



Out of the frying pan into the fire

The experiences of Housing for the Aged Action Group (HAAG) clients referred to Independent Living Units (ILU) and general retirement information.



Small rural ILU

Leonie Bessant
Provisional Psychologist (Community)
Victoria University
2018

Acknowledgements

Thankyou to HAAG staff for their support with this project, in particular Gemma White, Fiona York and Jeff Fielder, and to the HAAG clients who shared their experiences. Also thanks to Sue Oliver from Victoria University for her support and supervision.

EXECUTIVE SUMMARY

FINDINGS:

Experience of clients seeking an Independent Living Unit (ILU)

- Low numbers of HAAG clients were confirmed applying for, and getting into an ILU.
- The profile of clients getting into an ILU may be associated with specific competencies and qualities such as good cognitive functioning, experience navigating administrative tasks, being able to implement advice from HAAG, and the ability to wait lengthy periods for a place.

Experience of clients with their housing since seeking retirement advice.

- Notable numbers of private renters experiencing housing stress have moved into other private rentals since their contact with HAAG and continue to be stressed by costs and conditions.
- The majority of participants, 64%, were stressed by their current housing arrangements, primarily due to financial reasons. Three quarters of participants had moved since they contacted HAAG, potentially reflecting transitions into retirement housing options, however half were having to, or proposing to, move a second time in the near future. These levels of housing impermanence, and the cost and energy required to move, is a serious concern for an aging low income cohort.
- 45% of participants requested further assistance from HAAG.
- Amongst the clients who expressed satisfaction with their current housing, daughters accommodating their mothers was a notable trend, as was having sufficient funds to buy into a housing option.
- There was stark difference between the psychological status of those with secure housing or the prospect of, and those without.

Perceptions of HAAG's services.

- There was a high level of satisfaction with HAAG's services and general retirement advice.
- Clients overwhelmingly preferred the phone and post as the means of contact and the delivery of information.

Confusion about housing categories.

- There was considerable confusion amongst clients in retirement facilities as to what type of housing they were in, what they were paying and details of their contracts. Many

clients did not know if their facility was for-profit or not-for-profit, if they were in ILUs or retirement villages or residential parks, or if they were paying rent or site fees. Much of this information was obtained by the researcher visiting facilities web sites, however even then details were not always obtainable or transparent. Several clients stated they were locked into onerous contracts that they poorly understood. Their confusion would seem to be an entirely reasonable, if not inevitable, result of the sheer complexity of the sector.

Utilising HAAG's data.

- Data from intake files in Retirement Housing Advice Services (RHAS), from 2016 to 2017, were mined to identify former clients who had requested information on ILUs and general retirement housing. There were challenges with using these older intake case notes to support and supplement the evaluation of previous client experience due to the unevenness of information contained therein. In conjunction with the poor memory of many elderly clients it was frequently difficult to determine what services had been asked for or provided.

RECOMMENDATIONS

- That ILU information should only be forwarded to clients once the status of the facility has been established, i.e.: that it is still for lower income retirees, what the incoming fees may be, that it has an open wait list, and who is eligible to apply.
- A step by step information guide be provided that lays out what will maximize the clients chances of being successful; being open minded about locations, applying for as many facilities as possible, and having the capacity and preparedness to wait a long time. This research was not able to determine if keeping in contact with facilities once on a waitlist maximized a client's chances of getting an ILU. However keeping in regular contact is likely to decrease psychological uncertainty associated with a lengthy wait.
- That the capacity of a client to apply for an ILU unassisted, beyond the provision of ILU lists and information guide, be considered. Clients displaying impaired memory generally, or any anxiety about contacting facilities, and/or having no computer literacy, may benefit from assistance beyond the above provisions.

- The complexity of retirement facility housing categorization, costs and contracts are potentially confusing to retirees and to those assisting them. Greater transparency in retirement facility information and more systematic categorization would be beneficial. When clients approach HAAG for retirement advice they rely on the expertise of the organization, however the system should not be so complex that only experts can navigate or understand it, and require significant investigation by HAAG specialists on a case by case basis. It might be reasonably surmised that the onerous retirement facility contracts some participants found themselves locked into (prior to contact with HAAG), were related to an overly complex system.
- More detailed records need to be kept of client interactions in the intake records; what was asked for, what was sent to them. Any future evaluations would be greatly assisted by more complete data.

FUTURE RESERCH & PROJECTS

- A recommended project is to develop a guide for clients seeking ILU housing, to maximise their chances of success.
- A recommended project is to develop a protocol for establishing and evaluating if a client requires assistance in addition to the provision of up to date ILU lists and an information guide.
- A recommended project is to update information about existing lists of ILUs.
- The development of a more coherent and transparent system of retirement facility costs, contracts and categories would greatly benefit all retirees and those assisting them.
- In any future research, determining the educational attainment and computer literacy of clients may assist in establishing a stronger understanding of any correlation between success in gaining housing and ability to navigate contemporary communications.

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Wintringham ILU, Ballarat

INTRODUCTION

“Independent living unit’ is a term that is widely used in the aged-care sector and can refer to any type of self-contained dwelling that is specifically constructed for an older person or couple. ILUs can be found on single sites, small multi-dwelling sites or large and very large sites. They can be single cottages, row houses, town-houses, semi-detached dwellings, or flats within small or large apartment blocks. Many but not all are in retirement villages” (McNelis, 2011, p. 4).

Between the 1950’s and 1980’s 34,700 Independent Living Units (ILUs) for the low income aged who were ineligible for public housing were built across Australia as the result of government funding to not-for-profit organisations (HAAG, 2016). This government funding ceased at the end of the 1980’s. ILUs are typically bedsitter or single bedroom units with limited or no shared facilities and spaces. Due to the closure and redevelopment of not-for-profit ILUs these numbers are decreasing and many remaining ones now incur substantial ingoing fees and increased rents (McNelis, 2011). In 2010 there were approximately 3,280 of these government funded ILUs left in Victoria. In 2010 there were approximately 50,000 low income aged pensioners eligible for Commonwealth Rent Assistance (CRA), (public housing tenants are not eligible for CRA), indicating the size of the target group for this type of housing (McNelis, 2011).

Within Housing for the Aged Action Group (HAAG), the Retirement Housing Advice Service provides services to low income clients not qualifying for public housing, and who want retirement housing advice, or those that do qualify for public housing but want to explore other housing options. HAAG secured funding in 1991 to provide a tenancy advice service for older Victorian renters. In 2010 Consumer Affairs Victoria funded the expansion of the tenancy advice service to include retirement housing, then funded a specific Retirement Housing Advice Service in 2017. Tailored information is provided to clients specifically interested in ILUs, and general information on them is contained in housing retirement advice literature. Additional to ILU and retirement housing options they provide information on tenancy/resident issues.

While there has been research into the experience of people living in ILUs (HAAG, 2016), there is limited knowledge of the experience of people attempting to gain access to them. It may be inferred however that access is problematic; waitlist are generally years in length, there are large numbers of low income pensioners in the private rental market, and there are low numbers of culturally and linguistically diverse (CALD) aged living in them (HAAG, 2016). Obtaining up to date and transparent information about ILUs and other retirement villages is also challenging. HAAG uses the Council on the Ageing Victoria (COTA Vic) ILU data base but there is uncertainty that all listed ILU clusters are still operational, and if the ILUs on offer are still low cost. Consumer Affairs Victoria website lists retirement villages but contains minimal information about eligibility, costs and facility information, and does not include all ILU types.

It can also be challenging establishing what category of retirement housing any given accommodation belongs to, and what government Act it falls under. Retirement villages can be run by for-profit and not-for-profit organisations and vary greatly in their offering, costs and individual contracts. This can include variations in ingoing, ongoing and exit fees within individual facilities. For-profit retirement villages are privately owned and offer a variety of unit sizes, communal facilities and may also offer units they call ILUs. Not-for-profit retirement villages may offer ILUs with no or low ingoing fees to low asset retirees and charge substantial ingoing fees to those with more resources, in addition to offering a range of other usually more expensive retirement options (McNelis, 2011). There are hundreds of these not-for-profit and charitable organisations. Eligibility for ILUs is as varied as the number of not-for-profit organisations that manage them. To further complicate matters two not-for-profit models of facilities composed of ILUs have developed over time: those covered by the *Retirement Villages Act 1986*, known as not-for-profit retirement villages, and those covered by the *Residential Tenancies Act 1997*, usually known as ILUs. Both models have similar characteristics but differ primarily in their financial model. Additionally many retirees live in residential parks residential parks which have permanent ‘moveable’ dwellings, and caravan parks which may or may not be classified as retirement villages and have greatly varying costs and contracts. Two Acts cover the retirement sector: *Retirement Villages Act 1986* and the *Residential Tenancies Act 1997*.

RATIONALE

It has been a concern to HAAG that the avenue of referring clients to ILUs may be of declining worth given the long waitlist for ILUs, their decreasing stock and the uncertainty of accuracy of current lists of ILUs. The aim of this current research was to illuminate the experience of HAAG clients who were interested in finding an ILU dwelling, and also those seeking other housing options. This project sought to explore past client's experience of HAAG's RHAS and to capture a snap shot of their psychological, physical and financial journeys with finding housing, six to thirty months out from their initial contact with HAAG, with the view to focus HAAG's services and the information provided to clients.

METHODOLOGY

Participants

Intake records in the RHAS database from January 2016 to December 2017 were examined for clients who had specifically been set information on ILUs, and also those who had requested general and other retirement housing information. Six to thirty months out from a client's initial contact with HAAG was decided upon as the time frame to focus on as it was felt less than six months would not capture meaningful data around waitlist experiences, and longer than two and half years may be problematic in terms of clients memories and contact accuracy. Clients in RHAS intake records were excluded from the study if their enquiries appeared to be principally issues relating to existing housing and they were not at that time seeking alternative housing. These issues included; legal matters, tenancy and landlord or manager problems, contracts, rents and maintenance. However it was not always clear what information had been asked for and/or received. Some clients who were included turned out to be having issues including those above but were retained in the study because these problems were driving them to seek alternate housing arrangements. Additionally one client received support to access PH. They were also retained in the study as they were yet to be housed and were also seeking alternate housing arrangements.

Research design

This project gathered both qualitative and quantitative information. Clients were called and asked if they wanted to participate in an evaluation of their experiences as HAAG clients and to share their experience seeking housing. They were informed that their participation was entirely voluntary, that any information they forwarded was confidential and would be deidentified in any findings, and that they were free to cease participation at any time and free to not answer individual questions. Consent was obtained verbally. A schedule of qualitative and quantitative questions as a scaffold for interviews was developed including enquiries about past and present housing status, experience of ILUs, HAAG's services generally, housing related information,

any printed materials they received, and their psychological, physical and financial status and wellbeing associated with their housing status (see Appendix 1). A narrative of the client's housing experience was encouraged. Due to the client sampling size and selection, no statistical interpretation was sought from the collected data, rather the descriptive and qualitative information captured a snap shot of their psychological, physical and financial journeys with finding housing, six to thirty months out from their initial contact with HAAG.

RESULTS & DISCUSSION

Phone interviews took place in April and May of 2018. Call duration ranged from five minutes to one hour. There was a great deal of variability in client's memories of their interactions with HAAG's services and their memories generally, so not all questions could be fully utilised. There was also considerable confusion as to what category of housing clients were in. For example many clients did not know if their facility was for-profit or not-for-profit, if they were in an ILU, retirement village or a residential park, or if they were paying rent to their facility or site fees. Much of this information was obtained by visiting the web sites of their facilities, and even then these details were not always obtainable or transparent. Interviews were documented using written responses to the questions. Intake records were also used to provide some demographic details and when possible to support a client's poor recollection of interactions with HAAG. There were challenges with using case notes data to support and supplement the evaluation of the client experience due to the unevenness of information contained therein. In conjunction with the poor memory of many elderly clients it was frequently difficult to determine what services had been provided.

Demographics

Of the fifty two former HAAG clients identified in the intake records in the RHAS data base and rung, twenty four answered their phone (see Table 1). One client did not wish to participate and three other clients provide limited information. The level of data gathered from the remaining twenty participants varied greatly depending on their memories of interacting with HAAG, and their memories generally. Participant numbers for data collected for individual research questions varies from twenty to twenty three, depending on the quality of their information and their intake records. With the exception of the client who did not wish to participate, clients expressed appreciation at being contacted and were pleased to share their housing experiences and thoughts on HAAG's services.

<i>Table 1. Calls made</i>	<i>x 52 calls</i>
12 phones disconnected	23%
16 not answering phone	30.7%
24 answered phone	46%

Of the twenty three clients who consented to participate, twenty one were female and two were male, and ranged in age from 64 to 91 years, with 69.5% having been born in Australia (see Table 2). There was one couple (counted as one female client as it was the female who participated in the phone interview and initial intake), and one woman who stated she shared her caravan with a male companion, not partner, with the remaining twenty one being single.

<i>Table 2. Participants- birth place</i>	<i>x 23 participants</i>
5 UK	21.7%
2 CALD	8.7%
16 Australian	69.5%

Perceptions of HAAG's services

There was a high level of satisfaction with HAAG's services and general retirement advice, with only 14% of participants expressing low satisfaction (see Table. 6). Clients expressed their gratitude that a service existed explicitly to assist them in their housing. While no participants could specifically recall any particular printed materials (such as "*Finding a Home; Housing options for older people in Victoria*"), many clients stated that the information they did receive was very helpful. Positive quotes from clients included;

"I found the service extremely helpful and have since used the HAAG website".

"HAAG's service was excellent and basically I got into my ILU because of their advice and assistance. I have since referred friends to them and helped them search the internet using the resources HAAG gave me"

"I found the overview of how the housing options work very useful"

"The work they do is so important"

"The service was wonderful, everything I could have wanted"

Of those not satisfied one stated they were directed to unaffordable retirement village options. The second stated they received age inappropriate supported housing options rather than independent living that had been requested, in addition to experiencing a great deal of difficulty getting through to talk to someone, and rang over and over and left numerous messages. The third person stated they did not get a call back (however this participant's memory was contradicted by their intake file which detailed follow up).

Forty five percent had no memory of how they found out about HAAG, and only 10% stated they found HAAG themselves (see Table 3). No specific questions were asked about computer literacy but only two clients recounted using the internet to explore housing options (one who got into an ILU and one on a definite ILU wait list), and most indicated they preferred mail to email. Phone and mail were overwhelmingly the preferred mode of contact for information/contact from HAAG. Participants were asked why they contacted HAAG (see Table 4). This was cross checked with their intake records in the RHAS data base for clients who could not recall. Intake records did not always record the reason or specific reason for contact or the information that was requested and sent (see Table 5). Clients specifically requesting information on ILUs would generally be sent lists of them for their desired locations as found in the COTA ILU data base. Intake records did not always contain records of sent lists.



Carry on Homes ILU, Ballarat.

<i>Table 3. Finding out about HAAG</i> x 20 participants	
9 x no recollection of how they found out about HAAG	45%
3 x word of mouth/friends	15%
3 x Health organization/church/council	15%
2 x found themselves/searched/Googled	10%
1 x had worked in aged care so had previous knowledge.	5%
2 x from previous contact with HAAG	10%

<i>Table 4. Reason for contacting HAAG - as recalled by client</i> x 20 participants	
5 x General retirement advice	25%
4 x No specific memory	20%
2 x Crisis/eviction (caravan and rental)	10%
4 x Need to move because of costs.	20%
5 x ILU specifically	25%

<i>Table 5. Reason for contact - as per case note records.</i> x 21 participants	
6 x General retirement advice (possibly including ILU information)	28.5%
2 x Crisis/eviction (caravan and rental)	9.5%
5 x Need to move because of costs	23.8%
8 x Specifically lists of ILUs.	38%

<i>Table 6. Feedback on HAAG's services</i> x 21 participants	
<u>Summary of feedback of how clients rated HAAG's services</u>	
9 x excellent/happy/satisfied	42.8%
9 x poor specific memory but satisfied	42.8%
3 x problems	14.3%
<u>Details of problems x 3;</u>	
2 x inappropriate information posted out.	
1 x did not get a call back	

Housing experience and wellbeing

Participants previous and current type of housing were compared, and their psychological, physical and financial wellbeing in relation to their housing was explored (see Tables 7 & 8). 76% of participants had moved since they contacted HAAG, with somewhat complex patterns of movement. 64%, were stressed by their current housing arrangements due a range of factors (see Table 9). 50% of total participants proposed to move in the near future which would mean two moves since originally contacting HAAG (see Table 8).

A movement trend was the decline of those in private rental and owed accommodation, and an increase in retirement village housing. Five participants had moved into retirement villages (four from rentals), however equal mobility was from private rental to private rental, with five private renters shifting to different private rentals. Two participants had moved in with their daughters and a third was planning to in the near future. Only one not-for-profit ILU was added to current housing totals, with the one participant in a not-for-profit ILU originally having moved into a different one.

Of the 64% of participants who stated they were stressed about their current housing ten participants requested further assistance from HAAG, representing 45% of total participants (see Tables 9 & 10). Factors such as family support, sufficient retirement funds and tenure in an agreeable ILU were associated with housing satisfaction. Most of the private renters who had moved into other private rentals continued to experience housing stress, as did the three who were in their original rental. With the exception of one renter, 90% of those currently privately renting expressed concern at the amount of rent they were paying, and those that had savings were depleting them, or had exhausted them, to pay for rent and essentials. Sixty four percent of total participants were stressed by their current housing arrangements due a range of issues which predominantly had financial pressures as their genesis. Factors additional to unsustainable rents included an imminent eviction because of a caravan park closure and two clients wanted to sell out of their retirement village and residential park because of high site fees. A smaller number of participants were having unsatisfactory experiences in otherwise affordable accommodation due to bullying and substandard buildings. Amongst the clients who currently expressed satisfaction with their housing, a notable trend was daughters accommodating their mothers in their homes (two of these had owed their own homes previously), as was having sufficient funds to buy into a retirement housing option because of a property sale or inheritance.

There was stark difference between the psychological status of those with secure housing or the prospect of, and those without. The client who moved from renting to a not-for-profit ILU stated that her general sense of security had changed massively, she had gone from being highly stressed, depressed and apprehensive about her future, scared about being homeless and having to continue working even though she needed to retire for health reasons from her job that involved hard physical work, to being relaxed, secure, well and happily retired. Of the four clients currently experiencing housing stress who did not request further assistance from HAAG (see Table 11), the main reasons given for not seeking assistance was that they were feeling positive because they had future prospects of an improved situation. This contrast with the participants who had no foreseeable prospect of relief from their present situation, who variously stated they were anxious, desperate, fearful and depressed about their future (see Table 10).

<i>Table 7. Housing history by housing type</i>	x 22 participants
Housing at the time of 1 st contacting HAAG.	
15 x Private rental	68.2%
1 x For-profit retirement village (mortgaged unit AVEO village)	4.5%
1 x Not-for-profit ILU	4.5%
1 x Residential park (owns unit)	4.5%
1 x Own caravan in relatives backyard	4.5%
3 x Own home	13.6%
Current housing:	x 22 participants
6 x Private rental (one planning to move in with daughter soon)	27.2%
3 x Private share rental	13.5 %
2 x For-profit retirement village owned or mortgaged unit.	9.0 %
2 x For-profit retirement village, renting.	9.0 %
2 x Retirement village (no other details)	4.5%
2 x Not-for-profit ILU	9.0 %
1 x Caravan park (own van)	4.5 %
2 x Residential park (own moveable unit)	9.0%
1 x With daughter	4.5%
1x With sister (moving in with daughter in the US soon)	4.5%
Housing same as when they 1 st contacted HAAG: x 5	<u>23.8%</u>
1 x Residential park (own moveable unit)	
1 x For-profit retirement village (mortgaged unit AVEO village)	
2 x Private rental	
1 x Share private rental	
Have moved since 1 st contacting HAAG: x 17	76.2%
3 x Private rental → retirement village (two renting, one owned)	
1 x Private rental → residential park	
4 x Private rental → private rental	
1 x Private rental → private share rental	
1 x Share private rental → another share private rental	
1 x Private rental → not-for-profit ILU	
1 x Not-for-profit ILU → not-for-profit ILU	
1 x Private rental → daughters in the USA (via sisters).	
1 x Own home → granny flat at daughters	
1 x Own home in WA → private rental (daughter in Melbourne, moving in with her soon)	
1 x Own home → retirement village (no further details)	
1 x Own caravan in relatives backyard → own caravan / caravan park permanent	

<i>Table 8. Housing movement history by individual client x 22</i>					
1st Contact HAAG	Original housing	Have moved since →	Planning to move again →	No plans to move again	Number of moves (including plans to move in in brackets).
2/6/17	Own home (WA)	Private rental	Moving in with daughter soon		1 (1)
24/8/17	AVEO Retirement village		Trying to sell Retirement village unit and move to affordable option		(1)
11/1/17	Own home	Retirement village (no more details)	Wants to move but not sure how, feels bullied		1 (1)
3/2/17	Not-for-profit ILU	Not-for-profit ILU	Moving into another not-for- profit ILU		1 (1)
2/2/17	Private rental	Living with sister	Moving in with daughter in the US soon		1 (1)
2/6/17	Shared private rental	Shared private rental	Needs to find new shared private rental or other option		1 (1)
31/3/17	Residential park		Trying to sell residential park unit and move to more affordable option		(1)
30/8/17	Private rental	Shared private rental with daughter and grandchild	Only temporary, will need to move in 2019.		1 (1)
24/2/17	Private rental		Has a not-for-profit ILU offer for 2 years' time, but needs to move now due to high rent.		(2)
22/12/17	Private rental	For-profit- retirement village , renting (couple)		Can't live too long as their money will run out	1
14/10/16	Private rental	For-profit Retirement village, renting	Wants to move, hates Retirement village		1 (1)
28/10/16	Private rental		Is on public housing priority waitlist, her provider (HAAG had referred her on) have not kept her informed		(1)
5/10/16	Private rental	Private rental	Needs to move so she can afford to retire		1 (1)
9/8/16	Private rental	Private rental	Cannot afford current rent, using up savings		1 (1)
4/7/16	Private rental	Not-for-profit ILU		Happy	1

13/9/16	Private rental	Residential park (own moveable unit)		Happy	1
20/7/16				Struggling managing the shared private rental she has lived in for 16 years but does not want to move.	0
5/5/16	Private rental	Private rental		Happy	1
22/6/16	Private rental	For-profit retirement village, owned unit		Happy	1
23/6/16	Own home	Daughters home		Happy	1
6/6/16	Caravan in relatives backyard	Caravan Park	Caravan park closing, nowhere to go, might move the caravan into the forest and live rough.		1 (1)
17/2/17	Private rental	Retirement village (no more details)		Happy	1



Wantirna Caravan Park.

<i>Table 9. Feelings about current housing:</i>		x 22 participants
<u>8 x Summary of clients satisfied with current housing</u>		36.3%
<ul style="list-style-type: none"> • 3 x moving or eventually moving in with daughters • 1 x got into a satisfactory ILU with affordable rent • 1 x no given reason • 2 x had sufficient funds to buy into for-profit retirement villages that the clients were very happy with (one inherited funds) • 1 x currently managing well privately renting 		
<u>14 x Summary of clients stressed with current housing</u>		63.6%
<ul style="list-style-type: none"> • 2 x trying to sell units in retirement villages/parks because of financial stress due to increased fees. • 3 x unsatisfactory accommodation (1. bullying, 2. rundown facility, 3. badly built ILU). • 2 x share renting problems. • 4 x renting and using savings to pay high rent. • 1 x using savings to pay high retirement village costs. • 1 x renting and needs to retire. • 1 x imminent caravan eviction. 		



Small ILU complex

Table 10. Details of clients who requested further assistance from HAAG x 10

x 22 participants 45.4%

Being bullied; client stated they were being bullied by management in their retirement facility and wanted to move.

Rundown facility; client stated she hates her retirement village, says it is run down and dingy, and has no options as she claimed to have lost all her saving (approx. \$45,000) due to elder abuse perpetuated by one son. The client seemed severely depressed and unmotivated but did wish to seek additional assistance.

Housesharing becoming too hard; client finding running the rental share house she has managed for 18 years too difficult as she ages; she is experiencing memory decline, money management issues and difficulty finding suitable tenants which is causing her to be anxious.

Share house companion has cancer; client had recently lost her share rental companion due to his terminal illness. Cannot afford anything alone, and stated she has had horrible experiences share renting with strangers previously and is loath to do this again. She was very worried about her future.

Rent at residential park has become unaffordable but cannot sell; site rent on clients owned moveable unit in the middle Northern suburbs had risen so much the client needs to move but cannot sell their unit as the park is half empty and unkempt. Client stated that the management is deliberately running down the facility with the view to sell it as the land value is now so great. Client cannot walk away even if she decides to abandon or relocate her moveable unit as her contract states she must continue to pay ground rent until her site is reoccupied, and replace her unit if she removes it. She appeared to have some confusion about her contract with the park. She stated she was feeling desperate.

Caravan park closure and nowhere else to go; the client is facing the imminent closure of their caravan park on the Murray. At the time of the clients contact with HAAG they had their caravan sited in a relative's backyard in Melbourne and were eligible to go on a Public Housing waitlist, but because they were under 55 and told it was at least 15 years wait so they decided (her and her companion) to move to a caravan park along the Murray River. Client stated no more caravan parks along the Murray River are taking permanents. She stated she was feeling desperate as there was nowhere to move on to, and they might have to take the caravan into the Murray river forest and camp rough.

Needing to retire but pension will not pay the rent; 68 year old client was seeking general retirement/ILU as needing to retire for health reasons and still doing heavy work as a patient assistant in a nursing home. Client will not be able to stay in their current rental, \$265 a week, once they retire. Client is worried about her future.

Temporally share renting with daughter; client is currently in a short term share rental arrangement with his daughter and granddaughter but will then need affordable accommodation. His savings have dropped just below \$20,000 from excess of \$30,000 he had when he 1st contacted HAAG. He has no idea what the future holds for him in terms of housing.

Paying \$320 a week on the disability pension; client is paying unaffordable/unsustainable rent. Client thought they had approx. \$90,000 in savings but this is being eaten into by the rent. Client's cognitive abilities appeared to be severely impaired.

Paying \$288 a week on the disability pension; client has almost exhausted her savings and stated she is going without essentials. Client stated they went on a priority Public Housing waitlist approx. 2 years ago (she was referred on to another provider by HAAG), but is still waiting with no idea of how long as she had not heard from her provider since. She stated she was very stressed, feeling desperate and having to ration her use of heating and expenditure on basics to survive.



Judgebook retirement village, Eltham.

Table 11. Stressed clients not seeking additional assistance x 4

Trying to sell for-profit AVEO unit; unwell client with memory difficulties was attempting to sell her for-profit AVEO retirement village unit that she had a mortgage on. Facility fees have risen so much she can no longer afford to stay, currently \$475 a month plus rates, and she will lose 33% of the value if she manages to sell because of the contract. However she felt she was managing with the process of selling for the moment and was hopeful to have sufficient funds left to buy into something else, but may seek additional support from HAAG in future.

Paying high rent; client sold their mortgaged unit in Perth to be near her daughter in Melbourne, and is paying very high rent in the middle Northern suburbs for a unit that she likes very much, but she is stressed at how this is cutting into her savings as the rent well exceeds the aged pension. However she will move in with her daughter in the near future so she optimistic about her future.

The money won't last; elderly couple (90 & 89 years), love their expensive for-profit retirement village in the outer West, but stated they worry as "their money will run out if they live too long". They stated they are good for the moment.

Paying \$370 a week while waiting for an ILU; client on aged pension is approx. 2 years away from getting into an ILU and cannot afford the rent and is using his saving to pay it. In the meantime he needs to move to somewhere more affordable. The client was confident he could for the moment seek new accommodation unassisted, but ultimately was positive psychologically as he had the firm prospect of an ILU in a part of Melbourne he wished to live in.

Looking for an ILU

Low numbers of people were confirmed as applying for and getting into Not-For-Profit ILUs. For the purposes of this study Not-For-Profit ILUs are defined as those with low or no ingoing fees and rent approximately 1/4 to 1/3 of the aged pension. Only two clients had got into an ILU since contacting HAAG, and only five clients reported attempting to get into one (see Table 12). Eight of twenty one participants, 38%, were recorded in intake records as having received specific lists of ILUs, but due to the brevity of some intake records this number is likely to be larger. However all participants who received a "*Finding a Home; Housing options for older people in Victoria*" booklet would have had access to general knowledge on ILUs. Three of the eight clients that intake records having been sent lists of ILUs could not recall contacting any ILUS as they had poor memory generally. Of the five who did remember receiving lists of ILUs, two participants were successful in getting into an ILU representing 25% of the group of eight, and one is on waitlist with a notionally definite entry time frame.

The profile of clients getting into an ILU is possibly associated with specific competencies or qualities such as knowledge and ability in navigating application systems, cultural fit, cognitive fitness, the ability to be persistent, the ability to wait years on a waitlist and computer literacy. The client who had already been in an ILU for six years managed to get into a second in seven

months, and was on the waitlist for a third with the understanding she had only approximately eight months to wait for the building completion. Given the wait of two years experienced by the other successful ILU applicant, and the three and a half years projected wait for the other, it appears possible that there is some advantage associated with being inside the ILU system already. It is not possible to determine if this was due to the client's knowledge of navigating the system, or to other factors such as personal or demographic qualities that may be favored by ILU managements. Given the findings of previous research (HAAG, 2016), that the stated entry criteria of many ILUs are not consistently applied and management often uses their own discretion when accepting residents, the potential for residents being 'vetted' for desirable characteristics is suspected as being likely in some facilities. The very low presence of those from CALD backgrounds in ILUs may be the result of vetting however compared to Anglo-Australian communities, CALD communities are less aware of the availability of ILUs through community networks (HAAG, 2016), and there may be strong cultural preferences for living with family when aged and stigma associated with seeking independent living (HAAG & ECCV, 2015). There are however retirement facilities including ILUs that are for specific CAUL communities.

The other client to secure an ILU was still working full time when she contacted HAAG. She was computer literate and used the internet to explore housing options, and was not experiencing any cognitive difficulties. She reported that she was advised by HAAG to contact as many ILUs as possible, and to be open about the areas she would consider living in. She was able to fully implement this advice, and additionally she was able to keep working until she got into a unit (two years). The only client to be on a definite wait list shared many of these qualities. He was computer literate and used the internet to explore housing options, and was not experiencing any cognitive difficulties. He had the preparedness to wait many years on a waitlist for his preferred ILU (4 years).

The two clients who contacted ILUs but did not go onto waitlists, and the three who had no recollection they were sent lists of ILUs by HAAG, displayed capacities that diverged from those who were successful in getting into an ILU. One with good cognitive abilities who exhibited persistence in applying for many ILUs was not in a position to wait for years and the only facilities she encountered with no waitlists had high ingoing contributions beyond her reach. This participant also expressed great frustration at the level of misinformation she was given about some facilities, "I was strung along, misled and had my time wasted for several months" about availability, costs and ingoing fees at two facilities. Both eventually told her they had nothing. One ILU she was led to believe was available and travelled to inspect, turned out to be for sale at a high price. Another client who appeared to be experiencing cognitive difficulties, was not persistent and ceased her searching after the first rejection. The ILU she contacted turned out to be only available to armed service veterans and their families. She stated she experienced anxiety at 'bothering' facilities. The remaining three clients had little or no memories of what they searched for at the time they contacted HAAG so it might be reasonably inferred that given the

considerable effort required to get onto an ILU waitlist, their cognitive decline may have been a factor in them not getting into one.

Only one client used the COTA ILU data base website, and did this for friends after her own initial experience of navigating the system. Determining if keeping regularly in touch with ILU facilities while on their waitlists was crucial for success was not possible for the small sample group, however one participant who got into one had not contacted the ILU since putting their name down. However keeping in regular contact is likely to decrease uncertainty associated with a lengthy wait. It was not possible to determine if there was any advantage between modes of initial contact of phoning, mailing or visiting.

<i>Table 12. Experiences of ILUs</i>
<p><u>Contacted ILUs</u> Of the 8 clients who according to intake records received ILU information, 5 recalled contacting an ILU.</p> <p><u>How did x 5 (Clients A, B, C, D & E) contact the ILU(s)?</u> Phoned only x 2 Went in person and phoned x 2 Can't recall x 1</p> <p><u>Details of those who got into an ILU x 2 (Clients A & B)</u> Client A waited 7 months (was already in another ILU, and applied to only one ILU and filled out the paper work there in person). The client appeared cognitively healthy. Female. Born in England</p> <p>Client B waited 2 years and phoned (only) "too many ILUs to recall" in the Eastern/South Eastern region of Melbourne and went on all their waitlists. She was computer literate, appeared cognitively healthy and acted on the advice she stated HAAG gave her: when applying be as wide ranging as possible in ILUs and locations. Female. Born in England.</p> <p><u>Got onto a waitlist with a definite future offer x 1 (Client C)</u> Client C has been waiting 18 months and has approx. 2 years to go (3 and 1/2 years all up, was originally told 4 years). The client was computer literate, appeared cognitively healthy and was waiting for a specific ILU in the inner northern suburbs that had a good reputation and was near his existing community. Male. Born Australia.</p> <p><u>Details of those who did not get in/go on waitlist x 2 (Clients D & E)</u> The only ILU client D contacted was for servicemen and families only and did not try any others. Client D had some memory difficulties and was no able to recall why she did not attempt to get into other ILU facilities. Also the client was nervous about contacting providers and did not want to seem to be a "nuisance". Computer literate. Female. Born Australia.</p> <p>Client E demonstrated persistence in contacting many ILUs as advised by HAAG but was not in a position to wait for years as she had just moved from WA and needed housing immediately.</p>

Many ILUs said that were full. The only ILUs she contacted with short or no wait times had high ingoing contributions out of her reach. Additionally the client stated that she had poor experiences with three facilities where she was “strung along, misled and I had my time wasted for several months” about availability and ingoing costs. She visited sites and one turned out to only be available at a high purchase cost and the others were not available at all. The client was computer literate and appeared cognitively healthy. Female. Born England.

Communication from ILUs regarding waitlists x 3

No ILUs kept clients updated. It was up to clients to keep in touch. Client B had contacted so many ILUs that she did not keep in touch with all of them as regards her waitlist progress, and in fact the one she got into was one she had not contacted since her initial application.

Awareness of ILU Not-for-profit Status, ingoing contributions & rent

Clients A, B and C knew their ILUs were not-for-profit and were not asked for ingoing contributions. Clients A & B were finding the rent affordable and judging by the amount it would appear the amounts were pegged to approx. 30% of the aged pension.

Satisfaction with ILU x 2 (physical/financial)

Client A moved into a new build ILU with the help of HAAG, from a previous ILU that had repeated maintenance problems and rising rent. The new building, while affordable, was unlivable due to the shoddy build; for example the water in her shower flowed out of the shower and not down the plug hole meaning she could not use it, and steps were of such an acute gradient that she had trouble using them. However the more manageable rent was a relief. The client got her name on a waitlist (without assistance from HAAG) for another new build ILU being developed by the Seventh Day Adventists in the outer North Eastern suburbs and told she was 1st on the waitlist when building is completed in approx. eight months (this will be her 3rd move into an ILU).

Client B was very happy in every way with her ILU and found it affordable on her pension.

Satisfaction with ILU (or potential ILU) x 3 (psychological)

Client A was very unhappy as she has had to search yet again for suitable accommodation and move, but was optimistic about the future and getting into her 3rd ILU in approx. 7 months’ time.

Client B stated that her general sense of security had changed massively, she had gone from being highly stressed, depressed and apprehensive about her future, scared about being homeless and having to continue working even though she need to retire for health reasons from her job that involved hard physical work, to being relaxed, secure, well and happily retired.

Client C is not yet in an ILU but has been given an entry time frame for an ILU in his preferred location in the inner North, but this is a verbal agreement only. He stated that he was massively relieved at the prospect but still has to manage for approximately two more years paying rent that was eating directly into the remainder of his savings, to the extent that he needs to move elsewhere now.

CONCLUSION

There was a high level of satisfaction with HAAG's services and general retirement advice amongst the former clients in this study. They expressed their gratitude that a service existed explicitly to assist them in their housing. Participants were overwhelmingly single and female.

Very few of their number were confirmed applying for, or getting into an ILU. The profile of those who were successful may be associated with specific competencies and qualities such as good cognitive functioning, experience navigating administrative tasks, being able to implement advice from HAAG, and the ability to wait lengthy periods for a place.

Three quarters of participants had moved since contacting HAAG, which appears congruent with a population transitioning into retirement housing. However the majority of participants, 64%, were stressed by their current housing arrangements and 45% requesting further assistance from HAAG. Many of those stressed by their housing in private rentals at the time they contacted HAAG have moved into other private rentals but continued to experience distress. Around half of total participants spoke of having to move or wanting to move for a second time in the near future. Women experiencing housing difficulties in share private rentals was also apparent. The level of housing impermanence being experienced by many of the participants, and the cost and energy required to move, would be a concern for any population let alone an aging, low income cohort.

There was stark difference between the psychological state of those with secure housing or the prospect of it, and those without. Participants who had obtained secure housing, including being housed at their daughters, reported being relaxed, secure, well and happily retired. Those without variously stated they were highly stressed, anxious, depressed, apprehensive about the future, scared about being homeless, with some having to continue working even though they needed to retire for health reasons.

There existed considerable confusion amongst clients in retirement facilities as to what type of housing they were in, what they were paying and details of their contracts. Several clients stated they were locked into onerous contracts that they poorly understood. It might be reasonably surmised that the onerous for-profit retirement facility contracts some participants found themselves locked into (prior to contact with HAAG), were related to the complexity of the system.

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Residential park: Lifestyle Village

APPENDIX

Questions for phone interviews of clients.

1. Were where you born?
2. Is English your preferred language?
3. How did you find out about HAAG?
4. What was your reason for contacting HAAG?
5. What was your type of accommodation at time of referral?
6. Is it the same now?
7. If not, what is your current type of accommodation?
8. Are you still concerned about your housing situation?
9. Do you remember being sent any information by HAAG? What?
10. Was there a small booklet about housing options? "Finding a Home"
11. If yes, did the booklet help you understand the different housing options?
12. Can you recall what was the most helpful aspect of your dealings with HAAG? (Booklet, talking to someone, other).
13. Was there anything you think could be improved with HAAG's service?
14. Is there any other information you would have liked to receive when you contacted HAAG?
15. What is your preferred way of receiving information? Website, in the post, in person, phone call?
16. Did you receive extra information from HAAG about Independent Living Units or were you specifically interested in ILUs?
17. Did you contact the suggested ILU (s)? How? On the phone, in person, internet, post/paper form?
18. Did you look at COTA (Council on the Aging) Seniors Information Victoria Online Directory list of ILUs
19. Did you contact any other ILU? Which ones?
20. Did you get onto a waitlist(s), which ones?
21. Have you got into an ILU yet? Name?
22. How long were you on their waitlist?
23. Do you know if your ILU provider is a not-for-profit or a private business?
24. Did you pay an ingoing fee? Can I ask how much?
25. How you finding your ILU? How is your health and wellbeing compared to before your ILU?
26. How your finances are now compared to before your ILU?
27. Have your feelings of general security changed compared to before your ILU?
28. How long have you been waiting (on waitlist)?
29. Has the ILU provider kept you informed about your progress on the waitlist?
30. Have they given you a time?
31. If you did not contact an ILU, why?
32. Would you like to talk to someone in HAAG about your housing situation now?
33. Any other comments?