

**Analysis of the need and demand for  
retirement villages in Northern Ireland  
in their various forms**

**For: NI Housing Executive**

**Prepared by: Fiona Boyle**

**June 2008**

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## **Acknowledgements**

A number of individuals have provided considerable time, support and assistance in the provision of information and advice for this project. Their input is gratefully acknowledged. Firstly, the following provided information on retirement villages in general and in many cases the specific village or provision they worked in (alphabetical order).

**Karen Croucher**, The Centre for Housing Policy, University of York

**J Cedric Dennis**, Consultant, Joseph Rowntree Foundation

**Heather and Iain Fairbairn**, H & I Partnership, Consultants on Roseland Parc, St Austell

**Geoff Thomas**, Operations Manager, Westbury Fields, St. Monica's Trust

**Richard Wilkinson**, Retirement Parks NI, Ballyhalbert

**Karen Wilson**, Hartrigg Oaks, Joseph Rowntree Foundation

Secondly, a number of individuals agreed to be interviewed as part of the preliminary scene setting for this project. Grateful thanks are passed to them (names listed at Appendix B).

In addition, the support of the NI Housing Executive – in particular from Diane Eller and Liz McCambridge, and the Research Advisory Group, including Professor Chris Paris, is noted.

## **Declaration**

This report has been prepared solely for the NI Housing Executive in accordance with the terms of reference and contract dated 20<sup>th</sup> March 2007.

## Section 1 Executive Summary

### 1.1 Overview of report

This research, commissioned by the NI Housing Executive, aimed to analyse the need and demand for retirement villages in their various forms.

### 1.2 Methodology

The project was undertaken via a range of methods – including initial discussions with key stakeholders in the area, a literature review and analysis of secondary sources, visits to and analysis of retirement villages in Great Britain and the Republic of Ireland, and surveys with the general public and a sample of NIHE tenants.

### 1.3 Key Findings

- As with other developed countries the population of Northern Ireland is ageing – there is a greater number of older people living now (16.3% of the population), and living longer, than at any other time in Northern Ireland's history. In addition, projective demography suggests an overall and significant trend of increase amongst the older age group.
- Older people's housing and care needs in later life can also be directly linked to their *housing careers* – that is, there is a direct relationship between someone's housing circumstances and their position in the labour market. Older people's attitudes, aspirations and expectations to what type of housing and care they would currently or in the future like, are also clearly linked to their generational cohort (that is when they were born). Various issues may impact on their housing career – including tenure and living conditions, financial ability to run and repair the home, health, mobility and accommodation needs
- Unlike England (published 2008), Northern Ireland has no comprehensive housing strategy for older people. However, housing related issues are incorporated in the Older People's PSI strategy, *Ageing in an Inclusive Society*, and the associated action plan.
- Older people face a range of housing and care issues, including finance, availability and suitability, design issues, social issues, house conditions, and advice and support.
- Current housing provision and models of care for older people include staying put in their own home – with or without support, sheltered accommodation (including Categories 1, 2, 2 ½ and 3), retirement parks, downsizing or moving (including equity release)

and residential and nursing home care. It was noted, through discussions with key stakeholders, that whilst this range of options can meet most needs totally or in part, they are not sufficient or appropriate for all older people.

- There are various definitions for the range of accommodation in the retirement village category and housing with care etc. In addition, there is no directory of retirement villages or comprehensive empirical data on the numbers and types of retirement villages within the United Kingdom and the Republic of Ireland.

- The definition used for the survey element of this project was:

*Retirement villages are for people aged 55 and over. They offer housing in a secure development, often with gates/restricted access.*

*Residents have their own front door, a range of facilities and social activities alongside a range of care and support services that can cater for a person's health and care needs as they get older.*

- A number of retirement villages in GB and the Republic of Ireland were examined – through visits and analysis of secondary data – for this project. These schemes demonstrated a number of common themes or issues – including their ethos, relationship of housing and care providers, buildings – size, type and variation of accommodation, services and facilities, tenure and financial arrangements and benefits. Croucher et al<sup>1</sup> point to a number of common and related aims in the evolving definitions in the UK, as follows:
  - i. to promote independence – own front door, tenants or owners, barrier-free environments, use of assistive technology and philosophy of 'working with' rather than 'doing for' residents;
  - ii. to reduce social isolation – allowing greater opportunities for social contact, neighbourliness and mutual support;
  - iii. to provide an alternative to residential or institutional models of care – emphasis on housing and its associated autonomy, but with the common features that residential care settings have in order to allow, in theory at least, *ageing in place*;
  - iv. to provide residents with a home for life – *ageing in place* suggests that retirement villages can offer a *home for life*, without residents having to move again; and

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<sup>1</sup> Source: *Housing with care for later life, A Literature Review*, Croucher, Hicks and Jackson, 2006, page 13

- v. to improve the quality of life of residents – this overarching aim of providing a good quality of life via all of the above, than the older person would have in the community or in a residential care setting.
- This report also considers the various issues around planning for and developing a retirement village. In any proposed development discussions will need to take place across Departments in the statutory sector, and within the voluntary sector, in terms of capital and revenue funding, land acquisition and cost, size and economies of scale, affordability and accessibility, planning, and the potential impact on the local community. In addition, consideration will need to be taken in terms of whether people in NI would utilise a retirement village. The two surveys conducted (public omnibus and CTOS with NIHE tenants) suggest variable levels of awareness and knowledge of retirement villages – with a higher level of knowledge amongst the general public (52%) compared to the survey amongst NI Housing Executive tenants (25%). However, housing tenure – and prior knowledge of retirement villages – appeared to make little difference to whether respondents thought they would be a useful option for older people in general in Northern Ireland, with 88% and 87% of respondents in the MORI and CTOS surveys noting this respectively. There was some variation in the degree to which respondents from different housing tenures considered retirement villages to be an option for different people – although generally there was a level of support between 57% and 66% for retirement villages for themselves in the future, a family member or a family friend.
- Clearly – as evidenced through visits to retirement villages and the wider literature – retirement villages have tremendous potential in terms of providing options for independent living into older age, and the associated benefits of this.

## Section 2 Introduction

- 2.1 This report outlines the findings of a research project commissioned by the Northern Ireland Housing Executive (NIHE) and undertaken by Fiona Boyle Associates, **to analyse the need and demand for retirement villages in their various forms**. This project is part of wider research looking at the current provision of housing for older people, and considering the needs and services required and the policy implications of these.
- 2.2 This project was undertaken with the use of a range of methods – including initial discussions with key stakeholders in the area, a literature review and analysis of secondary sources, visits to and analysis of retirement villages in Great Britain and the Republic of Ireland, and surveys with the general public and a sample of NIHE tenants. The research background and methodology are outlined in **Section 3**.
- 2.3 **Section 4** provides an overview of the demographics of older people, and looks at the various issues affecting older age, including health, mobility and financial capacity, whilst noting that older people are not a homogenous group. As with other developed countries the population is ageing – there are more older people living now (16.3% of the population), and living longer, than at any time in Northern Ireland's history. In addition, projective demography suggests an overall trend of increase amongst the older age group.

A definition of 'older' is outlined for the purposes of this research and the report, as well as details of the current different generational cohorts and aspirations and their needs in terms of housing/support – or their housing careers.

Section 4 also provides an overview of policy developments and context in both England – where there is a Strategy for Housing Older people<sup>2</sup> – and Northern Ireland where this as yet is undeveloped, although references are made to housing related issues in the Older People's PSI strategy.

- 2.4 **Section 5** outlines the housing and care issues for older people, as identified by 10 key stakeholders in the fields of housing, care and older people. Appendix B outlines the individuals interviewed, and Appendix C provides details of the questions discussed.

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<sup>2</sup> A new UK Older people's housing strategy was published in February 2008 entitled *Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society*.



Overall there was consensus that the current housing provision and models of care were not sufficient or appropriate for all older people, and a number of options were identified to address this. In addition, a range of key issues for people as they become older were identified. These included finance, availability and suitability, design issues, social issues, house conditions, and advice and support.

All interviewees had heard of retirement villages, but the extent and depth of their specific knowledge varied greatly. Respondents also raised a number of questions about retirement villages and whether Northern Ireland offered a suitable market – and indeed whether there were sub-groups of older people for whom it would be most appropriate.

- 2.5 Again by way of background **Section 6** provides details of what is currently available for older people in terms of both housing options and housing with care options. The aim of this section is to build up knowledge on older people's current options should they choose and/or need to move from their current situation. In addition, from a service planning perspective, it is hoped that this Section can provide direction in terms of where the retirement village option could meet a need or solution within the current market.

The options reviewed in this section are Staying put in their own home – with or without support, Sheltered accommodation (including Categories 1, 2, 2 ½ and 3), retirement parks, downsizing or moving (including equity release) and residential and nursing home care.

- 2.6 **Section 7** reviews the various definitions available for the range of accommodation in the retirement village category and housing with care etc. Definitions, principles and concepts are outlined for both the United Kingdom and further afield – including Europe, USA, Canada and Australia. Common themes from the definitions are outlined.

Finally in this section a definition of retirement villages is provided. This was utilised in the research surveys, and its limitations were noted, in the context of finding a form of words that the general public would understand, particularly when retirement villages are a little known concept in Northern Ireland.

- 2.7 **Section 8** notes that there is no directory of retirement villages or comprehensive empirical data on the numbers and types of retirement villages within the United Kingdom and the Republic of Ireland. Therefore, to provide some flavour of what individual retirement villages provide and look like, information was collected – by way of visits and secondary data searches – on a number of retirement villages. Case studies for these are provided and include:
- Hartrigg Oaks Retirement Village, York,

- St. Austell, Cornwall,
- Westbury Fields, Bristol,
- Inchmarlo Continuing Care Retirement Community, Banchory,
- Hartfields Retirement Village, Hartlepool (under development), and
- schemes by two providers in the Republic of Ireland.

This section concludes with an analysis of the **common themes or issues** across the retirement villages studied. The common themes examined are ethos, relationship of housing and care providers, buildings – size, type and variation of accommodation, services and facilities, tenure and financial arrangements and benefits.

- 2.8 **Section 9** looks at a number of other issues pertinent to the development of a retirement village and also its viability in the community. In particular this section looks at:
- reasons why people move to retirement villages – push and pull factors;
  - the potential of retirement villages – in terms of providing options for independent living – and benefits;
  - size – and options for economies of scale;
  - retirement villages – Accessibility and affordability for a range of older people; and
  - the potential wider impact of retirement villages – including looking at impact on local health and social services, and impact on local communities.
- 2.9 **Section 10** outlines the findings from two market research surveys undertaken firstly amongst the general public and secondly amongst a sample of NI Housing Executive tenants. The surveys aimed to assess their knowledge/ awareness, perceptions and anticipated need of retirement villages. Both surveys were undertaken by MORI Ipsos through their Omnibus survey and the NIHE Continuous Tenant Omnibus Survey (CTOS). Fieldwork was undertaken in September 2007 (MORI) and between July and September (NIHE), and the questions used are outlined at Appendix F.
- 2.10 **Section 11** of this report provides conclusions and recommendations.

## Section 3: Research background and methodology

### 3.1 Background to research

- 3.1.1 The NI Housing Executive has an ongoing interest in the housing and support of older people, based on a number of issues:
- Many of their tenants are older people, or individuals who will become older people, with a range of housing and support needs.
  - Budgetary provision is already provided, via the NI Housing Executive and the Supporting People programme to the support of older people living in the community.
- 3.1.2 The Board of the NIHE approved research (in February 2005) into the housing needs of older people. This project is intended to provide a comprehensive review of the housing experiences of older people in NI, with a view to contributing to the debate about future housing needs amongst this group and to guiding policy, planning and design issues. In addition, this research is important given the greater emphasis on service outcomes and delivering on the basis of need, particularly within the Supporting People programme.
- 3.1.3 Given the breadth of the proposed research a scoping study was undertaken<sup>3</sup> in 2005. The main findings from this are highlighted at Appendix A.
- 3.1.4 Since the publication of this Scoping study in September 2005 a series of meetings were held within the Housing Executive to draw out and group key themes for the wider research into the housing and support needs of older people. Three inter-related phases were identified containing a total of 13 research projects.
- 3.1.5 The overall aim of the wider research is to provide a comprehensive assessment of the current provision of housing for older people in Northern Ireland; determine the adequacy of this provision; identify what new accommodation models and services are required as well as the policy implications of these findings.
- 3.1.6 The three inter-related phases are as follows:

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<sup>3</sup> Undertaken by Fiona Boyle Associates, September 2005

**Phase 1** – Mechanisms to enable older people to remain in their own homes;

**Phase 2** – Supporting People;

**Phase 3** – New provision of accommodation for older people.

### 3.2 Research context

3.2.1 The area covered in this report falls into Phase 3, namely to analyse the need and demand for retirement villages in their various forms.

3.2.2 The agreed aims of the research were as follows:

- Identify locations and numbers of existing properties in Northern Ireland.
- Define characteristics of models – accommodation and additional services.
- Work to establish an agreed definition and identify various types of complexes.
- Consider data from Great Britain and further afield (including USA, where housing studies on gated communities have been carried out).
- Undertake market research to identify perceptions and demand
- Consider the views of builders and developers<sup>4</sup>.
- Identify policy and planning issues, e.g. mixed tenure, gated communities.

### 3.3 Research methods

3.3.1 A number of research methods have been used across the research, with some specific methods used for specific research aims/areas. In summary the research methods utilised were as follows:

#### 3.3.2 *Project Initiation phase*

The project commenced with a **Project Initiation phase** designed to clarify the project's aims, methods to be utilised and any special considerations. This phase also included discussions with key stakeholders in the area, e.g. providers of retirement villages,

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<sup>4</sup> The research proposal contained a reference to surveying developers and builders in Northern Ireland involved in developing retirement villages. However, as the research developed difficulties were encountered in trying to undertake this. Firstly, because there are no specific RV developments in NI, there was no readily available list of developers/builders who could be contacted. Secondly, because the concept is not widely known or developed across the industry it was felt that a survey approach would not elicit useful or relevant information. Thirdly, attempts to discuss developments with builders/developers in the Republic of Ireland did not emerge, with one developer strongly suggesting that what was being requested was commercially sensitive information. The decision not to include this part of the research was agreed with the NI Housing Executive.

housing associations, older people's interest groups such as Age Concern, Help the Aged etc.

### 3.3.3 *Literature Review and analysis of secondary sources*

Literature on retirement villages in Northern Ireland, Great Britain, the Republic of Ireland and further afield, including the USA and Australia, was sourced and reviewed at the outset of the research. Relevant literature is outlined in the bibliography. The aims of the literature review were specifically to:

- examine and report on the range of definitions of retirement villages and the associated characteristics and criteria with different models/complexes. Also to suggest an agreed definition to cover current and proposed schemes in Northern Ireland;
- examine and report on the range of Government policies and support for the development of retirement villages, and also examine the policy implications of developing and/or residing in a retirement village;
- produce an analysis of the numbers, types and locations of retirement villages in Northern Ireland, GB and RoI, with a range of in-depth case studies, e.g. Four Seasons Health Care; and
- review the literature, evaluations and associated data for and against retirement villages and summarise the range of arguments – social, financial, support related etc; also to highlight models and examples of best practice.

### 3.3.4 *Visits to relevant retirement villages in Northern Ireland, Republic of Ireland and Great Britain*

This part of the research inter-linked closely with the wider research project, particularly in gathering reports, statistics etc. as well as gathering views from the developers and providers of retirement villages. Appendix D outlines the visits made. A research tool in the form of a checklist was developed to gather this information, and is included at Appendix E.

### 3.3.5 *Assessing need and perceptions*

Retirement villages are in their infancy. This part of the research comprised market research amongst the general public and also amongst a sample of NIHE tenants into their knowledge, perceptions and anticipated need for retirement villages. The specific questions used in these surveys – in the MORI Ipsos Omnibus and the NIHE Continuous Tenant Omnibus Survey – are outlined at Appendix F.

## **Section 4: Catching up with Old Age**

### **4.1 Introduction**

- 4.1.1 This Section of the report provides an overview of the demographics of older people and considers the various issues affecting old age – from health and mobility to financial capacity, bearing in mind overall that older people are not a homogenous group. This Section therefore provides a backdrop to looking at the housing and care needs of older people, and places in context their range of needs. Section 4 also gives an overview of the policy background in Northern Ireland on the issues of older people, focussing in particular on housing and care issues.

### **4.2 Demography**

- 4.2.1 The population of Northern Ireland is ageing – there are more older people living now, and living longer, than at any time in our province's history. Life expectancy is increasing due to medical advances, birth rates are falling and as a result the proportion of the population who are older is steadily increasing.
- 4.2.2 However, Northern Ireland has the highest proportion of young people (those under the age of 16) of all regions in the United Kingdom, and it also has the smallest percentage of people of pensionable age in the UK. That aside, the trend of growing numbers of older people is in evidence in Northern Ireland.<sup>5</sup>
- 4.2.3 At present older people (as defined below in the context of the state retirement age) represent 16.3% of the total population in Northern Ireland – that is 282,000 out of 1,726,000<sup>6</sup>. This is broken down by gender as 181,000 women aged 60 and over and 101,000 men aged 65 and over – the difference being attributed to both the variation in the age of retirement and also the longer life expectancy of women compared to men (80.5 years compared to 75.8 years respectively).

### **4.3 Projective demography**

- 4.3.1 For planning purposes it is of course vitally important to take into account the likely growth (or decline) in any particular age group and their specific and varied needs. Population projections for the number of people who are older vary slightly, although the overall trend is upwards.

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<sup>5</sup> In contrast, the Republic of Ireland has an even lower proportion of older people than Northern Ireland with only 13% of its population being of pensionable age – Central Statistics Office, Population Estimates, 2003.

<sup>6</sup> Source: NI Census, 2006

- 4.3.2 According to Age Concern NI *"between 2000 and 2040 the proportion of people over 60 in Northern Ireland will double. There will be a 57% increase in the over 75 population as people live longer and healthier lives"*<sup>7</sup>.

The Government Actuary Department's report in 2004 (for the period 2005–2019) stated the following:

- The number of people aged between 65 and 74 is projected to increase from 128,000 in 2004 to 170,000 by 2019, an increase of 32.8 per cent.
- The number of people aged 75 and over is projected to increase by 45,000 (42.8%) by 2019.

#### 4.4 Definition of older

- 4.4.1 Various definitions exist of the term 'older' – furthermore the term older is somewhat subjective, depending on what age we ourselves are currently at. For the purposes of this report it is important to highlight two definitions. Broadly speaking, the group we are referring to as 'older' comprises people of retirement age, i.e. women aged 60 and over and men aged 65 and over. However, elsewhere in this report where we refer to users or residents of retirement villages, the accepted definition of older people usually relates to those aged 50 plus or 55 plus – the variation in age depends on the actual retirement village.

#### 4.5 The Lifespan of living longer

- 4.5.1 Living longer results in a decline in our functional capacity and abilities. The general life span portrays life proceeding in four phases<sup>8</sup>:

##### **Phase 1**

A period of measured growth, rapid skill development, socialisation and structured learning.

##### **Phase 2**

A period of adult productivity, responsibility and accomplishment, characterised by freedom of choice, independence and self-sufficiency.

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<sup>7</sup> Age Concern NI *Making Life the best it can be, Strategic Plan, 2006 – 2011*, p 2

<sup>8</sup> Source: taken from [www.transgenerational.org/aging](http://www.transgenerational.org/aging)

### Phase 3

A period of functional decline with a corresponding loss in our ability to perform our activities of daily living.

### Phase 4

The process of death where our vital functions decline rapidly and our activity levels drop and the bodily systems close down.

- 4.5.2 Within the above phases there is at some stage a critical support point (CSP).

*As we age we depend more and more on our products and environments to compensate for our progressive functional decline. Such support at the CSP enables us to remain independent and perform normal activities of daily living.<sup>9</sup>*

- 4.5.3 The issues of health and mobility within the life span are discussed in more detail below.

## 4.6 Getting older – a homogenous group?

- 4.6.1 Older people are not a homogenous group, not least because like the rest of the population they have different needs, different life experiences and aspirations and different abilities to cope financially, health-wise, socially and emotionally. Similarly they display a diverse range of housing needs. Whilst each individual follows a similar aging path (as described above), it is a very wide path containing an infinite number of combinations. There is therefore no single stereotype of the older person or of their housing and care needs.
- 4.6.2 In addition, many older people share many of the same housing issues as any other age group (although not so much around initial access or first time purchase).
- 4.6.3 Furthermore, it is important to bear in mind that the housing issues for today's older people may not necessarily be the same issues as those for the next cohort, and so anything learnt from today's older people may not have the same applicability for the next generation. For example, the current cohort of older people contains a lot of low income tenants, whereas the next cohort is likely to be mainly home owners. There is increasing research on this concept of **housing careers** – that is, the sequence of housing circumstances an individual or household occupies during a lifetime.

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<sup>9</sup> Source: [www.transgenerational.org/aging](http://www.transgenerational.org/aging)



- 4.6.4 Recent research<sup>10</sup> identifies a number of demographic, economic and societal factors that have contributed, and continue to contribute, to changes in **Australian housing careers**. These include shifting trends in attitudes and expectations. Evidence from this research suggests less connection between life course and the stage within a housing career, and more interconnection between housing circumstances and an individual's position in the labour market. Overall, a range of emerging characteristics have been identified, including later entry into home ownership and a greater likelihood of ageing in place rather than entering aged care housing.

*With changes in aged care policy and the demands of the Baby Boom generation – including the concept of ageing in place – the report suggests that significant alterations in housing transitions among older people will require a responsive housing market that can provide various affordable options to meet changing needs and demands.<sup>11</sup>*

- 4.6.5 The current analysis of future cohorts of older people in Australia (and to some extent USA and UK) can be summed up in the following table<sup>12</sup>:

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<sup>10</sup> Source: Australian Housing and Urban Research Institute, *21<sup>st</sup> Century: housing Careers and Australia's Housing Future: Literature Review*, Andrew Beer, Debbie Faulkner and Michelle Gabriel, 2006

<sup>11</sup> Source: NI Housing Executive, Housing Research Bulletin, Issue 5 Autumn 2007, page 11

<sup>12</sup> Sources: *21<sup>st</sup> Century Housing Careers and Australia's Housing Future: Literature Review*, Andrew Beer, Debbie Faulkner and Michelle Gabriel, for the Australian Housing and Urban Research Institute (2006) and *Seminar – Over 50's Housing Trends*, Bevan Crowley.

Generational name <sup>13</sup>	When born and current age	Characteristics
<b>Austerity generation, Stoics or Veterans</b>	1931 – 1945  62 – 75	<ul style="list-style-type: none"> <li>• Experienced relative early deprivation – Depression and 2<sup>nd</sup> World War.</li> <li>• Lengthy working life – but now tend to only have basic state pensions.</li> <li>• Likely to have established household on marriage with child rearing soon after – likely to have stayed in first dwelling.</li> <li>• More likely than subsequent generations to have entered and stayed in public housing.</li> </ul>
<b>Baby Boomers</b>	1946 – 1960  47 – 61	<ul style="list-style-type: none"> <li>• More numerous generation –result of buoyant post-war economic conditions.</li> <li>• Grew up in period of prosperity and social change – impact of family breakdown.</li> <li>• Most achieved home ownership.</li> <li>• Arrival of 1<sup>st</sup> child post-marriage although later than previous generations.</li> <li>• Considered to have higher expectations about quality of life beyond retirement, but some have insufficient savings.</li> </ul>
<b>Generation X</b>	1961 – 1976  31 – 46	<ul style="list-style-type: none"> <li>• More difficult transition to adulthood than previous generations – changes in employment, delayed establishment of households, marriage, children etc.</li> <li>• Great variation in income levels – consequent variations in housing options.</li> </ul>
<b>Generation Y</b>	1977 – 1991  16 – 30	<ul style="list-style-type: none"> <li>• Housing careers yet to emerge.</li> <li>• Smaller generation – lower birth rates etc.</li> <li>• More likely to stay in family home post education – house prices etc.</li> </ul>

<sup>13</sup> Crowley asserts that at any point in time there are 6 generations alive – this table does not include reference to (1) the generation born prior to 1930 – who are now in their late 70s onwards, and who are less likely to be influential in terms of future trends of housing and care for older people and (2) the generation born post 1991, all of whom are in their teenage years and younger, and for whom older age is some 40 plus years away.

4.6.8 In summary, *many of the factors that will shape the lives and housing choices of tomorrow's elderly – including better health, greater longevity for men, increased wealth, and ongoing technological innovation – are already at work.*<sup>14</sup> These will include factors such as marital status, education and occupation, likely retirement ages, income and wealth, health and activity levels.

4.6.9 In particular there is recognition that the new generations of older people will have rising expectations about the range and quality of housing and support that will be available to them as they get older.

*These increases (population) are being accompanied by much higher expectations concerning the space and quality older people expect from their housing. Many of the models of supported housing and care homes available today may become unacceptable to future generations.*<sup>15</sup>

Whilst there is no directly comparable research in Northern Ireland, recent trends in housing costs and affordability and age of entry into owner occupation, together with the changing demographics of older people outlined above, would tend to suggest that similar housing career changes are already occurring here. Therefore for the purposes of this report – looking at retirement villages – it is important to highlight the differences between older people in a number of areas, which may have an impact on their housing career and position, and ultimately their requirements in terms of housing and care. These are outlined below.

#### 4.7 Tenure and living conditions

4.7.1 In March 2006, the social housing sector in Northern Ireland comprised approximately 115,300 dwellings (16% of the total housing stock in NI) – 93,600 owned and managed by the NIHE and 27,300 units under Housing Association ownership and management (not including units managed by the NI Co-Ownership Housing Association). Of the total Housing Association stock 9,800 units (36%) were for older people.<sup>16</sup>

4.7.2 Older people experience a range of difficulties in terms of their housing, including the following:

- The 2004 House Condition Survey (NIHE) indicated that there was a close relationship between unfitness of housing and the age of the

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<sup>14</sup> Source: Joint Centre for Housing Studies of Harvard University, Housing America's Seniors, *Housing for Seniors, Executive summary, page 3, 2000*

<sup>15</sup> Source: Housing Choice for Older People – a discussion paper, Joe Oldman, Help the Aged, 2006, page 10

<sup>16</sup> Source: The NI Housing Market – Review and Perspectives – 2007 – 10

household reference person. Elderly heads of household over the age of 75 were more likely to live in non-decent homes (28% compared to an overall average of 19% for all households).

- Older people are more likely to be in fuel poverty – 39% of households occupied by those aged between 60 and 74, and 42% of people aged 75 or over are living in fuel poverty<sup>17</sup>.

*The conditions that older people are living in deserve special attention because poor housing impacts more severely on them than it does on the general population.*<sup>18</sup>

#### **4.8 Financial ability to run and repair the home**

- 4.8.1 According to Help the Aged, rising running costs and ongoing repairs costs mean that maintaining a home on a low income is becoming increasingly difficult. Again, the Interim House Condition Survey 2004 (NIHE) indicates that older people are living in dwellings with higher than average repair costs.

#### **4.9 Health, mobility and accommodation needs**

- 4.9.1 Accommodation needs vary as people grow older, for a number of reasons. Their physical mobility may decrease, making climbing stairs, maintaining a garden and generally looking after a bigger house more difficult. In addition, as children and dependants move away, and in many cases through the death of a partner, older people often find themselves living on their own.
- 4.9.2 According to Age Concern NI:
- 67% of males and 60% of females aged 65–70 have a longstanding illness (Strategic Plan 2006 – 11); and
  - those aged 65 or over accounted for almost half (47%) of those living alone.
- 4.9.3 Particular health problems can emerge as people get older, such as dementia, which creates further problems in terms of care and accommodation which is suitable for this group.
- 4.9.4 Getting around outside the home can also become more difficult with age. Almost half (48%) of households without a car in Northern Ireland are households made up of older people, although on the

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<sup>17</sup> Fuel poverty can in practice mean an older person is living in a cold, damp house. This can in extreme cases lead to hypothermia and death. The higher incidence of mortality amongst older people during the winter months is well documented.

<sup>18</sup> Source: *Housing Choice for Older People – a discussion paper*, Joe Oldman, Help the Aged, 2006, page 10

plus side with public transport being free to those over pension age nearly 200,000 pensioners have a Translink Senior Smart pass.

#### 4.10 Older People – the policy context in England

4.10.1 The Government's policy position on older people's housing in England was primarily set out in its policy document *Quality and Choice: a framework for older people's housing* (2001). This report sought to:

- promote policies that address the needs and preferences of older people;
- promote policies that give older people greater autonomy and control;
- encourage local authority strategies to address immediate and longer-term housing needs; and
- encourage preventative approaches that enable older people to keep their health and mobility.

It set itself two main objectives:

- to enable older people to maintain their independence in a home that meets their needs, and
- to provide access to appropriate housing and services by providing advice on housing options.

4.10.2 In England there has been a Housing Strategy for older people<sup>19</sup> since 2003. This strategy set out the Housing Corporation's broad approach to housing and services for older people in England and explains how they hope to put their policy into practice. The overall aim of the strategy was to provide good quality services for older people and the provision of special housing and services, where needed. This direction has been expanded and developed in the new UK older people's housing strategy, published in February 2008, entitled *Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society*.

4.10.3 A further area which has increased the focus on housing for older people is the development of the Decent Homes targets.

*In recent years we have undoubtedly seen improvements in the quality of older people's housing, particularly through the Government's 'Decent Homes' targets for social housing.*

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<sup>19</sup> Source: *Strategy for Housing Older People in England*, March 2003 and more recently *Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society*, February 2008.

*The Government has made progress in defining the problems faced by older people and appears to recognise the need for a longer-term approach, as indicated by its commitment to:*

- the Lifetime Homes Standard, to design housing that is accessible to people throughout their lives;*
  - a public service agreement that all social housing should be in a decent condition by 2010;*
- and recognition of the need for integrated housing support services for older people.<sup>20</sup>*

4.10.4 Following on from specific housing strategies for older people a number of documents have been produced, linking housing, health and social care. A key document published by the Housing and Older People Development Group (HOPDEV)<sup>21</sup> was *Preparing Older People's Strategies: Linking housing to health, social care and other local strategies*. (DH 2003) This suggested how different older people's strategies can be drawn together and was designed to encourage Regional Housing Boards, local authorities and primary care trusts (PCTs) to take a more co-ordinated local approach to older people's housing needs. In 2005, the report *Delivering Housing for an Ageing Population* (HOPDEV/ODPM – 2005) provided further guidance, essentially leaving it to regional and local government to decide the best approach to this area.

#### **4.11 Older People – the policy context in Northern Ireland**

4.11.1 In Northern Ireland considerable work has been done over the last 10 years to both review the housing needs of older people, and to inter-relate this to their requirements in the fields of support and care in the community.

4.11.2 Reviews and reports have included the *Housing Needs of Older people in Northern Ireland* (early 1990s), *Joint Review of the Social Housing Needs of Older People in Northern Ireland* (1997), *Housing and Health – A Shared Agenda* (2001), and the *Supporting People Strategy NI* (2005) all of which reference the needs of older people for housing which can enable them to live independently in the community. Developments around community care – *People First – Community Care in Northern Ireland in the 1990s*, and the *Review of Community Care* (First Report – April 2002) – have also focussed on the needs of older people in terms of care, support and accommodation.

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<sup>20</sup> Source: *Housing Choice for Older People – a discussion paper*, Joe Oldman, Help the Aged, 2006

<sup>21</sup> A group set up by the Dept of Health and the ODPM (now the DCLG) in 2001

4.11.3 However, it should be noted that at this point there is no overarching Housing Strategy for older people in Northern Ireland. Reports and documentation from various statutory and voluntary sector organisations contain sections and references on this area – for example, Health and Social Services Board Strategies and the Healthy Ageing Interaction Plan 2006-2009<sup>22</sup> In addition, housing related issues are incorporated in the Older People's PSI Strategy, *Ageing in an Inclusive Society*, and the associated action plan.

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<sup>22</sup> Belfast Healthy cities are coordinating – 'Belfast Healthy Cities and the Healthy Ageing: Interaction Plan EHSSB Area, 2006-2009'.

## **Section 5      Housing and Care issues for older people**

### **5.1      Approach used to assess housing and care issues for older people**

- 5.1.1 Before embarking on an assessment of retirement villages in Great Britain and further afield it was considered important to establish what the relevant issues are for older people in Northern Ireland in terms of their housing and care options. Whilst the Section 6 outlines the actual options available, this Section looks at the factors influencing people's decision-making and choices.
- 5.1.2 Face-to-face interviews were conducted with representatives from 10 organisations – working in the fields of housing or care and/or older people – between May and August 2007. Appendix B outlines the individuals interviewed, and Appendix C provides details of the questions discussed.
- 5.1.3 In paragraphs 5.2 and 5.3 the range of responses provided are outlined against each question or theme. It should be noted that the information is perceptual and based on individual and organisational perceptions of the issue.

### **5.2      Interest in housing needs and requirements of older people**

*Question: What interest does your organisation/agency have in the housing needs/requirements of older people?*

- 5.2.1 The organisations interviewed worked in the housing field or represented the needs of older people, or in some cases worked across both areas. For some people the issue of the housing needs and requirements of older people was central to their organisation and indeed their job role, and for others the topic was only one of many which they had to cover or was of relevance to them.
- 5.2.2 Overall each of the representatives noted their interest and concern – whatever their level of role in this area – to ensure that older people would receive the appropriate type of housing and/or care for their needs. And there was consensus that the current housing provision and models of care were not sufficient or appropriate for all. Against this the success of various organisations and approaches in the field was acknowledged – *sheltered housing is the single most conspicuous success of the Housing Association movement in Northern Ireland. (NIFHA)*
- 5.2.3 The discussions held brought out a range of quite emotive views, particularly where case-studies and examples were quoted. In addition, interviewees reflected on the number and wealth of policy

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documents and papers which covered or touched on older people's issues, but that there was still much work to be done and developed in this area. Various issues were mentioned as follows:

- the need to develop a greater policy and practice on mixed tenure in new developments and any re-developments;
- the need to develop the concept of flexible tenure in Northern Ireland – to enable people to staircase down or up in terms of their equity share in a property;
- the need for older people to have choice in their housing options from sheltered housing to a range of other graduations of housing and care;
- all pointed to the challenges of ageing in place – and the need for services to be available at the time and point of need.

### 5.3 Key Issues for people as they become older

*Question: What are the key housing issues for people as they become older? In particular – what are the inter-connected issues of housing related to the need for support – be that social, medical or nursing?*

5.3.1 A wide range of issues were both independently suggested and also noted when probed, from all the interviewees. These fell into the following categories:

#### 5.3.1.1 Finance

A number of interviewees mentioned issues around affordability and the cost of housing, both in terms of owner occupation and the cost of moving house, and also in relation to the upkeep of housing within the range of tenures. The additional costs of rates and forthcoming water rates were noted. The key message that was repeated was *asset rich and income poor*, pointing to the fact that many older people are living in their main asset – their home – but have relatively small state and/or private pensions.

Equity release was noted by a number of respondents. The Affordability Review<sup>23</sup> pointed to the role of the Co-ownership service for older people in terms of a gradual release of equity in their housing. Whilst this may be an option a number of concerns were raised by interviewees about equity release. First, the lack of clear information or fact sheets on equity release was pointed out, thus making this area confusing for older people (HRS). Second, concerns were raised about the range of sub-prime lenders coming into the market, who may be operating dubious practices such as high interest levels and high penalties, which could result in repossession and other difficulties for the older person.

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<sup>23</sup> Source: *Review of Affordability in Northern Ireland*, Sir John Semple, DSDNI, 2007

Some interviewees highlighted good practice schemes operated or supported by their organisation, e.g. Halifax Scheme.

#### *5.3.1.2 Availability and suitability*

Respondents highlighted a number of diverse factors in this section, as follows:

- the different generational cohorts coming through will want something different in terms of housing;
- an increasing number of older people have second homes – in some cases purchasing these for retirement;
- it is perceived that there are a significant number of older people in the private rented sector in unsuitable accommodation which lacks basic fitness standards<sup>24</sup>.

#### *5.3.1.3 Design issues*

A number of interviewees mentioned problems associated with design of current housing for older people. For example, the lack of a second bedroom in much sheltered accommodation was noted, particularly if an older person wanted friends or family members to stay, or indeed a carer.

Age Concern talked about the need for a *House for Life* – including issues around accessibility, suitability and design.

*“There is a need to invest more in the short term to adapt and upgrade our housing stock and also in the long term to design and build new homes that cater for everyone’s needs over their lifetime. We believe Life-time Homes mean that the majority of older people would be able to stay at home with some basic changes at the design stage, and access to appropriate care and support services.”* Help the Aged NI

Another factor in this section related to wider accessibility in the surrounding locality and transport issues.

#### *5.3.1.4 Social issues*

A couple of respondents noted issues relating to support to enhance independence. It was suggested that if older people had low grade help with minor household and maintenance tasks they would be more able to cope in their own homes.

#### *5.3.1.5 House conditions*

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<sup>24</sup> Findings from the 2006 NI House Condition Survey (HCS) indicated that less than one in ten people (8%) aged 60 and older, living in the private rented sector, were in properties assessed as unfit. However, although the proportion was relatively small, HCS findings show that the over 60 age group, compared with younger people living in unfit private rented accommodation, was over-represented: 3% of those aged 40-59 and 1% of those aged 39 or younger.

A number of interviewees noted older people's financial difficulties in maintaining their homes, and also the hassle factor in getting trustworthy tradesmen etc. Again whilst there was comment on the range of grants available there was concern about the length of waiting lists.<sup>25</sup>

*"Currently there exists long waiting times, up to 18 months, for occupational therapy assessments to be carried out before the applicant can access a Disabled Facilities Grant. A fast-track, less bureaucratic system is needed for dealing with adaptations."*  
Help the Aged NI

#### 5.3.1.6 Advice and support

All interviewees pointed to the need for older people to be able to access appropriate and useful advice and support, particularly at the times when they might be making key decisions about their future, including their housing. It was suggested that these included – when the youngest child left home, when a spouse/partner died, and when an older person's health started to decline (steady or crisis such as hospital release). In addition, concerns and worries about security and safety were highlighted, in relation to where older people could obtain advice.

The two main issues highlighted in this area were knowing **who** to approach and **what** advice/support was available.

*"Housing advice is essential to help occupiers maintain control over their housing and to make informed decisions about staying or moving according to their circumstances. Approx. one in four of the enquiries dealt by our Senior Line advisers in 2005/06 relate to housing issues. (Senior line benchmark survey). This figure represents a 56% increase from the 2004/05 figure) and demonstrates a significant demand for a housing advice and information service amongst older people."* Help the Aged NI

A number of interviewees, particularly those working directly with older people pointed to the need for practical support services amongst older people.

*"There is widespread anecdotal evidence that practical support services which would provide a handyperson service, help with gardening, painting and decorating are an important priority for older people. Few community and voluntary groups offer these services due to funding restrictions."* Help the Aged NI

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<sup>25</sup> Insert info from NIHE on waiting lists etc.

## 5.4 Knowledge of retirement villages

*Question: What is your knowledge of the retirement village model?*

- 5.4.1 All interviewees had heard of retirement villages, but the extent and depth of their specific knowledge varied greatly. Those with a background in the housing association movement clearly had some knowledge of retirement villages, although again this varied with their particular focus.

## 5.5 Advantages and disadvantages of retirement villages

*Question: Based on this knowledge – what would you say are (a) the advantages and (b) the disadvantages of retirement villages? (Probe in particular – equity release, down-sizing, access to RVs – financial etc., models of obtaining health and social services support)*

- 5.5.1 The discussion around the advantages and disadvantages of retirement villages focussed around a range of issues or queries raised about them. No respondent was able to say unequivocally that this type of development would be totally positive or totally negative. Many of the interviewees could not see beyond the planning and development process, to examine in detail the pros and cons of an actual retirement village in Northern Ireland. In short the interviews continued to raise a range of issues around how such a development would emerge, rather than evaluating the potential end result (details as follows):

- How would the care element of a retirement village be addressed and funded?
- How would the development cost be met, in particular given the high cost of land?
- Does this type of development create a ghetto of older people – excluded from society?
- How does this model address the need for additional general needs housing – housing that is open to all whatever their age?
- How would this model be treated under planning regulations and in light of planning restrictions?
- How would such a model be developed with the lack of joint working in Northern Ireland across the relevant sectors – housing and social services? And between those involved in development and those who deliver services?
- How would services be commissioned – particularly post the Review of Public Administration?
- Who is liable for the range of costs – the Trust area where the retirement village is located or the area from which the older person came?

- 5.5.2 Some clear advantages were highlighted. For example, if it provides an option for older people, thus enabling them to free up their family-sized accommodation for the general market, this approach could increase the supply of general needs housing. In addition, a number of interviewees noted the advantage of enabling older people to release and make use of their equity.

## 5.6 Market for retirement villages in Northern Ireland?

*Question: Do you think there is a market for retirement villages in Northern Ireland? If so, what type of market – private, social? What might be the positive and negative impacts of such a market developing?*

- 5.6.1 A range of answers emerged to these questions. All interviewees accepted that there could be a market for retirement villages in Northern Ireland, albeit in different formats and to different degrees. A number of responses continued to highlight the difficulties in getting to the position where there would be this type of provision.
- 5.6.2 In answering the first part of the question – around the actual market – respondents pointed again to the increasing number of older people and the range of different needs amongst the ‘older’ age groups.

*“The number of older people is increasing. This is against a current general shortage of housing. Very often older people are living longer in unsuitable accommodation.” HRS*

- 5.6.3 Interviewees mentioned a number of sub-markets of older people who may be both interested in and/or suitable for a retirement village:
- Older people with complex needs and situations, including those with dementia.
  - Older people returning to Northern Ireland after working away for 20 years plus, who are actively seeking appropriate accommodation.
  - Younger older people who are still fit and active – Active Ageing – but who are looking to the future in terms of both their housing and care needs.
  - Younger older people who will not be satisfied with the current housing/care options available – who want more independence and flexibility in later life, and who want to stay in their own home – or something resembling their own home.
- 5.6.4 Conversely, a number of interviewees pointed to some particular perceptions about Northern Ireland and its population, which may

mean that older people are less likely to be interested in retirement villages.

- Many interviewees thought older people in Northern Ireland tended to live in close proximity to a close family member – sibling or offspring – and to have support into older age from friends and family. Therefore this model may be less relevant.
- Several interviewees thought older people in Northern Ireland are less likely to want to move a significant distance away from their current community – the feeling amongst respondents was that older people, particularly those in rural areas, would want to stay living within a 5 – 10 mile radius of their current accommodation. This would therefore affect the pulling power of any retirement village.
- Today's older people may be more traditional in their approach to housing – *'live out my day here', 'leave here in a box'* – than the next generation. Much of this is linked to feelings of being settled and people's length of occupancy. For many older people and their communities there has not been a strong tradition of moving house later in life.

5.6.5 In addition, it was noted that if older people from rural areas did move away from their area, in order to live in a retirement village, this may have a negative effect on them in the longer term, taking them away from vital and ongoing support mechanisms.

*"The impact of a lack of suitable alternative accommodation is particularly apparent in rural areas where housing stock is often very limited. This can result in older people having to move out of their local area and away, in many instances, from their main support networks."* Help the Aged NI

## Section 6 Current options in Northern Ireland

### 6.1 Introduction

- 6.1.1 In the absence of retirement villages in Northern Ireland, this Section provides details of what is currently available for older people in terms of both housing options and housing with care options.
- 6.1.2 It is hoped that this *review of current models and approaches* is both useful in terms of knowing what older people's current options are should they choose and/or need to move from their current situation. In addition, from a service planning perspective, this Section provides direction in terms of where the retirement village option could fulfil a need or provide a solution within the current market.
- 6.1.3 As noted in Section 4, older people constitute just under 16.3% (282,000) of the population<sup>26</sup>. In terms of housing status<sup>27</sup> 63% of older people are owner occupiers, owning their own home. 22% live in social rented housing – with the landlord being the NI Housing Executive or a Housing Association – and this includes sheltered housing as well as general needs housing. The remainder (15%) live in either the private rented sector or rent free (for example, with family or friends).
- 6.1.4 Older people – those aged 65 and over – account for around half (47%) of those living alone. The other half live with a partner or in a family setting.<sup>28</sup>
- 6.1.5 The options reviewed in this section are as follows:
- ***Staying put in own home*** – with or without support.
  - ***Sheltered accommodation*** – for those able to live independently with limited support (Categories 1 and 2) and for those requiring some level of care with their accommodation (Categories 2 ½ and 3).
  - ***Retirement parks*** – a recent development in Northern Ireland, providing a particular type of accommodation and scheme for older people.
  - ***Downsizing or moving*** – a decision to move to a smaller house/apartment, potentially using *equity release*.

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<sup>26</sup> Source: 2006 NI Census estimates

<sup>27</sup> Source: Age Concern NI, Strategic Plan 2006 – 2011

<sup>28</sup> Source: Continuous Household Survey 1996, NI Statistical and Research Agency

- ***Residential and nursing home care*** – reference to the extent and nature of residential and nursing home provision in Northern Ireland.

## 6.2 Staying put

- 6.2.1 Research throughout the UK has shown that the majority of older people wish to remain in their own homes for as long as possible.<sup>29</sup>

*The majority of older people would prefer to stay in their own home, given the choice. They may have many positive reasons for making this decision:*

- *wanting to retain control and independence over their lives;*
- *emotional and practical ties to their home or local community;*
- *wanting sufficient space for family and friends to stay as guest*

*But there may also be less positive reasons such as:*

- *a lack of realistic alternatives;*
- *not knowing enough, or having enough information about the alternatives that are available;*
- *fear of change and the unknown;*
- *not wanting to lose their homes and savings if they go into supported housing.*<sup>30</sup>

- 6.2.2 For many older people who remain fit and healthy and have good family support and social networks, remaining in their own home is more than feasible. However, for some older people, as health and mobility deteriorate, some assistance is necessary in order for them to continue living in their current accommodation.

- 6.2.3 Assistance may be in terms of ***personal or domestic care***, through informal help from friends and family or through formal assistance from social services/Community Care. The former may include a family member taking the older person shopping or doing housework for them. Given the wide range of providers – family, friends, church and other voluntary groups – it is difficult to define the level, volume and nature of this type of support, but clearly it plays an essential part in helping older people stay in their own homes. The latter could cover anything from a home help cleaning and setting the fire to someone providing personal care – help with personal hygiene, dressing, mobility assistance or feeding.

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<sup>29</sup> Source: Joint submission – Age Concern/Help the Aged – October 2005

<sup>30</sup> Source: *Housing Choice for Older People – a discussion paper*, Joe Oldman, Help the Aged, 2006



- 6.2.4 In some cases older people are able to stay put through *adaptations and repairs* to their home. The help required to stay in their own home may include adaptations to their house, in order to enable them to get in and out of it, get around inside and generally continue to live independently.
- 6.2.5 The NI Housing Executive's grants scheme provides assistance to qualifying home owners towards the cost of improving and repairing their properties. For eligible older people this assists them to stay in their own homes and retain their independence through their own choice for as long as possible. Two Home Improvement agencies advise and assist grant application<sup>31</sup> - GABLE<sup>32</sup> provides the grant agency service to applicants living in Derry, Limavady, Magherafelt and Strabane District Council areas, and FOLD Housing Association operates the *Staying Put* programme in the rest of Northern Ireland.
- 6.2.6 For other older people staying put in their own homes may be enabled through the provision of *day care*. For some older people their links with the wider social world become more limited as family move away and/or friends die or move into other accommodation. Day care can provide an older person with external social interaction and stimulation, thus enabling them to continue living in their own home. Again organisations such as FOLD provide this type of service. Their day care centres<sup>33</sup> provide a broad curriculum of stimulating activities, social events and hands-on care, and are operated by a team of carers.

### 6.3 Sheltered accommodation

- 6.3.1 At present there are over 10,000 units of sheltered accommodation - flats or bungalows - for older or disabled people in Northern Ireland, being provided by around 18 Housing Associations or related organisations<sup>34</sup>.
- 6.3.2 UK wide there are over 25,000 sheltered housing schemes and this type of provision has grown significantly from the 1970s onwards.
- 6.3.3 People who are aged over 60 are eligible for sheltered housing, although some organisations accept people aged 55 plus, and this

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<sup>31</sup> This assistance includes free practical help to complete the application, source suppliers and liaise with approved building and maintenance professionals. Adaptations can help to make the home safer and more comfortable for the older person, for example through the provision of a chair lift, downstairs bedroom and bathroom and bath aids etc.

<sup>32</sup> GABLE - Grant Access to Better Living Environment - service operated by Shelter NI

<sup>33</sup> Located in Bangor, Newtownards, Lurgan and Londonderry

<sup>34</sup> Details are available on the EROSH website - [www.shelteredhousing.org](http://www.shelteredhousing.org) Directory of Services

type of accommodation is suitable for those in couples or who are living alone<sup>35</sup>.

6.3.4 ***Sheltered accommodation*** (sometimes referred to as retirement housing) can be defined as follows:

*Sheltered accommodation is a term used to describe a group of dwellings built in accordance with specific guidelines set by the Department for Social Development, designed for older or disabled people and with support provided on site. Sheltered accommodation aims to promote residents' independence for as long as possible while at the same time ensuring contact with support staff and others, enabling residents to access help and assistance when needed.*<sup>36</sup>

6.3.5 Sheltered housing provides the older person with the opportunity to leave accommodation, which is no longer suitable in terms of size, location and mobility, and to obtain affordable and accessible accommodation which meets their needs in terms of support (for example, through a Scheme coordinator), size and facilities, and social interaction with their peers.

6.3.6 Most sheltered schemes provide the following facilities and services:

- self-contained accommodation (apartment or bungalow),
- central heating,
- scheme coordinator or supervisor service,
- 24 hour call centre support,
- communal rooms for social use,
- laundry room,
- guest room for friends or relatives,
- landscaped gardens.

6.3.7 The majority of residents are tenants (with a secure tenancy), although some schemes provide opportunity to own or leasehold the accommodation<sup>37</sup>. Older people living in sheltered accommodation are in all regards fully independent, living their own lives within their accommodation and coming and going as they please.

6.3.8 The role of the Scheme Coordinator varies depending on the nature of the scheme and the range of needs of the residents. In some cases the Scheme Coordinator lives on site. In other cases they are available during office hours or visit the scheme on certain days of the week, with some level of out-of-hours support.

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<sup>35</sup> Source: NIHE – sheltered accommodation providers do make provision for couples and siblings but this is usually limited to a small number of units in any scheme, in comparison to the much larger proportion of accommodation for people living alone.

<sup>36</sup> Source: EROSH Directory, January 2006

<sup>37</sup> Those who purchase pay a service charge and a support charge.

- 6.3.9 Whilst raising some concerns, interviewees (see Section 5) noted that sheltered housing schemes are generally beneficial for older people who are still relatively fit and healthy and can manage their everyday life – shopping, housework, cooking etc. Their benefit is also acknowledged in terms of providing people who are on their own with companionship, easy access to social events/activities, and with the reassurance/support of a Scheme Coordinator and safety aspects within the site. Because the buildings are specifically designed for the easy delivery of any relevant health, care and support services, many people move into and remain in sheltered housing without the need for moving again.
- 6.3.10 However, there is some debate locally and nationally on the topic of whether sheltered accommodation is provision for life, and to some extent this has resulted in the development of schemes referred to as Category 2½ and Category 3. The categories within Housing Association /sheltered accommodation refer to an increase in the level of shared facilities. For example, Category 1 housing is physically detached units with limited support facilities. Category 2 housing refers to sheltered schemes, usually within one block which have heated corridors, a Common Room, a system for calling the warden, and a communal laundry. Category 2 ½ refers to schemes which have more than the bare minimum of Cat 2. Category 3, whilst not an official category, relates to schemes which include a care element on site. The development of such schemes has been based on the premise that older people's health and care needs increase the longer they are resident in sheltered accommodation, and often such needs can be addressed on site.
- 6.3.11 Both in response to some of the criticisms levelled at Category 1 and 2 sheltered housing together with the increasing numbers and level of need amongst older people, there have been increasing developments in what is referred to as *Category 2 ½ and 3* accommodation or in more layman's terms *extra care or very sheltered housing*.

*Extra care or very sheltered housing is for people who are finding it increasingly difficult to maintain their independence and security as they become older or increasingly frail. It is like sheltered housing – many schemes are purpose-built offering a safe and welcoming community; in addition to a scheme-based manager, there is an onsite care team that can respond to individual care needs.<sup>38</sup>*

- 6.3.12 A number of examples have emerged in Northern Ireland. FOLD Housing Association has developed a number of housing with care

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<sup>38</sup> Source: [www.leadashelteredlife.co.uk](http://www.leadashelteredlife.co.uk)

schemes, some of which are for older people with dementia (Bangor, Londonderry and the Brook scheme in Coleraine). Schemes specifically for frail older people with increasing care needs are based in Bangor, Holywood, Portadown, Belfast and Lurgan. These schemes are for older people who need more support than is generally available in normal sheltered housing schemes. They enable the older person to have their own flatlet and where practically possible, remain in control of their own affairs, combined with access to 24 hour care and support provided by trained staff, as well as assistance in terms of personal care and provision of all meals.

6.3.13 FOLD notes the following aspects of their Housing-with-care schemes<sup>39</sup>:

*The intention of FOLD in developing Housing-with-Care is to promote independence whilst providing a balance of support, assistance, privacy and security in a caring and relaxed environment.*

*This access to independence provides many people living with a mental or physical health problem a sense of worth and dignity and provides peace of mind for their families and carers.*

6.3.14 Similarly, Clanmil Housing Association has developed schemes which include Categories 1, 2 and 3 housing with residential care on site as well. One example of this is based in Magherafelt. Other schemes such as Henderson Court in East Belfast have sheltered housing and residential care on the same site.

## 6.4 Retirement Parks

6.4.1 **Retirement Parks** are another option in terms of accommodation and lifestyle as people become older – although clearly these are more marketed towards the ‘young older’ who are fit and active and who have retired early and want to pursue a particular type of lifestyle.

6.4.2 Park Homes have been in existence for over 40 years in Great Britain. Currently there are over 1,700 Park Home Estates in England, Scotland and Wales, housing over 70,000 Park Homes.

6.4.3 Lifestyle Homes Ltd. have developed and opened the first retirement parks in Northern Ireland in Groomsport (Sea Haven) and Ballyhalbert, Co Down. Whilst including some of the attributes of retirement villages, retirement parks have a number of differences.

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<sup>39</sup> Source: [www.foldgroup.co.uk](http://www.foldgroup.co.uk)

- 6.4.4 The legal definition of a park home is a 'mobile home'<sup>40</sup>, albeit that these are modern and fitted out with up-to-date furniture, appliances and décor. The owners of Ballyhalbert Retirement Park noted:

*In every respect today's park home is a spacious modern bungalow, fitted out to a very high standard with every possible convenience and some considerable luxury.*

- 6.4.5 Park homes are marketed along a number of lines, in particular highlighting the following as advantages:

- They are for a specific age group – over 45s – and this provides a sense of security and freedom from noise etc. Many are accessed through their own private entrance via electronic entrance gates with CCTV and with a warden on call.
- They are supplied fully furnished and inclusive of new carpets. According to retirement park owners they are well insulated and easy and low in cost to heat and maintain, only requiring painting every 3 – 4 years and cleaning of gutters. Overall they are designed for permanent residence.
- The park owners provide landscaping and maintenance for the areas around the homes.
- They provide a range of age-relevant social and other activities e.g. all weather bowling green, clubhouse, fully equipped gymnasium and other social events.
- Compared to other accommodation, they are considerably cheaper options and do not require the services of a solicitor or surveyor or the payment of stamp duty for purchase.<sup>41</sup> Running costs are considerable lower than the average house with average costs as follows – annual insurance bill of £150-£200, annual rates of £400-£450 and a relatively low annual pitch fee.
- There are various accreditation and park award schemes which ensure they are maintained to a high standard.
- Moving to a retirement park home enables the individual/couple to release equity another aspect on which this provision is marketed.

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<sup>40</sup> A single storey, timber framed construction, which sits on a steel chassis. The walls are insulated, finished with exterior rendering or cladding and the roof tiles are made from durable coated steel. The max. width for a single unit is 14 ft and a twin unit around 22 ft although most parks can still only provide 20ft because of existing layouts. Lengths vary from 36 to 65 feet.

<sup>41</sup> Consulting a solicitor or a surveyor (particularly if purchasing a resale home) may be advisable although it is not required.

*Buying a Park Home will allow you to release the equity tied up in your family home which could help improve your lifestyle and let you enjoy a more financially secure retirement or possibly realise that lifetime dream like a world cruise or holiday home abroad.<sup>42</sup>*

- 6.4.6 Limited independent research exists on retirement parks – particularly in terms of looking at how the user group enjoys this mode of living over a period of time. For example, what happens once older people's health and mobility decline? In addition, what happens if an older person has to move out of a retirement park – particularly if they have to re-enter the private or social rented market?

Clearly retirement parks are suitable for older people while they have their health and fitness, but there is no specific provision in place to address their health, support or care needs.

- 6.4.7 In addition, the drawbacks of retirement parks include the fact that whilst you own the mobile home you do not own the land on which it sits – this is owned by the Park Owner. This can leave the occupant vulnerable, particularly if it means the Park owner requires them to do certain things – such as upgrading their mobile home within a certain time period.

## 6.5 Downsizing or moving

- 6.5.1 Many older people end up in a house which is too big for their needs – family having flown the nest and/or a partner having died – and yet they have to maintain the house both physically and financially. As already noted almost two thirds (63%) of older people are owner occupiers and affordability is an increasing problem for many of them. Low or no income and low pension levels in many cases mean that older people cannot afford the cost of essential repairs and/or home improvements – often necessary to enable the continuation of their independent living.

*For the majority of pensioners household income is largely fixed. For those on a low fixed income research illustrates quite a bleak picture. Overall, pensioners in Northern Ireland have lower annual gross incomes on average than in Great Britain, and the United Kingdom as a whole<sup>43</sup>; pensioner households represent 26 per cent of all poor households in NI<sup>44</sup>; and 35 per cent of single pensioner households in NI live on less than £90 per week<sup>45, 46</sup>*

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<sup>42</sup> Source: Lifestyle Homes Ireland

<sup>43</sup> Source: Department for Social Development, *The Pensioner's Income Series*, NI 2004 – 2005, edited by A. Reilly and C. Savage

<sup>44</sup> Source: OFMDFM Poverty and Social Exclusion project, *Pensioner Households in NI*, F. Scullion and P. Hillyard, April 2005

<sup>45</sup> Source: *NI Life and Times Survey: Research Update*, Eileen Evason, University of Ulster, December 2000

- 6.5.2 One option is therefore to move house, in many cases to something smaller and more affordable (down-sizing). This in turn releases more family sized accommodation back into the housing market, and enables the older person to live in a more manageable and affordable house. In some cases older people also decide to sell their house and move in with family or friends for a range of reasons – including support and personal care reasons and companionship.
- 6.5.3 Equity release is one option for older people needing to access capital to enable them to either stay on in their home (with the finances to do so) or purchase accommodation in a scheme such as a retirement village, whilst retaining their family home for inheritance purposes. An *equity release scheme* enables the older person to release the capital or cash tied up in the property. Whilst there are a range of schemes, the basis of the concept is that the Scheme provider gives the home owner a loan on the assessed value of their property. The home owner receives the loan as cash, usually on a monthly basis but sometimes as a lump sum, and then continues to live in the property. This therefore enables the person to release equity or capital from their property. In the case of older people – who may be ‘asset rich but income poor’ this enables them to release money to support and/or develop their lifestyle, and also offers them the option of later selling the house. The majority of schemes are aimed at clients in the 55 plus age group, with some schemes aimed only at older people, say 65 or 70 plus.
- 6.5.3 In the discussion around retirement villages, equity release<sup>47</sup> may enable an older person or couple to release enough equity against their home to then purchase the leasehold on a bungalow or apartment in a retirement village, whilst still retaining a share in the property (in order that they or their family can later benefit from any increases in the value of the property once it is sold).
- 6.5.4 Age Concern NI noted the rise in the number of such schemes.

*There is a growing market in equity release schemes to enable older people to release capital from the value of their home to fund repair and improvement works. However, some existing products involve potential risks with insufficient advice and information being available to enable older people to make informed decisions.*<sup>48</sup>

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<sup>46</sup> Source: Age Concern NI, Age Sector Reference Group, Help the Aged, *Priorities for Older People*

<sup>47</sup> Equity release schemes – and their advantages/disadvantages for older people – may merit further investigation, outside the remit of this report.

<sup>48</sup> Source: Age Concern NI, Policy Position Paper December 2003 – Housing, page 4

## 6.6 Residential and nursing home care

- 6.6.1 There are around 383 care homes in Northern Ireland providing mainstream elderly residential and/or nursing care.<sup>49</sup> Whilst the proportion of older people living in residential or nursing homes is very small<sup>50</sup>, it is still important to recognise these as suitable accommodation for some older people.
- 6.6.2 A **residential care home** is a residential setting where a number of older people live, usually in single rooms, with access to on-site care services which include personal care<sup>51</sup> and some meals. A **nursing home** provides the additional element of care by a team of registered nurses.
- 6.6.3 Whilst for many older people moving into a residential care or nursing home is the last option, it can in many cases be essential. Over recent years, however, the DHSSPS (based on central Government aspirations<sup>52</sup>) have suggested that too many older people are moving into nursing and/or residential care and that in fact they could, with support and community care provision, continue to live in the community.
- 6.6.4 Some concern has been raised about this approach.

*Concerns have been raised that with so much emphasis being placed on older people living independently at home too little attention is being paid to the dwindling numbers of care homes. There is no doubt that 'housing with support' will be required by a significant minority of older people for whom it is impractical to provide care in their own home...*

*The care homes debate is often kept separate from the topic of older people's housing because care homes are not defined as housing in the legal sense of the term. This means that if you live in a care home you have no housing rights. However, with the developments of new forms of housing with care, such as extra*

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<sup>49</sup> Source: *Cost of Independent Elderly Residential and Nursing Home Care in Northern Ireland*, DHSSPS, 2005 – based on an assessment of the A to Z Care Homes Guide 2004 for Northern Ireland

<sup>50</sup> In Great Britain in 2001 less than 4% of those aged 65 plus were in care or nursing homes

<sup>51</sup> Source: DHSSPS definition – Personal care is care you need to help you in the activities of daily living: for example help with toileting and other personal needs like bathing, dressing and undressing, getting in and out of bed, moving around and help with feeding.

<sup>52</sup> In 2001 there were 27,500 care homes in England offering about 528,000 places – however from 2001 the number of homes and places has been dropping. This is despite estimates from JRF suggesting that the number of places needed in residential care homes, nursing homes and hospitals will rise to 1.13 million by 2051.



*care, questions arise as to whether the rights of older people in care homes should be equivalent to those with older people living in housing with care schemes or indeed receiving care in their own homes.*<sup>53</sup>

- 6.6.5 Debate also continues around who should fund personal care. This is now free at point of delivery in Scotland but not in England despite the recommendations of the Royal Commission on Long-term Care in March 1999<sup>54</sup>. This has also been a matter for debate in the NI Assembly.

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<sup>53</sup> Source: *Housing Choice for Older People – a discussion paper*, Joe Oldman, Help the Aged, 2006, pages 6 and 11

<sup>54</sup> Source: *With Respect to Old Age: long-term care – rights and responsibilities: a report by The Royal Commission on Long-term Care*, Sutherland S.

## Section 7 Retirement villages – a working definition?

### 7.1 Introduction

- 7.1.1 In some respects the retirement village is not a new concept. The first retirement and care community was built in Denham, England by the Licensed Victuallers in 1827. A similar community, again with cottages and a care home, was built by the Linen and Woollen Drapers at Mill Hill in North London in 1897.

### 7.2 Definitions

- 7.2.1 One of the difficulties in opening up a discussion on retirement villages in Northern Ireland centres on the range of actual (and possible) definitions this term conjures up. Croucher, Hicks and Jackson reviewed the range of terms and definitions in their most recent publication<sup>55</sup>:

*A variety of terms – such as ‘very sheltered housing’, ‘enhanced sheltered housing’, ‘supported housing’, ‘integrated care’, ‘extra care’, ‘ExtraCare’, ‘close care’, ‘flexi-care’, ‘assisted living’, ‘retirement village’, ‘retirement community’ and ‘continuing care retirement community’ – are used to refer to grouped housing schemes for older people.*

- 7.2.2 They note that this range of terms and definitions reflects the ways in which housing with care has been developed in the UK, with a number of simultaneous, yet unconnected, developments in different parts of the country. Different providers and specialist areas/disciplines have adopted and developed different terms and indeed, as developments have occurred all have varied – with differences in facilities, focus and the level of dependency that can be catered for – and so a range of definitions has emerged.
- 7.2.3 Overall, Croucher et al infer that perhaps *definitions do not really matter, as long as there is conceptual clarity*<sup>56</sup>. This however, is in itself part of the problem as there is not always a commonality of guiding principles and concepts or of design features or facilities/services across the sector.
- 7.2.4 For the purposes of this report, therefore, we have outlined a number of the most commonly used/currently accepted terms and definitions, in an attempt to provide insight into what retirement

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<sup>55</sup> Source: *Housing with care for later life, A Literature Review*, Croucher, Hicks and Jackson, 2006

<sup>56</sup> Source: *Housing with care for later life, A Literature Review*, Croucher, Hicks and Jackson, 2006, page 9

villages are, who they are for and what they provide. We have also attempted to summarise the common aims or themes of retirement villages, drawing on the literature and also the research visits undertaken. (More detail on each retirement village visited/ researched is provided in Section 8.)

At the end of this section we have provided the definition – developed for this research – and used in the survey methodology. We note that there are limitations to this – mainly in the context of finding a form of words that the general public would understand, particularly when retirement villages are a little known concept in Northern Ireland.

### **7.3 What are retirement villages? UK definitions**

- 7.3.1 Considerable work has already been undertaken in this area by Croucher et al, and this work is drawn on heavily in this section and summarised in the following table.

Title and author	Characteristics
Defining elements of very sheltered housing/ ExtraCare, Baker 2002 <sup>57</sup>	<ul style="list-style-type: none"> <li>• Self-contained accommodation</li> <li>• Equipment for care</li> <li>• Care staff, probably including 24-hour cover</li> <li>• Catering and communal facilities</li> <li>• Social activities and probably religious worship</li> <li>• Appropriate level of care for tenants based on individual assessments and care plans</li> <li>• Help with domestic tasks and shopping</li> <li>• Wider activities and services e.g. interacting with the wider community</li> </ul>
Defining features of ExtraCare housing, King 2004 <sup>58</sup>	<ul style="list-style-type: none"> <li>• Self-contained flats or bungalows incorporating design features and assistive technologies</li> <li>• Provision of appropriate care packages 'to a higher level' of required</li> <li>• Catering facilities with one or more meals available every day</li> <li>• 24-hour staff and support</li> <li>• Communal facilities such as restaurant, lounge, activity rooms, library, health suite</li> <li>• Staff offices and facilities</li> </ul>

<sup>57</sup> Source: *An Evaluation of an Extracare scheme – Runnymede Court, Estover, Plymouth*, Baker, T, 2002

<sup>58</sup> Source: *Models of Extra Care and Retirement Communities*, Housing Learning and Improvement Network Factsheet No.4, King. N, 2004. Note: King notes that in addition other services and facilities may be available including: domestic support services, specialist equipment for frail etc, social and leisure activities, and mobility and access facilities.

Title and author	Characteristics
Four ingredients of extra care housing – which provide a better quality of life, Riseborough and Fletcher, 2003 <sup>59</sup>	<p><b>Principles</b></p> <ul style="list-style-type: none"> <li>• Focus on individuals</li> <li>• Rehabilitation</li> <li>• Independence</li> <li>• Residents have control – tenancy rights separate from care</li> <li>• Neighbourliness</li> <li>• Access to community activities</li> <li>• Community resource</li> </ul> <p><b>Care and Leisure</b></p> <ul style="list-style-type: none"> <li>• Flexible care</li> <li>• Working with, not doing for, residents</li> <li>• 24-hour support</li> <li>• Care team based in scheme</li> <li>• Access to meals</li> <li>• Domestic support</li> <li>• Supporting social and leisure opportunities</li> </ul> <p><b>Design</b></p> <ul style="list-style-type: none"> <li>• Individual flats are seen as ‘home’</li> <li>• Design allows for a range of social activities</li> <li>• Progressive privacy is built in for residents</li> </ul> <p><b>Assessment and allocation</b></p> <ul style="list-style-type: none"> <li>• Joint assessment and allocation</li> <li>• Balance of dependency levels</li> <li>• Positive approach to mental health</li> <li>• Step up and step down places</li> <li>• Home for life</li> </ul>

## 7.4 National and international context – definitions from outside the UK and Ireland

7.4.1 In reviewing retirement villages it is important to look outside the United Kingdom to developments in Europe, the United States, Canada and Australia. This brings another perspective again to the emerging picture of retirement villages. Again, much of this Section is drawn from material in Croucher et al.

<sup>59</sup> Source: *Extra Care Housing – What Is It?*, Housing LIN Factsheet 1, Riseborough, M and Fletcher, P, 2003

*A further layer of definitional complexity arises when considering housing with care schemes outside the UK. Authors may use terms that are either unfamiliar to UK readers, or are familiar but with quite a different meaning in the UK context.<sup>60</sup>*

- 7.4.2 Against this, it is clear that there are many similarities and common factors across the industrialised nations in the development of retirement accommodation.

*Despite these differences, housing programmes for older people across the industrialised nations show many similarities, notably a determination to restrict the number of places in institutional settings, and to merge the housing and long-term care systems by developing age-specific housing that serves the frail elderly within the community.<sup>61</sup>*

- 7.4.3 Within Europe there are a number of examples/approaches in terms of housing with care for older people. In the past 10 to 15 years there have been developments in northern Europe – particularly Denmark, the Netherlands, Finland and Sweden. These have been similar to the UK with the dual approach of increasing the availability of community care services going into the home and also developing the level of housing with care.
- 7.4.4 Beyond Europe purpose built villages and other retirement communities have existed in North America, Australia and New Zealand for over 50 years – where they have proved to be very popular. For example, it is estimated that five per cent of older Americans and three per cent of older Australians live in purpose built retirement communities<sup>62</sup>.
- 7.4.5 In the **USA** there are two primary models of housing with care: these are (i) continuing care retirement communities (CCRCs) which have been in operation since the 1940s and (ii) assisted living, which is a relatively new development. Within the USA there is little or no state-funded housing for older people, and both models noted above are predominantly provided by private sector or not-for-profit organisations, including many religious groups.
- 7.4.6 There are approximately 2,000 CCRCs in the USA, many located in the sunshine states of Florida, California and Arizona. They vary greatly in size and scale – from those that have several thousand

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<sup>60</sup> Source: *Housing with care for later life, A Literature Review*, Croucher, Hicks and Jackson, 2006, page 18

<sup>61</sup> Source: Op cit, page 19

<sup>62</sup> Source: *An introduction to retirement communities*, Research on Aging, Vol 24 (1), pages 3 – 9, Streib, G F, 2002

residents and are virtually cities in their own right<sup>63</sup>, to those which are much smaller and accommodate several hundred residents.

*Most CCRCs operate on an insurance principle, where individuals can protect themselves from the uncertainties of escalating health care costs by paying regular premiums to cover the costs of their future health care including nursing home care. Residents can move into independent accommodation units when they are fit and well. Changes in care needs can be accommodated within the CCRC – in the residents' homes, in assisted living facilities or in nursing homes on site.*<sup>64</sup>

- 7.4.7 Sherwood et al (1997)<sup>65</sup> confirmed, through a longitudinal study of 2,000 residents living in 19 CCRCs, what many had previously thought – that CCRCs provide a service for *white, well-educated, middle- to upper-class people from the older segments of the older population, the majority of whom are women, aged 75 and above*<sup>66</sup>, and who are more likely to live alone and have fewer children living nearby compared to a general community sample.
- 7.4.8 There has been much criticism of CCRCs in the States, ranging from criticisms that they are part and parcel of social fragmentation in US cities, that as well as segregating older people from the wider community they are inherently ageist and elitist, and that there are growing concerns about their regulation and financial viability<sup>67</sup>.
- 7.4.9 Recent estimates indicate that **Assisted Living** is the fastest growing provision for older people in the USA. Depending on which definition is used, there are between 15,000 and 40,000 residences serving up to one million Americans. Definitions vary greatly – and it is perhaps more helpful to outline the range of factors or attributes of assisted living, as developed by Regnier (1999)<sup>68</sup>. These are outlined overleaf.

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<sup>63</sup> Sun City in Arizona was one of the first CCRCs to open.

<sup>64</sup> Source: *Housing with care for later life, A Literature Review*, Croucher, Hicks and Jackson, 2006 page 22

<sup>65</sup> Source: *Continuing Care Retirement Communities*, Sherwood, Ruchlin, Sherwood and Morris, 1997

<sup>66</sup> Source: *Housing with care for later life, A Literature Review*, Croucher, Hicks and Jackson, 2006 page 23

<sup>67</sup> Sources: *Retirement communities in Britain: a third way for the third age?*, Phillips et al, 2001, *Research on Aging*, Vol 24, No. 1, Haas and Serow, 2002, *Journal of Aging and Social Policy*, Vol 15, No 4, Golant, 2003

<sup>68</sup> Source: *The definition and evolution of assisted living within a changing system of long-term care*, in Schwarz and Brent (eds) *Aging, Autonomy and Architecture: Advances in Assisted Living*, 1999

***Residential appearance***

Residential look of building important – design should reflect family dwellings rather than hospital.

***Smaller-scale arrangements***

Lessening scale of building by breaking into small unit clusters arranged on site.

***Person as a unique individual***

Programme should deal with each resident as a unique individual. Assessment and treatment plan and role of the person in setting should be recognised as unique.

***Family involvement***

Family members should be encouraged to participate in the lives of their relatives, socially and as active partners in care-giving process. Common spaces provided to support family interaction.

***Mental and physical stimulation***

Activities that build competency – physical therapy<sup>69</sup> and intellectually challenging activities.

***Residential privacy and completeness***

Dwelling unit should be private, have at least a kitchenette, be large enough to accommodate overnight guests, and have an accessible bathroom.

***Surrounding community***

Environment should integrate residents into surrounding community rather than isolate them from its resources and contacts. Residents should use community services, and community groups should be invited in.

***Independence, interdependence and individuality***

Focus of care should be on self-maintenance, with assistance. Residents should be encouraged to help each other. Building designed to support informal exchanges, and community development.

***Frail older person***

Facility should be targeted towards a frail, dependent population, age range between 82 and 87. The population should meet 40/40 rule: at least 40% having difficulties with incontinence, and 40% some problem with memory loss or dementia.

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<sup>69</sup> US equivalent term for physiotherapy



7.4.10 In **Canada** there are a range of options. Older people can be helped to stay in their own homes through state funded home care services, with additional financial support to assist with home maintenance and with the costs of adapting the house if required, e.g. ramps, bathroom etc. Unfortunately there are limited additional developments in Canada, other than the option of nursing homes, and concerns have been highlighted in recent years about the availability of nursing home places and also the costs and quality of care. Over the last five years there has been some development of supportive housing provision, mainly by the private sector. This has mainly been along the lines of two models: first 'congregate housing' which has private self-contained accommodation in one or more buildings with supervision and then the provision of meals and emergency assistance – although not medical care – and some support services; second, 'campus model housing' has emerged, which appears to be very similar to CCRCs. The issue of affordability, however, remains critical in Canada.

7.4.11 In **Australia** there has been considerable attention given to the housing and care needs of the ageing population, which has been supported by a range of Government based housing policies. These have both focussed on enabling older people to remain in their own homes through the provision of support and also in the development of specially-built housing – retirement villages – and hostels<sup>70</sup>. Again, as elsewhere, different definitions and models of retirement villages have emerged. Beer, Faulkner and Baker assert *there is no clear definition of what constitutes a retirement village and the legal definitions vary*.<sup>71</sup> Cheek et al also note that the term 'retirement village' may be *too generic for the myriad of forms of accommodation that have evolved, and continue to evolve under this mantra*.<sup>72</sup>

## 7.5 Common themes in definitions

7.5.1 Clearly there are a range of different definitions depending on where you are in the world, the type of housing/care scheme provided and a myriad of other factors.

7.5.2 In summary there do appear to be differences between the United Kingdom developments and those in the US, for example. The latter

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<sup>70</sup> Hostels for older people in Australia would be best described as residential homes in the UK.

<sup>71</sup> Source: *Aspiration and Expectations of Older Age Cohorts in South Australia*, Beer, Faulkner and Baker, AHURI Southern Research Centre, 2006

<sup>72</sup> Source: *Changing Places: An Exploration of Factors Influencing the move of older people from Retirement Villages to Residential Aged care*, Cheek, Ballantyne and Byers, University of South Australia and Village Care Ltd. Adelaide, 2003

appear to be more medically-driven, whilst those in the UK to date appear to be developing with the focus of 'community' and 'independence'.

7.5.3 Croucher et al<sup>73</sup> point to a number of common and related aims in the evolving definitions in the UK, as follows:

- Promote independence – own front door, tenants or owners, barrier-free environments, use of assistive technology and philosophy of 'working with' rather than 'doing for' residents.
- Reduce social isolation – allowing greater opportunities for social contact, neighbourliness and mutual support.
- Provide an alternative to residential or institutional models of care – emphasis on housing and its associated autonomy, but with the common features that residential care settings have in order to allow, in theory at least, *ageing in place*.
- Provide residents with a home for life – *ageing in place* suggests that retirement villages can offer a *home for life*, without residents having to move again.
- Improve the quality of life of residents – this overarching aim of providing a good quality of life via all of the above, than the older person would have in the community or in a residential care setting.

## 7.6 A definition in Northern Ireland?

7.6.1 One aim of this research has been to develop a working definition of retirement villages in a Northern Ireland context. It is hoped that this will engender and assist the policy debate, and prove useful in the range of developments occurring within extra care housing and, in time, retirement villages.

7.6.2 A working definition was also required for the survey work undertaken with the general public and also NI Housing Executive tenants (see Section 9). Therefore, for the purposes of the surveys the following working definition was developed:

*Retirement villages are for people aged 55 and over. They offer housing in a secure development, often with gates/restricted access.*

*Residents have their own front door, a range of facilities and social activities alongside a range of care and support services that can cater for a person's health and care needs as they get older.*

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<sup>73</sup> Source: *Housing with care for later life, A Literature Review*, Croucher, Hicks and Jackson, 2006, page 13

## Section 8 Retirement villages in focus

### 8.1 Introduction

- 8.1.1 It is worth noting at the outset of this Section that there is no comprehensive directory of retirement villages in Great Britain or in Ireland, north or south. As noted elsewhere in this report, retirement villages (whatever their name or definition) are in their infancy within the United Kingdom and the Republic of Ireland, and there is no governing body or umbrella organisation concerned solely with their area of work<sup>74</sup>. Indeed, because retirement villages work across the fields of housing, older people, care services etc. information on them is held on a range of different databases. At this stage there are no clear or comprehensive empirical data on the numbers and types of retirement villages within the United Kingdom and the Republic of Ireland.

*Despite the lack of detailed statistics, they are now becoming increasingly popular in the UK in response to a range of drivers, including the ageing population, the concept of ageing in place, the development of new lifestyles in older age and a general recognition of the need for greater choice and flexibility in housing options for older people.<sup>75</sup>*

- 8.1.2 As part of this research, a number of retirement villages already operational and under development were pinpointed and information was collected – by way of visits and secondary data searches. Case studies of several retirement villages are provided in this Section. These are as follows:

- *Hartrigg Oaks Retirement Village, York*
- *St. Austell, Cornwall*
- *Westbury Fields, Bristol*
- *Inchmarlo Continuing Care Retirement Community, Banchory*
- *Hartfields Retirement Village, Hartlepool (under development)*
- *Schemes by two providers in the Republic of Ireland*

- 8.1.3 Each case study follows the same format of headings for ease of comparison and information is provided mainly in bullet-point format. Further or more comprehensive details are outlined in footnotes. It should be noted that some details relating to a specific retirement village may not have been fully covered in the text below

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<sup>74</sup> The Joseph Rowntree Foundation have taken the lead in organising an annual Retirement Village Conference for the last 2 years (2006 and 2007) – this has been led by Cedric Dennis, consultant

<sup>75</sup> Source: *Balanced Retirement Communities? A case study of Westbury Fields*, Final Report Simon Evans and Robin Means, University of the West of England, April 2007, based on research by Heywood et al, 2001, *Housing and Home in later life*

– this may be because of the level of detail and also because, in some cases, certain types of information, e.g. financial or staffing levels, were not provided.

8.1.4 In addition, an analysis of common themes or issues across the retirement villages in Great Britain and the Republic of Ireland examined by this research concludes this Section.

## 8.2 Hartrigg Oaks in York<sup>76</sup>

### *Development timescale/background*

- Hartrigg Oaks was the first CCRC in the UK – it is owned and managed by the Joseph Rowntree Housing Trust (a registered charity).
- The development was completed in September 1998 after a 2-year build programme and ten years of research and planning.
- Situated on a 21 acre site in the garden village<sup>77</sup> of New Earswick 3 miles south of the city of York

### *Overall Ethos*

Hartrigg Oaks offers residents the following benefits:

- A secure environment where residents can live a full and active life in the knowledge that high quality care support is at hand whenever required
- Extensive communal facilities to promote a stimulating and vibrant community and the pursuit of individual interests
- Spacious accommodation built to a high quality specification
- The financial security of knowing that, as the need for care support increases, there is no increase in fees, even when in receipt of full care and nursing services
- A range of financial options to meet a variety of particular circumstances and wishes. Accommodation is available to purchase, rent or part purchase/rent.

### *Age Criteria*

Individuals/couples can apply from age 55 upwards, and the average age at Hartrigg Oaks is 78 (in accommodation) and 90 (in the Care home).

### *Accommodation*

152 one- and two-bedroom bungalows

42 en-suite bed-sitting rooms in the Oaks Care Centre

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<sup>76</sup> The information for this section has been taken from information leaflets about Hartrigg Oaks and the JRF website, together with a visit to the scheme in June 2007 and meetings with Karen Wilson, Head of Marketing, Hartrigg Oaks and Mr. Cedric Dennis (development role).

<sup>77</sup> The village was developed by the Joseph Rowntree Housing Trust 90 years ago. The JRHT and JRF have the same trustees and staff.

### ***Services and facilities***

- restaurant and coffee shop
- health activity centre including a spa pool and Jacuzzi
- community shop – run by the residents for the residents
- hairdresser's salon
- interest rooms – music room, library, computer and internet facilities, arts and crafts rooms etc
- A guest room for visitors in the Care Home
- resident's committee, notice board and a wide range of groups and activities
- people carrier – available for local visits or trips.

### ***Support and care/staffing***

- Based on an assessment and care plan – support if required is delivered to residents in their bungalows for up to 21 hours per week. Care support can include assistance with cleaning, laundry and/or shopping, meal delivery (once a day), garden maintenance, transport assistance and/or personal care – dressing/undressing, bathing, medication.
- If an older person requires an increased level of care above the 21 hours per week a temporary or a longer-term move to The Oaks Care Centre can be arranged.
- All care is provided by qualified staff, with carers holding the Joseph Rowntree Certificate in Care.

### ***Financial arrangements***

- Residents pay two contribution fees towards the cost of running the community:
  - a) ***Residence fee***<sup>78</sup> – covers the occupation of the bungalow and, where required, a room in The Oaks Care Centre. This residence fee can be paid in three ways:
    1. ***fully refundable residence fee*** – this is a one-off payment on joining the community. The full sum is repaid within two weeks of leaving Hartrigg Oaks on a permanent basis;
    2. ***non-refundable residence fee*** – this is a lower one-off fee, but it is not repaid on leaving Hartrigg Oaks unless this occurs within the first 6 months (when there is full repayment) or during the subsequent 50 months (when there is partial repayment); or
    3. ***annualised residence fee*** – this is an annual fee (payable monthly) instead of a one-off capital payment.

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<sup>78</sup> The fully refundable residence fee and annualised residence fee are the same for couples or single people, but the non-refundable residence fee is higher for couples. All residence fees vary according to size and location of bungalows.

b) **Community fee** – covers the cost of the communal facilities at the Oaks Centre, the maintenance of residents' bungalows, landscaping and other communal facilities plus care support, whether to a bungalow or in the Oaks Care Centre. There are three options for the payment of the community fee:

1. **standard** – this is an annual sum (payable monthly). It should be noted that the level of the community fee does not vary according to the amount of care received, even following a transfer to the Oaks Care Centre. It is based on age when joining Hartrigg Oaks;
2. **reduced fee** – this is a lump sum payment, made on joining Hartrigg Oaks in return for a reduced community fee; or
3. **fee for care** – this is a lower annual charge than the standard or reduced community fee, but in addition to this charge, care services are then paid for when required.

The fee levels are as follows:

Residence Fee Options for different accommodation (Example based on age 67)				
	£			
Types of accommodation <sup>79</sup>	Rigg	Rigg +	Hart	Hart+
Option 1 Fully refundable	182,500	217,250	235,000	266,750
Option 2 Non-refundable	120,268	143,168	173,195	196,695
Option 3 Annualised	12,228	14,551	15,745	17,873

Community Fee Options - annual (Example based on age 67)	
Options	£
Option 1 Standard	5,551
Option 2 Reduced plus one-off lump sum	2,937 plus 50,570
Option 3 Fee for care	2,937

<sup>79</sup> Hartrigg Oaks provides a range of different accommodation types – from Rigg (54m<sup>2</sup> one bedroom bungalow), Rigg + (87m<sup>2</sup> one bedroom bungalow with attic room), Hart (79m<sup>2</sup> two bedroom bungalow) and Hart + (112m<sup>2</sup> two bedroom bungalow with attic room)

### 8.3 Roseland Parc, St. Austell, Cornwall<sup>80</sup>

#### *Development timescale/background*

- Developed by a private company - *Retirement Villages Ltd* – which already runs six other retirement communities with care staff, in Somerset, Oxfordshire, Hertfordshire, Surrey and Warwickshire.
- Seven-acre site in the village of Tregony near St. Austell in Cornwall – first development of its kind in Cornwall opened in May 2007.

#### *Ethos*

Operating under the banner of *Freedom to choose: independence* and marketed as an exclusive retirement village of apartments and cottages with leisure, social and care facilities.

*At Roseland Parc you get much more than a place to live. You have your own front door but we look after the day-to-day worries. You are free to enjoy yourself and, with so much going on, 'retirement' takes on a whole new meaning... (Leaflet)*

Roseland Parc is a private development with accommodation available for rental or purchase.

#### *Age Criteria*

The provision is open to people aged over 55<sup>81</sup> or married to someone who falls into this age category.

#### *Accommodation*

- Overall there is capacity for some 150–180 people to live on site in three different types of accommodation – individuals can transfer between these.
- 36-bed purpose built Roseland Nursing Home
- Range of types of accommodation as follows:
  - i. 27 fully serviced apartments in St Anthony House, Nare House and Roseland Court – this includes personal care and assistance and other 'hotel style' services – meals, laundry etc.
  - ii. 20 Independent living properties in Pendower House and Greeb House (further 12 units being developed) – these are available for purchase with a 125 year lease and a service charge for communal facilities – see details overleaf.

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<sup>80</sup> The information for this section was based on a visit to Roseland Parc in July 2007 and a meeting with Heather and Iain Fairbairn, the co-founders of the scheme who then operated as consultants for its development. Also on information leaflets and the website – [www.roselandparc.co.uk](http://www.roselandparc.co.uk)

<sup>81</sup> Current residents are all over 65.

- Roseland Parc also offers a *Try before you buy* scheme, which enables potential residents to spend a weekend on site to see if the retirement village is for them.

### ***Services and facilities***

- leisure spa with swimming pool, Jacuzzi, gym and hair salon
- restaurant and clubroom
- landscaped gardens
- guest suites
- village shop
- library – books, videos and DVDs
- chapel – non-denominational
- Roseland Parc TV channel

### ***Support and care/Staffing***

A range of staff – from housing support, housing management, care and nursing are employed, as well as teams to run the kitchens, front of house, leisure facilities, domiciliary side of the operation etc.

### ***Financial arrangements***

- Residents purchase their apartment or house – from a cost of £169,000 to £275,000 for a fully serviced apartment and ££245,000 to £299,000 for an independent living apartment.
- Over and above the cost of the purchase – the cost of the hotel style package in the fully serviced apartments is £240 per week for a single occupier and £70 for a second occupier.
- All residents also pay a weekly Village Service Charge of £60 per week for single occupant and £90 per week per couple which covers all the communal services and amenities and also items such as maintenance and buildings insurance.
- An extra support package is also available – particularly for those in independent living properties – which includes items such as help with domestic chores, handyman service etc. Prices are published and typically range from £10 to £15 per hour.
- On sale of the property (due to transfer or death) a fee is paid to Retirement Villages Ltd. The fee level depends on how long the property has been owned – within the first year of ownership 5% of the market value is charged, within the second year 10% and from three years onwards, 12.5% is payable.



## 8.4 Westbury Fields, Bristol<sup>82</sup>

### *Development timescale/background*

- Development based on consultation exercise undertaken by local authority in 1999 which showed that the elderly population of Bristol wanted to live independently for as long as possible.
- Purpose-built retirement village in Westbury-on-Trym was one of the first of its kind in the UK.
- A proportion of the accommodation here is available to council nominated older people as part of a partnership with Bristol City Council.
- Various planning permission conditions were placed on the development – including the provision of various community facilities as planning gain – refurbished cricket pitch, modifications to road junction and improvements to the local park.
- Westbury Fields won the Pinders award for "Best Independent Living Scheme 2006".

### *Ethos/Age Criteria*

- Central concept – mix of dependency levels and housing tenures – in order to form a *balanced community*<sup>83</sup>. Accommodation is available for private rent, social rent (via Bristol City Council) and private purchase.

### *Accommodation*

- Over 150 retirement/sheltered apartments and a 60-bed care home (John Wills House), which incorporates a specialist dementia care facility, are built around an expansive village green and cricket pitch which occupies a prominent position within the 12-acre site.
- Care Home has 60 bed spaces – 30 for permanent nursing residents, 15 for short term care and 15 in a specialist residential wing for people with dementia.
- Extra care housing/very sheltered housing – offers 51 one and two bedroom flats (Bristol City Council has allocation rights over half of these).

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<sup>82</sup> The information for this section was based on a visit to Westbury Fields in July 2007 and a meeting with Geoff Thomas, Operations Manager at Westbury Fields. A visit was also made – for comparison sake – to Monica Wills House a newly opened 5 storey brown field development of 121 apartments on a mixed tenure sheltered housing site in Bedminster, Bristol. Also from information leaflets and the website – [www.stmonicastrust.org](http://www.stmonicastrust.org)

<sup>83</sup> The St Monica Trust brochure on Westbury Fields talks of their retirement community as aiming 'to encourage a lively balanced community ranging from active independent residents to those requiring a high degree of support'.

- Retirement flats – 98 one-, two- and three-bedroom retirement apartments.
- Community of more than 200 older people

### ***Services and facilities***

- computer suite
- gym and spa
- croquet lawn
- library
- residents' lounges and areas
- pub and two restaurants (open also to wider public)
- two hairdressing salons
- regular activities and events – from luncheon club to exercise classes and from trips to education courses

### ***Support and care/staffing***

The Care Home is staffed by registered nurses and care assistants and is supervised by the Care Home Manager. In addition, the Care and Support Manager has a team of 2 Senior Care and Support workers and 20 care and support workers.

### ***Financial arrangements***

Westbury Fields offers both social rented housing and lease purchase apartments, within a privately funded retirement village concept<sup>84</sup>. It offers a range of tenures including lease purchase, part buy/part rent (shared ownership) and rented accommodation.

Weekly rent in the social rented part of the scheme (extra-care housing) ranged from between £66 and £74 per week (2005 figures). Purchase of the retirement flats is on the basis of a lease at 90% of the market value (capital fee), with the remaining 10% on a peppercorn rent basis.<sup>85</sup> A small number of apartments are also available on a shared ownership basis.

All residents also pay a weekly ***Village Service Charge or Community Fee*** of on average £80 per week. This charge covers an emergency call system in the care and support team, on-site security and CCTV, maintenance and access to the range of services and facilities itemised above. Domiciliary care (if required) is available to all village residents for a separate fee – as are other services such as hairdressing, chiropody, laundry etc.

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<sup>84</sup> A loan of £11.5 million was secured from the Bank of Ireland to finance the development – this was repaid in full 3 years after the Retirement village opened in 2003.

<sup>85</sup> When the lease-owner(s) leave the apartment or die, the capital payment is repaid to them or their estate. St. Monica then takes back ownership of the property and assumes responsibility for selling it on to the next lease-owner.

## 8.5 Inchmarlo Continuing Care Retirement Community, Banchory<sup>86</sup>

### *Development timescale/background*

- Inchmarlo CCRC opened in 1986 – the first of its kind at that stage in Scotland – based on 100-acre estate on Royal Deeside (18 miles from Aberdeen)
- Privately owned scheme – by Skene Enterprises (Aberdeen) Ltd

### *Overall ethos<sup>87</sup>*

Inchmarlo “supports independent living in the owner’s home with minimum intervention until additional support is required. In the event of short-term illness, nursing care can be given in the owner’s home or in the Care Home (Inchmarlo House)...” (Leaflet)  
Accommodation is available to purchase.

### *Age criteria*

The provision is open to those over 55 (or in the case of couples only one partner need qualify)

### *Accommodation*

- Large Georgian mansion house – housing Inchmarlo Care Home – accommodating a maximum of 62 service users (average 51), including a nursing care wing with nine beds with more specialised nursing.
- 135 private apartments and houses (one to four bedrooms) throughout the landscaped parkland and woodland grounds (with plans for a total of 200)
- Fairways, the current development, will provide another 13 country style terraced bungalows beside the Inchmarlo golf course. There are usually a variety of homes for sale at any one time, ranging in price from around £70,000 to £300,000.

### *Services and facilities*

A range of social and recreational activities are provided by the CCRC, together with the option of cooking for yourself in your own home or availing of meals from the restaurant or meals brought to your home.

### *Support and care/Staffing*

- Range of assisted living services to enable the home owner to stay longer in their own home and delay or prevent the need to move into the Care Home – including daily contact by telephone

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<sup>86</sup> The information for this section was taken from the website and from email correspondence and leaflets/information pack sent out – Inchmarlo Continuing Care Retirement Community, Banchory, Aberdeenshire, [www.inchmarlo-retirement.co.uk](http://www.inchmarlo-retirement.co.uk)

<sup>87</sup> In 2002 the Scottish Executive introduced new legislation and changed their policy of caring for the elderly from long-term care in NHS hospitals to assisting people to stay in their own homes

from the staff of Inchmarlo House with follow-up warden visits if required, visits from the Community Liaison staff, support in line with their Care plan etc.

- Seamless move/transfer – home owners enjoy priority of admission to the Care Home if required over people living outside the community.
- Around 100 staff covering the full CCRC – including nursing staff, domestics, security staff, catering, activities co-ordinator etc.

### ***Financial arrangements***

Running costs at Inchmarlo are financed at a number of levels. Firstly, the Company running the CCRC (Skene Enterprises Aberdeen Ltd) decided not to charge an entry fee as occurs in many CCRCs. Instead home owners contribute at the time of resale of their property<sup>88</sup> when the outgoing proprietor pays a percentage of the selling price for each year of residence. This charge is currently 0.5% per annum with a minimum of 2.5% and a maximum of 5% for all homes.

Secondly a weekly service charge is required to cover the running costs of management, catering, nursing, security and gardening as well as services such as the mini-bus, excursions and events etc. Service charges are linked to a government inflationary index to ensure that home owners pay no more in real terms no matter how long they live there. The service charge currently ranges from £31.17 (one bedroom flat) to £46/£47.00 for the bigger houses and bungalows.

Inchmarlo have recently been more concerned about the accessibility of their provision for those less well off, and have introduced some changes to try to make it more financially accessible. "In order to make retirement at Inchmarlo more affordable, the service charge on one bedroom apartments will be reduced on 2006 rates by approximately 33%." (Leaflet)

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<sup>88</sup> Houses can be resold on the open market, when required – if person decides to move or by family on death.

## 8.6 Hartfields Retirement Village, Hartlepool<sup>89</sup>

### *Development timescale/background*

- Partnership initiative between the Joseph Rowntree Housing Trust, Hartlepool Borough Council, Hartlepool Primary Care Trust (PCT) and Hartlepool NHS Trust. This development is the beneficiary of a substantial grant from the Department of Health and also funding from the Housing Corporation.
- The scheme at Hartfields is currently in planning and will be developed over three phases. Accommodation will be ready for occupation from Summer 2008 to Spring 2009.
- Located in a residential area (Middle Warren), two miles from Hartlepool town centre, it will very much form an integrated part of the wider community – small five acre site.

### *Ethos/age criteria*

Hartfields has been described as an 'extra care' village for people aged 60 plus. As such the development is suitable for people who want to live in their own home, but have access to care and support services, as and when required. Accommodation will be available to rent, purchase or a combination of renting and purchase (shared ownership).

### *Accommodation*

A total of 242 units of self-contained accommodation<sup>90</sup> as follows:

- 28 two-bedroom cottages
- 138 two-bedroom apartments
- 57 one-plus bedroom apartments
- 19 one-bedroom apartments

Because of the size of the site the majority of accommodation is high-rise, and there will be limited car parking space – 130 spaces for staff and residents.

### *Services and facilities*

- restaurant/coffee shop
- healthy living suite with spa pool

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<sup>89</sup> The information for this section has been taken from the JRF website and meetings during the visit to Hartrigg Oaks. In addition from the booklet, 'Hartfields – Questions & Answers' and the Hartfields website - <http://www.jrht.org.uk/New+projects/Hartfields/>

<sup>90</sup> All accommodation is designed to 'Lifetime Homes' standards, which includes wheelchair accessibility. The gross internal areas of the different types of accommodation range from 50.5m<sup>2</sup> for the one-bedroom apartments to 80m<sup>2</sup> for the cottages. Each type of accommodation contains living accommodation, fully fitted kitchen, bedroom accommodation and a bathroom.

- arts and crafts room
- convenience store
- library/IT room
- hair salon
- landscaped garden
- neighbourhood park
- people carrier – for short journeys
- full security on site<sup>91</sup>

Because of its proximity, and also for financial reasons, it is intended to allow access to communal facilities to members of the wider community, through a membership arrangement.

### ***Support and care/staffing***

Because of the size of this site there is no specific Care or Nursing Home on-site. However, a range of care and support will be available to individual residents as follows:

- ***General support*** – this will be available to all residents at Hartfields and will include the presence of staff on site 24 hours per day, management advice, general counselling and support. This general support is paid for via the Support charge outlined above.
- ***Individual personal care*** – the provision of personal care will be dependent on assessed need. Joint assessments will be undertaken by a team made up of JRHT and Hartlepool Borough Council Adult and Community Services staff. The assessment will determine the level and type of care required and may include personal care services such as home help, personal care and support and pop-in services including meal delivery. A dedicated and trained domiciliary care team will be employed and managed by JRHT to deliver the care and support.

Other types of support will be available via Hartfields. It is planned that Hartlepool Borough Council Adult and Community Services will manage a Day Care Centre at the site. In addition the Hartlepool PCT Community Matron Team, Community Stroke team and a nursing team will all be based at Hartfields, and will be available to residents if required.

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<sup>91</sup> Both the sites at Hartrigg Oaks and Hartfields meet 'secured by design' standards. In addition, the following security measures are and will be (respectively) in place – a key fob/Swipe card for each resident for access to the private areas of the scheme, CCTV cameras fitted around the perimeter of the site, staff on-site 24 hours per day, each cottage/apartment will have an emergency call system and intruder alarm.

### *Financial arrangements*

- Three distinct tenure types and charges<sup>92</sup>, each with different legal arrangements, as follows (tenure split in brackets):
  - a. full owners who will also have a lease but who will pay the full value and no rent (40%);
  - b. renters who will have a tenancy agreement and pay a rent (40%);
  - c. shared owners who will have a lease and will pay a premium equivalent to the equity share that they are acquiring and a rent on the balance (20%).
- There will be a waiting list for each of the 3 tenure types, and applications will also be assessed on age, health and care status and needs, and finances. An allocations policy is to be developed, which will take into account the need to achieve a balance in tenure and care needs.
- The cost of purchasing a cottage or apartment is still to be confirmed (once the development is ready for release) but current indications are of the following prices:

two-bed cottage	£170,000
two-bed apartment	£145,000
one-plus bed apartment	£130,000
one-bed apartment	£115,000

- The arrangement for re-sale of properties within the scheme has not yet been confirmed<sup>93</sup>.
- The weekly cost of renting<sup>94</sup> at Hartfields has again been estimated (2006 levels) as follows:

two-bed cottage	£70
two-bed apartment	£65
one-plus bed apartment	£63
one-bed apartment	£60

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<sup>92</sup> Building on the experience at Hartrigg Oaks, the Joseph Rowntree Housing Trust were keen to see the development of a range of housing costs and avenues for accessing the accommodation at Hartfields.

<sup>93</sup> One option is that on termination of occupation (through death or the resident moving to hospital or nursing care) JRHT will purchase the property back at the prevailing market value<sup>93</sup>. Through prior agreement any re-sale surplus would be shared between the resident and JRHT on a 50/50 basis. If values fell residents would be guaranteed the purchase price of their property.

<sup>94</sup> Rents will be set in accordance with the Housing Corporation's criteria for 'affordable housing' and will meet JRHT's Rent Policy. As a result all rents will be within the requirements for Housing Benefit for those eligible residents.

- The third option at Hartfields will be shared ownership, through which residents will be able to part-purchase a property – thus buying a percentage of it and paying rent on the remaining amount. For example, a 50% share of a two-bedroom apartment will require a capital payment of £72,500 and a rent of £25 per week (at 2006 levels).
- As well as the one-off or ongoing accommodation costs/charges there are a number of other costs<sup>95</sup> associated with living at Hartfields, as follows:
  - a. **Management and maintenance charge** (payable for owners and shared owners only – for renters the charge is included in the rent). This charge is for the external maintenance and repair to individual properties and is estimated to be £21 per week;
  - b. **Service charge** – for the upkeep of the buildings and communal areas, including cleaning, gardening and grounds, decoration, communal TV system etc. It is estimated that this charge will be in the region of £32 per week per household;
  - c. **Support charge** – the management of the emergency alarm system, general counselling and support, the availability of staff on site 24 hours per day. It is estimated that the charge will be in the region of £26 per week per household.

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<sup>95</sup> Other costs payable separately and independently by residents will include their own utility charges, contents insurance and Council Tax. There will be an annual increase in charges and rents on 1<sup>st</sup> April each year. Rents will be increased in line with JRHT's Rent Policy and other fee increases will be based on an estimate of running costs of Hartfields.



## 8.7 Retirement villages in the Republic of Ireland

With a dropping birth rate combined with increasing numbers of retirees returning home, housing options for older people have become an issue in the Republic of Ireland<sup>96</sup>. As a result there are a number of recent private developments in the field of retirement villages in the south of Ireland. Basic information has been gathered on the following two providers' schemes by way of leaflets, information packs and websites.

### 8.7.1 Golden Meadows Retirement Villages

#### *Development timescale/background*

- Two retirement villages – firstly operating since 2001 at Clonakilty, Co. Cork and then from May 2005 at Dungarvan, Co. Waterford (5 acres)
- Privately owned company – Golden Meadows Retirement Villages
- Purpose built and architect designed new build villages – comprising one- and two- bedroom houses and apartments

#### *Ethos*

Golden Meadows' *mission* is to set the highest possible standards in care for the elderly in the community – not just a retirement home – and to become the organisation all others attempt to emulate. It is their hope that all residents at Golden Meadows will find a home away from home – a place where they have the freedom to meet new friends in a safe environment and to participate in a range of activities designed to enhance their quality of life while addressing their individual needs.

#### *Age criteria*

Residents are of retirement age.

#### *Accommodation*

A wide range of dependencies are catered for via:

- Clonakilty – Nursing Home for 46 people and retirement accommodation<sup>97</sup> – houses and apartments for 23 people – 15 one-bedroom houses, two two-bedroom houses and five two-bedroom apartments.
- Dungarven Nursing Home for 64 people and retirement accommodation – 28 two-bedroom single storey houses and 34 one-bedroom suites/apartments.

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<sup>96</sup> There are 28,000 nursing home beds in the Republic of Ireland – the private sector provides about 17,000 of these, and the other 11,000 are provided by the State.

<sup>97</sup> All homes are completely fitted out, decorated and fully furnished to the highest standard and come with Gold Shield electric heating. For added security, each house is fitted with an emergency call bell, linked directly to the Retirement Home.

### ***Services and facilities***

Each village has:

- hairdresser
- physiotherapy room
- health/leisure activities
- library
- internet café
- social/community areas
- concourse area
- multi-denominational prayer room
- Clonakilty also has a specially designed multi-sensory room

### ***Support and care/staffing***

The Nursing Homes have 24-hour trained nursing staff and the independent accommodation is staffed by a team of wardens during set hours. The latter undertake all general and grounds maintenance, call with each resident on a daily basis and respond to requests for transport, and basic needs, e.g. shopping trips etc. Additional services such as chiropody, physiotherapy, counselling etc are also provided as required.

### ***Financial arrangements***

The Golden Meadows schemes provide accommodation to rent – residents sign a yearly contract and pay rent weekly. If over time they require to move into the Care Home the financial arrangements are based on their income/assets, as with any other Care Home facility. Other services are paid for on demand/usage.

## **8.7.2 Moate Retirement Village, Westmeath**

### ***Development timescale/background***

This private scheme has been developed in the village of Moate, in the secure grounds of the former Carmelite college by Active Retirement Villages Ltd and Goldman Securities Ltd. The latter had opened a previous scheme in Kilmainhamwood, Kells, Co Meath, in 2002 – this scheme has 49 semi-detached and detached bungalows with the support of a community centre and a Residential Care home run by Goldman Securities Ltd.

### ***Ethos/age criteria***

The website for Moate Retirement Village states that *Goldman Securities Ltd is committed to building more communities in the future to meet the growing need for this type of lifestyle as Irelands' demographics continues to swing towards a more older and more active population.*

### ***Accommodation***

The scheme at Moate has 47 apartments and six townhouses<sup>98</sup>. There is no on-site care home.

### ***Services and facilities***

- Residents club (including restaurant) and dining and sitting room area – managed by Residents Committee and full-time manager
- Club will offer Music, Arts and Crafts classes, Outings and House Parties, Library, card games, Internet Café, Bingo, Videos and DVDs.
- Also available (at a cost in addition to the annual service charge) – hairdressing, Chiropody, Physiotherapy, Reflexology, Massage, Acupuncture, and Laundry.
- Gated security system with CCTV

### ***Support and care/staffing***

No information regarding staffing type/levels available – other than full-time administration manager.

### ***Financial arrangements***

Moate Retirement Village provides a choice between renting or purchasing, with the following examples of costs:

Purchase    €285,000 - €350,000  
Rental       €180 - €225 per week

In addition, there is an annual service charge which covers maintenance and security costs, a 24 hour call system for emergencies, and the use of the services and facilities outlined above.

## **8.8 Common Themes**

- 8.8.1 This section has provided a number of detailed case studies of retirement villages in both Great Britain and the Republic of Ireland. Clearly each is different in its background, overall ethos and purpose, size and design and the range of types of service and facilities provided, and the financial arrangements for these. It would appear at this stage anyway that no single model dominates the market in either Great Britain or the Republic of Ireland
- 8.8.2 Clearly however, there are a range of common and related themes, and these are summarised below, picking up, to some degree at least, the typology of extra care housing and retirement communities

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<sup>98</sup> All apartments are fully fitted out including furniture, carpet and electrical appliances.

developed by King<sup>99</sup>, in which he looked at four key variables, as follows:

- housing and support-provider relationships;
- buildings – scale of development, range of facilities, type of accommodation;
- lettings policy – (term of allocation and eligibility used by Croucher et al); and
- tenure.

- 8.8.3 ***Ethos*** – the ethos of the various schemes studied varies on a number of different aspects. Across the board, however, all the schemes included in the research had an overarching ethos or principle of aiming to bring about a balance between enabling the older person to have their own independence in what they perceive to be their own home – for as long as possible – with the provision of care and various health, nursing and/or services they may need. In addition, there was in many of the schemes – particularly those with a care home on site – a desire to provide a seamless transfer to a care home as and when this might be required. Another factor related to ethos in which there was considerable variation was the community aspect. For example, Hartrigg Oaks and Westbury Fields were both examples of schemes designed to allow community development and promote social interaction, not simply provide care – and this was an overarching principle in their development plan and subsequent delivery. This is not to say that other schemes were not interested in this, merely that the emphasis was not so apparent.
- 8.8.4 ***Relationship of housing and care providers*** – there were a range of different relationships between housing and care provision, from private schemes such as Roseland Parc and Inchmarlo, where all aspects of the scheme were privately owned, to others where the care home was run by the local Primary Care Trust or NHS or was privately owned. In some cases, such as Hartfields and one of the Republic of Ireland schemes, there was no on-site care home and contract arrangements were made with external providers.
- 8.8.5 ***Buildings – size, and type and variation of accommodation*** – in the schemes in Great Britain the size was frequently 100 plus units, either including or excluding the care home beds. Clearly this was to make the scheme practical in terms of build cost and also staffing requirements. The schemes in the Republic of Ireland appear at this stage to be smaller, with fewer than 100 units.
- 8.8.6 ***Services and facilities*** – the majority of schemes studied for this research tend not to be gated communities in what is viewed in the

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<sup>99</sup> King, 2004

USA as an essential element of a CCRC. Whilst the GB schemes have a good level of security and safety elements, they do not tend to have operational gates across the entrances. One exception was Westbury Fields where there were a number of different entrances, all of which had gates. Again, however, these did not appear oppressive or aimed at shutting people out. All the schemes studied had a wide range of extra facilities – from catering to shop facilities, sport, leisure and beauty and from libraries and educational opportunities to travel and transport.

- 8.8.7 ***Tenure and financial arrangements*** – whilst there were common themes around tenure and financial arrangements, there was also a broad spectrum of tenure from outright rental through to 100% ownership and leasehold. A range of payment arrangements to suit differing financial resources were in place – from full payment through to annual and monthly charges.
- 8.8.8 ***Benefits*** – all the providers talked about the benefits of living in a retirement village over living in the community and/or in unsuitable accommodation with no or limited support. These benefits are also referenced in the various leaflets and websites.

## Section 9 Retirement villages – review of evidence

### 9.1 Introduction

9.1.1 This Section follows on from the previous two sections which have reviewed:

- What is a retirement village? A working definition; and
- Retirement villages in focus – looking at a number of working examples in Great Britain and the Republic of Ireland – and analysing the common themes and issues.

9.1.2 Before moving on to look at what people in Northern Ireland think about retirement villages (Section 10 – surveys), it is important to review the available literature on a number of other themes. These are as follows:

- reasons why people move to retirement villages – push and pull factors;
- the potential of retirement villages – in terms of providing options for independent living – and benefits;
- size – and options for economies of scale;
- planning considerations;
- retirement villages – accessibility and affordability for a range of older people; and
- the potential wider impact of retirement villages – including looking at impact on local health and social services, and impact on local communities.

9.1.3 As a caveat it is important to emphasise that retirement villages are in their infancy in Great Britain, and therefore there is limited hard, measured data about the impact of living in retirement villages – both on the individual and the wider community. Nevertheless, evidence emerging does point to the value and potential of retirement villages on a number of fronts.

### 9.2 Reasons for moving to retirement villages

9.2.1 A number of reasons have been cited for what is referred to as ‘late life migration’<sup>100</sup>. Planned choice is also featuring more highly, rather than crisis or distress moves. *Planning for the future is clearly indicated across various studies as a major ‘push’ factor in deciding to move to a retirement community.*<sup>101</sup>

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<sup>100</sup> Source: *Housing with care for later life, A Literature Review*, Croucher, Hicks and Jackson, 2006 page 30. Croucher et al refer to late life migration – as a term referring to people moving house in old age. Reasons include – to live in a more amenable community or climate, needing help with some aspect of deteriorating health, seeking more affordable housing and needing more services.

<sup>101</sup> Source: Op cit, page 31

9.2.2 The most common reasons for moving to retirement villages – from the literature and from the study visits – centred around the following:

- aspirations about a the environment they are moving to – social interaction, facilities etc;
- need for help/support with deteriorating health and support needs; and
- desire for more affordable housing and/or a change of tenure/release of equity.

### 9.3 Potential of retirement villages – what can they provide?

9.3.1 Retirement villages – although still in their infancy in terms of operational delivery – are already making a positive impact in a number of areas, as follows:

- provision of independence and privacy, yet availability of and access to a range of services;
- enabling the development and retention of social relationships – through physical proximity and the range of on-site activities and opportunities for meeting;
- promoting the sense of community and solidarity between people – enabling older people to support each other in the shared experience and challenges of ageing;
- enabling the development of good health, where possible – particularly through targeted health promotion programmes and via exercise opportunities and healthy food provision; and
- provision of a safe, secure and barrier-free environment.

9.3.2 One criticism levelled at retirement villages is that since they are age-segregated they are therefore inherently ageist. Arguments suggest that such developments exclude both other age groups from being involved, and also older people from wider community life. In Northern Ireland – where there are many pushes towards integration at every level – these arguments are perhaps worth consideration. However, retirement villages are also seen to be offering older people a positive choice to maintain their independence and continue to contribute to wider society.

*Retirement villages increase the opportunities for social interaction and engagement, and can reduce the experience of social isolation, with consequent benefits to health, well-being and quality of life.<sup>102</sup>*

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<sup>102</sup> Source: *Making the Case for retirement villages*, Croucher, K, JRF, 2006, page 11

9.3.3 Whilst one reason for moving to a retirement village is declining health, a study by Kingston et al<sup>103</sup> found that many residents of a retirement village rated their own health as significantly better than a matched sample of older people in the wider community. Clearly factors such as sense of security and interaction with others can improve an older person's feeling of well-being. Health awareness and promotion sessions can also dramatically improve people's physical and mental health. All the schemes studied for this research also had some form of exercise class or facilities – pool, gym etc – thus providing older people with the opportunity to stay fit and well. In addition, all of the schemes had on-site catering services – in restaurant/café style and/or direct to residence – thus ensuring a better standard of diet and health.

#### **9.4 What size do retirement villages need to be?**

9.4.1 All of the schemes studied in this research, excluding those in the Republic of Ireland, comprised 100 units or more, including the bedspaces in the associated care homes, where provided. Clearly, this size of retirement village (100 units plus) enables certain economies of scale in the provision of facilities and care services. A range of facilities and opportunities e.g. health and sport, restaurant, craft/hobby rooms etc, become more financially viable the greater the number of residents on-site (and staff and visitors).

9.4.2 A critical mass of residents also makes it easier to provide the range of care services, and to develop a dedicated staff team, rather than depending on agency or casual staff.

9.4.3 Smaller schemes can result in a lesser choice of facilities, with villages which are basically 'care settings' rather than 'places to live'. In addition, smaller schemes may find it harder to recruit and retain staff and to cover issues such as staff sickness.

#### **9.5 Planning considerations**

9.5.1 The review of current retirement villages in Section 8 indicated that in a number of cases planning permission had been an issue in securing the development within a particular location. In a number of cases the provider highlighted the conditions that had been attached to them achieving planning permission, with the necessity, in some cases, to provide various community facilities as planning gain.

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<sup>103</sup> Source: *Assessing the health impact of age-specific housing*, Health and Social Care in the Community, Vol 9, No 4, pp 228 – 234, Kingston, P, Bernard, M, Biggs, S and Nettleton, H, 2001



9.5.2 Clearly planning regulations and permission will be a consideration for potential developments in Northern Ireland – whether these are new villages or settlements on the fringes of current settlements or, as with Hartlepool, high rise developments within the current urban footprint.

9.5.3 Battersby notes *"Given the demographics of our ageing population, the issue of accommodation and care provision for older people has often been a neglected aspect of housing and planning policy."*<sup>104</sup>

He suggests that a number of issues need to be addressed in the development of housing and care accommodation solutions for older people, including:

- availability of sufficient funding;
- high costs and low availability of land;
- lack of a cohesive and integrated approach to housing and planning policy where older people's housing and care provision is concerned;
- lack of how such developments should be classified for housing and planning policy purposes – and necessary bridge between sheltered housing classification and residential care home classification.

Battersby notes that the private sector is ahead of the game – having seized the opportunity – and becoming actively involved in this market of developing a range of attractive retirement housing options for the varying lifestyle needs.

## 9.6 Retirement villages – accessible and affordable options?

9.6.1 One recorded criticism of retirement villages surrounds their accessibility to people with a range of financial resources and from a spectrum of different origin housing tenures. As noted in Section 8, some of the schemes now being developed, e.g. Hartfields in Hartlepool, are offering a range of tenures (purchase, renting and shared ownership) with different care options and associated costs. Westbury Fields in Bristol also offers a range of tenure and financial packages. Hartrigg Oaks provides a number of options in terms of the purchase of the leasehold. Overall Croucher acknowledges the financial aspect of any move to a retirement village and makes recommendations for the future.

*A way of making retirement villages more accessible would be to offer a greater range of accommodation within schemes that would*

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<sup>104</sup> *Homes for a Lifetime*, Roger Battersby, Planning Journal, 16<sup>th</sup> November 2007  
[www.planningresource.co.uk](http://www.planningresource.co.uk)

*be more affordable to a wider range of people, as well as a range of tenures, allowing people to rent rather than purchase if this were their tenure of choice.*<sup>105</sup>

- 9.6.2 As well as the housing cost, retirement villages bring with them a cost for care. Again, criticisms have been made around this associated cost, suggesting that it would be a financial barrier for many. Whilst research indicates that for those paying for their own care and services, this is a relatively expensive model, occupancy levels and studies suggest there are many who are content to change tenure, relinquish home ownership, release equity and fund their current and future care needs.

## **9.7 Impact of retirement villages on the community**

- 9.7.1 In looking at the potential to develop a retirement village in Northern Ireland it is important to consider what the potential impacts could be on the surrounding community of whatever location is chosen, whether this is urban or rural. Clearly there are a number of potential – or perceived – positive and negative impacts.

- 9.7.2 On the positive side, the development of a retirement village can result in the creation of *a significant pool of housing that is purpose-designed to meet the needs of older people and to increase the amount of local provision to meet the future needs of an increasingly ageing population.*<sup>106</sup> Croucher highlights the positive impact retirement villages can have in a situation of high housing demand where there is pressure to develop affordable housing for younger people, and where there is limited housing which is suitable for older people. Indeed as older people move into retirement villages, this can often release under-occupied housing stock, whether it is owned or rented, back into the wider housing market.

- 9.7.3 On the suitability point Croucher notes that this is not just with regard to the actual housing.

*Not only are individual accommodation units more suited in terms of disabled access, energy efficiency and low maintenance, but the whole site can be designed with regard to the particular needs of older people. Pedestrian walkways, gardens, location of parking spaces, exterior lighting, communal areas and facilities can all be designed to promote safety and ease of access to facilities and activities.*<sup>107</sup>

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<sup>105</sup> Source: *Making the Case for retirement villages*, Croucher, K, JRF, 2006, page 7

<sup>106</sup> Source: *Making the Case for retirement villages*, Croucher, K, JRF, 2006, page 15

<sup>107</sup> Source: Op cit, page 15

- 9.7.4 It is also acknowledged that retirement villages can help to stimulate and support local economies and labour markets, *from the initial development and construction phase through to when schemes become operational*.<sup>108</sup> This is particularly noted in the USA. Indeed the development of CCRC and assisted living schemes has been encouraged by Government, particularly in rural states, as a mechanism for bringing in new investment and helping to develop the infrastructure for the whole community. A study referenced by McLaren and Hakim (2004)<sup>109</sup> and carried out by the City of Hattiesburg, Mississippi, provided an estimate of the economic impact of 250 retiree households relocating to the city. The study suggested that this would result in 850 jobs and investment capital of £37 million, with particular benefits for the retail and restaurant trades.
- 9.7.5 In short, retirement villages generate employment opportunities within the scheme – nursing, care, support roles as well as catering, domestic and maintenance duties. In addition, there is a wider ripple effect for businesses and traders in the community as services are brought in and older people go out to use services. The latter is also increasingly likely in the local surrounding community as residents get older they tend to make less long journeys to access facilities, and their level of car ownership declines. This assists the viability and sustainability of local services such as shops, pharmacies, libraries etc. A survey by McLaren and Hakim (2004)<sup>110</sup> estimated that a development of 45 retirement flats with 55 residents would result in an annual spend of approximately £600,000 on local services.
- 9.7.6 Again, on the positive side there is research evidence that older people in retirement villages make a significant social contribution through community engagement to the surrounding area. Not only can residents volunteer in their retirement village (a number of examples in GB – shop run by volunteers in Hartrigg Oaks), but many are also involved in external activities in the community. Overall Croucher suggests *there is little evidence to suggest that people within retirement villages become disengaged from the wider community, although levels of engagement appear to be dictated by health status and mobility*.<sup>111</sup>

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<sup>108</sup> Source: Op cit, page 15/16

<sup>109</sup> Source: *A Better Life: Private Sheltered Housing and Independent Living for Older People*, McLaren, J and Hakim, M, 2004

<sup>110</sup> Source: Op cit

<sup>111</sup> Source: *Making the Case for retirement villages*, Croucher, K, JRF, 2006, page 17

- 9.7.7 On the negative side, there have been concerns amongst some health and social service providers that the development of a retirement village will increase the demands for services in their locality. This is further enforced in terms of concerns that 'local' people will not be able to get the frequency or level of service previously available, because incomers are using 'their services'. Much of the reality of this depends on whether a retirement village is aimed largely at older people already within the community or from further afield. Other aspects of this argument range around whether sufficient development work has been done with health and social service providers to develop the necessary breadth and additionality of services required. Conversely in some cases the development of a retirement village helps support the need for local services to be maintained at all and indeed to be developed.
- 9.7.8 There are also a number of positive arguments around the provision of health and social services for a retirement village. Firstly, since residents are not dispersed in the wider community, resources and time are saved. For example, a district nurse can carry out a number of visits in one locality, rather than driving from place to place. This example was provided by Hartrigg Oaks, outside York, where the district nurse can park and then walk between the bungalows (three minutes travel distance) as opposed to an average 20 minute drive between clients. Again Hartrigg Oaks noted that over time they have developed a relationship with local primary care services which enables both sides to prioritise clients and also for staff at Hartrigg Oaks to undertake some preliminary work with the resident. Croucher highlights this in terms of financial savings. *Potential savings are not insignificant; for example, costs for a home visit from a general practitioner are estimated to be £3.49 per minute.*<sup>112</sup>
- 9.7.9 In addition, the role of retirement villages in providing intermediate care services, thus reducing the need for hospital admissions and in-patient care, has been highlighted. In this regard Croucher analysed figures provided by Hartrigg Oaks as follows:

*Hartrigg Oaks provides intermediate care to residents in the on-site care home.*<sup>113</sup> *Figures from Hartrigg Oaks show that, between January 2003 and December 2004, 88 bungalow residents spent 1,363 nights in the care home. Care staff estimate that about 15 per cent or 210 of these nights would otherwise have been spent in hospital...published unit costs for health care indicate that the average cost of a bed-day for elderly patients is £166 and £179*

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<sup>112</sup> Source: *Making the Case for retirement villages*, Croucher, K, JRF, 2006, page 9 – taken from *Unit Costs of Health and Social Care*, Curtis, L and Netten, A, 2005

<sup>113</sup> This is paid for via the Community Charge paid by residents, and covers intensive short-term care, return-from-hospital, respite for carers etc.

*for an in-patient day....These data indicate that the on-site care home at Hartrigg Oaks has saved local NHS in-patient services between £34,860 and £37,590 over a two-year period.*

- 9.7.10 Retirement villages have also been heralded as an option which can be a home for life. Criticisms have been levelled at various sheltered housing or housing with care schemes, from which residents still need to move on into residential or nursing home care. Croucher notes that *retirement villages can offer the option of an on-site registered care home to provide care for those to whom independent living is no longer a tenable option, without the move to an unfamiliar setting.*<sup>114</sup>

## 9.8 Summary

- 9.8.1 Croucher sums up many of the advantages of retirement villages as follows:

*The benefits of retirement villages are not just confined to those who live there. They bring opportunities to address the current shortage of homes suitable for later life, by developing housing that is purpose-designed to meet the current and future housing needs of older people, and releasing significant numbers of under-occupied properties in the wider community. They provide employment opportunities to local communities and enhance the viability of local services. They offer older people living in the wider community the opportunity to access facilities that are purpose-designed and accessible.*<sup>115</sup>

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<sup>114</sup> Source: *Making the Case for retirement villages*, Croucher, K, JRF, 2006, page 10

<sup>115</sup> Source: Op cit, page 19

## Section 10 Public knowledge and perceptions of retirement villages

### 10.1 Introduction

- 10.1.1 As noted in Section 3, part of this project was to undertake market research amongst the general public and also amongst a sample of NI Housing Executive tenants into their knowledge/awareness, perceptions and anticipated need of retirement villages.
- 10.1.2 The specific questions used in these surveys – in the Ipsos MORI Omnibus Survey and the NIHE Continuous Tenant Omnibus Survey (CTOS) – are outlined at Appendix F. Surveys were undertaken in July 2007 (MORI) and between July and September 2007 (CTOS). The MORI Omnibus Survey was completed by 1,036 respondents, whilst there were 925 respondents in the CTOS survey<sup>116</sup>. It should be noted that the MORI survey included respondents living in a wide variety of housing types, whilst the CTOS survey included only respondents living in NI Housing Executive tenancies.
- 10.1.3 An analysis of the findings from these surveys is provided below. All respondents were asked about retirement villages – whether they had indicated they had or had not prior knowledge of them. On analysis of both surveys there was no significant difference between the views of respondents who had and had not previously heard of retirement villages. See Appendix Tables H36 to H39 for detailed findings.
- 10.1.4 Appendices G and H provide full background information on each of the surveys, including an analysis of household characteristics and further tables.

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<sup>116</sup> The 2006 Continuous Tenant Omnibus Survey (CTOS) was the fourteenth comprehensive assessment of the attitudes of Housing Executive tenants to be carried out since 1994. The CTOS is a cornerstone of the Housing Executive's service delivery in terms of the Northern Ireland Act (1998), Modernising Local Government, Best Value, New Targeting Social Need and Best Practice; it is also linked to the Housing Executive's sixth strategic objective – Better Public Services.

## **10.2 Key Findings**

### **10.2.1 *MORI***

More than half (52%) of respondents had heard of retirement villages, and thought they would be a useful option for older people in Northern Ireland. Furthermore, the majority (88%) said they thought they would be a useful option for older people in Northern Ireland.

Around two-thirds of respondents considered retirement villages to be a good housing choice some time in the future: for themselves (61%); for a family member (64%); for a family friend (66%).

### **10.2.2 *CTOS***

Three-quarters (75%) of respondents had never heard of retirement villages. However, the majority (87%) of respondents thought that retirement villages would be a useful option for older people in Northern Ireland.

More than half of respondents considered retirement villages to be a good housing choice some time in the future: for themselves (57%); for a family member (59%); for a family friend (61%).

### **10.2.3 *Comparison between MORI and CTOS***

There was a significantly higher level of awareness and knowledge of retirement villages amongst the general public (covering all housing tenures) – 52% – compared to those in Housing Executive tenancies – 25%.

## 10.3 Main Findings: MORI Omnibus Survey

### 10.3.1 Awareness of retirement villages (Appendix Tables G1–G7)

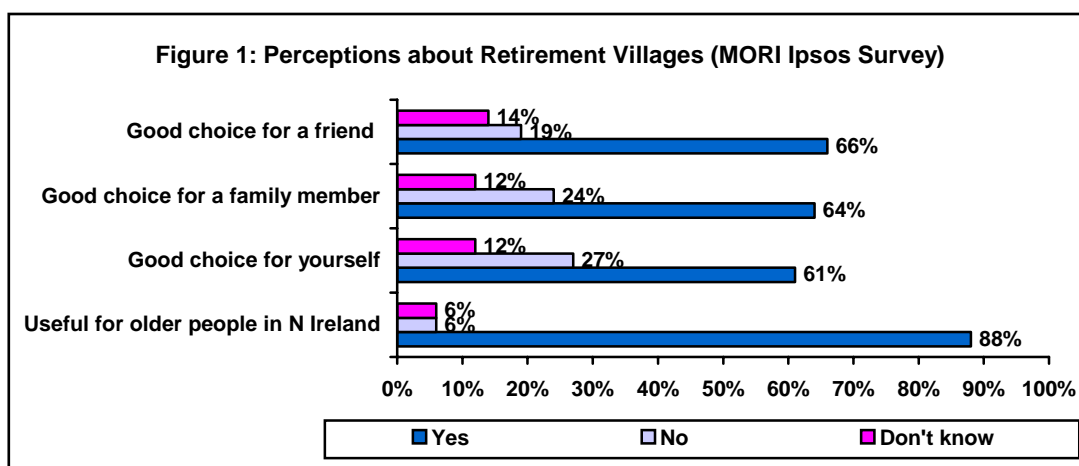
All respondents were asked if they had heard of retirement villages. Just over half (52%) of respondents reported that they had heard of retirement villages with 46% reporting that they had not heard of them previously.

The highest level of awareness was in the age category 35 – 44 years (59%) with the least knowledge amongst those aged 65 plus (44%). In addition, separated (60%) and married people were more likely to have heard of retirement villages (55%) than those in the widowed (41%) or single category (48%).

Awareness was also highest amongst the higher income groups (62% for those earning £15,500 to £24,999 and 61% for those earning over £25,000) compared to those in the lower income groups.

### 10.3.2 Retirement villages – a useful option? (Appendix Tables G8 – G35)

Regardless of prior awareness of retirement villages, all respondents were asked if they thought retirement villages would be a useful option for older people in Northern Ireland in general and a good housing choice for the respondents themselves, a family member or friend (see Figure 1 below and Appendix G). The vast majority (88%) of respondents thought retirement villages would be a useful option for older people in Northern Ireland and the remainder either did not think them a useful option (6%) or did not know (6%).



Nearly two-thirds of all respondents said they thought a retirement village would be a good housing choice some time in the future for themselves (61%), a family member (64%) or a family friend (66%).



***Usefulness for older people overall (Appendix Tables G8 – G14)***

- Respondents in the age categories 25 to 34 years and 45 to 55 years (both 91%) were the most likely to think that retirement villages would be generally useful for older people.
- Married people were more likely to view retirement villages as useful (89%) than those who were widowed (87%), single (87%) or divorced/separated (83%).
- Employment status did not overly affect people's perception of the general usefulness of retirement villages for older people, and there was minimal difference between respondents in different social classes (variation of 87% to 89%).

***Future housing choice for respondent (Appendix Tables G15–G21)***

- A perception of personal usefulness – that a retirement village would be a good housing choice for them personally at some time in the future – was slightly higher amongst females (66%) than males (55%).
- In terms of age groups, the highest proportions of respondents who thought retirement villages would be a good housing choice for them personally at some time in the future were in the age bands 25 to 34 years and 35 to 45 years (68% in each age band). In contrast, only 51% of respondents aged 65 and older held this view.
- Married people were more likely to view retirement villages as a potential housing choice for them (64%) than those in the separated/divorced category (63%), single people (58%) or widowed (51%).
- Employed people were more likely to see retirement villages as a housing choice for them (64%) than those who were retired (55%).

***Future housing choice for a family member (Appendix Tables G22 – G28)***

- Females (68%) were more likely than males (60%) to consider a retirement village as a good housing choice some time in the future for a family member. This may relate to females having a greater role in caring for older people and helping them to make housing choices.
- In terms of age groups, the highest percentage who thought retirement villages would be a good future housing choice for a family member were in the age category of 35 to 44 years (69%) – again, this may be because they currently have a parent or uncle/aunt in the older age category.
- A greater proportion of married (67%) than single (64%), separated/divorced (58%) or widowed respondents (53%) were in favour of the option of a retirement village as a future housing choice for a family member.

- Employment status was important in responses to this question – with 70% of those who were in employment in favour. Only 53% of retired respondents thought it was an option for a family member.

***Future housing choice for a family friend (Appendix Tables G29 – G35)***

- Females (70%) were more likely than males (63%) to consider a retirement village as a housing choice some time in the future for a family friend.
- In terms of age groups the highest percentage who thought retirement villages would be a good future housing choice for a family friend were in the age category of 35 to 44 years (73%); the lowest proportion was in the 65 plus age group (57%).
- A greater proportion of married (68%) than widowed respondents (59%) were in favour of the option of a retirement village as a future housing choice for a family friend.
- Employment status was important in responses to this question – with 71% of those who were in employment in favour. Only 59% of those who were retired thought it was a good housing choice for a family member.

## 10.4 Main Findings – Housing Executive CTOS

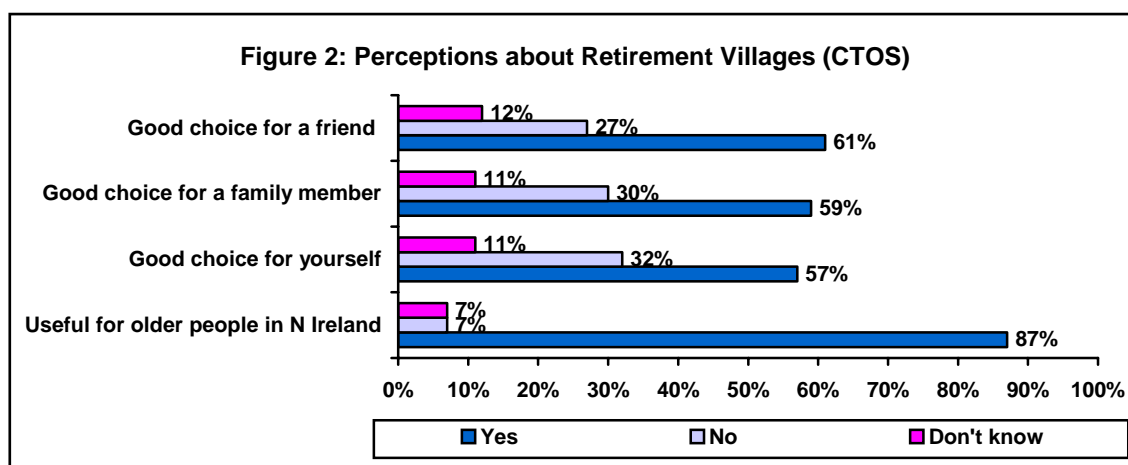
### 10.4.1 Awareness of retirement villages (Appendix Tables H1–H7)

All respondents were asked if they had heard of retirement villages. Three-quarters (75%) of respondents reported that they had not heard of retirement villages previously and one-quarter (25%) reported that they had heard of them.

The highest level of awareness was in the age category 35 – 44 years (30%) with the least knowledge amongst the youngest age group, i.e. those aged 18 – 24 (20%). Married people were more likely to have heard of retirement villages (30%), followed by divorced (28%). Those with a higher income (£15,600 plus) were most likely to have heard of retirement villages (39%).

### 10.4.2 Retirement villages – a useful option/future housing choice? (Appendix Tables H8–H35)

Regardless of prior awareness of retirement villages<sup>117</sup>, all respondents were asked if they thought retirement villages would be a useful option to older people in Northern Ireland in general and a good housing choice, for themselves; a family member or friend (see *Figure 2 and Appendix H*). The vast majority (87%) of respondents thought retirement villages would be a useful option for older people in Northern Ireland and the remainder either did not think them a useful option (7%) or did not know (6%).



<sup>117</sup> Analysis of the CTOS data showed only marginal variation between the views of respondents who had heard of retirement villages before participating in the survey and those who had not. For example, 85% and 87% of each sub-group respectively thought retirement villages were a good option for older people in Northern Ireland. See Appendix Tables H36 to H39 for a complete set of findings for both sub-groups.

More than half of all respondents said they thought a retirement village would be a good housing choice some time in the future for themselves (57%), a family member (59%) and a family friend (61%).

***Future housing choice for older people overall (Appendix Tables H8-H14)***

- Respondents in the age bands 35 to 44 and 45 to 54 years (93 and 92% respectively) were the most likely to think that retirement villages would be generally useful for older people.
- Separated and divorced respondents (89 and 90% respectively) were slightly more likely to view retirement villages as useful than those who were married (87%), widowed (85%) or single (85%).
- Fewer retired (81%) than employed respondents (92%) considered retirement villages a useful option.
- There was minimal difference of opinions based on income levels (range 92% to 89%).

***Future housing choice for respondent (Appendix Tables H15-H21)***

- A perception that a retirement village would be a good housing choice for respondents personally at some time in the future - was slightly higher amongst females (59%) than males (55%).
- In terms of age groups, the highest percentage who thought retirement villages would be a good future housing choice for them personally was in the age category of 45 - 54 years (70%). Those in the 18 - 24 age group were the lowest (47%) to think a retirement village was a future housing choice for them.
- Divorced people were more likely to view a retirement village as a potential future housing choice for them (70%) than single people (59%), married (57%) or separated (56%). Only 46% of respondents who were widowed thought they would consider this option.
- Employed people were more likely to see a retirement village as a future housing choice for them (69%) than those who were retired (47%).
- Those with higher incomes (£15,600 plus) were more likely to view a retirement village as a future housing option for them (86%) than those in lower earning groups.

***Future housing choice for a family member (Appendix Tables H22-H28)***

- Males (61%) were slightly more likely than females (58%) to consider a retirement village as a good housing choice some time in the future for a family member.
- In terms of age groups, the highest percentage who thought retirement villages would be a good future housing choice for a family member were in the age category of 18 - 24 (79%).

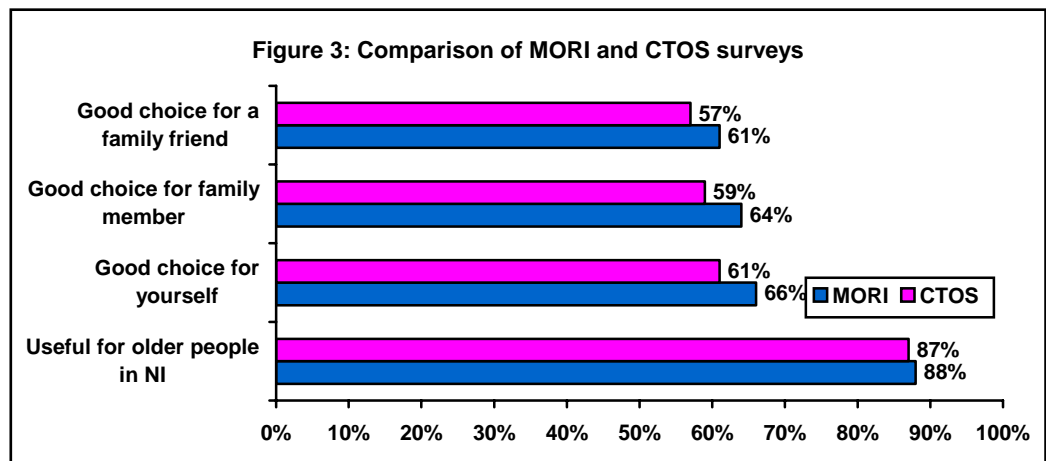
- A greater proportion of divorced respondents (69%) were in favour of the option of a retirement village for a family member than those who were married (61%) or widowed (43%).
- Employment status was important in responses to this question – with 70% of those who were in employment in favour. Only 44% of retired respondents were in favour.
- Household income appeared to be a factor – with 81% of those in the £15,600 plus per year bracket in favour of a retirement village as a future housing option for a family member, falling to 63% in the £5,200 or less category.

***Future housing choice for a family friend (Appendix Tables H29-H35)***

- Males (63%) were slightly more likely than females (60%) to consider a retirement village as a good housing choice some time in the future for a family friend.
- In terms of age groups the highest percentage who thought retirement villages would be a good future housing choice for a family friend were in the age category of 18 to 24 years (75%). The lowest proportion of people in favour was in the 65 plus age group (46%).
- A greater proportion of divorced respondents (73%) were in favour of the future option of a retirement village for a family friend than those who were widowed (50%).
- Analysis by employment status showed that equal proportions (72%) of employed and unemployed, followed by 68% of those who were permanently sick or disabled and 60% of respondents looking after family/home thought a retirement village would be a good future housing choice for a family friend. However, only 48% of retirees thought this was the case.
- Household income was a factor with 81% of those in the £15,600 plus per year bracket who thought a retirement village would be a good future housing choice for a family friend, falling to 65% in the under £5,200 category.

## 10.5 Comparison of the two surveys

- There was a significantly higher level of awareness and knowledge of retirement villages amongst the general public (covering all housing tenures) – 52% – compared to those in Housing Executive tenancies – 25%.
- Housing tenure – and prior awareness of retirement villages – appeared to make little difference to whether respondents thought they would be a useful option for older people in general in Northern Ireland, with 88% in the MORI survey and 87% in the CTOS noting this respectively.
- There was some variation in the degree to which respondents to the two surveys considered retirement villages to be an option for different people, as indicated by Figure 3 below. In general, respondents from all housing tenures (MORI survey) were more supportive of retirement villages as an option for themselves in the future, a family member or a family friend, compared to respondents solely from NIHE tenancies (CTOS).



## **11 Conclusions and Recommendations**

### **Are Retirement villages an option for Northern Ireland?**

**11.1** This report has looked in detail at a number of issues relating to retirement villages. This section now pulls out some conclusions and recommendations, in particular focussing on the potential development of a retirement village model as an option of housing for older people in Northern Ireland.

#### **11.2 Conclusion 1**

Retirement villages are in their infancy. The levels of older people and those living longer than before are increasing, as illustrated by demography and projective demography in Section 4. Based on this, and current developments in the Republic of Ireland, Great Britain and indeed worldwide, it is important to acknowledge the need for more housing and care options for older people. One strand of this is the option of including the concept of retirement villages in the Housing Strategy for older people in Northern Ireland.

#### **Recommendation**

That the NI Housing Executive researches in more detail into projective demography and future housing need for older people in 2020, 2040 etc. In addition, that the option of a retirement village is included in the Housing Strategy for older people.

#### **11.3 Conclusion 2**

The development of retirement villages in Great Britain and the Republic of Ireland has been very ad hoc and piecemeal. There is therefore a need for more inter-departmental, cross-organisation discussion – including housing organisations, care and social services, builders etc – to plan for and develop a retirement village in Northern Ireland.

#### **Recommendation**

That an advisory group on retirement housing and villages is established to continue the debate and discussion in this area.

In addition, that the NI Housing Executive should jointly host a seminar with the Construction Employers' Federation to highlight the potential of these developments.

#### **11.4 Conclusion 3**

People in Northern Ireland appear interested in retirement villages as a concept, and to some degree as a potential housing option for themselves, their family/relatives and their friends – as indicated by the two surveys undertaken for this research.

The two surveys suggest variable levels of awareness and knowledge of retirement villages – with a higher level of knowledge amongst the general public (52%) compared to the survey amongst NI Housing Executive tenants (25%). However, housing tenure – and prior knowledge of retirement villages – appeared to make little difference to whether respondents thought they would be a useful option for older people in general in Northern Ireland, with 88% and 87% of respondents in the MORI and CTOS surveys noting this respectively. Again, there was some variation in the degree to which respondents from different housing tenures considered retirement villages to be an option for different people – although generally there was a level of support between 57% and 66% for retirement villages for themselves in the future, a family member or a family friend.

##### **Recommendation**

An advisory group on retirement housing and villages should look at the opportunities for developing a retirement village.

#### **11.5 Conclusion 4**

The development of a retirement village is linked to a range of other items – such as availability of advice and information, equity release schemes, etc.

##### **Recommendation**

Any approach to developing a retirement village should take into account all relevant additional factors.

#### **11.6 Conclusion 5**

The term ‘retirement village’ can be confusing.

##### **Recommendation**

The NIHE should seek to develop a new term and definition, based on this research and taking into account the common and related aims outlined.



## Appendices

### Appendix A

#### Findings from Scoping Study undertaken by Fiona Boyle Associates (2005)

- The importance of recognising that older people are not a homogenous group, and current needs are not necessarily the same as those for people who are now approaching retirement.
- The changing health profile of older people, not only increasing life expectancy and greater independence for longer, but more specifically "compression of morbidity" with health care issues increasingly emerging at an older age, the disaggregated nature of services and discharge from hospitals.
- The need to provide help and support to enable older people to retain and maintain their independence and remain in their own homes including, for example, through providing more assistive technology.
- Suitability of accommodation, including under occupancy, the need for adaptations, and the suitability of sheltered housing and retirement villages.
- Isolation – not only in terms of rural locations but also mobility and access to essential services.
- The financial issues associated with older people who are asset rich but income poor, and in particular right to buy and moving from owner occupancy to supported social housing.
- The growing fear of crime and the need to feel safe and secure in their own home.
- The ability of older people to maintain the property to a decent standard.

## **Appendix B**

### **Policy Makers and service providers interviewed – NI**

Meetings and/or phone discussions took place with the following organisations/agencies and representatives, working in the fields of housing and/or older people.

<b>Date</b>	<b>Organisation/Agency</b>	<b>Representative</b>
4 <sup>th</sup> May	Housing Rights Service	Nicola McCrudden
11 <sup>th</sup> May	Help the Aged in NI	Grace Henry
15 <sup>th</sup> May	University of Ulster	Prof. Chris Paris
22 <sup>nd</sup> May	NIFHA	Chris Williamson
1 <sup>st</sup> June	DHSSPS NI	Ray Martin and Jenny McAlarney
8 <sup>th</sup> June	NI Housing Executive	Joan Finn and Helen Irvine, Supporting People
13 <sup>th</sup> June	Age Concern NI	Linda Robinson
29 <sup>th</sup> June	Clanmil Housing	Colette Moore
4 <sup>th</sup> July	Construction Employers Federation	Ciaran Fox
8 <sup>th</sup> August	FOLD Housing Association	Eileen Askam

Contact was also made with the Age Sector Reference Group.

## Appendix C

### Questions for Northern Ireland policy makers and service providers

#### Organisation/Agency background

1. What interest does your organisation/agency have in the housing needs/requirements of older people?

#### Key Issues

2. What are the key housing issues for people as they become older? In particular – what are the inter-connected issues of housing related to the need for support – be that social, medical or nursing?

#### Probe using the following:

Finance	Personal and state
Availability and suitability	Is what older people want for re housing available and suitable?
Design issues	Including access
Health	Relating to mobility, emotional well-being etc
Social issues	Coping on own, ability to look after self etc Support and independence issues
House conditions their home	Ability to physically and financially maintain
Security and safety	Worries/concerns
Advice and support	Who to approach, what is available?

#### Retirement villages

3. What is your knowledge of the retirement village model?
4. Based on this knowledge – what would you say are (a) the advantages and (b) the disadvantages of retirement villages?

**Probe in particular** – equity release, down-sizing, access to RVs – financial etc., models of obtaining health and social services support

5. Do you think there is a market for retirement villages in Northern Ireland? If so, what type of market – private, social? What might be the positive and negative impacts of such a market developing?

#### Signposting

6. Can you suggest any other?
  - Relevant literature and key studies
  - Relevant secondary data
  - Relevant organisations and/or people to talk to
  - Access to talking to older people themselves

**Appendix D****Retirement villages visited**

<b>Date</b>	<b>Provider</b>	<b>Location</b>	<b>Representative</b>
30 <sup>th</sup> May 2007	Retirement Parks NI	Ballyhalbert, Co. Down	Richard Wilkinson
27 <sup>th</sup> June 2007	Joseph Rowntree Housing Foundation	Hartrigg Oaks, York	Cedric Dennis and Karen Wilson
29 <sup>th</sup> June 2007	Clanmil Housing Association	De La Cour, Woodcot Av, East Belfast	Anne Burrin and Colette Moore
20 <sup>th</sup> July 2007	St. Monica's Trust	Westbury Fields and Monica Wills House, Bristol	Geoff Thomas, Operations Manager
27 <sup>th</sup> July 2007	Retirement villages Ltd.	Roseland Parc, Cornwall	Heather and Ian Fairbairn (consultants)

A visit had also been arranged to Moate Retirement Village in Westmeath in June 2007 which was cancelled at the last minute by the provider as they felt I would be asking for commercially sensitive material.

Information has also been obtained on a range of other providers and schemes in England and also Inch Marlo, in Aberdeenshire.

## **Appendix E      Checklist for visits to retirement villages**

### **What services and facilities?**

Level of usage?

What do people want/need?

Additional costs?

### **Cost and Payment arrangements?**

Rental or sale?

Cost of care and support? How much and how funded?

Cost of nursing and health care? How much and how funded?

### **Explanation of model and how it works**

Range of or agreed definitions?

What is their definition of a RV?

### **Residents' views**

Evaluation by residents – any reports – their perspective?

Indicators of satisfaction – length of stay, retention/low level of turnover, satisfaction with services, level/type of complaints

### **Staff views**

What is the role of staff?

Number and type of staff?

What are their views on what a RV does?

**What are the acknowledged/evidenced advantages?**

**What are the perceived/actual drawbacks?**

**What works best? What model for the continuum of care and support?**

**What links do they have with the local/surrounding community?**

Is this artificial/manufactured?

What is positive in this area?

What is negative?

## Appendix F      Survey Questions – CTOS and MORI omnibus

The Housing Executive is doing research into the future housing and support needs of older people. As part of that research, we are asking the general public for their views on retirement villages.

*Retirement villages are for people aged 55 and over. They offer housing in a secure development, often with gates or restricted access.*

*Residents have their own front door, a range of facilities and social activities alongside a range of care and support services that can cater for a person's health and care needs as they get older.*

### Knowledge:

1. Had you ever heard of retirement villages before today?  
Yes/No/Don't know

### General usefulness:

2. Do you think retirement villages would be a useful option for older people in Northern Ireland?  
Yes/No/Don't know

### Personal usefulness:

3. Do you think a retirement village would be a good housing choice some time in the future for .....?

Yourself?

Yes/No/Don't know

A family member? Parent/aunt/uncle etc.

Yes/No/Don't know

A family friend?

Yes/No/Don't know

## Appendix G: MORI Ipsos Survey: Background To the Survey

### Introduction

The detail of this Appendix was provided by Ipsos MORI.

### Northern Ireland Omnibus

**1,000 people, aged 15 plus**, representative of the Northern Ireland population in terms of age, gender, social class and geographical location are **interviewed face to face** on a monthly basis across 50 sampling points. 50 sampling points are chosen at random from 285 electoral wards, across NI. Each sampling point may incorporate up to 3 wards depending on the population of the area.

Cross breaks include the following:

- Gender
- Age (15-24, 25-34, 35-44, 45-54, 55-64, 65+)
- Marital Status (Married, Widowed/Separated/Divorced, Single)
- No. in household (1-2, 3+)
- Children in household under 16 (yes/no)
- Housing Tenure (Owned, rented, other)
- Working Status (Employed full-time, employed part-time, retired, unemployed, housewife, student, other)
- Main Shopper (Self, Other)
- Social Class (AB, C1, C2, DE)
- Region (Belfast City, Greater Belfast, Armagh, Antrim, Down, Tyrone/Fermanagh, Derry)

Quotas are set each month in accordance with the NI Census (2001). They are as follows:

<b>Age</b>	15-24	18%	<b>Sex</b>	Male	48.0%
	25-34	19%		Female	52.0%
	35-54	34%	<b>Location</b>	Belfast City	16.8%
	55+	29%		Greater Belfast	22.2%
<b>Social Class</b>	ABC1	44%		Co. Down	15.6%
	C2	17%		Co. Armagh	7.9%
	DE	39%		Co.s Tyrone/Fermanagh	13.0%
				Co. Derry	13.6%
				Co. Antrim	10.8%

Quotas are usually met and weighting is rarely required. **Fieldwork, coding and data processing take four weeks** and results are available within two weeks of fieldwork completion.

## Survey Methodology

The retirement village topic was included in the July 2007 omnibus survey conducted by IPSOS Mori.

### Key Findings – Household Characteristics

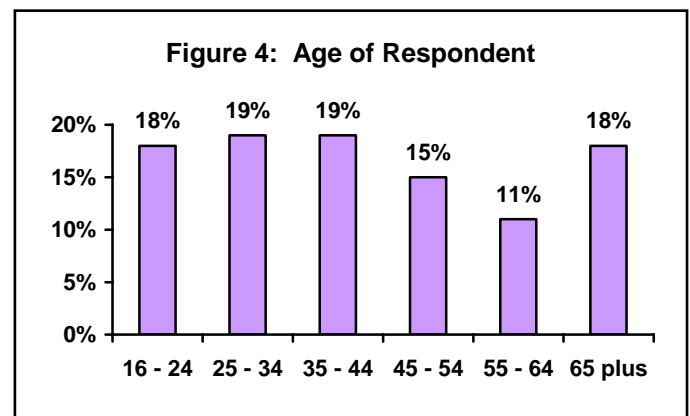
- The majority of respondents were married or living as married (52%), whilst 33% were single. 8% were widowed whilst a further 7% were divorced or separated.
- Just over a fifth of respondents had a gross household income of £25,000 plus, with 21% £11,500 or less. Over a third (38%) of respondents refused or did not have details of their income.
- Just under half (48%) of all households were described as Protestant and slightly less (42%) were described as Catholic. Eight per cent of respondents did not state or had no religion.
- Nearly one third (29%) of respondents were aged 55 years or older.
- Around one fifth (21%) of respondents were retired. Just under one half (44%) were in full or part-time employment.

### Marital status of respondent

The majority of respondents were married or living as married (52%), whilst 33% were single. 8% were widowed whilst a further 7% were divorced or separated.

### Household Income

Just over a fifth of respondents had a gross household income of £25,000 plus, with 21% £11,500 or less. A further 18% had a household income of between £11,500 and £25,000. Over a third (38%) of respondents refused or did not have details of their income.



### Social class of respondent

The majority of respondents (39%) were from socio-economic class DE. The next biggest proportion were from class C1 (31%). The remaining respondents were categorised as C2 (17%) and AB (13%).

### Religion as described by respondent

Just under half (48%) of respondents were Protestant and 42% were Catholic. The remaining households were of other religion(s) (2%) or held no religious beliefs or refused to state their religion (8%).

### Age and Gender

Nearly one third (29%) of respondents were aged 55 years or older – with nearly one fifth (18%) aged 65 plus. Fifty-two per cent of respondents were female and 48% were male.

### Employment Status



Around one fifth (21%) of respondents were retired. Just under one half (44%) were in full or part-time employment.

### Tables of household characteristics and analysis of responses

**Table 1** Marital status of respondents

Sample in numbers	TOTAL 1,036
Married	534 52%
Single	342 33%
Widowed	84 8%
Divorced/separated	76 7%
Refused	0 0%

**Table 2** Gross household income (annual)

Sample in numbers	TOTAL 1,036
Up to £6,499	84 8%
£6,500 - £11,499	138 13%
£11,500 - £15,499	84 8%
£15,500 - £24,999	103 10%
£25,000 or more	233 22%
Refused	107 10%
Don't Know	289 28%

**Table 3** Religion of respondent

Sample in numbers	TOTAL 1,036
Protestant	498 48%
Catholic	436 42%
Other	22 2%
None/Refused	80 8%

**Table 4** Age of respondent

Sample in numbers	TOTAL 1,036
16 – 24 years	190 18%
25 – 34 years	193 19%
35 – 44 years	198 19%
45 – 54 years	154 15%
55 – 64 years	112 11%
65 years plus	189 18%

**Table 5** Gender of respondent

Sample in numbers	TOTAL 1,036
Male	497 48%
Female	539 52%

**Table 6      Employment status of respondent**

<b>Sample in numbers</b>	<b>TOTAL 1,036</b>
Employed (full and part-time)	460 44%
Retired	219 21%
Unemployed	135 13%
Housewife	123 12%
Student	66 6%
Self-employed	14 1%
Other	18 2%

**Table 7      Rural/Urban  
Location of  
Respondent**

<b>Sample in numbers</b>	<b>TOTAL 1,036</b>
Rural	308 30%
Urban	728 70%

## MORI Supplementary Tables

**Table G1: Had you ever heard of retirement villages before today?**  
(all respondents)

	All
Yes	539 52%
No	478 46%
DK/NS <sup>118</sup>	19 2%
Total	1,036 100.0%

Base: 1,036 respondents

**Table G2: Had you ever heard of retirement villages before today?**  
(by age of respondent)

	16-24	25-34	35-44	45-54	55-64	65+	All
Yes	88 46%	104 54%	116 59%	85 55%	64 58%	83 44%	539 52%
No	94 49%	88 45%	80 40%	67 44%	47 42%	102 54%	478 46%
DK/NS	8 4%	2 1%	2 1%	2 1%	0 -	5 2%	19 2%
Total	190 100.0%	193 100.0%	198 100.0%	154 100.0%	112 100.0%	189 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G3: Had you ever heard of retirement villages before today?**  
(by gross household income)

	Up to £6,499	£6,500 - £11,499	£11,500 - £15,499	£15,500 - £24,999	£25,000 or more	Refused	Don't know	All
Yes	35 41%	60 44%	44 53%	64 62%	142 61%	65 61%	130 45%	539 52%
No	48 57%	76 55%	37 44%	38 37%	88 38%	39 37%	153 53%	478 46%
DK/NS	1 1%	3 2%	2 3%	1 1%	3 1%	2 2%	7 2%	19 2%
Total	84 100.0%	138 100.0%	84 100.0%	103 100.0%	233 100.0%	107 100.0%	289 100.0%	1,063 100.0%

Base: 1,036 (all respondents)

<sup>118</sup> DK/NS – Don't Know/Not Stated

**Table G4: Had you ever heard of retirement villages before today?**  
(by gender of respondent)

	Male	Female	All
Yes	251 51%	288 53%	539 52%
No	234 47%	244 45%	478 46%
DK/NS	12 2%	7 1%	19 2%
Total	497	539	1,036
	100.0%	100.0%	100.0%

Base: 1,036 (all respondents)

**Table G5: Had you ever heard of retirement villages before today?**  
(by marital status of respondent)

	Single	Married	Separated/ Divorced	Widowed	All
Yes	163 48%	296 55%	45 60%	35 41%	539 52%
No	171 50%	229 43%	30 39%	48 58%	478 46%
DK/NS	9 3%	9 2%	1 1%	1 1%	19 2%
Total	342 100.0%	534 100.0%	76 100.0%	84 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G6: Had you ever heard of retirement villages before today?**  
(by employment status of respondent)

	Employed	Unemploy ed	Retired	Housewife	Student	All
Yes	274 60%	61 45%	104 47%	57 46%	27 41%	523 52%
No	179 39%	72 53%	110 50%	64 52%	36 54%	461 46%
DK/NS	7 2%	2 1%	5 2%	2 1%	3 5%	19 2%
Total	460 100.0%	135 100.0%	219 100.0%	123 100.0%	66 100.0%	1,003 100.0%

Base: 1,003 (all respondents)

NB: Analysis by employment status does not include the categories self-employed and other, because they are too small for the production of valid results for comparison.

**Table G7: Had you ever heard of retirement villages before today?**  
(by household religion)

	Protestant	Catholic	None/Refused	All
Yes	241 48%	239 55%	44 55%	524 52%
No	250 50%	189 43%	32 41%	471 46%
DK/NS	7 1%	9 2%	3 4%	19 2%
Total	498	436	80	1,014
	100.0%	100.0%	100.0%	100.0%

Base: 1,014 respondents

NB: Analysis by household religion includes the two main religious groups and no religion or refused only, because the remaining category (other religion – a total of 22 respondents) is too small for the production of valid results for comparison.

**Table G8: Do you think retirement villages would be a useful option for older people in Northern Ireland?** (all respondents)

	All
Yes	908 88%
No	61 6%
DK/NS	67 6%
Total	1,036 100.0%

Base: 1,036 (all respondents)

**Table G9: Do you think retirement villages would be a useful option for older people in Northern Ireland?** (by age of respondent)

	16-24	25-34	35-44	45-54	55-64	65+	All
Yes	159 84%	175 91%	173 87%	140 91%	99 89%	162 86%	908 88%
No	13 7%	10 5%	13 7%	5 3%	6 6%	14 7%	61 6%
DK/NS	18 9%	8 4%	12 6%	10 6%	6 6%	13 7%	67 6%
Total	190 100.0%	193 100.0%	198 100.0%	154 100.0%	112 100.0%	189 100.0%	1,036 100.0%

Base: 1,036 respondents

**Table G10: Do you think retirement villages would be a useful option for older people in Northern Ireland? (by gross household income)**

	Up to £6,499	£6,500 - £11,499	£11,500 - £15,499	£15,500 - £24,999	£25,000 or more	Refused	Don't know	All
Yes	74 89%	124 89%	72 87%	92 90%	211 91%	96 90%	239 83%	908 88%
No	4 5%	7 5%	2 3%	7 6%	11 5%	3 3%	27 9%	61 6%
DK/NS	6 7%	7 5%	9 11%	4 4%	11 5%	7 6%	23 8%	67 6%
Total	84 100.0%	138 100.0%	83 100.0%	103 100.0%	233 100.0%	107 100.0%	289 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G11: Do you think retirement villages would be a useful option for older people in Northern Ireland? (by gender of respondent)**

	Male	Female	All
Yes	416 84%	491 91%	908 88%
No	39 8%	23 4%	61 6%
DK/NS	42 8%	25 5%	67 6%
Total	497 100.0%	539 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G12: Do you think retirement villages would be a useful option for older people in Northern Ireland? (by marital status of respondent)**

	Single	Married	Separated/ Divorced	Widowed	All
Yes	296 87%	476 89%	63 83%	73 87%	908 88%
No	18 5%	27 5%	10 14%	6 7%	61 6%
Don't know	28 8%	31 6%	3 4%	5 6%	67 6%
Total	342 100.0%	534 100.0%	76 100.0%	84 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G13: Do you think retirement villages would be a useful option for older people in Northern Ireland? (by employment status of respondent)**

	Employed	Unemployed	Retired	Housewife	Student	All
Yes	403 88%	118 87%	192 87%	108 88%	59 89%	880 88%
No	23 5%	11 8%	14 6%	6 5%	4 7%	58 6%
DK/NS	34 7%	6 5%	14 6%	8 6%	3 4%	65 6%
Total	460 100.0%	135 100.0%	219 100.0%	123 100.0%	66 100.0%	1,003 100.0%

Base: 1,003 respondents

NB: Analysis by employment status does not include the categories self-employed and other, because they are too small for the production of valid results for comparison.

**Table G14: Do you think retirement villages would be a useful option for older people in Northern Ireland? (by household religion)**

	Protestant	Catholic	None/Refused	All
Yes	442 89%	376 86%	69 87%	887 88%
No	33 7%	25 6%	2 2%	60 6%
DK/NS	23 5%	35 8%	8 11%	66 6%
Total	498 100.0%	436 100.0%	80 100.0%	1,014 100.0%

Base: 1,014 respondents

NB: Analysis by household religion includes the two main religious groups and no religion or refused only, because the remaining category (other religion - a total of 22 respondents) is too small for the production of valid results for comparison.

**Table G15: Do you think a retirement village would be a good housing choice some time in the future for yourself? (all respondents)**

	All
Yes	629 61%
No	278 27%
DK/NS	129 12%
Total	1,036 100.0%

Base: 1,036 (all respondents)



**Table G16: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by age of respondent)**

	16-24	25-34	35-44	45-54	55-64	65+	All
<b>Yes</b>	100 53%	131 68%	135 68%	94 61%	72 65%	97 51%	629 61%
<b>No</b>	61 32%	36 18%	44 22%	41 27%	26 23%	71 38%	278 27%
<b>DK/NS</b>	29 15%	27 14%	19 10%	19 12%	14 12%	21 11%	129 12%
<b>Total</b>	190 100.0%	193 100.0%	198 100.0%	154 100.0%	112 100.0%	189 100.0%	1,036 100.0%

Base: 1,036 respondents

**Table G17: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by employment status of respondent)**

	Employed	Unemployed	Retired	Housewife	Student	All
<b>Yes</b>	293 64%	81 60%	121 55%	79 64%	35 53%	609 61%
<b>No</b>	106 23%	35 26%	77 35%	29 23%	20 30%	267 27%
<b>DK/NS</b>	61 13%	19 14%	21 10%	15 13%	12 18%	128 12%
<b>Total</b>	460 100.0%	135 100.0%	219 100.0%	123 100.0%	66 100.0%	1,004 100.0%

Base: 1,004 respondents

NB: Analysis by employment status does not include the categories self-employed and other, because they are too small for the production of valid results for comparison.

**Table G18: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by gender of respondent)**

	Male	Female	All
<b>Yes</b>	275 55%	354 66%	629 61%
<b>No</b>	162 33%	116 22%	278 27%
<b>DK/NS</b>	60 12%	69 13%	129 12%
<b>Total</b>	497 100.0%	539 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G19: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by marital status of respondent)**

	Single	Married	Separated/ Divorced	Widowed	All
Yes	198 58%	341 64%	48 63%	43 51%	629 61%
No	92 27%	136 26%	21 28%	29 35%	278 27%
DK/NS	53 15%	57 11%	7 10%	12 14%	129 12%
Total	342 100.0%	534 100.0%	76 100.0%	84 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G20: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by gross household income)**

	Up to £6,499	£6,500 - £11,499	£11,500 - £15,499	£15,500 - £24,999	£25,000 or more	Refused	Don't know	All
Yes	51 61%	83 60%	54 65%	64 62%	161 69%	60 56%	155 54%	629 61%
No	22 27%	39 28%	19 23%	28 27%	45 19%	32 30%	93 32%	278 27%
DK/NS	10 12%	16 12%	10 12%	11 11%	26 11%	14 13%	41 14%	129 12%
Total	84 100.0%	138 100.0%	83 100.0%	103 100.0%	233 100.0%	107 100.0%	289 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G21: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by household religion)**

	Protestant	Catholic	None/Refused	All
Yes	308 62%	267 61%	41 51%	616 61%
No	129 26%	115 25%	28 36%	272 27%
DK/NS	61 12%	55 13%	11 13%	127 12%
Total	498 100.0%	436 100.0%	80 100.0%	1,014 100.0%

Base: 1,014 respondents

NB: Analysis by household religion includes the two main religious groups and no religion or refused only, because the remaining category (other religion - a total of 22 respondents) is too small for the production of valid results for comparison.

**Table G22: Do you think a retirement village would be a good housing choice some time in the future for a family member? (*all respondents*)**

	All
Yes	664 64%
No	246 24%
DK/NS	126 12%
Total	1,036 100.0%

Base: 1,036 (*all respondents*)

**Table G23: Do you think a retirement village would be a good housing choice some time in the future for a family member? (*by age of respondent*)**

	16-24	25-34	35-44	45-54	55-64	65+	All
Yes	125 66%	131 68%	137 69%	102 67%	68 61%	100 53%	664 64%
No	41 21%	38 20%	42 21%	33 21%	32 28%	61 32%	246 24%
DK/NS	24 13%	24 12%	19 10%	18 12%	12 11%	28 15%	126 12%
Total	190 100.0%	193 100.0%	198 100.0%	154 100.0%	112 100.0%	189 100.0%	1,036 100.0%

Base: 1,036 respondents

**Table G24: Do you think a retirement village would be a good housing choice some time in the future for a family member? (*by gross household income*)**

	Up to £6,499	£6,500 - £11,499	£11,500 - £15,499	£15,500 - £24,999	£25,000 or more	Refused	Don't know	All
Yes	50 59%	84 61%	55 66%	68 66%	170 73%	64 60%	174 60%	664 64%
No	16 20%	39 28%	16 20%	25 24%	40 17%	32 30%	78 27%	246 24%
DK/NS	18 21%	15 11%	12 14%	10 10%	23 10%	11 11%	37 13%	126 12%
Total	84 100.0%	138 100.0%	83 100.0%	103 100.0%	233 100.0%	107 100.0%	289 100.0%	1,036 100.0%

Base: 1,036 (*all respondents*)

**Table G25: Do you think a retirement village would be a good housing choice some time in the future for a family member?**  
(by gender of respondent)

	Male	Female	All
Yes	297 60%	368 68%	664 64%
No	133 27%	113 21%	246 24%
DK/NS	68 14%	58 11%	126 12%
Total	497 100.0%	539 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G26: Do you think a retirement village would be a good housing choice some time in the future for a family member?**  
(by marital status of respondent)

	Single	Married	Separated/ Divorced	Widowed	All
Yes	217 64%	358 67%	44 58%	44 53%	664 64%
No	71 21%	122 23%	26 34%	27 32%	246 24%
DK/NS	53 16%	54 10%	6 7%	13 15%	126 12%
Total	342 100.0%	534 100.0%	76 100.0%	84 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G27: Do you think a retirement village would be a good housing choice some time in the future for a family member?**  
(by employment status of respondent)

	Employed	Unemployed	Retired	Housewife	Student	All
Yes	324 70%	84 62%	116 53%	81 66%	41 61%	646 64%
No	88 19%	30 22%	72 33%	28 23%	18 28%	236 24%
DK/NS	48 11%	21 15%	32 15%	14 11%	7 11%	122 12%
Total	460 100.0%	135 100.0%	219 100.0%	123 100.0%	66 100.0%	1,004 100.0%

Base: 1,004 respondents

NB: Analysis by employment status does not include the categories self-employed and other, because they are too small for the production of valid results for comparison.

**Table G28: Do you think a retirement village would be a good housing choice some time in the future for a family member?**  
(by household religion)

	Protestant	Catholic	None/Refused	All
Yes	332 67%	280 64%	42 52%	654 65%
No	114 23%	95 22%	28 35%	237 23%
DK/NS	52 10%	61 14%	10 13%	123 12%
Total	498 100.0%	436 100.0%	80 100.0%	1,014 100.0%

Base: 1,014 respondents

NB: Analysis by household religion includes the two main religious groups and no religion or refused only, because the remaining category (other religion – a total of 22 respondents) is too small for the production of valid results for comparison.

**Table G29: Do you think a retirement village would be a good housing choice some time in the future for a friend? (all respondents)**

	All
Yes	686 66%
No	202 19%
DK/NS	148 14%
Total	1,036 100.0%

Base: 1,036 (all respondents)

**Table G30: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by age of respondent)**

	16-24	25-34	35-44	45-54	55-64	65+	All
Yes	122 64%	130 67%	145 73%	109 71%	72 65%	108 57%	686 66%
No	39 21%	33 17%	32 16%	23 15%	26 24%	48 26%	202 19%
DK/NS	29 15%	31 16%	21 11%	22 14%	13 11%	32 17%	148 14%
Total	190 100.0%	193 100.0%	198 100.0%	154 100.0%	112 100.0%	189 100.0%	1,036 100.0%

Base: 1,036 respondents

**Table G31: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by gross household income)**

	Up to £6,499	£6,500 - £11,499	£11,500 - £15,499	£15,500 - £24,999	£25,000 or more	Refused	Don't know	All
Yes	56 66%	90 65%	58 70%	69 67%	169 73%	66 62%	178 62%	686 66%
No	13 15%	29 21%	16 20%	20 19%	31 14%	25 23%	67 23%	202 19%
DK/NS	15 18%	19 14%	9 10%	14 14%	32 14%	15 14%	44 15%	148 14%
Total	84 100.0%	138 100.0%	83 100.0%	103 100.0%	233 100.0%	107 100.0%	289 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G32: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by gender of respondent)**

	Male	Female	All
Yes	311 63%	375 70%	686 66%
No	107 21%	95 18%	202 19%
DK/NS	79 16%	69 13%	148 14%
Total	497 100.0%	539 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G33: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by marital status of respondent)**

	Single	Married	Separated/ Divorced	Widowed	All
Yes	225 66%	361 68%	50 67%	49 59%	686 66%
No	60 18%	100 19%	19 25%	22 26%	202 19%
DK/NS	57 17%	73 14%	6 8%	13 16%	148 14%
Total	342 100.0%	534 100.0%	76 100.0%	84 100.0%	1,036 100.0%

Base: 1,036 (all respondents)

**Table G34: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by employment status of respondent)**

	Employed	Unemployed	Retired	Housewife	Student	All
<b>Yes</b>	328 71%	83 61%	129 59%	82 67%	42 63%	664 66%
<b>No</b>	70 15%	31 23%	55 25%	27 22%	12 17%	195 19%
<b>DK/NS</b>	61 13%	21 15%	36 16%	13 11%	13 20%	144 14%
<b>Total</b>	460 100.0%	135 100.0%	219 100.0%	123 100.0%	66 100.0%	1,004 100.0%

Base: 1,004 respondents

NB: Analysis by employment status does not include the categories self-employed and other, because they are too small for the production of valid results for comparison.

**Table G35: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by household religion)**

	Protestant	Catholic	None/Refused	All
<b>Yes</b>	341 68%	287 66%	43 54%	671 66%
<b>No</b>	94 19%	79 18%	24 30%	197 19%
<b>DK/NS</b>	63 13%	70 16%	13 16%	146 14%
<b>Total</b>	498 100.0%	436 100.0%	80 100.0%	1,014 100.0%

Base: 1,014 respondents

NB: Analysis by household religion includes the two main religious groups and no religion or refused only, because the remaining category (other religion - a total of 22 respondents) is too small for the production of valid results for comparison.

## **Appendix H: CTOS Survey: Background To the Survey**

### **Introduction**

This detail of this Appendix is extracted from the NIHE CTOS Omnibus Report on retirement villages (2007).

The 2006 Continuous Tenant Omnibus Survey (CTOS) was the fourteenth comprehensive assessment of the attitudes of Housing Executive tenants to be carried out since 1994. The CTOS is a cornerstone of the Housing Executive's service delivery in terms of the Northern Ireland Act (1998), Modernising Local Government, Best Value, New Targeting Social Need and Best Practice; it is also linked to the Housing Executive's sixth strategic objective – Better Public Services.

The omnibus section of the survey allows client groups within the Housing Executive to carry out very specific research and achieve results quickly. Results are reported at the end of the data collection period(s), which are three monthly and are referred to as "waves". This turn-around period enables the Housing Executive to measure the effect of action taken as a result of government directives, such as Best Value. The CTOS monitors the level of customer satisfaction with Housing Executive services and identifies areas where the Housing Executive needs to improve the quality of its services.

### **Objectives**

- To provide a comprehensive socio-economic profile of Housing Executive tenants at Northern Ireland and Area level and assess their views and attitudes to service provision in 2007;
- to facilitate a comparative analysis of tenants' views over time;
- to allow collection of specific information for various client groups in the Housing Executive, to inform the formulation of future policy or programmes; and
- to allow the flexibility associated with rapid response by the Research Unit to carry out research into specific issues without the delays and expense associated with the commissioning of individual small surveys.

### **Reporting**

Wave 3 (2007) of the CTOS included, for the first time, the subject of retirement villages.

For ease of reporting, figures referred to in the report have been appropriately rounded from those in Appendix 1, which are to one decimal place. Therefore, .5 or higher has been rounded up, while .4 and below has been rounded down to a whole number.



## **Survey Methodology**

The retirement village topic was included in the third wave of the 2007 CTOS omnibus section and was carried out from July to September 2007.

### **The Sample**

For the third wave of data collection to commence in July 2007 random sampling was carried out in June 2007 from the Housing Executive's PRAWL database. At the end of the data collection period (September 2007), 925 tenants had taken part in the survey. The fieldwork is summarised as follows:

- 25 tenants were interviewed per district
- interviews were carried out at a rate of 8-9 per month in each district.

To ensure that the target number of respondents (25 per district) participate the CTOS operates a system of substitution. For each data collection period a substitute sample of reserve addresses was randomly selected. If any tenant could not be contacted after three calls, or if they were ill, or if they did not want to participate in the survey, they were replaced by another tenant within the same district area.

### **Key Findings – Household Characteristics**

- Lone older (25%) was the most common household type followed by lone adult (18%).
- 61% of respondents said they had a gross household income of £10,400 or less.
- Over three-quarters (77%) of household reference persons were in receipt of Housing Benefit.
- More than half (55%) of all households were described as Protestant and almost two-fifths (39%) were described as Catholic.
- Over two-fifths (43%) of household reference persons were aged 60 years or older.
- Less than one-third (32%) of household reference persons were retired. Equal proportions (20%) of household reference persons were looking after the family home or permanently sick/disabled.

Tables providing an analysis of household characteristics are included at the end of this Appendix. The following provides a summary of this analysis.

### **Housing Executive Stock**

At the beginning of January 2006 the Housing Executive had (approximately) 92,000 dwellings occupied by tenants (13% of all occupied properties in Northern Ireland<sup>119</sup>). Almost two-thirds (63%) were houses, 22% were bungalows/cottages and 15% were flats, split level or maisonettes. Over half (52%) of Housing Executive properties had three bedrooms and a further 34% had two bedrooms.

### **Household Type**

The most common household types were lone older (25%) and lone adult (18%). Two older households represented 16% of the population followed by lone parent households (12%). Smaller proportions were large adult (10%), two adults (7%), small family (7%) and large family (5%).

### **Household Income**

In 2007, more households had a gross income of £10,400 or less (61%). Ten per cent of households had a gross income of £10,401 to £15,600 and 5% had a gross income of more than £15,600.

### **Benefits received by household reference person and partner (if applicable)**

The main benefit received by household reference persons was Housing Benefit (77%). Equal proportions of household reference persons (37%) received a Retirement Pension or Income support/Jobseekers allowance.

### **Household religion as described by respondent**

Over half (55%) of respondents were Protestant and 39% were Catholic. The remaining households were of mixed religion (2%), held no religious beliefs (3%) or refused to identify the religious composition of their household (1%).

### **Characteristics of Household Reference Person**

#### **Ethnic Origin**

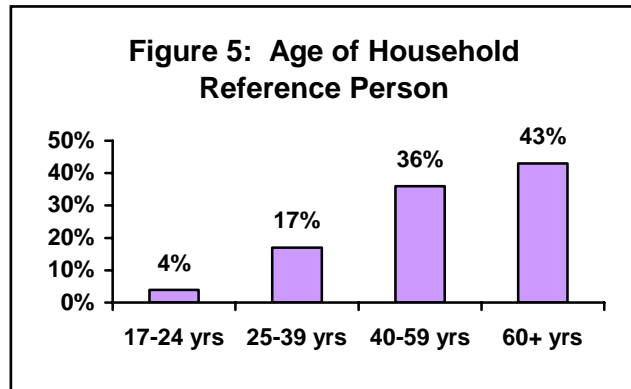
100% of household reference persons were white.

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<sup>119</sup> Housing Statistics 2005/06 DSD

### Age and Gender

Over one-third (35%) of household reference persons were aged 65 years or older and one-tenth (10%) were aged between 50 and 54. Sixty-six per cent of household reference persons were female and 34 per cent were male.



### Mobility Aids

The majority (76%) of household reference persons did not use indoor or outdoor mobility aids. One-sixth (16%) of household reference persons used a stick, three per cent used a Zimmer frame and a further two per cent used crutches. Equal proportions of household reference persons (1%) used wheelchairs pushed by another person or battery powered scooters.

### Employment Status

Almost one-third of household reference persons were retired from work (32%). Equal proportions of household reference persons (20%) were permanently sick/disabled or looking after the family/home. Similar proportions of household reference persons were unemployed (14% long term; 1% short term) compared to household reference persons in employment (9% full-time; 5% part-time; 1% self-employed).

### **Participation in the Survey**

Ipsos MORI NI sent a letter to all tenants selected for the Survey, at least two weeks before interviewers called with them. This letter introduced tenants to the Survey, explaining the background as well as the aims and objectives. Participation in the Survey was voluntary. Experienced social research interviewers carried out the interviews with the respondents in their own homes. Interviews lasted on average thirty to thirty-five minutes and respondents were assured that information given would not be passed on outside the Research Unit in a way in that could identify them.

Ipsos MORI NI also conducted a 10 per cent back-check of all interviews by selecting at random around 90 tenants who had taken part in the Survey and telephoning them shortly after their interview. Tenants who could not be contacted by telephone received a postal questionnaire to complete and return in the pre-paid envelope provided.

Tenants were asked some of the key questions again and responses were checked with their original answers. Also, tenants were asked if the original interview had been conducted and whether the interviewer had shown an identity card and used a lap-top computer.

### **CAPI**

Ipsos MORI NI interviewers administered the questionnaire, face-to-face with respondents, using a Computer Assisted Personal Interviewing (CAPI) methodology. The software package used was In2view. CAPI interviewing is the preferred format for the CTOS, because of the length of the questionnaire and because of the number of skip sections. The advantages of CAPI are as follows: it improves speed of response and data validity, it minimises fieldwork errors and punching transcription errors and reduces the impact of respondent fatigue during the interview.

### **Sample Error**

The proportion of respondents who gave a particular answer was only an estimate of the proportion of all tenants who would have given that answer, i.e. there was a margin of error, plus or minus – the sample error. The size of the error varies with the size of the percentage and the sample size. The following table gives margins of error for various percentages and sample sizes at Northern Ireland, Area and District levels; at the 95% confidence level (95% confidence means that if the same survey was carried out for 20 samples, exactly the same results would be obtained in 19 of those cases). If, for example, the percentage is 80% at the Northern Ireland level (925) the probable sample error is  $\pm 2.6\%$ . This means there are 95 chances in 100 that the true figure lies between 77.4% and 82.6%.

**Sample Error Table at 95% Confidence Level -  
Wave 3 (July - September) 2007**

Sample Size:	Percentages									
925	5	10	15	20	25	30	35	40	45	50
	or 95	or 90	or 85	or 80	or 75	or 70	or 65	or 60	or 55	
	1.4	1.9	2.3	2.6	2.8	3.0	3.1	3.2	3.2	

**How to interpret the results of this survey**

While addresses have been selected at random, the overriding need to achieve an equal number of responses in each district has necessitated the use of substitute addresses. This compromise, while it achieves the object of equal achieved sample size, and hence equal sample error, may have been at the expense of some incalculable, but probably small, variations in the validity of the results.

As in any survey, there is also the possibility, which survey managers try to minimise by uniform training, that there may be some interviewer variation. This may take the form of inflection in asking questions, which may result in differing reaction by respondents, or a propensity to interpret respondents' answers differently. On balance, it is desirable, from the point of view of the interviewers reaching the correct addresses, that each interviewer remains in the same area throughout the survey. The drawback to this practice is that such interviewer variation will be perpetuated throughout the year and some apparent differences may be created.

Where the Research Unit notices patterns of differential results between districts within a year, or year-to-year changes in an individual district, this is drawn to the attention of the fieldwork contractors who conduct appropriate checks with their fieldwork staff. Unfortunately, some of the differences only become apparent when the complete annual sample is analysed, when it may be too late to take appropriate avoiding action.

None of these potential problems is unique to the Continuous Tenant Omnibus Survey - they even apply to surveys conducted wholly in-house and must be accepted as one of the facts of life of conducting research. The alternative, a 100% survey, is typified by the Census of Population. This requires a design and organisation lead-in period of several years, and a corresponding data preparation and analysis period after the Census date. This post-survey delay reduces the relevance of the results.

## Tables<sup>120</sup> of household characteristics and analysis of responses

Table 1	Household Type
Sample in numbers	TOTAL 925
Lone adult	15,776 17.8%
Two adults	6,268 7.1%
Lone parent	10,975 12.4%
Small family	5,934 6.7%
Large family	4,240 4.8%
Large adult	9,028 10.2%
Two older	13,943 15.7%
Lone older	22,528 25.4%
<b>TOTAL</b>	88,692 100%

<sup>120</sup> Caveat: The sample size for one data collection period is 925 cases. Due to this smaller sample size, care should be taken when interpreting results. For example: Where the weighted value of a cell is less than 2,000 cases, this may be representative of a very small number of cases (e.g. <20). Where analysis explores sub-samples and the sample size has reduced further, added caution should be taken when interpreting results. In all cases reference should be made to the sample error table published at the back of the report.

**Table 2**Gross  
Household  
income (annual)

Sample in numbers	TOTAL 925
Less than £3,120	1,918 2.2%
£3,121 - £4,160	4,827 5.4%
£4,161 - £5,200	7,649 8.6%
£5,201 - £6,240	13,025 14.7%
£6,241 - £7,280	11,200 12.6%
£7,281 - £10,400	15,034 17.0%
£10,401 - £15,600	8,773 9.9%
£15,601+	4,403 5.0%
Refused	4,407 5.0%
Don't know	17,455 19.7%
<b>TOTAL</b>	88,691 100%

**Table 3**

Benefits

Sample in numbers	Household Reference Person 925		Partner 541	
	Number	%	Number	%
Housing Benefit	68,179	76.9	6,100	25.7
Retirement Pension	32,607	36.8	6,977	29.4
Income Support	32,412	36.5	3,502	14.8
Disability Benefit	31,674	35.7	8,282	34.9
Child Benefit	21,986	24.8	2,374	10.0
Pension Credit	14,850	16.7	2,965	12.5
Incapacity Benefit	12,649	14.3	1,837	7.7
Child's Tax Credit	7,891	8.9	1,728	7.3
Working Tax Credit	4,168	4.7	1,259	5.3
Jobseekers Allowance	3,176	3.6	899	3.8
Other	7,521	8.5	1,639	6.9

**Table 4**Religion of household as  
described by respondent

Sample in numbers	TOTAL 925
Protestant	49,003 55.3%
Catholic	34,415 38.8%
Mixed religion Protestant/Catholic	1,979 2.2%
No religion	2,317 2.6%
Refused	976 1.1%
TOTAL	88,690 100%



## CTOS Supplementary Tables

**Table H1: Had you ever heard of retirement villages before today?**  
(all respondents)

	All
Yes	22289 25.1%
No	66403 74.9%
Total	88692
	100.0%

Base: 925 respondents

**Table H2: Had you ever heard of retirement villages before today?**  
(by age of respondent)

	18-24	25-34	35-44	45-54	55-64	65+	All
Yes	651 19.5%	2329 24.5%	4113 30.0%	4472 27.4%	4114 27.2%	6527 21.4%	22289 25.1%
No	2682 80.5%	7159 75.5%	9588 70.0%	11833 72.6%	10993 72.8%	23982 78.6%	66403 74.9%
Total	3333	9488	13701	16305	15107	30509	88692
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: 925 (all respondents)

**Table H3: Had you ever heard of retirement villages before today?**  
(by gross household income)

	£5,200 or less	More than £5,200, up to £10,400	More than £10,400, up to £15,600	More than £15,600	Refused	Don't know	All
Yes	4053 28.2%	8979 22.9%	2590 29.5%	1701 38.6%	798 18.1%	4169 23.9%	22290 25.1%
No	10341 71.8%	30279 77.1%	6184 70.5%	2702 61.4%	3610 81.9%	13287 76.1%	66403 74.9%
Total	14394	39258	8774	4403	4408	17456	88693
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: 925 (all respondents)

**Table H4: Had you ever heard of retirement villages before today?**  
(by gender of respondent)

	Male	Female	All
Yes	7100 25.4%	15189 25.0%	22289 25.1%
No	20907 74.6%	45496 75.0%	66403 74.9%
Total	28007	60685	88692
	100.0%	100.0%	100.0%

Base: 925 (all respondents)

**Table H5: Had you ever heard of retirement villages before today  
(by marital status of respondent)**

	Single	Married	Separated/ Divorced	Widowed	All
<b>Yes</b>	7094 23.4%	6231 29.3%	4727 25.1%	4236 23.2%	22288 25.1%
<b>No</b>	23258 76.6%	15048 70.7%	14072 74.9%	14024 76.8%	66402 74.9%
<b>Total</b>	30352 100.0%	21279 100.0%	18799 100.0%	18260 100.0%	88690 100.0%

Base: 925 (all respondents)

**Table H6: Had you ever heard of retirement villages before today?  
(by employment status of respondent)**

	Employed	Unemploy ed	Retired	Permanent ly sick/ disabled	Looking after family/ home	All
<b>Yes</b>	3186 27.0%	3094 24.1%	6412 23.3%	4688 27.8%	4675 24.1%	22055 25.0%
<b>No</b>	8611 73.0%	9733 75.9%	21055 76.7%	12173 72.2%	14696 75.9%	66268 75.0%
<b>Total</b>	11797 100.0%	12827 100.0%	27467 100.0%	16861 100.0%	19371 100.0%	88323 100.0%

Base: 921 respondents

NB: Analysis by employment status does not include the categories student, other and refused, because they are too small for the production of valid results for comparison.

**Table H7: Had you ever heard of retirement villages before today?  
(by household religion)**

	Protestant	Catholic	All
<b>Yes</b>	12721 26.0%	7521 21.9%	20242 24.3%
<b>No</b>	36282 74.0%	26896 78.1%	63178 75.7%
<b>Total</b>	49003 100.0%	34417 100.0%	83420 100.0%

Base: 866 respondents

NB: Analysis by household religion includes the two main religious groups only, because the other categories (mixed, no religion, refused – a total of 59 respondents) are too small for the production of valid results for comparison.

**Table H8: Do you think retirement villages would be a useful option for older people in Northern Ireland? (all respondents)**

	All
Yes	76934 86.7
No	6211 7.0
Don't know	5547 6.3
Total	88692 100.0%

Base: 925 (all respondents)

**Table H9: Do you think retirement villages would be a useful option for older people in Northern Ireland? (by age of respondent)**

	18-24	25-34	35-44	45-54	55-64	65+	All
Yes	2980 89.4%	8122 85.6%	12670 92.5%	15065 92.4%	13253 87.7%	24678 80.9%	76768 86.8%
No	0 0%	643 6.8%	791 5.8%	767 4.7%	1213 8.0%	2713 8.9%	6127 6.9%
Don't know	352 10.6%	723 7.6%	240 1.8%	473 2.9%	641 4.2%	3118 10.2%	5547 6.3%
Total	3332 100.0%	9488 100.0%	13701 100.0%	16305 100.0%	15107 100.0%	30509 100.0%	88442 100.0%

Base: 922 respondents

NB: Analysis by age of respondent does not include the category 'refused' because the number is too small for the production of valid results for comparison.

**Table H10: Do you think retirement villages would be a useful option for older people in Northern Ireland? (by gross household income)**

	£5,200 or less	More than £5,200, up to £10,400	More than £10,400, up to £15,600	More than £15,600	Refused	Don't know	All
Yes	12780 88.8%	35712 91.0%	7808 89.0%	4030 91.5%	3067 69.6%	13537 77.6%	76934 86.7%
No	909 6.3%	1827 4.7%	659 7.5%	202 4.6%	721 16.4%	1893 10.8%	6211 7.0%
Don't know	705 4.9%	1720 4.4%	307 3.5%	171 3.9%	619 14.0%	2025 11.6%	5547 6.3%
Total	14394 100.0%	39259 100.0%	8774 100.0%	4403 100.0%	4407 100.0%	17455 100.0%	88692 100.0%

Base: 925 (all respondents)

**Table H11: Do you think retirement villages would be a useful option for older people in N Ireland? (by gender of respondent)**

	Male	Female	All
<b>Yes</b>	24440 87.3%	52494 86.5%	76934 86.7%
<b>No</b>	2421 8.6%	3790 6.2%	6211 7.0%
<b>Don't know</b>	1146 4.1%	4401 7.3%	5547 6.3%
<b>Total</b>	28007 100.0%	60685 100.0%	88692 100.0%

Base: 925 (all respondents)

**Table H12: Do you think retirement villages would be a useful option for older people in N Ireland? (by marital status of respondent)**

	Single	Married	Separated/Divorced	Widowed	All
<b>Yes</b>	25938 85.5%	18529 87.1%	16859 89.7%	15609 85.5%	76935 86.7%
<b>No</b>	1751 5.8%	1868 8.8%	1097 5.8%	1494 8.2%	6210 7.0%
<b>Don't know</b>	2664 8.8%	883 4.1%	843 4.5%	1157 6.3%	5547 6.3%
<b>Total</b>	30353 100.0%	21280 100.0%	18799 100.0%	18260 100.0%	88692 100.0%

Base: 925 (all respondents)

**Table H13: Do you think retirement villages would be a useful option for older people in NI? (by employment status of respondent)**

	Employed	Unemployed	Retired	Permanently sick/disabled	Looking after family/home	All
<b>Yes</b>	10877 92.2%	11476 89.5%	22210 80.9%	14951 88.7%	17146 88.5%	76660 86.8%
<b>No</b>	513 4.3%	881 6.9%	2561 9.3%	789 4.7%	1370 7.1%	6114 6.9%
<b>Don't know</b>	407 3.5%	469 3.7%	2696 9.8%	1122 6.7%	854 4.4%	5548 6.3%
<b>Total</b>	11797 100.0%	12826 100.0%	27467 100.0%	16862 100.0%	19370 100.0%	88322 100.0%

Base: 921 respondents

NB: Analysis by employment status does not include the categories student, other and refused, because they are too small for the production of valid results for comparison.

**Table H14: Do you think retirement villages would be a useful option for older people in Northern Ireland? (by household religion)**

	Protestant	Catholic	All
<b>Yes</b>	42108 85.9%	30230 87.8%	72338 86.7%
<b>No</b>	3462 7.1%	2204 6.4%	5666 6.8%
<b>Don't know</b>	3433 7.0%	1982 5.8%	5415 6.5%
<b>Total</b>	49003 100.0%	34416 100.0%	83419 100.0%

*Base: 866 respondents*

*NB: Analysis by household religion includes the two main religious groups only, because the other categories (mixed, no religion, refused – a total of 59 respondents) are too small for the production of valid results for comparison.*

**Table H15: Do you think a retirement village would be a good housing choice some time in the future for yourself? (all respondents)**

	All
Yes	50233 56.6
No	28430 32.1
Don't know	10029 11.3
Total	88692 100.0%

Base: 925 (all respondents)

**Table H16: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by age of respondent)**

	18-24	25-34	35-44	45-54	55-64	65+	All
Yes	1552 46.6%	5948 62.7%	9070 66.2%	11455 70.3%	8615 57.0%	13511 44.3%	50151 56.7%
No	1013 30.4%	2727 28.7%	2670 19.5%	3844 23.6%	4562 30.2%	13531 44.4%	28347 32.1%
Don't know	768 23.0%	814 8.6%	1961 14.3%	1007 6.2%	1930 12.8%	3467 11.4%	9947 11.2%
Total	3333 100.0%	9489 100.0%	13701 100.0%	16306 100.0%	15107 100.0%	30509 100.0%	88445 100.0%

Base: 922 respondents

NB: Analysis by age of respondent does not include the category 'refused' because the number is too small for the production of valid results for comparison.

**Table H17: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by employment status of respondent)**

	Employed	Unemployed	Retired	Permanently sick/ disabled	Looking after family/ home	All
Yes	8175 69.3%	7517 58.6%	12769 46.5%	11120 65.9%	10438 53.9%	50019 56.6%
No	2650 22.5%	4243 33.1%	12003 43.7%	3813 22.6%	5565 28.7%	28274 32.0%
Don't know	972 8.2%	1066 8.3%	2695 9.8%	1929 11.4%	3368 17.4%	10030 11.4%
Total	11797 100.0%	12826 100.0%	27467 100.0%	16862 100.0%	19371 100.0%	88323 100.0%

Base: 921 respondents

NB: Analysis by employment status does not include the categories student, other and refused, because they are too small for the production of valid results for comparison.

**Table H18: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by gender of respondent)**

	Male	Female	All
<b>Yes</b>	16604 59.3%	33629 55.4%	50233 56.6%
<b>No</b>	8443 30.1%	19987 32.9%	28430 32.1%
<b>Don't know</b>	2961 10.6%	7069 11.6%	10030 11.3%
<b>Total</b>	28008 100.0%	60685 100.0%	88693 100.0%

Base: 925 (all respondents)

**Table H19: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by marital status of respondent)**

	Single	Married	Separated/ Divorced	Widowed	All
<b>Yes</b>	17770 58.5%	12047 56.6%	12005 63.9%	8411 46.1%	50233 56.6%
<b>No</b>	9003 29.7%	6792 31.9%	4620 24.6%	8015 43.9%	28430 32.1%
<b>Don't know</b>	3579 11.8%	2440 11.5%	2175 11.6%	1835 10.0%	10029 11.3%
<b>Total</b>	30352 100.0%	21279 100.0%	18800 100.0%	18261 100.0%	88692 100.0%

Base: 925 (all respondents)

**Table H20: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by gross household income)**

	£5,200 or less	More than £5,200, up to £10,400	More than £10,400, up to £15,600	More than £15,600	Refused	Don't know	All
<b>Yes</b>	8996 62.5%	22659 57.7%	4789 54.6%	3799 86.3%	2006 45.5%	7984 45.7%	50233 56.6%
<b>No</b>	4001 27.8%	12094 30.8%	3035 34.6%	498 11.3%	1561 35.4%	7242 41.5%	28431 32.1%
<b>Don't know</b>	1398 9.7%	4506 11.5%	949 10.8%	107 2.4%	841 19.1%	2230 12.8%	10031 11.3%
<b>Total</b>	14395 100.0%	39259 100.0%	8773 100.0%	4404 100.0%	4408 100.0%	17456 100.0%	88695 100.0%

Base: 925 (all respondents)

**Table H21: Do you think a retirement village would be a good housing choice some time in the future for yourself? (by household religion)**

	Protestant	Catholic	All
<b>Yes</b>	27904 56.9%	19059 55.4%	46963 56.3%
<b>No</b>	15867 32.4%	11024 32.0%	26891 32.2%
<b>Don't know</b>	5232 10.7%	4333 12.6%	9565 11.5%
<b>Total</b>	49003 100.0%	34416 100.0%	83419 100.0%

*Base: 866 respondents*

*NB: Analysis by household religion includes the two main religious groups only, because the other categories (mixed, no religion, refused – a total of 59 respondents) are too small for the production of valid results for comparison.*



**Table H22: Do you think a retirement village would be a good housing choice some time in the future for a family member? (*all respondents*)**

	All
Yes	52681 59.4
No	26138 29.5
Don't know	9873 11.1
Total	88692 100.0%

Base: 925 (all respondents)

**Table H23: Do you think a retirement village would be a good housing choice some time in the future for a family member? (*by age of respondent*)**

	18-24	25-34	35-44	45-54	55-64	65+	All
Yes	2633 79.0%	6514 68.6%	10380 75.8%	11576 71.0%	8298 54.9%	13198 43.3%	52599 59.5%
No	374 11.2%	2548 26.8%	2968 21.7%	3646 22.4%	4944 32.7%	11574 37.9%	26054 29.5%
D/K	326 9.8%	428 4.5%	352 2.6%	1083 6.6%	1865 12.3%	5736 18.8%	9790 11.1%
Total	3333 100.0%	9490 100.0%	13700 100.0%	16305 100.0%	15107 100.0%	30508 100.0%	88443 100.0%

Base: 922 respondents

NB: Analysis by age of respondent does not include a small number of refusals which is too small for the production of valid results for comparison.

**Table H24: Do you think a retirement village would be a good housing choice some time in the future for a family member? (*by gross household income*)**

	£5,200 or less	More than £5,200, up to £10,400	More than £10,400, up to £15,600	More than £15,600	Refused	Don't know	All
Yes	8991 62.5%	24169 61.6%	5869 66.9%	3543 80.5%	1657 37.6%	8451 48.4%	52680 59.4%
No	4039 28.1%	11240 28.6%	2537 28.9%	658 14.9%	1807 41.0%	5857 33.6%	26138 29.5%
Don't know	1364 9.5%	3849 9.8%	367 4.2%	202 4.6%	944 21.4%	3147 18.0%	9873 11.1%
Total	14394 100.0%	39258 100.0%	8773 100.0%	4403 100.0%	4408 100.0%	17455 100.0%	88691 100.0%

Base: 925 (all respondents)

**Table H25: Do you think a retirement village would be a good housing choice some time in the future for a family member? (by gender of respondent)**

	Male	Female	All
Yes	17226 61.5%	35455 58.4%	52681 59.4%
No	8187 29.2%	17951 29.6%	26138 29.5%
Don't know	2594 9.3%	7279 12.0%	9873 11.1%
Total	28007 100.0%	60685 100.0%	88692 100.0%

Base: 925 (all respondents)

**Table H26: Do you think a retirement village would be a good housing choice some time in the future for a family member? (by marital status of respondent)**

	Single	Married	Separated/ Divorced	Widowed	All
Yes	19313 63.6%	12921 60.7%	12501 66.5%	7946 43.5%	52681 59.4%
No	8302 27.4%	6167 29.0%	4562 24.3%	7107 38.9%	26138 29.5%
Don't know	2738 9.0%	2191 10.3%	1737 9.2%	3208 17.6%	9874 11.1%
Total	30353 100.0%	21279 100.0%	18800 100.0%	18261 100.0%	88693 100.0%

Base: 925 (all respondents)

**Table H27: Do you think a retirement village would be a good housing choice some time in the future for a family member? (by employment status of respondent)**

	Employed	Unemployed	Retired	Permanently sick/ disabled	Looking after family/ home	All
Yes	8653 73.4%	8803 68.6%	12000 43.7%	11362 67.4%	11724 60.5%	52542 59.5%
No	2745 23.3%	3075 24.0%	11075 40.3%	3499 20.8%	5511 28.5%	25905 29.3%
Don't know	398 3.4%	948 7.4%	4392 16.0%	2000 11.9%	2135 11.0%	9873 11.2%
Total	11796 100.0%	12826 100.0%	27467 100.0%	16861 100.0%	19370 100.0%	88320 100.0%

Base: 921 respondents

NB: Analysis by employment status does not include the categories student, other and refused, because they are too small for the production of valid results for comparison.

**Table H28: Do you think a retirement village would be a good housing choice some time in the future for a family member? (by household religion)**

	Protestant	Catholic	All
<b>Yes</b>	28128 57.4%	21016 61.1%	49144 58.9%
<b>No</b>	15573 31.8%	9380 27.3%	24953 29.9%
<b>Don't know</b>	5302 10.8%	4021 11.7%	9323 11.2%
<b>Total</b>	49003 100.0%	34417 100.0%	83420 100.0%

*Base: 866 respondents*

*NB: Analysis by household religion includes the two main religious groups only, because the other categories (mixed, no religion, refused – a total of 59 respondents) are too small for the production of valid results for comparison.*

**Table H29: Do you think a retirement village would be a good housing choice some time in the future for a friend? (all respondents)**

	All
Yes	54082 61.0
No	24334 27.4
Don't know	10276 11.6
Total	88692 100.0%

Base: 925 (all respondents)

**Table H30: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by age of respondent)**

	18-24	25-34	35-44	45-54	55-64	65+	All
Yes	2490 74.7%	6715 70.8%	9315 68.0%	12043 73.9%	9391 62.2%	14046 46.0%	54000 61.1%
No	554 16.6%	2181 23.0%	3657 26.7%	3187 19.5%	3827 25.3%	10762 35.3%	24168 27.3%
Don't know	288 8.6%	593 6.2%	730 5.3%	1076 6.6%	1890 12.5%	5700 18.7%	10277 11.6%
Total	3332 100.0%	9489 100.0%	13702 100.0%	16306 100.0%	15108 100.0%	30508 100.0%	88445 100.0%

Base: 922 respondents

NB: Analysis by age of respondent does not include a small number of refusals which is too small for the production of valid results for comparison.

**Table H31: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by gross household income)**

	£5,200 or less	More than £5,200, up to £10,400	More than £10,400, up to £15,600	More than £15,600	Refused	Don't know	All
Yes	9281 64.5%	24672 62.8%	5632 64.2%	3553 80.7%	1660 37.7%	9285 53.2%	54083 61.0%
No	3677 25.5%	10965 27.9%	2241 25.5%	572 13.0%	1688 38.3%	5192 29.7%	24335 27.4%
Don't know	1436 10.0%	3622 9.2%	901 10.3%	278 6.3%	1060 24.0%	2979 17.1%	10276 11.6%
Total	14394 100.0%	39259 100.0%	8774 100.0%	4403 100.0%	4408 100.0%	17456 100.0%	88694 100.0%

Base: 925 (all respondents)

**Table H32: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by gender of respondent)**

	Male	Female	All
Yes	17506 62.5%	36576 60.3%	54082 61.0%
No	7838 28.0%	16496 27.2%	24334 27.4%
Don't know	2663 9.5%	7613 12.5%	10276 11.6%
Total	28007 100.0%	60685 100.0%	88692 100.0%

Base: 925 (all respondents)

**Table H33: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by marital status of respondent)**

	Single	Married	Separated/ Divorced	Widowed	All
Yes	18921 62.3%	13018 61.2%	13034 69.3%	9109 49.9%	54082 61.0%
No	8441 27.8%	5986 28.1%	4070 21.7%	5836 32.0%	24333 27.4%
Don't know	2990 9.9%	2276 10.7%	1695 9.0%	3315 18.2%	10276 11.6%
Total	30352 100.0%	21280 100.0%	18799 100.0%	18260 100.0%	88691 100.0%

Base: 925 (all respondents)

**Table H34: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by employment status of respondent)**

	Employed	Unemployed	Retired	Permanently sick/ disabled	Looking after family/ home	All
Yes	8481 71.9%	9251 72.1%	13186 48.0%	11449 67.9%	11577 59.8%	53944 61.1%
No	2684 22.8%	2870 22.4%	9849 35.9%	3249 19.3%	5450 28.1%	24102 27.3%
Don't know	631 5.3%	706 5.5%	4432 16.1%	2164 12.8%	2344 12.1%	10277 11.6%
Total	11796 100.0%	12827 100.0%	27467 100.0%	16862 100.0%	19371 100.0%	88323 100.0%

Base: 921 respondents

NB: Analysis by employment status does not include the categories student, other and refused, because they are too small for the production of valid results for comparison.

**Table H35: Do you think a retirement village would be a good housing choice some time in the future for a friend? (by household religion)**

	Protestant	Catholic	All
<b>Yes</b>	29076 59.3%	21206 61.6%	50282 60.3%
<b>No</b>	14672 29.9%	8656 25.2%	23328 28.0%
<b>Don't know</b>	5255 10.7%	4554 13.2%	9809 11.8%
<b>Total</b>	49003 100.0%	34416 100.0%	83419 100.0%

*Base: 866 respondents*

*NB: Analysis by household religion includes the two main religious groups only, because the other categories (mixed, no religion, refused – a total of 59 respondents) are too small for the production of valid results for comparison.*

**Table H36: Do you think retirement villages would be a useful option for older people in Northern Ireland?**  
*(respondents who had heard of retirement villages and those who had not)*

	Respondents who had heard of RVs	Respondents who had not heard of RVs	All
Yes	19022 85.3%	57913 87.2%	76935 86.7%
No	1716 7.7%	4495 6.8%	6211 7.0%
Don't know	1552 7.0%	3996 6.0%	5548 6.3%
Total	22290 100.0%	66404 100.0%	88694 100.0%

Base: 925 (all respondents)

**Table H37: Do you think a retirement village would be a good housing choice some time in the future for yourself?**  
*(respondents who had heard of retirement villages and those who had not)*

	Respondents who had heard of RVs	Respondents who had not heard of RVs	All
Yes	12289 55.1%	37944 57.1%	50233 56.6%
No	8017 36.0%	20412 30.7%	28429 32.1%
Don't know	1983 8.9%	8046 12.1%	10029 11.3%
Total	22289 100.0%	66402 100.0%	88691 100.0%

Base: 925 (all respondents)

**Table H38: Do you think a retirement village would be a good housing choice some time in the future for a member of your family?**  
*(respondents who had heard of retirement villages and those who had not)*

	Respondents who had heard of RVs	Respondents who had not heard of RVs	All
Yes	13499 60.6%	39182 59.0%	52681 59.4%
No	6936 31.1%	19202 28.9%	26138 29.5%
Don't know	1854 8.3%	8019 12.1%	9873 11.1%
Total	22289 100.0%	66403 100.0%	88692 100.0%

Base: 925 (all respondents)

**Table H39: Do you think a retirement village would be a good housing choice some time in the future for a friend?**  
*(respondents who had heard of retirement villages and those who had not)*

	Respondents who had heard of RVs	Respondents who had not heard of RVs	All
Yes	14509 65.1%	39573 59.6%	54082 61.0%
No	5959 26.7%	18374 27.7%	24333 27.4%
Don't know	1820 8.2%	8456 12.7%	10276 11.6%
Total	22288 100.0%	66403 100.0%	88691 100.0%

*Base: 925 (all respondents)*



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## Appendix J Websites used

### *Northern Ireland – Government and voluntary sector organisations*

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NI Housing Executive

[www.dsdni.gov.uk](http://www.dsdni.gov.uk)

Department of Social

Development NI

[www.ageconcernni.org](http://www.ageconcernni.org)

Age Concern NI

[www.helptheaged.org.uk/en-ni](http://www.helptheaged.org.uk/en-ni)

Help the Aged NI

[www.nifha.org](http://www.nifha.org)

NI Federation of Housing

Associations

[www.nisra.gov.uk](http://www.nisra.gov.uk)

NI Statistics & Research Agency -

Census

[www.shelteredhousing.org](http://www.shelteredhousing.org)

EROSH

[www.leadashelteredlife.co.uk](http://www.leadashelteredlife.co.uk)

Lead a sheltered life campaign

[www.foldgroup.co.uk](http://www.foldgroup.co.uk)

FOLD Housing Association

[www.clanmil.org](http://www.clanmil.org)

Clanmil Housing Association

### *Retirement villages/providers Great Britain*

[www.jrf.org.uk](http://www.jrf.org.uk)

Joseph Rowntree Foundation

[www.roselandparc.co.uk](http://www.roselandparc.co.uk)

Roseland Parc, St. Austell

[www.stmonicastrust.org](http://www.stmonicastrust.org)

St Monica's Trust, Bristol

[www.inchmarlo-retirement.co.uk](http://www.inchmarlo-retirement.co.uk)

InchMarlo CCRC, Banchory

[www.jrht.org.uk/New+projects/Hartfields](http://www.jrht.org.uk/New+projects/Hartfields)

Hartfields, Hartlepool

[www.homewise.co.uk](http://www.homewise.co.uk)

Home Wise (Private providers)

[www.fshc.co.uk](http://www.fshc.co.uk)

Four Seasons Healthcare UK

[www.retirementproperty.co.uk](http://www.retirementproperty.co.uk)

Retirement Property

[www.retirementvillages.co.uk](http://www.retirementvillages.co.uk)

Retirement Villages

### *Retirement villages/providers Ireland*

[www.activeretirementvillagesltd.ie](http://www.activeretirementvillagesltd.ie)

Providers of accommodation at

Meath and Kilmainhamwood, Kells

[www.lifestylehomesireland.com](http://www.lifestylehomesireland.com)

Lifestyle Homes Ireland

(Retirement Parks)

[www.goldenmeadows.ie](http://www.goldenmeadows.ie)

Golden Meadows

[www.retirementservices.ie](http://www.retirementservices.ie)

Private provision - Ireland

### *Other*

[www.arhm.org](http://www.arhm.org)

The Association of Retirement

Housing Managers

[www.eac.org.uk](http://www.eac.org.uk)

Elderly Accommodation Counsel

[www.extracarehousing](http://www.extracarehousing)

Extra Care Housing

[www.seniorshousing.co.uk](http://www.seniorshousing.co.uk)

+ 50s Housing UK

[www.york.ac.uk](http://www.york.ac.uk)

The Centre for Housing Policy,  
University of York

### *International websites*

[www.retirement.org.nz](http://www.retirement.org.nz)

Retirement Commission New

Zealand

[www.itsyourlife.com.au](http://www.itsyourlife.com.au)  
Australia  
[www.transgenerational.org/aging](http://www.transgenerational.org/aging)

Retirement Village information –  
Transgenerational Design Matters