

Why Senior Living Is Entering The Retirement Conversation In A Nuclear India

By NDTV Profit Desk, Published on: January 23, 2026.



Retirement in India is undergoing a quiet but profound transformation. As families turn nuclear, life expectancy rises, and more young Indians choose not to have children, the traditional assumption-that ageing parents will always live with and be cared for by family-is weakening. The result is a growing rethink of what life after 60 should look like, and how it should be planned for.

Experts say retirement today needs to be approached not as a short post-work phase, but as a second life that could stretch 30 to 40 years-or even longer.

Longevity Is the New Risk

"People often plan retirement assuming they won't live very long. That's the biggest mistake," said Vishal Dhawan, founder and CEO of PlanAhead Wealth Advisors. Medical advances mean many retirees will spend decades without salaried income, while healthcare costs continue to rise at double-digit rates.

Dhawan notes that retirement typically unfolds in phases-from active "go-go" years, to slower years requiring assistance, and eventually to periods of higher health dependency. "Living costs are only one part of the equation. Healthcare, longevity risk, and emotional well-being are equally critical," he said.

Senior Living Gains Ground

This shift is fuelling interest in senior living communities, which aim to address social isolation, healthcare access, and lifestyle needs. According to industry estimates, India currently has formal demand for nearly 4 lakh senior living units, while supply remains below 20,000.

"Ageing is not just biological, it's social and emotional," said Adarsh Narahari, founder and managing director of Primus Senior Living. He said such communities focus on improving "health span" rather than just lifespan, drawing inspiration from global "Blue Zone" regions where people live longer, healthier lives through activity, social connection and purpose.

Unlike old-age homes, senior living emphasises independence, with residents choosing when and how they engage, while having access to healthcare, nutrition and community support.

Cost, Assets and New Trade-Offs

For many families, affordability remains a key concern. Monthly service costs in senior living communities can be comparable to maintaining an independent household, but require long-term financial planning. This has also revived discussions around tools like reverse mortgages, particularly for seniors who are asset-rich but cash-poor.

However, uptake remains limited in India due to emotional resistance, complex rules and relatively unattractive terms. Financial planners say reforms could make such instruments more viable as traditional inheritance patterns evolve.

Planning for a Longer Life

What is changing most is mindset. Retirement is no longer viewed as withdrawal from life, but as a phase that still demands structure, purpose and planning. As Dhawan puts it, "Financial freedom doesn't automatically translate into a fulfilling retirement. You need to plan for how you'll live, not just how long your money will last."

With India's elderly population set to rise sharply over the next two decades, the conversation around retirement is shifting-from survival to sustainability, and from savings alone to quality of life.