

## Saga / Populus Panel Results, October 2010

Populus received 12,339 responses from Saga members aged 50 and over to its online poll for Saga between 15<sup>th</sup> and 22<sup>nd</sup> October 2010. Populus is a member of the British Polling Council and abides by its rules, for more information see [www.populus.co.uk](http://www.populus.co.uk).

### Lifelong Dreams

#### Most popular lifelong dreams

<b>To be financially self reliant</b>	<b>53%</b>
<b>To provide significant financial assistance to my children / grandchildren</b>	<b>47%</b>
<b>To be debt free</b>	<b>24%</b>
<b>To go on a dream holiday</b>	<b>22%</b>
<b>To buy a dream house</b>	<b>19%</b>

- Over half of respondents said being financially self reliant was a lifelong dream of theirs – making it the most popular dream.
- 44% of those aged 50-54 and 35% of those aged 55-59 said a lifelong dream was to retire early. Younger respondents also put more emphasis on living abroad and being debt free than respondents aged 60 and over who placed more emphasis on providing financial assistance to their children or grandchildren.
- The lifelong dream of being financially self reliant is more common for those in the DE socio-economic group (60%) than the AB group (50%), as is the dream of being debt free (32% of DE and 21% of AB respondents).
- The most common dream to be fulfilled was being financially self reliant – with 56% of those saying it was a dream of theirs also saying they have achieved it. Only 7% of respondents had achieved their dream of buying a holiday home or dream home.
- Older respondents were more likely to have fulfilled the lifelong dream of becoming financially self reliant than younger respondents. Just 28% of those aged 50 – 54 said they had fulfilled this particularly common dream, and this figure increased to 75% amongst those aged 75+.
- 56% of Saga panellists say they will not be able to fulfil one of their dreams because they don't have enough savings and so can't afford to. 45% say they haven't been able to do so because they have to spend their money on everyday living. Worse than expected investment return (36%) and lower than expected pensions (30%) were also cited regularly as important reasons.

### GPs

- Only 78% of Saga respondents would be totally truthful about how much alcohol they drank if they were asked by a GP. This figure increases with age. Just 76% of 50-54 year olds said they would be totally truthful – increasing to 84% of respondents aged 75+. Total honesty about alcohol consumption was higher for those in socio-economic group DE (84%) than for group AB (76%).
- While 95% of respondents would be totally truthful about how many cigarettes they smoked if asked by a GP and 91% would be totally truthful about their weight, this figure drops to 83% when asked about diet.
- 91% of Saga respondents would be more honest with their own GP in a face to face consultation than in a telephone consultation with a different GP. Respondents aged 50-54 were also more likely to prefer a telephone consultation than those aged 75 and over – 96% of whom would be more honest face to face with their own GP.

### The Saga Customer

- Almost half of Saga respondents (48%) described themselves as an *adventurer* who is outgoing and wants to see new places. This figure is especially high among females (53%) and those aged 50-54 (56%), but lower for respondents aged 75 and over (35%). 37% of respondents describe themselves as a *young one* – pursuing a lifestyle associated with a younger person and is young at heart – and 36% as a *married retiree* – whose life was focused around family and the local community.
- Only 4% would describe themselves as a *dependent* that is reliant on family or friends for support.

### Concerns and Worries

- The main daily concern for Saga customers is a lack of exercise with 48% citing this. 32% of respondents also mentioned a lack of sleep as a daily concern. Women were particularly concerned by this with 38% mentioning it. Men are more likely to be concerned by high blood pressure, high cholesterol, and diabetes than are women. Women, meanwhile, are more likely to be concerned with pensions, bills, and financially helping their family than are men.
- Customers who described themselves as dependents are generally concerned by more issues in day to day life than other Saga customers.

### Happiness

#### Most common reasons for happiness in everyday life

That I'm fit enough to enjoy my life	68%
That I have no major illnesses	59%
That I can afford to go on holiday	57%
That I am debt free	56%
That I can enjoy regular exercise (walking, gardening etc.)	54%

- 68% of customers stated that being fit enough to enjoy their life brought them happiness in everyday life – making it the most popular reason for happiness.
- Differences exist between the sexes. 38% of men deriving happiness from having a good pension, which is a significantly higher figure than the 17% of women who also derive happiness from it. 52% of women, compared to 41% of men, derive happiness from still looking good for their age.
- Saga customers who described themselves as dependents mentioned fewer reasons for being happy.