

## Saga / Populus Panel Results, January 2012

Populus interviewed 10,864 Saga customers, all aged 50+, online between 25th January and 1st February 2012. 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).

### Standard of living and well-being

- Most respondents (61%) said that their standard of living was about the same as it was this time last year, although over a quarter (28%) said it was a bit worse and 4% said it was a lot worse. The younger the respondent, the more likely it was that their standard of living had dropped (24% of over 75s saying 'a bit worse' compared to 34% of 50-54 year olds). Retired respondents were more likely than those who were still working to have seen their standard of living drop (38% a bit or much worse compared to 29%).
- A fifth (22%) of respondents said that they were less happy than they were this time last year, though most (60%) said they were just as happy.
- The majority (58%) of respondents reported no change in their health, though 25% said that they were a bit less healthy, a trend particularly apparent amongst the oldest respondents (36% of over 75s a bit less healthy).
- Financial considerations were the most likely factors to have become a greater concern to respondents. 55% chose the cost of living, 44% savings income, 39% interest rates and 31% retirement income.
- More than three quarters (77%) of respondents said that they were satisfied with their lives, compared to just 12% stating the opposite. An even greater proportion (81%) described their lives as purposeful.
- 71% of respondents said they were happy, compared to 14% declaring themselves unhappy. The older the respondent, the more likely it was that they said they were completely happy (4% of 50-54 year olds compared to 10% of over 75s).
- A quarter (25%) of respondents described themselves as worried (rising to 30% of female respondents), with half (51%) saying they were unworried. One in ten (11%) said that they were not at all worried.
- More than two thirds (69%) of respondents said that they were not lonely, although 17% said they were. The older the respondent, the more likely it was that they said they were not at all lonely (27% of 50-54 year olds compared to 41% of over 75s). Those who had retired were also more likely to say that they were not at all lonely (38% compared to 33% of those who were still working).
- Over three quarters (77%) of respondents said that they feel positive about themselves as a person, with 10% extremely positive. The older the respondent, the more likely it was that they were extremely positive about themselves (4% of 50-54 year olds compared to 12% of over 75s).
- Family was found to be an important influence on respondents' happiness. Similar proportions said that their relationship with their spouse (68%) and their children (64%) were very important, whilst 66% of those with grandchildren said that their relationship with them was very important. Men's happiness was more likely to be influenced by their relationship with their partner (73% very important compared to 60% of women), whereas women were more likely to be influenced by their relationship with their children (70% very important compared to 60% of men). A third (33%) of respondents said that their friendships were very important.

- Although work was less of a factor (just 10% saying very important), money matters were of great significance for a third (34%). Health was a greater factor, with 61% considering their own health very important to their happiness, and a similar proportion (63%) saying the same of their family's health.

### **Cost of living**

- When asked about buying cheaper products/value ranges at supermarket, using money off vouchers, looking out for 'buy one get one free offers', looking out for reduced price items with shorter use by dates, shopping around for better deals on electricity / gas / telephone / insurance and looking out for better quality items or services that will last longer, around a third of respondents (32%, 33%, 36%, 32%, 31% and 35% respectively) said that they were engaging in such activities more than they were last year. A quarter (25%) said that they were purchasing sale item clothing more. In almost every case, younger respondents were more likely to be doing more.
- Significant proportions of respondents had also cut back on their spending in the past year. 38% had cut back on using the car, 37% on eating out, 36% on clothes and 30% on taking short breaks.
- Many respondents (34%) said that they were saving less, whilst 16% said that they had stopped saving altogether. Just 12% said that they were saving more. Younger respondents were particularly likely to be paying off debt (16% of 50-54 year olds compared to 5% of over 75s).
- In response to the rising cost of living, 45% of respondents said that they had cut back on non-essential spending, whilst 15% had cut back on essential spending. A third (33%) of respondents said that they had helped children / grandchildren financially. Younger respondents were much more likely to have cut back on spending, both non-essential and essential (61% and 24% of 50-54 year olds respectively compared to 43% and 12% of over 75s).
- Those who had cut back on non-essential spending were most likely to have cut back on dining out (82%), fashion shopping (56%) and short breaks (55%). Those who had cut back on essential spending were highly likely to have cut back on food (79%), particularly women and those aged 50-54 (82% and 87% respectively).

### **Economic prospects and inflation**

- There was great pessimism regarding the UK's economic prospects. Just 5% said that 2012 would be better than 2011, whereas 65% said it would be worse. There was a little more optimism regarding 2013, which 21% felt would be better than 2011, although 45% said it would be worse.
- 95% of respondents felt that prices had gone up in the last year, with 11% saying they thought prices had gone up by more than 10%. 89% said that they expected prices to continue to rise.
- The items respondents were most likely to feel had increased in price the most in recent times were car running costs (76%), household services (61%) and groceries (51%).

### **Scottish independence**

- 25% of respondents said they would approve of Scotland becoming an independent country (with 14% doing so strongly), rising to 35% of those in Scotland. Half (48%) said they would disapprove, with older respondents much more likely to disapprove strongly (46% of over 75s compared to 21% of 50-54 year olds).

### **The secret of a happy marriage / relationship**

- Talking to each other was the most popular choice for the secret of a long and happy relationship (49%), whilst 14% cited laughter as the secret.