

Lifestyles of the Over-55s and Seniors - UK - January 2014

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“Even though the majority of the over-55s are retired, their household wealth continues appreciating. This means that today’s over-55s have largely weathered the downturn much better than younger generations, and the health of their finances provides them with opportunities to judge brands on factors other than low prices and discounts.”
– Ina Mitskavets, Senior Consumer and Lifestyles Analyst

This report looks at the following areas:

- How did the British over-55s fare in 2013?
- How does financial situation influence future plans of the over-55s?
- What are the biggest financial priorities of the over-55s?
- Which factors do the over-55s consider important when they shop?

There are currently some 18.3 million over-55s in the UK, but by 2018 Mintel estimates that this number will increase to over 20 million over-55s, which will equate to over three in ten Britons. The demographic profile of this segment paints a picture of healthy household finances, helped by high home ownership, savings and investments. This is also reflected in the financial goals of the over-55s, with personal savings and investments a priority for sizeable minorities. However, with many over-55s also supporting their adult offspring or saving for their children’s education, personal goals are increasingly pushed aside.

This report will look at the living situation of the over-55s and reasons for living with relatives, as well as examining the degree of decision-making around the over-55s household. It will further look at their financial priorities and goals for the coming year. Finally, the report will examine things that older consumers prioritise when shopping for themselves and their families.

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