

Saga / Populus Panel

November 2014

Populus interviewed 10,010 Saga customers, all aged 50+, online between 14 and 20 November 2014. Populus is a member of the British Polling Council and abides by its rules; for more information see www.populus.co.uk.

Christmas

- Over one third (35%) of grandparents expect to be asked to babysit their grandchildren over the Christmas party season. This figure is higher among younger grandparents than older grandparents (49% of 50-59 year olds vs. 9% of 80-89 year olds).
- Of grandparents that drive, only 12% expect to be asked to give their child/children lifts to or from parties during the Christmas party season. 6% expect to be asked to give their grandchild/children lifts to or from parties during the Christmas party season.
- Most (74%) drivers drive about the same amount in December as in the rest of the year. Only 16% drive less, and 8% drive more.
- Participants want a variety of presents for Christmas this year. Almost half (45%) would like to receive a holiday/ short break, with this figure higher among women than men (54% vs. 38% respectively). A similar number want books (44%), and this is followed by theatre or concert tickets (40%), clothes or shoes (38%) and DVDs (25%).

Pensions

- Over three-quarters (78%) of retired respondents receive a state pension, and this is higher among women (82%) than men (75%).
- Respondents are unsure whether, if someone reaches the state pension age before April 6 2016, they will qualify for the new single tier state pension. Indeed 53% say they are not sure whether this is true. 31% thought it was false, and only 16% think this is true.
- Opinions are split over whether the new single-tier state pension will be more generous than the current state pension. 35% think it will be more generous, 31%

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think it will be less generous, and 34% are unsure. On average, respondents think it will take 35 years of National Insurance contributions to qualify for a new single-tier state pension.

- Just over one quarter (27%) of respondents know *when* they can pay voluntary National Insurance contributions to secure extra state pension, while a third (32%) know *how* to do so.

Inheritance

- When thinking about inheritance tax, three-quarters of respondents (74%) agree that the threshold for paying inheritance tax should again be raised by more than the rate of inflation in next year's Budget. Agreement is highest among older respondents (79% of 80-89 year olds vs. 67% of 50-59 year olds), and among AB respondents (78% vs. 56% of DE respondents).
- Almost seven in ten (69%) agree that home ownership should be excluded from inheritance tax calculations, whilst a similar proportion (65%) think inheritance tax should be increased significantly so only the very rich are affected.
- Just under half (48%) think inheritance tax should be scrapped altogether, while two fifths (41%) worry about the amount of inheritance tax beneficiaries will have to pay on their estate. Respondents are not likely to worry about the amount of inheritance tax they will have to pay as a beneficiary of someone else's estate (16%).

Home Responsibility Protection

- Awareness of Home Responsibility Protection is low. Only 10% of respondents have knowledge of what Home Responsibility Protection is, with this figure slightly higher among women than men (13% vs. 8% respectively).
- Only 6% of respondents know *when* they can claim National Insurance credits relating to Home Responsibility Protection, and the same proportion (6%) know *how* to do so.

Hospitals

- Almost three-quarters (73%) of Saga respondents have experienced hospital treatment in the last ten years. 67% have had treatment in an NHS hospital, and 20% have had treatment in a private hospital. Those in the AB social grade are more likely to have experienced private hospital treatment than DE respondents (25% vs. 8% respectively).

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- Of those respondents who have had private hospital treatment over the last 10 years, most aspects of this experience are rated highly. They are most positive about waiting times (95%), clinical care (94%), the clean wards (93%) and the chance for privacy (93%). Nice nurses (90%), the opportunity for dignity in care (92%) and the communication with doctors and nurses (91%) are also rated highly at private hospitals.
- According to those who have had NHS hospital treatment over the last 10 years, whilst clinical care (91%) and nice nurses (83%) rate highly, waiting times (46%), privacy (30%) and dignity (44%) are viewed in a more negative light.
- When thinking about aspects of hospital care, respondents see clinical care (99%), a clean wards (97%), and communication with doctors and nurses (98%) as 'vital' or 'very' important. Waiting times (79%), a good night's sleep (77%) and nice nurses (73%) are also seen as important.

Lottery

- Over half (59%) of respondents do not buy a lottery ticket in a typical month. This figure is higher among women than men (65% vs. 55% respectively) and older respondents than younger respondents (71% of 80-89 year olds vs. 51% of 50-59 year olds).
- On average, respondents spend £7.85 a month on the National Lottery. Men spend more than women per month on the National Lottery (£9.40 vs. £5.72). While AB respondents spend £7.39 a month on the National Lottery, DE respondents spend almost £2 more (£9.06).
- When thinking about the National Lottery, 35% buy a ticket purely to stand a chance of winning. 27% would spend more on the National Lottery tickets if the overall prize was reduced but the prize amounts for matching fewer numbers was increased.

Funerals

- When thinking about funerals one quarter of respondents have considered an unusual send off (25%) and this is higher among women (29%) and 50-59 year olds (30%).
- Of those who have considered an unusual send off, 54% have considered livening up their send off with unusual music. 38% have considered a cardboard coffin, 37%

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have considered a humanist service, and 35% have considered having their ashes scattered on a football ground, a landmark or a favorite location.

- 17% of those wanting unusual music played at their send off would like *'Another One Bites the Dust'* by Queen to be played, 9% would like *'Non, je ne regretted rien'* by Edith Piaf played.

Political

- 41% of those naming a party to vote for in the May 2015 General Election intend to vote for the Conservative party. 22% will vote for UKIP, 19% for Labour and 7% for Lib Dems.

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