



the Citizens Advice Bureau and leading charities for the elderly, and **45%** believe that a firm stance is required from the industry to remove the confusion between equity release and sale and leaseback schemes. **Forty-three per cent** of IFAs wish to remove the concept of equity release as a last resort.

Tough Times to Come

While predictions of growth are strong, IFAs are aware of the effects of continuing market instability. **Sixty per cent** of IFAs surveyed believe that the current uncertainty in the banking sector will continue to affect the equity release market over the coming three months, and **42%** believe that falling house prices have already affected demand.