



making health stick

a consumer formula

the Big Window in partnership with Saga Plc

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UNGA78 September 2023

SAGA



It's all in the risk of knowing, or not

Would you like to know if you currently have a serious illness?

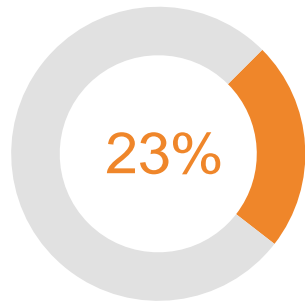
4 in 10
do not want
to know this

1 in 6
of these would
pay to avoid
knowing

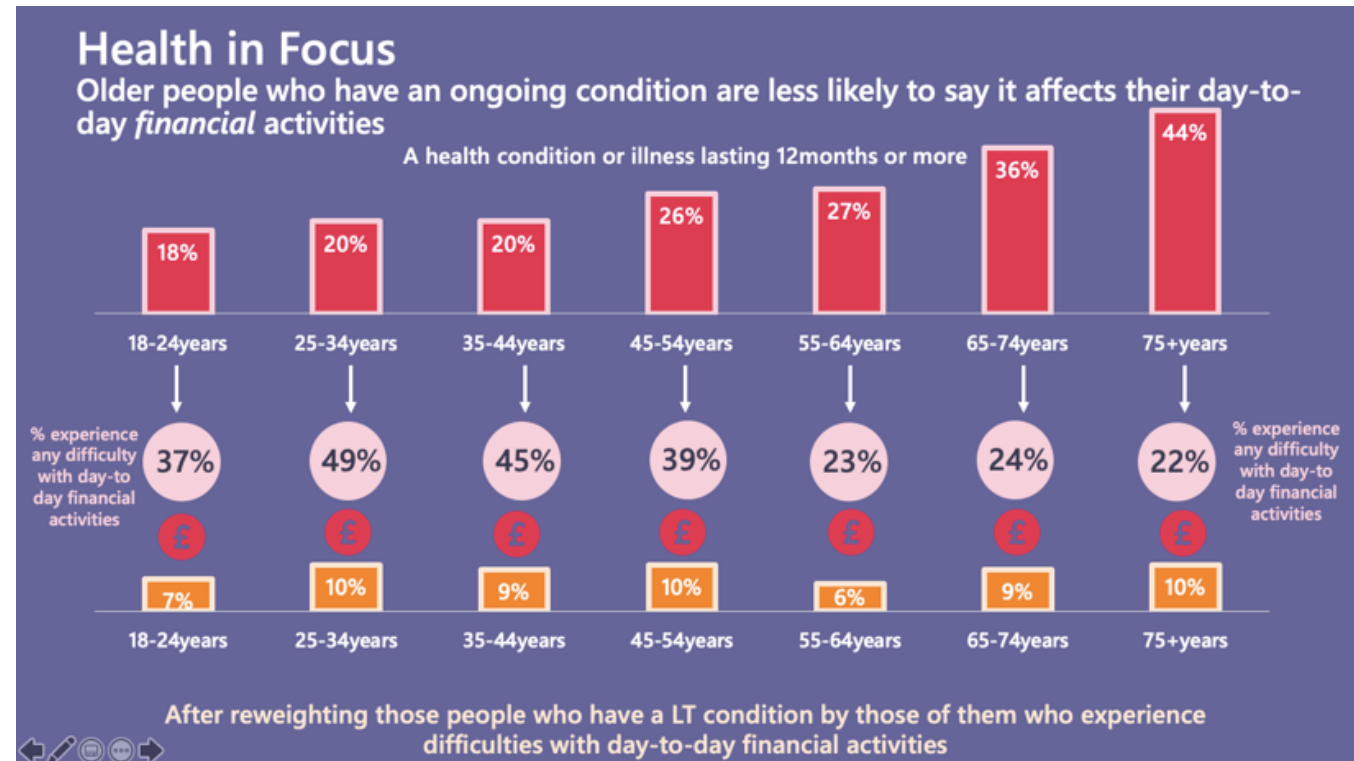
Ageing is a 'problem' for societies and economies

But not always in the individual's mind

14 of the 62 we recruited with 'vulnerabilities' believed they themselves struggled with their everyday finances or complex purchases



Saga can expect this might mean one in every ten 75+-year customer or potential customer that it services



We get used to ageing, we need to make it a positive



We need to understand this mindset

- Need to reframe, adapt, feel positive about situations, have normalised age challenges
- Sense of pride / desire to retain self-worth, independence, not being a burden or feel less able
- Post-rationalise own way of doing things - the 'system' is to blame for challenges

I don't want to be left believing what you believe

But I know I will

Negative framing nags away,
self and world become smaller

- Anxiety/lack of confidence around abilities and decision-making
- Fear of exposure as a poor consumer, silly 'old person', a nuisance, feeling isolated
- Frustration, distrust and cynicism re big cos, concern re labelling



It's not simply about life-span

It's not even about health-span

It has to be about full-span:
Living a longer, healthier and
fulfilled older life



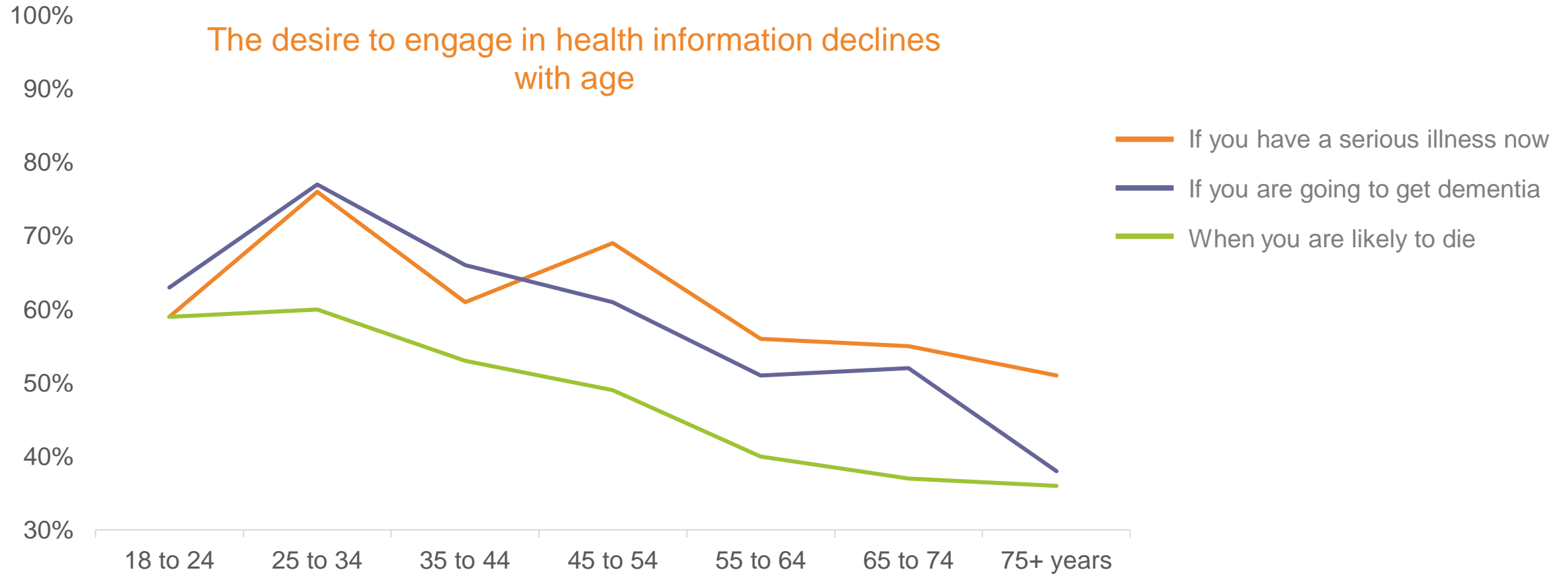
We know this means 3 critical C's

These are the needs we must solve for...



1. Confidence

The desire to engage or process health (and financial) guidance declines



1. Confidence

The argument for healthier lives might be rational, but consumer behaviour is emotional



2. Connections

Harnessing the role of others is key



2. Connections

Changing social networks and confidence

There's a real desire to make new friends in their 60s and 'top up' or expand social networks



For both males and females, a key time for making new friendships: look for 'wing men' (and women!) to replace work colleagues



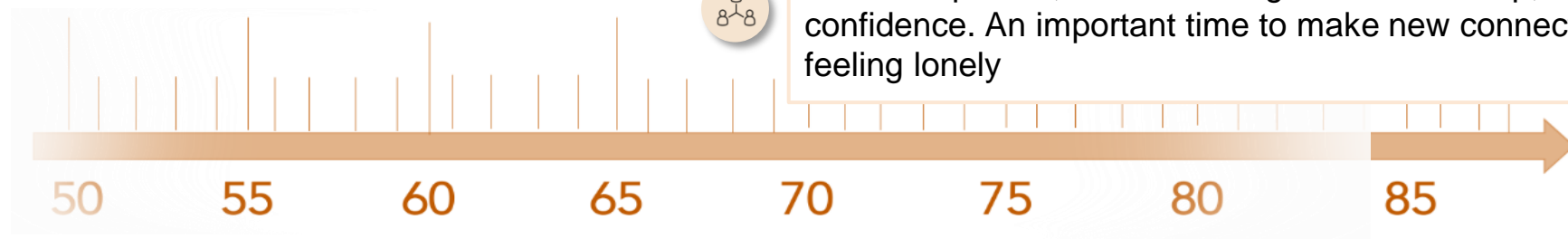
Males seem less confident at making new social connections: in the past they have relied on a female partner, work connections or the golf course!



Females become more anxious about personal safety: this reduces their likelihood of travelling to new/ unknown areas or attending classes in the evening

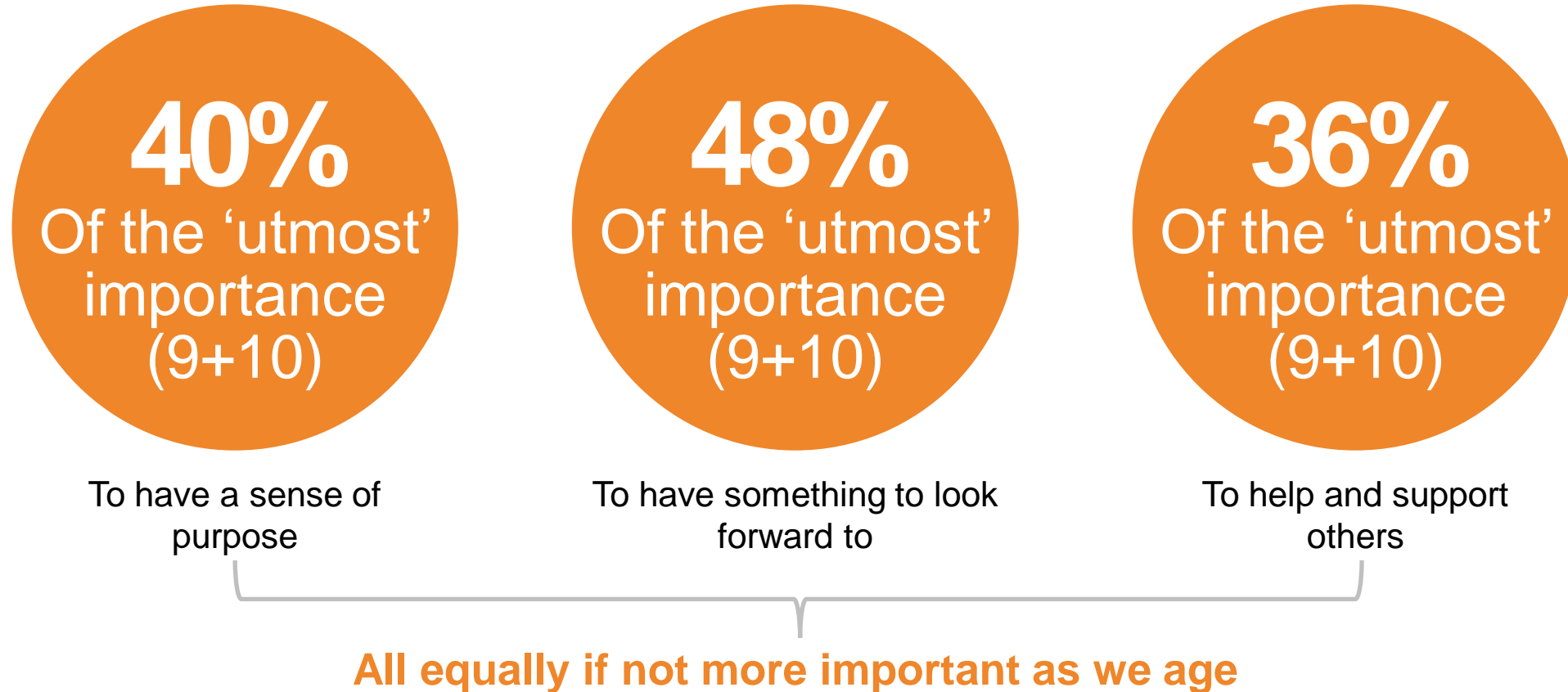


Loss of a long-term partner knocks their world off-kilter: Even if expected, this has a huge effect on sleep, mental health and confidence. An important time to make new connections to avoid feeling lonely



3. Contribution

It is as or even more important to feel a sense of optimistic purpose as we age



3. Contribution

Contribution survey

£14bn

£10bn

Value of
grandparenting
in the UK

£11bn

£5bn

Value of
volunteering
in the UK

£35bn

£18bn

Value of
caring
in the UK

£732bn

£77bn

Value of
employment
in the UK

Total net contribution

£806bn

For the UK 50+ population

Total net contribution

£41bn

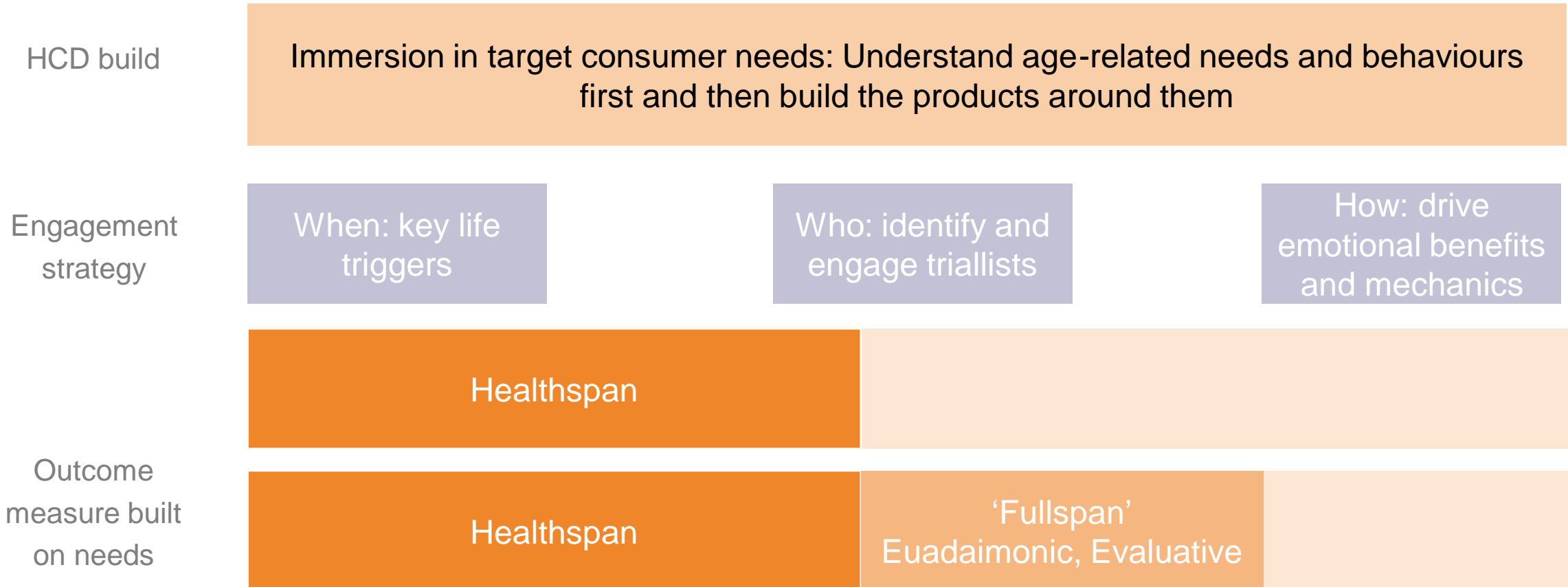
For the UK 65+ population

The 3 C's

A consumer framework for solution to drive real health outcomes



Making health stick, a HWB development model that is sustainable –it is built from consumer needs and behaviours





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