

Saga / Populus Panel Results, April 2012

Populus interviewed 10,008 Saga customers, all aged 50+, online between 13th and 20th April 2012. Populus is a member of the British Polling Council and abides by its rules; for more information see www.populus.co.uk.

The Government and older citizens

- Just 15% of respondents agreed that the Government understands the needs of Britain's older citizens, and only 2% agreed strongly. By contrast, 71% disagreed, with 44% doing so strongly.
- Similarly, only 16% said they supported the recent changes to pensioners' personal allowances, whilst 68% were opposed, with almost half (47%) doing so strongly.
- Whereas in March 55% of respondents said that in general, Government policy had been unfair towards older people - with 18% saying it had been very unfair – two thirds (66%) of respondents in April said that Government policy has been generally unfair towards older people, and a quarter (25%) said it has been very unfair.

Standard of living and well-being

- Almost half (47%) of respondents said that their standard of living was about the same as it was this time last year, although two fifths (39%) said it was a bit worse and 9% said it was a lot worse. These figures represented a significant shift from January, when 61% of respondents said their standard of living was about the same, only a little over a quarter (28%) said it was a bit worse and just 4% said it was a lot worse.
- Over a quarter (28%) 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 (57%) of respondents reported no change in their health, though 27% said that they were a bit less healthy, with the oldest respondents more likely to report this (37% of over 75s said they were a bit less healthy).
- Financial considerations were the most likely factors to have become a greater concern to respondents. 65% chose the cost of living (up from 55% in January), 52% savings income (up from 44%), 49% interest rates (up from 39%), 39% retirement income (up from 31%), and 39% their current / future pension income.
- 72% of respondents said that they were satisfied with their lives, compared to just 16% stating the opposite. Over a quarter (79%) described their lives as purposeful. 72% of respondents said they were happy, compared to 15% declaring themselves unhappy.
- A quarter (26%) of respondents described themselves as worried (rising to 31% of female respondents, compared to 23% of men), with half (49%) saying they were unworried. One in ten (11%) said that they were not at all worried.
- More than two thirds (68%) of respondents said that they were not lonely, although 18% said they were. The older the respondent, the more likely it was that they said they were not at all lonely (30% of 50-54 year olds compared to 41% of over 70-74s). Those who had retired were also more likely to say that they were not at all lonely (39% compared to 32% of those who were still working).
- Three quarters (76%) of respondents said that they feel positive about themselves as a person, with 10% extremely positive.
- Family was found to be the most important influence on respondents' happiness. Similar proportions said that their relationship with their spouse (69%) and their children (65%) were very important. 67% of those with grandchildren said that their relationship with them was very important. A third (35%) of respondents said that their friendships were very important, and a

further half (49%) that they were quite important, but income was slightly more likely to be thought important, with 35% describing it as very important and 54% quite important.

- Health was an even greater factor, with 64% considering their own health very important to their happiness, and two thirds (66%) saying the same of their partner's or family's health.
- The majority of respondents said that their familial relationships were much the same as last year, with 71% saying their relationship with their partner was the same, 71% saying the same of their relationship with their children, and 71% of those with grandchildren saying that relationship had stayed the same. 83% said their relationship with their friends had stayed the same.
- Income was a different story, however, with two fifths (40%) saying this had got worse, compared to just 16% reporting an improvement. Similarly, a third (34%) of respondents reported that their health had deteriorated, and a quarter (26%) that the health of their partner or family had got worse.

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 betters deals on electricity / gas / telephone / insurance and looking out for better quality items or services that will last longer, at least a third of respondents (36%, 36%, 40%, 35%, 34% and 35% respectively) said that they were engaging in such activities more than they were last year. A quarter (27%) said that they were purchasing sale item clothing more. In almost every case, younger respondents were more likely to be doing more and those who had yet to retire were also slightly more likely to be doing more.
- Significant proportions of respondents had cut back on their spending in the past year. 44% had cut back on using the car (up from 38% in January), 39% on eating out, and 38% on clothes.
- Over a third of respondents (36%) said that they were saving less, and 17% said that they had stopped saving altogether. Just 11% said that they were saving more, and 35% said they were saving the same amount. Younger respondents were more 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, half (48%) of respondents said that they had cut back on non-essential spending, and 17% had cut back on essential spending. Over a third (35%) of respondents said that they had helped children / grandchildren financially, and 30% had cut back on presents. Younger respondents were more likely to have cut back on spending, both non-essential and essential (60% and 26% of 50-54 year olds respectively compared to 46% and 14% of over 75s).
- Those who had cut back on non-essential spending were most likely to have cut back on dining out (83%), fashion shopping (56%) and short breaks (57%). Those who had cut back on essential spending were highly likely to have cut back on food (78%) and/or travel (75%).

Economic prospects and inflation

- There was a significant amount of pessimism regarding the UK's economic prospects, but much less than there was in January. 16% said that 2012 would be better than 2011 (compared to just 5% in January), whereas 42% said it would be worse (compared to 65% in January). There was more optimism regarding 2013, which 25% felt would be better than 2012, with 37% saying it would be worse.
- 96% 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%. 94% said that they expected prices to continue to rise.

Both figures represented a significant increase from January, suggesting an even greater fear of inflation.

- The items respondents were most likely to feel had increased in price the most in recent times were car running costs (85%, up from 76% in January), household services (55%) and groceries (49%).

Cars

- Just 1% of respondents owned a hybrid car. Three fifths (61%) had a petrol car and a third (32%) had a diesel car, whilst 5% did not own a car. Women were much more likely than men to own a petrol engine car (69% compared to 56% of men) instead of a diesel car (22% compared to 39% of men).
- One in ten (10%) respondents said they were likely to consider buying an electric or hybrid car when they next changed their vehicle, whilst half (52%) said they were very unlikely to do so.