CORE|DATA

ASIA

Seniors Travel Survey

December 2016

KEY FINDINGS

Australian seniors are travellers seeking 'experiences on a budget'

- Australian seniors love travelling, with the majority typically going on at least one trip a year
- The Internet means that seniors are spoilt for travel options and it is easier than ever to source destinations, accommodations and activities and to find deals
- Seeking new experiences is a major motivation for seniors in going on holidays
- The places they visit and the people they go with are important in shaping their experience, while social media photos and posts are not
- As much as they love travelling however, affordability is preventing most seniors from going on more holidays
- Reflecting this, most seniors are comfortable with travelling on a budget at an 'average' or economy comfort level

Seniors want more excitement in their holidays

- There is an increasing tendency for seniors to take holidays that are more unique, particularly ones that are more exciting and more sociable
- Reflecting this, while most seniors think the package group tours specifically designed for seniors are safer and less hassle to organise, most also think they are 'not really for people like me', with many thinking they are 'a bit boring' or 'do not offer enough adventure'

Seniors are undeterred by bad experiences, pet peeves or other concerns
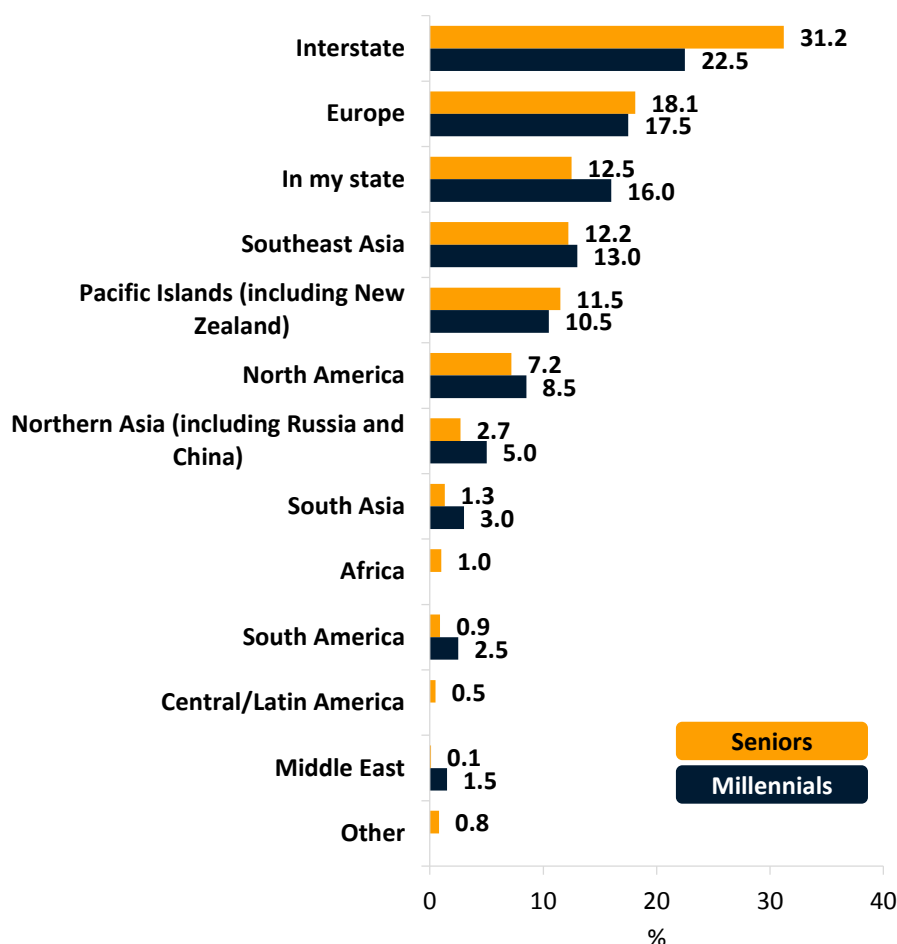
- Although the vast majority of seniors have not had any bad experiences while travelling, security issues and world events remain a major concern
- Reflecting this, the vast majority of seniors typically take out some form of travel insurance when travelling overseas, particularly for health, accident and theft/loss cover
- However, despite a variety of bad plane experiences, travelling pet peeves and other concerns, the vast majority of seniors would not be deterred from travelling again

MAIN FINDINGS

DESTINATIONS

- Australian seniors love travelling, with the majority typically going on at least one trip a year
- Although many seniors have always preferred certain destinations, most seniors think their preference for holiday destinations has changed over the last five years
- Europe is the most commonly cited dream holiday destination for seniors, while an interstate destination would be ideal for a domestic holiday, with Australia being perceived to be best for beach holidays, self-driving holidays and wildlife, nature or eco holidays compared to other countries

Where are you planning to go for your next big holiday? If you have no plans where did you go on your last big holiday?

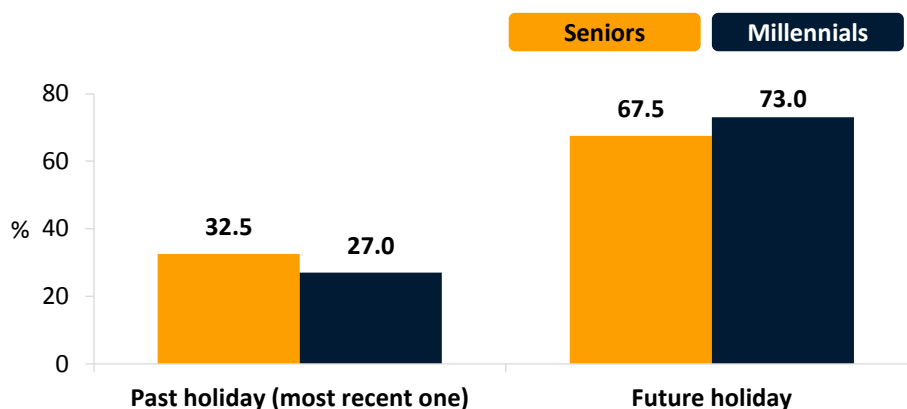| Destination	Seniors	Millennials
Interstate	31.2	22.5
Europe	18.1	17.5
In my state	12.5	16.0
Southeast Asia	12.2	13.0
Pacific Islands (including New Zealand)	11.5	10.5
North America	7.2	8.5
Northern Asia (including Russia and China)	2.7	5.0
South Asia	1.3	3.0
Africa	1.0	
South America	0.9	2.5
Central/Latin America	0.5	
Middle East	0.1	1.5
Other	0.8	

Source: CoreData - Senior Travel Survey (December 2016)
Question: Where are you planning to go for your next big holiday? If you have no plans where did you go on your last big holiday?

'Interstate' is the most commonly cited destination among seniors when asked about their next or last big holiday (31.2%), followed by Europe (18.1%) and their own state (12.5%).

These are also the most commonly cited destinations among Millennials. Compared to seniors, they are less likely to cite 'interstate' (22.5% vs. 31.2%) but slightly more likely to cite their own state (16.0% vs. 12.5%).

Is this where you are planning to go on your next holiday or where you went on your last big holiday?
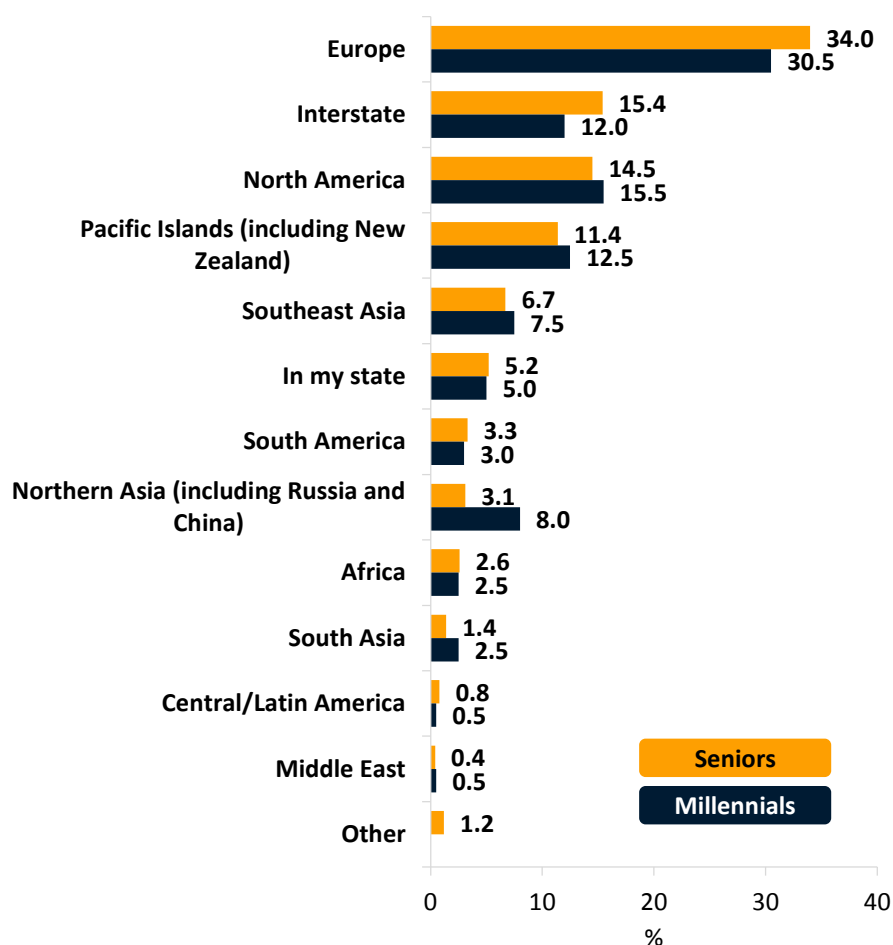

Source: CoreData - Senior Travel Survey (December 2016)
Question: Is this where you are planning to go on your next holiday or where you went on your last big holiday?

Most senior and millennial respondents say the destination they nominated is where they are planning to go on their next holiday (67.5% and 73.0% respectively). Around three in 10 senior and millennial respondents say the destination they nominated is where they went on their last big holiday (32.5% and 27.0% respectively).

If you could go wherever you wanted for your next big holiday where would it be?

Source: CoreData - Senior Travel Survey (December 2016)
Question: If you could go wherever you wanted for your next big holiday where would it be?
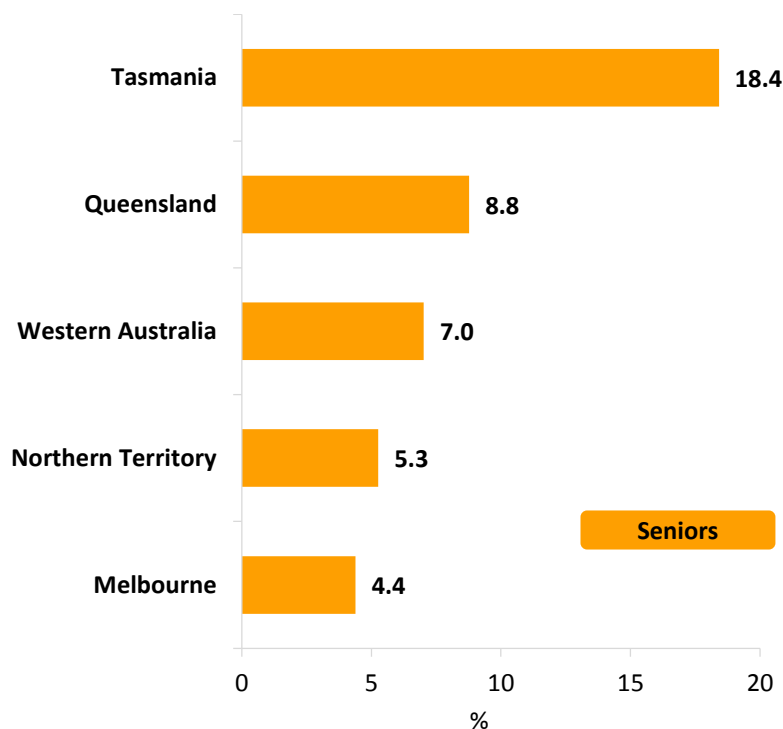
More than a third (34.0%) of senior respondents say Europe would be their next big holiday destination if they could go wherever they wanted to, while similar proportions would prefer to go interstate (15.4%) or North America (14.5%).

Millennials most commonly cite Europe as their dream big holiday destination (30.5%), followed by North America (15.5%) and Pacific Islands (12.5%).

What would be your specific dream holiday destination in <u>your state</u> if you could go anywhere you wanted?

What would be your specific dream holiday destination <u>interstate</u> if you could go anywhere you wanted?
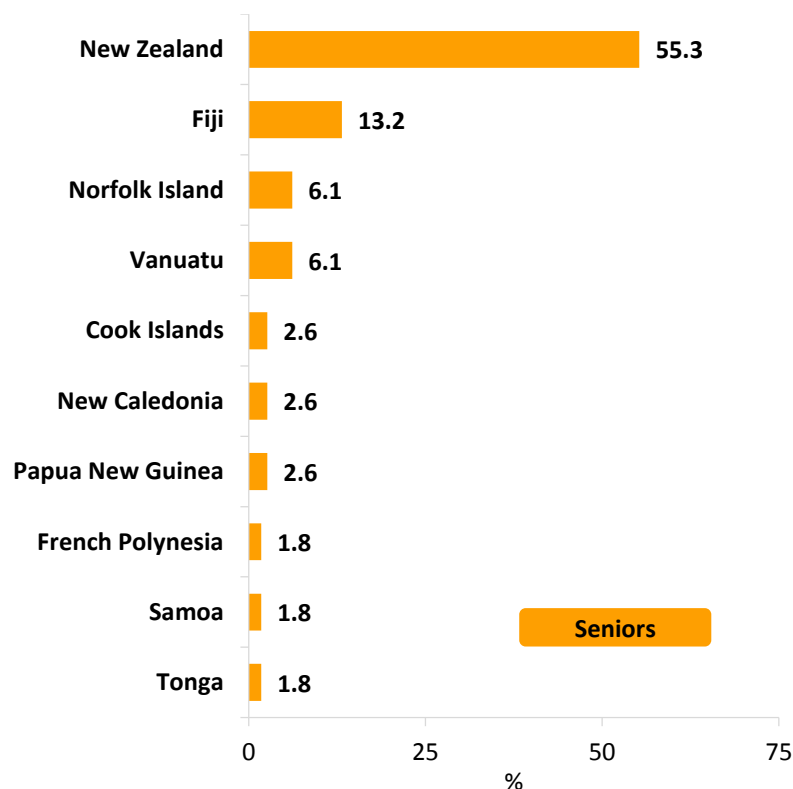

Source: CoreData - Senior Travel Survey (December 2016)
Question: What would be your specific dream holiday destination interstate if you could go anywhere you wanted?

What would be your specific dream holiday destination in the <u>Pacific Islands</u> if you could go anywhere you wanted?

*Top 10 answers
Source: CoreData - Senior Travel Survey (December 2016)
Question: What would be your specific dream holiday destination in the Pacific Islands if you could go anywhere you wanted?

For seniors who chose the Pacific Islands as their dream holiday destination, more than half (55.3%) declare New Zealand as their top choice. Fiji comes a distant second (13.2%), followed by Norfolk Island and Vanuatu (both 6.1%).

What would be your specific dream holiday destination in <u>Southeast Asia</u> if you could go anywhere you wanted?

Destination	%
Thailand	25.4
Vietnam	25.4
Philippines	14.9
Malaysia	10.4
Indonesia	7.5
Cambodia	6.0
Singapore	6.0
Lao People's Democratic Republic	1.5
Myanmar	1.5
Other	1.5

Legend: Seniors
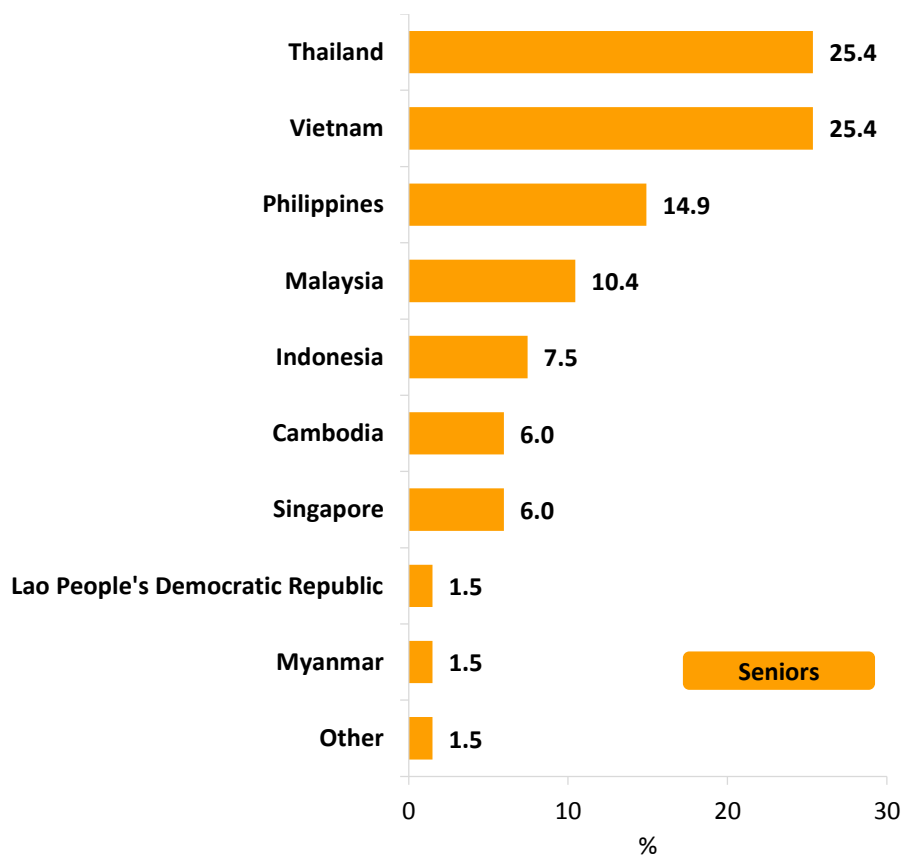
Source: CoreData - Senior Travel Survey (December 2016)
Question: What would be your specific dream holiday destination in Southeast Asia if you could go anywhere you wanted?

For seniors who chose Southeast Asia as their dream holiday destination, one in four nominate Thailand and Vietnam as their top choice (both 25.4%), followed by the Philippines (14.9%).

What would be your specific dream holiday destination in <u>Northern Asia</u> if you could go anywhere you wanted?
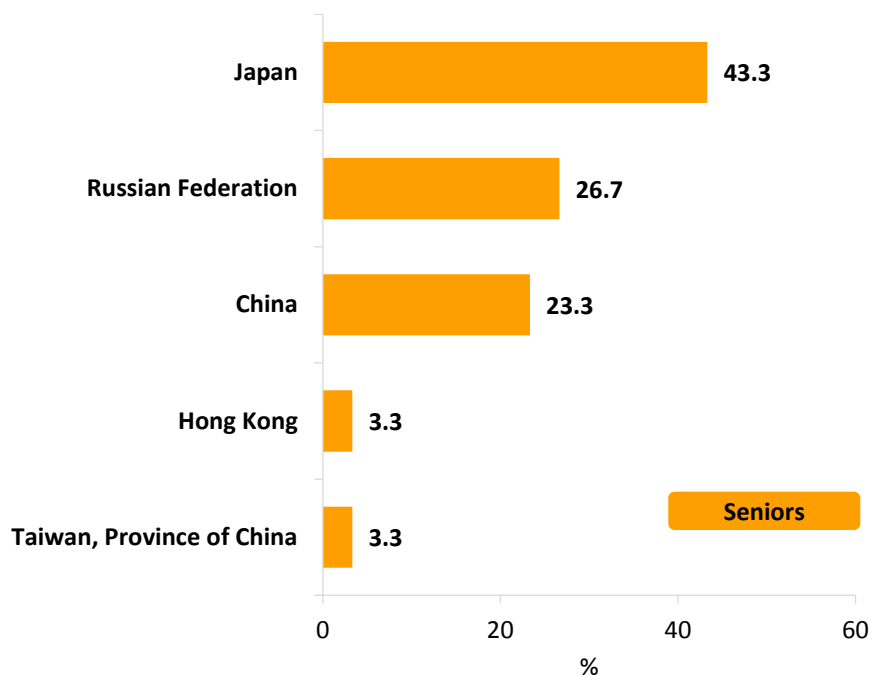

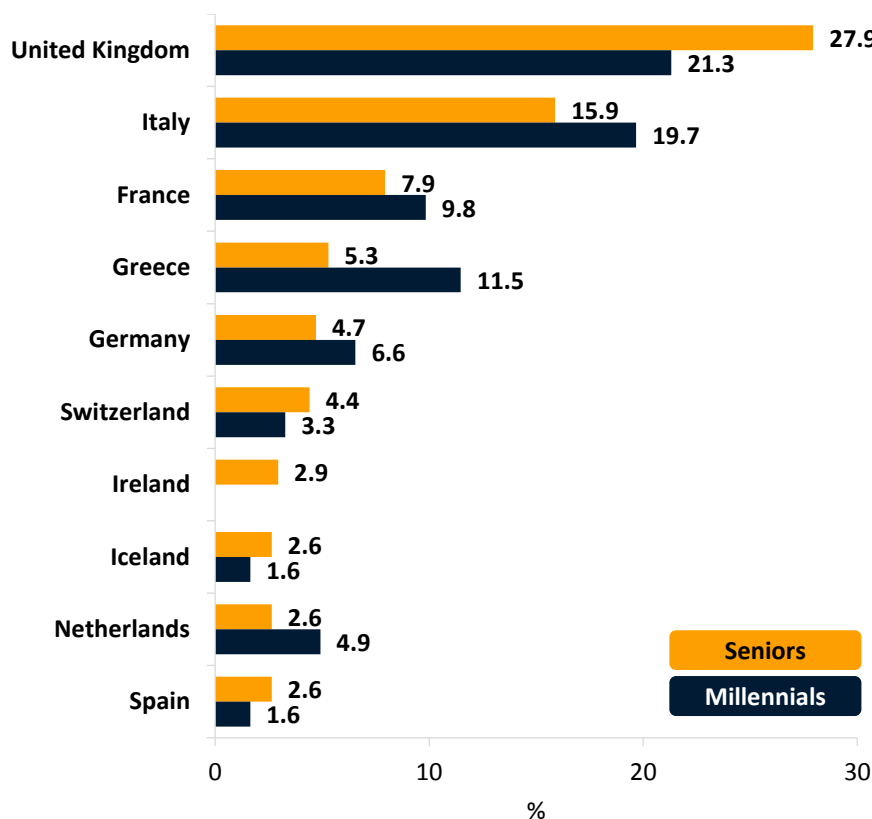*Source: CoreData - Senior Travel Survey (December 2016)*
Question: What would be your specific dream holiday destination in Northern Asia if you could go anywhere you wanted?

For seniors who chose Northern Asia as their dream holiday destination, more than two in five (43.3%) nominate Japan as their top choice, while around one in four nominate Russia and China (26.7% and 23.3% respectively).

What would be your specific dream holiday destination in <u>Europe</u> if you could go anywhere you wanted?

*Top 10 answers
Source: CoreData - Senior Travel Survey (December 2016)
Question: What would be your specific dream holiday destination in Europe if you could go anywhere you wanted?

For seniors and millennials who chose Europe as their dream holiday destination, the United Kingdom tops their must-go list, with more than a quarter (27.9%) of senior respondents and one in five (21.3%) millennial respondents saying so. Italy and France round out the top three for seniors (15.9% and 7.9% respectively), while Italy and Greece round out the top three for millennials (19.7% and 11.5% respectively).

What would be your specific dream holiday destination in <u>South America</u> if you could go anywhere you wanted?

Peru is the top choice for seniors who dream of going to South America (30.3%), followed by Argentina and Brazil (both 21.2%).

What would be your specific dream holiday destination in <u>North America</u> if you could go anywhere you wanted?
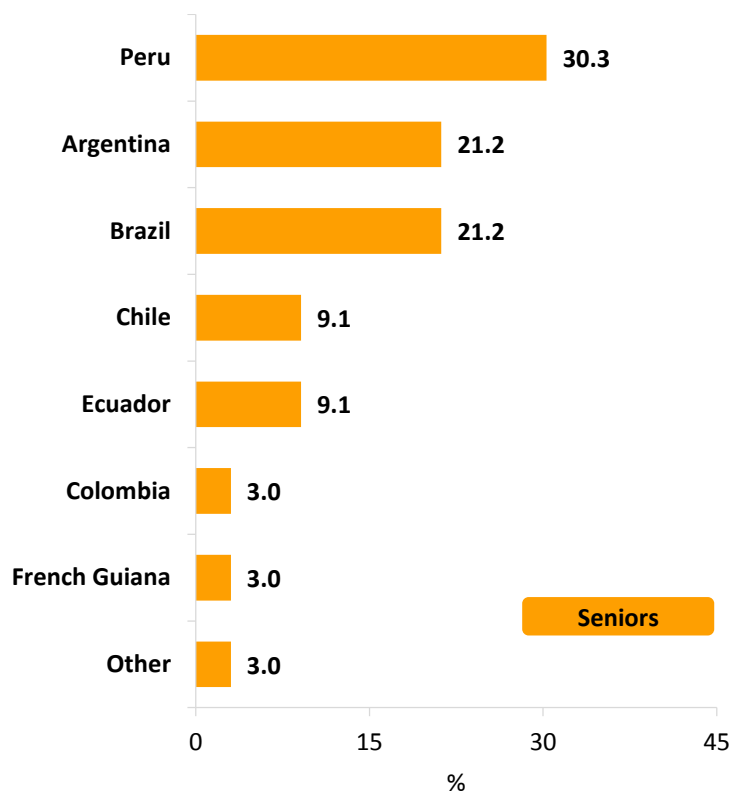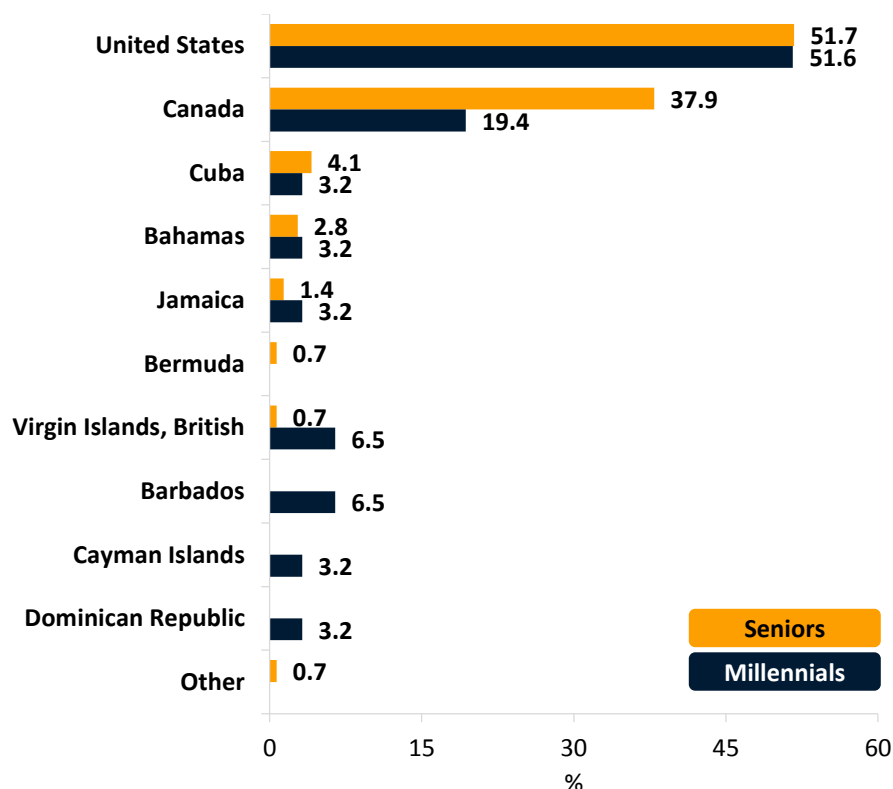

Source: CoreData - Senior Travel Survey (December 2016)
Question: What would be your specific dream holiday destination in North America if you could go anywhere you wanted?

The United States is the top dream destination for seniors and millennials who chose North America as their dream holiday destination (51.7% and 51.6% respectively). Coming in second is the neighbouring country of Canada (37.9% for seniors and 19.4% for millennials).

What would be your <u>other</u> specific dream holiday destination if you could go anywhere you wanted?

Do you think your preference for holiday destinations has changed over the last 5 years?

Yes, more likely to want to travel within Australia now
23.2 (Seniors)
28.0 (Millennials)

Yes, more likely to want to travel overseas now
31.9 (Seniors)
45.5 (Millennials)

No, always preferred within Australia
19.0 (Seniors)
6.5 (Millennials)

No, always preferred overseas
25.9 (Seniors)
20.0 (Millennials)

Legend: Seniors, Millennials

X-axis: 0, 20, 40, 60, 80 (%)
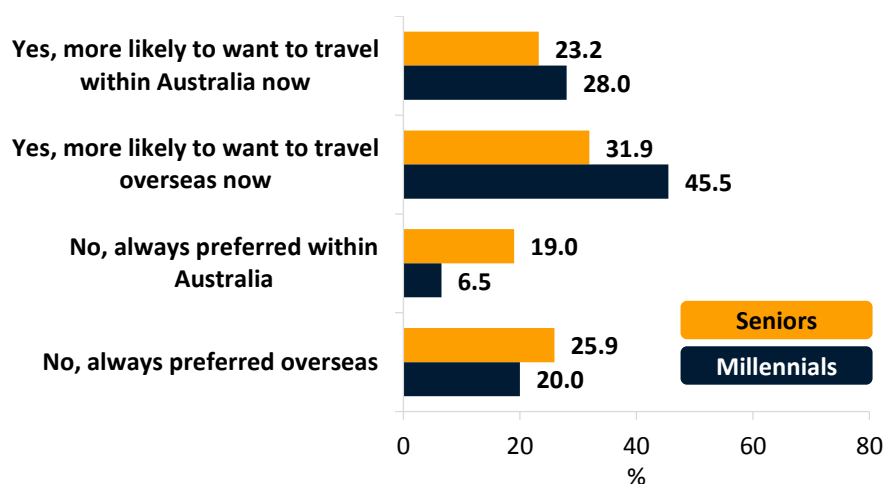
Source: CoreData - Senior Travel Survey (December 2016)
Question: Do you think your preference for holiday destinations has changed over the last 5 years?

Most senior and millennial respondents think their preference for holiday destinations has changed over the last five years. However, seniors are more likely to say they always preferred destinations within Australia (19.0% vs. 6.5%) or overseas (25.9% vs. 20.0%).

Seniors most commonly cite cost/expense (15.1%) and a preference for something new (12.7%) for the change in preference for holiday destinations.

Millennials are more likely to say they are more likely to want to travel overseas (45.5% vs. 31.9%) or within Australia (28.0% vs. 23.2%).

Why is this your preference these days?

Category	Seniors	Millennials
Cost/expense	15.1	14.4
Prefers something new	12.7	9.4
Physical ability	9.4	3.6
Safety and security	8.8	5.8
Personal interest/preference	8.5	11.5
Personal connections/heritage	7.4	2.9
Time	7.4	2.9
Cultural experience	5.9	15.1
Patriotism	5.5	5.0
Long-time dream	3.3	4.3
Wants to see the world	3.0	5.8
Convenience	2.5	2.2
Proximity	1.4	2.2
Familial reasons	1.4	1.4
Lifestyle	0.9	2.9
Rest and relaxation	0.4	1.4
Other	6.5	9.4
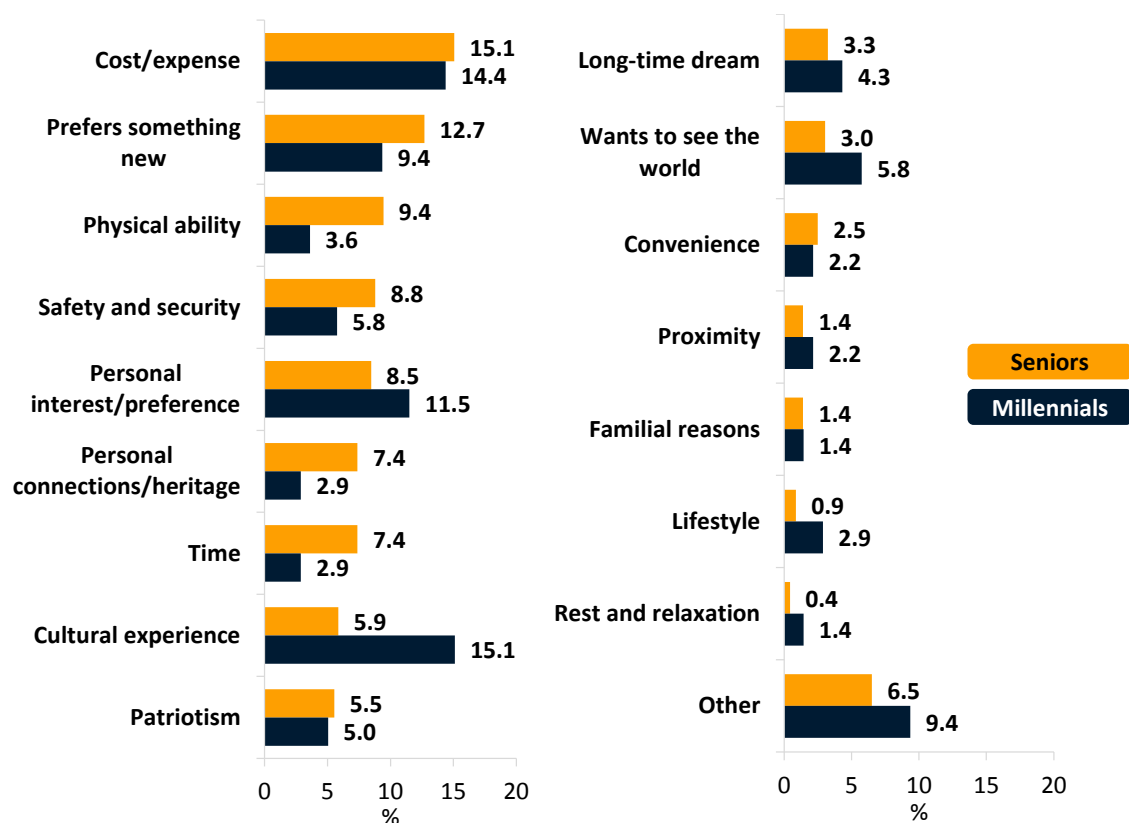
Source: CoreData - Senior Travel Survey (December 2016)
Question: Why is this your preference these days?

In terms of holidays, what do you think Australia really does best compared to other overseas holiday destinations?

Category	Seniors	Millennials
Beach holidays	57.7	55.0
Self-driving holidays	46.8	25.0
Wildlife, Nature or Eco holidays	45.8	40.0
Camping/Caravanning holidays	44.4	32.5
Food and wine tasting holidays	35.8	34.5
Adventure holidays	24.7	31.5
Urban/Big city holidays (Sydney and Melbourne)	22.6	21.5
History and cultural holidays (aboriginal or colonial)	21.8	19.5
Cruise holidays	20.2	20.5
Sporting holidays	18.9	17.5
Festival and event holidays	17.9	22.5
Indulgence and luxury holidays	15.6	15.5
Guided package group tours	12.5	14.0
LGBT holidays	2.3	3.5
None of the above	2.1	1.0
Other	2.9	1.0

% Yes

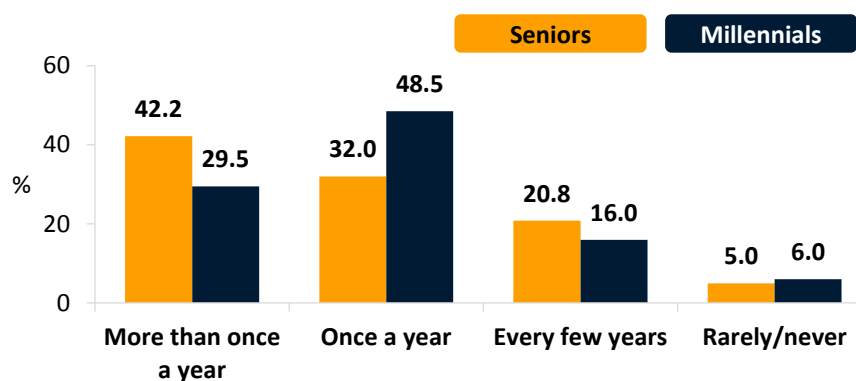*Source: CoreData - Senior Travel Survey (December 2016)*
Question: In terms of holidays, what do you think Australia really does best compared to other overseas holiday destinations?
*Multiple answers allowed

Most seniors and millennials believe Australia is the best when it comes to beach holidays compared to other overseas destinations (57.7% and 55.0% respectively). They also share a similar view on wildlife, nature or eco holidays (45.8% and 40.0% respectively) and food and wine tasting holidays (35.8% and 34.5% respectively).

Seniors are more likely to say Australia is the best place for self-driving trips (46.8% vs. 25.0%) or camping/caravanning holidays (44.4% vs. 32.5%).

How often do you usually go travelling on your holidays (whether locally or overseas)?

Seniors **Millennials**

Category	Seniors	Millennials
More than once a year	42.2	29.5
Once a year	32.0	48.5
Every few years	20.8	16.0
Rarely/never	5.0	6.0

Source: CoreData - Senior Travel Survey (December 2016)
Question: How often do you usually go travelling on your holidays (whether locally or overseas)?

How many days do you typically spend on holidays travelling each year?

Maximum
Average
Minimum

	Seniors	Millennials
Maximum	180	100
Average	25	17
Minimum	0	0
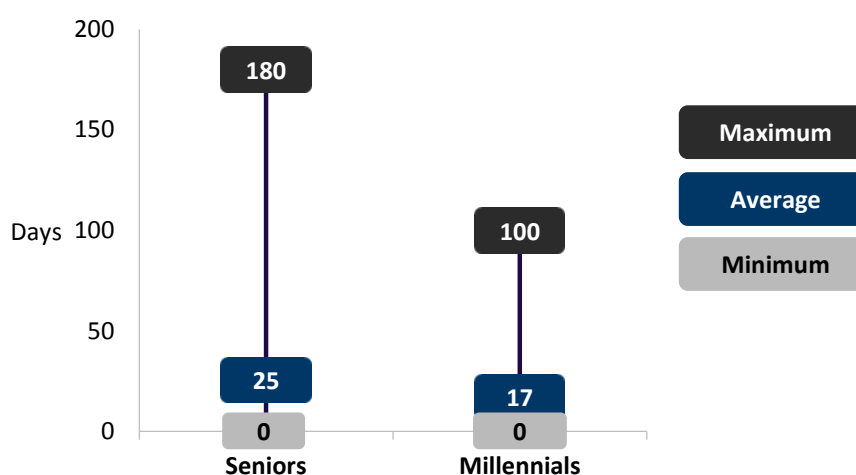
Source: CoreData - Senior Travel Survey (December 2016)
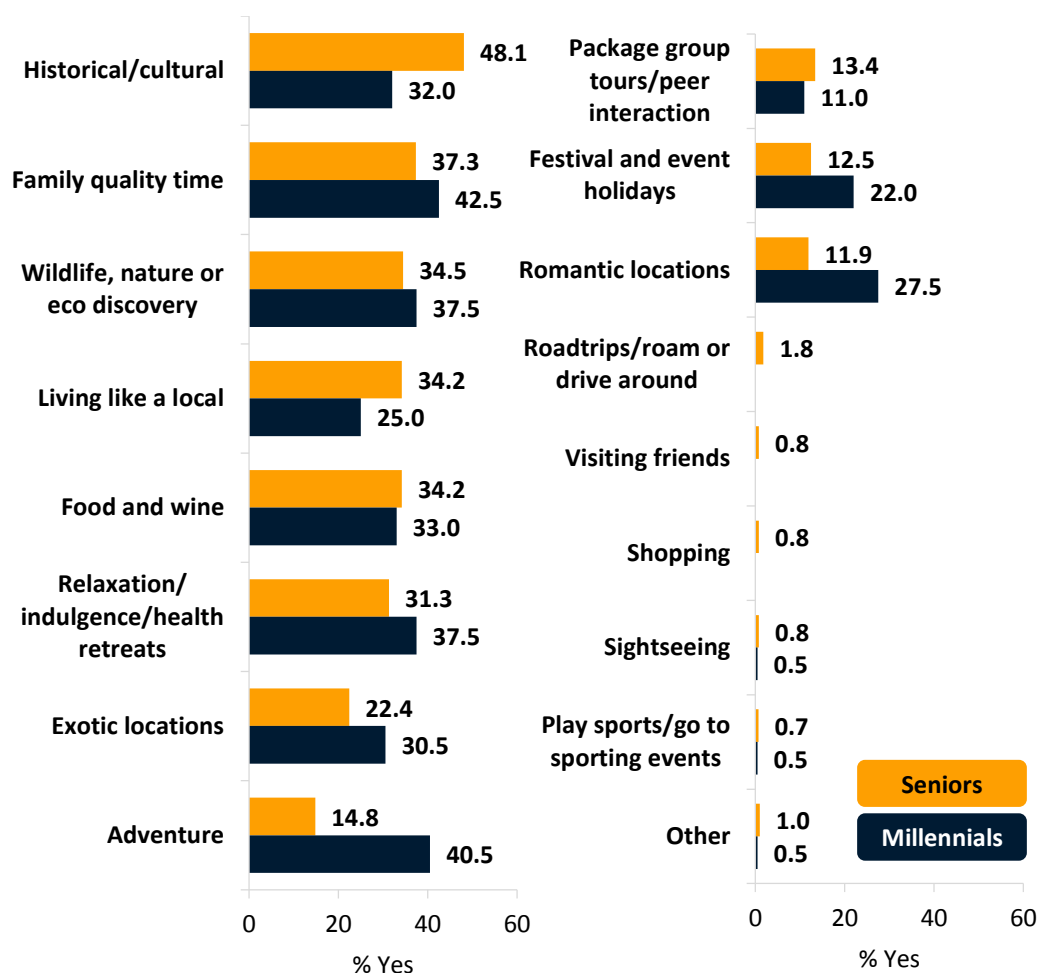Question: How many days do you typically spend on holidays travelling each year?

The large majority (74.2%) of senior respondents usually go traveling at least once a year, compared to 78.0% of millennial respondents. However, seniors are more likely to go more than once a year (42.2% vs. 29.5%).

Seniors typically spend an average of 25 days on holidays each year, while millennials typically spend an average of 17 days.

EXPERIENCES

- Australian seniors are 'experience seekers' when travelling, with historical/cultural experiences being the most commonly sought after
- Although the places they visit are important in shaping their experience, the people they go with are just as important
- There is an increasing tendency for seniors to take holidays that are more unique, particularly ones that are more exciting and more sociable
- Reflecting this, while most seniors think the package group tours specifically designed for seniors are safer and less hassle to organise, most also think they are 'not really for people like me', with many thinking they are 'a bit boring' or 'do not offer enough adventure'

What kind of experiences do you usually prefer to have on your holidays?

	Seniors	Millennials
Historical/cultural	48.1	32.0
Family quality time	37.3	42.5
Wildlife, nature or eco discovery	34.5	37.5
Living like a local	34.2	25.0
Food and wine	34.2	33.0
Relaxation/indulgence/health retreats	31.3	37.5
Exotic locations	22.4	30.5
Adventure	14.8	40.5
Package group tours/peer interaction	13.4	11.0
Festival and event holidays	12.5	22.0
Romantic locations	11.9	27.5
Roadtrips/roam or drive around	1.8	
Visiting friends	0.8	
Shopping	0.8	
Sightseeing	0.8	0.5
Play sports/go to sporting events	0.7	0.5
Other	1.0	0.5

Source: CoreData - Senior Travel Survey (December 2016)
Question: What kind of experiences do you usually prefer to have on your holidays?
**Multiple answers allowed*

Close to half (48.1%) of senior respondents say they prefer to have a cultural or historical experience when they go on holidays, while close to two in five (37.3%) point to having quality

time with family. Around one in three say they prefer a wildlife, nature or eco discovery experience (34.5%), living like a local experience or a food and wine experience (both 34.2%).

Millennials most commonly cite a preference for family quality time on holidays (42.5%), adventure (40.5%), as well as relaxation/indulgence/health retreats and a wildlife, nature or eco discovery experience (both 37.5%).

Have you ever been on medical travel holiday overseas (i.e. seeking medical treatments or cosmetic surgery outside of Australia)?
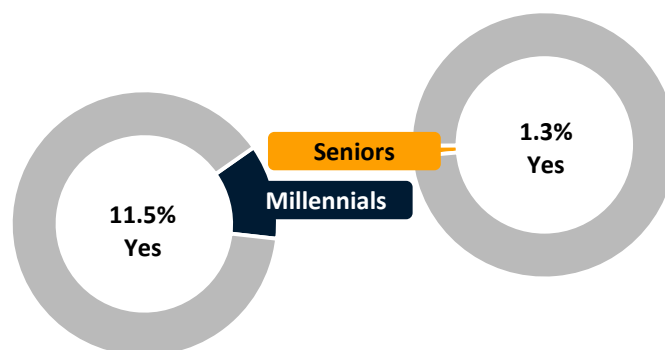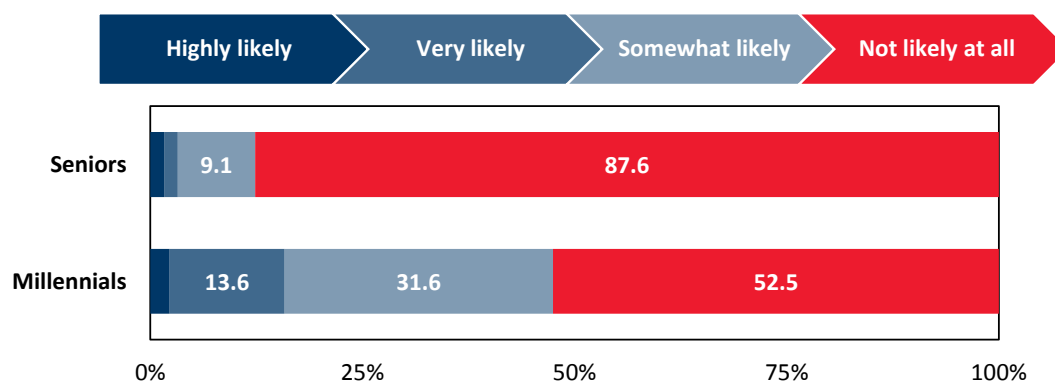

Source: CoreData - Senior Travel Survey (December 2016)
Question: Have you ever been on medical travel holiday overseas (i.e. seeking medical treatments or cosmetic surgery outside of Australia)?

Nearly all (98.7%) senior respondents claim they have never been on a medical travel holiday overseas. On the other hand, more than one in 10 (11.5%) millennial respondents have been on a medical travel holiday overseas.

How likely are you to ever consider medical travel overseas (i.e. seeking medical treatments or cosmetic surgery outside of Australia)?
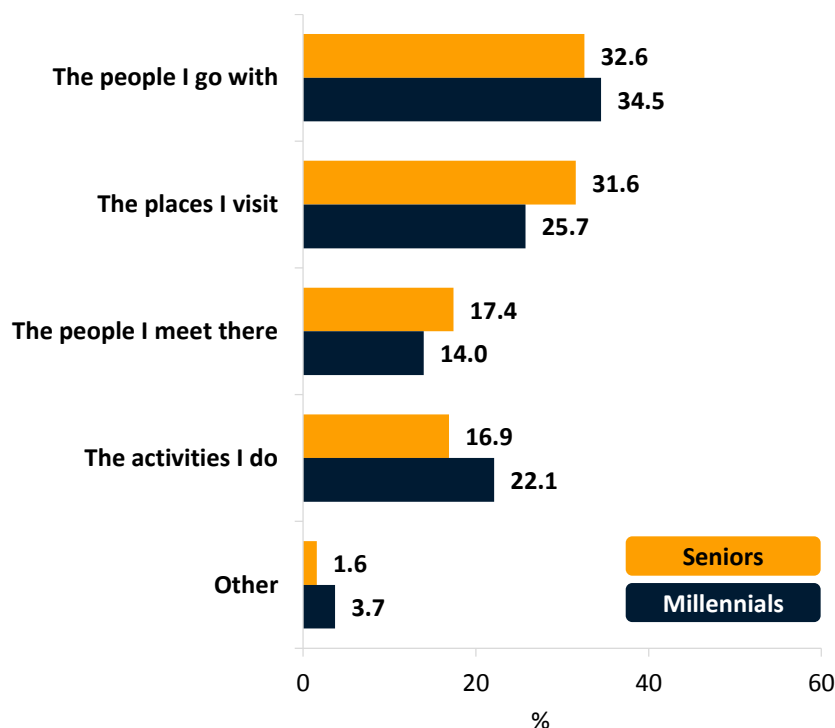
| Highly likely | Very likely | Somewhat likely | Not likely at all |

Seniors — 9.1 | 87.6

Millennials — 13.6 | 31.6 | 52.5

0%   25%   50%   75%   100%

Source: CoreData - Senior Travel Survey (December 2016)
Question: How likely are you to ever consider medical travel overseas (i.e. seeking medical treatments or cosmetic surgery outside of Australia)?

Among those who have never been on a medical travel overseas, millennials are more likely to consider seeking medical treatments or cosmetic surgery outside Australia (47.5% vs. 12.3%), while seniors are more likely to not consider this at all (87.6% vs. 52.5%).

How do you define the "experience" you have on holiday? Is it more the people you are with, the people you meet, the location or the things you do? Please assign a % to each of these elements so that they total to 100% to indicate their relative importance to you.

The people I go with — Seniors: 32.6 | Millennials: 34.5

The places I visit — Seniors: 31.6 | Millennials: 25.7

The people I meet there — Seniors: 17.4 | Millennials: 14.0

The activities I do — Seniors: 16.9 | Millennials: 22.1

Other — Seniors: 1.6 | Millennials: 3.7

Legend: ■ Seniors ■ Millennials
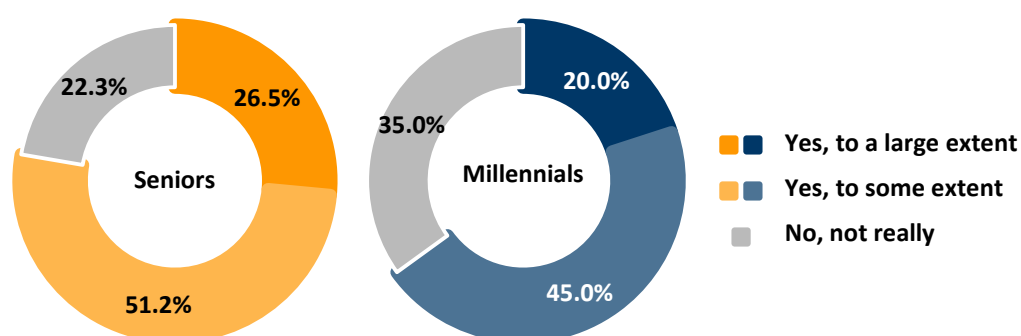
0   20   40   60

%

Source: CoreData - Senior Travel Survey (December 2016)
Question: How do you define the "experience" you have on holiday? Is it more the people you are with, the people you meet, the location or the things you do?

The most important part of the 'holiday experience' for seniors is the people they go with (32.6%), followed closely by the places they visit (31.6%). To a lesser extent, seniors say their 'holiday experience' is defined by the people they meet there (17.4%) or the activities they do (16.9%).

Similarly, millennials also consider the people they go with (34.5%) as the most defining aspect of their 'holiday experience'. They also place a higher importance on the places they visit (25.7%) or the activities they do (22.1%) than the people they meet while on holiday (14.0%).

Do you think that seniors are preferring different types of holidays these days than they did in the past?

Seniors: 26.5%, 51.2%, 22.3%
Millennials: 20.0%, 45.0%, 35.0%

Legend:
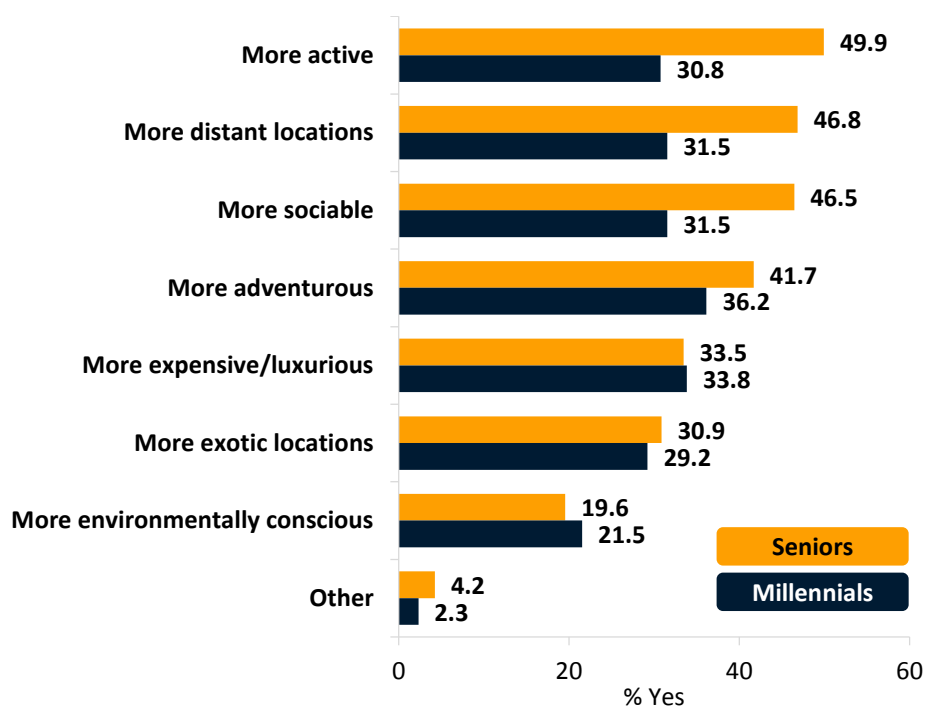- Yes, to a large extent
- Yes, to some extent
- No, not really

Source: CoreData - Senior Travel Survey (December 2016)
Question: Do you think that seniors are preferring different types of holidays these days than they did in the past?

The majority (77.7%) of senior respondents think seniors prefer different types of holidays these days than they did in the past at least to some extent. Close to two in three (65.0%) millennial respondents hold the same view.

How do you think they are different?

More active — Seniors: 49.9, Millennials: 30.8
More distant locations — Seniors: 46.8, Millennials: 31.5
More sociable — Seniors: 46.5, Millennials: 31.5
More adventurous — Seniors: 41.7, Millennials: 36.2
More expensive/luxurious — Seniors: 33.5, Millennials: 33.8
More exotic locations — Seniors: 30.9, Millennials: 29.2
More environmentally conscious — Seniors: 19.6, Millennials: 21.5
Other — Seniors: 4.2, Millennials: 2.3

% Yes

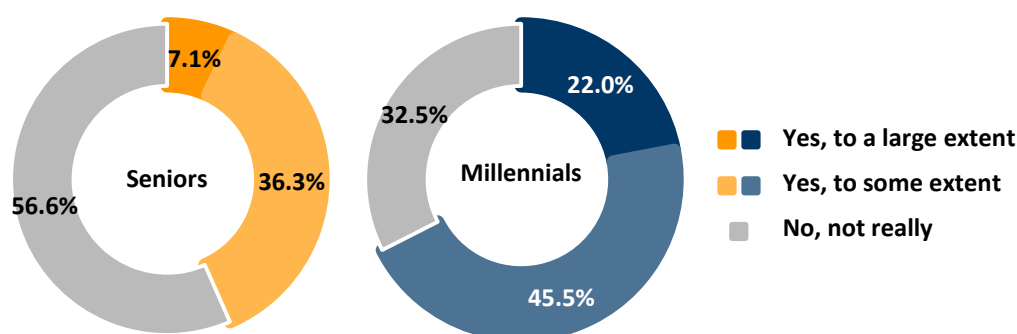*Source: CoreData - Senior Travel Survey (December 2016)*
Question: How do you think they are different?
*Multiple answers allowed

Among those who think the holidays seniors take these days are different than in the past, close to half of seniors say their holidays are more active (49.9%), in more distant locations (46.8%) or more sociable (46.5%).

Millennials who think the holidays seniors are taking are different than in the past most commonly point to these trips becoming more adventurous (36.2%), expensive/luxurious (33.8%), sociable or in more distant locations (both 31.5%).

Do you feel you try and have holidays that are somewhat out of the ordinary or unique?
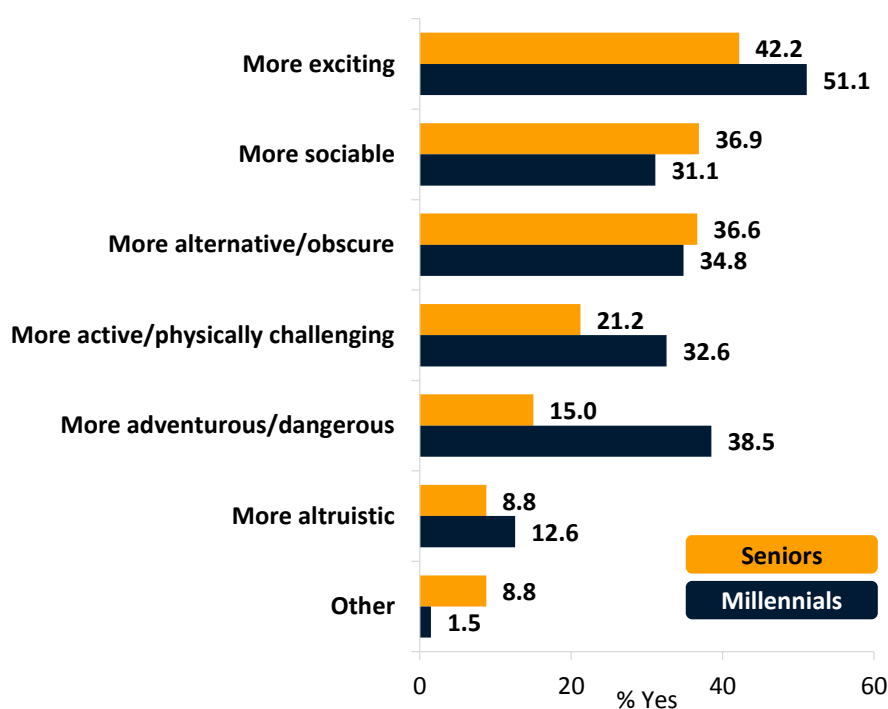

Source: CoreData - Senior Travel Survey (December 2016)
Question: Do you feel you try and have holidays that are somewhat out of the ordinary or unique?

Millennials are more likely to feel they try to have holidays that are somewhat out of the ordinary or unique at least to some extent (67.5% vs. 43.4%).

How do you feel they are different to typical holidays people take?

Source: CoreData - Senior Travel Survey (December 2016)
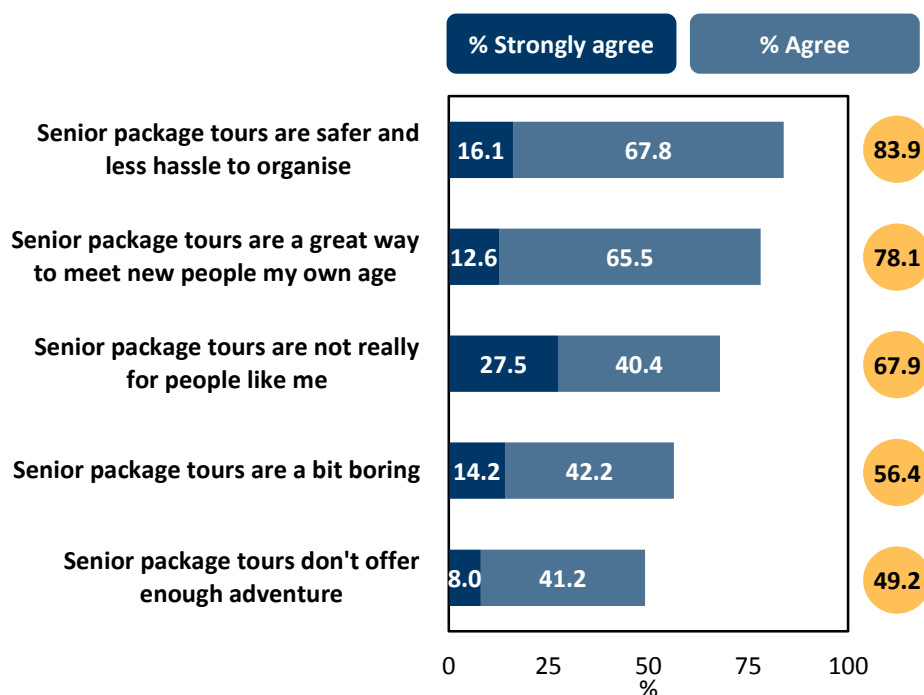Question: How do you feel they are different to typical holidays people take?
*Multiple answers allowed

Among those who feel they try to have unique holidays, more than half (51.1%) of millennials and more than two in five (42.2%) seniors say their holidays are more exciting than the typical ones. Seniors also say their holidays are more sociable (36.9%) or more alternative/obscure

(36.6%). Meanwhile, millennials feel their holidays are different to the typical ones in that they are more adventurous/dangerous (38.5%) or more alternative/obscure (34.8%).

How much do you agree with the following statements about package group tours designed for seniors these days?

	% Strongly agree	% Agree	
Senior package tours are safer and less hassle to organise	16.1	67.8	83.9
Senior package tours are a great way to meet new people my own age	12.6	65.5	78.1
Senior package tours are not really for people like me	27.5	40.4	67.9
Senior package tours are a bit boring	14.2	42.2	56.4
Senior package tours don't offer enough adventure	8.0	41.2	49.2

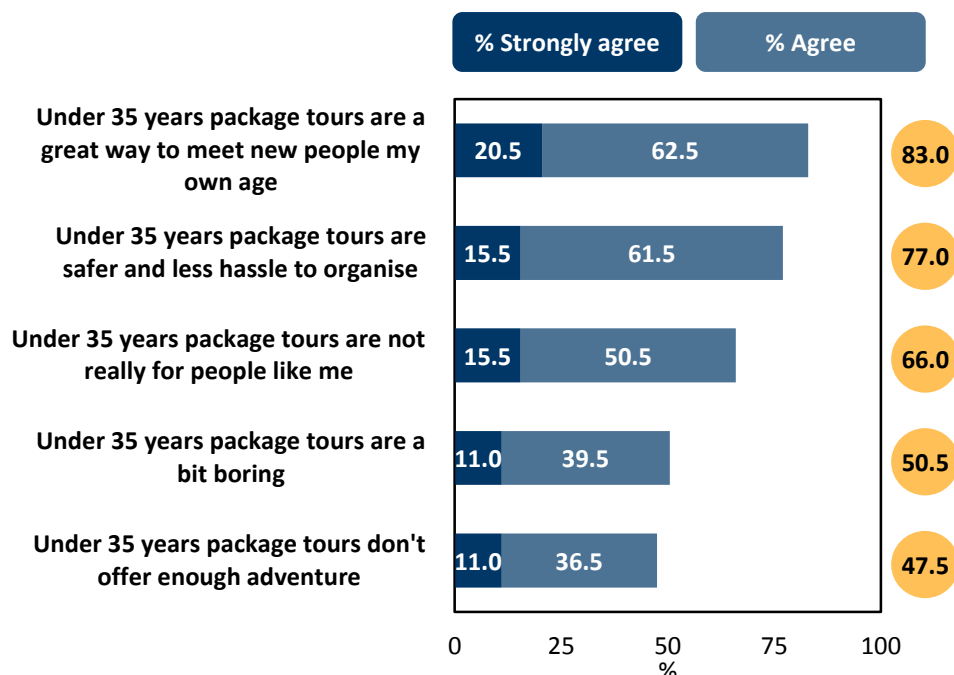(Axis: 0 25 50 75 100 %)

Source: CoreData - Senior Travel Survey (December 2016)
Question: How much do you agree with the following statements about package group tours designed for seniors these days?

The vast majority (83.9%) of senior respondents agree or strongly agree that senior package tours are safer and less hassle to organise, while close to four in five (78.1%) agree or strongly agree that these tours are a great way to meet new people their age.

However, more than two thirds (67.9%) agree or strongly agree that senior package tours are not really for people like them. To a lesser extent, seniors also agree or strongly agree that these package tours are a bit boring (56.4%) or do not offer enough adventure (49.2%).

How much do you agree with the following statements about package group tours designed for under 35 year olds these days (e.g. Contiki tours, Top Deck tours, etc.)?

% Strongly agree **% Agree**

Statement	% Strongly agree	% Agree	Total
Under 35 years package tours are a great way to meet new people my own age	20.5	62.5	83.0
Under 35 years package tours are safer and less hassle to organise	15.5	61.5	77.0
Under 35 years package tours are not really for people like me	15.5	50.5	66.0
Under 35 years package tours are a bit boring	11.0	39.5	50.5
Under 35 years package tours don't offer enough adventure	11.0	36.5	47.5

Source: CoreData - Senior Travel Survey (December 2016)
Question: How much do you agree with the following statements about package group tours designed for under 35 year olds these days (e.g. Contiki tours, Top Deck tours, etc.)?
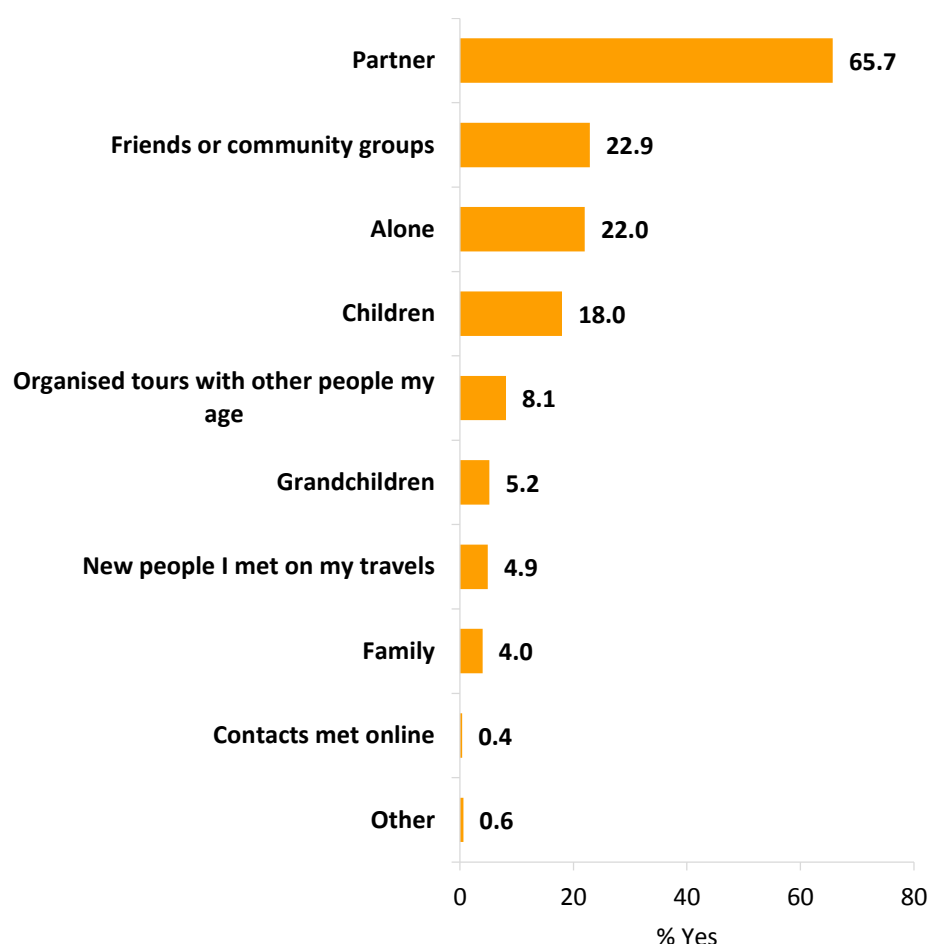
The vast majority (83.0%) of millennial respondents agree or strongly agree that package group tours specifically designed for under 35s are a great way to meet new people their age, while more than three in four (77.0%) agree or strongly agree that these tours are safer and less hassle to organise.

However, close to two in three (66.0%) agree or strongly agree that package group tours for under 35s are not for people like them. Close to half also agree or strongly agree that these tours are a bit boring (50.5%) or do not offer enough adventure (47.5%).

TRAVELLING COMPANIONS

- Most seniors prefer to travel with their partner and believe that traveling with family is a great way to experience new things together and brings them closer to each other, although many believe it could also cause a lot of tension and fights

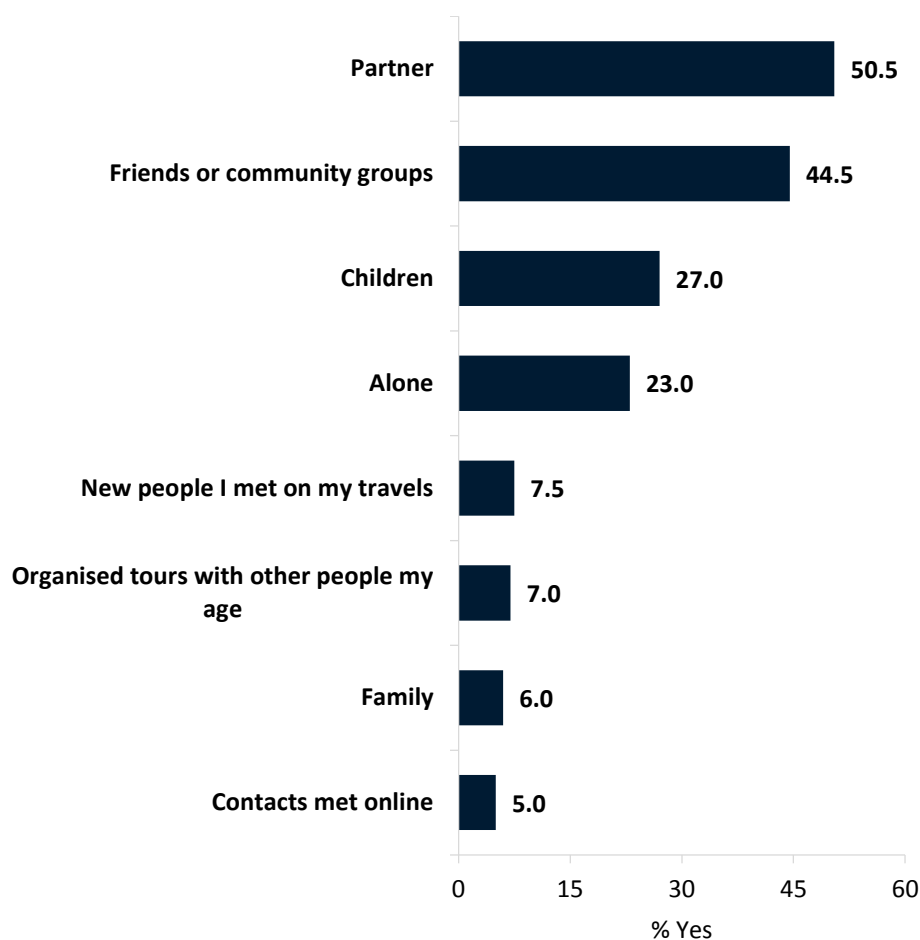**Who do you usually prefer to travel with? [Seniors]**

Category	% Yes
Partner	65.7
Friends or community groups	22.9
Alone	22.0
Children	18.0
Organised tours with other people my age	8.1
Grandchildren	5.2
New people I met on my travels	4.9
Family	4.0
Contacts met online	0.4
Other	0.6

Source: CoreData - Senior Travel Survey (December 2016)
Question: Who do you usually prefer to travel with?
*Multiple answers allowed

Close to two in three (65.7%) senior respondents usually prefer to travel with their partner. Around one in five like to go on holidays with their friends or community groups (22.9%), by themselves (22.0%) or with their children (18.0%).

Who do you usually prefer to travel with? [Millennials]

Source: CoreData - Senior Travel Survey (December 2016)
Question: Who do you usually prefer to travel with?
*Multiple answers allowed

Similarly, half (50.5%) of millennial respondents say they prefer to travel with their partner, while more than two in five (44.5%) say they like the company of their friends or community groups in their trips. Around one in four claim they like to travel with their children (27.0%) or by themselves (23.0%).

How much do you agree with the following statements about travelling with family?
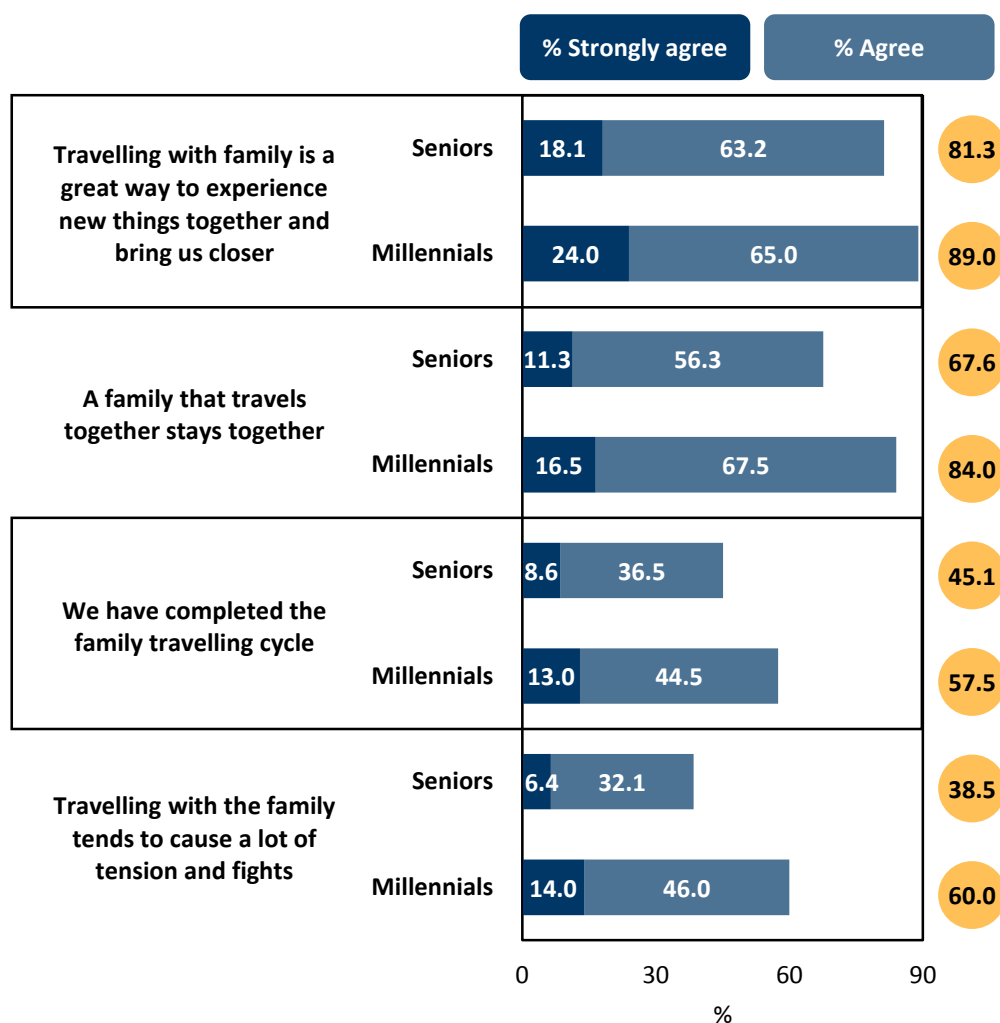
		% Strongly agree	% Agree	

Travelling with family is a great way to experience new things together and bring us closer	Seniors	18.1 — 63.2	81.3
	Millennials	24.0 — 65.0	89.0
A family that travels together stays together	Seniors	11.3 — 56.3	67.6
	Millennials	16.5 — 67.5	84.0
We have completed the family travelling cycle	Seniors	8.6 — 36.5	45.1
	Millennials	13.0 — 44.5	57.5
Travelling with the family tends to cause a lot of tension and fights	Seniors	6.4 — 32.1	38.5
	Millennials	14.0 — 46.0	60.0

0   30   60   90
%

Source: CoreData - Senior Travel Survey (December 2016)
Question: How much do you agree with the following statements about travelling with family?

The vast majority of senior and millennial respondents agree or strongly agree that travelling with family is a great way to experience new things together and brings them closer (81.3% and 89.0% respectively).

Millennials are also more likely to agree or strongly agree that a family that travels together stays together (84.0% vs. 67.6%) or that they have completed the family travelling cycle of going on family trips when they were children and now taking their own children with them on trips (57.5% vs. 45.1%).

However, millennials are more likely to agree or strongly agree that travelling with family tends to cause a lot of tension and fights (60.0% vs. 38.5%).

GETTING THERE

- Car is the most preferred means of transport for seniors when travelling, likely a reflection of the experience-seeking motivation of many seniors
- Most seniors do not mind an 'average' comfort level when travelling in order to save money

When going on <u>holiday within Australia</u> what is your typical preferred <u>means of travel to get there</u>?
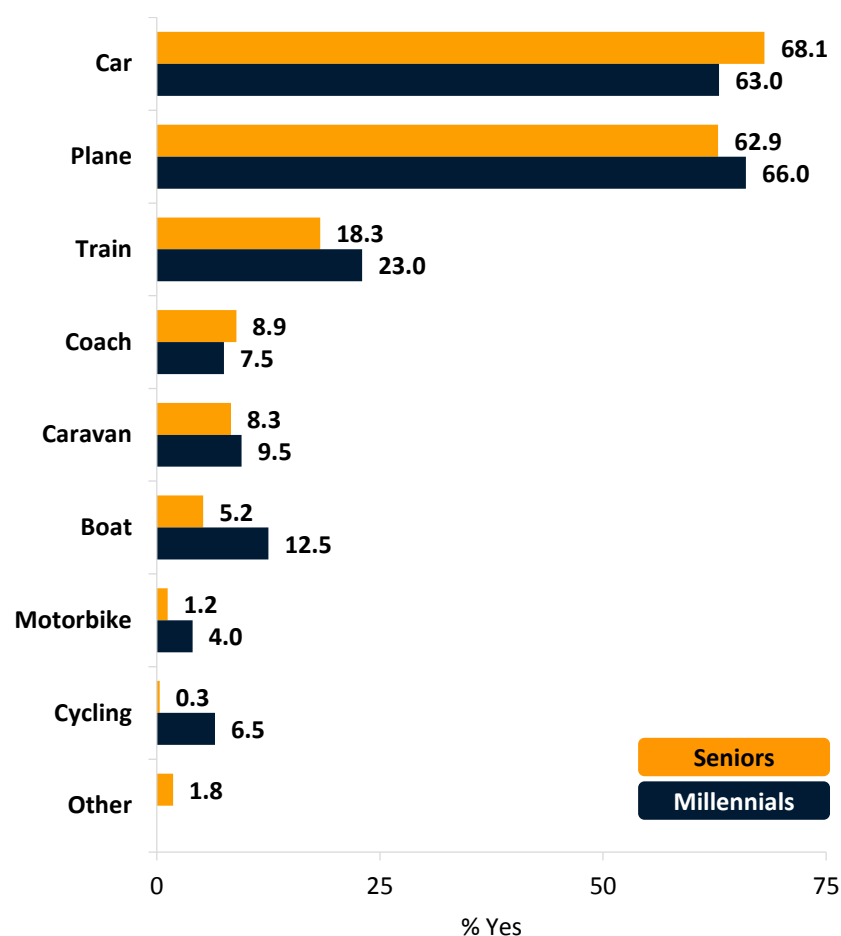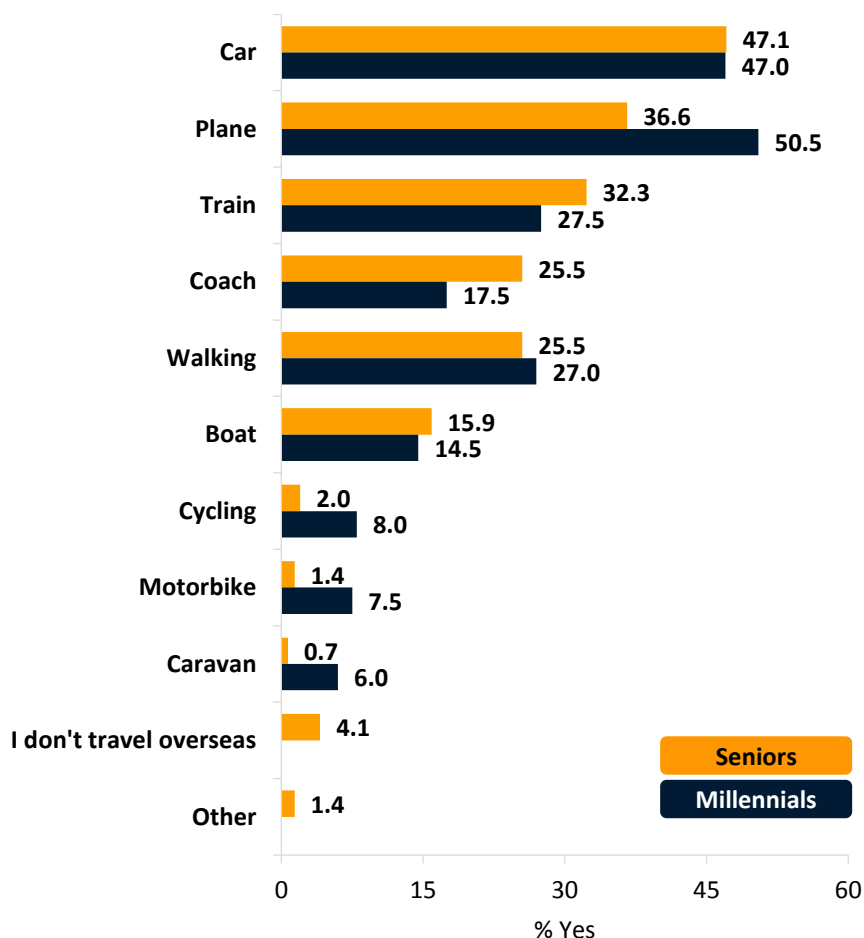

Source: CoreData - Senior Travel Survey (December 2016)
Question: When going on holiday within Australia what is your typical preferred means of travel to get there?
*Multiple answers allowed

The majority (68.1%) of senior respondents typically prefer travelling on a car when going on a holiday within Australia, followed closely by travelling on a plane (62.9%). For millennials, flying to their destination (66.0%) edges taking the car (63.0%) marginally.

When going on <u>holiday overseas</u> what is your typical preferred <u>means of travel once you get there</u>?

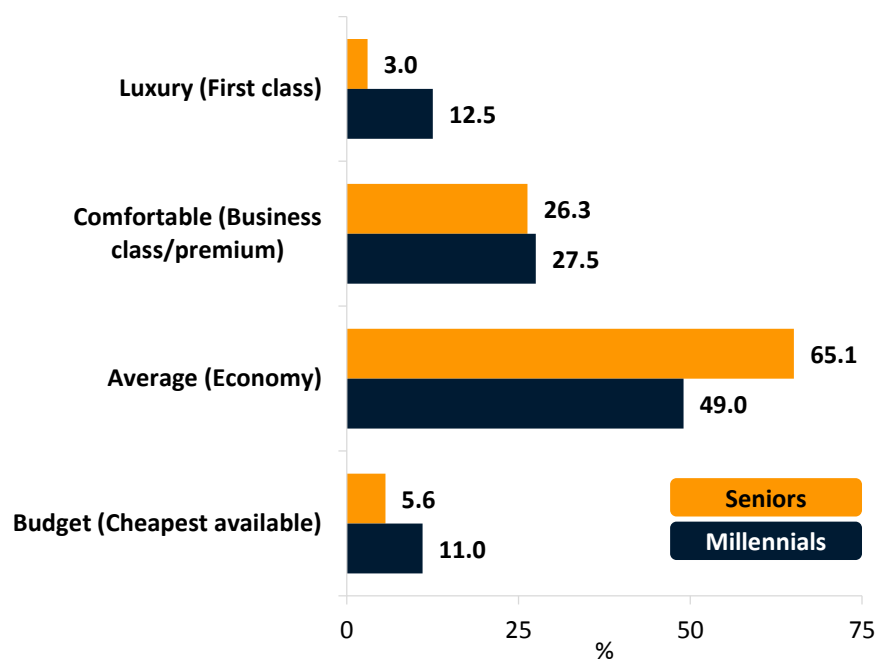Source: CoreData - Senior Travel Survey (December 2016)
Question: When going on holiday overseas what is your typical preferred means of travel once you get there?
*Multiple answers allowed

Seniors say the car is their most preferred means of travel once they get to their overseas holiday destination (47.1%), followed by flying on a plane (36.6%) or taking a train (32.3%).

For millennials, the most popular choice of transportation when they get to their overseas holiday destination are a plane (50.5%), followed by a car (47.0%) and a train (27.5%).

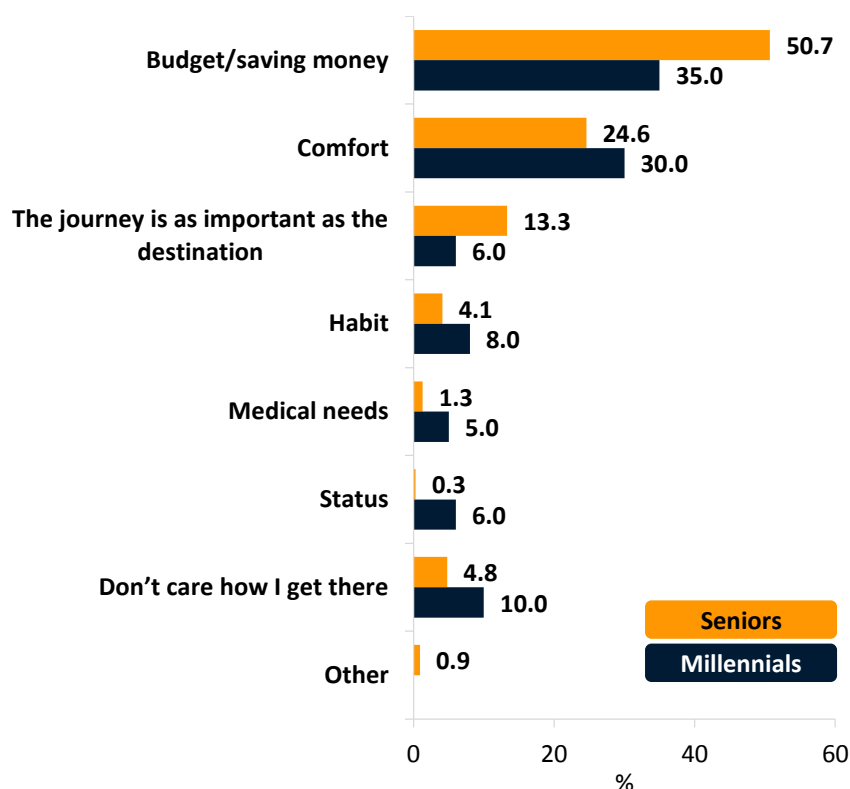Typically, how would you classify the comfort you like to travel in?

Luxury (First class)
Seniors: 3.0
Millennials: 12.5

Comfortable (Business class/premium)
Seniors: 26.3
Millennials: 27.5

Average (Economy)
Seniors: 65.1
Millennials: 49.0

Budget (Cheapest available)
Seniors: 5.6
Millennials: 11.0

Legend:
- Seniors
- Millennials

X-axis: 0, 25, 50, 75 (%)

Source: CoreData - Senior Travel Survey (December 2016)
Question: Typically, how would you classify the comfort you like to travel in?

Close to two in three (65.1%) senior respondents say the comfort they like to travel in is 'average' or economy, while more than a quarter (26.3%) prefer 'comfortable' or business class/premium.

Millennials are less likely to prefer 'average' or economy (49.0% vs. 65.1%) and more likely to prefer 'luxury' or first class (12.5% vs. 3.0%). However, millennials are also more likely to prefer 'budget' or the cheapest available (11.0% vs. 5.6%).

Why do you prefer travelling like this?

	Seniors	Millennials
Budget/saving money	50.7	35.0
Comfort	24.6	30.0
The journey is as important as the destination	13.3	6.0
Habit	4.1	8.0
Medical needs	1.3	5.0
Status	0.3	6.0
Don't care how I get there	4.8	10.0
Other	0.9	

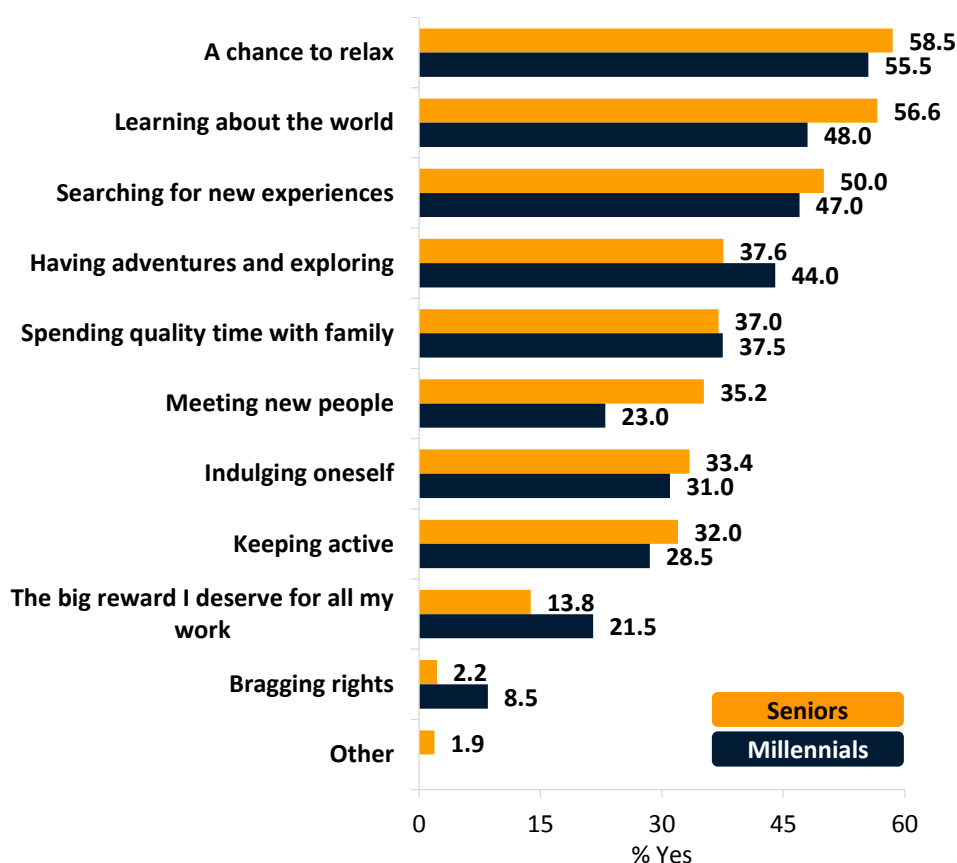*Source: CoreData - Senior Travel Survey (December 2016)*
Question: Why do you prefer travelling like this?

'Budget/saving money' is the most common reason for both seniors (50.7%) and millennials (35.0%) to prefer travelling in their nominated comfort level. 'Comfort' is the next most commonly cited reason for both seniors (24.6%) and millennials (30.0%).

CORE|DATA

MOTIVATIONS TO TRAVEL

- Aside from relaxation, seeking new experiences is a major motivation for seniors in taking holidays, including for 'self-discovery' and 'personal growth'
- Unlike millennials however, these experiences are less likely to be defined by the number of photos taken or posted on social media

Thinking about what you really get out of travelling on holidays, which of the following reasons tend to motivate you most?

| Motivation	Seniors	Millennials
A chance to relax	58.5	55.5
Learning about the world	56.6	48.0
Searching for new experiences	50.0	47.0
Having adventures and exploring	37.6	44.0
Spending quality time with family	37.0	37.5
Meeting new people	35.2	23.0
Indulging oneself	33.4	31.0
Keeping active	32.0	28.5
The big reward I deserve for all my work	13.8	21.5
Bragging rights	2.2	8.5
Other	1.9	

% Yes

Source: CoreData - Senior Travel Survey (December 2016)
Question: Thinking about what you really get out of travelling on holidays, which of the following reasons tend to motivate you most?
*Multiple answers allowed

Close to three in five senior and millennial respondents (58.5% and 55.5% respectively) say 'a chance to relax' is what motivates them the most in taking holidays. The next top motivators for seniors and millennials alike are 'learning about the world' (56.6% and 48.0% respectively) and 'searching for new experiences' (50.0% and 47.0% respectively).

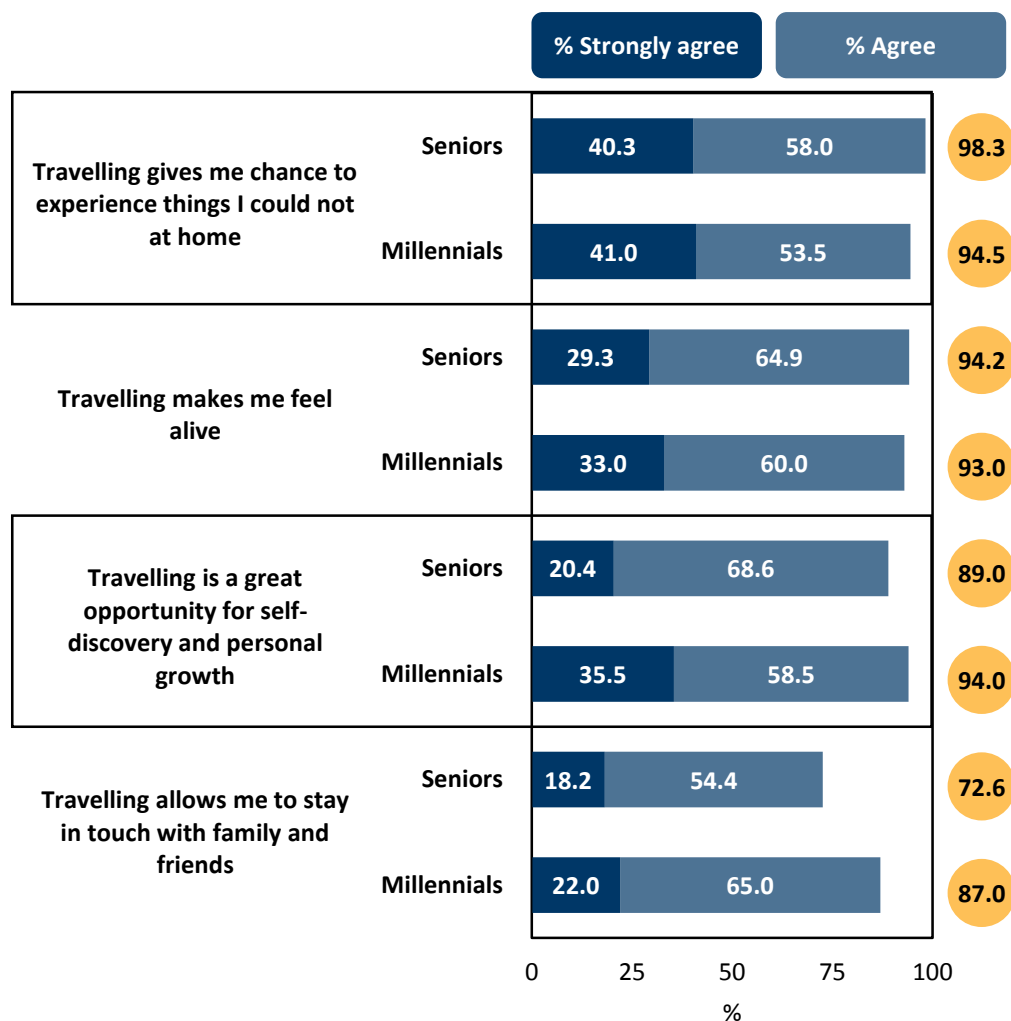**What are the greatest benefits you get from taking your holidays?**
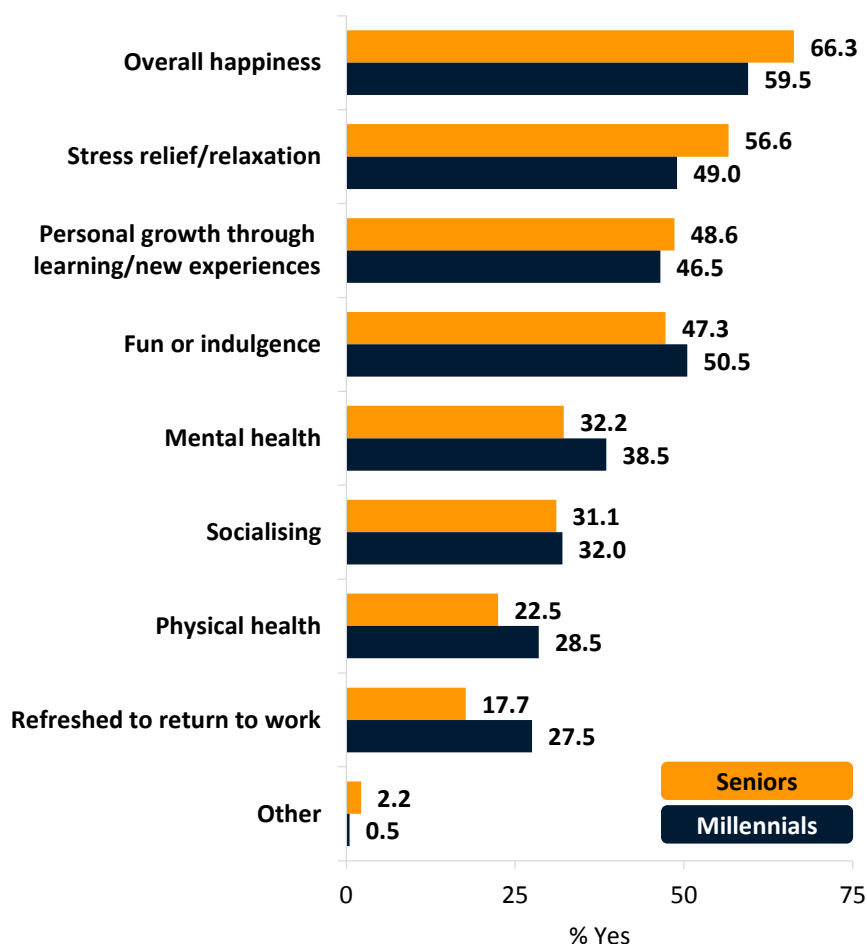
Source: CoreData - Senior Travel Survey (December 2016)
Question: What are the greatest benefits you get from taking your holidays?
*Multiple answers allowed

'Overall happiness' is the greatest benefit that both seniors and millennials get from taking their holidays (66.3% and 59.5% respectively). They also commonly point to 'stress relief/relaxation' (56.6% and 49.0% respectively, 'personal growth through learning or new experiences' (48.6% and 46.5% respectively) and 'fun and indulgence' (47.3% and 50.5% respectively).

How much do you agree with the following statements about why you travel on holidays?

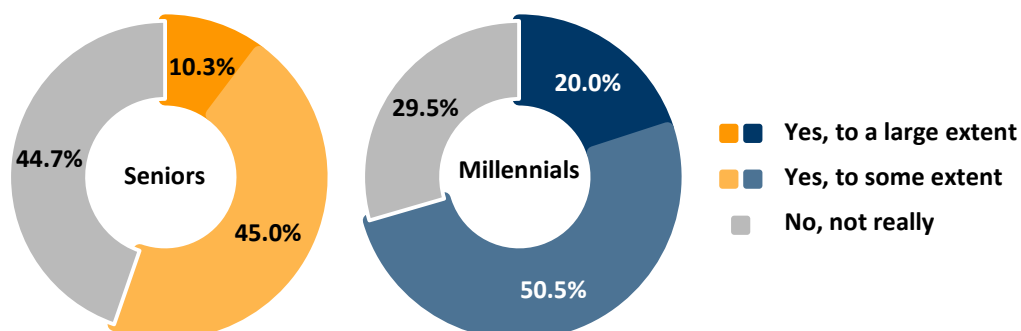|		% Strongly agree	% Agree	
Travelling gives me chance to experience things I could not at home	Seniors	40.3	58.0	98.3
	Millennials	41.0	53.5	94.5
Travelling makes me feel alive	Seniors	29.3	64.9	94.2
	Millennials	33.0	60.0	93.0
Travelling is a great opportunity for self-discovery and personal growth	Seniors	20.4	68.6	89.0
	Millennials	35.5	58.5	94.0
Travelling allows me to stay in touch with family and friends	Seniors	18.2	54.4	72.6
	Millennials	22.0	65.0	87.0

Source: CoreData - Senior Travel Survey (December 2016)
Question: How much do you agree with the following statements about why you travel on holidays?

The overwhelming majority of senior and millennial respondents agree or strongly agree that travelling gives them the chance to experience things they could not at home (98.3% and 94.5% respectively),that travelling makes them feel alive (94.2% and 93.0% respectively) or that travelling is a great opportunity for self-discovery and personal growth (89.0% and 94.0% respectively).

Millennials are more likely to agree or strongly agree that travelling allows them to stay in touch with family and friends (87.0% vs. 72.6%).

Do you feel people are under more pressure these days to have 'cool' or 'unique' holiday experiences instead of the old tried and tested destinations and experiences?
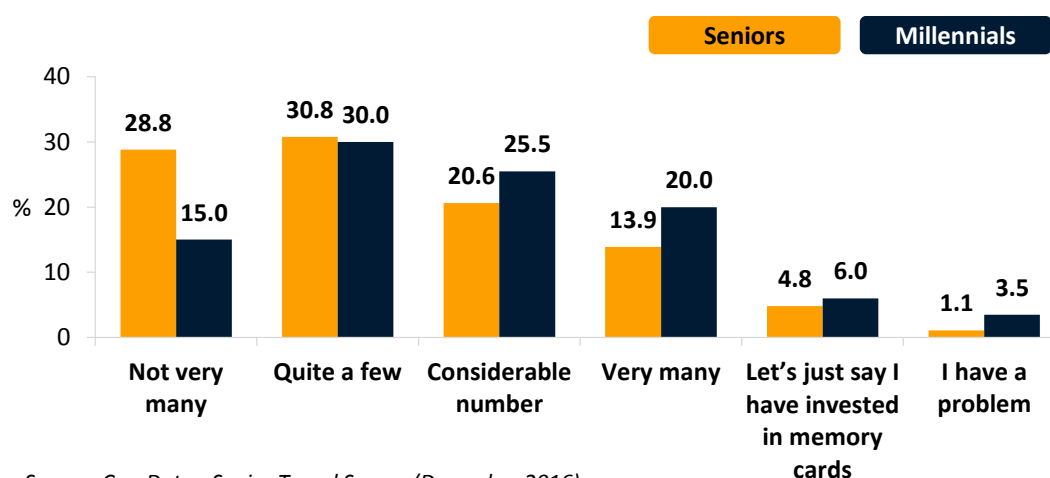

Seniors
- 10.3%
- 45.0%
- 44.7%

Millennials
- 20.0%
- 50.5%
- 29.5%

Legend:
- ■ Yes, to a large extent
- ■ Yes, to some extent
- ■ No, not really

Source: CoreData - Senior Travel Survey (December 2016)
Question: Do you feel people are under more pressure these days to have cool' or unique' holiday experiences instead of the old tried and tested destinations and experiences?

Millennials are more likely to feel that people are under more pressure nowadays to have 'cool' or 'unique' holiday experiences at least to some extent (70.5% vs. 55.3%).

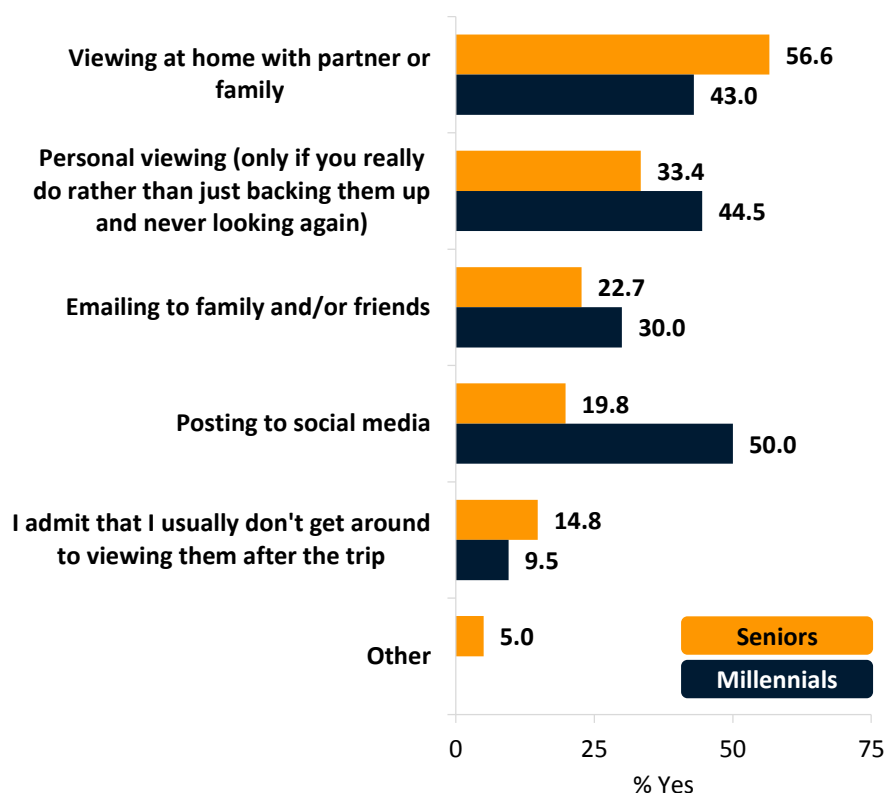Do you take many photos when you are on holiday?

	Seniors	Millennials
Not very many	28.8	15.0
Quite a few	30.8	30.0
Considerable number	20.6	25.5
Very many	13.9	20.0
Let's just say I have invested in memory cards	4.8	6.0
I have a problem	1.1	3.5

Source: CoreData - Senior Travel Survey (December 2016)
Question: Do you take many photos when you are on holiday?

Millennials are more likely to say they take at least a considerable number of photos when they are on a holiday (45.5% vs. 34.5%), while seniors are more likely to admit they take only a few photos (28.8% vs. 15.0%).

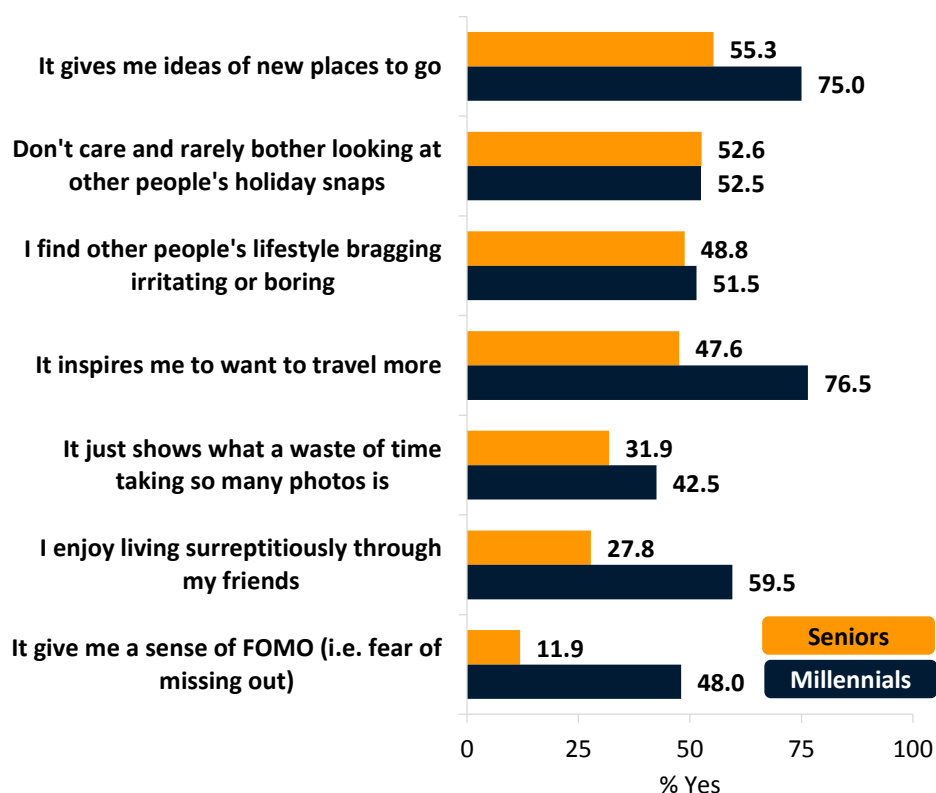How do you look at your holiday photos after?

Viewing at home with partner or family — 56.6 (Seniors), 43.0 (Millennials)

Personal viewing (only if you really do rather than just backing them up and never looking again) — 33.4 (Seniors), 44.5 (Millennials)

Emailing to family and/or friends — 22.7 (Seniors), 30.0 (Millennials)

Posting to social media — 19.8 (Seniors), 50.0 (Millennials)

I admit that I usually don't get around to viewing them after the trip — 14.8 (Seniors), 9.5 (Millennials)

Other — 5.0 (Seniors)

Seniors / Millennials

% Yes

Source: CoreData - Senior Travel Survey (December 2016)
Question: How do you look at your holiday photos after?
*Multiple answers allowed

Seniors are more likely to look at their holiday photos with their partner or family at home (56.6% vs. 43.0%). On the other hand, millennials are considerably more likely to put up post-holiday photos on social media (50.0% vs. 19.8%) or view them on their own (44.5% vs. 33.4%).

What do you think about other people posting their holiday pictures on social media?

	Seniors	Millennials
It gives me ideas of new places to go	55.3	75.0
Don't care and rarely bother looking at other people's holiday snaps	52.6	52.5
I find other people's lifestyle bragging irritating or boring	48.8	51.5
It inspires me to want to travel more	47.6	76.5
It just shows what a waste of time taking so many photos is	31.9	42.5
I enjoy living surreptitiously through my friends	27.8	59.5
It give me a sense of FOMO (i.e. fear of missing out)	11.9	48.0

Source: CoreData - Senior Travel Survey (December 2016)
Question: What do you think about other people posting their holiday pictures on social media?

While more than half (55.3%) of seniors say posts of holiday pictures on social media give them ideas of new places to go, a similar proportion do not care and rarely bother looking at them (52.6%) or find them 'irritating or boring' (48.8%).

Compared to seniors, millennials are more likely to be inspired to travel more (76.5% vs. 47.6%) or to get ideas of new places to go to (75.0% vs. 55.3%) when they see other people post their holiday photos on social media. Millennials are also more likely to say that they enjoy living surreptitiously through their friends (59.5% vs. 27.8%) or that these posts give them a sense of FOMO or 'fear of missing out' (48.0% vs. 11.9%).

FUNDING THE TRIP

- Both seniors and millennials tend to fund their holidays through their savings
- Affordability is the top barrier for seniors in travelling more. However, many are not averse to spending their children's inheritance or using credit cards or personal loans
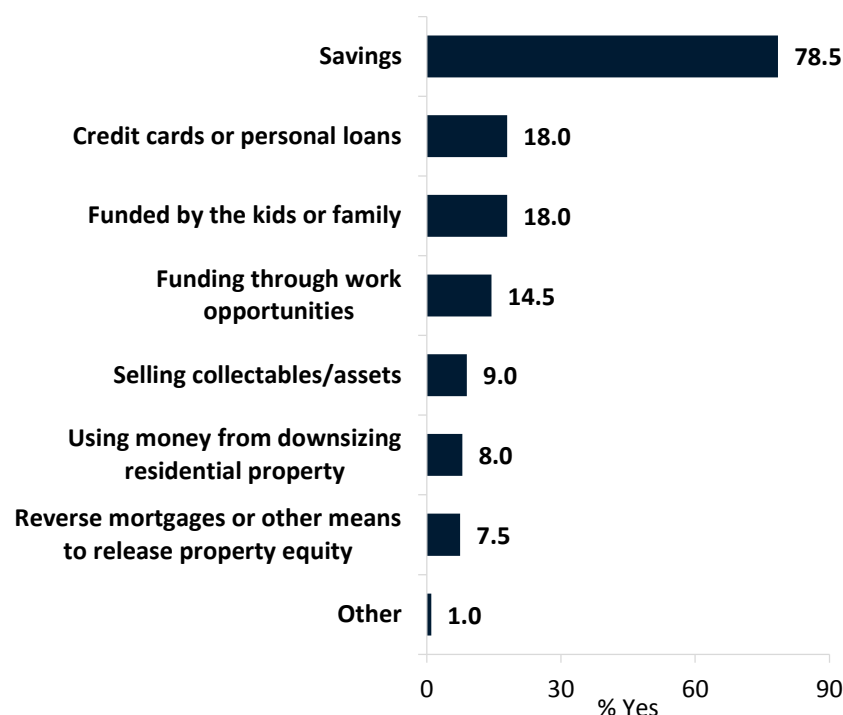
How do you tend to fund your holidays? [Seniors]
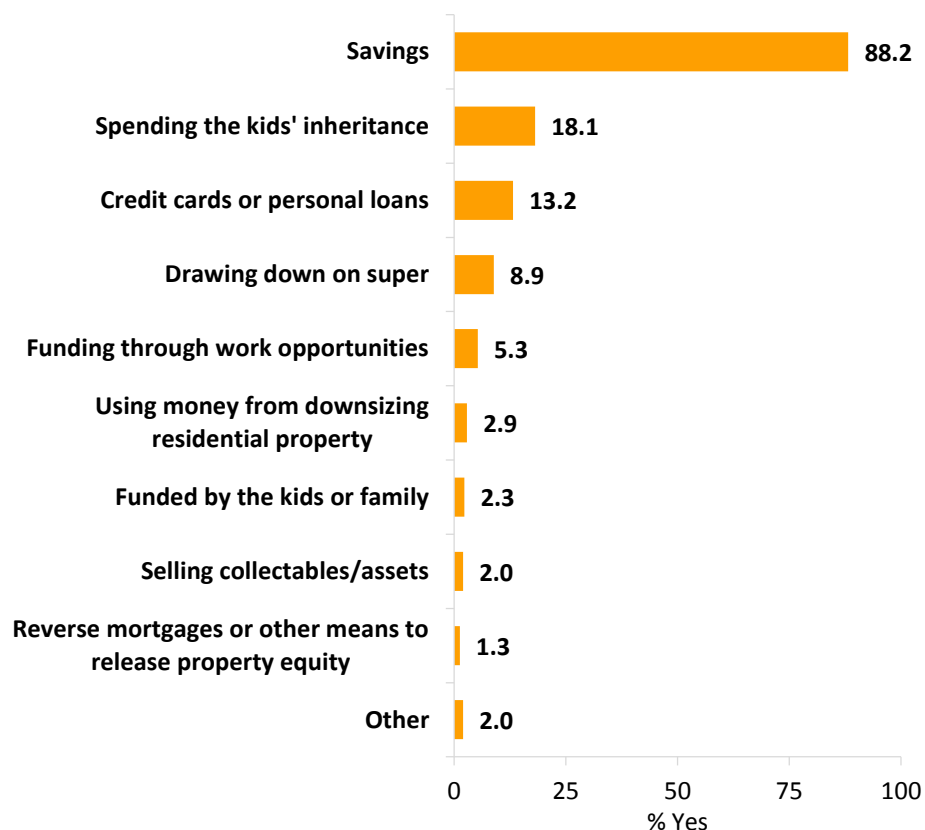
Category	% Yes
Savings	88.2
Spending the kids' inheritance	18.1
Credit cards or personal loans	13.2
Drawing down on super	8.9
Funding through work opportunities	5.3
Using money from downsizing residential property	2.9
Funded by the kids or family	2.3
Selling collectables/assets	2.0
Reverse mortgages or other means to release property equity	1.3
Other	2.0

Source: CoreData - Senior Travel Survey (December 2016)
Question: How do you tend to fund your holidays?
*Multiple answers allowed

The vast majority (88.2%) of senior respondents say they use their savings to fund their travels. To a much lesser extent, they also spend their kids' inheritance (18.1%) or use credit cards/personal loans (13.2%).

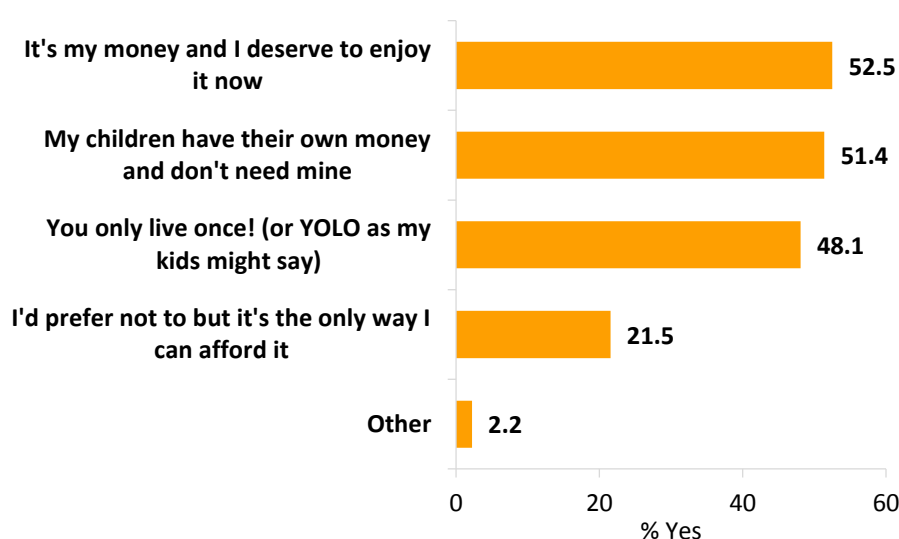How do you tend to fund your holidays? [Millennials]

	% Yes
Savings	78.5
Credit cards or personal loans	18.0
Funded by the kids or family	18.0
Funding through work opportunities	14.5
Selling collectables/assets	9.0
Using money from downsizing residential property	8.0
Reverse mortgages or other means to release property equity	7.5
Other	1.0

Source: CoreData - Senior Travel Survey (December 2016)
Question: How do you tend to fund your holidays?
*Multiple answers allowed

Similar to seniors, close to four in five (78.5%) millennial respondents declare their savings as their primary source of funding for their holidays. Close to one in five tend to fund their holidays using credit cards or personal loans or family (both 18.0%).

Why are you using your children's inheritance to fund your holidays?

	% Yes
It's my money and I deserve to enjoy it now	52.5
My children have their own money and don't need mine	51.4
You only live once! (or YOLO as my kids might say)	48.1
I'd prefer not to but it's the only way I can afford it	21.5
Other	2.2

Source: CoreData - Senior Travel Survey (December 2016)
Question: Why are you using your children's inheritance to fund your holidays?
*Multiple answers allowed

For seniors who cite spending their children's inheritance on their holidays, more than half say that it is their money and they deserve to enjoy it (52.5%) or that their children already have their own money and do not need their inheritance (51.4%).

Close to half (48.1%) also ascribe to YOLO or 'you live only once' mantra, while one in five (21.5%) prefer not to spend their kids' inheritance but they feel it is the only way they can afford to go on a holiday.

How much do you (including partner and family that travel together if that is the case) typically spend on holidays each year (all-inclusive of travel, accommodation, food, activities, shopping, etc.)?

$6,484
Seniors

$3,380
Millennials
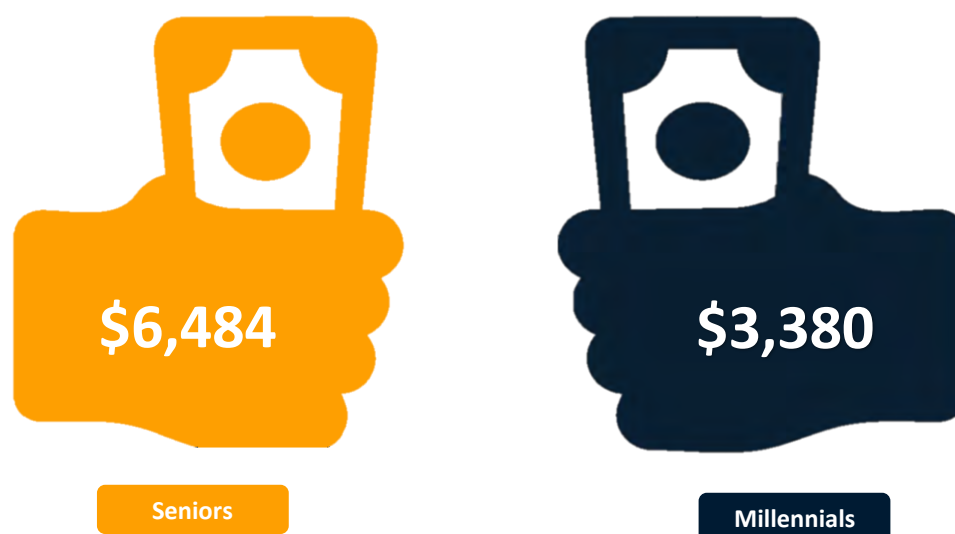
Source: CoreData - Senior Travel Survey (December 2016)
Question: How much do you (including partner and family that travel together if that is the case) typically spend on holidays each year?

On average, seniors typically spend nearly twice as much as millennials on holidays each year ($6,484 vs. $3,380).

How much do you agree with the following statements about the affordability of travelling these days?
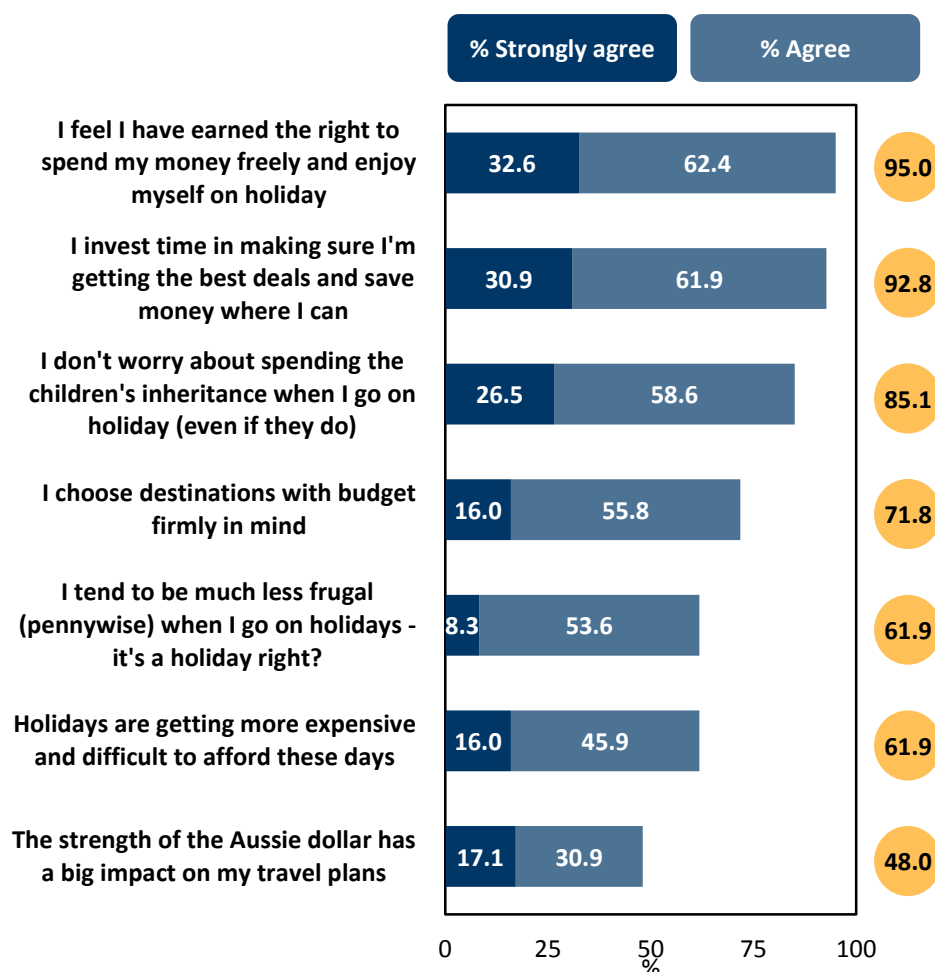
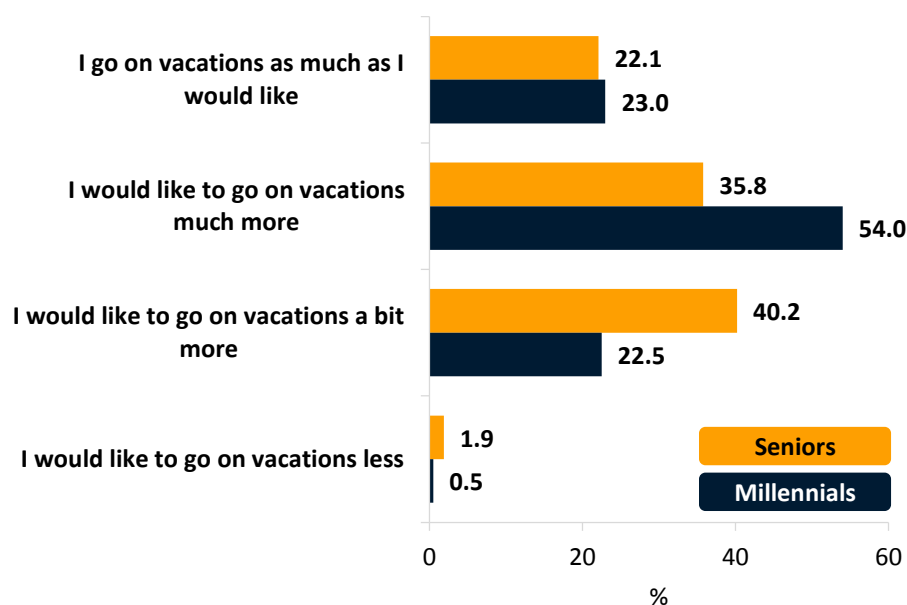Source: CoreData - Senior Travel Survey (December 2016)
Question: How much do you agree with the following statements about the affordability of travelling these days?

The overwhelming majority (95.0%) of senior respondents agree or strongly agree that they feel they have earned the right to spend their money freely and enjoy themselves on holiday. The vast majority (85.1%) also agree or strongly agree that they do not worry about spending the children's inheritance when they go on holidays.

However, the overwhelming majority (92.8%) agree or strongly agree that they invest time in making sure they are getting the best deals and save money where they can. More than seven in 10 (71.8%) also agree or strongly agree that they choose destinations with the budget firmly in mind.

Most agree or strongly agree that holidays are getting more expensive but they tend to be much less frugal when they go on one (both 61.9%).

**Which of the following best describes you?**

Source: CoreData - Senior Travel Survey (December 2016)
Question: Which of the following best describes you?

Seniors are more likely to say they would like to go on vacations a bit more (40.2% vs. 22.5%), while millennials are more likely to declare they would like go on vacations much more (54.0% vs. 35.8%).

Do you feel there are any barriers to travelling for you?
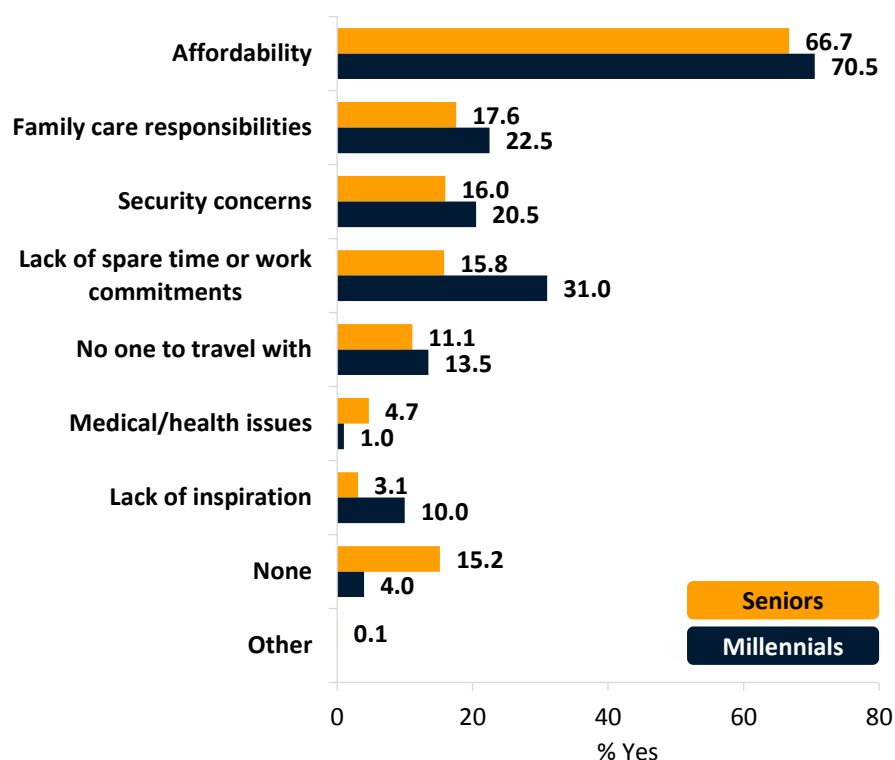
Source: CoreData - Senior Travel Survey (December 2016)
Question: Do you feel there are any barriers to travelling for you?
*Multiple answers allowed

Two thirds (66.7%) of senior respondents and seven in 10 (70.5%) millennial respondents cite affordability as the top barrier that keeps them from going on holidays, making it by far the most commonly cited barrier. Other barriers include family care responsibilities (17.6% and 22.5% respectively) and security concerns (16.0% and 20.5% respectively).

Millennials are more likely to cite lack of spare time or work commitments as a barrier to travelling (31.0% vs. 15.8%).

PLANNING THE TRIP

- Seniors tend to take longer than millennials in researching and planning a big holiday
- The Internet means that seniors are spoilt for travel options and it is easier than ever to source destinations, accommodations and activities and to find deals

How many hours do you typically spend researching and planning a big holiday?

27 hours

18 hours

Seniors

Millennials

Source: CoreData - Senior Travel Survey (December 2016)
Question: How many hours do you typically spend researching and planning a big holiday?

On average, seniors typically spend more time than millennials in researching and planning a big holiday (27 hours vs. 18 hours).

Over how long a period do you usually take to decide where exactly you will book or go?
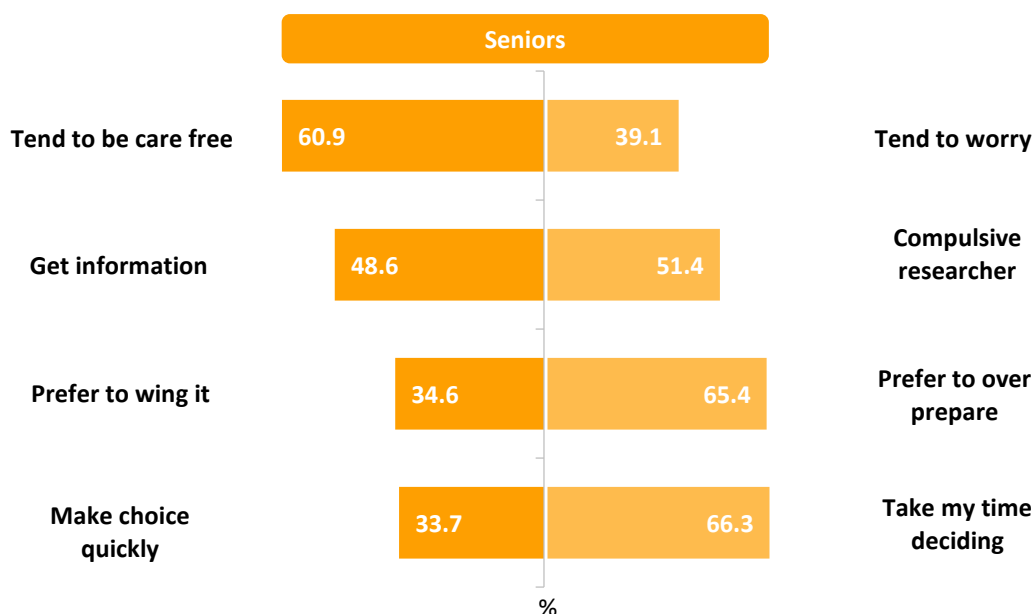

7.6
weeks

Seniors

5.9
weeks

Millennials

Source: CoreData - Senior Travel Survey (December 2016)
Question: Over how long a period do you usually take to decide where exactly you will book or go?

Seniors on average take 7.6 weeks to decide where exactly they will go on their holiday, while it takes millennials an average of 5.9 weeks.

If you had to choose, how would you classify yourself as a holiday planner?

Seniors

Tend to be care free	60.9	39.1	**Tend to worry**
Get information	48.6	51.4	**Compulsive researcher**
Prefer to wing it	34.6	65.4	**Prefer to over prepare**
Make choice quickly	33.7	66.3	**Take my time deciding**

%

Source: CoreData - Senior Travel Survey (December 2016)
Question: If you had to choose, how would you classify yourself as a holiday planner?

Seniors prefer to over prepare as opposed to 'winging it' in planning their travels (65.4% vs. 34.6%). In line with this, they also tend to take their time deciding as opposed to making their choices quickly (66.3% vs. 33.7% respectively). However, seniors also lean towards saying they tend to be care free over worrying (60.9% vs. 39.1%).
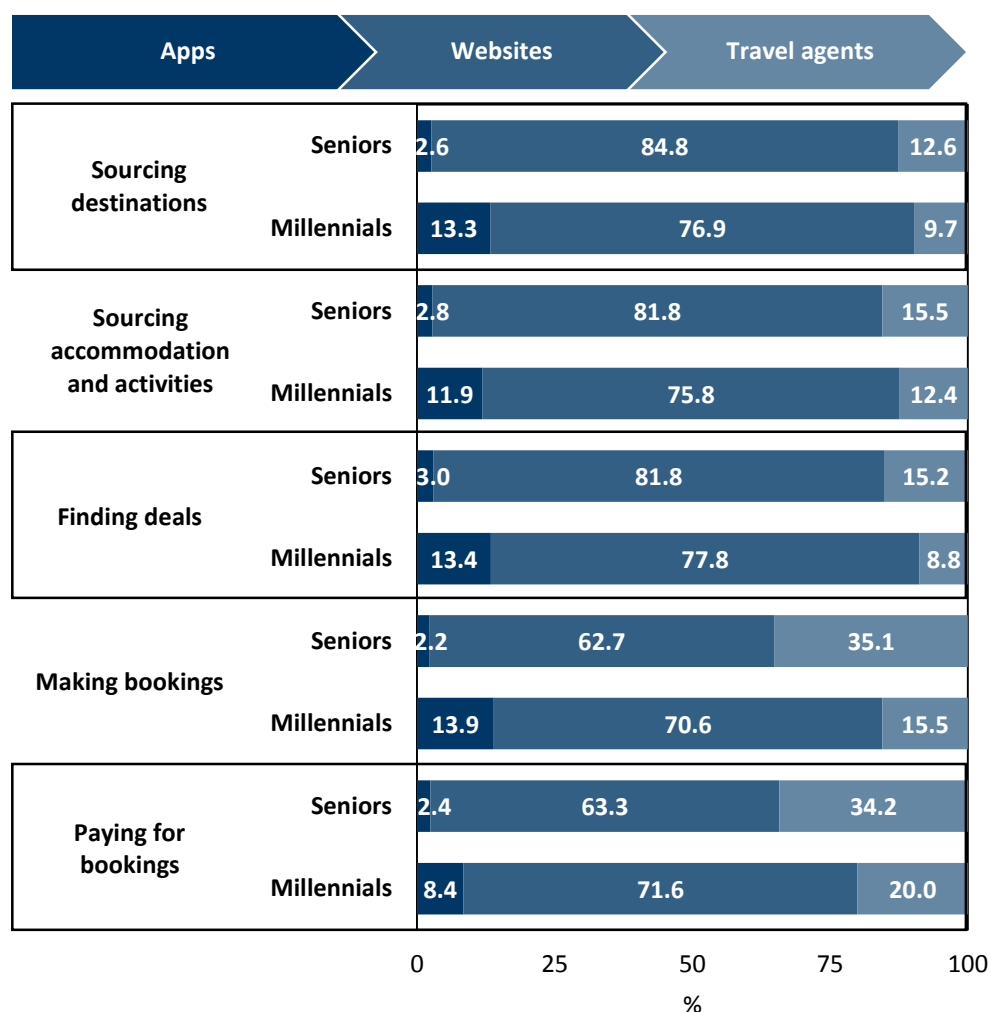
Millennials

Tend to be care	56.0	44.0	**Tend to worry**
Get information	42.5	57.5	**Compulsive researcher**
Make choice quickly	40.0	60.0	**Prefer to over prepare**
Prefer to wing it	36.5	63.5	**Take my time deciding**

%

Source: CoreData - Senior Travel Survey (December 2016)
Question: If you had to choose, how would you classify yourself as a holiday planner?

Similarly, millennials prefer to over prepare as opposed to 'winging it' in planning their travels (63.5% vs. 36.5%). In line with this, they also tend to take their time deciding as opposed to making their choices quickly (60.0% vs. 40.0% respectively). However, seniors also lean towards saying they tend to be care free over worrying (56.0% vs. 44.0%).

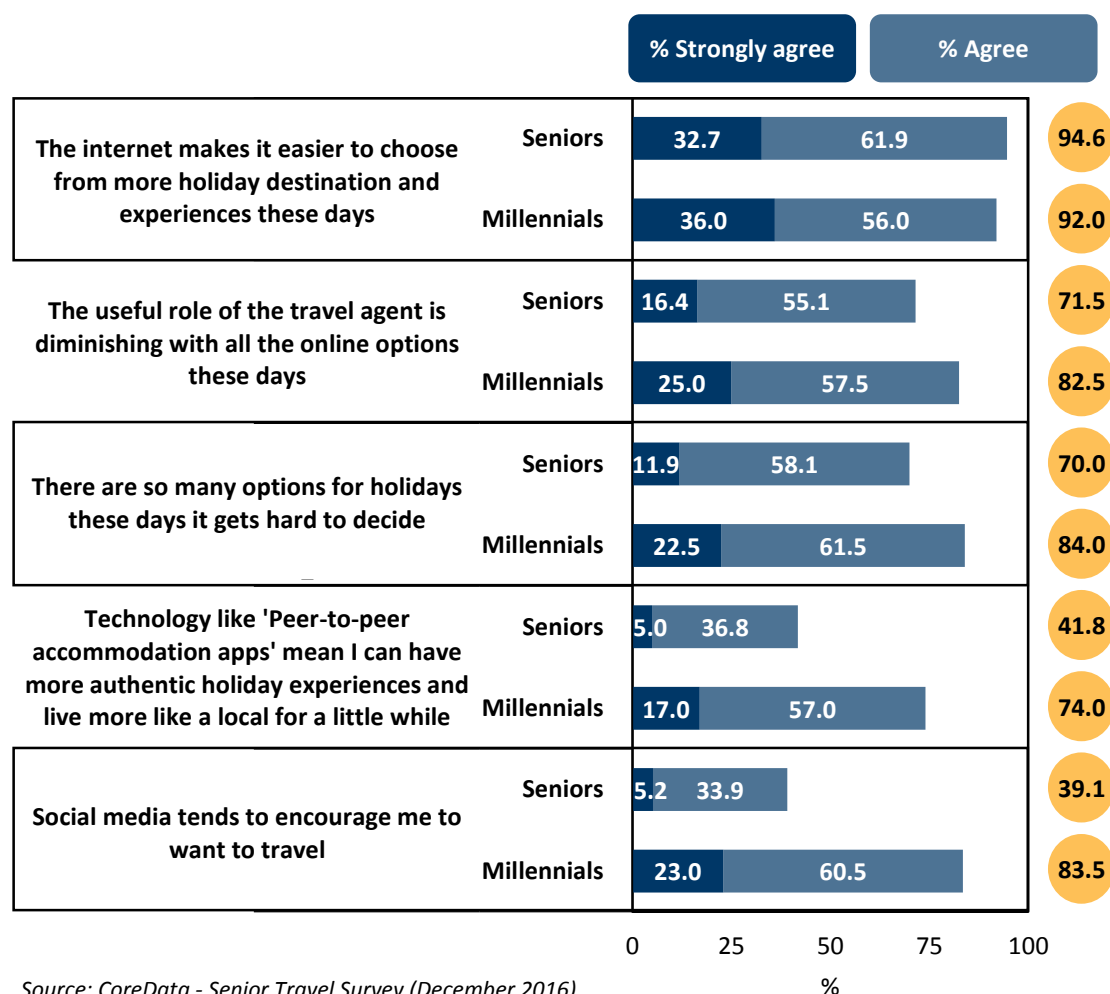**What role does technology play in your holiday planning? Which of the following do you typically use when planning your holidays?**

	Apps	Websites	Travel agents
Sourcing destinations — Seniors	2.6	84.8	12.6
Sourcing destinations — Millennials	13.3	76.9	9.7
Sourcing accommodation and activities — Seniors	2.8	81.8	15.5
Sourcing accommodation and activities — Millennials	11.9	75.8	12.4
Finding deals — Seniors	3.0	81.8	15.2
Finding deals — Millennials	13.4	77.8	8.8
Making bookings — Seniors	2.2	62.7	35.1
Making bookings — Millennials	13.9	70.6	15.5
Paying for bookings — Seniors	2.4	63.3	34.2
Paying for bookings — Millennials	8.4	71.6	20.0

Source: CoreData - Senior Travel Survey (December 2016)
Question: What role does technology play in your holiday planning? Which of the following do you typically use when planning your holidays?

Across all aspects, seniors are considerably more likely to utilise websites over apps as well as travel agents in planning their holidays, especially in sourcing destinations (84.8%), sourcing accommodation and activities, as well as finding deals (both 81.8%).

Likewise millennials are considerably more likely to utilise websites over apps as well as travel agents in planning their holidays, especially in finding deals (77.8%), sourcing destinations (76.9%) and sourcing accommodation and activities (75.8%).

How much do you agree with the following statements?

		% Strongly agree	% Agree	
The internet makes it easier to choose from more holiday destination and experiences these days	Seniors	32.7	61.9	94.6
	Millennials	36.0	56.0	92.0
The useful role of the travel agent is diminishing with all the online options these days	Seniors	16.4	55.1	71.5
	Millennials	25.0	57.5	82.5
There are so many options for holidays these days it gets hard to decide	Seniors	11.9	58.1	70.0
	Millennials	22.5	61.5	84.0
Technology like 'Peer-to-peer accommodation apps' mean I can have more authentic holiday experiences and live more like a local for a little while	Seniors	5.0	36.8	41.8
	Millennials	17.0	57.0	74.0
Social media tends to encourage me to want to travel	Seniors	5.2	33.9	39.1
	Millennials	23.0	60.5	83.5

0   25   50   75   100
%

Source: CoreData - Senior Travel Survey (December 2016)
Question: How much do you agree with the following statements?

The overwhelming majority of senior and millennial respondents (94.6% and 92.0% respectively) agree or strongly agree that the Internet makes it easier to choose from more holiday destinations and experiences. Reflecting this, the majority also agree or strongly agree that the role of the travel agent is diminishing (71.5% and 82.5% respectively).

However, seven in 10 (70.0%) senior respondents and the vast majority (84.0%) of millennial respondents agree or strongly agree that the many holiday options make it harder to decide.

Millennials are more likely to agree or strongly agree that social media tends to encourage them to travel (83.5% vs. 39.1%) or that peer-to-peer accommodation apps enable them to have more authentic holiday experiences and living more like locals (74.0% vs. 41.8%).

SECURITY AND MONEY

- Although the vast majority of seniors have not had any bad experiences while travelling in recent years, security issues and world events remain a major concern, particularly when travelling overseas
- Reflecting this, the vast majority of seniors typically take out some form of travel insurance when travelling overseas, particularly for health, accident and theft/loss cover

How concerned do you tend to be about security issues when you plan your holidays?
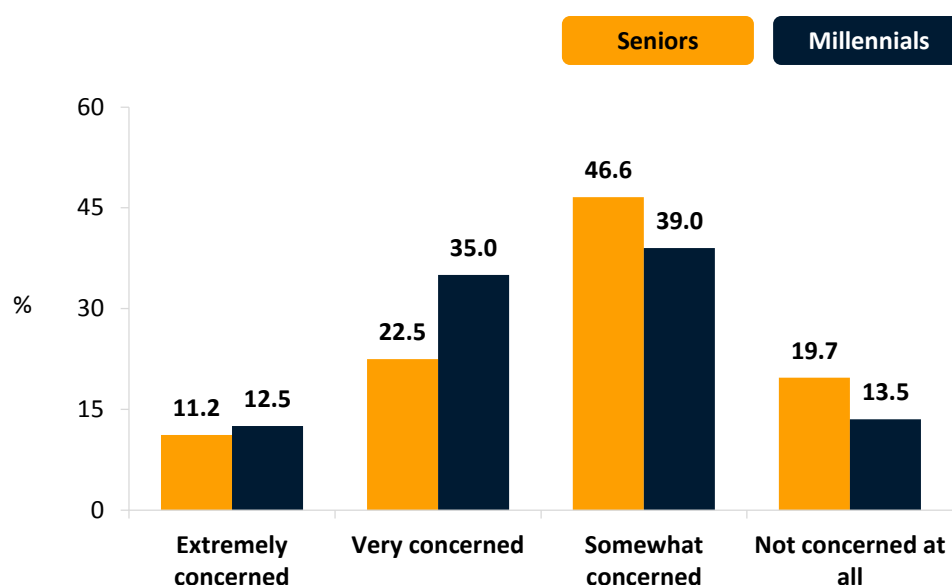
Source: CoreData - Senior Travel Survey (December 2016)
Question: How concerned do you tend to be about security issues when you plan your holidays?

The vast majority of senior and millennial respondents (80.3% and 86.5% respectively) tend to be at least somewhat concerned about security issues when they plan their holidays.

Moreover, millennials are more likely to say they are very or extremely concerned about security when they plan their holidays (47.5% vs. 33.7%).

Have you had any bad experiences of this nature while travelling in recent years?
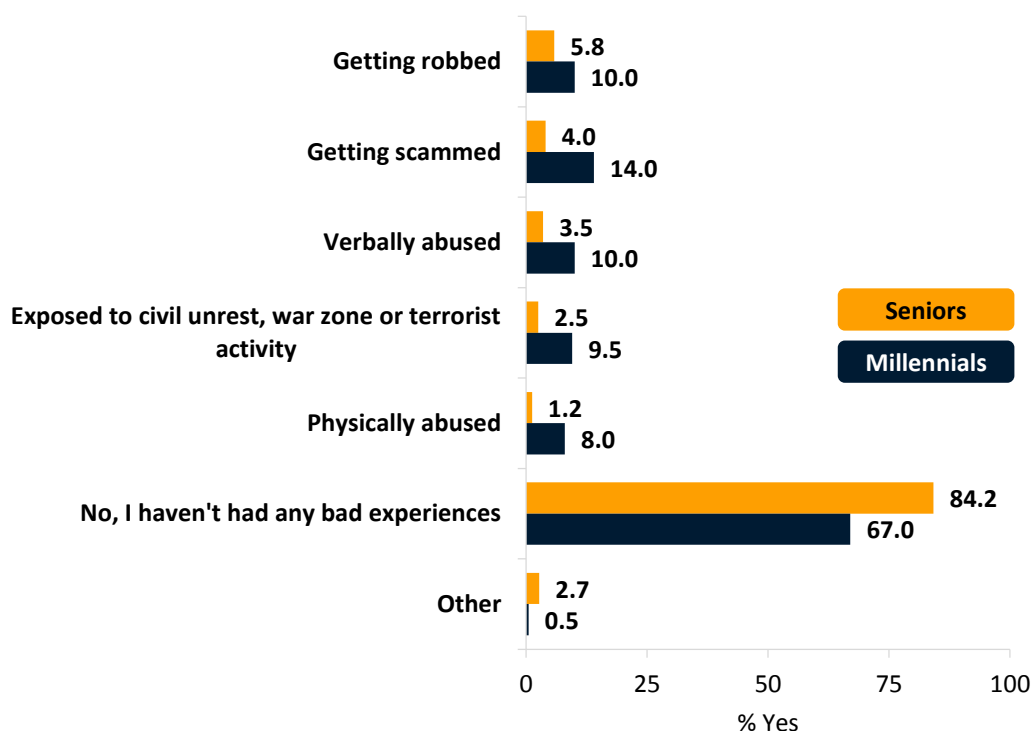
Source: CoreData - Senior Travel Survey (December 2016)
Question: Have you had any bad experiences of this nature while travelling in recent years?
*Multiple answers allowed

Millennials are more likely to say they have had bad experiences while travelling in recent years (33.0% vs. 15.8%), including getting scammed (14.0%), getting robbed and being verbally abused (both 10.0%).

Do recent world events have much impact on your holiday travel plans?

Seniors **Millennials**
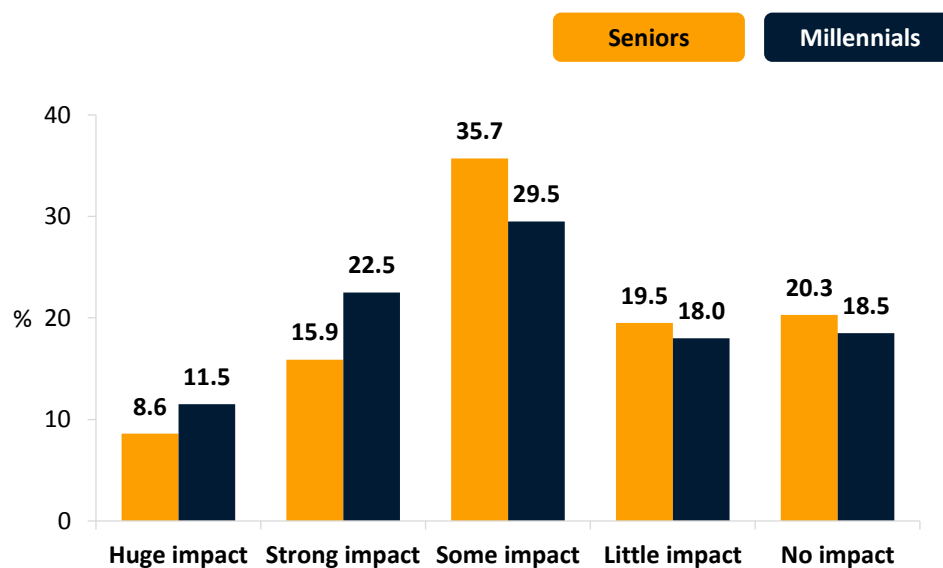
Source: CoreData - Senior Travel Survey (December 2016)
Question: Do recent world events have much impact on your holiday travel plans?

Close to three in five senior and millennial respondents (60.2% and 63.5% respectively) say recent world events have at least some impact on their holiday travel plans.

Why do you feel they have this impact on your holiday travel plans?

"As a female there are many places that are too dangerous to travel now." (57 years old, Female, VIC)

"Bad things can happen anywhere. I obviously would not travel to a destination if they are in the middle of a crisis or there is immediate and guaranteed danger but I use my own judgment." (24 years old, Female, SA)

"Because there is always a risk and you need to be careful." (27 years old, Female, VIC)

"I like to ensure that my family and I are as safe as possible while travelling and on holiday." (73 years old, Male, VIC)

"Need to take this into account if you wish to travel to one country to another. Even in some places even flying over is a concern now days. I need to promise our children who worry about us that we are taking proper precautions." (68 years old, Female, QLD)

"One cannot worry too much about it. Unless one is actually considering going to a place which is actually involved in warfare or experiencing severe security problems." (76 years old, Male, WA)

"One small incident of being kicked shouldn't reflect the people of the country or countries I visit - crime happens back here in Australia as well. Need to ensure you are aware of your environment and take precautions as best as possible for the circumstances." (54 years old, Female, VIC)

"Other countries can be very different from Australia with different laws, as well as recent terrorist activities. I am scared to travel overseas and would research greatly before considering an overseas destination." (21 years old, Female, NT)

"Overseas holidays are not safe." (66 years old, Female, WA)

"The spread of Islamic terrorism to many countries limits my choice of destination. I would like to have returned to Europe, but this is now out of my 'destination' list." (66 years old, Male, WA)

"When there is a security scare security gets stricter and you have to be more careful on what you pack and take with you!" (76 years old, Male, SA)

"Where your flight is going to en route to your destination - I felt I should not fly on a particular airline as civil unrest developed in the city where the plane would have stopped over en route to my destination." (57 years old, Female, NSW)

"World security is so different nowadays - it plays a big part in planning where to go, and places that you thought were safe to go are not safe anymore." (70 years old, Female, NSW)

"You would have to be living under a rock not to be aware of the danger in certain countries, but the type of holidays we take and the places we visit are about as safe as you can be anywhere these days. After all there was a bomb scare within a kilometre of our home the other day!" (69 years old, Female, NSW)

Does any of the following world events deter you from visiting the following places?
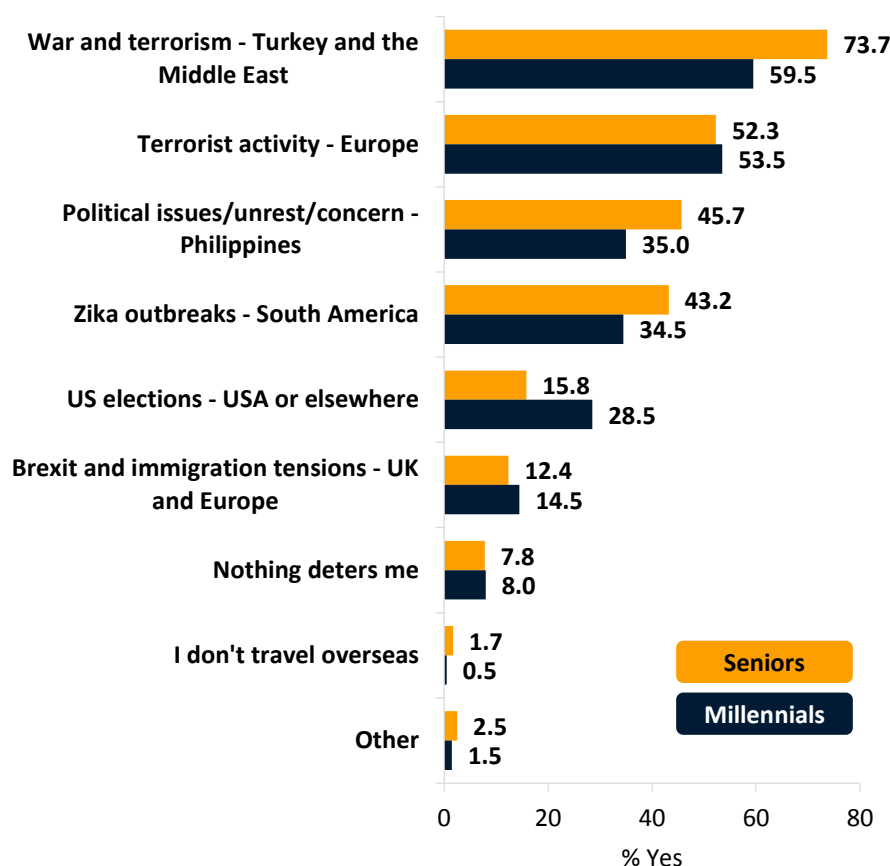
Source: CoreData - Senior Travel Survey (December 2016)
Question: Does any of the following world events deter you from visiting the following places?
*Multiple answers allowed

Seniors are more likely to say the war and terrorism in Turkey and the Middle East deter them from visiting those areas (73.7% vs. 59.5%). Seniors are also more likely to say the political issues or concerns in the Philippines are keeping them away from the country (45.7% vs. 35.0%), while the recent US elections are more likely to keep the millennials away from the USA (28.5% vs. 15.8%).

How do you usually manage your money while abroad?
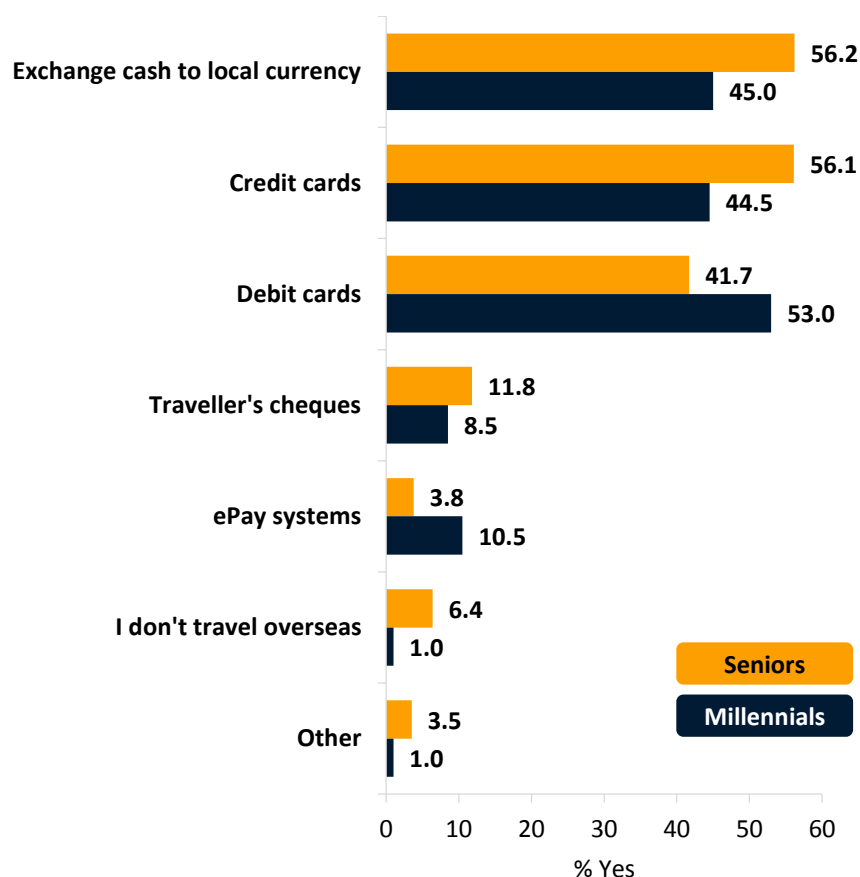
Source: CoreData - Senior Travel Survey (December 2016)
Question: How do you usually manage your money while abroad?
*Multiple answers allowed

Close to three in five senior respondents exchange cash to local currency (56.2%) or use their credit cards (56.1%) while travelling abroad. On the other hand, millennials most commonly prefer to use their debit cards (53.0%), while around two in five exchange cash to local currency (45.0%) or use their credit cards (44.5%).

How much have you had to pay to cover misfortunes while travelling in the last year (both domestically and internationally)?

$1,566	$902
Seniors	**Millennials**
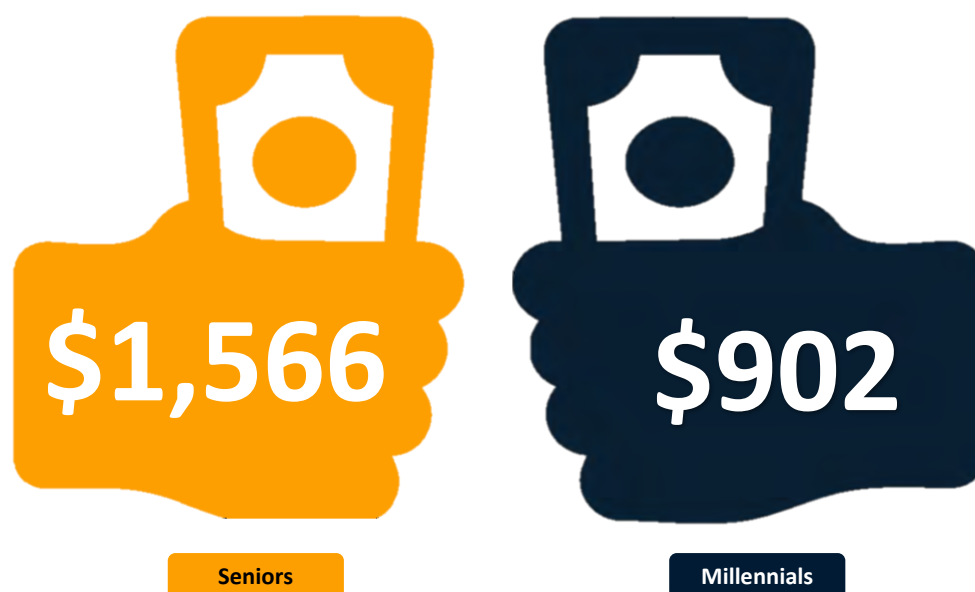
Source: CoreData - Senior Travel Survey (December 2016)
Question: How much have you had to pay to cover misfortunes while travelling in the last year (both domestically and internationally)?

Seniors have had to pay more to cover misfortunes while on holidays in the last year, spending on average $1,556 compared to millennials who spent $902 on average.

Do you usually get travel insurance when you go on holidays?
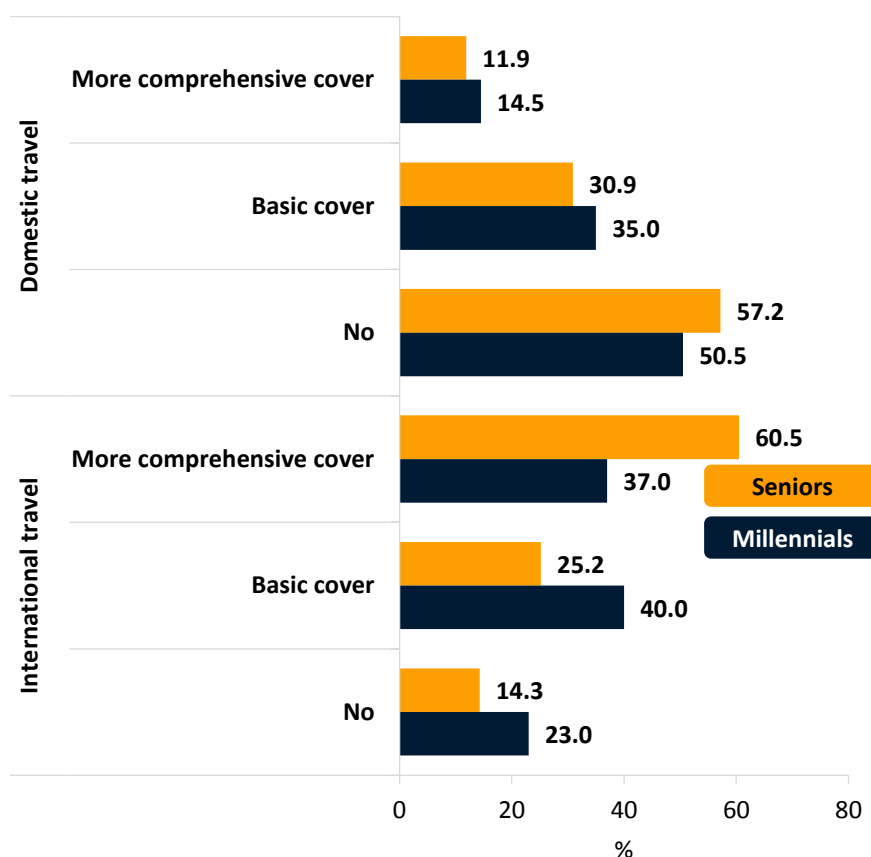
Source: CoreData - Senior Travel Survey (December 2016)
Question: Do you usually get travel insurance when you go on holidays?

Seniors and millennials most commonly do not get travel insurance when they go on domestic holidays (57.2% and 50.5% respectively).

This is not the case with international travel, with most seniors and millennials availing them of some form of travel insurance. Seniors are more likely to get more comprehensive cover (60.5% vs. 37.0%), while millennials are more likely to get a basic cover (40.0% vs. 25.2%).

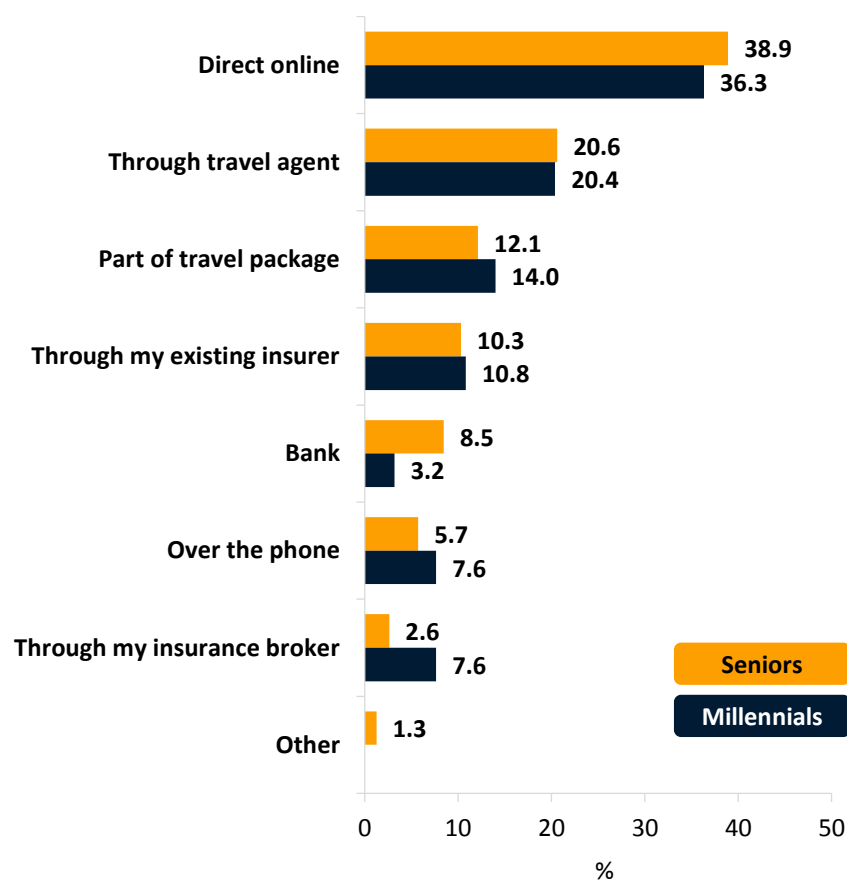Do you usually do this through annual or singular policies?
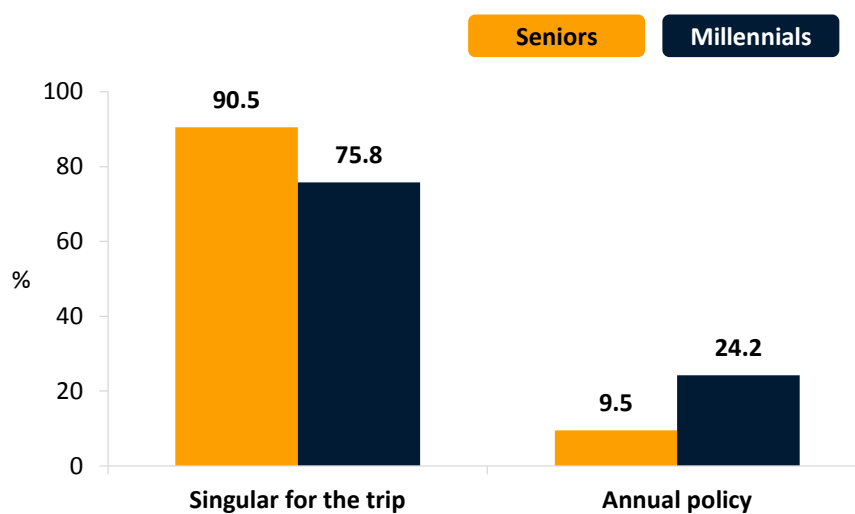
Source: CoreData - Senior Travel Survey (December 2016)
Question: Do you usually do this through annual or singular policies?

Among those who purchase some form of travel insurance, seniors are more likely to purchase singular policies for their trips (90.5% vs. 75.8%), while millennials are more likely to get an annual policy (24.2% vs. 9.5%).

How do you usually purchase travel insurance?

Direct online	38.9 / 36.3
Through travel agent	20.6 / 20.4
Part of travel package	12.1 / 14.0
Through my existing insurer	10.3 / 10.8
Bank	8.5 / 3.2
Over the phone	5.7 / 7.6
Through my insurance broker	2.6 / 7.6
Other	1.3

Seniors
Millennials

Source: CoreData - Senior Travel Survey (December 2016)
Question: How do you usually purchase travel insurance?

Among those who purchase some form of travel insurance, seniors and millennials most commonly purchase it directly online (38.9% and 36.3% respectively). One in five say it is usually purchased through a travel agent (20.6% and 20.4% respectively), while 12.1% of senior respondents and 14.0% of millennial respondents say it is usually part of their travel package.

What are your greatest reasons for getting travel insurance? Please rank your top 5 where 1 is the most important to you.
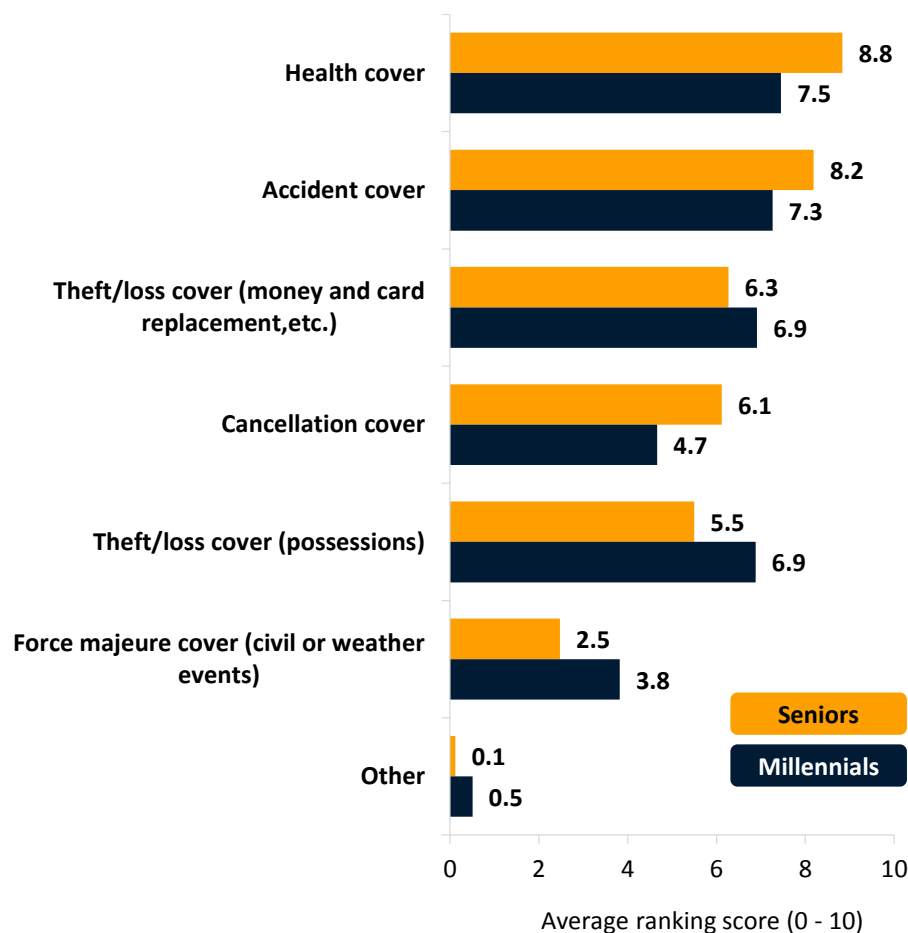
Source: CoreData - Senior Travel Survey (December 2016)
*Question: What are your greatest reasons for getting travel insurance? Please rank your top 5 where 1 is the most important to you.*

Seniors and millennials cite having health cover as their top reason for getting travel insurance, with an average ranking score of 8.8 and 7.5 out of 10 respectively. This is followed by accident cover (8.2 and 7.3 respectively) and theft/loss cover for money and card replacement (6.3 and 6.9 respectively).

PERSONAL EXPERIENCES AND TIPS

- Despite a variety of bad plane experiences, travelling pet peeves and other negative issues or concerns, the vast majority of seniors would not be deterred from travelling again

Have you had any of the following bad plane experiences in your travels?
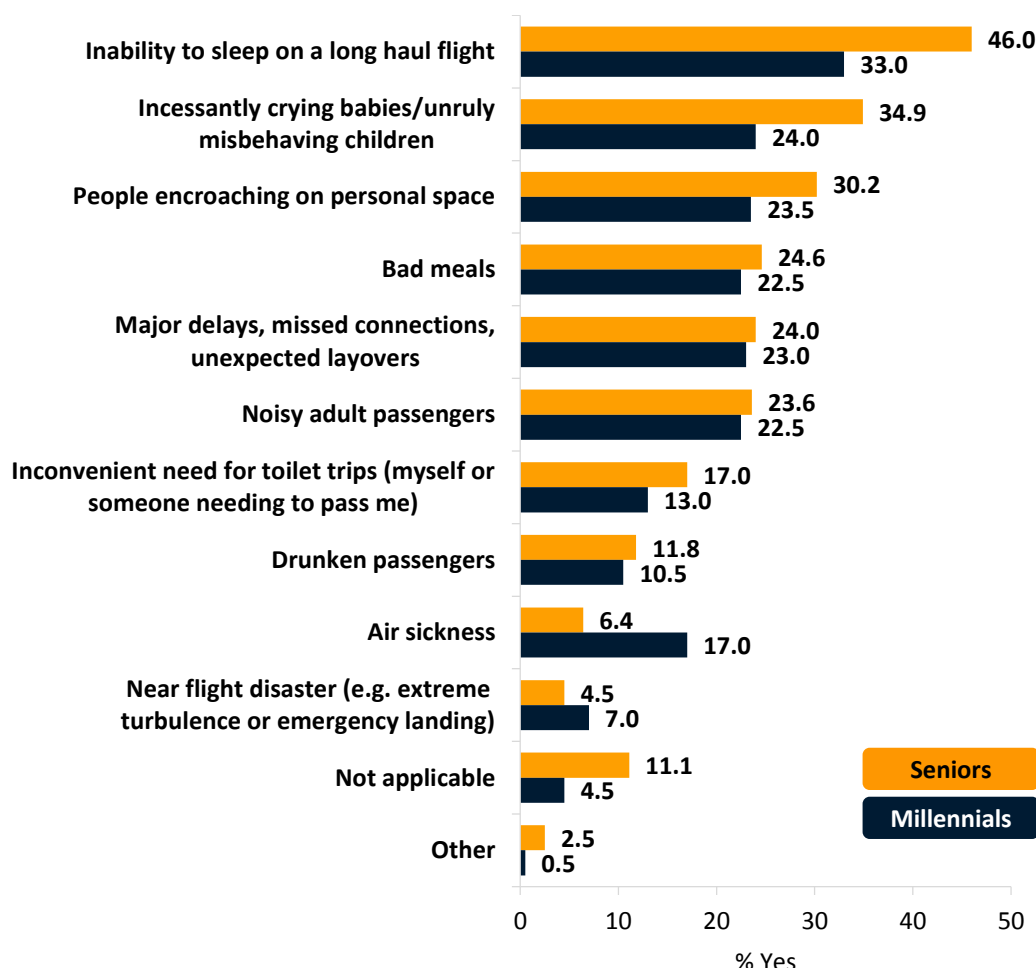
Source: CoreData - Senior Travel Survey (December 2016)
Question: Have you had any of the following bad plane experiences in your travels?
*Multiple answers allowed

Seniors are more likely to say they have experienced the inability to sleep on a long haul flight (46.0% vs. 33.0%) or incessantly crying babies or unruly misbehaving children (34.9% vs. 24.0%).

Three in 10 (30.2%) senior respondents say they have experienced people encroaching on their personal space during flights, compared to 23.5% of millennial respondents. Around one in four senior and millennial respondents complain about bad meals (24.6% and 22.5% respectively), major delays, missed connections and unexpected layovers (24.0% and 23.0% respectively) or noisy adult passengers (23.6% and 22.5% respectively).

What are your main pet peeves when travelling?

"Busy roads, city traffic (I seldom travel to a city), the cost of fuel." (64 years old, Female, QLD)

"Getting stuck next to fat people on airplanes, men who have no sense that they are encroaching on your personal space- like using both arm rests without noticing that their arm is coming into your area, people not controlling their children from running around, babies with smelly nappies. And the seats are absurdly cramped on airplanes with no leg room." (58 years old, Female, QLD)

"Having to lug heavy bags up and down steps/stairs because no lift or escalator; discovering the train ticket you have booked is "upstairs" on the train so have to lug the bag around; not being near a train luggage rack that is visible from my seat - so makes me anxious at every stop!; not having the correct money to access a toilet; not being able to find a free Wi-Fi access when required!." (67 years old, Female, WA)

"Insufficient seat and leg space when travelling economy." (76 years old, Male, WA)

"Lack of information on many matters." (65 years old, Male, SA)

"Long haul plane travel and delays bring out difficult behaviour displays in fellow travellers. I feel sorry for mums with crying babies." (74 years old, Female, SA)

"Noisy and very loud people who only care about themselves. People pushing in front of others. Those that are always late either when departing for an excursion. Those that the excursion transport (e.g. Bus) have to wait for and everyone else is inconvenienced or delayed. They should be left behind." (63 years old, Male, NSW)

"Passengers who complain to flight attendants ALL the time and demand drinks and service constantly. Passengers who use up more than their allocated area in the overhead luggage compartments. Passengers who constantly kick the back of your seat all through the flight. Passengers who get up out of their seats and begin to unload the overhead luggage compartments before the "all clear" is given to do this." (64 years old, Female, VIC)

"People who are overly loud or encroaching personal space, parents who let their children run wild or misbehave without taking any measures to control or discipline them." (54 years old, Female, VIC)

"The amount of time actually spent getting to my destination." (57 years old, Female, VIC)

"The whole transit experience, the hassle of getting to the airport, checking in, security checks, etc. it often takes longer than the trip itself." (56 years old, Female, QLD)

Would any of your main pet peeves deter you from travelling again?
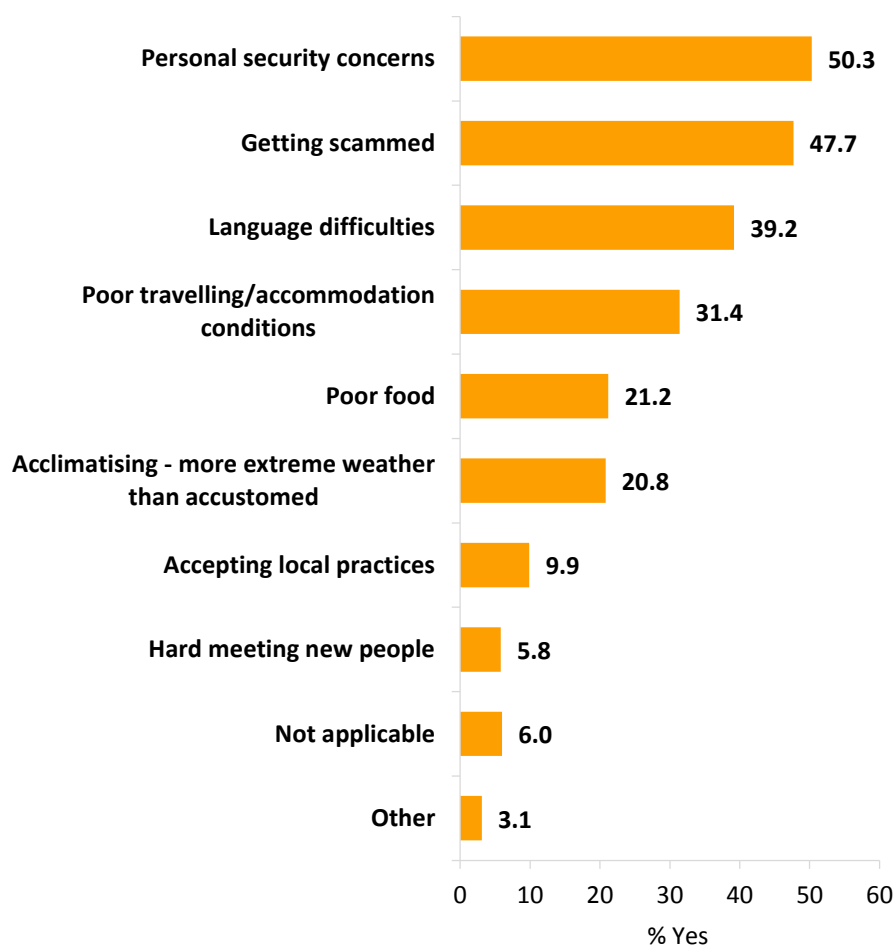

Seniors **Millennials**
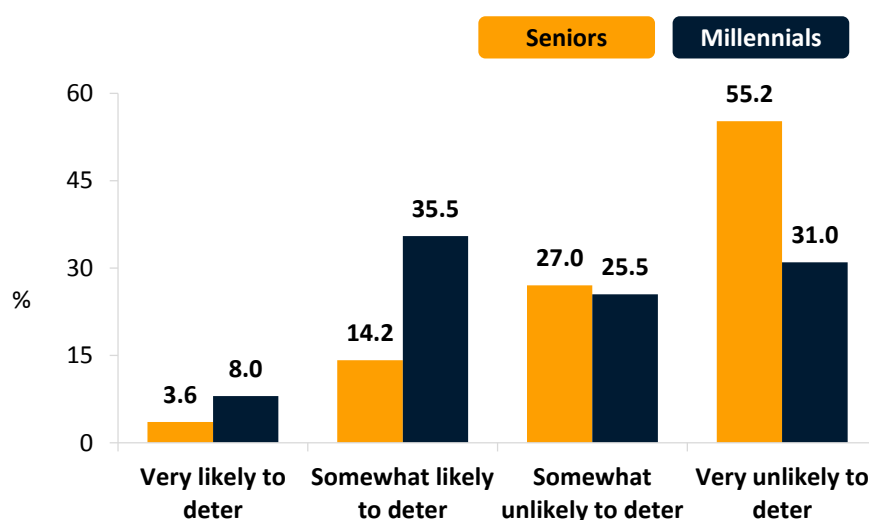
Source: CoreData - Senior Travel Survey (December 2016)
Question: Would any of your main pet peeves deter you from travelling again?

Despite a variety of travelling pet peeves, the vast majority (82.2%) of senior respondents say these would be somewhat or very unlikely to deter them from travelling again, compared to 56.5% of millennial respondents. On the other hand, more than two in five (43.5%) millennial respondents say their travelling pet peeves would be somewhat or very likely to deter them from travelling again, compared to only 17.8% of senior respondents.

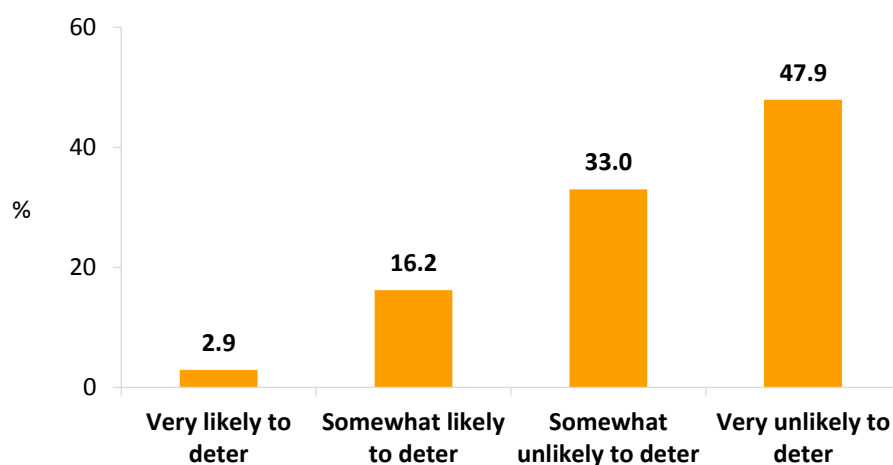**What are the common negative issues seniors face while travelling?**

Issue	% Yes
Personal security concerns	50.3
Getting scammed	47.7
Language difficulties	39.2
Poor travelling/accommodation conditions	31.4
Poor food	21.2
Acclimatising - more extreme weather than accustomed	20.8
Accepting local practices	9.9
Hard meeting new people	5.8
Not applicable	6.0
Other	3.1

% Yes

Source: CoreData - Senior Travel Survey (December 2016)
Question: What are the common negative issues seniors face while travelling?
*Multiple answers allowed

Many senior respondents nominate personal security concerns (50.3%) and getting scammed (47.7%) as common negative issues they face while travelling. Close to two in five (39.2%) cite language difficulties, while more than three in 10 (31.4%) point to poor travelling/accommodation conditions.

To what extent would these issues deter you from travelling in the future?

Source: CoreData - Senior Travel Survey (December 2016)
Question: To what extent would these senior issues deter you from travelling in the future?

Despite the common negative issues seniors face while travelling, the vast majority (80.9%) say these would be somewhat or very unlikely to deter them from travelling in the future.

Do you have any travel hacks or tips for your fellow Australians?

"Always use a travel agent they can get you out of situations that would cause world war 3 when things go wrong If you do it yourself be prepared for missed connections, hotels not actually booked even though you thought you had.. The list goes on." (74 years old, Male, SA)

"Be careful everywhere you go especially where English is not the 1st language spoken locally." (56 years old, Male, NSW)

"Do not accept parcels at airports from strangers." (66 years old, Male, NSW)

"Don't make close friends with people overseas too quickly, be careful le of your own safety and others travelling with you whilst travelling. Take heed of any warnings of Australian government travel websites. Respect the laws of the country where you are...." (76 years old, Male, SA)

"Don't use Credit Cards unless absolutely necessary. Don't hesitate to question Taxi drivers regarding any additional charges. Don't hesitate to question ships purser regarding any unknown additional charges. There is safety in numbers." (56 years old, Male, QLD)

"Get one of those special bags/wallets/purses that prevent fraudsters from skimming your cards. Get travel insurance, especially if travelling somewhere with a horrible and/or expensive health system like the USA or Asia. Relax - what seems awful now will be a funny story years later." (57 years old, Female, WA)

"Go with a church group - they are always friendly and helpful." (71 years old, Female, QLD)

"Have cash. Preferably spare US dollars. In small denominations." (59 years old, Male, NSW)

"I often book travel services overseas as it can work out a lot cheaper than booking it here in Australia. In fact the car rental site I use is a lot cheaper if I book my car rental through the UK site in GBP rather than the Australian version of the same site in AUD for the exact same thing. I have saved 100s of dollars on four week rentals by doing this. Cruises are also often cheaper if booked in the US or UK." (50 years old, Female, NSW)

"If your senses are telling you something does not feel right, listen to it and get out of the area. Drink bottled water only. Behave and show respect to other countries cultures." (67 years old, Female, QLD)

"Keep a smile on your face. Smiles are always a good way to start an interaction with anyone. Don't walk around with your hands in your pockets and your head down. Stand up straight and be alert. Be positive and don't look as you are worried. This will reduce the possibility of you looking like a potential target. Loop the straps of your bum bag through your belt. You cannot lose it that way. Carry your handbag strap over your shoulder - bag to the front, hard to steal from at that point. KEEP SMILING." (71 years old, Male, ACT)

"Keep your belongings and your money secure. Be careful about what you eat and drink. Try to book accommodation close to the airport for the night before you fly out (if you are in a foreign country because it is very hard to estimate how much time you will need to reach the airport sometimes.) Book a stop-over if travelling with children or the elderly, Direct flights can be too long for them. ." (52 years old, Female, QLD)
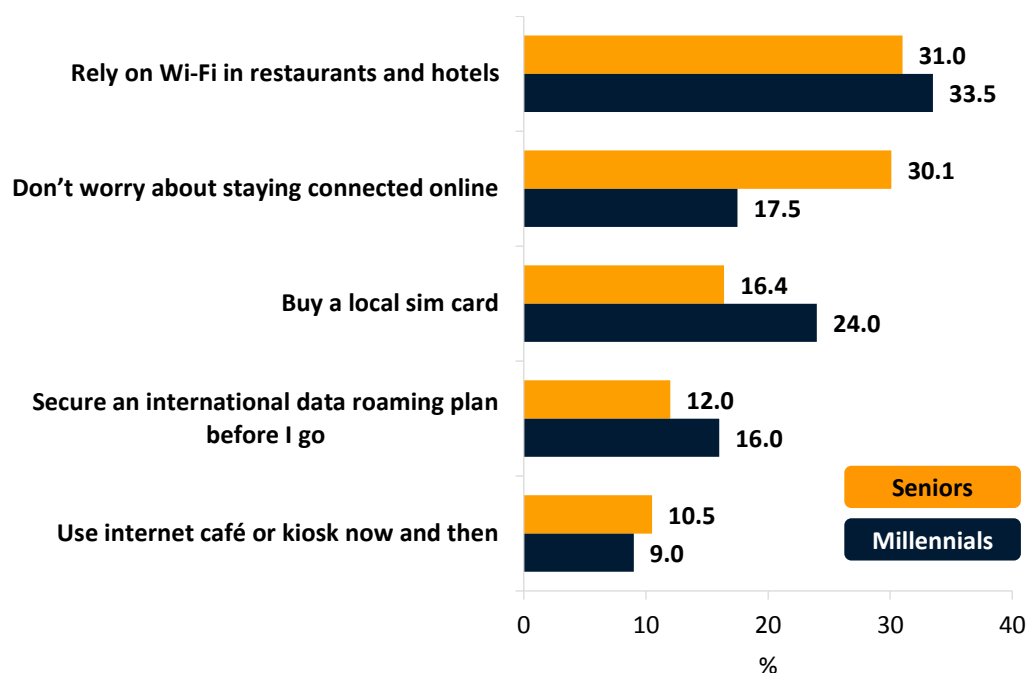
"Leave copies of your passport, licence and other important documents with a trusted friend. Inform the Australian embassy of whatever country you are in that you are travelling in that country. Keep in touch with a friend." (54 years old, Female, VIC)

"Pack essentials in carry on as luggage can miss flights and despite how people think otherwise it is a common occurrence and you need to be prepared. You are responsible for packing so airlines will not always compensate if you put your house or car keys in your luggage. Pack light carry on as per airline rules as its annoying for those who do follow the rules. Just pack light in general, the less you have the less stress you'll have. Read terms and conditions of tickets even if it is boring as it outlines a lot of important information that will help you prepare more efficiently." (21 years old, Female, NT)

"Register with "Smart traveller" before leaving, and abide by local rules and laws. Some are very different to Australia." (66 years old, Male, WA)

"Tips if going to foreign countries, get a mobile and have a dictionary English & country/countries you are visiting. Learn about the country and culture before you go - from blogs etc. not the tourist sites. Learn basic words like please, thank you, good morning, evening, I'm sorry. Can you help me? And I'm sorry I don't speak your language etc. Dress to the country and climate... e.g. always natural fibres. Be polite, people are very helpful if you are polite and try. Too many people go without the foggiest idea about the country from the locals, they read the tourist rubbish, and you can get into a lot of trouble that way, same applies for Australia, most of my visitors are all unprepared... the big one is they think Bondi beach will have blue water and skies in the middle of winter... we give out lousy information as do most tourist site.... Find a travel agent from that country, they will give you tips that are invaluable and places you would never know about." (69 years old, Female, VIC)

How do you stay connected online when you travel?

Rely on Wi-Fi in restaurants and hotels — Seniors: 31.0, Millennials: 33.5

Don't worry about staying connected online — Seniors: 30.1, Millennials: 17.5

Buy a local sim card — Seniors: 16.4, Millennials: 24.0

Secure an international data roaming plan before I go — Seniors: 12.0, Millennials: 16.0

Use internet café or kiosk now and then — Seniors: 10.5, Millennials: 9.0

Legend: Seniors (orange), Millennials (dark)

%

Source: CoreData - Senior Travel Survey (December 2016)
Question: How do you stay connected online when you travel?

Around one in three senior and millennial respondents stay connected online when they travel by relying on Wi-Fi in restaurants and hotels (31.0% and 33.5% respectively). Millennials are more likely to buy a local sim card (24.0% vs. 16.4%) or secure an international data roaming plan before they travel (16.0% vs. 12.0%).

However, three in 10 (30.1%) senior respondents and close to one in five (17.5%) millennial respondents do not worry about staying connected online.

Do you have any funny experiences from recent travels to share?

"Being chased down the street by an Emu, in the national park, it chased me and my granddaughter , when we nearly feel on top of it ,while it was sitting in a nest ,cause I was   telling my grandkids that if they keep their eyes open they might see the Postman riding a Kangaroo delivering mail, and not watching where I was going. I did not know if I was to laugh, cry, scream, or all of the above, as well as soil my undies, It took my husband to turn the car shoooo rooos on, (electrical device to scare animals while we travel open roads) to scare him, and all the family could do is laugh and spread the story to all friends and relatives." (66 years old, Female, WA)

"Fell off a chair in a local restaurant in London!" (76 years old, Male, SA)

"Going to Europe for a white Xmas but no snow." (70 years old, Female, TAS)

"I didn't realise that in Hong Kong I needed to tip the concierge and we spent some time bowing at each other he didn't speak English and I didn't speak his language we were both laughing in the end it still makes me smile he was lovely and never left my side after that." (70 years old, Female, SA)

"I picked up an accident victim hit by a truck in Thailand, and at the hospital they thought it was me who injured him, eventually I found an English speaking doctor. He survived ok." (71 years old, Male, VIC)

"I sat in a ladies only area in a bus in Morocco." (64 years old, Male, TAS)

"Language barrier in China. I asked reception for a towel using a translation app and they came up and bought me toilet paper instead." (30 years old, Female, VIC)

"My sister and I travelled to Malaysia a few years ago with a work tour group and when we all got off the plane and rushed to the toilets we couldn't believe we had to stand to use them.   We still have a photo of the toilet and it was the talk of the tour for a while." (63 years old, Female, QLD)

"Nothing outstanding. Small experience in showing overseas tourists how to open a salad dressing satchel by squeezing after they tried to use a fork. When shown they shot the dressing over the person next to them that they were travelling with." (63 years old, Male, NSW)

"Parked my Avis rental car in Ireland nose-in to a hotel wall while visiting a castle one Sunday afternoon. On return I realized I could not find reverse gear. Nothing marked on gear lever except 6 forward gears. Call to Avis was answered in USA, where manual cars are rare and so no help. Pushing car out was impossible due to steep incline. Started asking passers-by if they knew how to reverse a Nissan Qashqai. Soon a crowd of sympathetic people had gathered, but no-one had a clue. Eventually 2 garda (cops) stopped to see what was going on. We all searched in vain for some switch or other device to engage reverse. Then the cop strolled over to the nearby main road and waited for another Nissan Qashqai to appear. He stopped the driver who explained that there was a ring hidden inside the leather "skirt" through which the gear lever passed, which you pulled up to turn 6th gear into reverse. (The car was festooned with stickers about child seats etc., but not this essential advice!). I ended up buying a round of drinks (Guinness, of course) for 26 people who'd stopped to help, including cops, at adjacent pub! ." (63 years old, Male, VIC)

"Seeing an elderly Yemeni jump on the conveyor thru the security X-ray in Saudi Arabia." (76 years old, Male, WA)

"Staying in a very expensive hotel, on a very high floor, and the fire alarms went off...message to use directions on the door to the room to exit ....no directions on the door." (71 years old, Female, QLD)

"Travelling in India I awoke one morning to see a small monkey take off with some of my clothing as I had left the window open." (58 years old, Male, VIC)

"We had a packet of AA batteries in our suitcase, and when the x-ray scanned them, they looked like a clip of bullets....so we had to undo our case to prove what they were." (61 years old, Male, SA)

"Well was wandering around the New Forest in UK and visited a lovely village within its boundaries. Was looking at the menu outside a pub when I heard a munching behind me. Turned around to find a cow chomping on beautiful hanging baskets. She had almost devoured the petunias and lobellia.   The landlord came out and shooed "Daisy" along the road.   In the New Forest the wild ponies and other animals that use the forest have right of way. So not unusual to see ponies etc. wandering around these villages and greens.   Word of warning the ponies are wild and protected - do not try to approach them they will kick out.   However it made my day (decided to take the "Fish" of the day over steak haha).   An hour later we saw "Daisy" enjoying dessert (roses overhanging the garden wall).   Have the photos to prove it." (70 years old, Female, VIC)

DEMOGRAPHICS

Gender		
	Seniors	**Millennials**
Female	50.3%	47.5%
Male	49.7%	52.5%
Total	**100.0%**	**100.0%**

Area		
	Seniors	**Millennials**
The capital city of my state/territory	59.2%	70.5%
A regional centre	26.8%	21.5%
A rural area	14.0%	8.0%
Total	**100.0%**	**100.0%**

Educational Attainment		
	Seniors	**Millennials**
Primary	0.8%	1.0%
Part of high school	14.2%	4.5%
Completed high school	21.5%	23.2%
Diploma or certificate qualification	36.4%	23.2%
Degree qualification	17.2%	33.8%
Postgraduate qualification	9.9%	14.1%
Total	**100.0%**	**100.0%**

Living Arrangements		
	Seniors	**Millennials**
Living alone (never had children)	9.0%	17.5%
Living with flatmate(s) (never had children)	1.4%	13.5%
Living with parents/siblings (never had children)	1.5%	23.5%
Living with partner only (never had children)	9.7%	14.5%
Living with your children (under 18 years) at home	5.2%	28.5%
Living with your children (over 18 years) at home	12.8%	1.0%
Living with your children (both over and under 18 years) at home	1.5%	1.0%
Children have all left home	53.6%	0.0%
Other	5.3%	0.5%
Total	**100.0%**	**100.0%**

Employment Status		
	Seniors	**Millennials**
Full-time paid employment	18.6%	43.0%
Part-time paid employment	13.0%	17.0%
Self-employed	6.2%	3.5%
Casual employment	3.1%	6.0%
Transitioning to retirement and working part time	1.4%	0.0%
Fully retired	43.1%	0.0%
Full-time home duties	5.5%	7.5%
Maternity leave	0.0%	0.5%
Unemployed / not in paid employment	4.8%	7.5%
Student	0.6%	11.0%
On a disability pension	3.7%	4.0%
Total	**100.0%**	**100.0%**

Occupation		
	Seniors	**Millennials**
Business owner	11.1%	5.8%
Manager	9.2%	20.9%
Professional	22.5%	27.3%
Technician	3.3%	6.5%
Trades worker	5.4%	2.2%
Community and personal service worker	6.1%	5.8%
Clerical and administrative worker	20.3%	11.5%
Sales worker	6.1%	12.9%
Machinery operators and driver	3.5%	0.7%
Labourer	6.1%	2.9%
Other	6.1%	3.6%
Total	**100.0%**	**100.0%**

Investment Portfolio		
	Seniors	**Millennials**
I have no investments	28.1%	35.5%
$50,000 or less	11.1%	15.1%
$50,001 to $150,000	14.8%	18.6%
$150,001 to $250,000	10.0%	8.1%
$250,001 to $350,000	6.5%	5.8%
$350,001 to $450,000	4.7%	4.1%
$450,001 to $550,000	2.6%	4.7%
$550,001 to $650,000	3.2%	1.7%
$650,001 to $750,000	4.2%	0.6%
$750,001 to $1 million	6.8%	3.5%
More than $1 million to $3 million	7.6%	1.2%
More than $3 million to $5 million	0.4%	0.0%
More than $5 million	0.0%	1.2%
Total	**100.0%**	**100.0%**

Household Income		
	Seniors	**Millennials**
$50,000 or less	43.3%	21.2%
$50,001 to $75,000	21.5%	15.6%
$75,001 to $100,000	13.0%	24.6%
$100,001 to $125,000	8.3%	14.5%
$125,001 to $150,000	7.7%	9.5%
$150,001 to $200,000	3.2%	8.9%
$200,001 to $250,000	2.3%	2.2%
$250,001 to $350,000	0.5%	1.7%
$350,001 or more	0.1%	1.7%
Total	**100.0%**	**100.0%**

Personal Income		
	Seniors	**Millennials**
$20,000 or less	25.2%	27.7%
$20,001 to $30,000	21.8%	10.7%
$30,001 to $40,000	11.4%	7.3%
$40,001 to $50,000	9.6%	9.0%
$50,001 to $60,000	8.6%	10.2%
$60,001 to $70,000	5.1%	10.7%
$70,001 to $80,000	4.1%	6.2%
$80,001 to $90,000	4.1%	6.2%
$90,001 to $100,000	2.5%	2.8%
$100,001 to $125,000	3.6%	4.0%
$125,001 to $150,000	1.7%	1.1%
$150,001 to $200,000	1.9%	2.8%
More than $200,000	0.5%	1.1%
Total	**100.0%**	**100.0%**

COREDATA

ABOUT US

CoreData Research is a global specialist financial services research and strategy consultancy. CoreData Research understands the boundaries of research are limitless and with a thirst for new research capabilities and driven by client demand; the group has expanded over the past few years into the Americas, Africa, Asia, and Europe.

CoreData Group has operations in Australia, the United Kingdom, the United States of America, South Africa and the Philippines. The group's expansion means CoreData Research has the capabilities and expertise to conduct syndicated and bespoke research projects on five different continents, while still maintaining the high level of technical insight and professionalism our repeat clients demand.

With a primary focus on financial services CoreData Research provides clients with both bespoke and syndicated research services through a variety of data collection strategies and methodologies, along with consulting and research database hosting and outsourcing services.

CoreData Research provides both business-to-business and business to- consumer research, while the group's offering includes market intelligence, guidance on strategic positioning, methods for developing new business, advice on operational marketing and other consulting services.

The team is a complimentary blend of experienced financial services, research, marketing and media professionals, who together combine their years of industry experience with primary research to bring perspective to existing market conditions and evolving trends.

CoreData Research has developed a number of syndicated benchmark proprietary indexes across a broad range of business areas within the financial services industry.

- Experts in financial services research

- Deep understanding of industry issues and business trends

- In-house proprietary industry benchmark data

- Industry leading research methodologies

- Rolling benchmarks

The team understands the demand and service aspects of the financial services market. It is continuously in the market through a mixture of constant researching, polling and mystery shopping and provides in-depth research at low cost and rapid execution. The group builds a picture of a client's market from hard data which allows them to make efficient decisions which will have the biggest impact for the least spend.

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