



The Future of Work

Horizoning™

Spotlight on Europe 2025



Introduction»

Analysing the Present, to Anticipate the Future

The wants, needs, and behaviours of the protagonists of the current demographic revolution are constantly evolving in nuanced and sometimes seemingly unpredictable ways. At NICA, we harness our proprietary Horizoning™ methodology to navigate these unknown unknowns, offering a framework that makes sense of the noise and connects the invisible dots. This approach transforms complexity into clarity, empowering organisations to understand emerging shifts and their implications.

The future may feel uncertain, but through rigorous analysis and imaginative thinking, we explore and interpret the dynamic forces shaping the longevity landscape of tomorrow. By doing so, we enable our partners to stay ahead of the curve, anticipating challenges and uncovering opportunities that lie just beyond the horizon.

Why Horizoning™?

Horizoning™ is designed to help you look beyond the obvious and challenge assumptions. It's about imagining possibilities that feel just out of reach and preparing for futures that could look very different from today. By combining analysis with creative thinking, Horizoning™ doesn't just ask what is but encourages us to consider what if?

By identifying trends early and understanding how they might evolve, Horizoning™ provides a framework for decision-making that's both grounded and forward-looking. It's not just about seeing what's next, it's about creating a path to get there.

What does this Document include?

This document is your guide to understanding and acting on the signals shaping the future. It is structured to help you uncover opportunities, challenge your thinking, and align your strategies with emerging trends. Inside, you'll find:

- A clear outline of NICA's Mega Signals landscape.
- Trends specifically selected for your industry interest area and geographical focus.
- Trend insights distilled into digestible content, helping you interpret and understand the landscapes that matters most to your business and brands.
- Forecasts and practical recommendations designed to support your business goals and long-term vision.

How do I use this Document?

This document is more than a report, it's a toolkit for thinking differently. Use it to guide and refine your business strategy, build a future-ready workforce, and nurture talent across your organisation. By understanding longevity trends and learning from global best practices, you can stay ahead and respond effectively to emerging challenges. It's a resource that encourages deeper thinking and helps connect the dots between insights and action.

It's also intended to be flexible. Think of it as a living document, one that evolves alongside your business. Add your own data and adjust the insights to fit your unique context. Whether you're responding to immediate challenges or mapping out long-term plans, this document provides a foundation for building strategies that are grounded, creative, and ready for the future.



Contents »

The 100-Year Work-Life	Page 8 - 9
The Experience Revolution	Pages 10 - 17
Mega Signals	Pages 18 - 33
Mindset Shifts and Trends	Pages 34 - 87
• AutonoMe	Pages 36 - 43
• Baseline Boost	Pages 44 - 59
• EmPowered	Pages 60 - 73
• Social Salubrity	Pages 74 - 87
Closing Commentary	Pages 88 - 89
References	Pages 90 - 91
Appendix 1	Pages 92 - 93



The 100-Year Work-Life»

Rethinking Work in the Age of Longevity

By 2050, an estimated 3.7 million people globally will be aged 100 or older¹, a powerful signal that the age of longevity has arrived. But this milestone marks the need for a profound re-evaluation of how we live, work, learn, and age across the course of a lifetime.

In this emerging landscape, work becomes more than a stage of life, it becomes a vital thread woven throughout it. As people live longer, the idea of a single, linear career, followed by a sharp exit into retirement, no longer fits. Today, careers stretch across decades and are increasingly defined by transitions, reinventions, pauses, and returns. The boundaries between education, work, caregiving, and rest are blurring.

This transformation is being accelerated by a host of interconnected shifts; changing expectations around flexibility and purpose, the rise of hybrid and borderless

work, demographic imbalances, the redefinition of gender roles, and the exponential growth of new technologies. At the same time, there is growing recognition that work is evolving from being a source of income to a key determinant of lifelong wellbeing. Extensive longitudinal research demonstrates that maintaining a strong sense of purpose in life, including through meaningful work and contribution, provides significant protection against cognitive decline, with studies showing purpose acts as a more sensitive indicator of cognitive health than traditional assessments.

What follows in this chapter is a closer look at the forces shaping this evolution. Flexibility is altering the structure of work. Values and identities are redefining what people want from their careers. Technological change is transforming roles and skill needs. And ageing populations, shifting demographics, and new definitions of retirement are demanding fresh thinking from employers, institutions, and society at large.

The future of work isn't defined by location or tasks alone, it's about empowering people to live longer, healthier, more purposeful lives. That future is already here.



Evidencing Stats

10.79%

of workers in the EU were over 60 in 2024, this proportion has more than doubled compared to 4.53% in 2002.²

Eurostat, 2025

74%

of employers say they are struggling to find the skilled talent they need.³

ManpowerGroup, 2025

The Experience Revolution >>

Europe’s ageing workforce could become its competitive edge

Europe today stands on the brink of one of the most profound economic transformations since the Industrial Revolution. This is not merely a demographic “crisis” but a once-in-a-generation opportunity to reframe ageing and longevity as a powerful driver of economic growth. The continent’s workforce is already in decline, shrinking from 272 million in 2009 to 265 million in 2022, and is forecast to reach 258 million by 2030⁴. Yet this shift coincides with extraordinary gains in life expectancy, healthspan, and potential productivity; an untapped force that could redefine Europe’s global standing, if harnessed with vision.

Denmark is showing the way, becoming the first European nation to raise its retirement age to 70⁵. This is a move that reflects a new reality; increased longevity requires new ways of thinking about work and participation. It is no coincidence that Denmark also leads our Global Longevity Index ([UniCredit Longevity Index - Spotlight on Europe](#)), which measures

countries’ capacity to develop structural strategies and visions for healthy longevity. This bold policy, taking effect from 2040 for those born after 1970, exemplifies the emerging longevity dividend, the extraordinary economic value latent within an ageing yet experienced workforce.

For policymakers, financial leaders, and HR strategists across Europe, this is no longer a distant challenge but an urgent opportunity. According to the European Central Bank’s 2024 outlook⁶, potential GDP growth could fall from 1.4% to just 0.8% by the early 2030s unless we radically rethink how we engage and empower our ageing workers. Already, 28 occupations report labour shortages, impacting 14% of the EU workforce; around 27 million people⁷. The solution lies not in resisting demographic change, but in unlocking the immense potential of Europe’s most experienced talent.

Political and Economic Leadership: Europe’s demographic dividend strategy

The political imperative for immediate action stems not from crisis management but from opportunity maximisation. The European Commission’s 2023 Demographic Toolbox⁹ highlights four critical pillars for action: work-life balance, youth empowerment, older worker activation, and legal migration management. These are not defensive policies, they are blueprints for accelerated growth.

The convergence of several powerful trends now presents an unprecedented opportunity: the rise of AI designed to augment rather than replace human judgement; longer health spans enabling meaningful contributions well into one’s seventies; and a growing recognition of the critical value of experience and institutional knowledge in today’s fast-moving markets. Eastern European nations, despite grappling with the impacts of emigration, are already showing how targeted policy interventions can turn demographic pressures into innovation drivers.

But capitalising on this opportunity demands urgency and coordinated action across stakeholders. Gradual adaptation will see Europe lose ground to more agile economies. The Netherlands’ global leadership in retirement flexibility offers a clear example of what is possible, driven by comprehensive reforms that combine flexible pensions, age-inclusive workplaces, and systematic intergenerational collaboration.

Strategic priorities for 2024–2027 must address lifelong learning, reforming pensions, setting intergenerational workplace standards, and scaling human-AI partnerships. This is Europe’s chance to lead the world in building an age-integrated, AI-augmented economy, harnessing longevity as competitive advantage.



Evidencing Stat

In the EU, expected working life duration rose **4.1 years** between 2002 and 2022, yet transition pathways haven’t evolved to match.⁸

World Economic Forum, 2024

Europe’s demographic transformation represents the most significant economic opportunity of our time.

With proven policy models, breakthrough technologies, and a uniquely positioned workforce, Europe can pioneer a new economic era. The question is no longer if, but how quickly leaders will seize this moment.

The future belongs to economies that unlock human potential across all life stages. In this report, we reveal the emerging drivers of this new demographic dividend; why agency over career trajectories is now economic infrastructure, and how extended health spans are shifting from social cost to competitive advantage.

The window for action is narrow. At UniCredit, we stand ready to partner with innovators, professionals, and communities to shape the evolving landscape of work, helping Europe to navigate life transitions, fuel resilience, and deliver a healthier, longer, more productive future for all.



Forward-Thinking Language

As our structures and systems are becoming outdated, so is our language. Here are some suggested alternative phrases to better fit the new landscape.

Traditional Term

Phased Retirement Programmes

Age Inclusive Recruitment

Succession Planning

Multigenerational Mentorship

Workplace Longevity Practices

Retirement Readiness

Alternative

Gradual Transition Pathways

Experience-Diverse Hiring

Transition Intelligence

Cross-Generational Knowledge Exchange

Career Sustainability Infrastructure

Transition Preparedness

Strategic Implication

Emphasise journey over endpoint

Values wisdom alongside innovation

Proactive rather than reactive approach

Mutual rather than hierarchical learning

Systems thinking, over isolated programmes

Broader than financial planning

What Changes are Happening

A More Flexible, Fluid World of Work

Over the past few decades, work has untethered itself from many of the fixed constraints that once defined it. Hybrid, remote, and borderless work models have become widespread. The rise of digital nomads, location-agnostic teams, and global talent networks is opening up new opportunities, for individuals, and for employers able to adapt to this distributed model.

At the same time, flexibility has become an expectation. People are seeking roles that allow them to thrive both professionally and personally, aligning with their priorities across different life stages. They want choice in who they work for, where they work from, and how work fits into the wider picture of their lives.

Purpose, Trust, and Identity

Today's workforce is also more values-driven than ever. People are gravitating toward organisations that align with their purpose, demonstrate social responsibility, and lead with integrity. People are valuing more meaningful connections and relationships that can support them mentally and physically. Trust and transparency are no longer optional; they are essential

components of healthy workplace culture. Identity, belonging, and authenticity now sit at the core of an employer's brand, not as 'nice-to-haves', but as imperatives.

A Shifting Demographic Landscape

Demographic change is evolving work. People are working longer, driven by longer lives, financial needs, and personal choice. Declining fertility rates, especially in Europe, are shrinking the talent pipeline. This creates pressure and opportunity for employers to build more inclusive, intergenerational workforces.

Older employees are not liabilities but custodians of knowledge, judgement, and foresight. When nurtured, multigenerational teams outperform age-homogeneous ones, with stronger problem-solving, creativity, and decision-making. Programmes like Samsung's Senior Track and Finland's national strategies show the value of retaining and empowering mature talent.

Multigenerational teams enable reverse mentoring, peer learning, and innovation from diverse experience. Realising their potential demands new mindsets, strategies, and tools to support effective communication, collaboration, and inclusion.

Evidencing Stats

76%

of German companies offer flexible working to recruit labour and skilled workers.¹⁰

ifo Institute, 2025

83%

of people rated work life balance as important in their current and/or future jobs.¹¹

Guardian, 2025

54%

of Gen Zs and 53% of millennials prioritise meaningful work when evaluating a potential employer.¹²

Deloitte, 2025



Evidencing Stats

42%

of businesses in Europe are now consistently using AI, with over 90% seeing a boost in revenue or productivity.¹³

Amazon, 2025

35%

of employers offer formal phased retirement programs, though 28% plan to implement them.¹⁴

Transamerica Institute, 2024

Equity, Representation, and Evolving Gender Roles

While progress has been made, many industries still fall short in gender equity, particularly at senior levels and in specialised professions. More work can be done to support women across their career trajectories.

At the same time, traditional gender roles are evolving. More men are stepping into caregiving roles, by choice and necessity, and need workplace cultures that recognise and support this shift. True equity means addressing the systemic barriers that affect everyone.

Diverse Routes Into Work

Today's workforce is shaping their careers through more diverse channels than ever before. The path to employment is no longer a straight line from university to career. Apprenticeships, vocational training, self-directed learning, and retraining are redefining both the timing and nature of career development across the life course.

Second acts and career reinvention are becoming mainstream. Whether driven by burnout, automation, or personal transformation, people are embracing change more than ever, and the systems that support them should be built with this adaptability in mind.

The Role of Technology and the Rise of Human–Machine Teams

As technological advancement accelerates. Automation, AI, and emerging technologies will impact the workplace, but there is a future where we do not have to choose between humans or machines, and they can work symbiotically.

Artificial intelligence is freeing us from bureaucratic constraints and enabling new ways of interacting with clients, organisations and ourselves. Adapting to human communication, older workers no longer need to master complex tools. Their contextual wisdom and judgement create more effective AI use, creating complementary partnerships where human experience guides AI and AI amplifies human potential across generations.

Productivity, Wellbeing, and the Search for Balance

For employers, productivity remains a priority, but it can be redefined. True productivity isn't about pressuring more from individuals; it's about creating environments where people can contribute meaningfully, sustainably, and healthily. The right balance supports innovation and impact without sacrificing wellbeing or inviting burnout.

Work should not come at the cost of life. Instead, it should enhance it as source of connection, identity, and vitality across a longer, more complex life.

Rethinking Retirement: Not an Ending, but a Transition

The traditional idea of retirement, a hard stop at 60 or 65, or at 70 as recently voted by Denmark, followed by decades of leisure, no longer reflects how people live or want to live. In the age of longevity, retirement will become less an exit and more a transition.

More individuals are “un-retiring,” re-entering the workforce after stepping away. For some, rising living costs make full retirement unattainable; for others, leaving behind purpose, identity, or connection feels premature.

Semi-retirement is becoming the popular choice. Instead of stopping work entirely, many are slowing down and shifting to part-time roles or advisory work. These pathways offer fulfilment and autonomy while accommodating changing health, lifestyle, or caregiving needs.

This shift calls for new thinking. How can roles evolve to retain experience and flexibility? How can phased retirement be built into workforce planning? And how can financial systems support a multi-chapter vision of later life, where retirement is not an end point, but a spectrum of contribution and reinvention?

Rethinking retirement goes beyond age; it centres on agency and designing systems that empower people to live and work on their own terms at every stage of life.

The New Non Negotiables

As our lives extend, so too does the time we spend working, not in one job, or even one career, but across multiple chapters, transitions, and reinventions. The age of the 100-year life isn't simply about longevity; it's about how we design systems, including work, to support individuals in living well, for longer.

Work can be one of the most influential environments we engage with across the lifespan. It shapes our financial resilience, social connection, mental stimulation, and sense of identity.

If we are to age healthily, physically, emotionally, and cognitively, then the workplace must evolve to become a positive force in that process, not a source of depletion.

This means leaving behind the outdated idea of a single, linear career arc. Today's working lives are dynamic: people retrain in midlife, take breaks for caregiving, juggle side gigs, start businesses, and pursue second acts. Career paths increasingly stretch, pause, shift, and restart, often multiple

times over. But most systems and structures have not kept pace with this reality.

To support people through longer, more fluid lives, work must be redesigned to meet new expectations, not only on where or when we work, but also how it responds to life's complexities. It must support health and adaptability, and help people feel seen, valued, and prepared for decades to come.

At the heart of this transformation are six emerging priorities that define what people now expect from work, and what it must provide in return.

These expectations are challenge the foundations of work and employers, policy makers, and financial systems to respond. It is no longer enough to design for retention. We must design for relevance, resilience, and lifelong contribution.

Financial institutions must go beyond risk management and step into the role of long-term enablers. Employers must shift from fitting people into structures, to designing structures that fit people. Together, we must build ecosystems where individuals, across life stages, identities, and work style, can truly thrive.

1. Flexibility That Reflects Real Life

Workers now expect roles that flex with their circumstances, whether they're managing caregiving, pursuing education, navigating health challenges, or returning from sabbaticals. The assumption of a steady, uninterrupted career is no longer the norm.

Flexibility is about rhythm, responsibility, and respect for individual life stages. It's about recognising that work can, and should, stretch and reshape itself around people, not the other way around.

2. Personalisation Over Standardisation

From benefits and learning opportunities to communication styles and career pathways, one-size-fits-all models no longer serve a multigenerational, multicultural, and multidimensional workforce.

Today's workers seek out experiences tailored to their values, ambitions, and life context. This is especially critical in multigenerational teams, where definitions of success, loyalty, and motivation can differ widely. Personalisation is no longer a bonus, it's a basic condition for engagement and retention.

3. Continuous Learning as a Shared Responsibility

The acceleration of AI and automation has made upskilling a core modern need. With nearly 40% of essential skills set to change by 2030, continuous upskilling is vital. In today's shifting world of work, lifelong learning is the foundation for unlocking and maximising human potential.

The convergence of AI and an ageing, highly capable workforce presents immense potential: AI can handle routine tasks, freeing human talent for deeper problem-solving and strategic thinking. Workers expect ongoing access to tools, training, and time to grow and they expect that responsibility to be shared and not placed solely on the individual, creating a culture where workers remain relevant and fulfilled for decades.

4. Wellbeing Embedded

As people work longer, they are far less willing to sacrifice their health for professional success. Wellbeing needs to shift from perks and policies to become a core design principle.

This means rethinking how jobs are structured, how leaders are trained, and how support is embedded into the rhythms of everyday work. From mental health to financial security to psychological safety, wellbeing must be woven into the infrastructure of work and not bolted on as an afterthought.

5. Security across fluid, non-linear careers

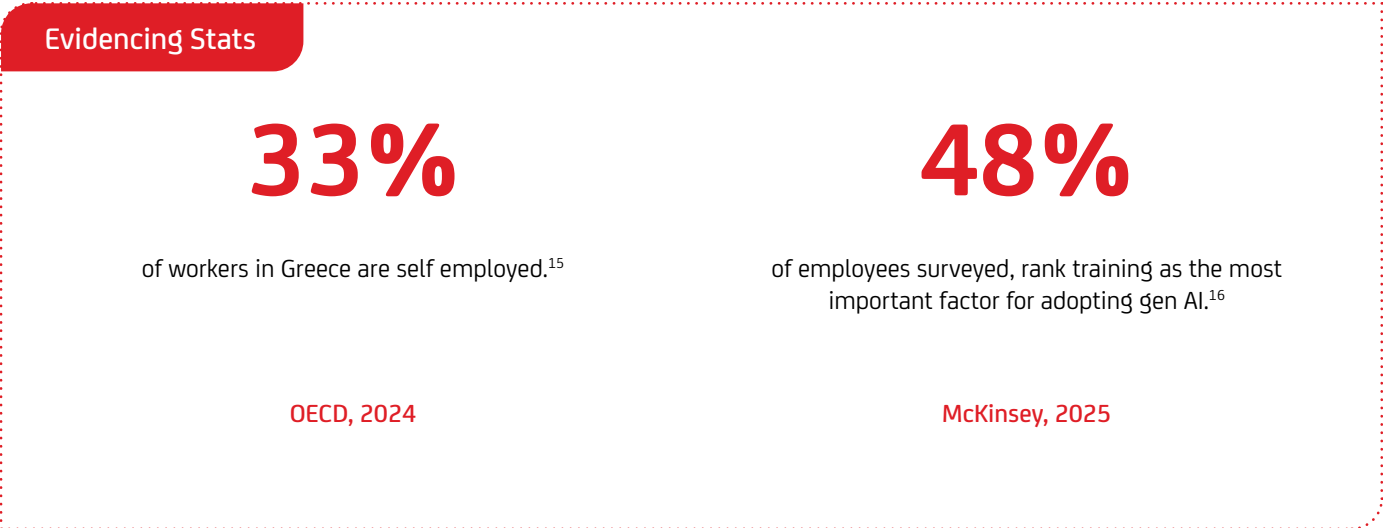
Career breaks, second acts, caregiving roles, and self-employment are increasingly common. Yet today's financial and employment systems often penalise these transitions.

People want benefits, protections, and planning tools that move with them; portable pensions, modular insurance, and financial guidance that adapts to their evolving career paths. Security should not depend on having a conventional, continuous, full-time job. It must be designed for mobility, change, and choice.

6. Purpose and dignity

People want to work for organisations, or build their own paths, in ways that reflect who they are. This includes the freedom to define success on their own terms, to grow in directions that matter to them, and to know their contributions are seen and valued.

Whether employed or independent, young or old, people are seeking dignity through work. Focus is beyond how they are treated, it's in the meaning and recognition their work affords. Autonomy, agency, and alignment with purpose are becoming central to career satisfaction.



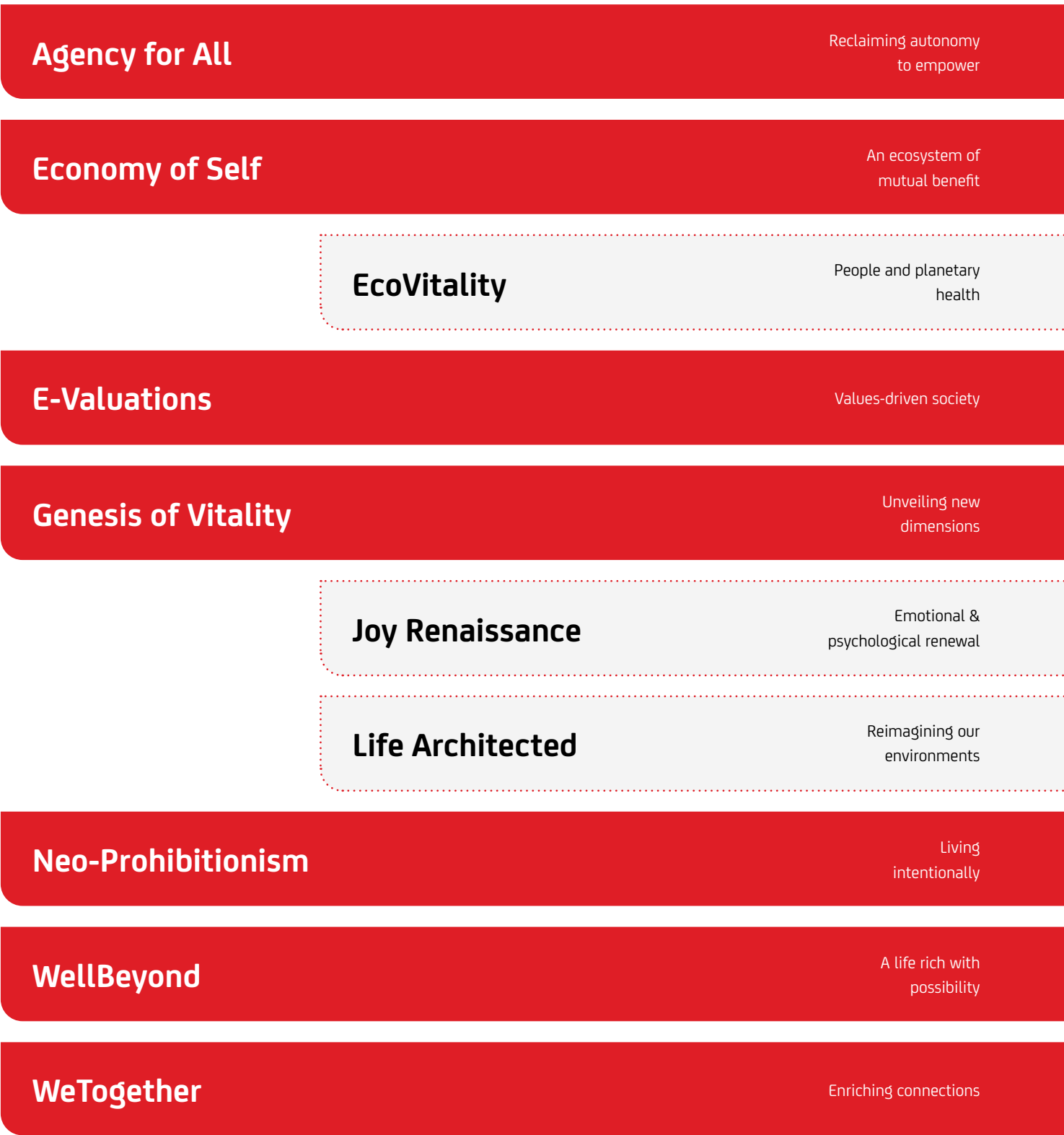
Mega Signals >>

Framing the Forces Shaping the Future of Work

At NICA, we've developed our Signals System Framework (see appendix 1) as a strategic guide to our Global Horizoning activity, a future-focused approach to identifying early indicators of change. This framework enables us to continuously track weak signals, surface emerging themes, and translate them into actionable opportunities that advance healthy longevity across diverse landscapes.

While we have highlighted seven high-impact Mega Signals shaping the future of work, their influence extends far beyond this sector. Each signal acts as a directional lens on long-term shifts, redefining talent expectations, employer strategies, and the broader work ecosystem, while also intersecting with other domains such as health, finance, lifestyle, and community.

Importantly, signals do not materialise within siloed industries. In practice, they manifest across multiple sectors, taking on distinct forms shaped by evolving human behaviours and attitudes rather than being confined to a single domain. For this reason, you will become familiar with the mega-signals throughout this series of reports, as you observe how they emerge and express themselves differently across industries. This cross-sectoral perspective offers a unique opportunity to understand how signals are unfolding in society and to identify where future-focused innovation can have the greatest impact.



Agency for All

In response to mounting social and environmental pressures, individuals and communities worldwide are taking unprecedented control over their wellbeing, autonomy, and longevity. People are actively evolving systems, from a reliance on traditional institutions to a more empowered, self-directed approach that prioritises individual choice and resilience.

This movement sees individuals demanding freedom to make deeply personal decisions - whether in healthcare, lifestyle, or end-of-life considerations - placing the power back in the hands of the individual.

A new era of community-driven and hyper-localised health initiatives is emerging, where decentralised networks enable people to access resources that align with their personal values and unique needs. From neighbourhood wellness hubs to digital care platforms, these grassroots solutions empower individuals to take ownership

of their health, improve their quality of life, and extend their vitality. This trend reflects a collective recognition that local, flexible approaches are often more effective and meaningful than centralised, one-size-fits-all models.

For brands, this call for autonomy and agency represents an opportunity to support consumers' evolving expectations by providing tools and services that enable self-determined, proactive health choices. Companies are encouraged to champion inclusivity and respect for individual preferences, offering products that are adaptable, transparent, and supportive of diverse life paths. As people seek environments - both physical and virtual - that nurture their longevity, brands can play a pivotal role in building a world where personal agency shapes health and future, with the individual firmly at the helm.

Key Words

- # Actively evolving systems
- # Self-directed approach
- # Autonomy and agency





Economy of Self

In a rapidly evolving world, individuals are recognising that their skills, experiences, knowledge, and even their personal health data hold intrinsic value. This emerging Economy of Self trend sees people viewing their unique insights and expertise as powerful assets, that can be shared, traded, or monetised in a marketplace increasingly focused on wellbeing and longevity.

In this landscape, the rise of digital creators, expert practitioners, and everyday contributors points to a shift where personal resources become part of a broader, interconnected economy of value exchange.

People are motivated to participate in these exchanges, not only to realise personal gain but also to contribute to society's collective longevity.

Health and wellness data, creative ideas, and refined skill sets are no longer solely personal data; they're marketable assets that can advance collective health goals, drive innovation, and contribute to extended lifespans.

This trend aligns with the global pursuit of wellbeing, as more individuals see the benefit in contributing to shared data pools, wellness programmes, and digital longevity platforms. By allowing controlled access to health insights and lifestyle data, individuals are creating an ecosystem of mutual benefit. Expert creators emerge as leaders, harnessing their knowledge to inspire, whilst even casual participants contribute essential data that informs a future driven by health advancements.

Ultimately, the Economy of Self trend reflects a new era of personal investment, where each individual is both a contributor and a beneficiary. In this shared marketplace of personal assets, people actively shape a world that values each unique contribution toward a sustainable future, focused on extending and enhancing life.

Key Words

- # Powerful assets
- # Value exchange
- # Collective longevity

E-Valuations

A transformative shift is emerging as brands transition from demographic segmentation to values-driven engagement, placing inclusivity, equity, and social justice at the forefront of longevity initiatives.

This movement acknowledges that the pursuit of wellbeing and extended lifespan cannot be exclusive, but rather must bridge gaps in age, ability, and background.

As society confronts persistent issues like ageism and ableism, this values-first approach cultivates environments where everyone can feel seen and empowered. No longer simply categorising by age, identity, or status, forward-thinking brands are embracing narratives that celebrate diverse perspectives, demonstrate empathy and a sense of unity. Here, communities band together around common goals and ideals, emphasising collective wellbeing and resilience.

The goal? A world where access to wellness and longevity isn't a privilege but a right, embedded in a culture of justice and mutual respect. With empathy-driven products, inclusive spaces, and adaptive services, the vision is a future where longevity becomes a shared journey, creating healthier, more vibrant societies for all.

Brands committed to this future pave the way for a more inclusive and equitable approach to living and ageing well.

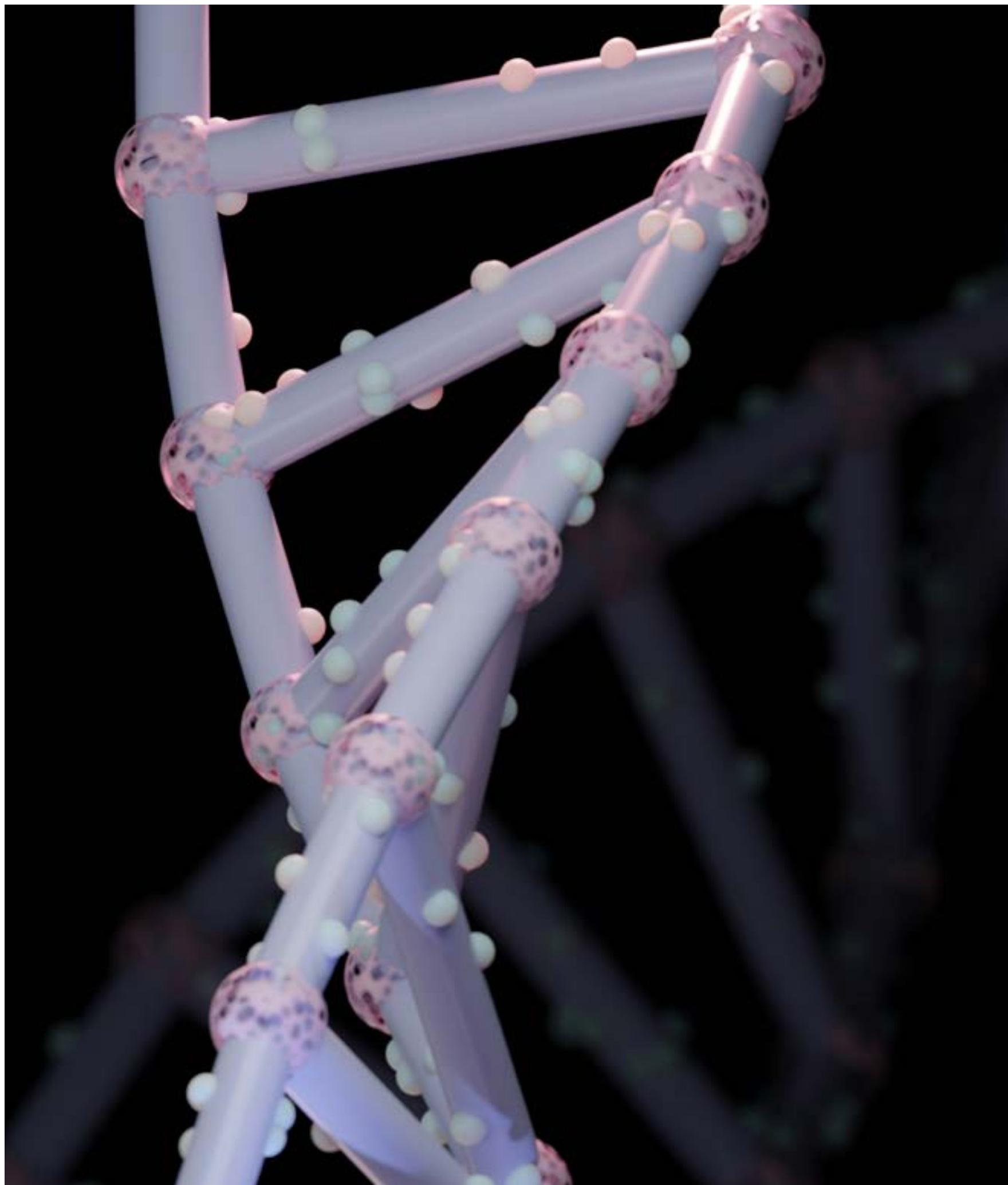
Key Words

Values-driven engagement

Celebrate diverse perspectives

Culture of justice





Genesis of Vitality

The Genesis of Vitality trend marks a profound shift in how we approach health, transforming our understanding of longevity through the leveraging of technological, scientific, and AI-driven insights. This evolution redefines wellness across the full spectrum of human health, targeting everything from genetic predispositions and chronic conditions to lifestyle-related challenges like obesity.

By mapping biological systems down to their foundational layers, we are unveiling new dimensions of the body's resilience and adaptive potential, paving the way for proactive and preventive health strategies.

Key Words

Reshaping diagnostics
Precision medicine
Unique biology

Investment in this area has surged, attracting a spectrum of players, from long-established industry giants to agile, tech-driven startups; who are channelling resources into pioneering interventions that target health at every level.

Advanced data analytics, powered by AI, allow for predictive modelling that identifies risks before symptoms arise, reshaping diagnostics and enabling precision medicine that tailors treatments to an individual's unique biology. Genomic editing technologies and bioengineering advancements are redefining our approach to genetic conditions, while innovations in regenerative medicine and metabolic health are opening up solutions for previously incurable diseases.

Beyond clinical applications, the Genesis of Vitality trend is driving holistic wellbeing by integrating mental and physical health, lifestyle, and environmental factors. Smart wearables, personalised wellness programmes, and even urban planning models are all being adapted to promote longevity, creating environments - both digital and physical - that encourage healthier lifestyles. As we progress, this trend signifies a future where health ecosystems will not only treat illness but also sustain vitality across every level of society.

Neo-Prohibitionism

In an era where “hidden vices” extend beyond alcohol and tobacco, a new wave of Neo-Prohibitionism is redefining how people approach everyday habits and consumption. Today’s wellness-minded individuals are identifying processed foods, digital dependency, sedentary lifestyles, and the attention economy as subtle yet pervasive “soft addictions” that erode wellbeing. This modern prohibitionist movement reflects a collective desire to reclaim autonomy over mind and body, focusing on the conscious rejection of these less obvious but equally damaging habits.

Unlike traditional prohibition, which targeted specific substances, Neo-Prohibitionism is broad in scope, encompassing lifestyle choices that subtly drain energy, productivity, and health. Processed foods, laden with artificial ingredients and sugar, are now viewed by some as addictive agents that contribute to physical and mental health issues. Digital dependency, fuelled by social media and the relentless attention economy, is increasingly seen as a significant contributor to anxiety, sleep disruption, and social disconnection.

This awareness has led to a rise in “digital detoxes,” where individuals deliberately limit screen time to reconnect with the physical world and reduce mental fatigue.

Sober-curiosity has become another facet of Neo-Prohibitionism. Beyond abstaining from alcohol, sober-curious individuals experiment

with mindful drinking, seeking to understand their relationship with substances and regain control over their choices. This movement emphasises intentionality, helping people cultivate a lifestyle that aligns with their values and wellness goals. For some, it’s part of a broader shift toward wellness-oriented identities, where moderation and mindfulness replace impulsive consumption.

Governments and organisations are also supporting this shift. Policies and corporate wellness programs now focus on reducing digital overstimulation, promoting nutritious eating, and encouraging physical activity in workplaces and public spaces. Educational campaigns raise awareness of the impact of sedentary lifestyles and processed foods, highlighting how these “soft addictions” contribute to chronic health issues.

Neo-Prohibitionism represents a comprehensive approach to wellbeing, one that considers the cumulative effects of everyday choices on mental and physical health. As individuals and communities grow more conscious of hidden vices, a movement toward mindful living is challenging how we view consumption and wellness. This shift reflects a desire to reclaim personal agency, strengthening resilience in a world that increasingly demands attention, time, and energy.

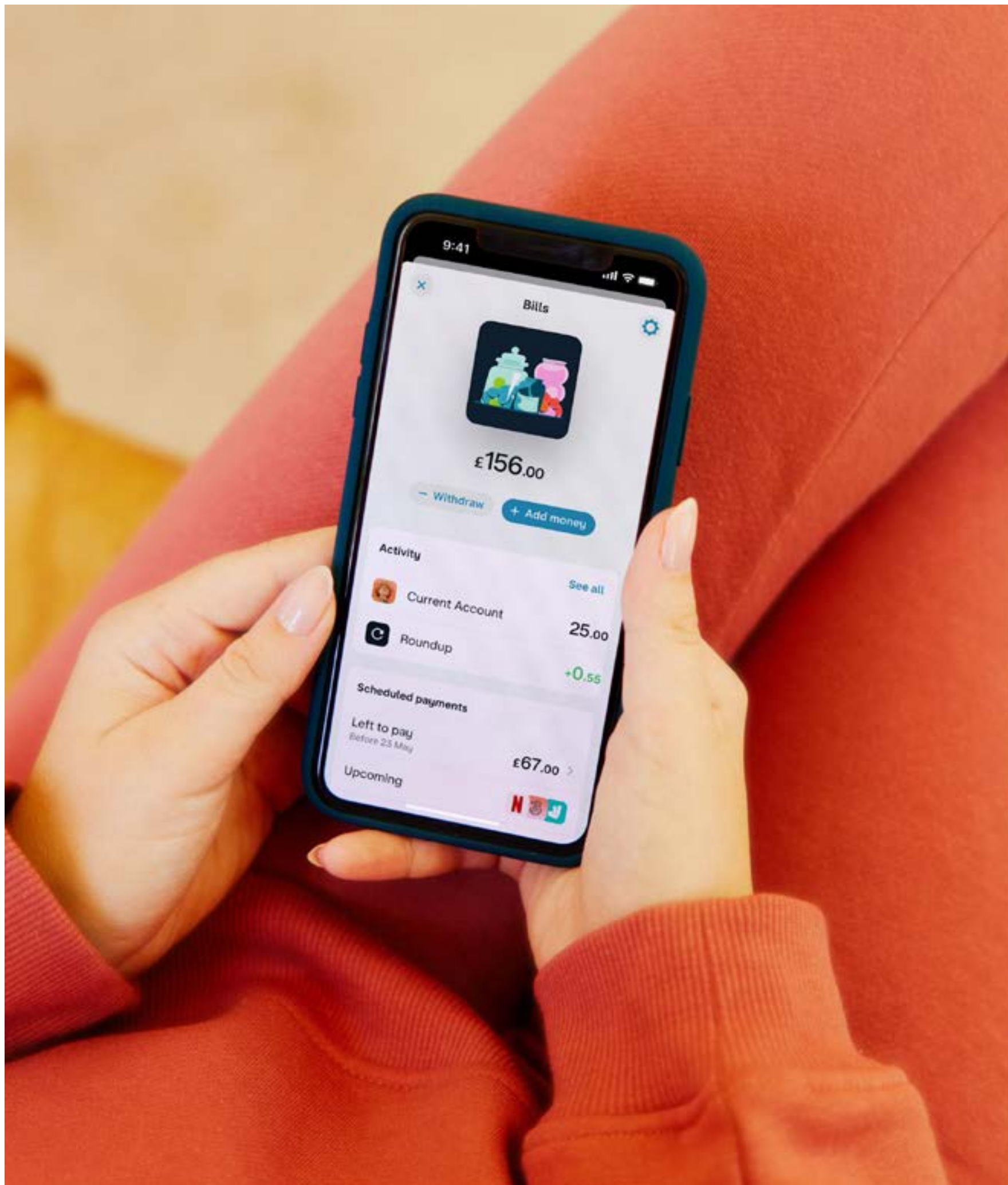
Key Words

Reclaiming autonomy
Rejecting soft addictions
Living with intentionality



This Mega Signal also influences other landscapes, you can read more of its impact in the Leisure & Lifestyle Trends Report.

The above report is available at our [Longevity Knowledge Hub](#).



WellBeyond

This trend is a transformative approach to living a life that is not only well-lived but future-focused, encompassing every dimension of human fulfilment. It recognises that true wellness reaches beyond just physical health; it spans social connectivity, financial security, emotional resilience, and spiritual growth.

Today's consumers are increasingly interested in living with purpose, vitality, and preparedness for the years ahead, a trend driven by the desire to flourish in a longer, more opportunity-filled life.

This trend reflects a shift in focus from traditional health and wellness solutions to a more comprehensive approach that addresses the full spectrum of life. People are turning to products, services, and solutions that not only enhance day-to-day living but also help them plan for a deeply fulfilling future. Whether it's financial planning tools that allow for long-term security, digital platforms that nurture meaningful social connections, or wellness programs that build emotional and spiritual resilience, WellBeyond captures an emerging mindset. People want a life rich with possibility and joy, built on a foundation of balance and thoughtful intention.

As lifespans extend and societal values evolve, individuals are moving toward holistic approaches that encourage self-growth and adaptability across all stages of life. This trend is shaping the development of innovative solutions that support not just the body, but the mind and soul. Brands that align with the WellBeyond ethos are creating environments and tools that empower individuals to thrive, today and tomorrow. From advanced wellness tech that adapts to personal health needs to financial solutions that encourage saving with purpose, WellBeyond speaks to the universal goal of living with meaning, security, and connection.

Key Words

- # Thoughtful intention
- # Financial preparedness
- # Rich possibility



This Mega Signal also influences other landscapes, you can read more of its impact in the [Leisure & Lifestyle Trends Report](#).

The above report is available at our [Longevity Knowledge Hub](#).

WeTogether

In a world once driven by fast, abundant digital communication, a shift is emerging; one that prioritises depth over volume. While technology promised seamless connection, the constant flow of notifications has left many feeling more disconnected than ever. Now, the focus is on quality interactions, both online and offline.

The WeTogether trend reflects this transformation. People are moving away from fleeting digital exchanges towards intentional, lasting connections. This shift doesn't reject technology but reimagines it to build meaningful relationships. From smart homes that enhance shared experiences to cities designed for community wellbeing, spaces are evolving to support deeper bonds.

Key Words

- # Quality interactions
- # Deeper bonds
- # Presence and intimacy

This trend doesn't dismiss technology but challenges it to support intentional, quality interactions that feel substantial and lasting.

On a personal level, individuals are creating micro-environments that encourage presence and intimacy; whether through mindful home spaces or local gathering places. On a larger scale, urban planning is embracing cities of belonging, built around trust, safety, and shared purpose. Even digital tools are being redesigned to facilitate fewer but richer interactions, shifting from passive scrolling to collaboration and support.

Ultimately, WeTogether is more than a response to loneliness, it is a blueprint for the future of connection. As people increasingly recognise that meaningful relationships are essential to wellbeing, industries must adapt, shifting from quantity to quality. In this new era, success is measured not by how often we interact, but by how deeply those interactions enhance our lives.



This Mega Signal also influences other landscapes, you can read more of its impact in the Leisure & Lifestyle Trends Report.

The above report is available at our [Longevity Knowledge Hub](#).



Mindset Shifts and Trends >>

New Behaviours, New Blueprints

In this chapter, we explore the emerging mindset of diversification, where people rethink how they work, earn, and secure their futures. Against a backdrop of economic uncertainty, AI disruption, and extended life expectancy, individuals are increasingly adopting career cushioning strategies: diversifying their income streams, developing new skill sets, and preparing for change in anticipation.

This proactive, multi-track mindset reflects a broader recalibration of how people define security, value, and resilience in their working lives. It is particularly timely for employers and financial services providers alike, offering fresh insight into the evolving needs of a more agile, empowered workforce.

To bring this mindset into focus, we spotlight three trends shaping the new architecture of work, chosen for their immediate relevance, cross-sector potential, and specific resonance within the financial services landscape.

Together, these signals point to a future of work defined not by uniformity, but by personalisation, adaptability, and sustainability, where systems must evolve to meet people where they are, not where they’ve historically been.



Mindset Shift: AutonoMe

How people are building resilience through multiple income streams, skills, and career options.



Trend 01: Baseline Boost

The return to foundational wellbeing and low-friction health interventions at work.



Trend 02: EmPowered

The rise of technologies that fortify, rather than replace, human capability.



Trend 03: Social Salubrity

The revaluation of connection, community, and social capital as a pillar of workplace health.

Mindset Shift: AutonoMe >>



Mindset shift: AutonoMe

The Rise of Self-Directed Security

A quiet revolution is underway, one that is fundamentally shifting how people define success, security, and their financial future. The conditions for this shift have been building for some time: rising living costs, global uncertainty, declining institutional trust, and deepening inequality has all contributed. The result is a clear, collective message: the traditional paths to stability no longer serve modern lives.

In response, individuals are constructing their own blueprints, blending income streams, redefining career paths, and actively seeking greater autonomy. We call this emerging mindset AutonoMe. It reflects a pragmatic pivot from dependence to self-direction, not as a rejection of work, but a reimagining.

The full-time job, single pension, and climb-the-ladder career model is not for everyone. AutonoMe is about reclaiming control, building flexible, purpose-driven lives that can adapt to change and thrive in uncertainty.

The rise of the gig economy has normalised this new approach. From freelance creatives and digital educators to online resellers and rideshare drivers, individuals are embracing non-linear, income-diverse ways of working that flex around life, not the other way around. This normalisation of autonomy is enabling new forms of agency across generations.

But here's the tension: while behaviours have evolved, the financial systems that support them have not. Most self-employed workers still lack access to basic protections like sick pay, income insurance, or portable pensions. And financial literacy, particularly among younger people, remains worryingly low. People want to take control of their money, but few feel equipped to do so confidently.

This shift is as emotional as it is economic. People want more than income, they want alignment. They want financial products that reflect the richness and complexity of real life. They dream of banking that helps save for survival but more importantly fund a mini-retirement. They desire an insurance that supports flexible living, and investing tools that educate and empower.

For financial institutions, this is not a fringe movement, it's a market transformation. Nearly half of UK adults now run a second income stream. What once looked like hustle culture is becoming a cross-generational strategy for building resilience and achieving freedom.

Autonomy has become the new definition of wealth. The AutonoMe community value time, fulfilment, and optionality. They are pausing between roles, planning sabbaticals, starting side businesses, not out of rebellion, but as a strategy for personal sustainability. Work is no longer the centrepiece of life; it's just one part of a broader, more intentional design.

For banks and financial service providers, the implications are vast. To stay relevant, institutions must evolve from transactional providers to trusted enablers of life goals. That means delivering products that flex with people's lives, systems that educate without patronising, and support structures that reflect how we earn, live, and grow today.

AutonoMe is not a niche trend. It's a long-term realignment of values and behaviours. Those who design for it, rather than retrofit old systems around it, will become indispensable partners in the next chapter of financial wellbeing.



Rachel Doran
NICA
Senior Innovation Consultant



Evidencing Stats

57%

of European workers, said they would turn down a promotion if it meant sacrificing their work-life balance.¹⁷

Michael Page, 2024

32%

of 35-44 year olds and 28% of 45-54 year olds have a second income stream.¹⁸

Sage, 2024

AutonoMe in the Future of Work

Future Workforce

Employees expect more than job security, they want life security. They seek roles that flex around caregiving, mental health, travel, and education. They want to explore purpose without sacrificing pay. And they are proactively designing portfolios of income and identity. Empowered employees will gravitate toward employers that recognise and support this evolution.

For employees, AutonoMe presents an invitation to take ownership of both career and financial futures with greater intentionality. As traditional models weaken, individuals are empowered to define success on their own terms and design work around their lives, not the other way around.

Employees Will:

- ✓ Build diverse income portfolios that provide greater resilience against job insecurity and economic shocks.
- ✓ Pursue passion-led projects alongside paid employment, which can fuel creativity, purpose, and long-term fulfilment.
- ✓ Invest in self-development, including digital upskilling, financial literacy, and mental wellbeing, to remain agile in a shifting work landscape.
- ✓ Explore new ways of working, from freelancing to co-operatives to part-time sabbaticals, that prioritise energy management and life integration over linear progression.

AutonoMe empowers employees to craft more meaningful, flexible, and sustainable working lives, and to advocate for the benefits, protections, and tools that support them.

Leading Employers

Employers must evolve from providers to enablers. The traditional single-path, loyalty-based career model no longer aligns with modern expectations. Leading organisations will offer modular career paths, champion intrapreneurship, and embed financial wellbeing into benefits ecosystems. Supporting AutonoMe means recognising, and celebrating, the fluidity of modern working lives.

This is a powerful opportunity to move beyond transactional relationships and become trusted partners in self-authored careers. Employers who adopt the AutonoMe mindset will attract and retain top talent by aligning with growing demands for agency, flexibility, and holistic support.

Leading Employers Will:

- ✓ Redesign job structures to support modular career paths, such as phased retirement, skill sabbaticals, and role reinvention, while removing stigma.
- ✓ Offer flexible benefits tailored to life stage needs, from mental health and parental leave to menopause care and financial wellbeing.
- ✓ Foster intrapreneurship by encouraging employees to explore entrepreneurial ideas within the organisation.
- ✓ Connect traditional employees with portfolio workers for peer mentorship.
- ✓ Partner with financial services to provide portable protections, income tools, and second-income support.
- ✓ Build internal skill-stacking platforms to help employees develop complementary capabilities.

Organisations that meet talent where they are, and where they're headed, will future-proof their workforce and boost loyalty, wellbeing, and engagement.

Leading Financial Organisations

For financial services, AutonoMe is a call to innovate. Today's consumers need tools that reflect non-linear, multi-stream lives, like portable protections, income smoothing, tailored tax planning, and embedded education. Outdated, age-based lending models must evolve. As people work and earn for longer, access to products like mortgages must extend to older adults, seeing longevity as opportunity, not risk.

AutonoMe marks a new frontier, one that requires nuanced, personalised, and life-responsive solutions to help people navigate growing financial complexity with confidence.

Leading Financial Organisations Will:

- ✓ Design adaptive products for multi-stream earners: tools for cash flow smoothing, tax estimation, invoicing, and side-hustle integration.
- ✓ Provide portable protection plans, including multi-stream tax optimisation, flexible pensions, sick pay, and micro-insurance that move with individuals, not employers.
- ✓ Embed education into everyday products, transforming transactions into teachable moments through nudges, contextual guidance, and simulation tools.
- ✓ Create bundled solutions for gig workers and solopreneurs, combining banking, budgeting, and investing into a single, intuitive platform.

Financial institutions that focus on empowering real lives, rather than idealised ones, will earn trust and relevance in a fragmented, self-led economy.

Evidencing Stat

37%

of those with a traditional job report also having an independent side gig. The top reasons were to supplement income (42%) & pursue a passion (30%).¹⁹

MBO Partners, 2024, USA

AutonoMe Case Studies



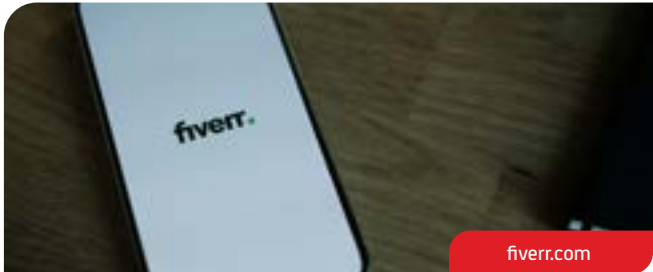
» Multiply Mortgage

Multiply Mortgage is transforming how employers support their workforce by making home ownership more accessible. Recognising the financial and emotional strain that securing a mortgage can cause, Multiply has created a platform that offers mortgage-as-a-benefit, giving employees the tools, advice, and discounts they need to navigate home financing with greater ease and confidence.

After pivoting from equity liquidity services in 2024, Multiply now partners with companies such as Ramp and Anduril to offer staff benefits like mortgage discounts of up to 0.75%, personalised one to one advisor sessions, and a digital dashboard to manage the application process. By automating many back-end workflows, the platform helps reduce lender costs, passing tangible savings directly to employees.

By reducing financial friction and supporting major life ambitions like home ownership, Multiply enables employees to manage key aspects of their personal lives more easily alongside work. Financial stability is recognised as a foundation of wider wellbeing, and initiatives like this reflect a broader shift towards workplaces helping employees thrive both professionally and personally.

multiplymortgage.com
#AgencyforAll
#WellBeyond
#FinancialWellbeing
#FutureOfWork



» fiverr Platform

Fiverr is evolving from a transactional freelance marketplace into a holistic platform that supports independent workers across the full arc of their careers. This vision is reflected in two major initiatives: the acquisition of CreativeLive in 2021 and more recently, the launch of Fiverr Go, an AI-powered content creation platform.

CreativeLive, a leading online learning platform, offers expert-led courses in business, creativity, and personal development. By integrating this educational resource, Fiverr is enabling users to develop the skills required to thrive in a dynamic digital economy, supporting second careers and career changes.

Fiverr Go provides AI-driven tools that assist freelancers with brainstorming, brand strategy, content creation, and campaign planning. Rather than replacing talent, Fiverr Go positions AI as a creative partner, placing freelancers in control while enhancing speed, ideation, and productivity.

Together, these initiatives reflect Fiverr’s commitment to helping freelancers find work, and build sustainable, future-ready careers powered by continuous learning, digital fluency, and technological augmentation.



» Deliveroo’s Healthcare Support

Deliveroo has partnered with Teladoc to offer self-employed riders free, 24/7 access to medical advice, bridging the gap in healthcare support often faced by gig workers. Designed to work around their schedule, this service ensures riders can speak to a UK GP at any time, without cost or disruption to their day.



» Amazon’s FamilyFlex

Amazon’s FamilyFlex initiative is a future-focused programme that provides adaptable schedules, flexible pay options, and tailored resources to support working families. It is designed to help employees, particularly women and parents, thrive professionally without missing out on important family moments.

Evidencing Stats

44%

of EU employees are in roles that can be performed remotely, whilst workplace-only roles trail at 41%.²⁰

Eurofound, 2024

132.5m

gig workers globally. When including those who engage in gig work as secondary or marginal workers, the estimate may be as high as 435 million. This means the share of online gig workers in the global labour force ranges from 4.4% to 12%.²¹

World Bank, 2023

Trend 01: Baseline Boost »



Trend 01: Baseline Boost

Embedding Everyday Wellbeing Into the Architecture of Work

Baseline Boost reflects a growing cultural shift, one that favours science-backed, accessible interventions designed to enhance everyday wellbeing. In a world increasingly defined by burnout, rising mental health concerns, sedentary routines, and chronic time scarcity, people are turning to solutions that support sleep, movement, nutrition, and mental clarity without demanding a complete lifestyle overhaul.

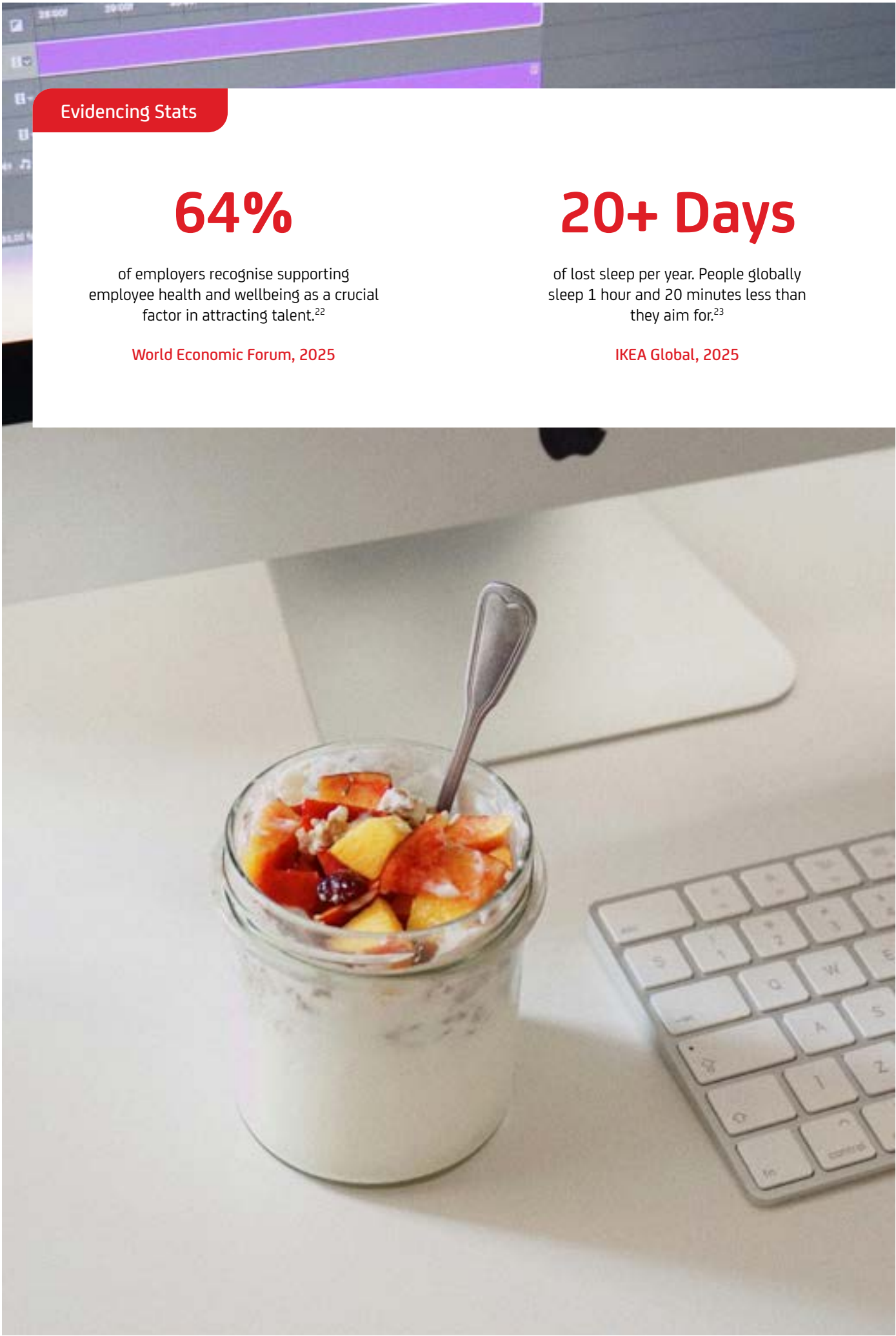
This trend is less about transformation and more about integration, embedding wellbeing into the everyday with minimal effort, to obtain maximum benefit. From walking pads that turn meetings into movement, to functional snacks and fortified drinks that prevent energy crashes, Baseline Boost is about frictionless optimisation. It's wellbeing that works with people's lives, not against them.

A subset of people are turning away from aspirational extremes and perfectionism. Even once-revered wellness role models are being re-evaluated as interest shifts towards authenticity, simplicity, and sustainability. The emphasis is on tools and routines that are easy to maintain, grounded in evidence, and adapted to real life.

For employers, this presents a clear imperative: to design environments that embed wellbeing into the workday. The future of work will prioritise proactive, foundational health support - not as an optional perk, but as a strategic pillar for resilience, engagement, and retention.

Mega Signals:

- # AgencyforAll
- # Neo-Prohibitionism
- # WellBeyond



Baseline Boost in the Future of Work

What

Sustainable Self-care

Baseline Boost reframes wellbeing as a performance tool, embedding simple habits like sleep, nutrition, and movement into daily routines to support energy, resilience, and productivity.



Caring for Health Without Guilt

Wellbeing-positive practices challenge presenteeism by normalising rest, boundaries, and energy-led working, especially in hybrid settings. This empowers employees to prioritise health and build lasting resilience.



Accessible Wellness for All

Wellbeing is shifting from exclusive, high-cost models to accessible, daily practices. Scalable interventions like hydration prompts and mental health MOTs make health support relevant and equitable across all roles, life stages, and backgrounds.



How

Resilience as a Design Principle

Embedding wellbeing into physical spaces, work patterns, and team norms transforms it from a perk into a performance enabler. Through ergonomic design, flexible scheduling, and a culture that supports recovery, employers position resilience as a key driver of engagement, productivity, and long-term retention.

- ✓ Audit office spaces for ergonomics, lighting, noise, and sensory comfort, and make relevant adaptations.
- ✓ Monitor quarterly burnout-related absenteeism or attrition rates via inclusive health MOTs or check-ins.

Redefining Engagement Through Wellbeing

Integrating low-barrier health interventions into daily work, from snacks to emotional fitness checks, positions employers as long-term wellbeing partners. These practical actions go beyond perks, enhancing loyalty, focus, and inclusivity across multigenerational teams.

- ✓ Enable anonymous self-care usage surveys and reflection tools.
- ✓ Integrate energy renewal breaks into the workday (e.g. walking meetings, recharge spaces).

Wellbeing as a Measurable Advantage

Positioning wellbeing into culture and performance metrics allows employers to track outcomes like absenteeism, focus, and retention. With the right frameworks, health becomes a shared responsibility, providing insights that link wellness to productivity, engagement, and organisational value.

- ✓ Embed wellbeing touchpoints into routines, e.g. mood check-ins, team rituals, snack offerings.
- ✓ Implement and monitor a Wellbeing Engagement Equity Score.

Challenges

Avoiding superficial solutions

Token gestures risk undermining the power of this trend. Offering fruit bowls without addressing toxic workloads will only increase cynicism. The challenge lies in aligning wellbeing initiatives with structural change.

Accessibility across roles and schedules

Not all workers operate from desk-based environments. Employers must ensure that baseline wellbeing practices extend to frontline, shift-based, and remote workers.

Culture change takes time

From leadership modelling to policy overhauls, embedding wellbeing into workflow and mindset requires sustained effort. This isn't a wellness week, it's a long game.

Bottom line:

Baseline Boost is a call to rethink the foundations of health and of work itself. For workers, it promises a more liveable, longevity-minded career arc. For employers, it presents an opportunity to build environments that support productivity and protect people. Those who design for energy will be best placed to thrive in the next era of work.



Evidencing Stat

58%

of global employees consider quitting over mental health.²⁴

Headspace UK, 2025

Baseline Boost Case Studies



Image Credit: ASUS

ASUS - VU Air Ionizer Monitors

ASUS is rethinking the role of everyday tech with its VU series monitors, which not only support visual performance but also actively purify the air. Designed to enhance users’ wellbeing, these monitors feature built-in ionisers that remove up to 90% of airborne dust and allergens within three hours, contributing to cleaner, healthier indoor environments.

With more people working from home or in shared office spaces, air quality has become a growing concern, linked not only to physical health but also to focus, comfort and cognitive performance. By integrating air purification into a device already central to daily work life, ASUS reduces the need for extra equipment or effort, allowing users to passively support their wellbeing as they go about their tasks.

This innovation reflects a broader shift towards frictionless health interventions, where essential routines, like working at a screen, are paired with features that enhance resilience without disrupting workflow. For professionals who spend long hours at their desks, the monitor becomes a silent wellbeing ally.

ASUS demonstrates how technology can play a proactive role in workplace wellbeing, embedding micro-upgrades into everyday tools to create healthier, more supportive work environments.

asus.com
#WellBeyond

#WorkplaceWellbeing
#AirQuality #SmartTechForHealth



Image Credit: Whoop

Thrive - Wellness Era

London-based tech company Thrive has launched its ‘Wellness Era’ initiative to encourage employees to build sustainable, healthy habits. The programme rewards staff for investing time in their wellbeing, shifting the workplace mindset from reactive support to proactive self-care.

Central to the initiative is a partnership with wearable tech brand **Whoop**, which allows employees to track key health indicators such as sleep, stress, and activity. When patterns of strain or poor rest are detected, Thrive offers tailored interventions, from spa vouchers to wellbeing kits, helping individuals take action before issues escalate.

By combining real-time insights with practical support, Thrive reduces the friction of prioritising wellbeing during a busy workday. The initiative also helps normalise conversations around rest and recovery, positioning them as essential for long-term performance.

Thrive’s approach shows how tech-enabled solutions can not only monitor employee health but also create a workplace culture where wellbeing is actively supported and incentivised, without adding extra effort to already full schedules.

innovation-mag.com
#AgencyforAll
#WellBeyond
#WorkplaceWellbeing
#WearableTech

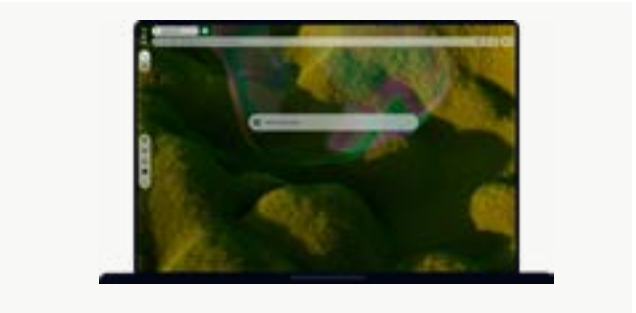


Image Credit: Opera Air

Opera Air

Opera is reimagining the browsing experience by offering users a calmer, more streamlined way to navigate the online world. At a time when digital overwhelm is a growing issue, Opera’s features are designed to reduce cognitive load and create a more focused, friction-free environment for work and everyday browsing.

Built-in ad blockers eliminate distracting pop-ups, while tools like tab islands allow users to organise and group their tabs in a more intuitive way, preventing the clutter and mental fatigue often associated with traditional browsing. Integrated messengers further reduce the need to switch between multiple applications, allowing communication and browsing to coexist within a single, controlled space.

Opera makes every day digital interactions smoother and less fragmented, helping users maintain mental clarity and focus without requiring drastic changes to their habits. By simplifying the online experience, Opera removes unnecessary stressors and helps users stay connected to tasks in a more natural and sustainable way.

In an era where attention is constantly pulled in multiple directions, Opera shows how thoughtful design can help embed small but meaningful improvements into daily digital routines, ultimately supporting better cognitive wellbeing.

opera.com/air
#Neo-Prohibitionism
#WellBeyond
#DigitalHealth
#CognitiveClarity



Image Credit: Wello Works

» Wello Works

Wello Works is setting a new standard for how workspaces can support mental, physical and emotional health. Launched in Sydney in March 2024 by wellness entrepreneur Tony de Leede, the co-working venue blends professional space with a curated suite of wellness amenities, designed to help workers balance productivity with self-care.

Members have access to hydromassage, massage chairs, LED light therapy beds, and meditation pods, creating opportunities to decompress and recharge throughout the working day. Flexi desks start at AUD 50, with private office spaces available for those seeking a longer-term set-up. A second location in Atlanta is already planned, signalling strong demand for environments that view wellbeing as essential to high performance, not a bonus.

By weaving restorative experiences directly into the working environment, Wello Works eliminates many of the traditional barriers to self-care, making it easier for individuals to build small, meaningful moments of recovery into their schedules. This approach recognises that sustaining focus, creativity and resilience in today's work culture goes beyond functional space, it requires active support for the whole person.

Wello Works offers a glimpse into the future of professional environments, where wellbeing is seamlessly integrated into the rhythm of daily work life.

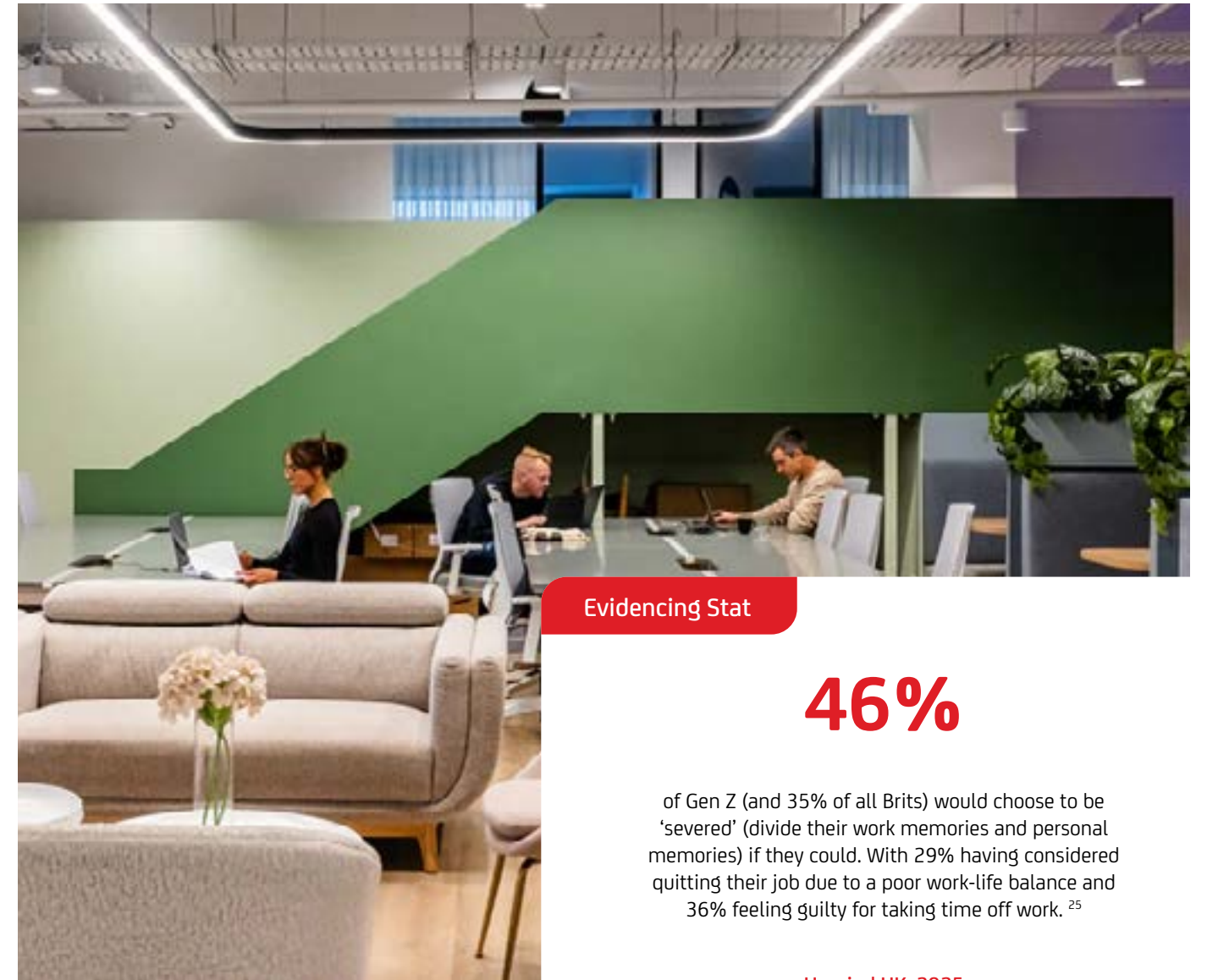
welloworks.com

#AgencyforAll

#WellBeyond

#FutureOfWork

#HolisticWorkspaces



Evidencing Stat

46%

of Gen Z (and 35% of all Brits) would choose to be 'severed' (divide their work memories and personal memories) if they could. With 29% having considered quitting their job due to a poor work-life balance and 36% feeling guilty for taking time off work.²⁵

Unmind UK, 2025





Image Credit: Cycle.me

7-Eleven - Cycle.me

7-Eleven Japan is helping people better manage their energy and focus throughout the day with a simple but impactful innovation: time-stamped snack packaging. Designed to remove decision fatigue and encourage healthy eating habits, each item clearly indicates the recommended time to eat, offering a subtle nudge towards more structured, supportive daily routines.

This approach responds to a growing issue where individuals, whether office workers, shift workers or freelancers, often forgo lunch breaks to meet deadlines or snack haphazardly at their desks. Skipping meals or mistiming food intake can lead to energy crashes, reduced concentration, and poor overall wellbeing. By clearly suggesting optimal eating times, 7-Eleven's time-stamped products encourage people to pause, refuel, and refresh, helping to embed micro-habits that sustain cognitive performance and emotional resilience across long workdays.

Beyond the traditional office setting, this concept is particularly relevant for workers in flexible or unpredictable roles, where structure is often self-imposed. By simplifying the decision of when to take a break, and normalising regular, restorative pauses, 7-Eleven Japan shows how small, thoughtfully designed interventions can help working people maintain better focus, energy and wellbeing, without overcomplicating their day.

[cycle.me](#)
#WellBeyond
#Neo-Prohibitionism

#EverydayHabits
#SmartBreaks



Baseline Boost Track It

Forecast

The Baseline Boost trend is set to evolve into a new era of precision wellbeing. As individuals gain greater access to biometric data, longitudinal health tracking, and AI-powered insights, we'll see a decisive shift from reactive care to proactive prevention.

Consumers will no longer settle for generic health advice. Instead, the future points to a world where people can track stress, recovery, sleep quality, cardiovascular health, hormonal balance, and ageing markers using wearables, digital dashboards, and lab-based biomarker testing. These tools empower individuals to detect early warning signs and make micro-adjustments before issues escalate, supporting sustained cognitive function, emotional balance, and physical health.

Given how much time people spend engaging with work, this mindset will inevitably reshape how people work and how the workplace supports them.

For employers, the opportunity is clear; evolve into data-aware environments that empower employees to perform at their optimal state while reducing long-term health risks. Proactive wellbeing services, from regular health screenings and personalised recovery plans to tech-enabled monitoring tools, will be key to reducing sick days, minimising burnout, and maximising engagement.

This next evolution of Baseline Boost shifts the burden from the individual alone to a shared model of wellbeing, one where businesses actively invest in personalised, preventative care. The future of work will be built on real-time insight, early intervention, and tailored support, engineering resilience into the everyday and ensuring employees are thriving.



Image Credit: Function Health

Function Health

Launched in 2023, Function Health, with over 100,000 members, is helping to redefine personal wellbeing through a precision-led, preventative approach. Offering members access to over 100 biomarker lab tests annually, including assessments for heart health, hormones, immunity, ageing, and cancer signals, the platform removes barriers to medical testing and puts powerful health data directly into the hands of individuals.

For \$499 per year (around \$42 per month), users receive personalised clinical summaries and an interactive dashboard to track changes over time. This enables people to monitor their health in real time, detect early warning signs, and make evidence-based lifestyle adjustments, shifting the focus from treating illness to maintaining long-term vitality.

Function Health signals how the Baseline Boost trend could evolve: from low-effort daily interventions to deeper, data-backed optimisation. For employers, innovations like this open the door to smarter workplace wellbeing strategies. By supporting employees in understanding and managing their health proactively, organisations can help reduce long-term absenteeism, enhance energy and focus, and ultimately build a more resilient workforce.

functionhealth.com
#AgencyforAll
#GenesisofVitality
#PreventativeHealth
#DataDrivenWellbeing
#WorkforceResilience



Image Credit: Withings

Withings - OMNIA

Launched at the Consumer Electronics Show 2025, Withings OMNIA represents the next evolution in proactive health management, transforming raw data into actionable insight. Moving beyond standard health tracking, OMNIA combines advanced AI with personal inputs to deliver tailored health recommendations based on an individual's unique metrics.

Rather than simply displaying numbers, the platform interprets trends across sleep, heart health, body composition, activity, and more, offering users real-time guidance that adapts as their needs change. This enables individuals to make smarter, data-driven decisions about their daily routines, rest, nutrition, and movement, without the need for medical gatekeeping or guesswork.

OMNIA signals where the Baseline Boost trend is heading: towards highly personalised optimisation. Micro-adjustments become more precise, targeted, and effective, offering individuals small boosts, and measurable, cumulative improvements over time.

For employers, tools like OMNIA present a valuable opportunity. Supporting employees in monitoring and understanding their own health metrics can lead to more sustainable energy management, fewer health-related absences, and a workplace culture grounded in self-awareness and prevention. The future of workplace wellbeing may well be built on empowering people with the tools to know, and optimise, their own baseline.

withings.com
#AgencyforAll
#GenesisofVitality
#DataDrivenWellbeing
#WorkforceResilience

Baseline Boost Financial Services Opportunities

Making Everyday Wellbeing a Financial Priority

Baseline Boost signals a powerful cultural pivot: from performance-at-any-cost to health-first productivity. As people seek accessible, evidence-led ways to embed wellbeing into their lives, financial services providers have a timely opportunity to extend their value proposition, by designing products, services, and partnerships that enable frictionless health, daily resilience, and long-term vitality.

1. Workplace-Linked Financial Products That Support Everyday Health

Employers are increasingly investing in proactive health strategies, from workplace redesign to wellness stipends. Financial services can amplify these efforts by:

- Offering workplace health-linked insurance that rewards baseline wellbeing practices (e.g. Preventative screenings, activity tracking, sleep improvement).
- Creating corporate savings accounts or investment portfolios earmarked for workplace wellbeing infrastructure (e.g. Lighting upgrades, air purification, health MOT initiatives).
- Developing wellbeing-linked employee benefits platforms that integrate health-focused “buy now, pay later” services, empowering people to invest in their health today without financial friction.

2. Protection Products Tailored to Health Maintenance, Not Just Crisis

As wellness shifts from reaction to prevention, insurance products must evolve accordingly. Key opportunities include:

- Low-threshold, high-frequency policies covering disruptive health events, like chronic fatigue, migraines, atopic dermatitis, or musculoskeletal strains that impact performance but rarely qualify for traditional coverage.
- Modular wellbeing protection, giving employers and individuals the ability to build bespoke packages that cover everyday health costs (e.g. sleep therapy, ergonomic equipment, mobility support).
- “Time-to-thrive” coverage models, enabling partial leave, phased recovery, or scheduled wellbeing resets without income loss.

3. Financial Safety Nets for Long-Term Flourishing, Not Just Response

A holistic approach that connects financial resilience with physical and mental wellbeing, helping people protect and optimise their retirement journey:

- Employers act as guarantors for small loans, offering preferential rates to strengthen financial security during life’s unexpected moments.
- Transform financial education into a AI powered forecasting tools (digital twins), giving employees business level risk mitigation advice to navigate shocks and maximise retirement readiness.
- Partner with health-tech leaders like Whoop or Oura to integrate “habit health” indexes into personal finance dashboards, linking daily behaviours to long-term financial outcomes.

4. Redefining Financial Environments as Health Positive Spaces

As offices evolve into wellbeing-first environments, physical bank branches and financial spaces need to follow suit - becoming places people want to spend time in:

- Reimagine branches as drop-in wellness zones - offering quiet focus pods, ergonomic seating, or digital detox corners.
- Host baseline-boosting community activations - from lunch-hour mindfulness sessions to “walk & talk” financial coaching in green spaces.
- Offer “design for downtime” advisory for businesses investing in health-positive workspaces, supported by financial products that fund fit-outs and transitions.



The Strategic Opportunity

Baseline Boost reframes wellbeing as a daily rhythm, and financial services as one of its most critical enablers. By aligning with this shift, you can:

- Reinforce your relevance in a human-first future of work
- Deepen their value to employers through resilience partnerships
- Support consumers in funding, planning, and sustaining everyday health

These micro-moves compound over time and financial services can turn those moves into measurable, lasting value.

Trend 02: EmPowered »



Trend 02: EmPowered

Technology as a Partner in Human Performance

EmPowered reflects a shift in how society engages with technology, more than a tool for speed and efficiency, it has the ability to become a partner in sustaining human vitality, capability, and wellbeing. In an age of longer lifespans, rising stress, and accelerating change, individuals are seeking solutions that help them feel stronger, sharper, and more in control, at every life stage and in every role.

From AI and robotics to smart wearables and predictive health platforms, innovation is increasingly focused on amplifying human potential. We're seeing a rise in physical enablers such as AI-powered exoskeletons that reduce physical strain, ergonomic robotics that support manual labour, and biofeedback tools that help people regulate emotional stress in real time. These technologies are not only enhancing performance, they're improving safety, helping to safeguard against risk and reduce the incidence of musculoskeletal disorders across sectors.

These solutions are gaining traction because they improve outcomes, but more importantly, they empower people to remain active, capable, and resilient. Particularly as careers stretch over longer arcs and demands evolve. Importantly, as industries adopt these technologies, new job roles are emerging, from robotic maintenance specialists to cognitive ergonomics consultants, creating fresh opportunities in the innovation economy.

This trend also signals a cultural recalibration. People no longer aspire to age passively. They want to live actively, learn continuously, and contribute meaningfully. Technology is becoming a levelling force and bridging generational divides

Mega Signals:

#AgencyforAll
#GenesisofVitality
#WellBeyond

and enabling older professionals to maintain relevance, independence, and energy in later stages of life.

Yet, the transition isn't frictionless. For many, the fear of obsolescence remains real, particularly in roles vulnerable to automation. Jobs in administration, customer service, and content production are being reshaped or eliminated altogether. While innovation opens new doors, it also demands that people adapt and often at speed.

In response, individuals are increasingly taking action. Many are turning to tech-enabled learning platforms to reskill and futureproof their working lives. These platforms offer personalised, flexible, and low-barrier pathways to build new capabilities such as; coding, new languages, or digital skills, leading to career pivots.

For organisations, the opportunity lies in embracing technology not as a demand for more, but as a support structure for sustainable contribution. When used intentionally, these tools can extend working lives, reduce fatigue, and reinforce wellbeing, creating environments where both people and businesses thrive.

EmPowered is not about replacing people with machines, it's about augmenting human potential through smart, supportive, inclusive design. Those who adopt this trend will shape a future of work defined not by automation alone, but by adaptive intelligence and empowered humanity.



Evidencing Stats

95%

of recognised occupational illnesses in the transport and logistics sector are Musculoskeletal disorders (MSDs).²⁷

Exotec, 2024

70%

More than 70% of all employees believe that within 2 years Gen AI will change 30% or more of their work.²⁸

McKinsey Digital, 2025



EmPowered in the Future of Work

What

Tools for Physical and Emotional Resilience

Smart wearables, biofeedback apps, and physical aids like AI-powered exoskeletons help workers manage stress, prevent injury, and enhance performance, especially in physically or emotionally demanding roles.

Access to New Job Roles

As technology reshapes industries, new roles are emerging – from robotics support to cognitive ergonomics. These open pathways for career pivots, especially for mid-career upskillers and future-focused entrants.

Lifelong Learning Made Practical

Flexible, tech-enabled learning platforms allow individuals to reskill at their own pace, building adaptability and independence – particularly valuable for older professionals navigating change.

How

Sustainable Productivity and Reduced Risk

EmPowered technologies reduce strain and support long-term health, lowering absence and insurance costs while improving performance, safety, and workforce retention.

- ✓ Monitor injury, strain and absenteeism data regularly.
- ✓ Introduce wearable or digital tools (e.g. biofeedback apps, AI-powered exoskeletons) to support wellbeing.

Workforce Evolution by Design and Investment

Employers can shape workforce evolution by designing and investing future-fit roles and supporting them with inclusive onboarding and age-diverse training. This enables internal mobility, sustained engagement, and knowledge transfer across generations.

- ✓ Map emerging roles across robotics, tech, AI support, and ergonomic design.
- ✓ Identify internal talent pools ready to upskill or pivot into these areas.

Brand Value and Future-Readiness

Positioning tech as a supportive force reinforces an organisation’s commitment to care, innovation, and adaptability, strengthening employer branding in a values-driven talent market.

- ✓ Align upskilling and reskilling with corporate goals and social impact metrics.
- ✓ Rank training relevance using skills heatmaps or internal demand forecasts.

Challenges

Obsolescence anxiety and job loss

The EmPowered trend doesn’t erase the reality that many roles, especially in admin and customer service, are being reshaped or replaced by automation. The emotional impact of this shift must be acknowledged and supported with structured transition pathways.

Unequal access to innovation

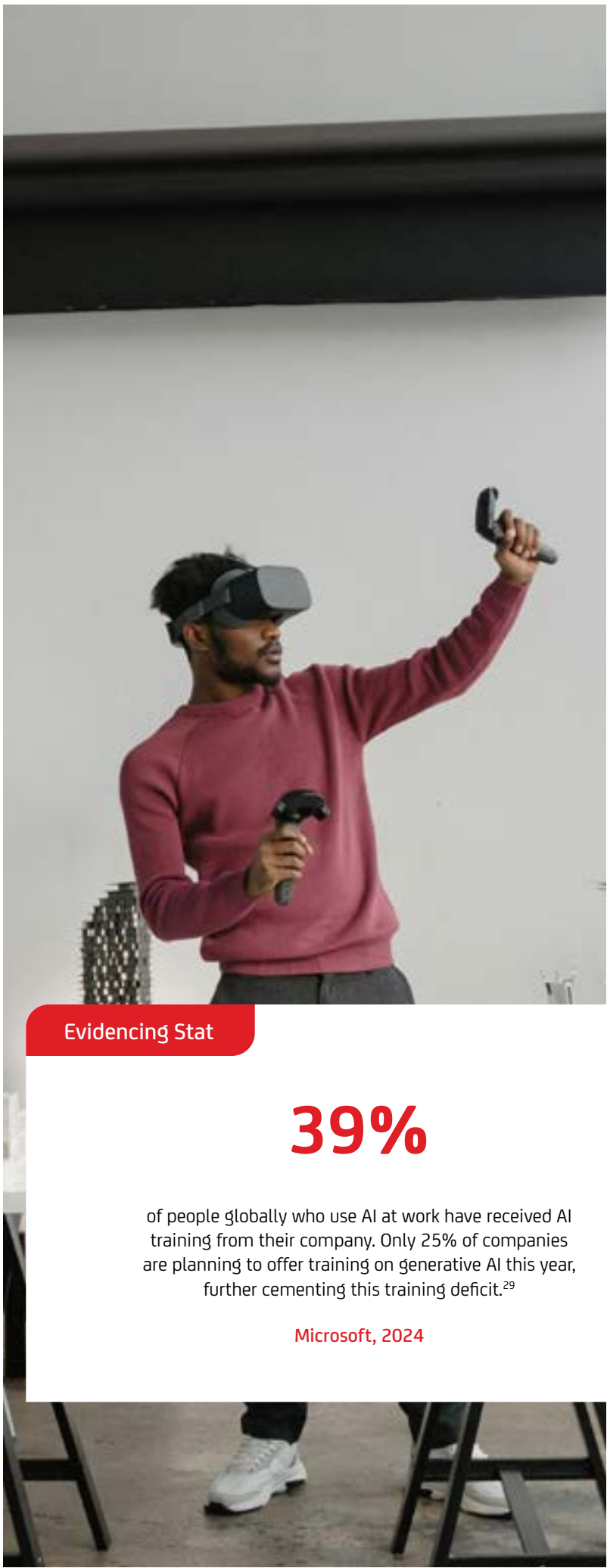
Not all workers operate from desk-based environments. Employers must ensure that baseline wellbeing practices extend to frontline, shift-based, and remote workers.

Trust and transparency

Without clear governance and ethical frameworks around AI and automation, workers may remain sceptical, especially around surveillance, data privacy, and the purpose behind tech implementation.

Bottom line:

EmPowered presents a future where technology doesn’t replace workers - it repositions them. For individuals, it offers pathways to extend capability and stay relevant. For employers, it’s a chance to build environments that protect people while preparing them for what’s next. Those who design with care and clarity will lead the shift from obsolescence to opportunity.



Evidencing Stat

39%

of people globally who use AI at work have received AI training from their company. Only 25% of companies are planning to offer training on generative AI this year, further cementing this training deficit.²⁹

Microsoft, 2024

EmPowered Case Studies



Image Neurable

» Neurable

Neurable has launched a line of brain-sensing headphones that track neural activity to support focus, cognitive recovery, and mental wellbeing throughout the day. Engineered with discreet EEG sensors built into the ear cushions, the headphones monitor brainwave patterns in real time and provide users with personalised feedback via a connected app.

The technology identifies signs of mental fatigue, lapses in concentration, and high-stress periods, nudging users when it's time to take a break or refocus. Designed for seamless everyday use, whether at a desk, in transit, or on a walk, Neurable's headphones blend high-quality audio with wellness-enhancing functionality, helping users better manage their energy and productivity.

By bringing neurotechnology out of the lab and into daily life, Neurable empowers individuals to tune into their cognitive state and take proactive steps to prevent burnout. For workers in mentally demanding roles, this type of tool supports smarter self-regulation, contributing to more sustainable performance and healthier work habits.

This innovation marks a shift towards ambient mental health tech devices, that work quietly in the background to optimise wellbeing, allowing users to do more without compromising their cognitive resilience.

neurable.com
#AgencyforAll
#GenesisofVitality

#WearableInnovation
#CognitivePerformance



» NEONATE

Developed in Australia, NEONATE is a virtual reality training programme designed to prepare paramedics and ambulance officers for unplanned out-of-hospital births. The 30-40 minute immersive simulation places first responders inside realistic, high-pressure neonatal care scenarios, allowing them to rehearse critical skills and decision-making in a safe, repeatable environment.

Traditional training often falls short when it comes to rare but high-stakes situations like emergency births. NEONATE addresses this gap by offering hands-on exposure without the constraints of real-time risk. The VR platform enables users to practise techniques, test responses, and build confidence under pressure, providing a level of preparedness that's difficult to achieve through conventional learning.

This approach highlights the growing role of VR in workforce development, particularly in roles where practical, tactile training is essential but difficult to deliver at scale. From healthcare to disaster response, immersive tech is opening new pathways for learning, helping workers gain proficiency in complex procedures and build resilience in unpredictable environments.

As demand rises for more dynamic and accessible forms of training, tools like NEONATE are changing what readiness looks like, offering scalable, tech-enhanced learning that brings critical experience closer to those who need it most.

ecu.edu.au
#GenesisofVitality

#ImmersiveLearning
#VRTraining



» Amazon smart glasses

Amazon is piloting smart glasses for its delivery drivers, exploring how augmented reality can streamline last-mile logistics and reduce friction in complex delivery environments. The glasses project step-by-step directions and package information directly into the user's field of vision, removing the need to repeatedly check handheld devices and allowing for truly hands-free navigation.

In addition to providing turn-by-turn guidance, the glasses can suggest routes inside buildings or around unexpected obstacles, helping drivers adapt in real time to changing conditions. From blocked entrances to unlabelled doors, the technology supports more intuitive problem-solving on the go, reducing delays and enhancing overall efficiency.

The glasses integrate real-time data, location tracking, and task-specific prompts to optimise performance and minimise error. For drivers, this translates to fewer distractions, smoother workflows, and reduced cognitive fatigue, particularly during high-volume periods or in unfamiliar territories.

This trial reflects a growing shift toward wearable tools that enhance real-world capability through context-aware technology. As logistics and delivery operations grow more demanding, innovations like this offer a glimpse into how future tools could support both precision and endurance in frontline roles.

uk.pcmag.com
#WellBeyond
#GenesisofVitality

#DeliveryInnovation
#WearbaTech
#AugmentedLogistics



Image Credit: Ingka

» IKEA EXO

IKEA has introduced over 400 wearable exoskeletons across 14 countries, designed to reduce physical strain on employees performing repetitive tasks such as lifting and carrying. The initiative reflects the retailer's growing investment in workplace health, particularly for roles that involve significant physical effort on a daily basis.

The exoskeletons provide targeted support to the back and shoulders, working with the wearer's movements to ease pressure and prevent strain. Lightweight and adjustable, the devices are built for comfort during long shifts, helping to minimise fatigue and reduce the risk of injury over time.

This intervention goes beyond safer shifts, signalling a shift toward enhancing overall quality of life beyond the workplace.

By preserving energy and reducing discomfort, IKEA's approach enables employees to end their day with greater strength and fewer aches, empowering healthier, more active lifestyles both on and off the job.

As workforces age and physical resilience becomes harder to sustain over long careers, wearable support technologies like these are becoming essential tools for longevity, productivity, and wellbeing at work. IKEA's investment signals a future where ergonomic innovation plays a central role in shaping more humane, health-conscious labour environments.

[ingka.com](https://www.ingka.com)
#GenesisofVitality #WellBeyond

#Culture #Wellness



Evidencing Stat

160 Countries

in 160 countries low back pain is the single leading cause of Musculoskeletal disorders contributing to disability worldwide. A substantial proportion of this problem is attributable to occupational exposures, estimated at 26%–37% in the case of low back pain.³⁰

MSD, 2024

EmPowered Track It

Forecast

Empowerment in the age of AI won't hinge on access alone, but on how intuitively, ethically, and personally technology is embedded into working lives. The next wave of innovation will prioritise augmentation over automation, with systems that anticipate needs, support wellbeing, and extend individual agency.

As trust becomes the defining currency, future-fit organisations will lead not by deploying the latest tools, but by ensuring those tools serve people first. The trajectory is clear: the most resilient workplaces will be those that combine empathy, equity, and foresight to make technology a tool for shared progress, not separation.

To ensure the EmPowered future is truly inclusive, equal access to training and tools must be prioritised, not as a one-off initiative, but as a continuous and adaptive practice. Upskilling should be embedded into workplace culture, co-designed with workers of all ages and abilities to ensure no one is left behind in the digital transition. From digital newcomers to tech-savvy professionals, everyone must have the confidence and competence to use emerging tools meaningfully and safely.

Importantly, real empowerment comes from anticipation, not reaction. The next phase of this trend will see AI and robotics used not only for task automation but for prevention; monitoring wellbeing, ergonomics, and safety in real time. Whether it's predictive maintenance in high-risk environments, or wearables that flag fatigue or stress, these systems will act as early-warning allies for workers' physical and emotional health.

As the use of AI grows more integrated and invisible, so too does the need for strong, transparent governance. Policies and regulations must clarify how AI is used, to what extent, and who is accountable. Clear frameworks for consent, data ownership, and disclosure will be key to building trust in the tools, and organisations deploying them.

Ultimately, EmPowered is about fairer outcomes. Those who invest in personalised, ethical, and preventative empowerment will lead the way in creating human-centric workplaces where innovation and care coexist.



» “Bossware”³¹

A quiet yet rapid expansion of digital surveillance is taking hold, often beyond the reach of regulation. A recent report by Coworker.org, featured in Rest of World, reveals how AI-powered employee monitoring tools are spreading swiftly across the Global South. Supported by Silicon Valley venture capital, these technologies, commonly known as “bossware”, are beginning to redefine workplace oversight and power dynamics.

In countries including Kenya, Nigeria, Colombia, Brazil, Mexico and India, more than 150 start-ups are developing surveillance platforms using biometrics, AI-driven productivity scoring and predictive analytics. This rise of so-called “Little Tech” is thriving in regions where labour protections are minimal or poorly enforced.

For workers, the impacts are immediate and tangible. Many report rising stress, a shrinking sense of autonomy and a lack of clarity around how their data is collected and used. In many cases, they are unaware of the extent of monitoring taking place. At its core, this is an issue of control. The rapid scaling of these tools raises critical questions around consent, data ownership and digital dignity.

The trend reveals more than a technological evolution, it exposes a widening governance gap where regulation struggles to keep pace with innovation.

As “bossware” becomes embedded in global workflows, organisations must recognise that having the technology does not equal permission.

While these tools may offer operational efficiencies and oversight, unchecked use risks eroding trust, damaging transparency and creating environments where employees feel constantly observed. Without clear ethical boundaries and proactive communication, surveillance can shift from smart management to creating long term damage from; undermining morale, wellbeing and long-term organisational credibility.

The future of workplace technology cannot be shaped by efficiency alone. It must be stewarded by fairness, responsibility, understanding and a commitment to preserving human dignity in every layer of the digital workplace.

EmPowered Financial Services Opportunities

Positioning Finance as an Enabler of Human Potential

The EmPowered trend signals rising demand for tools that protect, sustain and amplify human capability - from physical health and mental resilience to long-term adaptability. Financial services providers have a unique opportunity to position themselves not only as enablers of economic stability, but as partners in personal sustainability.

1. Embed Financial Products into the Wellness Ecosystem

As individuals turn to tech to enhance performance and wellbeing, financial services can develop embedded finance solutions that support these goals.

- Adaptive savings accounts designed to unlock access to career-enabling technologies, empowering continuous growth, future-ready skill building, and adoption of tools that inform and optimise productivity.
- Wellbeing-linked financial incentives (e.g. lower premiums or better rates for employees using health-tracking tools or cognitive wearables).
- Smart business insurance products that reward proactive safety - such as using robotics or exoskeletons to reduce injury risk in high-strain sectors.

2. Design Protection Products for the Augmented Worker

With AI, robotics, and wearables increasingly integrated into work, new risks and liabilities will emerge. Financial services can lead by developing:

- Augmented business insurance that covers hybrid physical-digital risks (e.g. injury with exoskeletons, data-related liability in human-machine collaboration).
- Hybrid physical-digital risk products designed for professionals using emotion-sensing wearables or predictive tech in high-stakes environments, protecting against misinterpreted signals, data errors, and the cascading risks they can trigger.

3. Champion Financial Tools for Career Longevity

EmPowered pushes the boundry on today's performance - it future-proofs personal capability. Financial services can lead in enabling longer, more adaptive work lives through:

- Dynamic pension contribution insurance that bridges gaps from job changes triggered by technological disruption, safeguarding long-term financial security in an era of rapid automation and evolving career paths.
- Reimagining risk frameworks to unlock investment products for later-life entrepreneurship, empowering experienced professionals to launch consultancies and tech-adjacent ventures with confidence.
- Workforce resilience dashboards for employers, delivering analytics on staff wellbeing risks and seamlessly linking to group protection plans, turning real-time data into actionable insights that empower next-gen insurance models.

4. Position Financial Services as Tech Transition Allies

As workers face real fears of displacement, financial institutions can earn trust by offering:

- Redundancy and income protection tailored to automation-related role loss, providing a vital safety net for evolving careers.
- Micro-investment platforms designed to fund reskilling journeys and side-hustle ventures, empowering people to pivot with confidence.
- Preferential overdraft interest freezes, supporting those navigating job transitions triggered by technological shifts.



The Strategic Opportunity

By aligning with EmPowered, financial services can reposition themselves as future-of-work allies - supporting financial security and human sustainability.

Those who respond with innovation, flexibility, and empathy will build deeper relevance with both individual clients and corporate partners. Instead of focussing on coverage - it's about embracing coaching, confidence, and contribution across longer, tech-augmented lives.

Trend 03: Social Salubrity >>



Trend 03: Social Salubrity

From Isolation to Interdependence

Social Salubrity marks a shift away from hyper-individualism toward social interdependence as a foundation of health, wellbeing, and long-term human sustainability. Against a backdrop of digital overload and fragmented social lives, people are actively seeking structured social rituals, deeper relationships, and environments that prioritise meaningful connection.

Influence goes beyond culture; chemistry drives this too. Research continues to demonstrate that positive social interaction releases oxytocin, dopamine, and serotonin, improving mood, reducing stress, enhancing immunity, and supporting cognitive function. Conversely, chronic loneliness is now considered as detrimental to health as smoking or obesity. In this context, social wellbeing is no longer a ‘soft’ benefit, it’s a biological necessity.

People across life stages are recalibrating their relationship to connection. They want to belong, contribute, and grow alongside others, whether in their personal networks, local communities, or professional spaces. The desire to surround oneself with people who share similar values is also gaining momentum, driving how individuals choose both their employers and collaborators.

This shift has profound implications for the future of work. Many are realising that connection cannot be left to chance. The shift to remote and hybrid work has created greater flexibility, but also a vacuum of casual interaction, especially for new starters and first-time workforce entrants. Without regular in-person touchpoints, these individuals risk missing the informal learning, social integration, and mentorship that traditionally support early career development.

Social Salubrity reframes work as not only a space for productivity, but as a platform for belonging, collaboration, and shared human experience. Organisations must now

design for intentional connection, through reimagined offices, curated onboarding experiences, peer learning circles, and emotionally intelligent management. Importantly, these environments must also contribute positively to health, with natural light, clean air, and restorative design that makes people want to spend time there.

Even small interventions can have big effects. For instance, pet-friendly workplaces are increasingly recognised for their role in boosting morale, reducing stress, and enhancing social interaction, tapping into the science of feel-good connection through non-human companionship.

Forward-thinking employers will extend wellbeing strategies to include social health initiatives, from shared purpose projects and team volunteering to time allowances for informal connection and psychological decompression. Whilst understanding that social architecture drives commercial results. Organisations that invest in belonging infrastructure see compound returns through retention, innovation, and market access. These signals matter. They show that relationships are not an afterthought, but a core component of a thriving work culture.

Meanwhile, for freelancers and self-employed professionals, this trend underscores the growing need for spaces and systems that foster peer-to-peer exchange, collective learning, and social belonging, outside traditional employment structures.

Ultimately, Social Salubrity is a reminder that connection fuels contribution. Those who design workplaces, and work cultures, that support deep, enduring relationships will be best positioned to unlock performance and purpose.



Evidencing Stats

53%

of employees say that work has helped them find a community of people with similar backgrounds or lived experiences and 44% say it helped them build connections and feel less lonely.³²

Headspace, 2025

82%

of employees say they feel burnt out to some degree. Main drivers include; working too many hours (58%), overwhelming workloads (35%), and difficulty balancing work obligations with personal/family life (34%).³³

DHR Global, 2024

Mega Signals:
#E-Valuations
#WeTogether
#WellBeyond

Social Salubrity in the Future of Work

What

A Renewed Focus on Belonging

As social connection is reframed as essential for health and performance, workers are gaining permission to prioritise belonging as a legitimate workplace need, not a bonus, but a baseline.



Values-aligned Environments

With rising demand for community and cultural fit, workers now seek organisations and collaborators who reflect their beliefs, ethics, and purpose, fuelling more meaningful engagement and longer-term commitment.



Growth Through Connection

For early-career entrants and mid-life pivoters alike, Social Salubrity enables deeper learning through informal mentoring, collaborative exchange, and social capital-building across teams and generations.



How

Culture as Infrastructure

Forward-looking employers can leverage this trend to design cultures that centre interpersonal trust, psychological safety, and shared learning, key drivers of engagement, resilience, and retention.

- ✓ Embed psychological safety into onboarding and daily rituals.
- ✓ Train managers to build emotionally intelligent and inclusive cultures.

Reframing the Workplace as a Social Hub

In hybrid models, the office evolves into a space for connection, collaboration, and relationship-building. This shift creates new opportunities to programme physical environments and in-person moments that reinforce values and strengthen community.

- ✓ Redesign in-person days to prioritise bonding, learning, culture and creativity.
- ✓ Match employees with intergenerational mentors and projects aligned with their personal values.

Social Wellbeing as Strategy

Employers can treat social connection as a strategic asset by embedding peer support, structured mentoring, and intergenerational exchange into daily culture. Initiatives like connection-first onboarding, emotionally intelligent leadership training, and time for volunteering help weave social health into organisational life.

- ✓ Map interpersonal trust, team cohesion, and psychological safety as strategic priorities.
- ✓ Facilitate informal learning circles or interest-based employee networks.

Challenges

Remote work's social void

Without intentional design, hybrid and remote setups risk isolating new starters and siloing teams, especially in dispersed or fast-scaling organisations.

Inequity in access to connection

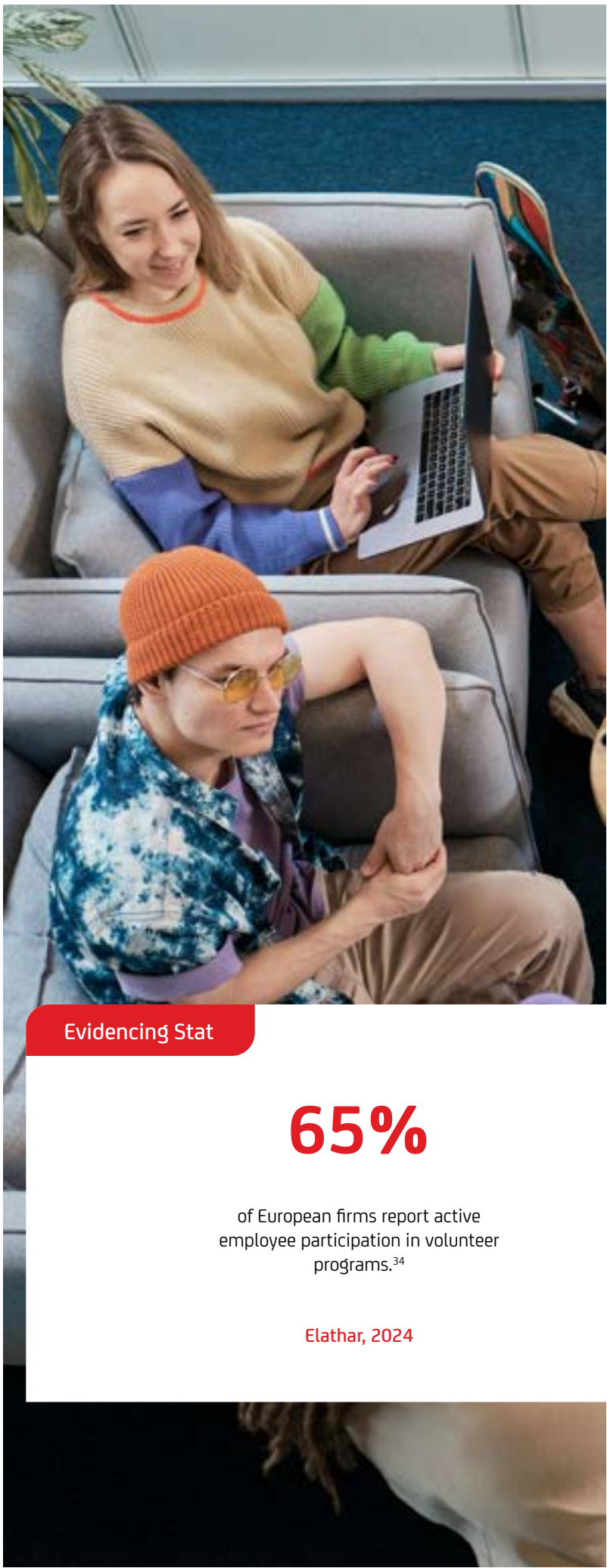
Self-employed, freelance, or frontline workers may miss out on curated connection experiences, prompting a need for broader ecosystems of social support and learning outside the office.

Measurement and ROI

Social connection is often undervalued because it's hard to quantify. Employers must build the case for relational infrastructure through new metrics tied to performance, satisfaction, and wellbeing outcomes.

Bottom line:

Social Salubrity presents a timely reminder that people perform better when they feel seen, supported, and socially connected. For workers, it promises richer relationships and deeper meaning. For employers, it opens the door to build cultures that both retain and nourish talent. Those who centre connection as a strategic asset will unlock a future of work grounded in both human health and organisational strength.



Evidencing Stat

65%

of European firms report active employee participation in volunteer programs.³⁴

Elathar, 2024

Social Salubrity

Case Studies



Image Credit: Jesse's House

Jesse's House

Launched in London in 2023, Jesse's House is reimagining work-life balance for modern parents by merging a nursery, gym, and co-working space into one seamless private members' environment. Positioned as a sanctuary for both children and adults, Jesse's House offers a community-first solution to one of the most pressing and often overlooked challenges in working life: the daily juggle between career and caregiving.

This hybrid space enables parents to be professionally productive while staying emotionally and physically connected to their family routines. It also fosters social connection through shared experience, bringing together individuals navigating similar life stages. From chance encounters in communal spaces to shared understanding

in moments of stress or joy, the design encourages peer empathy and informal support.

Jesse's House represents a growing movement towards integrated, socially intelligent environments that blur the line between personal and professional support. As workplaces evolve to reflect the realities of remote, hybrid, and multigenerational life, the need for spaces that accommodate the full spectrum of modern life is becoming essential. In helping people feel seen, supported, and socially connected while they work, Jesse's House shows that productivity and belonging no longer need to compete.

jesseshouse.co.uk
#WellBeyond
#WeTogether

#WorkLifeIntegration
#CommunityAtWork



Image Credit: Marco Cappelletti

Davines Village

Davines Village in Parma, Italy, reimagines the office as a sanctuary of social and environmental wellbeing. Designed by architecture studio Carlana Mezzalana Pentimalli, the site defies the sterile, enclosed feel of conventional office buildings. At the heart of this concept is a rooftop sports court, a symbol of play, community, and decompression, positioned literally above the everyday pressures of work.

With its sweeping glass façades, green courtyards, and human-centred layout, Davines Village offers a new blueprint for intentional workplace connection. Employees aren't confined to static desks but invited to move, interact, and regenerate within a living system that values rhythm over rigidity. The building also includes a scientific garden and communal areas designed to cultivate informal interaction and knowledge exchange, critical ingredients in a multigenerational workforce.

As employers grapple with the rising demand for emotionally intelligent environments, Davines provides a tangible example of how architecture can support social wellbeing and create space for shared experience without compromising productivity. In a world increasingly defined by remote work and digital overload, spaces like this signal a shift: from where we work, to how we feel when we do.

whitemad.pl
#WellBeyond
#WeTogether

#WorkplaceWellbeing
#WearableTech
#HealthyHabits

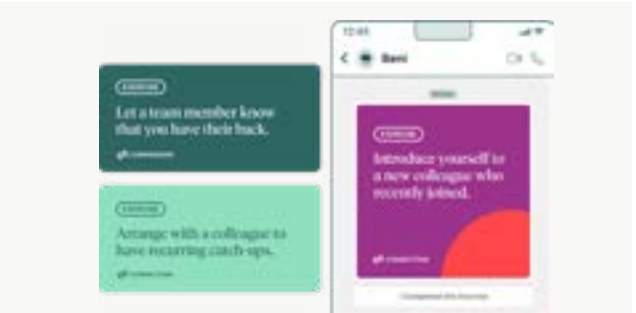


Image Credit: KindWorks

KindWorks Platform

KindWorks is redefining workplace culture by turning kindness into an operational tool. Rooted in the belief that compassion drives performance, the platform enables employees to send acts of appreciation, encouragement, or gratitude to colleagues, helping to build stronger emotional bonds across teams.

Rather than treating kindness as a vague concept, KindWorks makes it measurable and actionable, offering companies real-time insight into engagement and wellbeing. These micro-acts of recognition not only promote psychological safety and team cohesion, but also help cultivate a culture of empathy and trust.

At a time when digital communication can feel impersonal, KindWorks brings humanity back into the everyday rhythm of work. The platform reinforces that positive culture isn't built in grand gestures, but in small, consistent moments of care.

For organisations seeking to improve mental health, inclusion, and retention, KindWorks provides a practical way to help people feel seen, supported, and socially connected; a meaningful step towards more emotionally intelligent, resilient workplaces.

kindworks.ai
#E-Valuations
#WellBeyond

#CultureByDesign
#EmotionalIntelligence



Image Credit: Kanny



Kanny

Kanny is rethinking recruitment by putting character at the centre of hiring decisions. Rather than relying solely on résumés and interviews, the platform gathers insightful feedback from former colleagues, helping employers understand how a candidate shows up in team dynamics, handles pressure, and contributes to culture.

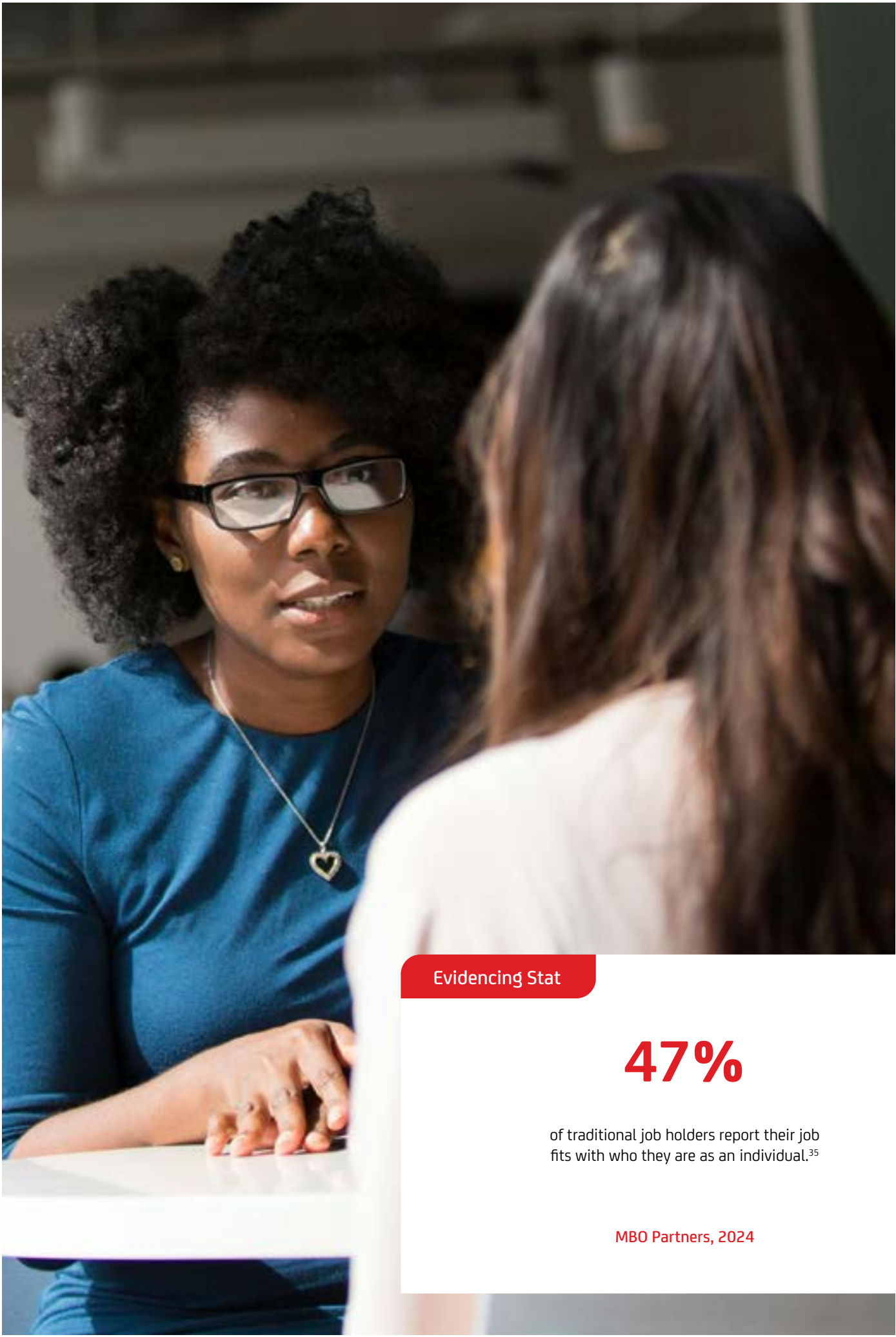
By crowd-sourcing behavioural insights, Kanny allows organisations to assess traits like integrity, humility, and collaboration, qualities that are often harder to detect through traditional methods. This people-first approach recognises that workplace success is enriched by how individuals connect, communicate, and contribute to a shared environment.

For candidates, Kanny provides a more human and holistic narrative, capturing strengths that aren't always reflected in standard application processes. For teams, it supports stronger cultural alignment, emotional intelligence, and mutual respect from day one.

As expectations around empathy, collaboration, and workplace wellbeing grow, Kanny offers a timely tool to help organisations build trust from the start, laying the foundation for healthier, more connected work cultures.

kanny.com
#E-Valuations #WellBeyond

#HiringForHumanity
#CharacterInWork



Evidencing Stat

47%

of traditional job holders report their job fits with who they are as an individual.³⁵

MBO Partners, 2024

Social Salubrity Track It

Forecast

As hybrid work cements itself as the norm, the next frontier for the workplace lies in perfecting how in-person and virtual connection integrate seamlessly. Social Salubrity, a rising trend, calls for environments that actively support social interaction, emotional wellbeing, and human connection, both online and offline.

This shift demands more than just functional design. Workplaces are being reimagined as collaborative hubs and community pillars, where people don't just work, they form relationships, find support, and engage meaningfully. From shared lunches and wellness rituals to community outreach and family-friendly design, the workplace is becoming a social asset.

Technology will play a key role. Mixed reality and immersive virtual platforms can bridge geographical gaps and create shared presence, allowing remote workers to feel part of the conversation. Digital tools will evolve from task-focused systems to emotionally intelligent ecosystems that track and enhance team connection, trust, and happiness, making wellbeing measurable and accountable.

The most successful workplaces will not only connect employees to colleagues, but also help them better align work with family, friendships, and life stages. Designed with intention and care, they will attract and retain talent by offering something deeper: a place to belong, grow, and connect in all directions, at work, at home, and within the wider community.



Image Credit: Roam HQ

» Roam AI HQ

Roam has launched the Virtual HQ, a bespoke digital studio environment purpose-built for design agencies operating in hybrid or remote settings. Designed to replace static communication tools with a living, social interface, the Virtual HQ uses an interactive map to visualise presence and availability - showing who's online, in a meeting, or open to spontaneous collaboration.

The space enables informal, serendipitous interactions through features like virtual "drop-ins" and instant calls, emulating the creative buzz of a physical studio. Integrated tools enhance operational flow: AI-generated meeting summaries facilitate knowledge sharing, real-time Figma activity notifications boost project visibility, and a "Do Not Disturb" mode protects individual focus while communicating boundaries.

Crucially, the Culture Shelf introduces a layer of emotional intelligence to the platform - offering a voluntary, personal showcase where employees can share stories, creative artefacts, or mood markers. This builds self-expression and a sense of belonging without pressuring uniform participation.

ROAM's Virtual HQ delivers a holistic solution that balances productivity with presence, and process with personality - helping distributed teams remain cohesive, expressive, and creatively aligned.

forwork.meta.com
#AgencyforAll
#WeTogether
#ImmersiveCollaboration
#FutureOfWork
#ConnectionAtScale



Image Credit: The Happiness Index

» The Happiness Index

The Happiness Index is bringing emotional insight to the forefront of workplace culture, using neuroscience-based methodology to measure how people feel, as well as how they perform. By understanding the emotional and psychological patterns shared across all humans, the platform enables leaders to create more connected, responsive, and socially attuned work environments.

Unlike traditional annual surveys, The Happiness Index captures real-time, open feedback to uncover what truly drives individuals, emotionally, cognitively, and socially. These insights are translated into actionable strategies that build trust, improve connection, and strengthen team wellbeing. The result is a more agile, emotionally intelligent culture where people feel genuinely understood and supported.

As loneliness, disengagement, and emotional disconnection rise in modern workplaces, connection and psychological safety are becoming critical for retention and performance. The Happiness Index provides a human-centred toolkit for nurturing social bonds and collective empathy at scale.

It reflects a broader shift in workplace thinking, from transactional models to cultures that respond to the lived experience of employees. A move towards organisations where relationships, wellbeing, and emotional awareness matter just as much as outcomes.

thehappinessindex.com
#E-Valuations
#WeTogether
#NeuroscienceAtWork
#DataWithHeart



Social Salubrity Financial Services Opportunities

Positioning Finance as an Enabler of Human Connection and Collective Wellbeing

As Social Salubrity redefines wellbeing through the lens of belonging, connection, and emotional sustainability, there is a growing expectation for all institutions, including financial services, to play a more human role in people’s lives. This opens up powerful new pathways for differentiation, loyalty, and long-term value creation.

1. Develop Products That Strengthen Social Safety Nets

As people seek emotional and economic interdependence, financial services can evolve from transactional support to relational security, enabling people to care for others, give back, and grow together.

- Social impact savings products for businesses to offer employees, enabling collective contributions towards shared goals, from family wellbeing and co-housing projects to group volunteering experiences.
- Community caregiving insurance and protection products designed for employees supporting ageing parents, children, or chosen families, reframing care as both a communal and deeply personal commitment.

2. Reinforce Employer Partnerships Through Social Wellbeing Incentives

As employers look to extend wellbeing benefits beyond individual mental health, financial providers can step in with offers that facilitate social health infrastructure.

- Investment products that reward social connection and collaboration, turning collective wellbeing into tangible value.
- Local investment portfolios channelling funds into community businesses, strengthening local economies and amplifying collective wellbeing.
- Introducing a Social Impact Score framework to redefine small business lending, transforming community outcomes and workplace cohesion into measurable, incentivised value that helps address HR challenges.

3. Reimagine Branches and Community Spaces as Hubs of Connection

As loneliness rises and physical bank branches evolve, financial services can lead by repositioning spaces as community anchors that foster trust, inclusion, and learning.

- Transform branches into dynamic hubs for peer learning circles, financial literacy clubs, and co-working drop-ins, supporting freelancers and independent workers seeking community and tailored financial solutions.
- Partner with libraries, third spaces, and intergenerational networks to deliver social-first education on shared investing, life-stage transitions, and caregiving finance.
- Curate networking sessions that connect professionals and unlock collaborative financial opportunities, such as shared-interest loans that spread risk while turning collective ambitions into reality.

4. Design Tools That Align With Values-Led Connection

In a world where people are choosing employers, collaborators, and providers based on shared values, financial services brands can make purpose feel tangible.

- Employer-backed “credits” or micro-grants employees can use to fund relationship-building activities, such as co-working memberships, local classes, or multigenerational meet-ups, weaving connection into financial wellbeing.
- Micro-investment platforms to help workers launch small-scale, passion-aligned projects or community ventures later in life, supporting lifelong agency and identity beyond traditional retirement.



The Strategic Opportunity

Social Salubrity signals a future where financial wellbeing and social wellbeing are deeply intertwined. For financial services providers, this is a chance to move beyond conventional product offers and position themselves as co-creators of trust, resilience, and shared growth.

By embedding connection into the design of services, environments, and employer partnerships, you can evolve from provider to partner in purpose, helping individuals, teams, and communities thrive together.

Closing Commentary >>

Financial Services and the Challenge of Designing for a 100-Year Work-Life

As the shape of working life stretches and shifts, we find ourselves at a profound economic and societal inflection point. People are living longer, working differently, and seeking deeper alignment between how they earn, spend and grow, and the systems around them are being asked to evolve in step.

This report has highlighted a future of work defined by fluidity, reinvention, and intentionality. From side hustles and second acts to phased retirements and self-employment, today's working lives are being built across a series of dynamic, sometimes unpredictable chapters. What was once a straight-line journey from education to employment to retirement has become a mosaic of transitions, choices and trade-offs, each requiring new forms of support.

For the financial services sector, this landscape presents a complex but exciting challenge: how can financial tools, systems and services evolve to remain relevant across longer, more varied working lives?

Many of today's financial products were designed for an era of job-for-life security, fixed retirement ages, and linear progression. As this model recedes, the need for flexibility, portability, and personalisation becomes increasingly clear. Yet rather than signalling failure, for financial services this moment represents a strategic opportunity, a chance to redesign with purpose, foresight, and inclusion.

The core question is no longer just about access, but adaptability. How can financial services empower people to navigate work in its new forms, with all the instability, autonomy, and possibility that entails? How can we shift from serving singular career arcs to enabling lifelong journeys of income, health and meaning?

There is enormous scope for innovation. Financial services can lead by developing portable pensions that follow individuals across roles and borders, income-smoothing tools for multi-stream earners, and wellbeing-linked protections that reward

preventative habits over crisis response. Mortgage and lending criteria can evolve to reflect extended working lives and diverse income patterns. Embedded education, offered at moments that matter, can boost confidence and agency across generations.

There is also a growing opportunity to play a more human role. As work becomes more intertwined with identity, wellbeing and social connection, people are looking to financial services for tools that align with the way they want to live. Services that support caregiving, fund flexible futures, and reward social contribution will stand out in a values-led economy.

Rather than reacting to change, financial institutions have the chance to shape it, by designing with longevity in mind, and by recognising that resilience is built not only through capital, but through relevance, trust, and support that evolves with the times.

The shift toward 100-year lives goes beyond demographics; it is a call to redesign financial services for a new era. Those who embrace the complexity of modern working lives, and meet people where they are, will not only deepen their value but redefine what it means to be a financial partner in a world that works very differently from the one before.

The path ahead will have its challenges, but for financial services, it is rich with possibility. Designing for longer lives goes beyond business strategy, it presents an opportunity to build systems that help people flourish financially, socially, and purposefully throughout the century ahead.



Polly Westergaard
NICA
Senior Innovation Consultant



Evidencing Stats

40%

globally face financial instability after unplanned career interruptions, including career breaks, illness or unexpected retirement.³⁶

World Economic Forum, 2024

46%

of customers feel pressured at least some of the time to accept products that serve the bank more than themselves.³⁷

Accenture, 2025

References

1 Pew Research Center. (2016, April 21). World’s centenarian population projected to grow eightfold by 2050. <https://www.pewresearch.org/short-reads/2016/04/21/worlds-centenarian-population-projected-to-grow-eightfold-by-2050/>

2 Eurostat. (n.d.). Employment and activity by sex and age – annual data. https://ec.europa.eu/eurostat/databrowser/view/LFSA_EGAN__custom_16950977/default/table?lang=en

3 ManpowerGroup. (2025). Talent shortage 2025. <https://go.manpowergroup.com/talent-shortage>

4 European Commission: Directorate-General for Employment, Social Affairs and Inclusion. (2023). Employment and social developments in Europe 2023. Publications Office of the European Union. <https://op.europa.eu/en/publication-detail/-/publication/680d6391-2142-11ee-94cb-01aa75ed71a1/language-en>

5 Kottasová, I. (2025, May 23). Denmark to raise retirement age to 70, the highest in Europe. CNN. <https://edition.cnn.com/2025/05/23/business/denmark-retirement-age-rise-70-intl-scli>

6 European Central Bank. (2024). Ageing cost projections – new evidence from the 2024 Ageing Report. Economic Bulletin, Issue 5/2024. https://www.ecb.europa.eu/press/economic-bulletin/focus/2024/html/ecb.ebbox-202405_08~5f9531042f.en.html

7 European Labour Authority. (2021, November). Report on labour shortages and surpluses. <https://www.ela.europa.eu/en/media/725>

8 World Economic Forum (2024) - Age diversity workforce analysis and EU working life duration trends. <https://www.weforum.org/stories/2024/05/age-diversity-workforce-future/>

9 European Commission. (2023).Harnessing Talent in Europe: Commission launches the demography toolbox. https://ec.europa.eu/regional_policy/whats-new/news-room/27-10-2023-harnessing-talent-in-europe-commission-launches-the-demography-toolbox_en#:~:text=the%20demography%20toolbox-,Harnessing%20Talent%20in%20Europe:%20Commission%20launches%20the%20demography%20toolbox,market%20and%20to%20affordable%20housing;

10 ifo Institute. (2025, March 19). Flexible working hours. <https://www.ifo.de/en/fakten/2025-03-19/flexible-working-hours>

11 Topham, G. (2025, January 21). Work-life balance more important than pay for many workers since Covid pandemic. The Guardian. <https://www.theguardian.com/business/2025/jan/21/work-life-balance-pay-workers-covid-pandemic>

12 Deloitte. (2025). 2025 Gen Z and Millennial survey. <https://www.deloitte.com/content/dam/assets-shared/docs/campaigns/2025/2025-genz-millennial-survey.pdf>

13 Amazon. (2025). AI adoption outpaces early mobile phone uptake. About Amazon. <https://www.aboutamazon.eu/news/innovation/ai-adoption-outpaces-early-mobile-phone-uptake>

14 Transamerica Institute (2024). Workplace Transformations: Employer Business Practices and Benefit Offerings. <https://www.transamericainstitute.org/docs/default-source/research/employers-benefit-offerings/workplace-transformations-employer-business-practices-and-benefit-offerings-report-march-2024.pdf?>

15 OECD. (2024). Greece (Country Notes – Job Creation and Local Economic Development 2024). OECD Publishing. https://www.oecd.org/en/publications/job-creation-and-local-economic-development-2024-country-notes_ad2806c1-en/greece_e629881d-en.html

16 Chui, M., Hurewitz, J., Kamalnath, V., & Sandoval, S. (2024, May 21). Superagency in the workplace: Empowering people to unlock AI’s full potential at work. McKinsey & Company. <https://www.mckinsey.com/capabilities/mckinsey-digital/our-insights/superagency-in-the-workplace-empowering-people-to-unlock-ais-full-potential-at-work>

17 Michael Page. (2024). Flexible working & talent trends. <https://www.michaelpage.lu/en/advice/management-advice/flexible-working-talent-trends>

18 Sage. (2024). ‘Nation of shopkeepers’ is now ‘nation of side hustles’. <https://www.sage.com/en-gb/company/digital-newsroom/2024/06/04/nation-of-shopkeepers-is-now-nation-of-side-hustles/>

19 MBO Partners. (2024). The Independent by Choice Movement: Authentic and Intentional - State of Independence in America 2024. Retrieved from <https://www.mbopartners.com/state-of-independence/>

<https://www.weforum.org/publications/the-future-of-jobs-report-2025/in-full/>

20 Eurofound. (2024). Living and working in Europe. Retrieved from <https://www.eurofound.europa.eu/en/publications/2025/living-and-working-europe-2024>

21 Datta, N., Rong, C., Singh, S., Stinshoff, C., Iacob, N., Nigatu, N. S., Nxumalo, M., & Klimaviciute, L. (2023). Working Without Borders: The Promise and Peril of Online Gig Work. Open-knowledge.worldbank.org. <https://doi.org/10.1596/40066>

22 World Economic Forum (January 2025). Future of Jobs Report 2025. https://reports.weforum.org/docs/WEF_Future_of_Jobs_Report_2025.pdf

23 IKEA (2025). IKEA Sleep Report 2025. <https://www.ikea.com/global/en/our-business/reports/sleep-report-2025-250210/>

24 Headspace (2025). The Workforce State of Mind in 2025. <https://get.headspace.com/2025-workforce-state-of-mind#W-SOM-form>

25 Unmind (2025). Half of young people want to be severed. Retrieved from <https://www.dazeddigital.com/life-culture/article/66431/1/half-of-gen-z-want-to-be-severed-research-finds-severance-finale>

26 EzCater, (2024). The Lunch Report. <https://www.ezcater.com/company/lp/the-lunch-report/>

27 l'Assurance Maladie. (2025). TMS par secteur d’activité : transport et logistique. <https://www.ameli.fr/entreprise/sante-travail/risques/troubles-musculosquelettiques-tms/tms-secteur-activite/transportlogistique>

28 Chui, M., Smaje, K., & Weddle, B. (2025). Superagency in the workplace: Empowering people to unlock AI’s full potential at work [PDF]. McKinsey & Company. <https://www.mckinsey.com/~media/mckinsey/business%20functions/quantumblack/our%20insights/superagency%20in%20the%20workplace%20empowering%20people%20to%20unlock%20ais%20full%20potential%20at%20work/superagency-in-the-workplace-empowering-people-to-unlock-ais-full-potential-v4.pdf>

29 Microsoft. (2024, May). AI at work is here. Now comes the hard part. Microsoft WorkLab. <https://www.microsoft.com/en-us/worklab/work-trend-index/ai-at-work-is-here-now-comes-the-hard-part>

30 Wendy A. McDonald, Jodi Oakman. (2024). Changes needed to reduce risk of musculoskeletal disorders. <https://onlinelibrary.wiley.com/doi/full/10.1002/ajim.23613>

31 Vaidyanathan, G. (2025). VC money is fueling a global boom in worker surveillance tech. Rest of World. <https://rest-ofworld.org/2025/employee-surveillance-software-vc-funding/>

32 Headspace. (2024). The Workforce State of Mind in 2024. <https://organizations.headspace.com/blog/the-workforce-state-of-mind-in-2024>

33 DHR Global. (2024). Workforce Trends Report 2025. <https://www.dhrglobal.com/insights/workforce-trends-report-2025/>

34 Elathar. (2024). The state of corporate volunteering report 2024: Key findings. <https://elathar.com/en/the-state-of-corporate-volunteering-report-2024-key-findings/>

35 MBO Partners. (2024). Authentic and Intentional - State of Independence in America 2024. <https://www.mbopartners.com/state-of-independence/#:~:text=Workers%20are%20also%20prioritizing%20flexibility,they%20were%20in%20the%20past.>

36 World Economic Forum. (2024). People are living longer. So how can we build resilient economies and thriving societies?. <https://www.weforum.org/stories/2024/01/longevity-economy-thriving-societies/>

37 Accenture. (2025). Global banking consumer study 2025. Where is the love? How advocacy drives loyalty and organic growth in banking. <https://www.accenture.com/content/dam/accenture/final/industry/banking/document/Accenture-Global-Banking-Consumer-Study-2025-Report.pdf>

Appendix

Understanding our Signals System Framework

At NICA, our Signals System Framework helps decode the future by turning early signals into actionable opportunities. We track weak signals, surface emerging trends, translate them into sector-specific insights, and materialise them into practical strategies, always through a client-focused lens.

You can read more about each stage below.

1. Macro Signals

Broad, global shifts unfolding over decades, shaping changes in society (e.g., urbanisation), technology, economy, ecology (e.g., climate crisis), and politics. These set the “big picture” context that informs all subsequent layers.

2. Longevity Lens

The NICA Longevity Lens analyses how innovations support healthy ageing by considering the Hallmarks of Ageing and Social Determinants of Health. It translates macro forces into outcomes that enhance vitality, independence, and overall life quality.

3. Mega Signals

Focused thematic areas defining the most significant tensions and opportunities emerging in culture and markets today, such as “Agency for All” or “Joy Renaissance.” They identify points of tension and opportunity created when sub signals intersect with human attitudes and behaviours, providing sharper, human-centric perspectives within macro shifts.

4. Sub Signals

Specific, actionable innovations or micro trends that organisations can act on immediately. Sub signals translate abstract mega signals into concrete ideas and market-ready opportunities.

5. Industry Materialisation

Represents how signals manifest within specific industry sectors. Sub signals often cut across multiple industries, materialising in distinct ways shaped by evolving human behaviours and attitudes rather than being confined to a single domain. This layer captures micro signals and emerging niches that illustrate these sector-specific expressions.

Client Lens

A client-focused perspective is applied to each signal, ensuring they are further refined and transformed into highly actionable, relevant insights. In the case of this report, we apply a financial services lens.



The Social Salubrity trend highlights food’s role in strengthening human connection, recognising that social interactions are as vital to health as nutrition. This trend will resonate widely, addressing fundamental human needs. As digital lifestyles grow, people are rediscovering the importance of shared meals and communal dining, seeing food as a means to enhance emotional and cognitive resilience.

Social Salubrity signals a shift from solo self-optimisation to shared wellbeing. Group fitness, co-care spaces, and caregiving circles are turning personal routines into social rituals that strengthen bonds and reduce loneliness. This trend positions personal care as a collective journey, transforming self-care into co-care and creating opportunities for brands to design deeper connections within communities.

In personal finance, Social Salubrity signals a shift from purely individual wealth-building toward collective financial wellbeing and social connection as core value drivers. As people seek deeper relationships and shared purpose, they’re drawn to financial products that enable group investing, community-focused savings, and shared financial goals, from co-housing funds to peer-supported retirement schemes.

In the future of work, Social Salubrity reframes the workplace as a platform for connection and shared human experience. Employers are now challenged to design intentional, health-supportive social infrastructures, from redesigned offices and peer learning circles to emotionally intelligent leadership and community-focused benefits.

Copyright Disclaimer

No part of this document may be reproduced or passed on by any means electronic, mechanical, photocopier, recording or otherwise to any third party without the prior written consent of the copyright holder. Each image contained within is copyright protected and remains the property of the originator.

Please note the information contained in this document is privileged and only for the intended recipient. Ageing Intelligence®, Horizoning®, Voice®, Longevity Index Score® and Empowered Living Indicator® are registered trademarks of NICA.

Acknowledgements

This report forms part of a broader series of insight-led publications and developed in partnership by UK’s National Innovation Centre for Ageing (NICA) for the Longevity Economic Forum. Community engagement and qualitative studies have been conducted by Voice® and Voice®Italia, NICA’s partner organisations. Together, these reports aim to explore emerging themes and trends through the lens of healthy longevity.

A Note on LLMs

We use large language models (LLMs) as a tool to enhance our creative and analytical work. These systems help us tap into a vast pool of global information, uncovering patterns and connections that might otherwise go unnoticed. They’re more than a research tool - they’re part of our process for sparking ideas, challenging assumptions, and refining original thinking. Importantly, we don’t rely on them for cookie-cutter content. Instead, we use them as a springboard for critical thinking, ensuring every insight is carefully evaluated and tailored by your expert team.



