

## Embargoed until Friday 14 September, 2018

# WEST SUSSEX KEEPS TOP SPOT FOR BEST RETIREMENT QUALITY OF LIFE

- West Sussex stays in first place, ranking as the best county to live in for retirees
- Dorset follows West Sussex in second position, followed by East Sussex, the Isle of Wight and Norfolk
- The county which has improved the most since 2017 was Leicestershire, jumping 14 places up to rank 32
- Retirees in Rutland have the healthiest lifestyle and are happiest, those in the West Midlands enjoy the lowest crime rates, retirees in Bedfordshire are wealthiest and those in Essex have the best weather

West Sussex is still the best place to retire offering pensioners the highest quality of life, reveals Prudential's 2018 Retirement Quality of Life Index<sup>1</sup>. For a second year running the county has been awarded the top spot of any in England and Wales, beating Dorset which came in second position, East Sussex in third, the Isle of Wight in fourth with Norfolk in fifth. The Isle of Wight edged Devon out of the top five for 2018, rising four places with Devon slipping to sixth.

Analysis of the latest publicly available data for England and Wales shows that West Sussex is the most attractive for pensioners based on the following key indicators of happiness and comfort:

- **Resident pensioners as a proportion of county's population** an indicator that the county has previously been an attractive location for pensioners
- **Disability-free life expectancy** an indicator of pensioners' ongoing health and well-being
- Access to healthcare an indicator of the quality of healthcare likely to be available should a pensioner fall ill
- Crime levels an indicator of how safe someone is likely to feel in retirement
- The number of pensioners moving to the county an indicator of how attractive the area is to other retired people
- Pension income an indicator of the health of pensioners' finances
- Weather an indicator of the attractiveness of the county's climate
- **Healthy lifestyle data** an indicator of how proactive the population is in pursuing a healthy lifestyle
- Happiness an indicator of how happy on a scale of zero to 10 the current population feel

The South Coast of England dominates the top places to live in. Just three of the top 10 counties for pensioners to retire to are not in the South of England; Norfolk, Worcestershire and Shropshire, the latter of which jumped seven places from 2017's rankings to reach the top 10. Somerset also jumped significantly compared to last year, rising nine places to appear in 2018's top 10. Suffolk

and North Yorkshire, on the other hand, both dropped out of this year's top 10, falling three and eight places respectively.

County	Region	Rank	Rank change from 2017		
West Sussex	South East	1	Unchanged		
Dorset	South West	2	Unchanged		
East Sussex	South East	3	Unchanged		
Isle of Wight	South East	4	+4		
Norfolk	East of England	5	Unchanged		
Devon	South West	6	-2		
Worcestershire	West Midlands	7	-1		
Oxfordshire	South East	8	-2		
Somerset	merset South West		+9		
Shropshire	West Midlands	10	+7		

### Table one: Top 10 Counties for Retirees

#### Source: Prudential 2018

Of the nine individual indicators of quality of life, seven had top counties which were not listed in the overall top 10 counties for retirees. Rutland topped the charts for both healthy lifestyle factors and having the happiest population, despite ranking 16<sup>th</sup> overall.

The West Midlands was ranked one of the safer counties for retirees, boasting the lowest crime rate per 1,000 people, followed by North Yorkshire and Dyfed.

Retirees in Bedfordshire are now the wealthiest, with the best score for pensioner income, knocking Surrey off the top spot and followed by Essex and Hertfordshire. Surrey dropped five places, to sixth for pensioner income. Essex, for the second year running, is the county boasting the best weather considering the annual hours of sunshine, days of rainfall and days of frost, followed by Dorset and Kent.

Over 65's in Herefordshire can look forward to their retirement in the knowledge that they were the best performing county for disability-free life expectancy with people aged 65 years old in the county expected to live 13 years on average, followed by Rutland (12.6 years) and Worcestershire (12.4 years). Those in Gwynedd, on the other hand, enjoy the best score for the number of healthcare workers per 1,000 people, followed by Shropshire and Bristol.

Dorset, for the second year running, is the most attractive for over 65s as it was the county with the highest proportion of population over 65 years - accounting for over a quarter (28 per cent) of the county's residents. However, in terms of the net flow (those moving in and out of a county) of over 65-year olds, Devon has the highest retention rate.

**Kirsty Anderson, retirement expert at Prudential commented:** "There are currently 12 million over 65's in England and Wales<sup>3</sup>, up 1.4 million from 2017. Retirement is an exciting time for many, but it does come with major decisions which should not be taken lightly, one of which is where to

live. Many of us currently live in a location close to work and wish for a retirement somewhere away from the hustle and bustle of being near a major city.

"Our analysis hopefully helps future retirees with this decision and highlights that every county has something different to offer and considers some indicators that might not be obvious when making the decision, such as net flow of other over 65s or healthy lifestyle data. It is understandable that many want to relocate but it is a decision that must be well thought through and ensure the new location has the provisions they require.

"Finding the right location is tricky but extremely important. To get the most choice when the time comes to give up work, people will benefit from saving as much as they can into a pension as early as they can in their working lives. And before taking any decisions on how to turn pension savings into an income, retirees should consider having a conversation with a professional financial adviser."

The county with the biggest jump in position from Prudential's Retirement Quality of Life Index 2017<sup>2</sup> was Leicestershire, rising 14 places up to rank 32. It was followed by Herefordshire rising 13 places to rank 20 and Somerset increasing nine places to rank nine.

Conversely, the county which saw the largest drop in rankings when compared with the 2017 Index was Kent, falling 13 places to rank 35. It was closely followed by Durham which dropped 12 places to rank 52 and Gloucestershire falling 10 places to rank 22.

#### - Ends -

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#### The Prudential Quality of Retirement Index top 10 counties

	County	Individual indicator ranking (out of 55)										
Rank		%of population over 65 rank	Disability- free life expectancy rank	Healthcare workers per 1,000 rank	Crimes per 1,000 people rank	Net flow of older adults rank	Pension income rank	Weather rank	8. Lifestyle factors rank	9. Happiness	2018 score	Rank change
1	West Sussex	20	4	15	19	2	9	4	6	3	9.1	+0
2	Dorset	1	8	26	17	5	26	2	17	6	12.0	+0
3	East Sussex	4	18	6	18	11	12	5	14	26	12.7	+0
4	Isle of Wight	2	16	23	41	21	8	6	16	6	15.4	+4
5	Norfolk	9	27	20	16	4	32	12	19	6	16.1	+0
6	Devon	6	17	21	9	1	55	9	23	18	17.7	-2
7	Worcestershire	22	3	25	21	13	40	29	15	3	19.0	-1
8	Oxfordshire	44	10	17	13	27	38	15	4	6	19.3	-2
9	Somerset	10	7	34	45	3	39	28	5	6	19.7	+9
10	Shropshire	13	13	2	20	6	37	50	11	26	19.8	+7

### Notes to editors

<sup>1</sup> Research methodology:

Each of the 55 counties in England and Wales is ranked according to the nine criteria below. The average ranking for each county is then calculated. According to Prudential's index, the lower the average ranking score the greater the quality of life for the county's retired population.

Criteria:

- 1. Resident pensioners as a proportion of county's population the proportion of the county's population aged 65 or over. Source ONS: https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/dataset
- s/populationestimatesanalysistool
  Disability-free life expectancy the length of time (in years) an adult is expected to live disability-free after the age of 65. Source ONS: <u>https://www.ons.gov.uk/releases/disabilityfreelifeexpectancybyuppertierlocalauthorityengland201214andcom</u> parisonwith200608
- Access to healthcare number of Hospital and Community Health Service employees at NHS trusts per 1,000 people. Source NHS and StatsWales: <u>http://www.digital.nhs.uk/catalogue/PUB30022</u> <u>https://statswales.gov.wales/Catalogue/Health-and-Social-Care/NHS-Staff/NHS-Staff-Summary/nhsstaff-bystaffgroup-year</u>
- Crime levels number of crimes recorded per 1,000 people, March 2017. Source ONS: https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/datasets/policeforceareadatatables
- The number of pensioners moving to the county– net changes in migration of those aged 65 or over in the county, June 2016. Source ONS: <u>https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/migrationwithintheuk/datase</u> ts/internalmigrationlaandregionmovesandbysexandsingleyearofagetotals
- 6. **Pension income** average pension income 2014-15. Source ONS: https://www.gov.uk/government/statistics/income-and-tax-by-county-and-region-2010-to-2011
- 7. Weather the annual number of hours of sunshine, days of rainfall and days of frost. Source Met Office: http://www.metoffice.gov.uk/public/weather/climate/
- Lifestyle factors An overview of lifestyles and wider characteristics linked to Healthy Life Expectancy in England, 2013-15. Source: ONS: <u>https://www.ons.gov.uk/releases/investigatinglifestyleriskfactorstounderstandthedifferencesinhealthylifeexpec</u> tancyinengland
- Happiness Measuring National Well-being: Happiness, Feb 2016. Source: ONS: <u>https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/datasets/measuringnationalwellbeinghapp</u> iness

<sup>2</sup> Prudential Retirement Quality of Life Index 2017 - <u>https://www.pru.co.uk/press-centre/quality-life-in-retirement/?gsasro=3&gsatot=9&gsaq=Retirement%20Quality%20of%20life%20index%202017</u>

<sup>3</sup> ONS UK Adult population estimates published 28<sup>th</sup> June 2018 -

https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets