



**Retirement
Villages Survey
2006**

December 2006



Retirement Villages Survey 2006

Report Prepared For:

Retirement Commission

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Opinion Statement

ACNielsen certifies that the information contained in this report has been compiled in accordance with sound market research methods and principles, as well as proprietary methodologies developed by, or for, ACNielsen. ACNielsen believes that this report represents a fair, accurate and comprehensive analysis of the information collected, with all sampled information subject to normal statistical variance.

Executive Insights

Objectives and Methodology

Objectives

The overall research objective is to provide a benchmark measure before the Retirement Villages Act 2003 (the Act) and associated regulations and code of practice come into force. A follow-up survey once the new legislation is fully implemented will measure its effects in terms of achieving the purpose of the Act amongst both Residents and Operators of individual retirement villages.

Specific objectives are listed below, with the answers to each objective provided below it.

Methodology

Face-to-face interviewing was conducted amongst 52 Operators and 173 Residents in Whangarei, Auckland, Tauranga, Rotorua, New Plymouth, Wellington, Christchurch, and Invercargill. Interviewing was conducted between 16 August and 29 September 2006.

Key Findings

- Overall satisfaction amongst residents is extremely high (99% satisfied/very satisfied).
- Residents are also satisfied with the information provided when choosing a village, and with various aspects of their village and the way it is managed.
- There is a variety of costs to Residents: the current purchase price for homes (taken from the Operators' results) range from \$55,000 to \$2 million, with a median price of \$200,000; current fees range from \$60/month to \$1,250/month, with a median fee of \$300/month; and in addition, there is a range of other capital deductions and charges.
- Only three in five (60%) Residents sought legal advice before moving into the retirement village. Of those, nearly all sought this advice from their own lawyer (96%).
- Most Residents indicated there was nothing more they needed to know when they moved into a retirement village (75%).
- While almost all are satisfied they understood the financial implications when they chose their village (97%), 11% do not know what they would get back when they depart, and almost a third (31%) do not know if they get to keep any capital gain.

Executive Insights, Continued

- Over half (54%) of the 13% of residents who have made complaint in the last year were not satisfied that it was resolved promptly to their satisfaction.
- Almost half (47%) of Operators know only a little about the Retirement Villages Act, but both Operators and Residents are favourable toward the Act (70% of Residents and 73% of Operators).
- The biggest challenges facing operators relate to costs, staffing and resident issues.

Profile of Villages and Residents

Profile of Villages

- Almost half are part of a larger group (47%).
- Two thirds aim to make a profit (67%).
- Just over half are companies – 40% private, 14% public, followed by trusts – 27%, and partnerships – 17%).
- Half (51%) have been operating for more than 10 years, and 83% have been operating for more than 5 years.
- Just over half (55%) plan significant changes to the village in the next two years. The most common change is the addition of new units (mentioned by 40% of those planning changes).
- Most have some form of entry criteria: age (76%), medical (33%) or financial (22%).
- The majority have licence to occupy titles (89%). The second most common title is unit title (10%).
- Three fifths (61%) have Statutory Supervisors.
- A third (35%) have 20 units or fewer, and another third have more than 50 units. As Residents tend to live alone, figures are similar for number of Residents.
- There are a wide variety of accommodation types, and the majority of villages have more than one type. Almost a third (30%) have rental units.
- Units cost anywhere from \$55,000 to \$2 million, but skew toward the lower end with a median price of \$200,000.
- Fees range from \$60/month to \$1,250/month, with a median fee of \$300/month.

Executive Insights, Continued

- On top of this, there is a range of other charges or deductions (most commonly a fixed percentage of the initial purchase price that depends on the length of occupancy (54%)).
- All provide a wide variety of services. Almost all have the following services: gardening and lawn mowing (both 99%), and repairs and maintenance (97%), recreation and entertainment (85%), and transport (81%). The two least common are laundry services (55%), and shops (52%).
- There are also a wide variety of communal facilities provided. The most common are lounges/ TV rooms and libraries (both 93%). This is followed by: reception (86%), dining room (81%), meeting room (78%), hobby and barbeque areas (73% and 71% respectively). The least two common services are: swimming pool/ spa (37%) and gymnasium (32%). Few provide none (7%).
- In terms of security, the most commonly provided is emergency call buttons (81%). One in ten (10%) do not provide anything.
- The vast majority (92%) cater for Residents with common age-related disabilities.
- Almost all (97%) have a complaints procedure. Most have had very few written or other formal complaints over the last year.
- Most (85%) have a written long-term maintenance plan.

Profile of Residents

- Almost three quarters (70%) live alone.
- Almost three quarters (70%) are women.
- The average age of entry is around 78.
- Almost three quarters (73%) are aged 80 years or over. Only 7% are under 70 years and 12% are over 90 years of age.
- Almost three fifths (58%) say their health is good or better. Most say their health is good (36%) or fair (36%), while (6%) rate their health as poor. A third (34%) have no long-term disabilities¹, another third (34%) have one long-term disability, a quarter (25%) has two disabilities, and 9% have three or more disabilities. The most common types of disabilities are conditions affecting sight (39%) or movement (32%).

¹ Defined as any condition, lasting six months or longer.

Executive Insights, Continued

- Three in five (61%) rely either solely or mostly on their New Zealand Superannuation, and just over half (55%) state their income as \$25,000 or less. Almost three in five (58%) estimate their total assets at \$400,000 or less, including the value of their unit, while 7% estimate the current value of their assets as being over \$600,000.

Drivers for Selecting a Village

The top three reasons for moving into a village are based around security and peace of mind (wanted the security (55%), house/ garden too much to manage (49%), wanted fewer worries (39%)). Care and support also played a large part (37%), as did pressure from families (36%).

When choosing a retirement village, the 'feel' of the village and the location with regards to shops and transport are the most commonly mentioned factors (55% and 51% respectively). Other common reasons were proximity to family (43%), liking the apartment (42%) and affordability (42%).

How Satisfied are Residents Overall?

Residents are very satisfied overall (68% say they are very satisfied, 31% are satisfied). Only 1% of Residents say they are dissatisfied.

Operators' views on Residents' satisfaction marry very closely – all say their Residents are either very satisfied (68%) or satisfied (32%).

Operators' views are most commonly based on positive feedback from Residents and/ or on the lack of serious complaints (48%). Nearly a quarter of Operators attribute Resident satisfaction to the quality of their staff (24%) and another fifth attribute it to the village being friendly or having a family atmosphere (21%).

For the majority of Residents (82%), their home was complete when they purchased it, and for the 18% for whom it was not complete, 92% say it was completed to their satisfaction, and 79% say it was completed on time. For just over half (53%), their village was completed when they purchased their unit. For the rest, 94% say it was completed to their satisfaction (although for some this is still on-going).

Over half of the Residents (57%) have experienced development or re-development of the village since they have moved in. Of these, two thirds (67%) said there was a positive effect, one in ten (9%) reported the effect to be negative, and a quarter of Residents (25%) were neutral.

Executive Insights, Continued

There is a high level of agreement from Residents about specific aspects of the retirement village. In particular Residents agree that their unit is what they expected, and overall they live a peaceful life in the village. This latter aspect reflects the importance of security as a driver for entering a village. Residents also have a high level of agreement that they are treated well by the people that run the villages. Residents most commonly agree that management treat Residents with courtesy and respect (99%). They are least likely to agree on issues of consultation (see later in this summary).

The best things about village life

Residents state the best things about village life are the security of the retirement village (55%) and the friendship and community spirit (50%). The location of the retirement village, particularly being close to amenities, was also important for many Residents (28%).

The worst things about village life

The majority report no problems with their retirement village (67%). For those who do mention any issues, these generally relate to the facilities or services, or to other Residents. The specific concerns were related to the facilities in the units or the units themselves (6%), the lack of social interaction or any facilities for holding meetings (4%), and the negativity of other people living in the village (4%).

Would Residents live in a village again?

Almost all said they would live in a retirement village again (94%), giving weight to the high levels of satisfaction. The most common reasons are security (41%) and companionship (36%). Those who would not choose to live in a village again (6%) gave a variety of reasons, with no common themes.

Executive Insights, Continued

Do Residents Understand What They Have Bought Into?

Results suggest that although Residents feel they understand, when asked specific questions there is a gap in knowledge for some. Both recent and established Residents report very high levels of satisfaction with the information they were provided or had access to when choosing a retirement village. However, while almost all are satisfied they understood the financial implications when they chose their village (97%), 11% do not know what they would get back when they depart, and 31% do not know if they get to keep any capital gain.

This could be in part due to only 60% of Residents seeking legal advice (mostly from their own lawyer) before moving into the retirement village. Of those, nearly all sought this advice from their own lawyer (96%). Another reason could be the lack of specific disclosure of this information.

When asked if there was anything they would have liked to have known earlier, three quarters (75%) of all Residents said there was nothing. Of the other Residents who said there were things they would have liked to know earlier, most commonly mentioned were the level of care and support not being as high as they expected (5%), a lack of maintenance (3%) and escalating costs (3%).

Do Residents Know Their Rights and Entitlements?

Over three quarters of Residents (77%) consider they know their rights and entitlements. More than one in ten Residents (14%) say they don't know their rights, or don't know them very well, and another 9% of Residents have someone else who deals with such things.

Apart from the lack of knowledge of significant matters already highlighted, almost half (44%) of residents do not know whether their village has a statutory supervisor, with a discrepancy in two thirds of villages between residents' and operators' answers as to whether the village has one.

[In addition to the initial purchase price and ongoing fees, most Villages charge capital deductions and other costs when Residents leave. The most common is a fixed percentage of the initial purchase price that depends on the length of occupancy (54%). Over a third charge refurbishment costs, and a quarter (26%) charge ongoing fees until the re-sale of the unit.]

Executive Insights, Continued

Do Residents Get What They Were Promised, Expected and are Entitled to?

Almost all (91%) agree they are provided with what was promised, and 99% say they got what they expected.

Almost all Residents are satisfied that they are getting what they are entitled to (97% very satisfied/ satisfied).

Are Residents Kept Informed, Consulted and Involved in the Running of their Village?

According to Operators, there is a variety of levels that Residents are involved in the decision-making process. The most common is consultation (45% of villages), followed by a more collaborative approach (37% of Operators say they work together). For the remaining 17% there is little involvement (16% of villages inform their Residents of the decisions made, and 1% of Operators say there is little communication).

For Residents, if there is one area where satisfaction tends to be lower, it is to do with being consulted. Residents are least likely to agree that they are consulted on proposed changes to the charges they pay (57% agree and 19% disagree). This lower level of agreement is also reflected in other questions about consultation: consulting on changes in the village (70% agreement), and involving Residents in the running of the village (77% agreement).

Do Residents have effective ways to get any issues or problems sorted out quickly and easily?

Almost all Operators say they have a complaints process 97%, and the majority of Residents are satisfied that there is a clear process (74%), and that the response to complaints is prompt (73%). There is less certainty that the process is efficient and effective at resolving complaints between residents (54% are satisfied/very satisfied, 29% don't know) or between residents and management (68% are satisfied/very satisfied, and 18% don't know).

Of those who have made a complaint in the last 12 months (13%), half (54%) said it was not resolved promptly to their satisfaction.

Executive Insights, Continued

Awareness of the Retirement Villages Act, and How it is Viewed

All Operators have at least some knowledge of the Act, with half (52%) saying they know it very well or quite a lot. However, 47% of Operators only know a little about the Act. Awareness amongst residents is lower, with 59% having some level of awareness, mostly know a little (30%), and 40% have not heard of it.

Amongst those who have at least heard of the Act, both Operators and Residents are favourable toward the Act (70% of Residents and 73% of Operators have a positive view of the Act). Only 6% of Operators have a negative view of the Act. Residents are more likely to say they don't know (19%).

Preference for Source and Type of Information, and Willingness of Operators to Pass on Information

Residents prefer to get information about their rights and entitlements in retirement villages from the village management (63%), lawyers (36%), or the Residents' committee (26%). Printed information is the format preferred by nearly two thirds (65%), with 41% wanting to receive the information face-to-face, and another fifth (22%) preferring a group meeting. Websites rated only 1%.

The majority of Operators are willing to pass information on to both current and prospective Residents (77% and 90% respectively). However, nearly a quarter of Operators (23%) would want to vet information to current Residents, and 10% of Operators would want to do the same with information for prospective Residents.

Needs Assessment

Background

In February 2004, the Retirement Commission took on a new role in relation to the Retirement Villages Act 2003. This Act has come about to protect the interests of retirement village Residents and intending Residents, and to enable the development of retirement villages under a readily understandable legal framework. The Commission's role includes monitoring the effects of the Act, regulations and code of practice and advising the Minister. It also provides education and information on retirement village issues to prospective Residents and existing Residents, their families and advisers, and Operators of retirement villages, including on the provisions of the legislation as it comes into force. In addition the Commission approves and oversees the people who are appointed to dispute panels.

This survey was commissioned to provide a benchmark measure for the Commission's monitoring role before the legislation came into effect. The survey will also be useful for the Commission's and others' education and information roles.

Current situation

Problems that have arisen for Residents led to the Act. In particular:

- Villages not being completed or failing
- Ongoing management and quality issues where Residents did not receive the accommodation, services and facilities they paid for or were promised or expected
- Intending Residents and their families or advisers not understanding what they were buying into
- Inadequate complaints mechanisms
- Problems on leaving the village, such as delays in pay-outs to Residents or their estates, their not being involved in or kept informed of the sales process, and net returns being less than expected.

The law relating to ownership in a retirement village was perceived to be complex, and for many, hard to understand. It was believed that people generally had little understanding of the potential pitfalls.

In some instances this may be because those aged 65 and over do not have strong financial literacy in some key areas. For instance, the recent ANZ-Retirement Commission Financial Knowledge Survey conducted by Colmar Brunton identified that those aged 65 and over have lower than average personal financial knowledge, including understanding of the definition of

Needs Assessment, Continued

‘assets’ and ‘capital gain’ (www.retirement.org.nz: [March 2006, Financial Knowledge Survey](#)).

As a result of concern, the Retirement Villages Act was passed in October 2003. Its main provisions are being implemented from 1 October 2006 to 1 May 2008.

Purpose of the Retirement Villages Act 2003²

The Act is designed to:

- a) protect the interests of Residents and intending Residents of retirement villages
- b) enable the development of retirement villages under a legal framework that is readily understandable by Residents, intending Residents, and Operators

More detail on the Act is in Appendix III.

Outcome of the Act

The anticipated outcome is that intending Residents make informed choices, and Residents get what they were promised. In doing this, retirement villages will meet current quality standards and also meet societal expectations.

Types of villages covered under the Act

To be a retirement village that falls under the Act (which is the scope of this survey), a village must:

- Be primarily for retired people
- Have more than one unit
- Have either shared facilities or provide one or more services, or both
- Have accommodation that Residents pay a capital sum for (i.e. they do not rent their accommodation or pay a weekly fee)

² Source: Retirement Villages Act 2003 – Retirement Commission website
http://www.retirement.org.nz/files/Retirement_villages_Act_2003.pdf - 4 April 2006

Needs Assessment, Continued

Research Objectives

The overall research objective is to provide a benchmark measure before the Retirement Villages Act and associated regulations and code of practice come into force. This includes profiling villages and Residents. A follow up survey once the new legislation is fully implemented will measure its effects in terms of achieving its purpose amongst both Residents and Operators of individual retirement villages. Specific objectives are:

Recent Residents (to cover intending Residents)

1. Do recent Residents understand what they bought into?

Residents

1. Do Residents know what their rights and entitlements are?
2. Do Residents get what they were promised, expected and are entitled to?
3. Are Residents kept informed, consulted and involved in the running of their village?
4. Do Residents have effective ways to get any issues or problems sorted out quickly and easily?
5. How satisfied are Residents overall (with management, accommodation, services and facilities etc)?

Operators

Operators were questioned to obtain a profile of the village and on issues of importance to them. They were also asked how aware they are of the Retirement Villages Act, and how they view it.

Some results from the Operator's survey are also compared with those of Residents to assess how well Residents understand what their retirement village provides and whether or not they get what they were promised or are entitled to.

Needs Assessment, Continued

Scope of Survey For the benchmark survey, the scope includes:

- Residents who have recently arrived (i.e. in the last year)
- Residents who have been there longer than one year
- Operators

The survey **does not** include departing Residents, or a proxy for them. Issues relating to leaving a retirement village are one of the main problem areas the Act will address, with detail in the regulations and the code of practice. While these would normally be a significant part of a benchmark survey, this is not practicable for this survey because people usually either die, or leave the village because they are too infirm to remain there. In both instances this would require us to survey a third party (such as family members or lawyers). Therefore, the Retirement Commission and ACNielsen agreed that there will have to be other means to ascertain the effectiveness of the legislation's provisions in this regard.

Research Design

Introduction

The following summarises the research design for this survey. A detailed Research Design is appended.

Two Stage Approach Required

The focus of this research is retirement villages that fall under the Act. The Retirement Commission provided a list of retirement villages in New Zealand it has compiled from a variety of sources. However, this list did not provide information of whether or not the villages in the list would be covered by the Act. Because of this, a two-stage approach was used and is outlined below.

Stage One: List Building Exercise

Phase One: Random selection of retirement villages from the wider list

The sample selected included the following regions:

- Whangarei
- Auckland
- Tauranga
- Rotorua
- New Plymouth
- Wellington
- Christchurch
- Invercargill

Auckland, Christchurch and Tauranga were chosen on the basis that these areas had the most retirement villages. The other five areas were randomly chosen from 10 areas that had seven or more villages.

150 villages were then initially chosen from the above areas to achieve interviews in 52 villages.

Research Design, Continued

Phase Two: Contacting each retirement village selected

ACNielsen contacted all selected villages by telephone via their CATI unit and determined whether the village existed, the approximate size, the name of the manager to contact, and whether or not the village was part of a larger organisation.

Stage Two: Main Survey

The survey was pre-tested on six villages and then piloted on 10 villages, and this feedback was also incorporated into the survey.

The process for the main survey

Pre-notification letters were sent to the following groups to encourage participation: Operators of the retirement villages from the lists mentioned above, the Residents' Committee (if they had one) of each village, any Head Offices of the retirement villages.

The Retirement Commission also sent letters to the Retirement Villages Association of New Zealand (RVANZ), and other relevant associations (HealthCare Providers New Zealand (HCPNZ), and the New Zealand Council of Christian Social Services (NZCCSS)).

The interviewer then contacted Operators by phone to ascertain that it was a village covered by the Act (see Operators' Screening Questions in Appendix IV) and if so, to confirm that their village would take part and to set up a time for the interviewer to visit face-to-face with the Operator and the designated number of Residents. Only villages where the Operators gave consent were included in the survey – Residents were not interviewed without the Operator's consent.

In total:

- 52 Operators were interviewed
- 173 Residents were interviewed

Research Design, Continued

Note please:

- Recent Residents (i.e. those in the village for a year or less) were over-sampled by approximately a third as a proxy for intending Residents.
- Where Residents had someone else handling matters questioned about, they were encouraged to contact that person to obtain the information.

Sample Sizes

The following table outlines the number of interviews achieved for Operators in each region.

Region	Villages
Whangarei	4
Auckland (3 TLAs covered)	16
Tauranga	6
Rotorua	3
New Plymouth	1
Wellington	3
Christchurch	16
Invercargill	3
Total	52

Interview Length

On average, the Operators' Survey took 42 minutes, and the Residents' Survey took 55 minutes.

Response Rate

In the initial telephone call to set up an interview, 15 Operators were screened out as ineligible (14%). The overall response rate for Operators was 79%, and for Residents it was 72%.

Timings

The list building exercise was conducted between 26 April and 5 May 2006.

The main survey (including pilot but not the pre-test) was conducted between 16 August and 29 September 2006.

Research Design, Continued

Survey Accuracy Assuming a random sample, the results shown in this survey are subject to a maximum error, at the 95% confidence level, of:

- *Operators:* $\pm 13.6\%$, based on a total sample size of 52
 - *Residents:* $\pm 7.5\%$, based on a total sample size of 173
-

Weighting The data was weighted to be representative of all villages that fall under the Act in each area in terms of the number of villages, size of village, and the proportion of recent to established Residents.

Limitations of Survey A fuller list of the limitations of this survey is set out in Appendix I. The key limitation is the level of representation in the sample - we may have fewer villages with serious issues as they may be more likely to refuse or may have screened themselves out. We also have a large number of villages with licence to occupy, which does not accord with current knowledge of the industry. Owner-occupied unit title or other titles may not have been on the initial list of villages compiled where they do not advertise. In addition some of these may have screened themselves out, including because some do not need to comply with the Act.

Structure of Report

Introduction Because we have interviewed both Operators and Residents, and at times want to compare responses between the two groups, we have reported in order of topic, rather than reporting on Operators and then Residents (or vice versa).

Map of Report The following provides a map of this report.

Topic	Operators/ Residents Covered
Profile of Retirement Villages	Operators only
Profile of Residents	Residents only
Overall Satisfaction	Both Residents and Operators
Operator Issues for Retirement Villages	Operators only
Information Sources/ Entering The Village	Residents only
Completion of Unit/ Village	Residents only
Legal and Financial Aspects	Both Residents and Operators
Retirement Village Charges	Both Residents and Operators
Management of Villages	Both Residents and Operators
Statutory Supervisors	Both Residents and Operators
Complaints	Both Residents and Operators
Awareness of Rights and Entitlements and of the Retirement Villages Act 2003	Both Residents and Operators

Profile of Retirement Villages

Introduction

The purpose of this section, and the next (“Profile of Residents”), is to provide contextual information about the retirement village sector.

Summary

- Almost half are part of a larger group (47%).
- Two thirds aim to make a profit (67%).
- Most are private organisations (companies – 40%, trusts – 27%, partnerships – 17%). Only 14% are public companies.
- Half (51%) have been operating for more than 10 years, and 83% have been operating for more than 5 years.
- Just over half (55%) plan significant changes to the village in the next two years. The most common change is the addition of new units (40%).
- The majority have licence to occupy titles (89%). The second most common title is unit title (10%). The high rate of licence to occupy titles³ may be due to the sampling approach (see section on Sampling).
- A third (35%) have 20 units or fewer, and another third have more than 50 units. As Residents tend to live alone, figures are similar for number of Residents.
- There is a wide variety of accommodation types, and the majority of villages have more than one type. Villages most commonly have: houses/ townhouses or villas (61% have at least some of these), semi-detached houses, townhouses or villas (58%), and serviced apartments (33%). The two least common are: purchased hospital rooms/ beds (1%) and purchased rest home room/ bed (4%).
- Almost a third (30%) have rental units.
- Three quarters (76%) belong to the Retirement Villages Association, and half (50%) belong to HealthCare Providers NZ.
- Most have some form of entry criteria: age (76%), medical (33%) or financial (22%).
- All provide a wide variety of services. Almost all have the following services: gardening and lawn mowing (both 99%), and repairs and

³ This figure is higher than sector knowledge. This high figure also does not match the statutory supervisor rate of 61%, which is more consistent with what is expected for the licence to occupy rate - virtually all licence to occupy villages must have a Statutory Supervisor under the Securities Act 1978.

Profile of Retirement Villages, Continued

maintenance (97%), recreation and entertainment (85%), and transport (81%). The two least common are laundry services (55%), and shops (52%).

- There are also a wide variety of communal facilities provided. The most common are lounges/ TV rooms and libraries (both 93%). This is followed by: reception (86%), dining room (81%), meeting room (78%), hobby and barbeque areas (73% and 71% respectively). The least two common services are: swimming pool/ spa (37%) and gymnasium (32%). Few retirement villages provide no shared or communal facilities (7%).
- The vast majority (92%) cater for Residents with common age-related disabilities. The most common disabilities villages cater for are impaired movement and sight, followed by impaired dexterity and hearing. The disabilities least commonly catered for are impaired cognitive abilities or impaired ability to speak (catered for by just over half).
- In terms of security, the most commonly provided is emergency call buttons (81%). One in ten (10%) do not provide anything.
- Most (85%) have a written long-term maintenance plan.

Definition of Village

As stated earlier, retirement villages that fall under the Act (which is the scope of this survey) must:

- Be primarily for retired people
- Have more than one unit
- Have either shared facilities or provide one or more services, or both
- Have accommodation that Residents pay a capital sum for (i.e. they do not rent their accommodation or pay a weekly fee)

Therefore, all of the following contextual information pertains only to those villages, and those units in the villages, that fall under the above definition unless otherwise specified.

Profile of Retirement Villages, Continued

Area

Please note that as the results are based weighted data, the data below does not align with the actual numbers presented in the Research Design section.

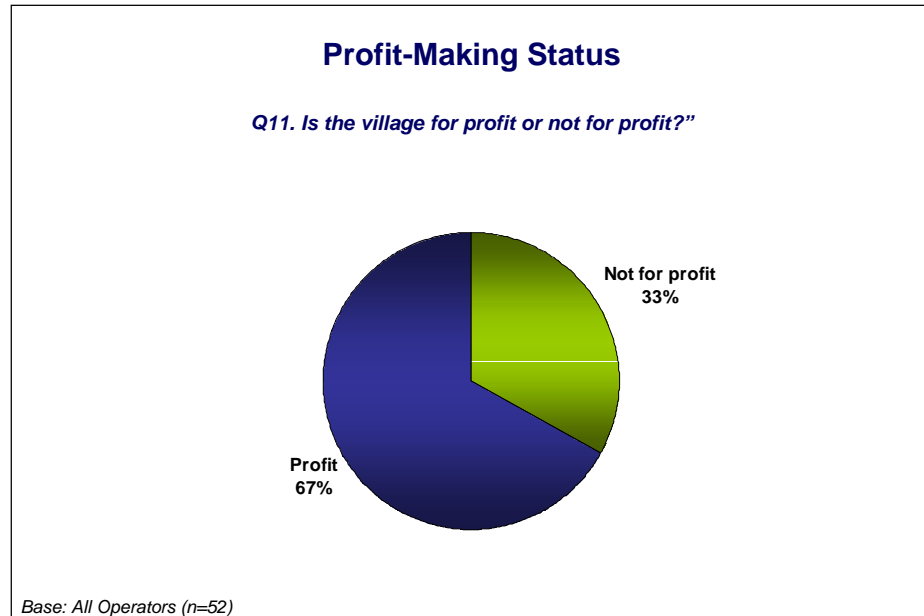
	Base: All Operators (n=52)
Q52. Area	%
Wellington	15%
Auckland	21%
Christchurch	20%
Tauranga	7%
New Plymouth	2%
Rotorua	12%
Invercargill	9%
Whangarei	13%

Structure

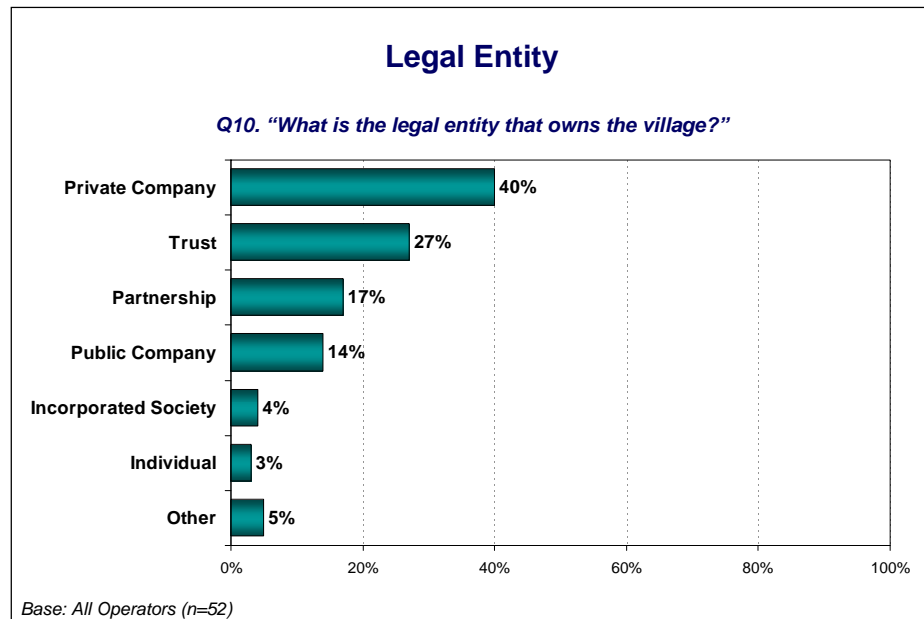
	Base: All Operators (n=52)
Q51. Structure	%
Part of a larger group	47%
Stand-alone entity	53%

Profile of Retirement Villages, Continued

Profit-Making Status

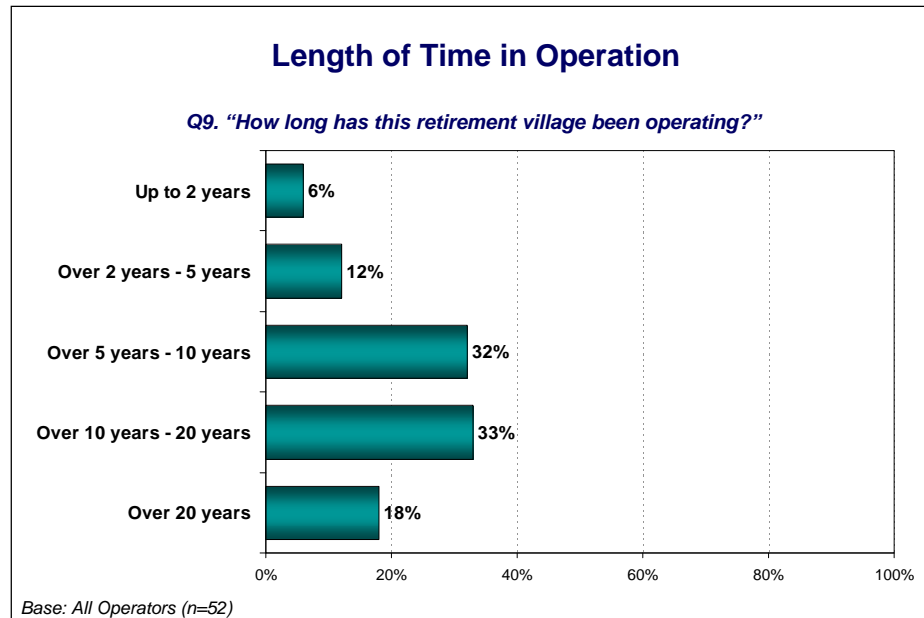


Legal Entity

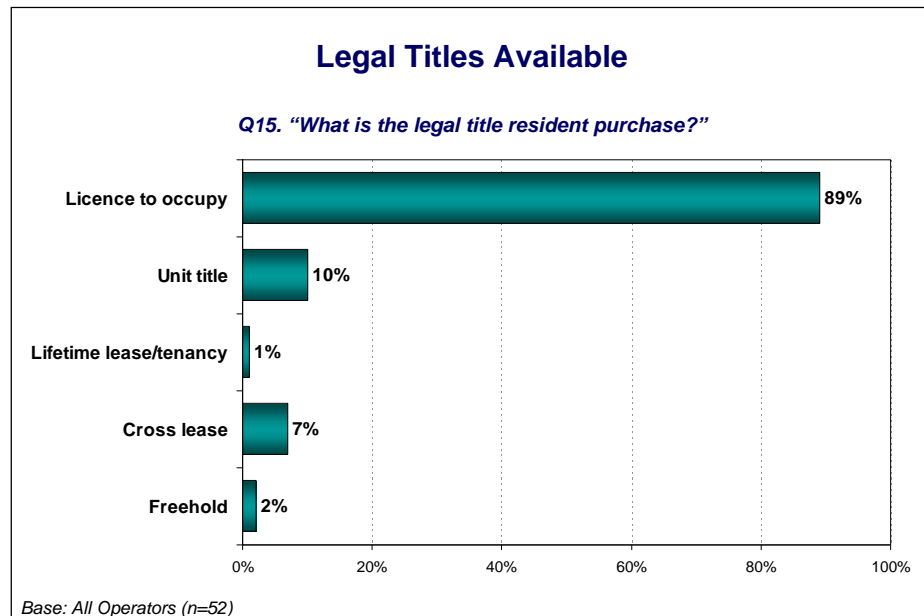


Profile of Retirement Villages, Continued

Length of Time in Operation

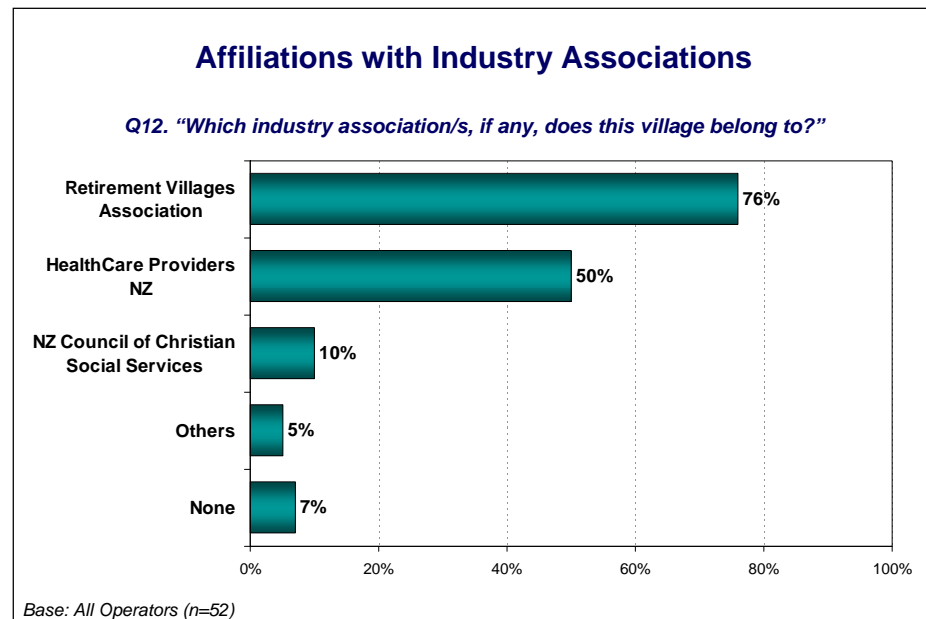


Legal Title Purchased



Profile of Retirement Villages, Continued

Industry Association



Size of Villages

Q6. How many units are there in this retirement village (that people pay a capital sum for)?	Base: All Operators (n=52)
0-10	14%
11-20	21%
21-30	15%
31-40	6%
41-50	11%
51-100	16%
101-300	16%
Median	28

Profile of Retirement Villages, Continued

Number of Residents per Village

Q7. How many Residents would you estimate currently live here in homes that they've paid a capital sum for (this excludes any Residents who are renting)?	Base: All Operators (n=52) %	
	Total	Q8. Number of Residents who have moved in up to a year ago
0-10	12%	77%
11-20	23%	20%
21-30	8%	1%
31-40	11%	1%
41-50	14%	-
51-100	12%	-
101-200	13%	-
201-400	7%	

Profile of Retirement Villages, Continued

Type of Accommodation Units

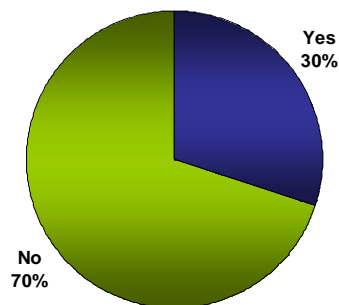
Q14. Summarised (have any)	Base: All Operators (n=52)
House, townhouse or villa	61%
Semi-detached house, townhouse or villa	58%
Flat/ apartment	30%
Serviced apartment	33%
Serviced studio/ unit	25%
Rest home room/ bed (purchased)	4%
Rest home room/ bed (weekly fee)	32%
Hospital room/ bed (purchased)	1%
Hospital room/ bed (weekly fee)	18%

Q14. How many of each of the following types of accommodation units do you have here?	Base: All Operators (n=52)								
	House, townhouse or villa	Semi-detached house, townhouse or villa	Flat/ apartment	Serviced apartment	Serviced studio/ unit	Rest home room/ bed (purchased)	Rest home room/ bed (weekly fee)	Hospital room/ bed (purchased)	Hospital room/ bed (weekly fee)
0 - 10	69%	55%	81%	81%	87%	97%	70%	99%	85%
11 - 20	8%	15%	8%	6%	9%	-	3%	-	3%
21 - 30	8%	11%	1%	3%	4%	1%	9%	-	1%
31 - 40	-	10%	-	1%	-	1%	4%	-	7%
41 - 50	-	1%	4%	6%	-	-	8%	-	3%
51 - 60	-	-	1%	-	-	-	5%	-	1%
61 - 70	6%	1%	3%	2%	-	-	1%	-	-
71 - 80	-	1%	1%	-	-	-	1%	-	-
81 - 90	-	-	-	-	-	-	-	1%	-
91 - 100	1%	5%	-	-	-	-	-	-	-
101 - 300	7%	-	-	-	-	-	-	-	-

Profile of Retirement Villages, Continued

Rental Units

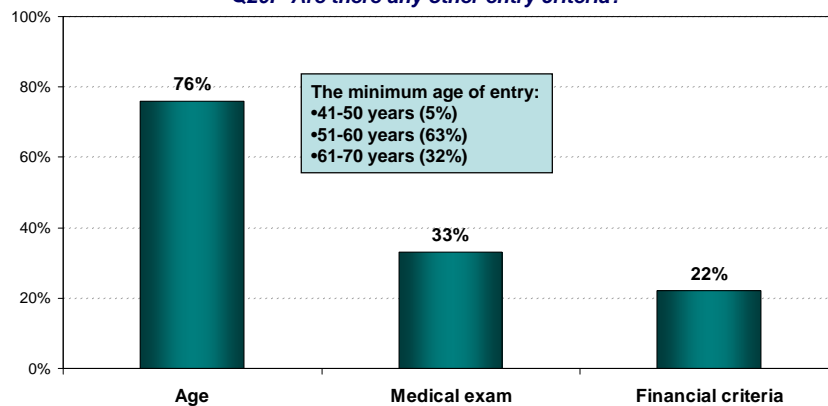
Q16. "Are there any accommodation units that residents can rent?"



Base: All Operators (n=52)

Entry Criteria

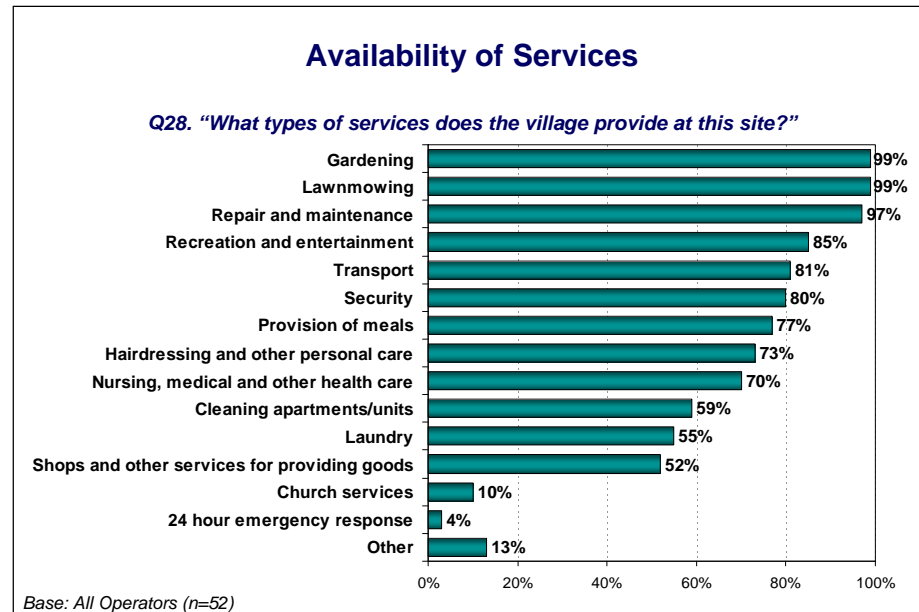
Q17. "Is there a minimum age to enter the village?" / Q18 "What is the minimum age?"
Q19. "Do prospective residents have to pass a medical exam to enter?"
Q20. "Are there any other entry criteria?"



Base: All Operators (n=52)

Profile of Retirement Villages, Continued

Services Provided

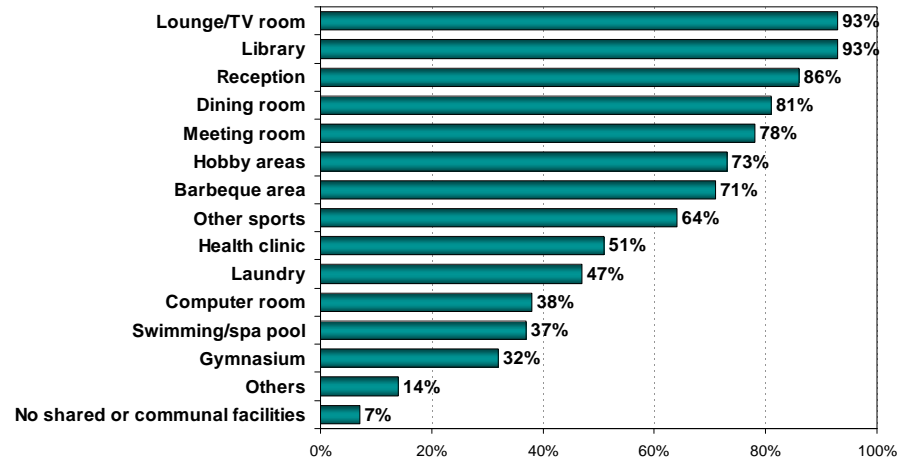


NB: Church services and 24-hour emergency response services were not prompted for, and therefore may be much more prevalent in villages than indicated above.

Profile of Retirement Villages, Continued

Availability of Communal Facilities

Q29. "What type of shared or communal facilities does the village provide at this site?"



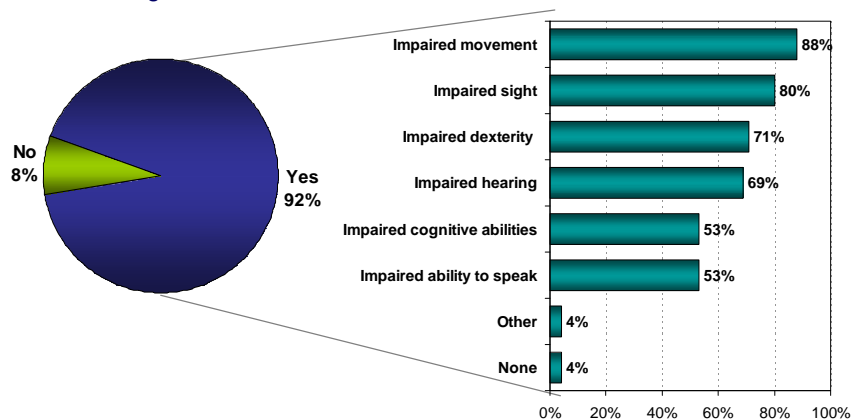
Base: All Operators (n=52)

Catering for Common Age-Related Disabilities

Catering for Age-Related Disabilities

Q30. "Does this village cater for residents with common age-related disabilities?"

Q31. "What age-related disabilities are catered for at this site?"

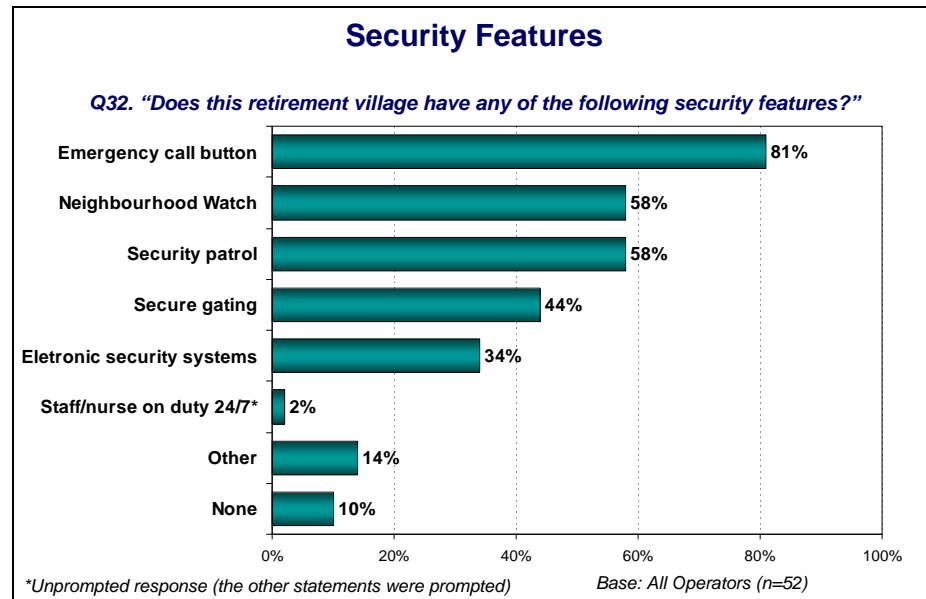


Base: All Operators (n=52)

Base: Operators catering for disabilities (n=49)

Profile of Retirement Villages, Continued

Security Features



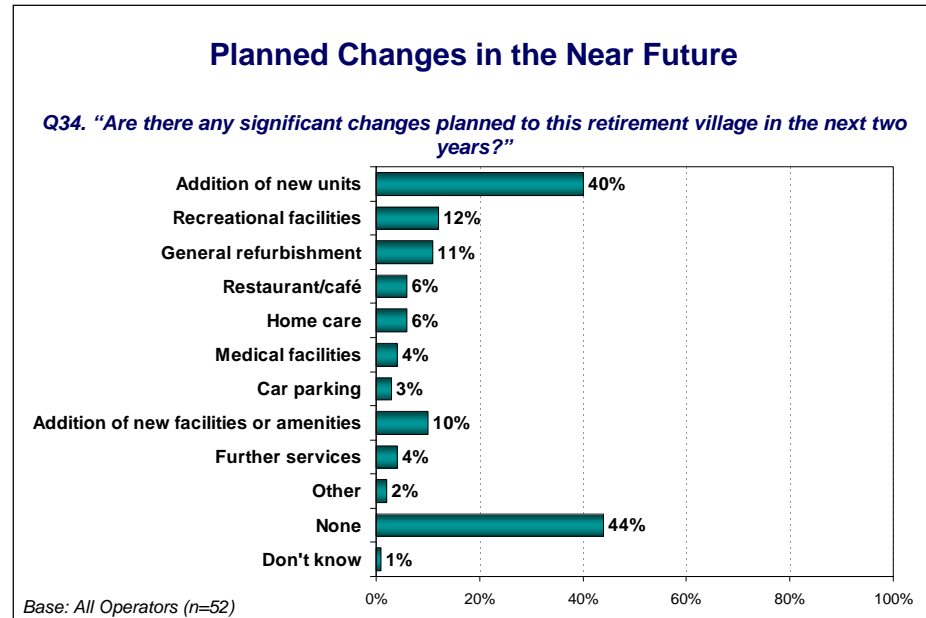
NB: "Staff nurse on duty 24/7" was unprompted, whereas the other statements were prompted.

Long-term Maintenance Plan

Q33. Does the village have a written long-term maintenance plan?	Base: All Operators (n=52)
	%
Yes	85%
No	15%

Profile of Retirement Villages, Continued

Significant Changes Planned for Village



Profile of Residents

Introduction

The purpose of this section is to provide contextual information about the Residents of the retirement villages.

Summary

- Almost three quarters (70%) are women.
- Almost three quarters (70%) live alone, but this is higher for women (84%).
- Almost three quarters (73%) are aged 80 years or over. There were only 7% under 70 years and there were 12% over 90 years of age. There was little gender difference in each age cohort other than there being twice as many men under 70.
- The average age of entry is around 78.
- Almost all are European (NZ European or other European) (99%)
- One in ten (10%) have been at their village for less than a year⁴. Almost two-fifths (39%) have been at their village for less than three years, and the same proportion (39%) have been there for more than 5 years.
- Almost three fifths (58%) say their health is at least good if not very good or excellent. Most say their health is good (36%) or fair (36%), while (6%) rate their health as poor. In terms of specific disabilities, around a third have conditions affecting their sight (39%) or movement (32%). Another third say they have no long-term conditions affecting their health. Few have three or more disabilities combined (9%).
- Three in five (61%) rely either solely or mostly on their New Zealand Superannuation, and just over half (55%) state their income as \$25,000 or less. Almost three in five (58%) estimate their total assets at \$400,000 or less, including the value of their unit, while 7% estimate the current value of their assets as being over \$600,000.⁵

⁴ Please note that this data is weighted back to the correct proportions for recent and established Residents, and therefore does not correlate with figures for over-sampling outlined in the Research Design section.

⁵ This value is based on Residents' estimations of the current value of their assets, and for most probably does not take into account any capital deductions the Retirement Village may make.

Profile of Residents, Continued

General Resident Information

	Base: All Residents (n=173) %
Q62. Gender	
Women	70%
Men	30%

	Base: All Residents (n=173) %	Base: Men (n=52) %	Base: Women (n=121) %
Q4. And how many live in this home, not counting any caregivers?			
One person	70%	36%	84%
Couple (spouse/ partner)	28%	64%	13%
Other	2%	0%	3%

	Base: All Residents (n=173) %	Base: Men (n=52) %	Base: Women (n=121) %
Q54. Age			
50 – 59 years of age	0%	0%	0%
60 – 69 years of age	7%	11%	6%
70 – 79 years of age	20%	20%	19%
80 – 85 years of age	41%	40%	42%
86 – 90 years of age	20%	18%	21%
Over 90 years of age	12%	11%	12%
<i>Median</i>	83	83	83

Profile of Residents, Continued

Approximate Age of Entry Q54/ Q5	Base: All Residents (n=173) %	Base: Male Residents (n=52)	Base: Female Residents (n=121)
50 – 59 years of age	1%	0%	1%
60 – 69 years of age	13%	21%	9%
70 – 79 years of age	41%	40%	42%
80 – 85 years of age	34%	29%	37%
86 – 90 years of age	11%	10%	11%
<i>Median</i>	78	78	78

Q58. Ethnicity	Base: All Residents (n=173) %
NZ European	84%
Other European (including Australian)	15%
New Zealander	2%
NZ Maori	0%
Pacific Island	-
Asian	-
Other	-

Profile of Residents, Continued

Please note that this data is weighted back to the correct proportions for recent and established Residents, and therefore does not correlate with figures for over-sampling outlined in the Research Design section.

	Base: All Residents (n=173)
Q5. How long have you been at this retirement village?	%
under 3 months	2%
3 months - 1 year	8%
over 1 year, up to 2 years	12%
over 2 years, up to 3 years	17%
over 3 years, up to 4 years	11%
over 4 years, up to 5 years	11%
over 5 years	39%

Health

	Base: All Residents (n=173)
Q55. In general, would you say your health is...	%
Excellent	3%
Very Good	19%
Good	36%
Fair	36%
Poor	6%

Profile of Residents, Continued

Q56. Do you have any condition, lasting 6 months or longer, that affects your...	Base: All Residents (n=173)
Q57. Is there anything else?	%
Sight such as cataracts, or macular degeneration	39%
None	34%
Movement such as with walking, climbing steps and stairs, and bending, including increased risk of falls	32%
Hearing such as loss of high frequency	24%
Dexterity such as ability to turn taps and knobs	10%
Cognitive abilities such as memory or problem solving, including dementia	2%
Ability to speak such as from a stroke	1%
<i>One disability only</i>	34%
<i>Two disabilities only</i>	25%
<i>Three or more disabilities</i>	9%

Financial Situation

Q59. Do you rely solely on NZ Superannuation, or mostly on NZ Superannuation, or do you mostly rely on other money to live on?	Base: All Residents (n=173)
	%
Solely on NZ Superannuation	24%
Mostly on NZ Superannuation	37%
Have other money	33%
NZ Superannuation and other money equally	6%

Profile of Residents, Continued

Q60. Annual income before tax	Base: All Residents (n=173) %	Male (n=52) %	Female (n=121) %	Under 85 years (n=113) %	Over 85 years (n=60) %
0-\$15,000	12%	9%	14%	15%	7%
\$15,001-\$20,000	28%	39%	24%	26%	33%
\$20,001-\$25,000	15%	17%	14%	18%	9%
\$25,001-\$30,000	3%	7%	2%	3%	3%
\$30,001-\$35,000	4%	2%	5%	5%	1%
\$35,001-\$40,000	2%	3%	2%	3%	1%
\$40,001-\$50,000	5%	5%	5%	5%	4%
\$50,001-\$70,000	2%	7%	-	-	6%
\$70,001-\$100,000	-	-	-	-	-
\$100,001 or more	-	-	-	-	-
Refused	11%	11%	10%	8%	15%
Don't know	17%		24%	15%	19%

Q61. Assets	Base: All Residents (n=173) %	Male (n=52) %	Female (n=121) %	Under 85 years (n=113) %	Over 85 years (n=60) %
0-\$15,000	2%	2%	2%	1%	6%
\$15,001-\$30,000	1%	2%	0	0	2%
\$30,001-\$50,000	2%	-	4%	3%	1%
\$50,001-\$100,000	6%	8%	5%	6%	7%
\$100,001-\$200,000	26%	24%	26%	27%	22%
\$200,001-\$400,000	21%	38%	14%	25%	12%
\$400,001-\$600,000	5%	4%	5%	4%	6%
\$600,001-\$1,000,000	6%	3%	7%	8%	2%
Over \$1,000,000	1%	2%	-	1%	-
Refused	10%	15%	8%	10%	10%
Don't know	20%	2%	28%	15%	33%

Overall Satisfaction

Introduction

As the Act aims to protect the interests of Residents and intending Residents, it is Residents' overall wellbeing that is relevant. As well as societal expectations and standards, this relates to Residents getting what they were promised and expected when they entered their village. The survey measures their satisfaction over a range of measures related to protections provided by the Act, in particular the information provided by Operators to intending Residents, and for Residents, the Code of Residents' Rights and the Code of Practice. These address the perceived problems the Act is intended to address.

Overall Satisfaction

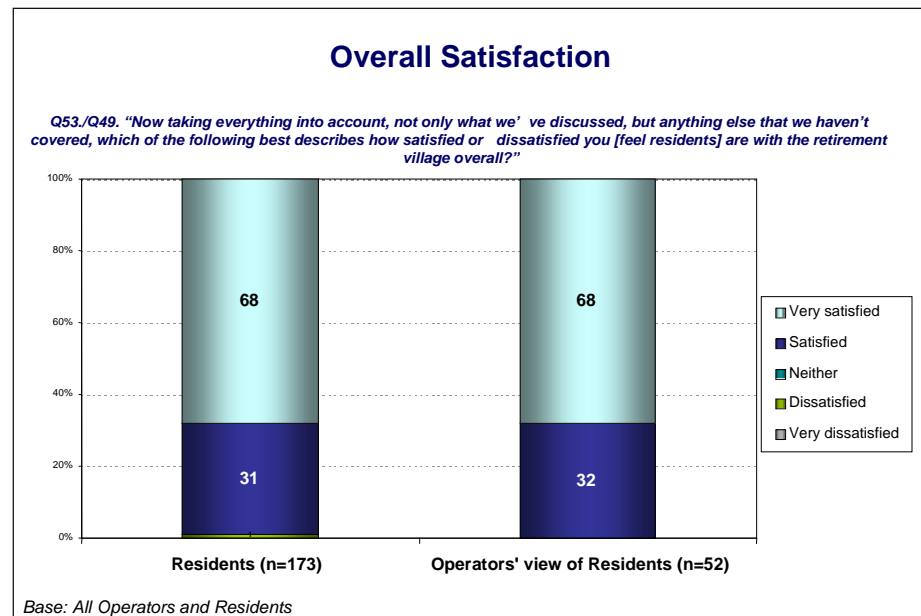
The following chart compares how satisfied Residents are overall, and compares this against how satisfied Operators feel Residents are.

Retirement villages overall are viewed positively, with over two thirds of Residents and Operators (68% each) saying Residents are Very Satisfied.

Results show there is an almost exact correlation between the Residents' views and the Operators' views of the Residents. The only difference was that 1% of Residents said they were dissatisfied, whereas Operators reported 100% satisfaction.

There are no significant differences amongst the various types of Residents and Operators.

Overall Satisfaction, Continued



As the table overleaf shows, Operators who feel their Residents are **satisfied** most commonly base this view on positive feedback from Residents and/ or on the lack of serious complaints (48%). Nearly a quarter of Operators attribute Resident satisfaction to their staff (either caring staff or good Resident/ staff relations) (24%) and another fifth (21%) attribute it to the village being friendly or having a family atmosphere. The third most commonly mentioned theme was the facilities of the retirement village.

Overall Satisfaction, Continued

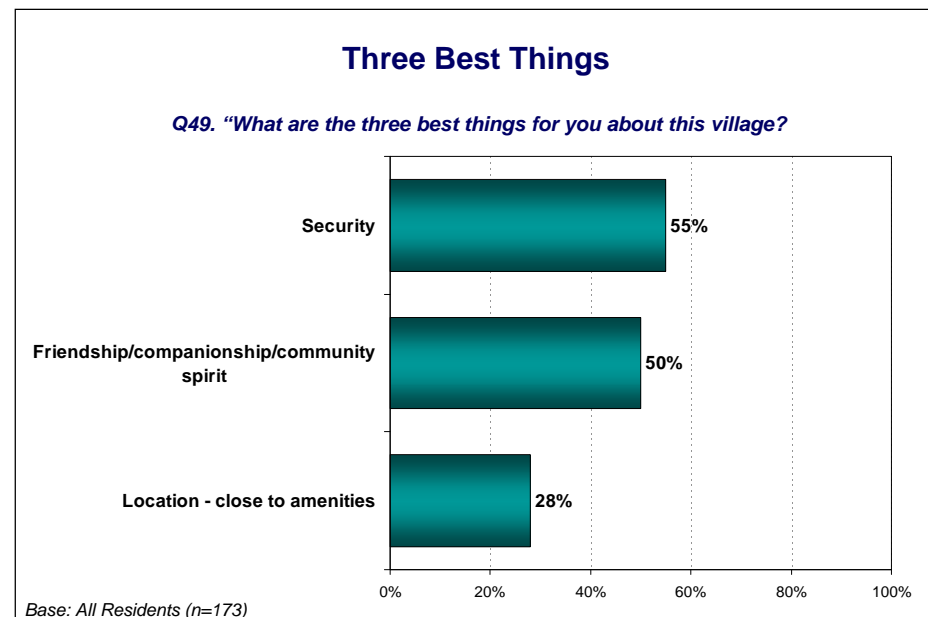
Q50. For what reasons do you say that? [Very satisfied/ satisfied]	Base: Operators who say Residents are Very Satisfied/ Satisfied (n=52) %
Positive feedback from Residents/ no serious complaints	
Positive feedback from Residents/ no serious complaints	48%
Staff/ relationships	
Reliable/ caring staff/ good Resident/ staff relations	24%
Friendly/ family atmosphere	21%
Level of care provided	13%
Personal interaction	11%
Active village/ good amenities/ good Resident participation	6%
Residents kept informed with what is/ is not done	3%
Services/ Facilities	
Residents happy with services	15%
Standard of facilities	12%
Residents feel secure	11%
Miscellaneous	
Residents have no worries/ hassle free	5%
Small size of village	4%
Location/ handy to shops, amenities	4%
We have a waiting list	4%
Residents retain independence/ freedom to live own lifestyle	3%
Costs/ fees not too high	2%
Other	16%

Overall Satisfaction, Continued

The Best Things about Village Life

Residents most appreciate the security of the retirement village and the friendship and community spirit (55% and 50% respectively). The location of the retirement village close to amenities was also important for many Residents (28%). Grouping the answers together in themes shows that the facilities and services are also highly appreciated.

There are no significant differences amongst the various types of Residents.



Overall Satisfaction, Continued

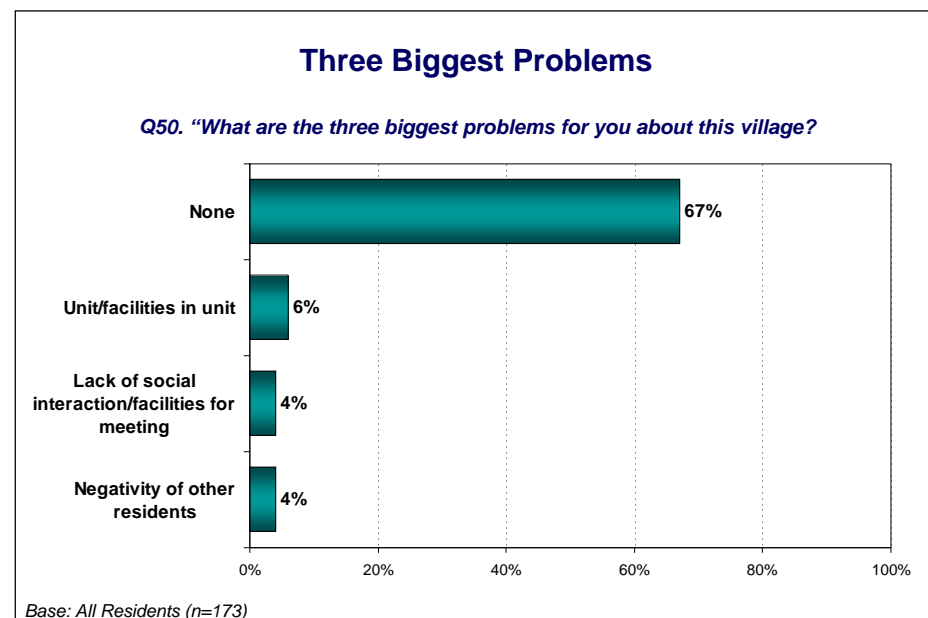
Q49. What are the three best things for you about this village?	Base: All Residents (n=173) %
Security	
Security (including locked gates/ patrols/ lights/ emergency buttons)	55%
Financial security	Less than 1%
Companionship	
Friendship/ companionship/ community spirit	50%
Location	
Location - close to amenities	28%
Location - good outlook	7%
Proximity to family	1%
Level ground	Less than 1%
Facilities/ Services	
Good facilities/ amenities/ services	23%
Excellent care and attention	18%
Good staff	18%
Organised activities/ can participate if you want	17%
Well maintained gardens	13%
Good food	8%
Warm/ comfortable	8%
Well maintained units	7%
Well managed/ well run	6%
Provides aids to mobility	1%
Miscellaneous	
Peace and quiet	12%
Can remain independent	11%
Like the buildings/ the units (including size, layout)	6%
Good environment	4%
Privacy	4%
No worries/ pressures	4%
Allowed pets	1%
Other	6%
None	6%

Overall Satisfaction, Continued

The Worst Things about Village Life

Two thirds of Residents reported no problems with their retirement village (67%). The main concerns of the other Residents were the facilities in the units or the units themselves (6%), the lack of social interaction or any facilities for holding meetings (4%) and the negativity of other people living in the village (4%). Grouping the answers together in themes shows the issues generally relate to the facilities or services, and/ or to other Residents.

There are no significant differences amongst the various types of Residents.



Overall Satisfaction, Continued

Q50. What are the three biggest problems for you about this village?	Base: All Residents (n=173) %
Nothing	
None	67%
Facilities/ Services	
Unit/ facilities in unit (including washing/ drying/ kitchen/ garage facilities)	6%
Lack of social interaction/ facilities for meeting	4%
Garden not kept well	3%
Lack of security	3%
Slow response to requests (including maintenance requests)	3%
Mobility issues (including sloping paths, unsuitable van)	3%
Lack of medical support/ facilities	2%
Better range/ quality of food	2%
Other Residents	
Negativity of other Residents	4%
Surrounded by old/ sick/ frail people (including facing death of friends/ neighbours)	3%
Gossip	3%
Incompatibility/ personalities of other Residents	2%
Other Residents visitors	1%
Miscellaneous	
No shops/ no shops close by	1%
Loneliness/ isolation	1%
Lack of communication between board/ owner and Residents	1%
Having problems in adjusting to life here	Less than 1%
Noise/ noise management	Less than 1%
Other	7%

Overall Satisfaction, Continued

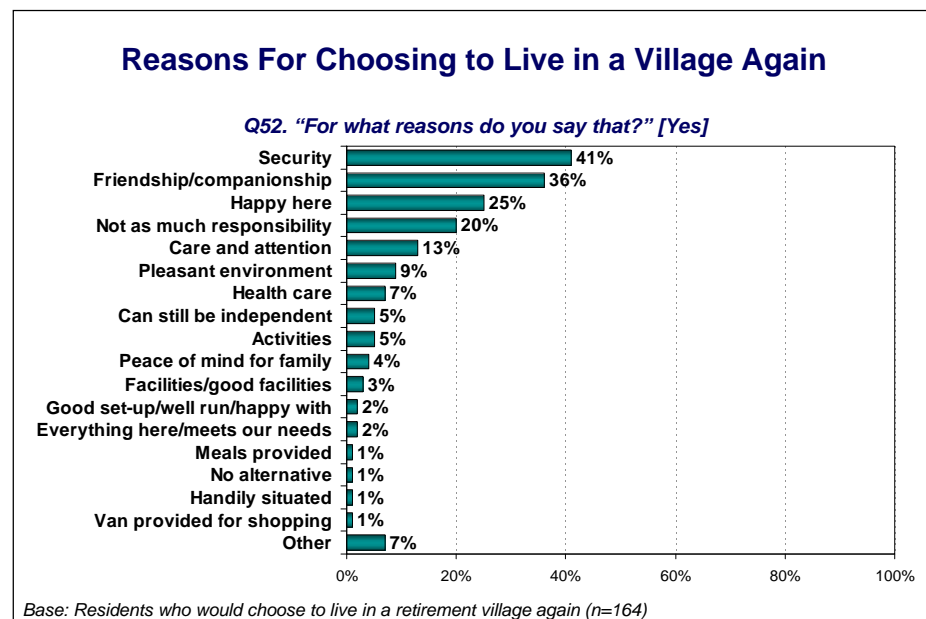
Would Residents Do It Again? When asked if they would choose to live in a retirement village again, most said they would (94%).

There are no significant differences amongst the various types of Residents.

Q51. Would you choose to live in a retirement village again?	Base: All Residents (n=173) %
Yes	94%
No	6%

Reasons for choosing to live in a retirement village again

The most common reasons Residents give for saying they would choose to live in a retirement village again are security and friendship, which were also the two best things listed about living in a village. A fifth said they would choose to live in a village again because there is not as much responsibility (20%).



Overall Satisfaction, Continued

Reasons for choosing NOT to live in a retirement village again

The nine Residents who would not live in a retirement village again gave the following reasons (NB: two Residents did not provide reasons):

"Not happy here."

"Would have preferred to stay in former accommodation, i.e. town house with sea views."

"Too lonely, living on own, wife in other care elsewhere."

"It isn't what I imagined it would be like."

"It's too expensive."

"Wasn't a matter of choice - we were happy in our home. We thought we would go to a rest home when the time came, then it became a necessity because my wife went to hospital and was unable to return home."

"Stipulations put on us. No clothes lines - not sure who is supposed to do certain maintenance things."

Operator Issues for Retirement Villages

Issues for Retirement Villages

When Operators were asked what were the biggest issues or challenges facing their retirement village, the most common response was increased costs (29%). Staff issues such as retaining staff, pay levels, and calibre of staff were also considered a challenge by nearly a quarter of the Operators (23%). Maintenance and compliance costs, as well as health issues were also common issues. Grouping themed answers together, costs were a repeated issue.

Q48. In your view, what are the three biggest issues or challenges the village is facing?	Base: All Operators (n=52) %
Costs	
Increased costs (rates, power)	29%
Maintenance/ maintenance costs	17%
Compliance costs/cost of implementing Act	17%
Keeping cost to Residents at manageable level	14%
Commercial viability	6%
Insufficient Government funding	5%
Staff issues	
Staff (including calibre of staff, retaining staff, pay levels)	23%
Residents	
Health issues (including level of care required, illness outbreaks, keeping Residents happy and healthy)	17%
Aging population (in village)	13%
Residents not qualifying for subsidies (including home help, rates relief, care)	11%
Keep up with Residents needs/ expectations (including amenities)	8%
Dissatisfied Residents/ troublemakers	3%
Miscellaneous	
Waiting lists (insufficient units in our area)	11%
Keeping up occupancy rates	9%
Older villages keeping up with newer villages (difficulty selling older units)	8%
Question experience/ role of people enforcing Act (including Statutory Supervisor)	7%
Other	27%

Information Sources/Entering the Village

Introduction

The purpose of these questions is to provide information on why people enter retirement villages and where they seek information, followed up by whether they were satisfied with this information and got what they expected. When in force, the Act requires Operators to give intending Residents a clear and unambiguous disclosure statement and occupation right agreement and other standard information. As part of its education role the Retirement Commission provides information for prospective Residents.

Reasons for Moving into a Village

The top three reasons for moving into a village are based around security and peace of mind (wanted the security; house/ garden too much to manage; wanted fewer worries). Care and support also played a large part, as did other people, either their family or their partner.

Q11. For what reason or reasons did you decide to move into a retirement village?	Base: All Residents (n=173) %
Security/ less to worry about	
Wanted the security	55%
House/ garden too much to manage	49%
Wanted fewer worries	39%
Bad neighbours	1%
Care and support	
Wanted care and support when needed	37%
My health and/ or mobility	32%
Others wanted/ needed it	
Family wanted me to come	36%
Health and/ or mobility of spouse/ partner	14%
Spouse/ partner wanted to come	8%
Spouse/ partner needed to move into a rest home/ hospital etc	4%
Miscellaneous	
Lost spouse/ partner	17%
Wanted companionship	15%
There were no other options	3%
Family moved away	2%
Other	10%

Information Sources/Entering the Village, Continued

Information Sources

Most Residents obtained information about retirement villages from retirement villages, with 42% from visiting retirement villages and 36% from the retirement village where they were currently living. Family (37%) and friends (21%) were also key providers of information. Of note is how few mention a lawyer (3%) even though, when prompted, 60% of Residents sought legal advice for the purchase (see following section).

Looking at differences between recent and more established Residents, recent Residents are more likely than established Residents to have gone to family members for information (statistically significant) or to have visited retirement villages (while not statistically significant, still substantially different).

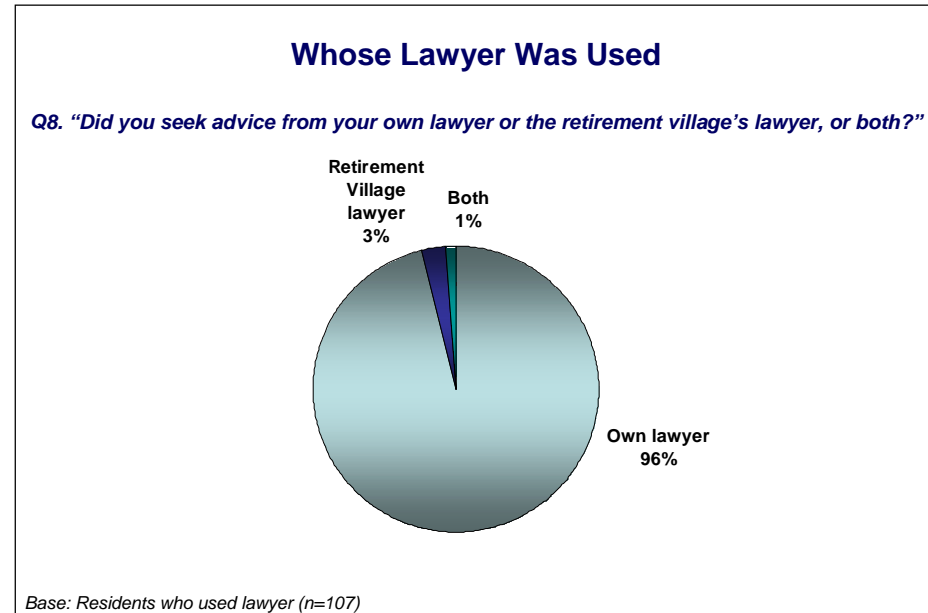
Q6. Where did you go for information about moving into a retirement village?	Base: All Residents (n=173) %	Length of time in Retirement Village: One Year or less (n=49) %	Length of time in Retirement Village: More than one year (n=124) %
Visited retirement village(s)	42%	53%	40%
Family	37%	50%	36%
This retirement village	36%	35%	36%
Friends	21%	25%	20%
Newspaper	4%	1%	4%
Lawyer	3%	6%	3%
Land agent	2%	-	2%
Financial adviser/ accountant	1%	2%	1%
The NZ Retirement Guide	0	4%	-
Internet sites	0	3%	-
None	1%	-	2%
Other	8%	2%	9%

Information Sources/Entering the Village, Continued

Source of Advice Once in force, the Act requires intending Residents to be advised by an independent lawyer before they sign their occupation right agreement.

Only three in five (60%) Residents sought legal advice before moving into the retirement village. Of those, nearly all sought this advice from their own lawyer (96%). Only 3% used the lawyer affiliated with the retirement village, and 1% used both.

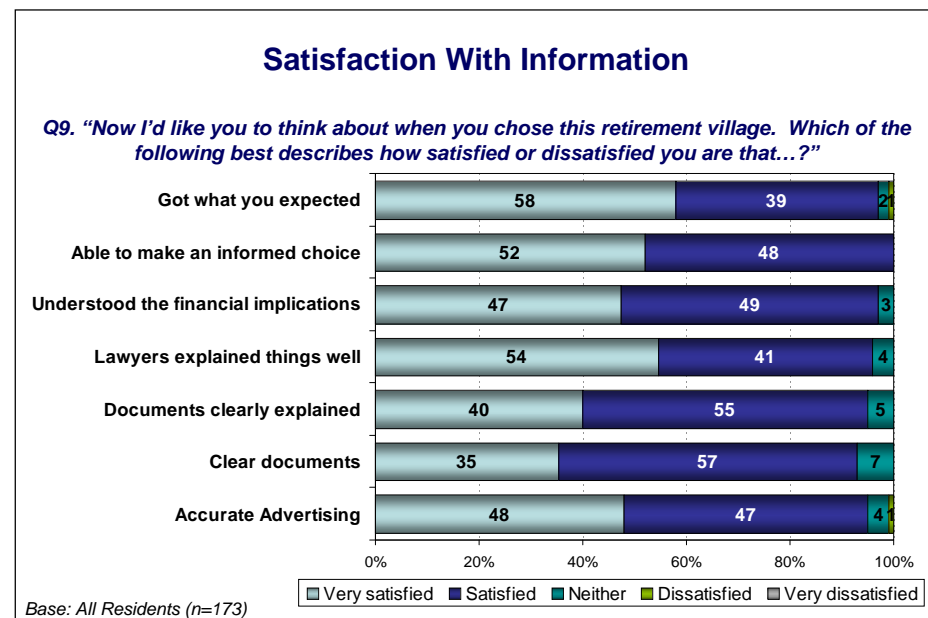
There are no significant differences amongst the various types of Residents.



Information Sources/Entering the Village, Continued

Satisfaction with Information

Most Residents were satisfied with the information they received about their retirement village. Of those who were dissatisfied, this was mainly due to inaccurate advertising for the village (1%) and not getting what they expected (also 1%).



Over half (56%) of those satisfied/ very satisfied that they understood the financial implications when they chose their retirement village expect to get "less back than what they paid".

All the Residents who do not know what they would get back upon departure (11%) are either satisfied/ very satisfied that they understood the financial implications when they chose their retirement village.

All the Residents who do not know whether or not they get to keep any capital gain (31%) are either satisfied/ very satisfied that they understood the financial implications when they chose their retirement village.

Information Sources/Entering the Village, Continued

There are no significant differences amongst the various types of Residents, including length of time in the village (see table below).

Q9. Now I'd like you to think about when you chose this retirement village. Which of the following best describes how satisfied or dissatisfied you are that...? (satisfied/ very satisfied)	Length of time in village: One year or less (n=37) %	Length of time in village: Over one year to three years (n=28) %	Length of time in village: Over three years (n=60) %
Got what you expected	95%	95%	98%
Able to make an informed choice	98%	100%	100%
Understood the financial implications	100%	91%	99%
Lawyers explained things well	98%	91%	96%
Documents clearly explained	100%	99%	93%
Clear documents	90%	91%	94%
Accurate advertising	93%	88%	97%

Reasons for dissatisfaction

Reasons for dissatisfaction with various aspects (see tables overleaf) tend to relate to financial aspects, and a discrepancy between what Residents were told or were expecting and what actually happens or happened.

Information Sources/Entering the Village, Continued

Q10. For what reasons are you not satisfied with the accuracy of the advertising about this retirement village?

"Promises of security and gardening care haven't been kept."

"Certain things we were told we were getting we were no longer getting. For example, we were told initially that the exterior windows would be cleaned on a regular basis and this hasn't happened. The only time the windows have been cleaned was when we had to pay a chap."

"A lot of activities such as aqua exercise are no longer going."

Q10. For what reasons are you not satisfied with the clarity of the contract and other documents for this retirement village?

"Print too small. Too long. Language hard to understand – legalistics."

"Didn't understand what we had to replace when we leave this place."

Q10. For what reasons are you not satisfied with the way that the contract and other documents for this retirement village were explained?

"Didn't understand what we had to replace when we leave this place."

"I didn't get the clause about not being able to keep on with my outside help with dressing and showering as I was used to when it was [previous name of village]."

Q10. For what reasons are you not satisfied with the explanation from the lawyer/s involved in this purchase?

"I didn't know that he didn't know a lot about the purchase of the unit."

"Did little and charged a lot."

Q10. For what reasons are you not satisfied that you were able to make an informed choice?

"No increases for two and half/ three years – would be increases after that." Didn't know about the occupancy increases in charges [they recognise they should have asked].

Q10. For what reasons are you not satisfied that you got what you expected?

"Bedroom very dark. Roof over common hallway outside front door leaks – very inadequate – the hall has flooded several times."

"Until you're in a place you don't know what to expect – I was very unhappy at first. Also they put the monthly fee up after 12 months – I expected to keep the carers I knew, but they had to stop."

"This is the sort of thing we are not happy about." This – refers to earlier comment:

"Certain things we were told we were getting we were no longer getting. For example, we were told initially that the exterior windows would be cleaned on a regular basis and this hasn't happened. The only time the windows have been cleaned was when we had to pay a chap."

"I was shown a different villa to the one I got and the unit I was given had to be redecorated. Also the purchase price increased a lot between when I first enquired about the units and when I purchased it. The unit I got is very close to X St which is noisy, but the one I was shown was at the back of the village and quiet."

"Not expecting rooms to be so small."

Q10. For what reasons are you not satisfied that you understood the financial implications?

"Didn't understand what we had to replace when we leave this place."

Information Sources/Entering the Village, Continued

Choice of Village The 'feel' of the village and the location are important factors when choosing a retirement village; more than half of the Residents mentioned liking the village and its proximity to shops and transport etc (55% and 51% respectively). Other common reasons were proximity to family (43%), liking the apartment (42%) and affordability (42%). Various aspects of services were also mentioned by over a third of Residents (having the necessary services (39%), having higher levels of services (35%)).

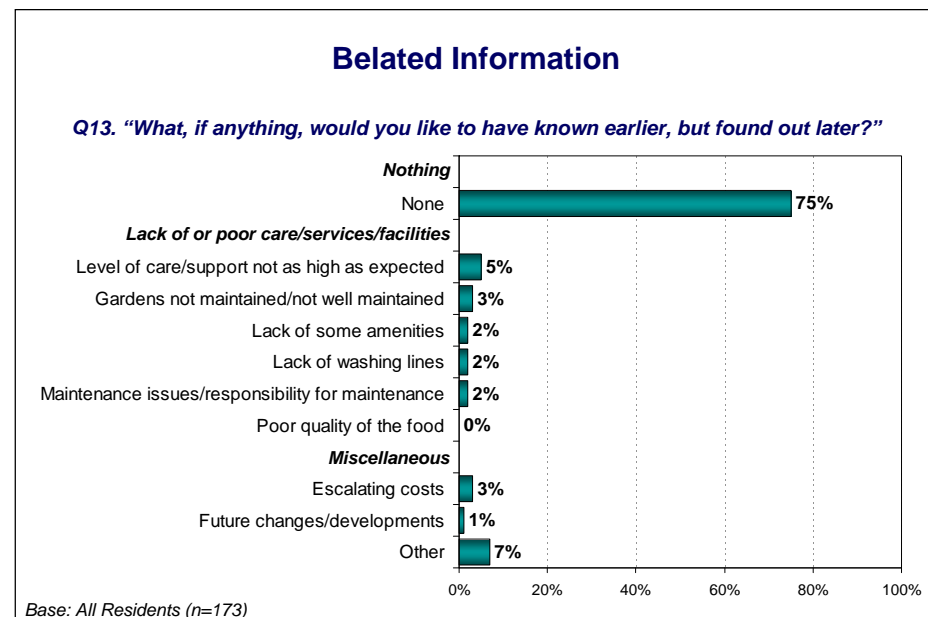
Q12. And why did you choose <u>this</u> retirement village?		Base: All Residents (n=173) %
Liked the look and feel of village/ unit		
I liked the look and feel of it		55%
I liked the house/ apartment/ unit		42%
Location		
Access to shops, bank, transport and other community amenities		51%
Near my family		43%
It is close to where I used to live		27%
Friends/ family living here		17%
Affordable		
Affordable		42%
Services and facilities		
Has the services and shared facilities I want		39%
I can move to higher levels of care and support within the village if I need this		35%
Quality of the management		31%
Has health and medical care on site		28%
Miscellaneous		
Someone recommended it		30%
I didn't choose (e.g. family did)		5%
Can be independent		1%
Association with the church		1%
Other		7%

Information Sources/Entering the Village, Continued

Unknown, but Useful Information

Three quarters of Residents indicated there was nothing more they needed to know when they moved into a retirement village. Of the other Residents who said there were things they would have liked to know earlier, 5% mentioned the level of care and support not being as high as they expected. Residents also expressed concern about a lack of maintenance and a lack of expected amenities. Escalating costs were another topic Residents would have liked to have known about before moving in.

There are no significant differences amongst the various types of Residents.



Completion of Unit/Village

Introduction

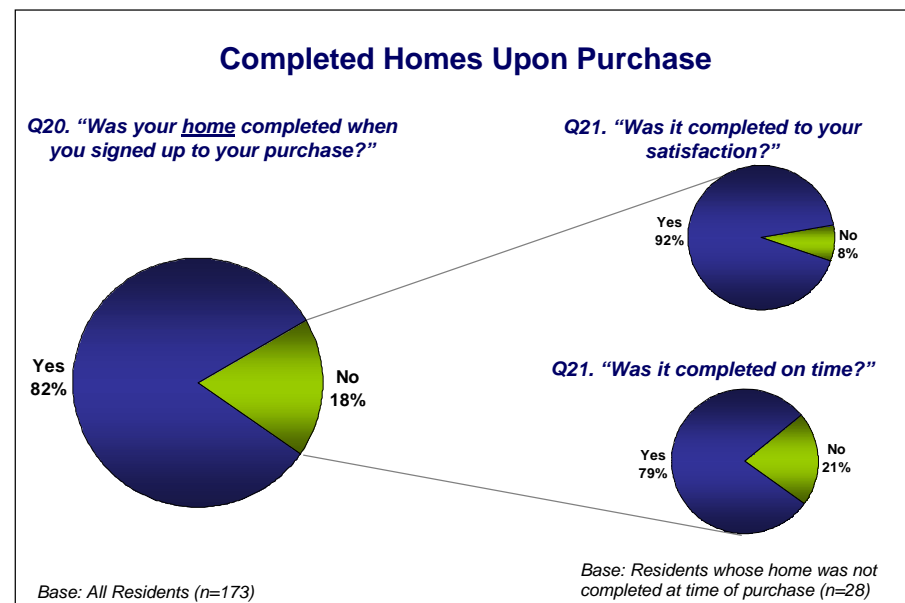
When in force, the Act and regulations require Operators to disclose to intending Residents the state of the village in terms of its completion and future planned development and its effect on Residents. New Residents are given an extended cancellation period if their unit is not finished within six months of the proposed completion date.

This section identifies the proportion of Residents' homes and retirement villages that were finished upon purchase, and includes Resident satisfaction with developments that occurred within the village.

Completion of Home

In general, when Residents signed up their homes were already completed, though nearly a fifth (18%) were not. Of those Residents whose homes were not complete when they signed, a fifth (21%) were not finished on time but almost all (92%) were completed to Residents' satisfaction.

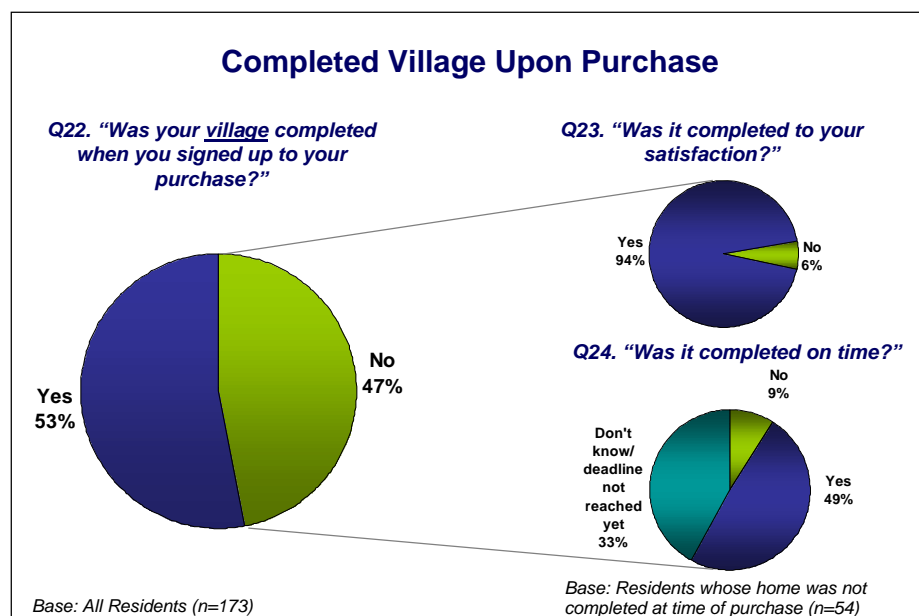
There are no significant differences amongst the various types of Residents.



Completion of Unit/Village, Continued

Completion of Village

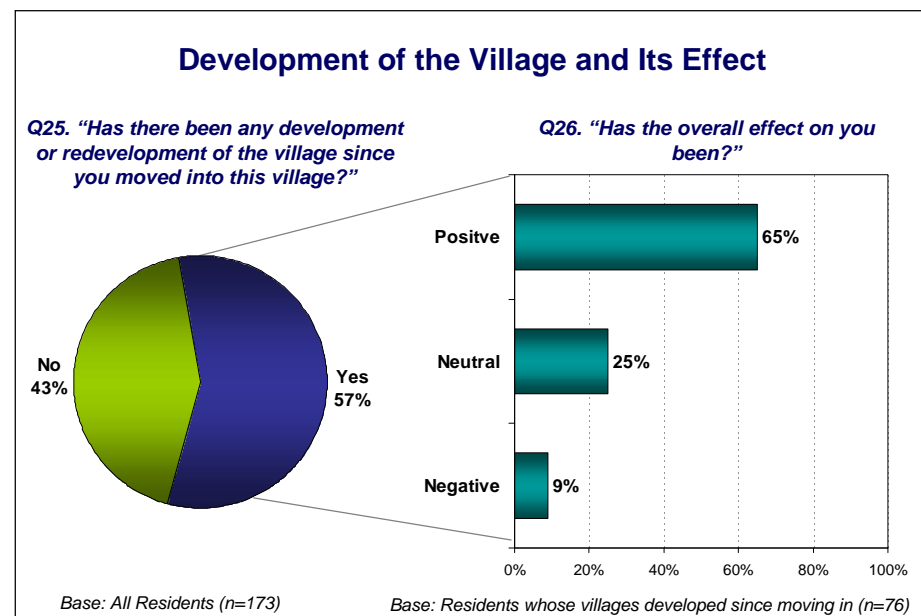
When Residents sign up, just over half of the time (53%) the whole village is complete. Almost all are completed to the Resident's satisfaction (94%). Half of Residents (49%) say their village has been completed on time, and a third (33%) either do not know, or else the deadline has not yet been reached. One in ten Residents (9%) say their villages were not completed on time.



Completion of Unit/Village, Continued

The Development of the Village and its Effect

Over half of the Residents (57%) have experienced development or re-development of the village since they have moved in. Of these, two thirds (67%) said there was a positive effect, one in ten (9%) reported the effect to be negative, and a quarter of Residents (25%) were neutral.



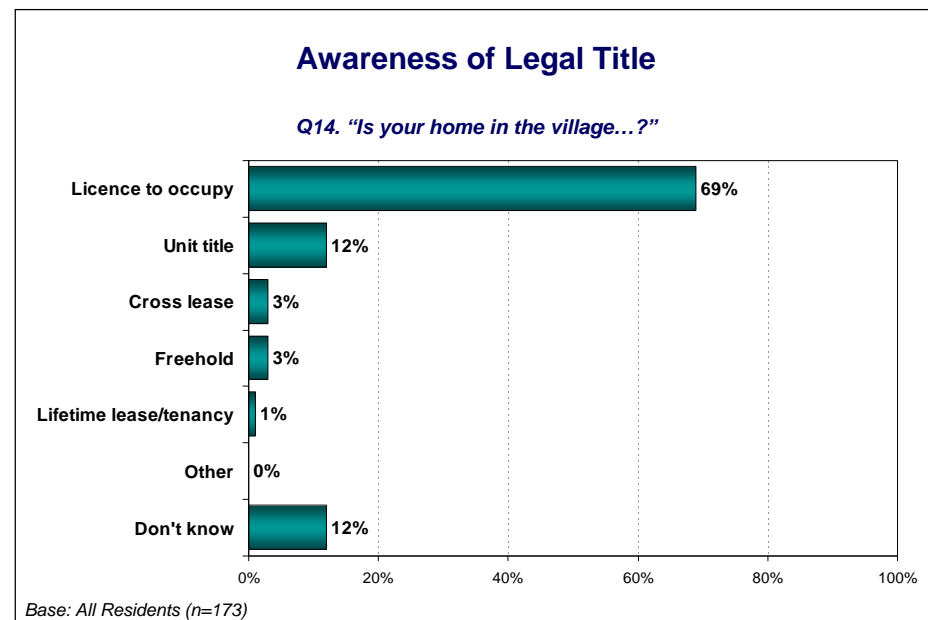
Legal and Financial Knowledge

Introduction

When in force, the Act and regulations require Operators to set out clearly to intending Residents what legal interest they will have in their unit and details of key financial information. This includes that for a licence to occupy the Resident doesn't own the unit. In addition, this information must be explained to intending Residents by an independent lawyer. The purpose of this section is to assess the extent of relevant legal and financial knowledge current retirement village Residents have.

Legal Title

Over two thirds of Residents (69%) hold a licence to occupy their home. One in eight (12%) hold a unit title, with another 7% holding a variety of other legal titles. One in eight (12%) of Residents were unaware of the legal title of their home.



Residents who have other money are more likely to say they don't know than Residents who rely solely or mostly on superannuation (26% compared to 5%).

Legal and Financial Knowledge, Continued

The table below combines the above results with the titles each Operator said they have in the village (see Profile of Retirement Villages section earlier in this report) and highlights the understanding, or lack of, that Residents have of the legal titles within the village; more specifically the table allows an assessment of the possibility of lack of effective communication of this information (or poor memory given age and potential disabilities). As the results show, almost a third (32%) state they hold a title that does NOT match the title(s) that the Operators say are in the Retirement Village.

Alignment of Residents' statement of legal title with Operators'	Base: All Operators (n=52) %
Villages where Residents' statement of title matches Operator	68%
Villages where Residents' statement of title does NOT match Operator	32%

Residents who are more likely to state a title that does NOT match the Operator are:

- those who do not⁶ know their rights more than those who do⁷ (40% compared with 30%)
- females more than males (38% compared with 19%)
- those in poor health more than those with good health (37% compared with 29%)
- older Residents more than younger Residents (36% compared with 20%)

⁶ Residents who say they don't know rights well or someone else deals with them.

⁷ Residents who say they know their rights well or reasonably well.

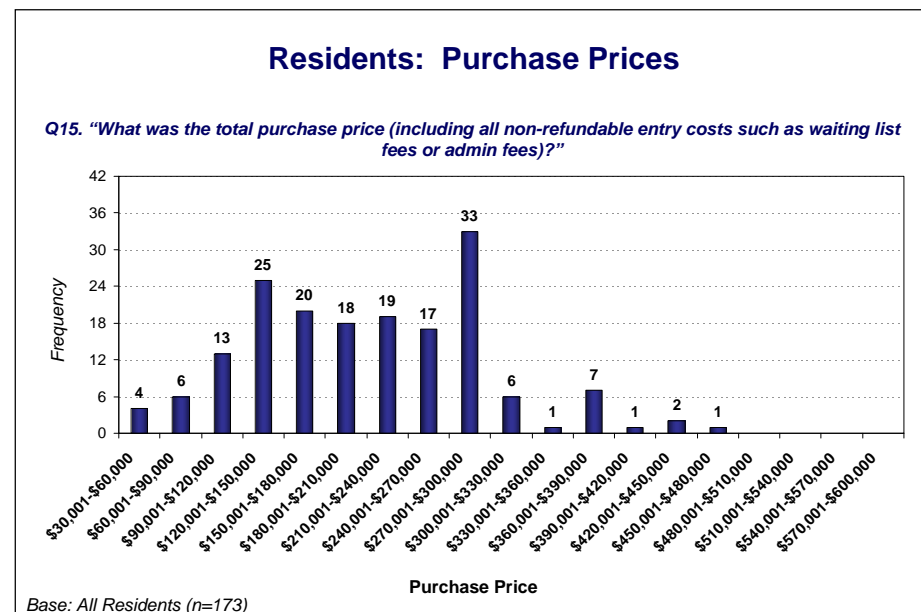
Retirement Village Charges

Introduction

The purpose of this section is to provide an understanding of the costs Residents incur. As well as for profiling purposes, this will help enable the Retirement Commission to see if costs change, including the **mix** of how costs are charged (for example between regular fees and capital charges/ deductions and other charges) to cater for the changes required by the Act.

Residents' Purchase Price

Residents were asked what they purchased their unit for. The following histogram shows the range of different prices. The data shows the two most common price ranges are: \$270,001-\$300,000 and \$120,001-\$150,000.



Retirement Village Charges, Continued

Summarising this data, the following table shows the range of purchase prices, and the median. The range of prices is quite broad with half paying less than \$211,510 for their home.

NB: The upper price shown in the table below is not shown in the previous chart as, after weighting, this price point reduces to near 0%.

Q15. Purchase Price	Range	Median
All Residents	\$47,500 to \$600,000	\$211,510

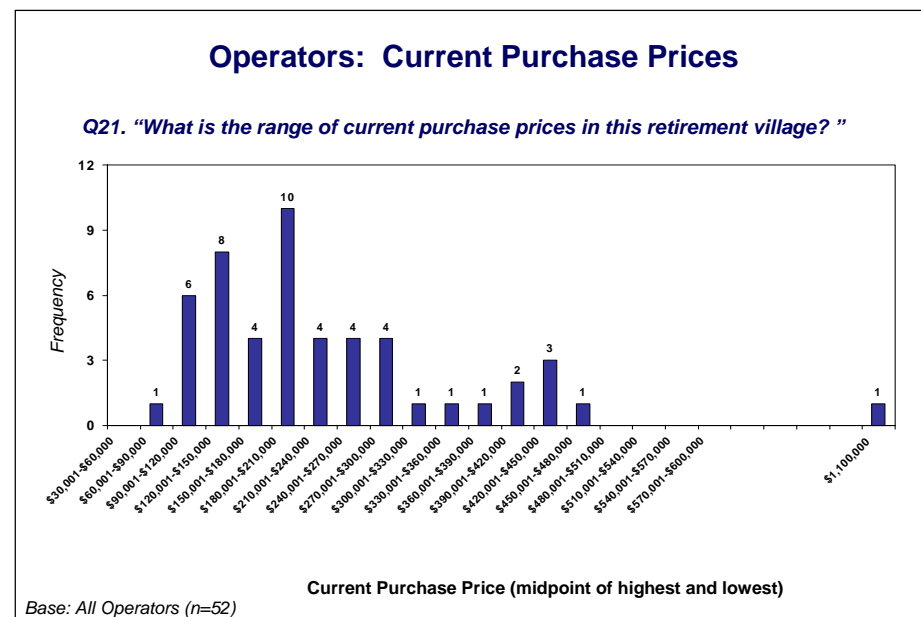
Looking at the medians by new and more established Residents, results show that newer Residents (those in a village for three years or fewer) tend to be paying more for their homes (see table below).

Q15. Purchase Price	Length of time in retirement village		
	Over 3 years (n=79)	Over 1 –3 years (n=45)	1 year or less (n=49)
<i>Median</i>	\$200,000	\$229,000	\$220,000

Retirement Village Charges, Continued

Current Purchase Prices

While the purchase price data for Residents shown above shows historical prices (i.e. what Residents paid when they entered the village), the histogram below shows the range of **current** prices for units in New Zealand. Please note that Operators were asked for the highest and lowest prices of the units in their village, and the chart below shows the midpoint of those prices. According to the Operators, current prices are most commonly around \$180,001-\$210,000, or \$120,001-\$150,000. There are also some that have units around \$1,000,000.



Summarising this data, the following table shows the range of prices and the median for the lowest and highest prices in the villages, as well as the midpoint. The median price (midpoint value) is very similar to that quoted by Residents, despite the range being higher.

Purchase Price	Range	Median
Operator (Q21⁸)		
Highest in village	\$85,000 - \$2,000,000	\$245,000
Lowest in village	\$55,000-\$350,000	\$154,000
Midpoint	\$75,000-\$1,100,000	\$200,000

⁸ Q21. What is the range of current purchase prices in this Retirement Village?

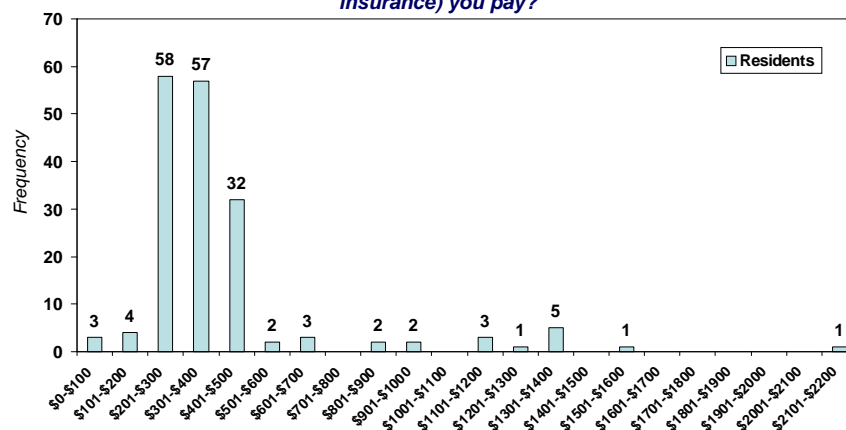
Retirement Village Charges, Continued

Regular Fees for Services and Outgoings

The following charts provide the *monthly* fees for services and outgoings, as stated by Residents and Operators. As this was the most common period of payment, all other periods of payment were recalculated to provide monthly figures.

Monthly Fees for Services and Outgoings (Residents)

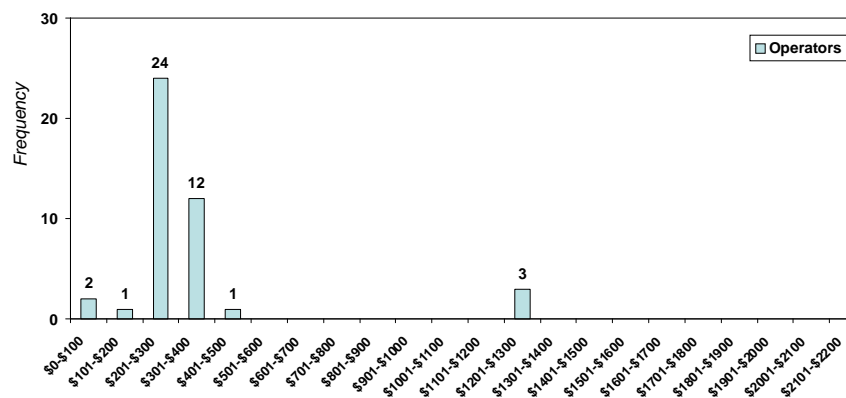
Q19. What is the regular fee for services and outgoings (e.g. gardening, maintenance, insurance) you pay?



Base: All Residents (n=173)

Monthly Fees for Services and Outgoings (Operators)

Q22. What is the average regular fee for services and outgoings charged to Residents living in an independent unit? IF THEY ARE UNIT TITLES SAY: Please include any body corporate fees.



Base: All Operators (n=52)

Retirement Village Charges, Continued

Summarising this data, the following table shows the range of fees and the median for both Residents and Operators. Although the median price quoted by Residents is similar to that quoted by Operators, the range for Residents is a lot higher. This may be due to the questions for Operators and Residents being worded differently (as footnoted below); the Operators were asked for fees related to independent living units, rather than serviced apartments, which some residents covered in this survey might have.

Regular Fees	Range	Median
Resident (Q19 ⁹)	\$60-\$2,200/month	\$368/month
Operator (Q22 ¹⁰)	\$60-\$1,250/month	\$300/month

⁹ Q19. What is the regular fee for services and outgoings (e.g. gardening, maintenance, insurance) you pay?

¹⁰ Q22. What is the regular fee for services and outgoings charged to Residents living in an independent unit? IF THEY ARE UNIT TITLES SAY: Please include any body corporate fees.

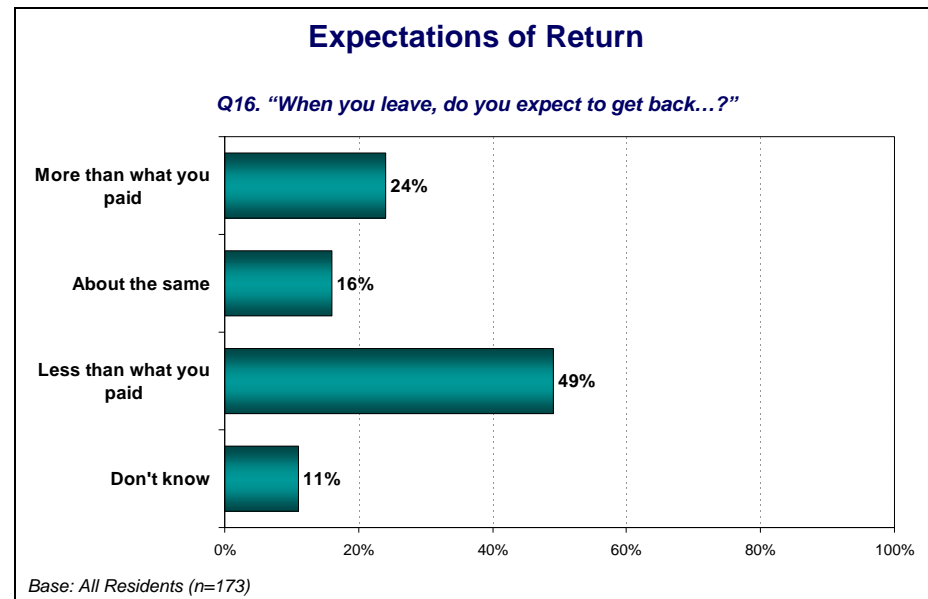
Retirement Village Charges, Continued

Expectations of Return

The charts and tables below highlight Residents' expectations of receiving any return on or after departure from the village. Charts are then shown of the return Residents will receive according to the Operators.

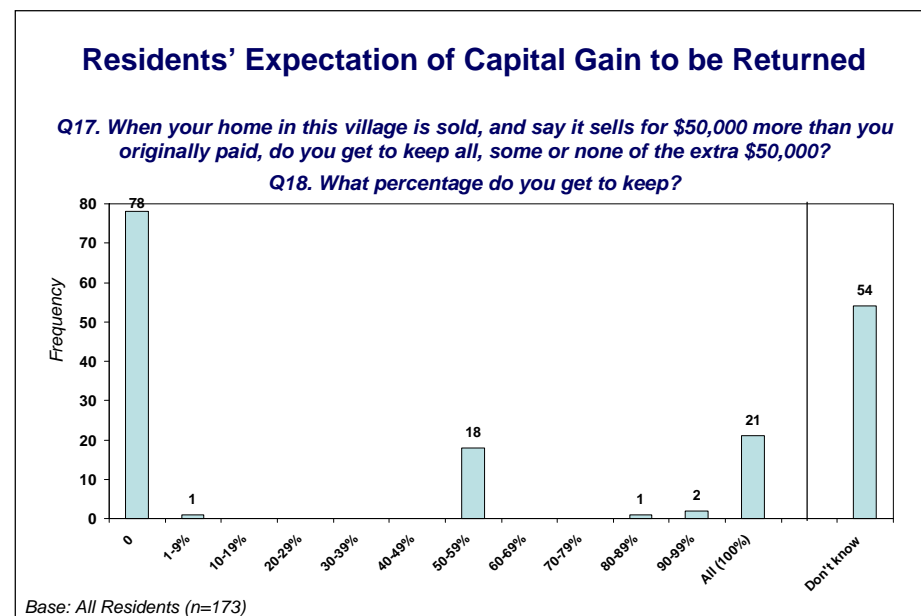
Residents

As the chart below shows, almost half of Residents expect to get back less than what they paid. Another quarter (24%) expect to receive more, while the rest are split almost evenly between those who expect to get the same (16%) and those who don't know (11%).



Retirement Village Charges, Continued

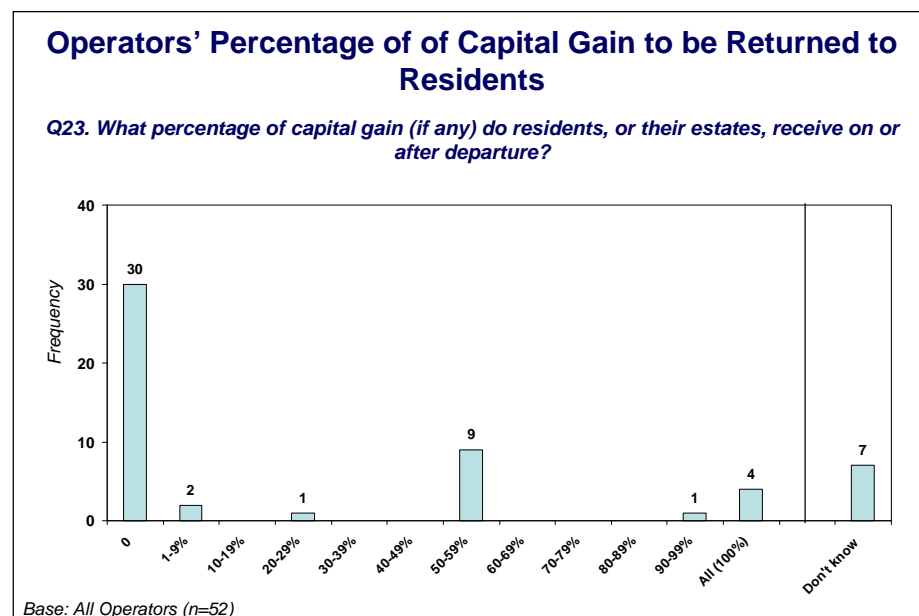
The following histogram shows the amount of capital that Residents expect will be returned to them on or after departure. As the data shows, most expect (78 or 45%) to get no capital gain. Eighteen (or 10%) expect to get around 50%, and another 21 (12%) expect to get all their capital gain. However, almost a third (54 or 31%) do not know.



Retirement Village Charges, Continued

Operators

The following histogram shows the capital gain that Operators say will be returned to Residents (or their estates) on or after departure. The pattern is similar to that for Residents. Surprisingly, 7 (or 13%) of Operators say they don't know.



Summarising the data for both Residents and Operators, the following table shows the range of expectations of capital gain returned, and the median. Given that Residents are talking about their contracts (which could be older ones), and that Operators are quoting current contracts, the results suggest that under new contracts, Residents may be even less likely to get any capital gain returned to them.

Capital Gain	None Returned	100% Returned
Residents (Q17 ¹¹ /Q18 ¹²)	45%	12%
Operator (Q23 ¹³)	57%	8%

¹¹ Q17. When your home in this village is sold, and say it sells for \$50,000 more than you originally paid, do you get to keep all, some or none of the extra \$50,000?

¹² Q18. What percentage do you get to keep?

¹³ Q23. What percentage of capital gain (if any) do Residents, or their estates, receive on or after departure?

Retirement Village Charges, Continued

Deductions from Capital Returned

In addition to the initial purchase price and ongoing fees most Villages charge capital deductions and other costs when Residents leave. The most common is a fixed percentage of the initial purchase price that depends on the length of occupancy (54%). Over a third charge refurbishment costs, and a quarter (26%) charge ongoing fees until the re-sale of the unit.

One in ten (11%) deduct a fixed percentage of the re-sale price. Of this group, half pass on 100% of the capital gain to Residents, but the rest either keep all the capital gain, or pass on 50%. For those who do not pass on any capital gain, this means that the more the property is worth on re-sale, the less the Resident gets back.

Only 8% are not charged any further deductions (these villages either charge very high fees and/ or keep all the capital gain).

Q25. Which of these deductions, if any, are made from capital returned when a Resident leaves?	Base: All Operators (n=52) %
Capital deductions	
A fixed percentage of the initial purchase price that depends on the length of occupancy (e.g. 5% for a maximum of 5 years i.e. up to 25% of \$200,000)	54%
A fixed percentage of the initial purchase price (e.g. 20% of \$200,000)	17%
A fixed percentage of the re-sale price (e.g. 20% of \$250,000)	11%
A lump sum capital deduction (e.g. \$20,000)	1%
Cost of sale	
Refurbishment costs	38%
Marketing/ sales/ administration costs/ commissions	19%
Legal fees	2%
Ongoing fees	
Ongoing regular services/ outgoings fees until re-sale of the unit	26%
Ongoing regular services/ outgoings fees for a fixed period of time	6%
Other	6%
None	8%
Don't know	5%

Retirement Village Charges, Continued

Examples of **fixed percentages of the initial purchase price (regardless of length of occupancy)** are:

- 18%
- 20%
- 30%

In this research, 30% was the most commonly mentioned.

Examples of charges that are fixed percentages of the **initial purchase price that depend on the length of occupancy** are:

- 23% spread equally over six years
- 28% accrued over the first three years
- 3% p.a. up to 15 years
- 5% p.a. capped at five years
- 5% p.a. up to four years (i.e. to a maximum of 20%)
- amortised monthly capped at 3 years (i.e. to a maximum of 18%)
- studio units 4% per year to a maximum of four years, villas 3% per year up to a maximum of six years
- up to 20%, spread over four or eight years depending on whether an apartment or villa is bought

Examples of charges that are **fixed percentages of the re-sale purchase price** are:

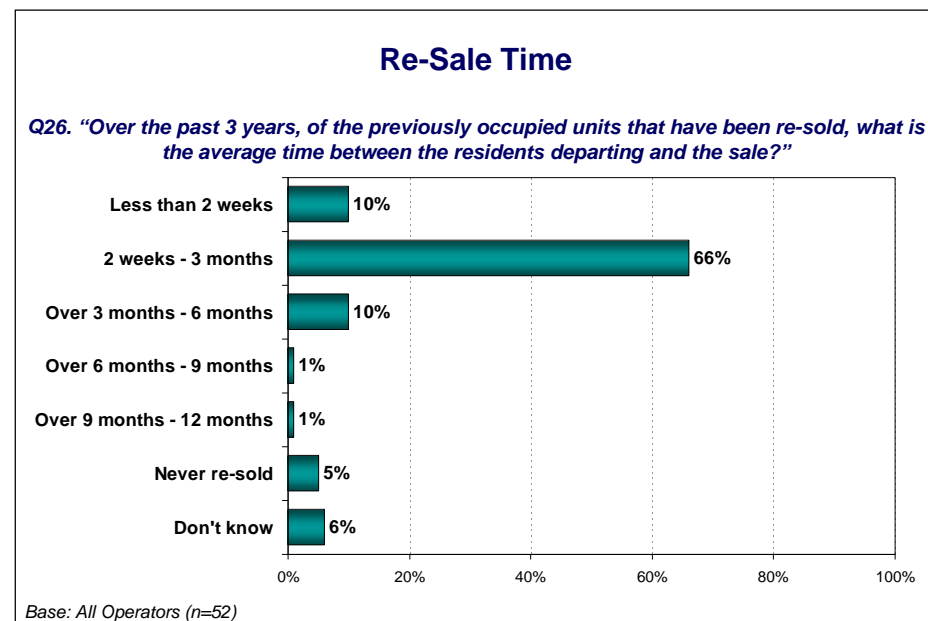
- ranges from 6% to 20%
 - 7.50%
 - 2.5% p.a. capped at 10 years
 - 8% for the first year and 4% p.a. after that, capped at 24%
 - can choose one of two options – a flat 18% calculated on re-sale price estimated at end of five years, or 4.6% per year calculated every year (based on estimated re-sale price at the end of each year) up to five years
 - 2.5% p.a., capped at 30%, calculated at termination
-

Retirement Village Charges, Continued

Re-sale Time

Re-sale time is an important issue for Residents, or their estate, as a longer re-sale time can increase the costs incurred (as seen above) as well as delaying receiving their share of the proceeds. In addition, under the Act a former Resident, or their estate, can only take a dispute about this to the Disputes Panel after nine months. The chart below shows that three quarters of the units (76%) are sold within three months. Another 10% take between three and six months. A few (5%) have not been re-sold¹⁴.

There are no significant differences amongst the various types of villages.



¹⁴ The two Operators who said 'never re-sold' said "none re-sold to date" and "no re-sales - only been open three years."

Retirement Village Charges, Continued

Receiving the Proceeds

Most Residents (90%) receive their share of the proceeds of a sale when the unit is sold. Only a very few (3%) receive the money on departure or death.

Q27. When do Residents receive their share of the proceeds of any sale?	Base: All Operators (n=52) %
On departure/ death	3%
When the unit is sold	90%
Other	1%
Don't know	5%

Management of Villages

Introduction

The purpose of this section is to set out Residents' satisfaction with the residential accommodation, services and facilities retirement villages provide generally and in terms of the specific requirements of the Act. Questions include what the Code of Resident' Rights, the Code of Practice and the regulations require, when in force (an outline is in Appendix III).

This section also provides an understanding of the level of Resident involvement in the retirement village in terms of the new legislative requirements, and includes an assessment of the relationship between management and Residents.

Agreement with Specific Aspects of the Retirement Village

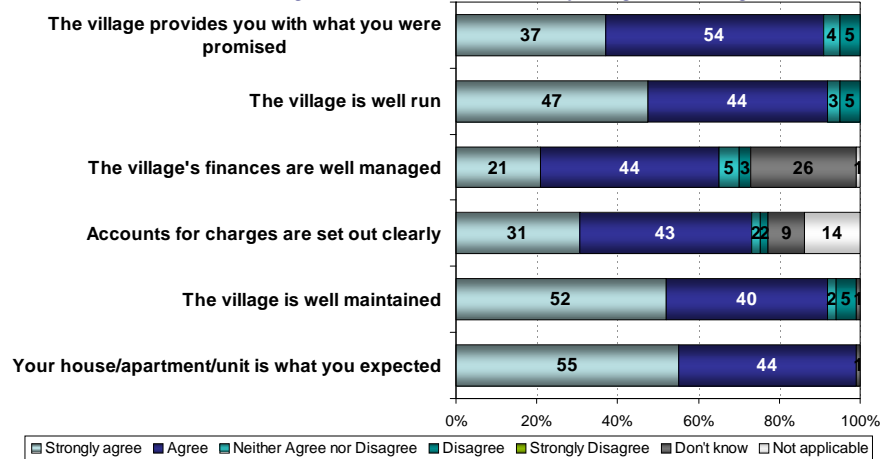
As the charts overleaf show, there is a high level of agreement from Residents about specific aspects of the retirement village. In particular Residents agree that their unit is what they expected, and overall they live a peaceful life in the village. The highest levels of disagreement are with the village providing them with what they were promised, and their confidence that the village will cater for their changing needs. Over a quarter of Residents (26%) didn't know whether the village's finances are well managed.

The only significant different between the various groups of Residents is that those with no disabilities are more likely to agree that accounts for charges are set out clearly than Residents overall (89% respectively, compared with 73% overall).

Management of Villages, Continued

Aspects of the Retirement Village

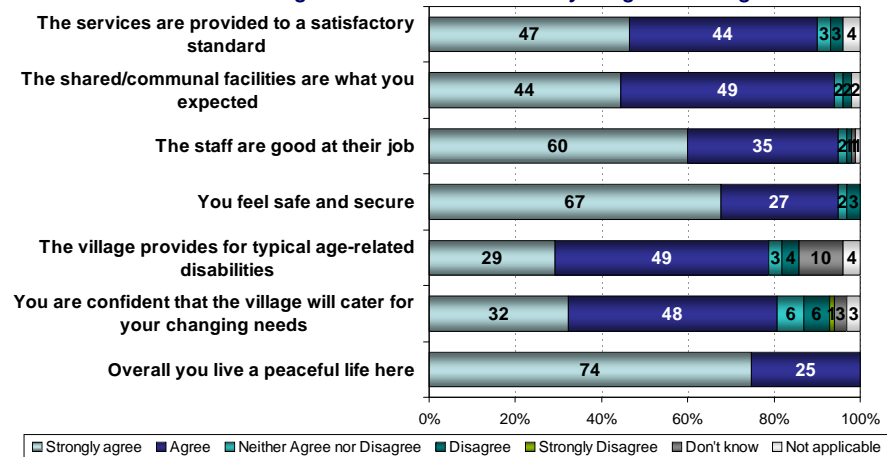
Q27. "Which of the following best describes how much you agree or disagree that...?"



Base: All Residents (n=173)

Aspects of the Retirement Village, continued

Q27. "Which of the following best describes how much you agree or disagree that...?"



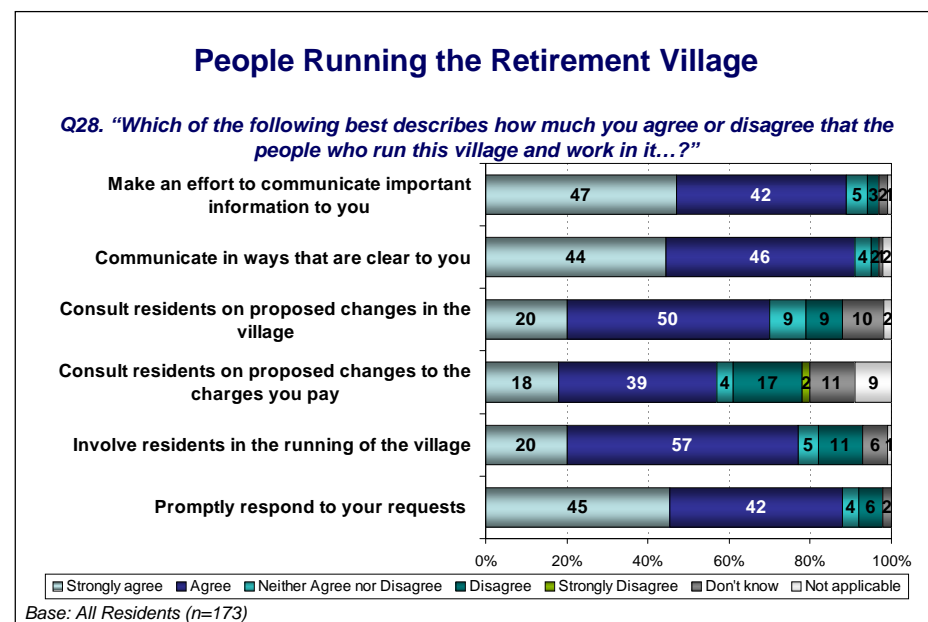
Base: All Residents (n=173)

Management of Villages, Continued

The People Running the Village

The Code of Residents' Rights in the Act provides Residents with the right to be informed and consulted, to be treated with courtesy and to have their rights respected. The Code of Practice continues these themes overall, adding particular requirements for Resident involvement and communication.

Overall Residents have a high level of agreement that they are treated well by the people that run the villages. Residents most commonly agree that management treat Residents with courtesy and respect (99%). They are least likely to agree that they are consulted on proposed changes to the charges they pay (57% agree and 19% disagree). This lower level of agreement is also reflected in other questions about consultation: consulting on changes in the village (70% agreement), and involving Residents in the running of the village (77% agreement).



Residents aged 85 and under are more likely to agree that Residents are involved in the running of the village than those over 85 (82% compared with 65%).

Residents with assets of \$200,000 or less are more likely to agree than Residents with more that management consults Residents on changes to charges (71% compared to 57%).

Management of Villages, Continued

Residents who rely solely on NZ superannuation are more likely than Residents who have other money to agree that management responds promptly to requests (98% compared to 78%).

Residents who have lived in the village for one year or less, and Residents who are reliant mostly on NZ superannuation are both more likely than Residents overall to agree that management has a good relationship overall with Residents (100% and 99% compared to 93%).

Residents' Committee

The Code of Practice, when in force, gives Residents the right to form a Residents' committee, which meets with the Operator.

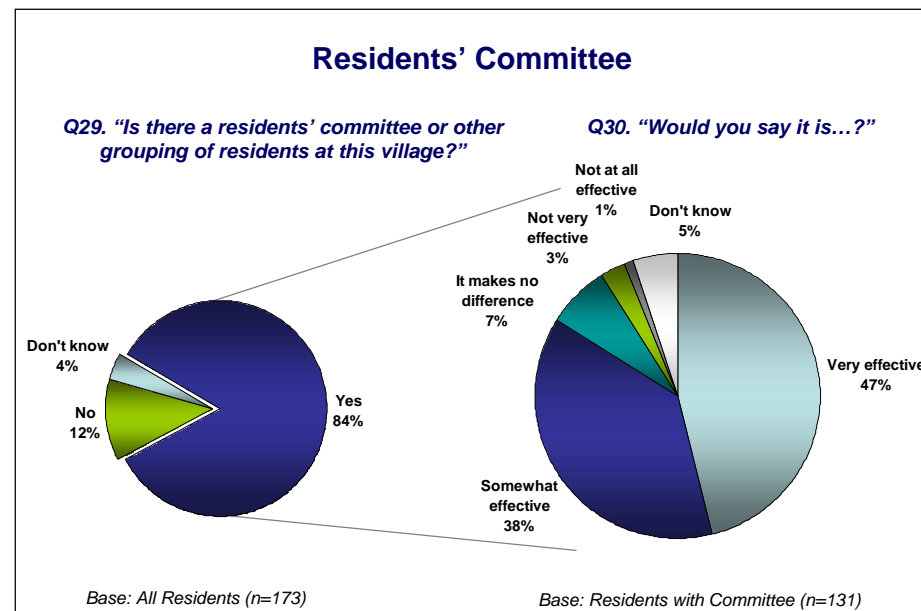
Eighty-four percent of Residents state that such a group exists, compared to only 68% of Operators. The following table therefore indicates there are more Residents' groups or committees functioning in villages than Operators are aware of and which they are not meeting with.

Q29. Is there a Residents' committee or other grouping of Residents at this village? (Residents)	Base: All Residents (n=173) %	Base: All Operators (n=52) %
Q35. Is there a Residents' group here, such as a Residents' committee, that represents Residents' views and interests to management? (Operators)		
Yes	84%	68%
No	12%	32%
Don't know	4%	-

Management of Villages, Continued

Effectiveness of the Residents Committee

Most Residents consider the Residents' committee or similar group to be effective (85%). Very few Residents (4%) consider it ineffective, although 7% also state the group or committee makes no difference.

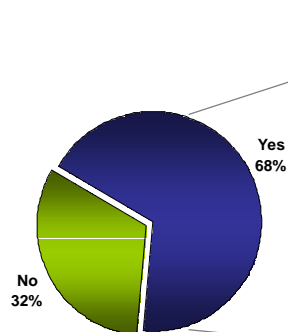


Comparing the Residents' results above to those from the Operator, although the scales are different, the results suggest that the Operators are even more positive about Residents' committees than the Residents themselves (see chart overleaf).

Management of Villages, Continued

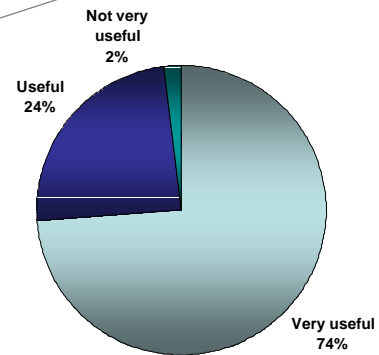
Operators' Perspective of the Residents' Committee

Q35. "Is there a Residents' group here, such as a Residents' committee, that represents Residents' views and interests to management?"



Base: All Operators (n=52)

Q36. "How would you rate the relationship between management and the residents' committee?"



Base: Operators with Residents Committee (n=38)

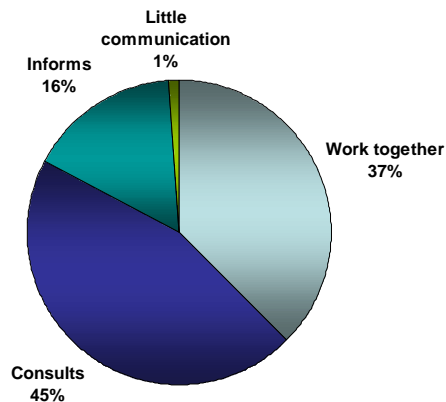
Management of Villages, Continued

Residents Involvement in Decision-making in the Village

Nearly half of the Operators say they have a consultative approach with the Residents on decision-making (45%). Over a third say their approach is one of working together to make decisions (37%). Almost one in five (17%), however, do not involve the Residents in decision-making.

Resident's Involvement in Decision-Making

Q37. "Which of the following best describes residents involvement in decision-making in the village?"



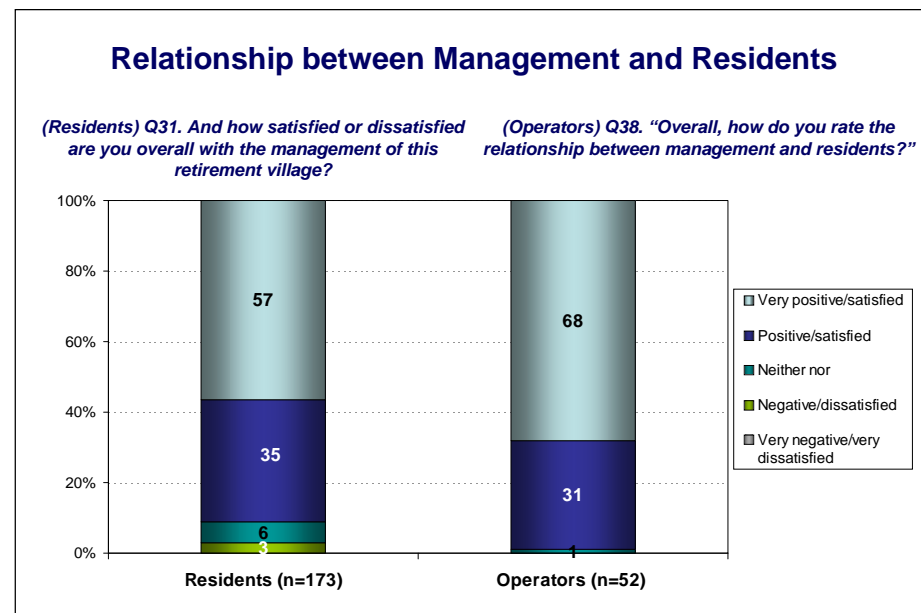
Base: All Operators (n=52)

Management of Villages, Continued

Relationship between Management and Residents

Operator satisfaction with the management of their retirement village is similar to that of Residents, with 99% of Operators satisfied and 92% of Residents. Nearly a tenth of Residents are either dissatisfied (3%) or neutral (6%), compared to no dissatisfaction from Operators and only 1% neutral.

There are no significant differences amongst the various types of Residents and villages.



Statutory Supervisors

Introduction

Currently most licence to occupy villages are required to have a Statutory Supervisor under the Securities Act 1978. When in force, the Act requires every village to have a Statutory Supervisor, unless exempted. The 'village watchdog' role of the Statutory Supervisor will be broader and have more compliance powers than currently. This includes explicitly to receive complaints from Residents.

Statutory Supervisor

Both Residents and Operators were asked if there was a Statutory Supervisor at the village. 61% of Operators state they have Statutory Supervisors.

Q13. Is there a Statutory Supervisor at this retirement village? (Operators)	Base: All Operators (n=52)
Yes	61%
No	39%

Two thirds of Licence to Occupy villages have a Statutory Supervisor.

Q13. Is there a Statutory Supervisor at this retirement village? (Operators)	Legal Title Residents can Purchase				
	Licence to Occupy (n=47)	Unit Title (n=5)	Lifetime Lease/ Tenancy (n=1)	Cross lease (n=3)	Freehold (n=1)
Yes	65%	25%	100%	54%	100%
No	35%	75%	-	46%	-

Statutory Supervisors, Continued

Over half of Residents can say whether or not their village has a Statutory Supervisor (56%), and the majority of those do have one. Almost half (44%) do not know.

Q38. Does this retirement village have a Statutory Supervisor? ¹⁵ (Residents)	Base: All Residents (n=173) %
Yes	50%
No	6%
Don't know	44%

Comparing Residents' views to their Operator's, it appears that only in only 38% villages Residents and Operators agree on whether or not there is a Statutory Supervisor. In almost two thirds of villages, there is some doubt or disagreement.

While base sizes are small, making comparisons tentative, there appears to be more disagreement amongst Residents & Operators when the village:

- has 50 or fewer units (80%)
- is part of a larger group (79%)

Q38. Does this retirement village have a Statutory Supervisor? ¹⁶ (Residents)	Base: All Operators (n=52) %
Q13. Is there a Statutory Supervisor at this retirement village? (Operators)	
Alignment	
Villages where both Residents and Operators state there is a Supervisor	36%
Villages where both Residents and Operators state there is NOT a Supervisor	2%
Variation	
Villages where Residents and Operators disagree	62%

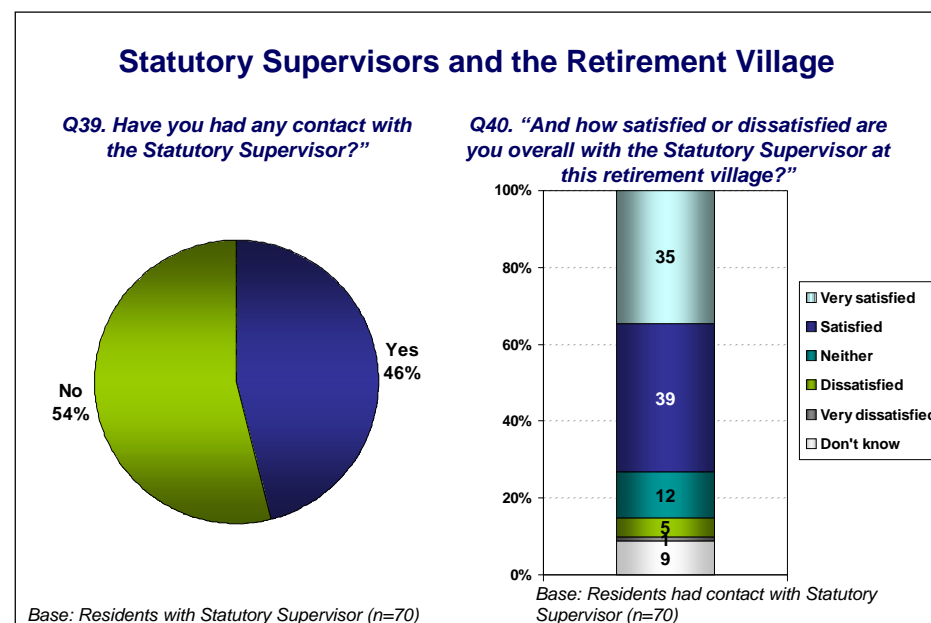
¹⁵ If necessary, it was explained: "The Statutory Supervisor is an independent professional firm or person that is responsible for overseeing the financial side of the village and for making sure the village complies with its obligations."

¹⁶ If necessary, it was explained: "The Statutory Supervisor is an independent professional firm or person that is responsible for overseeing the financial side of the village and for making sure the village complies with its obligations."

Statutory Supervisors, Continued

Overall Satisfaction with Statutory Supervisor

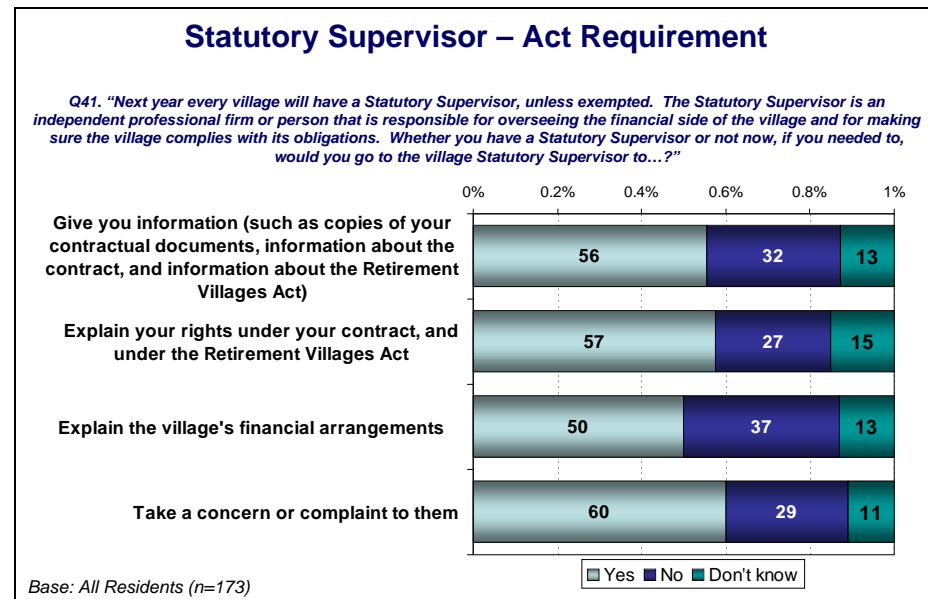
Almost half (46%) of Residents who say they have a Statutory Supervisor say they have had any contact. Regardless of whether they have had contact or not, all Residents with Statutory Supervisors were asked how satisfied they were overall with their Statutory Supervisor. Three quarters (74%) state they are satisfied with their Statutory Supervisor. Only 6% say they are dissatisfied.



Statutory Supervisors, Continued

Potential use of the Statutory Supervisor

Between 50% and 60% of Residents would go to the Statutory Supervisor to get information, to have their rights explained, to have the village's finances explained, or about a concern or complaint. Given the consistency of numbers across these four measures, it could be presumed that half of Residents may use a Statutory Supervisor for most of the reasons stated above, about 10% might go for one or two of these reasons, and the other Residents would rarely access the Statutory Supervisor at all for these reasons.



Complaints

Introduction

From 1st October 2006, the Act requires every Operator to have a Complaints Facility in each village and to make Residents aware of this. The Code of Practice, required to be in force in September 2007, sets out minimum requirements for a complaints procedure that resolves complaints “simply, fairly and quickly”. This section covers whether or not villages have a complaint process, and if they do, how effective it is.

Existence of a Complaints Process

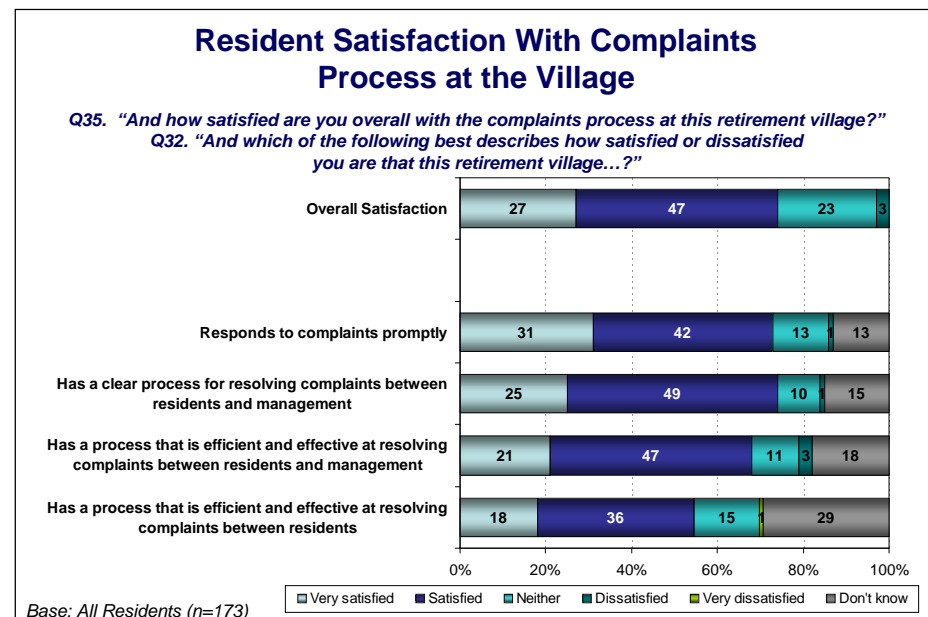
As the following table shows, most villages have a complaints process in place (97%).

Q39. Does this retirement village have a complaints process?	Base: Operators
	(n=52) %
Yes	97%
No	3%

Complaints, Continued

Residents Satisfaction with the Complaints Process

As the chart below shows, the majority of Residents are satisfied that there is a clear process (74%) on the eve of the Act's complaints process coming into effect. Many Residents also said they didn't know, in particular to whether or not there was an efficient and effective process for resolving complaints between Residents (29%). This contrasts with 97% of Operators saying they have a complaints process. The majority of Residents are satisfied that complaints are responded to promptly (73%).

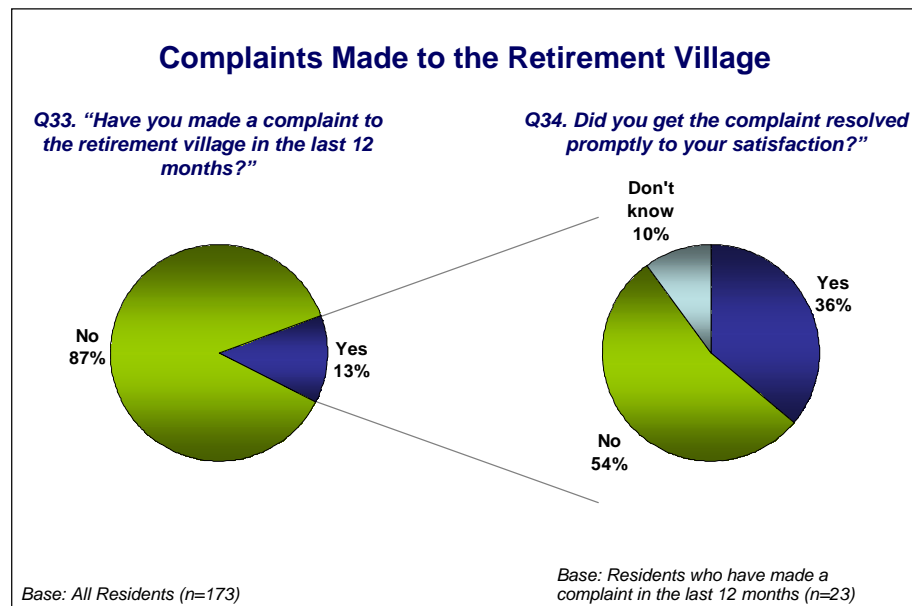


Complaints, Continued

Prevalence of Making a Complaint

Residents

Thirteen percent of Residents say that they have made a complaint in the last 12 months. Of those who have made a complaint, over half (54%) said it was not resolved promptly to their satisfaction, with 36% saying it was.



Complaints, Continued

Operators

As the table below shows, Operators normally receive very few formal complaints. There are more formal complaints about Management than about Residents. While the median number of complaints is 0, the average number is between 1 and 2.

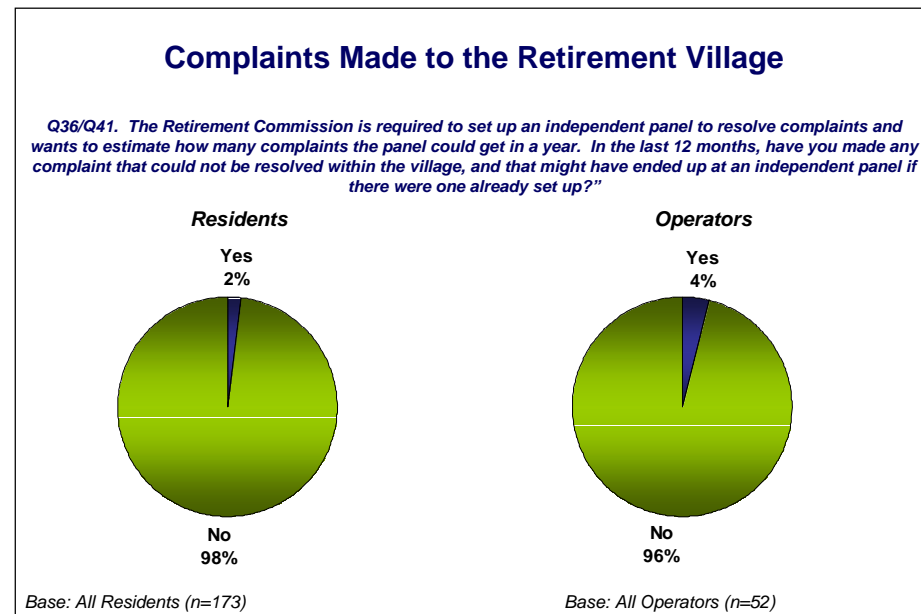
Q40. How many written or other formal complaints, if any, have been received or made in the last year?	Range of formal complaints	Average number of formal complaints
From, or on behalf of, Residents about other Residents?	0-7	1
From, or on behalf of, Residents about Management?	0-20	2
From Management about Residents about?	0-5	1

Complaints, Continued

Estimating the Number of Disputes for the Independent Disputes Panel

The Retirement Commission is required to set up an independent disputes panel to resolve complaints. In order to broadly estimate how many disputes the panel could get, both Residents and Operators were asked if they had had any complaint that could not be resolved in the last 12 months that might have ended up at an independent panel if there were one already set up, and if so, how many complaints had there been like this.

As the chart below shows, 2% of Residents say they have made a complaint that falls into this category, and 4% of Operators say they have received such complaints.



Complaints, Continued

In terms of the number of complaints that might end up at an independent panel, the table below shows very few villages or Residents have complaints of this type.

Analysing the data further (not shown below), around 1 in every 25 villages, and around 1 in every 50 Residents, have had a complaint of this nature.

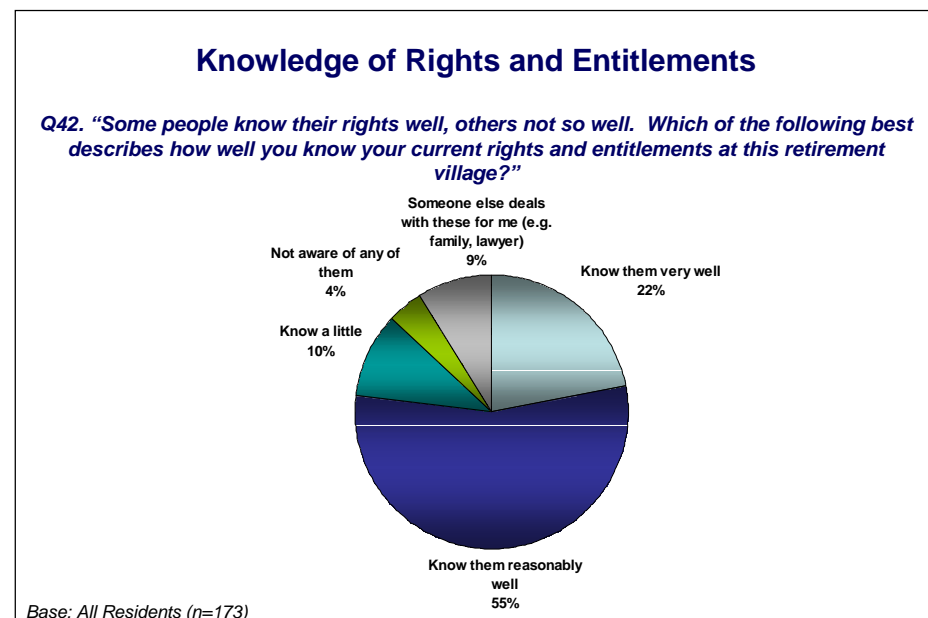
Q36. Residents Q41. Operators	Range of formal complaints per Resident/ Operator
Residents	0-1
Operators	0-1

Awareness of Rights and Entitlements and of the Retirement Villages Act 2003

Perceived Knowledge of Current Rights and Entitlements

The Act provides specific protections and rights for Residents over and above general consumer, contract and other law. For many villages it will replace the Securities Act. The Act provides a number of mechanisms to ensure that Residents are aware of their rights and entitlements. This includes clear and unambiguous disclosure statements and occupation right agreements, a Code of Residents' Rights which summarises Residents' basic rights under the Act, a plain English Code of Practice covering their day-to-day living and village management, and the Retirement Commission's education role. The Department of Building and Housing, which administers the Act, provides implementation information and the Companies Office in the Ministry of Economic Development provides registration and other information to Operators.

To gauge how well Residents think they know their current rights, they were asked how well they know their current rights and entitlements at their retirement village. As the chart below shows over three quarters of Residents (77%) consider they know their rights and entitlements, with another 9% of Residents having someone else who deals with such things. More than one in ten Residents (14%) don't know their rights, or don't know them very well.

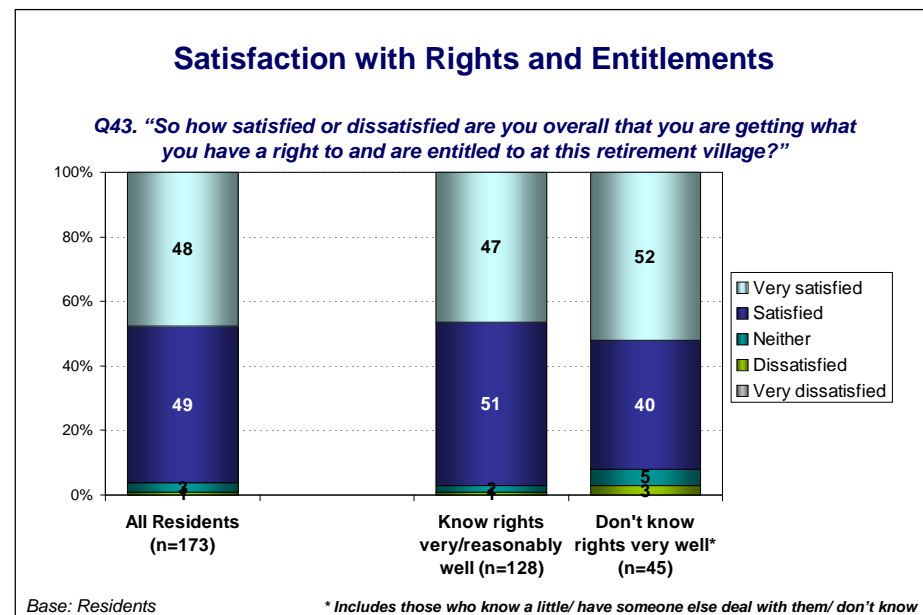


Awareness of Rights and Entitlements and of the Retirement Villages Act 2003, Continued

Satisfaction that Rights are Being Adhered to

Given that 77% of Residents feel they know their rights, do Residents feel their rights are being adhered to? The chart below shows that Residents who know their rights are slightly more likely to feel satisfied they are getting what they are entitled to compared to Residents who don't know their rights (98% compared to 92%).

There is little difference in dissatisfaction between the two groups.



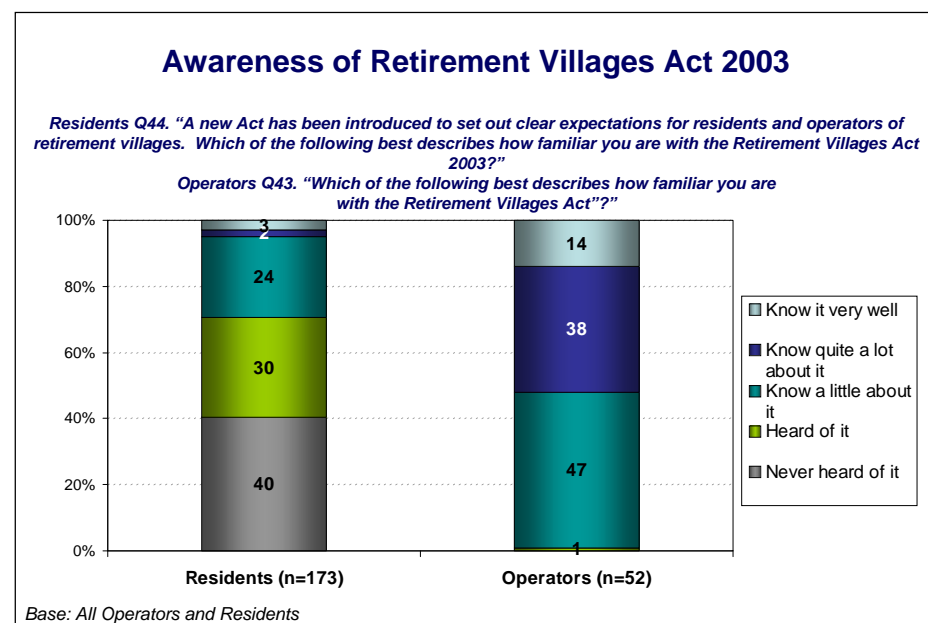
Awareness of Rights and Entitlements and of the Retirement Villages Act 2003, Continued

The Retirement Villages Act (2003)

Awareness

All Operators have some awareness of the Act. Almost half (47%) know a little about the Act. Fourteen percent know it very well, with 38% knowing quite a lot.

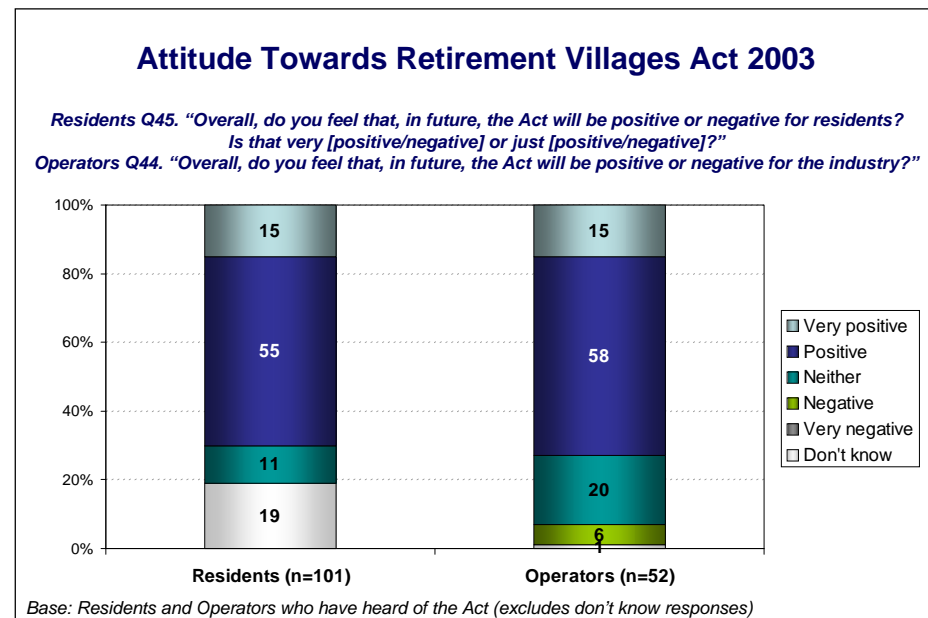
Awareness amongst residents is lower, with 59% having some level of awareness, mostly know a little (30%), and 40% had not heard of it.



Awareness of Rights and Entitlements and of the Retirement Villages Act 2003, Continued

Perceptions

Residents' perceptions of the impact the Act will have are similar to those of Operators with 70% of Residents and 73% of Operators having a positive view of the Act. However 6% of Operators have a negative view of the Act, and almost a fifth (19%) of Residents didn't know.



Awareness of Rights and Entitlements and of the Retirement Villages Act 2003, Continued

Operators who feel the Act will be **positive** most commonly state it will increase confidence in retirement villages (63%), assist in setting expectations and standards (61%) and provide a minimum protection for Residents (60%).

Base: Operators who are positive about the Act's impact (n=40)	
Reasons why the Act will be positive	%
Provides people with confidence in retirement villages	63%
Helps set people's expectations about standards and what they're entitled to	61%
Provides Residents of all villages with minimum protections	60%
Helps ensure that good Operators are not penalised by poorer Operators	47%
Makes it easier for people to choose a village	23%
Setting/ maintaining industry standards	15%
Provides safeguards for Residents	10%
Other	7%

The three Operators who feel the Act will be **negative** most commonly state:

- it will increase costs unnecessarily (all three mention this)
- there is too much red tape (2 mentions).

Awareness of Rights and Entitlements and of the Retirement Villages Act 2003, Continued

Awareness of the Retirement Commission's Role

Residents were asked if they had heard of the Retirement Commission's role regarding retirement villages in the Act (outlined in Appendix III) one third (35%) had.

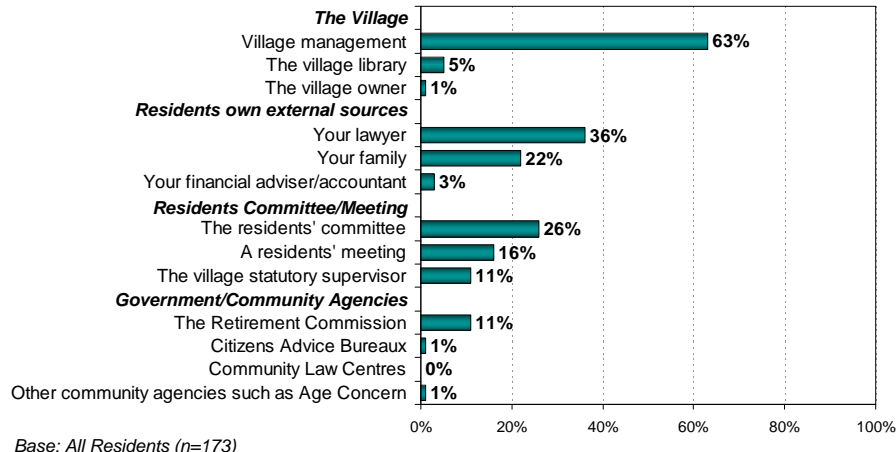
Q46. Before this interview, had you heard of the Retirement Commission's role regarding retirement villages?		Base: All Residents (n=173) %
Yes		35%
No		65%

Preferred Information Sources and Formats

So that the Retirement Commission and others can provide their communications in the most appropriate way, Residents were asked where they prefer to get information about their rights and entitlements in retirement villages, and in what format. As the chart below shows, over half prefer to get this type of information from the village management (63%). Lawyers (36%) and the Residents' committee (26%) are the two other preferred sources of information. Printed information is the format preferred by nearly two thirds (65%), with 41% wanting to receive the information face-to-face, and another fifth (22%) preferring a group meeting. Websites rated only 1%.

Preferred Information Source for Rights and Entitlements

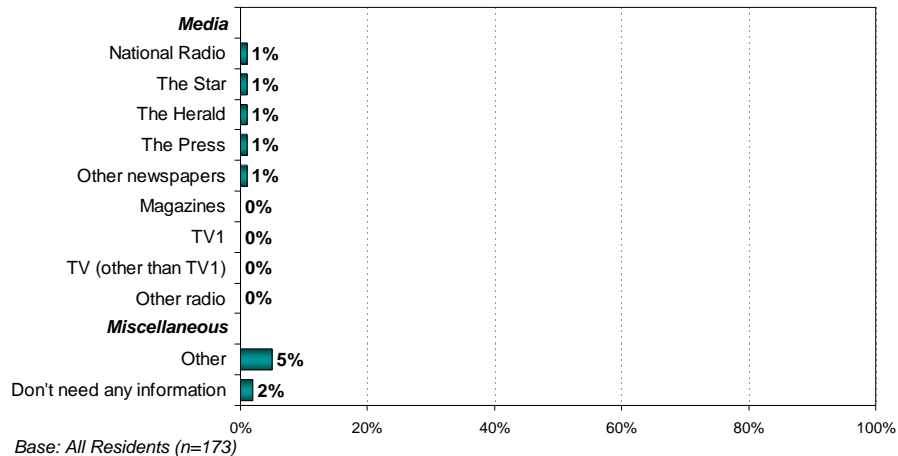
Q47. "Where do you prefer to get information about your rights and entitlements in retirement villages from?"



Awareness of Rights and Entitlements and of the Retirement Villages Act 2003, Continued

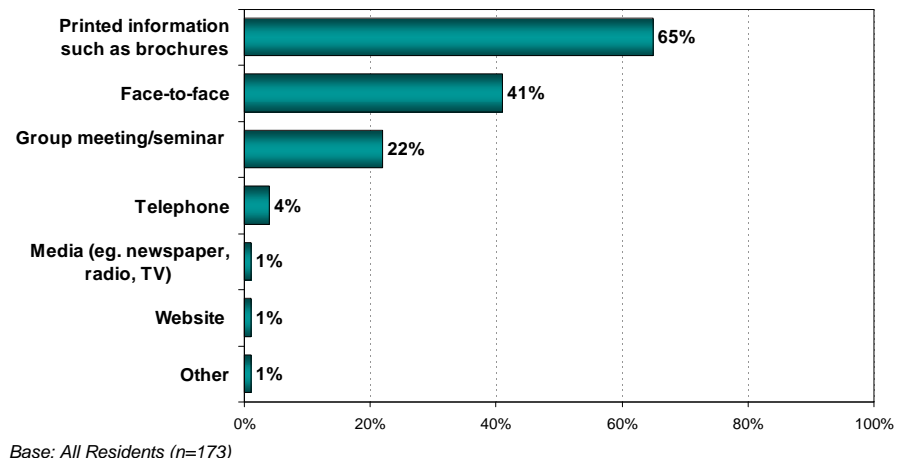
Preferred Information Source for Rights and Entitlements, continued

Q47. "Where do you prefer to get information about your rights and entitlements in retirement villages from?"



Preferred Format for Information about Rights and Entitlements

Q48. "In what form do you prefer to get information about your rights and entitlements in retirement villages?"

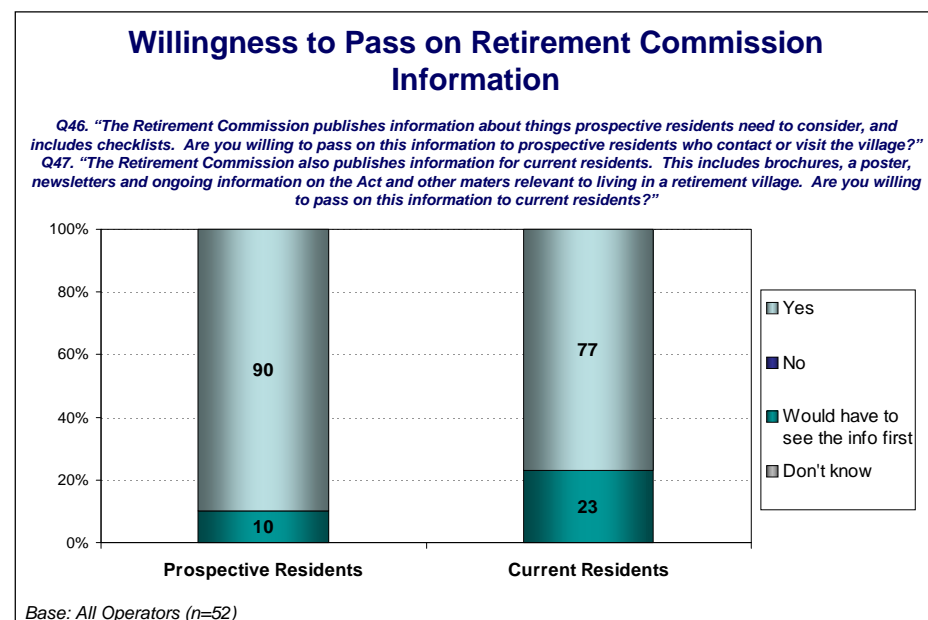


Awareness of Rights and Entitlements and of the Retirement Villages Act 2003, Continued

Willingness to pass on Retirement Commission Information to Residents

To gauge how willing they are to pass on information about Residents' rights and entitlements, Operators were asked if they were will to pass on such information to prospective and current Residents:

The majority of Operators are willing to pass information on to both current and prospective Residents (77% and 90% respectively). However, nearly a quarter of Operators (23%) would want to vet information to current Residents, and 10% of Operators would want to do the same with information for prospective Residents.



Appendix I – Research Design

Two Stage Approach Required

The focus of this research is retirement villages that fall under the Act. The Retirement Commission provided a list of retirement villages in New Zealand it has compiled from a variety of sources. However, this list did not provide information of whether or not the villages in the list would be covered by the Act. Because of this, a two-stage approach was used and is outlined below.

Stage One: List Building Exercise

Phase One: Random selection of retirement villages from the wider list

Overall, there are 75 Territorial Local Authorities (TLAs or TAs) in New Zealand on the Retirement Commission's list of retirement villages.

North Shore City, Auckland City, Manukau, Christchurch and Tauranga were chosen for the sample (i.e. selection probability = 1) on the basis that these TLAs had the most retirement villages.

For the remaining TLAs, those with fewer than seven villages were excluded to provide the most cost-effective method of sampling. This left 10 remaining TLAs of which five were randomly chosen.

The final sample selected included the following:

- Whangarei
- Auckland (North Shore City, Auckland City, Manukau)
- Tauranga
- Rotorua
- New Plymouth
- Wellington¹⁷
- Christchurch
- Invercargill

From these selected TLAs, 150 villages were chosen (using a sampling fraction of 0.65).

¹⁷ This excludes Lower Hutt City, Upper Hutt City and Porirua.

Appendix I – Research Design, Continued

Phase Two: Contacting each retirement village selected

ACNielsen contacted all selected villages by telephone via their CATI unit. Interviewers said they were calling on behalf of the Retirement Commission and asked for:

- Confirmation that the site offers residential units such as villas, apartments, serviced apartment or studio units (excluding any hospital care or rest home care units)
 - Number of residential units of the nature described above
 - The manager's name and contact details (for that site)
 - Whether or not the village is part of a larger group of villages
-

Stage Two: Main Survey

Testing the questionnaire: Pre-testing and Piloting

The survey was pre-tested on three Operators and three Residents in four different villages in the Hutt Valley region. The Hutt Valley was selected because it was outside the sample drawn for the main survey, and so if any changes needed to be made no village would need to be re-visited. Two of the three Operators offered unit titles, and one of the three Residents had a unit title. The rest had licence to occupy titles. Feedback from the pre-test was incorporated into the survey.

The questions were also piloted on 10 villages, and this feedback was also incorporated into the survey.

The process for the main survey

ACNielsen sent pre-notification letters from the Retirement Commission to the following groups to encourage participation:

- The Operators of the retirement villages from the lists mentioned above
- The Residents' Committee (if they had one) of each village
- Any Head Offices of the retirement villages

Appendix I – Research Design, Continued

The Retirement Commission also sent letters to the Retirement Villages Association of New Zealand (RVA), and other relevant associations (HealthCare Providers New Zealand (HCPNZ), and New Zealand Council of Christian Social Services (NZCCSS)).

The interviewer then contacted Operators by phone to ascertain that they were a village that came within the scope of the Act, and to ask if their village would take part. Once eligibility and permission to progress were confirmed, a time was agreed for the interviewer to visit face-to-face with the Operator and the designated number of Residents (varying depending on the size of each village - ranging from 1 to 9 and averaging 3.3 per village).

NB: Only villages where the Operators gave consent were included in the survey – Residents were not interviewed without the Operator's consent.

After interviewing the Operator, the interviewers used the random walk method that is usually used in face-to-face interviewing to select Residents. They started from one of the following four start points in the village:

A – Beginning

B – one quarter of the way through

C – half the way through

D – three quarters of the way through

Where each start point began depended on the configuration of the village.

Appendix I – Research Design, Continued

Interviewers determined their start point by moving the required distance (as stated above) to the right of the Village office, and then selecting every third unit to the right of that start point. Selection continued until the pre-determined number of Residents was interviewed. If Residents were not home or ineligible to be interviewed (for example due to dementia), then the interviewer went on three more units to the next selected unit. In some cases the interviewer had to re-visit to complete the interviews.

The number of Residents interviewed per village depended on the size of the village. The following quotas (see Recent Residents in table below) were used to ensure around a third of interviews were conducted with people who had been in the village for a year or less (as a proxy for intending Residents).

Size of Village (Q6 Operator questionnaire)	Total number of interviews in village	Quota – Recent Residents	Quota – Established Residents
2-5	2	1	1
6-10	2	1	1
11-20	2	1	1
21-50	3	1	2
51-100	4	1	3
101-199	5	1	4
200+	8	2	6

Midway through interviewing, these numbers were adjusted to make sure we were on track for the correct sample size, as shown in the table below.

Size of Village (Q6 Operator questionnaire)	Total number of interviews in village	Quota – Recent Residents	Quota – Established Residents
2-5	2	1	1
6-10	2	1	1
11-20	2	1	1
21-50	3	1	2
51-100	4	1	3
101-199	4	1	3
200+	4	1	3

Of the 173 Residents interviewed, 49 were recent Residents.

Appendix I – Research Design, Continued

Sample Sizes

The following table outlines the number of interviews achieved for Operators in each TLA.

Number of interviews	Villages
Whangarei	4
Auckland (all 3 TLAs)	16
Tauranga	6
Rotorua	3
New Plymouth	1
Wellington	3
Christchurch	16
Invercargill	3
Total	52

Interview Length

On average, the Operators' Survey took 42 minutes, and the Residents' Survey took 55 minutes.

Response Rate

The response rate for Operators was 79%, and for Residents was 72%.

Please note: 15 of the 110 villages approached (14%) were screened out as they were not eligible (i.e. did not fall under the Act).

Timings

The list building exercise was conducted between 26 April and 5 May 2006.

The main survey (including pilot but not the pre-test) was conducted between 16 August and 29 September 2006.

Appendix I – Research Design, Continued

Survey Accuracy Assuming a random sample, the results shown in this survey are subject to a maximum error, at the 95% confidence level, of:

- *Operators:* $\pm 13.6\%$, based on a total sample size of 52
- *Residents:* $\pm 7.5\%$, based on a total sample size of 173

Weighting The data was weighted to be representative of all villages that fall under the Act in each area in terms of the number villages, size of village, and the proportion of recent to established Residents.

Limitations of Survey

The key limitations of this survey are as follows:

- Possibly unrepresentative sample - we may have fewer villages with serious issues as they may be more likely to refuse or may have screened themselves out. We also have a large number of villages with licence to occupy, which does not accord with current knowledge of the industry. Owner-occupied unit title or other titles may not have been on the initial list of villages compiled where they do not advertise. In addition some of these may have screened themselves out, including because some do not need to comply with the Act.
- Cluster methodology – because this is not a fully random survey of all villages in New Zealand that fall under the Act, there is a likelihood that the characteristics of those surveyed are more similar (and therefore that the results are more biased in a certain direction) than if a fully random survey had been conducted. For example, TLAs with fewer than seven villages were excluded.
- Survey length – this is two-fold. First, there is a limit to how long people will answer questions for, so some questions had to be left out. Second, 13% of Operators and 3% of Residents refused to do the survey, and this may partly be due to the length of the survey.

NB: Very few Residents were too frail or had dementia to be able to interview, so this is not really a key limitation of this survey.

Appendix II – Contact Analysis

Operators

	Number
Total phone numbers issued	110
Ineligible (screened out)	15
Not able to contact (eligibility not determined)	6
Not contacted (quota full)	28
Total known ineligible numbers	15
Total known eligible numbers	61
Eligibility ratio (amongst those where eligibility is known)	80%
Estimated total eligible numbers	66
Completed interviews	52
Refused	9
Potentially eligible, not able to contact (estimated proportion that are eligible)	5
Response rate	79%

Appendix II – Contact Analysis, continued

Residents

	Number
Dwellings approached	257
Empty houses	4
Occupied dwellings approached	253
Not able to contact – no one at home (eligibility not determined)	57
Total known ineligible numbers (screened out)	10
Total known eligible numbers	186
Eligibility ratio (amongst those where eligibility is known)	95%
Estimated total eligible numbers	240
Completed interviews	173
Refused	6
Respondent not interviewable (dementia/ not available etc)	7
Potentially eligible, not able to contact (estimated proportion that are eligible)	54
Response rate	72%

Appendix III – Outline of the Act

The Retirement Villages Act (2003) is consumer protection legislation to give confidence in retirement villages to:

- protect the interests of intending Residents and current Residents
- enable the development of Retirement Villages under a legal framework readily understandable by Residents, intending Residents and Operators

More specifically the Act is designed to:

- a) protect the interests of Residents and intending Residents of retirement villages
- b) enable the development of retirement villages under a legal framework that is readily understandable by Residents, intending Residents, and Operators
- c) For the purposes in paragraphs (a) and (b):
 - to promote understanding of the financial and occupancy interests of Residents and intending Residents of retirement villages
 - to provide an industry-focused regulatory and monitoring regime for retirement villages in which compliance costs are minimised
 - to provide external oversight of the conditions of entry into, and the continuing operations of, retirement villages
 - to introduce requirements and procedures necessary to give effect to the regulatory and monitoring regime referred to in subparagraph (ii)
 - to provide an environment of security and protection of rights for Residents of retirement villages
 - to confer on the Registrar of Retirement Villages and the Retirement Commissioner powers, functions, and duties relating to this Act

The Act aims to help ensure intending Residents make informed choices and to help ensure current Residents get what they expected and are entitled to, and to enjoy well-being.

It does this by:

- requiring all villages to register and make annual returns

Appendix III – Outline of the Act, continued

- requiring all villages to have an approved statutory supervisor as the village ‘watchdog’ (unless exempted)
- requiring accurate advertising
- requiring the Operator to give each intending Resident a clear and unambiguous disclosure statement and occupation right agreement and other standard information and documents
- requiring an independent lawyer to explain to intending Residents their occupation right agreement before they sign
- providing a 15-working-day cancellation period and an extended cancellation period if the unit is not completed within six months of the proposed completion date
- the code of residents’ rights in the Act
- the code of practice covering villages’ operation
- requiring each village to have a complaints facility and for unresolved complaints to be resolved by an independent disputes panel
- the monitoring, advice and education role of the Retirement Commissioner
- a range of sanctions and penalties.

Code of Residents’ Rights (in the Act)

This summarises residents’ basic rights in the Act. These are the right to:

- Services and other benefits promised in their occupation right agreement.
- Information relating to any matters affecting residency.
- Be consulted by the operator about any proposed changes in the services or benefits or to the charges.
- Complain and to receive a response within a reasonable time.
- A speedy and efficient process for resolving disputes between residents and the operator or between residents.
- Involve a support person or representative at their own cost in dealings with the operator or other residents.
- Be treated with courtesy and respect and have their rights respected by the operator and staff.
- Not to be exploited by the operator and staff.

Appendix III – Outline of the Act, continued

Regulations

The regulations made under the Act cover:

- Registration
- Advertising
- The disclosure statement
- The occupation right agreement
- The deed of supervision, as the statutory supervisor's contract with the operator
- Criteria for exemption from the requirement to have a statutory supervisor and from any provision of the code of practice
- The disputes panel process and further functions of the Retirement Commissioner in relation to disputes.

Code of Practice

This covers the day-to-day management of the village regarding:

- Staffing
- Safety and security
- Fire protection and emergency management
- Transfer with village
- Meetings and resident involvement
- Complaints facility
- Accounts
- Maintenance and upgrading
- Termination of occupation right agreement
- Communication.

Some of these provisions refer explicitly to residents with disabilities.

Appendix IV – Questionnaires

OPERATOR'S SCREENING QUESTIONS

Q1	Good morning/ afternoon. I am [insert name] from ACNielsen. On behalf of the Retirement Commission, we are conducting a survey of operators around New Zealand that provide accommodation to retired people. Have you received their letter?	Code (127)	Route
	We'd like to ask you a few questions to determine whether or not your village is eligible to be included in the survey. Is it ok to do that now?		
	Yes.....	1	Q2
	No (THANK AND CLOSE – code refused)	2	
Q2	First we just have a few preliminary questions. Is this complex mainly for retired people?	Code (128)	Route
	Yes.....	1	Q3
	No (THANK AND CLOSE, code ineligible)	2	
Q3	Do residents pay a capital sum for their unit or the right to live in a unit here?	Code (129)	Route
	Yes.....	1	
	No (THANK AND CLOSE, code ineligible)	2	
Q4	Does this complex provide one or more services, such as gardening, maintenance, or health care?	Code (130)	Route
	Yes	1	Q6
	No	2	Q5
Q5	And does this complex provide one or more shared or communal facilities, such as a lounge, dining area, or hobbies areas?	Code (131)	Route
	Yes.....	1	Q6
	No (THANK AND CLOSE, code ineligible)	2	

Q6 We'd like to make an appt to complete a 40-minute interview with you, and then we'd like to carry out random interviews with selected residents. What time is most convenient for you?

Study ID	RCOPS- (101-107)	Resp. No.	(108-111)
	06		
Interviewer No.	(115-118)	Interview Length	(119-120)
No. Of Queries	(121-122)	Reference No.	(123-126)

OPERATOR'S SURVEY

Name of respondent: _____

Name of village: _____

[Please make sure you collect village name. This will be matched up with the residents for each village.]

Telephone No.: _____

Time began: _____

Time ended: _____

[THIS SURVEY STARTS AT Q6]

Interviewers: Reintroduce yourself and the survey.

Good morning/ afternoon. I am [insert name] from ACNielsen, I spoke to you on the phone about a 15-minute interview. **If necessary:** On behalf of the Retirement Commission, we are conducting a survey of operators around New Zealand that provide accommodation to retired people.

Read out definition:

Throughout this survey we will be talking about retirement villages as they are defined in the Retirement Villages Act 2003, that is those that:

- have more than one unit,
- are primarily for retired people,
- have shared services and/ or communal facilities,
- that residents pay a capital sum for, rather than renting.

We are not talking about any rented units, or hospital or rest home rooms unless we specifically mention them.

Q6 How many units are there in this retirement village (that people pay a capital sum for)?

(R1) No. of units (132-134)

Q7 How many residents would you estimate currently live here in homes that they've paid a capital sum for (this excludes any residents who are renting)?

(R1) Number of residents (135-137)

Q8 And how many of these moved into the village:

(R1) up to 12 months ago..... (138-140)

(R2) over a year ago

--	--	--

 (141-143)

INFORMATION ABOUT THE VILLAGE (do not read)

Q9	First we have a few general questions. How long has this Retirement Village been operating?	Code (144)	Route
	Up to 2 years	1	
	Over 2 years - 5 years	2	
	Over 5 years - 10 years	3	
	Over 10 years - 20 years	4	
	Over 20 years	5	

Q10	<u>Show card A.</u> What is the legal entity that owns the village?	Code (145)	Route
	Public Company	1	
	Private Company	2	
	Partnership	3	
	Individual	4	
	Trust	5	
	Incorporated Society	6	
	Other	7	

Q11	Is the village for profit or not-for-profit?	Code (146)	Route
	Profit.....	1	
	Not-for-Profit	2	

Q12	<u>Show card B.</u> Which industry association/s, if any, does this Village belong to?	Code (147)	Route
	Retirement Villages Association	1	
	HealthCare Providers NZ (previously Residential Care Association)	2	
	NZ Council of Christian Social Services.....	3	
	Others - specify	4	

Q13 Is there a Statutory Supervisor at this Retirement Village?

Yes.....

No

Code (148)	Route
1	
2	

Q14 **Show card C.**

How many of each of the following types of accommodation units do you have here?

(R1) House, townhouse or villa				(149-151)
(R2) Semi-detached house, townhouse or villa				(152-154)
(R3) Flat/ apartment				(155-157)
(R4) Serviced apartment				(158-160)
(R5) Serviced studio/ unit				(161-163)
(R6) Rest home room/ bed (purchased).....				(164-166)
(R7) Rest home room/ bed (weekly fee)				(167-169)
(R8) Hospital room/ bed (purchased)				(170-172)
(R9) Hospital room/ bed (weekly fee).....				(173-175)
(R10) Other (specify, e.g. dementia unit room/ bed)				(176-178)

Q15 **Show card D.**

What is the legal title residents purchase?

Licence to occupy

Unit title

Lifetime lease/ tenancy

Cross lease

Company share

Freehold

Other (please specify).....

Code (179)	Route
1	
2	
3	
4	
5	
6	
7	

Q16 Are there any accommodation units that residents can rent?

Yes.....

No

Code (180)	Route
1	
2	

Q17 Now we have a few questions about entry criteria.

Is there a minimum age to enter the village?

Yes.....

No

Code (215)	Route
1	Q18
2	Q19

Q18 What is the minimum age?

(R1) Minimum age..... (216-218)

To route to Q19

Q19 Do prospective residents have to pass a medical exam to enter?

Yes.....

No

Code (219)	Route
1	
2	

Q20 Are there any other entry criteria?

Financial criteria.....

Other (please specify)

Code (220)	Route
1	
2	

COSTS INVOLVED (do not read)

Q21 Now I'd like you to think about some of the financial aspects for residents living here.

We're interested in the range of costs of residential units throughout New Zealand. What is the range of current purchase prices in this Retirement Village?

(R1) Lowest \$ (221-223)

(R2) Highest \$ (224-226)

Q22 **Code against appropriate time frame.**

What is the average regular fee for services and outgoings charged to residents living in an independent unit? IF THEY ARE UNIT TITLES SAY: Please include any body corporate fees.

IF NECESSARY, SAY: Is that per week, per fortnight, or some other timeframe?

(R1) Weekly..... (227-229)

(R2) Fortnightly..... (230-232)

(R3) Monthly..... (233-235)

(R4) Quarterly..... (236-238)

(R5) Six-monthly	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	(239-241)
(R6) Annual	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	(242-244)
(R7) Other, specify	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	(245-247)

Q23 **Write in %.**

What percentage of capital gain (if any) do residents, or their estates, receive on or after departure?

(R1) Percentage of capital gain	<input type="text"/>	<input type="text"/>	<input type="text"/>	(248-250)
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Q24 **Write in %.**

What percentage of capital loss (if any) are residents, or their estates, liable for on or after departure?

(R1) Percentage of capital loss	<input type="text"/>	<input type="text"/>	<input type="text"/>	(251-253)
---------------------------------------	----------------------	----------------------	----------------------	-----------

Q25 **Show card E. Code all that apply.**

Which of these deductions, if any, are made from capital returned when a resident leaves?

A lump sum capital deduction (eg. \$20,000).....	1	
A fixed percentage of the initial purchase price (eg. 20% of \$200,000).....	2	
A fixed percentage of the re-sale price (eg. 20% of \$250,000).....	3	
A fixed percentage of the initial purchase price that depends on the length of occupancy (eg. 5% for a maximum of 5 years ie. up to 25% of \$200,000)	4	
Refurbishment costs	5	
Marketing/ sales/ administration costs/ commissions	6	
Ongoing regular services/ outgoing fees until re-sale of the unit	7	
Ongoing regular services/ outgoing fees for a fixed period of time, specify (eg. 3 months)	8	
Other (please specify)	9	

Q26 **Show card F.**

Note: The manager may need time to work this out, regardless of whether it's over one or three years. If the operator wants to get back to you about any figures, please check you've got their ddi/ cell phone & make a specific time to call them back (preferably in the next day or two). For new villages this will be over a shortened period.

Over the past 3 years, of the previously occupied units that have been re-sold, what is the average time between the resident departing and the sale?

Less than 2 weeks	1	
-------------------------	---	--

2 weeks - 3 months	2	
over 3 months-6 months	3	
over 6 months -9 months	4	
over 9 months -12 months	5	
more than 1 year but less than 2.....	6	
2+ years	7	

Q27	<u>Read options.</u>	Code (256)	Route
	When do residents receive their share of the proceeds of any sale?		
	On departure/death?	1	
	When the unit is sold?	2	
	Other, specify	3	

SERVICES AND SHARED FACILITIES (don't read)

Q28	<u>Show card G. Please record all that apply</u>	Code (257)	Route
	Now we have a few questions about services and shared facilities. And what types of services does the village provide at this site?		
	Gardening	01	
	Lawnmowing	02	
	Repair and maintenance	03	
	Cleaning apartments/ units	04	
	Nursing, medical and other health care	05	
	Provision of meals.....	06	
	Shops and other services for providing goods	07	
	Laundry (other than for residents to do themselves).....	08	
	Hairdressing and other personal care	09	
	Transport.....	10	
	Recreation and entertainment (includes theatre, outings, catering for parties etc) ..	11	
	Security	12	
	Others (please specify).	13	
	No services	14	

Q29	<u>Show card H. Please record all that apply</u>	Code (259)	Route
	And what type of shared or communal facilities does the village provide at this site?		

Dining room.....	01	
Lounge/ TV room	02	
Laundry	03	
Gymnasium.....	04	
Swimming/ spa pool	05	
Other sports (eg. bowling green, tennis court)	06	
Hobby areas.....	07	
Health clinic.....	08	
Library	09	
Reception	10	
Computer room	11	
Meeting room	12	
Barbeque area	13	
Others (please specify)	14	
No shared or communal facilities	15	

Q30	Does this village cater for residents with common age-related disabilities?	Code (261)	Route
	Examples of this would be having slopes in place of steps, having benches at appropriate heights for those with problems with mobility, larger print for those who have poor sight, wider than average halls and doorways for walking aids and wheelchairs, or anything else that helps residents with common age-related disabilities.		
	We are interested in the whole village - grounds, residential units, and shared facilities, excluding any rest home or hospital and similar facilities.		
	Yes.....	1	Q31
	No	2	Q32

Q31	Show card I. Code all that apply.	Code (262)	Route
	What age-related disabilities are catered for at this site:		
	Impaired sight	1	
	Impaired hearing	2	
	Impaired cognitive abilities such as memory or problem solving, including dementia	3	
	Impaired movement such as with walking, climbing stairs and steps, and bending (including falls risk).....	4	

Impaired dexterity such as ability to turn taps and knobs	5	
Impaired ability to speak	6	
Other (please specify)	7	

Q32	Show card J. Please read out options. Code all that apply.	Code (263)	Route
	Does this retirement village have any of the following security features:		
	Secure gating	1	
	Security patrol	2	
	Emergency call button	3	
	Electronic security systems such as swipe cards, picture monitors and security cameras	4	
	Neighbourhood watch	5	
	Other (please specify)	6	

Q33	Does the village have a written long-term maintenance plan?	Code (264)	Route
	Yes	1	
	No	2	

Q34	Show card K. Code all that apply.	Code (265)	Route
	Are any significant changes planned to this retirement village in the next two years?		
	Addition of new units	1	
	Addition of new facilities or amenities (please specify)	2	
	Further services (please specify)	3	
	Others (please specify)	4	
	None	5	

RESIDENT INVOLVEMENT (do not read)

Q35	Now we have some questions about residents' involvement in decision making in the village and the relationship between management and residents.	Code (266)	Route
	Is there a residents' group here, such as a residents' committee, that represents residents' views and interests to management? This does not include external advocates.		
	Yes	1	Q36
	No	2	Q37

Code (267)	Route
1	
2	
3	
4	
5	

Q36 **Show card L.**
How would you rate the relationship between management and the residents' committee?

Very useful 1

Useful 2

Somewhat useful 3

Not very useful 4

Not at all useful 5

Code (268)	Route
1	
2	
3	
4	

Q37 **Read. Please code only one**
Which of the following best describes residents' involvement in decision-making in the village:

Management and residents mostly **work together** to make decisions..... 1

Management mostly **consults** residents and then makes the final decisions 2

Management mostly **informs** residents of decisions they've made..... 3

There is very **little communication** between residents and management 4

Code (269)	Route
1	
2	
3	
4	
5	

Q38 **Show card M.**
Overall, how do you rate the relationship between management and residents?

Very positive 1

Positive 2

Neither positive nor negative 3

Negative 4

Very negative 5

COMPLAINTS

Code (270)	Route
1	
2	

Q39 Now I'd like you to think about complaints processes.

Does this Retirement Village have a complaints process?

Yes..... 1

No 2

Q40 **PLEASE READ. Please record number given by respondent**
How many written or other formal complaints, if any, have been received or made in the last year?

(R1) From, or on behalf of, residents about other residents? (271-273)

(R2) From, or on behalf of, residents about management?

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 (274-276)

(R3) From the manager/ owner about residents?

--	--	--

 (277-279)

Q41	The Retirement Commission is required to set up an independent panel to resolve complaints and wants to estimate how many complaints the panel would get in a year. In the last 12 months, has this Retirement Village had any complaints that could not be resolved within the village, and that might have ended up at an independent panel if there were one already set up?	Code (280)	Route
	Yes.....	1	Q42
	No	2	Q43

Q42 ***Write in a number.***

How many complaints like this have there been in the last 12 months?

(R1) No. of complaints

--	--	--

 (315-317)

AWARENESS OF THE RETIREMENT VILLAGES ACT

Q43	<u>Read list.</u> Now I'd like you to think about the Retirement Villages Act 2003. Which of the following best describes how familiar you are with the Retirement Villages Act?	Code (318)	Route
	Never heard of it before this survey	1	Q46
	Heard of it	2	
	Know a little about it	3	
	Know quite a lot about it	4	
	Know it very well	5	
Q44	<u>Show card M.</u> Overall, do you feel that, in future, the Act will be positive or negative for the industry?	Code (319)	Route
	Very positive	1	
	Positive	2	
	Neither positive nor negative	3	
	Negative	4	
	Very negative	5	
	Don't know	6	

Q45	<u>DO NOT READ OPTIONS. Try and code responses into examples otherwise record verbatim in other</u>	Code (320)	Route
	For what reasons do you say that? Any other reasons?		
	<i>PROBE CODE ALL MENTIONS. PROBE TO NO.</i>		
	POSTIVE RESPONSES		
	Helps ensure that good operators are not penalised by poorer operators.....	02	
	Provides people with confidence in retirement villages.....	03	
	Provides residents of all villages with minimum protections	04	
	Helps set people's expectations about standards and what they're entitled to	05	
	Makes it easier for people to choose a village	06	
	Other Positive (please specify)	07	
	NEGATIVE RESPONSES		
	Increase costs unnecessarily	09	
	Things are ok as they are	10	
	Too much red tape.....	11	
	Operators should be free to run their businesses	12	
	Other Negative (please specify).....	13	
Q46	The Retirement Commission publishes information about things prospective residents need to consider, and includes checklists. Are you willing to pass on this information to prospective residents who contact or visit the village?	Code (322)	Route
	Yes	1	
	No	2	
	Would have to see the info first	3	
	Don't know	4	
Q47	The Retirement Commission also publishes information for current residents. This includes brochures, a poster, newsletters and ongoing information on the Act and other matters relevant to living in a retirement village. Are you willing to pass on this information to current residents?	Code (323)	Route

Yes	1	
No	2	
Would have to see the info first	3	
Don't know	4	

OVERALL QUESTIONS

Q48 Just a few last questions.
In your view, what are the three biggest issues or challenges the village is facing?

(R1) 1

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(324-327)

(R2) 2

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(328-331)

(R3) 3

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(332-335)

Q49 **Show card N.**
Now taking everything into account - not only what we've discussed, but anything else that we haven't covered - which of the following best describes how satisfied or dissatisfied you feel residents are with the retirement village overall?

Very Satisfied	1	
Satisfied	2	
Neither Satisfied nor Dissatisfied	3	
Dissatisfied	4	
Very Dissatisfied	5	

Q50 For what reasons do you say that?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(337-340)

Q51 **Code (do not ask)**

Part of a larger group of retirement villages (get from list building survey)

Yes, part of a larger group

No

Code (341)	Route
1	
2	

Q52 **Code Area (do not ask)**

Wellington

Auckland

Christchurch

Tauranga

New Plymouth

Rotorua

Invercargill

Whangarei

Code (342)	Route
1	
2	
3	
4	
5	
6	
7	
8	

That's all the questions we have. Thank you very much for your time - we really appreciate it.

REMINDER:

ASK OPERATOR IF THEY ARE WILLING TO INDICATE WHICH RESIDENTS HAVE MOVED INTO THE VILLAGE IN THE LAST 12 MONTHS SO THAT YOU CAN SAMPLE FOR NEW RESIDENTS MORE EASILY.

Interviewer Declaration

"I hereby certify that this interview carried out and recorded by me today is true and accurate and in accordance with the survey methodology, specified instructions, and the Market Research Society Code of Practice.

Interviewers signature: _____

Interviewers name: _____

Interviewers number: _____

Date: _____

Supervisor check

Yes 1

No 2

I have checked this questionnaire as circled above, and any corrections made and/ or missed information has been recorded as a result of a personal phonecall or a face to face visit to the respondent, and completed in green pen.

Supervisor name: _____

Supervisor signature: _____

Date: _____

RESIDENT'S SCREENING QUESTIONS

Q1	Good morning/ afternoon. I am [insert name]. On behalf of the Retirement Commission, ACNielsen is conducting a survey about retirement villages, and wondered if you would be prepared to give us 50 minutes or so of your time?	Code (127)	Route
	Yes.....	1	Q2
	No (IF NO - THANK AND CLOSE)	2	

Q2	First, are you renting your home in this retirement village?	Code (128)	Route
	Yes.....	1	Q3
	No	2	Q4

Q3 **THANK AND CLOSE:** Unfortunately we're only talking to residents who own their own home. Thank you anyway.
Code ineligible.

QUOTA QUESTION:

Q4	Have you been at this retirement village for over a year?	Check quotas Check quotas
	No (Up to 1 year)	
	Yes (over 1 year)	

Study ID RCRES-06 (101-107) Resp. No. _____ (108-111)

Interviewer No. _____ (115-118) Interview Length _____ (119-120)

No. Of Queries _____ (121-122) Reference No. _____ (123-126)

RESIDENT'S SURVEY

Name of respondent: _____

Name of village: _____

[Please make sure you collect village name. This will be matched up with the operators for each village.]

Telephone No.: _____

Time began: _____

Time ended: _____

INTRODUCTORY DEMOGRAPHICS (do not read)

Q4	And how many live in this home, not counting any caregivers?	Code (133)	Route
	One person	1	
	Couple (spouse/ partner)	2	
	Other	3	

Q5	How long have you been at this retirement village?	Code (134)	Route
	under 3 months	1	
	3 months - 1 year	2	
	over 1 year, up to 2 years	3	
	over 2 years, up to 3 years	4	
	over 3 years, up to 4 years	5	
	over 4 years, up to 5 years	6	
	over 5 years	7	

INFORMATION SOURCES/ ENTERING THE VILLAGE (do not read)

Q6	<u>Show card A.</u> Now I'd like you to think back to when you were choosing a retirement village. Where did you go for information about moving into a retirement village?	Code (135)	Route

Read out list. Code all mentions.

Visited retirement village(s).....	01	Q8
Family	02	
Friends	03	
This retirement village	04	
Lawyer	05	
Financial adviser/ accountant	06	
The NZ Retirement Guide	07	
Someone at the Retirement Commission	08	
Retirement Commission website/ Sorted website.....	09	
Other Internet sites (PROBE WHICH SITES)	10	
Other (SPECIFY)	11	

Q7	<u>Code one only.</u>	Code (137)	Route
	Did you seek advice from a lawyer before you moved into the village?		
	Yes.....	1	
	No	2	Q9
	Can't remember	3	Q9

Q8	<u>Code all mentions.</u>	Code (138)	Route
	Did you seek advice from your own lawyer or the retirement village's lawyer, or both?		
	Own lawyer	1	
	Retirement village's lawyer	2	
	Both own lawyer and retirement village's lawyer	3	

Q9 **Show Card B. Read out scale.**

Now I'd like you to think about when you chose this retirement village. Which of the following best describes how satisfied or dissatisfied you are that:

	Very Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Very Dissatisfied	Don't know	Not applicable
(139)							
The advertising about this (R1) retirement village was accurate....	1	2	3	4	5	6	7
(140)							

The contract and other documents for this retirement village were clear	1 (141)	2	3	4	5	6	7
The contract and other documents for this retirement village were explained by the retirement village in a way that (R3) you could understand	1 (142)	2	3	4	5	6	7
The lawyer/s involved in this purchase made a good job of (R4) explaining things to you	1 (143)	2	3	4	5	6	7
You understood the financial (R5) implications	1 (144)	2	3	4	5	6	7
You were able to make an (R6) informed choice	1 (145)	2	3	4	5	6	7
(R7) You got what you expected	1	2	3	4	5	6	7

Q10 If Dissatisfied/ very dissatisfied

For what reasons are you not satisfied with [R1-R6 where appropriate]?

(R1) The advertising about this retirement village was accurate

--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--

(146-149)

(R2) The contract and other documents for this retirement village were clear

--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--

(150-153)

(R3) The contract and other documents for this retirement village were explained by the retirement village in a way that you could understand

--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--

(154-157)

Code (174)	Route
01	
02	
03	
04	
05	
06	

My health and/ or mobility	07	
Health and/ or mobility of spouse/ partner	08	
Spouse/ partner needed to move into a rest home/ hospital etc	09	
Lost spouse/ partner	10	
Family wanted me to come	11	
Family moved away	12	
There were no other options	13	
Other (SPECIFY)	14	
[Not on showcard: Refused]	15	

Q12 **Show Card D. Read out list. Code all mentions.**

And why did you choose **this** retirement village?

	Code (176)	Route
I liked the look and feel of it	01	
I liked the house/ apartment/ unit	02	
Someone recommended it	03	
It is close to where I used to live	04	
Access to shops, bank, transport and other community amenities	05	
Friends/ family living here	06	
Near my family	07	
Affordable	08	
Quality of the management	09	
Has the services and shared facilities I want	10	
I can move to higher levels of care and support within the village if I need this	11	
Has health and medical care on site	12	
I didn't choose (e.g. family did)	13	
Other (SPECIFY)	14	

Q13 What, if anything, would you like to have known earlier, but found out later?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(178-215)

LEGAL AND FINANCIAL KNOWLEDGE (do not read)**Q14 Show Card E. Code one only.**

Now I'd like you to think about what you purchased and the costs.
Is your home in the village...?:

Licence to occupy	1
Unit title	2
Lifetime lease/ tenancy	3
Cross lease	4
Company share	5
Freehold	6
Other (SPECIFY)	7
Don't know	8

Code (216)	Route

Q15 Code 999999 if don't know. Code 999997 if refused.

What was the total purchase price (including all non-refundable entry costs such as waiting list fees or admin fees)?

(R1) Purchase price (217-219)

Q16 When you leave, do you expect to get back...?:

More than what you paid	1
About the same.....	2
Less than what you paid	3
Don't know	4

Code (220)	Route

Q17 When your home in this village is sold, and say it sells for \$50,000 more than you originally paid, do you get to keep all, some or none of the extra \$50,000?

Resident keeps all.....	1
Resident keeps some	2
Resident keeps none (Retirement Village keeps all the capital gain)	3
Don't know	4

Code (221)	Route

Q18 **Write in %. If necessary just write in the numbers and calculate the percentages later.**
Code 999 if don't know. Code 997 if refused.

What percentage do you get to keep?

(R1) Percentage

--	--	--

 (222-224)

Q19 **Show card F. Write in \$ amount next to appropriate time frame. Code 999999 if don't know. Code 999997 if refused.**

What is the regular fee for services and outgoings (eg. gardening, maintenance, insurance) you pay?

IF NECESSARY: And how often is the fee charged?

(R1) Weekly.....	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>							(225-227)
(R2) Fortnightly.....	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>							(228-230)
(R3) Monthly.....	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>							(231-233)
(R4) Quarterly.....	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>							(234-236)
(R5) Six-monthly.....	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>							(237-239)
(R6) Annual	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>							(240-242)
(R7) Other, specify	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>							(243-245)

WHAT THE RETIREMENT VILLAGE PROVIDES (do not read)

Q20 Now we have a few questions about what the retirement village provides. Was your home completed when you signed up to your purchase?

	Code (246)	Route
Yes.....	1	Q22
No	2	

Q21

	Yes	No
	(247)	(248)
(R1) Was it completed to your satisfaction?	1	2
	(249)	(250)
(R2) Was it completed on time?	1	2

Q22 Was the village completed when you signed up for your purchase?

	Code (251)	Route
Yes.....	1	Q25
No	2	

Q23	Has it been completed to your satisfaction?	Code (252)	Route
	Yes.....	1	
	No	2	

Q24	Has it been completed on time?	Code (253)	Route
	Yes.....	1	
	No	2	
	Don't know/ deadline not reached yet	3	

Q25	Has there been any development or re-development of the village since you moved into this village?	Code (254)	Route
	Yes.....	1	
	No	2	Q27

Q26	Has the overall effect on you been:	Code (255)	Route
	Positive	1	
	Neutral	2	
	Negative	3	

Q27 **Show card G. Read list.**

Now I'd like you to think about certain aspects of the retirement village.

Which of the following best describes how much you agree or disagree that:

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Don't Know	Not Applicable
(256)							
The village provides you with (R1) what you were promised	1	2	3	4	5	6	7
(257)							
(R2) The village is well run	1	2	3	4	5	6	7
(258)							
The village's finances are well (R3) managed	1	2	3	4	5	6	7
(259)							
Accounts for charges are set out (R4) clearly	1	2	3	4	5	6	7
(260)							

(R5) The village is well maintained	1 (261)	2	3	4	5	6	7
Your house/ apartment/ unit is (R6) what you expected	1 (262)	2	3	4	5	6	7
The services are provided to a (R7) satisfactory standard	1 (263)	2	3	4	5	6	7
The shared/ communal facilities (R8) are what you expected	1 (264)	2	3	4	5	6	7
(R9) The staff are good at their job	1 (265)	2	3	4	5	6	7
(R10) You feel safe and secure	1 (266)	2	3	4	5	6	7
The village provides for typical age-related disabilities, such as impaired sight, or difficulty with (R11) moving around	1 (267)	2	3	4	5	6	7
You are confident that the village (R12) will cater for your changing needs	1 (268)	2	3	4	5	6	7
Overall you live a peaceful life (R13) here	1	2	3	4	5	6	7

Q28 Show card G. Read list.

And using the same scale, which of the following best describes how much you agree or disagree that the people who run this village and work in it:

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Don't Know	Not Applicable
(269)							
Make an effort to communicate (R1) important information to you.....	1	2	3	4	5	6	7
(270)							
Communicate in ways that are (R2) clear to you.....	1	2	3	4	5	6	7
(271)							
Consult residents on proposed (R3) changes in the village.....	1	2	3	4	5	6	7
(272)							
Consult residents on proposed (R4) changes to the charges you pay ..	1	2	3	4	5	6	7
(273)							

Involve residents in the running (R5) of the village	1 (274)	2	3	4	5	6	7
Promptly respond to your requests (eg. maintenance to be (R6) done)	1 (275)	2	3	4	5	6	7
Promptly respond to any issues (R7) or concerns you have	1 (276)	2	3	4	5	6	7
Treat residents with courtesy and (R8) respect	1 (277)	2	3	4	5	6	7
(R9) Respect the rights of residents.....	1 (278)	2	3	4	5	6	7
Do not take advantage of (R10) residents.....	1 (279)	2	3	4	5	6	7
Overall have a good relationship (R11) with residents	1	2	3	4	5	6	7

Q29	Is there a residents' committee or other grouping of residents at this village?	Code (280)	Route
	Yes.....	1	
	No	2	Q31
	Don't know	9	Q31

Q30	Show card H. Read list. Would you say it is...	Code (315)	Route
	Very effective	1	
	Somewhat effective.....	2	
	It makes no difference.....	3	
	Not very effective	4	
	Not at all effective	5	
	Don't know	9	

Q31	Show card I. Read list. And how satisfied or dissatisfied are you overall with the management of this retirement village?	Code (316)	Route
	Very Satisfied.....	1	

Satisfied	2	
Neither Satisfied nor Dissatisfied	3	
Dissatisfied	4	
Very Dissatisfied	5	

COMPLAINTS (do not read)

Q32 **Show card I. Read list.**
Now thinking about complaints.

And which of the following best describes how satisfied or dissatisfied you are that this retirement village:

	Very Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Very Dissatisfied	Don't know
(R1) Responds to complaints promptly	(317) 1	2	3	4	5	9
Has a clear process for resolving complaints between residents and (R2) management	(318) 1	2	3	4	5	9
Has a process that is efficient and effective at resolving complaints between residents (R3) and management	(319) 1	2	3	4	5	9
Has a process that is efficient and effective (R4) at resolving complaints between residents...	(320) 1	2	3	4	5	9

Q33 Have you made a complaint to the retirement village in the last 12 months?	Code (321)	Route
Yes	1	
No	2	Q35

Q34 Please set up for other specify verbatim coding	Code (322)	Route
Did you get the complaint resolved promptly to your satisfaction?		
Yes	1	
No	2	
Other (SPECIFY)	3	

Q35 **Show card I. Read list.**

And how satisfied or dissatisfied are you overall with the complaints process at this retirement village?

Very Satisfied 1
 Satisfied 2
 Neither Satisfied nor Dissatisfied 3
 Dissatisfied 4
 Very Dissatisfied 5

Code (323)	Route
1	
2	
3	
4	
5	

Q36 The RC is required to set up an independent panel to resolve disputes. It wants to estimate how many disputes the panel could get in a year.

In the last 12 months, have you made any complaint **that could not be resolved within the village**, and that might have ended up at an independent disputes panel?

Yes 1
 No 2

Code (324)	Route
1	
2	Q38

Q37 **Write in number.**

How many complaints like this have you personally made, or had made on your behalf, in the last 12 months?

(R1) No. of complaints..... (325-327)

STATUTORY SUPERVISORS (don't read)

Q38 Show card Ia.

Now I'd like to ask some questions about Statutory Supervisors.

The Statutory Supervisor is an independent professional firm or person that is responsible for overseeing the financial side of the village and for making sure the village complies with its obligations.

First, does this retirement village have a Statutory Supervisor?

Yes 1
 No 2
 Don't Know 3

Code (328)	F
1	
2	
3	

Q39 Have you had any contact with the statutory supervisor?

Yes 1

Code (329)	Route
1	

No 2

Q40 Show card I. Read list.

And how satisfied or dissatisfied are you overall with the Statutory Supervisor at this retirement village?

	Code (330)	Route
Very Satisfied	1	
Satisfied	2	
Neither Satisfied nor Dissatisfied	3	
Dissatisfied	4	
Very Dissatisfied	5	
Don't know	9	

Q41 Show card Ia. Read list.

Next year every village will have a Statutory Supervisor, unless exempted. Whether you have a Statutory Supervisor or not now, if you needed to, would you go to the village Statutory Supervisor to:

	Yes (331)	No	Don't Know
Give you information (such as copies of your contractual documents, information about the contract, and information (R1) about the Retirement Villages Act)	1 (332)	2	3
Explain your rights under your contract, and under the (R2) Retirement Villages Act	1 (333)	2	3
(R3) Explain the village's financial arrangements	1 (334)	2	3
(R4) Take a concern or complaint to them	1	2	3

RIGHTS AND ENTITLEMENTS (don't read)

Q42 Show card J.

Now I'd like you to think about what you're entitled to at this village.

Some people know their rights well, others not so well. Which of the following best describes how well you know your current rights and entitlements at this retirement village?

	Code (335)	Route
Know them very well	1	
Know them reasonably well	2	
Know a little	3	

Not aware of any of them		4	
Someone else deals with these for me (eg. family, lawyer)		5	

Q43	Show card K.	Code (336)	Route
	So how satisfied or dissatisfied are you overall that you are getting what you are entitled to at this retirement village?		
	Very Satisfied	1	
	Satisfied	2	
	Neither Satisfied nor Dissatisfied	3	
	Dissatisfied	4	
	Very Dissatisfied	5	

Q44	Show card L. Read list.	Code (337)	Route
	There is new law that sets out clear expectations for residents and operators of retirement villages. Which of the following best describes how familiar you are with the Retirement Villages Act 2003?		
	Never heard of it	1	Q46
	Heard of it	2	
	Know a little about it	3	
	Know quite a lot about it	4	
	Know it very well	5	

Q45	Show card M.	Code (338)	Route
	Overall, do you feel that, in future, the Act will be positive or negative for residents? Is that very [positive/ negative] or just [positive/ negative]?		
	Very positive	1	
	Positive	2	
	Neither positive nor negative	3	
	Negative	4	
	Very negative	5	
Don't know	6		

Q46	Before this interview, had you heard of the Retirement Commission's role regarding retirement villages?	Code (339)	Route
	Yes	1	

No	2	
----------	---	--

Q47 Show card N. Code all mentions.

Where do you prefer to get information about your rights and entitlements in retirement villages from?

	Code (340)	Route
Village management	01	
The residents' committee	02	
A residents' meeting (such as might be called by a residents' committee)	03	
The village library	04	
The village statutory supervisor	05	
Your lawyer	06	
Your financial adviser/ accountant	07	
Your family	08	
Radio (SPECIFY RADIO STATION(S))	09	
Magazines (SPECIFY MAGAZINE(S))	10	
Newspapers (SPECIFY PAPER(S))	11	
TV (SPECIFY CHANNEL(S))	12	
The Retirement Commission.....	13	
Other government agency (SPECIFY AGENCY(IES))	14	
Community agencies such as Citizens Advice Bureaux, Age Concern, Community Law Centres (SPECIFY)	15	
Other (SPECIFY)	16	
Don't need any information	17	

Q48 SHOW CARD O. READ LIST. CODE ALL MENTIONS

In what form do you prefer to get information about your rights and entitlements in retirement villages?

	Code (342)	Route
Printed information such as brochures.....	1	
Media (eg. newspaper, radio, TV)	2	
Website (SPECIFY WHICH)	3	
Telephone	4	
Face-to-face	5	
Group meeting/ seminar	6	
Other (SPECIFY)	7	

OVERALL SATISFACTION (don't read)

Q49 What are the three best things for you about this village?

(R1) 1.

(343-346)

(R2) 2.

(347-350)

(R3) 3.

(351-354)

Q50 What are the three biggest problems for you about this village?

(R1) 1.

(355-358)

(R2) 2.

(359-362)

(R3) 3.

(363-366)

Q51 Would you choose to live in a retirement village again?

Yes.....

No

Code (367)	Route
1	
2	

Q52 For what reasons do you say that?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(368-371)

Q53 **Show card P. Read list.**

Now taking everything into account - not only what we've discussed, but anything else that we haven't covered - which of the following best describes how satisfied or dissatisfied you are with the retirement village **overall**?

Very Satisfied.....

Satisfied

Neither Satisfied nor Dissatisfied

Dissatisfied.....

Very Dissatisfied

Code (372)	Route
1	
2	
3	
4	
5	

DEMOGRAPHICS (don't read)Q54 **Show card Q.**

We're nearly at the end. We just have a few more questions about you

Into which of the following age groups do you come?

A. 50 - 59 years of age.....

B. 60-69

C. 70-79

D. 80-85

E. 86-90

F. Over 90 years of age

Refused.....

Code (373)	Route
1	
2	
3	
4	
5	
6	
7	

Q55	<u>Read list.</u> In general, would you say your health is ...	Code (374)	Route
	Excellent	1	
	Very good.....	2	
	Good	3	
	Fair.....	4	
	Poor	5	

Q56	Do you have any condition, lasting 6 months or longer, that affects your...: <u>Read list. Code all mentions.</u>	Code (375)	Route
	Sight such as cataracts, or macular degeneration	1	
	Hearing such as loss of high frequency	2	
	Cognitive abilities such as memory or problem solving, including dementia	3	
	Movement such as with walking, climbing steps and stairs, and bending, including increased risk of falls	4	
	Dexterity such as ability to turn taps and knobs.....	5	
	Ability to speak such as from a stroke.....	6	
	None	7	

Q57 Is there anything else?

(376-379)

Q58	<u>Show card R. Code all mentions.</u> Which of these describes the ethnic group you belong to?	Code (380)	Route
	NZ European.....	1	
	NZ Maori	2	
	Pacific Island.....	3	
	Asian	4	
	Other European (including Australian)	5	
	Other	6	

Q59	Do you rely solely on NZ Superannuation, or mostly on NZ Superannuation, or do you mostly rely on other money to live on?	Code (415)	Route
	Solely on NZ Superannuation	1	
	Mostly on NZ Superannuation.....	2	
	Have other money.....	3	
Q60	Show card S. Refused and Don't know not on showcard Now considering all sources of income, including from NZ Superannuation, and any money you may have invested, which of the following best describes the total income • BEFORE tax or anything was taken out of it, • in the last 12 months, • that you yourself get? If you have any combined income, for example, one that covers both you and your spouse/ partner, please halve this.	Code (416)	Route
	A. 0-\$15,000	01	
	B. \$15,001-\$20,000	02	
	C. \$20,001-\$25,000	03	
	D. \$25,001-\$30,000	04	
	E. \$30,001-\$35,000	05	
	F. \$35,001-\$40,000.....	06	
	G. \$40,001-\$50,000	07	
	H. \$50,001-\$70,000	08	
	I. \$70,001-\$100,000	09	
	J. \$100,001 or more	10	
	Refused.....	11	
	Don't know	12	

Q61 Show cards T & U. Refused is not on card

Now we have a question about the total value of what you own, less any debts.

We only want an estimate, and as with everything we've discussed, what you say is completely confidential.

Which of the following best describes the value of what you own including anything you have in a trust, less any debts you might owe. Please include:

- any trusts that you are a beneficiary of,
- any businesses you might own,
- any property you own (including the unit you are living in),
- any shares or bonds,
- valuable collectibles such as antiques,
- and any money in the bank.

If any of these are for more than just you, then please just include your portion.

A. 0-\$15,000	01
B. \$15,001-\$30,000	02
C. \$30,001-\$50,000	03
D. \$50,001-\$100,000	04
E. \$100,001-\$200,000	05
F. \$200,001-\$400,000	06
G. \$400,001-\$600,000	07
H. \$600,001-\$1,000,000	08
I. Over \$1,000,000	09
Refused.....	10
Don't know	11

Q62 Gender - Don't ask just note

Male	1
Female	2

That's all the questions we have. Thank you very much for your time - we really appreciate it.

Interviewer Declaration

"I hereby certify that this interview carried out and recorded by me today is true and accurate and in accordance with the survey methodology, specified instructions, and the Market Research Society Code of Practice.

Interviewers signature: _____

Interviewers name: _____
Interviewers number: _____
Date: _____

Supervisor check

Yes 1
No 2

I have checked this questionnaire as circled above, and any corrections made and/ or missed information has been recorded as a result of a personal phonecall or a face to face visit to the respondent, and completed in green pen.

Supervisor name: _____
Supervisor signature: _____
Date: _____