



# Exploring GenZ Choices

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DINKs in India Prioritizing  
Careers over Parenthood  
and Shifting Paradigms

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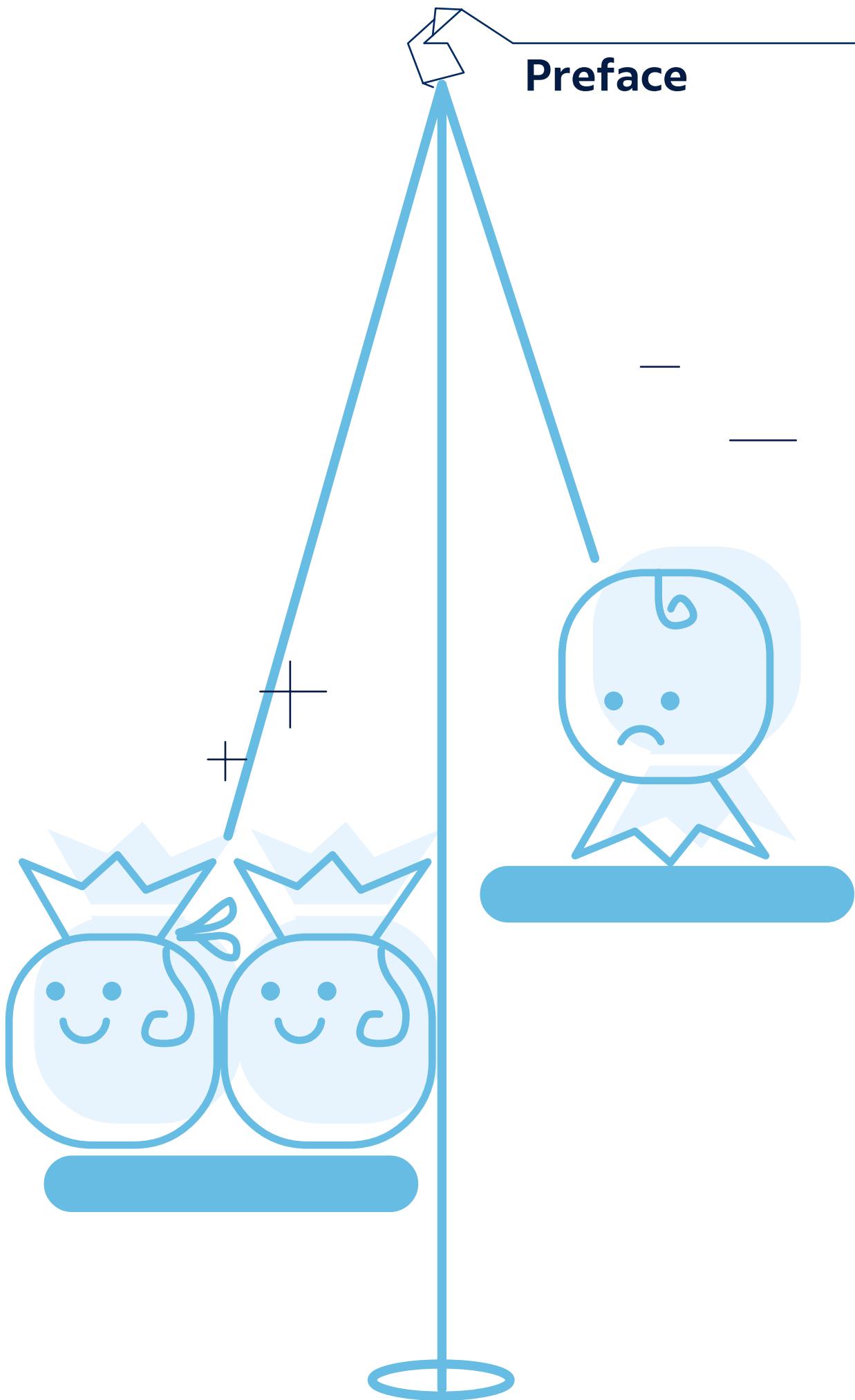
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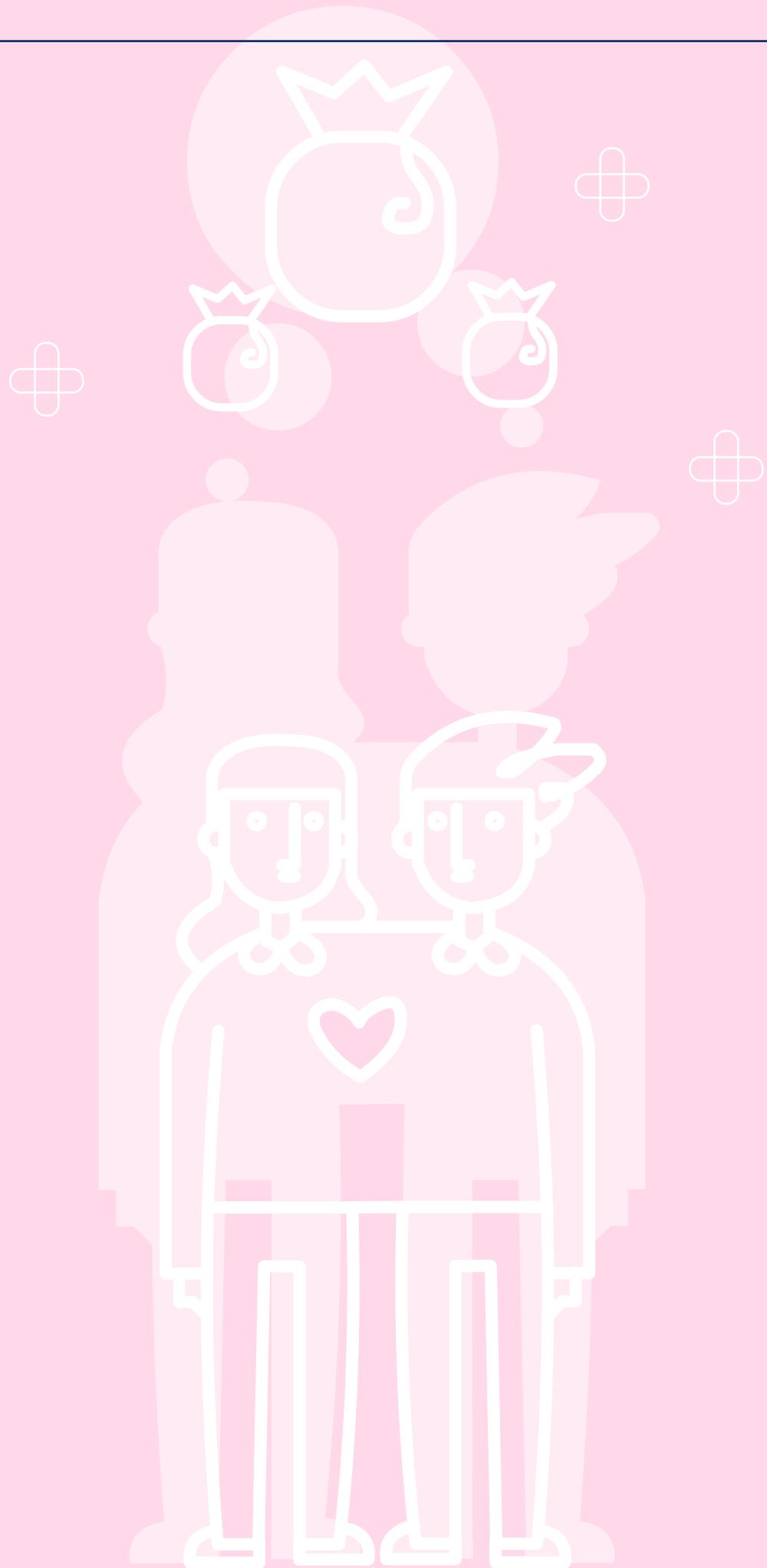


## Preface

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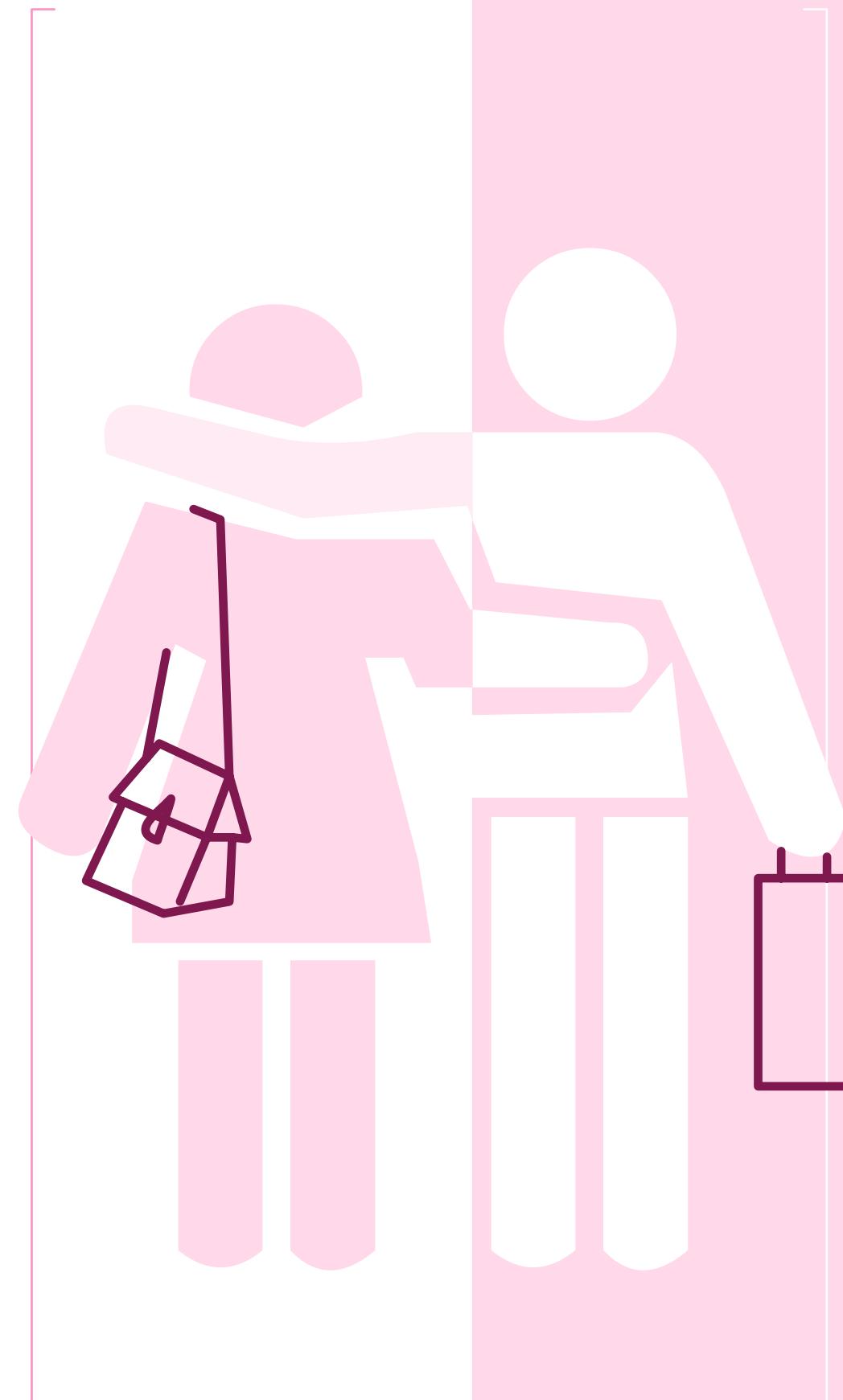
## Foreword





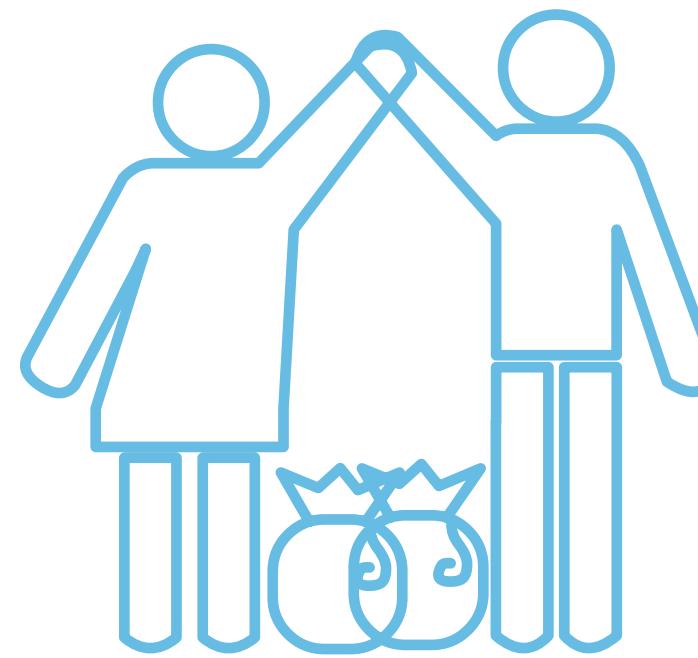
## Introduction

The Double Income No Kids (DINK) way of life is gaining momentum in India, reflecting a significant shift in societal norms and personal aspirations. This report presents key findings on the growing trend of DINK couples in India, based on secondary research and survey data. The research explores the motivations, challenges, and preferences of individuals who have chosen to prioritize their careers and financial stability overrearing children.



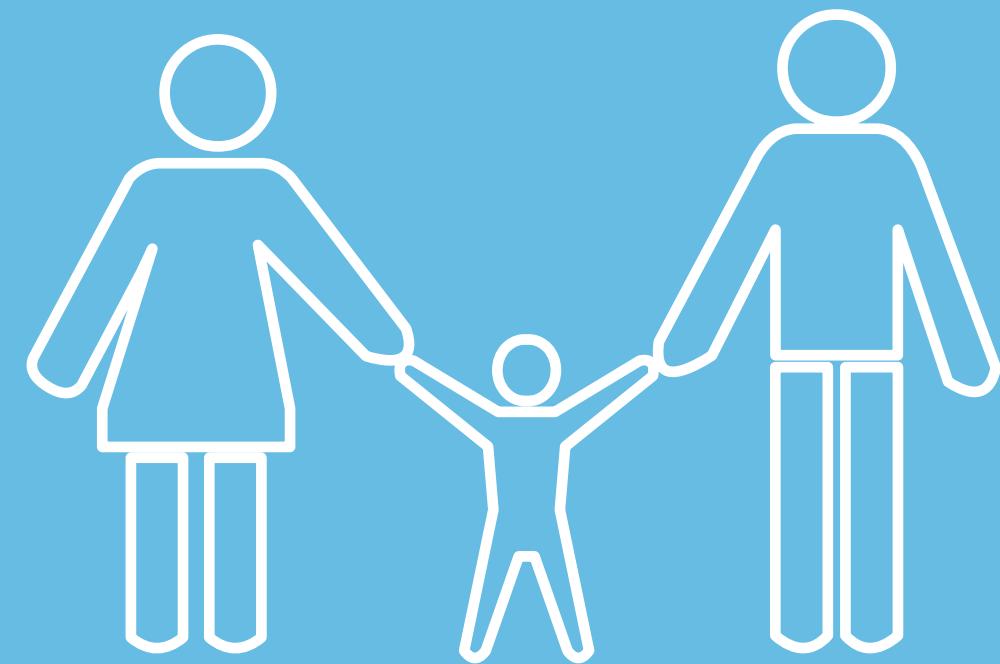
The choice of a DINK lifestyle among millennials and Gen Z in India can be influenced by various socio-economic factors, including economic uncertainty, career focus, changing gender roles, lifestyle preferences, and changing perspectives on parenthood. Moreover, environmental concerns, political and social changes, socio-geographic factors, cultural influences, and availability of supportive work policies and social structures also contribute to this trend. The analysis begins by examining the survey respondents' marital status and demographic distribution. With a focus on married individuals, the age distribution reveals that respondents in early adulthood represented the largest segment. This demographic composition suggests that individuals at this life stage are embracing the DINK lifestyle, potentially influenced by factors such as economic uncertainty and evolving societal values.

An overwhelming majority of females expressed non-parenting aspirations compared to males, which aligns with the changing gender roles and increased focus on career ambitions among women. This gender disparity in aspirations drives the future DINKs trend and highlights the impact of shifting gender dynamics on family planning decisions. The report delves into respondents' openness to having children in the future, revealing that a substantial majority expressed

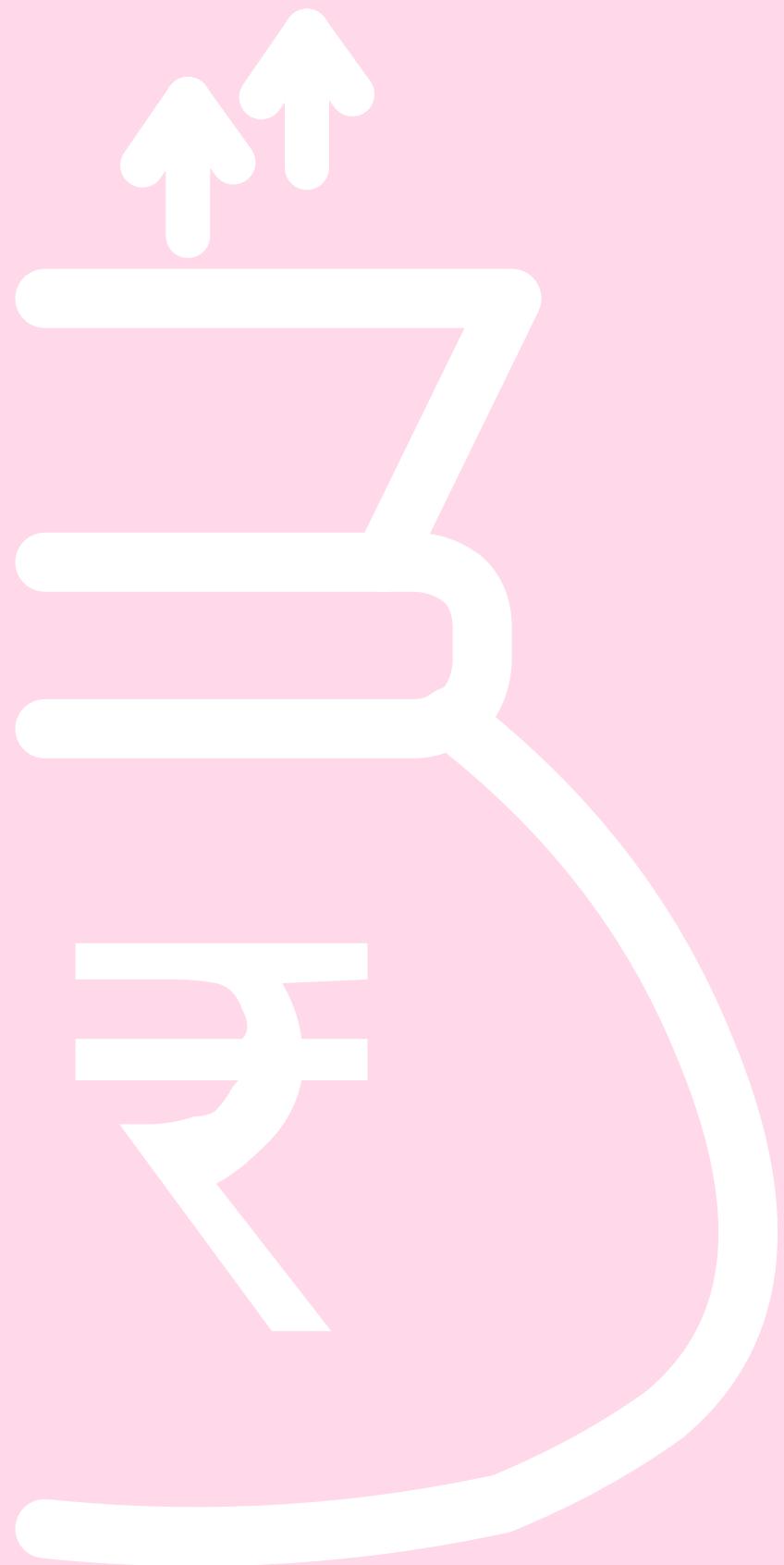


a lack of openness. Concerns about high inflation and rising costs of living were identified as significant factors influencing this lack of openness. These findings emphasize the socio-economic reasons behind the decision to prioritize careers and financial stability over starting a family, reflecting the impact of economic factors on family planning decisions.

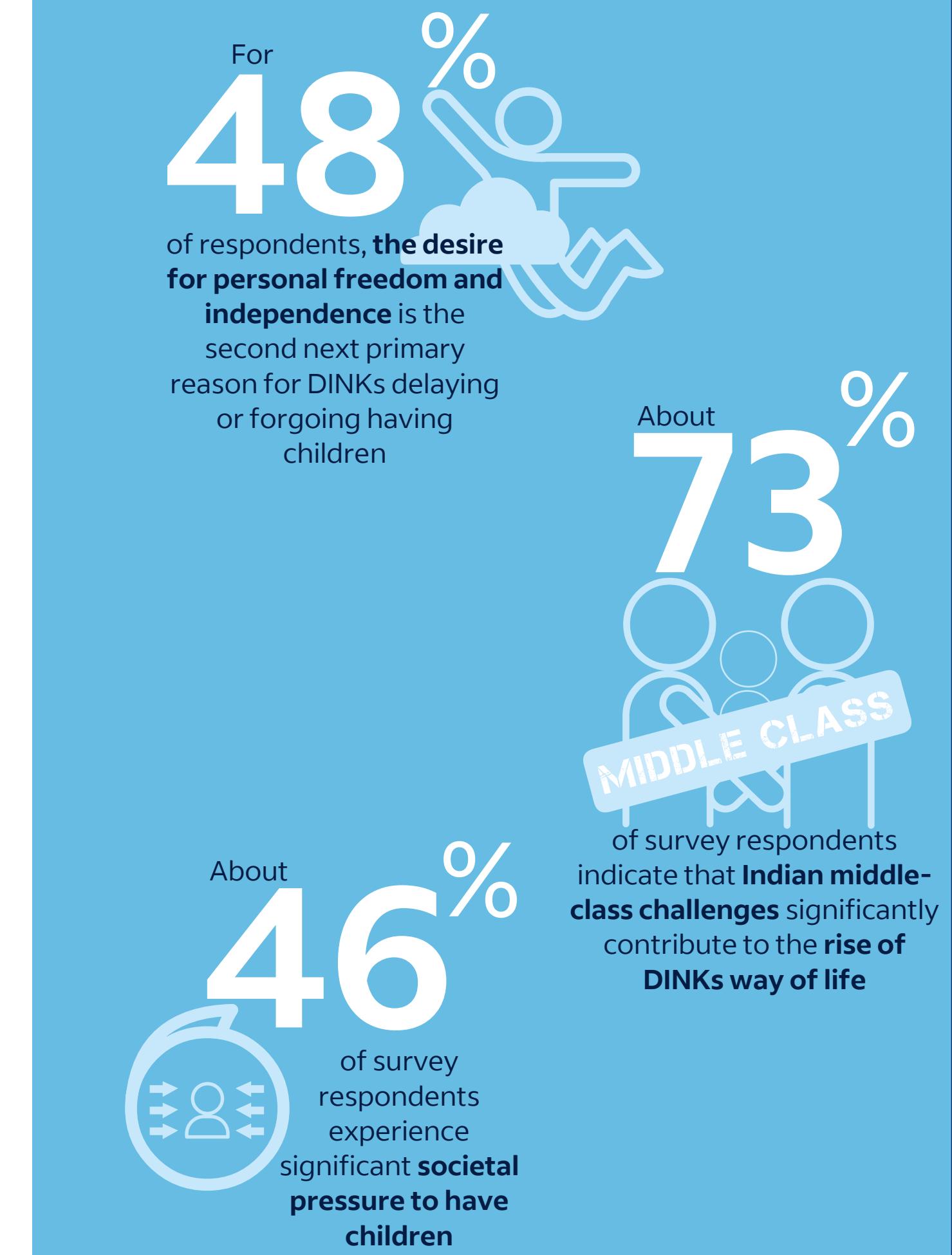
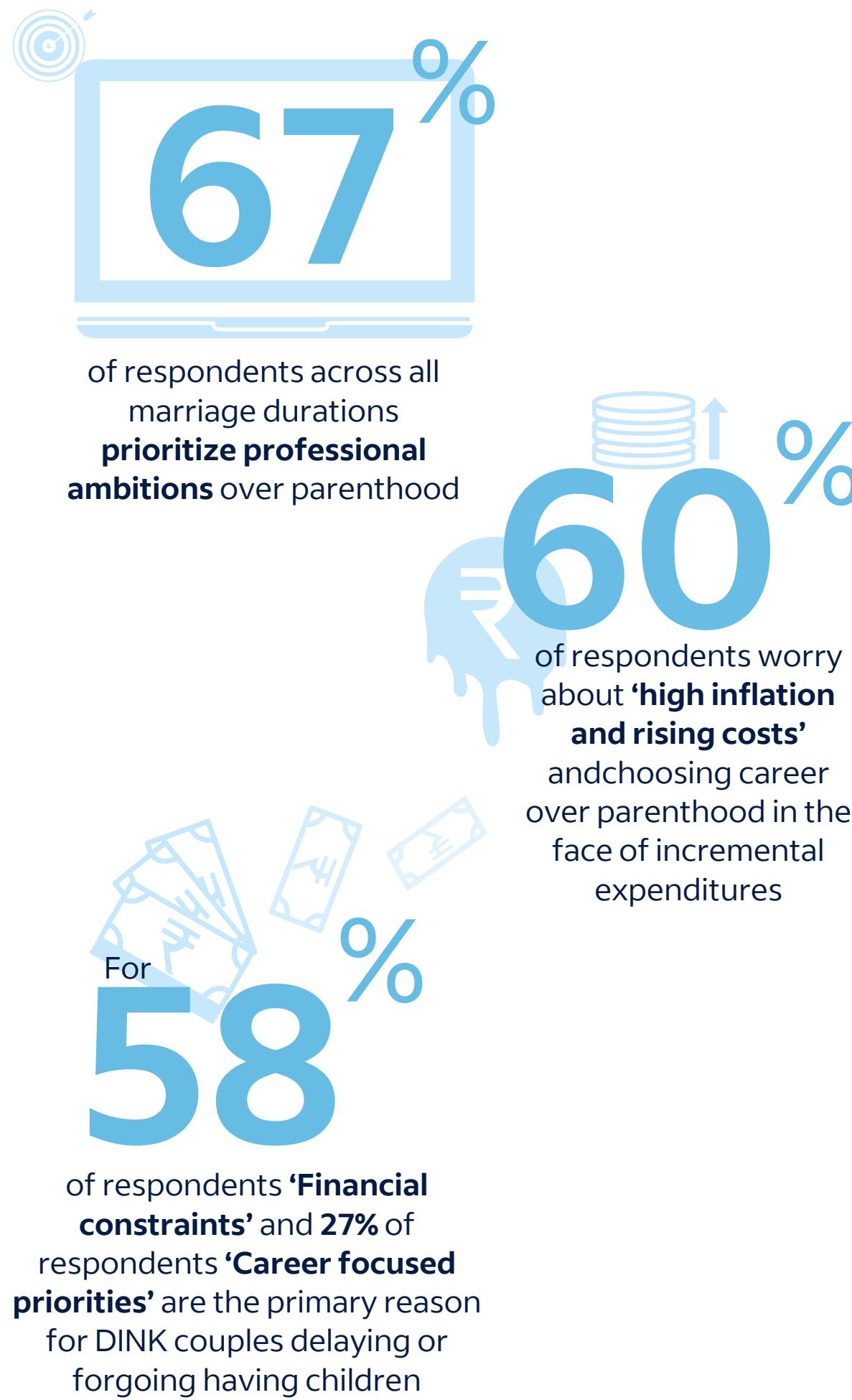
Understanding the factors driving the DINKs way of life is crucial for businesses and policymakers to effectively serve the needs of this evolving demographic. By examining the demographics, openness to having children, concerns about inflation, the influence of challenges, and other key factors, this report provides valuable insights into the emergence of the DINKs way of life and its implications for various stakeholders in India.

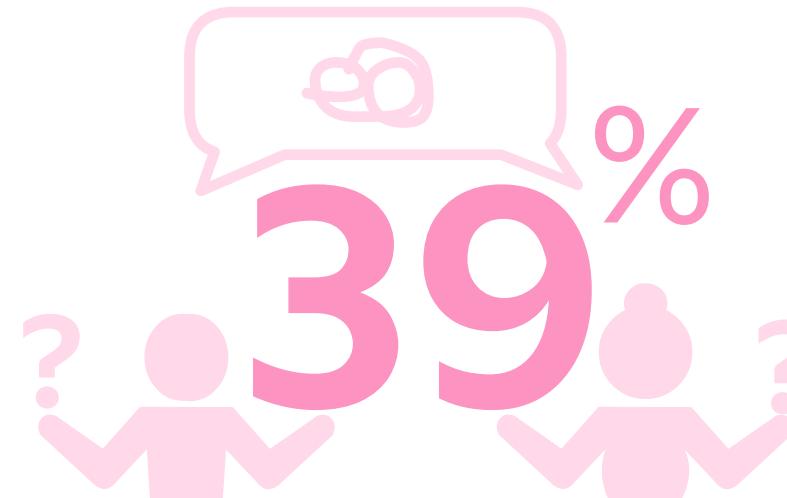


It underscores the importance of considering socio-economic, environmental, political, and socio-geographic factors when analyzing and addressing the motivations and preferences of millennials and Gen Z who choose a DINK lifestyle.



## Key Findings

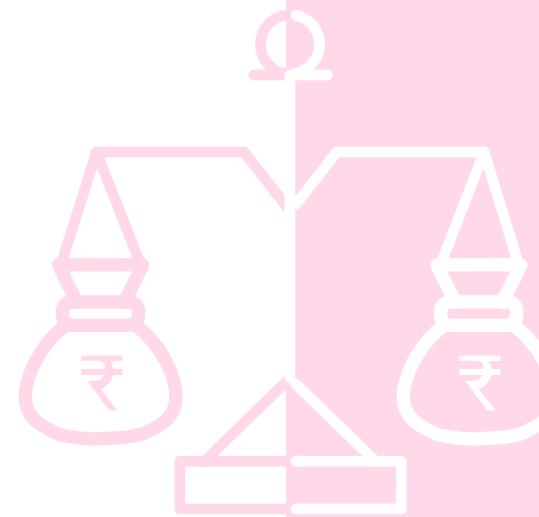




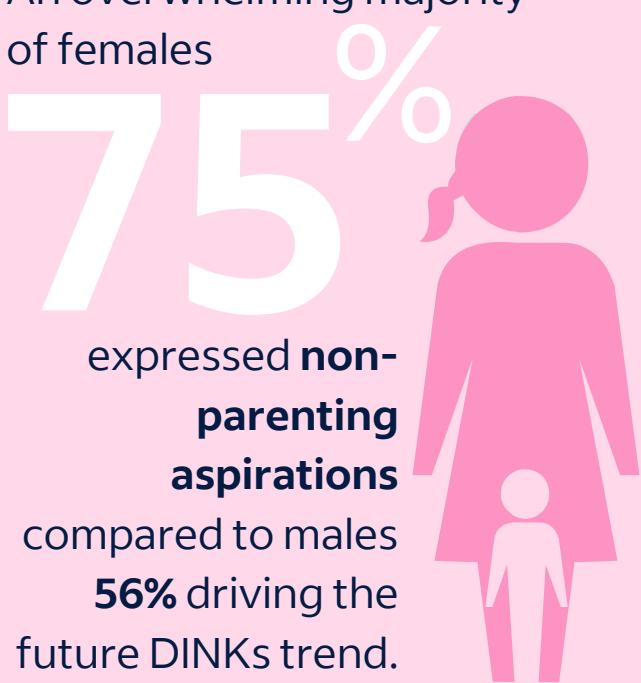
of respondents stated that they have **experienced minimal misconceptions** about their **decision** to be a DINKs life choice



of respondents **envision** their future focused on **'Advancing in careers'** enabling a steady professional career growth



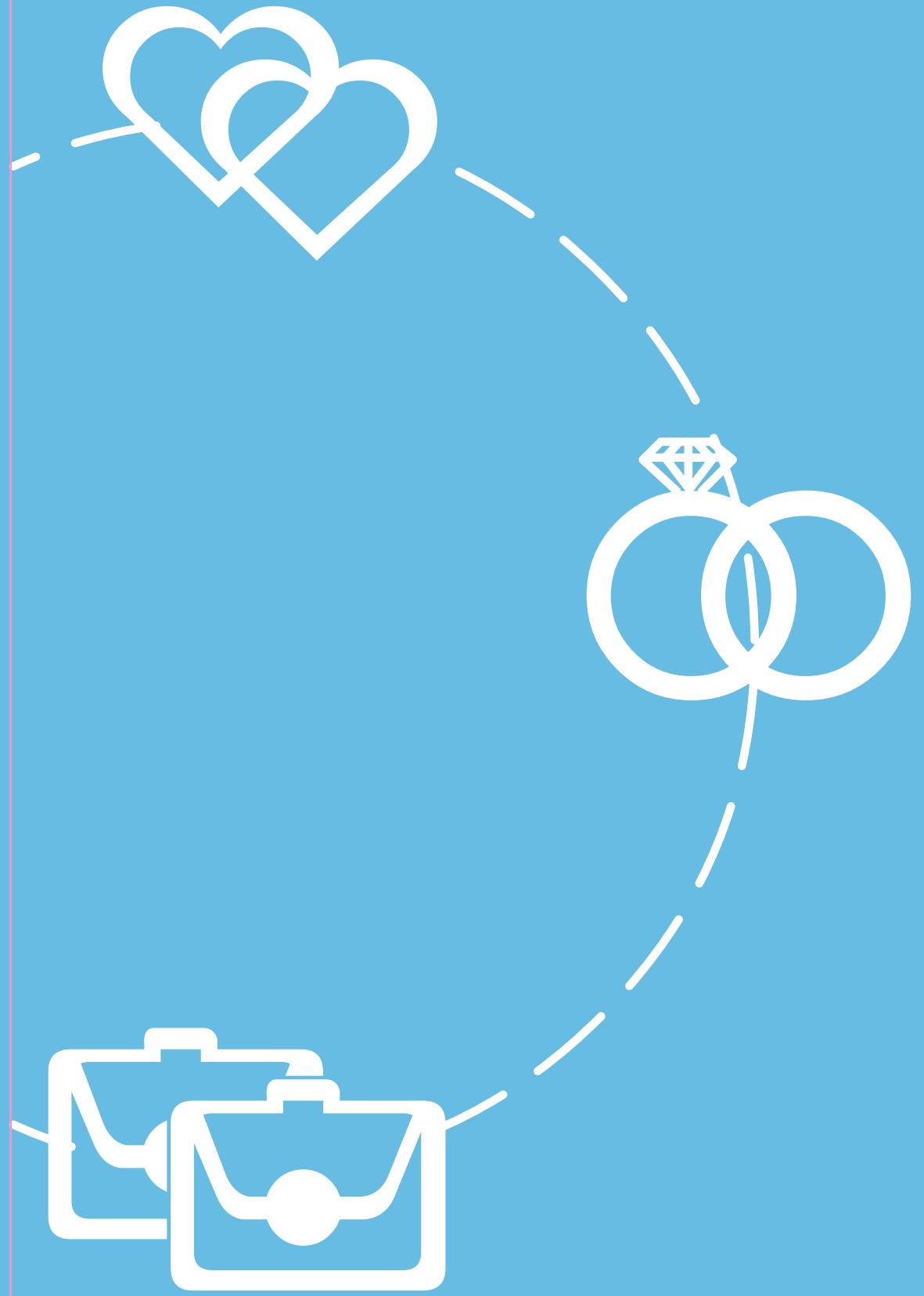
of respondents have a significant desire for **'Financial stability and Career growth Opportunities'** as their primary motivation for **choosing the DINKs life choice**



An overwhelming majority of females expressed **non-parenting aspirations** compared to males **56%** driving the future DINKs trend.



of respondents consider their **'Work is the top priority'**, when it comes to maintaining work-life balance and advancing in career



**Focused Choices:**  
Exploring Factors  
for Delaying or  
Foregoing  
Parental Roles

Financial constraints (58%) & Career-focused priorities (27%) are the primary reasons respondents delay or forgo having children, highlighting the significant impact of economic considerations. This aligns with socio-economic factors such as economic uncertainty, stagnant wages, and the cost of raising children.

The desire for personal freedom and independence (48%) is a major factor influencing the decision of respondents to delay or forgo having children, reflecting their prioritization of life choices. High inflation and rising costs of living (34%) also contribute to the decision of respondents, indicating the financial challenges associated with raising children.

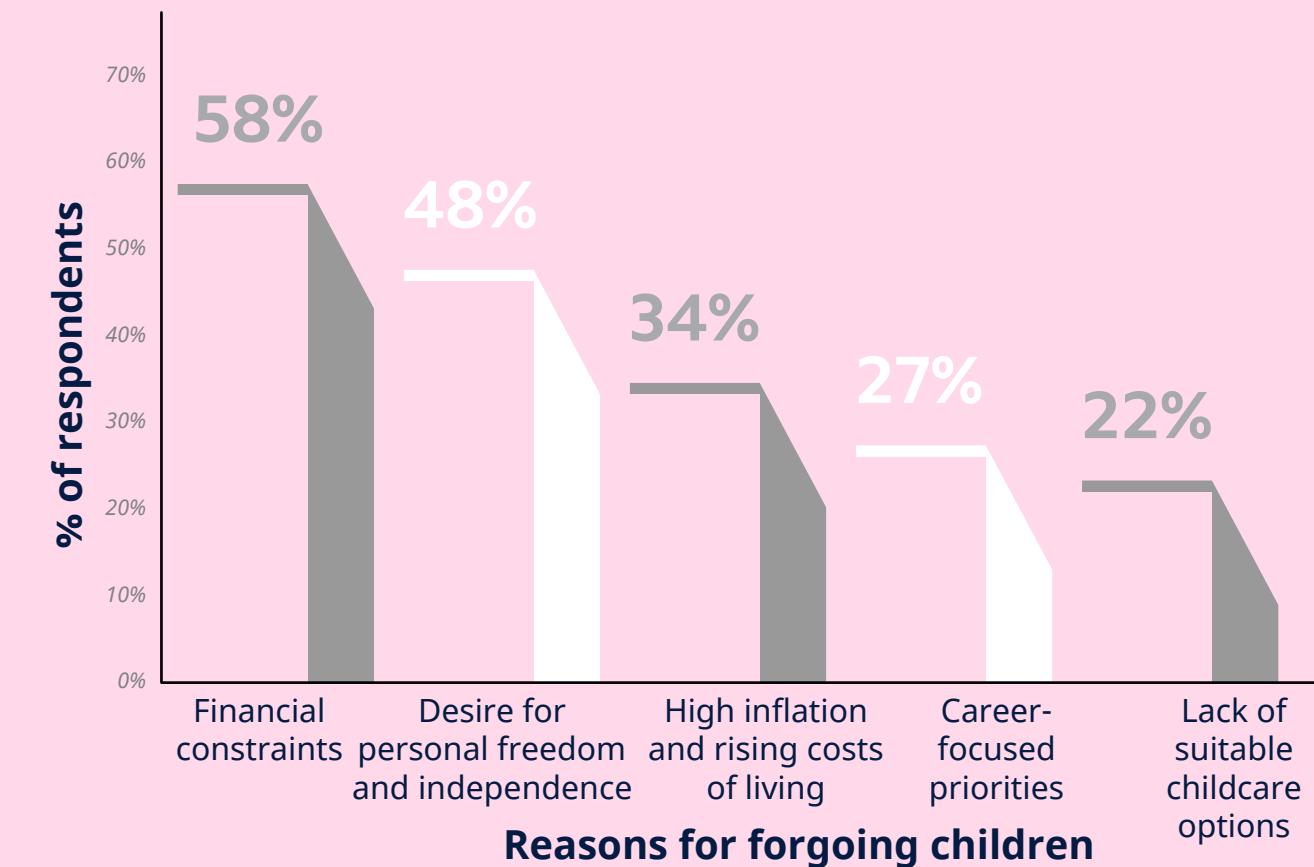
Financial constraints are a prominent factor influencing the decision to embrace the DINKs way of life among respondents in the Travel and Hospitality sector and from Kolkata.

## Response Options (City/ Sector): Financial constraints

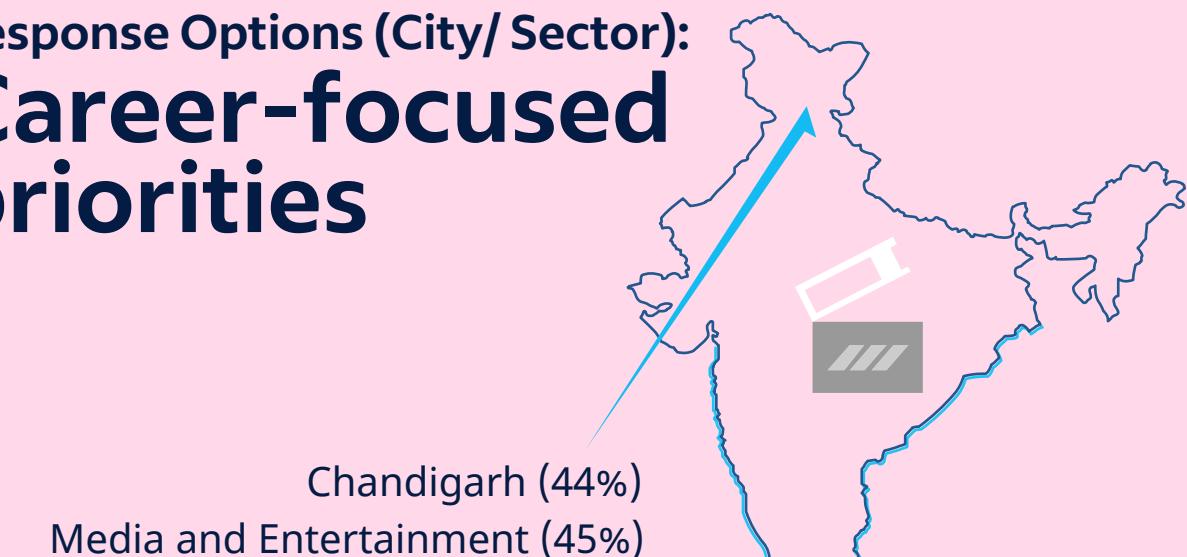


*Note: The percentage may add up to more than a hundred percent as respondents were allowed multiple responses*

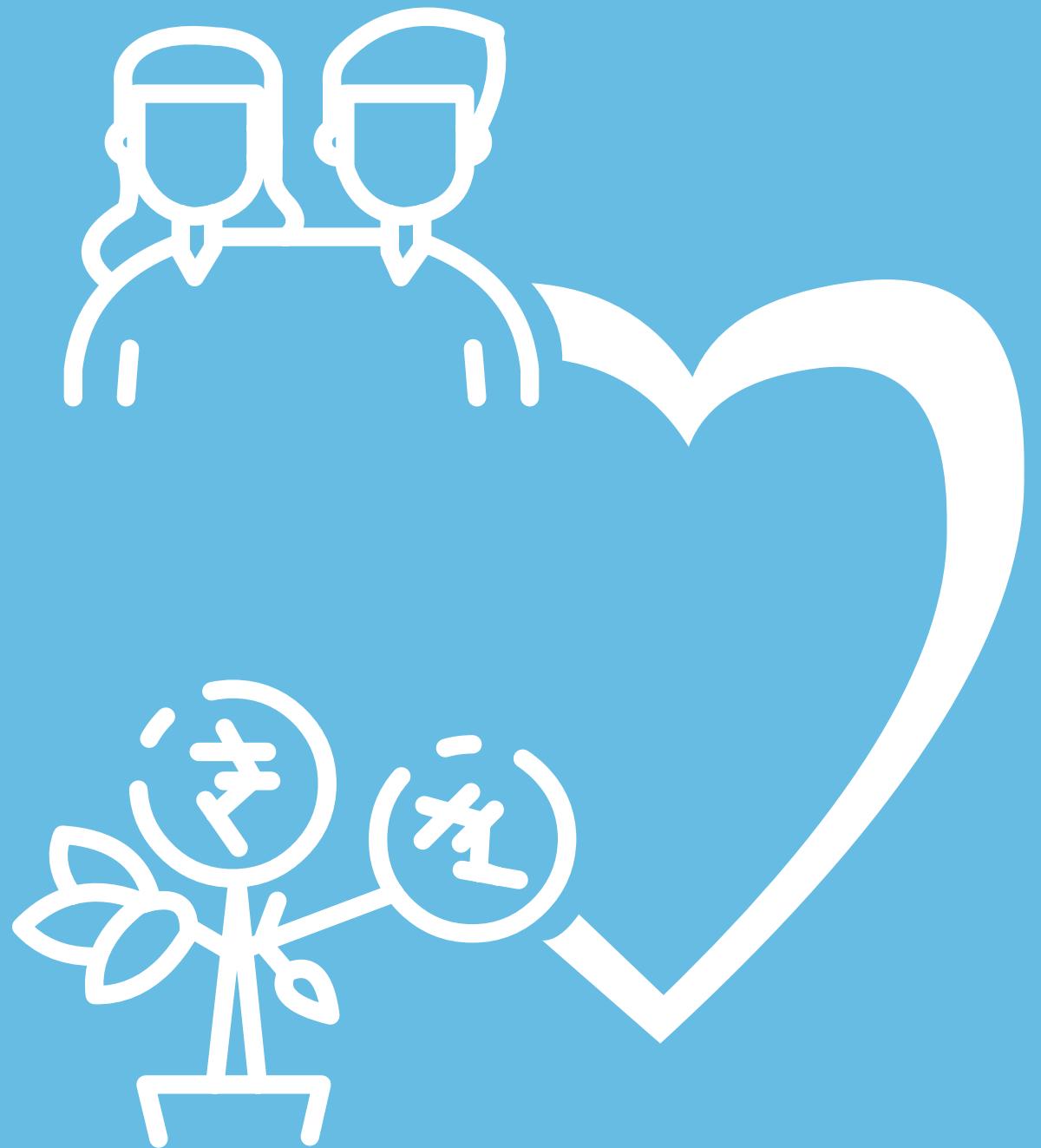
## Career-Focused Factors in DINKs Childbearing Decisions



## Response Options (City/ Sector): Career-focused priorities



Sample Size (Respondents): 627



## Middle-Class Challenges:

When Professional Focus Supersedes Parenthood among DINKs

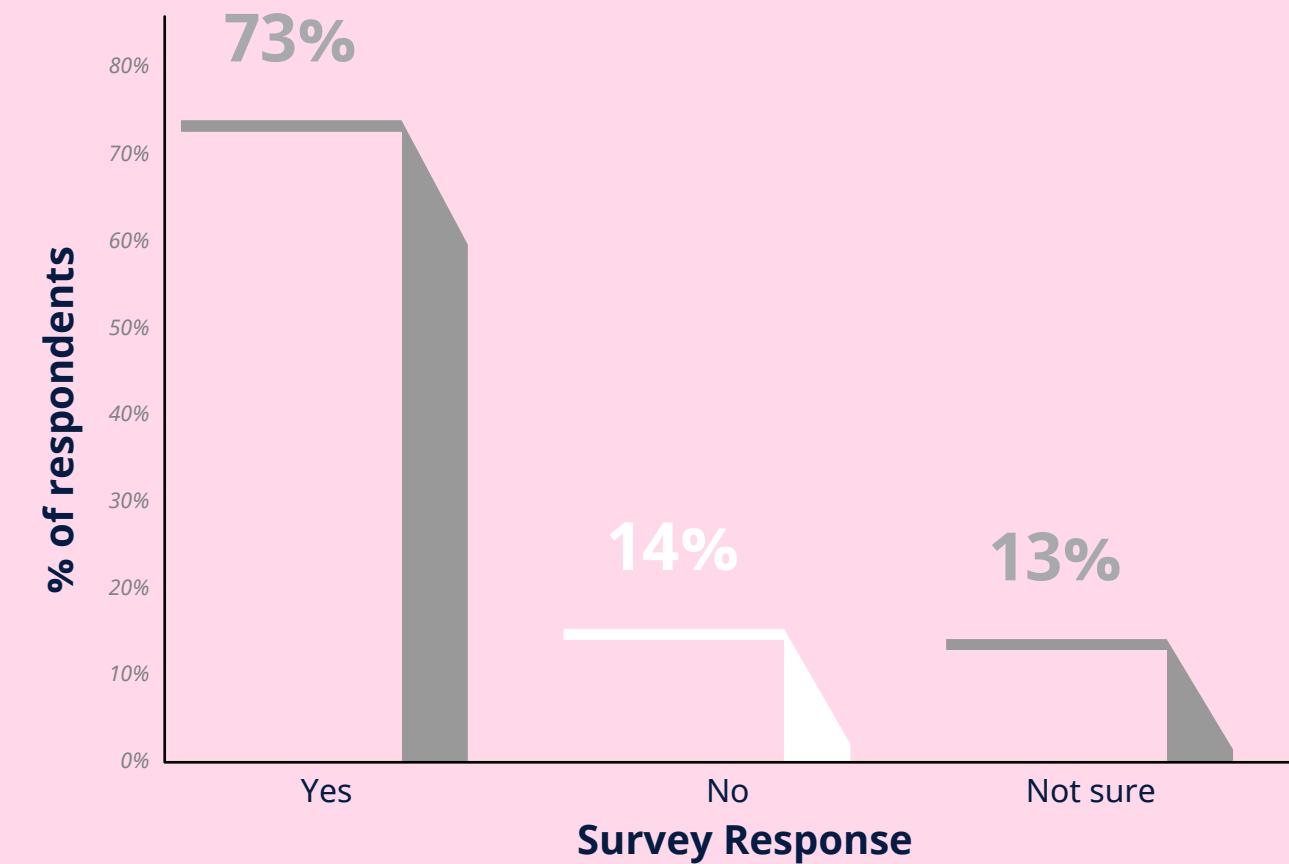
**73%** of survey respondents indicate that Indian middle-class challenges significantly contribute to the rise of the DINKs way of life.

The rise of the DINK couples due to the impact of middle-class challenges faced is more prevalent in Kolkata and the sector of Retail/E-commerce is comparatively associated with a higher likelihood of adopting a DINKs way of life. This regional variation suggests that socio-geographic factors, including urbanization, cost of living, and limited resources, play a significant role in the adoption of a DINKs lifestyle.

Sample Size (Respondents): 627

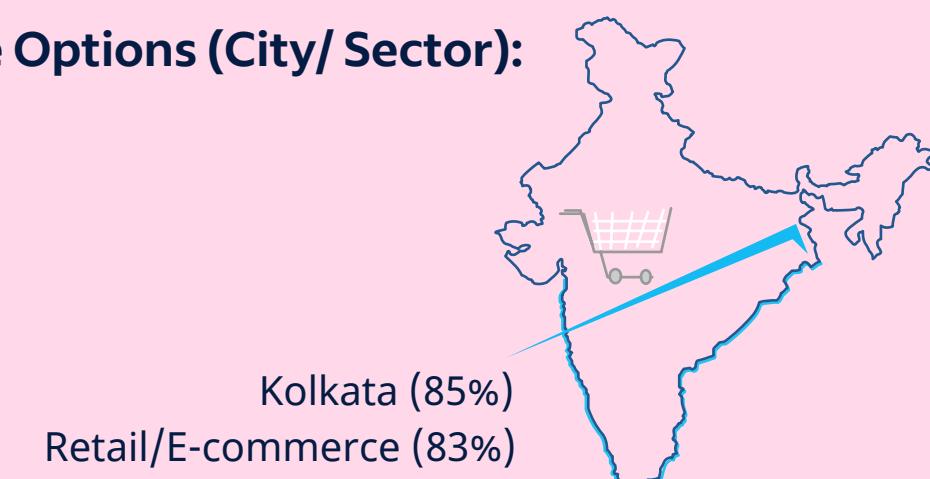
Note: The percentage may add up to more than a hundred percent as respondents were allowed multiple responses

## Impact of Middle-Class Challenges on DINK Couple Trends



### Response Options (City/ Sector):

**Yes**





## Rethinking Priorities in Parenthood:

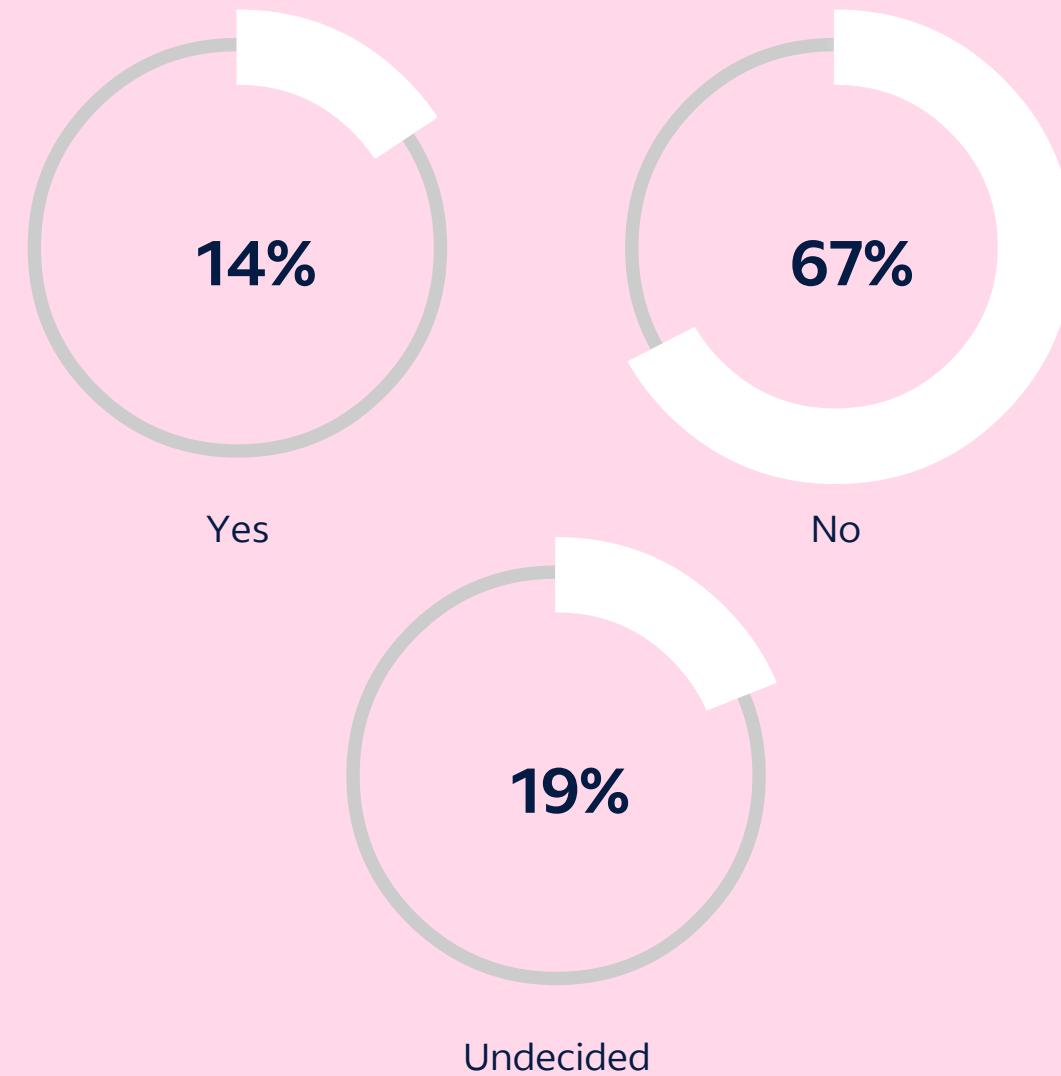
Putting Career First

The majority of respondents (67%) across all marriage durations assert a resolute focus on their careers, placing them ahead of parenthood, thus underlining their unwavering commitment to achieving personal and professional fulfillment. This notable trend reveals a discernible surge in the adoption of the DINKs (Double Income, No Kids) way of life, signifying couples' deliberate prioritization of their careers over embarking on the journey of parenthood.

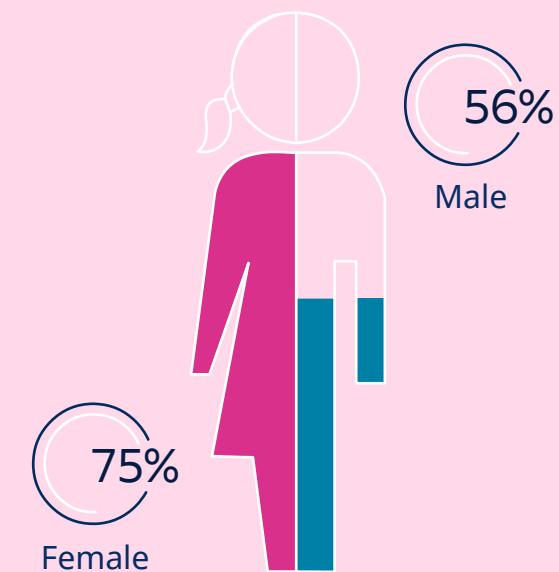
Whereas approximately one out of five respondents (19%) are 'Undecided' about their future of having kids. This indecisiveness may stem from a combination of factors, such as concerns about economic stability, the cost of raising children, and the influence of environmental and political considerations.

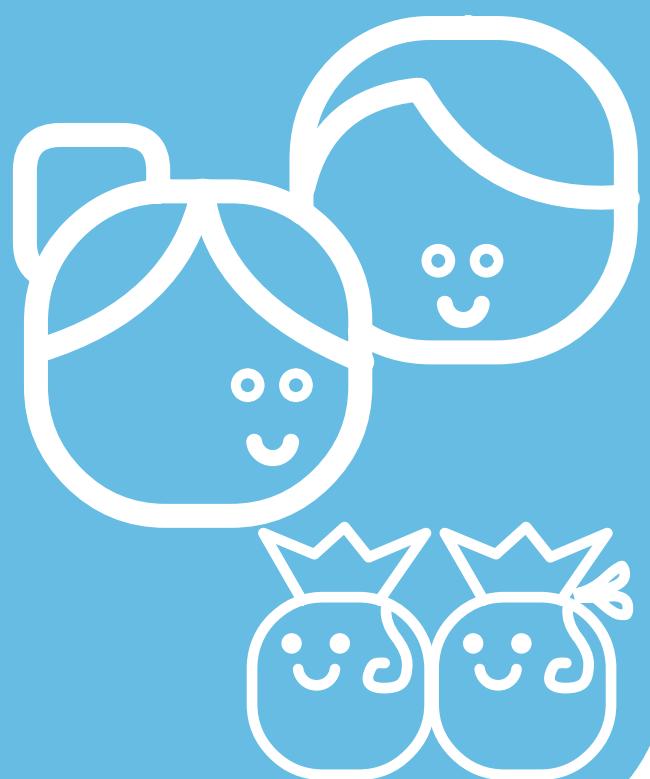
An overwhelming majority of females (75%) expressed non-parenting aspirations compared to males (56%). This suggests that a larger proportion of women have aspirations that do not involve parenting.

## Career Focused Outlook: Assessing Attitudes towards Parenthood



### Non-Parenting Aspirations by Gender: NO





## Unveiling the Motivations behind DINKs' Way of Life

**46%** of respondents have a significant desire for 'Greater personal freedom and flexibility' as their primary motivation for choosing the DINKs way of life.

'Financial stability and career growth opportunities' are also noteworthy motivating factors, with nearly one-third (**31%**) of respondents citing them.

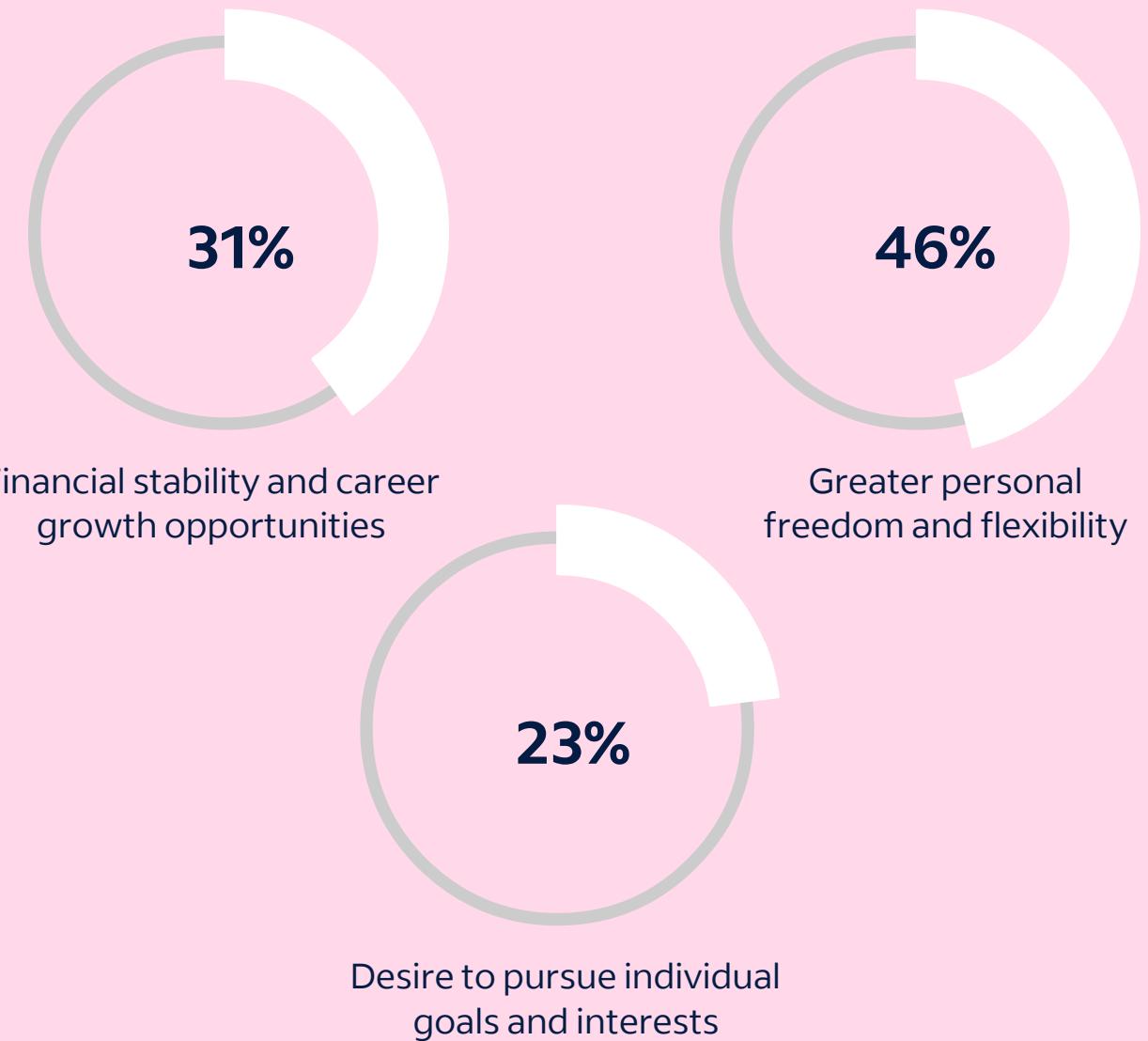
Economic uncertainty, the quality of education impacting job search and limited job prospects for Gen Z and millennials can contribute to their decision to prioritize their careers and financial stability over starting a family.

A smaller percentage of respondents, **23%**, mentioned the 'Desire to pursue their individual goals and interests' as a motivation for choosing the DINKs way of life.

Respondents in the BFSI sector and from the city of Kolkata prioritize the Double Income No Kids (DINK) way of life due to the desire for financial stability and career growth opportunities.

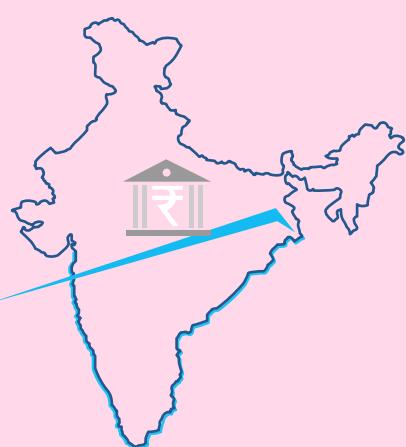
Sample Size (Respondents): 627

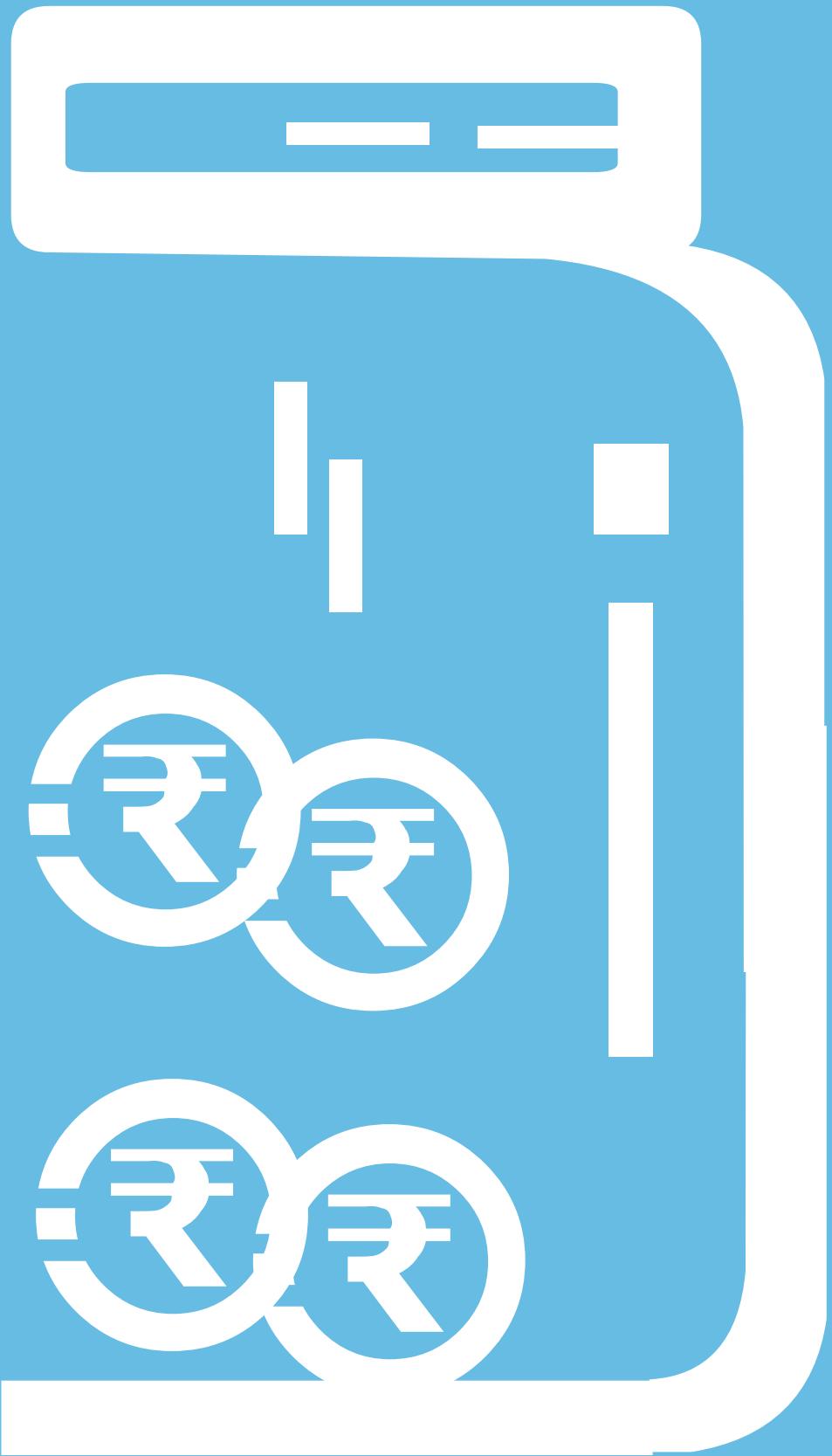
## Career based Motivations for choosing DINKs way of life



**Response Options (City/ Sector):**  
**Financial stability and career growth opportunities**

Kolkata (47%)  
 BFSI (Banking, financial services and insurance) (42%)





**The Unique  
Work-Life  
Dynamic of DINK  
Couples:  
Emphasizing  
Career and  
Commitment**

**34%** of survey respondents prioritize their 'Personal life as the top priority' when it comes to maintaining work-life balance, and more than one in five (**23%**) of respondents believe 'Work is considered the top priority'.

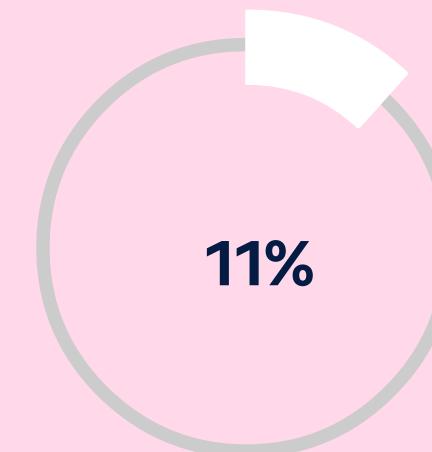
**32%** of respondents mentioned that their work-life balance 'Depends on the situation'.

Respondents from Mumbai and from the Travel & Hospitality sector have given 'Work is the top priority' while managing a work-life balance

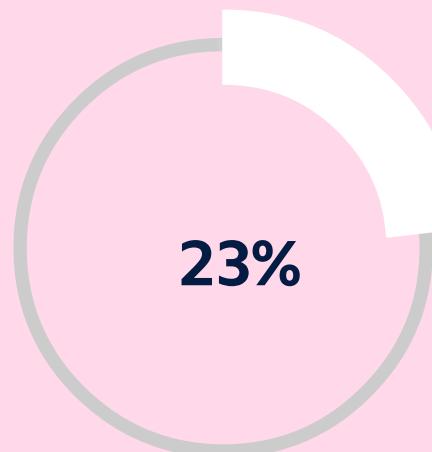
Sample Size (Respondents): 627

Note: Depends on the situation = Work is the top priority / Balanced equally / Personal life is the top priority

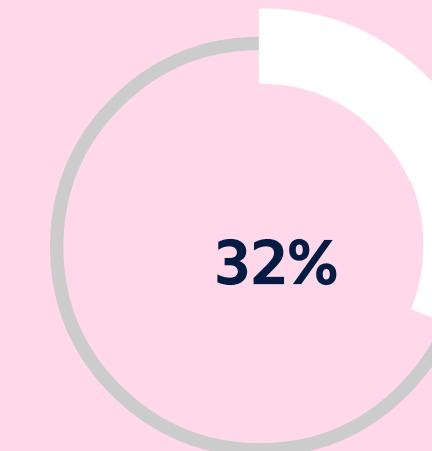
## DINK Couples' Work-Life Balance Priorities



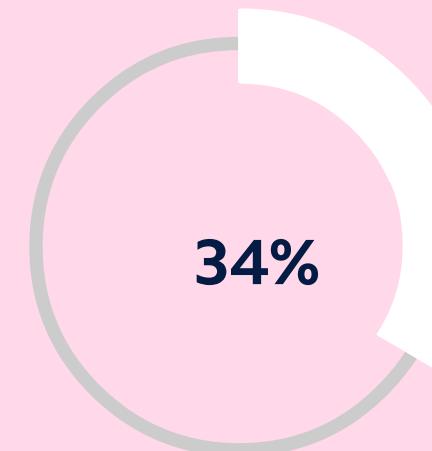
Balanced equally



Work is the top priority



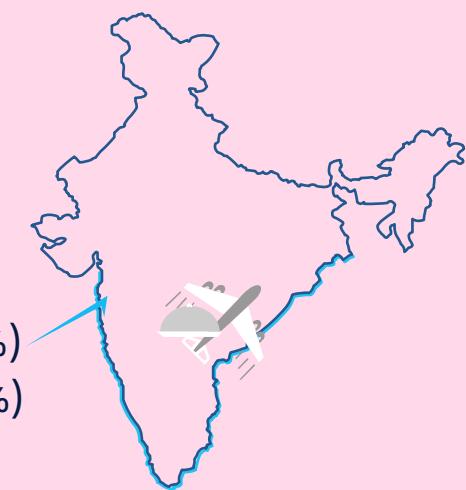
Depends on the situation

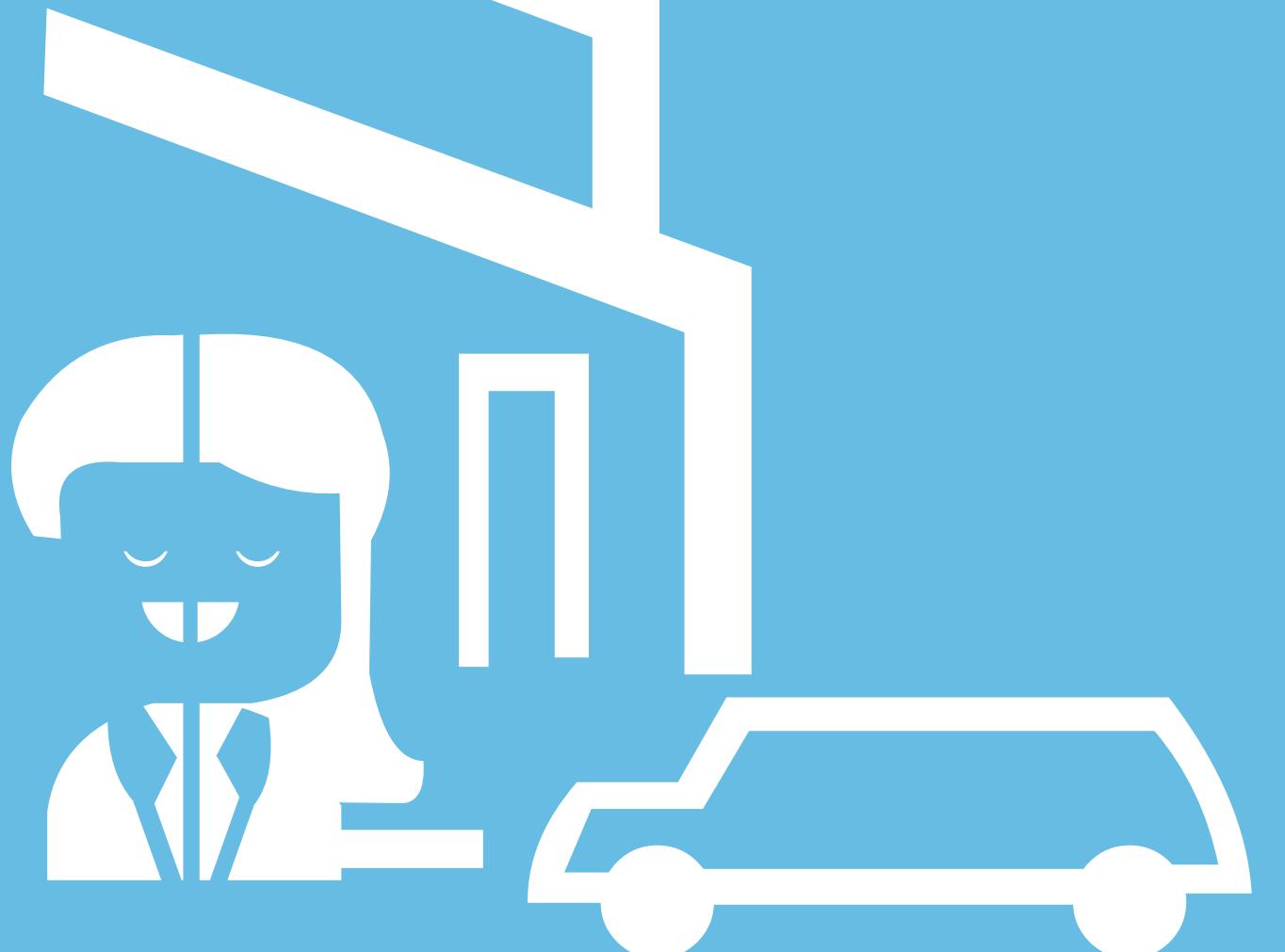


Personal life is the top priority

**Response Options (City/ Sector):**  
**Work is the top priority**

Mumbai (35%)  
Travel and Hospitality (43%)





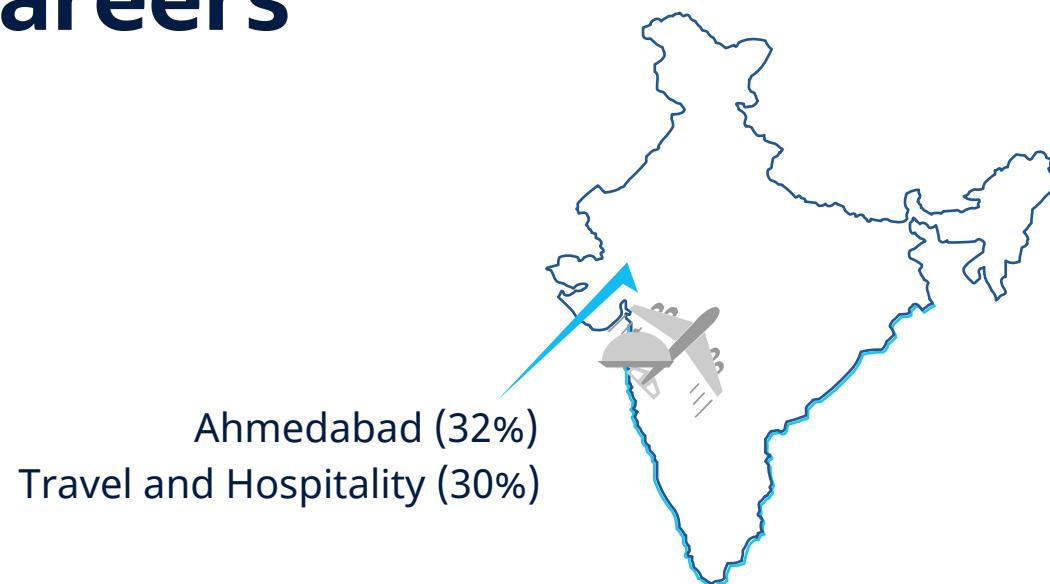
**DINKs:**  
Trailblazers of an  
Ambition-Fueled  
Future

33% of respondents envision their future focused on 'Achieving financial independence and exploring new places' and for more than one in five (21%) of respondents 'Advancing in careers' is a key aspect when envisioning their future.

Respondents in Ahmedabad, and from the Travel and Hospitality sector, prioritize 'advancing in careers' as their main motivations for choosing the Double Income No Kids (DINK) way of life.

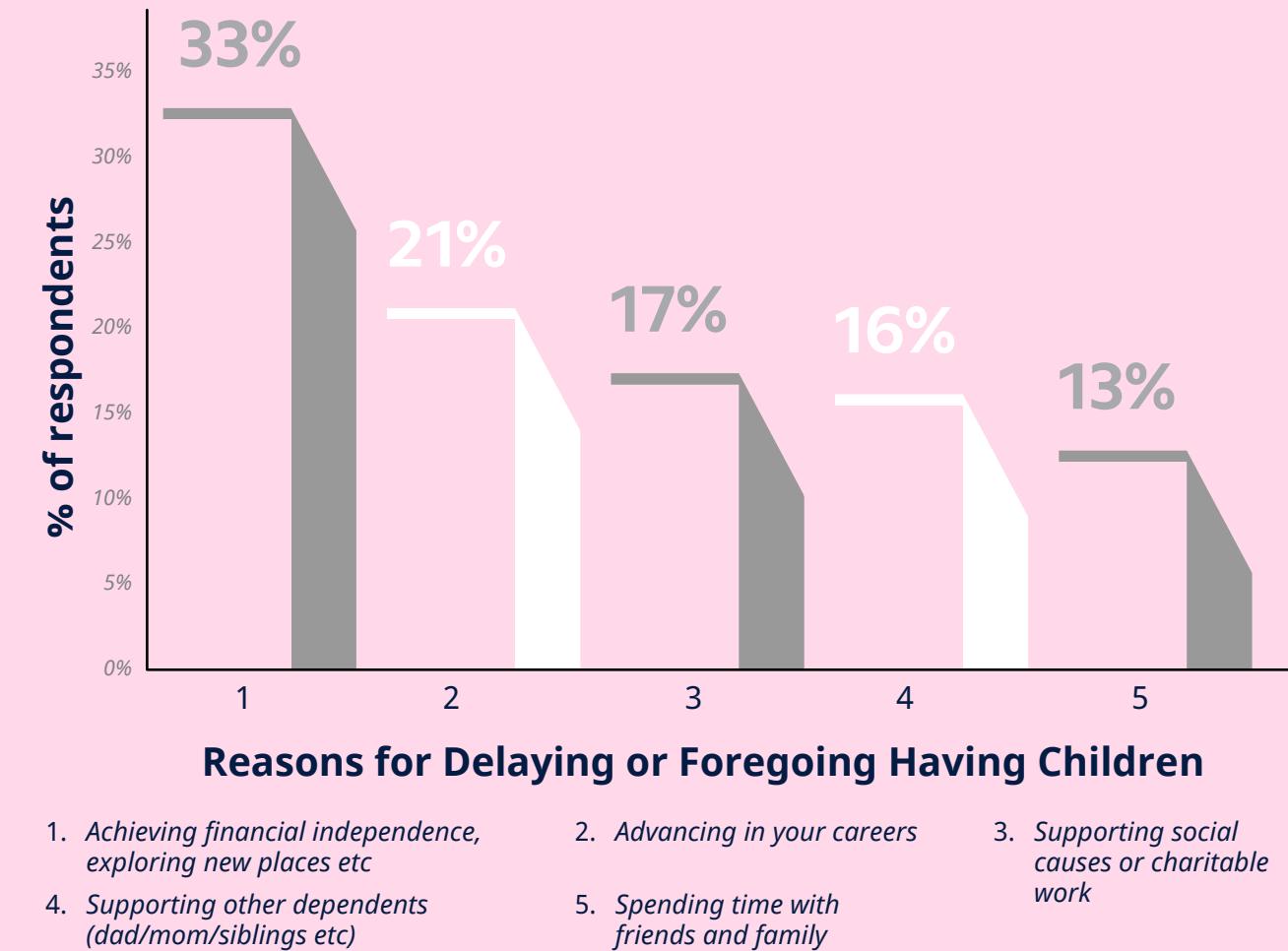
The age group of 24-29 years, particularly males, prioritize advancing in their careers, while females in the age group of 36-41 years share a similar focus on these aspirations within the Double Income No Kids (DINK) way of life.

## Response Options (City/ Sector): Advancing in your careers

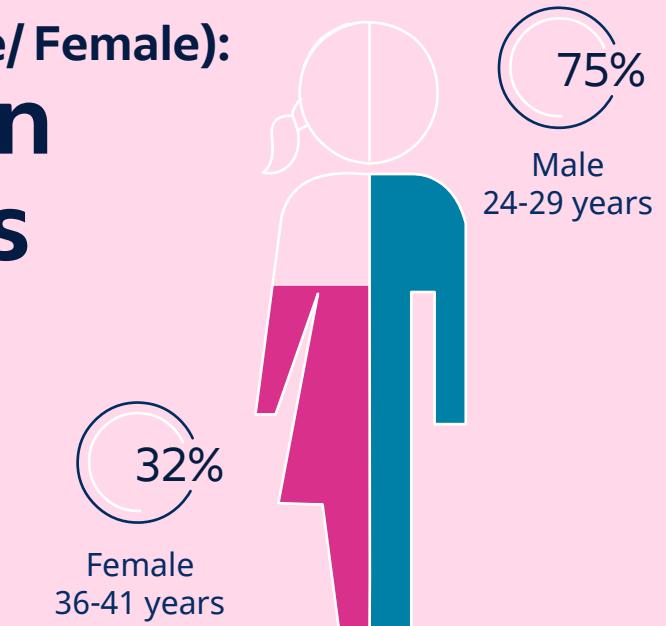


Note: Depends on the situation = Work is the top priority / Balanced equally / Personal life is the top priority

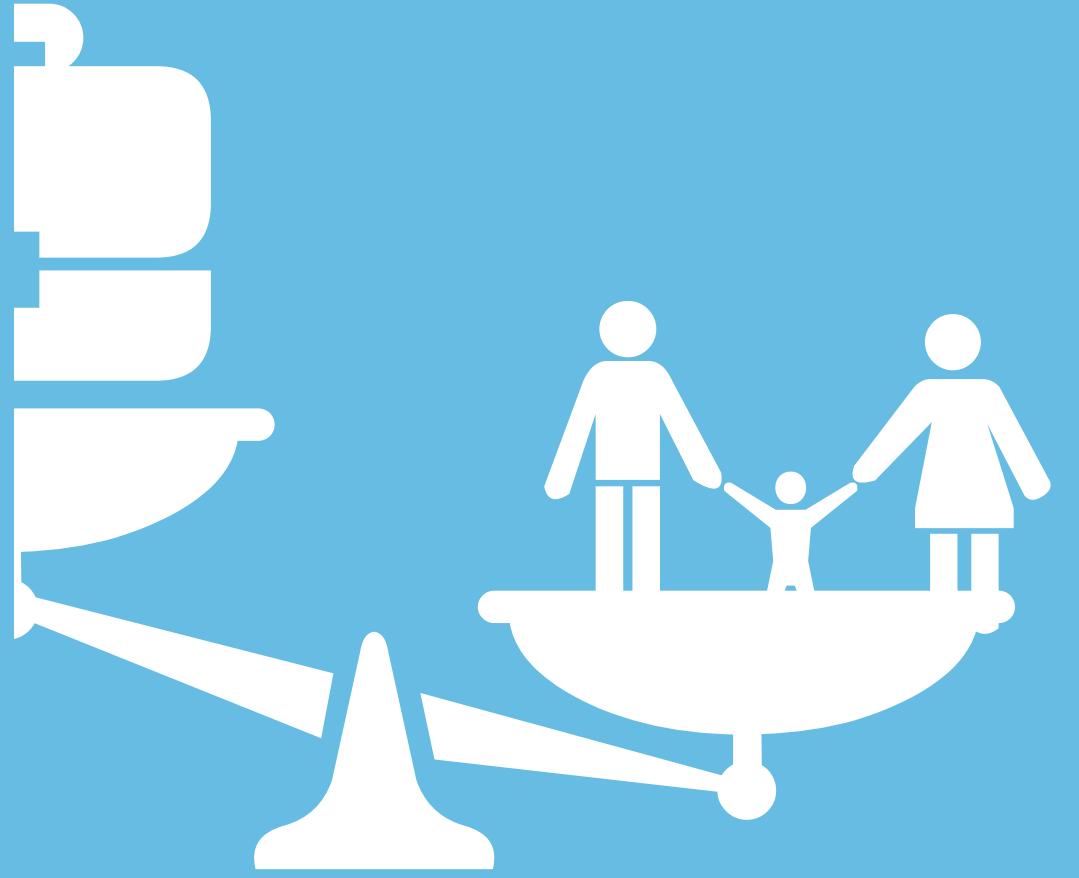
## Future Aspirations of DINKs



## Response Options (Male/ Female): Advancing in your careers



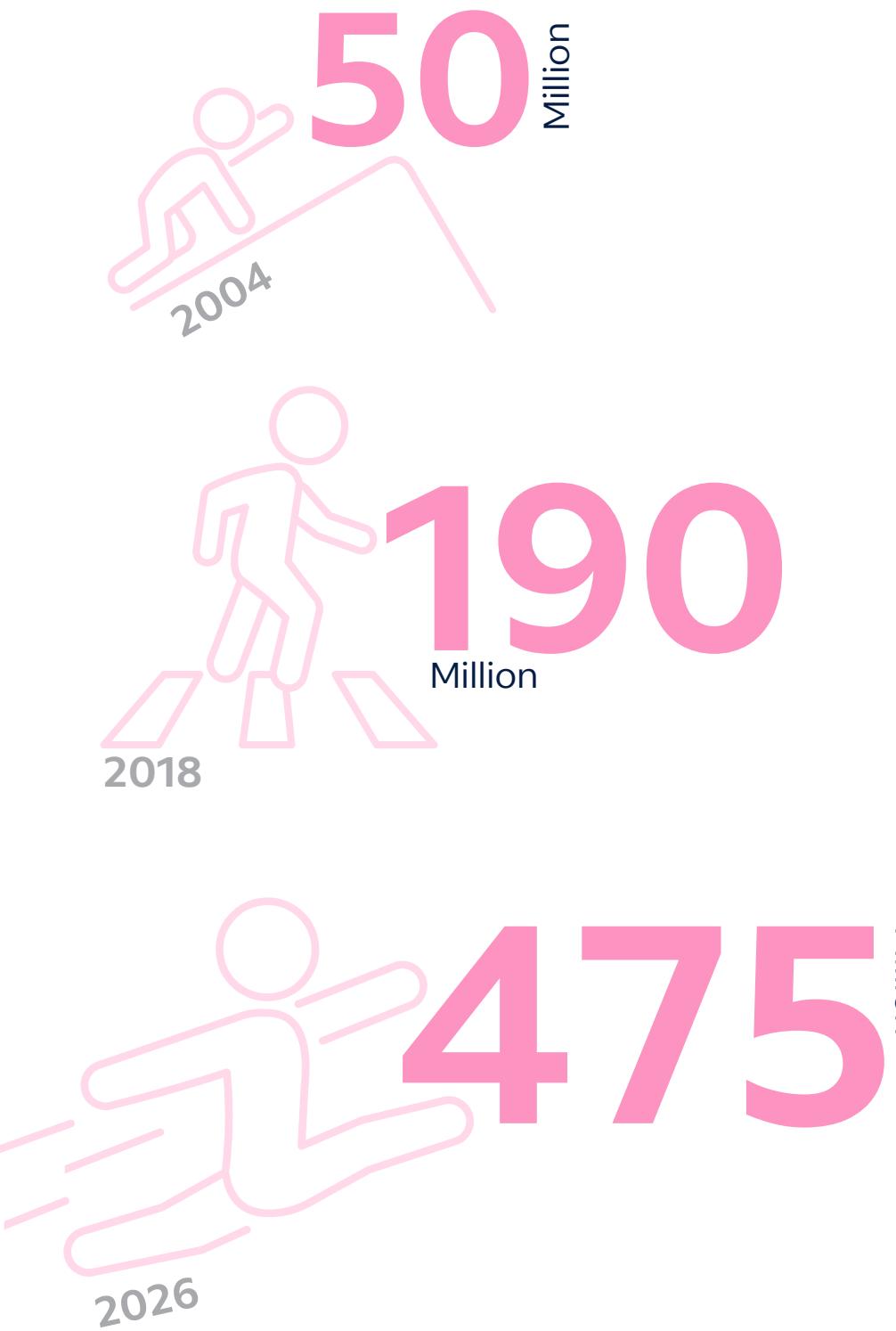
Sample Size (Respondents): 627



## Annexure

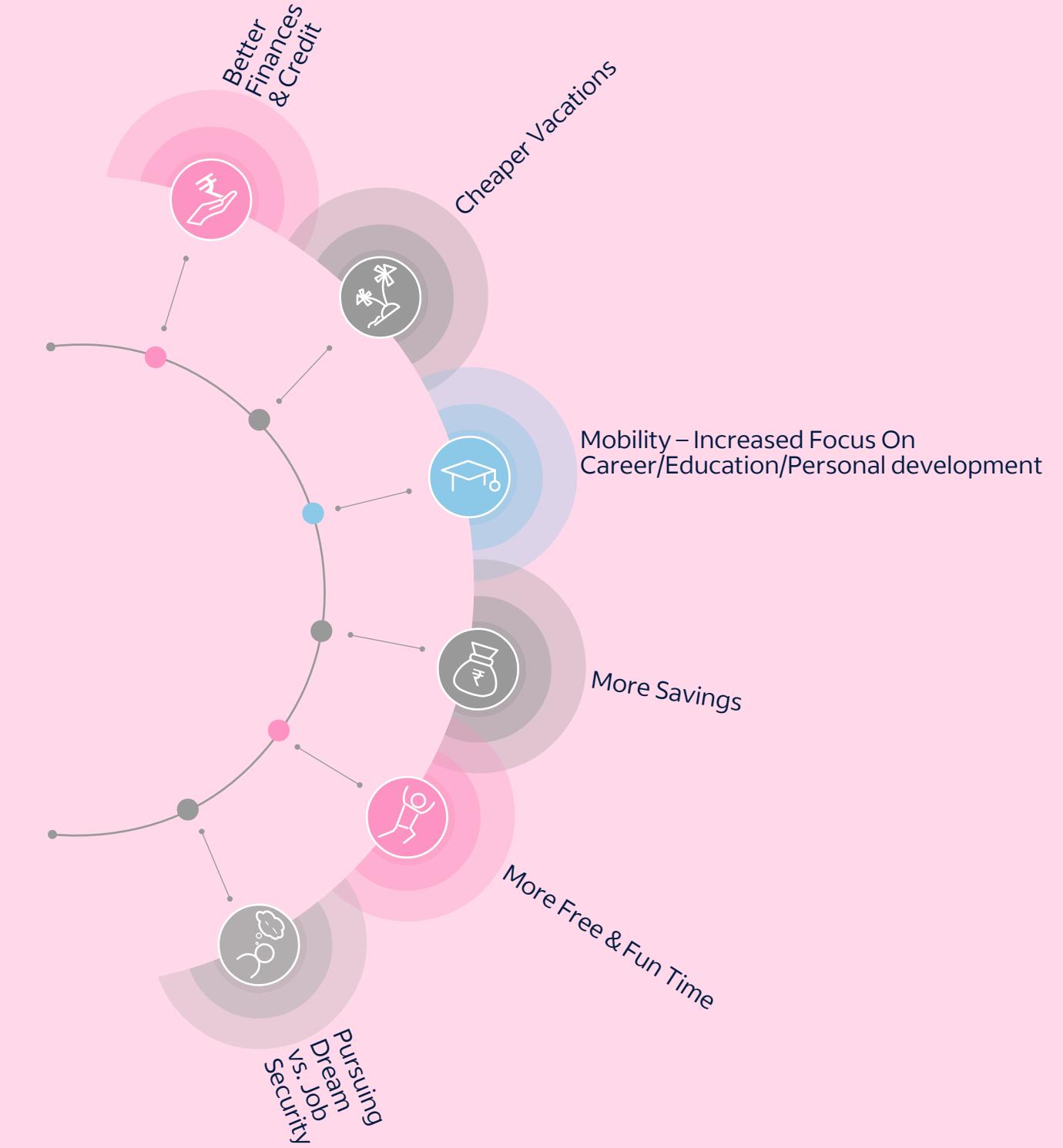
## India's Middle-Class Growth

EXPLORING GENZ CHOICES



The Indian middle class is defined as those with a daily per capita consumption expenditure of between INR 134 and INR 677 (approximately USD 1.8 to USD 9) in 2019-20 (NCAER).

## Perks Of Being A Double Income No Kids Couple



Income inequality remains high in India, with the top 10% of households accounting for over 40% of the country's income, while the bottom 50% accounts for just 15%.

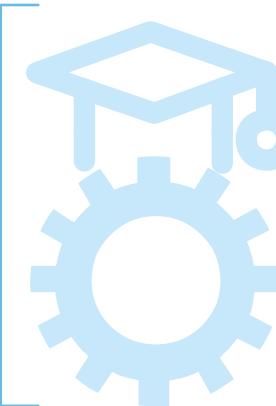
## "Challenges Faced by Middle-Class Families in India"

### Financial Challenges



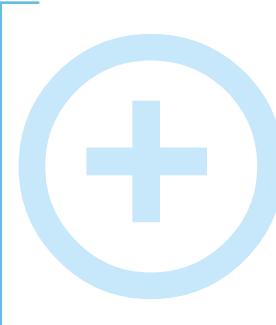
- Monetary issues
- Modest salaries
- Job Insecurity

### Educational and Technological Challenges



- Quality education
- Keeping up with technology
- Limited Career Growth

### Healthcare Challenges



- Lack of medical insurance
- Healthcare Expenses

### Psychological Challenges



- Overlooked and ignored by society
- Psychological Pressure
- Lack of Social Support

## Reasons that may drive couples to delay or forgo having children



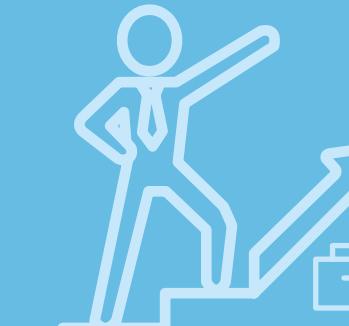
**Financial** reasons such as the cost of raising a child and associated expenses



**Lifestyle** preferences that prioritize travel, leisure activities or other pursuits over having children



**Relationship** issues including concerns about the stability of the relationship or differing views on having children

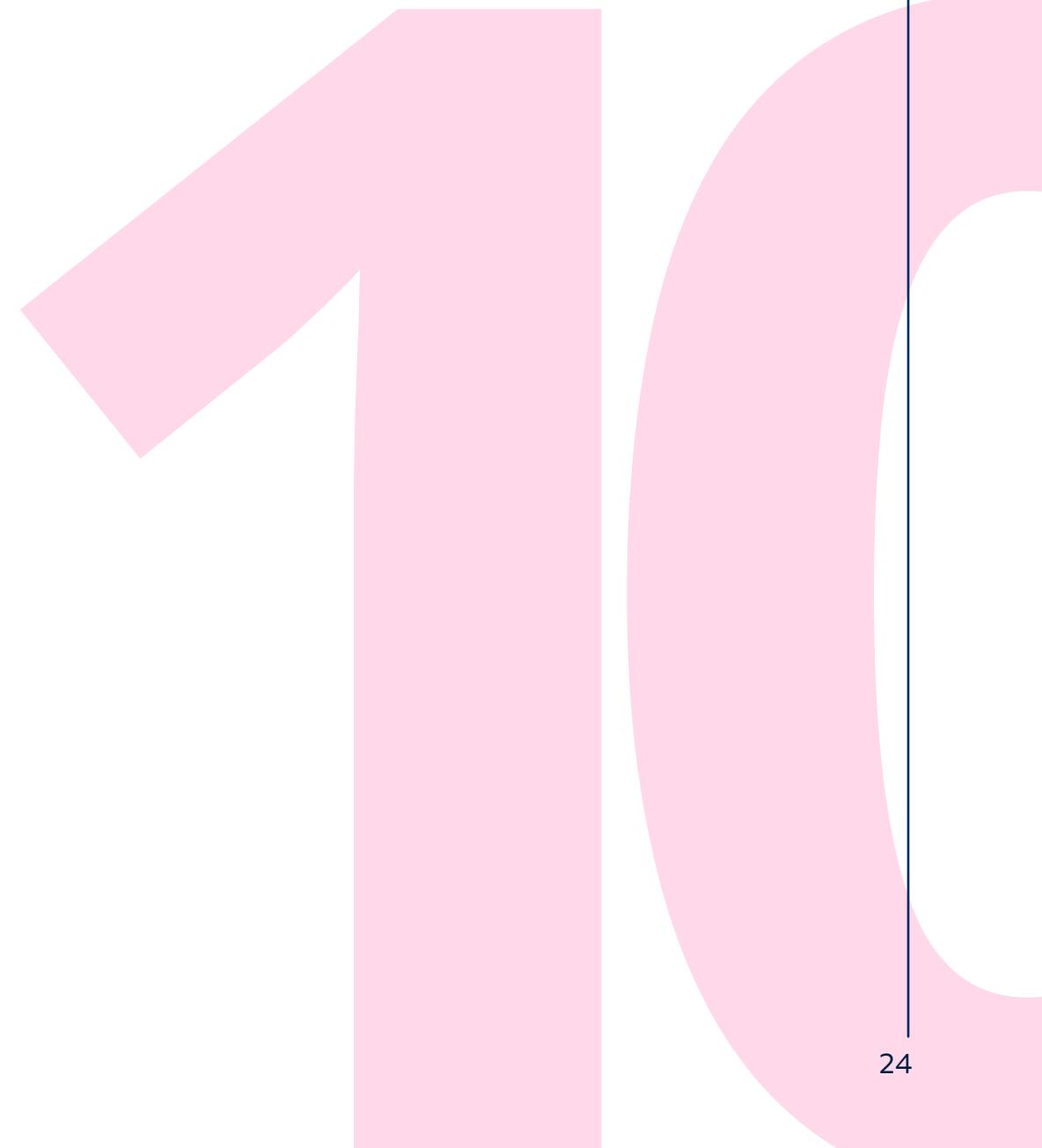


**Career** goals that may require significant time commitments and may not be compatible with raising young children



**Survey Findings**

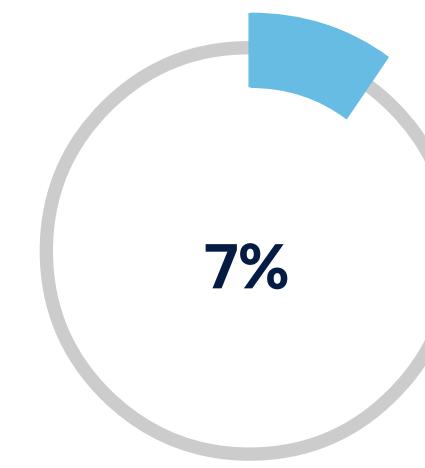
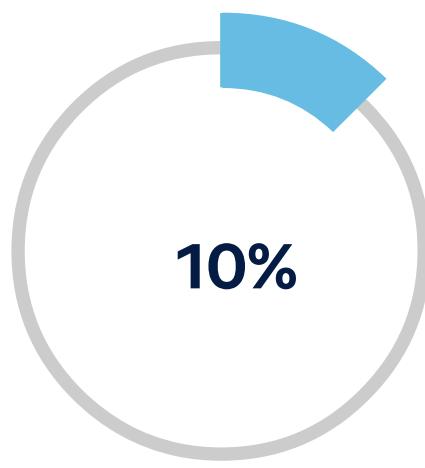
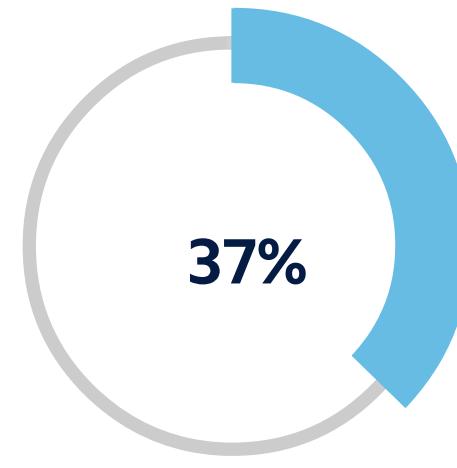
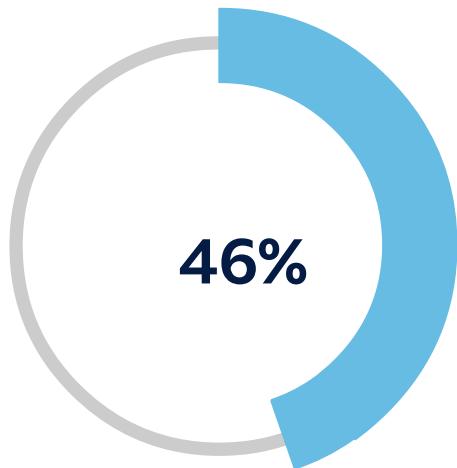
**Survey Demographics**



## Survey Findings

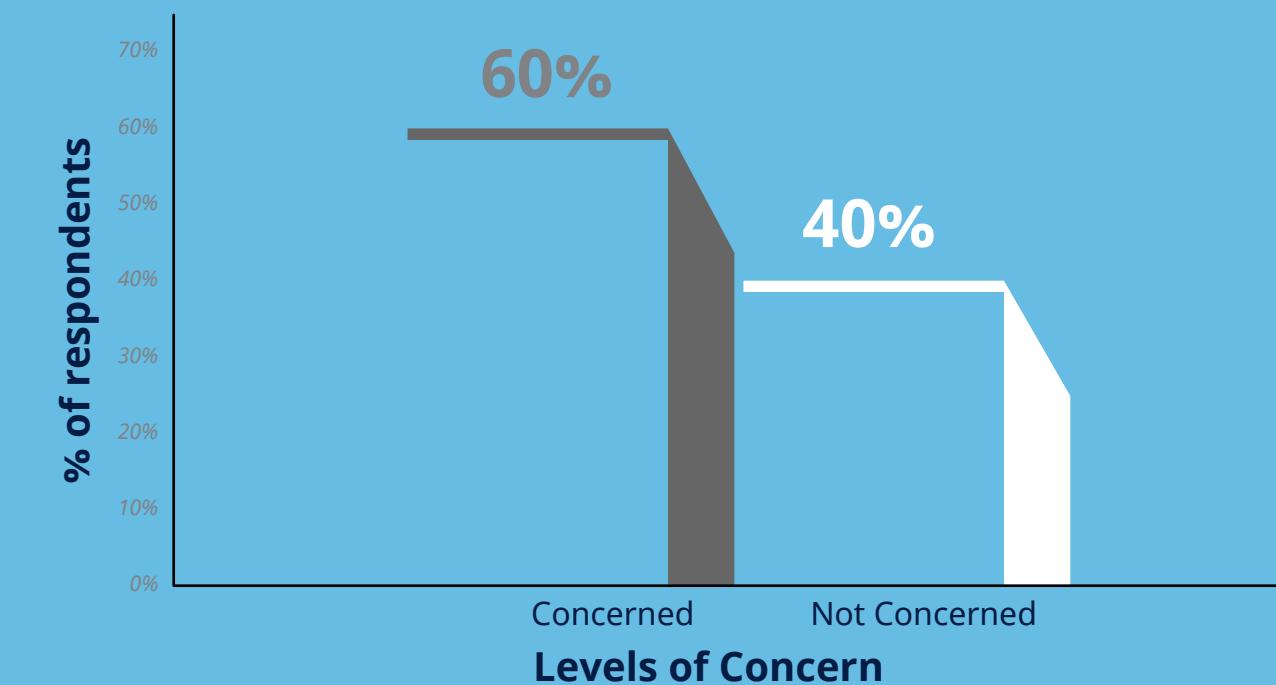
### Exploring the Influence of Society on Parenthood Choices

#### EXPLORING GENZ CHOICES

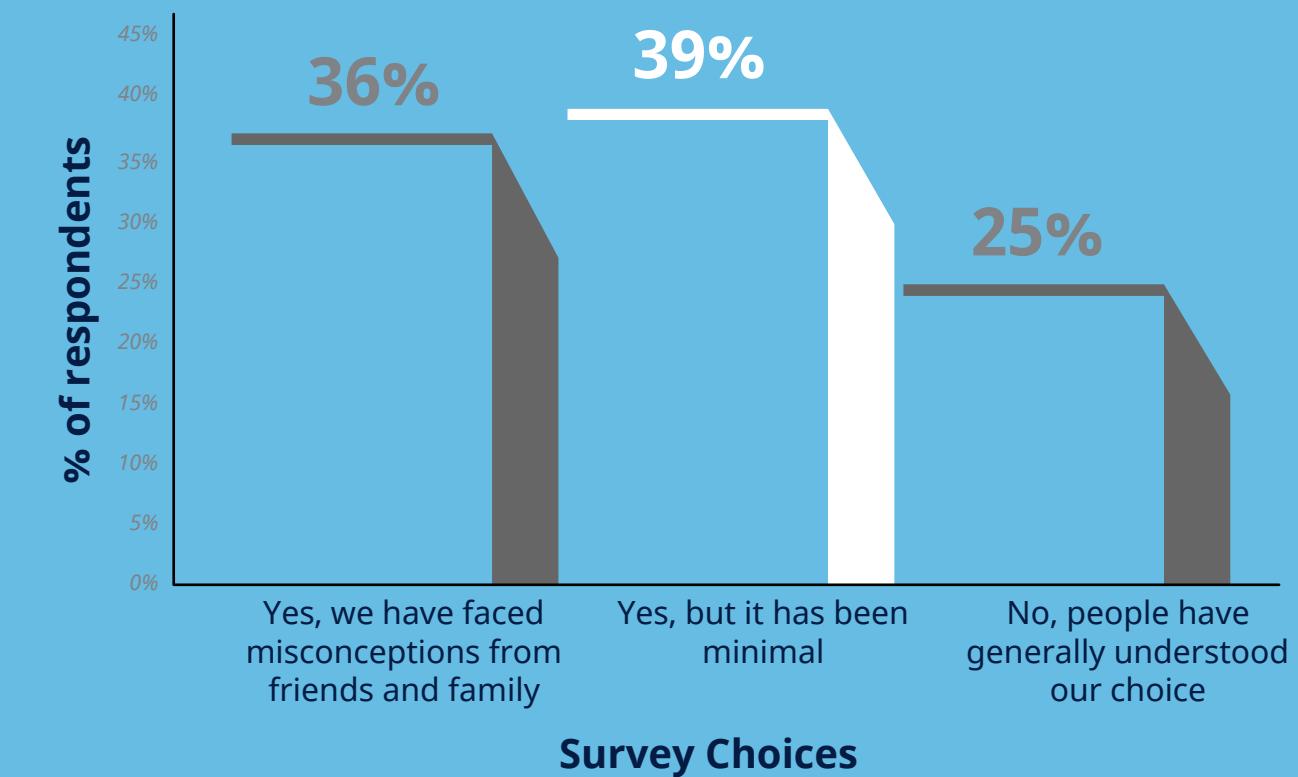


Sample Size (Respondents): 627

### Inflation & Rising Costs' Impact on Decision to Have Children

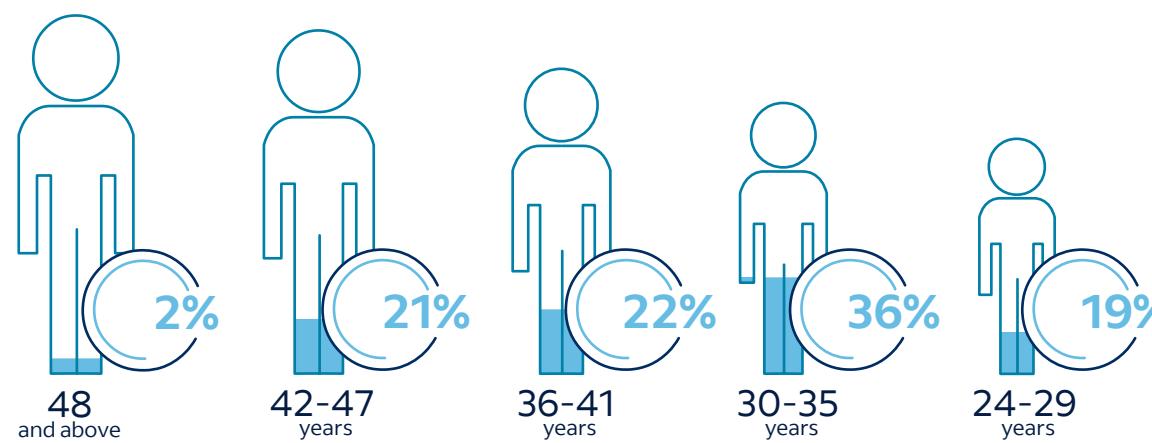


### Perceived Misconceptions and Understanding of DINK life choices

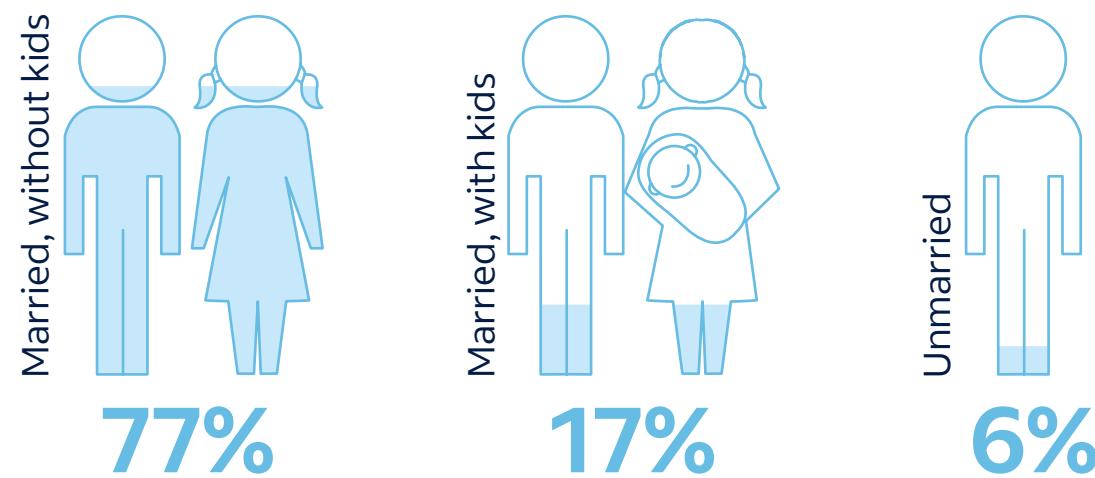


## Survey Demographics

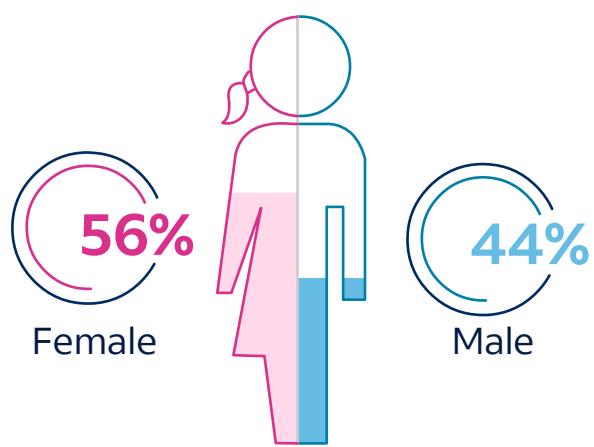
### Age Range



### Marital Status

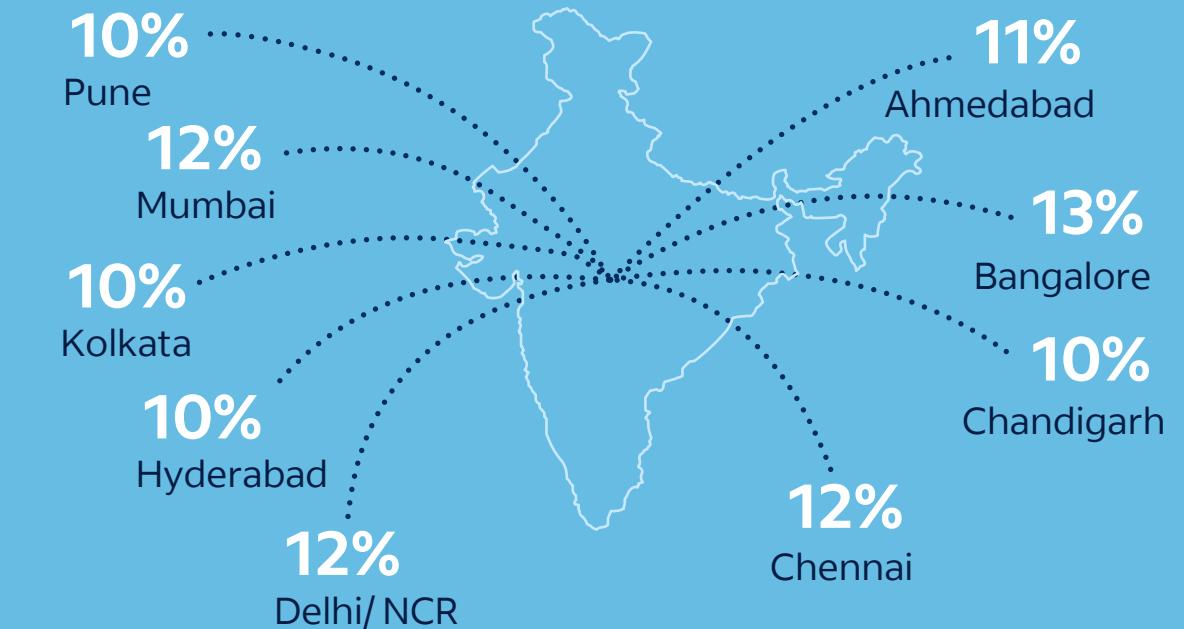


### Gender Ratio

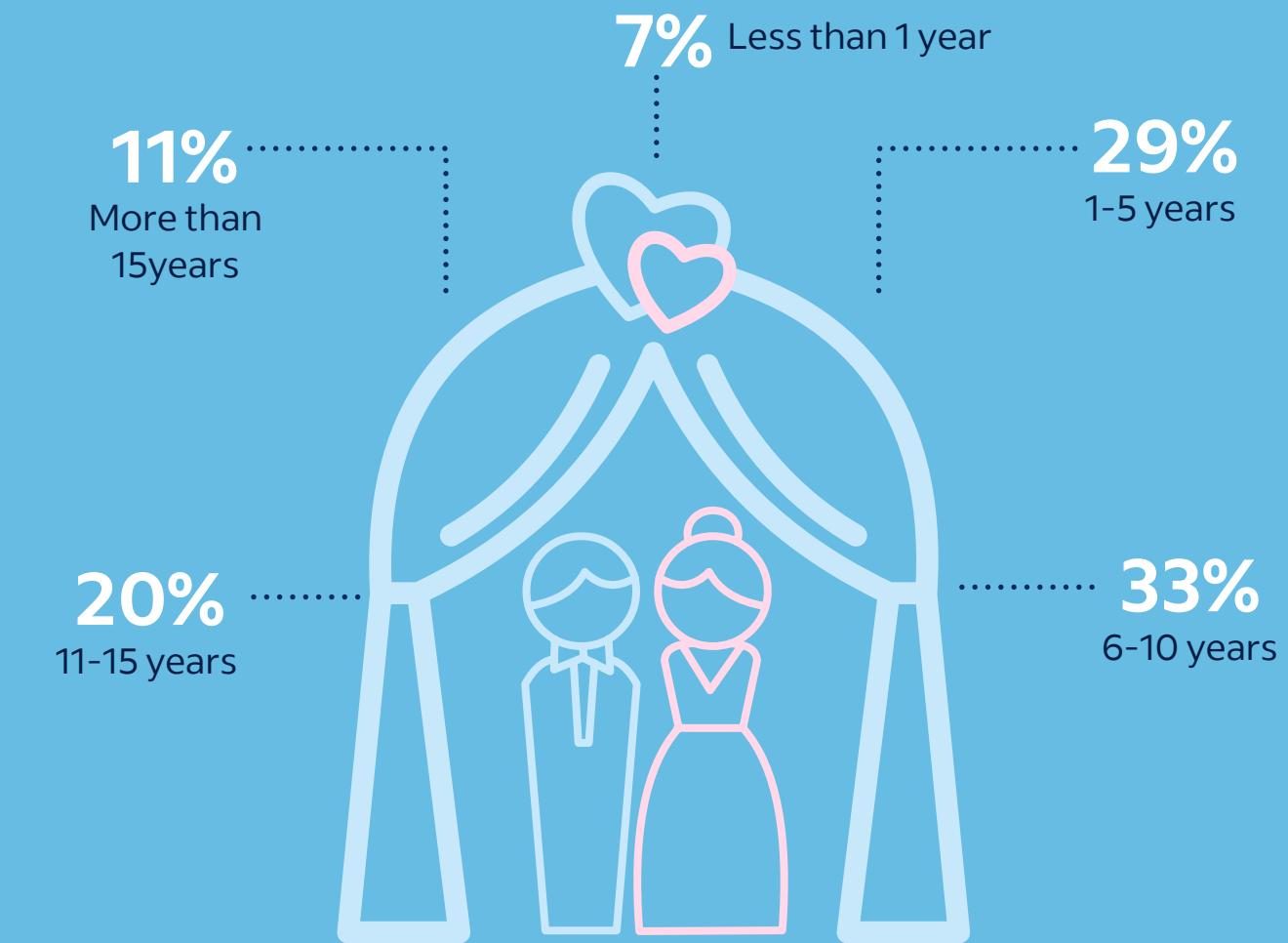


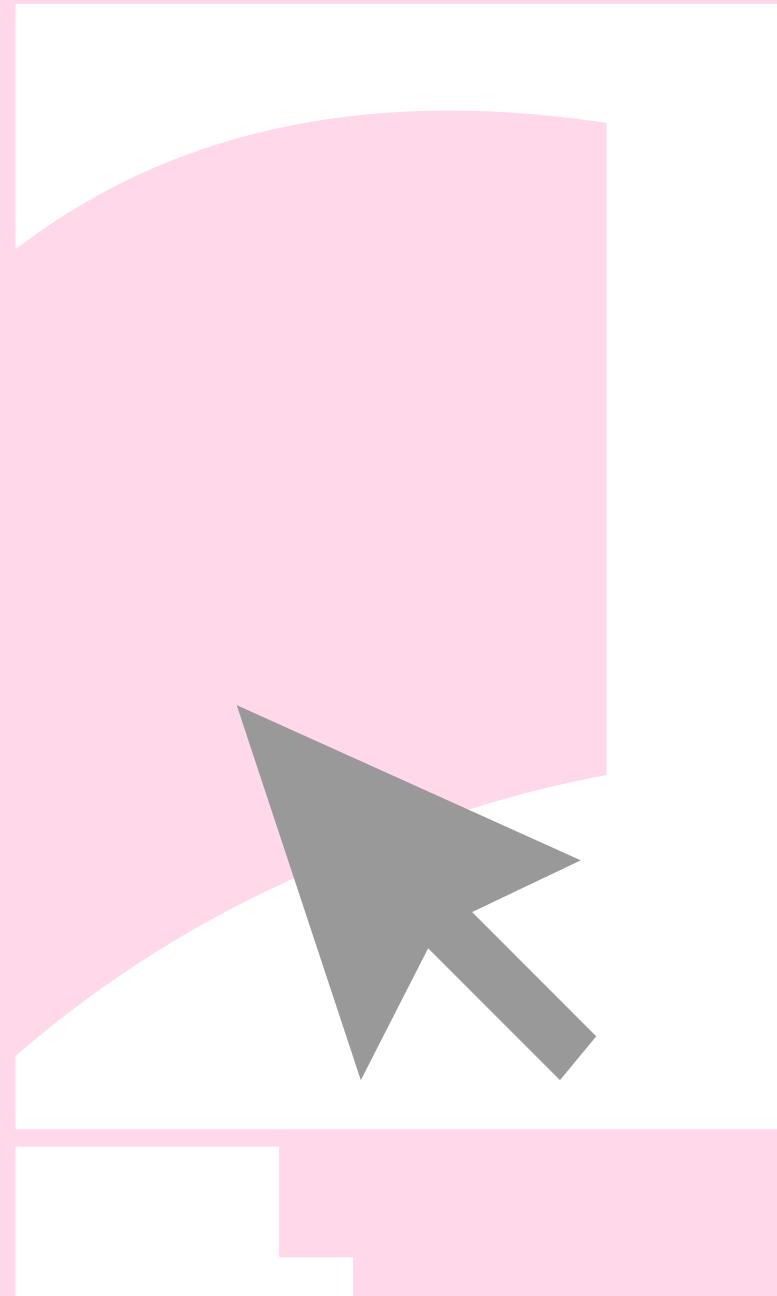
Sample Size (Respondents): 627

## Respondents Across Cities



### Duration of Marriage





## Bibliography

DINKs need to be doubly careful with finances,  
Livemint

The Indian middle class has never had it so good,  
Indian Express

The Indian middle-class mirage and dilemma, Bizzbuzz

The Indian middle class has never had it so good,  
Indian Express

What is Something about Financial Planning for a  
middle-class family by RandeepPathak 2022

National Council of Applied Economic Research, 2020

