

SAGA/POPULUS PANEL RESULTS

Populus received 11,809 responses from adults aged 50 and over to its online poll for SAGA between 5th and 12th June 2009. Populus is a member of the British Polling Council and abides by its rules. For more details go to www.populus.co.uk

DEMOGRAPHICS

Gender	Male	6878	58%
	Female	4931	42%
Age	50 - 54	1314	11%
	55 - 59	2779	24%
	60 - 64	3480	30%
	65 - 69	2201	19%
	70 - 74	1219	10%
	75+	779	7%
Socio-Economic Group	AB	6412	55%
	C1	3744	32%
	C2	1047	9%
	DE	533	5%
Grandchildren or children?	Children but no grandchildren	3661	31%
	Grandchildren	6423	54%
	Neither	1714	15%
Region	London	896	8%
	South East	2604	22%
	South West	1279	11%
	West Midlands	973	8%
	East Midlands	861	7%
	North West	1362	12%
	North East	456	4%
	Yorkshire and the Humber	993	8%
	East Anglia	868	7%
	Scotland	852	7%
	Wales	510	4%
	Northern Ireland	139	1%
	Total	11809	100%

Moving Home

- Nearly a third (31%) of panellists have had adult children move home.
- Of those who have had adult children move home, 16% had to make changes or alternations to their property to accommodate them.
- A little over two-in-five (43%) received a financial contribution from their children. 37% didn't want or need a financial contribution. However, 15% wanted a financial contribution and their children were either unable or unwilling to contribute. Adult children in the North East were the most likely to refuse or be unable to make a contribution – 20%, or one-in-five, in this region.
- A quarter (26%) of those returning home did so after University and 17% after a divorce or separation. Only 3% of panellists thought their children had returned home because they had “wanted to move back home”.
- Overall, the experience of having mature children back home was seen as a positive one; 78% enjoyed having their children living back with them.

Finance Questions

- Only 15% of panellists avoid shopping online using credit / debit cards due to fears of card fraud – although this figure rises to 24% among the over 75s and those in group DE.
- Nearly two-in-five (38%) admit to not knowing where the best opportunities for growth in investments lies. Of those offering a view, 29% said shares, followed by 20% saying housing. There is a sharp divide between men and women; while half of all women say they don't know, just 30% of men say the same.
- Just over half (52%) say they are as confident now as they were 18 months ago about making investment decisions, but over a third (36%) say they feel less confident. This is a much higher figure than the number saying they feel more confident – just 7%.
- When choosing a credit card, 20% – or one-in-five – find loyalty rewards the most important factor. Low APR, the brand / supplier and cash back were all popular options too – chosen by more than 10% of respondents. Panellists' credit card use is largely unchanged over the past 18 months (77%) and of those who have changed their usage,

more than twice the number who have increased credit card debt have cut their credit card debt (4% have increased, 9% decreased.)

- One-in-ten panellists don't use credit cards at all.

Care in Old Age

- Living at home is, overwhelmingly, expressed as the preferred place to live on old age; 76% would like to live with their spouse / partner at home and a further 16% at home on their own. No other option is chosen by more than 2% of respondents.
- The majority of parents and parents in law of panellists (64%) still live independently and have no need of long term care.
- One-in-twenty care for their parents or parents in law in their own home. This decision is largely driven by a sense of responsibility to look after parents (63%) and the ability to do so (having the space – 42%).
- 31% of parents or parents in law live in care homes. Over two thirds (69%) said they felt reassured that their parents were now being properly cared for. One-in-five (21%) of those with parents in care homes however described their main feeling as guilt however. Interestingly, women were nearly twice as likely to say they felt guilt as men (29% women, 15% men). Nearly two thirds (65%) described the experience of choosing a home as positive – 35% said it was a negative experience.

Changing Services

- Motor insurance was seen as the easiest service to change – it received an average rating of just 1.5, and 66% described it as very easy to change. Broadband was seen as the hardest service to change, with only 39% of panellists saying that it was easy to change. On the 1 to 5 scale, 1 being very easy to change and 5 being very hard to change, no product or service received a score above 3 – suggesting there are, in absolute terms, no 'hard' to change products or services.

Political Questions

- There has been very little movement in the political questions since May.
- While scores for issues of interest have shifted slightly, dealing with crime and anti-social behaviour and tackling the current recession

both remain the top concerns of panellists (chosen by 87% and 84% respectively, compared to 84% and 80% in May).

- There has been little change in the parties and leaders regarded best on each issue. The Conservatives lead on every issue except for climate change (where the Liberal Democrats lead) and tackling fuel poverty (where Labour lead). Views on the party leaders closely reflect those of the parties themselves, with David Cameron leading on 7 of 9 issues.