

# Ageing, Consumer Sovereignty and Housing Choices

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Dr Bev James (Public Policy & Research Ltd)

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## CONTACT DETAILS

**Key contact:** Bev James, Director  
Public Policy & Research Ltd

**Address:** 44 Tirangi Road  
Rongotai  
Wellington 6142

**Phone:** 0272 478353

**Email:** [bevjames@xtra.co.nz](mailto:bevjames@xtra.co.nz)

## 1. Introduction

Accessible information of good quality is pivotal to older people's ability to live independently and to make informed decisions and choices about the best living environment for them. This is even more important where older people are operating in markets that are relatively loosely regulated and rely on a consumer sovereignty model.

Due to their life stage, their experience of major life events such as loss of a partner, as well as the ageing process itself, older people can have different information needs from those of younger age groups. In particular, their information needs are concerned with retirement and associated reduction in income, as well as their changing housing needs and changing needs for healthcare, social services and practical support. Because of those times of life change or crisis sometimes older people require information urgently, and in sufficient detail to help them make an appropriate choice.<sup>1</sup>

One of the biggest decisions older people make is whether to stay in their current home or to move elsewhere. In New Zealand and other jurisdictions, the large majority of older people express an overwhelming desire to age in place in their current home.<sup>2</sup> However, residential movement at older ages is not unusual. A national survey of 1,600 older New Zealanders undertaken in 2008 found that just less than a fifth reported that they intended to move within the next few years.<sup>3</sup> In a national survey of 571 older people in 2014, 22 percent had moved within the last five years.<sup>4</sup> Similarly, data from a study of older movers into and away from the Bay of Plenty during 2001 suggested that, in any one year, around one fifth of older residents were not permanently settled.<sup>5</sup>

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<sup>1</sup> Dunning, A., 2005, *Information, Advice and Advocacy for Older People Defining and Developing services*, York, Joseph Rowntree Foundation; Productivity Commission, 2015, *Housing Decisions of Older Australians*, Canberra, Commission Research Paper; Age UK, 2013, *Information and Advice for Older People Evidence Review* London, Age UK; Ellison, S., Schetzer, L., Mullins, J., Perry, J. and Wong, K., 2004, *Access to Justice and legal needs: The legal needs of older people in NSW Vol 1* Law and Justice Foundation of New South Wales.

<sup>2</sup> Olsberg, D. and Winters, M. 2005. *Ageing in Place: intergenerational and intrafamilial housing transfers and shifts in later life*, AHURI Final Report No 88. Australian Housing and Urban Research Institute, Sydney; Löfqvist, C., et al 2013, "Voices on Relocation and Aging in Place in Very Old Age – A Complex and Ambivalent Matter" *The Gerontologist* 53:6, 919-927; Adair, T., Williams, R., and Menyen, T. 2014 *Downsizing decisions of senior Australians: What are the motivating and discouraging factors?* Melbourne, National Seniors Productive Ageing Centre; Judd, B., Bridge, C., Davy, L., Adams, T. and Liu, E. 2012. *Downsizing amongst older Australians* AHURI Positioning Paper No. 150. Melbourne, Australian Housing and Urban Research Institute; Croucher, K., 2008, *Housing Choices and Aspirations of Older People: Research from the New Horizons Programme*. London: Communities and Local Government; Ennis, M., 2012, *Seniors and Housing Transitions: A guide to considering options and making decisions* Aging Issues Network of Newfoundland Labrador.

<sup>3</sup> James, B., and Saville-Smith, K., 2010, "Older people's home repairs and maintenance Ageing well in place in New Zealand", European Network of Housing Researchers 22<sup>nd</sup> International Housing Research Conference, 4-7 July 2010, Istanbul, Turkey. [www.goodhomes.co.nz](http://www.goodhomes.co.nz)

<sup>4</sup> Saville-Smith, K., James, B., and Rehm, M., 2016, *Equity Release – Realities for Older People*, paper prepared for the Finding the Best Fit research programme, <http://downsizing.goodhomes.co.nz/resources/downloads/Equity%20Realisation%20and%20Older%20People.pdf>

<sup>5</sup> McLeay, C. and Lidgard, J. 2006, *How Settled are the Retired? Older Migrants moving into and out of the Western Bay of Plenty* Working Paper No. 5 Enhancing Wellbeing in an Ageing Society (EWAS) Family Centre Lower Hutt, and Population Studies Centre, University of Waikato Hamilton.

Decision-making about whether to stay or to move is complex. Home is not just a question of shelter, but also a matter of identity and place attachment. Home-related decisions involve matters of care and support, security, financial aspects, health and wellbeing, personal relationships and social connections. Together, an array of 'push' and 'pull' factors operate, and these can be both positive and negative. The 'push' factors include worry about managing housework and home maintenance, a cold and damp dwelling, loneliness, accessibility problems (for example, steps), unaffordable housing costs, or fear of crime in the neighbourhood. The 'pull' factors include improved housing, wanting to live closer to relatives or services, or the attraction of another place. 'Pull' factors associated with staying include an attachment to home, a desire to preserve housing wealth for younger generations, the costs and effort of moving, or fear of change.<sup>6</sup>

Challenges emerge around how to clarify the issues at stake, how to identify and assess the available solutions and how to source the information needed to make a careful and informed decision. Whether it is about moving or staying put, it can be a struggle to find the information and advice needed. Older people are confronted with a market where their wants, needs and aspirational choices are not always well-aligned. Often older people do not perceive the range of options, or those alternatives they would prefer are just not provided by the market. Consequently their tastes and preferences cannot be fully realised in the eventual choices they make.

The *Finding the Best Fit: Housing, Downsizing and Older People in A Changing Society*, looks at the practicalities and outcomes of downsizing and older owner-occupiers' housing futures.<sup>7</sup> The research included two national surveys of older people conducted by CRESA:

- 2014 survey of movers to retirement villages, which comprised 617 respondents, all aged 65 years and over.
- 2014 survey of 571 people aged 65 years and over. These comprised 445 'stayers' and 126 'movers' who had moved house in the last five years, but not to a retirement village.

It also involved interviews and focus groups with around 170 people aged 55 and over. Those data provide insights into the experiences of decision making around housing futures, use of information sources, and perspectives about the nature and extent of information needed to make good decisions.

## **2. Consumer Sovereignty and Older People**

The concept of consumer sovereignty assumes that the consumer is able to determine the goods and services produced on the market by the exercise of personal demand, and to

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<sup>6</sup> Heywood, F., Pate, A., Means, R., and Galvin, J., 1999, *Housing Options for Older People (HOOP) Report on a developmental project to refine a housing option appraisal tool for use by older people*. London, Elderly Accommodation Counsel; Adair, T., Williams, R., and Menyen, T. 2014 *Downsizing decisions of senior Australians: What are the motivating and discouraging factors?* Melbourne, National Seniors Productive Ageing Centre; Hughes, K., 2012, *A Better Fit? Creating housing choices for an ageing population*, London, Shelter.

<sup>7</sup> <http://downsizing.goodhomes.co.nz/>

thereby realise his or her preferences and wants by expressing demand.<sup>8</sup> The exercise of consumer sovereignty is considered critical to:<sup>9</sup>

- Encouraging competition and therefore improvement in the quality of provision of goods and services.
- Stimulating the market to be more responsive to individual needs and preferences.
- Empowering consumers to have their say or complain, and thereby to obtain an appropriate response.

A number of studies in relation to older consumers of health services have argued that they typically have little consumer sovereignty. They are in a relatively powerless and vulnerable position, and consequently are less able to choose quality services, or exit services they are dissatisfied with.<sup>10</sup> It can be similarly argued that older consumers of housing struggle to assert consumer sovereignty.

In New Zealand there are policy and regulatory settings that act to negate older people's consumer sovereignty in the housing market. For example, the rescinding of lifetime tenancy provisions in public housing in 2014 reduces the ability of many of those older tenants to exercise their choice to age in place.<sup>11</sup> Similarly, the preoccupations amongst policy and planning advisors with older people 'over-consuming' housing run counter to widespread preferences among older householders for some space within their dwellings so that they can have visitors and family to stay, as well as pursue their own home-based hobbies.<sup>12</sup>

Consumer sovereignty cannot be realised if the market lacks knowledge and understanding about what the older consumer is looking for in their housing and home environment. For example, older home owners make up a sizeable proportion of the renovator and new home builder market, as a 2016 survey shows. Over three-quarters (78 percent) were aged 45 years or older and more than one-third (36 percent), were aged 65 years or more.<sup>13</sup> That survey indicated two-fifths of the householders were positive about different aspects of accessible and functional dwellings, such as level entry and a wet area shower. Similarly, an Auckland-based study in 2015 found that aged-person friendly design was very important to almost half (46%) of those aged 65 years and over, compared with only 20% of those aged 50-64 years.<sup>14</sup> Nevertheless, the desire for accessible dwellings among the older age group is not translated into a market response. It is not easy for consumers to

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<sup>8</sup> Galbraith, J., 1984, *The Affluent Society*, Penguin Books.

<sup>9</sup> Eika, K., 2010, "Consumers of human services powerless or poorly informed?" *Nordic Journal of Political Economy*, vol 36, article 2.

<sup>10</sup> Eika, K., 2010, "Consumers of human services powerless or poorly informed?" *Nordic Journal of Political Economy*, vol 36, article 2; Gilleard, C., and Higgs, P., 1998, "Old people as users and consumers of healthcare: a third age rhetoric for a fourth age reality?" *Ageing and Society* 18:233-248.

<sup>11</sup> <http://www.housing.msd.govt.nz/forms/factsheets/tenancy-reviews-for-social-housing-tenants.html>

<sup>12</sup> Judd, B., Liu, E., Easthope, H., Davy, L., and Bridge, C. 2014. *Downsizing amongst older Australians* AHURI Final Report No. 214. Melbourne, Australian Housing and Urban Research Institute; Saville-Smith, K., Rehm, M., Murphy, L., and James, B., 2016, *Downsizing and the Housing Stock – Realities for Older People*, paper prepared for the Finding the Best Fit research programme.

<sup>13</sup> Saville-Smith, K., Fraser R., and Saville-Smith, N., 2016, *Getting Universal Design into New Builds and Major Renovations*, report prepared for BRANZ.

<sup>14</sup> Yeoman, R., and Akehurst, G., 2015, *The Housing We'd Choose A Study of Housing Preferences, Choices and Trade-Offs in Auckland*, Auckland Council technical report, TR2015/016. Prepared by Market Economics Limited for Auckland Council. Auckland: Market Economics Limited.

obtain accessibility features in their dwellings. The evidence suggests that what drives the dwellings supplied is not simply a lack of demand for those features, but also the existing knowledge, plans and practices of the building industry. Where accessibility features are offered in homes targeted to older buyers, they are inevitably marketed as extras to be paid for. The majority of builders surveyed in the 2016 study<sup>15</sup> reported a number of accessibility features as optional to clients but not provided as standard, including: provision of a door with a level transition at the dwelling entrance; reinforced shower walls and toilet walls for future installation of grab rails; installation of a smoke alarm that supported adaption to both audio and visual warnings; widened doorways and hallways; and slip resistant flooring in the laundry and the kitchen.

Another example of the market limiting the choices of older householders is the increasing average house size in New Zealand. Even if an older householder wishes to downsize to a smaller dwelling, they may find it very hard to locate an appropriately sized, smaller dwelling that they can afford. By 2010 the average size of a new build was around 200 square metres, demonstrating that the industry focuses on high-end, high-value building.<sup>16</sup> This tendency for building larger, more expensive houses is reinforced and promoted by the widespread practice of private subdivision covenants that often impose restrictions on minimum house size and value.<sup>17</sup>

### **3. Information Older People Seek**

A critical requirement for exercising consumer sovereignty is access to good quality information that is relevant, complete, accurate and not misleading. Asymmetrical information – when one party knows more than the other party, so that the party lacking information is at a disadvantage – has been identified in Australia as an important factor disempowering older people seeking housing information, particularly in accessing complex information, such as financial and insurance products and services, housing options, age-specific accommodation markets and aged residential care.<sup>18</sup> Asymmetry of information is experienced not only by the older consumer, but also by family members helping them in their information search, assessment and subsequent decision-making. Both information asymmetry and poor quality information can lead to older people lacking adequate information. This impacts on their ability to understand risks and opportunities, and the range of choices available to them. As a consequence they are unable to make beneficial decisions.

In the *Finding the Best Fit* research, it was found that older people who had moved fell into three broad moving-decision categories:

- the planners who developed a plan and timeframe for downsizing;
- the ‘spur of the moment’ movers; and

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<sup>15</sup> Saville-Smith, K., Fraser R., and Saville-Smith, N., 2016, *Getting Universal Design into New Builds and Major Renovations*, report prepared for BRANZ.

<sup>16</sup> New Zealand Productivity Commission, 2012, *Housing Affordability Inquiry* Wellington, New Zealand Productivity Commission; Saville-Smith, K., Rehm, M., Murphy, L., and James, B., 2016, *Downsizing and the Housing Stock – Realities for Older People*, paper prepared for the Finding the Best Fit research programme.

<sup>17</sup> Easton, L., Austin, T., and Hattam, D., 2012, “Covenants affecting affordability”, *Build*, 130, June/July 2012: 32-33.

<sup>18</sup> Productivity Commission, 2015, *Housing Decisions of Older Australians*, Canberra, Commission Research Paper.

- those who had very little control over their movement decision.

Their information needs were different. Often the planners had formed clear lifestyle goals and timeframes for moving and made their plans over several years. A few had planned to downsize by a certain age. Others did not plan to downsize by a particular age, but while they were still actively able to make decisions and choices about their housing. The planners were avid information seekers who used multiple information sources.

The 'spur of the moment' movers did not spend time on planning but instead took opportunities as they arose and planned around those. Often their information seeking was not motivated by a desire to weigh up and choose between a range of different possibilities or options, but focused on the details of one particular course of action they had already chosen. Typically, these people moved, either because they found a house they wanted to buy, because they had been offered an attractive price for their current dwelling, or because they 'fell in love' with a place.

The third group had thought about moving sometime in the future, but the decisions about when, and to a certain extent where they would move, were not made until an event or shock, which jeopardised their ability to continue living in their home, forced a decision. A move could be precipitated by family circumstances, financial stress, a personal or family health problem, hospitalisation, an adverse natural event (flood or earthquake), or a bereavement. The decision was in effect made by family rather than the individual. Some in this group accessed very little information themselves, while others sought out information, but were nevertheless reliant on others for guidance. These individuals were less likely than those in the other categories to be able to exercise choice. They were far more dependent on family members for advice, decision-making and sometimes for financial help to make the move. A few indicated that they did not have control over decisions about the nature and timing of their downsizing because the house they were living in was held in a family trust.

Across all three groups, and whatever the nature and extent of their planning, participants expressed a wide range of information needs about products and services that would improve their living environment. The most common information sought concerned:

- How to access home modifications and financial assistance for installing modifications.
- How to access help with housework, gardening and personal care.
- Transport assistance.
- Financial assistance and benefit entitlements.
- Information on the cost, operation and performance of particular appliances, particularly home heating appliances.

Specific housing information sought included:

- Council rental units.
- Private rentals.
- Retirement village living.
- Local house prices relating to sale and purchase.
- Council rates.

There was also a group of older owner-occupiers wanting to stay in their current home, who were seeking information about home repairs and maintenance. In common with participants in a New Zealand study of the repairs and maintenance practices of older householders<sup>19</sup> they reported experiencing difficulties in obtaining reliable information and advice about repairs and maintenance providers and services. In particular, there were difficulties around:

- Identifying the most appropriate provider for the job.
- Understanding the scope of the work required.
- Understanding job quotations and pricing.
- Finding information about financial assistance available for repairs and maintenance.
- Assessing whether a quality job had been done.

Very little information was sought about financial planning to maintain adequate income into old age, or for investment. Where finance-related information was sought, it was for immediate needs, such as accessing benefit entitlements or financial assistance for specific products or services such as home repairs, home modifications or in-home care.

These wide-ranging information needs were similar to those identified by a number of overseas studies, which note the most common topics of information sought by older people are: housing-related issues and options; help with housework; in-home care services; help with repairs or adaptations; consumer issues and financial information and advice (including sources of financial assistance, and benefits).<sup>20</sup>

#### **4. Sources and Channels**

Overwhelmingly the participants in the *Finding the Best Fit* research reported that they rely on their own knowledge and life experience for making decisions. If they do seek advice from others, it is most commonly from family and friends, rather than from professionals or specialists. Professional or technical advice is used mainly when buying and selling a house, and some of that is due to legal requirements.

Similar information search patterns have been observed in other New Zealand and Australian studies.<sup>21</sup> For example, a random resident survey of 417 retirement village residents conducted in 2015 found that, before selecting retirement village living, one quarter involved family. This was the second most used information source, after a personal visit to a retirement village. In comparison, very few residents reported seeking information from older people's support organisations such as Age Concern and Grey Power, or websites, including independent websites such as the Commission for Financial Capability, the Retirement Village Register, Eldernet or Consumer New Zealand. A survey of 102 lawyers

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<sup>19</sup> Saville-Smith, K., James, B., and Jaques R., 2012, *Tools for Good Homes for Ageing in Place*. 6th Australasian Housing Researchers' Conference 'Housing in an Era of Risk and Crisis'. The University of Adelaide, 8-10th February 2012; Saville-Smith, K., and James, B., 2010, *Older people's home repairs and maintenance Ageing well in place in New Zealand*, European Network of Housing Researchers 22<sup>nd</sup> International Housing Research Conference, 4-7 July 2010, Istanbul, Turkey.

<sup>20</sup> Heywood, F., Pate, A., Means, R., and Galvin, J., 1999, *Housing Options for Older People (HOOP) Report on a developmental project to refine a housing option appraisal tool for use by older people*. London, Elderly Accommodation Counsel; Age UK.

<sup>21</sup> Saville-Smith, K., and James, B., 2015, *Retirement Villages: Advice, Information and Education* report prepared for the Commission for Financial Capability; Productivity Commission, 2015, *Housing Decisions of Older Australians*, Canberra, Commission Research Paper.

for the same study found that around 78 percent of lawyers report that prospective residents look to family for information and advice on retirement villages and 71 percent report that prospective residents receive information and advice from friends.<sup>22</sup>

The most popular and preferred information channels identified by participants in the *Finding the Best Fit* research were community newspapers, local organisations, forums where older people meet and word of mouth. Paper-based information and channels focused on personal contact are preferred. There is also a preference for receiving information through multiple channels.

The internet is used, but usage varies significantly from individual to individual. There is also significant variation in the sorts of information and communications the internet is used for. Internet use was common among those in the pre-retirement or early retirement years who had downsized. They used the internet as their main source for information to make decisions about downsizing, although this information seeking was usually confined to searches on real estate websites for buying or renting a house. A smaller number searched council websites for valuation, rating and land information. A few in the over 80s age groups also accessed the internet, often through a tablet. But most of those in older age groups have no access to the internet and expressed frustration at the trend of agencies providing information only through the internet. While some older people did have access to the internet in their home, they did not see it as a primary tool for information gathering and were more likely to use it to keep in touch with local news, family and friends.

This diversity of internet use among the research participants is understandable when considered in the context of internet use among New Zealanders aged 65 and older. In 2012, just under half of the 65+ age group were internet users, although in the 75+ age group, 32 percent used the internet.<sup>23</sup>

## 5. Barriers to Informed Decision-making

Whether participants felt confident in accessing the information they needed or not, a general conclusion was that it is often hard to find information about housing, financial support and care options for older people. Some considered that there is a wide range of information available and they know where to look for it. But those participants also commented on others they know who struggle to find information. These individuals often help others to access information. Other participants showed a low level of awareness about the range of information available. There is also a group who are aware of information sources, although they find the particular information of interest to them hard to locate.

This research shows three broad types of barriers experienced by older people when they seek information and advice:

- System failure.
- Age-related barriers for older information-seekers.
- Individual attitudes towards obtaining information

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<sup>22</sup> Saville-Smith, K., and James, B., 2015, *Retirement Villages: Advice, Information and Education* report prepared for the Commission for Financial Capability.

<sup>23</sup> Statistics New Zealand 2013 *Household Use of Information and Communication Technology: 2012* Wellington, Statistics New Zealand.

System failures include:

- A complex and fragmented system where information about a topic is spread across numerous agencies and channels. The system is hard to navigate and consequently information is hard to find.
- Information and advice is lacking, not only in relation to downsizing, but also in relation to the range of supports available to help people age in place. Specific topics that participants said they want to know more about included: the Accommodation Supplement, disability-related benefits and supports, home modifications, financial assistance for repairs, and local free or inexpensive transport options.
- Information content is not provided in a simple, easy-to-understand manner that is user-friendly.
- Impartial information about products and services is often hard to find. Participants expressed a persistent worry about getting trusted, independent advice.
- The knowledge base of some providers may be inadequate for the complex technical information and advice that older people require. Participants identified instances where they considered they had received poor information, or felt that their query had been ignored rather than answered.
- Much information is internet based, which is not always accessible for older people.
- There are problems in accessing some government agencies face to face. Clients are not able to walk in off the street. Appointments must be made, and increasingly this is expected to be done on the internet.
- The discriminatory attitudes of product and service providers towards older people.

Many participants do not expect that obtaining information will be easy as these comments show:

*There's information out there, but the wording is too technical for people to understand all the terminology ... You haven't got a hope of understanding and you're relying on family (couple 65-69 years).*

*There's not the information. You hear baby boomers are coming through, people we know looking for this type of information, any sort of information (couple 65-69 years).*

*Where do you get independent financial advice? How do you select a reliable and trustworthy financial advisor or accountant (focus group).*

*The services are totally disjointed. You can't ring up one place to find out everything you need to know (focus group).*

*I felt so humiliated that I walked out (focus group).*

Participants also identified various age-related barriers to accessing information concerning:

- Vulnerabilities associated with ageing, including cognitive and physical barriers to accessing information.
- Life shocks, such as illness or bereavement, which can make the individual less able to search for information and manage decision-making.
- A limited capacity to pay for information and advice, due to a low, fixed income.

Some participants were also aware of their own or their friends' attitudes that they considered were specific to the older generation and reflected their upbringing and life experience. Those attitudes distinguished them from younger cohorts and could constitute a barrier to accessing information and advice. For example:

- Reluctance to pay for information and advice, even where they have the means.
- Suspicion of expert advice.
- Lack of confidence to seek advice.
- Not wishing to inconvenience or bother others by asking for information and help.
- Reluctance to seek information and advice due to a sense of pride, shyness or embarrassment.
- Low perception of the information needed to make an informed decision.
- Inability to articulate needs and wants.
- Reluctance to complain.

Comments included:

*The doctor has told us to pick up forms [for disability allowance] and he would sign it but we don't want to ask (couple 85+ years).*

*Many people think that to ask for information is a weakness, that it means you've failed. I think that's the single biggest thing stopping people asking for information (woman, 65-69 years).*

Participants also considered that the current system should acknowledge the considerable diversity among the older population, their range of information needs, and the content and forms of information provision preferred. They noted that older people differ in the nature and extent of personal support they have, and that good information and advice is especially critical for those older people who are not well connected to community networks and supports, or who do not have family willing or able to support them in their information search and decision-making.

## 6. Key Findings

The development of age-friendly information provision is an emerging field internationally and across a number of sectors, particularly banking, finance and law.<sup>24</sup> However, in New Zealand the current fragmented array of information about older peoples' housing and home-related options does not meet the generally accepted principles of good practice in provision of information: of accessibility, independence/impartiality, empowerment and inclusion of older people, coordinated provision across organisations and quality information.<sup>25</sup>

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<sup>24</sup> Diesfeld, K., and McIntosh, I., 2014, *Elder Law in New Zealand*, Thomson Reuters; House of Representatives Standing Committee on Legal and Constitutional Affairs, 2007, *Older People and the Law* Commonwealth of Australia Canberra; Consumer Financial Protection Bureau, 2016, *Recommendations and report for financial institutions on preventing and responding to elder financial exploitation* Washington DC, Consumer Financial Protection Bureau.

<sup>25</sup> Dunning, A., 2005, *Information, Advice and Advocacy for Older People Defining and Developing Services*, York, Joseph Rowntree Foundation.

A lack of timely, appropriate and useful information and advice can impact on older people's wellbeing in numerous ways. Lack of knowledge can pressure an individual into making a decision that does not address their needs or that they do not like. Furthermore, it can restrict later choices.

Older people making decisions about their home environment need to know about legal and contractual rights, responsibilities, obligations and entitlements. They need to be able to identify costs, including unexpected or hidden costs. As consumers they need sufficient information to realistically compare different products and services. They also need to know how they can complain and receive a response if there are problems with a product or service. Housing decisions cannot be separated from other key decisions about finances, care and support needs and access to services. Making a fully informed decision requires integrated information and advice.

Older people's ability to access good information and advice has been shown to materially improve their living situation, reduce stress and increase wellbeing. This can be through enabling access to benefit entitlements and appropriate services, improving financial management and clarifying rights. Studies also point out the benefits for carers who often struggle to access appropriate information and advice, either on behalf of their elder, or in relation to their caring role.<sup>26</sup>

The key messages from this research are that:

- Older people expect and want to be actively involved in making decisions about their home-related needs, which are often complex and require engagement with various organisations.
- There are system barriers to accessing information. These relate to fragmentation of information sources, complexity of information, information gaps, the independence and quality of information, and the attitudes of information providers to older consumers.
- There are age-related barriers associated with the ageing process, shocks and limited income.
- Some older people's attitudes towards obtaining information may restrict their ability to access the information they need.
- The multiplicity of information sources, combined with barriers and older people's diverse circumstances, capacities, resources and needs, can result in less than optimal decisions.
- It is important to involve older people in the design and review of information and advice services to ensure that those services are effective and accessible.

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<sup>26</sup> Age UK, 2013, *Information and Advice for Older People Evidence Review* London, Age UK.