

Leveraging Travel as a Catalyst for Healthy Longevity

Key Takeaways and Recommendations from the Global Coalition on Aging - Transamerica Institute Roundtable: *"The Age of Adventure: Fostering Healthy Aging Through Travel"*

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Roundtable Overview

On Sept. 10, 2024, the Global Coalition on Aging (GCOA) and nonprofit Transamerica Institute hosted an expert roundtable discussion titled “*The Age of Adventure: Fostering Healthy Aging Through Travel.*”

The premise of the roundtable was to amplify the relationship between travel and healthy aging and underscore the value it brings to the economy, workplace productivity and well-being, and retirement. Its aim was to uncover new ideas, research, and insights to provide strategic guidance for travelers, travel-related companies, financial services institutions, employers, and other stakeholders in the silver economy.

The roundtable convened leaders from across the travel, health, and aging sectors to examine the relationship between travel and healthy aging and travel’s critical role in promoting healthy aging across the life course.

Roundtable Participants

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Introduction

Research shows that travel—and the activities associated with travel—serves as a powerful enabler of healthy longevity by encouraging physical activity, social engagement, and cognitive stimulation.^{I, II} Regular travel has been shown to reduce mortality risk by 36.6% and lower Alzheimer’s risk by up to 47% through culturally enriching activities like museum visits, attending live music performances, and exploring historical landmarks.^{III, IV, V}

By boosting physical health, cognitive resilience, and social connections, travel helps people age well at every stage of life and offers considerable additional commercial value for stakeholders in the travel sector, from transportation and age-friendly cities, hotels and theme parks, and personal finance products and services (e.g., planning services, points programs, and payment/credit cards).

“The travel sector, like health care and financial services, should be booming as adults 50+—the fastest-growing demographic—seek travel experiences, have disposable income, and recognize its health benefits. This presents a significant business opportunity, especially as modern societies age. Yet, there is a gap between this market potential—companies seem not to view older adults as a targeted business development opportunity. Why is this being missed?”

Mike Hodin, PhD, CEO, *Global Coalition on Aging*, Managing Partner, *High Lantern Group*

While the connection between travel and healthy aging is well documented, ways to best communicate and leverage these benefits have not been fully recognized or prioritized by the stakeholders who have the most to gain, including policymakers, health care leaders and the travel industry itself. This report summarizes the dialogue from the Sept. 10 roundtable, calling out the power of travel as a catalyst for healthier longevity, and recommending strategies for destinations, travel companies, governments, and a broader group of stakeholders to maximize this power to improve health, drive business value, and further power economic growth in our global aging society.



Regular travel has been shown to **reduce mortality risk by 36.6%** and **lower Alzheimer’s risk by up to 47%** through culturally enriching activities like museum visits, attending live music performances, and exploring historical landmarks.^{III, IV, V}

Travel as an Investment in Healthy Longevity: The Widespread Benefits and Opportunities

Roundtable participants brainstormed and described the many stakeholders that benefit from travel offerings that target healthy aging, multigenerational experiences, and aging populations. When brought together, travel has a multiplier effect across society. Travel leads to healthier people, closer communities, smarter health delivery through disease prevention, and business and economic opportunities. Investments and attention to travel and all its benefits should be an imperative and an area for consensus among public and private sector leaders focused on healthy aging and economic growth. If the opportunities of travel for healthy aging are to be maximized, those who stand to benefit the most include:

- **Older adults (50+)** – For older adults, travel is a gateway to physical, cognitive, and social enrichment. Studies show that travel consistently ranks as a top retirement dream and activity^{vi} for its connection to improved brain health, cardiovascular well-being, and overall vitality.^{vii} Travel not only keeps people healthier for longer, but it also addresses one of the most pressing challenges of aging: loneliness and social isolation. By fostering connection and shared experiences, travel is one of the most effective ways to improve overall vitality and well-being. When older adults have access to travel opportunities, it keeps them healthier for longer and able to travel for longer, benefiting both individuals and organizations.^{viii, ix}

“The travel industry is addressing various needs beyond just mobility, including hearing, sight, neurodiversity, and other sensory-related challenges. It’s important to recognize these different lanes while also seeking commonality among them.”

Curt Cottle, Senior Policy Advisor, Team Lead, National Travel and Tourism Office,
United States Department of Commerce

- **Travelers across generations** – Intergenerational travel fosters meaningful connections across age groups, enriching both physical and mental well-being. Whether through active adventure, cultural exploration, or leisure activities, different types of travel—each offering unique experiences—play a crucial role in healthier aging. These journeys not only promote physical activity and cognitive stimulation but also enhance emotional bonds among friends and within families of all ages.^x By engaging across generations, travel serves as a key tool for sustaining the longevity milestones made possible by 20th-century medical advances, supporting the mind, body, and spirit in the journey of aging.

- **Communities and connectedness** – Traveling with a purpose, whether for environmental conservation or cultural immersion, is a growing trend.^{xi} Travel fosters a sense of place and purpose, while also building community—a cornerstone of healthy aging. The Global Coalition on Aging’s 2023 report, *“Healthy Aging in Practice: How Age-Friendly Cities & Communities Can Contribute to an Age-Friendly World,”* highlights how age-friendly environments encourage social connections and community engagement—essential elements for well-being in later life.

Beyond creating connections to destinations, travelers of all ages build community around the people they travel with (both within and across generations), offering social benefits that are especially important as we age.^{xii} Group travel, particularly for older adults, helps combat loneliness and build long-term relationships, creating lasting community bonds.^{xiii, xiv}

- **Health systems, labor markets, and economies** – Studies show that travel has physical and mental health benefits, including slowing the aging process itself. One recent study showed that promoting active travel among the age 65+ population in low- and middle-income countries (LMIC) by way of tailored travel interventions and experiences catering to this demographic group may be correlated with a reduction in mild cognitive impairment and subsequent dementias.^{xv}

If travel and tourism can improve health status and prevent or delay costly medical interventions and keep people active, engaged, and employed across the life course, then shouldn’t it be part of disease prevention and economic growth strategies? Employees seem to think so, as surveys among employees frequently highlight travel as a highly valued benefit.^{xvi} Employee benefit programs like Bank of America’s annual travel pass and sabbatical program—which many employees use for travel adventures or family time—are directly tied to employee feedback.^{xvi, xvii, xix} These initiatives have demonstrated success, driving higher levels of satisfaction and fostering stronger team connections, while also helping to attract and retain top talent.

- **The travel industry itself** – The roundtable dialogue revealed that the travel sector itself—airlines, hotels, resorts, etc.—has seldom integrated the strategic value of the older adult consumer. And certainly, one approach for the travel sector would be to underscore its role in enabling healthier aging. There is a symbiotic and cyclic relationship: As healthy individuals continue to travel and travel contributes to maintaining physical and mental health, travel companies will see improvements in their bottom lines. Travel is an opportunity to change how people identify with their longevity. It’s a win-win that presents three critical opportunities for the travel sector:
 - For the travel sector, there is a significant untapped market opportunity in the age 50+ demographic, which not only represents the fastest-growing segment of the global population but also accounted for half of global consumer spending—\$35 trillion—in 2020.^{xx, xxi}
 - The market opportunity can be married to reputational value for the travel sector as it associates its business with healthier aging.
 - The multifaceted linkages across sectors of economies, namely travel, health, and personal finance, offer strategic insights for creating new and powerful value.

“Most of the world’s luxury travel spending comes from individuals aged 50 and older. This underscores the significant role that older travelers play in the industry.”

Chip Conley, CEO, *Modern Elder Academy*, Former Head of Global Hospitality and Strategy, *Airbnb*, Founder, *Joie de Vivre*



The **age 50+ demographic, the fastest-growing segment** of the global population, accounted for half of global consumer spending—**\$35 trillion**—in 2020, representing a significant untapped market opportunity for the travel sector.^{xx, xxi}

Travel as a Catalyst for Redefining Aging in the 21st Century: Key Roundtable Takeaways

Lifespans have dramatically increased because of innovations across the 20th century—from sanitation and refrigeration to medicine and technology.^{xxii} Longevity is an incredible gift that not only offers the opportunity for longer lives but also longer, healthier lives. Innovative medicines, strategies for disease prevention, and healthier lifestyles are ways to accomplish healthy longevity, and travel has been underappreciated in the role it can play to help recontextualize aging. Travel offers a unique opportunity to change the narrative. Travel benefits health at any age, contributes to healthier living, supports sustainable workforces, increases economic growth, and combats ageism.

Travel is a powerful catalyst for healthy longevity, helping to redefine what “aging” looks like. Aging should no longer be viewed as a state of disability and dependence, but as a time of activity, health, and social and economic engagement.

Our roundtable participants discussed key focus areas to help fully unlock this potential, drawing on the expertise of government leaders, travel industry veterans, health and health policy experts, and personal finance and retirement experts—and, among this group—self-professed world travelers themselves.

Key takeaways:

1. Travel plays a transformative role in healthy aging.
2. Travel connects people and fosters community.
3. The healthy longevity opportunity will be a game changer for the travel industry and global economy.
4. Public-private collaborations are needed to maximize the full potential of travel for healthy aging.

1. Travel plays a transformative role in healthy aging

Travel helps individuals embrace and define their longevity by supporting physical, cognitive, and social health at every stage of life. Engaging travelers of all ages through accessible experiences not only keeps older adults involved but also encourages younger generations to travel alongside them. It enhances healthy aging through intergenerational connections that combat isolation and cognitive stimulation from new environments and cultures. In fact, a recent survey indicated that 61% of respondents agreed that grandparents were more active than expected during travel.^{xxiii} This cycle of engagement promotes individual well-being and sustains the travel industry, underscoring the economic and social value of inclusive, lifelong travel opportunities.

“Travel embodies many of the modifiable factors that promote health. It exposes us to new cultures, languages, and problem-solving opportunities—all enriching experiences that contribute to our overall well-being.”

Paul Nussbaum, PhD, APBB, Clinical Neuropsychologist, Adjunct Professor of Neurological Surgery, *University of Pittsburgh School of Medicine*

“Intergenerational travel creates meaningful opportunities for connection and understanding across generations. It fosters shared experiences that strengthen family bonds, promote emotional well-being, and create lasting memories—all of which contribute to healthier aging.”

Catherine Collinson, Founding CEO and President, *Transamerica Institute*

2. Travel connects people and fosters community

Travel fosters intergenerational connections, enriching social bonds, and bridging age groups through shared experiences. Older adults, who play a crucial economic role in the industry, are particularly drawn to group travel, which offers structure and community. Accessible travel options enhance these benefits by accommodating all ages and abilities, expanding opportunities for travelers to immerse themselves in different places and cultures, and to connect with those communities in which they travel. Thoughtfully designed group tours help older travelers build lasting relationships with participants, guides, and locals, creating lifelong memories and strengthening community ties.^{xxiv, xxv}

“Travel should encourage meaningful, intergenerational interaction, enabling older persons both as travelers and as members of communities to engage in mutual cultural exchange and solidarity. These enriching experiences contribute to the well-being of both individuals and communities.”

Amal Abou Rafeh, Chief of the Programme on Ageing Section, United Nations Department of Economic and Social Affairs

“Our goal should be to reinvent travel in a way that not only supports healthful aging for older travelers but also supports and benefits the communities they engage with. It’s about creating a win-win situation for all involved.”

John Beard, MBSS, PhD, Irene Diamond Professor and Director of the International Longevity Center, Columbia University

3. The healthy longevity opportunity will be a game changer for the travel industry and the global economy

The travel industry has the potential to drive healthy aging across the life course by focusing their outreach and marketing strategies to older adults, a demographic that outspends other age groups on travel.^{xxvi} When left untapped, the travel industry is missing out on billions of dollars from the silver economy. Despite this economic impact, the industry often limits its focus to necessity-based services rather than aspirational experiences. To connect with this powerful demographic, travel and tourism marketers should celebrate travel as a source of enrichment and vitality that supports mental and physical health and social engagement at any age. Age-inclusive products and services should offer benefits for travelers of all ages.

For example, Ireland's Age-Friendly Cities and Communities Programme has developed age-friendly airports and the world's first age-friendly beach, which are developed to be inclusive of older travelers but in fact are age-inclusive, bringing more accessible travel to all.^{xxvii, xxviii} Older travelers gain more access to the diverse benefits of travel, and younger travelers gain the opportunity to learn from and create bonds with older generations.

"The travel sector falls short in how it visually communicates with older travelers. Many other companies and destinations—those offering services and experiences to all age groups—fail to recognize the importance of the older travelers' mindset and what will appeal to them in terms of choosing one product or experience over another. The older market should be considered just as important as the younger generations as in many countries, they are the ones with the greater disposable income and time to travel frequently each year."

Debbie Flynn, Managing Partner, Global Travel Practice Leader, *Finn Partners*

4. Public-private collaborations are needed to maximize the full potential of travel for healthy aging

To fully realize travel's societal benefits, all stakeholders called out in this report must recognize travel's important role in promoting healthy aging and take action to create more inclusive, accessible, and intergenerational travel experiences and services. The market opportunity is immense; the health benefits are game changing.

"We need to educate the travel and tourism industry that what they are doing is a prescription for health."

Paul Nussbaum, PhD, ABPP, Clinical Neuropsychologist, Adjunct Professor of Neurological Surgery, *University of Pittsburgh School of Medicine*

Collaboration between policymakers and business leaders is essential to create travel options that support older adults' health and longevity, making travel a key component of the \$17 trillion silver economy.^{xxx} With older adults ranking travel as a top retirement dream, six in ten to be exact,^{xxx} more inclusive travel not only fosters well-being but also fuels economic growth as people spend more on experiences that enrich their lives and support healthful aging across all stages of life.^{xxxi} Additionally, employers have a role to play as they seek to optimize productivity of the aging workforce. Incorporating travel-friendly policies in workplace benefits demonstrates a commitment to older employees, boosting job satisfaction, productivity, and loyalty. Likewise, as financial planners help their clients fulfill their retirement aspirations—as well as their aspirations in working years—they should incorporate the importance of travel to their clients' health and longevity into their planning.

Roundtable participants emphasized that travel need not be expensive or luxury to be enriching, educational, and have health benefits—but saving for travel is essential.

"Public-private collaborations are essential to unlocking the full potential of travel as a catalyst for healthy aging. By combining resources, expertise, and vision, we can create opportunities for older adults to thrive, improve well-being, and drive economic growth in ways no single entity could achieve alone."

Catherine Collinson, Founding CEO and President, *Transamerica Institute*

Recommendations

Based on insights gained from the roundtable, we have distilled three actionable recommendations to propel this work and invite partners across stakeholder groups to join in these efforts:

1. Craft a body of research informed by experts and policy leaders. Before we can successfully influence leaders in the travel industry, it is critical that we create a research-based narrative and validate it with experts and policy leaders. This will include emphasizing the health benefits as well as highlighting the employee value associated with travel, which can be a huge win for the employer, employee, travel sector, and economic growth.

2. Engage with policymakers to build the case and create political will. Based on our discussions and the resulting insights, we will be well-equipped to build a compelling case for global policymakers. Speaking with health and travel ministers, government sponsored travel agencies, and other experts is where we will start.

3. Pursue new advocates for travel and healthy aging by collaborating with select companies and stakeholders in the travel sector to develop tailored aging strategies. By creating political interest and political will, we can more effectively approach travel industry leaders—such as hotels, airlines, resorts, and city tourist bureaus—and engage with them to build an agenda for implementing programs and policies that target healthy aging.

“To effectively influence global tourism policies, we need to translate our intellectual discussions into concrete strategies based on research and best practices. This should reflect the health, social, and economic benefits of travel and tourism during older age.”

Igor Stefanovic, Tourism Coordinator for Accessibility, Cultural Tourism and Indigenous Peoples, *United Nations Tourism*

Conclusion

As this report reveals, travel is a cornerstone of healthy aging. However, unlocking its full potential for individuals and communities requires leadership and action. The Transamerica Institute and the Global Coalition on Aging are dedicated to championing collaboration, research, and awareness on the value of travel. Alongside experts across sectors and areas of expertise, we can redefine the global conversation on healthy longevity, grow the travel industry, and enable healthier, more productive, and more fulfilling lifespans for generations to come.

We invite stakeholders across industries to join us in advancing this vital initiative.

Global Coalition on Aging

The Global Coalition on Aging aims to reshape how global leaders approach and prepare for the 21st century's profound shift in population aging. GCOA uniquely brings together global corporations across industry sectors with common strategic interests in aging populations, a comprehensive and systemic understanding of aging, and an optimistic view of its impact. Through research, public policy analysis, advocacy, and strategic communications, GCOA is advancing innovative solutions and working to ensure global aging is a path for fiscally sustainable economic growth, social value creation and wealth enhancement. Visit globalcoalitiononaging.com.

Transamerica Institute®

Transamerica Institute® is a nonprofit, private operating foundation dedicated to identifying, researching, and educating the public about retirement security and the intersections of health and financial well-being. Transamerica Center for Retirement Studies®, a division of Transamerica Institute, conducts one of the largest and longest-running annual retirement surveys of its kind. Visit www.transamericainstitute.org.

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