

# SAGA: **THE OVER-50S REPORT 2026**



**SAGA**  
Experience is everything





# EXECUTIVE SUMMARY

In many ways, this is more than a survey. It's an inaugural state-of-the-nation for people over-50 in the UK.

Today in Britain alone, there are 22 million people over-50. That's a mid-sized nation state. As a people, it's bigger than the entire populations of the Netherlands, Romania and Chile.

What's more, this is a wealthy one, with time to explore, and the appetite and means to do so.

It's also a nation that's evolving rapidly, with Generation X now joining previous cohorts like the Baby Boomers and Silent Generation – and bringing their own cultures, priorities, and formative worlds into the mix.

Yet if this huge group was a state, it would have a whole raft of representation. It would have a network of embassies, diplomats, and even its own national media.

That's why at Saga; our mission is to be the most trusted brand for older people in the UK; delivering exceptional products and services to meet the needs of older people. We strive to constantly develop our understanding of our customers, allowing us to provide them with the products they want, alongside the exceptional service they deserve.

As we celebrate 75 years of serving older people, we wanted to better understand this ever-changing group outside of our customer base. In this report we uncover not only their attitudes and behaviours towards travel and lifestyle, but their thoughts on about the future, the economy and themselves.

## Key findings

- People over 50 are an important group, with growing numbers and big spending power.
- People over 50 are an active group wanting to seize the day.
- There is no 'one size fits all' for travel mindsets
- They are not a fragile group of travellers, willing to accept risk to visit preferred destinations.
- They're open to trying new experiences and adopting new technologies.

## Methodology

We partnered with multi-award-winning market research agency, Tapestry Research.

The survey took in a robust, nationally representative sample of:

- 2,592 UK residents aged over 50, proportioned to match a nationally representative age/gender ratio.

GEN X (50-60)	BABY BOOMERS (61-70)	BABY BOOMERS (71-80)	SILENT GENERATION (81-100)
1,038	834	545	175

### Selection criteria

- Between 50 and 100 years old
- Those who have travelled abroad in the past year

### Sampling period

- 10/11/2025 to 04/12/2025



## THE OVER 50s ARE AN IMPORTANT, OPPORTUNITY GROUP, WITH GROWING NUMBERS AND BIG SPENDING POWER.

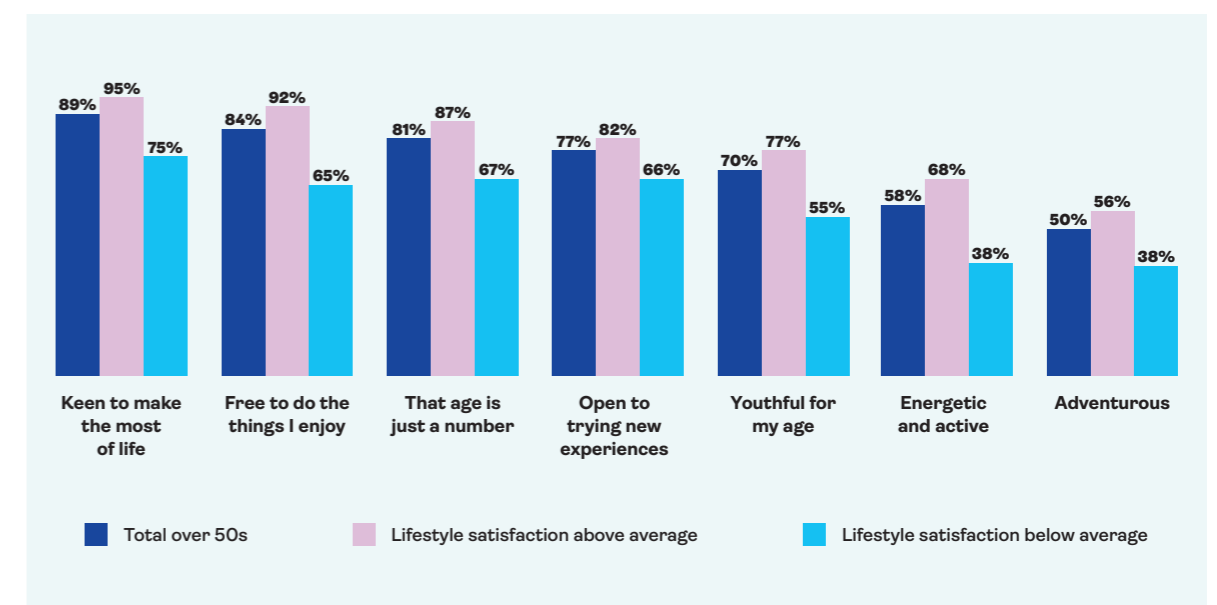
People over 50 are often depicted as a monolithic group, sailing gently into the sunset. A stereotype that is out of touch with modern reality! Globally, the population is aging. In the UK, over 50s are a large and growing demographic - currently representing almost 2 in 5 of the population (38%, 22 million) and expected to reach nearly 1 in 2 by 2065 (source: ONS).

Their economic influence is staggering – this group already drives more than half of UK consumer spending and it is predicted that by 2040 63p in every £1 spent by consumers in the UK will be by someone over 50 (an estimated value of £550 billion) (source: Money well spent, ILC), presenting a large opportunity within this audience. But brands and media fail to represent this group accurately!

### Lifestyle satisfaction is intrinsically linked to an energetic and adventurous outlook

On average, people over 50 show broad satisfaction with their lifestyle (rating it 7 out of 10). Claimed satisfaction is similar across age groups, although higher satisfaction corresponds with feeling energetic and active, adventurous, and free to do the things they enjoy (see chart 1). At Saga we help feed into satisfaction by assisting with these mindsets, enabling people over 50 to engage with activities that are active/adventurous, and not being hampered by the impact of aging.

Chart 1: Feelings about self by lifestyle satisfaction rating



# THE OVER 50S ARE AN ACTIVE GROUP WANTING TO SEIZE THE DAY, WITH THOSE WHO HAVE ALREADY RETIRED VIEWING IT AS A TIME FOR ADVENTURE!

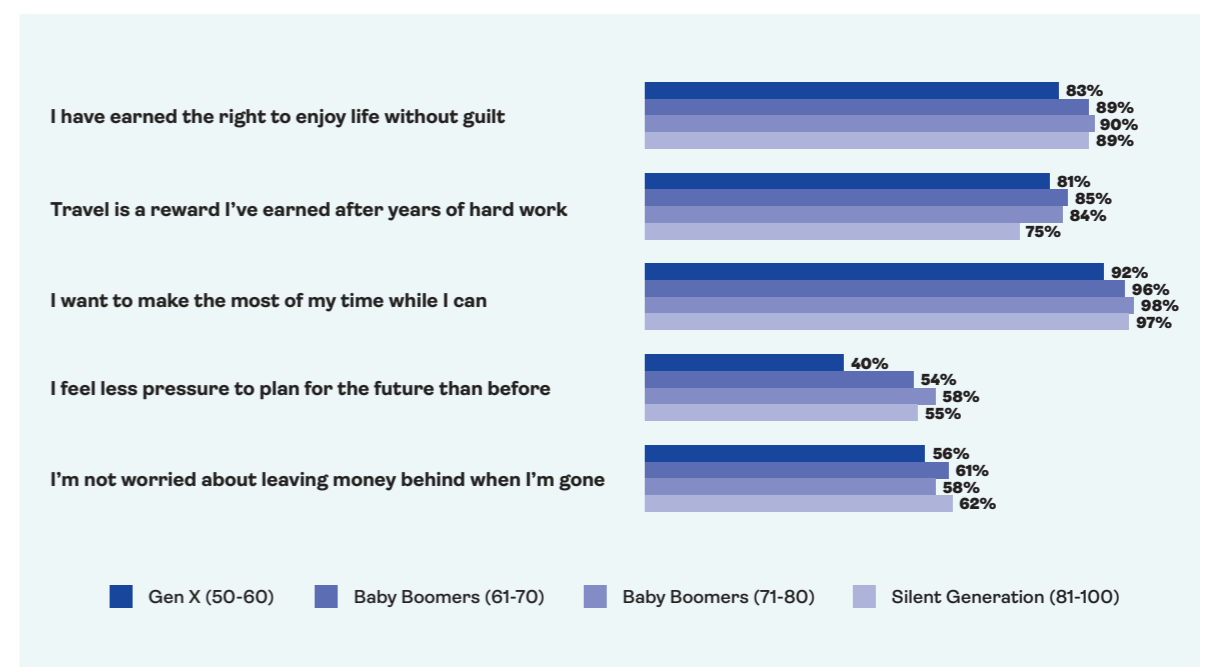
The general attitude of people over 50 is a keenness to make the most of life (89%) and a perceived freedom to do the things they enjoy (84%). 40% of this age group are retired (source: 2021 census), resulting in a greater sense of freedom to do the things they enjoy among this group (89%). Rather than slowing down, 1 in 2 of those retired believe it is the best time of their life, perceived by many to be an opportunity to fully enjoy life (75%) and to explore the world (73%). Those who are not yet retired are slightly more hesitant about what is yet to come, with a greater worry they won't have enough money after they retire (51% vs. 23% of those already retired). Saving for their own future use is therefore more important to this group than it is for those already retired. According to the FCA, Gen X has accumulated less wealth than previous generations at the same age, despite higher salaries. As of December 2018, the average pension wealth stands at £32,000 for Gen X and £117,000 for baby boomers. Their finances are being squeezed by the perfect storm of handling pension savings, supporting family members (both children getting onto the property ladder and supporting the older generation) and paying off increased debts.

## Travel is a big lifestyle priority for over 50s, as the most important non-essential way to spend their money

The #1 factor making life fulfilling for the over 50s is travelling (across all generations but especially for over 60s) (81%). 99% say travel and holidays are important to their life, with nearly 3 in 4 describing them as very or extremely important. The importance of travelling has also increased among over half of this age group in the last couple of years, with very few claiming it has become less important (6%). Getting older has made nearly 9 in 10 over 50s appreciate experiences over possessions, with nearly half stating holiday / travel as the most important non-essential expenditure, and 3 in 4 within the top 10 make cuts in other areas such as eating out, clothes & accessories and home improvements to be able to afford holidays, but they tend to balance travel spend with other things. This is connected to the belief felt by nearly 9 in 10 they have earned the right to enjoy life without guilt, with 82% agreeing travel and holidays are a reward they have earned after years of hard work. The majority are not worried about leaving money behind when they are gone (59%). These attitudes become more prominent over the age of 60, aligning with their greater sense of financial security. Those who are concerned about leaving money behind when they're gone are more likely to be saving money for their children.



Chart 2: Life perceptions by generation





**THERE IS NO 'ONE SIZE FITS ALL' FOR TRAVEL MINDSETS AMONG THE OVER 50S,**  
 WITH ACTIVE AND ADVENTUROUS TRAVELLERS ACROSS ALL AGES.

*There are 5 dominant traveller mindsets among the over 50s:*

- **RELAXATION**
- **ENRICHMENT**
- **SEEKING CULTURE**
- **ADVENTURE**
- **TREND FOLLOWING.**

The relaxation mindset is focused on recharging by letting go, having fun and getting away from everyday life. While the enrichment mindset is similarly about recharging, this is achieved by fulfilling activities such as enjoying nature and exploring, with sustainability particularly important to this mindset. The culture seeking mindset is about escaping the everyday by seeing new places and iconic destinations, which are also important within the adventurer mindset but with the motivation of achieving freedom and entertainment. Finally, the trend follower motivation is focused on spending time with friends and family, without any strong drivers beyond this.

Difference to age avg. 1 symbol = 5% lower 2 symbols = within 5% 3 symbols = 5% higher	GEN X (50-60)	BABY BOOMERS (61-70)	BABY BOOMERS (71-80)	SILENT GENERATION (81-100)
RELAXATION	🌿 🌿	🌿 🌿	🌿 🌿	🌿
ENRICHMENT	🌱	🌱	🌱 🌱	🌱 🌱 🌱
CULTURE SEEKING	🏯 🏯	🏯 🏯	🏯 🏯	🏯
ADVENTURE	🧭 🧭 🧭	🧭 🧭	🧭	🧭
TREND FOLLOWING	📈 📈	📈 📈 📈	📈 📈 📈	📈 📈 📈

These mindsets exist across all generations although the number of people experiencing those mindsets shifts. For Gen X the #1 travel mindset is adventure. This is still felt by many in their 60s but drops off once travellers hit their 70s. This is in line with expectations for the future, as 1 in 3 over 50s predict their holidays will become more relaxing and less adventurous, with the over 70s in particular expecting less adventure.

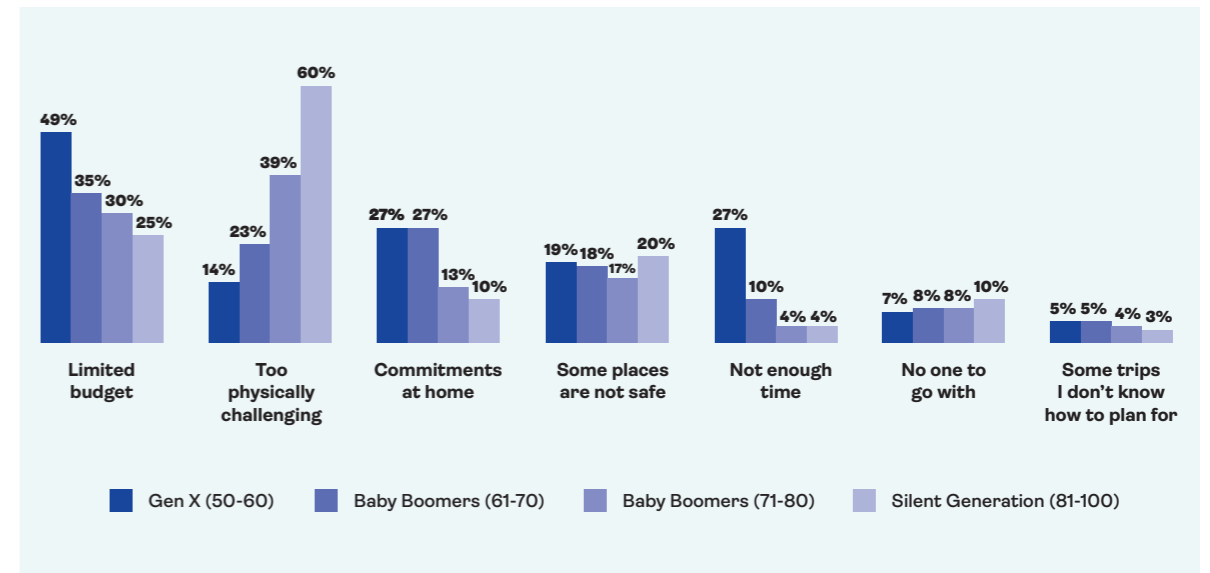
Those with an adventurer mindset are more likely to feel youthful for their age (78% vs. 70% total), energetic and active (70% vs. 58% total) and adventurous (72% vs. 50% total). They are less likely to worry about leaving money behind when they're gone. People with this mindset, as well as enricher and culture seeker mindsets, are more open to trying new experiences. It is those with an adventurer and culture seeker mindset that drive travel being the #1 factor making life fulfilling, as for relaxers and enrichers, spending time with family and financial security are also very important.

# THEY ARE NOT A FRAGILE GROUP OF TRAVELLERS; THEY ARE WILLING TO ACCEPT RISKS TO VISIT THEIR PREFERRED DESTINATIONS



In general, they are not a fragile group of travellers, with 2 in 3 feeling more confident in themselves now compared to when they were younger. The majority are willing to accept some risk to visit the places they want to, with only 1 in 10 saying they are very cautious and would only go somewhere if they felt completely safe. People with a culture seeker or adventurer mindset are even more willing to accept risks, with the most cautious mindset the relaxer.

The main risk factors that might hold over 50s back from travelling to a specific destination are political unrest or instability (77%), terrorism risks (73%) and health risks (56%) with all of these having a bigger impact on over 60s. However, in general, they are more likely to be prevented from travelling due to limited budgets (especially Gen X), trips that would be too physically challenging (particularly 70+), and commitments at home (particularly under 70s).



## Solo travelling

Although a minority, some go on holidays alone, with the main reason an overall preference, including enjoying time alone (48%), a peace of mind from not having to accommodate other people (35%) and wanting to explore places of specific interest to them (35%). Solo travel is more common among the silent generation, but this is because they are more likely to have lost the person they usually travel with (54%), although they also like meeting new people (34%). Solo travellers are more likely to seek new experiences (28% vs. 7%) and are therefore most common among those with an adventurer mindset. Of those who don't currently travel alone, 61% would consider it, leaving only 1 in 3 who would not travel alone.

	TOTAL	GEN X (50-60)	BABY BOOMERS (61-70)	BABY BOOMERS (71-80)	SILENT GENERATION (81-100)
Travel solo	18%	16%	15%	20%	30%
#1	Enjoy spending time on my own	Enjoy spending time on my own	Enjoy spending time on my own	Enjoy spending time on my own	Lost the person I travelled with
#2	Not accommodating other people	Not accommodating other people	Not accommodating other people	Explore specific personal interests	Like meeting new people
3	Explore specific personal interests	Explore specific personal interests	Lost the person I travelled with	Not accommodating other people	Enjoy spending time on my own

# THE OVER 50S ARE OPEN TO TRYING NEW EXPERIENCES, AND ARE BEGINNING TO ADOPT NEW TECHNOLOGIES TO HELP WITH THE PLANNING

Travel among the over 50s is frequent, with an average of 3 holidays per year and a total spend of £5,825. An all-inclusive hotel holiday was the most common type of holiday taken in the last year (24%) followed by an experience holiday (21%), particularly a walking holiday or a history & archaeology holiday. They are typically going with their partners (73%), although friends are also a regular companion (23%).

Only 1 in 4 usually stick to the same type of holiday, with the majority open to trying something new, particularly those with a culture seeker or adventurer mindset. Throughout discovery, planning and booking a holiday, technology is often a key part of the journey, with 8 in 10 saying it has made planning / booking a holiday easier and allowing people to book everything themselves, the preference for 6 in 10 (69% among Gen X). Although review websites and hotel / flight booking websites are the most common online touchpoints, many are starting to use AI for discovery, with 2 in 3 claiming to be mainstream adopters of tech. 1 in 5 would use AI to provide inspiration (1 in 4 among Gen X), although very few would trust it to help book an entire holiday. However, the majority still distrust AI and get reassurance from speaking with a human during the process (42%) (particularly the silent generation, 62%).

## The future travel outlook of this group is bright, with them looking to their retired years as ticking off their bucket list destinations

For some, there is opportunity in the future to travel even more. 3 in 10 over 50s plan to travel more in the next 5 years than they currently do now, although this is higher among Gen X and those still working. Among those still working, although they expect to continue going on all

inclusive and half-board hotel holidays in the next 1-3 years, in the more distant future they are more likely to go on escorted tours, luxury cruises, history & archaeological holidays and wildlife holidays. River cruises are also seen as a trip particularly for 10+ years in the future. As they enter their 60s, cruises go from being an anticipated trip format in the next 4-10 years, to one they would consider going on in the next 1-3 years. While those aged 70+ mostly expect their level of travel to stay the same, 13% are still optimistic their frequency of travel will increase. These older travellers are more likely to consider European destinations, whether that be an escorted tour or a luxury ocean cruise.

## There is big spend potential among the over 50s for the future

The overall spend on travel among this over 50s group is likely to increase over the next 5 years, with 4 in 10 expecting to spend more and only 1 in 10 expecting to spend less. The majority of those expecting to spend more are those who plan to travel more (22% of over 50s), although 1 in 4 of those who expect their level of travel to stay the same still expect to spend more (although mainly due to inflation). On average, spend is predicted to increase by £2,686 annually (£5,406 among those who plan to travel more). 1 in 5 expect to go on more luxurious holidays (and longer in duration for the working group) in the future.

