

# SENIORS IN CHINA: THE "HIDDEN TREASURE"

## 中国老龄化社会的潜藏价值

REPORT SERIES 系列报告





**POPULATION AGEING IS WIDESPREAD ACROSS THE WORLD.  
THE AGED POPULATION IS CURRENTLY AT ITS HIGHEST LEVEL  
IN HUMAN HISTORY.**

**— UNITED NATIONS**

人口老龄化正在全世界范围内蔓延。在人类历史上，地球从未如此老过。

——联合国



## **WHAT ABOUT CHINA?**

**DID YOU KNOW THAT PEOPLE AGED OVER 60 YEARS OLD ACCOUNT FOR NEARLY 1/5<sup>TH</sup> OF THE CURRENT TOTAL POPULATION, AND THE NUMBER IS ANTICIPATED TO EXCEED 1/3<sup>RD</sup> IN THE NEXT THREE DECADES?**

那么中国呢？

你是否知道，中国目前60岁以上的人口占比已接近1/5，未来30年内预期将超过1/3。

**FOR CHINA THE IMPACT OF AGEING SOCIETY IS  
ALREADY HERE.**

我们在“预见”的老龄社会，已经“遇见”了。

# A BRIEF LOOK AT HOW CHINA IS AGEING

## 中国正在如何变“老”

### THE SCALE IS ENORMOUS

By 2018, there were close to 250 million people aged 60+ y/o in China, accounting for 18% of the population, and over 160 million people aged 65+ y/o, accounting for 12% of the population.

### THE SPEED IS FAST

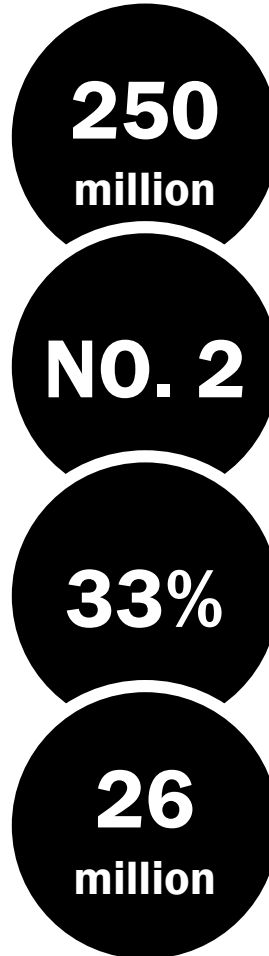
Since entering the ageing society era in 1999, the ageing speed of the Chinese population has kept increasing. China is now the 2<sup>nd</sup> fastest ageing country after Japan.

### THE STRUCTURE IS STABLE

Ageing population is predicted to peak at 35% of the total population around 2050, and maintain at around 33% over the long term.

### THE LIFE EXPECTANCY INCREASES

In 2017, the number of people aged 80+ y/o in China reached 26 million, and is estimated to increase to 120 million by 2050. 80+ y/o is the fastest growing age group within the seniors.



### 规模大

截至2018年底，中国60岁及以上人口近2.5亿，占总人口的18%，其中65岁及以上超1.6亿，占比12%。

### 速度快

自1999年进入老龄化社会，中国老龄化的速度持续上涨，是除日本之外老龄化速度最快的国家。

### 结构稳

中国老龄化水平预计在2050年左右达到35%的峰值，此后将长期稳定在33%左右的重度老龄化社会。

### 高龄化

截至2017年底，中国80岁及以上高龄人口已达2600万，预计到2050年将增至约1.2亿，是老龄人口中增长最快的群体。

# HOWEVER, IS CHINA'S POPULATION REALLY GROWING "OLD"?

**THE SENIORS SAY "NO".**

The perceived extension of middle age signifies a redefinition of "old" As the boundary between middle age and old age becomes increasingly blurred, middle age lengthens, and the psychological perception of "growing old" sets in later.

Seniors not only live the length of life, but they also live the breadth of it With a new lease on life, seniors explore the possibilities of life more freely and with more courage than ever before. The potential of the ageing population is already apparent and "vitality" doesn't begin to describe their mindset.

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但人们真的在变“老”吗？  
中国的“老龄化”群体认为  
并非如此

**中年“无限”延长，“老”需要重新定义**

中年和老年的边界越来越模糊，中年的期限开始不断延长，而对“步入老龄”的心理感知不断延后。

**生命的长度在伸展，生命的宽度在勃发**

他们在人生第二场，更自由、更有底气地去探索生命的无限可能。“活力”已不足以形容他们，老龄化群体的潜力早已迸发。

**PSYCHOLOGICALLY, SENIORS REFUSE TO AGE.  
THEY REFUSE TO BE DEFINED OR RESTRICTED BY  
THE TRADITIONAL VIEW OF AN “OLD” PERSON.**

他们有“变老拖延症”，  
不愿做传统定义上的“老人”，  
不愿被年龄所束缚。

# WHY ARE WE PAYING ATTENTION TO THE AGEING POPULATION?

## 我们为什么关注老龄化人口

- Despite the great potential of the ageing market, younger generations are still the main focus for most brands at the moment, while knowledge and understanding of seniors remain limited and shallow. Apart from their economic value, the needs of seniors truly deserve our attention as they created what we have today. Moving forward, we shall think about how we can create a better tomorrow, for them, and also for ourselves.
- At Wavemaker, we are eager to understand the “current” and “future” senior consumers in China, to portray the true and stereotype-free image of the ageing population. Thus, we are confident to work out how to best reach them, connect with them, and achieve a win-win scenario to not only create a better life for seniors, but also drive growth for our clients with this increasingly important consumer group.
- 老龄市场的潜力已不容小觑，但在当下，品牌仍主要聚焦于年轻世代，对老龄化群体的认识仍知之甚少。除了商机之外，他们的需求更值得我们去关注和关怀。他们创造了今天，而我们又将如何创造明天？而这明天，既是他们的，也是我们的。
- Wavemaker将目光对准中国“现在”和“未来”的中国城镇老龄化群体，通过全面深入的研究，打破目前存在的对老龄化群体的刻板印象，并去探讨如何触达他们、如何与他们进行连接，在为他们创造美好生活和体验的同时，为客户赢得增长，达到双赢的局面。



# PLEASE JOIN US TO BUILD A BETTER FUTURE TOGETHER

## 我们呼吁您的关注，携手共建美好的未来



**Patrick Xu 徐俊**

CEO, GROUPM CHINA  
CEO, WPP CHINA  
群邑中国区首席执行官  
WPP中国区首席执行官

There is great social and commercial significance associated with our ageing society. As the largest media group in the world, our mission involves supporting the growth and evolution of the entire industry ecosystem. We remain committed to drawing everyone's attention to the society's future as the population gets older. For the development of our industry as well as that of the wider society, it is an enormously important issue.

老龄化是兼具社会和商业价值的重要议题。作为全球最大的媒介传播集团，我们肩负着推动行业发展的使命。我们希望引发行业的关注，共同探索老龄化社会的未来。这不仅对于产业健康，更之于社会发展，都将产生深远的意义。



**Gordon Domlija 高顿**

CEO, WAVEMAKER CHINA  
PRESIDENT, WAVEMAKER ASIA-PACIFIC  
WAVEMAKER中国区首席执行官  
WAVEMAKER亚太区总裁

An organization with vision needs to continuously invest into the future. At Wavemaker, we believe that only with serious focus on decoding the future will we be able to seize opportunities to grow our clients' and our own business. With this valuable insight into the increasingly important role of seniors in the Chinese economy, we hope pioneers from different industries can join us to co-create a prosperous future together.

任何一家前瞻性的机构都需要持续地投资未来，而Wavemaker就是这样一家通过认真地投资未来，继而捕捉增长机会的机构。我们倡导各界伙伴加入我们，关注已经“遇见”的中国老龄社会，共建美好未来。



**Christina Lu 吕宣伶**

CSO, WAVEMAKER CHINA  
WAVEMAKER中国区首席战略官

The ageing population is no doubt the “Growth Opportunity for NOW” and “Growth Driver for FUTURE” with high importance to both commercial and social aspects of society. We aim to bridge our understanding of seniors into implications that fuel the strategic development of future growth plans for brands.

中国的老龄化群体毋庸置疑是“现在的增长变量，更是未来的增长常量”，其重要性不仅之于商业价值，更之于社会意义。基于对老龄化群体的深度洞察，我们致力于为品牌探索推动未来增长的启示。

# HOW WAVEMAKER STUDIES SENIORS IN CHINA TODAY

我们如何研究  
中国的老龄化群体

# 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齡化群体，数据推及近1.15亿中国人口，旨在全面了解中国老齡社会

- Look at “current” and “future” seniors

Nearly 30 years age range, people born between 1943 and 1970, now aged from 49 to 76 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49-76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齡化群体，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齡化群体

## 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

# PHASE 1 CULTURAL SCANNING & VALUE SYSTEM EXPLORATION

## 文化背景与价值体系探究

**TO TRULY UNDERSTAND HOW THEIR VALUES WERE SHAPED, WE TRACED THE SOCIOCULTURAL CHANGES THEY'VE BEEN THROUGH**  
**在第一阶段，通过人类学方法论，追溯他们的经历，探究社会变迁对价值观的塑造**



# WE GOT INTO THEIR REAL LIVES, HEARING THEIR STORIES AND THOUGHTS, AND CAPTURING THEIR JOYS AND SORROWS

我们走入他们的真实生活，聆听他们的故事和心声，感受他们的悲欢与喜乐

### Tier 1

Beijing  
北京



Shanghai  
上海

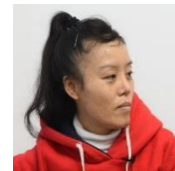


### Tier 2

Nanchang  
南昌



Zhanjiang  
湛江



Yinchuan  
银川



### Tier 3

Qiqihar  
齐齐哈尔



Qujing  
曲靖



Mix respondents in terms of

- Gender, age
- Income level
- Educational level, from junior high to bachelor
- Working status, e.g. working, retired
- Types of occupations and industries, e.g. state-owned enterprise, joint venture, entrepreneur, etc.
- Living status, e.g. with spouse, with kids, solo, etc.

混合不同背景的被访者，包括：

- 性别及年龄
- 收入水平
- 教育水平，从初中到本科
- 工作状态，如在职、退休
- 工作性质及行业，如国企、合资、创业等
- 居住状况，如和配偶、和子女、独居等

## WE INTERVIEWED EACH SENIOR FACE-TO-FACE OFFLINE, ENSURING OUR DATA AND ANALYSIS WERE AUTHENTIC AND REPRESENTATIVE

我们实地考察，面对面搜集量化数据，确保给到真实且具代表性的分析结果

### Representative sampling

- Good mixture of different districts in each fieldwork city
- Wide coverage of fieldwork venues, e.g. neighbourhood, park, in order to approach respondents with different routines
- Random sampling with intercepting rule, e.g. only interview one individual from a group of seniors

### Strict fieldwork execution

- Interviewers able to communicate with respondents in local dialect
- Comfortable environment for survey, e.g. venue with chairs



Fieldwork photos  
街头拦截访问照片

### 具有代表性的抽样

- 覆盖城市的不同区域
- 选择不同地点访问，如小区、公园等，确保涵盖不同生活轨迹的人群
- 随机抽样且遵循拦截规则，如同一群老年人中只允许访问一个被访者

### 严谨的访问执行

- 访问员可以用方言与被访者交流
- 访问地点环境舒适，适于访问

# LET US MEET THE SENIORS AND REMOVE ANY POSSIBLE STEREOTYPED AND BIASED PERCEPTIONS

我们邀您一同“重遇”老龄化群体，打破那些可能的刻板印象和偏见

They may be seen as  
他们可能被认为是

Distant from “now”  
and falling behind  
the times  
与时代有距离的

Facing health  
challenges, need to  
be taken care of  
面临健康困扰  
需要照料

Living a life that  
seems lonely and  
boring  
生活略显孤单乏味

.....



# SENIORS IN CHINA: THE “HIDDEN TREASURE”

## 中国老龄化社会的潜藏价值

<b>CHAPTER 1</b> 第一篇章	<b>REVISITING SENIORS IN CHINA</b> 重新“遇见”中国的老龄化群体	<b>Oct, 2019</b>
<b>CHAPTER 2</b> 第二篇章	<b>THE “HIDDEN VALUE” AND SOCIAL POWER</b> 潜藏的商业价值和社会影响力	<b>Jan, 2020</b>
<b>CHAPTER 3</b> 第三篇章	<b>WHO THEY WERE, AND WHO THEY ARE</b> 他们的时代，和时代的他们	<b>Mar, 2020</b>
<b>CHAPTER 4</b> 第四篇章	<b>REACHING THEIR HEARTS, CO-CREATING EXPERIENCES</b> 触及心灵，共创体验	<b>May, 2020</b>
<b>EPILOGUE</b> 后记	<b>SENIORS IN OTHERS’ EYES, AND LIFE IN THEIR EYES</b> 人们眼中的他们，和他们眼中的人生	<b>Jul, 2020</b>

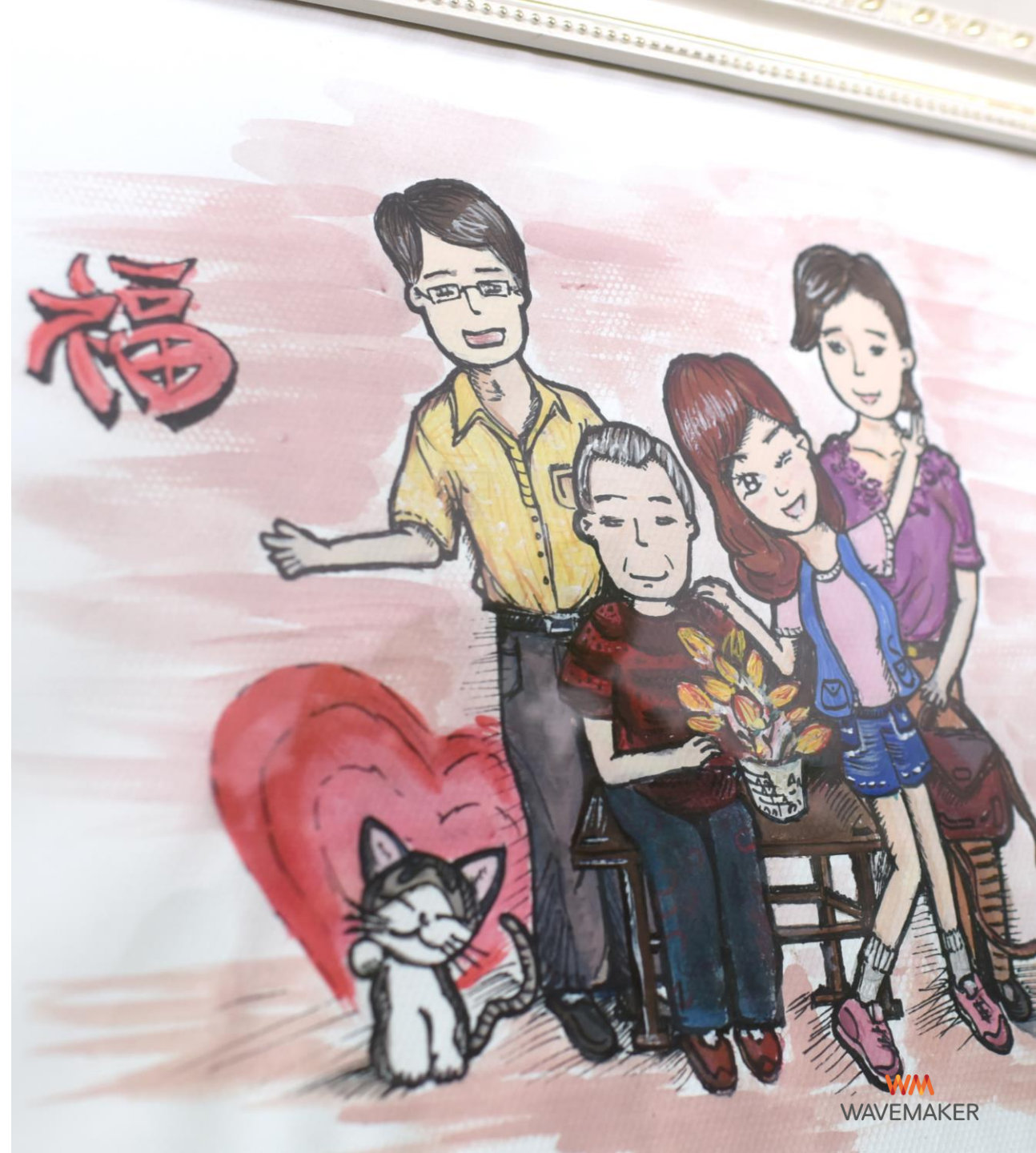
CHAPTER 1 第一篇章

REVISITING SENIORS IN CHINA  
重新“遇见”中国的老龄化群体



# THREE GENERATIONS OF THE AGEING POPULATION IN CHINA

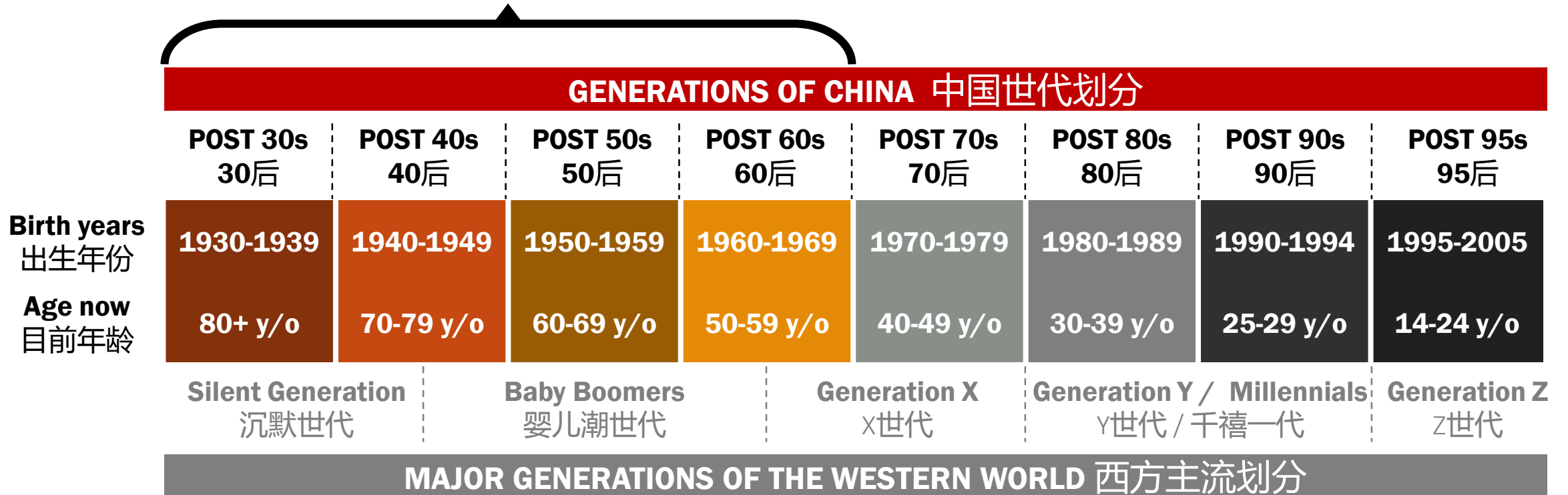
## 中国老龄化群体的 世代划分



# THE AGEING POPULATION IN CHINA STRETCHES ACROSS MULTIPLE GENERATIONS

中国的老龄化群体跨越了多个代际

## SENIORS 老龄化群体



# WE HAVE REDEFINED THE OLDER GENERATIONS BASED ON THE SOCIOCULTURAL CONTEXT OF CHINA

考虑到中国的特殊性，我们需要“重新”定义和划分老龄化群体

Growing up under entirely different sociocultural and economic environments, seniors in China cannot be generalised as a single group. We group them based on Generational Cohort Analysis.

成长于截然不同的社会文化和经济发展时期，中国的老龄化群体不可一概而论。依据世代族群分析，我们将其细分为三代。

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  
1<sup>ST</sup> 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

# THEIR VASTLY DIFFERENT UPBRINGING HAS SHAPED THE DIFFERENT MINDSETS AND BEHAVIOURS OF THE THREE GENERATIONS

不同的社会时代背景，塑造了截然不同的三代人

1

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<b>Birth years</b> 出生年份	<b>1934 - 1950</b>	<b>1951 - 1963</b>	<b>1964 - 1977</b>
<b>Formative years</b> 个性形成期	<b>1949 - 1965</b> Hardship & poverty 艰苦启程	<b>1966 - 1978</b> Twists & turns 波折动荡	<b>1979 - 1992</b> Openness & prosperity 开放繁荣
<b>Age now</b> 目前年龄	<b>69 - 85 y/o</b> Report focuses on 本报告聚焦 <b>69 - 76 y/o</b>	<b>56 - 68 y/o</b>	<b>42 - 55 y/o</b> Report focuses on 本报告聚焦 <b>49 - 55 y/o</b>

# SIGNIFICANT GENERATIONAL DIFFERENCES ALSO INDICATE THE DIVERSITY AND VIBRANCY OF THE AGEING SOCIETY IN CHINA

差异化的三代人意味着中国的老龄社会，既具多样性又充满活力

1

**WITNESS OF  
REVOLUTION**  
革命见证者

2

**TOUGHENED NEW-CHINA  
1<sup>ST</sup> GENERATION**  
百炼成金建国一代

3

**THE OPENING UP  
NEWBORNS**  
改革开放新生儿

**Education level**

**Tertiary & above**

教育水平 - 中专及以上学历占比

30%

47%

52%

**Digitalisation**

**Internet daily reach**

数字化程度 - 网络日触达率

31%

49%

73%

**Income level**

**AVG. MHI**

经济水平 - 平均家庭月收入

¥ 7,108

¥ 8,008

¥ 9,127

# AN INTRODUCTION TO THE VITALITY OF SENIORS IN CHINA TODAY

朝气蓬勃的  
中国老龄化群体





# SENIORS ARE REDEFINING MIDDLE AND OLD AGE. THEIR PERCEIVED LENGTH OF YOUTH AND MID-LIFE ARE BOTH LARGELY EXPANDED

他们在重新定义“中年”和“老年”，其主观认知的青年及中年期都大幅度延长

“

When do you consider as the starting point of...

你认为多少岁算步入.....



Middle age  
中年



Old age  
老年

Traditional definition  
传统定义

40 y/o

60 y/o

According to seniors  
重新自定义

49 y/o

66 y/o

This is to say,  
50 y/o below are “youth”,  
66 y/o below are “middle age”

换言之，  
50岁以下都是“青年”  
66岁以下仍是“中年”

”

# MENTALLY, MANY FEEL YOUNG AT HEART AND HAVE DEVELOPED “AGEING PROCRASTINATION” SYNDROME

他们发展了“变老拖延症”

58%

**My mental age is**

**younger than**

**my chronological age**

认为自己的心理年龄  
小于实际年龄

33%

**I look**

**younger than**

**my chronological age**

认为自己看上去  
比实际年龄小

“

*I cared about beauty since young,  
and now it's the same. Who  
doesn't want to be young and  
beautiful all the time?*

*年轻的时候就爱美，现在还是，  
谁都愿意年轻、漂亮。*

*Aunt Zhang, 52 y/o, BJ  
张阿姨，52岁，北京*

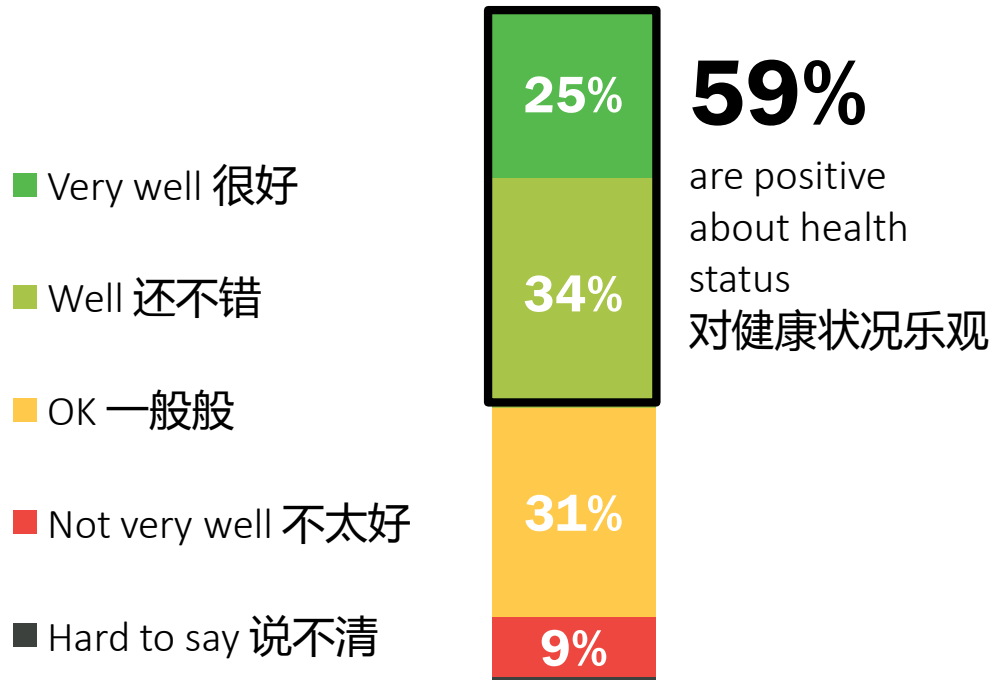
”

# PHYSICALLY, THEY CONSIDER THEMSELVES TO BE IN GOOD SHAPE AND ACTIVELY MAINTAIN THEIR HEALTH

## 健康信心足，且积极养身

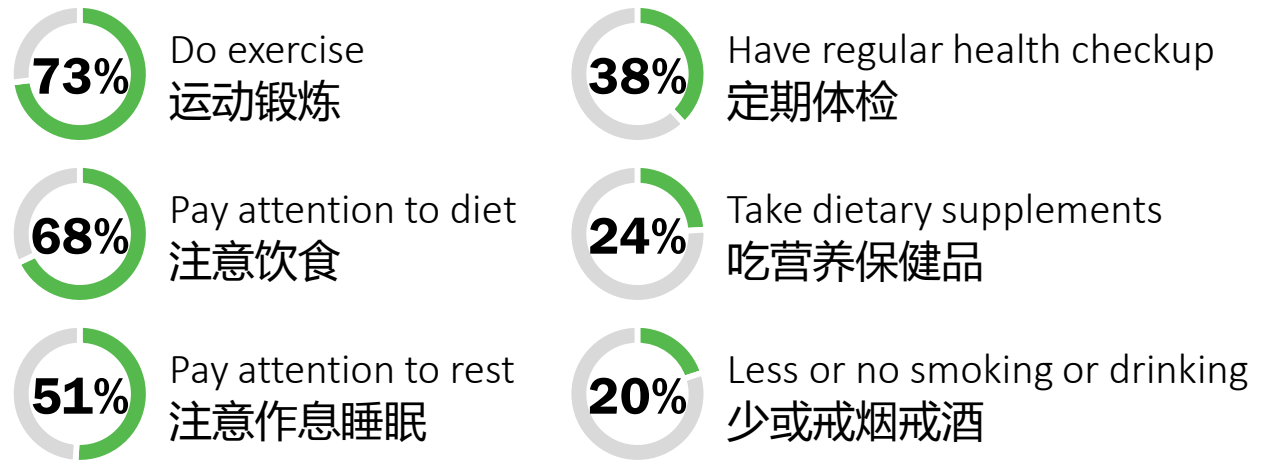
### HEALTH SELF-ASSESSMENT

#### 健康自我评价



### TAKE AVG. 4-5 MEASURES FOR HEALTH

#### 人均采取4-5种不同的健康措施



Fieldwork photos 访问照片

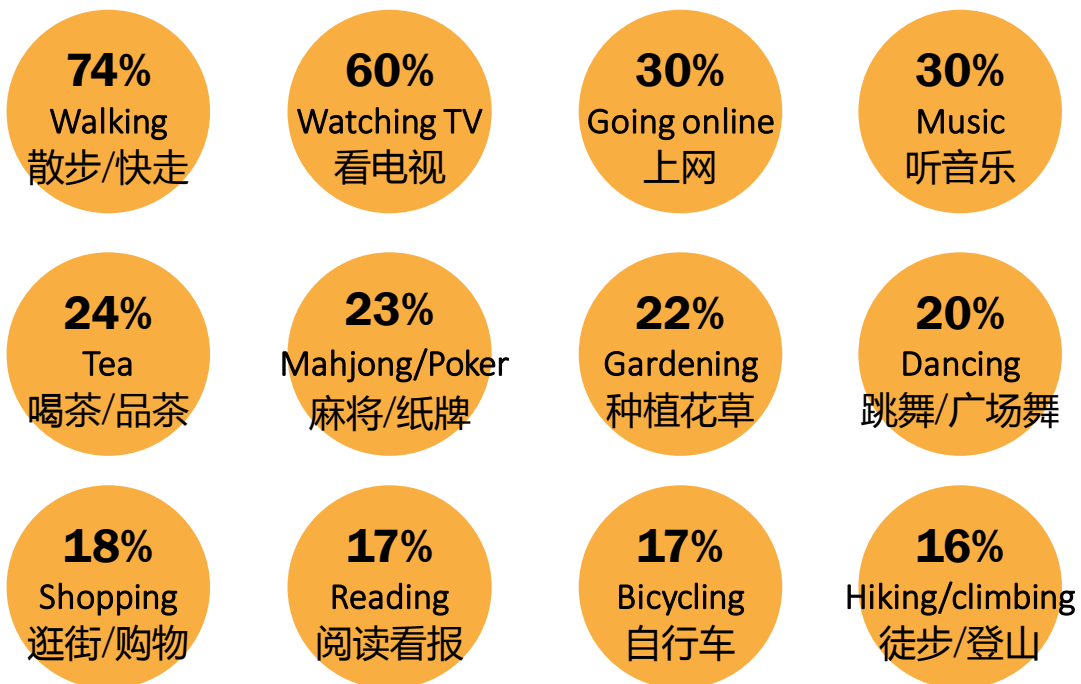
# THEY LIVE A VIGOROUS LIFE, PURSUING DIVERSE HOBBIES AND CONTINUOUSLY EXPLORING THE WORLD

## 精力充沛，不断探索世界

**AVG. 5 LEISURE ACTIVITIES PER PERSON**  
人均参与5种不同的休闲活动

**HALF ARE ANNUAL TRAVELLERS**  
半数每年会出游旅行

TOP ACTIVITIES 热门活动 (Spontaneous answers 自发回答)



50%

At least 1 domestic trip every year  
每年至少1次国内游

9%

At least 1 outbound trip every year  
每年至少1次出境游

“

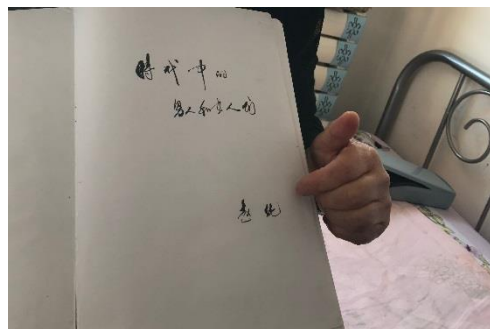
*My wife and I have been to 80 countries since 1995, and our target is to hit 100 by the time we're 80 y/o.  
从1995年开始，一发不可收拾地去了80个国家。我们的目标是80岁之前走完100个国家。*

*Uncle Wang, 73 y/o, BJ 汪叔叔，73岁，北京*

”

# A GLIMPSE AT THEIR COLOURFUL LEISURE LIFE

## 闲暇掠影：缤纷多彩，动静皆宜



# WITH SUCH PASSION AND ENERGY FOR LIFE, THEY RARELY FEEL LONELY

如此热爱生活且闲不住的他们，大多并不孤独

69%

Rarely feel lonely

极少感到孤独

70%

Claim to be free of negative emotions, e.g. loneliness, frustration

没有个人情绪的忧虑，如孤独，失落

“

*Both my wife and I used to be very busy with work, but after retirement, we got more time for each other. We go play ping-pong. Baking is another passion now, taking part in contests and teaching in the community. I also like making baking molds by myself. Plus, our daughter also takes us on overseas travel now and then. Life is even busier than before.*

*我和爱人以前都是各管各工作的，反而退休之后，相处的时间多了。刚开始和她到社区里打球，后面小区里搞烘焙，去参加比赛，也给别人上课，自己会搞搞模具，再加上女儿也经常带我们去国外玩玩，现在可以说是比以前上班还忙了。*

*Uncle Teng, 72 y/o, SH 滕叔叔，72岁，上海*

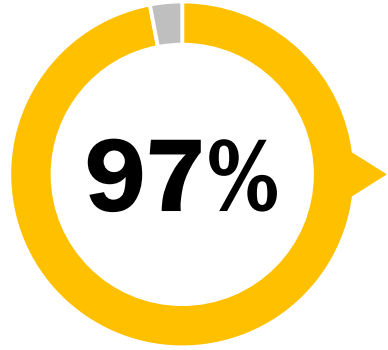


Fieldwork photos 访问照片

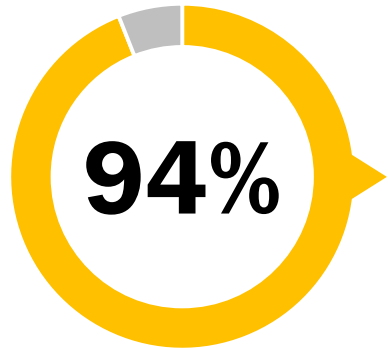
”

# MOREOVER, THEY ASPIRE TO KEEP UP WITH SOCIETY

并且，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”



*“Live and learn. First time drawing on porcelain plate, need to be careful and serious. How does the plum blossom look?”*

# THEY MAKE SIGNIFICANT CONTRIBUTIONS TO BOTH FAMILY AND SOCIETY

热忱在家庭和社会中发光发热，为此他们永不放弃

81%

Agree that “Seniors should not be a burden to family or society”

认同“老年人不该成为家庭和社会的负担”

And they put words into action  
且付诸于行动

- 32% are employed now 在职
- 12% still work after retirement 退休后仍在工作
- 67% help or support their children 帮子女做事
  - 42% Family chores 做家务
  - 34% Look after grandchildren 带孩子
  - 26% Financial support 经济补贴





# AN OVERVIEW OF SENIORS' ECONOMIC POTENTIAL THAT SHOULD NOT BE OVERLOOKED BY BRANDS

老龄化群体  
绝对不容低估的商业潜力



# SENIORS ARE INCREASINGLY A DRIVING FORCE FOR INTERNET ECONOMY GROWTH

在人口红利逐步到顶的今天，老龄化群体将是互联网经济增长的新动力

**96%**

**USE SMART PHONE  
ON A DAILY BASIS**

每天使用智能手机



# THEY ARE ACTIVE ONLINE WITH MULTIPLE ACTIVITIES

## 他们活跃于网络，且活动多样化

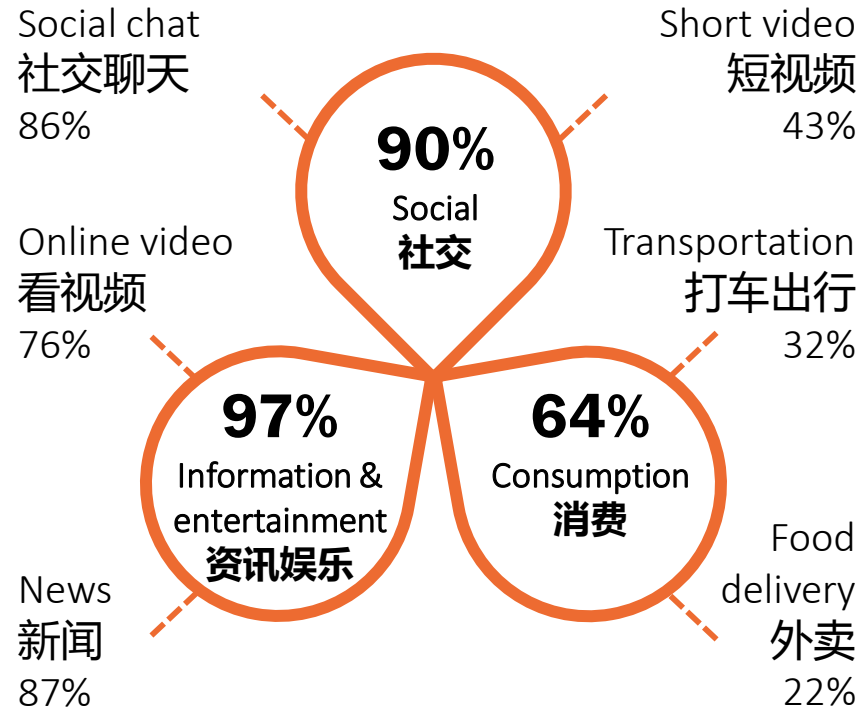
**65%**

**I like surfing the Internet very much**

**我非常喜欢上网**

### Typically online activities

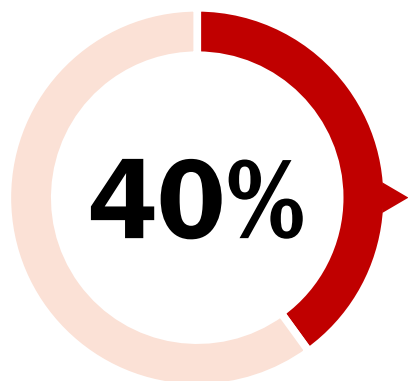
#### 上网通常做的事



Fieldwork photos 访问照片

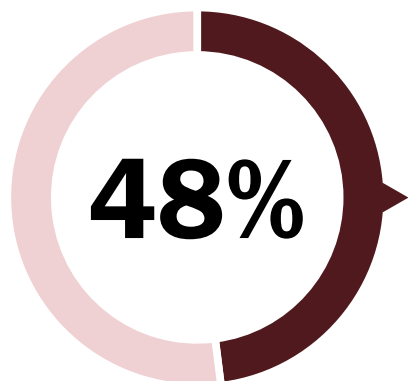
# THEY ARE ALREADY FUELLING E-COMMERCE MARKET GROWTH

## 他们已然是互联网消费增长的主力军



**Shop online, e.g. Taobao, Pinduoduo**

通常会网购，如淘宝、拼多多



**Use online payment, e.g. Alipay**

通常会用网上支付，如支付宝



In the past 3 years, number of 60+ y/o users increased by  
近三年60岁以上银发族用户数量增长

**1.6x**



Growth rate of average spending of seniors outruns total users by  
老年用户人均消费额的同比增速超出全站

**20%**



Compared to 2017, number of Diamond and Platinum members within seniors grows by  
2018年银发族中的钻石、铂金会员用户数量较上一年增长

**159%**

Source: Ali data 阿里数据2018 ; JD big data 京东大数据2018

# THEY ARE EMBRACING THE DIGITAL ERA

并且，追随数字时代的发展，尝新各类科技产品

## Daily usage of digital devices 数码设备日使用率



Smart phone  
智能手机

**96%**



PC  
台式电脑

**16%**



Tablet  
平板电脑

**13%**



Laptop  
笔记本电脑

**11%**

## Other tech products owned 有的科技产品

**42%**

Water purifier or filter  
水净化产品，如净化器、滤水壶

**29%**

Professional camera,  
e.g. SLR camera,  
action camera, aerial  
photography  
专业相机，如单反相机、运动相机、航拍无人机

**27%**

Air purifier  
空气净化器

**19%**

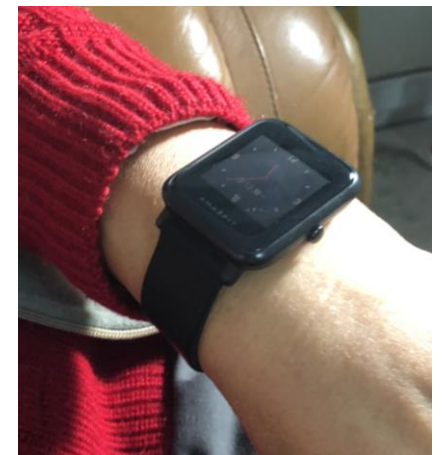
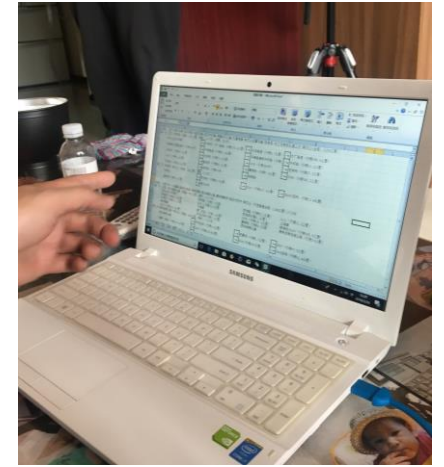
Wearable device, e.g.  
smart bracelet/watch  
可穿戴设备，如智能手环/手表

**10%**

Smart toilet  
智能马桶（盖）

**8%**

Robot cleaner  
扫地或拖地机器人



Fieldwork photos 访问照片

# THEY ARE FINANCIALLY STRONG: SAVING MORE, SPENDING EVEN MORE

## 他们财力稳固，存钱多，花钱更多

### GOOD INCOME

#### 收入殷实

AVG. monthly household income  
平均家庭月收入

**¥ 8291**

AVG. monthly personal income  
平均个人月收入

**¥ 3593**

AVG. monthly per capita disposable income  
of China urban population in 2018  
2018年城镇居民人均可支配收入月均  
**¥ 3271**

### SPENDING RATHER THAN SAVING

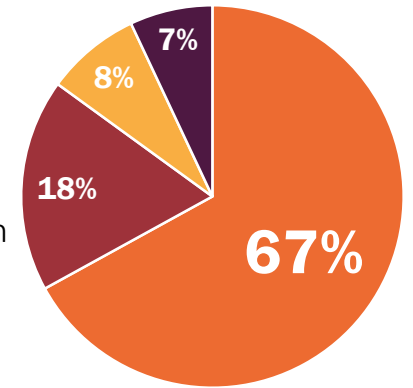
#### 花钱多于存钱

**87%**  
Spending  
用于支出



**13%**  
Saving or financing  
存钱或理财

- Myself and spouse  
自己和老伴
- Children  
子女
- Grandchildren  
孙辈
- Others  
其他



**2/3 SPENT ON  
THEMSELVES**  
**支出的三分之二  
用于自己和配偶**

# THEY SPEND TO ENJOY LIFE, AND POSSESS STRONG DECISION POWER IN DIFFERENT CATEGORIES

## 拥抱消费主义，具有很大的决策力

### Hedonism 享乐精神

84%

Enjoying life is the top priority, especially now

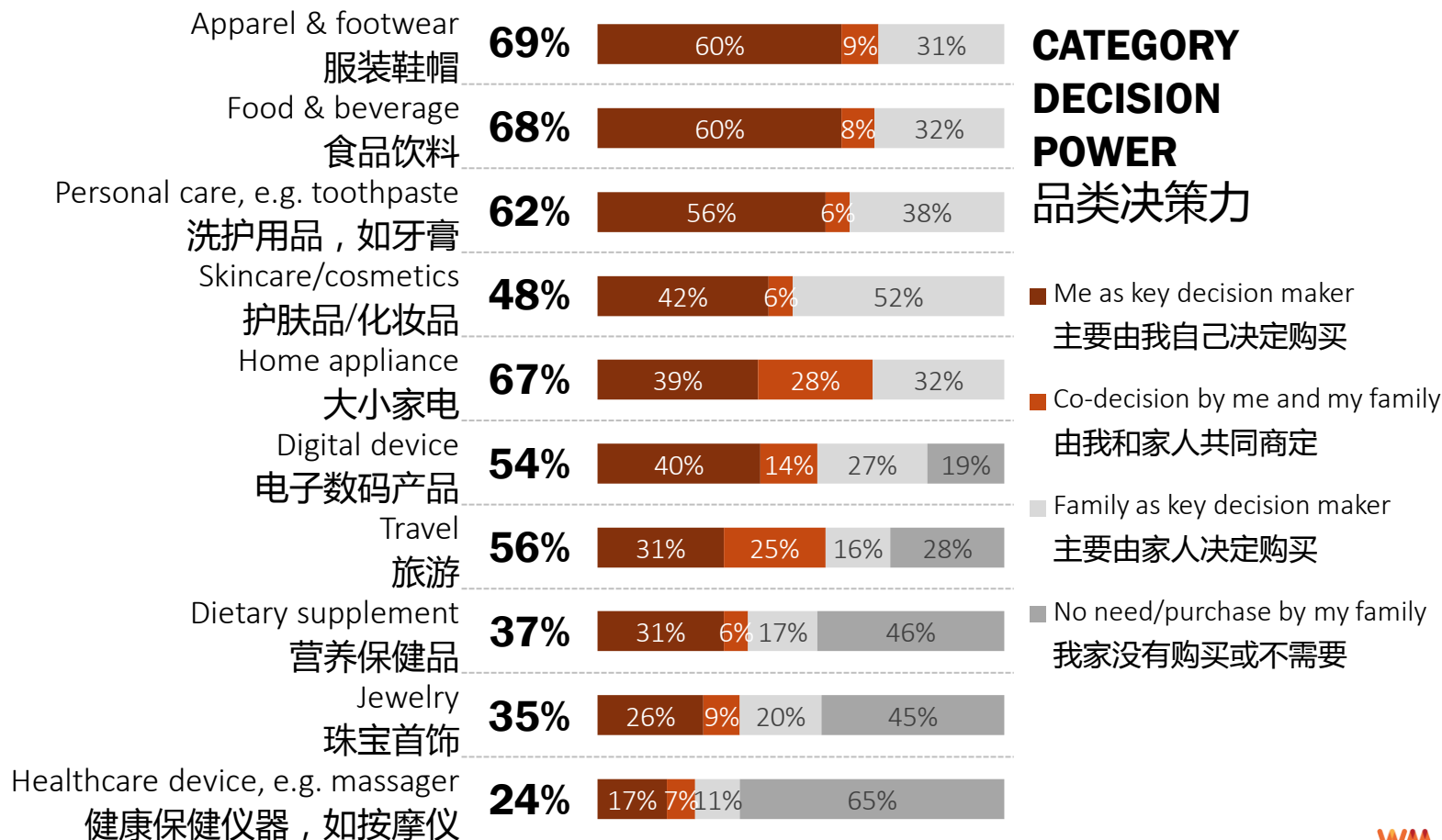
享受生活是第一位，尤其是在更要享受生活

### Material pursuits 物质追求

81%

Money is important as it can bring a better life

金钱很重要，可以带来更好的生活



# THEY ARE FINANCIALLY SAVVY

## 财商UP，懂得开源理财

### MULTIPLE INCOME SOURCES

#### 收入来源多样

55%

Social pension  
社会养老保险/退休金

31%

Salary  
工资

16%

Allowance from children  
子女补贴

11%

Extra income, e.g. part-time  
兼职、做生意或创业的收入

8%

Commercial pension insurance  
商业养老保险

7%

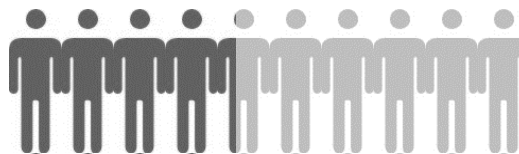
Property income, e.g. rent  
财产性收入（如房产租金等）

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

”



# UNCOVERING THE TRUE DEPICTION OF SENIORS IN CHINA

这些才是  
中国老龄化群体的  
真实风采

**Redefining “young” & “old”, living a dynamic life and exploring the world**  
重新定义年轻和年老，精力充沛探索世界

**Conscious about and active for health, rarely feeling lonely**  
主动守护健康，甚少孤独

**Staying ahead, and contribute to family and society**  
与时俱进，发光发热

**New growth force for Internet economy**  
互联网经济新红利

**Embracing digital & tech development**  
紧随数字科技发展

**Sufficient spending power and desire, with strong financial IQ**  
消费力蓬勃，财商UP

**THEY REALLY ARE THE “HIDDEN TREASURE” FOR US TO  
DISCOVER AND TO CARE ABOUT.  
LET US CO-CREATE A BETTER FUTURE FOR THEM.  
ARE YOU READY?**

他们是潜藏的“宝藏”，值得我们去关注和关爱。  
让我们为他们共建更好的未来，  
你准备好了吗？

## WANT TO KNOW MORE ABOUT SENIORS IN CHINA? FOLLOW US FOR UPDATES

想要更多了解中国老龄化群体，欢迎关注我们持续获得更新

<b>CHAPTER 1</b> 第一篇章	<b>REVISITING SENIORS IN CHINA</b> 重新“遇见”中国的老龄化群体	<b>Oct, 2019</b>
<b>CHAPTER 2</b> 第二篇章	<b>THE “HIDDEN VALUE” AND SOCIAL POWER</b> 潜藏的商业价值和社会影响力	<b>Jan, 2020</b>
<b>CHAPTER 3</b> 第三篇章	<b>WHO THEY WERE, AND WHO THEY ARE</b> 他们的时代，和时代的他们	<b>Mar, 2020</b>
<b>CHAPTER 4</b> 第四篇章	<b>REACHING THEIR HEARTS, CO-CREATING EXPERIENCES</b> 触及心灵，共创体验	<b>May, 2020</b>
<b>EPILOGUE</b> 后记	<b>SENIORS IN OTHERS’ EYES, AND LIFE IN THEIR EYES</b> 人们眼中的他们，和他们眼中的人生	<b>Jul, 2020</b>

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# THANK YOU!

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