

Accenture Chinese Consumer Insights

# China's savvy silvers: The new face of aging



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## Executive summary

As China steadily progresses to a “super-aged” society, a new generation of older consumers is stepping from the sidelines into the spotlight. This cohort is redefining old age, turning what used to be seen as a retreat from society into a fresh chapter full of options.

At a macro level, the silver economy is no longer a peripheral niche. By 2035, it is expected to reach CNY 30 trillion (approximately USD 4.3 trillion), representing about 10% of the country’s GDP and a meaningful driver of long-term demand.

But older consumers are not monolithic; they are a vast and diverse group spanning a wide age range and exhibiting highly varied behaviors. This research focuses on a specific group: the “savvy silvers”, 55–65-year-olds mostly in tier 2 cities and above, who tend to have relatively stable household income and higher digital fluency.

Savvy silvers are distinguished not just by demographics, but by mindset. Having lived through China’s rapid growth, digitization and repeated waves of social and economic change, many of these consumers are deeply comfortable online. More importantly, silver consumers’ sense of agency is rising. After decades of prioritizing family responsibilities and work, they are moving back into the center of their own lives—often with more financial stability, discretionary time and a clearer desire to live on their own terms.

As life priorities shift, so does the logic behind their consumption. Spending is increasingly moving from “keeping life running” toward “living life well”—and emotional needs are expanding in parallel. Savvy silvers want to be seen, respected and emotionally fulfilled. They are not simply buying products; they are investing in dignity, identity and meaning.

This creates a real strategic window for brands. The question is no longer whether to enter the silver market, but whether brands can rebuild how they engage this group—earning value resonance, designing for both functional and emotional needs, occupying high-frequency digital touchpoints and preparing for a customer journey increasingly shaped by emerging technologies.

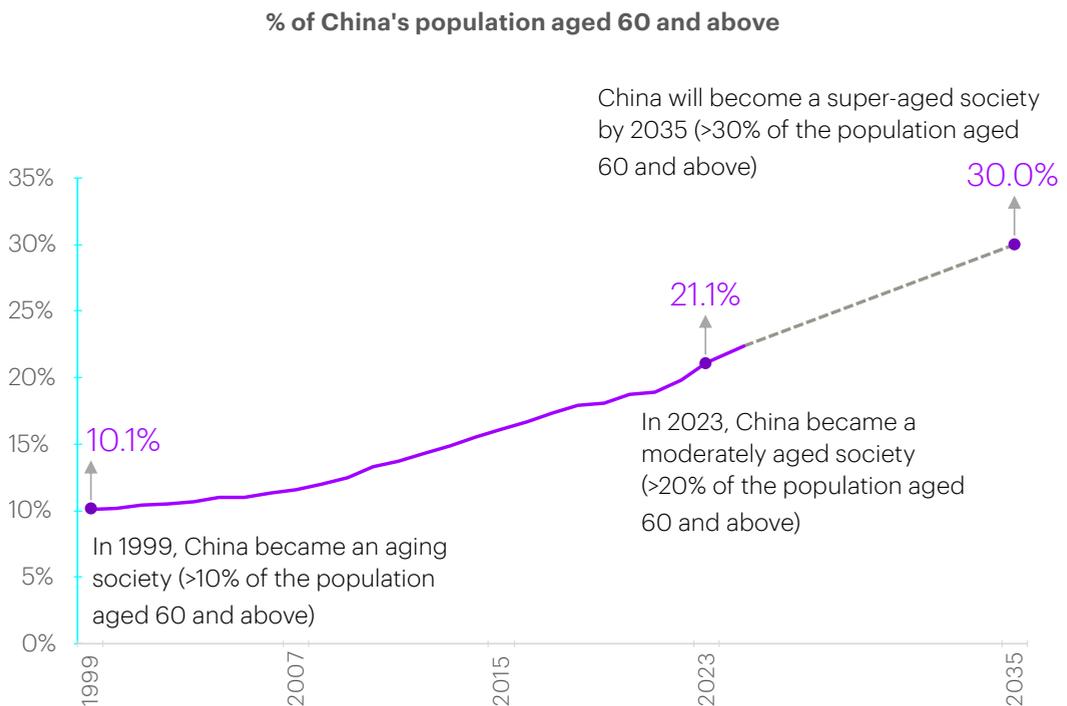
# The silver economy: China's next structural opportunity

## A race against time

China's older population is large and aging is accelerating. By 2025, China's population aged 60 years and over reached 323 million, roughly one quarter of the world's older population.<sup>1</sup> China became an "aging" society in 1999 and crossed into moderate aging in 2023<sup>2</sup>—an unusually fast transition. What took 115 years in France, 65 years in the United States and 45 years in Germany, took just 24 years in China.<sup>3</sup>

This pace matters because it reshapes demand quickly. China is expected to become a "super-aged" society by 2035, with over 30% of its population aged 60 and over (Figure 1). At that point, the silver economy could reach CNY 30 trillion, potentially accounting for around 10% of GDP and forming the foundation of the market's long-term demand.<sup>4</sup>

**Figure 1: China's population is aging at an accelerated pace**



Source: Ministry of Civil Affairs of the People's Republic of China

Policy direction is aligning with this reality. Current planning discussions emphasize not only pension systems but also institutional innovation and the growth of the silver economy as part of a national strategic framework.

One crucial context is that China risks growing old before growing rich. Compared with many developed countries that became moderately or super-aged at higher income levels, China's

per capita GDP is lower. This means China's silver economy cannot be assumed to follow the same trajectory as developed markets. Instead, it will be shaped by China-specific realities—patterns of economic development, social culture and family structures. For brands, this underscores a key point: simply replicating “senior strategies” from other markets will not suffice.

## The new old age

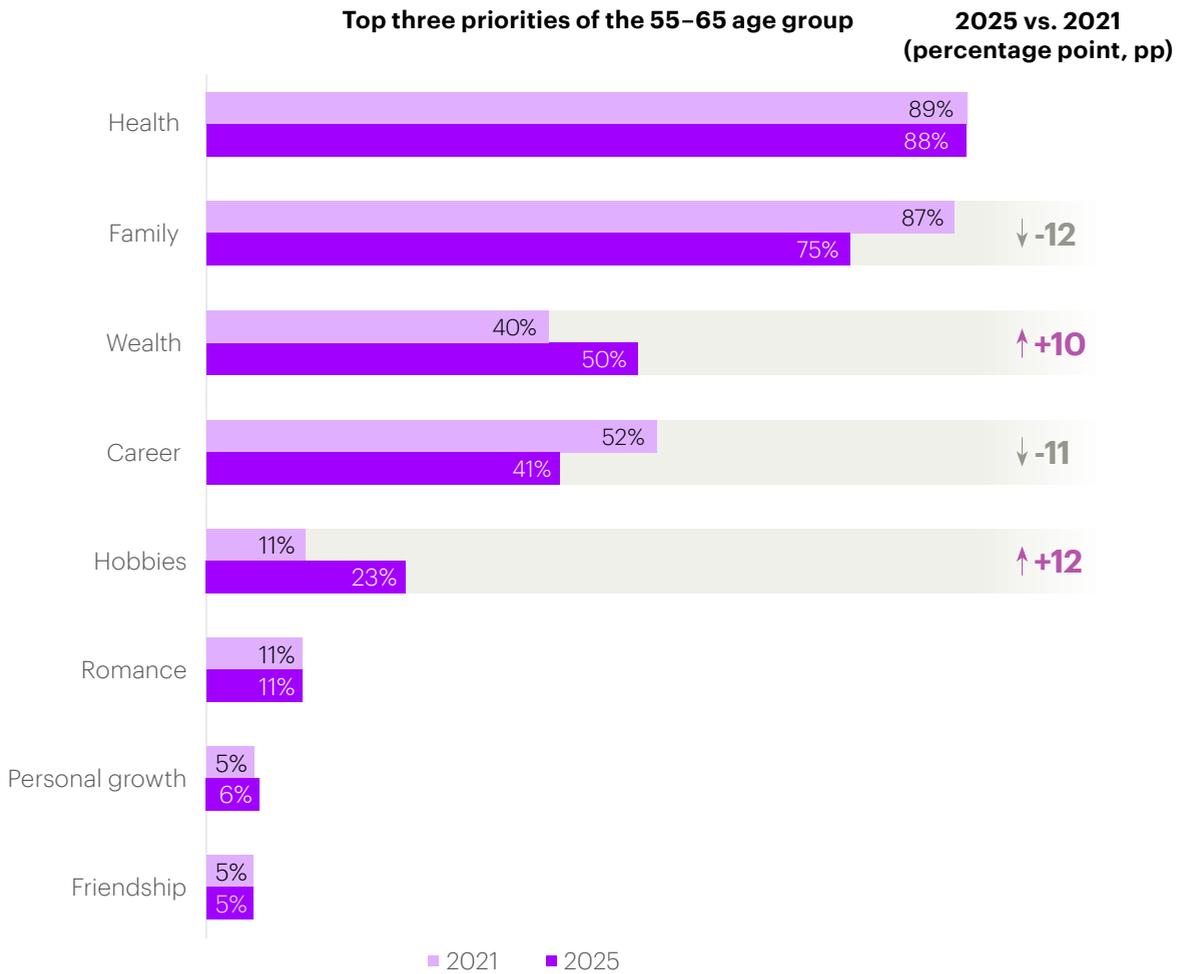
Older consumers are often cast as digitally hesitant, a stereotype that is being turned on its head by the savvy silvers, a unique cohort of consumers aged 55–65. This generation didn't just experience digital transformation but helped lay the foundation for China's modernization—market reforms, real estate expansion, the rise of the internet and the full penetration of mobile platforms. Smartphones and apps are not “young people's tools” to them; they are everyday infrastructure.

This helps explain a surprising insight: when asked about a recent moment of happiness, a remarkable 77% of savvy silvers linked it closely to online life. With time, purchasing power and the willingness to participate, savvy silver consumers are increasingly becoming an active part of the digital economy rather than merely passive adopters.

At the same time, older consumers are recalibrating their life priorities. Compared with 2021, the share of this group ranking family and career among their top three priorities has dropped by more than 10 percentage points each. Meanwhile, wealth and personal interests have moved into the top three for more people, rising by 10 and 12 percentage points respectively (Figure 2). The implication is not that they have become less responsible; it is that after decades of meeting responsibilities, they are now deliberately reserving more space for self-actualization—security, autonomy and personal fulfillment.

More than half (52%) of respondents across age groups believe the “silver stage” is not an exit from life, but a phase with new possibilities—a perspective that extends beyond older adults and is recognized across the broader population.

**Figure 2: Savvy silvers are shifting their life priorities toward self-focused enjoyment**



Source: Accenture 2025 China Consumer Survey, N=1,122 (ages 55–65); Accenture 2021 China Consumer Survey, N=1,945 (ages 55–65)

Question: Which of the following are your top three priorities at this stage of your life?

# The changing face of old age

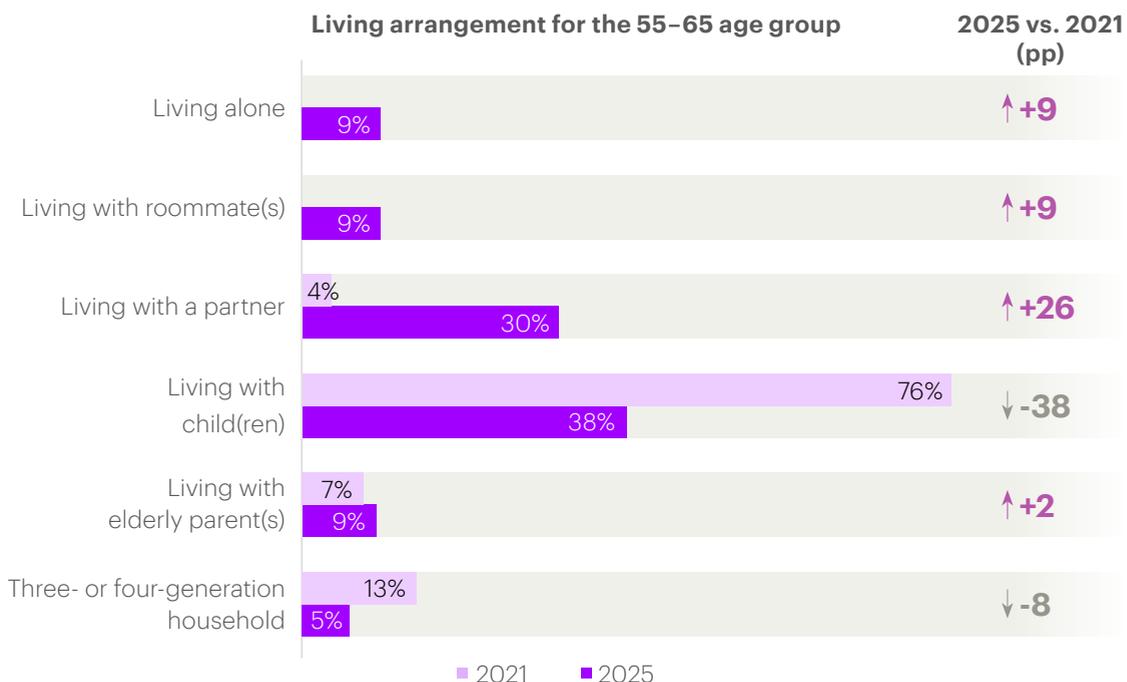
Traditional market views often reduce older consumers to three categories of spending: basic necessities, healthcare and supporting children. Our latest research suggests that framing no longer holds for savvy silvers. Their living arrangements, consumption mix, digital habits and emotional drivers are changing in four tangible ways.

## Identity shift from caregiver to main character

With children independent and careers transitioning, a space opens up. Many silver consumers are stepping out of their long-held support roles and returning to the center of their own lives. The foundation for this shift is simple but powerful: more stable assets and more discretionary time. Compared to the previous year, 28% of savvy silvers reported no change in their financial status, compared to 20% of the overall population. 50% of savvy silvers reported having lots of leisure time compared to 38% of the total sample.

Living arrangements show how quickly norms are changing. Compared with 2021, the share of savvy silver consumers living with adult children has dropped sharply—from roughly three quarters to 38%. Living only with a spouse, living alone or even with friends is increasing. Multi-generational co-living is no longer the norm (Figure 3). This shift in living arrangements is laying the groundwork for broader changes in how savvy silvers live and how they spend.

**Figure 3: Savvy silvers living with adult children has dropped sharply from 2021 levels**



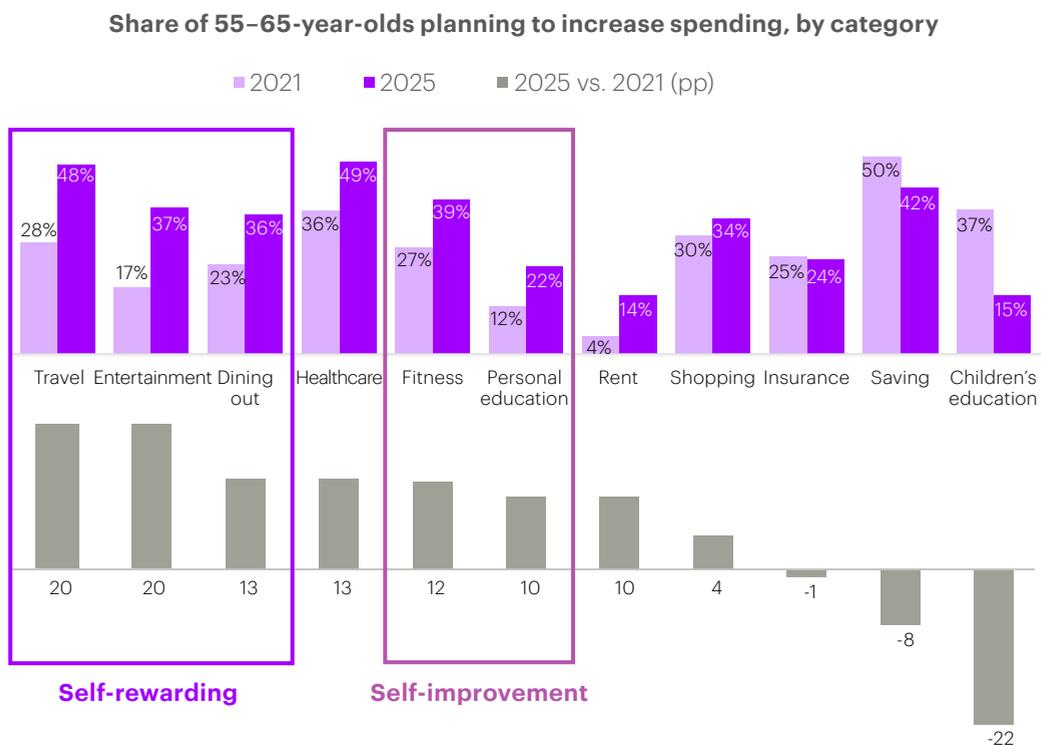
Source: Accenture 2025 China Consumer Survey, N=1,122 (ages 55–65); Accenture 2021 China Consumer Survey, N=1,945 (ages 55–65)  
Question: What is your current living arrangement?

## Living more in the moment

This mindset shift from family-centered to self-actualization is reshaping the spending patterns. Today's savvy silver consumers are shifting from family-first saving to experience-led spending, prioritizing emotional resonance and everyday quality of life.

When planning their spending for the year ahead, savvy silvers showed meaningful increases in travel, leisure and dining—areas that deliver direct emotional return. Fitness and personal education also rose sharply, signaling a strong desire to sustain vitality and keep growing (Figure 4).

**Figure 4: Savvy silvers showed greater willingness to spend on well-being experiences in 2025 than in 2021**



Note: All percentages are rounded.

Source: Accenture 2025 China Consumer Survey, N=1,122 (ages 55–65); Accenture 2021 China Consumer Survey, N=1,945 (ages 55–65)

Question: Over the next year, in which of the following areas do you expect to increase your spending?

What's striking is the psychology driving this behavior: self-improvement and self-rewarding experiences are not just "treats". They help reinforce dignity, taste, social visibility and a sense of control. Travel is a good example: the market itself is large and growing, and older travelers represent 20% of total trips according to data from the National Committee on Aging.<sup>5</sup> But the shift is qualitative too—moving from checklist sightseeing toward deeper, more immersive travel, with more spending on personalized itineraries and higher-quality dining. Value increasingly comes not just from the experience itself, but from the ability to share it on social media.

Hotel bookings among senior travelers aged 60 and above rose 56% year-on-year during the 2026 Spring Festival, reflecting a broader shift in how this generation celebrates the holiday.<sup>6</sup> As family structures become more dispersed and travel across China grows easier, more senior parents are making the journey to their children's cities rather than staying home. The growing appeal of combining family visits with leisure stays is fueling demand in the hotel market, particularly at upscale and business hotels.

Importantly, this renewed focus on the self is not a neglect of responsibility. Rather, it is a natural evolution of changing life priorities—one that is shifting the underlying logic of silver consumption.

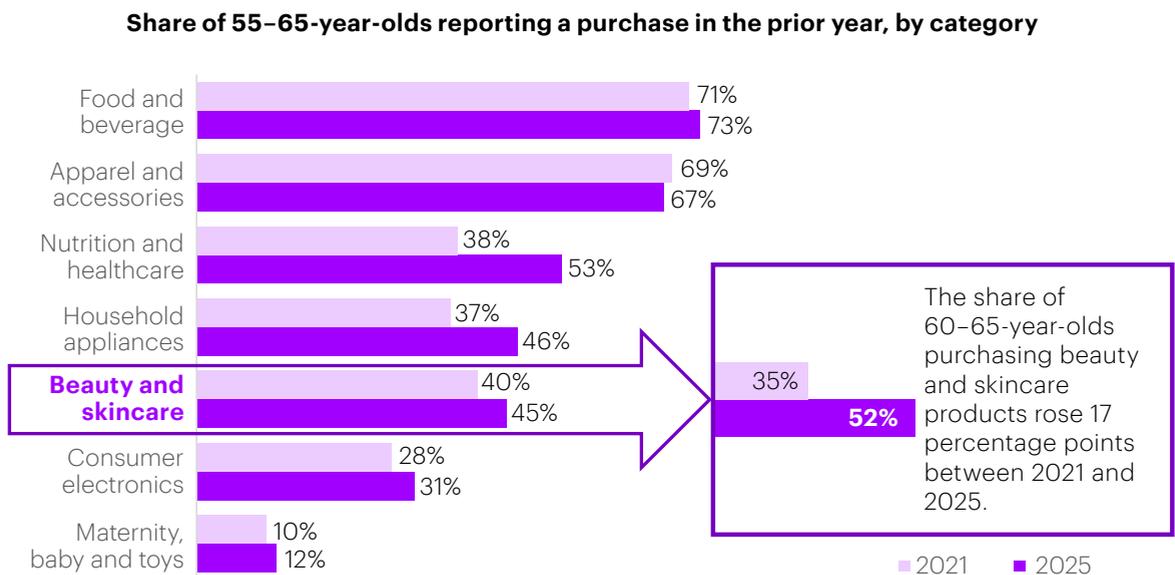


## The emotional becomes essential

Savvy silver consumers increasingly use consumption to express identity, maintain social presence and pursue meaning—not merely to solve functional problems. This shows up in rising participation across non-essential categories. For example, skincare and beauty purchases increased meaningfully among 60–65-year-olds compared with 2021 (Figure 5). For many, appearance becomes a way to communicate both status and optimism: a quiet statement that says, “I’m still present, still engaged and still in control.”

Consumption is also becoming more social. Shopping, experiences and sharing serve as a means to stay connected—within peer groups and across generations—and to avoid being pushed to the sidelines. New interest-based networks are also growing in importance. Though not deeply binding, these relationships are highly aligned and are increasingly stepping in to meet the social and emotional needs arising from changing work and family roles.

**Figure 5: The emotional needs of savvy silvers are expanding**



Source: Accenture 2025 China Consumer Survey, N=1,122 (ages 55–65) ; Accenture 2021 China Consumer Survey, N=1,945 (ages 55–65)

Question: Which of the following product categories have you purchased in the recent period?

## Tech reshapes discovery and decision making

It is a mistake to think that savvy silvers are offline by default; the reality is that digital channels are deeply embedded in their daily routines. Compared with older generations who encountered digital products passively and relatively late in life, today's 55–65-year-old cohort built their careers alongside the rise of digital tools. That experience translates not only into high usage, but trust (Figure 6).

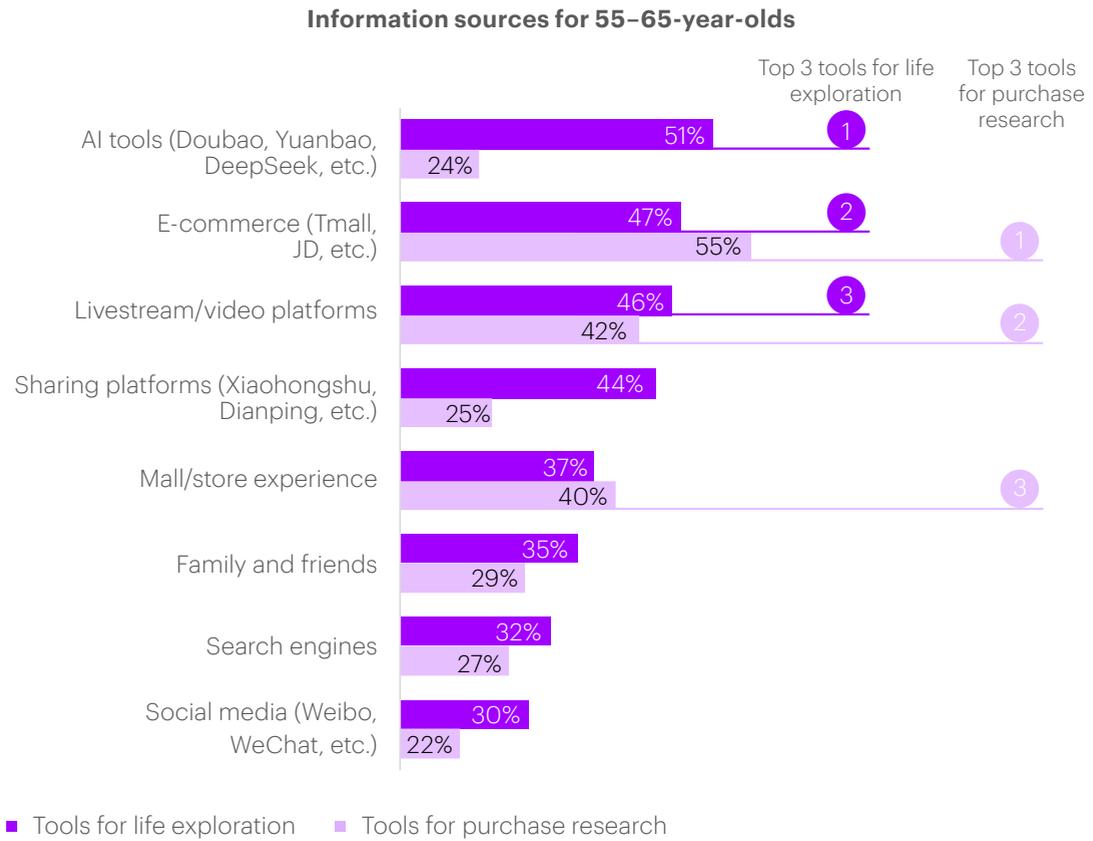
AI is lowering the barrier to digital adoption. Natural-language interactions replace complex steps, shortening the learning curve. Many savvy silvers now use AI tools as an important way to explore new ideas and gather information—sometimes more frequently than traditional search engines or offline consultation. AI's conversational summaries and advice-style experience fits their preference for efficiency and low cognitive burden. AI has become a

pivotal point for them to actively engage with the world and reshape their lifestyles.

At the same time, when it comes to specific purchase decisions, they remain rational. Once intent is formed, they often return to e-commerce platforms or offline stores for validation and hands-on experience. Nonetheless, short video, livestreaming and social content increasingly play critical roles earlier in the journey—sparking interest, providing inspiration and building trust. Content becomes the bridge between emotional resonance and purchase behavior.

The takeaway is that technology is no longer an add-on for older consumers. It is becoming a key lever through which this generation participates in the world and reshapes daily life.

**Figure 6: Savvy silvers browse with AI but buy on familiar channels**



Note: All respondents completed the survey via mobile devices, indicating that the sample population is already proficient in using smartphones.

Source: Accenture 2025 China Consumer Survey, N=1,122 (ages 55–65)

Question 1: When exploring new solutions or ways to improve your life, where do you typically look for inspiration?

Question 2: When you have a clear purchase need, which channels do you usually use to search for product or service information?

# A strategic window for brands: Redefining the China playbook

The rise of savvy silver consumers is not only about population size. It reflects a broader shift in social structure, consumption values and the technology environment. For brands, this means traditional “silver strategies”—built around age labels, functional needs and price sensitivity—are increasingly ineffective.

The real question is whether brands can seize this window to rebuild engagement with a group that is reclaiming consumer agency. This research highlights four areas of action: brand philosophy; product and service design; content and communication; and technology enablement.

## Market to identity, not age

One of the most common—and risky—mistakes in communicating with older consumers is making “age” itself the centerpiece. Savvy silver consumers don’t want to be spoken to as “the elderly”. They want to be recognized as people in a new life stage, with aspirations around freedom, quality, dignity and self-realization.

That’s why some of the strongest brand moves avoid “senior narratives” altogether and instead communicate a universally relatable life state—calm confidence, comfort and control—without forcing people into an age box. Others emphasize that visibility and inclusion belong to every life stage, strengthening dignity and respect as emotional value foundations.

**Skechers**, a global footwear and lifestyle brand, chose 63-year-old Tony Leung as their brand ambassador in China. Rather than anchoring the narrative in youth or seniority, the brand communicates a universally resonant state of ease and enjoyable exploration—one that neither signals youth nor labels as old.<sup>7</sup>

This positioning aligns closely with the psychological preference of savvy silver consumers to move beyond age-based identities. It allows Skechers to build emotional resonance without isolating older consumers as a separate “senior segment”, and instead integrate naturally into broader family and household purchase decisions. In doing so, the brand sidesteps the stigma often associated with age-led marketing, while still connecting deeply with consumers entering a new life stage.

## Design for function, but deliver dignity

For savvy silvers, “easy to use” is necessary but not sufficient. They care whether the experience feels respectful, whether it preserves autonomy and whether it allows them to use the product with confidence and dignity. This is where platforms and services that create ongoing participation—especially interest-based communities—can be powerful, because they design not only features but relationships.

**Hongsong**, a China-based digital community and content platform designed specifically for older adults, offers a clear example of translating inner needs into product experience. It segments content by hobbies and passions, creating spaces for continuous participation and self-expression. Even in retirement or semi-retirement, users can maintain a stable sense of social connection.<sup>8</sup>

Notably, Hongsong’s in-platform assistant functions as more than customer support. For many users, it becomes a companion—someone they interact with not only to resolve issues, but also to share daily experiences and emotions. This ongoing interaction creates a form of companionship that strengthens emotional attachment to the platform.

The takeaway is clear: for savvy silver consumers, product design is also relationship design. Loyalty is not necessarily driven by advanced functionality, but by whether a product can offer empathy, presence and companionship at the right moments.

## Own the right channels and speak with credibility

Short video, livestreaming and social platforms are not just entertainment; they are increasingly important entry points for inspiration, trust formation and purchase intent. For savvy silver consumers, purchase decisions are driven less by constant discounts and more by professional, credible content that resonates with their interests and helps them navigate choices. When this content evolves into a community dialogue—driven by real experience sharing—it deepens trust far more effectively than one-way broadcast.

Consider how international travel company **Viking Cruises** does not treat Chinese older consumers as a monolithic group, but uses behavioral data from platforms such as WeChat, Douyin and Xiaohongshu to understand content preferences and usage rhythms, adjusting reach frequency accordingly.

Their content focuses on cultural travel, history and immersive experiences—topics that resonate strongly with this cohort’s intellectual curiosity and life experiences. Through user co-creation and creator partnerships, Viking encourages customers to share real experiences, turning brand communication into an ongoing community dialogue rather than one-way promotion.<sup>9</sup>

This participatory model fosters cultural identification within silver communities and strengthens trust through shared values and lived experience, rather than promotional persuasion.

## Adapt engagement in the age of AI

As AI becomes a key gateway for exploration and decision support, brand touchpoints are changing structurally. It is increasingly important that AI models and assistants can accurately understand and recommend brands. Brands need to adapt how product information is structured, how services are described and how content is presented—so AI can process it and surface it in relevant moments.

AI is not just improving efficiency; it is reshaping the entire way savvy silver consumers connect with brands. This is a transitional window, and early movers who redesign experiences with AI in mind are more likely to build enduring advantage.

**Suning**, one of China's leading omnichannel retailers, developed an app called Zhaoxixiangban (朝夕相伴, meaning everyday companion) to support older consumers' daily needs. Designed around everyday life scenarios, the platform integrates shopping, services and support through an AI assistant that helps users search for products, receive recommendations and book services.

The interaction model is outcome-oriented rather than feature-driven, significantly lowering the barrier to use. By reducing cognitive and operational load, the app enables older consumers to engage confidently and independently, while repeated low-friction interactions steadily reinforce trust.<sup>10</sup>

In this context, AI is not simply an efficiency tool—it becomes a structural enabler of autonomy and confidence, reshaping how savvy silver consumers connect with brands.

China is entering a pivotal phase of demographic transition and economic transformation. Older consumers are becoming a major market force—but reaching them with developed-market templates won't work. Brands need strategies rooted in China's demographic realities, economic conditions, and cultural context.

The savvy silver generation has money, time and energy—and a clear desire to live independent, fulfilling lives. At the same time, emerging technologies are reshaping how they discover, evaluate and purchase, making digital and AI-enabled pathways strategically critical. For brands, capturing this window is not a short-term opportunity; it is a long-term necessity.

# About this research

Unless otherwise noted, all statistics in this report come from the Accenture 2025 China Consumer Survey. The survey includes a total sample of 5,000 respondents aged 18–65 across Tier 1 to Tier 5 cities in China. Among them, individuals aged 55–65 account for 22% of the total sample (n=1,122). The questionnaire took approximately 10 minutes to complete and covered topics including consumer lifestyles, attitudes and behaviors. All responses were collected via mobile devices, with fieldwork conducted from mid-August to early September 2025.

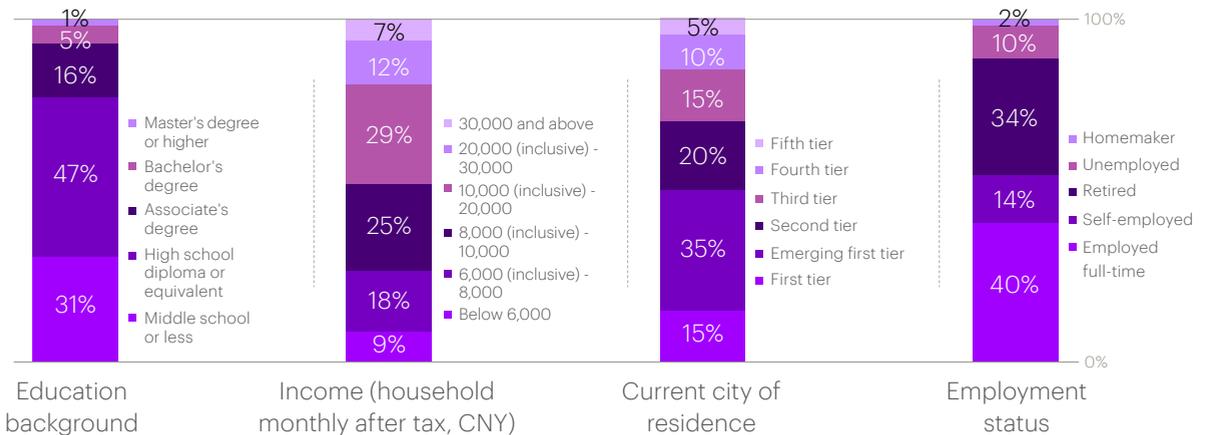
Accenture designed the research framework and questionnaire. Accenture did not directly collect personal information or consumer data. Instead, a qualified market research firm conducted the survey, and Accenture generated insights based on the aggregated feedback.

**Nearly 70% of silver respondents have attained a high school education or above.**

**Over 70% of silver respondents report a monthly household income (after tax) exceeding CNY 8,000.**

**70% of silver respondents are from Tier 2 cities or above.**

**A majority of silver respondents (55%) are currently employed.**



Note: All percentages are rounded.

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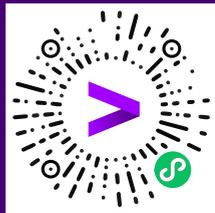
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