrition, caregiver-related exits, unmanaged retirement clusters, and productivity erosion linked to chronic health conditions.

They also strengthen measurable indicators of governance maturity, human capital stability, and stakeholder trust.

In India's ESG environment, where the Social pillar is gaining prominence, these dimensions offer concrete and reportable pathways for demonstrating responsible business conduct. More importantly, they prepare organisations for demographic pressures that will intensify over the next two decades.

4.3.5 From Compliance to Enterprise Advantage

Embedding longevity into ESG strategy marks a shift from workforce management to enterprise design. Organisations that act early strengthen retention, protect institutional knowledge, and stabilise talent pipelines.

Business sustainability in an ageing society will depend less on managing exits and more on sustaining contribution across extended working lives. Longevity strategy, when integrated into ESG governance, becomes a driver of resilience, competitiveness, and long-term value creation.



Senior Talent Survey: Rerun or Reinvent?

The 2nd Careers Senior Talent Survey is an attempt to understand how senior professionals perceive disruption, how they are navigating career longevity, and what they need to remain relevant and productive in the decade ahead.

The findings from the 2nd Careers Senior Talent Survey point to a cohort that is far more adaptive, pragmatic, and forward-looking than prevailing stereotypes suggest. Senior professionals are not disengaged from the future of work; they are actively recalibrating how they participate in it.

A majority of respondents bring decades of experience across industries and functions, with many having navigated multiple career transitions over time. This has shaped a mindset that is resilient rather than rigid. While there is clear recognition that industries will undergo significant transformation in the coming years, confidence about the future remains cautiously optimistic.

The data highlights a clear shift away from reliance on single, full-time career paths. Advisory roles, consulting, fractional leadership, and project-based work are increasingly seen as viable and attractive formats. Importantly, the survey reveals that the primary constraints faced by senior professionals are not a lack of motivation or ambition, but gaps in visibility, fitment, and support.

Taken together, the insights suggest that senior talent is ready for the next decade. The more pressing question is whether organisations are prepared to redesign work in ways that fully leverage this readiness.

5.1 A Snapshot of Survey Respondents

In this phase of the survey, 116 senior professionals over the age of 45 and with more than 15 years of professional experience participated. Those with 26–30 years of tenure constitute 21.6% of the cohort.

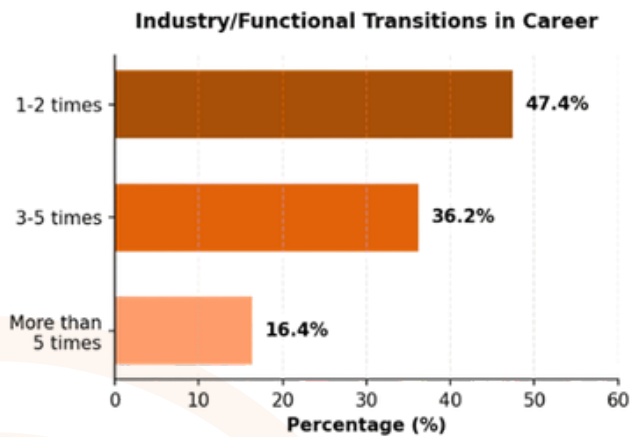
Respondents represented a wide range of industries including technology, financial services, healthcare, manufacturing, education, professional services, and the social sector.

Current career formats among survey respondents varied significantly, underscoring a decisive shift away from linear employment paths. While 32.8% of respondents remain in full-time roles, 23.3% have transitioned to self-employment. A further 30.2% reported being on a career break, and 13.8% are actively engaged in part-time or advisory roles. Together, these figures point to a senior workforce that is already deeply embedded in flexible and non-traditional work formats.

Built for Volatility: How Multiple Transitions Build Resilience

One of the clearest signals from the survey is that senior professionals are deeply experienced in navigating change. Most respondents reported having switched industries, functions, or roles multiple times over the course of their careers.

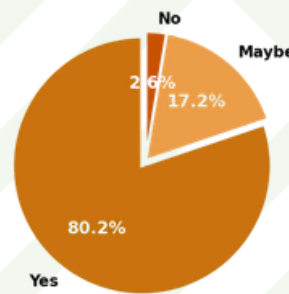
They have managed through crises, led teams during ambiguity, and learned to make decisions with incomplete information. These capabilities are difficult to codify but critical for organisational resilience.



Anticipating Change: Adaptation Is Underway

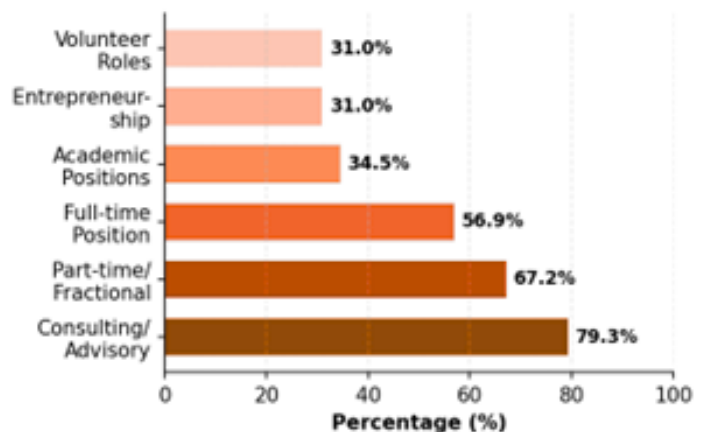
The survey reveals strong consensus that significant transformation lies ahead across industries. Over 80% believe their current sectors will transform significantly, reflecting strong awareness of disruption rather than denial or complacency.

Will Your Industry Transform Significantly?



In response, senior professionals are not retreating. Instead, they are actively exploring alternative work formats that provide flexibility and relevance. Consulting and advisory roles emerged as particularly attractive, with nearly 80% of respondents indicating interest in such formats.

Job Formats Exploring in Next Decade



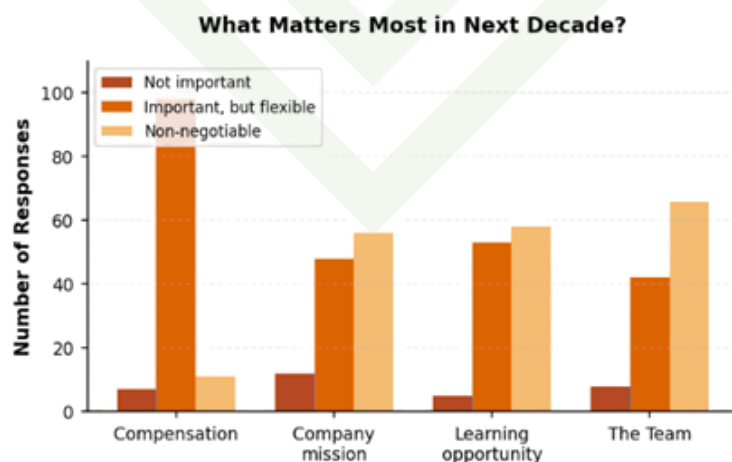
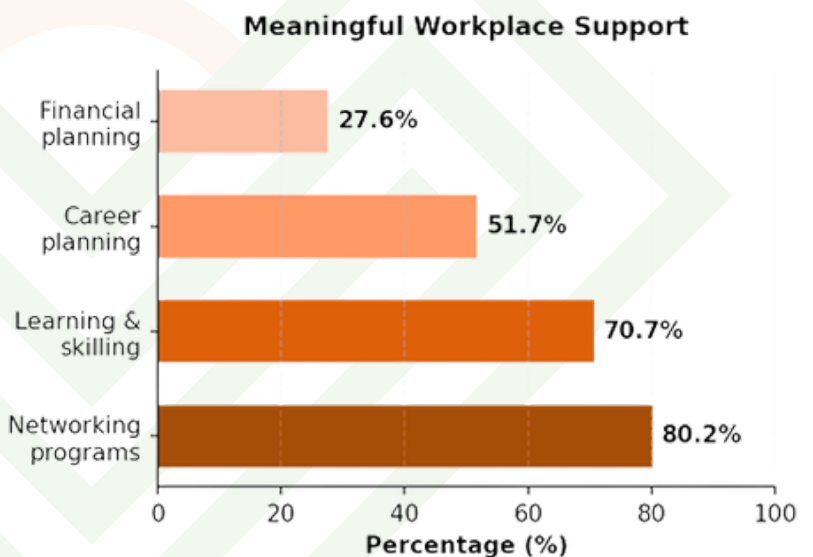
5.2 Support Structures: What Helps and What is Missing

Senior professionals rely heavily on informal and self-directed support mechanisms to manage change. Professional networks like LinkedIn, alumni communities, and industry associations emerged as the most effective resources. Learning platforms, skill development initiatives, pro-bono work followed closely, reinforcing the importance of continuous learning and networks in navigating later-stage careers.

However, respondents also highlighted clear gaps. Structured career planning support for later-stage professionals remains limited, as does access to curated opportunities, mentorship, and peer communities. The data suggests that senior professionals are proactive, but constrained by a lack of enabling infrastructure.

5.3 Looking Ahead: What Matters Most to Senior Talent

As respondents look to the next decade, several themes recur. Continuous learning is a priority, with particular emphasis on digital technologies, AI, and industry-specific certifications. There is also a growing focus on life skills such as financial planning.

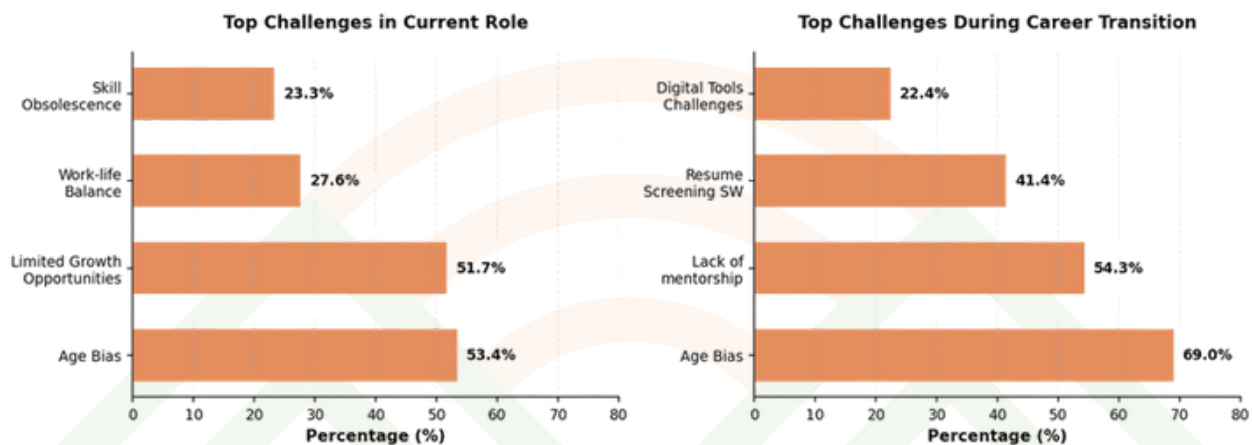


Career aspirations, however, are being recalibrated. Many respondents expressed a desire for meaningful work and balance rather than constant vertical progression. Portfolio careers—combining multiple roles and formats—are increasingly seen as a sustainable way to extend professional contribution over time

5.4 Persistent Challenges on the Road Ahead

Age bias emerges as the primary barrier in current roles, cited by 53% of respondents, closely followed by limited growth opportunities at 52%. Work-life balance (28%) and skill obsolescence (23%) present secondary concerns. The picture shifts dramatically during career transitions. Age bias intensifies to 69%, while lack of mentorship becomes critical at 54%—highlighting insufficient support infrastructure for senior pivots. Resume screening software (41%) and digital tools challenges (22%) reveal systemic mismatches.

Notably, these obstacles are structural rather than individual, pointing to the need for ecosystem-level intervention



5.5 What This Means for Employers: Building for the Longevity Era

The survey findings carry important implications for employers seeking to build future-ready, multi-generational organisations. Senior talent is a resource to be leveraged. Doing so requires a shift in how work is designed and supported.

- Organisations that thrive in a longevity era will move beyond age-based assumptions and focus on capability, adaptability, and contribution.
- They will redesign roles to accommodate multi-stage careers, creating space for fractional leadership, advisory engagements, and project-based work alongside traditional roles.
- Equally important is the intentional design of mixed-generation teams that combine speed, digital fluency, experience, and judgment.
- Investment in relevance—not just reskilling, but continuous exposure to new problem domains—will be critical.
- Finally, employers will need to strengthen career navigation infrastructure, offering mentorship, mobility, and visibility that extends beyond mid-career stages.

5.6 Conclusion: Experience Is Ready, Systems Are Not

The 2nd Careers Senior Talent Survey sets the stage for deeper discussions. Senior professionals are ready for the future of work. They bring resilience forged through experience, openness to new models of contribution, and a strong desire to remain relevant and engaged.

The challenge ahead lies not in motivating this cohort, but in redesigning systems that allow their value to be fully realised. As India's workforce ages and careers lengthen, the organisations that succeed will be those that recognise experience not as a legacy cost, but as adaptive capital for an uncertain future.

Section-6

Building a Longevity-Ready Ecosystem

6.1 A System-Level Approach

Longevity is not only a workforce issue. It affects skills, healthcare, productivity, caregiving, and social cohesion. An age-ready organisation, therefore, cannot rely on internal policy change alone. It requires coordination across employers, academia, policymakers, and industry bodies.

Longevity readiness is a structural redesign of how talent, health, career progression, and contribution are understood across extended working lives. Organisations that engage at the ecosystem level strengthen workforce stability, innovation capacity, and adaptability to demographic change.

6.2 Employers: Internal Redesign and Accountability

Employers are the primary drivers of implementation. Key focus areas include:

- Workforce planning for continuity: Integrating age into succession planning and risk management to prevent knowledge gaps and clustered exits
- Preventive health and caregiving support: Early screening, chronic disease management, digital inclusion, and flexible leave frameworks
- Multigenerational collaboration: Structured mentoring and reverse mentoring models to improve knowledge exchange
- Flexible career architecture: Advisory roles, project-based engagement, second-career pathways, and phased retirement models

The objective is sustained contribution, not delayed exit.

6.3 Academia: Evidence and Capability Development

Academic institutions play a critical role in generating evidence and preparing talent for longer careers.

Priority areas include:

- Research partnerships: Workforce ageing studies, caregiving impact assessments, and longevity metrics
- Curriculum integration: Longevity economics, inclusive workplace design, and life-course career planning within management and policy education
- Mid-career learning pathways: Fellowships, executive programmes, and structured reskilling
- Intergenerational innovation platforms: Collaboration between students and experienced professionals to develop solutions in health, finance, technology, and sustainability. Such partnerships ground organisational strategy in data and expand capability pipelines.

6.4 Policy and Trade Bodies: Enabling Scale

Policy and industry platforms can accelerate adoption through:

- Standards for age-inclusive employment practices, including caregiving recognition and lifelong learning incentives
- Frameworks supporting flexible and second-career employment models
- Recognition of unpaid care work within workforce and productivity discourse
- Alignment between national workforce policies and corporate longevity strategies, particularly for global capability centres operating in India.

Regulatory clarity and sector standards reduce fragmentation and encourage consistent implementation.

6.5 Ecosystem Outcomes

A coordinated longevity strategy delivers measurable benefits:

- **For employers:** Talent continuity, lower attrition, stronger engagement, and reduced productivity volatility
- **For academia:** Research-backed frameworks and expanded learning pathways
- **For policy bodies:** Broader workforce participation and improved caregiving integration

Reskilling and capacity-building programmes for older workers are central to this ecosystem. Safe, structured pathways into extended or second careers reduce precarity and strengthen labour market inclusion.

A longevity-ready ecosystem integrates health, skills, and work design across institutions. The result is not simply extended employment, but sustained economic and social participation across longer lifespans.

<https://www.thehindubusinessline.com/opinion/elderly-need-better-social-and-labour-policies/article67702984.ece>



Conclusion and Call to Action

Preparing for the Longevity Era

India is at a demographic inflection point. Nearly half of the corporate workforce is now above 45, and the 60+ population is projected to reach 347 million by 2050. The future of work is therefore inseparable from the future of ageing. This is not a social narrative; it is a strategic business variable.

7.1 The Impact of Inaction

The costs of delayed response are measurable.

- Health-related productivity losses average approximately 11 workdays per employee annually, with estimated costs of ₹2.1 lakh per employee per year driven by stress, sleep disorders, and early-onset chronic disease.
- Around 2 percent of workforce-related expenditure is lost each year to disability, absenteeism, and presenteeism linked to chronic illness, with comparable additional healthcare costs.
- Among employees aged 45–64 with chronic conditions, nearly 23 percent report limitations in paid work and about 7 percent exit employment due to health constraints.
- At a macro level, a five-percentage-point increase in workers aged 55–64 has been associated with a 2–4 percent reduction in total factor productivity growth.

For firms, these trends translate into slower output growth, higher insurance and healthcare costs, and potential capability gaps, particularly in knowledge-intensive sectors.

7.2 The Cost of Delay

Ageing-related risks compound over time. Attrition linked to caregiving, unmanaged chronic illness, and abrupt retirement leads to productivity erosion, replacement costs, and loss of institutional knowledge.

Longevity strategy is therefore not an employee benefit enhancement. It is risk mitigation and operational planning.

Proactive investment in preventive health, age-inclusive workforce design, retirement transition planning, and caregiving support reduces volatility in productivity and stabilises talent pipelines. Organisations that act early strengthen resilience and competitive positioning.

Employee expectations are also evolving. Lifecycle support, including health security, caregiving flexibility, phased retirement, and structured post-retirement engagement, increasingly shapes employer credibility. Organisations that embed longevity into core strategy will define the next phase of workforce leadership.

7.3 Pathways for Scaled Response

Addressing longevity at scale requires cross-sector coordination. Public-private partnership models can enable structured eldercare support through blended financing mechanisms that combine:

- Public insurance and social protection schemes
- Corporate contributions and CSR pooling
- Philanthropic capital
- Integrated insurance products designed for long-term care

Such models allow government to retain regulatory oversight while enabling private sector participation in sustainable care infrastructure.

Integrating eldercare and workforce longevity into national and corporate planning is no longer optional. It is central to maintaining health, financial security, and productive engagement across extended lifespans.

Final Call

Demographic transition is already underway. The strategic question is not whether organisations will respond, but when and how.

Those that incorporate longevity into governance, workforce design, and ESG strategy will protect productivity, preserve experience, and strengthen long-term value creation. Those that delay will face rising hidden costs and reactive restructuring.

The longevity era will reward preparedness.

<https://healthcare.financialexpressb2b.com/blogs/cross-sectoral-collaboration-conceptualizing-public-private-models-for-elder-care-integration>



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