



Providers' Interviews: Preliminary Findings

Bev James
Public Policy & Research

Presentation to NRG 5 November 2015

Service providers

- Services for older people, e.g. health, home support, churches
- Age Concern and Grey Power
- Councils
- Lawyers
- Property managers, landlords, housing providers
- Building companies, real estate
- Financial services

Questions

- Do people seek advice from you about housing downsizing? – what sort of advice?
- What information do older people need to make better decisions about their housing needs?
- What housing options are available for older people?
- What do people need to think about if they are considering downsizing?
- Are there specific issues about downsizing in your area?

Over 50 focus groups / interviews

- Marlborough
- Nelson
- Tauranga
- Kawerau

Key themes

- Reasons for downsizing are focused on home management, finances, health and connections
- Limited options for downsizing
- Voluntary and involuntary ageing in place
- 'Hard to get' housing
- A wide range of information needs about housing and care
- Older tenants a growing concern
- Providers' tips for exploring housing options

Reasons for downsizing

- Managing house and garden
- Housing costs
- Previous financial shock
- Unsuitable housing
- Health problems
- Reduced access to services and networks
- Changing neighbourhood

Comments

- *There's not a lot of options for small sections with small 'nice' houses ... I don't believe we're building for the market that's coming (building industry)*
- *Options are grim for those with few resources and they can't afford even to move (housing provider)*
- *What about those with no equity? I can't get a picture of what their future will be like. Not all here are rich ... the pervasive story is development, this ignores a lot of the elderly (focus group)*

Housing options

- Specifically for older people:
 - Council pensioner housing
 - Retirement villages
 - Developments targeting 50+ market
 - Not-for-profit housing providers, e.g. churches, iwi, trusts
- Buying or building
- Private rental
- Living with family

Ageing in place

- ‘voluntary’ stayers
- ‘involuntary’ stayers
- Houses not suitable for ageing needs
- Places differ in their provision of age-related supports
- Householders seeking information to help them stay in their own homes

'Hard to get' housing

- Whether moving or staying
- Smaller houses and sections
- Lifetime design / accessibility
- Affordable supported housing, including rental

The information context

- Variable awareness of availability of information
- Strong reliance on family, friends and own knowledge
- Information sought on the basis of immediate need, not long term planning
- Cost-conscious, therefore don't want to pay for advice
- Seeking advice seen as 'failure'
- Narrow focus on financial or care information rather than wider housing needs
- Jumping to the 'solution' before understanding the 'problem'
- Older people like to get information in certain ways and when they are ready

Older people's information needs

- Repairs and maintenance
- Home modifications
- In-home care
- Operating appliances
- Transport assistance
- Legal and financial
- Availability of rental accommodation
- Dealing with a landlord
- Rest home care

Comments

- *Some people who are over 65 are still working and they consider themselves pre-retirement and so their thinking and planning about housing is being pushed out to an even older age (older people's information and advocacy service)*
- *You can't make a decision based on one thing, just the financial aspect, you have to look at the services and if you are going to be lonely. Social and emotional connections are important (property management and real estate)*
- *What's there to help families to have the conversation with their elder about the help they need? (health and disability service)*

Older tenants

- Research focus is on home owners
- BUT older tenants a growing concern to providers
- Who are they?
 - Long term renters
 - Former home owners
 - Short term accommodation seekers
- Very few downsizing alternatives for them
- A vulnerable group

Comments

- *The queries we get are always about rental accommodation, affordability of rents is a major concern ... Many of the units are old, they are not accessible, they have no parking for cars or mobility scooters (older people's information and advocacy service).*
- *There's a lot of absentee landlords, they leave their property in the hands of a property manager, they're not doing maintenance, there's not nice rentals for older people (older people's information and advocacy service).*

Diverse needs

- A recently widowed woman, with only her pension, cannot afford the current rent
- An older home owner wants to rent out his home because rates and upkeep are unaffordable, and rent a smaller dwelling
- A family of three (two retirees and adult dependent daughter) seek an affordable, wheelchair-friendly rental because their current rental is being sold and they have to vacate

Tips for assessing housing options

- Will my housing help me to do what I want when I retire?
- What are the financial implications of the options available to me?
- What services can I access with each option?
- Can I ... have pets? ... have people to stay? ... get in-home care? ... install modifications or do alterations?
- Does my choice now cut off future moves or options, or facilitate them?

Policy implications

- NOW: an ageing population entering retirement with few resources and needing affordable housing
 - What is the size of this population now?
 - What does this population look like?
 - What are the housing needs?
 - What are the trends?

Policy implications

- How to address current housing gaps?
 - Small homes
 - Good design
 - Well connected
 - Affordable
- Improving house condition for older residents in older stock
- Rental housing market improvements for older tenants

Policy implications

- Relevant information and advice on housing options to help people stay independent for longer
- Families as well as older people need information
- Coordination and collaboration across sectors and services to provide support and assist in housing choices