

A large green curved graphic element that starts from the top left and curves towards the bottom right, ending at the top edge of a dark grey horizontal bar.

Research Report

Report of a survey of recent entrants to
Hanover Housing Association: reasons for
moving and the nature of the move

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Housing Policy

THE UNIVERSITY *of York*

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Chapter 1

Introduction and Background

Hanover Housing Association provides a range of housing for older people, including full and shared ownership and rental accommodation. Support and care services are also available. The provision of housing for older people raises a number of questions, including what motivates older households to seek purpose-built provision and what facilities are older people seeking? There is also evidence of considerable 'under-occupation' amongst older households and there is therefore discussion of the extent to which older people moving from larger accommodation to smaller accommodation can help increase the supply of family housing.

There is, however, also evidence that older households can be reluctant to downsize or seek purpose-built accommodation. Notwithstanding any financial benefits of downsizing, the commitment to their family home is often strong, and appropriate alternative accommodation in their area may not exist. Many older households may be fit and healthy and not feel the need to take the step to older person accommodation, while others may prefer to receive care and support in their existing accommodation. Equally, there is some evidence that economic and maintenance factors do drive a proportion of households to seek a move. The nature of the supply available for older people is also an important variable in their decision-making, but likely to have both positive and negative impacts.

A number of these issues informed the research commissioned by Hanover Housing Association and reported here.

Existing literature

This report does not offer a detailed literature review but rather draws attention to some key themes and findings from recent studies. Some of the issues have been noted above.

A relatively longstanding issue is the one of the extent of under-occupation amongst older households. The definition of under-occupation has traditionally related to a formal bedroom standard, and analysis of the Survey of English Housing shows, not surprisingly, that under-occupancy rises with the age of households but stabilises at about 56 per cent for households over the age of 65. A recent analysis by Wilcox (2007) confirms this pattern showing that more than 90 per cent of older households (where the reference person is aged 60 or more) are either single or couple households without dependent children but that about half live in three-bedroomed accommodation with a further one in six having four-bedroomed accommodation. Currently, less than four per cent of older people live in one-bedroomed accommodation. Thus, on the strict bedroom standard, the overwhelming majority of older households live in accommodation larger than they need.

In practice, other studies show that, given rising expectations, the formal bedroom standard no longer reflects household preferences; rather most households - including older households - now seek at least one spare room as a minimum and consequently, very few older people wish to move to one-bedroomed accommodation. In a recent study for the Department of Communities and Local Government, Croucher (2008) reviewed the literature and undertook a series of focus groups with those considering their housing options. The age range was wide (from 48-80+). She showed that, amongst those actively seeking a move, a not infrequent response was that the properties offered to them were too small. Croucher notes that 'Two bedrooms were seen as essential, both for single people ..., but particularly important for retired couples who are spending more time at home together'. She also noted that those people still living in their family homes recognised that it was highly unlikely that they would be offered anything in the social sector other than a one-bedroomed property and this was a disincentive to consider a move. The issue of under-occupancy has been discussed in more detail by Harding (2007).

There is a raft of studies exploring the influences on older people's decisions to move including work recently concluded as part of the development of the older person's housing strategy. An important theme is the variety of motivating factors, and the complex patterns that result. For example, Croucher (2008) notes that older people's attachment to their current home is important in their decision-making with a further consideration being that older householders frequently wish to protect their property in order that their children can inherit (Rowlingson and Mackay, 2005). Other important influences are the wish to maintain family relationships, the importance of being in a good neighbourhood with good neighbours, access to services and health and well being. Supportive family and good neighbours positively encouraged older people to remain in their current property. For most older people, a deterioration in their health was seen as the most likely factor that would influence them to move. Croucher reported that health issues had been the key factor for many that had moved.

A further, and growing theme, is the extent to which older home owners have in their property equity that can, in appropriate circumstances, be released to provide an income and/or the means to purchase more suitable housing or support services. The recent extended period of house price inflation underpins these arguments. Although considerable attention has been paid to the development of equity release products (whereby homeowners remain in their home but gain access to some of the equity (CML/Hanover, 2004, Clery *et al*, 2007), in terms of the concerns with under-occupancy noted above it is older homeowners' willingness to downsize by selling their property that is important. Indeed, the two studies noted above both indicated that older home owners were more likely to consider trading down than the use of an equity release product. Nevertheless, both studies also noted that it was only a minority of pre-retirement households that said they would consider downsizing.

Wilcox (2007) shows that amongst home owners aged 65-69, the proportion without a mortgage reaches 86 per cent. It is even higher amongst older households. Notwithstanding the extent of households with equity in their property, Wilcox also notes that the average figures often quoted for the equity available to older people from their owner occupied homes masks considerable variation by location. He further notes that amongst households where the representative person is aged 65 or more, almost 300,000 households are still meeting mortgage payments. Nevertheless, the option to trade down and release (some) funds to support retirement income or the purchase of care and support services is, in theory, widespread.

Aims and objectives of the research

The research had the following aims:

1. To identify why older households decide to move from their previous accommodation to retirement or extra care accommodation with Hanover;
2. To identify the areas/activities for which they might require help;
3. To establish the extent to which older people are vacating family sized accommodation;
4. To identify the extent to which the moves involve a change of tenure.

Together, these aims will allow an assessment of the extent to which older households are vacating accommodation that can provide family accommodation, an assessment of the factors that influence the moving process, and the range of facilities and support that potential movers are seeking.

Methodology

A two stage approach was agreed: a survey of recent residents and a small number of follow up focus groups. *This report is concerned only with the survey results.* The survey was designed to provide a quantitative assessment of recent residents' decisions and to inform the selection of topics for more detailed consideration in focus groups.

The survey was undertaken with residents from the Hanover Housing Association, a large association specialising in provision for people over 50. A sample of 2000 households drawn from the approximately 5000 households who had become Hanover residents in the last two years was contacted in January 2008 and asked to complete a postal questionnaire. Hanover was responsible for the distribution of the survey to residents who then returned the questionnaires to the Centre for Housing Policy (CHP) at the University of York. This approach ensured that CHP did not know who had been contacted and that Hanover did not know who had replied, thus guaranteeing anonymity to respondents.

The response rate was 46 per cent. This is above the average response rate for postal surveys in general but perhaps low for Hanover where a response rate closer to 70 per cent has sometimes been achieved. Internal resources and the close proximity to a large Satisfaction Survey precluded the use of a reminder on the recent residents survey which might have boosted the response rate a little (10 per cent is usual). However, the response rate is still high enough to enable Hanover to have confidence that the findings reported can, in aggregate, be generalised to all recent residents.

The survey report

The survey results are reported in the next section and are presented thematically as follows:

- some descriptive statistics on recent residents;
- why residents moved to Hanover;
- the nature of the move, including the extent to which residents were vacating larger property;
- what help recent residents were looking for?

The Conclusion draws the material together in relation to the stated aims.

Chapter 2

The characteristics of recent residents

Seventy six per cent of respondents were single householders, the majority of whom were women. Twenty three per cent of respondents were two or more person households but only four per cent of these households contained more than two people, typically a son or daughter living with their parents.

Table 1 shows the age profile of respondent households and in particular that the majority of households were aged 60-79. However, more than a third of recent entrants to Hanover were now over 80 years old. Most would have been at least 80 or close to 80 on entry. The overwhelming majority of 80+ households were single person households (87 per cent), with just 10 per cent being two person households where both the respondent and their partner were 80+. Despite being able to become Hanover residents at 50, only six per cent of households contained someone under the age of 60.

Table 1
Age profile of recent Hanover residents

Single person household (n=700)	%
Under 60	3
60-79	42
80 and over	33
Couple households (n=216)	
Both partners under 60	1
1 under 60 and 1 60-79	3
Both partners 60-79	14
1 60-79 and 1 80 or older	1
Both partners 80 or older	4

The overwhelming majority of responding recent entrants were white with just three per cent reporting their ethnic group as Caribbean, African, Asian, Bangladeshi, Chinese, Indian.

Households were asked to indicate whether or not they were in good health, and also to identify their position vis-à-vis a range of potential limitations (e.g. ability to climbing stairs, poor eyesight etc.). This material is discussed in more detail later but here we note that 47 per cent of all respondent households reported that all members were in good health. Amongst single household, just under half were in good health, with a similar percentage of two person households where both members were in good health. Poor health was only slightly more prevalent with 48 per cent of households indicating that all members had poor health while five per cent of households had one member who was in good health but one who had some limitations.

Thus, overall, Hanover had very few younger recent entrants and a significant proportion of households aged 80 or more who became residents late in their lives. Further, across all recent residents, there were roughly equal proportions of those with good health and poorer health. For those in good health this raises the question of the extent to which their move to Hanover was 'anticipatory' of the potential need for more support or motivated by other factors, issues that are discussed below.

Why did recent residents move to Hanover?

Respondents were asked to indicate whether a number of potential drivers had played a part in their decision to move. The drivers ranged from a wish to downsize, to a desire to feel safer from crime and anti-social behaviour, to a need to achieve more affordable accommodation. Respondents were asked to indicate any other key reasons that were not listed. They could identify as many factors as were important to them. Table 2 shows the responses. Only those influences noted by at least a quarter of respondents are identified.

Table 2
Which of the following factors influenced your decision to move?

	%
Needed some help but wanted to stay independent	43
Worried about health	37
Wanted somewhere designed for older people	36
Wanted to feel safer from crime and /or anti-social behaviour	32
The garden was becoming too much	30
Wanted to move nearer to family and friends	28
Wanted to downsize	27

One factor stood out with 43 per cent of residents saying their move had been influenced by the fact that they needed some help but also wished to retain their independence. Thus being able to move to the kind of accommodation that provided not only the right physical characteristics but also the right social environment and management regime was important. Three other factors were cited by around a third of respondents: worries about health (37 per cent); wanting somewhere with 'designed in' facilities for older people (36 per cent); and wanting to feel safer from crime and anti-social behaviour (32 per cent). More than one quarter had decided they wished to move now rather than in later life, perhaps moving before they needed care and support, in order to ensure they had the right arrangements in place. Just over one in four wanted to downsize to somewhere smaller while a similar proportion (many, but not all, overlapping with those wanting to downsize) indicated that their garden was becoming too much work and reducing this demand motivated them to seek a move.

Only 12 per cent (of all respondents) were explicitly seeking to increase their financial resources by withdrawing equity or by trading down although as a percentage of all previous owners (both mortgaged and outright owners) the

percentage rose to 26 per cent or just over one in four. It is important to note that on average, recent residents had lived in their previous accommodation for 17 years. Particularly for the home owners amongst them, this period had been one of almost continuous house price inflation and many would have built up considerable equity in their property. However, as already noted, location is an important factor cross-cutting the general rise in equity, with owners in some regions gaining considerably more than others. About one quarter of respondents wanted to move to be nearer family and friends.

There was little evidence of significant numbers moving because they felt isolated or lonely, or wanted somewhere warmer or in better condition. There were however, a numerically small group of 24 respondents (4 per cent) who moved because they were homeless (3 per cent) or because they were experiencing separation, divorce or abuse (1 per cent). In the former instances, homelessness was sometimes related to not being able to continue living with their adult children who needed to move or wished to live without a parent present. There was a further small group of households who became Hanover residents, people who had been living abroad, typically in Spain or France, but who wished to return home, sometimes because of ill health and language problems.

With the exception of equity withdrawal, so far we have considered the responses to questions about the influences on moving as a whole. There are though several other reasons why owners and tenants might have different motivations or concerns. For example, the size of property may vary by tenure and, potentially, downsizing might be a more significant factor for owners than tenants. Table 3 examines the motivations for moving by the tenure of respondents before they made the move. Respondents could give more than one reason for seeking a move.

Table 3
Reasons for moving by previous tenure (%)

Reason for moving	% Previous owners (439)	% Previous LA (164)	% Previous HA (119)	% Previous PRS (128)
Now rather than later	38	13	8	20
Worries about health	35	44	39	34
Designed for older people	35	43	33	33
To downsize	42	15	5	15
To feel safer	30	42	33	24
For company of own age	10	16	10	9
Help but independence	47	44	37	35
Nearer family and friends	26	38	40	21
To release equity	22	2	0	2.3
The garden was too much	46	25	3	16

Table 3 highlights some similarities and some differences between respondents who were in different tenure groups when they made their decision to move. A higher percentage of owners thought moving now rather than later was an important factor

and a higher percentage of owners were concerned about managing the garden and property than was the case in other tenure groups. As already noted, it was only really owners that were motivated by withdrawing equity, but even amongst owners this was not the most frequently cited influence. Forty-four per cent of households who had been local authority tenants were motivated to move by a feeling of wanting to be safer, with lower percentages recorded by the other tenure groups. Being near family and friends was important to a higher percentage of social tenants than owners or tenants in the private rented sector. Health worries were a general concern in all tenure groups while a sense of isolation was a motivating factor in only a small percentage of cases and not clearly differentiated by tenure.

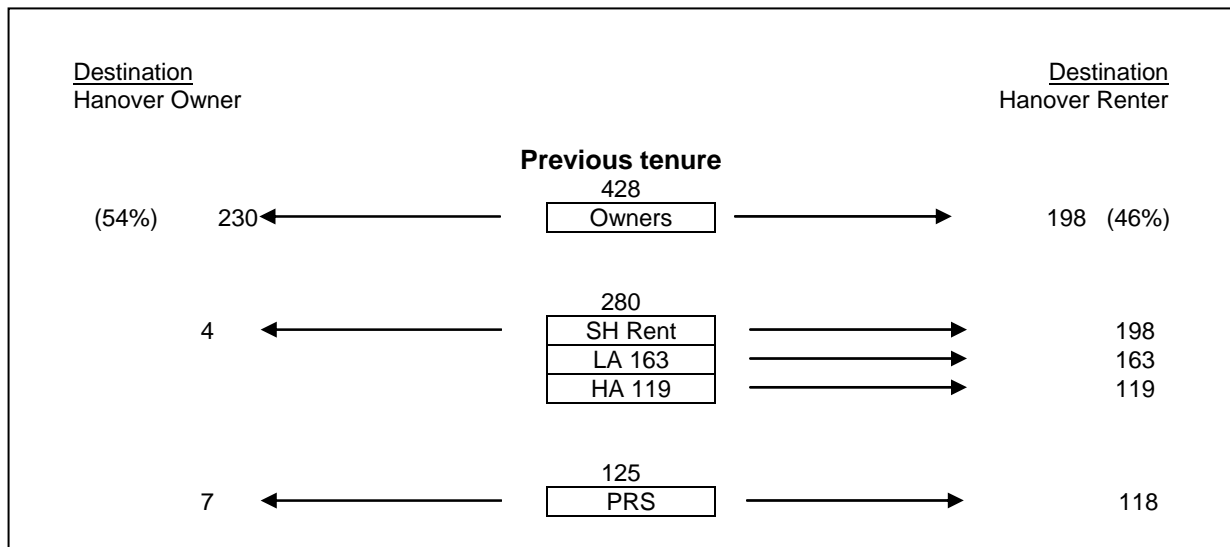
Table 3 is potentially able to contribute to a consideration of whether different factors need to be considered when seeking to attract people from different tenure backgrounds to Hanover property.

The nature of the move, including the extent to which residents were vacating larger property

Two thirds of recent entrants moved within a relatively local area with their new accommodation being no more than 10 miles from their previous home. More than half of these people moved less than two miles.

A significant number of households changed tenure on moving. Prior to moving, 47 per cent of households were home owners (either outright, buying with a mortgage or shared owners). Nineteen per cent had been local authority tenants, 14 per cent had private sector tenancies and 14 per cent had been tenants of a housing association. Figure 1 shows the extent and nature of tenure change by comparing previous and current tenure.

Figure 1
Previous and current tenure of recent residents.



More than half of owner occupiers remained owners when they moved to Hanover (54 per cent) with 46 per cent moving to rented property. Not surprisingly, very few households in the private or social rented sector became owners on their move to Hanover. The major changes for renters were that all those who had previously been local authority tenants were now tenants of a housing association, as was the case for the vast majority of those entering from the private rented sector, only seven of whom bought property.

We have already considered the main reasons why people moved into Hanover housing above, but in general and not by tenure. Given that the largest single group of tenure changers were previously owners, and that British cultural attitudes are strongly supportive of home ownership, we looked specifically at the reasons ex-owners gave for tenure change. Although 198 owners became tenants when they moved, only 122 of this group gave a reason for their tenure change and this must be borne in mind in considering the findings.

The largest single group of ex-owners (around 30 per cent) changed tenure on financial grounds, although the nature of the financial issues they faced was varied. Some faced financial problems in maintaining their property or in being able to pay loans associated with the house (including mortgage loans). Comments included:

'Financial problems- we were unable to afford the mortgage any longer'
'We couldn't afford the mortgage because my husband had a heart attack'.
'I lost my house because of financial problems'.

In a small number of cases owners had looked to downsize locally but then found that they could not afford to buy a property that was suitable locally. While a small

number did then look to buy elsewhere, many more wanted to stay locally and took the decision to rent.

'Due to our divorce, when the matrimonial home was sold I had insufficient funds to purchase another property'

Another financial impetus to tenure change was the existence of equity. A further nine per cent changed tenure from owning to renting in order to release capital from their property.

'...to release money for our retirement', '..some funds from the sale to help retirement', '..money from a previous property to make our life easier'

Another couple sold and became tenants because:

'We retired before our mortgage was finished and were told that our endowment would not cover the mortgage'.

The responses suggest that, in total, about two out of five recent owners had switched to renting for a range of financial reasons.

Other reasons for changing tenure, particularly moving from owning to renting, were also clear. Sixteen per cent moved to rent because they found the maintenance associated with their property too onerous or difficult. For example, respondents told us the move was because:

'of the upkeep of the house and garden (but also there were financial problems associated with living on a small pension, and these would only get worse)

'We would have no worries about the upkeep of the building (but also to release funds)'

'The responsibility of the house maintenance had become too difficult and expensive since being widowed'.

Almost one in seven moved because they needed care and support of the kind available from Hanover.

'I wanted sheltered accommodation and reassurance calls'

'I had a complete breakdown and wanted to have support'

'Because I wanted to be looked after'

One in eight moved to be nearer to family and friends and a comparable proportion needed better accommodation which typically meant purpose-built to assist those with disabilities. The two quotations below illustrate these points.

'We moved to be certain that immediate care and help would always be available from our family who live close to us'

'I needed a ground floor flat as I am disabled and couldn't manage the stairs in the house I owned, or look after the place'

Hanover Housing Association offer a range of types of accommodation, one of which is Extra Care housing, designed to provide a higher level of support than conventional retirement housing. Eighteen per cent of those responding to the survey had opted for Extra Care housing.

Under-occupation and downsizing

Irrespective of tenure change, we also considered changes in the size of property occupied, in terms of the number of bedrooms each had in order to explore the extent to which these moves released family sized property. We also considered the number of properties vacated that had a garden; an amenity sought by many families.

Table 4 considers changes in the size of property occupied in terms of the number of bedrooms (irrespective of whether they are single or double rooms).

Table 4
Changes in size of property occupied immediately before
and after the move to Hanover

	Previous accommodation	Present accommodation
	%	%
Bedsit	1	0
1 bedroom	28	74
2 bedrooms	36	26
3 bedrooms	30	1
4+ bedrooms	6	-

Table 4 shows that the majority of these moves were associated with considerable 'downsizing'. Whereas previously one in three households had occupied a three or four- bedroomed property, following the move less than one per cent of respondents had accommodation of this size. The percentage of households in accommodation with just one bedroom rose from 28 per cent to 74 per cent. We have noted above that about a third of respondents reported that the wish to downsize had been a driver of them seeking a move. However, the extent of downsizing that occurred in practice far exceeded this, indicating that households who were not necessarily seeking to downsize were nevertheless willing to accept smaller property in order to achieve other objectives such as being near to family or for health reasons. Recent entrants to Hanover housing have, willingly or otherwise, released significant amounts of family sized accommodation.

The analysis also considered the changes in accommodation by the type of bedrooms in the property vacated. Again it shows a pattern of reduced occupancy after the move. Before moving, the largest group of respondents (26 per cent) had property with two double bedrooms. After the move, only five per cent had two double bedrooms and the largest group of respondents were in one double bedroomed properties (47 per cent). Before the move only 16 per cent of households had provision at this level. The percentage of households with only a single room also increased from 12 per cent to 26 per cent after their move. This analysis reinforces the conclusion above that in most instances a move reduced the level of occupancy.

More than three-quarters of the properties vacated by households who then became Hanover residents had a garden. The size of the vacated property plus this garden amenity indicates its likely attractiveness to families. While the increasing burden of the upkeep of a garden sometimes prompted their move, a number of respondents noted that it was an amenity they missed. Others highlighted their pleasure at still having access to a garden, albeit on a more communal basis than previously in many instances.

The survey did not seek to determine how satisfied residents were with their new accommodation. Given the findings of other studies that suggest that one-bedroomed property is not the preference of older people, the high proportion of recent residents accepting such accommodation with Hanover is interesting and potentially a consequence of needing to solve other issues such as receiving care and support or feeling safe. To what extent the size of accommodation deters other potential entrants is not known but an important consideration.

What help were recent residents looking for?

We have already noted that poor health and needing support were amongst the range of reasons why people sought a move to Hanover Housing Association. However, it is likely that some respondents for whom poor health was not a motivating factor nevertheless do have some health limitations and might be seeking assistance of various kinds. The issue of the range of services that residents might require (typically in response to poor health) was explored in a question that asked them whether they needed help with a range of activities and how easily they could undertake certain tasks (for example, cooking or climbing stairs) and their responses indicate the potential requirement for support services. Respondents' replies relate to their current health status which may differ from the position when they first moved to Hanover.

Fifty-three per cent of recent resident households contained at least one person with poor health or some limiting condition that, in their view, requires assistance. Two-thirds of these were single person households and one third two person households. In this latter group, two out of three were households where both partners reported poor health or limitations. Tables 5, 6 and 7 indicate the range of limitations respondent reported and provides some indication of the services and assistance

that residents might require as well as indicating the percentage who currently receive care services or nursing support.

Table 5
Percentage of respondents reporting health conditions

Health condition	% Single person hh reporting (n=366)	% 2 person households where 1 person is reporting (n=43)	% 2 person households where both are reporting (n=82)
Cannot climb stairs	57	58	63
Poor eyesight	38	28	33
Trouble hearing	36	28	38
Problems with memory	43	44	32
Cannot walk short distances	30	21	27

The largest percentage response relates to problems with climbing stairs and is considerably more prevalent than any other health limitation. The inability to climb stairs (as a result of problems with joints and/or heart and respiratory problems) was illustrated by qualitative comments from a number of respondents. It was one of the factors that led respondents to seek a move.

The survey did not identify whether current property was adapted to support those who had problems with hearing or who had poor eyesight. Prior to moving to Hanover housing, only 14 per cent of households reporting poor health had lived in property that had that had some adaptations to help them manage their health circumstances. The desire to have something more purpose-built was one of the factors that motivated a move in more than a third of households and it is likely that the percentage living in accommodation better suited to their needs has risen considerably.

Table 6 shows the percentage of recent residents reporting a need for help with cooking and/or cleaning.

Table 6
Percentage of respondents reporting need for assistance

Assistance required with	% Single person hh reporting (n=366)	% 2 person households where 1 person is reporting (n=43)	% 2 person households where both are reporting (n=82)
Cooking	28	35	31
Cleaning	57	35	31

Approaching two in three single respondents felt they needed assistance with cleaning. Almost one in three of the two person households where both partners were in poor health needed help with cooking and cleaning. The survey was not able to consider whether those who reported they needed help with cooking and/or cleaning received help with these tasks.

Table 7 notes that almost one in three of single person households currently receive care services, and while much lower in percentage terms (10 per cent), it is again single person households that have the highest percentage incidence of nurse visits.

Table 7
Percentage of respondents receiving care services or nursing support

Assistance required with	% Single person hh reporting (n=366)	% 2 person households where 1 person is reporting (n=43)	% 2 person households where both are reporting (n=82)
Care services	27	9	6
Nurse visits often	10	5	6

The data show that Hanover is accommodating a significant percentage of households with health limitations and with a potential requirement for support services. We have already seen that many enter Hanover housing aged 80 and above which increases the likelihood of needing support. A majority are also single person households.

The survey did not consider residents' satisfaction with the services they received, but information on user satisfaction is available from other Hanover satisfaction surveys.

Conclusions

The survey was designed to develop better information on four issues:

- why older households decided to move from their previous accommodation to retirement or extra care accommodation;
- the areas/activities for which they might require help;
- the extent to which older people are vacating family sized accommodation;
- the extent to which the moves involve a change of tenure.

The survey has provided clear answers to each of these questions as outlined in the report above, but the answers do need to be qualified in a number of important ways. To give one example of qualification, the sample consists of those who decided to move and who were successful in obtaining housing. However, it would be dangerous to assume that the patterns seen here are necessarily the norm. For example, the survey can throw no light on the size of the pool of households who considered a move but were not prepared to downsize (so releasing family accommodation) and who continue to under-occupy. Similarly, the survey does not consider what steps Hanover might take that would be welcomed by respondents to make the move to retirement housing more attractive, so creating a virtuous circle. This could include the possibility of offering larger properties. These qualifications do not diminish the impact of retirement housing on creating supply for other parts of the market but simply recognise that accommodation *per se* forms only a part of a more complex decision-making process.

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