

You may earn for 35 years and live on that money for 40

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Maxim: *Your earning years are shorter than you think.* — Monika Halan, in substance

A working life feels endless at 25 and alarmingly short at 50. The years in between have to pay for everything before and after them, which is why they deserve a plan rather than a hope.

Most people plan their money as if their income will last forever. It will not, and the window is narrower than it feels.

Monika Halan, the personal finance writer and author of *Let's Talk Money*, set out the arithmetic in a Hindustan Times column she titled "The stage is yours for only 35 years". She divides a modern life into three stages rather than the four of Vedic tradition: learning, earning and harvesting. "The first 20-25 years of an average life are spent in learning to earn," she wrote. "The next 35-40 in earning and the rest — it can go up to 40 years — in harvesting from the earning years," according to the column on [her website](#).

Put that way, the problem is stark. Thirty-five or so years of income have to pay for the house, the children's education, the parents' care, the holidays, the emergencies, and then perhaps another three or four decades of life with no salary at all. The middle years, she wrote, "are all that those who did not inherit wealth have. They must make them count."

The trap is that the middle years do not feel scarce while you are living them. At 30 there seems to be plenty of time. At 45 the children's fees and the home loan crowd out saving. At 55 the window is visibly closing, and the cheapest years to save, the early ones, are already gone.

A longer harvest than our parents planned for

The national numbers show why the harvesting years deserve more attention than they usually get. India's *Ageing Report 2023*, from the United Nations Population Fund and the International Institute for Population Sciences, found that people aged 60 and over were 10.5% of the population in 2022, about 14.9 crore people. By 2050 they are projected to be 20.8%, about 34.7 crore, [Down To Earth](#) reported. Around 2046, the report said, older Indians are likely to outnumber children aged 15 and under, according to [UNFPA India](#).

An Indian who reaches 60 can now expect, on average, to live another 18 to 19 years, with women living longer than men. Averages hide a wide spread: many will live well into their eighties and nineties, and a plan built only on the average leaves many people running short.

The same report shows what happens when the earning years are not enough. More than 40% of India's elderly were in the poorest fifth of the population by wealth, and about 18.7% had no income at all, [PTI reported](#) via Outlook. Many depend entirely on their children, a support system no one should take for granted when planning their own old age.

Halan also warned against the opposite mistake. The dream of retiring very early, popular on social media, “forgets to fully account for the twin impacts of inflation and longevity”, she wrote. Leaving work at 40 shortens an already short earning stage and lengthens the harvest that it must fund.

Making the middle years count

If the earning stage is short, three things follow.

Start the retirement saving early, even in small amounts. Money saved at 25 has three or four decades to compound; money saved at 50 has one or two. The first decade of a career, when saving feels least urgent, is when each rupee does the most work. A rising monthly SIP, increased with every pay rise, is a simple way to make that happen without thinking about it.

Protect the income itself. The earning years are the asset that funds everything else, so a gap in them hurts twice: no new savings, and old savings drawn down. An emergency fund, adequate term insurance if others depend on you, and a health policy of your own all exist to keep a setback from becoming a permanent hole. Investing in skills that keep you employable in your forties and fifties belongs on the same list.

Plan the harvest as seriously as the earning. That means estimating how long the money may need to last, assuming longer rather than shorter, and accounting for inflation over decades rather than years. It also means not letting every middle-years goal, a bigger house, a costlier college, crowd out the one goal that has no loan available to fund it: retirement.

If you do one thing: Write down your age, the age you expect to stop earning, and the age to which you should plan to live, assuming at least your late eighties. Count the earning years left and the years they must fund. If the second number is close to or larger than the first, your retirement saving is not a someday task; it is this year's.

Halan's three stages are a reminder that a career is not a long road with retirement somewhere over the horizon. It is a short stretch of high ground between two long valleys. Everything for the second valley has to be carried from that ground.

The earning years are shorter than they feel. Spend them as if you know it.

Sources

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