

# Saga / Populus Panel

## April 2014

Populus interviewed 10,657 Saga customers, all aged 50+, online between 11 and 16 April 2014. 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).

### Life expectancy

- On average, Saga respondents expect to live another 21 years, although this varies by age. Respondents aged between 50-59 years old expect to live another 28 years, and this figure drops with age to only 9 years for 80-89 year olds.
- Women think they will live longer than men (23 years vs. 21 years respectively), although women are more likely to be unsure (56% vs. 51% respectively).

### European Elections

- When thinking about the upcoming European elections, 24% of Saga respondents intend to vote UKIP, 22% for Conservative, and 13% for Labour. Only 7% intend to vote Liberal Democrat and 9% of respondents do not intend to vote.
- If there was a general election tomorrow, Saga respondents would vote for the Conservative Party (33%), followed by Labour and UKIP (both 17%). 5% would not vote. Of those voting UKIP at the European Elections, 63% would vote for the same party if there were an General Election tomorrow, whilst a large proportion of the remainder (26%) would vote Conservative. Almost all voting Conservative or Labour at the European Elections would vote for that respective party in a General Election tomorrow (97% and 96% respectively).
- Of those not intending to vote at the European Elections, 43% would not vote at a General Election if there was one tomorrow either. 22% would vote Conservative, 10% would vote Labour and 6% would vote UKIP.

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## Pensions

- When asked about their pension plans following the budget announcement, a majority (71%) of Saga respondents said they would not change their pension plans as a result. 11% planned to use the remainder of their pensions savings to secure a sustainable future income for themselves or their spouse, 4% will take out all the money as their pension pots are small, and 3% will treat themselves and use to rest to secure future income. One in ten are unsure.

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## Second Life

A combination of factors has been used to determine those enjoying a 'Second Life' –those in second relationships, with second families. To qualify as having a Second Life, participants must:

- Have children
- Be either married, co-habiting or in a civil partnership
- Have previously had another relationship in which they were married, co-habiting or in a civil partnership
- Have had children with their new partner

According to these criteria, 5% of respondents are enjoying a Second Life, unchanged from June 2012. These respondents share a number of characteristics:

- Second Life respondents on average had their last child at 38 years old, in comparison to average of 31 years – unchanged from June 2012's figures.
- Those in their Second Life are more likely to have a mortgage than average (26% vs. 16% respectively) and this is unchanged from June 2012 (26% vs. 17% respectively). Whereas in June 2012 Second Life respondents had lower mortgage debt than average, in this wave those enjoying a Second Life have an higher level of debt than the average (mean: £73,881 vs. £62,836).
- Second Life respondents are also more likely to have other outstanding loans aside from a mortgage (16% vs. 12% respectively) than average, and the level of this debt is higher among Second Life respondents than average (£13,652 vs. £10,830).

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## Holiday Preparations

- Saga respondents make a number of preparations before travelling abroad. The most common preparation is exchanging currency (82%), followed by taking out travel insurance (76%), researching the culture, politics and traditions of the holiday destination (53%), and buying a book to read whilst away (48%). Women are more likely to do all of the aforementioned holiday preparations than men.



- How far in advance respondents begin their holiday preparations varies. Some preparations, such as researching the destination, learning a foreign language, dieting or exercising, and taking out travel insurance are started between 6 months and 1 month before travel. Other activities, such as having a haircut, exchanging currency, shopping for holiday clothes, and buying a book, are done closer to the holiday date – between 1 month and less than a week before travel.

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### Gardening

- Over one quarter (28%) of respondents help someone else with their gardening. 19% help their children, 7% help their parents and 3% help another relative. Of these respondents, most do a small amount (44%) or some (25%) of the gardening, with only 3% doing all the gardening. 17% help in an advisory capacity.

