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## Pensions UK Says Holidays Key to Retirement

August 10, 2025

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Holidays should be seen as a “valued and realistic” part of later life, according to Pensions UK, which sets retirement living standards to help people plan for life after work. The organisation says its guidelines aim to show the kind of lifestyle retirees can expect, depending on their income, and to offer a realistic benchmark for planning.

The standards, updated regularly, are split into three levels. The “minimum” level covers basic needs while allowing some money for leisure. The “moderate” level offers greater

financial security and flexibility. The “comfortable” level provides the most freedom and scope for luxuries.

Under the minimum standard, retirees could budget for a week-long holiday in the UK. The moderate standard allows for a two-week, three-star, all-inclusive trip to the Mediterranean plus a short off-peak UK break. Those on the comfortable level might enjoy a fortnight in a four-star Mediterranean resort and three UK weekend breaks each year.

Cali Sullivan, project lead for retirement living standards at Pensions UK, said retirement should be about maintaining dignity and preserving the lifestyle people have worked for. “Rising costs mean many are facing tough choices before and during retirement. These standards reflect what people view as realistic and meaningful, offering choice, opportunity, and security at every level,” she said.

Research shows holidays are widely seen as essential to a fulfilling retirement, providing time to relax, create memories, and boost wellbeing. Sullivan noted that the UK offers a range of attractive domestic destinations, from the coast of Devon and the hills of Yorkshire to Scotland’s lochs and glens, and the scenic regions of Norfolk and Wales.

With the state pension and workplace auto-enrolment schemes, Pensions UK estimates that around three-quarters of households could achieve at least the minimum standard, with couples more likely to meet it due to shared living and travel costs.

At the moderate level, retirees might choose two weeks in destinations such as Tenerife, Majorca, Turkey, Rhodes, or Spain, along with a short UK city break in places like Bath, York, Glasgow, Manchester, or Cambridge.

Those with a comfortable retirement income have greater flexibility. Options could include a two-week Mediterranean cruise or a 12-night all-inclusive voyage around the Norwegian fjords, along with several UK sightseeing weekends. Group travel can help cut costs and enhance experiences, whether with a partner, friend, or larger group.

Sullivan urged people to assess their current circumstances and plan accordingly. “Think about what you want your retirement to look like, where you are now, and what steps you may need to take to get there,” she advised. “By understanding your savings, making the most of employer contributions, and planning, you can give yourself the best chance of

enjoying a retirement that reflects your hard work, complete with the trips and freedom you value.”