

SENIORS IN CHINA, THE “HIDDEN TREASURE”

中国老龄化社会的潜藏价值

REPORT SERIES 系列报告



CHAPTER 4 第四篇章

SHARING PERSPECTIVES
FROM EXPERTS ACROSS INDUSTRIES

各界共谈银发经济,探索解决方案





DISCOVERING THE “HIDDEN TREASURE” IN THE SENIOR MARKET 我们发掘中国老龄化社会的潜藏价值

The Seniors in China: The “Hidden Treasure” Report Series is produced by Wavemaker, containing 4 chapters and 1 epilogue. The chapters will be released one by one, giving a holistic view of what urban seniors in China are like, why they are important and valuable, and how brands can unlock potential and co-create solutions together. This is Chapter 4 of the report series.

蔚迈发布的《中国老龄化社会的潜藏价值》系列报告，共分为四个篇章和一篇番外，将逐一发布，以全面详尽地分享我们对于中国城市老龄化群体的解析和主张，以及与多个行业的企业共创的观点与解决方案。此为系列报告的第四篇章。



CHAPTER 1 第一篇章	REVISITING SENIORS IN CHINA 重新“遇见”中国的老龄化群体	Oct. 2019
CHAPTER 2 第二篇章	THE HIDDEN VALUE AND POWER 潜藏的商业价值和影响力	Jan. 2020
CHAPTER 3 第三篇章	UNLOCKING THE SILVER ECONOMY 银发经济的基本盘和新常态	Mar. 2020
CHAPTER 4 第四篇章	SHARING PERSPECTIVES FROM EXPERTS ACROSS INDUSTRIES 各界共谈银发经济，探索解决方案	Sep. 2020
EPILOGUE 番外	PASSING ON THE WISDOM OF A GENERATION 他们走过风雨，他们依然年轻	Dec. 2020

IN CHAPTER 1, RELEASED IN OCT. 2019
第一篇章于2019年10月发布



**TRUE DEPICTION OF SENIORS
IN CHINA**
中国老龄化群体的真实风采

We segmented seniors in China into three different generations and revealed their objections to being characterized as the “old”
首次定义和划分了三个代际，揭示了他们不愿做传统定义“老人”的“倔强”



CN 中文 EN 英文

IN CHAPTER 2, RELEASED IN JAN. 2020
第二篇章于2020年1月发布



**BOOMING SILVER ECONOMY & CORE
NEEDS BEHIND IT**
蓬勃的银发经济及其背后的核心需求

We estimated the strong annual spending power of senior citizens and elaborated on the four core needs behind the silver economy
预估了中国城市老龄化群体的超高消费力，解析了催生银发经济的四大核心需求



CN 中文 EN 英文

IN CHAPTER 3, RELEASED IN MAR. 2020
第三篇章于2020年3月发布



**ESSENCE BEHIND NEEDS & BEHAVIOURS:
SENIORS' CORE & EVOLVED VALUES**
银发经济的关键：价值观基本盘和新常态

We delved into seniors' value system, uncovering the unwavering core values as well as the evolving new normal
深入到老龄化群体的价值观，探究改变不了的基本盘，以及随时代演进的新常态



CN 中文 EN 英文

CHAPTER 4 – FOREWORD

第四篇章 – 写在前面的话

2020 is a meaningful year.

The sudden epidemic has accelerated our journey to the new normal, and instantly pushed digital technology and smart cities into real life application.

In 2020, the seniors have become new growth consumers, and the opportunities of the silver economy are gradually emerging.

The seniors will be the first generation to experience digital transformation, leading to the rise of the silver economy, industrial cooperation and prosperity.

We are uncovering insights into the power of the silver economy as the seniors look to create a promising future. This future will not only benefit these seniors, but also the wider Chinese society.

2020，是意义非凡的一年。

突如其来的疫情加速了新常态的发生，一瞬间使数字科技和智慧城市融入了生活。

2020，也让银发群体成为了新增长性客群而受到关注，银发市场的机遇也逐渐拨云见日。

我们沐浴在加速数字转型的环境中，将见证在中国速度之下，银发经济的崛起，以及产业的合作与共荣。

我们正在一起推动着银发经济的发生，创造着值得期许的未来。而这未来，不仅将使银发群体受益，更是我们自己。

THROUGH THIS CHAPTER, WE HOPE TO TELL YOU:

我们希望透过这一篇章，告诉你：

Understand Now 认识现在

The silver economy is just about to rise: Today we see senior consumers more as passive, cared for and guided by others. There is significant volume of unsatisfied demand, leading to a serious imbalance between supply and demand in the market. Therefore, the silver market is still in its infancy.

银发经济正要悄然崛起：

今天我们看到的银发群体，更多做为被关爱者，存在大量的需求不满足，以及市场供需严重失衡的现象。银发市场仍作为空白市场，才正要崛起。

Need to Rethink 重新思考

We need to re-understand their needs: We should get to know them again, to redefine “old age” and “the seniors”, to respect and understand their real needs. Identifying these insights allows us to understand how to effectively meet their needs as we target them.

我们需要重新去理解需求：

我们需要重新去认识他们，重新去认识“老”这件事，去尊重和理解他们的需求。并把他们纳入到目标客群中，为他们创造更多的价值。

The Future is Promising 未来可期

The future is created by us (all industries): The future we are talking about is not a distant future. In the Chinese economy, driven by creativity and innovation, this future is arriving fast. Although China is entering the “fierce ageing stage”, by the end of which seniors will account for 30% of the population, the future is promising.

未来由我们(所有产业)一起共同创造：

今天，我们所谈论的未来，并不是遥不可及的未来，而是在中国这样以创造力和创新力为基础色调的经济体中，加速发生的未来。虽然我们正要进入急速老龄化阶段，但是，未来更可期。

WE NEED TO THANK:

我们需要感谢:

Over the last few months, we have invited 35 companies from multiple industries to discuss and explore the opportunities of the Silver Economy, including actions we can take. We want to express our sincere gratitude to the enterprises and individuals who shared their expertise in creating this chapter:

从今年伊始至今, 我们邀请了三十五家来自不同行业的企业, 一起探索银发产业的机遇, 以及我们可以做些什么。在此, 我们由衷地感谢参与内容共创的企业和个人:



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白求恩基金会副秘书长



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LET'S BEGIN | 请随我们进入正文

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2

RE-DEFINE THE AGEING POPULATION,
UNDERSTAND THEIR REAL NEEDS
重新定义银发族，理解真实的需求

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INDUSTRY
OPPORTUNITIES
产业的机遇：



BEAUTY & FASHION
美丽与时尚



TRANSPORTATION & TRAVEL
出行与旅游



FINANCE SERVICE
金融与财富



LEARNING & VALUE-CREATING
学习与发展



HEALTH & WELLBEING
医疗与健康



LIVING & COMMUNITY
居住与社区



1

**OPPORTUNITIES THAT CANNOT BE MISSED,
CHALLENGES THAT CANNOT BE IGNORED**
不可错失的机遇，不可无视的挑战

WITHIN THREE YEARS, CHINA WILL ENTER THE FIERCE AGEING STAGE

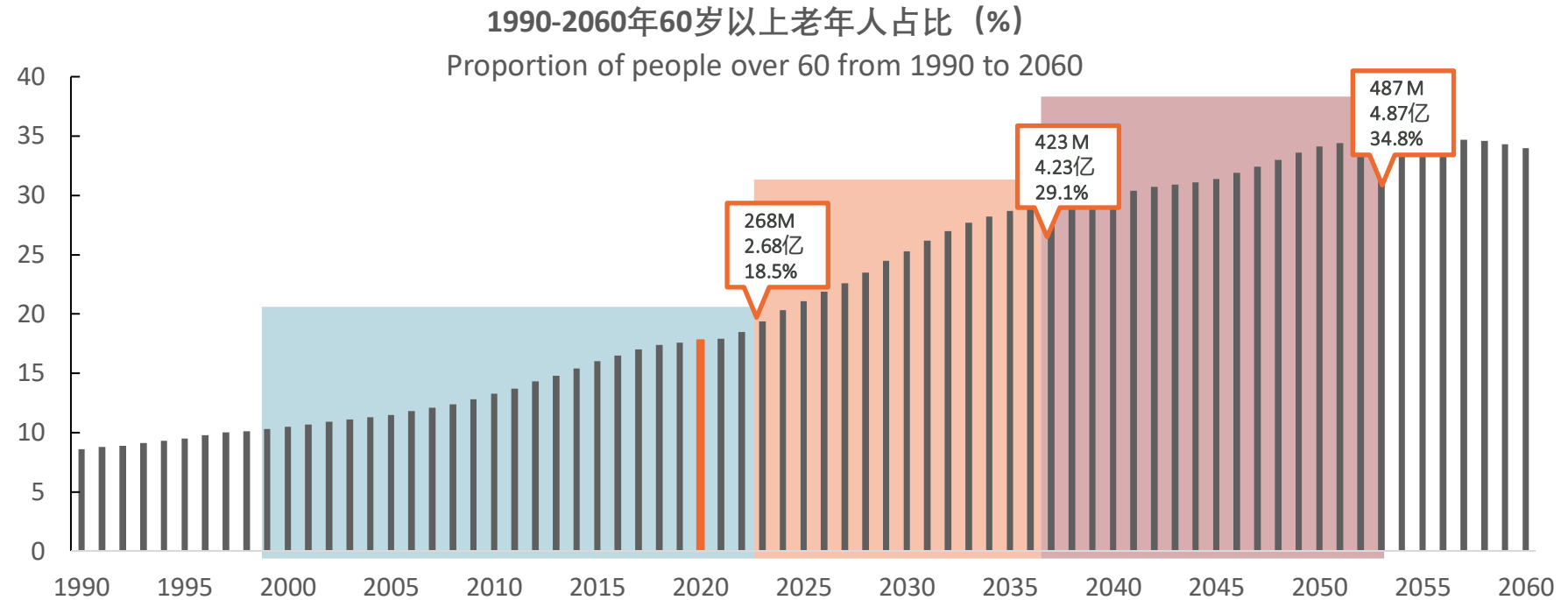
2020年是关键的一年。三年内，我们将正式进入急速老龄化阶段

“

Around 2020, the number of people over 60 in China will grow to 255 million, and will lead to the second growth peak of elderly population.
- China National Committee on Ageing

2020年前后我国60岁以上老年人口将增长到2.55亿人，将迎来老年人口第二个增长高峰。
- 全国老龄工作委员会

”



CHINA'S SOCIETY AGEING STAGES
中国社会老龄化阶段

1999-2022
RAPID AGEING
快速老龄化

2022-2036
FIERCE AGEING
急速老龄化

2036-2053
DEEP AGEING
深度老龄化

AS THE RESULT OF BABY BOOM AFTER 1949
建国后生育高峰

1949-1959

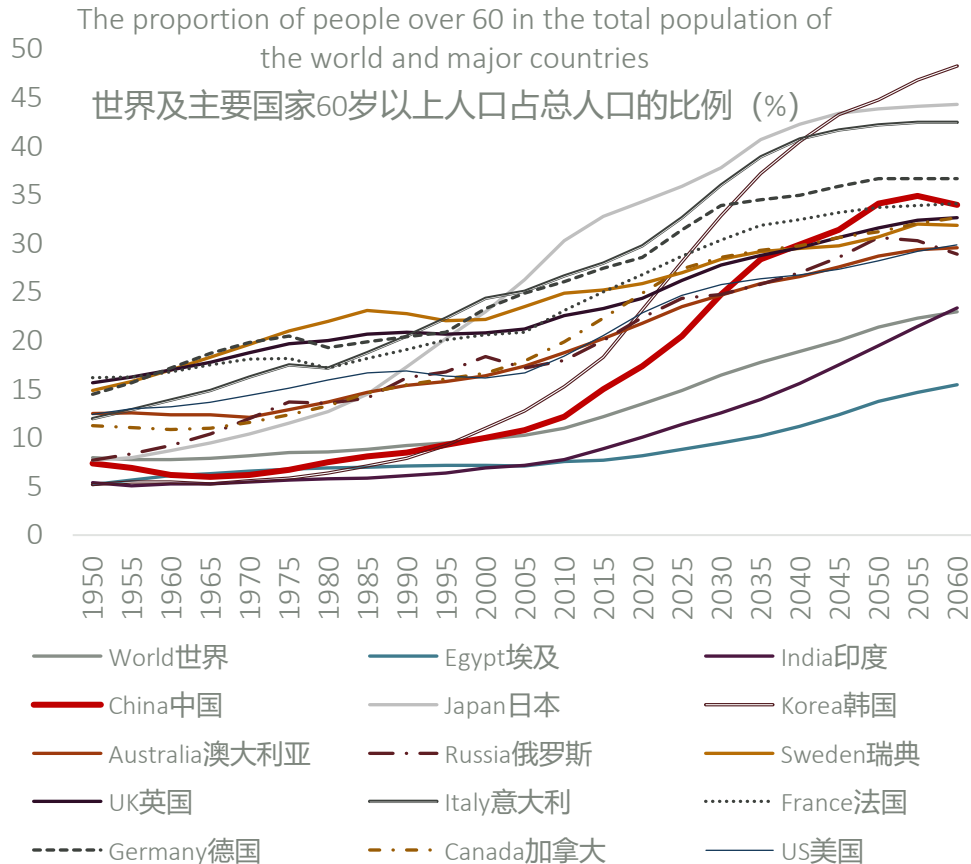
1962-1976

1986-1990

SENIORS IN CHINA WILL BECOME AN IMPORTANT PLAYER IN CHINA'S ECONOMIC DEVELOPMENT

而崛起较晚的中国的银发群体，将成为中国经济发展的重要参与者

CHINA'S AGEING SOCIETY RISES SLOWER THAN OTHERS 中国的老龄化进程晚于其他社会



THE RISE OF SILVER POPULATION 银发群体力量的崛起

"After becoming the dominant group in society, the elderly will influence social development according to their own needs and become an important factor in advancing China's social construction. Population ageing will have a profound impact on consumption, industrial construction and capital flows in economic development."

- Population Ageing Handbook

“老年群体成为社会主导性群体和利益性群体以后，将按照自身需求影响社会发展，成为推进中国社会建设的重要因素。人口老龄化将在经济发展中，对消费结构，产业结构和资本流动带来深远影响”

- 《人口老龄化国情教育知识读本》

Elderly people are changing just like us. Now they have the courage to live in the moment as well as the mentality to accept new things.

- Megan Zhang, VP of Marketing and Store Concept Design & Development, Skechers

老年人在不断变化。现在的他们很有活在当下的勇气和接受新事物的心态。

-张睿妍，斯凯奇市场部及店铺发展部副总裁

Elderly people today are wealthy and free, and their level of care, spending and decision-making power are gradually increasing.

- Tracy Ta, General Manager, Mindshare Beijing

现在的老年人有钱有闲，他们对自己的关爱程度，消费力，决策力都在提高。

- Tracy Ta, 传立北京总经理

The elderly are growth consumers with high repeat purchase rates. This growth is because they are more focused on quality of life.

- Qianyuan Han, Strategy Director, MI

老年人是具有高复购率的增长群体，这种增长是因为他们现在更注重生活了。

- 韩乾源, 小米战略规划部总监

BASKING IN CHINA'S OPPORTUNITIES, OUR SILVER ECONOMY ENJOYS UNPARALLELED ADVANTAGES

沐浴在中国机遇中，我们的银发经济，拥有其他国家难以比拟的后发优势

01

**POSITIVE AND
PROACTIVE POLICY
ENVIRONMENT**

积极先导的政策环境

02

**NEW
INFRASTRUCTURE
DIVIDEND**

新基建的红利专车

03

**GENERATION DIVIDEND
TO LONGEVITY
DIVIDEND**

从代际红利到长寿红利

LATECOMER ADVANTAGE OF CHINA'S SILVER ECONOMY - 01

中国银发经济的后发优势 - 01

01

Positive and proactive
policy environment
积极先导的政策环境

“

GRADUALLY IMPROVED NATIONAL STRATEGY:

"The 13th Five-Year Plan includes a special chapter on "actively responding to population ageing"; in 2016, the theory of full life-cycle health was included in the national strategy for the first time.

UNIVERSAL ACCESS TO SOCIAL WELFARE:

By the end of May 2018, about 922 million people were covered by basic pension and 1.19 billion by basic medical insurance. All elderly people in poverty have been provided with subsistence allowances, and all provinces have set up a subsidy system for elderly people over the age of 80.

THE DEVELOPMENT AND POPULARIZATION OF RELEVANT INSTITUTIONS:

By the end of 2017, the committees and offices for ageing have been set up in 95% cities and 86.8% counties in all provinces.

- Population Ageing Handbook

顶层设计的逐步完善:

“十三五”规划纲要设专章对“积极应对人口老龄化”进行部署；健康全生命周期理论在2016年，被首次写入国家战略。

社会福利保障的普及:

截至2018年5月底，基本养老保险参保人数达到约9.22亿人，基本医疗保险参保人数达到约11.9亿。贫困老年人全部纳入了低保救助，所有省份均建立了80周岁以上高龄老年人津贴制度。

相关机构的发展和普及:

截至2017年底，所有的省，95%的地（市）、86.8%的县（市、区）都设立了老龄工作委员会及办公室。

- 《人口老龄化国情教育知识读本》

”

LATE-MOVER ADVANTAGE OF CHINA'S SILVER ECONOMY - 02 & 03

中国银发经济的后发优势 - 02 & 03

02

New infrastructure
dividend

新基建的红利专车

China's infrastructure, technological development, industrial diversity, and talent provide the foundation for diversity of business models and innovation. The development of 5G, smart technology, Internet and IoT will spawn more products and services and promote greater industry co-prosperity.

中国的基础设施、科技发展水平、产业多样性以及人才基础，提供了商业模式和创新的基础。5G、智能科技以及互/物联网的发展，将催生出更多的产品与服务，推动更大规模的产业共荣。

03

Generation dividend to
longevity dividend

从代际红利到长寿红利

In the large number of invisible "positions" without income, such as agriculture, volunteers, etc., the professional skills and wisdom of the elderly will undoubtedly be the wealth of society. As devotees growing up under the planned economic system, they are China's unique "spiritual dividends".

在大量无收入的隐形“岗位”上，如农业、志愿者等，老年人的技能和智慧无疑是社会的一笔巨大财富。另外在计划经济体制下，拥有奉献精神的他们，是中国特有的“精神红利”。

“

Middle-aged and elderly households will account for 22% of all households in China in 2020. Older households will become a common form of households in China, and the consumption potential can be expected.

- Jason Yu, GM of Kantar Worldpanel Greater China

中老年家庭在中国所有家庭里的占比，在2020年会占到22%。老年家庭以后会成为中国一种常见的家庭形态，消费潜力是可以期待的。

- 虞坚，凯度消费者指数大中华区总经理

”

CHINA'S UNIQUE INDUSTRIAL AND DEMOGRAPHIC DIVIDEND WILL FURTHER BOOST THE DEVELOPMENT OF THE SILVER ECONOMY

中国特有的产业与人口红利，将进一步催生银发经济的发展

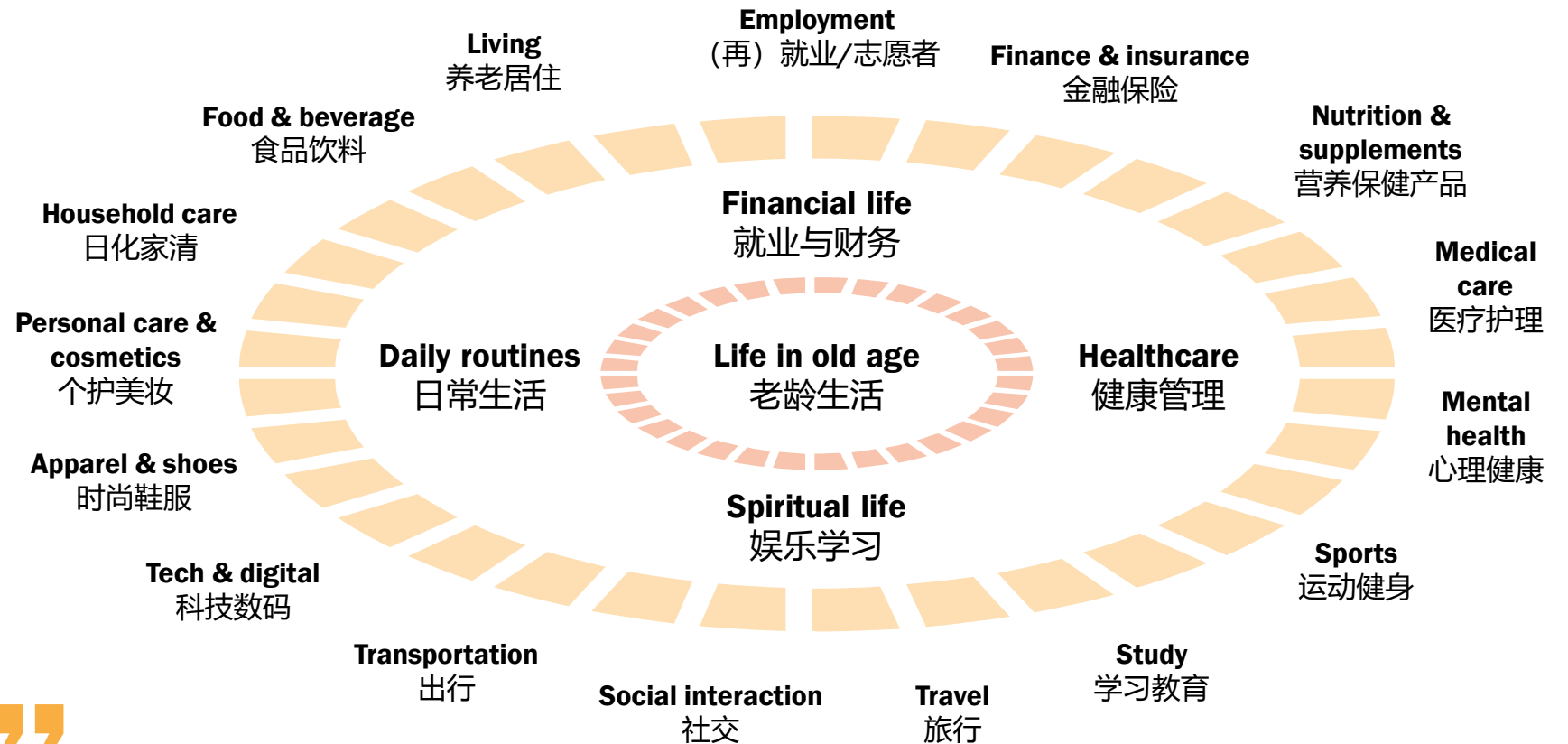


The consumption concept of the elderly has been continuously upgraded. Overall, the number of commodities suitable for the elderly has grown at an average annual growth rate of 39% in the past three years. In 2019, the number of elderly-appropriate products on the market increased by 78% compared to 2017, and the number of brands nearly doubled.

-Jingdong Data Research Institute

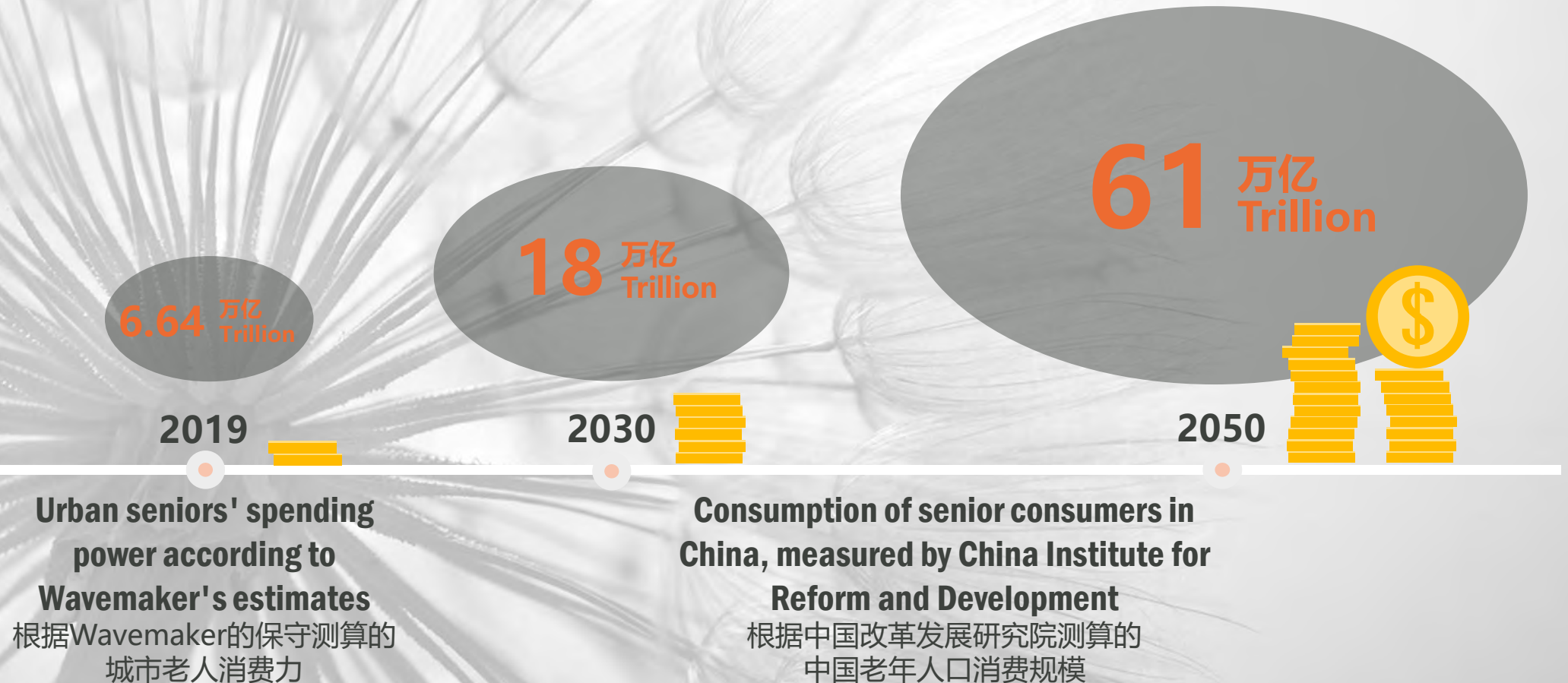
老年人的消费理念一直在不断的升级。总体来看，近3年老年适用的商品数量，以年均39%的增速增长。2019年市场上的老年适用商品数比2017年增长78%，品牌数的增长近1倍。

- 京东数据研究院



CHINA'S SILVER ECONOMY HAS GREAT GROWTH POTENTIAL

因此，中国的银发经济具有“厚积薄发”的商业潜能



Urban seniors' spending power according to Wavemaker's estimates
根据Wavemaker的保守测算的城市老人消费力

Consumption of senior consumers in China, measured by China Institute for Reform and Development
根据中国改革发展研究院测算的中国老年人口消费规模

DEVELOPMENT OF THE SILVER MARKET FACES THREE MAIN CHALLENGES

然而，要发展银发经济，多方面挑战不容忽视

CHALLENGES | 挑战

1



**ECONOMIC
FOUNDATION**

经济基础的挑战

2



**INDUSTRY
DEVELOPMENT**

产业发展的挑战

3



**MARKET
CULTIVATION**

市场耕耘的挑战

CHALLENGE 1:
ECONOMIC
FOUNDATION

经济基础
的挑战



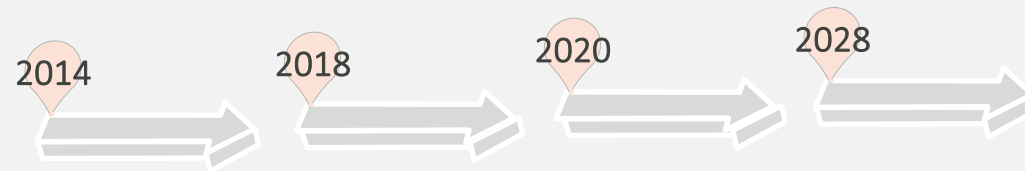
FIRST, CHINA IS THE WORLD'S SECOND LARGEST ECONOMY, BUT WITH UNBALANCED DEVELOPMENT

首先，中国已位居全球第二大经济体，但发展不均衡

THE MAIN CHALLENGE: UNBALANCED DEVELOPMENT
当下最主要的挑战是发展不均衡

CHALLENGE 2:
INDUSTRY
DEVELOPMENT
产业发展的挑战

THE PROGRESS OF CHINA'S ECONOMIC
DEVELOPMENT IS STEADILY MOVING FORWARD
中国的经济发展仍正稳步推进



2014
China's economic development enters a new normal

中国经济发展进入新常态

75% of Chinese urban residents have confidence in quality life improvement in 3 years.
- Quality of Life in China by Wavemaker

75%的中国城镇居民对未来三年生活品质的稳步提升具有信心。
- 蔚迈《中国品质生活白皮书》

2020
Achieve zero poverty

实现0贫困人口

2028
Around 2028 China is expected to become the largest economy in the world

2028年前后有望成为世界第一大经济体

The principal contradiction facing Chinese society has evolved: What we now face is the contradiction between unbalanced and inadequate development and the people's ever-growing needs for a better life.

- Report of the 19th National Congress

当前社会的主要矛盾是人民日益增长的美好生活需要和不平衡不充分的发展之间的矛盾。

-党的十九大报告

The Human Development Index (which assesses life expectancy, education and decency of life), which collectively reflects the level of social development, is still lagging behind. In 2015, the index for mainland China was 0.738, ranking 90th in the world.

- Population Ageing Handbook

综合反映社会发展水平的人类发展指数（评估健康长寿的生活、知识以及体面的生活水平）仍较落后。2015年中国大陆的指数为0.738，在世界位于第90位

-《人口老龄化国情教育知识读本》

CHALLENGE 3:
MARKET
CULTIVATION
市场耕耘的挑战

SECONDLY, THERE'S LACK OF RESOURCES AND EXPERIENCE IN VARIOUS INDUSTRIES

其次，各老龄产业缺少足够的资源和经验

CHALLENGE 1:
ECONOMIC
FOUNDATION
经济基础的挑战

CHALLENGE 2:
INDUSTRY
DEVELOPMENT
产业发展的挑战

CHALLENGE 3:
MARKET
CULTIVATION
市场耕耘的挑战

INADEQUATE ATTENTION AND INVESTMENT 重视与投资严重不足

There is currently no consensus on the focus on the silver economy, either from the directly related industries, or from forward-thinking companies. Overall, what is most lacking is attention and resources.

目前对银发经济的关注还未形成共识，关注来自直接相关的老年产业，或是有前瞻性的企业。整体而言，最为缺少的是足够的重视和资源投入。

LACK OF INDUSTRIAL EXPERIENCE & ENOUGH SUCCESS MODELS 缺少可借鉴的产业经验

Unlike other markets, the silver economy lacks experience and references for decision-making. At the moment, people are referencing foreign experience. But even relatively mature ageing societies are still learning and exploring.

和其他市场不同的是，银发经济缺少可借鉴的经验，也缺乏判断依据。当前尚以借鉴外国经验为主，然而，即便是老龄化程度较高的国家，也仍在探索之中。

CHALLENGE 1:
ECONOMIC
FOUNDATION
经济基础的挑战

CHALLENGE 2:
INDUSTRY
DEVELOPMENT
产业发展的挑战

CHALLENGE 3:
MARKET
CULTIVATION
市场耕耘的挑战

THE POLARIZATION OF THE AGEING INDUSTRY IS OBVIOUS , THE INCOME IS OLIVE-SHAPED, BUT THE INDUSTRIAL SUPPLY IS DUMBBELL-SHAPED

老龄产业两极化现象明显，收入呈现橄榄型，但产业供给呈哑铃型

OLIVE-SHAPED INCOME 橄榄型收入



Urban seniors show an “olive-shaped” income structure. More than 70% have middle or high income. They are the backbone of the economy.

- Chapter 2: the hidden value and power

城镇银发群体的收入结构呈橄榄型，逾七成处于中高收入水平，是不可忽视的消费中坚力量。
- 第二篇章：潜藏的商业价值和影响力

VS

DUMBBELL SHAPED SUPPLY 哑铃型供给



However, industrial supply is polarised. In addition to inclusive support provided by government and NGO, the market prefers the more economically efficient and stable high-end population.

但是，产业供给集中在两级。除政府与非盈利机构所聚焦的领域，以及普惠性福利之外，很多企业更倾向于为高端银发人群服务。

CHALLENGE 1:
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CULTIVATION
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的挑战

ACCORDING TO CORPORATIONS, WHAT IS MOST LACKING IS DETERMINATION, AS WELL AS PRACTICE AND EXPERIENCE

站在企业视角，最为缺少的是笃定与决心，以及实践和经验

QUESTIONING THEIR SPENDING POWER

Companies commonly stimulate other generations to buy on behalf of the seniors, which strengthens the stereotype of them.

质疑消费力

企业普遍采用“曲线救国”（刺激其他代际为老年人消费）的模式，加深了对银发群体的刻板印象。

LACK OF DETERMINATION AND INVESTMENT

Less attention and investment is paid versus the young market. The projects and departments for seniors often lack of resource support and determination.

缺少决心和投资

没有像耕耘年轻市场那样付出同等的投资和精力。银发项目和部门常缺少资源支持或胆识决心。

WORRIED ABOUT AFFECTING BRAND RECOGNITION

Although many brands hope to reach the seniors from a user perspective, they are unwilling to regard them as target customers.

担心品牌认知受影响

很多品牌虽然希望以用户角度覆盖到银发群体，但在做推广时并不愿视其为目标客户。

LACK OF RESPECT AND UNDERSTANDING OF NEEDS

Due to the lack of understanding, it is often generalised that all seniors have the same consumption pattern. The level of specialisation of the silver market is much lower than other markets.

对需求缺少尊重和理解

缺少像理解其他世代那样对银发群体需求的理解。常常以偏概全，认为所有银发族的消费模式都一样。银发市场的专业化程度远低于其他市场。



THEREFORE, THE MARKET LACKS PRODUCTS OR SERVICES SUITABLE FOR SENIORS (1)

因而，市场缺少适合银发群体的产品或服务 (1)

Views from Ageing Related Industries 来自涉老企业的观点



The current focus is on the consumption power of seniors, but in fact, the problem is less attention was paid to their needs.

- Jingjing Guo, Marketing Director of BeiGene

现在的担心都是集中在老年人的消费力上，但其实更多的问题是没有重视这个群体真正的关注需求。

- 郭静静，百济神州市场部总监

The silver economy has been discussed for a long time, but industries and services that are yet to be implemented in business. The seniors used to be young, what they like is actually the same as before. With everyone's needs being different, different economic behaviors will be derived. Japan has done a good job on population ageing. What they do is to design based on a people-oriented design philosophy, and truly pay attention to their needs.

- Anne Hsu, GCA Digital & Integrated Marketing Leader, Health Care Business Group, 3M

银发经济已经讲了很久，但真正落实到生意的产业和服务，目前还很少见。其实老人都是从年轻人变老的，他们喜欢的东西是跟以前是一样的，而且每个人的需求也不一样，也会衍生出一些不同的经济行为。日本在老龄化问题上做的很好，有着以人为本的设计理念，真正关注老人的需求。

- 许惠萍，3M医疗保健产品事业群，大中华区数位及整合行销资深部门经理



THEREFORE, THE MARKET LACKS PRODUCTS OR SERVICES SUITABLE FOR SENIORS (2)

因而，市场缺少适合银发群体的产品或服务 (2)

Viewpoints From Marketing Area 来自营销领域的观点



Senior consumers are not a homogenous group but advertisements commonly present outdated stereotypes and caricatures of them. Many senior audiences feel disengaged and overlooked by advertisers, despite their considerable spending power. There are growth opportunities for brands that are empathetic to this audience. Marketers are urged to focus on mindsets rather than age, reflecting their diversity and acknowledging their needs and ambitions.

- POV from WARC

老年消费者不是一个同质的群体，但广告经常呈现出对他们过时的刻板理解。

尽管银发族有很大的购买力，但他们常常觉得被广告商忽视了，只有更懂银发族所思所想的品牌才更有增长机会。所以营销人应该关注他们的心态而不是年龄，看到这一受众的多样性，并承认他们的需求和理想。

- 来自WARC的观点

In terms of online shopping of FMCG, the penetration rate of senior households in China exceeds 70%, but there are few products produced for them. Most brands only cover them when they make mainstream products. This is a blank spot in the market and an opportunity.

When the information they receive is not transparent, and their needs are not responded to, they are forced to use the available mainstream products. When some foreign brands enter China, they cut off or repackage product lines for 50s and 60s to target white-collar consumers.

- Jason Yu, GM of Kantar Worldpanel Greater China

在快消品网购上，老年家庭在中国的渗透率高于70%，但是市场上大都没有针对性的产品，多是品牌在做主流产品的时候捎带覆盖他们，这是市场的空白点，也是一个机会点。

他们收到的信息不透明，诉求也难以被回应，就会被迫使用市场上的主流产品。国外的一些品牌在进入中国时，会把针对五六十岁的产品线砍掉，或者重新包装，针对比较有消费力的白领。

- 虞坚，凯度消费者指数大中华区总经理

THERE ARE THREE PROBLEMS IMPACTING SUPPLY

目前的供需存在三大问题

NOT ENOUGH:

Huge supply-demand gap

**给得不够：
供需严重失衡**

- Product offerings fail to meet rapidly growing needs
- Lack of brands and offerings developed for senior consumers
- 产品和服务的供给难以匹配消费需求的快速扩容
- 缺少为银发消费者开发的品牌、产品和服务

NOT DESIRABLE:

Biased needs understanding

**给得不对：
偏颇的需求认知**

- Seniors are all considered the same without differentiation for gender, age, region, experience and value, etc.
- Brands only see seniors as “old people” and have outdated perceptions of their needs. Seniors’ current and future needs as general consumers.
- 将老龄化人群视为一个“整体”，没有认识到性别、年龄、地域、经历、价值观等带来的差异需求
- 仅关注“老年”需求，且带有刻板认识，忽视了他们作为普通消费者的普世和新兴需求

UNBALANCED:

Polarized group coverage

**给得不均衡：
两极化的人群覆盖**

- Commercial resources mainly target rich seniors and public resources mainly serve the disadvantaged. The large “intermediate group” only receives limited attention.
- 商业资源向高端老龄化人群倾斜，社会及公共资源向需要补助的人群倾斜，而数量庞大的中间人群得到的关注有限

TODAY, MORE AND MORE COMPANIES ARE WORKING TOGETHER TO PROMOTE THE DEVELOPMENT OF SILVER ECONOMY (1)

今天，越来越多的企业在共同努力，推动银发经济的发展 (1)

MEDICAL AND HEALTH ENTERPRISES 医疗健康类企业

“

During the epidemic, we conducted online consultations and distributed drugs through electronic prescriptions. In the future, we will cooperate with health management platforms to actively contact consumers and provide services, such as medication reminders based on the course of treatment. Moving forward, we will pay more attention to patient service and target different groups, especially seniors. This is good for long-term development.

- Jingjing Guo, Marketing Director of BeiGene

在疫情期间我们做了线上问诊，通过电子处方配送药物。以后会更通过和健康管理平台合作，主动接触消费者提供服务，比如基于疗程的用药提醒。今后会更注重patient service，要针对不同群体，尤其是老年群体，这是个益于长期发展的。

- 郭静静，百济神州，市场部总监

We will not give up the senior market because health is very important to them. They will definitely be in our blueprint, and we will continue thinking and exploring. The whole environment is positive and there will be signs of opening this year. We hope to do something that has a positive effect on the development and construction of the silver market, and to think and act with partners in the whole society.

- Echo Chen, Head of Marketing, DingXiang

我们不会放弃老年市场是因为健康对他们的意义是非常重要的，所以无论怎样都一定会在我们的规划和布局里，我们一直在探索中思考。整个环境是利好的，并今年会有打开的迹象。希望能够做一些对银发市场有正面的开发和建设的事，并跟整个社会的同行一起来思考和行动。

- 陈毅，丁香医生传媒业务负责人

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TODAY, MORE AND MORE COMPANIES ARE WORKING TOGETHER TO PROMOTE THE DEVELOPMENT OF THE SILVER ECONOMY (2)

今天，越来越多的企业在共同努力，推动银发经济的发展 (2)

MEDICAL AND HEALTH ENTERPRISES 医疗健康类企业



We hope that through our inherent advantages in hardware popularity, we will become more intelligent, Internet of Things, and cooperation with other fields. To give full play to the advantages of data and the layout of the Internet to support the development of the silver health industry, the future model is very diverse.

- Feng Chen, Marketing Director of Yuwell Medical

我们希望通过先天性的硬件普及度优势，更加的智能化，物联网化，以及和其他领域的合作。充分发挥数据的优势和互联网布局，来支持银发健康产业的发展，未来的模式还是很多元的。

- 陈峰，鱼跃医疗市场营销总监

Society is heading this way, so we will support this field more in the future. For example, materials used for long-term caring, warming equipment for the operating room, and the products that support the nurses will all be better utilized.

- Anne Hsu, GCA Digital & Integrated Marketing Leader, Health Care Business Group, 3M

社会是往这个方向发展的，我们在未来会更支持到这个领域。比如一些长期照顾所用的物料，手术房的保暖设备，再者是支持护理师的产品，都会得到更好的发挥。

- 许惠萍，3M医疗保健产品事业群，大中华区数位及整合行销资深部门经理

Compared with commercial organizations, our non-profit organizations hope to cooperate with national policies to appeal to everyone to pay attention to the silver group.

-Nan Yang, Vice Secretary of Bethune Charitable Foundation

相比较商业组织，我们非盈利性机构更希望能够配合国家的政策去呼吁大家关注银发群体。

- 杨楠，副秘书长，白求恩公益基金会



TODAY, MORE AND MORE COMPANIES ARE WORKING TOGETHER TO PROMOTE THE DEVELOPMENT OF SILVER ECONOMY (3)

今天，越来越多的企业在共同努力，推动银发经济的发展 (3)

ENTERPRISES FROM MORE INDUSTRIES 来自更多产业的企业

“ Compared with the category distribution quantity of all online goods, the imbalance of the category distribution of products for the seniors is more serious. The richness of offerings of clothing, shoes and hats is the highest. Other commodities with higher living demand of the seniors are less. We hope to identify the real needs of senior users through big data and efficient matching between supply and demand, and based on online big data, and releasing these information to the industrial side, so as to promote the production and supply.

- JD Big Data Research Institute

与线上全部商品的品类分布数量对比，老年用品的品类分布呈现的不均衡更严重。服装鞋帽类商品的丰富度是最高的。其他老年生活需求较高的品类商品较少。我们希望通过信息经济高效对接供需的作用，基于线上大数据，发现老年用户的真实需求，将这些信息反馈给产业端，促进产业端的生产和供应。

- 京东数据研究院

We need to be more patient with the senior consumers in the future to cultivate the habit of using smart devices. We will sort out according to the needs of the seniors to meet the needs of safety, health and care. For example, smart cameras monitor the safety of home as well as the safety of the seniors, use smart assistants and health products to meet health needs, and also being able to interact with family members through smart TV to meet the company needs.

- Qianyuan Han, Strategy Director, MI

我们在未来需要更有耐心去培养银发群体的智能设备使用习惯。我们会根据老年群体的需求层次进行梳理，满足安全、健康、和关爱需求。比如智能摄像头监测室内和老人的安全情况、借助智慧助手和健康类的产品来满足健康需求、也想通过智慧化的电视实现与家人交互，来满足陪伴需求。

- 韩乾源, 小米战略规划部总监

We are committed to building a high-quality and warm brand for consumers. As a strategic mobility brand under SAIC, SAIC Mobility has been adhering to the "consumer-centric" spirit since its establishment, striving to build a trusted platform to satisfy users' needs. With the rise of the "silver economy", we hope to make the seniors feel like young people, to take taxis easily and travel with peace of mind.

- Bing Wu, CEO of SAIC Mobility

我们致力于建立坚守初心、用户至上，打造高品质、有温度的出行品牌。作为上汽集团旗下移动出行战略品牌，享道出行自成立之初便秉持“以人为本”的服务理念，以用户需求为出发点，致力打造备受信赖的出行平台。随着“银发经济”的崛起，老年人群的出行备受关注。我们希望能让他们和年轻人一样，简单便捷地打车，安心无忧地出行。

- 吴冰, 享道出行CEO

TODAY, MORE AND MORE COMPANIES ARE WORKING TOGETHER TO PROMOTE THE DEVELOPMENT OF SILVER ECONOMY (4)

今天，越来越多的企业在共同努力，推动银发经济的发展 (4)

ENTERPRISES FROM MORE INDUSTRIES 来自更多产业的企业

“ The seniors' pursuit of maintaining a young attitude, following the trend, and the desire to restart life are great opportunities for the "hands-free" sweeping robot category and other home service robot industries. In the future, the intelligent home life is connected with all things, which can also provide emotional connection on the basis of life convenience. In the future, service robots will continue to evolve, bring users higher experience and value, and become the key link of intelligent life. As a leader in the home service robot industry, Ecovacs has developed a forward-looking iterative development path from "tool type", "housekeeper type", to "partner type", so as to better serve all user groups including the seniors.

- Ecovacs

银发群体对年轻状态的追求、对时代潮流的融入、对重启人生的渴望，对“解放双手”的扫地机器人品类和其他家用服务机器人行业是很大的机遇。而日后的智能化家居生活与万物互联，在提供生活便利之上，也能够提供情感沟通。未来，服务机器人将持续进化，带给用户更高的体验和价值，并成为智能生活的关键环节。科沃斯作为家用服务机器人行业的领导者，前瞻性地制定了“工具型”-“管家型”-“伴侣型”的迭代发展路径，以期更好地服务包括银发用户在内的所有用户群体。

- 科沃斯

Our European and American product line is very comprehensive. In the future, we will introduce more products suitable for different age groups. For the seniors, we hope to help them to see the world more conveniently. We also want to know more about the health status and changes of the elderly life through our partners in the medical industry, so as to optimize the product design, alleviate the physical problems and better embrace the health. This idea has been put into practice, such as anti-skid for travel, for different foot types, etc. It is expected that in the future, wearable device design can be loaded through cross-industry cooperation with science and technology.

- Megan Zhang, VP of Marketing and Store Concept Design & Development, Skechers

我们欧美市场的产品线是很全面的。在未来，我们会引进更多适合不同年龄层的产品。对于银发消费者，我们希望帮助中老年人更便利地去看世界，也在想通过医疗行业的伙伴更多地了解老年群体的身体状态和变化，去优化产品设计，缓解身体问题，更好的拥抱健康。这一想法已经有在实践中，比如针对旅游防滑、不同脚型等。期待未来还能通过与科技领域跨界合作，加载可穿戴设备的设计等。

- 张睿妍, 斯凯奇市场部及店铺发展部副总裁



2

**RE-DEFINE THE AGEING POPULATION,
UNDERSTAND THE REAL NEEDS
重新定义银发族，理解真实的需求**

UNDERSTANDING “SILVER CONSUMERS” REQUIRES THAT WE RESPECT THEIR NEEDS

首要任务，便是认真理解银发消费者，尊重他们的需求

THEY ARE | 他们是

POWERFUL DECISION-MAKERS
有实力和决策力的消费者

QUALITY LIFE PURSUERS
美好生活需求者

LIFELONG LEARNERS AND VALUE CREATORS
终身学习和价值持续创造者

Picture of a Zhanjiang Respondent (68 y.o.), taken in our fieldwork
图片来自Wavemaker田野调查，拍摄的湛江受访者（68岁）

COMPANIES NEED TO RETHINK THEIR ROLE TO CREATE VALUE FOR THEM

企业需要重新思考自己的角色和使命，为银发群体提供产品和服务，创造价值

RE-DEFINE "SENIOR"

重新认识“老”

CREATE VALUE FOR
MULTIPLE
GENERATIONS

为多代际创造价值

REMOVE PREJUDICE
& RESPECT NEEDS

打破偏见
尊重需求



FIRSTLY, SENIORS IN CHINA ARE ACTUALLY NOT YET 'OLD' 首先，中国的银发群体，其实还未老



Mr. Wang from Beijing, Travel Expert
北京汪叔叔，深度旅游达人
73y/o 岁



Uncle Yang from Fujian, consultant for retired seniors
福建老杨，为银发群体创造价值的咨询师
60y/o 岁

WHO WE MET 我们遇到了



Lao Yang, who is about to enter his 60s, is planning to open a consulting firm after his retirement. He wants to help those between 60 and 75 to spend this glorious but unattended time with more value and possibilities.

即将步入60岁的老阳，希望在退休后开设一家发展咨询公司，想帮助那些60到75岁之间的人，在这段光辉但无人问津的时光里，发挥更多价值，发掘更多的可能性。

WHAT AGE WE BECOME SENIORS NEEDS TO BE RE-DEFINED; THE CURRENT DEFINITION IS OUTDATED

银发群体需要被重新定义，目前沿用**140**年前的定义，早已不合时代发展

The retirement age of 65 is originated 140 years ago
65岁的“老龄/退休年龄”定义，源于**140**年前

In 1880 Bismarck proposed 65 as the retirement age, when the average life expectancy was less than 45 years.

1880年俾斯麦提出把65岁作为退休年龄，而当时的平均预期寿命低于45岁。

Retirement age
退休年龄 65

Avg. life span in 1880
1880人均寿命 45

Chinese avg. life span in 2020
2020中国人均寿命 76

Countries have consistently used it until now
各国都一致性地沿用至今

Most countries in the world regard retirement age as the definition of senior in public policy and social welfare. 世界各国在公共政策与社会福利上多把退休年龄作为老年人的定义。

Country 国家	Male 男	Female 女
Japan 日本	65	65
Korea 韩国	60	60
Russia 俄罗斯	60	55
India 印度	60	60
British 英国	65	60
Germany 德国	65	65
America 美国	65	65

**TODAY, WITH A SIGNIFICANT INCREASE IN LIFE EXPECTANCY,
75 YEARS OLD MAY BE MORE APPROPRIATE**
在寿命显著提升的今天，**75岁**才是熟龄人生的转折点

“

The term [late seniors] may sound a bit harsh, but from a medical point of view it has important meanings. Because the medical profession has a cut-off point of seventy-five years of age, whether it is the rate of medical visits, the rate of care determinations, or the incidence of dementia in the elderly, etc., there is a rapid increase. In other words, once a person passes the age of 75, the percentage of people who need support or care increases dramatically.

- Consumer Behavior in Super-Old Age Society (JP)

[后期高龄者]一词听起来虽然有点刺耳，但从医学观点来说却有重要的意涵。因为医界以七十五岁为分界点，不论是就医率、照护认定率或老年失智症的出现率等，都会快速上升。换言之，人一旦过了七十五岁，需要支援或照护的比例将急速升高。

— 《超高龄社会的消费行为学(日本)》

”

75



SOME ARE CALLING FOR A RE-DEFINITION OF "SENIOR"

目前，联合国及一些行业也在呼吁，重新定义“老龄”

Their Ageing Procrastination 他们的“变老拖延症”

In the previous three chapters, we have described the dynamism and potential of the silver community, and the age of 60 is the definition of age in our country. From an international perspective, a growing number of countries are already discussing redefining the age boundaries of "old age".

我们在前三个篇章中，已经阐述了银发群体的活力和潜能。60岁，是我国对于老年人的年龄定义。站在国际视角，越来越多的国家已经在讨论重新定义“老龄”的年龄边界。

The United Nations calling for change to 80 联合国呼吁改到80岁

Over the past 50 years, life expectancy has increased by an average of 20 years. UN experts predict that in the near future, life stages should be divided as follows:
在过去的50年中，人的平均寿命提升了20年，联合国专家预测，在不久的将来，人类的生命阶段应当这样划分：

40 - 59 中年期	Middle age
60 - 79岁 “后”中年期	“Post” middle age
80 - 99岁 老年期	Old stage
100+岁 “后”老年期	“Post” old stage

Insurance relaxes conditions for seniors 保险行业对老年人宽松了投保条件

Some insurance companies choose to extend the age of insurance and renewal. The coverage period is more flexible, ranging from 1 year to lifetime protection. Some also provide health insurance coverage for advanced seniors after health notification.

部分保险公司选择将投保及续保寿命进行延长保障期限设计也更加灵活，从短至1年到终身保障。有的保险公司会为一些年龄过高的老人，在做好健康告知的情况下提供健康险保障

ENTERPRISES SHOULD FORMALLY INCLUDE SENIORS INTO TARGET GROUPS AND CAREFULLY THINK HOW TO CREATE VALUE FOR THEM

企业应当严肃认真的将银发群体正式纳入客群范围，思考如何为他们创造价值

Regarding market potential, the senior group has the biggest opportunities, and enterprises should treat them as a serious target, not a marginal group. First, don't make stereotypes about them; second, use professional methods to explore their needs, and specifically design products that meet them. Channel is the third. After the epidemic, their ability to learn the Internet will be accelerated. Leverage their learning ability and yearning for beautiful things, and communicate to respond to their complex needs.

- Jason Yu, GM of Kantar Worldpanel Greater China

从市场潜力来看老年群体是最有机会的，企业应把他们当成一个正式的目标，而不是边缘性的群体。第一，不要对他们有刻板印象；第二，要用专业的方法去探索需求，要针对性的设计出他们需求的产品；第三是渠道，在疫情过后，他们的触网能力学习能力一定会加速。利用好他们的学习能力和对美好事物的向往，沟通回应好他们复杂的需求。

- 虞坚，凯度消费者指数大中华区总经理



斯凯奇从92年开始已经覆盖了从小孩到老人的所有客户群，为不同的群体而服务。鞋服是高使用率的产品，一方面，我们要做到产品的立体化，满足不同消费者的需求；另一方面，我会思考斯凯奇对银发群体意味着什么。我希望他们更自由更加享受自己的生活，肯定他们对社会创造的价值（经济建设，家庭建设，意识传承），为他们发声，成为他们可信任可信赖的战斗伙伴。

- 张睿妍，斯凯奇市场部及店铺发展部副总裁

Skechers has covered all customer groups from children to the seniors to serve them since 1992. Shoes and apparel are high-usage products. On the one hand, we need to design three-dimensional products to meet the needs of different consumers; on the other hand, I will think about what Skechers means to the seniors. I hope to help them enjoy lives more freely and affirm their value to society (economic construction, family construction, inheritance of consciousness), speak for them, and become their trusted and reliable fighting partners.

- Megan Zhang, VP of Marketing and Store Concept Design & Development, Skechers

NOWADAYS, MANY COMPANIES HAVE ALREADY TAPPED INTO THE DESIRE OF YOUNG PEOPLE TO CARE FOR SENIORS

在当下，不少企业已经在透过年轻人，来关爱和服务银发群体

Case: Nestle 案例：雀巢怡养



Nestle sees that parents always keep their dreams deep in hearts for the sake of their children. Brand advocated "Daily Care for Nestle's Weak Filial Piety" for adult children, and encourage to help parents regain their dreams and discover more possibilities.

雀巢洞察到父母为了子女的成长，总是将自己的梦想深藏心底的遗憾。品牌针对成人子女倡导“点滴关怀，雀巢微孝”，用点点滴滴的关怀，帮助爸妈重拾梦想，开启更多可能。

Case: Ecovacs 案例：科沃斯



Many young consumers buy ECOVACS sweeping robots to help parents with chores at home, in order to make more room for them to enjoy life. ECOVACS designs a simple and smart way to control the robot, to meet the seniors' needs for conveniently benefiting from the latest technology.

很多年轻用户购买科沃斯扫地机器人是为了帮助家中父母分担家务活，使他们拥有更多时光享受生活。科沃斯设计了简单、智能的操控方式，以满足银发族更方便、容易地尝鲜最新科技的需求。

MORE COMPANIES WILL DIRECTLY TREAT THEM AS CONSUMERS

除此以外，在未来，越来越多的企业也同时会将其视为重要的消费者

Viewpoint 观点

The silver economy has two meanings. One is that the seniors themselves as consumers. The second is their children buying things such as apparel and health products as gifts to express their care.

There's big difference between these two markets. At the moment, the gifting market is more prosperous and active. According to data, there are currently more than 60,000 types of senior products in the world, but only 2,000 in China. The market answering seniors' needs is yet to rise.

— Jingdong Data Research Institute

银发经济有两层含义，其一是老年人本身作为消费者的需求。第二是子女和晚辈购买的老年服饰、健康等礼品，用来表达对老年人的关心。这两种市场的差异比较大，目前，礼品市场更繁荣和活跃。据统计，目前全球老年用品有6万多种，而我国仅有2000多种。老年人生活需求市场还没有成长起来。

— 京东数据研究院



CASE FROM JAPAN 日本的案例

Provide fashionable products that they like 为银发群体研发他们喜欢的时尚产品

In addition to the suitable products, fashionable elements will be a focus in the future, with seniors being increasingly sensitive to fashion. The Lele mobile phone launched by NTT DoCoMo was criticised for being old-fashioned, but recently it becomes stylish. ...The Hazuki Spectacle Magnifier has become extremely popular because it has escaped from the traditional design of reading glasses.

- Consumer Behavior in Super-Old Age Society (JP)

除了提供合适的产品，流行元素也将是今后老年用品的开发重点，因为现在银发族的流行触觉变得愈发敏锐。早期NTT docomo所推出的乐乐手机被批为造型老气，但最近也改走时尚风。.....而“Hazuki眼镜式放大镜”因为跳脱了老花眼镜一贯的老气设计，变得异常畅销。

- 《超高龄社会的消费行为学(日本)》

WE ARE ALSO WORKING WITH CLIENTS TO PAY ATTENTION TO SENIOR CONSUMERS AND THEIR NEEDS

我们也在与集团客户一同努力，关注银发群体及需求



In order to resonate with the emotions of the seniors, aiming at the issue that senior consumer are often overlooked and misunderstood, L'Oreal Paris invited Helen Mirren, who was born in 1945, as their spokesperson and spoke for the seniors' existence to break the prejudice and fear of ageing.

- Case from WARC

为了引起老年群体的情感共鸣，巴黎欧莱雅针对老年消费者常常被忽视，被曲解的社会问题，邀请出生于1945年的著名演员海伦·米伦作为代言人，并为他们的存在发声，以打破人们对于老年群体的偏见和对衰老的恐惧。

- 来自WARC的案例



Bank of Communications notices the elegance and vitality shown by the seniors in the square dance. Since 2017, BOCOM has encouraged the seniors to participate in the square dance competition for three consecutive years, building a stage to show their style. BOCOM continuously follows the dance teams to interview them, and invests major media resources to maximize their exposure and make their charm be seen.

交通银行看到了老年群体在广场舞活动中的风采与活力，于是从2017年开始，连续三年鼓励中老年人积极参与广场舞大赛，为热爱健康的人们搭建展示风采的舞台，并持续跟踪采访舞队，联合各大媒体曝光宣传，让更多人看到他们的魅力。

TO TRULY UNCOVER SENIOR CONSUMERS' NEEDS, THE FIRST STEP IS BREAKING OUR OWN PREJUDICE

要真正理解银发群体的需求，最首要的，就是要打破偏见

OUR BIGGEST MISTAKE IS
TREATING THE SENIORS AS OLD,
AS A PASSIVE ROLE TO BE CARED
IN OUR SOCIETY

我们最大的误区，
就是把老人当老人，
视其为被动或弱势的角色，如被关爱者

PREJUDICES AND STEREOTYPES ARE EVERYWHERE

偏见与刻板印象，在全球范围内的不同文化圈层，都随处可见



In China, tags of "old" can be seen everywhere

在国内，“老年标签”随处可见



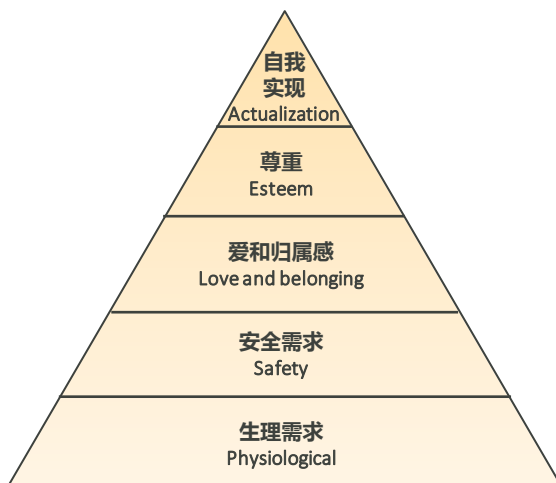
MIT REVIEW satirizes the stereotypical labels for the seniors

MIT REVIEW上讽刺国外普遍标签“老”的现象

RESPECTING THEIR BASIC HUMAN NEEDS AND UNIVERSAL PURSUITS

并且正视他们，从尊重无代际差别的基础性需求开始

Basic human needs and value pursuit
基本的人性需求和价值追求



Maslow demand hierarchy
马斯洛需求层次



Universal values
普世价值

“

The most important is to grasp the essence of human nature, such as the need to fight against loneliness, the need for happiness and the need for comfort. In fact, from the perspective of intergenerational development, the difference between generations will become smaller and smaller. Taking “Dingdong” and “Pinduoduo” as example, although it is not specifically aimed at senior users, the proportion of seniors is high due to the affordable price. Another example is “Deyun She”, which resonates with all generations.

Therefore, the key to tap the seniors’ potential is to think about their needs and motivations, not just from a caring perspective. Brand should be an umbrella, covering different generations.

- Ryan Fan, Founder & CEO, PANGJING; Jing Wang, Founder & CKO, PANGJING

抓住人性本质的需求是最重要的，比如对抗孤独的社交需求，开心娱乐的需求，舒适的需求等。其实从代际发展的角度来说，年龄带来的差异会越来越小。比如叮咚买菜或者拼多多，其理念是优惠划算，虽然没有特别针对中老年用户，但收获了很高占比。再比如德云社，用幽默使几代人都产生共鸣。所以挖掘老年人潜力的核心点是思考需求与动机，而不完全只是站在关爱的角度。要让品牌成为一把雨伞，罩住不同代际。

-范怿，胖鲸创始人兼首席执行官；王婧，胖鲸创始人兼首席知识官

”

ON TOP OF THAT, KNOWING HOW TO SEGMENT THE SENIORS 并且在此之上，懂得如何针对不同的目的进行细分

THREE IMPORTANT DIMENSIONS TO SEGMENT SENIOR CONSUMERS 三大关键的银发群体细分维度

Intergenerational differences 代际差异

We group them based on Generational Cohort Analysis
我们根据中国的时代发展将中国银发族划分为三代人



For more information please refer to
Chapter 3
更多详情请见第三章

Life stage 生命阶段

Key life-stage moments will change their mindset
生命中关键的节点会改变消费者的意识



Physiology and psychological change 生理与心理变化

They will become more sensitive and vulnerable with physiological changes and fading out of their social roles. Therefore, physical and psychological changes are also another important division dimension

老龄消费者会随着生理的变化，和淡出社会角色，更加的敏感和脆弱。因而生理和心理变化也是另一重要的划分维度

THE ULTIMATE GOAL IS TO MEET THE NEEDS OF DIFFERENT SENIOR GROUPS

终极目的还是为了满足不同银发群体的需求

The evolvement of Lele mobile phone:

Since launched in 1999, the sales of NTT DoCoMo's Lele mobile phone has been growing. But they did not deep dive in the needs of different senior groups. After re-scanning senior consumers, Lele divided the seniors into ten segments and specifically developed new models for different groups.

- Consumer Behavior in Super-Old Age Society (JP)

日本乐乐手机的细分迭代之路:

虽然NTT DoCoMo的乐乐手机从1999年推出到2005年，业绩都一直处于增长状态，但实际并未深入分析不同银发族需要什么功能。在重新梳理之后，乐乐手机将银发族细分为十个群体，针对不同银发群体研发了不同功能的产品。

- 《超高龄社会的消费行为学(日本)》

There is no generalization for any groups. Consumer stratification is what we must do when doing marketing, and stratification needs to be gradually refined. Now in the Chinese mindset, the boundary of doing what at what age is very blurred. When re-defining consumers, we need to explore communication methods from various dimensions such as targets' city, income, background, behavior, pain points, family structure, media habits, etc. This is the topic we need to dig deeper.

- Megan Zhang, VP of Marketing and Store Concept Design & Development, Skechers

对于任何族群都不能一概而论，消费者分层是我们在做营销的时候必须要做的事，而且分层需要逐步细化。现在中国观念里，什么年纪该做什么事的边界已经很模糊了。我们在重新定义时要从客群的城市，收入，背景，行为，痛点，家庭结构，触媒习惯等更多维度来去考虑不同的沟通方式，这是我们需要深入的课题。

- 张睿妍, 斯凯奇市场部及店铺发展部副总裁

THEIR VALUES AND NEEDS HAVE EVOLVED

中国的银发群体和需求，已经今非昔比

THEIR VALUES HAVE EVOLVED IN THE FAST-CHANGING CHINA SOCIAL ENVIRONMENT

在高速发展的中国，他们的价值观在不断被塑造和变化

SENIORS ARE NOW RE-INVENTING THEMSELVES AND LIVING LIFE TO THE FULLEST

今天的他们，在人生的新阶段，他们渴望寻回自我，尽兴而活

	SENIORS' FORMATIVE YEARS 他们成长的年代	SOCIAL CHANGES AFTERWARDS 后期的社会变动 (我们成长的年代)
Political 政治环境	Continual internal changes 内部不断变革	A rising power worldwide 以上世界崛起
Economic 经济环境	Scarcity 从无到有	Rapid growth 从有到优
Cultural 文化环境	Uniformity 一致性	Individuality & diversity 个性和差异化
Educational 教育环境	Limited chances and choices 可遇不可求	Equal opportunity with rich choices 机会均等，选择多样
Interpersonal 人际关系	Trust with heart 同心同德	Trust with head 利益考量

1949 - 1965 Hardship & poverty 艰难贫困	1966 - 1978 Twists & turns 波折动荡	1979 - 1990 Openness & prosperity 开放繁荣	1991 - 2010 Rapid growth 高速增长	2010 till now Steady development 稳健发展
1949 Founding of PRC 新中国成立	1966-1976 Cultural Revolution 文化大革命	1979 Diplomatic Relations with the USA Restored 中美关系正常化	1992-1993 Housing Reform 房改	2011 China Becomes World's 2nd Largest Economy 中国成为世界第二大经济体
1950-1953 Korean War 抗美援朝	1976 The Passing of Chairman Mao 毛主席去世	1980 Repealing of One Child Policy 一胎化政策施行	1994 Official Access to the Internet 正式接入互联网	2015 Service China Policy Released 二胎放开
1958-1960 Great Leap Forward 大跃进	1977 College Entrance Examination Restored 恢复高考	1982 Individual Businesses Encouraged 鼓励个体经营	1999 E-commerce Emerged 电商出现	2018 40 th Anniversary of Economic Reform & Opening Up 改革开放40周年
1959-1961 Three Years of Difficulty 三年困难的时期	1978 Economic Reform & Opening Up 改革开放	1987 Adoption of Share-owned Enterprises Caused Jiaji's 国企改革导致以下海潮	2001 Entry into WTO 加入世贸组织	2019 The Coming of 5G 5G时代来临
		1990 Official Establishment of Stock Exchanges 股市正式交易	2008 Beijing Summer Olympics 北京奥运会	2020 The COVID-19 Pandemic 新冠病毒全球大流行

SEIZING THE DAY, RESTORING DREAMS

把握当下，重拾梦想

SELF EXPRESSION, BEING APPRECIATED

展现风采，为人欣赏

DECENT AND RESPECT, QUALITY LIFE

体面尊重，品质生活

SELF-ACHIEVEMENT, SOCIAL IDENTITY

自我成就，社会认同

TO FIND OUT MORE, PLEASE READ CHAPTER 3: UNLOCKING THE SILVER ECONOMY

如需了解老龄化群体的价值观塑造之旅，请阅读第三篇章《银发经济的基本盘和新常态》

SENIORS ARE BECOMING MORE PROSPEROUS, HIGHLIGHTING THE FAST-GROWING SILVER ECONOMY AHEAD OF US

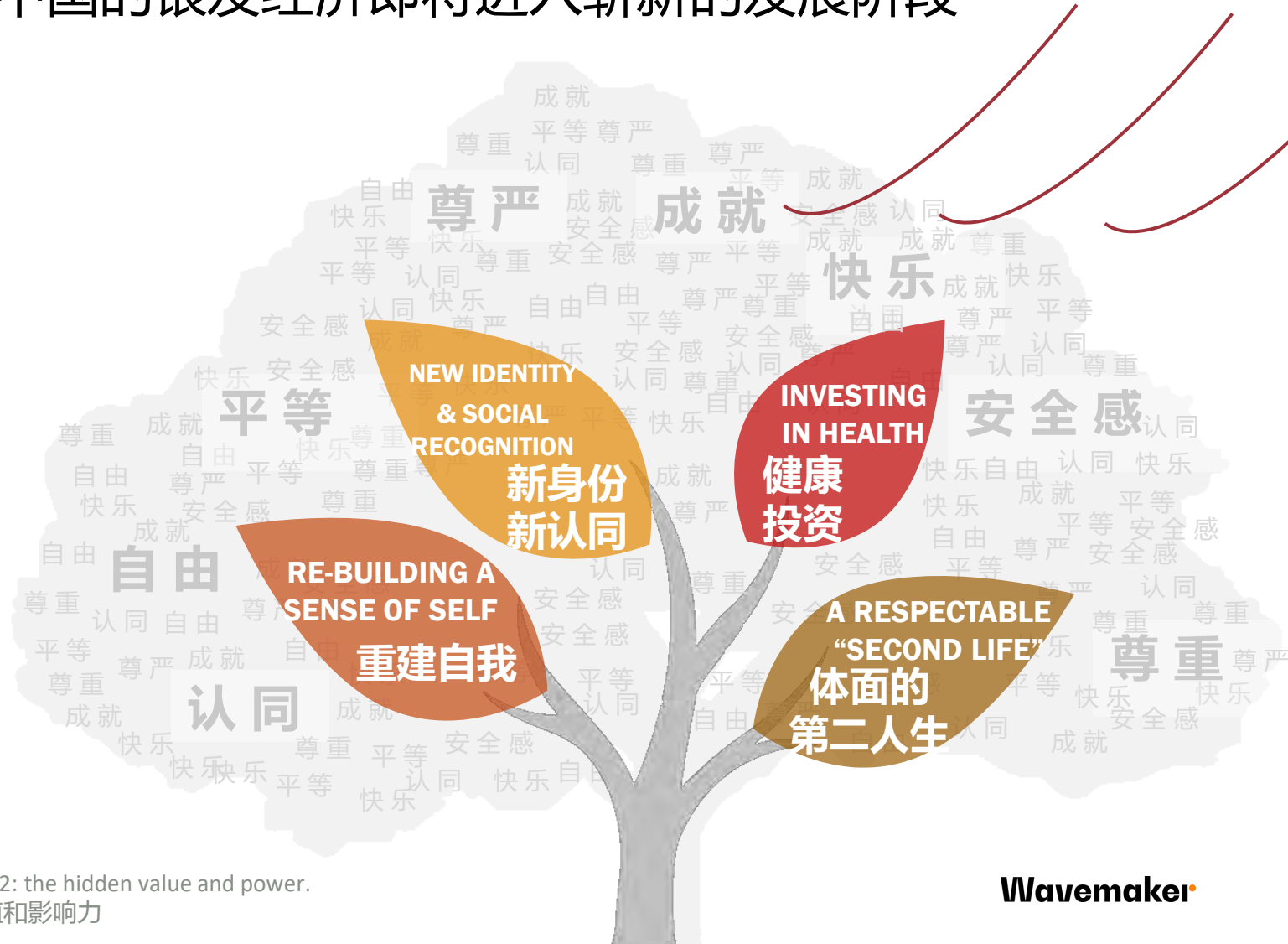
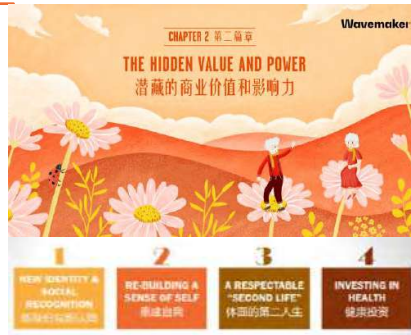
他们的需求也越发蓬勃，意味着中国的银发经济即将进入崭新的发展阶段

Four core needs that nourish China's silver economy 催生中国老龄化经济的四大需求



For more details, please refer to Chapter 2: The Hidden Value and Power

详情请见第二篇章：
潜藏的商业价值和影响力



THIS RISING PROSPERITY INFORMS ALL ASPECTS OF LIFE, ACTING AS A CATALYST FOR THRIVING INDUSTRIES

这蓬勃的需求，涵盖生活的方方面面，并催化诸多产业的蓬勃发展

**NEW COMMUNITY
NEW SOCIAL CIRCLES**
新集体，新圈子

**NEW ROLES
NEW IDENTITY**
新角色，新身份

**NEW IDENTITY
& SOCIAL
RECOGNITION**
新身份
新认同

**EXPANDING LIFE,
EXPLORING THE WORLD**
扩展半径，探索世界

**LIFELONG LEARNING,
RECREATING VALUE**
终身学习，价值重建

**RE-BUILDING A
SENSE OF SELF**
重建自我

**INDEPENDENT DECISION-
MAKING & BUYING**
自主决策，消费独立

**INVESTING IN
HEALTH**
健康
投资

**HEALTHY FAMILY &
SOCIAL RELATIONSHIPS**
家庭与社群关系的健康

**PERSONAL HEALTH: BODY,
MIND, APPEARANCE**
个体健康：身、心、外观

**MULTIPLE
APPROACHES**
多方入手，投资健康

**INCREASING AWARENESS OF
PREVENTATIVE HEALTHCARE**
预防意识逐渐加强

**A RESPECTABLE
"SECOND LIFE"**
体面的
第二人生

**HAVING QUALITY
PRODUCTS AND MORE FUN**
多面升级，享乐心理

**BUYING PREMIUM
AND GLOBAL**
高端化与品质化

**STAYING YOUNG
AND TRENDY**
年轻化与时尚化

WE WILL ANALYSE TRENDS AND OPPORTUNITIES IN THE SILVER MARKET FOR THE FOLLOWING CATEGORIES

我们将针对以下品类，简析银发市场的发展状况和机遇

3

INDUSTRY OPPORTUNITIES 产业机遇



BEAUTY & FASHION
美丽与时尚



TRANSPORTATION & TRAVEL
出行与旅游



FINANCE SERVICE
金融与财富



LEARNING & VALUE-CREATING
学习与发展



HEALTH & WELLBEING
医疗与健康



LIVING & COMMUNITY
居住与社区

WE SEE THREE GROWTH OPPORTUNITIES AS COMPANIES ENTER DIFFERENT SILVER MARKETS

我们希望助力企业进入不同的银发市场

IMMEDIATE HARVEST | 即刻获益

HELPING EXISTING BRANDS AND PRODUCTS APPROACH SENIOR AUDIENCE DIRECTLY TO HARVEST LOW-HANGING FRUIT

帮助既有的品牌和产品直接进入银发市场，获得即刻的收益



BEAUTY &
FASHION
美丽与时尚



TRANSPORTATION
& TRAVEL
出行与旅游

INNOVATE OFFERING | 创新供给

PROVIDING MORE SUITABLE BRANDS AND PRODUCTS THROUGH INNOVATION

透过创新，提供更适合银发市场的品牌与产品



FINANCE
SERVICE
金融与财富



LEARNING &
VALUE--CREATING
学习与价值创造

FUTURE VISION | 未来愿景

CO-CREATING BUSINESS AND COMMUNICATION MODELS WITH COMPANYS BASED ON FUTURE VISION

基于对展望和趋势，帮助企业共建未来商业与沟通模式



HEALTH &
WELLBEING
医疗与健康



LIVING &
COMMUNITY
居住与社区



**INDUSTRY OPPORTUNITIES:
BEAUTY & FASHION**
产业机遇：美丽与时尚

**THE PURSUIT OF BEAUTY
NEVER ENDS**
“美”是永恒的追求



BEAUTY AND FASHION NOW MEANS
在当下，美丽与时尚意味着

- **Social Proof and Achievement**
- **Identity and Expression**
- **Empowerment, Spiritual Pursuits, Life Experiences**
- **Health and Vitality**
- 社会认同与成就
- 身份与表达
- 强大的自我，精神追求和生活经历
- 健康与活力

WHAT IS HAPPENING
正在发生的趋势

- Delivering Emotional Value and Meaning**
 传达情感价值和意义
- Expertise / Solving Specific Problems**
 细分化/针对性
- Refinement and Occasion/Scenario Base**
 精细化/场景化
- Intelligent and Technological**
 智能和科技化
- Healthy and Active Lifestyle**
 健康化，与积极的生活方式

IN THE SILVER ECONOMY

但在银发市场

DESIRES
需求

VS

REALITY
现实

- To gain attention, be recognized
- To gain respect, decency and dignity, show a better self and vitality
- Achieve self-worth: show value and have individual needs met
- 得到关注、被认同
- 体面、尊严、展现自我与年轻活力
- 实现自我价值：展现价值，表达个性化需求

- Neglected and undervalued
- Prejudice and stereotypes: marginalisation and negative impressions
- Lack of advanced and targeted solutions
- 被忽视，不重视
- 存在偏见和刻板印象：边缘化，以及衰老的负面印象
- 缺少先进的，以及针对性的解决方案

THE SILVER BEAUTY AND FASHION MARKET IS THE "ELEPHANT IN THE ROOM", WITH SIGNIFICANT BUT "INVISIBLE" OPPORTUNITIES

机遇在银发美丽与时尚市场犹如“房间里的大象”，庞大却不易见

DEMAND 需求度



- ♥ Consumers' needs cross various sub-markets
跨越多品类的需求
- ♥ High social needs and attention to appearance
高涨的社交需求，注重形象
- ♥ Looking for specific solutions
需要精细化的解决方案
- ♥ Seeking for differentiated expression
差异化的表达需求

SUPPLY 供给度



- ♥ Lack of basic attention, education & guidance
缺少基本的关注、市场教育与引导
- ♥ Insufficient R&D and market development
研发和市场投入力度严重不足
- ♥ Lack of targeted brands, products, and services
欠缺针对性的品牌、产品、和服务
- ♥ Lack of standards (e.g. size standards, industry rules)
缺少行业标准（如身形标准、实践规范）

THE SUB-MARKETS ARE EMERGING AS FUTURE BATTLEFIELDS

细分战场已初见端倪，每一个都是待开发的未来增长市场

Categories related to beauty and fashion are high-growth markets, such as:
与美丽和时尚相关的品类都是高增长型市场，例如：



SKIN & BODY CARE 皮肤和身体护理

From January 23 to March 20, the beauty product consumption on JD. Com by consumers over 50 increased by 51% compared with the same period last year.

- JD Big Data

1月23日至3月20日期间，京东50岁以上用户购买美妆的消费金额同比增长51%

- 京东大数据



BEAUTY 彩妆

60% of senior females purchase cosmetics. Avg. purchase frequency per year: 6 times

- Seniors' consumption data by Alibaba, 2018

女性银发族购买化妆品习惯占比60%，年均购买化妆品次数：6次

- 阿里巴巴《银发族消费升级数据》



BODY MGT 身形管理

In China, fitness users over 50 account for only 3.2% of the total. In contrast, senior consumers account for over 50% of the purchasers in China's 200 billion RMB health product market.

- Gym square

在中国，50岁以上健身用户仅占3.2%。相比下，2000亿元保健品市场中，老年人占据消费人群的50%以上。

- Gym square



MEDICAL BEAUTY 医美

On the first three days of the Golden Week in 2019, the number of seniors going to aesthetic medicine institutions for oral care and beauty has nearly doubled versus the same period last year.

- Golden Week consumption report by Alibaba, 2019

2019年十一黄金周前三日，去医疗美容机构进行口腔护理、医美手术的中老年人比去年同期增长近两倍。

- 《2019十一黄金周消费报告》



APPAREL 穿搭

According to data, senior consumers purchase avg. five silk scarves per person per year as an all-purpose accessory for different occasions.

- Silver consumption upgrade data by Alibaba

数据显示，线上老年人群每年人均购买5条丝巾，作为不同场合下的百搭神器。

- 阿里巴巴《银发族消费升级数据》



THE BASIC SKIN AND BODY CARE MARKET HAS GREAT ROOM TO DEVELOP

首先，基础的皮肤和身体护理市场存在巨大的开发空间

OPPORTUNITIES | 机遇

NEEDS TO BE MET: 待满足的需求:

- Targeted solutions
- Comprehensive and diverse solution
- 针对性的解决方案
- 综合性的、多样性的解决方案

EXAMPLES | 案例

OCCASION-BASED SOLUTION 基于场景的解决方案



Shiseido's "ELIXIR PRIOR" series is aimed at women over 60, providing specific care plans based on needs of different scenarios.

资生堂的“ELIXIR PRIOR”系列面向60岁以上女性，会根据不同的场景需求提供相应护理方案。

CUSTOMISED SOLUTION 定制方案

The medical anti-ageing center owned by the French aesthetic medicine brand FILORG provides every consumer a personalized skin care experience.

法国医美品牌菲洛嘉开设的医学抗衰老中心，通过自有产品打造的定制化护肤体验，让消费者体验个性化的服务。

VARIETY OF SOLUTIONS 多样性的方案

Beauty care can also be internal usage. Recently, top scientists in various countries are testing the co-enzyme (NAD+), a highly sought-after anti-ageing compound, into applications.

除外用，内服也是美护的辅助性手段。比如NAD + 纳入抗衰的应用中。

THE BUDDING BEAUTY MARKET IS LACKING BASIC EDUCATION AND INSPIRATION

其次，尚在萌芽的美妆市场，缺少基础的教育和启发，来释放消费者对美的需求

OPPORTUNITIES | 机遇

NEEDS TO BE MET: 待满足的需求:

- Accessible and suitable products for different skin conditions & aesthetic needs
- Easy to learn and experience, guidance to use in different scenarios
- 需要易用以及适合皮肤状态与审美需求的产品
- 不同场景的美妆指南，低门槛的学习和体验

EXAMPLES | 案例

EASY TO LEARN AND EXPERIENCE 低门槛的学习体验



The first pro-age cosmetic line for women of every generation. Cindy Joseph, make-up artist turned super model, has created a line of cosmetics especially for you.

"BOOM! is for women who want to reveal their genuine beauty with an honest and realistic approach."

BOOM! by Cindy Joseph is a beauty brand for the seniors founded by the 51-year-old model Cindy Joseph. In order to help consumers find the right product, there's an intro video on every product page, detailing the composition, use method, etc.

BOOM! by Cindy Joseph 是现年51岁的模特Cindy Joseph创立的一个面向银发群体的美妆品牌。BOOM的产品页面都含有教学视频，以便银发族通过详细生动的介绍，找到合适的产品并学会如何使用。

BEAUTY GUIDE TO INSPIRE 美妆指南，展现风采



In addition, BOOM actively uses social channels. Brand's Youtube channel has shared over 300 makeup tutorial videos for mature women, showing the true beauty without fear of age.

此外，BOOM还积极在Youtube上分享针对银发群体的化妆教学视频，鼓励她们展现无惧年龄的真实美。

THE SENIOR BODY MANAGEMENT MARKET IS STILL A BLANK SPACE

再次，目前仍空白的身形管理市场会在未来受到关注，更要从零开始，探索规范和模式

OPPORTUNITIES | 机遇

NEEDS TO BE MET: 待满足的需求:

- Looking & feeling healthy
- Professional (courses or smart devices), safe, humanized, and friendly social environment
- 健康而得体的身形
- 专业(训练或智能设备)、安全、人性化、以及友好的社交环境

EXAMPLES | 案例



EASY TO GET TRAINED 易上手的塑形训练

The store's biggest attraction is a 30-minute recurring fitness course for women. It's safe, and easy-to-use feature has attracted nearly one million users to register.

Curves根据女性对于健身有着简单易学，便利高效的要求，设计了一套时长30分钟的运动体系，以此吸引了近百万的用户前来注册会员。

Curves, a female gym founded in the US, is popular with senior females after being localized in Japan. Members over the age of 50 account for 87% of the total members.

美国的女性健身房Curves，在日本本土化之后大受银发女性群体的欢迎，50岁以上的会员占比约87%。

PLACE FOR SOCIAL 轻松的环境与社交

Being exclusively female makes gym-goers more comfortable, as well as providing a great social environment.

只服务于女性的理念，让银发女性能够自在锻炼，同时，和相似的人群在一起还能帮助轻松进行社交。

THE RISING PROFESSIONAL AND MEDICAL BEAUTY MARKET IS GEARING UP TO ATTRACT THE SENIOR OPPORTUNITY

第四，崛起中的医美市场，可谓万事俱备，只欠东风

OPPORTUNITIES | 机遇

NEEDS TO BE MET: 待满足的需求:

- Professional, effect-oriented (e.g. for specific ageing skin problems)
- Easy-to-accept and apply (e.g. aesthetic medicine products that can be daily applied)
- 专业的、效果导向的产品和服务 (如针对特定的衰老问题)
- 容易接受和应用的产品和服务: 比如能应用于日常护理流程的医美产品或服务

EXAMPLES | 案例

SAFE AND EFFICIENT PRODUCTS/SERVICES 安全高效的产品/服务

Hot Maggie, which has immediate and obvious effects, is highly sought after by users who have skin-tightening needs. Due to its low risk and good effect, it has been a hot topic among senior women.

在熟龄群体中，热玛吉因其有效抗皱且风险低的优势，受到一定的讨论和追捧。

“LIGHT AESTHETIC MEDICINE” PRODUCTS/SERVICES “轻医美”的概念产品/服务

For brands that provide aesthetic medicine products or services, there is great potential to provide products based on aesthetic medicine concepts. For example, Eaoron's Hyaluronic Acid Collagen Serum is claimed as a non-injectable aesthetic medicine product and can be applied directly on the face.

对提供医美产品或服务的品牌而言，提供基于医美概念的产品十分有潜力。例如，Eaoron的玻尿酸胶原蛋白精华液宣称为非注射型医美产品，可直接在面部涂抹。



FINALLY, THE APPAREL MARKET NEEDS TO BE RE-DEFINED

最后，看似平常的穿搭（鞋服）市场，还需从长计议，从基础需求开始梳理

OPPORTUNITIES | 机遇

NEEDS TO BE MET: 待满足的需求：

- Show the style and charm of each stage, including the ageing body and posture
- Help everyone to show their different selves, as well as the fashion matching for different occasions
- 展现属于每一个阶段应有的风姿绰韵，包括年老的体型和体态
- 能够帮助个体展现差异化的自我，以及适合不同场景的搭配与时尚

EXAMPLES | 案例

Show Elegance & Fashion 帮助展现优雅与时尚

Wacoal's "Grappy" series for senior women is one example. Grappy is a product line specially developed in response to the physiological functions and body shape of senior women. It provides comfortable underwear for winter, bra designed for shaping breasts, corsets completely covering the abdomen and lifting the hips, etc.

- Consumer Behavior in Super-Old Age Society (JP)

华歌尔针对银发女性推出的“Grappy”系列便是代表。Grappy是华歌尔因应银发女性实际的生理机能与身型，而特别研发的产品线，该系列包括：适合寒冬穿着的舒适内衣、美胸设计的胸罩、完全包覆腹部及拉提臀部的束裤、矫正背部姿势的束胸衣等商品。

- 《超高龄社会的消费行为学(日本)》

Suits Body Shape & Aesthetic Changes 适合身材和审美变化

Chinese brand Frozen Age Diary is committed to making the best clothes for frozen-age women. Li Tao, its founder, believes that aesthetics and body are changing at different ages, and appropriate and comfortable clothes are needed at each stage. However, the size standards in China are all based on the figure of young people, and the figure data of Chinese women of different ages is missing. They hope that through the data collected bit by bit, they can provide clothes suitable for different stages.

中国品牌冻龄日志，致力于为冻龄女性做称心的衣服。其创始人李涛认为，审美和身体在不同年龄阶段是在变化的，每个阶段都需要得体又舒适的服装。但是，中国的尺码标准都是基于年轻人的身材，不同年龄段的中国女性在身形方面的数据是空缺的。他们希望通过一点一滴采集来的数据，为银发女性群体提供适合不同阶段的衣服。

IN THIS MARKET, WE ARE WORKING WITH BRANDS TO:

在美丽与时尚市场中，我们正在和企业共谋：

INSPIRE & ATTRACT

启发和吸引

Be closer to senior consumers and trigger interest
与银发群体走的更近，引发直接的兴趣

PRECISELY TARGET

精准触达

E.g. data pack, brands and solutions for the seniors
例如银发群体数据包、专属品牌与解决方案

QUANTIFY POTENTIAL

量化市场潜力

Evaluate and test the real market potential
验证和测试市场的真实潜力

CO-CREATE WITH SENIOR CONSUMERS

与银发群体共建产业未来

Involve senior consumers in innovation and development process
让银发群体参与市场的发展和研发过程



INDUSTRY OPPORTUNITIES: TRANSPORTATION & TRAVEL

产业机遇：出行与旅游

EXPLORE TRAVEL EXPERIENCES

自由出行，多样出游



TRANSPORTATION & TRAVEL MEANS 出行与旅游现在意味着

- **Capability to expand my experiences**
- **A sense of control of life**
- **Exploration and freedom**
- **A symbol of a vigorous and active life**
- **Enhancement of relationships**

- 有触达和探索边界的能力
- 对生活的掌控感
- 探索与自由
- 积极生活与活力的象征
- 增进关系

WHAT IS HAPPENING 正在发生的趋势

Travel efficiency and
convenience
出行效率和便捷化

Better assurance &
standards
更完善的标准和保障

Travel social
旅游社交

Senior friendly facilities
are popularising
银发友好设施更普及

Diverse travel themes
多样化旅行主题

IN THE SILVER ECONOMY

但在银发市场

DESIRES
需求

VS

REALITY
现实

- **Efficient & flexible:** easy to reach, sense of control
- **Social:** enhance relationship, make new friends
- **Showcase vitality**
- **Explore, experience, sense of achievement**

- 高效灵活：易于触达，有掌控感
- 社交：关系增进，结识朋友
- 展现年轻与活力
- 探索、阅历、成就感

- **Lack of solutions to improve efficiency, sometimes even restricted**
- **Homogeneous products & solutions**
- **Lack of desired experiences**
- **Need better system and standards to guarantee safety and care**

- 缺少提升出行效率的方式，甚至限制了行动
- 大量同质化的产品和服务，存在刻板化印象，缺少能满足需求的体验
- 缺少完善的标准和保障体系

THE TRAVEL AND TOURISM NEEDS OF SENIORS ARE ESCALATING, YET THEIR NEEDS ARE NOT WELL MET

总体而言，虽然银发群体的出行与旅游需求正在升级，但需求并未很好地满足

DEMAND 需求度



- ♥ Looking for specific and considerate solutions
针对性的、友好贴心的产品和解决方案
- ♥ Needs cross various sub-industries
开始萌生更多更高的需求，关注安全性和服务
- ♥ High social needs and attention to appearance
旅游成为刚需：出游作为当代老年群体的新型社交方式，愈渐成为习惯性的日常活动

SUPPLY 供给度



- ♥ Lack of more advanced solutions and services
(mainly relying on the government welfare and public programs)
缺少针对性的出行解决方案与服务，目前以政府福利与公共出行方案为主
- ♥ Lack of guidance or products to improve efficiency, and provide better experience
缺少引导使用效率管理平台，以及提供更好体验
- ♥ Chaos in the tourism market:
homogenisation, low-price war
旅游市场乱象：同质化，低价位段

THEIR NEEDS ARE EVOLVING

首先，关于出行需求，包含逐渐升级的四个层面

The travel demand of seniors is not just to travel, but also to explore
银发群体的出行需求不仅仅是去达，还有更高阶的层面



THERE IS A LACK OF SUPPLY TO MEET SENIORS HIGH LEVEL OF DEMAND

然而目前的市场供给仍然集中在初级阶段，缺少对于高阶需求的探索和供给



“I CAN GET THERE”

我可以去达

Capability of reach
出行的能力



“I CAN GO EASILY”

我可以很方便的去

Safety, efficiency
& convenience
安全，高效和便捷



“I LIKE/ENJOY IT”

我喜欢/享受

High-quality service
高品质的服务



“TO EXPLORE FREELY”

我可以很随意的去

Vitality & exploration
活力与探索

The current policies and infrastructure are mainly focused on improving the travel service, continuously optimizing the facilities and services of barrier-free transportation system. By 2035, it will basically satisfy the travel needs of the seniors and the disabled.

- Opinions on Improving Travel Services for the Elderly and Disabled

目前政策和基础设施主要集中在实现无障碍出行的服务体系，优化无障碍交通运输服务的“硬设施”和“软服务”，预期到2035年，基本满足银发群体、残疾人的出行需要。

- 《关于进一步加强和改善老年人残疾人出行服务的实施意见》

Nowadays, the rising seniors with increasing desire to travel hope to have a more convenient and comfortable way of travel. However, the market is still dominated by the needs of young generations, and lacks attention and care for the seniors. More companies and solutions that serve high-end needs are highly expected.

当下，崛起中的银发群体，以及意识逐渐提升的年轻代际，都希望能有更加便利，舒适的出行方式。但是，市场的供给仍以年轻代际的需求为主，从根本上缺少对于老龄人群重视与关怀。希望在未来，有更多服务于高阶需求的企业与解决方案。

THE BASIC TRANSPORTATION DEMANDS OF SENIORS CAN BE BETTER MET

我们希望看到，银发群体基础的出行需求可以得到更好的满足



EXAMPLES | 案例

REMOVE OBSTACLES AND GO WHERE YOU WANT | 消除障碍，随心出发



Singapore is developing driverless solutions for the seniors, hoping to solve the problem of population aging by providing seamless connections and convenient transportation. Currently, autonomous driving startup MooVita is developing an unmanned cockpit for senior citizens living in Singapore. The unmanned cockpit is designed for public transportation and is only half the size of a passenger car. While helping the elderly remove obstacles to travel, we will do our best to protect the elderly to travel safely.

- China automotive news

新加坡一直致力于为老年人提供自动驾驶的出行手段，以应对在老龄化问题中他们遇到的出行不便的问题。

“目前，自动驾驶初创公司MooVita正在为居住在新加坡银发族开发无人驾驶舱。该无人驾驶舱专为公共交通设计，体积只有乘用车的一半。在帮助老年人扫除出行障碍的同时，全力呵护老年人安全出行。”

- 中国汽车报

BETTER TRAVEL EXPERIENCES CAN ALSO FULFIL EMOTIONAL NEEDS

而更佳的出行体验和情感性利益点，也能在银发市场得以实现



“I CAN GET THERE”
我可以去达

CAPABILITY OF REACH
出行的能力



“I CAN GO EASILY”
我可以很方便的去

SAFETY, EFFICIENCY
& CONVENIENCE
安全，高效和便捷



“I LIKE/ENJOY IT”
我喜欢/享受

HIGH-QUALITY SERVICE
高品质的服务



“TO EXPLORE FREELY”
我可以很随意的去

VITALITY & EXPLORATION
活力与探索

EXAMPLES | 案例



享道出行

PROVIDE PERSONALISED WARM SERVICES | 温情服务，品质随行

SAIC Mobility hope to provide warm and quality service with more customized and considerate experience for the seniors.
上汽享道希望温情的品质服务，为银发群体提供更定制化的，贴心的出行体验。



The vision of our brand is to make quality travel available. The comfort and reliability of seniors' travel is our priority. Quality service needs the determination to execute. Industries that serve seniors must have a sense of responsibility, not simply chasing speed and business opportunities. We offer personalised services and explore to develop more warm services.

- Maggie Wang, Marketing Director, SAICmobility

我们的品牌愿景是让品质出行，触手可及。我们对于老年群体出行的舒适度，平稳度是会放在优先级的。品质服务需要的是沉下心的执行力。服务于老年人的行业，企业首先要有责任感，不是简单追求速度和商机，才能做好。我们提供定制化的服务，也在开发更贴心的服务。

-王燕, 享道出行市场总监

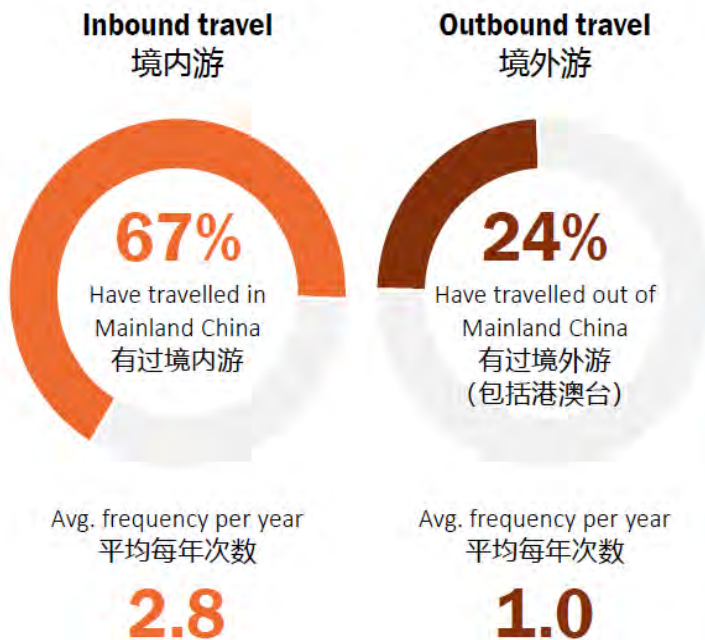


IN TERMS OF TOURISM, THEIR NEEDS ARE ELEVATED

接下来，在旅游方面，他们的需求已经十分高涨

TRAVEL IS AT THE TOP OF THEIR BUCKET LIST IN EXPLORING THE WORLD

积极探索和发现，三分之二有过国内游，近四分之一有过出境游



High tier city dwellers and younger seniors travel more
高线城市及年轻老龄群体旅游更多

	T1 一线	T2 二线	T3 三线	WITNESS OF REVOLUTION 革命见证者	TOUGHENED NEW- CHINA 1 ST GENERATION 百炼成金建国一代	THE OPENING UP NEWBORNS 改革开放新生儿
Inbound travel penetration 境内游渗透率	80%	73%	59%	61%	66%	71%
Avg. frequency per year 平均每年次数	3.7	3.0	2.2	2.5	2.8	2.9
Outbound travel penetration 境外游渗透率	47%	24%	16%	24%	23%	24%
Avg. frequency per year 平均每年次数	1.7	0.6	0.7	0.6	0.8	1.3



For more details, please refer to Chapter 2 of the series of reports: "The Hidden Value And Power"
详情请见系列报告第二章：
潜藏的商业价值和影响力



CN 中文 EN 英文

THERE NEEDS ARE BECOMING MORE DIVERSE

他们的需求要更加的丰富多样

PHENOMENON | 当下现象

KEEP UP WITH THE WORLD 跟上时代，看世界

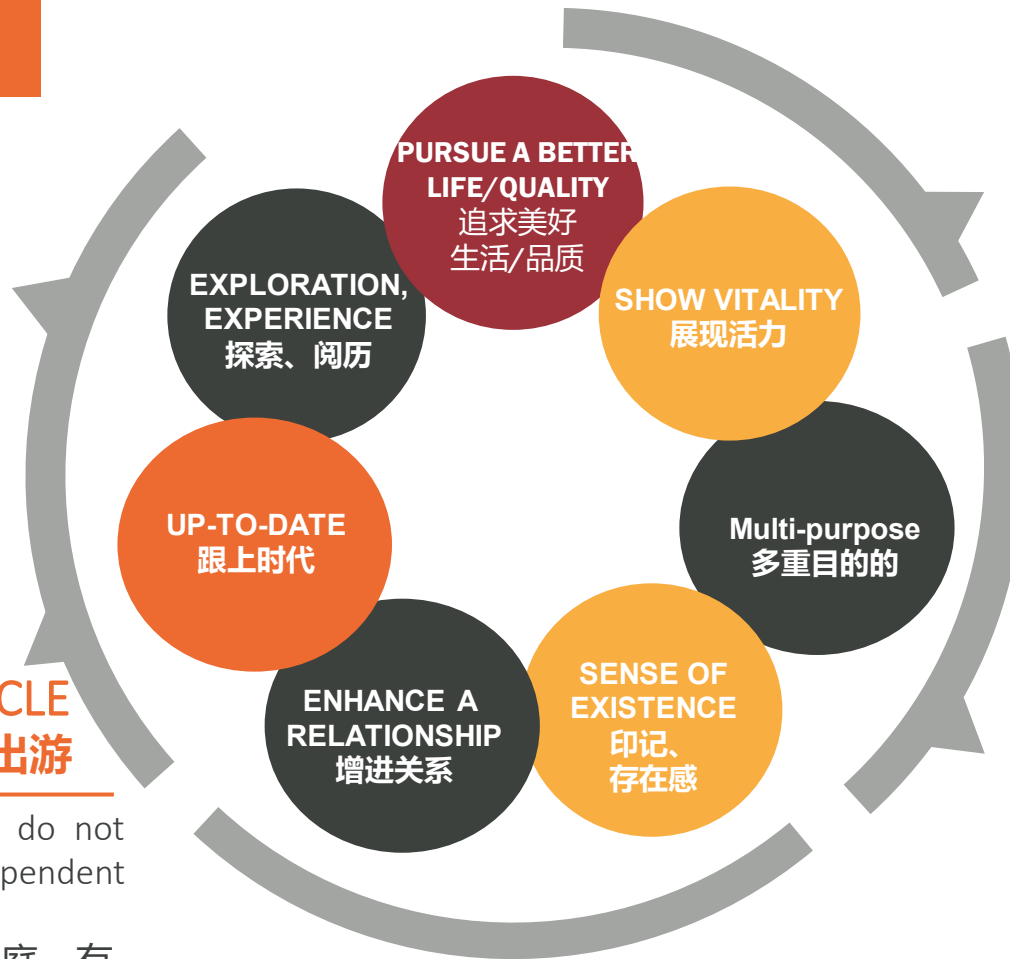
Seeing the world, checking off to different destinations and chasing hot spots are also the motivation and pursuit of the seniors.

看世界，去不同的目的地打卡，追逐热门地，同样是银发群体的动机与追求。

TRAVEL WITH THE CIRCLE 以圈层为核心的社交出游

Ctrip data shows that over 50% of seniors do not depend on families to travel and have an independent social circle. Travel is their new social mode.

携程报告显示：超5成的老年旅游不依赖家庭，有着独立的社交圈，旅游是他们的新型社交方式。



RISING TREND | 未来

PERSONALISED TOUR 个性化/定制化的体验

According to Ctrip data, the proportion of seniors who chose four or five diamonds group tours in 2018 exceeded 85% and personalized demand is on the rise. 携程数据显示，2018年跟团游中选择四钻和五钻的老年人比例超过85%，且个性化需求呈增长趋势。

THEME TOUR/ WELLNESS TOUR 多样主题游/旅居康养

Please see next page
详情请见下页

CONT', RISING TREND – PERSONALISED, THEME & WELLNESS TOURS

[接前页] 定制游、主题游、旅居康养游，是近年逐渐升温的旅游趋势

Personalised tour 定制游

Some organisations use tribe marketing to connect with people who travel for social activities. They develop customised services to enhance the freedom of travel for the seniors.

部分机构借力圈层营销，连结以出行为社交活动的人群。并为团体打造定制化服务，提升银发群体的出游体验。

Topic tour 主题游

Some tourism agencies are developing distinctive theme tours for the seniors, such as wedding photography tours, Tang suits, Hanfu tours, to have unique memories and show style.

一些旅游机构已经在针对老年群体开发较有特色的主题游，比如婚纱旅拍，唐装汉服美拍之旅等。在留下独特回忆之余，凸显个人风采。

Travel and Recreation 旅居康养

The touring residence project by Taikang House allows the seniors to savor every stop taking in the scenery. Meanwhile, standardised high-quality services can provide seniors with stable and familiar services.

泰康之家开设的特色旅居项目，能够让老年人慢慢享受每一个有着好山好水的地方。同时，高品质持续照护的标准化服务，能够让老年人获得品质稳定而熟悉的服务。

THE TOURISM MARKET CAN DEVELOP WITH SPECIALISATION DIFFERENTIATION AND SETTING STANDARDS FOR SAFETY & HEALTH

我们希望旅游市场得以进一步发展，在未来尤其要提升专业度、差异化、以及建立安全与健康的标准



CURRENT PROBLEM 当下问题

PROBLEMS: Homogenization; chaotic market, qualified & unqualified organizations jumbled together, lack of standards and regulations (such as safety, health and care)

问题: 同质化; 市场混乱, 鱼龙混杂, 缺少标准和规范, 比如安全、健康与照护

“Senior people over 65 y.o. need to sign a contract, providing health proof, and must be accompanied by others if over 70 y.o.. In fact, many senior people are in good health and would think that this kind of regulation is limiting their travel needs.”

— Silver Industry Expert

“旅游不太人性化的一点是65以上的老人出游需要签合同, 提供健康证明, 70以上必须有人陪同。其实很多老人的身体是很好的, 会觉得这种规定限制了出游。”
— 来自银发产业的某爱心人士



CASE STUDY 案例借鉴

In 2018, the Japan Tourism Administration has compiled an educational manual of "Accessibility Thinking" in order to eliminate prejudice and discrimination against the elderly and the disabled in society, especially by practitioners, and to better serve the silver group.

SPI Aouei, one of the travel companies established with this concept, has been favored by many elderly people through continuous quality upgrades and innovative services.

— Curiosity Institute

2018年, 日本旅游局为消除社会上, 特别是从业者对老年人和残障人士的偏见和歧视, 并为了更好地服务银发群体, 编写了“无障碍思维”教育手册。以此为概念建立的旅游公司之一SPI Aouei, 通过不断的品质升级和创新服务, 受到一众老年人的青睐。

— 好奇心研究所

IN THIS MARKET, WE HOPE TO HELP BRANDS:

在出行与旅游市场中，我们希望帮助企业：

TRANSPORTATION | 出行

NOW: GUIDE FOR QUALITY SERVICE

现在：引导品质出行

Improve capability and efficiency through existing solutions
通过既有的解决方案，提升出行的能力和效率

FUTURE: BESPOKE QUALITY SOLUTIONS

未来：定制的品质出行方案

Approach with bespoke solutions via AI & cross-industry cooperation
透过智慧科技与产业融合，帮助匹配适合不同群体的解决方案

TRAVEL | 旅游

NOW: SATISFY DIVERSE NEEDS

现在：满足多样化旅行需求

Inspire and satisfy different travelers' diverse needs
启发和满足不同银发旅行者的多样化需求

FUTURE: BOOST EXPERIENCE WITH TECH

未来：科技赋能旅行体验

E.g. easy communication & culture immersion, AR & VR experience
旅游体验将进一步提升，如无障碍交流与融入文化、AR/VR体验



**INDUSTRY OPPORTUNITIES:
FINANCIAL SERVICES**
产业机遇：金融与财富

**ENTER “SECOND LIFE” WITH
CONFIDENCE**
稳健步入第二人生

SENIOR CONSUMERS ARE THE MOST IMPORTANT FINANCIAL CUSTOMERS

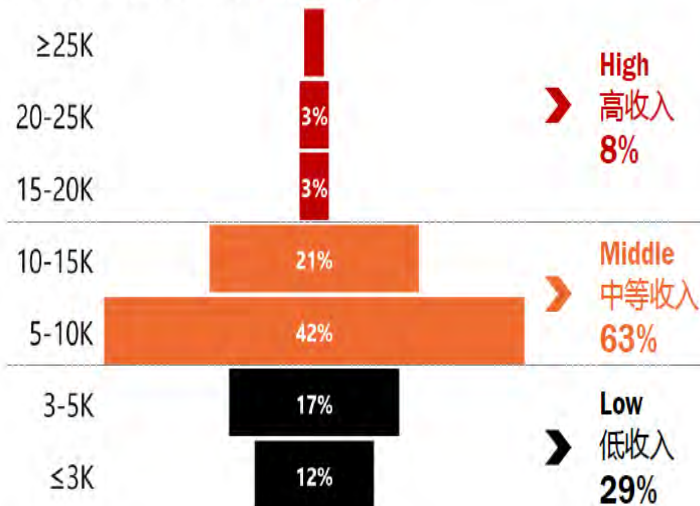
银发群体将是未来最重要的金融客群，他们已然财商UP，开始逐渐懂得开源理财

Senior consumers have been recognized as the most important users of financial products, and with China entering the rapid ageing stage, their importance to the financial industry is self-evident.

银发群体已经是公认的金融产品的重要用户，而随着我国进入急速老龄化阶段，他们的重要性不言而喻。

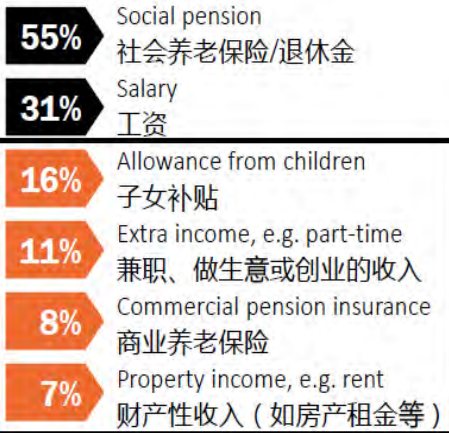
Seniors' monthly household income structure

老龄化群体家庭月收入结构



MULTIPLE INCOME SOURCES

收入来源多样



41% Have income other than social pension or salary 有除退休金及工资之外的收入

FINANCIAL MINDSET

懂得投资理财



44%

Invest in financial products 家中有购买投资理财产品

“ We have time deposit, a bit long in time length. We also invest in some low-risk financial products, usually short-terms ones like 3 to 6 months long, so we can get the money if we need it, like for travelling. Apart from those, we also got some money on insurance as well.

钱一部分在银行买定期，时间比较长，一部分买理财产品，保本的那种，三个月到半年，需要用的时候，比如出去旅游，可以拿出来，另外还有一部分是保险。

Uncle Chen, 71 y/o, QJ
陈叔叔，71岁，曲靖

”



FINANCE MEANS 金融与财富意味着

- Risk resistance
 - Financial independence
 - Ability to support quality of life
 - Achievement, status, pursuit of dreams
 - Wealth accumulation & inheritance
-
- 风险的抵御
 - 经济独立
 - 追求品质生活的能力
 - 成就、地位、以及能够支持梦想
 - 积累与传承

WHAT IS HAPPENING 当下的变化与趋势

Specialised for Seniors
银发群体专属

Suit diverse purposes
贴合更多样化的需求

Personalised solutions
定制化与细分化

Integrated, cross-industry deployment models
整合方案，全盘布局，打通产业链

IN THE SILVER ECONOMY

但在银发市场

DESIRES 需求



REALITY 现实

- **Security & steady wealth growth:** Risk resistance, financial power
- **Comprehensive, worry-free, integrated:** integrated, flexible, meet multi-purposes (quality life, pursuit of dreams, hobbies, supporting children, inheritance, financing needs)
- **Personalised, “For Me”**

- 保障与稳健的财富增长：抵御风险、经济实力
- 综合而省心的整合方案：整合性，以及灵活性，轻松满足多用途（品质生活、追求梦想、爱好、支持子女、传承、融资需求）
- 适合自己，更个人化

- Efforts are still being made to address these universal yet basic needs
- Service providers and products are relatively scattered and lack of integrated platforms and solutions
- Lack of segmentation & personalised solutions

- 目前仍在努力解决全面的基础性需求
- 服务商和产品较为分散，缺少整合性的平台和方案
- 缺少细分的、个人化的解决方案

WITH BOOMING DEMAND, COMES A REAL LACK OF RELEVANT OFFERINGS

虽然需求蓬勃，但针对银发群体的金融与财富市场仍缺少理想的产品和服务

DEMAND 需求度



- ♥ Complete protection
更全面的保障性
- ♥ Stable growth
稳健的财富增长
- ♥ Flexible and one-stop solutions
灵活与一站式管理
- ♥ Personalised solutions meeting diverse needs
满足个人多样需求的综合方案

SUPPLY 供给度



- ♥ Lack of systematic solutions to cover all stages
缺少系统性的解决方案与全阶段的保障
- ♥ Lack of customised solution to satisfy individual's advanced needs
缺少细分化的定制化的解决方案，满足个体的高阶需求
- ♥ Lack of integrated, holistic solution
跨界融合的综合解决方案

DEMAND IS FOR SECURITY AND STEADY WEALTH GROWTH

银发群体对金融与财富的需求，不仅仅停留在获得保障与稳健的财富增长

SAFETY & STABLE GROWTH

保障与稳健的财富增长

PERSONALISED ONE-STOP SOLUTION

个人化的省心综合方案

Risk Control: Disease,
Accidence
抵御风险：疾病、意外

Financial Independence
经济独立

Ensure Quality of Living
保证品质生活

Support Hobby and
Dream
支持梦想与兴趣

Financial Safety
财富安全

Financial Power & Status
经济实力与社会地位

Support Family & Kids
支持家庭与晚辈

Inheritance of Wealth
财富的传承

Asset Value
Maintenance
资产保值

Wealth Increase
财富增值

Flexible & Easy
Management
灵活与便捷管理

Credit & Financing
Demand
信用与融资需求

SAFETY & STABLE GROWTH

保障与稳健的财富增长

PERSONALISED ONE-STOP SOLUTION

个人化的省心综合方案

ALTHOUGH THERE ARE ROBUST PRODUCTS IN THE MARKET, THEY LACK CONSIDERATION FOR SYSTEMATIC COVERAGE OF FULL AGEING STAGES

目前市场上虽有很多保障性与稳健性的产品，但仍缺少系统性与全阶段的考量

CURRENT MAINSTREAM | 当下主流

DEPOSIT & FINANCIAL PRODUCTS 储蓄与理财产品

At present, the market supply concentrates on the basic deposit products and zero-risk financial products with stable interests

目前市场给银发群体的供给集中在基础的储蓄型和保本低收益理财型产品上

INSURANCE PRODUCTS FOR BASIC COVERAGE 基本保障的保险产品

The insurance products that attract senior consumers are mainly cancer-prevention health insurance and accident insurance

目前吸引银发群体购买的保险产品，主要是防癌险为主的健康险种，以及意外险

WHAT'S MISSING | 缺少

SYSTEMATIC SOLUTION 系统性的解决方案

For example, a holistic plan combining security and healthy growth of wealth, covering short-term and long-term planning

例如，保障性与财富健康增长的综合方案，短期与长期规划的整体方案

INSURANCE PRODUCTS TO COVER FULL STAGE 全阶段的保障

For example, deal with the risks of different ageing stages, such as NISSAY from Japan provides protection for different stages

例如，应对不同老龄阶段风险，如日本生命保险NISSAY提供不同阶段的保障计划

SAFETY & STABLE GROWTH

保障与稳健的财富增长

PERSONALISED ONE-STOP SOLUTION

个人化的省心综合方案

SOME ORGANISATIONS (MAINLY BANKS) HAVE BEEN PROVIDING BASIC AND SPECIFIC PRODUCTS AND SERVICES FOR SENIORS

以银行为主的一些机构已在提供基础的银发专属产品和服务

PRODUCTS FOR SENIORS 银发群体专属产品

Provide some specific benefits and financial products with low risk and easy access, such as:

- Debit cards for the seniors
- Financial products the seniors
- Credit cards for the seniors

提供一些专属的优惠，和风险较低以及可随时赎回的理财产品，如：

- 银发族专属的借记卡
- 给银发群体的理财产品
- 银发群体的信用卡

SERVICES FOR SENIORS 银发群体专属服务

Provide services to benefit the seniors:

- Discount: free of service charge, consumption discount (supermarket, tourism), etc.
- Health services: family doctors, physical examination package, appointment registration, green pass, etc.
- Entertainment: travel planning, activities
- Facilities: friendly environment for the seniors
- Courses: financial, fraud prevention, etc.

提供能使银发群体获益的服务，如：

- 优惠：免手续费、消费优惠（超市、旅游）等
- 健康服务：家庭医生，如体检套餐、预约挂号等
- 娱乐：旅行计划、线下文化娱乐活动
- 设施：网点的适老化改造与银发友好细节
- 课程：理财、防骗等

PLATFORMS FOR SENIORS 银发群体专用平台

Develop special platforms with friendly interface, such as:

- Special online and mobile banking platforms: larger font, more vivid color, simple and easy to use functions (such as easy-to-call customer service)

开发银发群体界面友好的专用平台，如：

- 专用网银和手机银行：字体更大、颜色更鲜明、功能简单易用（如易于呼叫客服）

SAFETY & STABLE GROWTH

保障与稳健的财富增长

PERSONALISED ONE-STOP SOLUTION

个人化的省心综合方案

HOWEVER, PERSONALIZED, DIVERSIFIED, AND CROSS-INDUSTRY INTEGRATED SOLUTIONS ARE LACKING

但是，缺少个性化的、多样化的、以及跨产业融合的解决方案

SEGMENTED AND CUSTOMISED 细分与定制

The current financial products are only providing basic level customisation, such as combination of different function, age and period selection, exclusive services,. Most companies have not responded well to personalized needs, such as customising products to different demographic and career background.

目前金融产品只是做了基础层面的细分，比如以功能为主导的产品、年龄和年限的选择、高端用户的服务、以及基础的产品组合，大部分的机构还没有很好地回应个性化的需求，比如按照不同的背景和职业属性定制产品。

DIVERSE & ADVANCED 多样化与高阶需求

There is a lack of products that meet higher-level and diversified needs, such as credit products (better credit products for the seniors), supporting dreams (a US company puts dream fund in their product), pursuing ideal life (a Japanese company has a wealth management plan to based on each customer's ideal retirement quality life.)

整体而言，缺少满足更高阶的和多样化需求的产品，如，信用产品（银发族信贷产品）、梦想准备金（美国某保险产品里有支持理想和梦想的准备金）、基于生活愿望和期许的财富计划（日本有提倡理想的退休品质生活的财富管理方案，满足多种资金用途所需）。

INTEGRATED & ONE SOLUTION 跨界融合的综合解决方案

Enterprises begin to develop cross-industry integrated products and platforms, such as the business model of Finance + health + pension, and banks build platforms covering a variety of consumer goods and services(e.g., ageing products, consumer goods, intelligent products to monitor daily health, reminding families to care and interact, health management + insurance (for example, Shanzhen provides one-stop service for parents' health management, covering health management and all diseases-inclusive medical insurance for the elderly, etc.)

更多的企业开始发展跨产业融合性的产品和平台，比如金融+健康+养老结合的商业模式（有些机构也加载了临终关怀），银行搭建覆盖多种消费品与服务场景的平台（如、购买老龄产品、消费品、依托智能产品监测日常健康，提醒家人关爱和互动等）、以健康管理为依托的保险综合方案（如善诊提供一站式管理父母健康的长期服务，涵盖健康管理及针对高龄群体的全病种普惠医疗险）。

IN THIS MARKET, WE HOPE TO HELP BRANDS:

在金融与财富市场中，我们希望帮助企业：

CONNECT INDIVIDUAL LIFE PURSUE

连接个体的人生追求

For consumers with different needs and pursuits, connect relevant products or communication content, such as second life planning, responding to or inspiring different life-stages & pursuits.

针对不同需求和追求的消费，将相应的产品或沟通内容进行连接，比如在早期启发第二人生计划、回应或启发不同的人生追求

ENGAGE WITH INTEGRATED SUPPORT

提供更整合与全方位的支持

Using intelligent data and technology, we can understand and identify needs more thoroughly. Cross-industry integration, and developing multi-scenario experiences, will provide more comprehensive support for the seniors.

利用智能与数字技术，更透彻地理解和识别关键的需求与场景。打通产业链以及多场景，为银发群提供全方位的支持



**INDUSTRY OPPORTUNITIES:
LEARNING & VALUE-CREATING**
产业机遇：学习与价值创造

LIFELONG LEARNING
LIFELONG DEVELOPMENT
终身学习，终身成就

“

**ALTHOUGH THE STABLED STEED IS OLD,
HE DREAMS TO RUN A THOUSAND MILES**

老骥伏枥，志在千里

In China, we believe | 在中国，我们相信：

Learn in Old Age

老有所学

Act in Old Age

老有所为

Succeed in Old Age

老有所成



LEARNING & DEVELOPMENT NOW MEANS

学习与个人发展意味着

- **Continuous improvement**
- **Exploration in breadth and depth**
- **Demonstrating value**
- **Lifetime achievement**
- 永不停歇的自我进步
- 涉猎不仅有广度，且有深度
- 展现创造的价值
- 终身成就

WHAT IS HAPPENING 当下的变化与趋势

Diversified educational content & format
学习内容和形式多元化

The rising trend of specialised organisations & platforms
专业和针对性组织和平台正在崛起

Seniors' career development & "Slash" trend
银发人士的事业发展与斜杠人才趋势

IN THE SILVER ECONOMY

但在银发市场

DESIRES
需求

VS

REALITY
现实

- Never-stop learning
- Learn more and in-depth
- **Contribute value** e.g. helping others, volunteer
- **Pursue higher achievements**

- **活到老，学到老**
- **不仅看得多，也要学得深**
- **追求更高的成就**
- **贡献更多的价值，例如助人、公益**

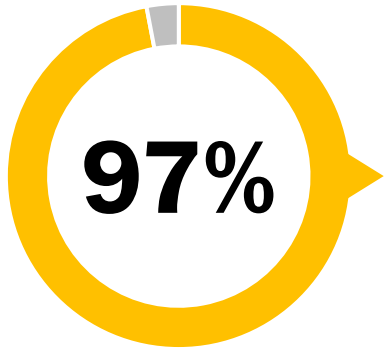
- Lack of enough learning opportunities & content
- Lack of professional content & education
- Questioning the ability of learning and creating value: intellectual, physical, health
- Lack of career & value creation opportunities

- **缺少足够的学习机会**
- **缺少专业领域的学习内容**
- **质疑能力：智能、体能与健康**
- **缺乏再就业和创造价值的机遇**

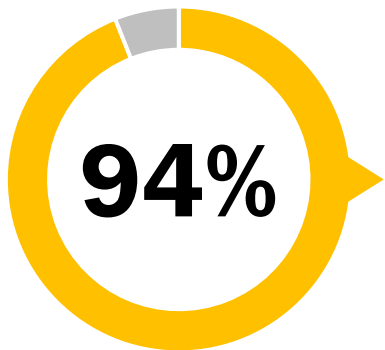
A STRONG DESIRE FOR LIFELONG LEARNING IS UNIVERSAL

终身学习和提升自我的强烈意愿得见于每一代老龄化群体

They always seek progress, hoping to keep pace with the times
他们始终寻求进步，希望与时俱进



Agree on “never too old to learn”
认同“人就是要活到老，学到老”



Agree that “it is vital to keep learning new things to avoid alienation from the society”
认同“人不能和社会脱节，要不断了解和学习新事物”



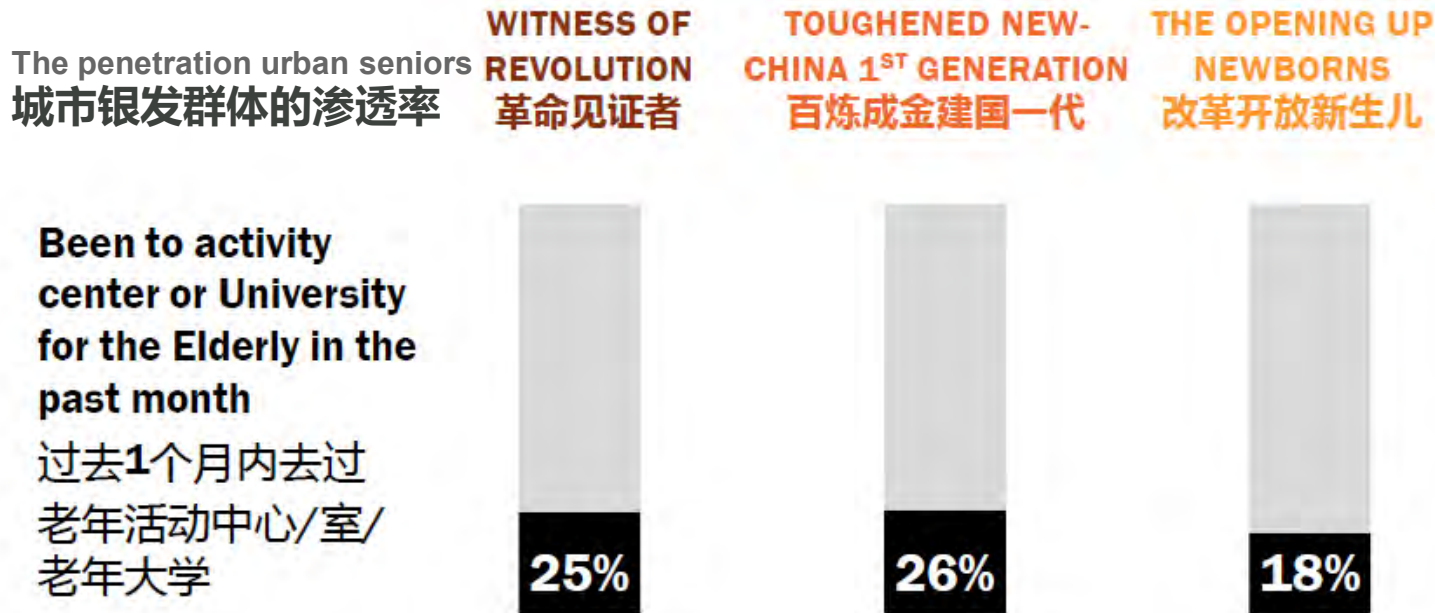
Picture taken in our fieldwork
图片来自Wavemaker田野调查

HOWEVER, SUCH NEEDS ARE NOT WELL CATERED FOR; EDUCATION SERVICES FOR SENIORS COULD GROW EXPONENTIALLY

但高涨的学习热情并未被正视和满足，老年教育产业的发展空间巨大

Senior colleges are an important way of learning, but due to insufficient supply and the challenge of matching supply and demand, the current penetration rate is relatively low, and users are mainly women.

老年大学是重要的学习途径，但是由于供给不足，以及供需匹配的挑战，目前的渗透率相对较低，且用户以女性为主。



中国老年大学协会
China Association of the Universities For The Aged

There are over 76000 universities for aged students in China, and a total of over 13 million elder students, including those using distance learning. However, this only covers about 5% of the 60+ y/o population, which indicates a huge demand-supply gap in the senior education market.

国内现有7.6万余所老年学校，包括参与远程教育在内的老龄学员共1300余万人，但这仅占60岁及以上老年人口的5%左右，供需矛盾可见一斑。

THE CURRENT MARKET IS CONCENTRATED IN LEISURE AND ENTERTAINMENT, LACKING SUPPORT FOR PERSONAL LEARNING AND DEVELOPMENT

目前的市场供给仍然集中在休闲娱乐方面，缺少针对个人学习与发展的支持

Most courses in senior colleges are for entertainment
以琴棋书画为主导的银发课程



Picture taken in our fieldwork
图片来自Wavemaker田野调查

“

The seniors want more than just interest-based courses such as piano, chess, calligraphy, photography, debates, and foreign language tourism. They also want practical skills, such as the Internet and online shopping, home appliance repair, and health knowledge. Now there are courses such as personal image improvement (wearing skills, stylist, colors, and matching), and business skills training: such as how to be an internet KOL (doing short video, live broadcast, etc.), many people want to try new things, for wealth as well as social attention.

In the future, I hope that more commercial organisations and individuals can participate and help develop more good courses for the seniors.

- Huankun Li, Vice President of Guangzhou Geriatric University

老年人想要的，不止是琴棋书画、摄影、辩论会、旅游外语等兴趣类的课程。还有实用性高的，比如参与数字生活，比如互联网和网购、家电维修、健康知识。现在还会有个人形象提升的课程（穿搭技巧、会请造型师，教服装、颜色、显年轻的搭配），以及商业技能的培训：比如如何做主播（短视频，直播等），很多人都想试试新东西，一方面可以获得新财富，也为了更多一些的社会关注。未来希望更多的商业机构和个人能参与和支持，帮助开发更多好的课程。

—李焕琨，广州老年大学副校长

”

MORE CONTENT AND MODELS ARE NEEDED TO MEET DIFFERENT NEEDS

未来，需要有更多样的内容和模式，来满足不同银发群体的需求



DIVERSIFIED CONTENT

多样化内容

- Cultural entertainment and hobbies: popular ones such as instruments, chess, calligraphy and painting, and more niche hobbies
- Practical: Internet usage, home living, health knowledge, etc..
- Personal brand and image: dressing skills
- Social skills
- Business skills: for re-employment, entrepreneurship
- For professional fields
- For social welfare
- **文化娱乐与兴趣爱好**: 不止琴棋书画等娱乐消遣，还有更多的爱好或小众爱好
- **实用**: 互联网、居家、健康知识
- **个人品牌与形象**: 穿搭技巧
- **社交技能**
- **商业技能**: 再就业、创业
- **专业领域的内容**
- **公益类内容**



MORE TYPES OF FORMAT

不同类别和模式

- Integration: the integration of education, entertainment, and value-creating
- Diverse places
- Different forms: classroom, online, workshop, experiential format, etc.
- Different business models: free content and paid or exclusive content
- **融合**: 教育、娱乐、成就的融合
- **多样化的场所**
- **不同形式**: 教室、线上、工作坊、体验式教学等
- **不同的商业模式**, 如免费内容与付费内容



SUIT DIFFERENT PEOPLE

不同的群体

- Suitable for different generations
- Suitable for different social circles
- Suitable for different personalities: such as extrovert and introverted
- Suitable for different physical conditions and location preferences
- **适合不同代际的银发群体**
- **适合不同圈层**
- **适合不同性格的银发群体**: 比如外向与内敛
- **适合不同身体状态和有场所偏好的银发群体**

IN ADDITION TO THE ENTHUSIASM FOR LEARNING, ANOTHER CONSISTENT THEME IS:

除了学习的热情，另一亘古不变的主题便是：

ACT IN OLD AGE

[TANG DYNASTY]

Old as one is, one still sticks to one's dream
although hair gets silver

Wang Bo's preface and poem of Tengwang Pavilion

SUCCEED IN OLD AGE

[TANG DYNASTY]

Never say too late because of old age. Even
at twilight the sky is still full of sunshine.

Liu Yuxi's Ode to the old (Tang Dynasty)

老有所为

老当益壮，宁移白首之心

王勃《滕王阁序并诗》

老有所成

莫道桑榆晚，微霞尚满天

刘禹锡《酬乐天咏老见示》



Christina Lu
Chief Strategy Officer, Wavemaker China

“

We all want success in life one way or another.

Some of us may have gained that in our first half, and some may have taken some falls and felt the pain on the way.

It is most likely we didn't even have time to think about what life is as we travel through it, because we were busy following what the society is telling us to achieve. So there are blindsides that we don't realize and confusion we wonder what caused it. But for many of us that is approaching or already in second half of our lives we are smart enough to know we can not play the second half the same way as we did in the first one.

Second half can be a catalyst for purpose, impact and growth if we do set ourselves into search and creation. It is definitely not a sign of ageing and grow old only. Whilst our report is taking you through a series of journey into understanding what China's ageing society is moving into, the people, the facts, the gaps and the potential of what it can be, our goal is really to provide the insight into a propelling life on a new course, to move away from mere success to true significance. It is the transition both this society and each one of us as individual will go through and there are tons of hard work to think and act out of our comfort zone, but we believe it will be most rewarding to find that fulfillment in life.

”



吕宣伶
首席战略官，蔚迈中国

“

我们都希望成为人生的赢家。

有人赢在上半场，有人却一路摔倒，砥砺前行。

在人生的旅途中，我们常来不及思考。忙于遵循社会为我们定下的目标的同时，盲点与困惑也无可避免产生。

我们中的一些人已经接近或走入人生的下半场，并发现了下半场不能再用上半场的玩法。而人生的下半场，也绝不是衰老的标志，它可以成为重置目标、重建影响力、重启增长的催化剂，但前提是，它需要投入真心和行动去探索和创造。

我们的报告除了希望您开启一系列的旅程，了解中国老龄化社会的阶段历程、银发群体的实力、以及他们创造价值的潜力。我们更志在启发你我重新思考人生，它不在于单纯的成功，而在于存在的意义和影响力。

这是社会以及我们每个人都将经历的转型期，让我们离开舒适区去思考和行动。我们相信找寻人生的意义，也将是圆满人生的途径。

”

BOTH ECONOMIC DEVELOPMENT AND SOCIAL WELFARE WILL BENEFIT

这会使经济发展与社会公益领域共同受益

"The extension of the average life expectancy has brought about a reduction in the depreciation rate of human capital. The large increase in the young and healthy seniors is conducive to the formation of the second demographic dividend."

- Population Ageing Handbook

“平均寿命的延长带来了人力资本折旧率的降低，有利于发展人力资本存量。低龄健康老人的大量增加，有利于形成第二次人口红利”

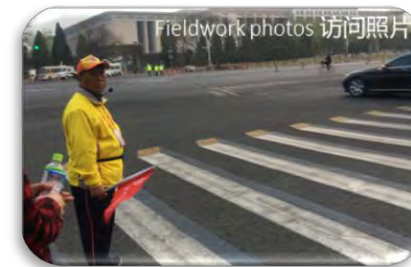
- 《人口老龄化国情教育知识读本》

Economic Development 经济发展

- Extending the first career
- Encouraging the development of second life / second career
- Becoming a “slash person” after retirement (multiple interests / personas)
- 延长第一事业是大势所趋
- 鼓励发展第二人生/第二事业
- 成为退休后的斜杠人士

Social Welfare 社会公益

Retired seniors in China have participated in a large number of social welfare undertakings.



They contribute to society, create more value, and at the same time, enrich their lives.

中国的银发群体参与了大量的社会公益事业。他们为社会做贡献、发挥价值、也充实了自己的生活。

POLICIES ENCOURAGE VALUE-CREATION, HELPING ACCELERATE SENIOR PARTICIPATION

当今的政策积极鼓励实践“老有所为”，帮助老年人参与经济发展与社会公益

VALUE-CREATION 老有所为

Economic involvement 参与经济生活

"Provide consulting services, participate in technology development and application, with their enriched knowledge and experience"
“丰富的知识和经验，提供咨询服务，参与科技开发与应用”

Political life 参与政治生活

"Through various channels and forms, directly or through activities participation, apply the right of management or supervision..."
“通过各种法定的途径和形式，直接或通过组织参与，行使管理或监督的权利.....”

Involvement in society 参与社会生活

"Interact with society, such as interpersonal communication, voluntary activities, charity activities, participation in civil organisations, etc."
“与社会互动，比如人际交往、志愿活动、公益活动、参加民间团体等。”

Engaging with culture 参与文化生活

"Can be segmented into value-creation participation and leisure participation...To impart cultural and scientific knowledge and engage in recreational and sports activities."
“划分为价值发挥型参与，和休闲型参与，.....传授文化和科技知识从事文体娱乐活动”

HOWEVER, AT PRESENT, THERE ARE NOT ENOUGH OPPORTUNITIES FOR SENIORS TO PLAY THEIR REAL ROLES

但是当下，还未能有足够的机遇，让银发群体发挥真正的能量

The experienced & skillful seniors are craving to create value, no matter following the first career or starting a second one.

However, Able as they were, they had almost no chance to carry out their ideals.

There are lacking of opportunities (limited job options, mainly simple/junior temporary jobs).

经多见广的银发群体，渴望创造价值，无论是第一事业，还是第二事业。

却叹，英雄无用武之地。

当前的环境十分缺乏机遇（职位选择有限，也以低门槛的临时工种为主）。

WE LOOK FORWARD TO SUPPORTING SENIORS IN LEARNING AND DEVELOPMENT

展望未来，我们希望通过各方的支持，共同帮助银发人士终身学习、终身成就

FAMILY SUPPORT 家庭支持

Family support is critical to encourage seniors to keep learning. However, many children only hope that their parents can stay at home and been looked after. They treat the seniors as old people, without noticing that they are eager for new knowledge and to keep up with the demands of society. In the future, more encouragement and support from their closest family relationships are needed.

家庭支持对于鼓励银发群体的学习行动是至关重要的。然而，很多子女只是希望父母在家安心养老，把老人当老人，没有注意到他们渴望新知识，跟上社会的诉求。未来，需要更多鼓励来自于最亲密的家庭关系的支持。

ORGANISATION SUPPORT 企业与组织

Learning platforms suitable for the seniors are relatively limited. Currently universities for the elderly are the main platform providers.

More diverse public welfare and commercial organizations are needed, as well as more professional teacher resources, across multiple topics and fields.

目前适合银发群体的学习平台比较局限，目前主要是老年大学。

需要更多样的，公益与商业机构，也需要更多的专业师资资源，涉及多话题多领域。

GOV. & POLICY SUPPORT 政府与政策支持

“

Prioritize the education for the elderly in urban and rural communities: improve the grassroots community's service system and carry out activities with various educational resources and venues.

Promote all levels and types of schools to open up sites, libraries, facilities and equipment to the elderly. Enrich the content and form for the elderly, including science and culture, mental health, vocational skills, communication skills, family finance, life dignity, etc..”

- Population Ageing Handbook

优先发展城乡社区老年教育：完善基层社区老年教育服务体系，整个各类教育资源与场馆，开展老年教育活动。**推动各级各类学校向区域内老年人开放场地、图书馆、设施设备等资源。**丰富老年教育内容和形式，包括科学文化、心理健康、职业技能、代际沟通、家庭理财、生命尊严等领域

- 《人口老龄化国情教育知识读本》

“

We hope to attract enterprises with diversified needs to see their value. The country has a contingent of retired talents, which can further contribute to society, give play to their value and enrich their lives.

It is hoped that through intelligent means, a talent pool can be established to facilitate enterprises to find the people they like directly through the data in the cloud server. We can also hope to arrange suitable activities for them in combination with the observed health conditions.

- Tao Zheng, Marketing Director, National Retired Talent Bank

我们期望吸引有多元化需求的企业，看到他们的价值。国家拥有离退休人才队伍，可以进一步为社会贡献，发挥价值，充实生活。

希望能通过智能化的手段，建立人才库，方便企业直接通过云服务器里的资料找到心仪的人。也能希望能结合观测来的健康状况，安排给他们适合的活动。

- 郑涛，全国离退休人才网市场部总监

We need to create more opportunities for social welfare activities, such as helping people who live alone, and seniors with financial challenges (provide haircut, handcraft, performance, etc.), which can help others and obtain satisfaction of value creation. In the social work group under the University for the seniors, people organise daily meal delivery without asking for anything in return.

There are also several ex-soldiers who often go to Foshan welfare home to take care of the orphans, care for them with the mentality of elders and fathers, with picking up the children every day, and teaching them the truth of life.

- Huankun Li, Vice President of Guangzhou University for Elderly

我们需要创造和鼓励更多的社会公益机遇，比如帮助孤寡，独居，贫困老人（剪头发，做手工，表演等）等，既可以帮助他人，也可以获得价值创造的满足感。我们老年大学底下的社工团，每天会有阿姨组织帮助孤寡老人送饭，不求回报。

也有几个退役的军人，经常去佛山福利院照顾老人和小孩，怀着长辈和父亲的心态去关怀他们，每天接送小孩，教导他们人生的道理。他们付出的不止时间，还有金钱，这是一种难能可贵的奉献精神。

- 李焕琨，广州老年大学副校长



**INDUSTRY OPPORTUNITIES:
HEALTH & WELLBEING**
产业机遇：医疗与健康

“BIG HEALTH”

INTEGRATED, INTELLIGENT

大健康观、整合、智慧



HEALTH & WELLBEING MEANS 健康意味着

- **Mega concept of “Health”:** multi-faceted, cross Lifetime Journey
- **Multi-dimensional definition:** physical, mental, appearance, family & community, etc.
- **Comprehensive system, with personalized & humanized solutions**
- **An active lifestyle and attitude**
- **Health management system** across multi-stages
- 大健康观：全方位、全生命周期
- 多元定义：身、心、外观、家庭与社群关系
- 综合支持体系、个性化以及人性化的方案
- 一种以及的生活方式与态度
- 跨越阶段的健康管理系统

WHAT IS HAPPENING 当下的变化与趋势

Intelligence: consultation, monitoring and forecasting
智能化：问诊、监测与预测

Integration of medical resources
医联体

Personalized solution (e.g. Health Manager)
个人化的方案，例如健康助手或管家

The rise of non-physical health solutions
各种相关产业的崛起，如大数据、预防、旅游、康养、心理与感官疗愈，等等

IN THE SILVER ECONOMY

但在银发市场

DESIRES 需求



REALITY 现实

- **Multi-faceted Health:** physical, mental, relationship, etc.
- **Care and being cared:** close relationship, support system
- **Systematically manage Health:** worry-free to prevent risks and deal with problems
- **Personalized solution & humanized service**

- 整体健康的状态：年轻和有活力的身体和心态，积极的生活方式
- 关爱与被爱：紧密的关系与相互支持
- 更安心地管理健康：既有健康问题的放心应对与照护，更无忧地预防风险
- 个性化方案与暖心服务

- **Weak Health knowledge:** mainly about physical health, but not enough attention to mental & lifestyle
- **Not enough care & interaction in modern family life**
- **Besides direct solutions, lack of systematic and full-journey management e.g. prevention & daily support**
- **Lack of personalized solutions**
- **Medical resources & data are not well integrated**

- 对心理和生活方式的健康关注不足：目前主要关注身体健康，缺少对其他的重视，尤其是心理和生活方式
- 需要有更多的关爱，以及相互支持的紧密关系：例如人口流动，留守老人
- 目前仍以按需提供方案为主，缺体系化和全阶段管理，如预防与日常支持，医疗资源短缺且未完全整合
- 缺少个性化的方案，与考虑周全的贴心服务

TO FURTHER DEVELOP THE SILVER HEALTH INDUSTRY, CHINA IS VIGOROUSLY PROMOTING THE CONCEPT OF “BIG HEALTH”

为了进一步发展银发健康产业，国家在大力推行大健康观，以及全产业的协同发展

"On October 25, 2016, the Central Committee of the Communist Party of China and the State Council issued the "Healthy China 2030" Outline of Planning. This is the first medium- and long-term strategic plan for health in the country since the founding of the People's Republic of China. Established the "big health concept" with "promoting health as the center" to protect people's health in all directions and throughout the life cycle."

- People.cn

“2016年10月25日，中共中央、国务院发布了《“健康中国2030”规划纲要》，这是建国以来首次在国家层面提出的健康领域中长期战略规划，是推进健康中国建设的行动纲领。确立了“以促进健康为中心”的“大健康观”“大卫生观”，全方位、全生命周期维护人民群众健康。”

- 人民网

"Actively develop the health industry for the seniors. Combining the physical and mental characteristics of the seniors, vigorously promote diversified health services such as health regimen, health checkup, information management, physical fitness, physical retreat, sports rehabilitation, and medical tourism. Greatly enhance the R&D and manufacturing of medicines, medical devices, and rehabilitation assistance health supplies, health foods, fitness products for the seniors, etc., and expand the scale of health service related industries"

- The 13th Five Year Plan for Healthy Ageing

“积极发展老年健康产业。结合老年人身心特点，大力推动健康养生、健康体检、资讯管理、体质测定、体育健身、运动康复、医疗旅游等多样化健康服务。大力提升药品、医疗器械、康复辅助器具、保健用品、保健食品、老年健身产品等研发制造技术水平，扩大健康服务相关产业规模”

- 《“十三五”健康老龄化规划》

THE “BIG HEALTH” CONCEPT WAS ENVISIONED AS HOLISTIC

“大健康”是应运而生的一个全局理念

BIG HEALTH 大健康

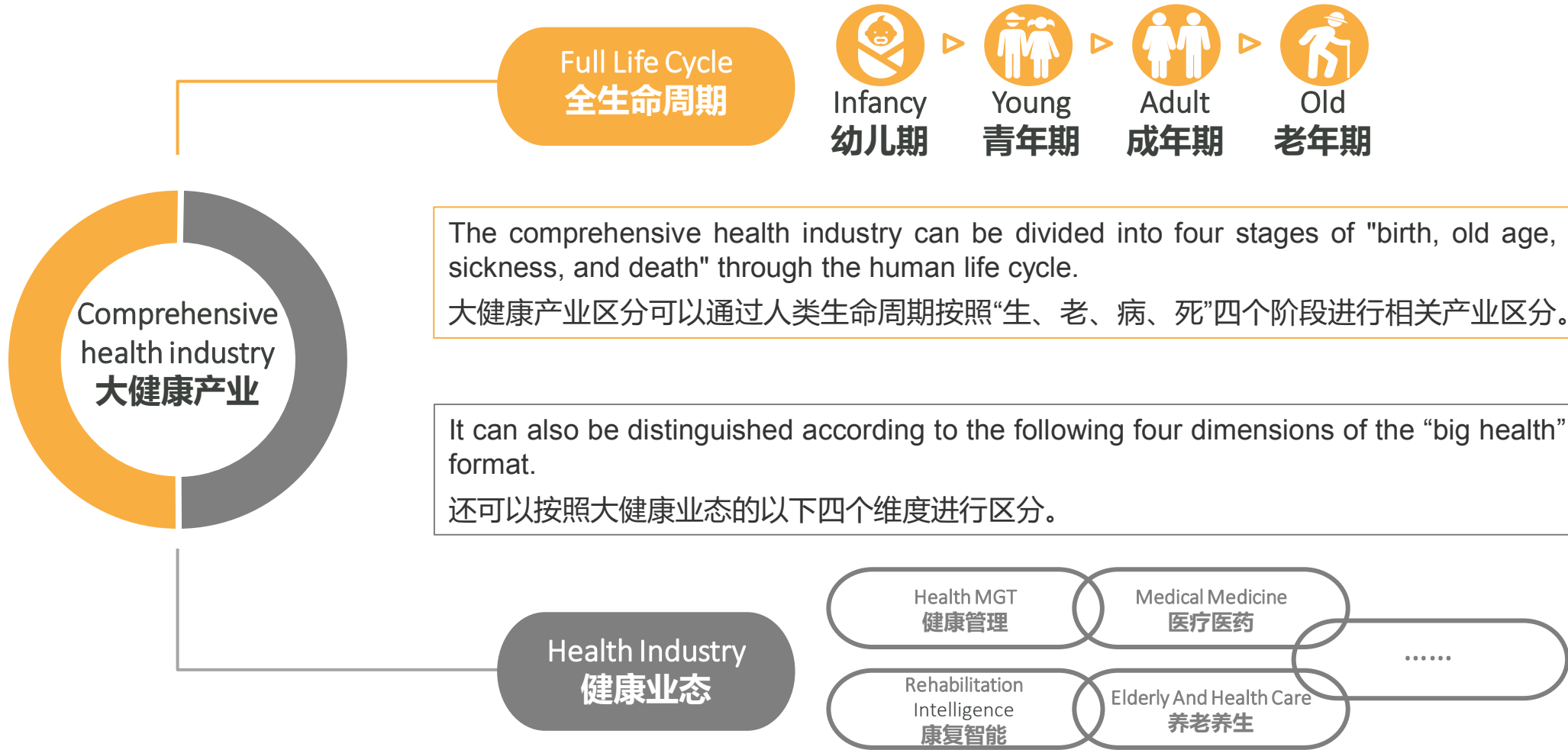
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Big health is a concept focusing on the whole life cycle and impacts a full range of industries.

大健康是一个聚焦全生命周期和全产业视角的概念。

THE CONCEPT OF “BIG HEALTH” SPANS ALL LIFE-STAGES AND INVOLVES VARIOUS HEALTH-RELATED INDUSTRIES

大健康概念跨越了生命各阶段，容纳各类与健康相关的产业



ONE OF THE IMPORTANT CONCEPTS OF GREAT HEALTH – FULL LIFE CYCLE

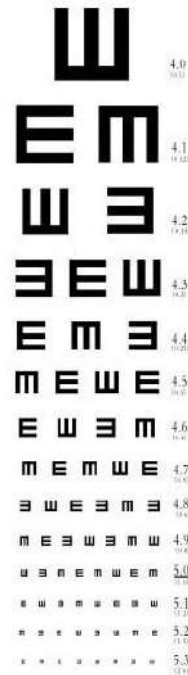
大健康的重要概念之一 – 全生命周期



Full life cycle health management refers to the comprehensive monitoring, evaluation, guidance and intervention of the health of an individual from fertilized egg to death.

全生命周期健康管理覆盖了一个人从始至终的全过程，从受精卵开始，一直到离世。这期间的各个阶段都将纳入体系性的监测、评估、指导、和干预，来帮助人们更好的获得健康的生命。

EXAMPLES | 举例



Take the problem of eyesight as an example. Pioneer cities have formulated plans to implement personal vision record. Starting from the age of 0, set assessment indicators for 0-3 years old, 4-6 years old, and different grades are formulated respectively. Systematic intervention is carried out in each stage (such as through maternal and child health care hospitals, schools, etc.)

拿视力问题来举例，先驱型的城市已经制定了推行视力档案的计划，0岁开始，对0-3岁，4-6岁，以及不同年级区间分别制定考核指标，并在各个阶段，体系性地进行干预（如通过妇幼保健院、学校等）。

THE SECOND IMPORTANT CONCEPT - BIG HEALTH INDUSTRY

大健康的重要概念之二 - 大健康产业

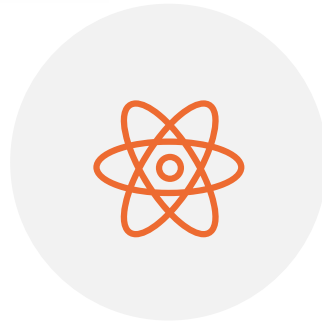
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THE EVOLVEMENT OF
TRADITIONAL INDUSTRIES, THE
RISE OF EMERGING INDUSTRIES

传统产业的迭代
新兴产业的崛起

02



INDUSTRY
DIVERSIFICATION &
INTEGRATION

产业多元化
与产业共荣

03



TRANSFORMATION
DRIVEN BY TECHNOLOGY

技术推动转型



BIG HEALTH INDUSTRY TREND 1 : THE EVOLUTION OF TRADITIONAL INDUSTRIES, THE RISE OF EMERGING INDUSTRIES

大健康产业趋势之一：传统产业的迭代，新兴产业的崛起

Encourage integration of health and old-age living

“Encourage elder care institutions to develop medical services, encourage social forces to set up integrated medical and nursing care institutions, encourage elder care institutions to cooperate with neighboring medical and health institutions, and integrate medical, rehabilitation, old-age and nursing resources by building a medical old-age consortium and other methods for the elderly. People provide hospitalization during treatment, rehabilitation care, life care, and hospice-integrated health and elderly care services.”

鼓励康养结合

“鼓励养老机构开展医疗服务、鼓励社会力量兴办医养结合机构，鼓励养老机构和周边医疗卫生机构合作，通过建设医疗养老联合体等多种方式，整合医疗、康复、养老和护理资源，为老年人提供治疗期住院、康复期护理、稳定期生活照料、以及临终关怀一体化的健康和养老服务。”

Develop a smart and healthy old-age care industry

“In 2017, the Ministry of Industry and Information Technology, the Ministry of Civil Affairs, and the National Health and Family Planning Commission issued the "Smart and Healthy Old-age Industry Development Action Plan 2017-2020." By 2020, China will basically form a full life cycle. Smart old-age care, establish more than 100 smart health old-age application demonstration bases, cultivate 100 leading companies with demonstration of role models, and build countable smart health old-age service brands.”

发展智慧健康养老产业

“2017年，工业和信息化部、民政部、国家卫生计生委印发了《智慧健康养老产业发展行动计划 2017-2020年》。到2020年，我国基本形成覆盖全生命周期的智慧健康养老，建立100个以上智慧健康养老应用示范基地，培育100家以上具有示范引领作用的行业领军企业，打造一批智慧健康养老服务品牌。”

**HEALTH + LIVING
= WELLNESS**

康养结合



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With aging and retirement, the mental health of seniors will gradually decline. With the emphasis on mental health and mental state and life, more institutions and services about mental health and care will appear.

随着衰老和退休，银发群体的心理素质也会逐渐弱化，随着对心理健康和精神状态与生活的重视，将会催生出更多关于心理健康与关怀的机构与服务。

Mental health and care

心理健康与关怀



The mental problems of the elderly are mostly due to the sense of gap. A person's energy, career, and life will experience a process from the peak to the trough.

Firstly, from the perspective of social function, the social value they can create is plummeting.

Secondly, it is the psychological acceptance. What you could do before may now need to rely on others, and their self-esteem is facing challenge.

Finally, there is the deterioration of brain functions. The degeneration of the prefrontal lobe of the brain will bring about anxiety, irritability, depression and other emotions, which are difficult to control. The final manifestation is sleep problems, which will affect the brain's self-repair ability. Alzheimer's disease is a common problem that is not handled well will enter a vicious circle. This will lead to memory loss, poor sleep, and a decline in self-consciousness and emotional control. There will be frustration and loss of self-confidence.

- Liang Chen, Academic Director of Business School from East China University of Science and Technology

老年人心理问题多是因为落差感。人的精力、事业、生活，都会经历一个从顶峰进入低谷的过程。

第一从社会功能看，他们能创造的社会价值是在骤降的。

第二是心理接受度，以前可以身体力行可能现在需要依靠别人，他们的自尊心是难以接受的。

最后是大脑机能的衰退老化，大脑的前额叶退化会带来焦虑，易怒，抑郁等情绪，并且难以控制，最终的表现就是睡眠问题，会影响大脑的自我修复能力，阿尔兹海默症就是一个常见的问题，处理不好会进入恶性循环。这会导致记忆力减退，睡眠不好，对自己的意识，情绪的管控能力也就会下降。这时就会出现挫败感和自信心的丧失。

- 陈亮，华东理工大学商学院学术主任





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REQUIREMENTS| 这需要:

FAMILY SUPPORT

家庭支持

SOCIAL SUPPORT AND CHARITY

社会支持与公益

PROFESSIONAL SERVICE INDUSTRIES

专业服务支持

Mental health and care

心理健康与关怀



- The spiritual comfort of the supporter
- In terms of meeting the spiritual needs of the elderly, the spiritual comfort of children is the most effective, and it is also what the elderly desire the most.
- Encourage to have “employees’ visiting family leave and nursing leave”

- 赡养人的精神慰藉
- 在满足老年人精神需求方面，子女的精神抚慰是最有效的，也是老年人最渴求的
- 鼓励职工的探亲假与护理授假

- Start a prevention and intervention plan to provide daily care and psychological support services for poverty, empty nest, disability, dementia, special families and the elderly living alone
- Gradually design and implement care policies and actions for the rural left-behind elderly

- 启动预防和干预计划，为贫困、空巢、失能、失智、计划生育特殊家庭和高龄独居老年人提供日常关怀和心理支持服务
- 逐步设计和落实农村留守老人的关爱方针与行动

- Professional psychological services. Including communication, emotional counseling, psychological consultation, crisis intervention, etc., should be provided by professionals such as psychological counselors, social workers, etc.

- 专业的心理慰藉服务。包括沟通、情绪疏导、心理咨询、危机干预等内容，宜由心理咨询师、社会工作者等专业人员提供





BIG HEALTH INDUSTRY TREND 2 : INDUSTRY DIVERSIFICATION & INTEGRATION

大健康产业趋势之二：产业多样化与产业共荣



One of the great expectations in the future will be the integration of the health industries and others.

"HEALTH" will become a common trend in various industries.

如果说以前的健康产业还可以当作独立的健康产业来看待，未来的一大期待将会是健康产业与其他产业的融合。

“健康化”将会变成其他产业的共有的趋势。



BIG HEALTH INDUSTRY TREND 3 : TRANSFORMATION DRIVEN BY TECHNOLOGY

大健康产业趋势之三：技术推动转型

FUTURE | 未来

BENEFIT | 利益点

GOING DIGITAL AND RESOURCE SHARING: Integrated Medical System, hierarchical diagnosis and triage, digital record

数字化改造与资源共享： 医联体、分级诊疗、电子病例

EASIER TO TREAT DESEASE
看病更轻松

RESHAPE R&D AND CHANNELS: Let data decides R&D direction

重塑研发和销售通路： 真实数据决定研发方向

BETTER SOLUTIONS FOR
CONSUMERS
药品/服务更适合

COMMUNITY FULL SERVICES: Services provided by different organizations in all health scenarios (medical treatment, out of hospital / life)

社区全服务： 由不同组织提供全健康场景（就医、院外/生活）的服务

COMPREHENSIVE SERVICES:
DOCTORS, CONSULTANTS
综合服务：贴心顾问 + 专业医生

“

We are working on prototypes that are easy to accept by seniors. We can use the device to monitor the health data and generate the data online to facilitate the diagnosis and treatment by community doctors.

We also cooperate with medical data platforms, and then automatically summarize the patient data to their contracted doctors, family doctors or scientific research institutions. The hospital now collects data by installing apps for doctors' mobile phones and sending instruments to patients. This can also increase the loyalty of patients to a certain extent, especially for those with chronic diseases, and the effect of consolidation treatment.

- Nan Yang, Vice Secretary, Bethune Charitable Foundation

我们通过社区调研，生成了让老年人比较容易接受，操作的设备模型。还可以利用设备监测健康数据，联网生成数据方便社区医生的诊疗。

我们还联合医学数据平台进行合作，然后把患者数据自动汇总到他们的签约医生，家庭医生或科研单位去。医院现在是通过给医生手机安装app，通过送给患者的仪器收集数据。这也可以在一定程度上增加患者的粘性，特别对于那些慢病的患者，还有巩固治疗的效果。

- 杨楠，副秘书长，白求恩公益基金会

In terms of medical, the government implemented hierarchical diagnosis and triage. Through the Integrated Medical System (from community hospitals to top-class hospitals), patients with different symptoms were diverted to different hospitals to alleviate medical resources pressure. The difficulty lies in the fact that data access is based on the Internet infrastructure and needs to be standardized and fully adopted. But now, all hospitals are not fully digitalized, and the standards used in digital transformation of hospitals are different, such as the data and dimensions involved in electronic medical records. Another challenge is the lack of monitoring equipment used to collect data.

- Jack Wang, GroupM Wavemaker Social Media Business Director

在医疗问题上政府首先推行了分级诊疗，通过医联体（从社区医院到三甲医院）分流不同症状的病患去不同层级的医院，缓解医疗资源压力。难点在于打通数据是要基于互联网基础建设，需要标准化并全面上线。但目前所有医院都没有做到全面的信息化和数据化，且医院数字化改造所使用的系统标准都不一样，比如电子病历涉及的数据和维度。同时，终端监测设备的未普及也是一个数据化的挑战。

-王吉庆，群邑蔚迈社交媒体事业总监

With the improvement of living standards, the seniors are having higher requirements on medical supply. In addition to reducing their worries from technical aspects, such as minimally invasive medical treatment and reducing general anesthesia, high-quality medical services are also needed. Some elderly people's fear of medical treatment stems from the negative experience of seeing a doctor before (queuing, over treatment, etc.), but good medical service can solve the psychological fear. In addition, we should provide warm and considerate service, which we all need to understand deeply and will be emphasized both inside and outside the hospital. For example, periodic active return visit, heating B-ultrasound and other contact equipment in winter can make patients feel warm.

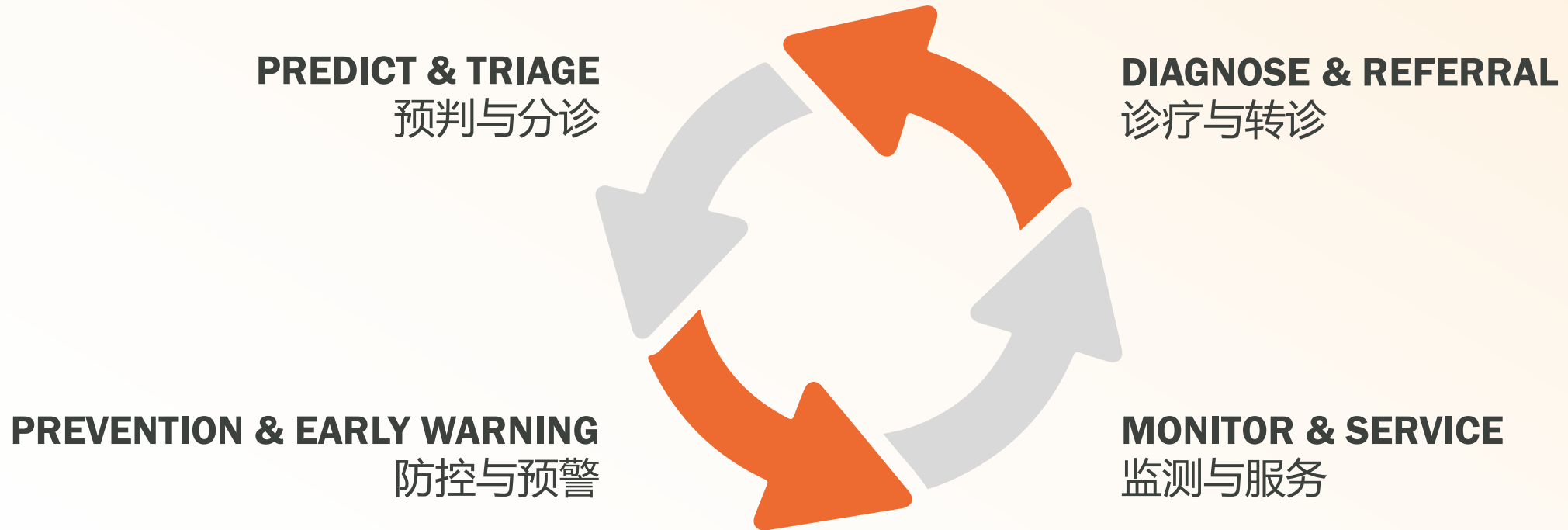
- Thomas Cao, Medical Service Director of Raffles Hospital

随着生活水平的提高，银发群体对医疗要求也逐渐提高。除了从技术方面去减少他们的担心，比如微创医疗，减少全麻等方式，还需要高质量的医疗服务。一些老年人对于医疗的恐惧，源于之前看病的负面体验（排队，过度医疗等），但好的医疗服务是能够解决心理上的恐惧的。另外提供温馨温暖的服务，这是我们员工都需要深层次理解的，并在院内院外都会强调。比如，周期性的主动回访、在冬天加热B超等接触性设备，让患者感受到温暖。

- Thomas Cao, 莱佛士医疗服务总监

WE HOPE THAT THE DIGITAL TRANSFORMATION WILL BRING FULL SUPPORT AND HEALTH MANAGEMENT TO SENIORS ACROSS THE PATIENT JOURNEY

我们希望，数字转型将带来全周期的健康支持，帮银发群体更安心地管理健康



PREVENTION & EARLY WARNING 防控与预警

We hope that through the popularization of medical devices, we can help patients find hidden dangers in early stage. Previously, the prevalence of hypertension in China was about 23%, but more than half of them did not know they had this. The state is now promoting health education and increasing health awareness, in order to enable patients to take preventive treatment in advance, and to intervene in drug prices in advance so that consumers can afford it, and at the same time ease the burden of medical insurance. In the world, the ratio of drugs to equipment is 1:0.7, that of Europe, America and Japan is 1:1, and that of China is about 1:0.25. Although the annual growth rate is around 23%, there is a lot of room for growth.

- Feng Chen, Marketing Director of Yuwell Medical

我们希望通过医疗器械的普及，帮助患者早发现隐患。之前中国高血压患病率大约23%，但一半以上都不知道自己患病。国家现在推大健康灌输健康意识，为了让患者提早预防治疗，并前置干预药品价格，让消费者负担得起，同时缓解医保负担。世界范围内，药品跟器械比是1:0.7，欧美日本 1: 1，中国大概 1:0.25，虽然连续年复合增长率在23%左右，有很大的成长空间。

- 陈峰，鱼跃医疗市场营销总监

PREDICT & TRIAGE 预判与分诊

The current consultation platforms or health consultant, although they need more data support in the future, but it can filter a lot of rough information and match different departments to avoid the waste of medical resources.

- Nan Yang, Vice Secretary of Bethune Charitable Foundation

目前的问诊平台或健康顾问，进行问诊和咨询，虽然在评估病情方面还需要未来更多数据的支持，但是，可以过滤很多前端的信息，并匹配不同的科室，避免医疗资源的浪费。

- 杨楠，白求恩公益基金会副秘书长

MONITOR & SERVICE 监测与服务

For doctors, it is difficult to provide non diagnosis and treatment and prescribing services. But other platforms can provide more services, such as meeting psychological needs, and review problems from the perspective of patients. Shanzhen adheres to the respect of life, as well as the feelings of compassion, to do Internet health. Our core is to provide user-centered services. Through the accumulation of daily information, we can have a comprehensive understanding of the situation of users and families, which help us to provide targeted solutions and pre risk-control. In the patient side, we designed a front-end one-to-one service, which can help with triage and establish health records.

- Roy Tu, Brand VP of Shanzhen

医生为满足更多人的专业诊疗需求，很难提供除了诊疗与开方之外的其他服务。而互联网健康服务平台能够提供除诊疗之外的贴心周到的健康服务，比如对心理需求的安抚等，我们可以重新站在用户角度看问题，弥补医生与患者供需关系中间空缺的部分。善诊秉持对生命的尊重和敬畏心以及悲天悯人的情怀投入互联网大健康行业。我们的核心是提供以用户为中心的服务，通过日常数据积累，对用户和家庭状况全面了解，帮助我们提供针对性的健康解决方案，以及前置性的健康风险管控方案。在患者端，我们设计了前端一对一服务，通过完善用户健康档案，为用户提供长期健康管理服务。

- 屠波，善诊品牌副总裁



**INDUSTRY OPPORTUNITIES:
LIVING AND COMMUNITY**
产业机遇：居住与社区

**BORDERLESS, INTELLIGENT AND
COLLABORATIVE COMMUNITIES**
无边界、智慧、协同的社区



LIVING AND COMMUNITY NOW MEANS 居住与社区现在代表着

- **Stronger support system: nuclear & wider family**
- **Social & communication platforms**
- **Healthy life management systems**
- **Multi-functions: entertainment, work, shop, etc.**
- 更强大的支持系统：核心家庭与大家庭
- 社交与交流平台
- 健康生活的管理体系
- 多功能：文化娱乐、工作、购物等

WHAT IS HAPPENING 正在发生的趋势

Family
cohesion
家庭凝集化

Culturize &
humanize
人文气息

More open
and inclusive
更开放和包容

Smart health
management
智慧健康管理

Diverse
ecosystem
多元小生态

IN THE SILVER ECONOMY

但在银发市场

DESIRES
需求

VS

REALITY
现实

- **Multi-layer support:** children's support, medical care
- **Borderless communities:** open, synergies, and intergenerational communication
- **Multiple functions:** learning, working/success, entertainment
- **Manage a healthy life**
- **多维支持系统:** 子女支持、医疗照护
- **无边界社区:** 开放的社区、与多代际交流
- **多重功能:** 学习、就业/成就、文化娱乐
- **管理健康生活**

- **Lack of core supporting system**
- **Isolated space:** like most old-aged homes
- **Lack of diverse functions**
- **Smart Health Management System to be Popularized**

- **缺最核心的支持系统:** 空巢老人, 陪伴缺失, 医疗照护体系仍需更成熟
- **封闭阻断的空间:** 缺少开放兼容的社区与空间, 存在大量管理过度的养老机构
- **多数社区仍以基础居住功能为主**
- **智慧的健康管理体系待普及**

LIFE IN ELDER AGE SHOULD BE HAPPY, INTERACTIVE, OPEN, CARED FOR, AND FREE

银发年纪的生活基调应是快乐、互动、开放、被关爱、且自由的时光

Hans Baker, the founder of Dutch Life Apartments, proposed the extensive participation of the surrounding communities during the entire operation and was widely studied. He pointed out that the quality of life in old age depends on:

汉斯贝克，荷兰生命公寓的创始人，提出运营全过程周围社区的广泛参与，指出老年生活品质取决于：

 Living environment
居住的环境

 Independence
独立能力

 Joy of life
人生的乐趣

 The value of life
生命的价值

“

We observed that in the model of the Dutch Life Apartment, the elderly in it are very energetic and their mental state is completely different from other places. Therefore, we have introduced such model. All facilities are open to the outside world, and not separating the elderly from other generations. Let the elderly have normal social interactions, increase happiness, reduce loneliness, and so, can also increase our income as well. We hope to build a caring community and realize happy retirement.

- Yucai Gong, Chairman of Jiangsu Yunlin Group

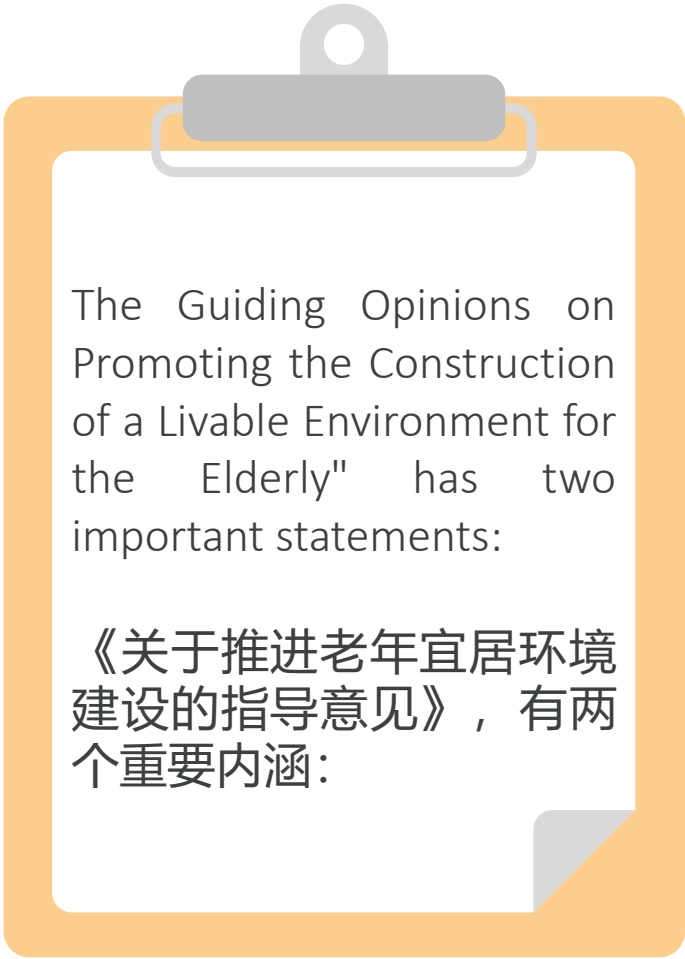
我们考察看到，荷兰生命公寓的模式，里面的老年人都很有活力，精神状态跟其他地方完全不一样。所以，我们引进了这样的模式。所有的设施都是对外开放的，不把老年人和其他代际割裂开。让老人拥有正常的社交，增加幸福感，减少孤独感，也能提高机构的收入。我们希望能打造充满爱心的社区，实现快乐养老。

- 龚育才，江苏耘林养老发展集团董事长

”

THIS IS ALREADY THE DIRECTION OF FUTURE POLICY

而这，已然是未来政策推行的方向



The Guiding Opinions on Promoting the Construction of a Livable Environment for the Elderly" has two important statements:

《关于推进老年宜居环境建设的指导意见》，有两个重要内涵：



First, facility construction must fully consider the factors of ageing population, meet new requirements, be based on the current needs, and long-term view, and reflect forward-looking, scientific, and integrated;

一是环境建设要充分考虑人口老龄化因素，适合新要求，立足当前，着眼长远，体现前瞻性、科学性与整体性；



Second, facility construction must conform to the physical and mental characteristics of the elderly and meet the needs of the elderly. Convenient, accessible and easy to use, can enhance the happiness and sense of gain, and improve the quality of life of the elderly. "

二是环境建设要符合老年人身心特点，满足老年人的使用需求，方便可及又适用易用，能增强老年人的幸福感、获得感，提升老年人生活生命质量。

FUTURE POLICY ENCOURAGES [1] - CREATING A FRIENDLY ENVIRONMENT FOR SENIORS

未来政策推行的方向 [1] - 打造银发群体友好的宜居环境

宜居环境的标准

Construction standardization 建设规范化

Safety first is the starting point for the design and thinking of all buildings and facilities for the senior, and it is also the basic standard for evaluating.

安全第一，是一切老年建筑、老年设施设计思考的出发点，也是评价其优劣的标准。

Family-oriented residential consideration 居住亲情化

Meet the market demand that the elderly and their children can live nearby, for them to have separate space, and easy to gather when they want.

满足老年人与子女就近居住，可分可合的市场需求。

User-friendly 环境友好化

Make the community a highly unified and sustainable residential area with ecological system and social eco-systems, including both material civilization and spiritual civilization.

使小区成为具有自然生态和人类生态、自然环境和人工环境、物质文明和精神文明高度统一、可持续发展的居住区。

CREATING THIS LIVING ENVIRONMENT REQUIRES HUMAN THINKING AND INSIGHT

建设宜居环境，要出于对人性的思考和细节洞察



The starting point is always about comfort and safety

We interviewed LRF, one of Asia's leading interior design studios. In the design of well-known hotels, the designers have accumulated thinking of humanized design for the seniors

我们采访了亚洲领先的室内设计工作室之一LRF。在为知名酒店的设计中，他们积累了很多关于给高龄群体人性化设计的思考。

Shared by | 分享人：

Charles Robertson 查百顺, Chairman 董事

Sabrina Li 李爽, A. Senior Designer 主任高级设计师

Safety: Ensuring safety is our top priority when designing products for people of any age. For example, design seat armrests, ramps, and non-slip base materials. In other countries, hotels will have emergency help buttons to deal with falls or uncomfortable situations.

Consider for different groups: such as providing seats in the waiting area for pregnant women, elderly customers and people with disabilities, and ADA.

Ease of use of the control system: The application of technology needs to develop in a more concise direction, such as clear views and clear buttons.

Humanization: From a user-friendly perspective, rational use of ergonomics. For example, a bench is added in the bathroom to facilitate the elderly with less physical strength to rest in it. For the problem of the elderly having difficulty falling asleep, a detachable bed is provided to facilitate the elderly with poor sleep quality to not be affected by others and sleep peacefully, rest area at check-in, etc.

首先总是关乎舒适和安全

安全性：保障安全，是我们为任何年龄段的人设计产品时的第一要务。比如，设计座位的扶手、坡道、防滑的基础材料等。在其他的国家，酒店都会有紧急求助按钮，以应对跌倒或者不舒服的情况。

为不同群体考虑：比如为孕妇、老年客户和残障人士提供候车区的座位，以及ADA（为残疾人等有特殊要求的人提供厕所、房间）。

控制系统的易用性：技术的应用需要朝着更加简明的方向发展，比如清晰的视图和明确的按键。

人性化：从用户友好的角度，合理利用人体工学。比如浴室中加长凳，方便体力没有那么好的老人在里面休息，针对老年人入睡困难的问题，提供可拆离式的床，方便睡眠质量不好的老年人不受他人影响，安心入睡；在办理入住时的休息区等。



WE ALSO NEED TO BUILD A FAMILY-CENTRIC, "BORDERLESS" COMMUNITY

还需要建造以家庭为中心，开放的“无边界”社区



Open and interactive space

Enhance interaction with family, the outside world, and other generations:

A more ideal state is that they can also reach young people, enjoy the lifestyle of getting along with other generations, and the same services, rather than being separated from others and the world

Guarantee independent space:

If you let several generations live together, you still need to create an independent space for them. It is not meant to separate, but it is necessary to open up this option, and provide equipment designed for the safety and convenience of the elderly in all buildings.

Like the courtyard houses in Beijing's lanes, many of them have lived together for generations. They have independent private spaces and courtyards for public communication. This is a solution that can be used for reference in architectural methods. Although it is impossible to change the existing building model, it is not difficult to consider adding public areas in future designs.

开放性与交互性的空间

增强与家人、外界、与其他代际互动:

更理想的状态是他们也能接触到年轻人，享受与其他代际相处的生活方式，以及同等的服务，而非与其他代际割裂开。

保障独立空间:

如果让几代人住在一起，还是需要为人与人之间创造独立的空间。不是强制性的割离，但需要开放这个选择，并在所有的建筑里提供为老年人的安全和便利而设计的设备。

像北京胡同里的四合院，有很多是几代人住在一起的，既有独立的私人空间，又有公共交流的庭院，这是建筑方式上的一种可以被借鉴的解决办法。虽然改变现有的建筑模式是不可能的，但在以后的设计中考虑添加公共区域，不是一件困难的事。



FUTURE POLICY ENCOURAGES [2] – PROMOTING DIVERSE CULTURAL LIFE

未来政策推行的方向 [2] – 推动多样化的文化生活

Improve Facilities 改造设施

According to the "Regulations on Public Cultural and Sports Facilities", the venues and facilities suitable for sports and fitness for the elderly will be included in the construction content of the sports fitness circle. Constantly improve the venues and facilities suitable for the elderly's sports and fitness, as well as construction specifications and technical requirements. The fitness facilities are modified for barrier-free or old-age-appropriateness.

根据《公共文化体育设施条例》，将适合老年人体育健身的场地设施纳入体育健身圈建设内容。不断健全适合老年人体育健身的场地设施和施工规范以及技术要求等标准，对现有公共体育健身场地设施进行无障碍或者适老化改造。

More Diversity 更多样性

Cultural venues at all places and all types are shall open to the elderly for free, and other cultural venues should provide preferential fares. Reasonably allocate urban and rural cultural resources and prefer more to rural and poor areas in the central and western regions. Carry out cultural product creation and thematic activities for the elders

各级各类文化场馆向老人免费开放，其他文化场所提供优惠票价。合理配置城乡文化资源，更多向农村和中西部贫困地区倾斜。开展老年人特色文化以及主题性活动与文化产品创作。

Encourage Interactive Activities 鼓励互动活动

Motivate and organize the elderly to hold community games, family games, building group games and other activities with consideration of time, people, and local conditions, and promote the extensive and in-depth development of regular physical and fitness activities for the elderly, and increase the frequency of physical fitness activities for the elderly.

因时、因人、因地制宜地动员、组织老年人举办社区运动会、家庭运动会、楼群运动会等活动，推动老年人经常性体育健身活动广泛深入地开展，使老年人体育健身活动常态化。

Strengthen Guidance on sports 加强运动指导

Strengthen the research of the elderly physical fitness methods and the guidance of physical fitness activities.

加强老年人体育健身方法的研究和体育健身活动的指导。

LOOKING AT THE FUTURE, PROSPEROUS COMMUNITY WILL BE CO-CREATED BY THE GOVERNMENT, ENTERPRISES AND INDIVIDUALS

展望未来，美好社区需要由政府、企业、个人三方共同协力创造

“ Community-based old-age living is the most popular form of China in the future: The Party Central Committee and the State Council attach great importance to elderly care services, and will continue to improve the elderly care service system based on home (as core), community (as support), institution (as supplement), and medical care (as an essential part).

- Population Ageing Handbook

社区养老是未来中国最普及的形式：党中央、国务院高度重视养老服务，将持续完善居家为基础、社区为依托、机构为补充、医养相结合的养老服务体系”。

- 《人口老龄化国情教育知识读本》

”

ENTERPRISE
企业

Enterprises from all walks of life will become the main force in the construction of future communities, providing products and services for the vast number of the seniors.

各行各业的企业将会成为建设未来社区的主力军，为最广大的银发群体提供产品和服务。

GOVERNMENT
政府

Basic insurance and security system, allowances and social benefits.

Social welfare: materials and services, treatment, rehabilitation and recreation.

基础保险与保障体系，津贴与社会优待。

社会福利：养护、医疗、康复和娱乐等方面的物质和服务。

INDIVIDUAL
个人

Whether for themselves or for others, families and independent individuals will play a more important role to contribute as owners of the community.

无论是为自己还是为他人，家庭和独立个体都将作为社区的主人，发挥更大的力量。

Wavemaker

WE LOOK FORWARD TO SEEING ALL PARTIES WORKING TOGETHER TO BUILD AN OPEN AND COLLABORATIVE COMMUNITY IN THE FUTURE

我们期许各界共同努力，无论大小企业还是个人，共建开放协同的未来社区

Our picture of future community | 我们对未来社区的畅想



Silver industry requires the participation of multiple systems. Only through cooperation, can the ecosystem of silver industry be truly improved. This requires:

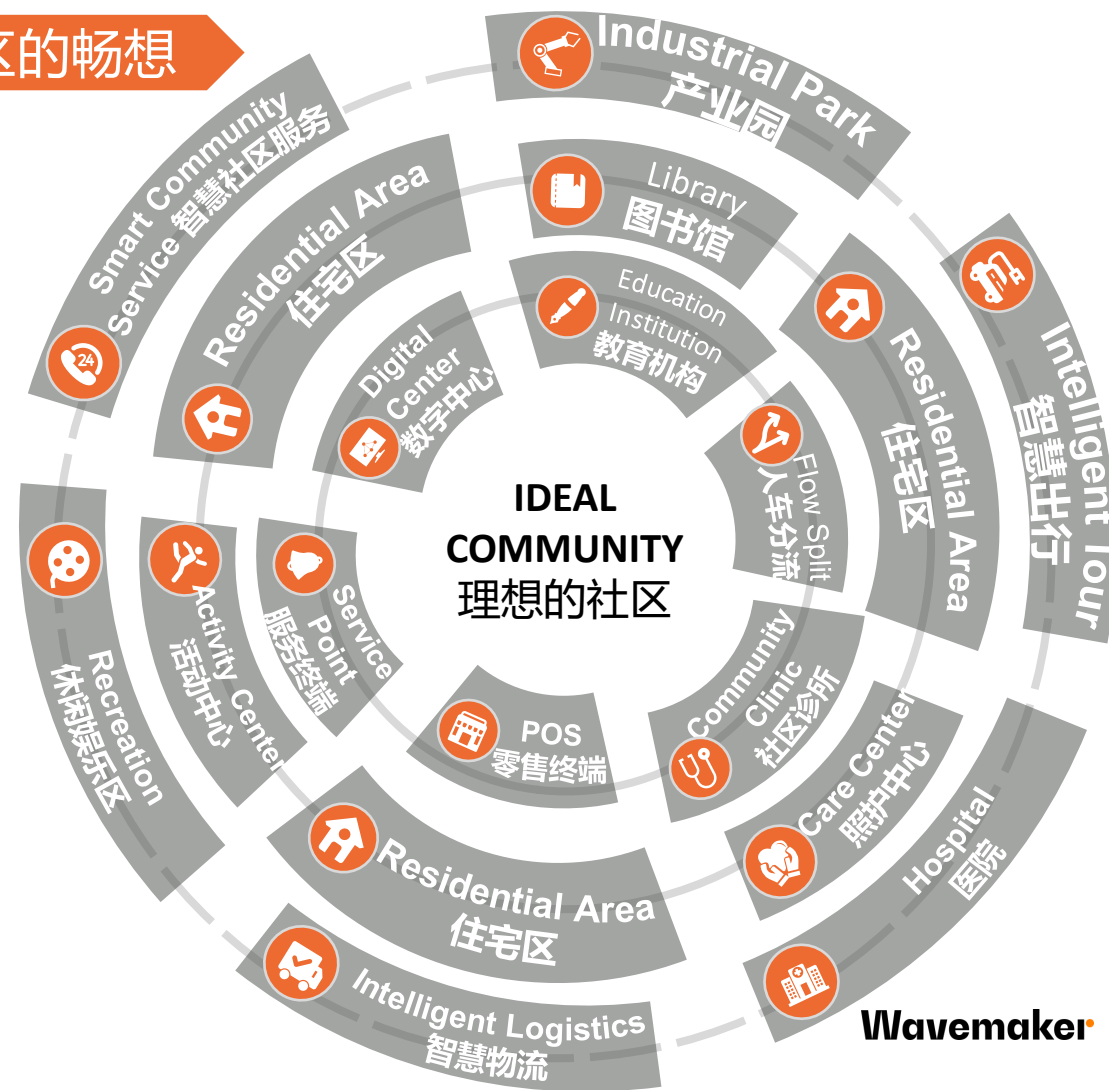
1. Precise positioning and roles
2. Break the tradition and work together
3. Policy encouragement and incentive
4. Break and establish uniform standards to break down cooperation barriers within and between industries

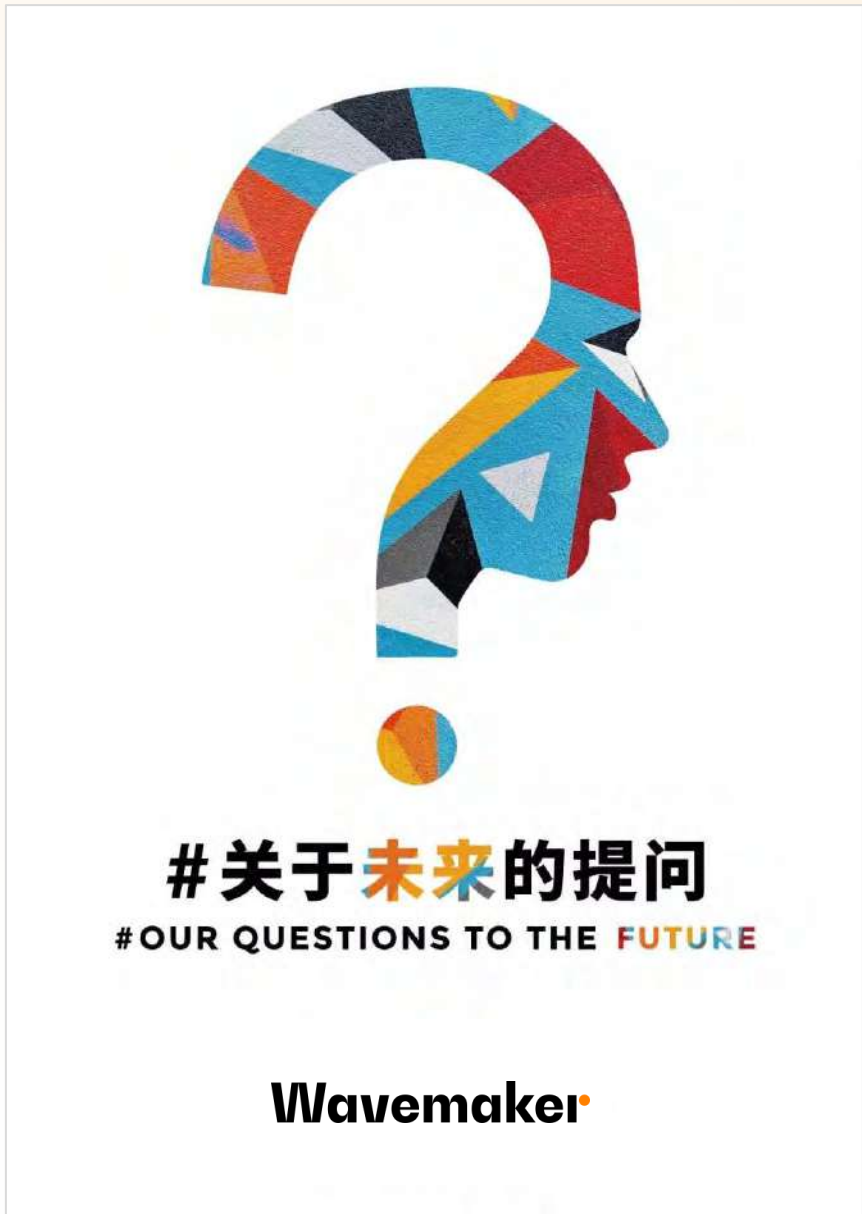
- Thomas Cao, Medical Service Director of Raffles Hospital

银发工程需要的是多系统的介入，而不只是某一个环节，各方合作才能真正完善银发工程的生态圈。这就要求：

- 1, 清晰的定位和角色
- 2, 打破陈旧的思路，合作共建
- 3, 政策鼓励和激励
- 4, 打破，建立统一标准，打通行业内和行业之间的合作障碍

- Thomas Cao, 莱佛士医疗服务总监





As a forward-looking communication agency, Wavemaker is committed to sharing our observations on the market and the future.

We will release our popular science book “Our Questions to the Future” to share our thinking with you.

作为面向未来的前瞻性传播机构，蔚迈致力于分享对市场以及未来的观察。

我们将于今年发布科普读物《对未来的提问》，来与大家分享我们的想象。

WE HOPE TO HELP BRANDS UNDERSTAND AND ACTIVATE THE SILVER ECONOMY, WITH OUR SPECIFIC SOLUTION FOR THIS MARKET

我们希望以银发市场的解决方案，助力企业洞察和焕活银发经济

WAVEMAKER SOLUTIONS FOR AGEING MARKET 蔚迈老龄化市场解决方案

STRATEGY 策略

- Business compass
- Needs map & consumer segmentation of seniors
- Product positioning and portfolio management
- Market entry strategy for new brands

- 老龄化市场潜力罗盘
- 中老年群体需求图谱及细分模型
- 产品定位及组合策略
- 新品牌进入市场策略

DATA 数据

- Wavemaker senior generation tracking database
- Wavemaker customized senior consumers data pool

- 蔚迈老龄化人群连续研究数据库
- 蔚迈中老年人群定制数据池

COMMUNICATION 传播

- Media strategy, media investment and precision marketing for senior target audience
- Content marketing
- Ecommerce marketing

- 老龄化受众的媒介策略和精准营销
- 内容营销
- 电商营销

FOLLOW OR CONTACT US FOR MORE INSIGHTS AND SOLUTIONS ON SENIORS

欢迎关注报告的持续更新，以及联系我们获得更多洞见和营销支持

CHAPTER 1 第一篇章	REVISITING SENIORS IN CHINA 重新“遇见”中国的老龄化群体	Oct. 2019
CHAPTER 2 第二篇章	THE HIDDEN VALUE AND POWER 潜藏的商业价值和影响力	Jan. 2020
CHAPTER 3 第三篇章	UNLOCKING THE SILVER ECONOMY 银发经济的基本盘和新常态	Mar. 2020
CHAPTER 4 第四篇章	SHARING PERSPECTIVES FROM EXPERTS ACROSS INDUSTRIES 各界共谈银发经济，探索解决方案	Sep. 2020
EPILOGUE 番外	PASSING ON THE WISDOM OF A GENERATION 他们走过风雨，他们依然年轻	Dec. 2020

**APPENDIX:
DEFINITION OF SENIOR GENERATIONS IN CHINA
RESEARCH FRAMEWORK
PRODUCER INTRODUCTION**

附件：
代际定义
研究框架
出品方介绍

CONSIDERING THE SPECIAL SOCIOCULTURAL CONTEXT OF CHINA, WE HAVE REDEFINED THE OLDER GENERATIONS

中国有着特殊的社会发展背景，我们“重新”定义和划分了老龄化群体



1
WITNESS OF REVOLUTION
 革命见证者

“A cog in the machine”
 to create collective value
 一颗创造集体价值的螺丝钉



2
TOUGHENED NEW-CHINA
1ST GENERATION
 百炼成金建国一代

Missed opportunities
 but now restarting life
 错失芳华但重启人生



3
THE OPENING UP
NEWBORNS
 改革开放新生儿

Benefiting from economic
 and cultural opening
 经济文化开放的受益人

Birth years 出生年份	1934 - 1950	1951 - 1963	1964 - 1977
Formative years 个性形成期	1949 - 1965 Hardship & poverty 艰苦启程	1966 - 1978 Twists & turns 波折动荡	1979 - 1992 Openness & prosperity 开放繁荣
Age now 目前年龄	70 - 86 y/o Report focuses on 本报告聚焦 70 - 77 y/o	57 - 69 y/o	43 - 56 y/o Report focuses on 本报告聚焦 50 - 56 y/o

TO GAIN A HOLISTIC PICTURE OF CHINA'S AGEING SOCIETY, WE COVERED ALL ACCESSIBLE SENIORS, WITH DATA PROJECTION TO NEARLY 115 MILLION CHINESE POPULATION

在研究中，我们尽最大限度地覆盖了中国的老龄化群体，数据推及近1.15亿中国人口，旨在全面了解中国老龄社会

- Look at “current” and “future” seniors

Nearly 30 years age range, people born between 1943 and 1970, now aged from 50 to 77 y/o

- Consider cultural diversities in different regions of China

Cover 7 regions, i.e. North West, South West, Middle, South, East, North East, and North

- Consider city tier differences

From Tier 1 to Tier 3

Note: This study covers different types of seniors for offline fieldwork, but excludes those in very poor health condition who are inaccessible for survey (e.g. severe diseases, long-term bedridden patients)

- 不仅着眼于现在，同时放眼未来

年龄跨越近三十载，1943-1970年间出生，目前50-77岁的人群

- 考虑到中国地域文化的多样性

涵盖西北、西南、华中、华南、华东、东北、华北七大区域

- 考虑到中国城市级别间的差异

覆盖一到三线城市

注意：本次研究实地考察和调研了不同类型的老龄化群体，但不包括研究无法接触到的健康极为不佳的人群（如严重疾病、长期卧床等）

OUR RESEARCH LASTED FOR 18 MONTHS TO THOROUGHLY UNDERSTAND SENIORS VIA 3 PHASES

历时18个月，分3个阶段，通过完善的研究框架，从深度和广度全景剖析老龄化群体

1 CULTURAL SCANNING & VALUE SYSTEM EXPLORATION 文化背景与价值体系探究

- Literature review to build context and feed hypotheses
- Anthropological method to discover how social changes influence value system
- Generational cohort analysis on seniors
- 文献综述及案头研究
- 人类学方法论探究社会变迁对价值观塑造的影响
- 针对老龄化人群进行世代族群分析

2 ETHNOGRAPHY TO DEEP DIVE 民族志挖掘

- Visited different cities from Tier 1 to 3
- Visited homes of different types of seniors across 3 generations
- 造访一到三线不同城市
- 实地入户深度访问不同类型和年代的老龄化群体

3 QUANTIFICATION TO VALIDATE 量化验证

- Face-to-face offline survey
- Across Tier 1 to 3 cities in 7 regions
- 线下面对面访问收集定量数据
- 覆盖7大区域的一到三线城市

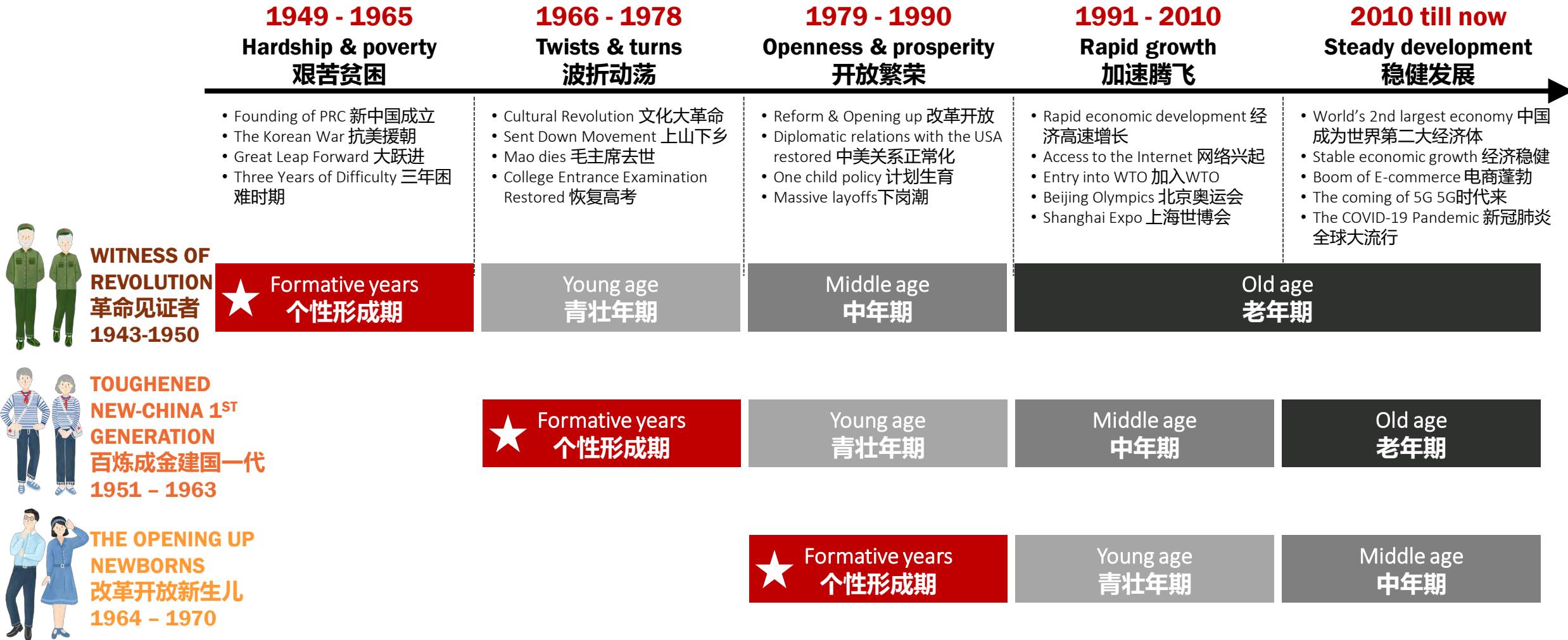
CHINESE SENIOR CONSUMERS HAVE FORMED A DYNAMIC EVOLUTION OF THEIR VALUES IN THE SOCIAL ENVIRONMENT

中国银发群体的价值观在过去和现在截然不同的社会环境中，不断被塑造和改变



SOME OF THEIR VALUES VARY ACROSS THESE GENERATIONS

因人生经历的不同，三代人的“基本盘”和“新常态”有所不同，需要识别代际差



FOR MORE, PLEASE READ PREVIOUS CHAPTERS | 若想了解更多，欢迎阅读其他篇章

IN CHAPTER 1, RELEASED IN OCT. 2019
第一篇章于**2019年10月**发布



TRUE DEPICTION OF SENIORS IN CHINA 中国老龄化群体的真实风采

We segmented seniors in China into three different generations and revealed their objections to being characterized as the “old”
首次定义和划分了三个代际，揭示了他们不愿做传统定义“老人”的“倔强”



CN 中文 EN 英文

IN CHAPTER 2, RELEASED IN JAN. 2020
第二篇章于**2020年1月**发布



BOOMING SILVER ECONOMY & CORE NEEDS BEHIND IT 蓬勃的银发经济及其背后的核心需求

We estimated the strong annual spending power of senior citizens and elaborated on the four core needs behind the silver economy
预估了中国城市老龄化群体的超高消费力，解析了催生银发经济的四大核心需求



CN 中文 EN 英文

IN CHAPTER 3, RELEASED IN MAR. 2020
第三篇章于**2020年3月**发布



ESSENCE BEHIND NEEDS & BEHAVIOURS: SENIORS' CORE & EVOLVED VALUES 银发经济的关键：价值观基本盘和新常态

We delved into seniors' value system, uncovering the unwavering core values as well as the evolving new normal
深入到老龄化群体的价值观，探究改变不了的基本盘，以及随时代演进的新常态



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We believe there always is a better way to grow. We positively provoke growth for our clients by reshaping consumer decision-making and experiences through media, content and technology. The Wavemaker way is globally consistent. Fuelled by the world's most powerful consumer data, we understand where and how marketing can intervene decisively to help brands win more sales. Our 7,600 people across 90 markets have the deep knowledge, confidence and courage to provoke growth for some of the world's leading brands and businesses.

We are a part of GroupM, WPP's global media investment management company. Discover more on wavemakerglobal.com, [Twitter](#) and [LinkedIn](#), or follow us on Wechat at Wavemaker_China.

蔚迈相信，任何时候，总存在一种更好的增长方式。通过媒体、内容和技术的结合，我们重塑消费者决策和体验，激发增长。蔚迈由全球网络统一协同运作，在强大的消费者数据推动下，了解营销在何时何地、以何种方式为品牌赢得更多销售。蔚迈在90个市场的7,600名员工拥有深厚的专业知识，他们充满信心和勇气，为世界领先品牌和企业解锁增长的奥秘。

我们是WPP旗下全球媒介投资管理集团群邑的一部分，可以通过wavemakerglobal.com、[Twitter](#)和[LinkedIn](#)了解更多关于我们的信息，也可以关注蔚迈中国微信公众号Wavemaker_China。

PRODUCTION TEAM | WAVEMAKER GROWTH PLANNING DEPARTMENT

出品团队 | 蔚迈 增长咨询团队

Authors' recommendation | 作者推荐语:



Linna Zhao
赵林娜

This is undoubtedly the most grand series of the reports that we have released, and it is also the most touching topic to me. There is an old poem saying "Never say too late because of old age. Even at twilight the sky is still full of sunshine". Yet, China's senior consumers today, are still in their prime. I hope this report can inspire the current practitioners and enterprises just start to pay attention. Within 20 years, all markets will be silver markets.

这无疑是我们发布过的报告中，最宏大的一个系列，也是最令人感触的一个课题。“莫道桑榆晚，微霞尚满天”，更何况中国今天的银发群体，正当年。希望这份报告能对当下的银发产业从业者、以及观望中的企业有所启发。20年内，所有市场都将会是银发市场。



Aubrey Meng
孟庭羽

In this project, I can see their vitality like GenZ, and our missing role in social construction. In fact, it's not that world is developing too fast for them to catch up, but that we are moving too slowly, so that they get old before they can enjoy the treatment equivalent to the social value they have created. What we can do is to join hands with all partners to develop a better future with them. Indeed, It's also about creating a future for ourselves.

在这个项目中，我看到了他们不输于我们Z时代的活力，也看到了我们在社会建设中的角色缺失。其实不是说社会发展的太快了让他们追不上，而是我们走太慢了，让他们在还没有享受到，与他们所创造的社会价值等值的待遇时，就已经老去了。我们能做的就是他们在他们偶尔停下脚步驻足等待我们的时候，携手各行各业一起努力追赶，与他们前行。这其实也是为我们自己创造未来。

REPORTS RELEASED

出品报告:

Seniors in China: The “Hidden” Treasure Report Series

Digital Children in China

Restart 2020, Post Out-break Opportunities & Implications to Brands

Restart 2020

The New Forces Fueling China’s Ecommerce Growth

Quality of Life in China

Health & Wellness Today in China

Generation Z in China

China HNWII Gifting Whitepaper

Fashion Today in China

etc.

《中国老龄化社会的潜藏价值》系列报告

《数字时代的中国孩童》

《重启2020，疫情之后的品牌营销新策略》

《电商电商发展新动能》

《中国品质生活白皮书》

《中国健康新态势》

《中国Z世代》

《中国高净值人群情谊往来白皮书》

《时尚中国》



THANK YOU!

感谢阅读

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