

CORE|DATA

ASIA

Golden Years

March 2017

KEY FINDINGS

Seniors are comfortable and happy...

- Most seniors claim to be more comfortable with themselves now compared to 20 years ago and consider themselves to be a happy person
- Seniors tend to be happiest with their family, hobbies/interests and friends, with the majority enjoying time spent with others and having a strong sense of meaning in their lives
- Seniors most commonly claim to be happiest at their current life stage, although their young adult or adult years are also likely to be filled with happy memories
- Most seniors claim they spend as much time as they would like doing the things that really make them happy and spend more time now than they did 20 years ago

But that does not mean they are worry-free

- However, a notable proportion claim they spend less time now than they did 20 years ago for doing the things that really make them happy, with financial and physical health concerns being common challenges that impact their happiness
- War and terrorism, environmental issues and economic hardship are some of the common concerns that seniors have for future generations
- However, they are glad they would not really have to deal with problems in the world such as overpopulation, environmental damage and climate change, before they pass on

Seniors are the 'YOLO' generation

- Although many seniors believe their current reality has met or exceeded expectations in terms of what they wanted to achieve when they were younger, just as many have some or most of their expectations unmet
- Furthermore, most seniors thought things would be 'somewhat' or 'much' better than they actually are, with common 'surprises' being 'how much the world has changed so much', health concerns, and changing priorities
- Reflecting a desire to meet these unmet expectations, a 'YOLO' (you only live once) attitude is prevalent among seniors, who claim 'you only have one life so enjoy it now', 'you are never too old', and that 'actual age is unimportant'
- Most seniors feel active both physically and intellectually and are not looking to wind down by maintaining their current level of physical and intellectual activity over the next five years

Values and favourite things in life have changed

- The majority of seniors feel their values in life have changed at least to some extent as they have become older, becoming, among others, more family-oriented, and less materialistic
- Their favourite things in life have also changed as they have become older, with a strong preference to spending more time with family and on personal interests or hobbies
- Some seniors are even looking to defy their age and feel younger through the way they dress, the use of youth vernacular, or 'unusual' hobbies or interests

Important note:

Pre-retirees – refer to seniors aged between 50 and 59 years old

Retirees – refer to seniors aged between 60 and 69 years old

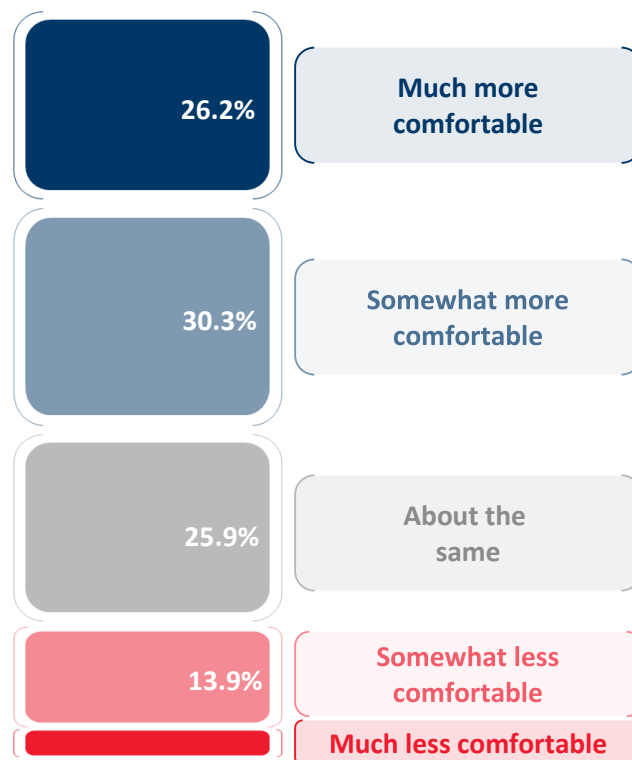
Post-retirees – refer to seniors aged 70 years old and above

MAIN FINDINGS

THE HAPPIEST YEARS

- Most seniors claim to be more comfortable with themselves now compared to 20 years ago and consider themselves to be a happy person
- Seniors tend to be happiest with their family, hobbies/interests and friends, with the majority enjoying time spent with others and having a strong sense of meaning in their lives
- Seniors most commonly claim to be happiest at their current life stage, although their young adult or adult years are also likely to be filled with happy memories
- Most seniors claim they spend as much time as they would like doing the things that really make them happy and spend more time now than they did 20 years ago
- However, a notable proportion claim they spend less time now than they did 20 years ago for doing the things that really make them happy, with financial and physical health concerns being common challenges that impact their happiness

Do you feel more comfortable with yourself now (i.e. accepting your strengths, weaknesses and where you are in life) than you did 20 years ago?



Source: CoreData - Golden Years Survey (March 2017)

Question: Do you feel more comfortable with yourself now (i.e. accepting your strengths, weaknesses and where you are in life) than you did 20 years ago?

Close to three in five (56.5%) respondents feel somewhat or much more comfortable with themselves than they did 20 years ago, with more than a quarter (26.2%) feeling much more comfortable.

High net worth (HNW) seniors are the most likely to feel at least somewhat more comfortable with themselves now compared to 20 years ago, while mass market seniors are the least likely to (74.9% and 54.4% respectively).

Why do you feel more comfortable with yourself than you did 20 years ago? [VERBATIMS]

"Age has a way of helping oneself prioritise things that matter. Age helps one to accept the things I one cannot change, the courage to change the things one can, and of course, the wisdom to know the difference." (Female, 53 years old, VIC)

"Because I care less what other people think. Also because I have come through quite a number of challenges in the last 20 years and can acknowledge my achievements, strengths, etc." (Female, 57 years old, NSW)

"Because of circumstances in my life in the past 20 years I am much more able to cope and have learned that true friends are worth more than money." (Female, 66 years old, SA)

"I accept who I am as a person. I no longer read magazines that promote an unrealistic image of beauty. After losing my partner to asbestos cancer, I have been through the worst life can throw at me and I'm still standing." (Female, 50 years old, VIC)

"I am more settled in my ways, I know how I will react and respond more than I did 20 years ago. I am more comfortable in my own skin and have no need or desire to impress other people." (Female, 56 years old, VIC)

"I have learned more of the lessons of life. I have travelled extensively over the last 20 years and hence realize the value of Australian culture. I have now retired and am enjoying a much more relaxed lifestyle." (Male, 70 years old, WA)

"I have learned to look at life in many different ways and learned to evaluate life itself and where I am currently heading. I am also more open to experiences." (Female, 62 years old, QLD)

"I have realised with the passing of time that I am who I am and that it is okay, even if not everyone likes me. Also I don't stress so much about the little things in life, like the tidiness of the house etc." (Female, 59 years old, SA)

"I no longer care what others think about me or my life. Occasionally, there are still doubts but I realise I am who I am, if people don't like me, then that's their problem." (Female, 50 years old, VIC)

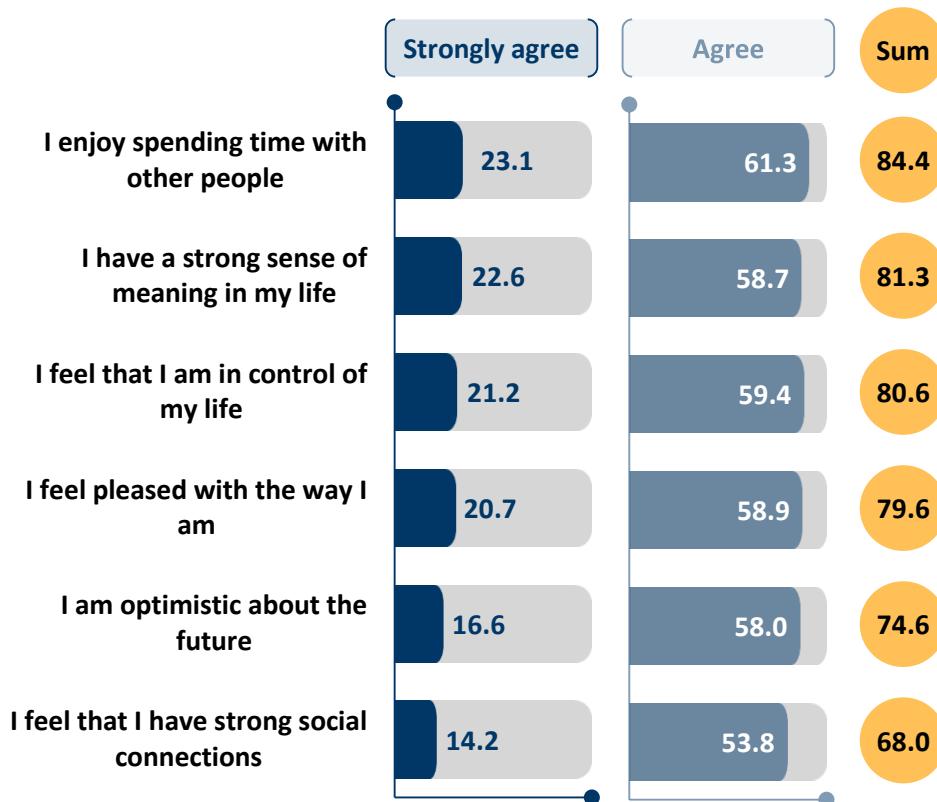
"I think as you get older you become more accepting generally, and you are more at ease in expressing who you are. In recognising strengths and weaknesses, if you manage them well over time you become more comfortable." (Male, 65 years old, SA)

"Knowing and understanding who my true self is gives me control over my strengths and weaknesses, a knowledge I did not know when I was younger. It enables me to ascertain what to take seriously and what to discard. Meditation also helps, coming from a higher force." (Female, 74 years old, SA)

" I am more comfortable with my body and not concerned about what other people think to a degree. I am not a people-pleaser tickling anyone's ears." (Female, 59 years old, NSW)

"Stopped trying to please everyone else and being what they wanted me to be and just became myself, in charge of my own destiny, and not reliant on others impressions of me." (Female, 74 years old, QLD)

How much do you agree with the following statements?



Source: CoreData - Golden Years Survey (March 2017)

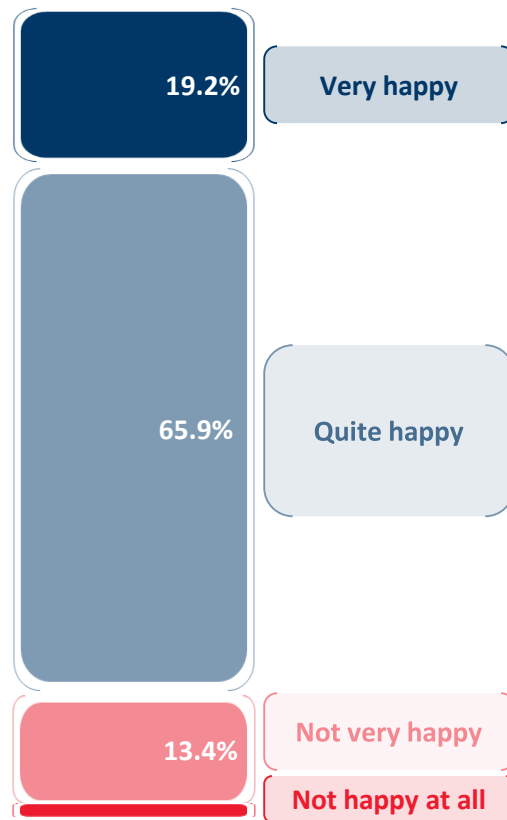
Question: How much do you agree with the following statements?

The vast majority of respondents agree or strongly agree that they enjoy spending time with other people (84.4%), that they have a strong sense of meaning in their lives (81.3%) or that they feel in control of their lives (80.6%).

The large majority also agree or strongly agree that they feel pleased with the way they are (79.6%) or that they are optimistic about the future (74.6%). Close to seven in 10 (68.0%) feel they have strong social connections.

Post-retirees are the most likely to agree or strongly agree with all of the above statements. In particular, they are the most likely to enjoy spending time with other people (90.0%) or feel that they are in control of their lives (87.5%).

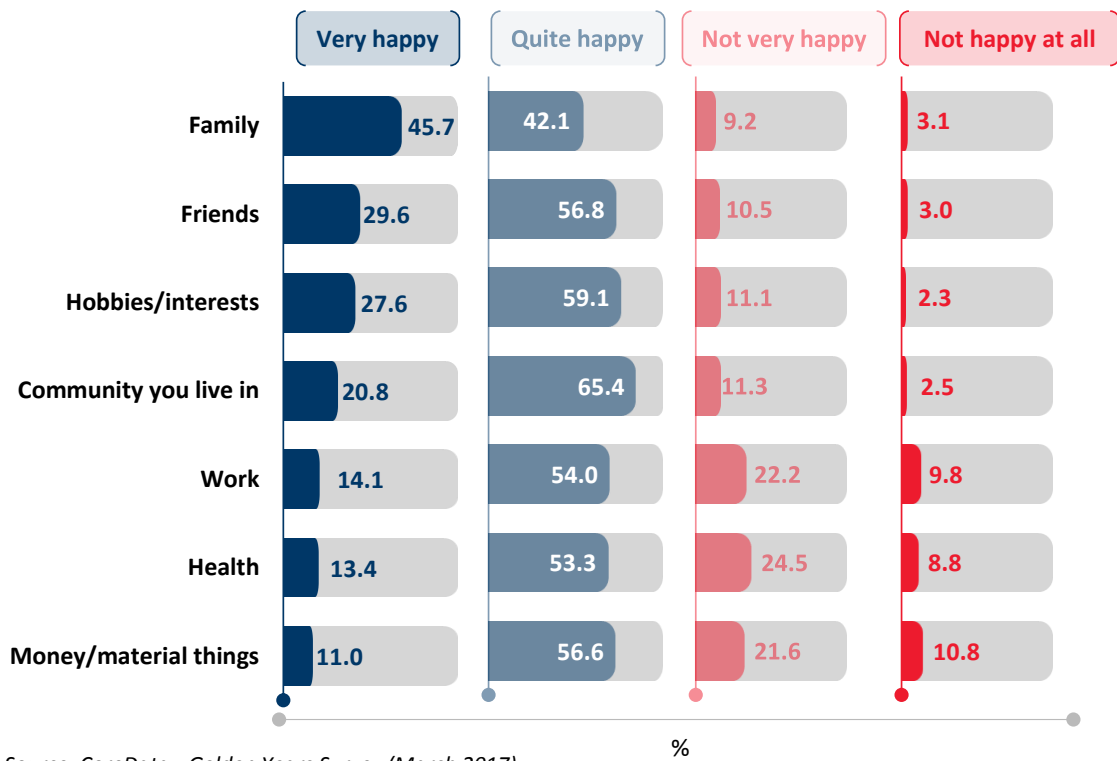
To what extent do you consider yourself a happy person?



Source: CoreData - Golden Years Survey (March 2017)
 Question: To what extent do you consider yourself a happy person?

The vast majority (85.1%) of respondents consider themselves as a 'very' or 'quite' happy person.

To what extent are you happy with each of these different areas in your life?



Source: CoreData - Golden Years Survey (March 2017)

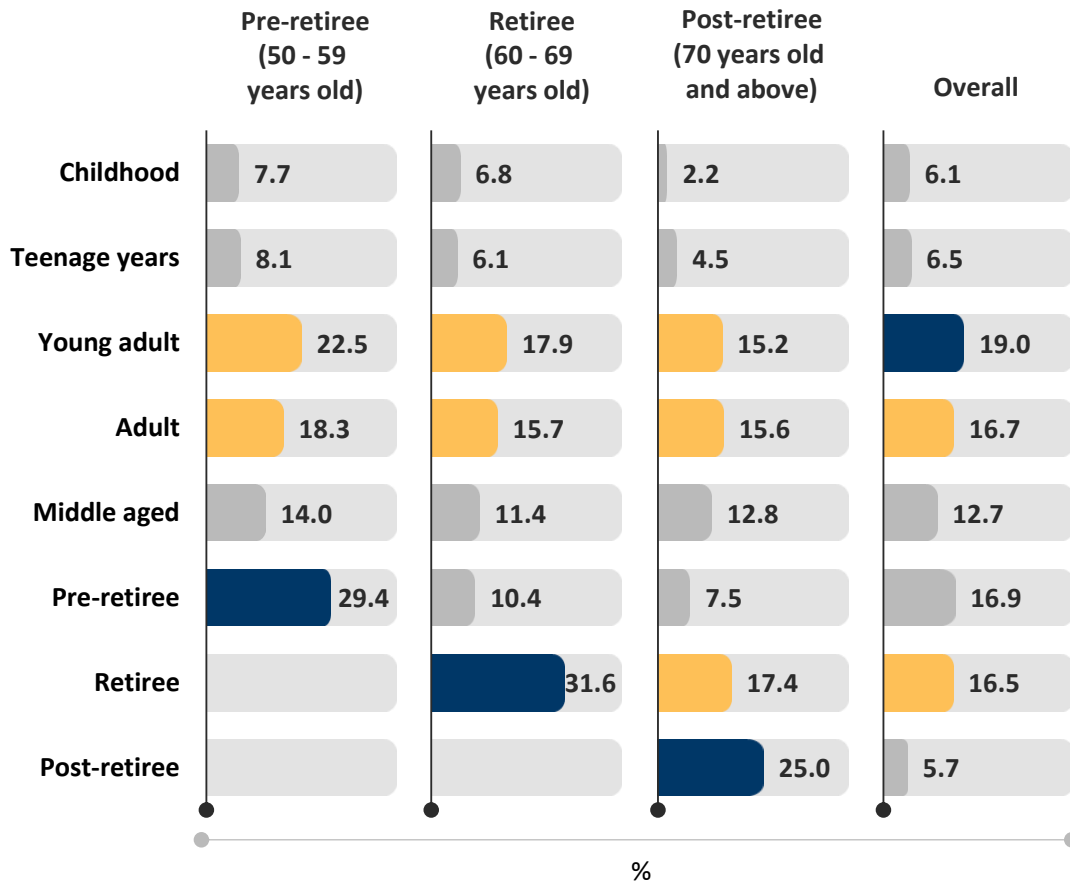
Question: To what extent are you happy with each of these different areas in your life?

The vast majority of respondents are at least quite happy with their family (87.8%), hobbies/interests (86.7%), friends (86.4%) or the community they live in (86.2%).

The majority are also ‘quite’ or ‘very’ happy with their work (68.1%), money/material things (67.6%) or health (66.7%).

Post-retirees are the most likely to say they are at least quite happy with work and money/material things (80.0% and 74.8% respectively), while pre-retirees are the less likely to (63.3% and 62.4% respectively).

Which part of your life has been the happiest overall so far?



Source: CoreData - Golden Years Survey (March 2017)
 Question: Which part of your life has been the happiest overall so far?

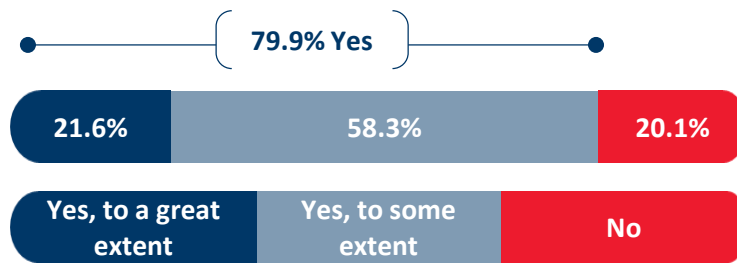
Seniors most commonly claim to be happiest at their current life stage, although their young adult or adult years are also likely to be filled with happy memories.

Close to three in 10 (29.4%) pre-retirees say they are happiest at their current life stage, while close to one in four (22.5%) say their 'young adult' years have been the happiest.

Similarly, close to a third (31.6%) of retirees say they are happiest at their current life stage, while close to one in five (17.9%) say their 'young adult' years have been the happiest.

A quarter (25.0%) of post-retirees say they are happiest at their current life stage, while close to one in five (17.4%) say they were happiest as a retiree.

Do you spend as much time as you would like doing the things that really make you happy these days?

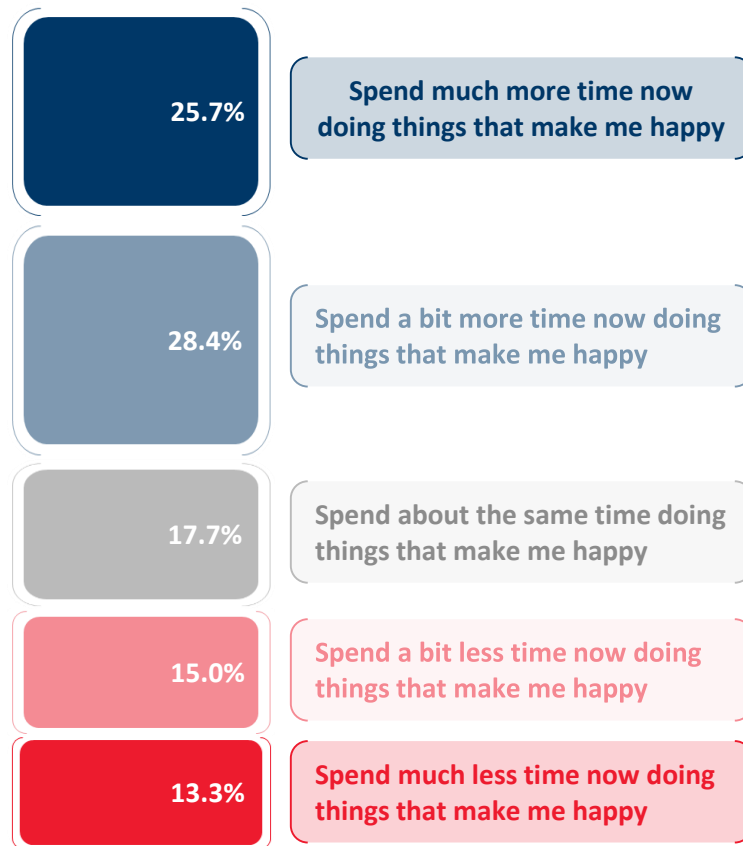


*Source: CoreData - Golden Years Survey (March 2017)
 Question: Do you spend as much time as you would like doing the things that really make you happy these days?*

Four in five (79.9%) respondents claim they spend as much time as they would like doing the things that really make them happy at least to some extent.

Post-retirees are the most likely to be spending as much time as they would like doing the things that really make them happy, while pre-retirees are less likely to (86.2% and 74.2% respectively).

How does this compare now with when you were 20 years younger?



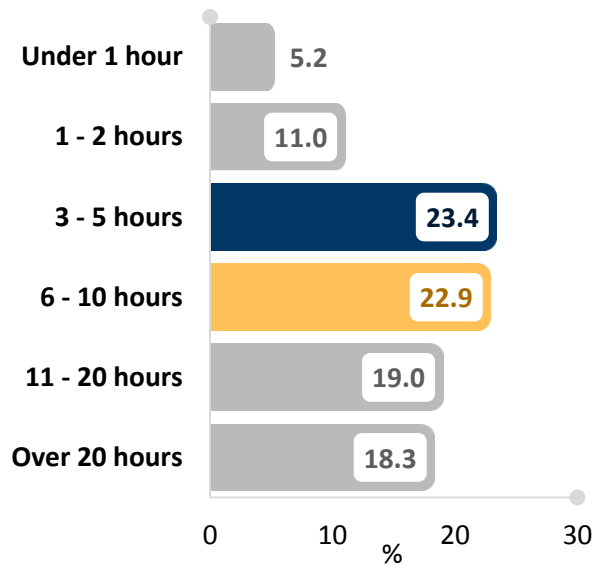
Source: CoreData - Golden Years Survey (March 2017)

Question: How does this compare now with when you were 20 years younger?

Compared to 20 years ago, more than half (54.1%) of respondents claim they are spending at least a bit more time now doing things that make them happy, while close to three in 10 (28.3%) claim they are spending at least a bit less time now doing things that make them happy.

Retirees are the most likely to say they spend more time now doing things that make them happy, while pre-retirees are less likely to (58.1% and 47.7% respectively).

How many hours in a typical week do you usually devote to things you really enjoy doing?

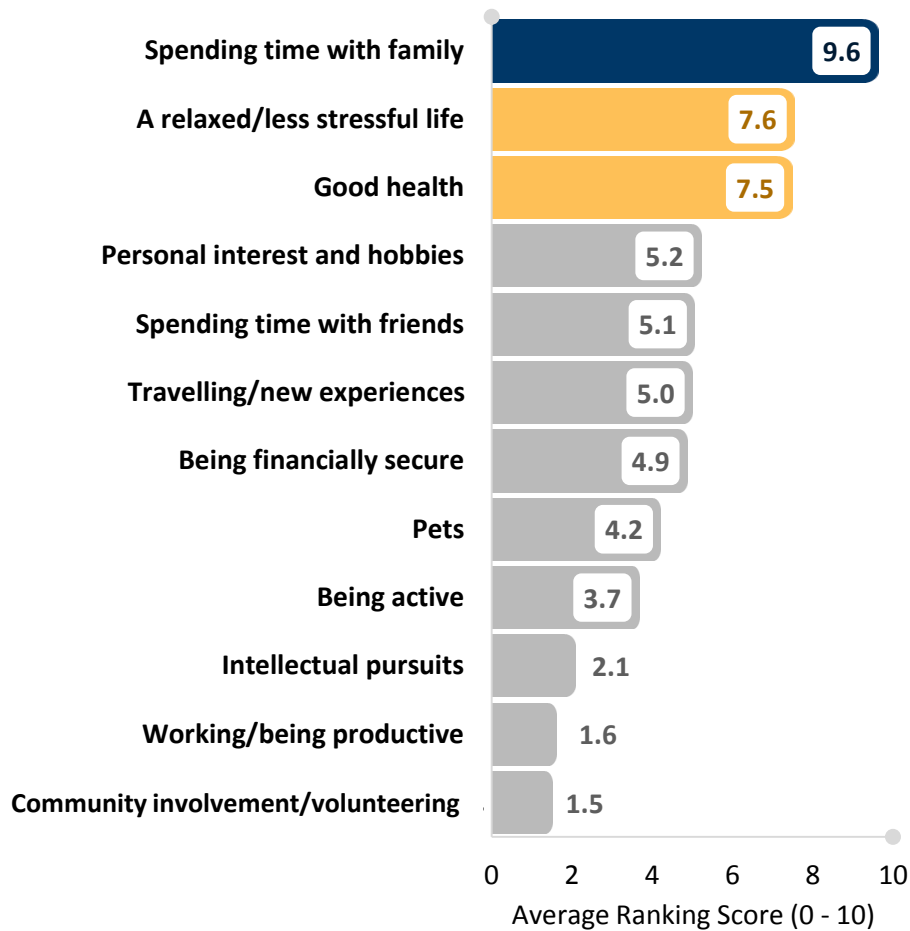


Source: CoreData - Golden Years Survey (March 2017)
 Question: How many hours in a typical week do you usually devote to things you really enjoy doing?

Similar proportions of respondents devote three to five (23.4%) or six to 10 hours (22.9%) in a typical week to doing things they really enjoy doing. Furthermore, close to two in five (37.3%) spend more than 10 hours doing the things they enjoy the most in a typical week.

Post-retirees are the most likely to spend more than 10 hours doing things they really enjoy doing in a typical week, while pre-retirees are the least likely to, likely due to work commitments (50.6% and 22.9% respectively).

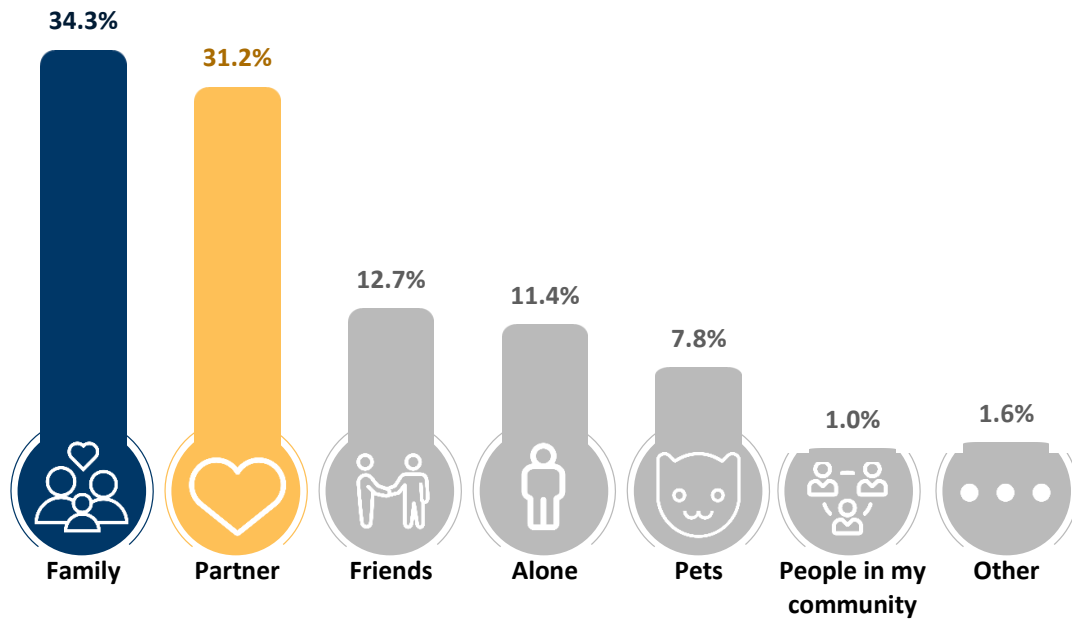
What keeps you happy the most these days? Please rank your top five, wherein the topmost option is the most important. You can rank less if you choose.



Source: CoreData - Golden Years Survey (March 2017)
 Question: What keeps you happy the most these days?

When asked on what keeps them happy these days, seniors have ranked ‘spending time with family’ as first, with an average ranking score of 9.6 out of 10. ‘A relaxed/less stressful life’ comes in second (7.6), while ‘good health’ (7.5) ranks a close third.

Who are you usually with when you are happiest?



Source: CoreData - Golden Years Survey (March 2017)
 Question: Who are you usually with when you are happiest?

Around a third of respondents declare they are usually happiest when they are with their family (34.3%) or their partner (31.2%). Interestingly, more than one in 10 (11.4%) admit they are happiest when they are alone.

Females are more likely to say they are happiest with their family (43.2% vs. 24.7%), while males are more likely to cite their partner (40.3% vs. 22.9%).

What are three greatest challenges or obstacles impacting your happiness? Please rank your top 3 wherein the topmost is the greatest challenge. You can rank less if you choose.

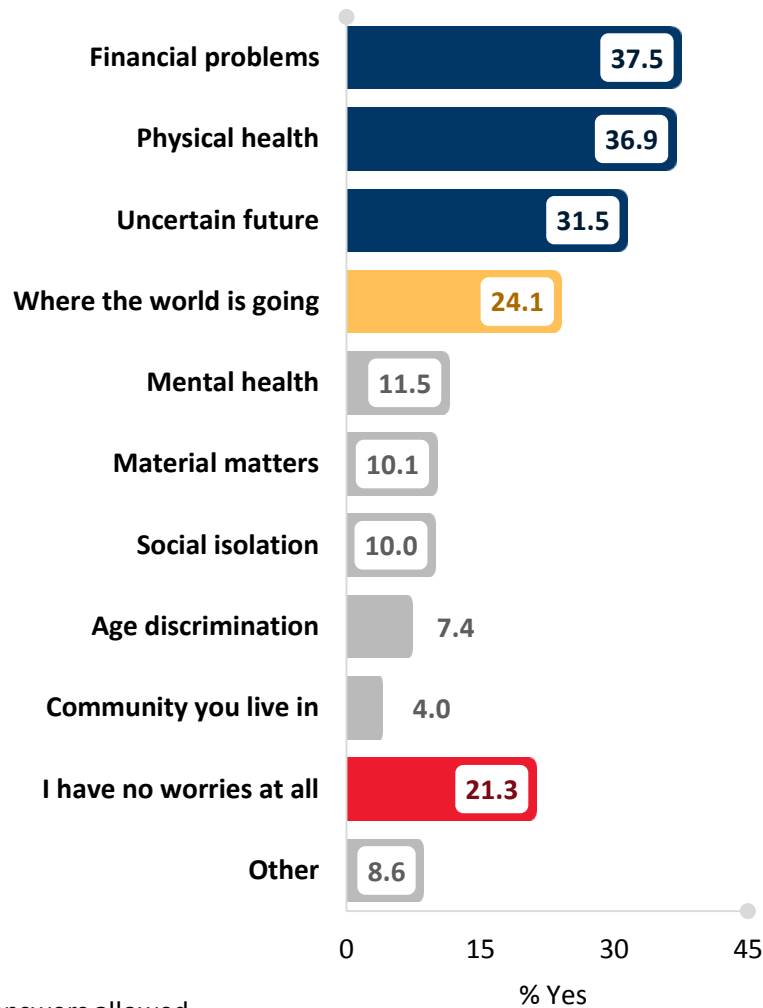


Source: CoreData - Golden Years Survey (March 2017)

Question: What are three greatest challenges or obstacles impacting your happiness?

When asked on the challenges or obstacles that impact their happiness, seniors have ranked ‘financial security’ as first, with an average ranking score of 9.3 out of 10, followed by ‘physical health’ (8.7).

What type of worries can keep you up at night?



*Multiple answers allowed

Source: CoreData - Golden Years Survey (March 2017)

Question: What type of worries can keep you up at night?

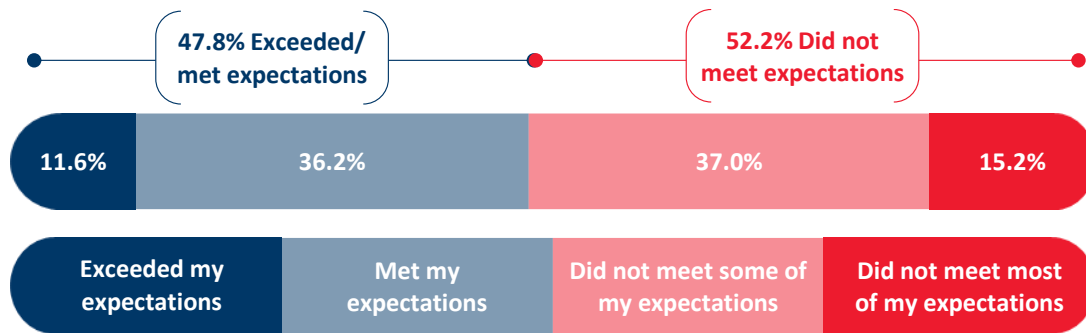
Similar proportions of respondents say ‘financial problems’ (37.5%) and ‘physical health’ (36.9%) are some of the worries that keep them up at night. ‘Uncertain future’ (31.5%) and ‘where the world is going’ (24.1%) are also commonly cited. However, more than one in five (21.3%) claim they have no worries at all.

Pre-retirees are the most likely to say ‘financial problems’ can keep them up at night (45.3%), while retirees are the most likely to worry about their physical health (42.5%). Interestingly, post-retirees are the most likely to say they have no worries at all (31.2%).

GREAT EXPECTATIONS

- Although many seniors believe their current reality has met or exceeded expectations in terms of what they wanted to achieve when they were younger, just as many have some or most of their expectations unmet
- Furthermore, most seniors thought things would be ‘somewhat’ or ‘much’ better than they actually are, with common ‘surprises’ being ‘how much the world has changed so much’, health concerns, and changing priorities
- Reflecting a desire to meet these unmet expectations, a ‘YOLO’ (you only live once) attitude is prevalent among seniors, who claim ‘you only have one life so enjoy it now’, ‘you are never too old’, and that ‘actual age is unimportant’

Thinking about all the ambitions and aspirations you had when you were younger to achieve by now, has your current reality managed to live up to this?



Source: CoreData - Golden Years Survey (March 2017)

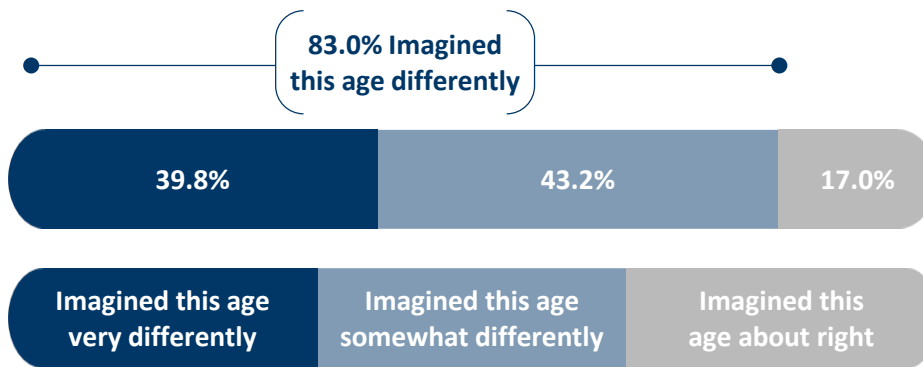
Question: Thinking about all the ambitions and aspirations you had when you were younger to achieve by now, has your current reality managed to live up to this?

Close to half (47.8%) of respondents say their current reality has met or exceeded their expectations in terms of achieving the ambitions and aspirations they had when they were younger.

However, more than half (52.2%) admit their current reality has not met at least some of their expectations.

Post-retirees are the most likely to say their current reality has met or exceeded their expectations, while pre-retirees are the least likely to (62.2% and 40.4% respectively).

When you were younger, did you think things would be much different in your life to how they are now?



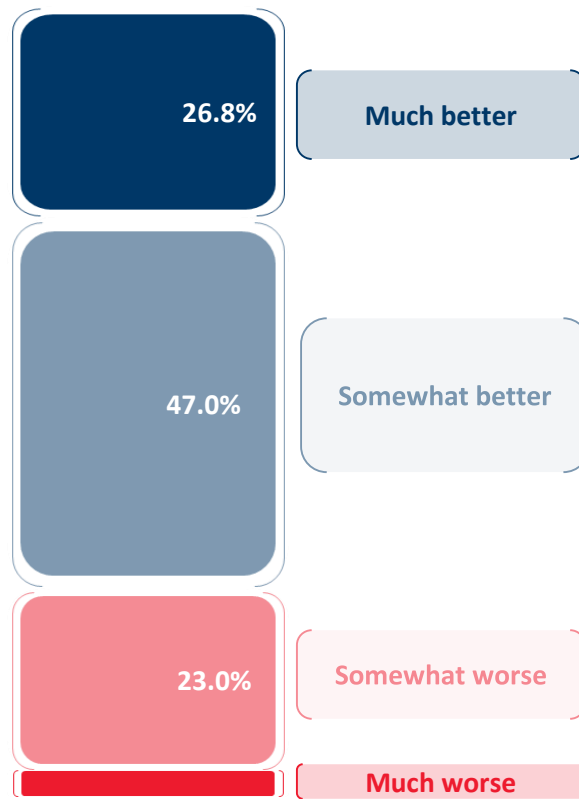
Source: CoreData - Golden Years Survey (March 2017)

Question: When you were younger, did you think things would be much different in your life to how they are now (including just catching up with friends)?

The vast majority (83.0%) of respondents say they imagined things at their age at least somewhat differently when they were younger, while less than one in five (17.0%) claim things are about right.

Pre-retirees are the most likely to say they imagined things at their age at least somewhat differently when they were younger, while post-retirees are less likely to (86.8% vs. 74.2%).

Overall, did you think it would be better or worse than it actually is?

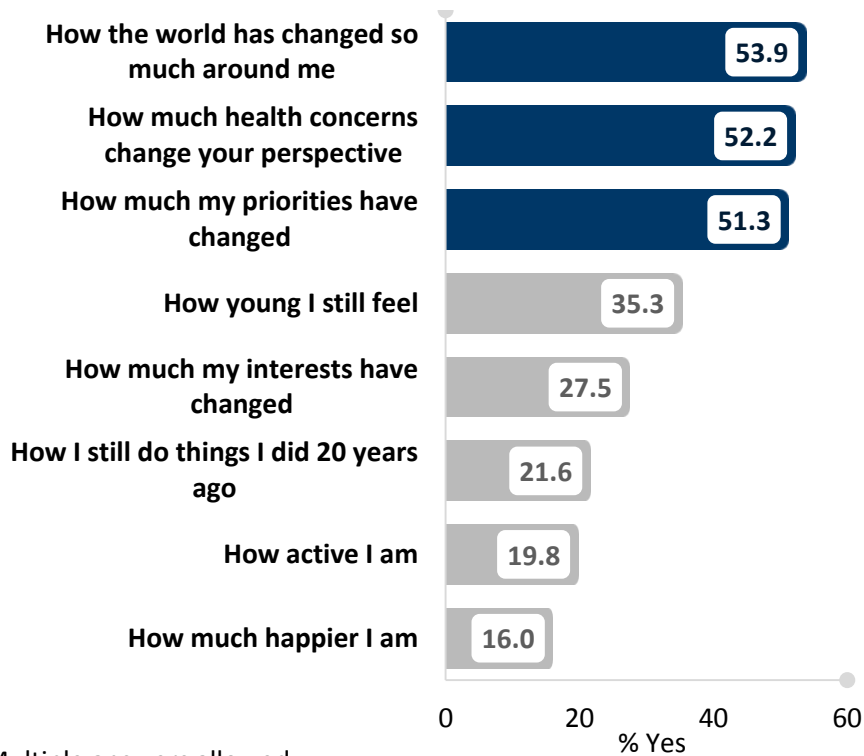


Source: CoreData - Golden Years Survey (March 2017)
 Question: Overall, did you think it would be better or worse than it actually is?

Of those who imagined things at their age at least somewhat differently when they were younger, close to three in four (73.8%) thought things would be ‘somewhat’ or ‘much’ better than they actually are. On the other hand, more than a quarter (26.3%) think things would be at least somewhat worse than reality.

Interestingly, pre-retirees are the most likely to say things would be at least somewhat better than they actually are, while post-retirees are less likely to (76.2% vs. 65.4%).

What are the biggest 'surprises' about getting to your age?



*Multiple answers allowed

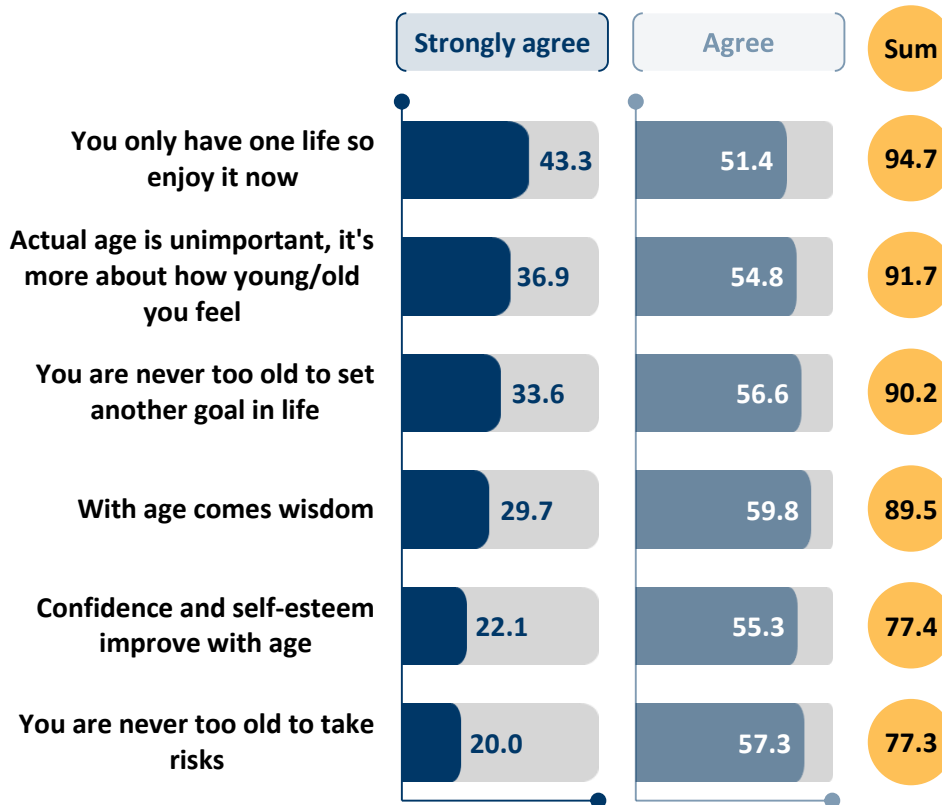
Source: CoreData - Golden Years Survey (March 2017)

Question: What are the biggest surprises about getting to your age?

More than half of respondents cite 'how the world has changed so much' (53.9%), the extent to which health concerns change their perspective (52.2%) or the extent to which their priorities have changed (51.3%) as the biggest 'surprises' about getting to their age.

Interestingly, more than a third (35.3%) cite how young they feel as one of their biggest 'surprises'. One in five (19.8%) cite how active they are, while one in six (16.0%) claim to be surprised by how much happier they are.

How much do you agree with the following statements?

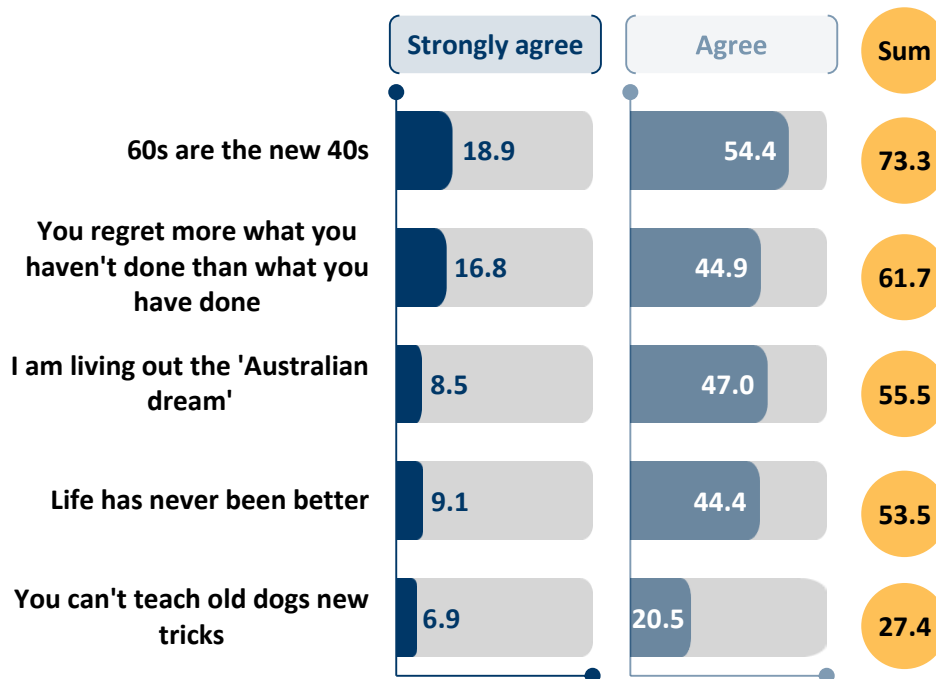


Source: CoreData - Golden Years Survey (March 2017)
 Question: How much do you agree with the following statements?

The overwhelming majority of respondents agree or strongly agree that they only have one life so it is better to enjoy it now (94.7%), that actual age is less important than how young/old one feels (91.7%) or that 'you are never too old to set another goal in life' (90.2%).

Close to nine in 10 (89.5%) agree or strongly agree that with age comes wisdom, while the large majority agree or strongly agree that confidence and self-esteem improve with age (77.4%), that one is never too old to take risks (77.3%) or that 60s are the new 40s (73.3%).

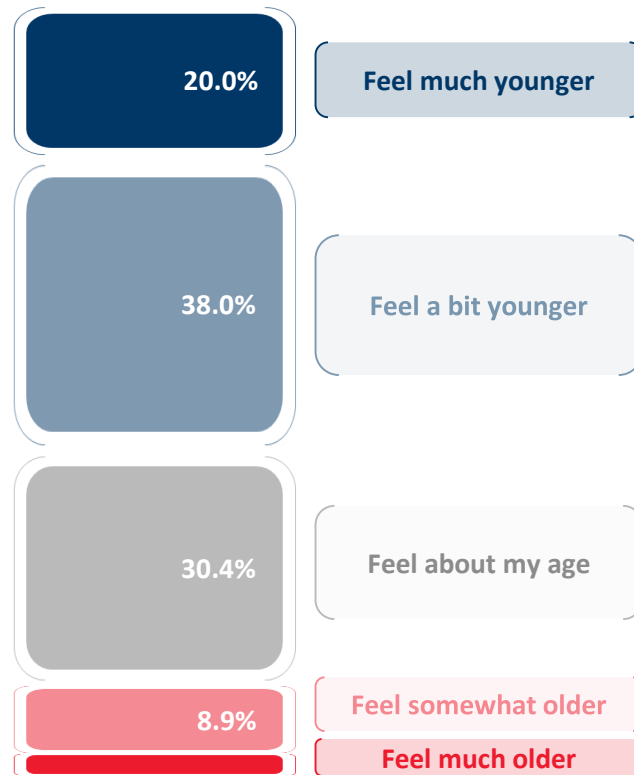
How much do you agree with the following statements?



Source: CoreData - Golden Years Survey (March 2017)
 Question: How much do you agree with the following statements?

Fewer respondents agree or strongly agree that they are living out the 'Australian dream' (55.5%) or that life has never been better (53.5%).

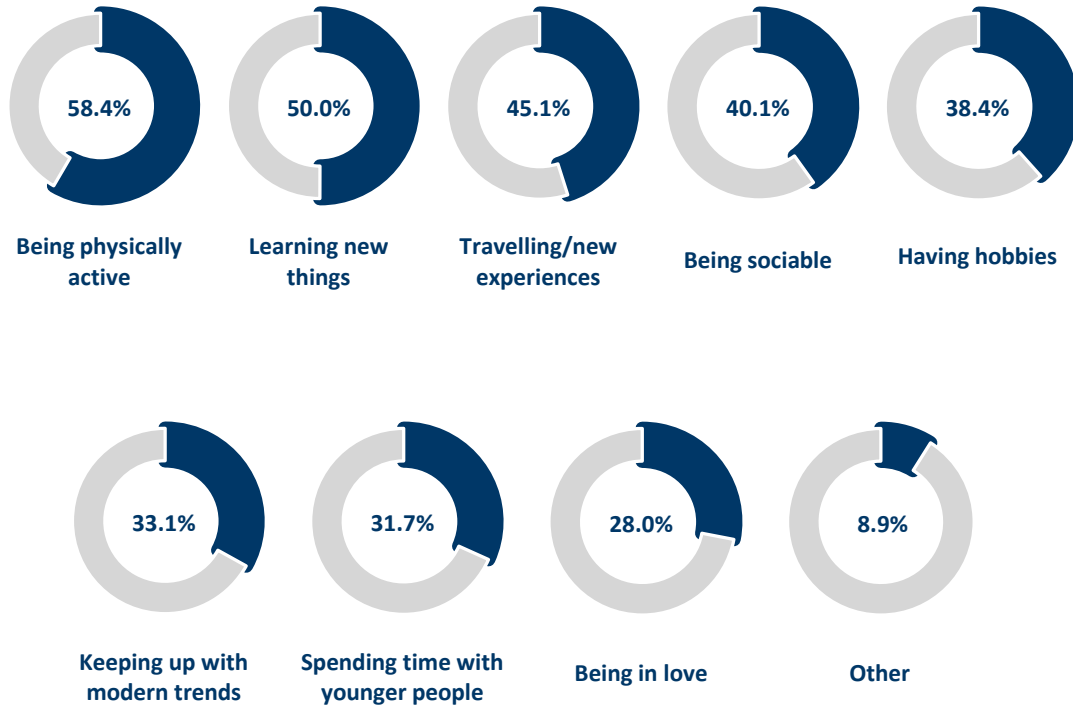
Do you feel your age?



Source: CoreData - Golden Years Survey (March 2017)
 Question: Do you feel your age?

Close to three in five (58.0%) respondents say they feel at least a bit younger than their age, while three in ten (30.4%) say they feel about their age. Only a minimal portion (11.6%) say they feel 'somewhat' or 'much' older than their age.

What makes you feel younger?



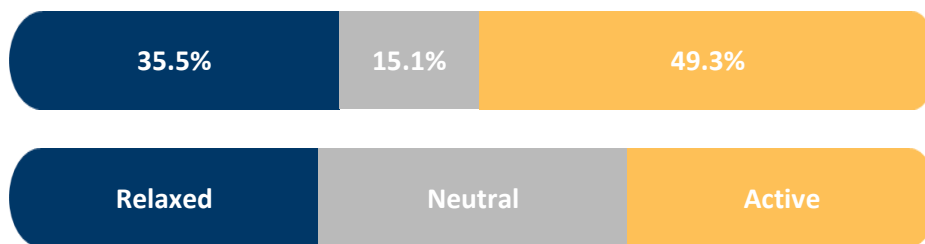
**% Yes; Multiple answers allowed
 Source: CoreData - Golden Years Survey (March 2017)
 Question: What makes you feel younger?

Of those who feel at least a bit younger than their age, they most commonly point this to 'being physically active' (58.4%) and 'learning new things' (50.0%). 'Travelling/new experiences' (45.1%), 'being sociable' (40.1%) and 'having hobbies' (38.4%) are also commonly cited.

WINDING DOWN OR JUST GETTING STARTED

- More seniors are not looking to wind down as they get older and aspire to or are living an 'active' retirement as opposed to a 'relaxed' one
- The majority of seniors feel active both physically and intellectually and intend to maintain their current level of physical and intellectual activity over the next five years

What kind of retirement do you ideally aspire to (or if retired, are living now)?

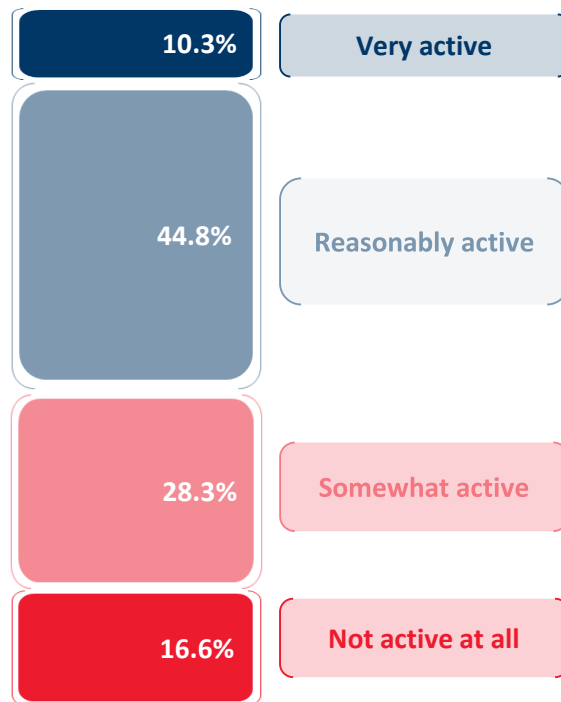


Source: CoreData - Golden Years Survey (March 2017)

Question: What kind of retirement do you ideally aspire to (or if retired, are living now)?

Close to half (49.3%) of respondents claim they ideally aspire to or are living an 'active' retirement, while more than a third (35.5%) aspire to or are living a 'relaxed' retirement.

How physically active do you feel you are now?



Source: CoreData - Golden Years Survey (March 2017)
 Question: How physically active do you feel you are now?

The vast majority (83.4%) of respondents feel at least somewhat active physically.

WA seniors are the most likely to say they feel at least somewhat active physically, while Victorian seniors are less likely to (90.1% vs. 79.7%).

How does your current physical activity compare to five years ago?

Thinking to the future, how much physical activity do you expect to be doing in five years' time compared to what you are doing now?



Source: CoreData - Golden Years Survey (March 2017)
 Question: How does your current physical activity compare to five years ago? and Thinking to the future, how much physical activity do you expect to be doing in five years' time compared to what you are doing now?

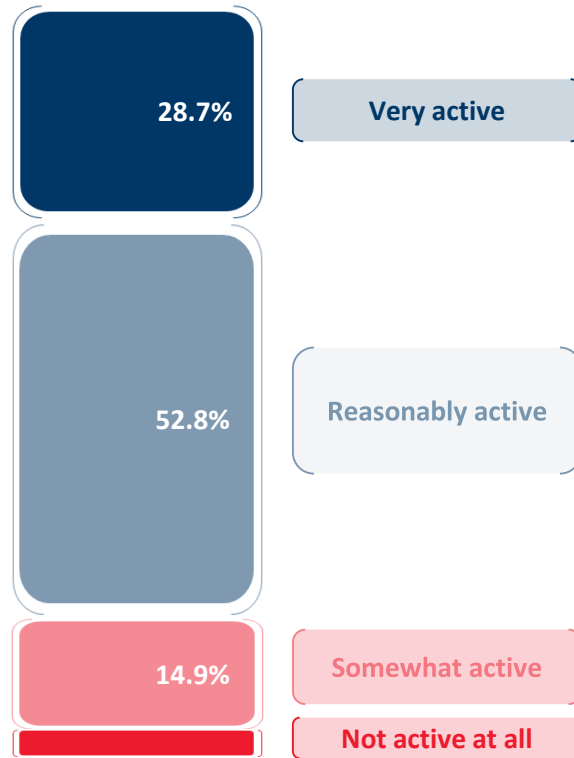
More than two in five (43.5%) respondents say they are 'somewhat' or 'much' less active physically compared to five years ago, while close to one in five (17.5%) claim to be 'somewhat' or 'much' more active physically.

Across the states, NSW seniors are the most likely to say they are 'somewhat' or 'much' less active physically compared to five years ago, while SA seniors are less likely to (49.9% and 37.5% respectively).

Looking ahead, the majority (58.9%) expect their level of physical activity to be 'about the same' in five years' time, although one in four (24.1%) expect it to be 'somewhat' or 'much' less.

Males are more likely to say their physical activity in five years' time will be 'somewhat' or 'much' less compared to their current level (29.9% vs. 18.7%).

How intellectually active do you feel you are now?

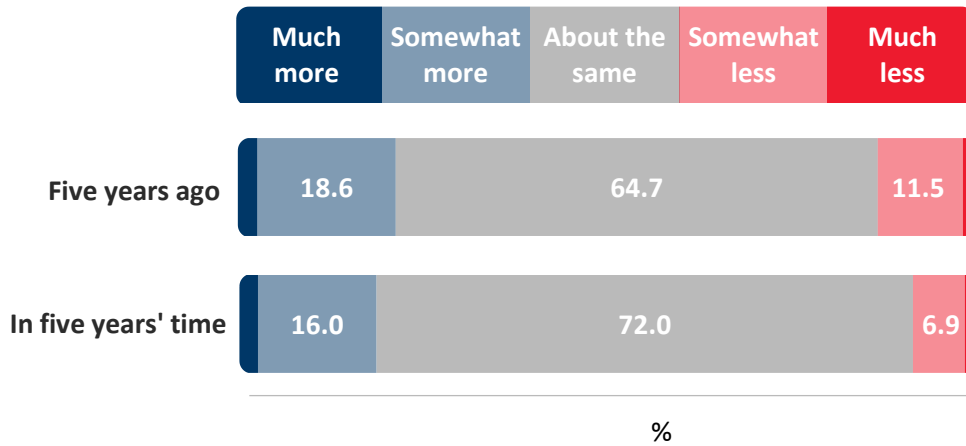


Source: CoreData - Golden Years Survey (March 2017)
 Question: How intellectually active do you feel you are now?

The overwhelming majority (96.4%) of respondents feel at least somewhat active intellectually, with close to three in 10 (28.7%) saying they feel ‘very’ active.

How does your current intellectual activity compare to five years ago?

Thinking to the future, how much intellectual activity do you expect to be doing in five years' time compared to what you are doing now?



Source: CoreData - Golden Years Survey (March 2017)
 Question: How does your current intellectual activity compare to five years ago? and Thinking to the future, how much intellectual activity do you expect to be doing in five years' time compared to what you are doing now?

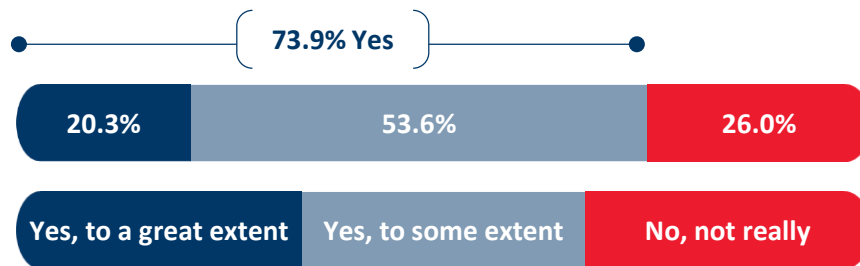
Close to two in three (64.7%) respondents say their current intellectual activity is 'about the same' compared to five years ago, while more than one in five (21.8%) say they are 'somewhat' or 'much' more active intellectually.

Looking ahead, the large majority (72.0%) expect their intellectual activity to be 'about the same' in five years' time, while close to one in five (19.2%) expect to be 'somewhat' or 'much' more active intellectually.

THESE ARE A FEW OF MY FAVOURITE THINGS

- The majority of seniors feel their values in life have changed at least to some extent as they have become older, becoming, among others, more family-oriented, and less materialistic
- Their favourite things in life have also changed as they have become older, with a strong preference to spending more time with family and on personal interests or hobbies
- Some seniors are even looking to defy their age and feel younger through the way they dress, the use of youth vernacular or ‘unusual’ hobbies or interests

Do you feel that your values in life have changed as you have become older?

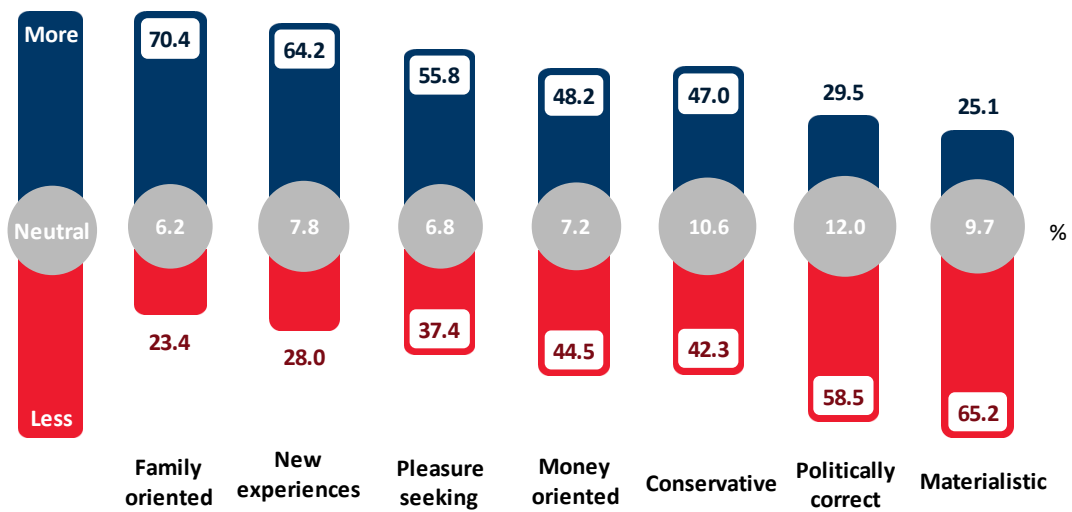


Source: CoreData - Golden Years Survey (March 2017)

Question: Do you feel that your values in life have changed as you have become older?

Close to three in four (73.9%) respondents feel their values in life have changed at least to some extent as they have become older, with one in five (20.3%) feeling their values have changed to a great extent.

How do you feel your values in life have changed?



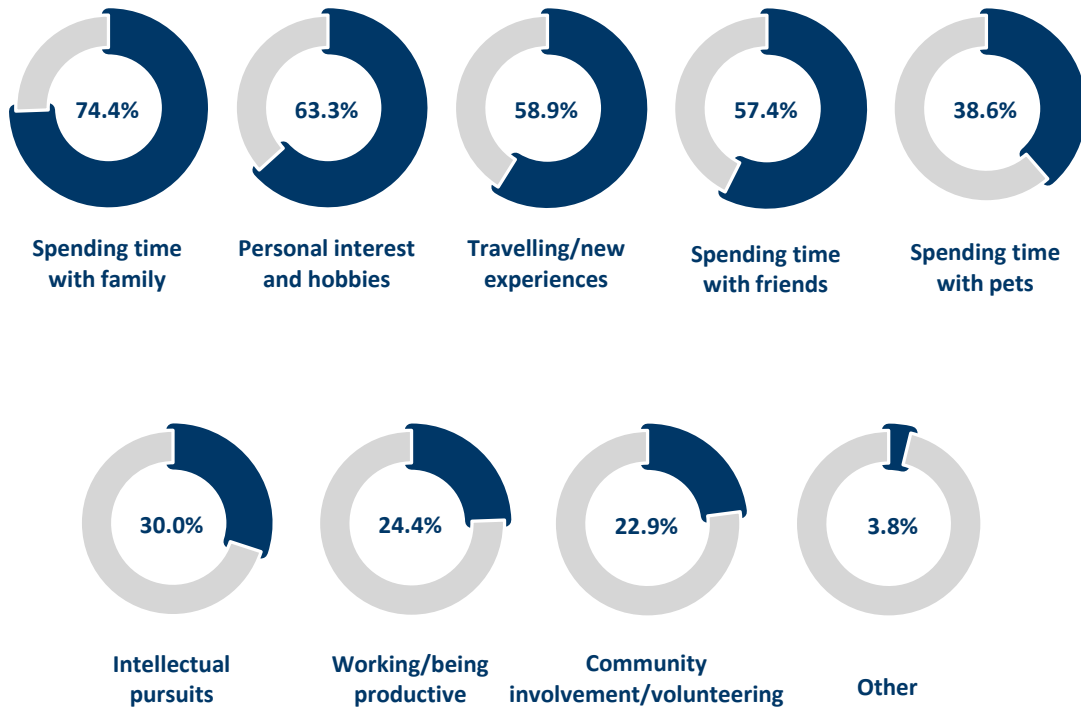
Source: CoreData - Golden Years Survey (March 2017)
 Question: How do you feel your values in life have changed?

The most common changes in values among seniors are that they tend to be more family-oriented (70.4%), be less materialistic (65.2%), seek more new experiences (64.2%) and be less politically correct (58.5%).

Pre-retirees are the most likely to cite more new experiences and more pleasure as how their values have changed (69.3% and 59.9% respectively), while post-retirees are less likely to (54.3% and 45.2% respectively).

On the other hand, post-retirees are the most likely to have become less materialistic, while pre-retirees are less likely to (72.1% and 60.1% respectively).

What are your most favourite things to do in life?



**% Yes; Multiple answers allowed

Source: CoreData - Golden Years Survey (March 2017)

Question: What are your most favourite things to do in life?

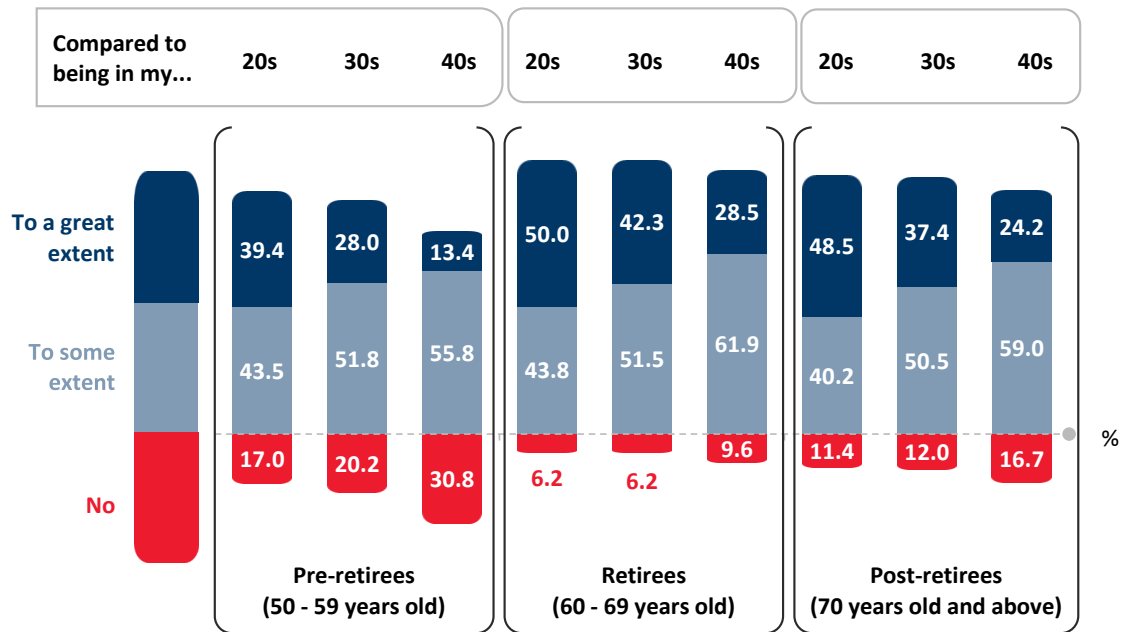
Seniors most commonly cite ‘spending time with family’ (74.4%), ‘personal interest and hobbies’ (63.3%) and ‘travelling/new experiences’ (58.9%) as their most favourite things in life. These are followed by ‘spending time with friends’ (57.4%) and ‘spending time with pets’ (38.6%).

Females are more likely to cite spending time with friends (65.0% vs. 49.2%) or pets (47.4% vs. 29.0%) as their most favourite things in life.

Post-retirees are the most likely to cite spending time with friends as one of their most favourite things in life, while pre-retirees are the least likely to (68.7% and 46.3% respectively).

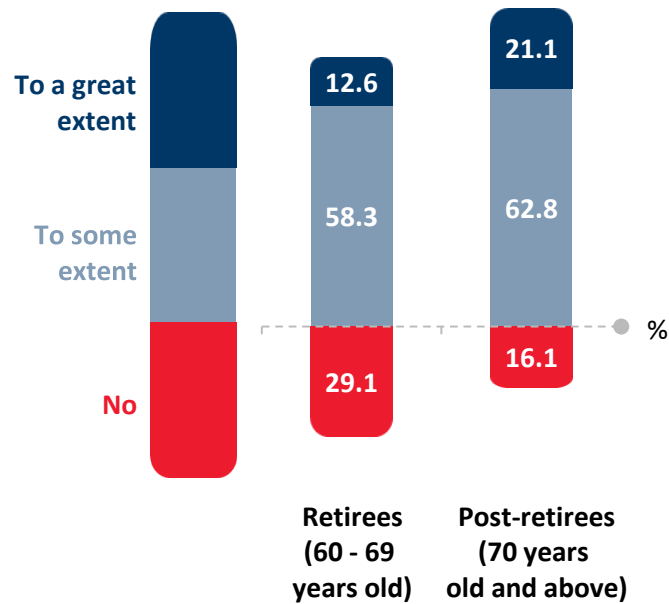
On the other hand, pre-retirees are the most likely to cite spending time with pets as one of their most favourite things in life, while post-retirees are the least likely to (42.1% vs. 27.5%).

Have your favourite things to do in life now changed as you have gotten older?

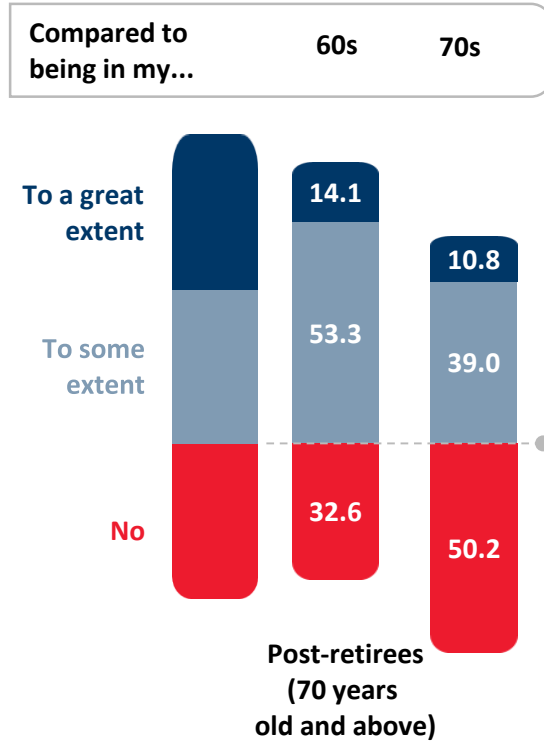


Source: CoreData - Golden Years Survey (March 2017)
 Question: Have your favourite things to do in life now changed as you have gotten older?

Compared to being in my 50s



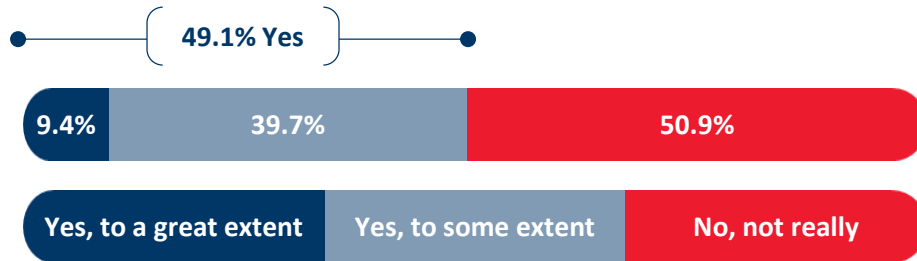
Source: CoreData - Golden Years Survey (March 2017)
 Question: Have your favourite things to do in life now changed as you have gotten older?



Source: CoreData - Golden Years Survey (March 2017)
 Question: Have your favourite things to do in life now changed as you have gotten older?

For most seniors, the things that they enjoy doing most tend to have changed at least to some extent as they have gotten older. This is particularly the case for retirees when comparing themselves now to being in their 20s or 30s (both 93.8%), as well as for post-retirees (88.7% and 87.9% respectively).

Is there anything about you that other people might think is somewhat unusual for your age?

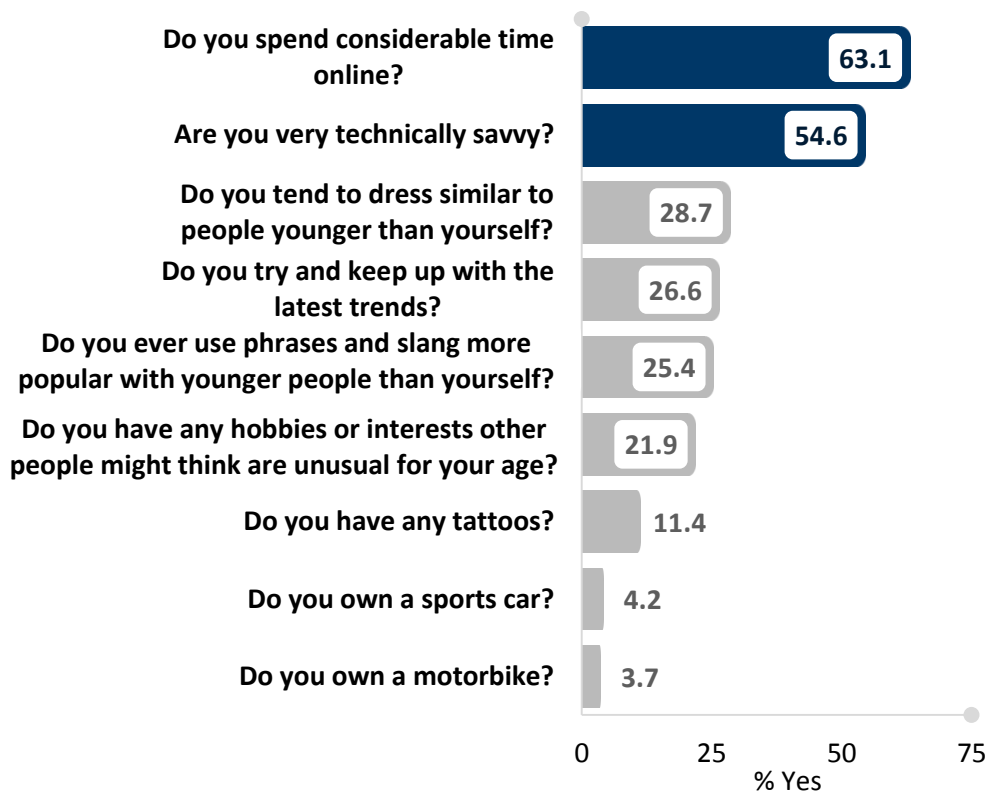


Source: CoreData - Golden Years Survey (March 2017)

Question: Is there anything about you that other people might think is somewhat unusual for your age?

Close to half (49.1%) of respondents believe at least to some extent that there is something about themselves that other people might think is somewhat unusual for their age. Post-retirees are the most likely to hold this view, while retirees are less likely to (57.4% vs. 43.5%).

Do you have or do any of the following?



Source: CoreData - Golden Years Survey (March 2017)
 Question: Do you have or do any of the following?

More than two in three (63.1%) respondents say they spend considerable time online, while more than half (54.6%) claim they are very technically savvy.

Close to three in 10 (28.7%) say they tend to dress similarly to people younger than themselves, while one in four (25.4%) use phrases or slang more popular with younger people. More than one in five (21.9%) claim to have hobbies or interests other people might think are unusual for their age.

More than one in 10 (11.4%) have tattoos, while only a very small proportion own a sports car (4.2%) or a motorbike (3.7%).

What are these hobbies or interests? [VERBATIMS]



"Collecting objects of value, which may be traded based on my experiences and work when I was younger. We are not talking about company shares traded on the stock market (for which I am also active)." (Male, 72 years old, NSW)

"Collecting China and Earthenware, growing vegetables and processing the excess for use during the year. Also, doing surveys and travelling overseas." (Female, 77 years old, VIC)

"I love any types of handicrafts like knitting, sewing, embroidery etc. Most people think these hobbies are no longer relevant now, though." (Female, 60 years old, QLD)

"Programming microcomputer controller systems, social media management for local food hub, CB radio, archery, and a few more." (Male, 61 years old, VIC)

"Climbing mountains and exploring unusual/difficult places, photographing them and writing nature poetry from those places." (Female, 61 years old, QLD)

"Thinking of cycling, helping my family, writing music and singing, loving the people I'm with at any given time." (Male, 68 years old, NSW)

"Starting to grow macadamias and olives and curing the olives, and in general gardening as I live on 5 acres of land." (Male, 74 years old, WA)

"Music, listening to groups, radio and music videos, watching X Factor and The Voice." (Female, 64 years old, NSW)

"I adore going out each night to meet with my friends among the street folk and homeless." (Female, 62 years old, VIC)

"I'm a musician. I sing pub rock. I'm still at the age 55, my hair is long and I can't grow up." (Male, 55 years old, VIC)

"Learning to play piano, learning a language, being active on snapchat, Instagram etc." (Female, 59 years old, TAS)

"I play and build the steel guitar which I did not pursue when I was younger." (Male, 63 years old, WA)

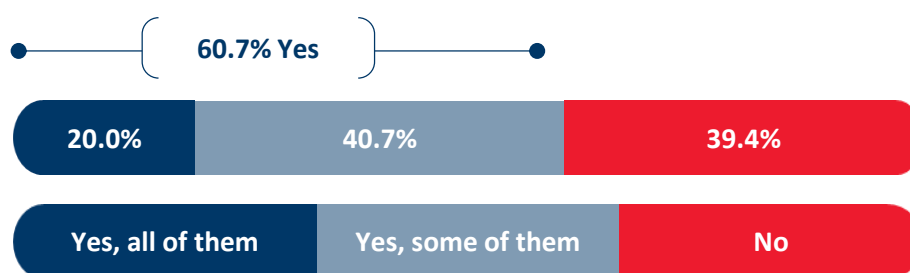
"Model making, woodwork, reading, computer/internet, and hoping to get a job." (Male, 64 years old, NSW)

"Doing activities in our gym at home, mainly weight bar exercises." (Female, 61 years old, SA)

"Still horse riding and being an operational SES volunteer." (Female, 63 years old, VIC)

"Writing poetry, limerick, ditties and interesting skits." (Female, 67 years old, SA)

Have you started taking up any of these hobbies or interests in your senior years (i.e. 50 years old and above)?



Source: CoreData - Golden Years Survey (March 2017)

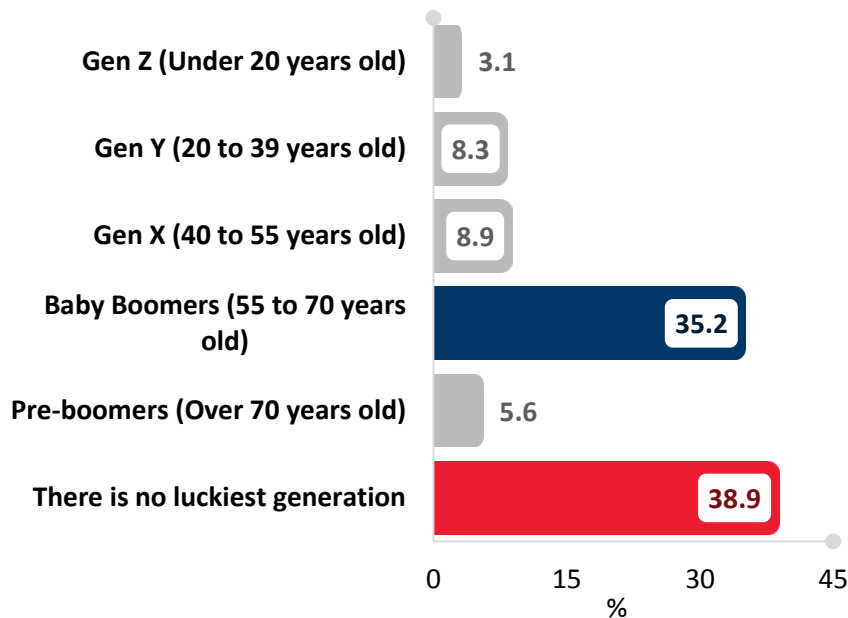
Question: Is there anything about you that other people might think is somewhat unusual for your age?

Of those who have hobbies or interests other people might think are unusual for their age, the majority (60.7%) claim to have started taking some or all of these up in their senior years.

THE LUCKY GENERATION

- Although seniors most commonly believe there is no such thing as the luckiest generation, there is a view that Baby Boomers are luckier than the other generations
- Most seniors feel their generation is luckier than their parents' generation but also think their children and grandchildren's generations will be very different when they get to their senior years
- War and terrorism, environmental issues, and economic hardship are some of the common concerns that seniors have for future generations
- However, they are glad they would not really have to deal with problems in the world such as overpopulation, environmental damage and climate change, before they pass on

Who do you think is the luckiest generation?



Source: CoreData - Golden Years Survey (March 2017)
 Question: Who do you think is the luckiest generation?

More than a third (35.2%) of respondents think the Baby Boomers are the luckiest generation. Less than one in 10 think Gen Y (8.3%) or Gen X (8.9%) is the luckiest generation. However, close to two in five (38.9%) claim there is no such thing as the luckiest generation.

Why do you feel this? [VERBATIMS]*Pre-boomers are the luckiest generation because...*

"Young people now find it difficult to find meaningful employment with a future whereas when I reached the age of leaving school, the headmaster interviewed me about my job aspirations, found suitable employers, and arranged interviews that resulted in employment. I haven't witnessed the same commitment by modern school teachers and I am not sure that the work is available for our young people." (Female, 70 years old and above, VIC)

"We have seen the greatest changes, we have financial security, which our parents and our children did not achieve. Kids can't buy a home today. Society is very diverse, which is inherently good but carries many dangers if not managed wisely." (Male, 70 years old and above, VIC)

"There was less 'push' for the young, more relaxed life and lifestyle. There was still a whole world to explore and find without life being contained in small technologies. A chance to really enjoy life." (Male, 70 years old and above, QLD)

"I experience poverty in my youth but I never had to go to war. Being a depression baby, I was able to achieve more because of a lower level of competition." (Male, 70 years old and above, ACT)

"We had employment where and when we wanted it. You could change your job whenever you felt like it. I went to University at 30 years of age and it was free." (Female, 70 years old and above, SA)

"There was less stress when I was growing up and more respect, given that life was easier and we had time to relax and do things that the generation after me are unable to do." (Male, 70 years old and above, NSW)

"I think that the '50's to '60's were the best times for teens. There was a greater selection of entertainment and activities." (Male, 70 years old and above, NSW)

"Life for these people has been simpler." (Female, 60 - 69 years old, QLD)

Baby boomers are the luckiest generation because...

"Life was not as fast and necessities such as water and electricity weren't a worry then. Not having technology as we have today was less stressful and you seemed to have more time. People were friendlier and drugs weren't a concern as they are today. Families kept together more with less animosity towards each other and staying together. It was a lot easier than today to get by on with less money and not worry about it as much." (Female, 50 - 59 years old, QLD)

"Taxes were lower. International security conditions were not as reactive. University and other forms of secondary education were more available and far cheaper, sometimes nearly free. Drug dependency issues, such as addiction and or domestic violence weren't nearly as desperate. Youth suicide was half of what it is today, while unemployment was 1/4 of what it is today." (Male, 50 - 59 years old, WA)

"We got the chance to protest and change the world. We've seen Australia change from an insular little English outpost to a marvellous potpourri of cultures and experiences that is outward looking and comfortable within itself." (Male, 60 - 69 years old, NSW)

"We are the generation that have experienced the greatest achievements in our lifetime (e.g. saw man walk on the moon, introduction of computers, mobile phones). We can enjoy our life without work pressures to pursue our interests." (Male, 50 - 59 years old, QLD)

"Because they could get stable full-time jobs. They could buy their own homes. They did not have to buy their education, it was free. They lived in the best era of Australian history. Fewer worries and less stress." (Female, 50 - 59 years old, NSW)

"They have had the best choices in education, careers, travel, meeting outstanding people, food, wine and romance choices. I see these opportunities more limited through my children's experiences in life." (Male, 70 years old and above, NSW)

*"We had the benefit of economic growth and technological development which will be hard to duplicate in the coming years without a complete change in social outlook."
(Male, 60 - 69 years old, WA)*

"It was a lot slower and children would spend more time playing outside making up their own games rather than sitting in front of a computer." (Female, 60 - 69 years old, SA)

Generation X is the luckiest generation because...

"I feel we did see the older, less technological way of the world and grew as technology reshaped the way we do things. Our generation is able to appreciate both ways of going about getting on in the world. I like to think of it as having a foot in both camps. We were also still fortunate enough to be able to realize the 'great Australian dream'. I also worked in the corporate field just as women were really starting to make an impact. They were exciting times in the mid to late 80's for a young woman." (Female, 50 - 59 years old, SA)

"This generation had the opportunity of getting a very good education, then a good career. Good salaries allowed them to purchase nice homes to raise their families. Unlike Gen Y, most do not have a permanent job and cannot afford to purchase their own home. Gen Z will be very lucky if they ever get to own their own home." (Female, 70 years old and above, SA)

"Housing was still affordable for most but income and standard of living was better than previous decades." (Female, 50 - 59 years old, NSW)

*"Great opportunities to enjoy life now that they have earned some money."
(Male, 50 - 59 years old, NSW)*

"They are reaping the benefits the baby boomers set up for them." (Male, 60 - 69 years old, QLD)

*"Old enough to enjoy their family and still have energy to do much."
(Female, 50 - 59 years old, QLD)*

Generation Y is the luckiest generation because

"Far more opportunities for this generation and are far more likely to succeed now than when we were that age. We were brought up in a tunnel of vision which you had to follow and not break." (Female, 50 - 59 years old, WA)

"They are physically more able and are starting to have their goals in life. They have more chances of getting jobs. They are keen in modern technology." (Female, 60 - 69 years old, NSW)

"A lot has been given or done for them. They haven't been pressured as much to work, buy the home." (Female, 50 - 59 years old, VIC)

"Because they don't even try to save money they just spend it and rely on their parents." (Male, 50 - 59 years old, VIC)

"They are getting great financial help from parents, not paying expenses while still living with them." (Female, 50 - 59 years old, NSW)

"Their parents have worked hard. They are just sitting back and waiting." (Male, 50 - 59 years old, VIC)

"Life handed to them on a silver platter and most are too stupid to realise it." (Male, 70 years old and above, VIC)

Generation Z is the luckiest generation because...

"They have had parents with money enabling them to do so much more than my generation. They have so many choices of jobs that were unavailable or unaccepted when I was leaving school." (Female, 50 - 59 years old, VIC)

"They get away with a whole lot of things I didn't get away with when I was growing up and don't know much about old school things. Just computers." (Female, 50 - 59 years old, VIC)

"Growing up in a very different world totally technology-based." (Female, 50 - 59 years old, WA)

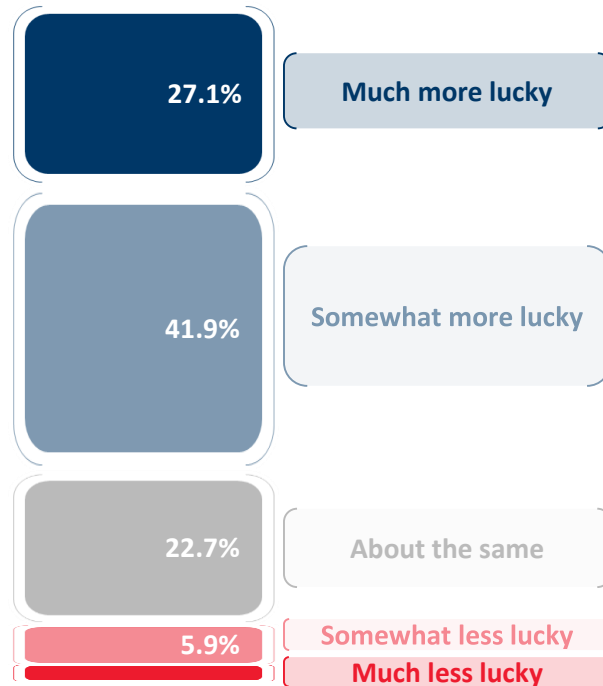
"They have unlimited opportunities open to them for work, leisure and their future." (Female, 50 - 59 years old, QLD)

"Modern technology." (Male, 50 - 59 years old, SA)

"They have yet to face all the responsibilities of life." (Female, 50 - 59 years old, VIC)

"They are born into an environment where they can get instant gratification." (Female, 50 - 59 years old, NSW)

Do you feel your generation is luckier than your parents' generation?



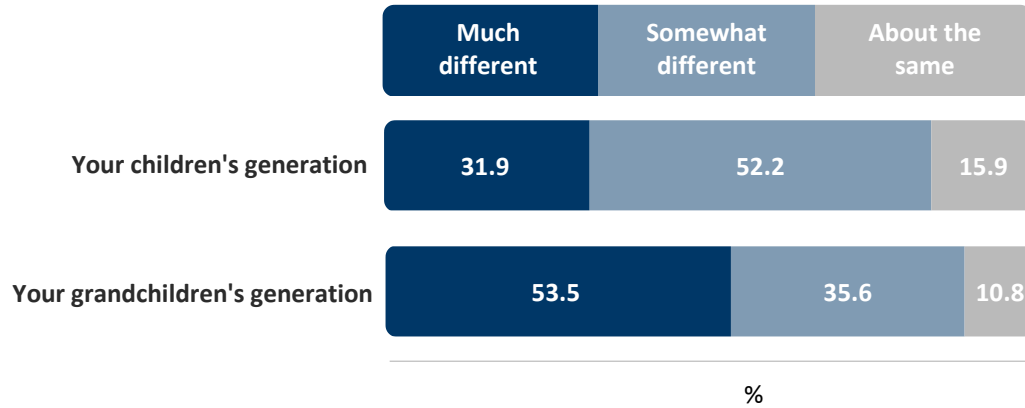
Source: CoreData - Golden Years Survey (March 2017)
 Question: Do you feel your generation is luckier than your parents' generation?

Close to seven in 10 (69.0%) respondents feel their generation is 'somewhat' or 'much' more lucky than their parents' generation, while more than one in five (22.7%) feel it is about the same.

Post-retirees are the most likely to feel their generation is 'somewhat' or 'much' more lucky than their parents' generation, while pre-retirees are the least likely to (83.9% vs. 55.8%).

Do you think your children’s generation will act very different to you when they get to your age?

Do you think your grandchildren’s generation will be very different to you when they are seniors?

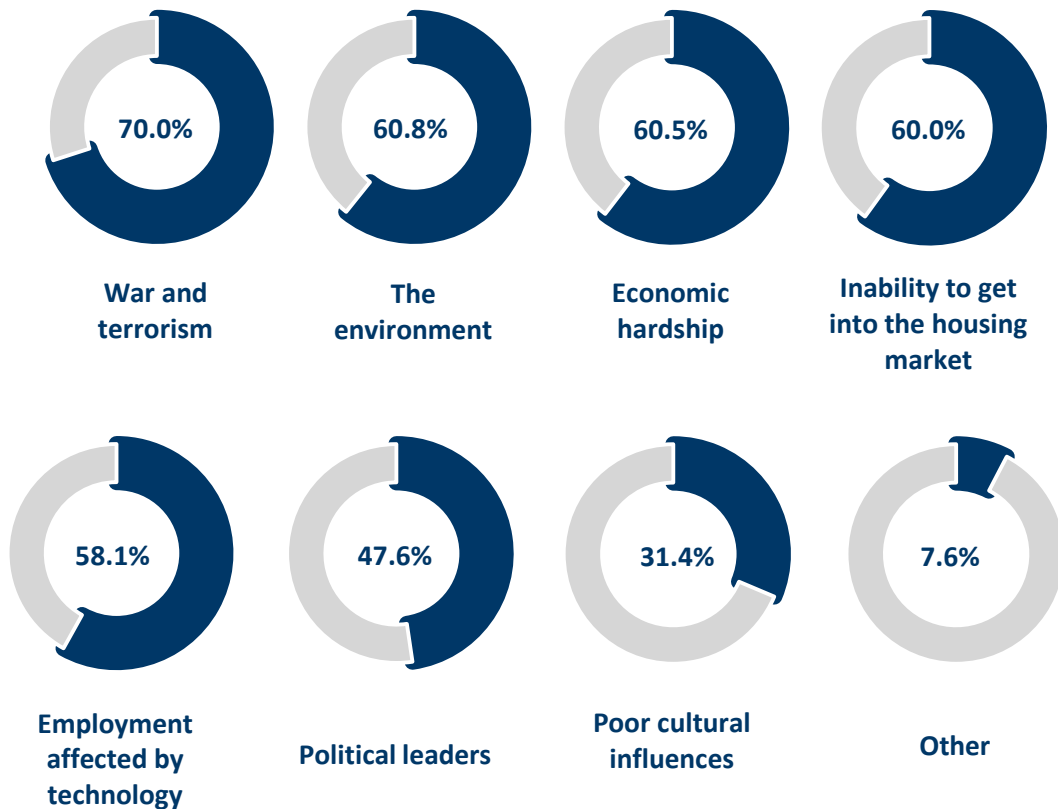


Source: CoreData - Golden Years Survey (March 2017)

Question: Do you think your children's generation will act very different to you when they get to your age? and Do you think your grandchildren's generation will be very different to you when they are seniors?

The vast majority (84.1%) of respondents think their children’s generation will act at least somewhat different to them when their children get to their age. A higher proportion (89.1%) think their grandchildren’s generation will act at least somewhat different to them when their grandchildren get to their age.

What are your greatest concerns for future generations?



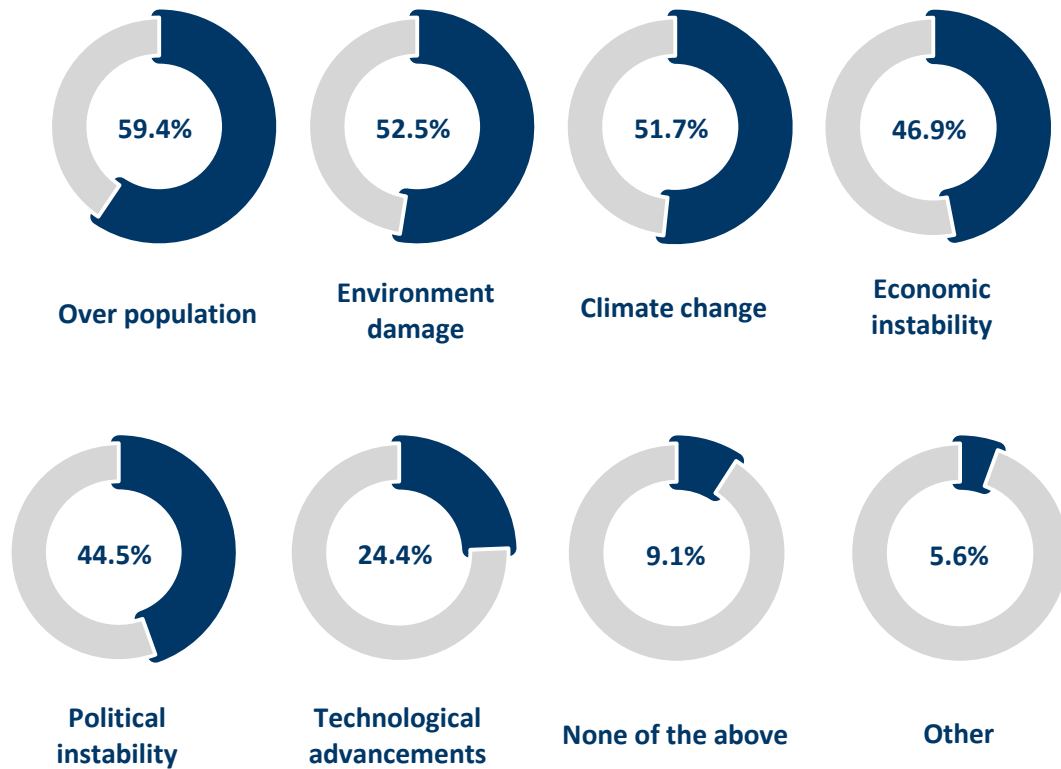
***% Yes; Multiple answers allowed

Source: CoreData - Golden Years Survey (March 2017)

Question: What are your greatest concerns for future generations?

When asked on their greatest concerns for future generations, ‘war and terrorism’ (70.0%), ‘environmental issues’ (60.8%) and ‘economic hardship’ (60.5%) are top of mind among respondents. They are also commonly concerned with the ‘inability to get into the housing market’ (60.0%) and ‘employment being affected by technology’ (58.1%).

If you have to be honest, what problems in the world are you glad you won't really have to fully deal with before you pass on, even if you are concerned for future generations?



***% Yes; Multiple answers allowed

Source: CoreData - Golden Years Survey (March 2017)

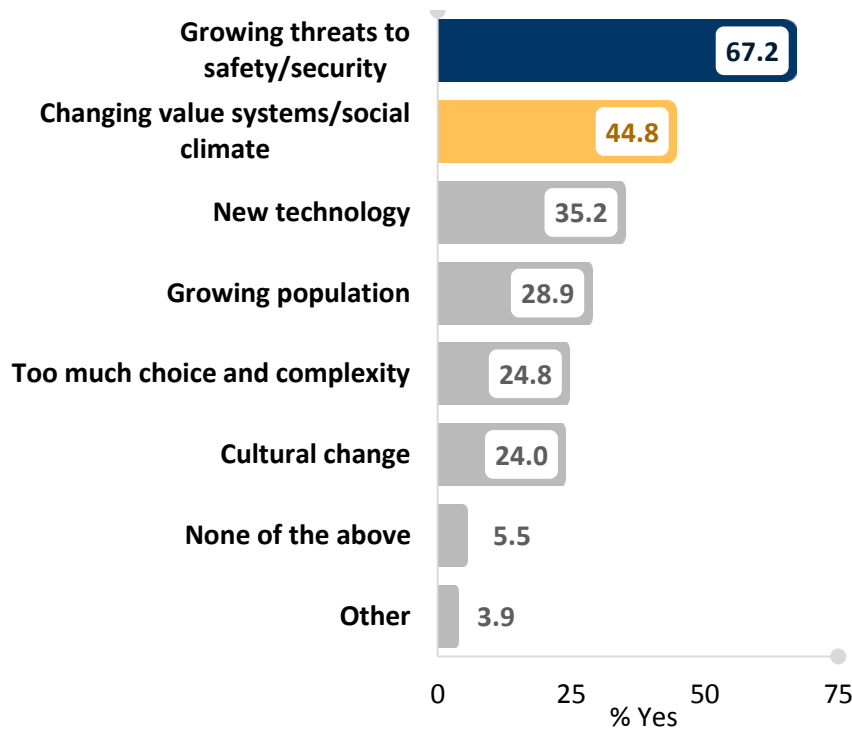
Question: If you have to be honest, what problems in the world are you glad you won't really have to fully deal with before you pass on, even if you are concerned for future generations?

Seniors most commonly cite 'overpopulation' (59.4%), 'environmental damage' (52.5%), and 'climate change' (51.7%) as problems in the world they are glad they would not have to fully deal with before they pass on, even if the concern is there for future generations. To a lesser extent, they also cite economic (46.9%) and political (44.5%) instability.

ADAPTING TO THE MODERN WORLD

- Growing threats to safety/security and the changing value systems/social climate are some of the hardest things seniors have to get used to these days
- Only a small number of seniors are making income from the emerging share economy, citing the opportunity to make money as one of the best things about it but on the other hand, although some counter that the money made does not make much difference

In an ever changing world what is the hardest thing to get used to these days?



*Multiple answers allowed

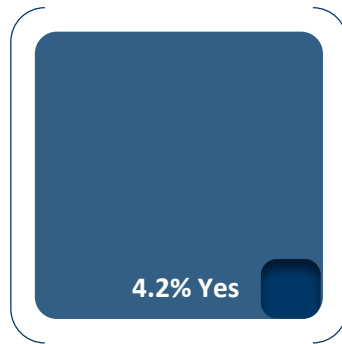
Source: CoreData - Golden Years Survey (March 2017)

Question: In an ever changing world what is the hardest thing to get used to these days?

The majority (67.2%) of respondents say the growing threats to safety/security are one of the hardest things to get used to these days. To a lesser degree, they also cite the changing value systems/social climate (44.8%) and new technology (35.2%).

Similar proportions say it is hard to get used to the growing population (28.9%), having too much choice and complexity (24.8%) and cultural change (24.0%).

Are you making any income from the emerging share economy (i.e. peer-to-peer based sharing of access to goods and services such as Gumtree, eBay, Airbnb, Uber, Lyft, Air Tasker, Etsy)?



Source: CoreData - Golden Years Survey (March 2017)
 Question: What proportion of your income does this usually make up over a year?

A very minimal proportion (4.2%) of respondents say they are making income from the emerging share economy or peer-to-peer based sharing of access to goods and services.

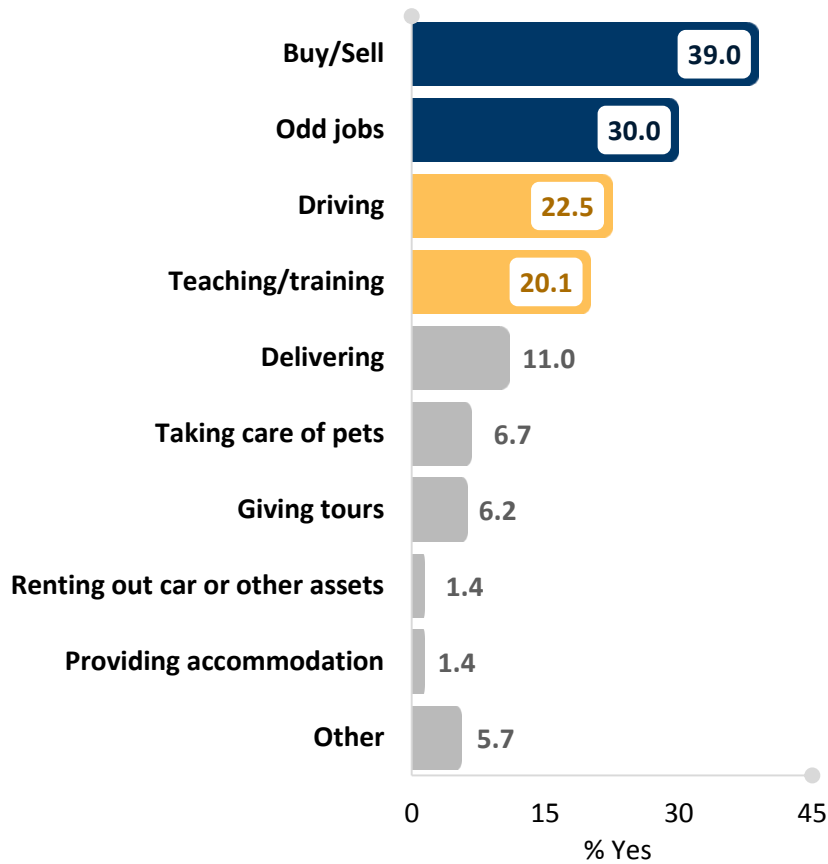
What proportion of your income does this usually make up over a year?



Source: CoreData - Golden Years Survey (March 2017)
 Question: What proportion of your income does this usually make up over a year?

Of those who are earning income from the emerging share economy, on average, they say this makes up almost 20% of their annual income.

What kind of work are you doing in the modern share economy?



*Multiple answers allowed

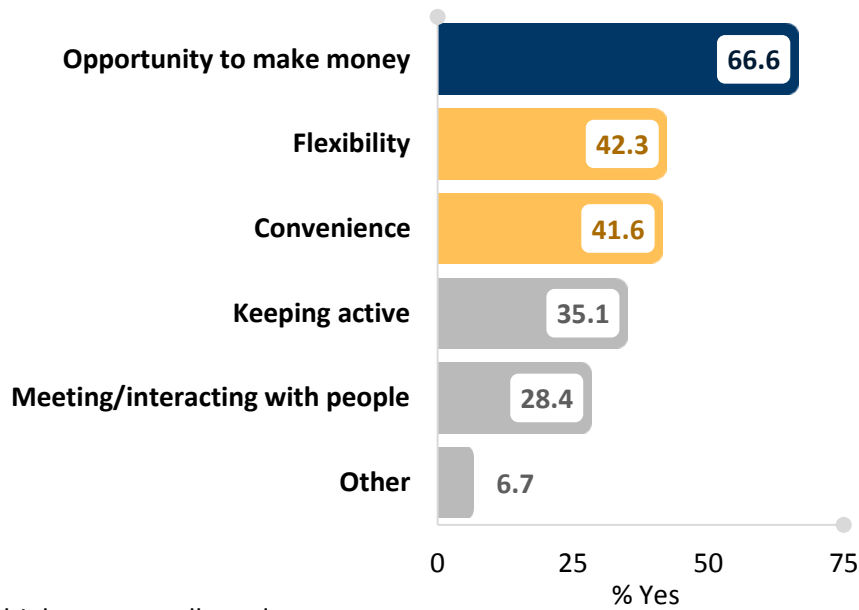
**Sample size is low. Findings are indicative only

Source: CoreData - Golden Years Survey (March 2017)

Question: What kind of work are you doing in the modern share economy?

Of those who are earning income from the emerging share economy, close to two in five (39.0%) are buying and/or selling, three in 10 (30.0%) are doing odd jobs, while similar proportions are doing some driving (22.5%) or teaching/training (20.1%).

What are the best things about working in the share economy?



*Multiple answers allowed

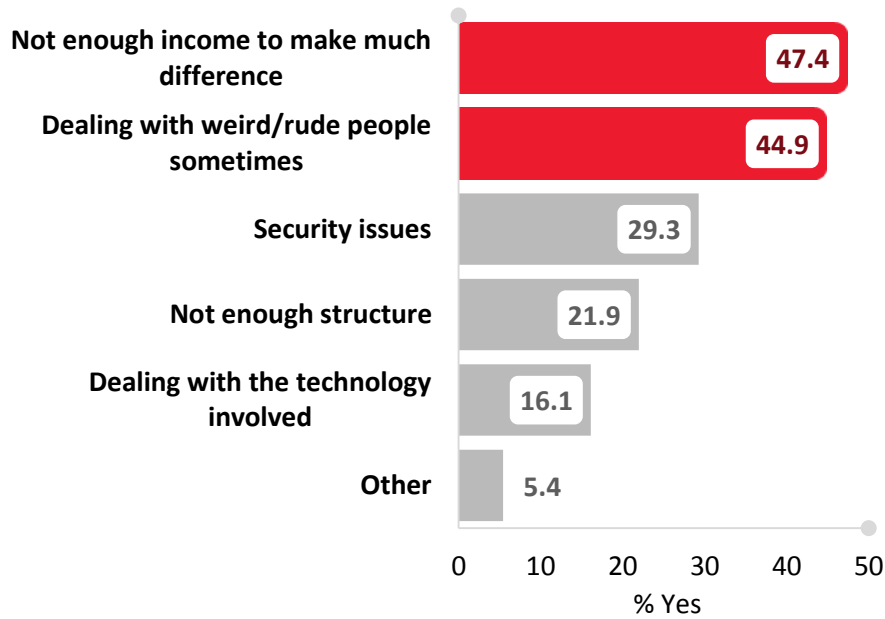
**Sample size is low. Findings are indicative only

Source: CoreData - Golden Years Survey (March 2017)

Question: What are the best things about working in the share economy?

Of those who are earning income from the emerging share economy, two-thirds (66.6%) say the ‘opportunity to make money’ is the best thing about working in it. They also commonly cite the flexibility (42.3%) and convenience (41.6%) of the share economy.

What are the worst things about working in the share economy?



*Multiple answers allowed

**Sample size is low. Findings are indicative only

Source: CoreData - Golden Years Survey (March 2017)

Question: What are the worst things about working in the share economy?

On the other hand, similar proportions of those who are earning income from the emerging share economy say 'not earning enough to make much difference' (47.4%) and 'dealing with weird/rude people sometimes' are the worst things about working in it. To a lesser extent, they also cite security issues (29.3%), the share economy not having enough structure (21.9%) and having to deal with the technology involved (16.1%).

THE WISDOM OF AGE

What is the best thing about being your age? [VERBATIMS]

"Being happy and content, for me anyway. I have a wonderful family who love and support my husband and me. Being able to look back at how life has changed for all of us. Telling stories to our grandchildren and seeing them all enjoying life even if they have some bumps along the road. Lucky to have been working as a secondary teacher as long as I have, and now I am 78 and have just retired and I still miss it." (Female, 70 years old and above, NSW)

"Financial security and good health. Having a positive relationship with my children and their families. Having more time to do things and to travel more. Knowing we have passed on to our children the ability to be constructively critical, to be resilient, and to take responsibility for their own actions." (Male, 60 - 69 years old, WA)

"Young enough to still enjoy good company be it young or old and old enough to have some incredible lifelong friendships. Having grandchildren and watching them grow up and being a part of their lives." (Female, 50 - 59 years old, WA)

"At 52, not having to work by choice, being financially secure and being in a long loving marriage of 25 years. Having a loving stable home life for our son to have grown up in. Being able to afford the finer things in life." (Female, 50 - 59 years old, QLD)

"Never been in a war. Know how to be frugal and make do. Being frightened of debt, which is a good thing as I own all that I have and if I couldn't afford it I'd save until I could. Paid off the mortgage as soon as possible." (Female, 60 - 69 years old, WA)

"Being able to pass on my experiences to younger people, if they will listen. Being able to do what I want, when I want. Not having to worry too much financially. Hopefully being wiser when it comes to my heart, although in this department, probably not." (Male, 70 years old and above, WA)

"Honestly, the fact that most of it is behind me. As a society, we're now far less caring, respectful of others and far more money-oriented than we were, I believe this is to the detriment of mankind." (Male, 60 - 69 years old, NSW)

What is the single greatest regret you've had in life so far? [VERBATIMS]

"Saving hard and putting too much money in Super instead of spending it on luxuries as others did, while paying heaps of tax more than others. Now there are no benefits that those who spent all their money are now getting. A lot of it spent on excesses of gambling, smoking and alcohol, which is now putting a strain on the quickly declining health system. Now drugs are a huge problem. I didn't hear a lot about them when I was young." (Female, 60 - 69 years old, SA)

"None. I have always been aware that choice comes with a compromise. I have thought at different stages I wonder what it would have been like if I'd chosen this option; work, partner, travel, but I don't regret not choosing that option because I have enjoyed the highs and actively influencing the situations which represented the lows in my actual choice, to arrive at a relaxed and enjoyable life right now." (Male, 50 - 59 years old, VIC)

"Lack of respect and acceptance of the above values that were passed by my grandparents and parents from my extended family. These have been trampled and the lower generation have tried to enforce us expectations of the narcissistic demands of goods and service without work or gratitude." (Female, 60 - 69 years old, NSW)

"None really. Whilst there were problems, at times they were sorted. When looking back everyone's life has problems at times. It is how you get over them that counts. All my problems over time were eventually sorted and one just has to accept that later in life." (Male, 70 years old and above, WA)

"Being brought up as a strict Catholic, which damaged my ability to make my own inner decisions about spiritual awareness. The Catholic Church almost damaged me beyond repair." (Female, 60 - 69 years old, WA)

"My parents not having enough money to let me go to England to pursue my dream career. My father worked night shift to put me through college. No way could I ask anymore from them." (Female, 60 - 69 years old, VIC)

"Younger life was riddled by negativity, guilt and mental anguish brought about by fundamentalist Christian religious indoctrination. My first marriage was a resultant disaster. After giving away religious practices, my life has been very positive." (Male, 60 - 69 years old, SA)

"Not making wiser financial choices. I feel I should have a much higher level of financial security than I do." (Male, 60 - 69 years old, SA)

"Not spending enough time with my mother, and my kids not growing up with her, as she passed away too early." (Female, 50 - 59 years old, QLD)

"I and people around me changed but I noticed it too late. We have taken different paths in our live." (Male, 50 - 59 years old, QLD)

"Going into debt to keep our company afloat, so when the company failed, we were left with nothing." (Female, 60 - 69 years old, NSW)

What is the single best piece of advice you could offer younger generations? [VERBATIMS]

"Set yourself goals and go after them. Don't let anyone tell you that you can't do it; you can. Enjoy life every day because life may seem long to you now at a young age but it will disappear at the blink of an eye. We are celebrating 50 years of marriage and we both can't believe how fast the time has gone. You can't get the time back, so don't say "I should have done this or done that". Do it, have a go. If it doesn't work out, then at least you tried. We all make mistakes, that's how we learn and better ourselves." (Male, 70 years old and above, SA)

"Be yourself and be proud of who you are. Don't let other people influence or diminish your confidence in yourself. Above all, live life and appreciate the small things. They become the biggest things in your life. Be grateful for every second you have. Life is too short, enjoy, be happy. Don't carry hate and anger in your heart, it brings sadness and regret." (Female, 50 - 59 years old, NSW)

"Respect first. Understand that life is a working process with obligations and responsibilities. Take possession of the actions and consequences of your actions. There is always a payment in life." (Female, 60 - 69 years old, NSW)

"Don't smoke. Work hard to have pride in yourself. Don't listen to bullies whether online or face-to-face as no one is better than anyone else no matter who or what they are or do." (Female, 60 - 69 years old, SA)

"Go with your head and your heart, if it feels right do it, if not steer clear. We all make mistakes and that is how we learn, but make sure you learn and always treat others as you expect to be treated." (Female, 50 - 59 years old, QLD)

"Don't stress about things you can't control. What other people think of you is none of their business and it really doesn't matter anyway. The "cool" kids at school won't matter when you have left." (Female, 50 - 59 years old, NSW)

"Keep hold of your values. Never sell yourself short. Believe in yourself. Listen to good advice. Treat people as you wish to be treated. Be honest with yourself." (Female, 60 - 69 years old, NSW)

"Enjoy your life while still working hard. Save your money but not to the extent that it affects your health, value of life, pleasure and quality of life." (Female, 60 - 69 years old, QLD)

"Slow down and think more about what you're doing now and how your future will be impacted. Every action has consequences, some positive some not so." (Male, 60 - 69 years old, WA)

"Stand up and make a difference, speak out where you see that there is injustice because your actions can make a difference. Never give up hope." (Female, 50 - 59 years old, QLD)

DEMOGRAPHICS

Gender	
Female	51.9%
Male	48.1%
Total	100.0%

Area	
The capital city of my state/territory	56.8%
A regional centre	27.1%
A rural area	16.1%
Total	100.0%

Educational Attainment	
Primary	0.7%
Part of high school	20.7%
Completed high school	23.1%
Diploma or certificate qualification	33.0%
Degree qualification	14.4%
Postgraduate qualification	8.2%
Total	100.0%

Marital Status	
Single	11.2%
Living with partner/married	64.2%
Separated/divorced/widowed	24.0%
Other	0.6%
Total	100.0%

Employment Status	
Full-time paid employment	16.4%
Part-time paid employment	9.0%
Self-employed	5.3%
Casual employment	4.2%
Transitioning to retirement and working part time	1.7%
Fully retired	43.3%
Full-time home duties	6.9%
Unemployed / not in paid employment	5.6%
On a disability pension	7.8%
Total	100.0%

Occupation	
Business owner	11.3%
Manager	8.5%
Professional	18.9%
Technician	2.7%
Trades worker	4.1%
Community and personal service worker	7.6%
Clerical and administrative worker	19.3%
Sales worker	5.3%
Machinery operators and driver	5.3%
Labourer	7.6%
Other	9.5%
Total	100.0%

Personal Income	
\$20,000 or less	32.0%
\$20,001 to \$30,000	27.8%
\$30,001 to \$40,000	9.5%
\$40,001 to \$50,000	7.2%
\$50,001 to \$60,000	5.9%
\$60,001 to \$70,000	5.2%
\$70,001 to \$80,000	2.7%
\$80,001 to \$90,000	1.9%
\$90,001 to \$100,000	2.2%
\$100,001 to \$125,000	3.0%
\$125,001 to \$150,000	0.7%
\$150,001 to \$200,000	1.5%
More than \$200,000	0.4%
Total	100.0%

Household Income	
\$50,000 or less	55.4%
\$50,001 to \$75,000	19.8%
\$75,001 to \$100,000	11.1%
\$100,001 to \$125,000	4.9%
\$125,001 to \$150,000	4.4%
\$150,001 to \$200,000	2.4%
\$200,001 to \$250,000	1.2%
\$250,001 to \$350,000	0.6%
\$350,001 or more	0.2%
Total	100.0%

Age Group	
Pre-retiree (50 - 59 years old)	37.7%
Retiree (60 - 69 years old)	39.6%
Post-retiree (70 years old and above)	22.7%
Total	100.0%

Investment Portfolio	
I have no investments	39.3%
\$50,000 or less	12.8%
\$50,001 to \$150,000	14.2%
\$150,001 to \$250,000	9.0%
\$250,001 to \$350,000	7.4%
\$350,001 to \$450,000	3.8%
\$450,001 to \$550,000	3.3%
\$550,001 to \$650,000	3.0%
\$650,001 to \$750,000	2.7%
\$750,001 to \$1 million	2.7%
More than \$1 million to \$3 million	1.4%
More than \$3 million to \$5 million	0.4%
More than \$5 million	0.0%
Total	100.0%

Wealth Segment	
Mass Market	70.1%
Mass Affluent	21.3%
Core Affluent	6.5%
HNW	2.2%
Total	100.0%

Living Arrangements	
Living alone (never had children)	10.6%
Living with flatmate(s) (never had children)	1.7%
Living with parents/siblings (never had children)	1.2%
Living with partner only (never had children)	10.8%
Living with your children (under 18 years) at home	4.9%
Living with your children (over 18 years) at home	14.5%
Living with your children (both over and under 18 years) at home	2.0%
Children have all left home	52.1%
Other	2.3%
Total	100.0%

CORE DATA

ABOUT US

CoreData Research is a global specialist financial services research and strategy consultancy. CoreData Research understands the boundaries of research are limitless and with a thirst for new research capabilities and driven by client demand; the group has expanded over the past few years into the Americas, Africa, Asia, and Europe.

CoreData Group has operations in Australia, the United Kingdom, the United States of America, Colombia, South Africa and the Philippines. The group's expansion means CoreData Research has the capabilities and expertise to conduct syndicated and bespoke research projects on six different continents, while still maintaining the high level of technical insight and professionalism our repeat clients demand.

With a primary focus on financial services CoreData Research provides clients with both bespoke and syndicated research services through a variety of data collection strategies and methodologies, along with consulting and research database hosting and outsourcing services.

CoreData Research provides both business-to-business and business to- consumer research, while the group's offering includes market intelligence, guidance on strategic positioning, methods for developing new business, advice on operational marketing and other consulting services.

The team is a complimentary blend of experienced financial services, research, marketing and media professionals, who together combine their years of industry experience with primary research to bring perspective to existing market conditions and evolving trends.

CoreData Research has developed a number of syndicated benchmark proprietary indexes across a broad range of business areas within the financial services industry.

- Experts in financial services research
- Deep understanding of industry issues and business trends
- In-house proprietary industry benchmark data
- Industry leading research methodologies
- Rolling benchmarks

The team understands the demand and service aspects of the financial services market. It is continuously in the market through a mixture of constant researching, polling and mystery shopping and provides in-depth research at low cost and rapid execution. The group builds a picture of a client's market from hard data which allows them to make efficient decisions which will have the biggest impact for the least spend.



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