

## Results of the ISAS Barometer

### Introduction

This report presents the results of a survey undertaken in Jersey in autumn 2003 as part of the work to develop an Island-wide Strategy for an Ageing Society (ISAS).

### Background

The survey sought information from those aged 60 and over on carers, attitudes to ageing, lifestyle, personal situation, work and their thoughts about the future. Information about caring and thoughts about the future along with pension planning were also sought from those aged under 60. The survey was designed to be able to make comparisons with data available from the UK and other EU countries, and these are quoted throughout the report.

The survey was carried out on a self-selection basis (that is people chose to participate), rather than as a random survey of the whole population. Therefore, to ensure that the results are representative of the population, responses were weighted (or post-stratified) during the analysis stage using Jersey Census data. However, overall the characteristics of the respondents and that of the whole Jersey population were similar. Details of the survey methodology and comparisons with the Census are covered in Annex A.

### Key findings

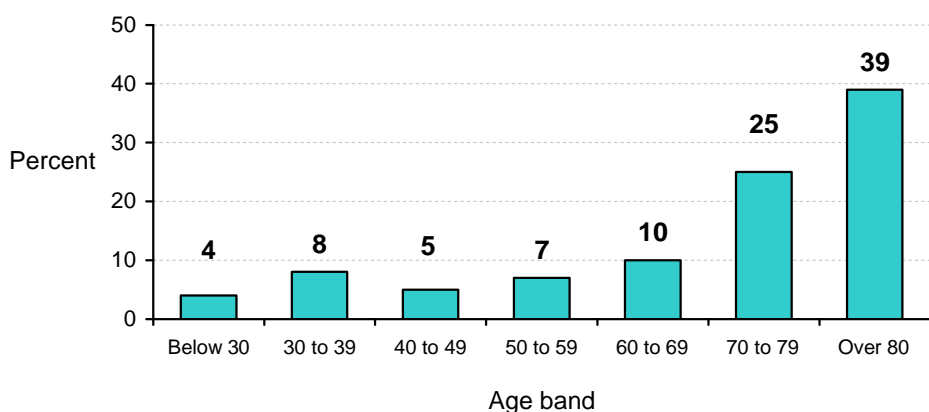
- Around 1 in 7 (approximately 10,000) people aged 15 and over provided unpaid care.
- 70% of older people agreed that younger people were generally helpful towards them.
- Older people in Jersey saw their family less often than in EU countries.
- Three-quarters of older people took exercise once a week or more, whilst a third used a computer at least once a week
- More than a third of the older aged respondents reporting having no occupational/employers or private/personal pension.
- Almost three-quarters of all older aged respondents stated that they felt their financial situation was secure rather than insecure.
- A third of the older aged respondents said that they would have liked to have continued working either full or part-time when they retired.
- One-quarter of younger aged respondents said they would be relying on their own public (States) pension, with about a half relying on their private or occupational pension for income in retirement.

## Caring

Questions about caring were asked to both age groups of respondents (i.e. all those aged over 15). Overall around 15% (1 in 7) of people provided some unpaid care. This equates to around 10,000 people in Jersey providing unpaid care to someone. The overall percentage of unpaid carers is very similar to the figure of 13% recorded in England and Wales in 2001<sup>1</sup>, although the number, at 5.2 million unpaid carers, is of course much larger.

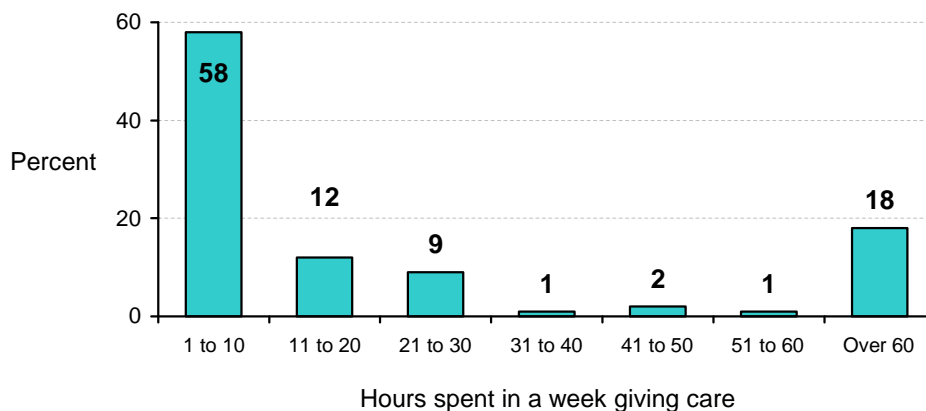
Of the people who received help, 85% received it from family members and almost two-thirds (64%) were aged 70 and above (Chart 1); 56% of carers lived with the person for whom they provided care.

Chart 1: Age of persons receiving care



The age profile of people receiving care is reflected in the nature of care given, with 40% receiving help for age-related problems, a further 24% as a result of long-term physical ill-health, 13% as a result of long-term mental ill-health and 24% receiving care because of having a disability. The majority of carers were providing up to 10 hours care a week, but nearly a fifth were providing over 60 hours of care a week (chart 2).

Chart 2: Hours spent giving care each week



<sup>1</sup> UK Census 2001

## Attitudes to Ageing

Those aged 60 and over were asked various questions relating to attitudes to ageing.

When asked what name they would prefer to be known by nearly half (46%) chose 'senior citizen'. 30% chose 'retired', with the rest choosing a range of names. In light of this the remainder of the report will use the term senior citizen.

### Respect for Senior Citizens

The majority (63%) of senior citizens found that as they got older people treated them with the same amount of respect, however 22% found they were treated with more respect and 13% with less. However, whilst 70% agreed that young people were generally helpful towards them (chart 3), over 60% reported that families were less willing to care for elderly relatives than they used to be (chart 4). This may seem inconsistent with the findings on caring, but there are no data available to enable a comparison of the current results with the amount of unpaid caring work that was carried out in the past. As such, these views may indicate that more caring was done in the past, but was not regarded as caring.

Chart 3: Young people are generally helpful to older people

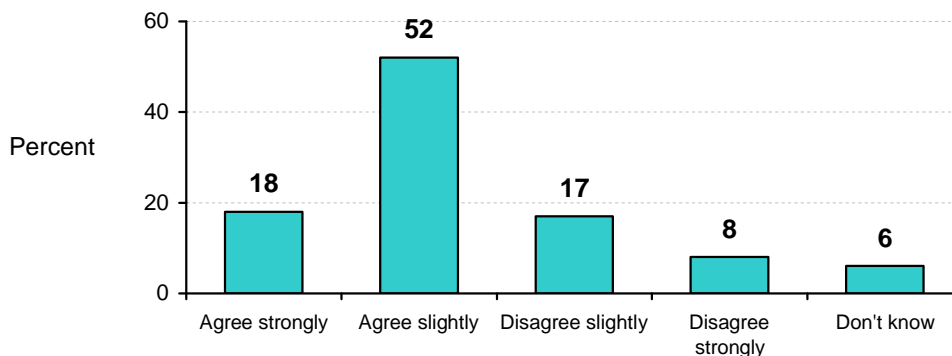
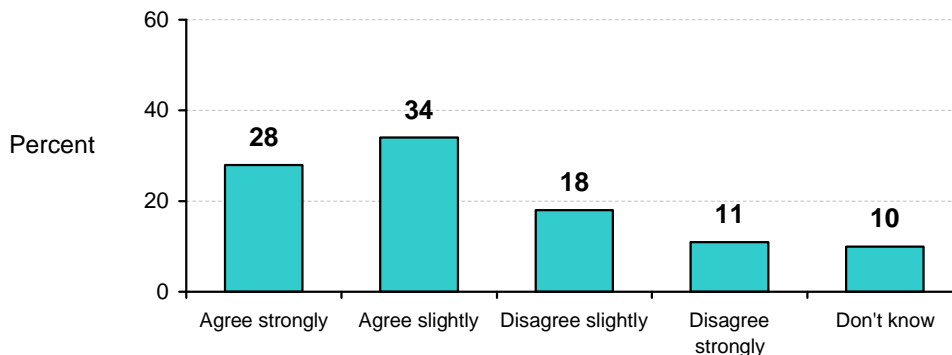
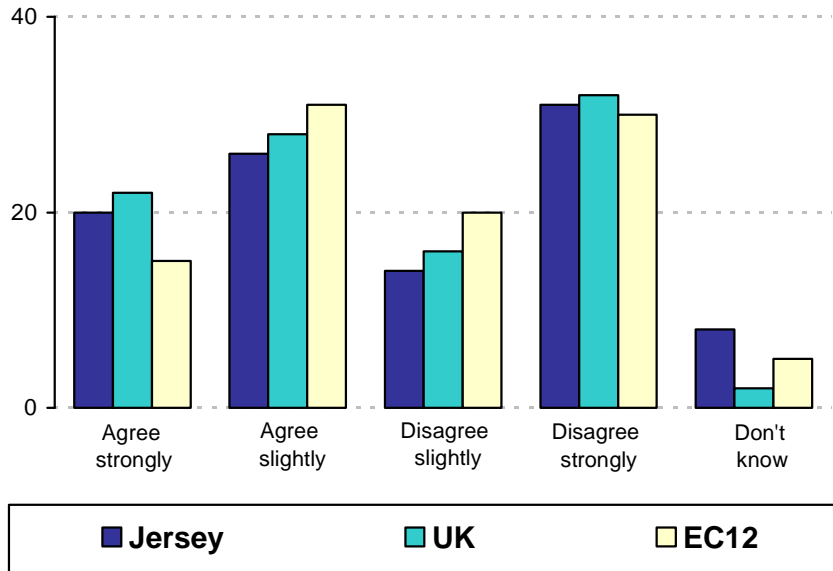


Chart 4: Families are less willing to care for older relatives than they used to be



Overall, half (51%) of senior citizens agreed that growing old had given them a new lease of life, whilst 4 in 10 disagreed. These results for Jersey are very similar to findings for the UK<sup>2</sup>, but across the whole of the EU<sup>3</sup> more people were in weak agreement or disagreement (chart 5).

Chart 5: Growing old has given me a new lease of life.

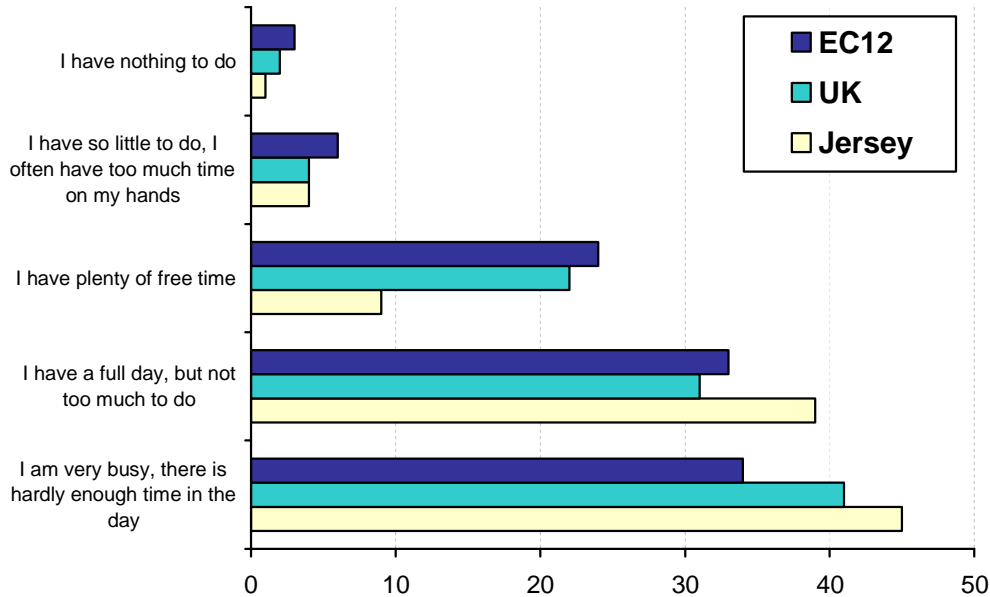


<sup>2</sup> Source: Age and Attitudes: main results from a Eurobarometer survey, Commission of the European Community, 1993

## Lifestyle

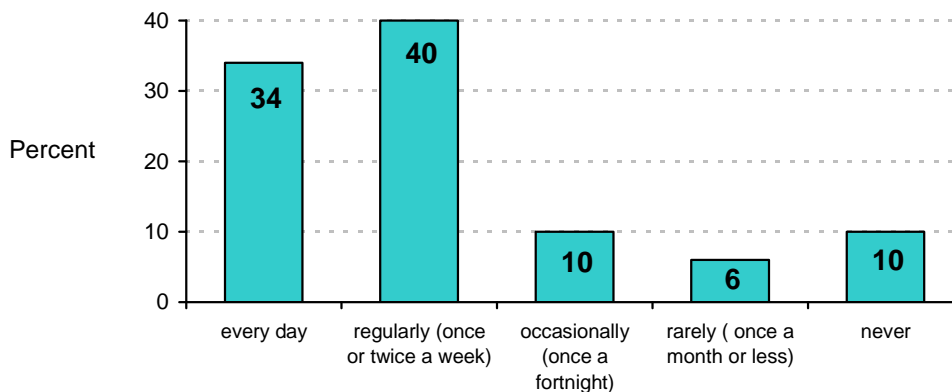
On average senior citizens in Jersey have busier days than their counterparts in the UK or EU (chart 6). In Jersey nearly 85% reported being very busy or having full days compared to around 70% in the UK and whole EU.

Chart 6: How would you describe your daily routine?



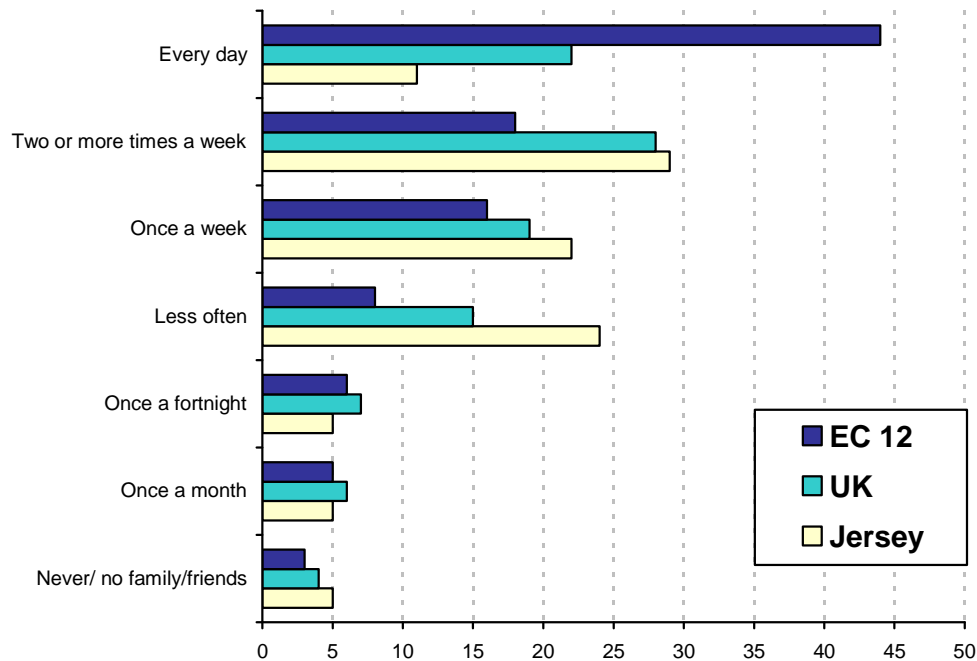
However, some care may be needed in interpreting these results as the meaning of 'free time' may vary from individual to individual. For example nearly three quarters (74%) of Jersey senior citizens took exercise at least once a week (chart 7) and it is possible that in Jersey this may have been counted as part of a busy day, but exercise may have been counted as a free time activity elsewhere. But there is little doubt that Jersey senior citizens in general live full and active lives, with around half devoting some time to charity or voluntary work. Separately, a third used a computer at least once a week.

Chart 7: How often do you take exercise such as walking, swimming, playing bowls, golf or other similar activities?



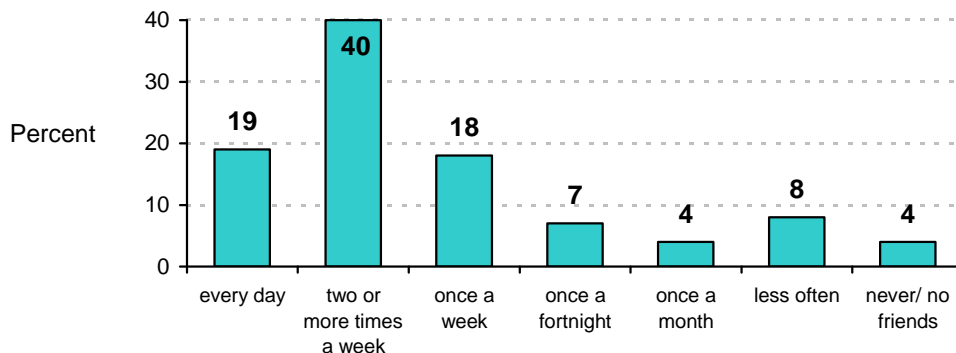
One area of significant difference between senior citizens in Jersey and the EU was in the frequency at which they saw their family who didn't live with them (chart 8). Across the EU 44 % of senior citizens saw such family members every day, compared to 11% in Jersey. Whilst the figure for Jersey rises significantly to 62% for those who see family members at least once a week, this compares to 69% in the UK and 78% across the EU. There are of course some good reasons for this, namely that family members may be living off-Island and the continued existence of extended families living together or very close to one another in Southern Europe.

Chart 8: How often do you see members of your family who do not live with you?



Despite this finding, Jersey senior citizens are less likely to feel lonely than their counterparts in many EU countries. In Jersey, 6% often felt lonely, which is about the same level as UK and Germany. However, more than 10% often felt lonely in France, Ireland and Italy, a figure which rises to over 20% in Portugal and Greece. A reason why 61% of Jersey senior citizens never felt lonely and 34% only occasionally may be the frequency of contact with their friends (chart 9).

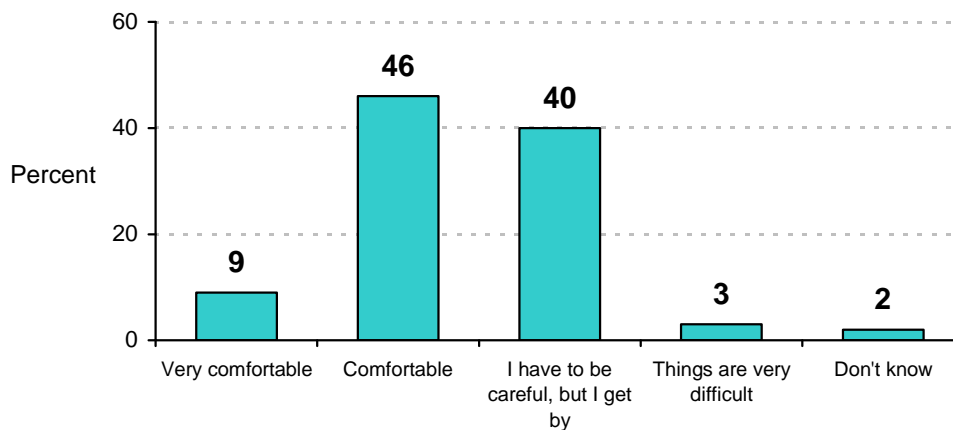
Chart 9: How often do you see friends?



## Personal Situation

When asked to describe their financial situation as secure or insecure, almost three quarters (74%) of senior citizens said it was secure. However, when asked a slightly different question (chart 10), 55% said their financial situation was comfortable or better, whilst four in ten said they had to be careful but got by, and a very small number, 3%, said that things were very difficult. This highlights that for some, having to be careful is being financially secure, whilst for others it leaves them feeling insecure.

Chart 10: How would you describe your current financial situation?

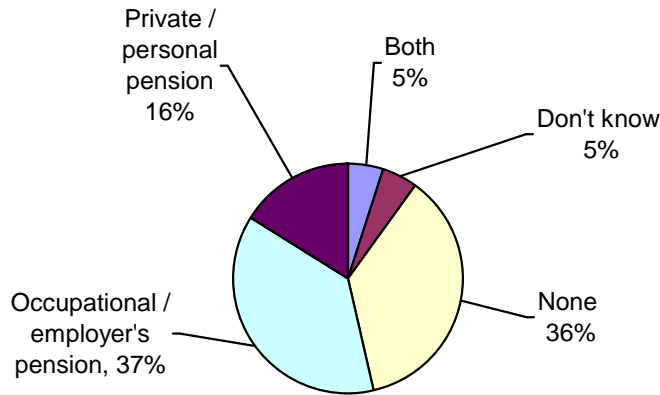


The people who described their financial situation as secure put this down to their public pension or benefits (41%), their private pension (17%), housing (23%) or savings (13%).

The same factors were the key reasons why those who felt financially insecure did so, but for them public pension benefits being too small was cited by more than half (52%) as the main factor, with 18% saying having no private pension or that it was too small, and 6% housing concerns. Four percent of those feeling financially insecure said poor health was the main reason.

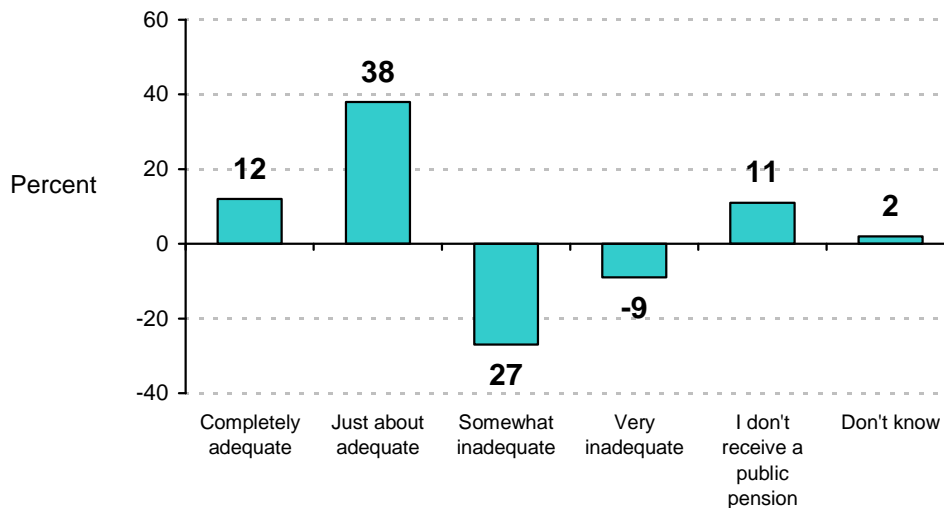
These findings highlight the importance of public (States) pensions to senior citizens, a point re-emphasised by chart 11, which shows that for over a third of respondents their only pension was the state one. People who had a private or occupational pension had tended to start them fairly evenly between the ages of 20 and 59 years old.

Chart 11: Do you also have any other types of pension (other than States)?



Half of respondents (50%) said they found the States pension they received 'just about' or 'completely' adequate whilst just over a third of respondents (36%) found it 'somewhat' or 'very' inadequate. A similar level of satisfaction was found for those people who received sources of income from other pension types (apart from the States pension).

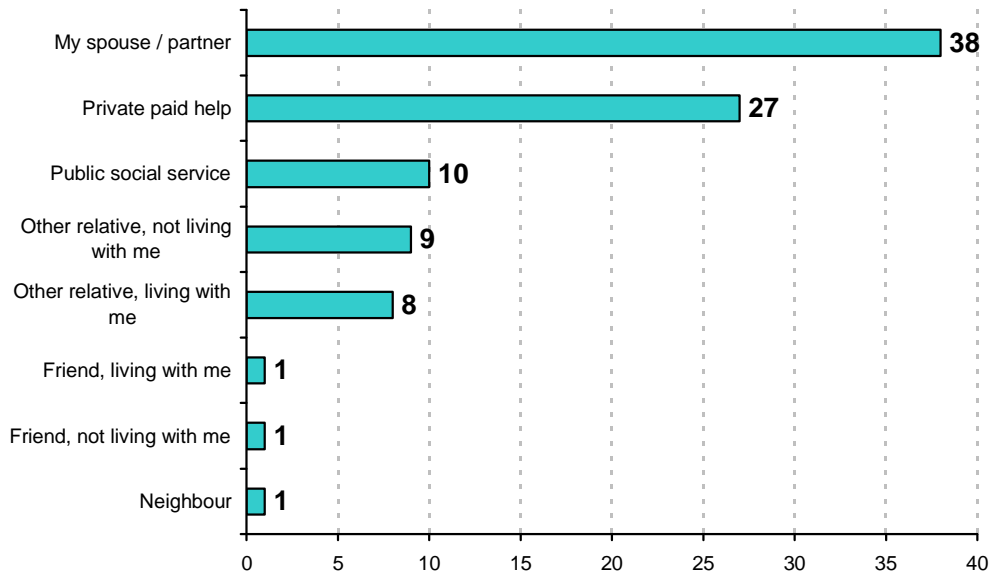
Chart 12: How would you describe the public (States) pension that you receive?



Most people's personal situation will be influenced by their health. Of Jersey's senior citizens about a third (35%) of respondents reported having a long-standing illness, disability or infirmity that limited their activity. Slightly more (39%, or two-fifths) stated that somebody helped or assisted them with personal care or household tasks, whilst the same percentage did not have regular help and 21% said they didn't need it. Help for those who received it came mainly from a partner or spouse but a quarter (27%) of the older aged respondents had private paid help (chart 13).



Chart 13: Who gives you help or assistance?



Overall, senior citizens did feel that their planning for the future had been satisfactory, especially for housing and leisure activities (table 1). However, given that there are greater uncertainties about future health and income issues, it is perhaps not surprising that more felt planning in these areas to be inadequate, or were unsure.

Table 1: Do you feel that you have made satisfactory plans for the following?

	Yes	No	Don't know
Pension	57	29	14
Savings	65	22	13
Accommodation	86	8	7
Leisure activities	72	16	12
Health care	59	25	16

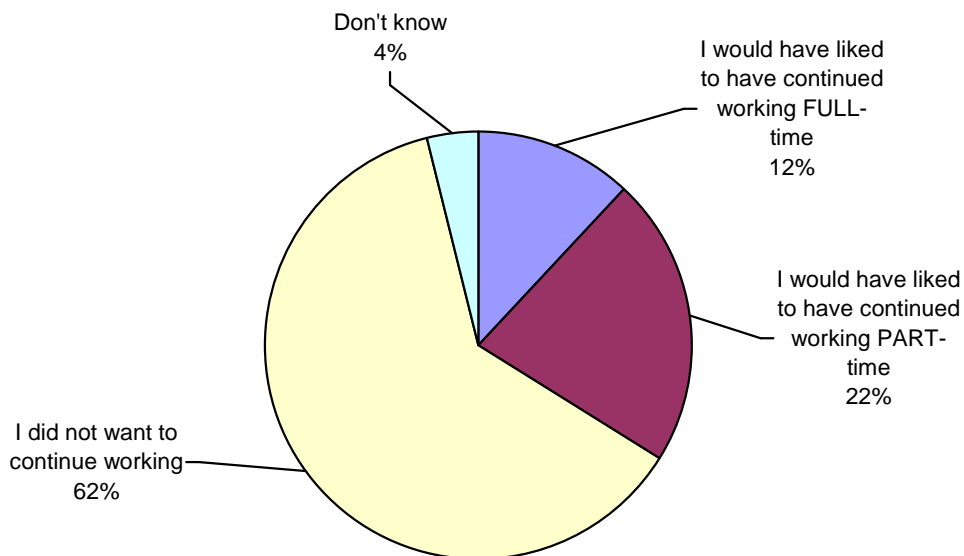
## Work and Retirement

Of those aged over 60 who took part in the survey, 70% were retired and not working and nearly 1 in 10 had never had a paid job, or at least not for a long time. Of the remainder, 15% were over their retirement age and still working whilst 6% answered, "one day I will retire".

Of those who were no longer working, around a third of women stopped at age 60 and a fifth of men stopped at 65. Men also saw a small peak at 60 but that aside, retirement seemed to be fairly evenly spread between the ages of 55 and 68. However, 2% of women and 6% of men were over 71 when they stopped work.

The fact that some senior citizens do work beyond what most people would regard as retirement age is reflected in attitudes towards work of those who were no longer working. Of this group, one in eight (12%) would have liked to carry on working full-time and almost one in four (22%), part-time (chart 14).

Chart 14: At the time you stopped working, which of these applied to you?



The view that retirement should be flexible was echoed by all those completing the survey (young and older) when asked about retirement age. Nearly all (90%) said that people should be able to retire at any age after working a minimum number of pensionable years (48%) or retire at any age after reaching 60/65 (44%). Only 5% favoured a fixed retirement age.

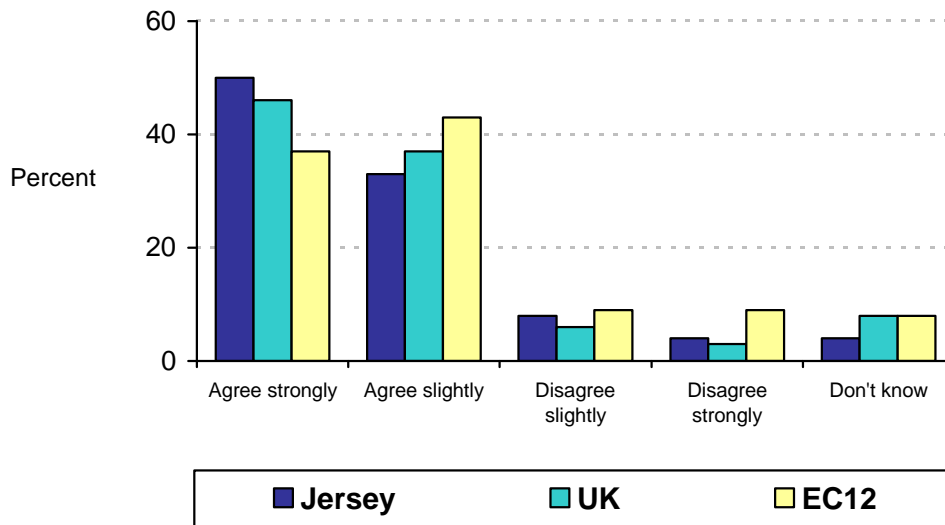
## In the Future (all)

People of all age groups were asked a series of questions about looking to the future. When asked who they thought should be mainly responsible for ensuring that people have enough money to live on in retirement, an equal proportion of respondents answered either the States of Jersey (42%) or the person and family themselves (43%). Only 9% thought responsibility should mainly lie with the person's employer.

Those who thought responsibility should rest with the States of Jersey were then asked about the level of income that the States should provide to older people. A third (34%) thought it should be something close to the average wage of people still in work and over half (54%) enough to get along fairly, but no more. A small number (5%) thought the level should be just enough to make ends meet.

Attitudes of Jersey people towards the provision of financial support for older people can be compared with those in the EU and specifically the UK (chart 15). Across all countries more than 80% of respondents agreed with the notion 'that through social security contributions or taxes, all people who are working have a duty to ensure that older people have a decent standard of living'. Those in Jersey were more likely to strongly agree but less likely to slightly agree.

Chart 15: 'Through social security contributions or taxes, all people who are working have a duty to ensure that older people have a decent standard of living'.

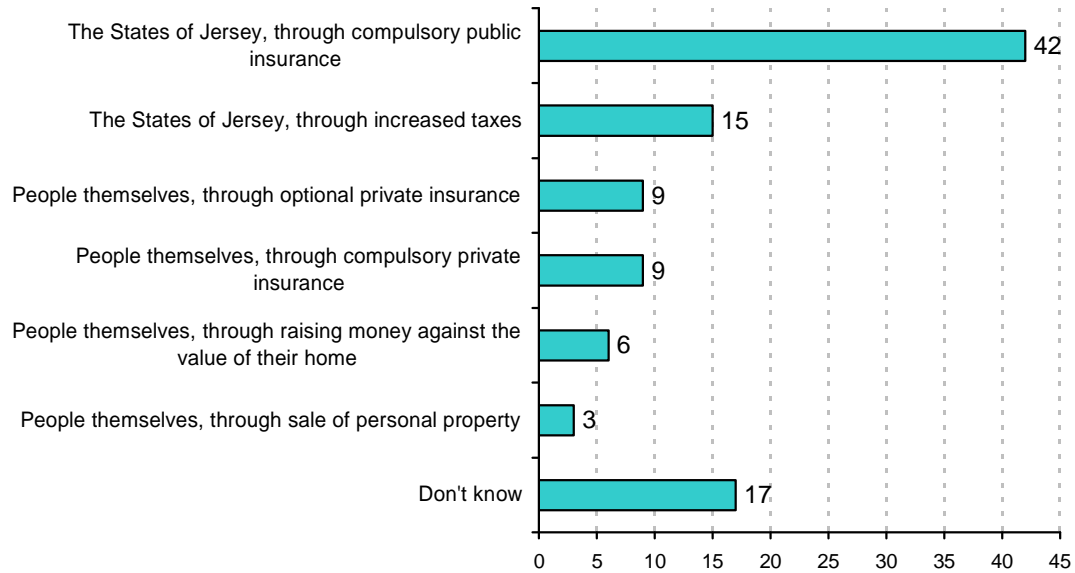


There are different ways of helping older people to pay for things like TV licences, transport, and telephone, gas and electricity bills. When asked about these nearly half (47%) favoured reduced prices and concessions that apply only to them whilst 16% favoured money provided to spend as they wish. A third (32%) said it should be some combination of both approaches.

The majority thought that the financing of health care and housing needs for older people should come via the States, but should be paid for either through compulsory public insurance (42%) or increased taxes (15%). As chart 16 shows, various options

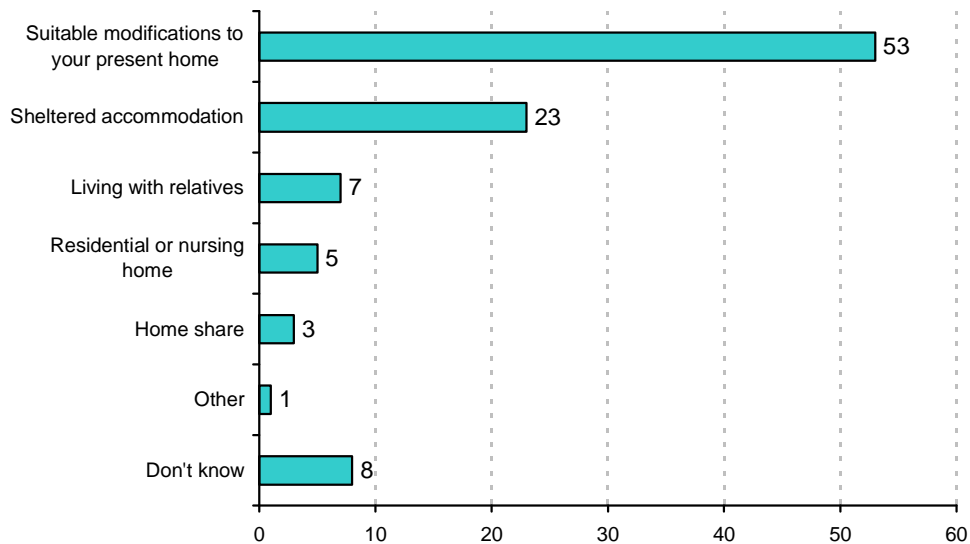
for direct personal responsibility were each fairly equally favoured by less than a tenth of people.

**Chart 16: How do you think the long-term health care and housing needs of increasing numbers of older people should mainly be financed?**



Approximately half of all respondents reported that if they were unable to remain in their home (as it was at the time) for the rest of their life, they would prefer suitable modifications to their present home (chart 17).

**Chart 17: If you were to unable to remain in your home (as it was at the time) for the rest of your life, which would you prefer?**

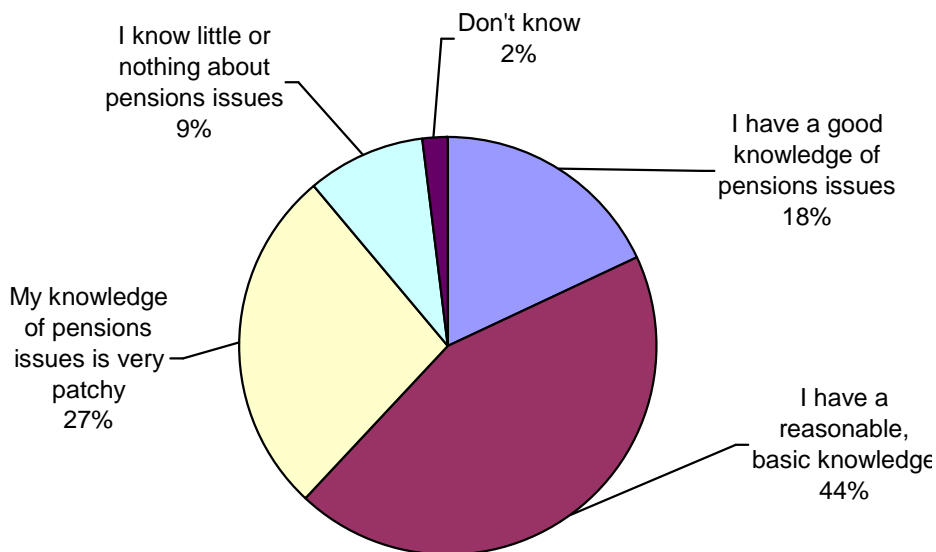


## Pension planning (younger age group only)

The final section asked just the younger age group (those under 60) about pension planning. This is perhaps the one section where the results should be interpreted with some care, for two main reasons. Firstly, the ISAS sample contained a much higher proportion of people in full-time education than recorded for the whole population in the census, and secondly, the availability of the survey on-line via the States intranet means that a large number of States employees completed the form, and whilst such people are generally representative of the whole working population, their knowledge of pensions may be different. Nevertheless, with that in mind the results are still informative.

In general, younger people had a fair understanding of pension issues, with some three-fifths of the younger respondents stating that they had a reasonable or good knowledge of pension issues (chart 18). Two thirds of younger people surveyed had a private or occupational pension, 60% of which were started whilst the person was in their 20's, with 17% started when aged 30 to 39. Both the levels of understanding of pensions and the proportions of people with occupational pensions did not change when the sample of States employees were removed.

Chart 18: Which of the following best describes your knowledge of pension issues?

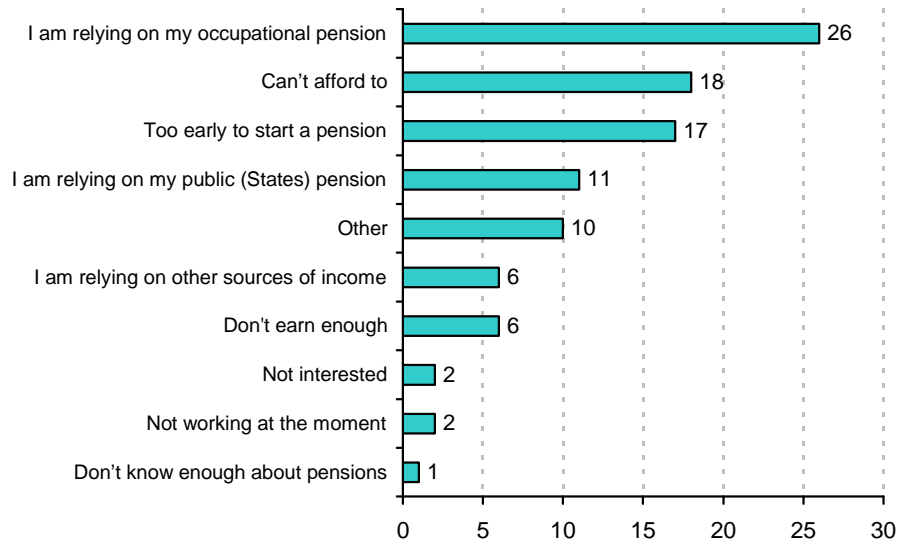


However, around a third had little or at best patchy knowledge of pension issues. Similar proportions were evident in the thought people had given to income post-retirement. Over 7 in 10 (72%) had given the issue a lot or some thought, with the remainder having given it very little (17%) or none (12%).

Two fifths (38%) of younger people expected their occupational pension to be their main source of income in retirement, with a quarter (25%) planning to rely on States pensions and 15% on a private pension. Of the other options open to them, 5% were planning to remain earning an income, with 6% planning to rely on a spouse's pension.

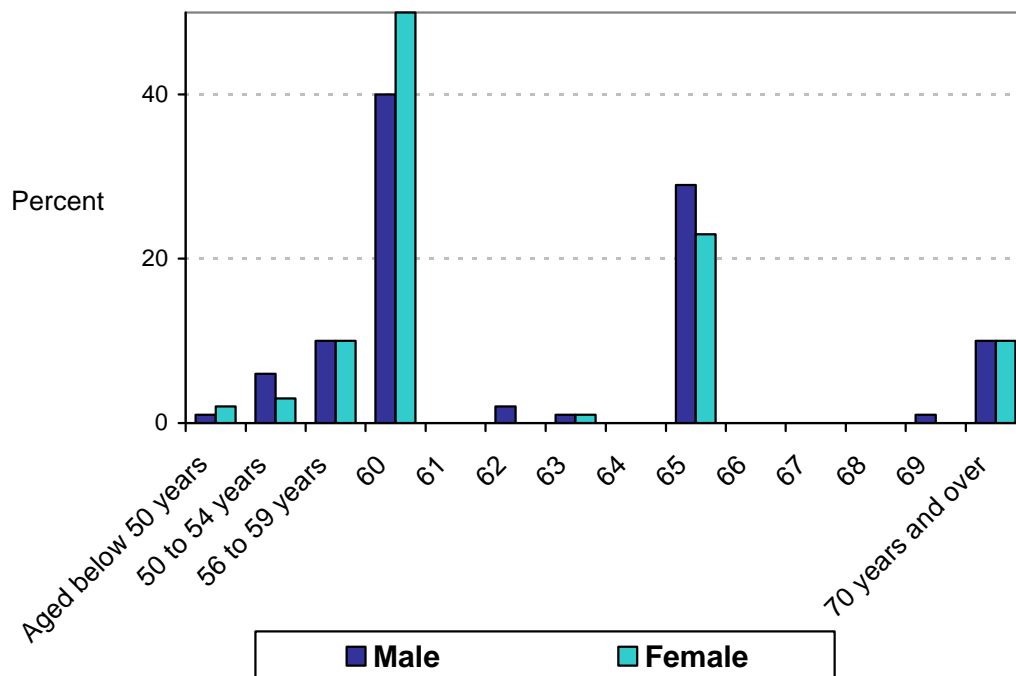
Around 40% of younger people had a private pension. A variety of reasons were given for why others chose not to start one, as shown in chart 19.

**Chart 19: If you do not currently have a private pension:**



Despite the widespread support for flexibility in retirement age, as described above, the majority of people still planned to retire at the traditional ages of 60 and 65 (chart 20). However, there was not that large a difference between women and men: 40% of males planned to retire at 60, as did 50% of women, whilst 65 was the planned aged for 29% of men and 23% of women. Of the whole population 16% planned to retire before 60 and 10% after 70, with little difference between the sexes.

**Chart 20: At what age do you expect to retire?**



## Technical details of survey and analysis

### Survey details

The ISAS survey was run throughout October and November 2003. Its target population was all Jersey residents aged 15 and over, with separate forms for those born in or before 1943 (i.e. aged 60 and over) and those born in or since 1944.

People could complete the form in two ways:

1. Electronically via the internet ([www.gov.je](http://www.gov.je)) and the States of Jersey intranet.
2. On paper with 2,000 forms distributed throughout the Island in Post Offices, doctor's surgeries, schools, libraries and other organisations e.g. Citizens' Advice Bureau, Age Concern, Communicare.

In total 1,250 people completed returns, and around two-thirds were paper forms. Of the total, 422 were in the older age group and 828 in the younger. The total represents about 1.7% of the total resident population of Jersey aged 15 years and over.

### Is the ISAS Survey Representative of the Total Population in Jersey?

The survey was a self-selecting survey, which means that people chose to complete the form if they came across one. Since the survey was not run as a random survey (i.e. a survey where every member of the population has an equal likelihood of being selected) or a stratified survey (where a sample will be drawn to ensure equal shares of people complete the survey as are represented in the population), it is important to make sure the sample is representative of the population as a whole to ensure that the results are meaningful. This can be done by comparing the characteristics of the ISAS sample with the whole population as recorded in the Census.

### **Age breakdown**

As would be expected given the specific nature of the survey, those aged over 60 form a far higher percentage of the ISAS sample (33%) than they do in the total population (26%), a fact highlighted by the different coverage rates in table A1 below. However, as results were mainly analysed separately for older and younger groups, this difference will not have caused bias in the results.

Table A1: ISAS sample and Census by age

	<i>ISAS</i>	<i>Census</i>	<i>% coverage</i>
Born in or before 1943	422	19,107	2.2
Born in or after 1944	828	53,312	1.6
Overall	1,250	72,419	1.7

### **Gender Coverage**

Looking at the respondents by gender, for the older age group the ISAS sample is a good representation of the overall population (table A2). However, for those aged under 60 the ISAS sample shows a higher proportion of females than in the total

population (62% to 51%). Further analysis would be required to see if this had a major impact on the sections on caring and pension planning, which include the younger age group.

Table A2: ISAS sample and Census by gender (%)

	ISAS sample		Census	
	Male	Female	Male	Female
Born in or before 1943	42	58	44	56
Born in or after 1944	38	62	49	51

### **Employment activity Coverage**

Comparing economic activity in the ISAS sample with the Census (table A3) shows that in general, the ISAS survey is representative of the overall population. The key differences are an under-representation of full-time employees in ISAS and an over representation of those in full-time education. It is unlikely that this difference, which would again impact the younger aged sample, would introduce a major bias, except that those in full time education may have given less thought about pension issues than those in work. However, this may be an area that needs some follow up work.

Table A3: Working age: ISAS respondents and Census by Economic activity (%)

<b>Economic activity</b>	<b>Percent ISAS</b>	<b>Percent Census</b>
Working for an employer FULL-time	55	64
Working for an employer PART-time	10	9
Self-employed	5	8
Unemployed: looking for a job or waiting to start a job	1	2
Retired	2	1
In full-time education	22	6
Looking after the family and/or home	4	7
Unable to work due to long-term sickness or disability	1	3