

2024

RETIREMENT LIVING SURVEY

AGEING WELL IN THE BAILIWICK



Island Global Research

CONTENTS

This report presents findings from a survey about retirement which was completed by residents in Bailiwick of Guernsey between 17 January and 7 February 2024.

Key Findings	3
Introduction	6
Views on retirement	10
About your retirement	11
Thinking about retirement	15
Views of housing for retirement	24
Information about housing options	26
Housing preferences	29
About your current property	32
Would you consider moving home?	36
Retirement development	39
Appendix	45
Profile of respondents	46
Additional insights on income sources for retirement	48

About Island Global Research

Island Global Research is a market research and consultancy company with experience in both quantitative and qualitative research methods. We regularly conduct market research for clients in the Crown Dependencies.

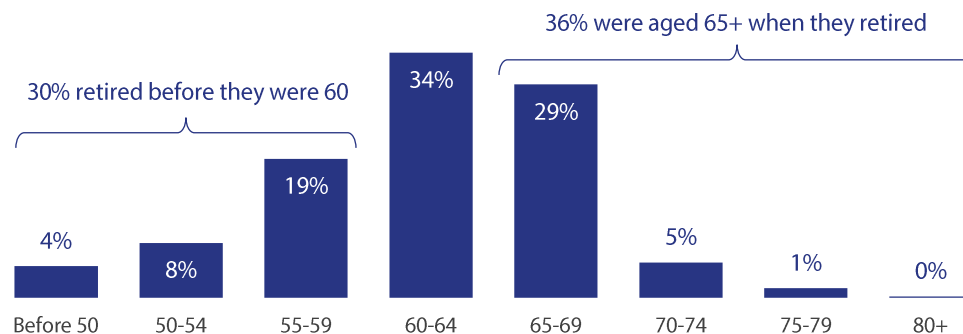
Island Global Research is part of the BWCI Group.

RETIREMENT LIVING SURVEY

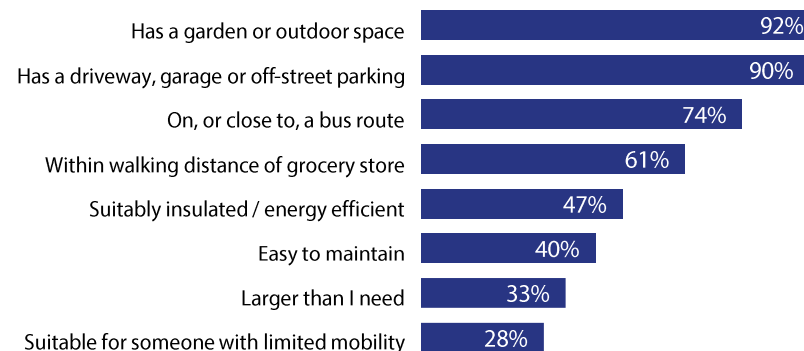
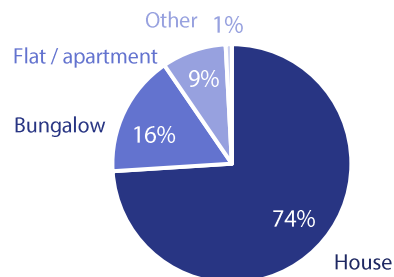
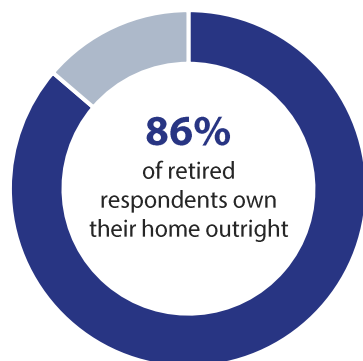
About your retirement

Views from 619 residents of the Bailiwick of Guernsey who are retired.

At what age did you retire?

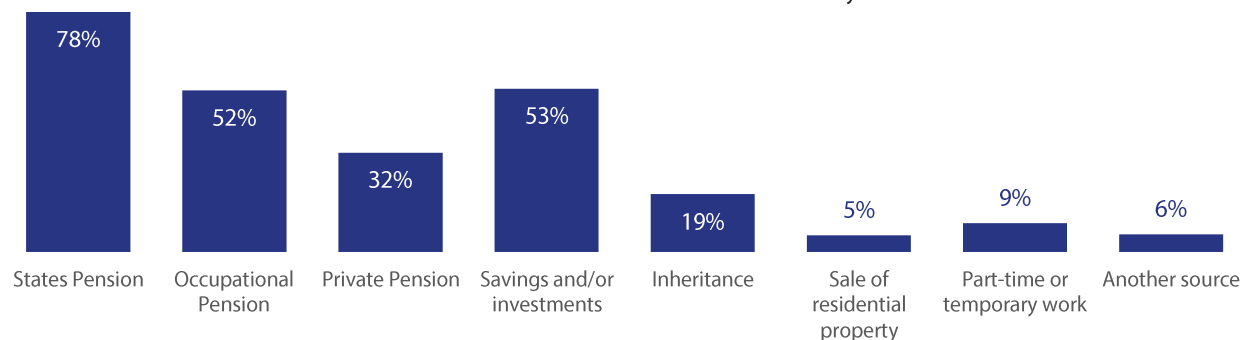


About your current property

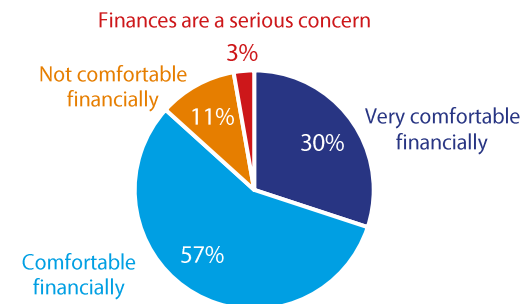


How do you fund your retirement?

Please select all sources of finance that will be relevant to your household.



Which of these best describes the current financial situation of your household?

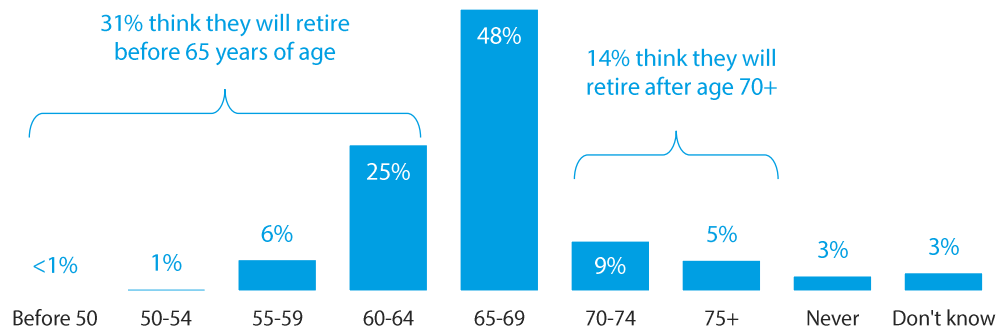


RETIREMENT LIVING SURVEY

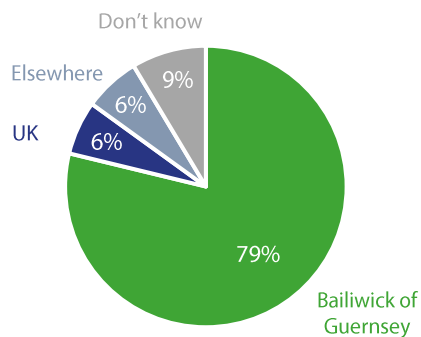
Thinking about retirement

Views from 1054 respondents living in the Bailiwick of Guernsey and are not retired.

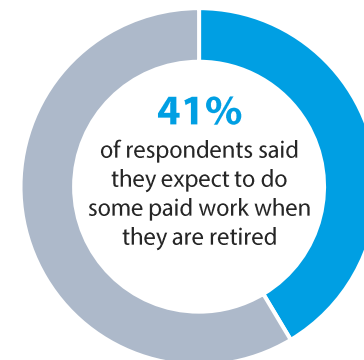
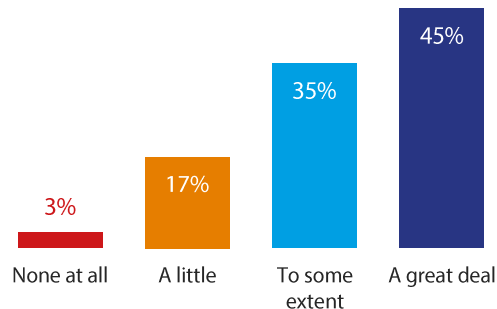
Approximately what age do you think you will retire?



Where do you think you will live when you retire?

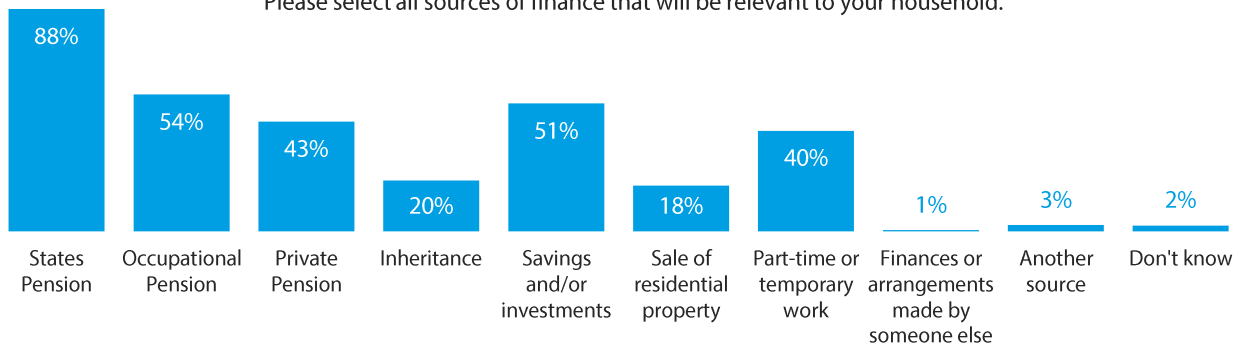


In general, how much thought have you given to your retirement?

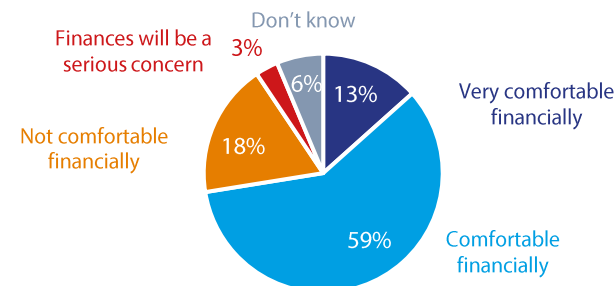


How do you expect to fund your retirement?

Please select all sources of finance that will be relevant to your household.



How financially comfortable do you expect to be during your retirement?

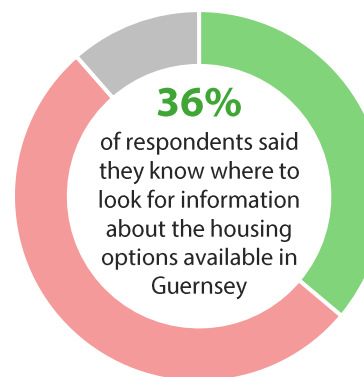
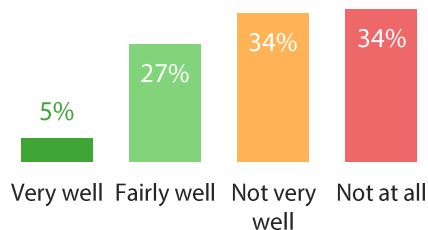


RETIREMENT LIVING SURVEY

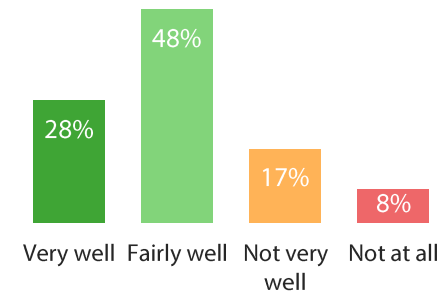
Housing for Retirement

Views from 1,444 respondents aged 50+ living in the Bailiwick of Guernsey

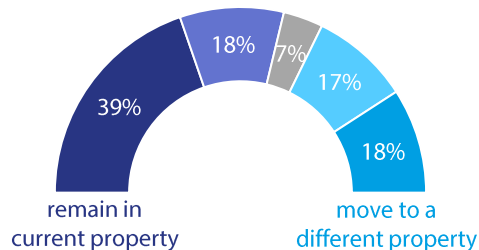
How informed are you about the housing options available for people during retirement and as they get older?



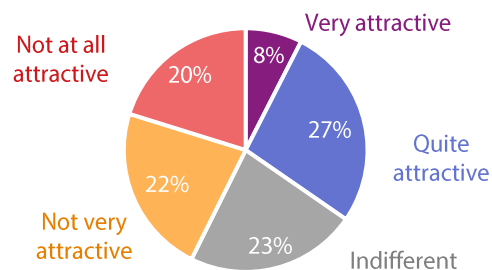
How well do you think your current property will meet your housing needs as you get older?



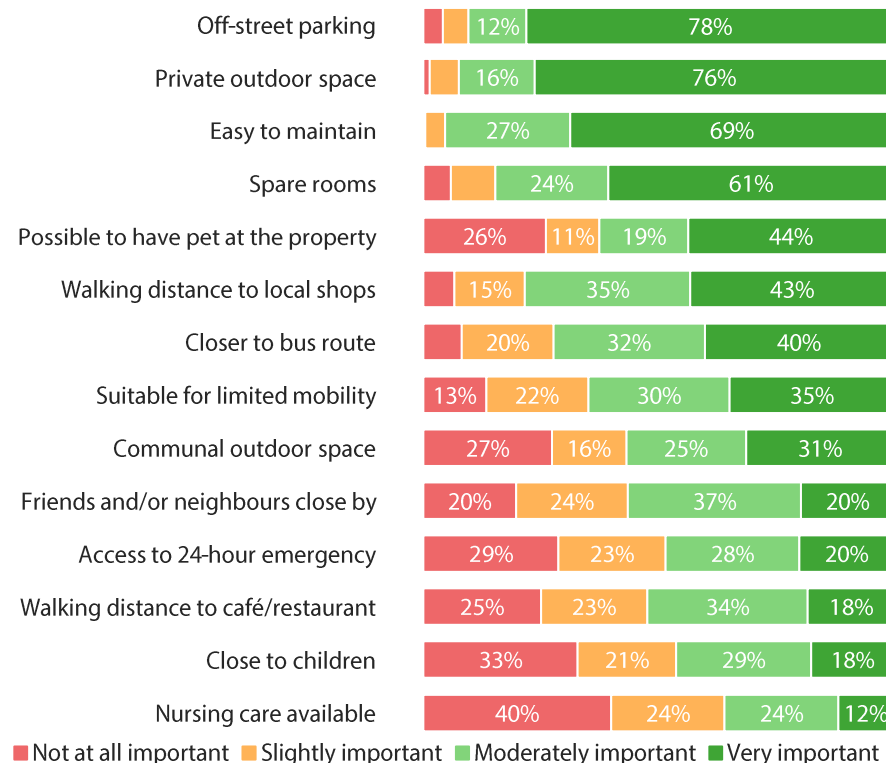
Would you prefer to remain in your current property or move to a different property for your retirement and as you get older?



When the time is right, how attractive is the idea of living in a retirement development?



Think about your preferences for housing as you get older. How important are each of the following factors ...



% who would consider moving ...

- 79%** ... if I had to for health / medical reasons
- 63%** ... if my current property could not be adapted or modified to meet my needs
- 57%** ... if the cost of adapting or modifying my current property was too high
- 54%** ... to have a property (including garden) which is easier to maintain
- 50%** ... to have a property suitable for someone with reduced mobility
- 49%** ... to reduce my living costs (e.g. lower rent or lower household utility bills)
- 40%** ... to release equity from the sale of property which could be used for my retirement
- 14%** ... to a different property but my spouse/partner does not want to move

INTRODUCTION



INTRODUCTION AND APPROACH

Island Global Research conducted an online survey on behalf of Ageing Well in the Bailiwick to gain insights into views held about retirement, or transitioning to retirement, with a focus on housing preferences.

Majority of the questions in the survey were for those aged 50+, though there were also some questions for those aged 18-49. The topics included information and views on retirement, information on retirement housing options available, housing preferences for retirement, and views on retirement development community. There were also some profiling questions that help in understanding the results better.

The survey was conducted online between 17 January and 7 February 2024 and was open to all residents in Guernsey. The members of the Island Global Research panel were invited to complete the survey and it was also advertised using social media to people living in Guernsey.

From the total eligible responses, around 270 responses were received via press release and promotion by charitable organisations.

**Survey conducted among
Guernsey residents**



Survey	Number of eligible responses
Jan / Feb 2024	1684



PROFILE OF RESPONDENTS

The profile of people who completed the survey was compared to the latest available data on the population of Guernsey.

As one might expect given the topic of the survey, there was evidence of self-selection bias, with people aged 50-80 more likely to complete the survey than those aged 18-49. The sample also contains proportionately more responses from females than males.

No corrections have been made for differences between the demographic profile of the sample and the demographic profile of the population.

Results rounded to the nearest integer

All calculations were independently rounded so totals published in tables and graphs may not necessarily sum 100%.

The table shows the age and gender profile of the adult population living in the Guernsey, and the profile of the sample who completed the survey.

		Guernsey Population	Survey
		%	% of sample
Age group			
	18-24	9%	1%
	25-29	7%	1%
	30-34	8%	1%
	35-39	8%	3%
	40-44	8%	4%
	45-49	8%	5%
	50-54	9%	11%
	55-59	9%	16%
	60-64	9%	20%
	65-69	7%	18%
	70-74	6%	10%
	75-79	5%	6%
	80-84	3%	3%
	85+	4%	1%
	Prefer not to say	-	<1%
Gender			
	Female	51%	60%
	Male	49%	39%
	Prefer to self-describe	*	<1%
	Prefer not to say	-	<1%

* Gender is not available for the population, and biological sex has been used as a proxy for gender

PROFILE OF RESPONDENTS

	% of sample	% aged 50+	Retired	Not Yet Retired	Require support (self or partner)	Do not Require support
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Age group						
18-24	1%	-	<1%	1%	1%	1%
25-29	1%	-	<1%	2%	<1%	1%
30-34	1%	-	<1%	2%	<1%	2%
35-39	3%	-	<1%	4%	<1%	3%
40-44	4%	-	<1%	5%	1%	4%
45-49	5%	-	<1%	7%	3%	5%
50-54	11%	12%	<1%	17%	7%	11%
55-59	16%	19%	5%	23%	6%	17%
60-64	20%	24%	14%	24%	11%	21%
65-69	18%	22%	33%	10%	22%	18%
70-74	10%	11%	22%	2%	16%	9%
75-79	6%	7%	16%	1%	17%	5%
80-84	3%	3%	7%	<1%	10%	2%
85+	1%	1%	3%	<1%	6%	1%
Prefer not to say	<1%	<1%	<1%	<1%	<1%	<1%

Gender						
Female	60%	59%	57%	62%	62%	60%
Male	39%	40%	42%	38%	36%	40%
Prefer to self-describe	<1%	<1%	<1%	<1%	2%	<1%
Prefer not to say	<1%	<1%	<1%	<1%	1%	<1%

	% of sample	% aged 50+	Retired	Not Yet Retired	Require support (self or partner)	Do not Require support
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Parish						
Castel	15%	15%	16%	14%	14%	15%
Forest	2%	3%	2%	2%	3%	2%
St Andrew	4%	4%	6%	4%	5%	4%
St Martin	11%	11%	10%	11%	12%	10%
St Peter Port	23%	22%	19%	25%	26%	23%
St Pierre du Bois	4%	5%	5%	4%	4%	4%
St Saviour	4%	4%	4%	4%	<1%	4%
St Sampson	16%	16%	15%	17%	22%	16%
Torteval	1%	2%	1%	2%	<1%	2%
Vale	19%	19%	21%	17%	11%	19%
Prefer not to say	1%	1%	1%	1%	3%	1%
Alderney (N=42)	2%	100%	57%	43%	5%	95%

Annual household income						
£20,000 or less	9%	10%	16%	5%	22%	7%
£20,001-£40,000	18%	20%	27%	13%	31%	17%
£40,001-£60,000	17%	17%	18%	16%	16%	17%
£60,001-£80,000	13%	13%	10%	15%	9%	13%
£80,001-£100,000	10%	9%	5%	14%	3%	11%
£100,001-£120,000	6%	6%	3%	8%	<1%	7%
£120,001-£150,000	5%	4%	<1%	8%	3%	5%
Over £150,000	8%	7%	3%	11%	<1%	9%
Don't know	1%	1%	1%	2%	2%	1%
Prefer not to say	12%	13%	16%	9%	15%	11%

VIEWS ON RETIREMENT



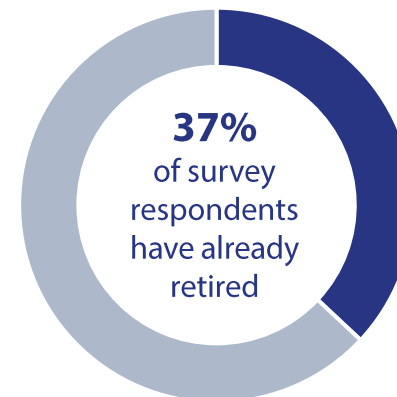
RETIRED RESIDENTS

PROFILE OF RESPONDENTS WHO ARE RETIRED

The retirement living survey was completed by 619 eligible respondents who indicated they had already retired.

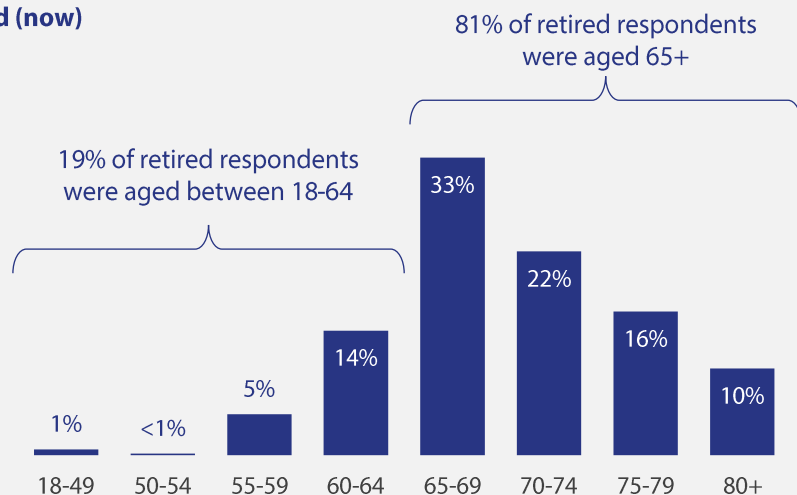
The graphs below show the age profile of survey respondents who have retired.

- 81% of survey respondents who are retired were aged 65+ and over. The remainder were aged 18-64, with most of those aged between 60 and 64 years.
- 64% of respondents said they had retired before they were 65 years of age while 36% had retired after 65 years of age, with most aged 60-64.

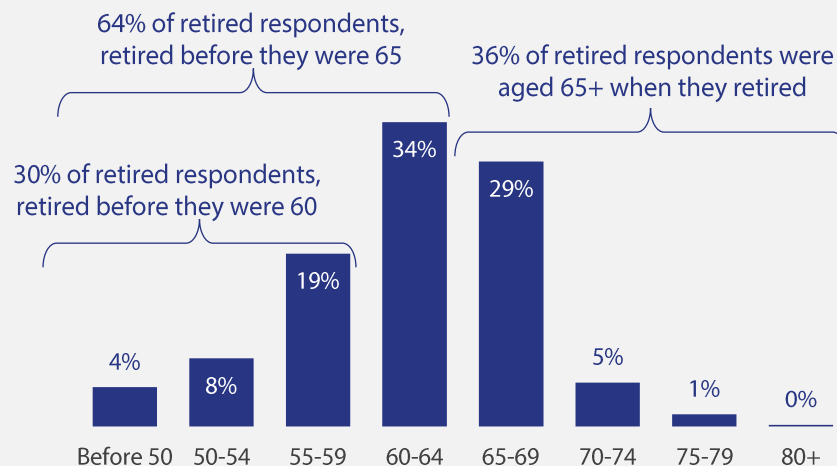


Of those who are retired:

Age Band (now)



Age when retired



RETIRED RESIDENTS

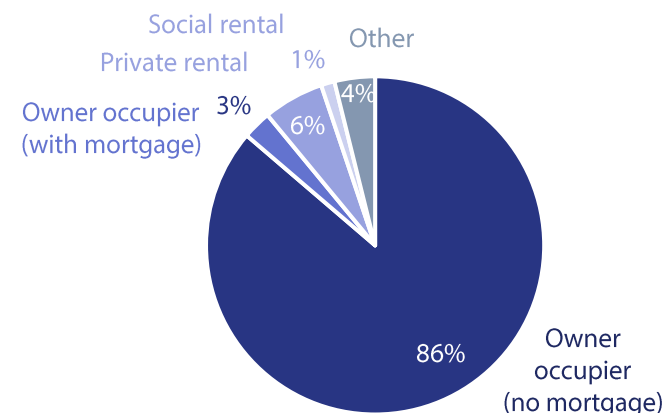
PROFILE OF RESPONDENTS WHO ARE RETIRED

The retirement living survey was completed by 619 eligible respondents who indicated they had already retired.

The graphs below help in understanding the current property type of the retired respondents.

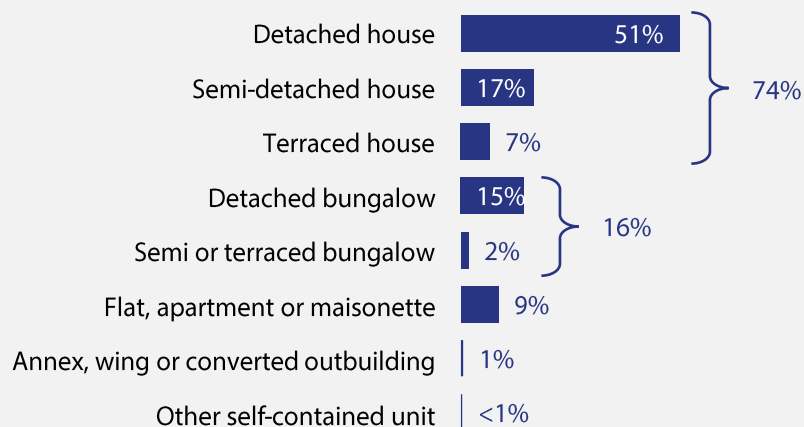
- 74% of retired respondents live in a house. This includes 51% who live in a detached house, and 17% who live in a semi-detached house. 16% of retired respondents live in a bungalow.
- Most retired respondents have a garden or outdoor space, off-street parking, are close to the bus route and within walking distance of grocery store.
- Only around one in four of the retired respondents think their property is suitable for someone with limited mobility.

What type of property do you currently live in?

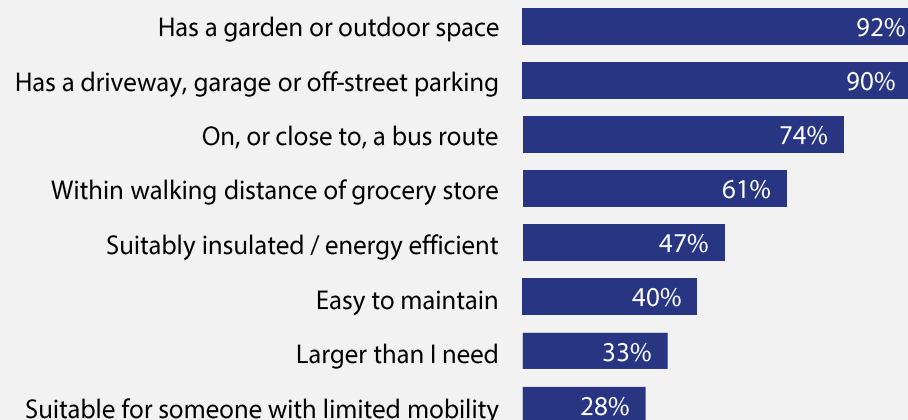


Of those who are retired and aged 50+

Dwelling type



About their property



ABOUT YOUR RETIREMENT

EXPERIENCE OF THOSE WHO ARE RETIRED

Respondents who were retired were asked about how they spend their time now they are retired. They were able to select from a list of options, as well as able to write in other options.

As the graph on the right shows, the respondents who are retired selected a wide range of activities.

- 15% of respondents selected between 1 and 4 of the activities, 48% selected between 5 and 9 activities, and 36% of respondents selected 10 or more of the options on the list.

It may be interesting to note:

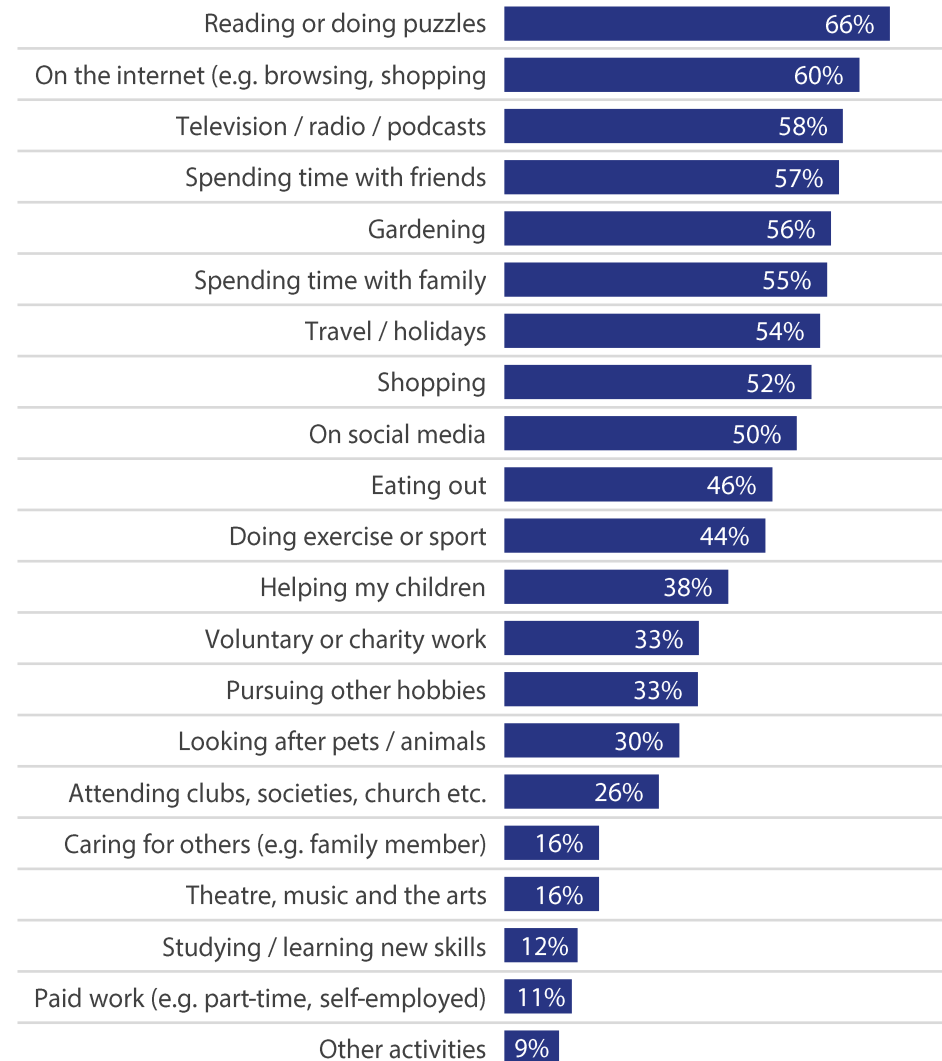
- 38% of respondents said they spend time helping their children, and 16% said they spend time caring for others (e.g. family member).
- Also, 33% spend time volunteering or doing charity work, and 11% said they undertake paid work.

Some of the other activities described in the open text were boating, fishing, knitting, playing music, walking with dog, taking care of partner/grandkids, golf, U3A groups.

Asked of those who are retired:

How do you like to spend your time now that you're retired?

Please select all that apply.



ABOUT YOUR RETIREMENT

EXPERIENCE OF THOSE WHO ARE RETIRED

Respondents who had retired were asked how they fund their retirement, and encouraged to select all sources of finances that were relevant to them.

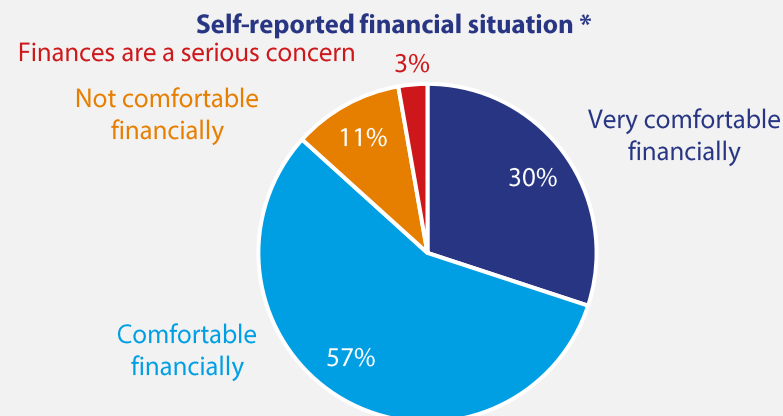
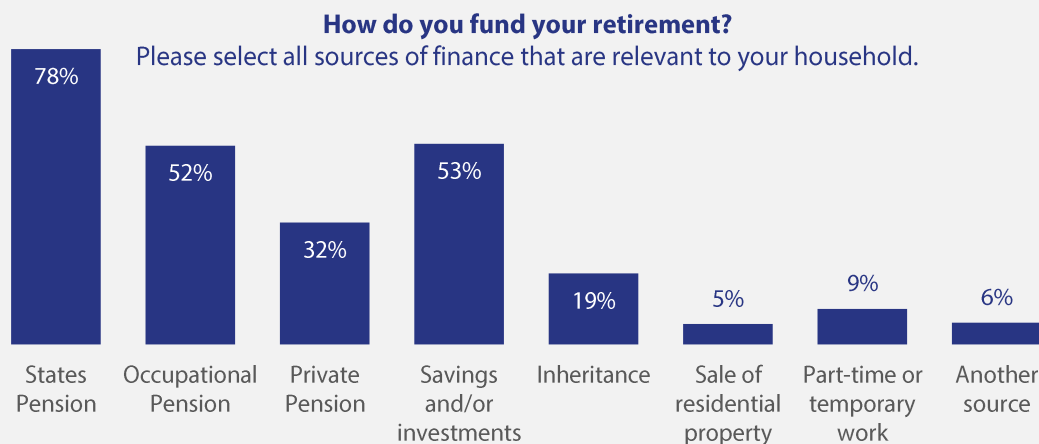
- 78% said they have a States Pension, 52% have an occupational pension and 32% have a private pension. In addition, 53% said they use savings and/or investments, 19% use money they have inherited.
- Additional insights on financing retirement are available in the Appendix (page 48).

Respondents who were retired were also asked to consider the financial situation of their household and indicate which of the four statements best describes their position.

30% of retired respondents said they are very comfortable financially and a further 57% are comfortable financially. These respondents were much more likely to report having:

- Savings and/or investments (83% of those who are very comfortable and 47% who are comfortable vs 19% who are not comfortable financially or finances are a serious concern).
- A private pension (41% of those who are very comfortable and 31% who are comfortable vs 21% who are not comfortable financially or finances are a serious concern).
- Inheritance (23% of those who are very comfortable and 20% who are comfortable vs 8% who are not comfortable financially or finances are a serious concern).
- Own their own home (98% of those who are very comfortable and 87% who are comfortable vs 57% who said are not financially comfortable or finances are a serious concern). In contrast, respondents who said finances are a serious concern were more likely to be private rental (38%) and social rental housing (25%).

Of those who are retired:



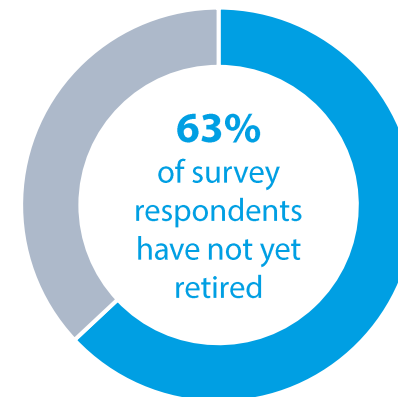
THINKING ABOUT RETIREMENT

VIEWS FROM THOSE WHO ARE NOT RETIRED

The retirement living survey was completed by 1054 eligible respondents who indicated they have not yet retired.

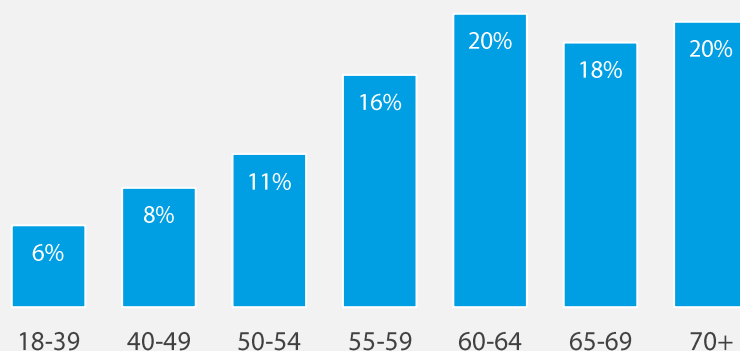
The graphs below show the age profile of survey respondents who have not yet retired.

- 59% of survey respondents who have not yet retired were aged 60+.
- 84% of respondents who are not yet retired reported that they currently live in their own home (57% without a mortgage, 26% with a mortgage) while 11% are in private or social rental housing.

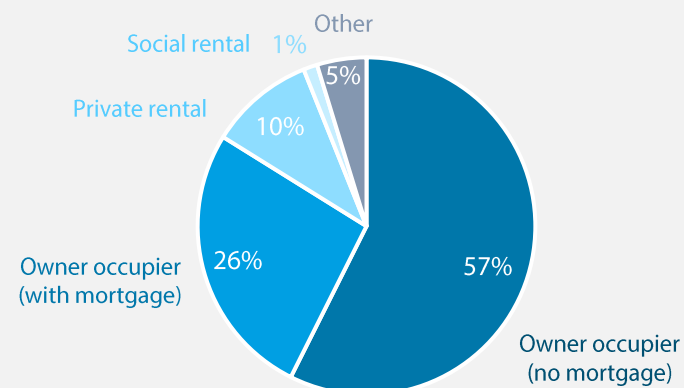


Of those who are not retired:

Age Band (now)



Housing status (now)
respondents aged 50+



THINKING ABOUT RETIREMENT

VIEWS FROM THOSE WHO ARE NOT RETIRED

Respondents who have not yet retired were asked to report the current financial situation of their household.

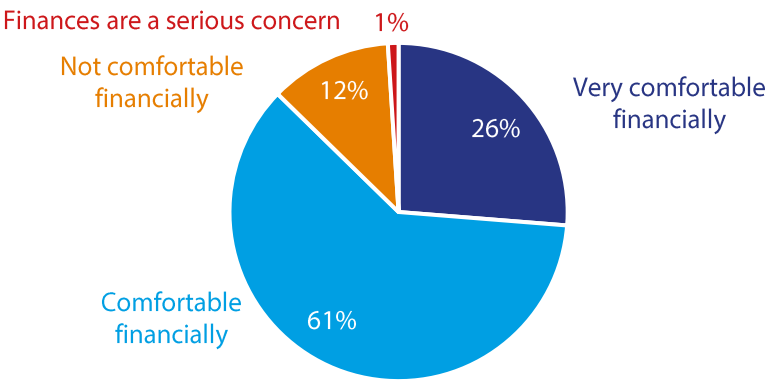
- One in four respondents aged 50+ who are not yet retired said they are very comfortable financially and 61% said they are financially comfortable.
- Among those aged 50+ who have not yet retired, 12% said they are not comfortable financially and 1% said finances are a serious concern.

The table below the graph shows the distribution of responses in each age band. For example, 20% of respondents not yet retired aged 18-30 said they are very financially comfortable.

- Across all age bands, more than 80% of respondents who are not yet retired said they are either comfortable or very comfortable financially.

Graph shows results for respondents aged 50+ who are not yet retired:

Thinking about the current financial situation of your household, which of the following best describes your position?



	Finances are a serious concern	Not financially comfortable	Comfortable financially	Very financially comfortable
Aged 18-39	1%	18%	60%	20%
40-49	2%	14%	63%	21%
50-54	0%	13%	63%	24%
55-59	1%	12%	60%	27%
60-64	2%	9%	61%	29%
65+	1%	15%	60%	24%

THINKING ABOUT RETIREMENT

VIEWS FROM THOSE WHO ARE NOT RETIRED

Respondents who had not yet retired were asked what age they think they will retire.

- Around 3 of the four survey respondents who are aged 50+ and not yet retired think they will retire between 60-69 years of age. 25% said between 60-64 years of age, and 48% said between 65-69 years of age.
- 14% respondents aged 50+ and not yet retired think they will retire after they turn 70 years, while 3% think they will never retire.

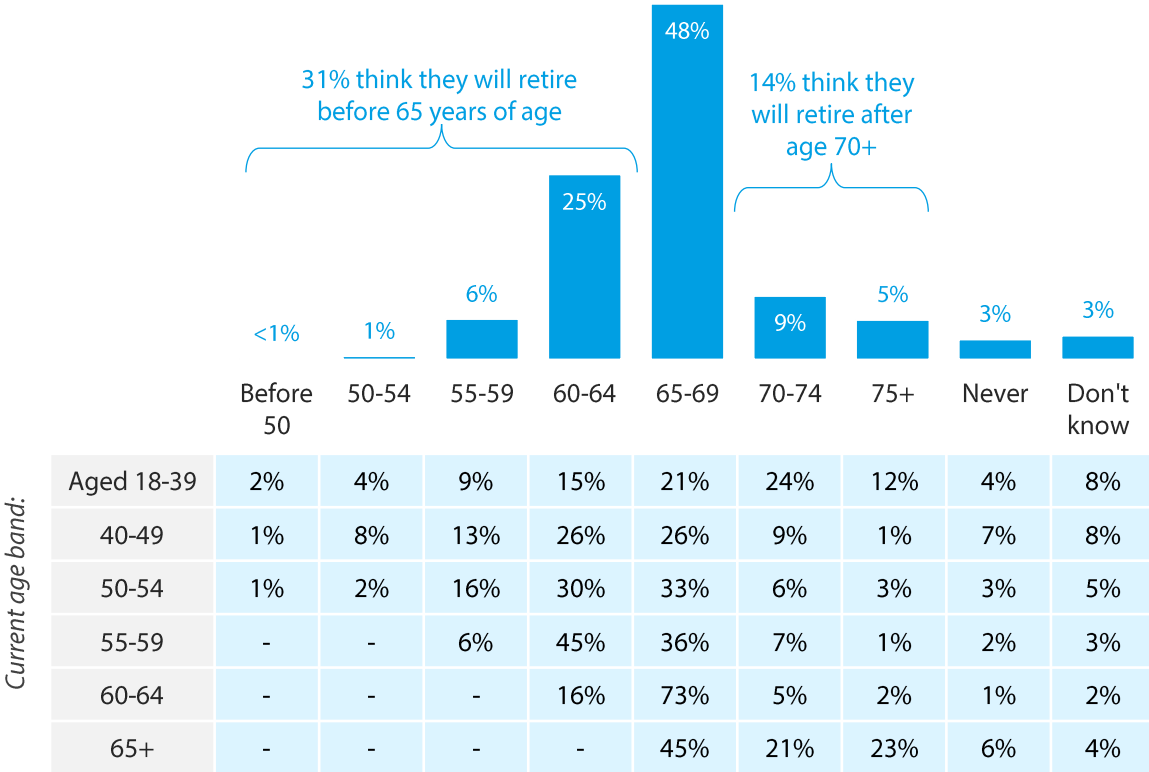
The table below the graph shows the distribution of responses in different age bands.

- 44% of the survey respondents aged 65+ think they will retire after age 70, followed by 36% respondents aged 18-39 who said the same.
- Around 80% of those aged 55-59 think they will retire between age 60-69.

Additional insights on financing retirement are available in the Appendix (page 49-50)

Graph shows results for respondents aged 50+ who are not yet retired:

Approximately what age do you think you will retire?



THINKING ABOUT RETIREMENT

VIEWS FROM THOSE WHO ARE NOT RETIRED

Respondents who had not yet retired were asked how much thought they have given to their retirement.

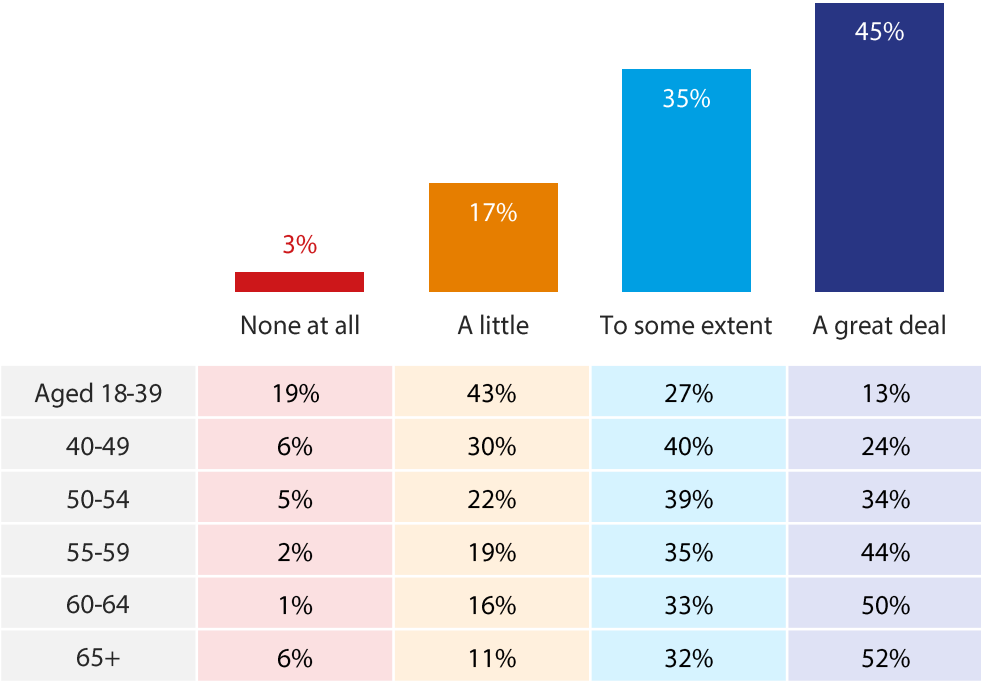
The graph shows 45% of the survey respondents aged 50+ who are not yet retired said they have given 'a great deal' of thought to their retirement. This is followed by 35% who said 'to some extent', 17% 'a little' and 3% who said 'none at all'.

The table shows the responses for different age bands. For instance:

- 19% survey respondents aged 18-39 said 'none at all' and 43% said 'a little' when asked how much thought they have given to their retirement.
- The results also show how the amount of thought people have given to their retirement tends to increase with age. For example, 34% of people aged 50-54, 44% aged 55-59, and 50% aged 60-64 said they have given 'a great deal' a thought to their retirement.

Graph shows results for respondents aged 50+ who are not yet retired

In general, how much thought have you given to your retirement?
Please select the option that fits best



THINKING ABOUT RETIREMENT

VIEWS FROM THOSE WHO ARE NOT RETIRED

Respondents who had not yet retired were asked to think about any plans or arrangements they would like to have in place for retirement and indicate how prepared they are.

The graph shows 9% of the survey respondents aged 50+ who are not yet retired said they are very prepared for their retirement (these are mainly people aged 60+).

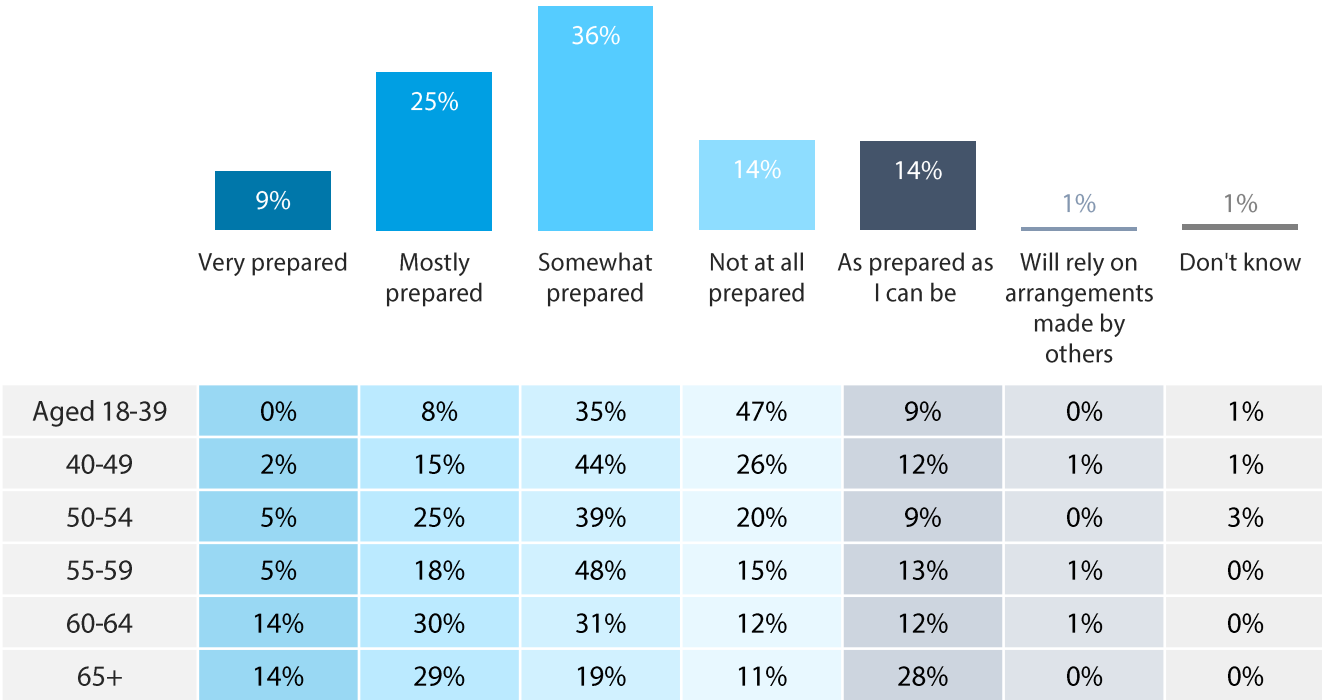
Around 60% respondents said they are mostly or somewhat prepared.

There were 14% who said they were not at all prepared for their retirement. These are mostly people aged under 40 (see table).

More than 60% of respondents currently aged 50-64 are either mostly or somewhat prepared for the retirement.

Graph shows results for respondents aged 50+ who are not yet retired

Think about any plans or arrangements you would like to have in place for your retirement. How prepared are you? Please select the option that fits best



THINKING ABOUT RETIREMENT

VIEWS FROM THOSE WHO ARE NOT RETIRED

Respondents who are not yet retired were asked about how they imagine spending time when they retire. They were able to select from a list of options, as well as able to write in other options.

As the graph on the right shows, the respondents selected a wide range of activities.

- 15% of respondents selected 1-4 of the activities, while 36% selected between 5-9 activities, and 41% of respondents selected 10 or more of the options on the list.

It may be interesting to note:

- About half of the survey respondents said they imagine helping their children when they retire, and 24% said they would spend time caring for others (e.g. a family member).
- Also, 47% imagine spending time volunteering or doing charity work, while 41% said they would undertake paid work.
- There were some differences noted among survey respondents aged under 50 and 50+, with activities related to gardening, paid work, on the internet, social media and tv/radio/podcasts.

There were few open text comments on other activities people imagine doing in their retirement which included part-time work, reading, research/DIY projects, swimming, rowing, biking, moving out of Guernsey (some mentioned living with their kids).

How do you imagine spending your time when you are retired?

Please select all that apply.

		Aged Under 50	Aged 50+
Travel / holidays	70%	69%	70%
Spending time with family	68%	68%	68%
Spending time with friends	60%	58%	61%
Doing exercise or sport	56%	52%	57%
Reading or doing puzzles	53%	50%	53%
Gardening	51%	40%	54%
Helping my children	49%	48%	49%
Voluntary or charity work	47%	45%	48%
Eating out	45%	43%	46%
Pursuing other hobbies	44%	45%	43%
Paid work (e.g. part-time, incl. self-employed)	41%	26%	45%
On the internet (e.g. browsing, shopping etc)	33%	27%	35%
Television / radio / podcasts	31%	25%	33%
Shopping	30%	23%	31%
Theatre, music and the arts	29%	28%	29%
On social media	26%	19%	28%
Attending arranged social / group meetings	25%	28%	24%
Studying / learning new skills	25%	26%	24%
Caring for others (e.g. family member)	24%	26%	24%
Looking after pets / animals	14%	17%	13%
Other activities	4%	4%	3%

THINKING ABOUT RETIREMENT

VIEWS FROM THOSE WHO ARE NOT RETIRED

Respondents who are not yet retired were asked about how they expect to fund their retirement.

- 88% of survey respondents aged 50+ selected States Pension, while just above half of respondents said occupational pension and 43% selected private pension.
- In addition, 51% expect to have savings to fund retirement, and 40% would have finance from undertaking part-time or temporary work.

The table shows the responses for different age bands.

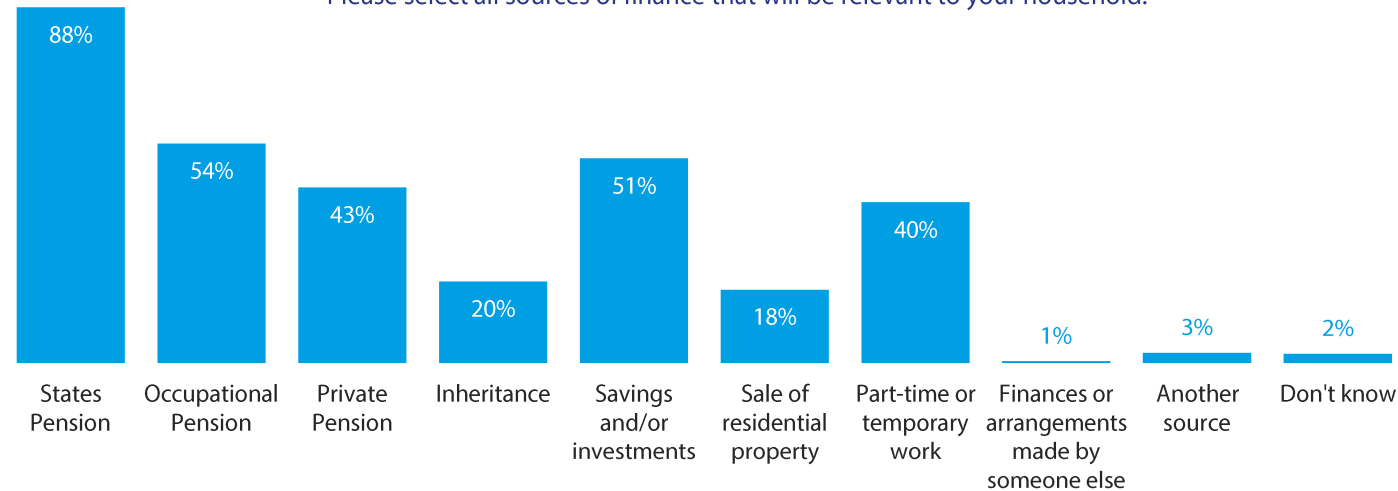
- Fewer people under 40 expect States Pension to fund retirement compared to people aged 40+.
- While more people aged 50+ expect part-time or temp work to fund their retirement compared to those under 50.

Other source of finances mentioned in the open text were business profits, B&B, renting property, UK State Pension.

Graph shows results for respondents aged 50+ who are not yet retired

How do you expect to fund your retirement?

Please select all sources of finance that will be relevant to your household.



Aged 18-39	65%	63%	22%	30%	41%	19%	24%	0%	1%	10%
40-49	82%	58%	43%	35%	47%	18%	23%	2%	2%	5%
50-54	82%	59%	45%	25%	47%	28%	41%	0%	4%	2%
55-59	89%	57%	44%	26%	50%	20%	43%	2%	1%	3%
60-64	90%	52%	48%	16%	53%	13%	34%	0%	2%	2%
65+	90%	48%	32%	11%	51%	13%	43%	0%	4%	3%

THINKING ABOUT RETIREMENT

VIEWS FROM THOSE WHO ARE NOT RETIRED

Graph shows results for respondents aged 50+ who are not yet retired

Respondents who are not yet retired were asked about how financially comfortable they expect to be during their retirement.

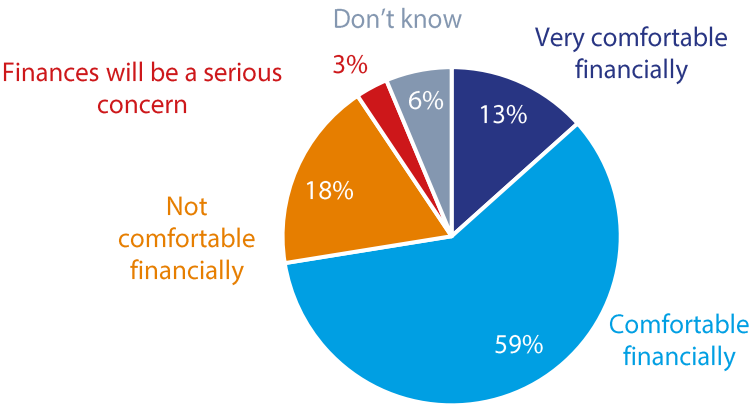
Of the survey respondents aged 50+ who are not yet retired, 72% expect to be 'very comfortable' or 'comfortable' financially during their retirement.

21% said they expect to be 'not comfortable financially' or 'finances to be a serious concern' during retirement.

The table shows the responses for different age bands.

- More than 70% of people aged 55+ who are not yet retired said they expect to be financially comfortable (including very financially comfortable) during their retirement.
- Of those aged under 40, 31% said they expect finances to be a serious concern or not comfortable financially during retirement. Also 12% selected don't know.

Which of the following statements best describes how financially comfortable you expect to be during your retirement?



	Finances will be a serious concern	Not financially comfortable	Comfortable financially	Very financially comfortable	Don't know
Aged 18-39	10%	21%	46%	10%	12%
40-49	9%	13%	60%	7%	11%
50-54	5%	20%	57%	8%	9%
55-59	3%	19%	58%	14%	6%
60-64	2%	15%	60%	16%	7%
65+	2%	20%	61%	16%	2%

THINKING ABOUT RETIREMENT

VIEWS FROM THOSE WHO ARE NOT RETIRED

Respondents who are not yet retired were asked where do they think they will live when they retire.

Around 8 of the 10 survey respondents aged 50+ think they will be living within the Bailiwick of Guernsey when they retire.

Other responses include 6% in the UK, 6% elsewhere, while 9% said they don't know yet.

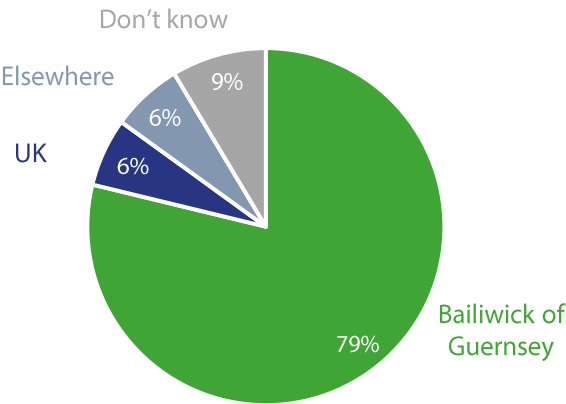
It may be interesting to note:

- 85% those aged 60+ think they will live within the Bailiwick of Guernsey compared to 66% respondents aged under 40.
- 19% of the younger population said they don't know where they would live during their retirement.
- About 2 of the 10 respondents aged between 40-54 think they will live in the UK of elsewhere when they retire.

Overall, the results suggest as people age, they were more likely to think they would live within the Bailiwick of Guernsey when they retire.

Graph shows results for respondents aged 50+ who are not yet retired

Where do you think you will live when you retire?



	Bailiwick of Guernsey	UK	Elsewhere	Don't know
Aged 18-39	66%	7%	8%	19%
40-49	69%	9%	10%	12%
50-54	67%	8%	13%	12%
55-59	77%	6%	6%	10%
60-64	85%	6%	3%	6%
65+	85%	4%	4%	6%

VIEWS ON HOUSING FOR RETIREMENT



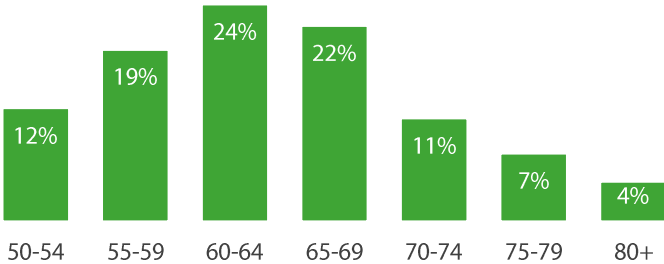
RESPONSES ON HOUSING

All 1684 eligible respondents to the retirement living survey were asked some questions about the information available on housing options available for residents in retirement as they get older.

In addition, 1444 eligible respondents aged 50+ were asked additional questions about their housing preferences and for their view on retirement developments.

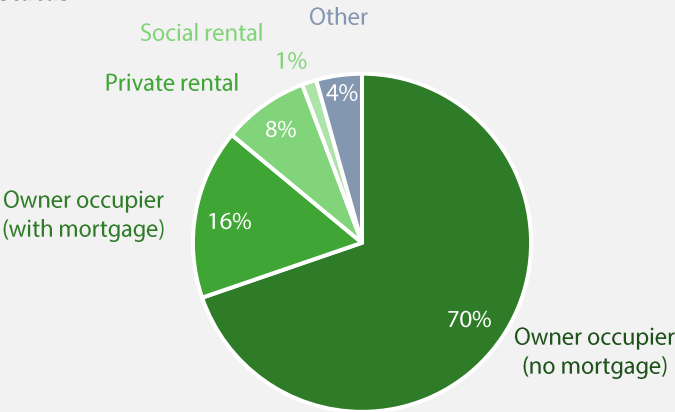
The graphs on this page show key profiling information about survey respondents aged 50+. Additional profiling information for all survey respondents, and for selected sub-groups has been provided earlier in the report, and in Appendix A.

Age distribution for survey respondents aged 50+

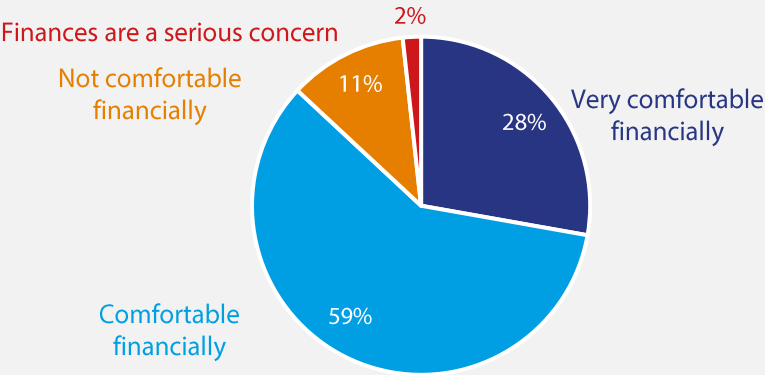


Of those all respondents aged 50+

Housing status



Self-reported financial situation



INFORMATION ABOUT HOUSING OPTIONS

ALL RESIDENTS (EXCEPT THOSE ALREADY IN A RETIREMENT HOME)

Respondents were asked how informed they were about the housing options available in Guernsey and do they know where to look for information about available housing options.

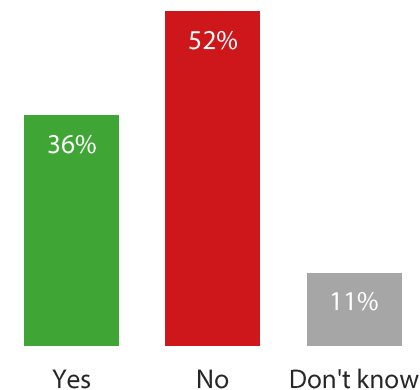
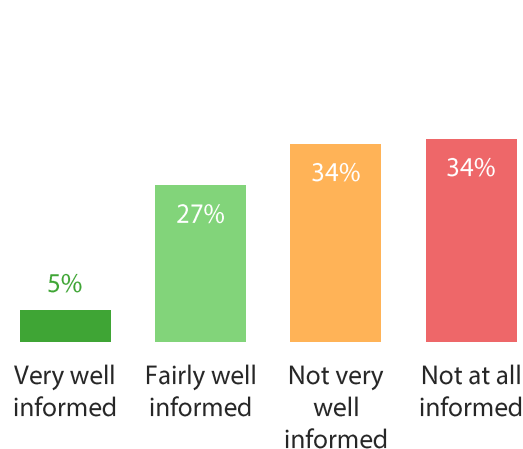
- 5% said they are very well informed and 27% said they are fairly well informed about the available housing options in Guernsey.
- Two-thirds of the respondents said they are not very well or not at all informed about the housing options. This was mainly noted in the younger aged population.

More than half of the respondents do not know where to look for information about the housing options available in Guernsey. This was also noted among the younger respondents.

Graph shows results for respondents aged 50+

How informed are you about the housing options available in the Bailiwick of Guernsey for people during retirement and as they get older?

Do you, or would you, know where to look for information about the housing options available in Guernsey?



	Very well informed	Fairly well informed	Not very well informed	Not at all informed		Yes	No	Don't know
Aged 18-39	1%	12%	31%	55%		15%	74%	11%
40-49	4%	22%	39%	36%		27%	57%	16%
50-59	3%	21%	36%	40%		31%	57%	12%
60-69	6%	27%	32%	35%		38%	51%	11%
70-79	7%	35%	31%	27%		39%	49%	12%
80+	2%	36%	36%	27%		40%	49%	11%

INFORMATION ABOUT HOUSING OPTIONS

ALL RESIDENTS (EXCEPT THOSE ALREADY IN A RETIREMENT HOME)

Respondents were asked whether have they used or referred to any source of information about housing options available in Guernsey during retirement and as they get older.

Majority of respondents aged 50+ have not used or referred to any information about housing options during retirement and as they get older. The responses based on the age group are noted in the table.

Most frequently stated source used of information mentioned by people who said 'yes' was the States of Guernsey website. Other sources included adult community services, social services, internet search, information shared or used for a family member and estate agents.

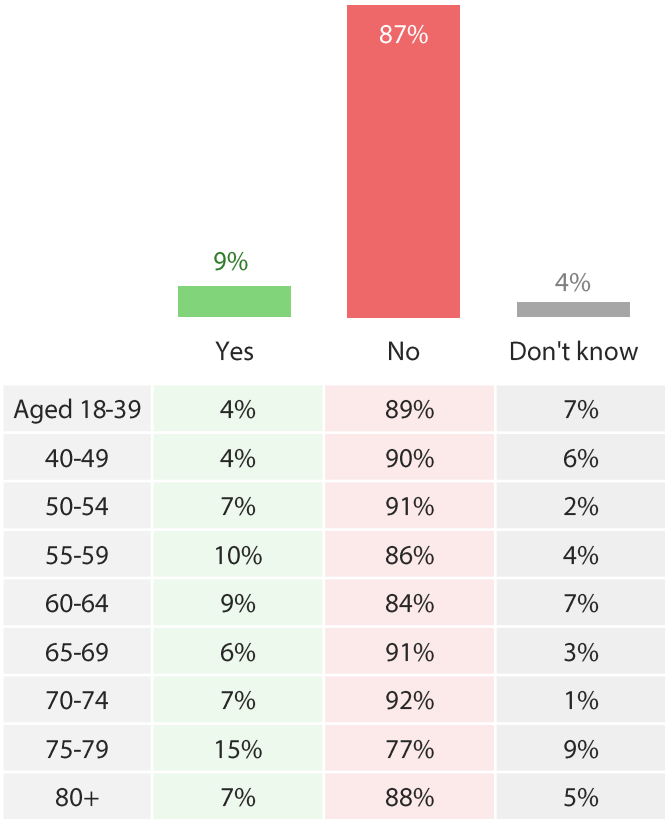
Respondents who have used or referred to any source of information were further asked "Were you able to find all the information you needed or were looking for?"

74% of those aged 50+ said they were able to find all the information they needed or were looking for.

Open text comments on feedback of their experience: information is not easy to find, had to search on various websites, not every information and detail readily available, had to investigate personally, contacted several agencies and other people to find the appropriate information.

Graph shows results for respondents aged 50+

Have you used, or referred to, any sources of information about the housing options available in Guernsey for people during retirement and as they get older?



INFORMATION ABOUT HOUSING OPTIONS

WHO ARE NOT RETIRED AND AGED UNDER 50

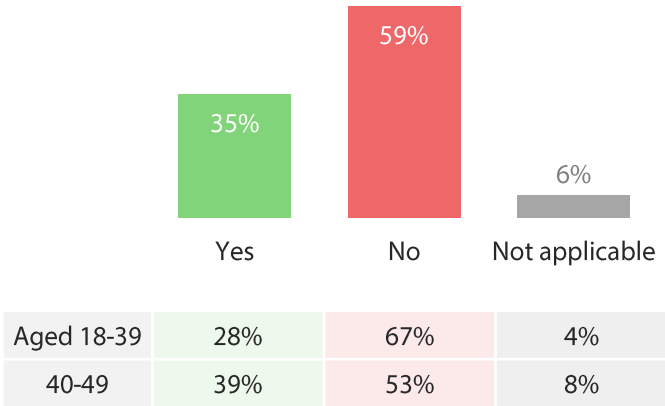
Respondents who are not yet retired and are under 50 years of age were asked **“Please think about the needs of family members or friends who live in the Bailiwick of Guernsey. Have you given any thought to the housing options available for them during retirement or once they are retired?”**

About a third said they have given some thought to the housing options available for family/friends for their retirement.

These people were further asked: **“Do you have any feedback you would like to share from considering the housing options available for family members or friends in the Bailiwick of Guernsey who have retired or are approaching retirement?”**

There were few comments stating: no adequate options available, everything is too expensive in Guernsey, limited options for downsizing especially in open market, more information/guidance needed on SOG website, need more support to live in existing home.

Have you given any thought to the housing options available for family/friends during retirement or once they are retired?



HOUSING PREFERENCES FOR RETIREMENT

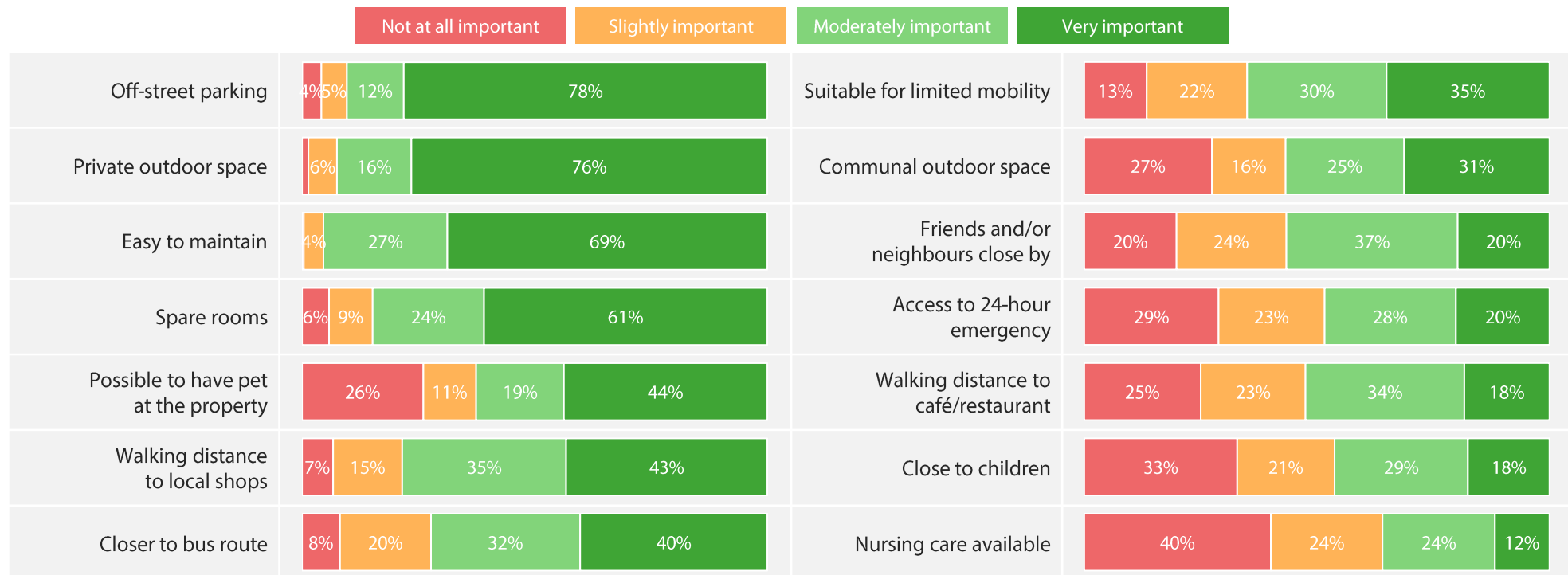
VIEWS OF THOSE WHO ARE AGED 50+

Respondents who are aged 50+ were asked to indicate their preferences for housing in retirement and as they get older. Respondents were encouraged to take into account their circumstances. For example, they were prompted to consider any support you and/or spouse/partner needs or expect to need.

More than three-quarters of respondents aged 50+ indicated off-street parking and private outdoor space were very important to them. While only 12% considered nursing care to be very important.

Graph shows results for all respondents aged 50+

Think about your preferences for housing during retirement. How important are each of the following factors?



HOUSING PREFERENCES FOR RETIREMENT

VIEWS OF THOSE WHO ARE AGED 50+

The results here show views among those aged 50+ for two sub-groups:

- Those who indicated they or their partner require support with day-to-day activities
- Those who do not require any support.

A key difference between the two was having a property that is suitable for someone with limited mobility.

	Require support: Self or Partner					Do not require support				
Off-street parking	8%	7%	8%	77%		4%	5%	13%	78%	
Private outdoor space		7%	27%		63%		6%	15%	78%	
Easy to maintain		6%	25%		68%		4%	27%		69%
Spare rooms	11%	16%	21%	52%		5%	9%	25%	62%	
Possible to have pet at the property	31%		12%	18%	39%	26%		11%	19%	44%
Walking distance to local shops	6%	17%	26%	51%		7%	15%	36%		43%
Closer to bus route	7%	26%		23%	44%	8%	19%	33%		40%
Suitable for limited mobility	4%	11%	23%	62%		14%	23%	31%	32%	
Communal outdoor space	26%		13%	21%	40%	28%		16%	26%	30%
Friends and/or neighbours close by	18%	33%		24%	25%	20%	23%	38%		19%
Access to 24-hour emergency	24%	20%	29%	27%		29%	23%	28%	19%	
Walking distance to café/restaurant	38%		15%	31%	16%	23%	24%	35%	19%	
Close to children	37%		22%	20%	21%	33%		21%	30%	17%
Nursing care available	36%		29%	22%	12%	40%		23%	24%	12%

HOUSING PREFERENCES FOR RETIREMENT

EXPERIENCE OF THOSE WHO ARE AGED 50+

Are there any other factors related to housing, which are important, or likely to be important, for your retirement and as you get older?

Thematic analysis was undertaken on the comments provided, overall respondents said they were concerned about:

- Affordability- costs to downsize and move to a suitable property
- Availability- limited options available in the market that are suitable as per their needs

There were some comments related to the preferences for the type of property suitable for retirement:

- Property to be all on one floor access without any stairs to the property
- Prefer to move in a bungalow with a small garden/outdoor space and parking
- Ability to have a live-in carer in their own home

Some people also commented they would prefer to live independently in their own home as long as possible within the community.

Selected verbatim comments

"Have not researched how much support would cost in old age i.e. if /when I needed to go into residential care/nursing care. This is an important factor."

"We would like to downsize but the cost of doing this in Guernsey is prohibitive and the market for smaller properties is very limited."

"That the property is ALL on one level i.e. no stairs needed to access any rooms, other than guest bedroom(s), so that walking/moving about with a stick, crutches, walking frame or wheelchair is possible."

"Care and nursing home facilities need improvement and be more financially accessible."

"To ensure my house is accessible when older if dealing with mobility/disability to enable me to stay at home for as long as possible without the reliance on others."

"I wish a mechanism was in place where professional carers could live with elderly people to keep an eye on them, and in exchange provide accommodation."

"Would be good to have grants available to finance repairs such as heating, lighting and general maintenance as well as for medical aids such as stair lifts and other things needed if health deteriorates."

"We have owned our house for 40 years and have developed it in such a way as to ensure it meets our needs in old age."

"Guernsey is too expensive to live in retirement. Will live somewhere else."

"We live in an open market house which is far too big for the two of us. We would like to downsize but struggling to find a suitable property - very limited on the open market."

"I know space for housing is difficult in Guernsey, but I've seen retirement villages in New Zealand and it would be nice to have enough available here for those that wanted to live in one."

"I would like more information on what is available should I need to sell my home and go into a residential home - what do the states pay, what am I required to contribute and what choices are available. There doesn't seem to be much information available on this topic."

ABOUT CURRENT PROPERTY

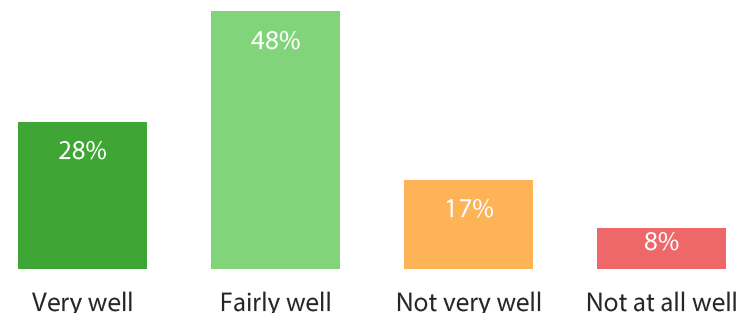
ASKED OF THOSE WHO ARE AGED 50+

Respondents were asked on how well they think their current property will meet housing needs as they get older.

- More than a quarter of respondents aged 50+ think their current property will 'very well' meet their housing needs as they get older, and 48% said 'fairly well'.
- About a quarter think their property will 'not very well' or 'not at all well' meet their housing needs as they get older. These are respondents are mainly from the younger aged group.
- There are some differences to note among those who require support (self or partner) and those who do not. 35% of people aged 50+ who require support said their property will 'not very well' or 'not at all well' meet their housing needs compared to 23% who do not require support.
- 39% of respondents who said they are currently not financially comfortable or finances are a serious concern think their property will 'not very well' or 'not at all well' meet housing needs vs 20% who are very comfortable financially and 23% who are comfortable financially.
- Around 80% of the respondents living in their own home think their current property will meet their housing needs as they get older compared to just half of the respondents who do not live in their own home (i.e. live in private rental, social housing or other accommodation).

Graph shows results for respondents aged 50+

How well do you think your current property will meet your housing needs as you get older?



	Very well	Fairly well	Not very well	Not at all well
Aged 50-54	19%	48%	20%	13%
55-59	23%	49%	19%	8%
60-64	28%	50%	16%	5%
65-69	29%	46%	18%	6%
70-74	38%	42%	11%	9%
75-79	27%	54%	11%	7%
80+	33%	52%	12%	4%
Require support	22%	44%	20%	15%
No support	28%	48%	17%	7%
Very comfortable	38%	42%	16%	4%
Comfortable	26%	51%	16%	7%
Not comfortable/ a serious concern*	15%	46%	21%	17%
Own property	29%	50%	16%	5%
Do not own	15%	37%	24%	25%
Live in house	25%	50%	19%	6%
Bungalow	46%	45%	6%	3%
Flat / Maisonette	20%	42%	17%	21%

ABOUT CURRENT PROPERTY

ASKED OF THOSE WHO ARE AGED 50+

Respondents were asked if they have made any changes to the property or housing to make it suitable for them as they get older.

- Around a quarter of the respondents said they have either made changes to their current property or have moved to a different property to make it suitable for them as they get older.

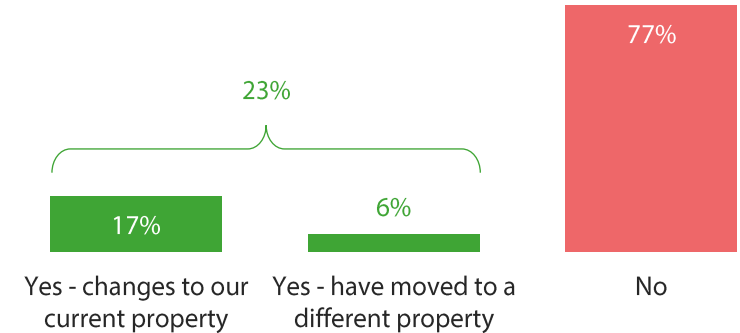
The table shows people aged 70+ were more likely to have made changes to their property or housing situation compared to the younger respondents.

There were some differences to note with respect to making changes to their property or housing situation among those who:

- Own their home (25%) vs who do not (10%)
- Require support (30%) vs who do not require support (22%)
- Are financially comfortable: very comfortable 24%, comfortable 25%, not very comfortable/finances are a serious concern 13%
- Live in a bungalow (38%) vs live in a house (21%) and live in a flat, apartment or maisonette (14%).

Graph shows results for respondents aged 50+

Have you made any changes to your property or housing situation that makes your property suitable for you (or your spouse/partner) as you get older?



	Yes - changes to our current property	Yes - have moved to a different property	No
Aged 50-54	13%	4%	83%
55-59	13%	3%	84%
60-64	19%	5%	76%
65-69	18%	6%	76%
70-74	21%	9%	70%
75-79	23%	6%	71%
80+	20%	11%	69%
Require support	24%	6%	70%
No support	17%	6%	78%
Very comfortable	17%	7%	76%
Comfortable	19%	6%	75%
Not comfortable / a serious concern*	12%	1%	87%
Own property	19%	6%	75%
Do not own	4%	6%	90%
Live in house	18%	3%	79%
Bungalow	26%	11%	62%
Flat / Maisonette	2%	12%	86%

ABOUT CURRENT PROPERTY ASKED OF THOSE WHO ARE AGED 50+

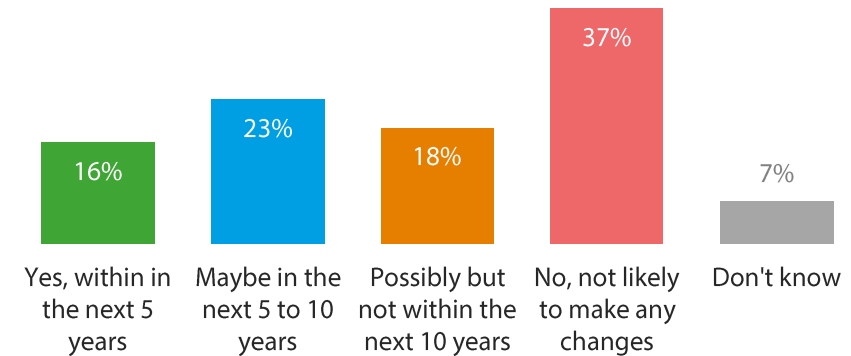
Respondents were asked if they envisage making any changes to their property or housing situation in preparation for getting older.

- 16% of the respondents said they envisage making changes to the property or housing situation within the next 5 years, 23% maybe in the next 5 to 10 years and 18% said possibly but not within the next 10 years.
- 37% said they are not likely to make any changes and 7% said don't know.

The table shows age break down of the responses to the question.

- It may be interesting to note that respondents aged 55-79 were more likely to envisage changes to the property or housing situation in the next 5 years or 5 to 10 years. 61% of respondents aged 80+ said they are not likely to make any changes or they don't know.
- As one would expect, respondents who are financially not comfortable or finances are a serious concern said they are not likely to make any changes or they don't know (53%) compared to around 40% of those who are comfortable or very comfortable financially.
- More than half of the respondents who do not own a property said they were not likely to make any changes to their property compared to 42% who own one.

Do you envisage making any changes (or further changes) to your property or housing situation in preparation for getting older?



Aged 50-54	11%	16%	27%	40%	5%
55-59	14%	25%	20%	34%	7%
60-64	15%	24%	22%	32%	7%
65-69	19%	21%	16%	37%	7%
70-74	17%	25%	12%	41%	4%
75-79	16%	29%	6%	41%	7%
80+	20%	11%	7%	46%	15%
Require support	18%	20%	10%	40%	12%
No support	16%	23%	19%	37%	6%
Very comfortable	13%	24%	23%	36%	4%
Comfortable	17%	23%	18%	36%	6%
Not comfortable / a serious concern*	19%	21%	8%	40%	13%
Own property	15%	23%	19%	36%	6%
Do not own	20%	17%	9%	41%	13%
Live in house	16%	25%	20%	34%	6%
Bungalow	16%	19%	18%	42%	6%
Flat / Maisonette	15%	15%	11%	48%	12%

ABOUT CURRENT PROPERTY

ASKED OF THOSE WHO ARE AGED 50+

What changes have you made to your property or housing situation? Please describe any changes you have made which means your home will better meet your needs and/or spouse/partner's needs as you get older.

- Improved ground floor bathroom facilities and upgraded bedroom / extension remodelled to make ground floor living possible
- Converted bathrooms to walk-in / accessible showers. Installed grab rails in the shower and ground floor toilet
- Renovations made to make the property modern along with better insulation, solar panels and ventilated structure
- Moved to a smaller place (apartment/bungalow) instead of a big property
- Rebuilt sections of the house to suit multi-generation home
- Adjusted door widths for wheelchair friendly access
- Extra handrails across the house and to the front steps, added stair lift to move upper floors, removed thresholds to reduce risk of tripping hazards
- Redesigned garden to be easy to maintain

What changes to your home or housing situation do you envisage making within the next 5 years?

- Downsize to a smaller property, preferably on ground level
- Accessible new bathroom / walk-in shower
- Installing lift / stair lift, hand rails in the property
- Moving off island / move to UK – due to lack of availability of suitable properties and/affordable environment
- Make changes to the property to suit multi-generation home
- Improve heating / insulation
- Improve accessibility to the property or wheelchair users
- Make changes to property making living on ground floor possible
- Modernisation of the property, new kitchen

What are the reasons why you are unlikely to make changes to your home or housing situation?

- Currently physically fit / young and hence do not require any changes to the property
- Will be moving house / house not suitable for adaptation (e.g. protected building)
- Not affordable
- Downsize to a more suitable and smaller property
- Moving to UK
- Have already made changes to the property for elderly relative / property does not require any modifications as it is suitable for future
- Living on a rented property / staff accommodation / Guernsey Housing
- Property is suitable to current needs

WOULD YOU CONSIDER MOVING

ASKED OF THOSE WHO ARE AGED 50+

Graph shows results for respondents aged 50+

In general, would you prefer to remain in your current property or move to a different property for your retirement and as you get older? I would prefer to ...

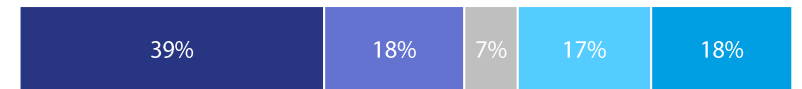
Respondents were asked about their preference to remain in their current property or move to a different property as they get older.

More than half of the respondents who aged 50+ said they would prefer staying in their current property when they retire and get older. The table shows this preference gets stronger as people age.

Respondents who said they do not own home were more likely to prefer moving to a different property compared to those who own their home (57% vs 32%).

More than half of the respondents who are not comfortable financially or finances are a serious concern were either likely to prefer moving to a different property or were indifferent compared to 44% who are financially comfortable and 35% who are financially very comfortable.

Also, respondents who said they live in a flat, apartment or maisonette were more likely to prefer moving to a different property (55%) than those who live in a house (36%) or a bungalow (23%).



Preference for remaining in current property

Preference to move to a different property

Aged 50-54	30%	10%	4%	26%	30%
55-59	33%	18%	8%	23%	18%
60-64	42%	19%	7%	17%	15%
65-69	40%	17%	7%	15%	20%
70-74	49%	19%	7%	13%	12%
75-79	46%	23%	5%	11%	16%
80+	43%	31%	8%	4%	14%
Require support	35%	15%	7%	17%	26%
No support	40%	19%	7%	17%	18%
Very comfortable	48%	18%	4%	16%	15%
Comfortable	36%	20%	8%	18%	18%
Not comfortable / a serious concern*	34%	13%	10%	16%	27%
Own property	42%	19%	7%	17%	15%
Do not own	20%	13%	10%	18%	39%
Live in house	40%	18%	6%	18%	17%
Bungalow	49%	17%	10%	11%	13%
Flat / Maisonette	20%	19%	7%	23%	32%

WOULD YOU CONSIDER MOVING TO

ASKED OF THOSE WHO ARE AGED 50+

Respondents aged 50+ were asked whether they agree or disagree to the various statements about moving to a different property.

A quarter of respondents said they strongly agree to consider moving if had to for health /medical reasons. This was followed by 18% who would consider moving if their current property could not be adapted or modified and to have a property which is easier to maintain.

Respondents were less likely to agree to moving if their spouse/partner does not want to move. Also, less than 40% would consider moving to release equity to be used for retirement.

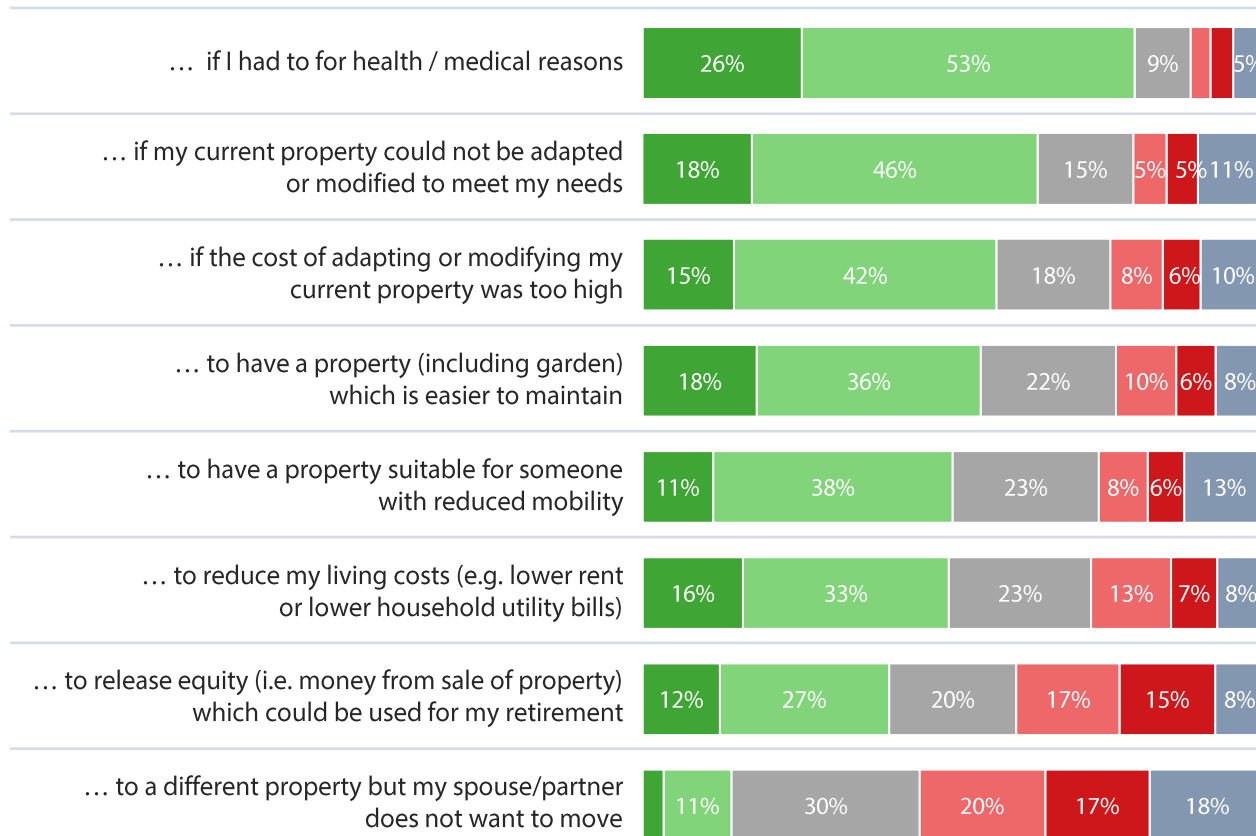
There were some differences to note by home ownership: 72% of those who do not own their own home agree or strongly agree they would consider moving to reduce their living costs (vs 46% who own their home).

Also, 66% of those who require support (either self or partner) agreed or strongly agreed they would consider moving to a property that would be suitable for someone with reduced mobility (vs 48% who do not require support).

Graph shows results for respondents aged 50+

To what extent do you agree or disagree with the following statements about moving to a different property?

I would consider moving ...



WOULD YOU CONSIDER MOVING TO

ASKED OF THOSE WHO ARE AGED 50+

Respondents were also asked whether they agree or disagree to different scenarios about moving to a different property.

Graph shows results for respondents aged 50+

To what extent do you agree or disagree with the following statements about moving to a different property?

Would you consider ...

... moving to a property that has step-free access (e.g. bungalow, flat/apartment on the ground floor or with a lift) for your retirement and as you get older? Asked of those who do not live in a detached bungalow / property not suitable for someone with limited mobility



- Yes: considering to move but cannot afford, a bungalow with a small garden would be ideal
- Maybe, it would depend on: own and partner's health and mobility, ability to live with pets, size and location of the property, outdoor space, costs involved
- No: would make changes to own property

... moving to a smaller property (i.e. downsizing) for your retirement and as you get older?



- Yes: planning and trying to find a suitable property however higher legal costs and limited options, will be easier to maintain and release equity to help children with housing
- Maybe, it would depend on: cost and availability, own health, if partner dies, family circumstances, children's preferences, location of the property
- No: keep property to accommodate friends, family and grandchildren, affordability, already downsized

... multi-generational living for your retirement and as you get older? Asked of those who do not live with grown-up child/ren (or child/ren-in-law)



- Yes: already living in or considering multi-generational home, living together helps solve housing problems on island, it is affordable
- Maybe, it would depend on: financial situation/affordability, child's willingness, not sure if child would return to the island, personal living space, own medical situation/mobility.
- No: need own space, do not want to be burden on children, unfair to expect children to take care

... using an equity release plan to unlock some of the equity in your property? Asked of those who are homeowners



- Yes: if that was available in Guernsey
- Maybe, it would depend on: financial situation, terms and conditions of the contract, scheme and cost, overall benefits
- No: keep property as inheritance for children, not convinced is the best cost-effective option, prefer downsizing, too risky

RETIREMENT DEVELOPMENT



RETIREMENT DEVELOPMENT

ASKED FOR THOSE AGED 50+ AND NOT LIVING IN ONE

Respondents who do not live in extra care housing, nursing/residential home or a retirement development and are aged 50+ were asked how attractive they think is the idea of living in a retirement development.

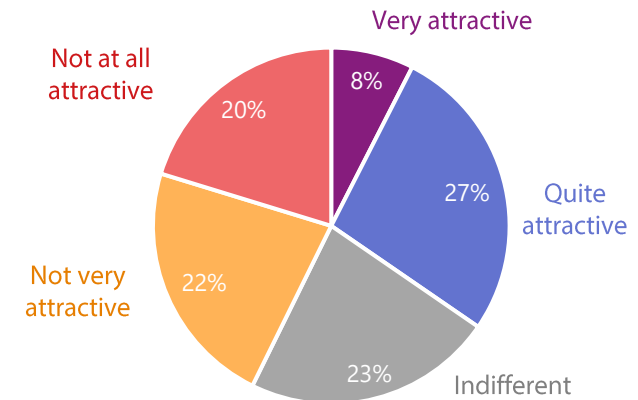
- 8% said 'very attractive' and 27% said 'quite attractive' to the idea of living in a retirement development.
- 43% said not very or not at all attractive while 23% were indifferent to the idea of living in a retirement development.

The table shows the responses based on the age groups.

- 41% of survey respondents aged 75-79 find the idea of living in a retirement development very or quite attractive compared to other age groups.
- While around a quarter of the respondents aged 65-74 and 80+ said the idea of living in a retirement development was not at all attractive.

Graph shows results for respondents aged 50+

When the time is right, how attractive is the idea of living in a retirement development to you?



	Not at all attractive	Not very attractive	Indifferent	Quite attractive	Very attractive
Aged 50-54	17%	21%	27%	25%	9%
55-59	14%	26%	25%	27%	8%
60-64	20%	24%	22%	29%	5%
65-69	25%	23%	20%	25%	9%
70-74	25%	18%	24%	29%	5%
75-79	19%	19%	20%	28%	13%
80+	24%	22%	22%	27%	4%

RETIREMENT DEVELOPMENT

ASKED FOR THOSE AGED 50+ AND NOT LIVING IN ONE

Respondents who were not already living in a retirement development were asked: "At what age would you consider moving to a retirement development?"

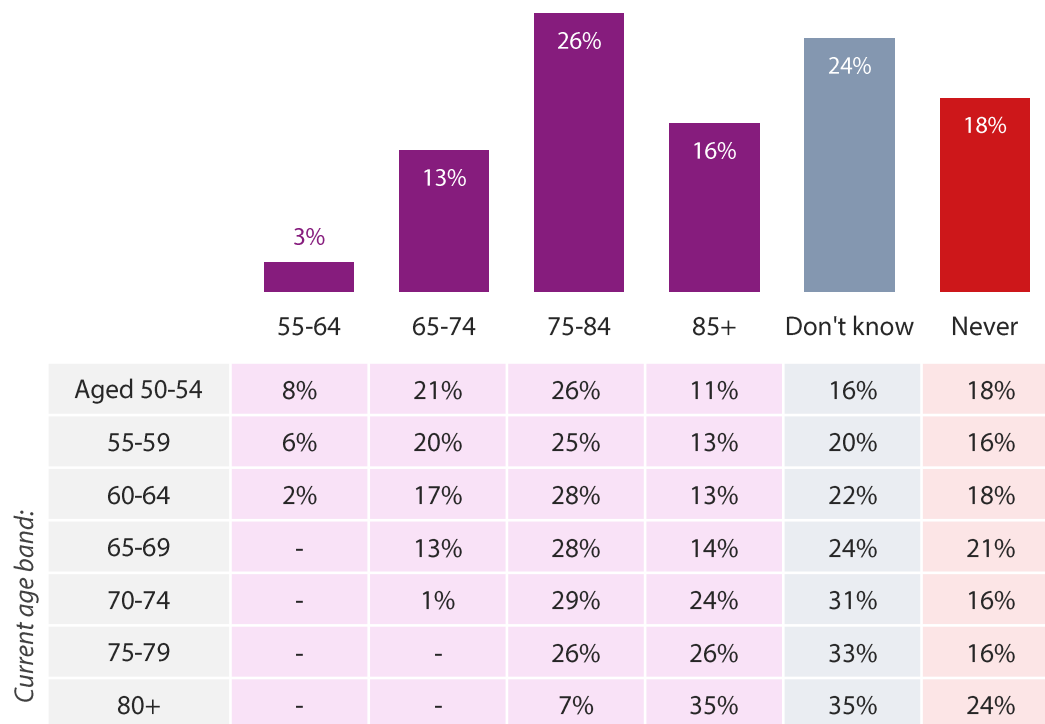
- Around one in four of the respondents aged 50+ who do not live in extra care housing, nursing/residential home or a retirement development said they would consider moving to a retirement development when they are between 75-84 years of age.
- 16% said they would consider after age 85+ and 13% said they would consider when they are aged 65-74.
- A quarter of the respondents said they don't know and 18% said they would never move to a retirement development.

The table shows the responses for people in each 5-year age band.

- Among the respondents who selected an age group to move to a retirement development, more than a quarter of people aged between 50-79 selected 75-84 age, while 35% those aged 80+ selected 85+ as the age to move to a retirement development.
- Around a third of respondents aged 75+ also said they don't know at what age they would consider moving to a retirement development.

Graph shows results for respondents aged 50+

At what age would you consider moving to a retirement development?



RETIREMENT DEVELOPMENT

ASKED FOR THOSE AGED 50+ AND NOT LIVING IN ONE

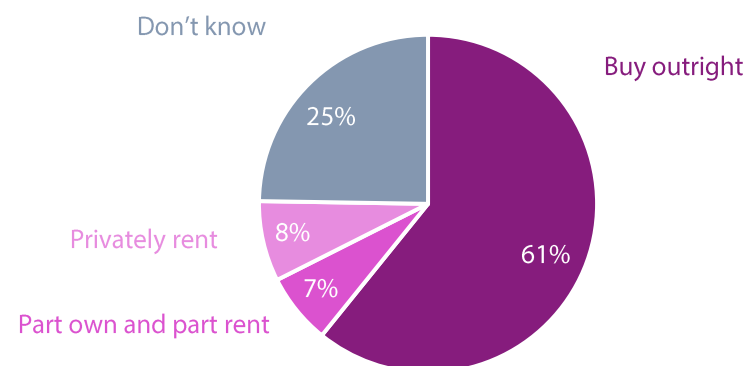
Respondents who do not live in extra care housing, nursing/residential home or a retirement development and are aged 50+ were asked what type of ownership they would prefer if they were to consider a retirement development.

The graph shows 61% of respondents would prefer buying the retirement development property outright, 7% said part own and part rent, 8% said privately rent, while a quarter said they don't know.

It may be interesting to note from the table below that 67% of respondents who currently own their home would prefer buying the retirement development property outright. This when compared who currently do not own their home about half of them preferred to either privately rent or part own and part rent.

Graph shows results for respondents aged 50+

If you were to consider a retirement development, what type of ownership would you prefer?



	Buy outright	Part own & part rent	Privately rent	Don't know
Current housing status				
Own their home	67%	5%	4%	24%
Do not own their home	16%	19%	38%	28%
Self-reported financial situation				
Very comfortable	72%	4%	6%	18%
Comfortable	60%	8%	7%	25%
Not comfortable/ Finances are a concern	38%*	10%	15%	36%

	Buy outright	Part own and part rent	Privately rent	Don't know
Aged 50-54	55%	7%	9%	30%
55-59	56%	8%	6%	30%
60-64	65%	6%	6%	23%
65-69	60%	7%	9%	24%
70-74	67%	8%	7%	18%
75-79	65%	4%	15%	15%
80+	57%	6%	0%	37%

RETIREMENT DEVELOPMENT

ASKED FOR THOSE AGED 50+

Respondents who do not live in extra care housing, nursing/residential home or a retirement development and are aged 50+ were asked what would be the main benefits and concerns of moving to a retirement development.

Around 8 out of 10 respondents selected one or more benefits of moving to a retirement development, with not responsible for maintaining the property to be the topmost benefit followed by availability of services and amenities and access to 24 hour on-call selected by more than half of the respondents.

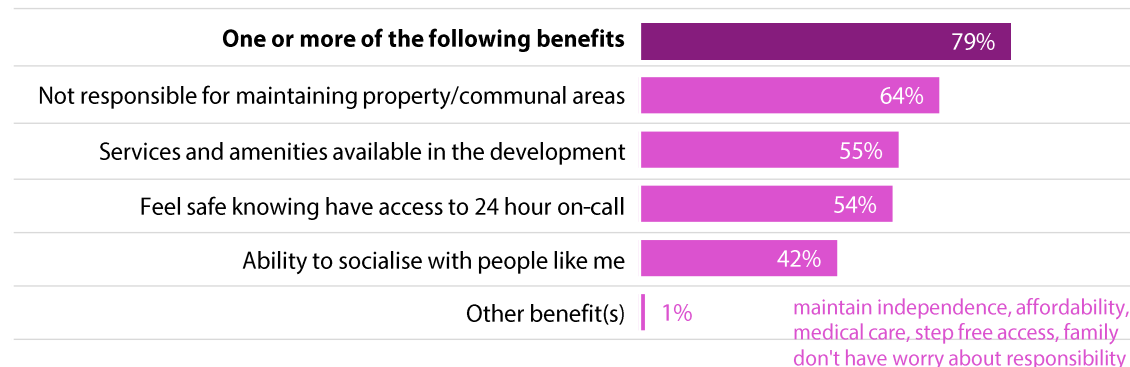
One or more reservations or concerns were also noted by 96% of the survey respondents.

The main concern was the lack of personal space and cost of service charge/ancillary services which was selected by 6 out of 10 people.

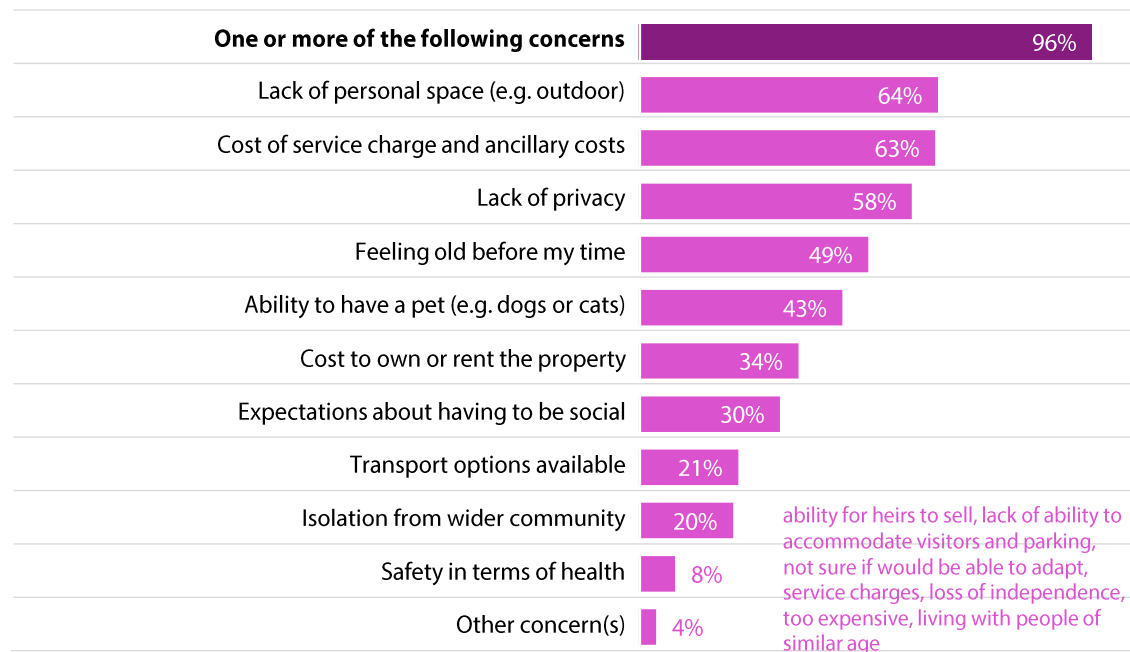
Lack of privacy, feeling old before time and ability to have a pet at the property were also some other concerns noted by the survey respondents.

The open text responses to other concerns are also mentioned in the table.

What would you consider to be the main benefits of moving to a retirement development?



What reservations or concerns would you have about moving to a retirement development?



RETIREMENT DEVELOPMENT

ASKED FOR THOSE AGED 50+ AND NOT LIVING IN ONE

Do you have any comments, questions or concerns about the option of moving to a retirement development? For example on financing, nature of the facilities or services or on lifestyle aspects.

Thematic analysis was undertaken on the comments provided, a lot of comments were about:

- Affordability and monthly maintenance costs of the property
- Lack of availability of suitable properties
- A good option for few people on the island
- Would prefer to live in own home with independence and privacy as long as possible

Some respondents also said:

- The idea of living in one does not appeal/not suitable
- Would prefer to live in an area with good mix of people than in a place entirely with older people
- Would not prefer to move since current property helps with children/grandchildren visits

Few people said they prefer staying in the current property as:

- They want children to inherit their property
- They are living with pets

Selected verbatim comments

"This is an excellent idea we need more of these in Guernsey"

"Build a retirement village only for over 60s and make it affordable would free up a lot of houses"

"I don't actually believe I will ever move to a retirement development, but who knows the long-term future?"

"A lot of the retirement places seem to have high service charges and quite high rents which may be prohibitive for somebody living alone with limited income if not on a full pension"

"Concerned that all my assets will go on expenses and no inheritance for my descendants."

"I think some are an excellent option for some people but they are not a one size fits all solution"

"Don't want to be living in complex with only old people. Loss of privacy. Lack of space for personal possessions. Loss of independence. Would need spare bedroom for children living in UK to stay when visiting us."

"There isn't one in Alderney and we would not be allowed to move to Guernsey and live in one there"

"Lack of control over increases in maintenance fees. Waiting list to get in."

"Not really thought about it at all."

"I would like to live independent as long as possible."

"Couldn't live without my dogs so wouldn't move at all if this wasn't possible."

"Understanding the terms of living arrangements."

"We have looked at living in a retirement property. Although we could possibly afford to buy the smallest property, we could not afford the high service charges going forward."

"Developments are too small with no privacy. We have been used to bigger houses and gardens with space. It's a big decision to downsize and live amongst strangers."

APPENDIX



PROFILE OF RESPONDENTS

ABOUT CURRENT PROPERTY

	% of sample	% aged 50+
What type of property do you currently live in?		
Own home - owned outright	61%	70%
Own home - with mortgage	23%	16%
Private rental	9%	8%
Partial ownership - part mortgage and part rent	1%	1%
Social rental housing	1%	1%
Extra care housing	<1%	<1%
Residential or nursing home	<1%	<1%
Accommodation provided with job	1%	1%
Living rent free or paying a small rent (e.g. to parents, friends)	2%	2%
Other	1%	1%
Prefer not to say	1%	1%
What type of property do you live in? <i>Asked of those who own their home, partially own their home, rent privately or live in a social rental housing</i>		
Detached house	46%	48%
Semi-detached house	19%	19%
Terraced house	9%	7%
Detached bungalow	13%	14%
Semi or terraced bungalow	2%	2%
Flat, apartment or maisonette	10%	9%
Annex, wing or converted outbuilding	1%	1%
Other self-contained unit	<1%	<1%
Prefer not to say	<1%	<1%

	% aged 50+
Which of the following statements in the list below describe your current property? Please select all that apply.	
It is suitable for someone with limited mobility	25%
It is easy to maintain	39%
It is larger than I need	29%
It has a garden or outdoor space	91%
It is within walking distance of a shop where I can buy groceries	62%
It is on, or close to, a bus route	75%
It has a driveway, garage or off-street parking for one or more cars	89%
It is suitably insulated and / or is energy efficient	45%
None of these	1%

PROFILE OF RESPONDENTS

CURRENT LIVING SITUATION

% aged 50+

It would also be helpful to understand your current living situation.

Please indicate who else currently lives at your property (including in a separate annex or wing).

I live on my own	15%
I live with my spouse / partner	74%
I live with dependent child/ren (age under 16 years)	<1%
I live with grown-up child/ren (or child/ren-in-law)	19%
I live with parent/s (or parent/s in-law)	2%
I live with my pet/s (e.g. dog, cat etc)	21%
Other (please describe)	3%
Prefer not to say	<1%

% aged 50+

Would you mind telling us, if you or your spouse/partner require support with everyday activities (such as getting around the island, taking care of the house or cooking meals) or require nursing/medical care? Please select all that apply.

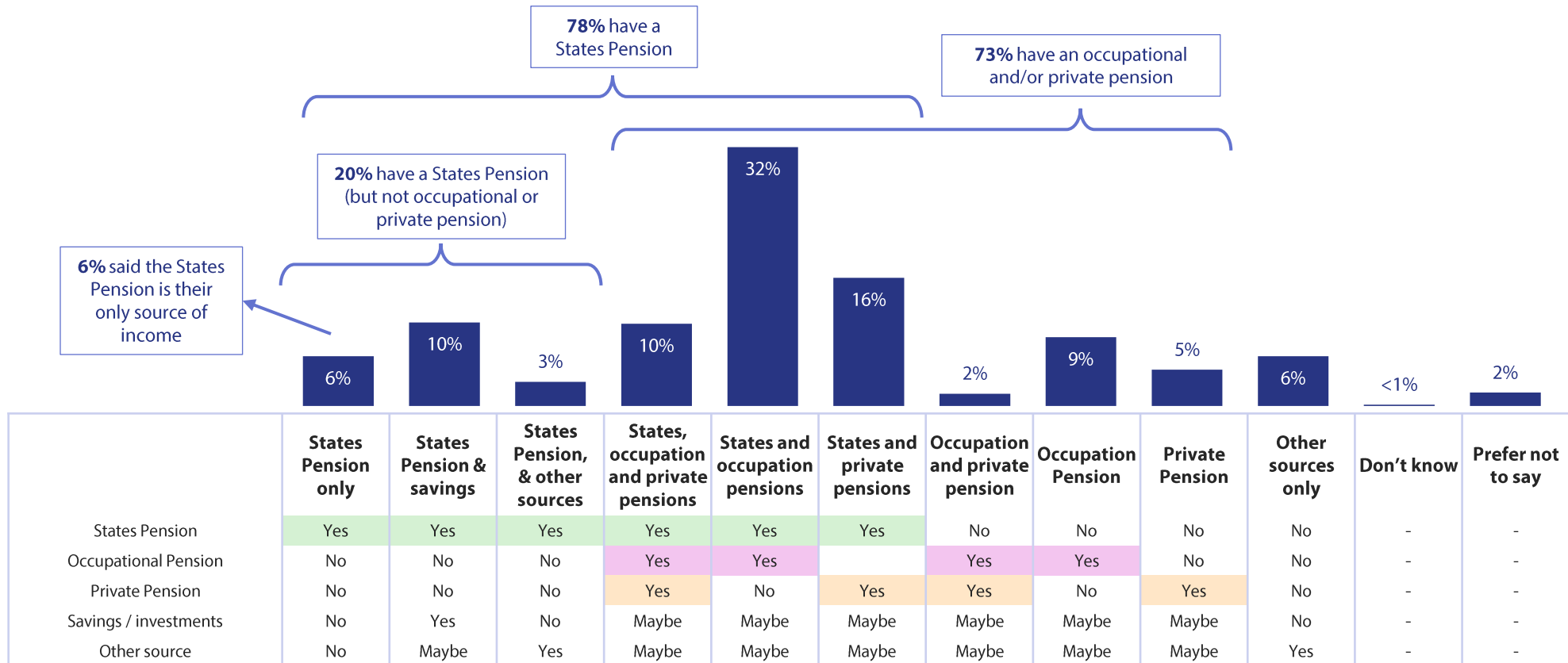
	Self	Spouse / Partner
Yes, getting around the island	3%	4%
Yes, around the home	3%	3%
Yes, nursing or medical care	1%	2%
No, none of these	94%	94%
Prefer not to say	2%	1%

HOW DO YOU FUND YOUR RETIREMENT: MORE DETAIL

EXPERIENCE OF THOSE WHO ARE RETIRED

The information below presents additional detail on the combinations of retirement income that those who are already retired.

How do you fund your retirement?
Please select all sources of finance that are relevant to your household.

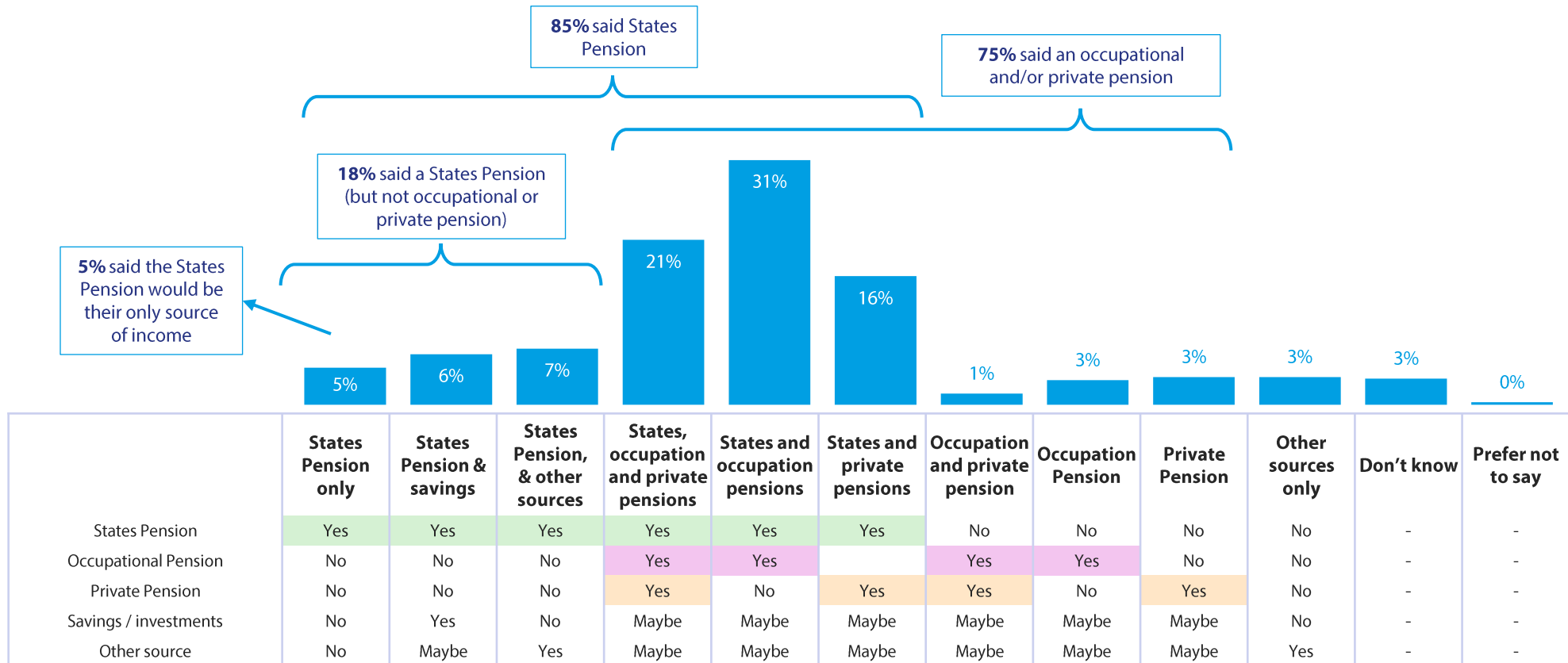


HOW DO YOU EXPECT TO FUND YOUR RETIREMENT: MORE DETAIL (1)

VIEWS FROM THOSE WHO ARE NOT RETIRED

The information below presents additional detail on the combinations of retirement income that those who are not yet retired expect to use.

How do you expect to fund your retirement?
Please select all sources of finance that will be relevant to your household.



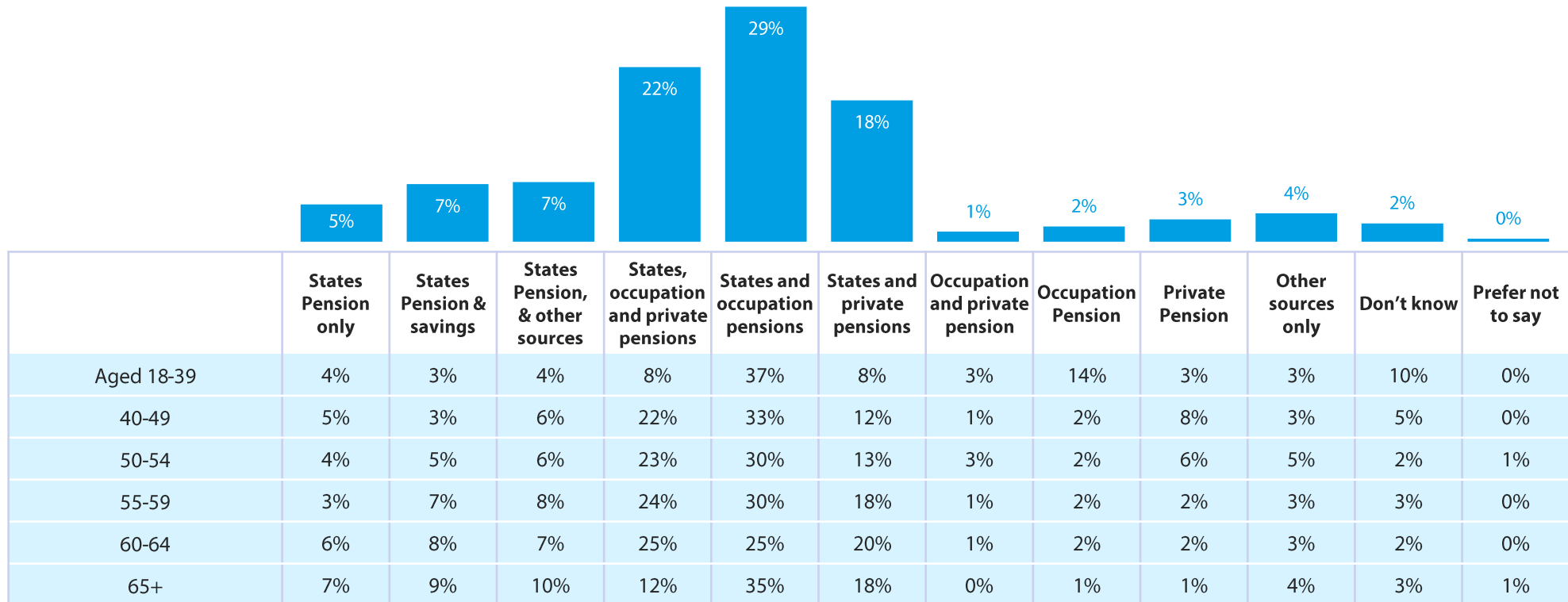
HOW DO YOU EXPECT TO FUND YOUR RETIREMENT: MORE DETAIL (2)

VIEWS FROM THOSE WHO ARE NOT RETIRED (AGED 50+)

The information below presents additional detail on the combinations of retirement income that those who are not yet retired expect to use, by age group.

Graph shows results for respondents aged 50+ who are not yet retired:

How do you expect to fund your retirement?
Please select all sources of finance that will be relevant to your household.





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