



**TE ARA
AHUNGA ORA**
Retirement Commission

Retirement Village Annual Investigation 2023

The experience of residents and their whānau when a resident moves on from (or within) a retirement village

Table of Contents

| | | |
|------------|---|-----------|
| 1.0 | Introduction | 3 |
| 1.1 | Purpose of the research..... | 4 |
| 1.2 | Focus of this report | 4 |
| 2.0 | Methodology | 5 |
| 2.1 | Research approach | 5 |
| 2.2 | Sample profile..... | 6 |
| 2.3 | Limitations of the study | 7 |
| 2.4 | Notes to consider while reading the report | 8 |
| 3.0 | Key findings at a glance | 9 |
| 3.1 | Summary of key observations..... | 9 |
| 4.0 | Contexts and considerations | 11 |
| 4.1 | Context – The retirement village purchase process – Solving a problem / selling a dream / creating a safe environment..... | 11 |
| 4.2 | A vulnerable audience and unspoken expectations | 11 |
| 4.3 | Consideration of a village – why do people move? | 14 |
| 4.4 | The retirement village purchase process | 15 |
| 4.5 | Why do people exit a retirement village? | 17 |
| 4.6 | Exiting is not considered when entering a village | 19 |
| 4.7 | Understanding the sale and purchase process and the ORA | 21 |
| 4.8 | The retirement village sale and purchase model – potential dissatisfaction in exiting | 22 |
| 4.9 | Whānau involvement..... | 24 |
| 4.10 | A lack of planning for the future | 25 |
| 4.11 | Expectations of the responsibilities of the village – a perceived duty of care | 26 |
| 4.12 | What makes for a good experience? | 27 |
| 4.13 | What makes for a challenging exit experience?..... | 29 |
| 5.0 | Overall recommendations | 35 |
| 5.1 | Ideal process for a village | 35 |
| 6.0 | Appendix | 37 |
| 6.1 | Appendix A: Residents Discussion Guide..... | 37 |
| 6.2 | Appendix B: Whānau Discussion Guide..... | 39 |
| 6.3 | Appendix C: Resident Recruitment Screener | 42 |
| 6.4 | Appendix D: Whānau Recruitment Screener..... | 46 |

1.0 Introduction

Te Ara Ahunga Ora Retirement Commission (referred to as ‘the Commission’ throughout the report) is aware of a growing public conversation surrounding emerging feedback on negative experiences related to the process of exiting retirement village accommodation in New Zealand.

The reasons residents move from a village may differ – a change in circumstances, being unhappy with the village, not enjoying retirement village living, wanting or needing to move to a different location, or, sadly, passing away. Moving within a village may be due to transitioning into rest home care, changing care requirements or accessing more suitable or desirable accommodation options, or moving from an independent apartment to a serviced apartment. Feedback received by the Commission to date about the retirement village exit process has predominantly come from those who have had a negative experience.

The Commission commissioned Ipsos to conduct qualitative research to provide a deeper understanding of the experiences of a broad range of residents and their whānau when they move on from or within a retirement village.



1.1 Purpose of the research

Qualitative research was undertaken to investigate residents' and whānau's experiences of moving on from, as well as within, retirement villages in New Zealand. The objectives of the study were to explore a range of experiences and identify factors that contribute to a good or bad experience, and the financial and emotional impact of an exit for both residents and their whānau. The Commission aims to use this information to identify the factors that are more likely to contribute to a good experience.

This report highlights experiences of people during the exit process from a retirement village, giving voice to their perspectives and bringing their stories to life.

1.2 Focus of this report

This report compiles the behaviours, perceptions, and feedback of research participants who engaged in a 1-hour interview focusing on their exit process experience from a retirement village.

The summary presented in this report offers an overview of the topics discussed. It is important to note, however, that it is not necessarily representative of the views of all residents in retirement villages and their whānau and does not aim to measure public opinion regarding the retirement village sector.



2.0 Methodology

Participants for this research were selected to reflect a diverse mix of New Zealanders who had been through the exit process from a retirement village, either as residents themselves or on behalf of a resident. The recruitment process included eight people who have recently exited or moved within a retirement village and ten people who directly supported a family member through this process or managed the process on their behalf. The selection of participants was based on the type of village they resided in: independent or corporate/chain (not-for-profit villages were in scope for this project, but we did not have any participants who exited from this type of village in the final sample). Participants with a range of positive, negative, or neutral exit experience were recruited. Eighteen interviews were conducted between 28th March and 4th May 2023.

2.1 Research approach

The purpose of this research was to gain a deeper understanding of residents’ and their whānau’s experiences when they move within or on from a retirement village. Qualitative research was selected as the preferred methodology for this study, as it allows for an exploration of themes and facilitates a personalised and intimate conversation about a possibly sensitive subject. This method also enables the gathering of potentially richer and more nuanced insights than could be achieved through quantitative methods. Interviews were conducted via Microsoft Teams (n=9), by phone (n=6), and face to face (n=3), according to the participant’s preference.

Ipsos conducted the fieldwork with participants located in six regions around New Zealand.

Table 1 – Participant breakdown by location

| | | Residents | Whānau |
|---------------------|--------------------|-----------|-----------|
| Village Type | Independent | | 5 |
| | Listed company | 8 | 5 |
| Region | Auckland | 4 | 4 |
| | Waikato | 1 | 2 |
| | Bay of Plenty | 2 | 1 |
| | Manawatū-Whanganui | 1 | |
| | Canterbury | | 1 |
| | Otago | | 2 |
| Total | | 8 | 10 |



Residents and whānau were asked prior to the interview whether their exit experience had been primarily positive, negative, or neutral. Recruiting participants with a range of self-defined sentiments allowed for a broader understanding of the impacts that the exit experience can have on residents and their whānau.

Table 2 – Participant breakdown by experience

| | | Residents | Whānau |
|---------------------------|----------|-----------|--------|
| Exit experience sentiment | Positive | 3 | 8 |
| | Neutral | 1 | |
| | Negative | 4 | 2 |
| Total | | 8 | 10 |

Interviews were structured along the major themes of the research. The discussions commenced with introductions and the participants' descriptions of their retirement village journey so far, or those of their family members' retirement village journey, followed by a more extensive exploration of the exit experience. Finally, participants made recommendations on what villages could or should do, informing learnings from both positive and negative experiences. A copy of each discussion guide can be found in **Appendices A** and **B**.

2.2 Sample profile

Participants were selected via a recruitment questionnaire (see **Appendices C** and **D**) to ensure a variety of perspectives on the exit process from a retirement village.

Table 3 – Participant breakdown by demographics

| | | Residents | Whānau |
|-----------|-------------|-----------|--------|
| Gender | Male | 3 | 3 |
| | Female | 5 | 7 |
| Ethnicity | NZ European | 8 | 8 |
| | Māori | | 1 |
| | Pacific | | 1 |
| | European | | 1 |
| Age | 40–49 | | 1 |
| | 50–59 | | 5 |
| | 60–60 | | 3 |
| | 70–79 | 2 | 1 |
| | 80–89 | 4 | |
| | 90–99 | 2 | |
| Total | | 8 | 10 |

Participants were recruited from a range of sources: Nine came from a list of Retirement Village Resident Association members or were referred by the Commission or Ipsos, with the remaining nine participants selected from a market research recruitment panel. The Retirement Villages Association chose not to put forward participants. This panel is managed by People For Information (PFI), and includes over 17,000 people around New Zealand who have agreed to be contacted for market research purposes. PFI used a recruitment guide co-designed with Ipsos and the Commission to identify people on the panel who have had first-hand experience of exiting a retirement village or of supporting a family member through the same process. The sample included a range of retirement village types, recent exit experience (moving within or out of a village), and sentiments regarding their experience.

Table 4 – Participant breakdown by recruitment source

| | | Residents | Whānau |
|---------------------------|---|-----------|-----------|
| Recruitment source | Retirement Village Resident Association | 5 | 1 |
| | Te Aha Ahunga Ora Retirement Commission | | 1 |
| | Ipsos referral | 1 | 1 |
| | Panel | 2 | 7 |
| Total | | 8 | 10 |

2.3 Limitations of the study

This research is a qualitative study which focuses on gathering and analysing words, insights, perspectives, attitudes, and behaviours. It can be contrasted with quantitative research that measures patterns of data across a large sample of participants.

The discussion outlined within this report is reflective of those who participated in the qualitative research discussions. While every effort was made to ensure representation of a variety of participants, each exiting retirement village resident and whānau has unique circumstances and perspectives. A qualitative approach is subject to those who are willing to participate in research.

This report is a descriptive summary of what the participants expressed during interviews. It is not an exhaustive review of the experiences of all those involved in an exit process from a retirement village.



2.4 Notes to consider while reading the report

- The language used in this report replicates and reflects the language used by participants. This means that a retirement village may be referred to as a 'village'.
- To protect the participants' privacy, we have anonymised quotes, providing alphabetical identifiers for residents or whānau, and have not disclosed any names or personally identifiable information. The names of retirement villages have not been mentioned to ensure confidentiality and privacy.
- In situations where the interviewer felt that the participant may require assistance or advice regarding any issues expressed during their interview, a follow-up email detailing sources of support avenues was sent to the participant. These support avenues were provided by the Commission and included nationwide and region-specific counselling and Age Concern services. This information was shared in two separate cases, involving participants who expressed concerns about the quality of care received in the retirement village. It is important to note that this information was beyond the scope of this project and these concerns were not included in any analysis.
- As this research project focused on resident (and whānau) experiences, interviews were not conducted with retirement village owners or managers."



3.0 Key findings at a glance

The qualitative nature of this research allowed us to expand upon the attitudes and behaviours of our participants and to understand experiences of exiting retirement villages and the drivers of good or bad experiences. The following summarises the key observations to emerge from the research based on what was heard and observed from the research participants.

3.1 Summary of key observations

- The transition to a retirement village is often driven by specific incidents, needs, or health-related issues that pose challenges in managing wellbeing at home, including safety concerns, home management, proximity to family, specific health needs, and desire for community or lifestyle.
- The decision-making process for selecting a retirement village is often emotional, with limited consideration of potential changes or future exits, leading to an overlooking of financial implications until later stages.
- The initial sales process experience varies, with some residents feeling well-informed and supported, while others feeling rushed and taken advantage of.
- Moves within the village are typically triggered by incidents, needs, or desires, rather than proactive planning.
- Active engagement and comprehensive discussions with whānau during the process contribute to a more positive experience when exiting the village.
- The residential real estate market serves as the point of reference for buying and selling retirement village accommodation, yet there are key differences in capital gain, ongoing fees, and involvement in the sale. A lack of understanding of these differences can lead to disappointment and dissatisfaction among both residents and whānau.
- Living in a retirement village is expected to provide residents and whānau with reassurance, safety, security, and ease, ultimately offering peace of mind. Sales collateral emphasises these aspects and they may be seen by potential residents and whānau as a duty of care.



- Residents expected the duty of care to apply throughout the exit process and to all parties involved, including whānau. The residents' and whānau's interpretation and expectation of this duty of care from the retirement village greatly affected their exit experience.
- A positive exit experience entails establishing clear expectations for the exit process from the initial engagement with the sales team when the resident is considering moving into the retirement village, maintaining a single point of contact throughout the entire stay and exit, ensuring clear and consistent communication throughout the process, involving whānau, providing compassionate support during bereavement, and facilitating a prompt settlement after the sale.

4.0 Contexts and considerations

4.1 Context – The retirement village purchase process – Solving a problem / selling a dream / creating a safe environment

To develop a better understanding of residents' and whānau's experiences of moving from or within a village, it is essential to first comprehend the mindset and expectations of residents and whānau when deciding to live in a retirement village, as these can have a significant impact on their expectations of the exit process.

This section will also highlight the residents' and whānau's expectations/assumptions on the retirement village's duty of care towards themselves throughout their experience, from consideration to exit.

4.2 A potentially vulnerable audience and unspoken expectations

The resident cohort in retirement villages can in certain circumstances, be considered vulnerable, due to several factors which are detailed below. This vulnerability means they are susceptible to detrimental circumstances.

Some residents and whānau admitted to having little or no involvement in planning for their future or addressing financial matters – they are reluctant to consider or act on these issues and can pass responsibility to whānau or ignore the issue.

Their limited engagement in decision-making processes can lead to a significant reliance on the retirement village for guidance in various aspects of their lives. This trust extends to day-to-day matters, including the utilisation of additional services, as well as more significant decisions, such as relocating to different accommodation. The retirement village becomes a central source of support and direction for residents, influencing their choices and providing a sense of security and guidance in their decision-making processes.

"I'm a bit trusting, I think everything is going to work out for the best." (Resident D)
"My son managed all of the financial side. I believe I will have lost equity, but I just didn't want to know about it. All my children were supportive and told me I could afford it, so I felt that was fine. I am very mentally lazy. I was able to rely on him. There is no doubt that I lost [equity] on it, but I didn't take any notice. I don't know if I signed a new [ORA] agreement or not." (Resident A)

Notwithstanding this issue, some residents have a strong need to retain a sense of independence and they can be reluctant to ask for or accept help.

"It's hard because they don't want to feel like they need help, they don't want to admit they are losing their independence, so they can 'put on a show' for people. They are not so good at self-reflection." (Whānau A)

A generational sense of pride and privacy can discourage the discussion of financial and health matters, either with whānau or altogether. Issues in these areas can go unaddressed and, as such, can become more challenging to resolve.

“She is a private person; she has only recently started to ask us to help her. We know she is lonely, but she won’t act on any of our suggestions; when we said she could start by introducing herself to the neighbours, she said she couldn’t because one was male and that might make her the subject of village gossip.” (Whānau B)

Residents can also express fear that voicing concerns or dissatisfaction may result in negative consequences regarding the level of care and treatment they receive from the village staff.

“My parents didn’t want to cause a fuss. Dad said, ‘I don’t want you to cause any problems. This place is terrible. Just maybe say it doesn’t meet our needs!’” (Whānau C)

For many, the decision to move into a retirement village comes with an expectation that the village will have a role to play in residents’ safety and wellbeing. This is heightened for whānau. The expectation is that they have entered a community that will provide and care for them – something that is heavily emphasised by the village at the time of purchase. Their expectation is that the village will play an active part in the care and wellbeing of its residents during their duration of stay. The expectations of care and differing interpretations of what ‘care’ means can also lead to challenging situations.

“We, the kids, were unhappy with this purchase, but our parents wanted peace of mind, they were sold the idea that you won’t have to worry about anything.” (Whānau C)





As residents spend more time in the retirement village, there is a tendency for both residents and whānau to become complacent and increasingly reliant on the assumption that the village will consistently act in their best interests. However, this reliance often stems from a misalignment of expectations between all parties involved.

“I felt there was no accountability (from the village) for her life in the village and the length of time she had been in there.” (Whānau H)

Some residents face challenges in keeping up with the rapid pace of technological advancement. As a result, they may tend to avoid or delay the management of lifestyle admin, such as handling emails or making electronic bill payments. They may rely on whānau to assist them in completing these tasks.

“My son sorts things for me. He is good with business. He is an entrepreneur.” (Resident B)

Whānau who are grieving or experiencing high levels of stress and distress can be seen as vulnerable customers. The emotional toll of dealing with loss or advocating for their family member’s wellbeing can affect their decision-making, potentially leading to suboptimal financial choices.

“If you had simpler people, they would struggle with the end bit... couldn’t hit the timeframes in a timely manner... wouldn’t realise they are still paying \$300 per week. That would be the case in a small family, where’s there’s just one child still around and that person is hard hit by the death and wouldn’t be the position to make decisions. I wouldn’t imagine the village would go out of their way to help them. I don’t know what support mechanism are in place.” (Whānau D)

Considerations

Organisations such as banks and utility companies have guidelines which lead their approach in dealing with customers who are in vulnerable circumstances. As mentioned beforehand, retirement village residents can in certain circumstances, be considered vulnerable. Some retirement villages have a vulnerable resident policy and, as such, it may be beneficial that the RVA should encourage and help all its members to develop and implement a vulnerable resident policy.

From the beginning of the transition to a retirement village, it is crucial for the village to promote to residents the positive contribution that whānau can make when the resident has to make important decisions related to the retirement village. The resident may not need or want whānau support, but it is important that the village makes it clear that they welcome whānau involvement should the resident desire this. Villages also need to be mindful of the importance of supporting and involving whānau in the care of their family members at a later point when the resident may have become in need of greater support. This encourages a greater sense of control, comfort, and awareness of the residents' needs for all parties involved. While villages should be mindful that whānau may not always be solely responsible for providing additional care, they should, with the residents' permission, strive to keep them informed about any incidents and involve them as much as possible in decision-making processes. Fostering open communication and collaboration between villages and whānau establishes a supportive and inclusive environment, ensuring residents' wellbeing and satisfaction.

4.3 Consideration of a village – why do people move?

The decision to transition to a retirement village is often driven by a specific incident or a health-related issue that poses challenges in managing the wellbeing of the older person within their own home or by themselves/whānau. Some individuals, being mindful of potential future challenges, adopted a proactive approach and made the decision to move to a retirement village before facing significant health issues.

During our discussions with residents, various motivations emerged for their decision to move to a retirement village, including:

Safety concerns: They expressed a sense of being unable to live safely in their own home due to health issues.

Home management: The day-to-day management of their current living situation became overwhelming for them.

Proximity to whānau: They sought to reside closer to their family members for personal reasons.

Specific health needs: They required specialised support and assistance to address a particular health issue.

Community and lifestyle: They aspired to be part of a vibrant community that offered social interactions and opportunities for an enriched lifestyle.

These factors played a significant role in the residents' choice to transition to a retirement village, ensuring a safer and more supportive environment that aligns with their wellbeing requirements and provides access to diverse social and lifestyle opportunities.

"We had a large section, some mobility issues and a bit of loneliness even though we are happily married, we needed to be part of a community." (Resident C)

"Dad had been sick for a long time with cancer and ulcers, was living by himself and wasn't coping at home (living quite close to us). He moved in with us for 6 months, but it put a strain on the family, so we agreed with him that he would go into a serviced apartment at the village that was close by. We had friends who had parents who had experienced it and were positive." (Whānau D)

For most individuals, the decision to move to a retirement village is primarily driven by lifestyle, rather than financial considerations. Residents perceive numerous benefits of retirement village living, such as enhanced security, companionship, freedom from home maintenance responsibilities, and access to support and healthcare services.

Residents are fully aware of the financial implications associated with moving into a retirement village, which encompass ongoing fees, limited or no capital gains, and a deferred management fee structure.

However, when contemplating the move and selecting a specific retirement village, residents tend to approach their decision-making process from an emotional standpoint. They prioritise factors such as the visual appeal and functionality of the village as they contend with the emotional challenges of leaving an independent home. Considerations include the aesthetics of buildings and gardens, the availability of amenities, the range of activities and support services, and the ease of accessing these offerings.

It is during the process of exiting or relocating within the village that residents give more consideration to the financial aspects involved. This can result in feelings of frustration and annoyance towards the financial model and system, or, at the very least, a reluctant acceptance.

"It was the location first, and then the look and feel of the village." (Resident C)

"We chose X village as it had a nice feel about it, and they [parents] could afford it. It was new and felt like a hotel rather than a 'cookie cutter' type place. We found an independent apartment which was very small but gave them a sense of independence." (Whānau E)

4.4 The retirement village purchase process

The retirement village sector employs a well-developed sales and marketing process, portraying villages as welcoming, adaptable, and attentive to the needs of potential residents. This process cultivates a sense of excitement and anticipation among both prospective residents and the villages' sales and marketing teams. It also shapes the mindset of residents and their whānau during the purchasing phase, influencing their

priorities and considerations.

While some participants have had positive experiences with the initial sales process, feeling well-informed and supported in their decision-making, others have felt rushed, leading to subsequent feelings of being taken advantage of or lacking the opportunity or encouragement to ask important questions about the move and village life.

“Before moving in, the salespeople at the village were very friendly and welcoming. The whole process was flexible – they were given time to sell their house and were given the first month for free. We liked the fact there was a 7-day cooling-off period after signing. The village was clear that they should get legal advice and there were no surprises from lawyers.” (Whānau E)

“The main issue is that the ‘real estate agent’ at X put so much pressure on me to commit. She said if I didn’t commit that weekend, I would lose the opportunity to get the last apartment. So, I put my house on the market and took the first offer that came along, which was far too low with hindsight. She said if I didn’t make my decision that weekend, then it would go to someone else. I would have waited if she hadn’t said that.” (Resident A)

“I didn’t know what was important then, I was very stressed and had to find somewhere quickly – there was a unit in my price range, so I moved.” (Resident D)

Considerations

People enter a village because it offers a solution to a problem they are experiencing – usually with regard to their health, accommodation, and/or quality of life. As such, potential residents and whānau may expect or assume the village – as a provider of this solution – to have a duty of care to its residents. However, this assumption can be at odds with how residents perceive the villages' intent.

It is important to strike a balance between the initial excitement and the need for thorough consideration of potential future issues and the exit process. While legal documents may contain financial implications, it appears that these considerations are sometimes overlooked in the sales process and the decision-making journey. Adopting a more comprehensive approach that incorporates early-stage discussions and adequate information provision to address the exit process will ensure all parties are well informed.

The decision to move to a retirement village is often driven by the need for a solution to health, accommodation, or quality-of-life issues. As providers of this solution, retirement villages are expected to prioritise the wellbeing of their residents. There is a natural inclination among residents and their whānau to trust that the village has their best interests at heart; however, this can result in the overlooking of important considerations such as future needs and financial consequences.

Sales techniques utilised by retirement villages, especially during periods of high market demand, can create a sense of urgency that may overshadow critical considerations and lead to anxiety and tension for potential residents. Providing a comprehensive list of 'questions you should ask' that covers both entry and exit processes would greatly benefit residents and their whānau¹.

Furthermore, it is essential to allow prospective residents and their whānau sufficient time to gather the information necessary for making an informed decision.

4.5 Why do people exit a retirement village?

Residents leave a retirement village, normally due to some unfortunate or stressful circumstances. These reasons include:

Health needs: The resident requires higher levels of care than the village can provide (usually health related).

Dissatisfaction: The resident does not enjoy living in the village.

Changing circumstances: The resident's situation changes, such as needing to be closer to whānau or experiencing the loss of a spouse.

Deceased: The resident has died.

¹ [retirement-village-lifestyle-checklist-2016.pdf \(sorted.org.nz\)](#); [retirement-village-financial-checklist-2016.pdf \(sorted.org.nz\)](#); [Information for Residents \(retirementvillages.org.nz\)](#)

*“I was stressed because our standard of living was below par – the traffic noise was too much; I couldn’t open the doors to the outside – I get tearful even discussing it now.”
(Resident C)*

The emotional and physical needs of the resident and/or whānau at the time of exit can exacerbate the situation and the physical move itself.

“When my husband passed away, everything about our home reminded me of him – I couldn’t handle being in the last place he was.” (Resident E)



“Village life just wasn’t what we expected, it wasn’t a happy environment for us... We put our notice in as were told that we had to give a month’s notice, but they told us we needed to be out by the following Friday. We hadn’t given any thought to the leaving process.”
(Resident H)

“They had to move as he couldn’t care for her anymore and they had to go into separate rooms even though they were adamant they wanted to stay together.” (Whānau E)

Moves within a village were due to:

- Requiring increased levels of care
- Moving to a different style of accommodation or care, e.g., from an apartment to a ground-floor flat with a garden

“I moved from a first-floor apartment to a ground floor one – I’m a gardener and I could see the downstairs ones had gardens and flowerbeds and patios. A lady moved out and I put my name down for one.” (Resident D)

“It was too far from the villa to the centre of the village. We were too old to get there easily. We had to drive, and we couldn’t be bothered.” (Resident F)

Considerations

To mitigate stress and minimise disappointment during the exit process, it is advisable that the villages should proactively address potential changes with residents and their whānau. This could be achieved through the presentation of various scenarios upfront and encouragement of open discussions. Additionally, the development of an upfront and evolving plan for possible care scenarios within the village can help prepare residents and their whānau for any future events or changes.

4.6 Exiting is not considered when entering a village

During the initial purchase of residential accommodation, few participants raised inquiries about the process of exiting a retirement village.

No participant interviewed entered a village with full intention of relocating within or leaving the village, with the majority envisioning a long-term presence in the village in some capacity. Participants seemed hesitant to extensively contemplate their future and instead preferred to prioritise focusing on their current needs and enjoyment.

“I really didn’t think I’d be moving from here other than in a wooden box!”
(Resident E)

“If you don’t think you’re going to leave, you don’t think about it [leaving] as much. We didn’t look ahead far enough.” (Resident G)

“When moving in, you’re not really thinking about what happens when you move out again. We were more concerned with her time while she was there. She did have a few scares in and out of hospital, but even then, the feeling was she wasn’t going to last the

night but went on to live for another year. But [at] that point we weren't thinking about the unit – more thinking about her health.” (Whānau F)

Some individuals proactively sought retirement villages which provided comprehensive care throughout their lifetime, with a view that this may reduce the necessity for future relocations. They expressed a preference for not dwelling too much on their future needs, however, and instead just wanted assurance that options would be available if required. The prospect of moving within the village was vaguely considered and discussed within the context of whether the village could accommodate hospital or dementia care in the future if the need were to arise.

“We went through the ORA carefully, but we weren't expecting to need to change accommodation.” (Resident C)

Considerations

The role of the village in assisting residents to contemplate the possibility of leaving the village earlier than expected should be carefully considered. Villages should evaluate how they can provide informative resources and support to residents and their whānau, encouraging discussions and planning regarding potential future healthcare needs. By promoting a culture of preparedness, villages can empower residents to make informed decisions and ensure their long-term satisfaction and quality of life within the village.

By encouraging prospective residents to proactively consider various healthcare needs and reflect on how to prepare for such circumstances, villages can positively impact their residents' future wellbeing. This approach can be framed to residents as providing peace of mind, assuring individuals that potential future needs are addressed and alleviating concerns about the unknown.



4.7 Understanding the sale and purchase process and the ORA

The Retirement Villages Act 2003 states that an intending resident must receive independent legal advice from a lawyer before signing an occupation right agreement (ORA). From the perception of many participants in this study this process was cursory, and neither the legal advisor nor the village went into detail about the exit process. Few whānau we spoke with reviewed the ORA at the time of purchase.

Whānau who actively participated in the process and engaged in comprehensive discussions about the purchasing and potential moves were more likely to have a positive experience when it came to exiting the village.

Clear and detailed communication helps set realistic expectations for residents and their whānau.

“We felt that the village were extremely clear on all the possible pathways and the financial implications for each. We knew they wouldn’t get any money back until the apartment was sold after vacated. Expectations were managed clearly.” (Whānau E)

Similarly, taking into account the residents’ future needs and preferences contributes to a positive decision-making process.

“Luckily Mum used to be a nurse, so when they were moving to a village, she was looking for further care options like dementia – she knew that they would have priority and it would be easier for them to transition.” (Whānau A)

The combination of providing written information to prospective residents and engaging in a detailed discussion is highly valuable. However, such a thorough approach does not appear to be commonly practised in the industry.

“Exiting was not really discussed, but there was a document emailed (mother had a hard copy) that explained the T&Cs that went with the whole process with termination. When she first moved in, there was a lady who was part of their [village] admin team – she sat with my mother and talked her through everything in the hard copy they provided to her. My mum wanted me to be totally aware of everything/across everything. My sister had power of attorney. The solicitor also made sure everything was kosher before signing off. I was confident everything was covered, no concerns.” (Whānau F)

“Retirement villages don’t explain the differences between the different companies [who own villages]. I think a lot of people don’t realise there are different options. With Dad there was no capital growth passed on. With other villages, if it goes up, the person reaps the reward of the capital growth. Possibly the fees are higher, as they get their pound of flesh somehow.” (Whānau D)

When prospective residents feel that they have not had the opportunity to fully consider their future needs in the village alongside the different accommodation options, they may experience feelings of regret and buyer's remorse.

"Despite the fact we paid top dollar for the villa, \$600k, when we moved in, the villa is now on the market for \$990k. If there had been some capital gain, we would have been able to move into the apartment for no cost. To go from a more expensive villa to a less expensive apartment and pay \$190k is a big financial drain. There should be a mechanism where you can get some kind of capital gain from that purchase. Clearly we would have moved into an apartment rather than into a villa [if they had understood the financial model]."

(Resident F)

Considerations

Retirement villages should actively encourage residents, their whānau, and legal and financial representatives to engage in detailed conversations regarding the move, future healthcare needs, and the financial implications involved. Such discussions would be highly beneficial to ensuring informed decision-making.

Village staff who invest time in guiding prospective residents and their whānau through the ORA and exit process provide significant value. Their support helps alleviate stress and contributes to more positive experiences for residents and whānau, particularly those who may be vulnerable.

By promoting their involvement in the ORA and purchase process, retirement villages can further enhance the overall experience for whānau, ultimately leading to more positive and less stressful transitions during the exit process.

4.8 The retirement village sale and purchase model – potential dissatisfaction in exiting

While residents and their whānau may have some understanding that buying and selling in a retirement village is different from the residential real estate market, the true impact of these differences often becomes apparent when they need or want to leave or move within the village.

It is difficult for residents and whānau to appreciate these differences at the time of purchase or even when living in the village, due to the focus on everyday living and the fact that little or no consideration is given to selling/exiting. However, they can be key causes for concern and dissatisfaction when the need to leave arises.

The residential real estate market serves as the main point of reference for buying and selling a home, where the goal is to obtain the best possible price, retain equity, and face minimal or no fees after the purchase. In contrast, the experience of selling a retirement village unit differs in several ways:

- **Limited involvement and updates:** The resident is generally not involved in the sales process nor are they consistently updated on the progress of the sale, such

as where, when, and how the property is marketed and to whom. While the Retirement Village Code of Practice Clause 51² does require villages to update residents on the sale process, this may not be to the standard expected by residents and whānau.

- **Capital gain:** Residents do not usually receive any capital gain and will generally not get back what they paid for the unit. This is because a ‘deferred management fee’ (DMF) applies. This term describes the amount deducted by the village on the sale, generally a percentage of the purchase price multiplied by the number of years of occupancy. It is typically capped at 20%–30% accruing over 3 to 5 years. It is important to note that most residents and whānau are aware of this, so it is not often a surprise; however, for a vulnerable cohort at a stressful time this can be hard to accept and process.
- **Ongoing fees:** Residents will pay a weekly or monthly fee for outgoings, which may be fixed for the life of the ORA or adjusted for inflation. For many of our respondents the fee continued until the resident’s unit is reoccupied (although after 6 months the operator must reduce it by 50%). Again, there is generally some awareness of this, but some more vulnerable customers can be left in a difficult financial situation as a result of this.

Due to these key differences in process and outcome, residents and whānau can feel “ripped off” (Whānau C) and that the process is “unfair” (Resident E). The emotional strain of exiting the village due to death, illness, dissatisfaction with village life, and the marked differences in the sales process, exacerbates the discontent arising from disparities in the sales process for both residents and/or whānau.

“It feels hardnosed, like they are taking advantage financially, especially paying \$500 per calendar month for a house you can’t use.” (Whānau A)

“It would be helpful to share more detail with family – explaining the financial process and when someone passes away, until they find a new owner for that room, basically it stands there empty. Knowing this in advance would’ve been helpful. You don’t really think about it until you are going through it.” (Whānau F)

Considerations

While contractual agreements may outline the financial aspects of the arrangement, it is important to consider the roles and responsibilities of all parties involved in ensuring effective communication and support for vulnerable individuals during challenging times.

The involvement and education of whānau in the process play a significant role in mitigating their feelings of unfairness, especially when they are already coping with grief and stress. By actively involving and informing whānau, potential surprises can be minimised, allowing for a more transparent and supportive experience.

² See [Retirement-Village-Code-of-Practice-Retirement-Villages-Nov-18-v4.5.pdf](#)

4.9 Whānau involvement

The whānau's level of involvement in the entry and residency of their family members in the retirement village varied, influenced by their relationships and their family members' attitudes towards independence. Some whānau expressed that, in retrospect, they should have been more involved in their family members' care. When they appeared content, however, and the whānau themselves were comfortable with a more hands-off role, it seemed easier to entrust the day-to-day care and wellbeing of their family members to the village staff.

"It looked alright – Mum was being fed and looked after. She seemed happy."

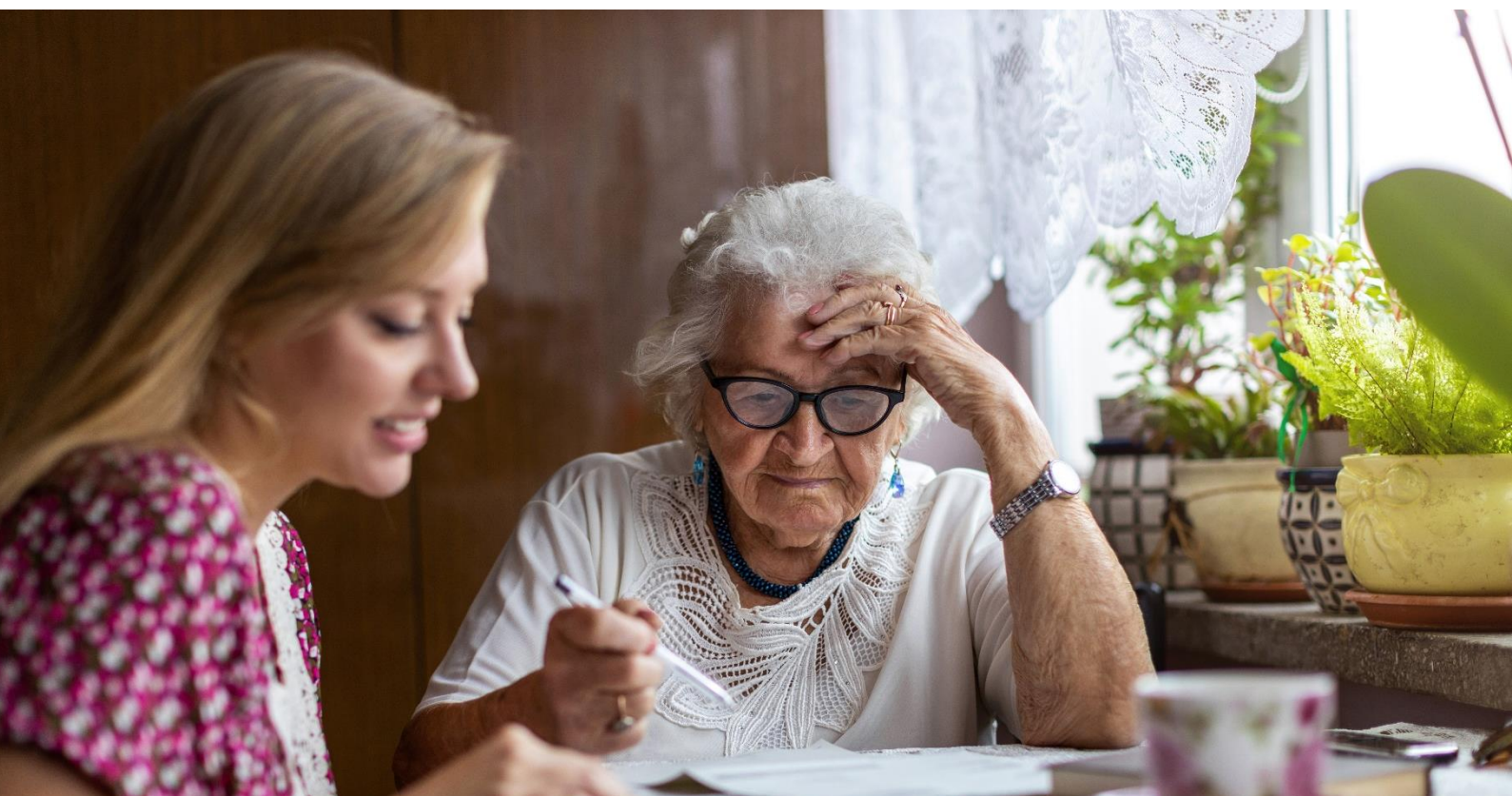
(Whānau H)

Some residents chose to exclude whānau in their decision-making, which could lead to a lack of support from whānau at critical moments.

"My parents didn't talk to their family about what they were buying, they were very independent." (Whānau C)

Whilst it can be a significant investment of time and energy, when whānau were more involved in the day-to-day care and decision-making of their family members, they felt more in control of the situation and more able to advocate for the best outcomes for their family member.

"I have been in fairly constant contact with the village since Mum moved in two years ago. I'd recommend that family be present, join appointments, get on board with the [village] manager." (Whānau A)



Considerations

The Commission and villages should actively encourage whānau involvement and provide informative resources to educate them on their role and how they can support their family members in the village, while also setting clear expectations regarding the village's support and services.

4.10 A lack of planning for the future

It is apparent that there is a lack of proactive planning from all parties on the needs and wants of residents during their time in the village. No participants or whānau reported any formal or informal meetings with village staff or management to plan their care, discuss any changing needs and the options available to residents should their situation change.

“Since I moved apartments there has been no further conversations around next steps. I know they are building a care wing and they have a hospital on the grounds – but I’m not worried about the future – I live day by day.” (Resident D)

Considerations

The creation of a ‘care plan’ that covers the resident’s wishes for their time in the village would be beneficial for all parties regarding resource planning and setting expectations. This plan would ideally be created by the resident, the village, and the whānau so that all parties are cognisant of this information.

The plan should cover moving within and out of a village so that these eventualities are considered before they are required. The plan should be also revisited and adapted as required throughout the resident’s time in the village.



4.11 Expectations of the responsibilities of the village – a perceived duty of care

The residents' and whānau's interpretation and expectation of the duty of care from the retirement village greatly affected their exit experience.

Living in a retirement village is expected to provide residents and their whānau with reassurance, safety, security, and ease, ultimately offering peace of mind. As discussed in Section 4.4, residents anticipate that living in a retirement village will address their mental and physical wellbeing concerns and serve as a solution to their needs.

Whilst each village is unique in its offer, the language used in the marketing collateral from many retirement villages and on the RVA's website could lead people to reasonably assume that the village has a role to play in the broader duty of care of residents and indirectly their whānau.

- “security”, “supportive environment”, “peace of mind”, “eliminating worry”, “cater specifically to the needs and lifestyles of older people”, “reassurance” (RVA website)
- “Thrive”, “Creating communities” (Ryman website)
- “Convenience”, “Comfort” (Real Living website)

Whānau and residents report that the supportive nature of the village is highlighted at the time of sale.

“There's a 'grooming' period around the sale. They're selling peace of mind.” (Whānau C)

“They were very responsive and very open. Even though he was very sick in hospital when we were looking at villages, they were like, 'yeah, sure we can accommodate for him'. They were flexible. They showed us around, all the amenities. They let Dad take 2 hours out of hospital and made sure everyone was around to meet him. They were very good at explaining what was included in his costs and the different types and levels of care.” (Whānau D)

Considerations

The perceived duty of care towards residents seems to be overlooked during the exit stage, despite the positive experiences with caring staff and management throughout their stay. Residents and whānau feel that this duty of care should extend beyond the contractual obligations of the resident and the village. During exit situations, it is argued that all parties have a responsibility to prioritise the health, safety, and wellbeing of everyone involved.

4.12 What makes for a good experience?

Respondents who described their exit from or move within the village as mainly positive experienced a mix of the following:

- Information that delivers clear expectations about what would happen in the exit process

“They understood what we were getting into, it was explained clearly, they ran through everything that had to be explained then told them to get legal advice. Their lawyer then ran through it all. She was very clear. It was a process rather than a negotiation. What was expected of us and what was expected of them and the timelines. Them running through what needed to be explained rather than them negotiating a price. It was very, very easy.” (Whānau G)

- Clear and consistent communication about the exit or moving process from the village

“The price of a ground-floor apartment was more, there was a difference of \$30k plus a new ORA and legal fees. The financial stuff was explained to me by the salesperson at the time I applied for the move and it was straightforward, just a transfer.” (Resident D)

- One point of contact throughout the process including post-death care for whānau

“We had a liaison person, and she would keep us in touch about his needs. It was the same person the whole way through. This staff member would communicate with us on all issues with my father while he was alive but then also dealt with everything after he died. She rang weekly to let us know progression on the apartment sale.” (Whānau H)

- Proactive whānau or residents – a good level of awareness about what would be involved technically and financially

“My brother and I weren’t that worried about it. We knew there was a definite date of six months after Dad’s death. That date came and they paid us straight away.” (Whānau D)

- A generous time frame for exiting accommodation upon death of a resident

“They were very, very good. They were sensitive about it. They kept in touch frequently and just informed us of potential buyers, about once a week. We couldn’t have wished for more.” (Whānau I)

“The fact that the staff were so helpful at the beginning and so compassionate. Because we never felt rushed throughout the process.” (Whānau F)

- A human touch from the village that acknowledges the stress and emotions in the situation

"I organised to have a meeting with the manager. She told me a few stories about Dad and how much he had impacted everyone there. We were always free to come and go from Dad's unit after he died. They introduced us to the people who Dad had impacted and all the cleaners came up to say goodbye to me. They were sad, they were compassionate. It was a really nice process." (Whānau D)

"They could have been a lot worse, they were excellent, really, they were careful of their reputation, they didn't want us to unhappily move out and they knew we wanted to stay in the village." (Resident C)

- An expedient settlement process

"The village did say, until the new person was found to buy the unit that we couldn't get the settlement, which was a part we weren't really clued up on, although we did have documents that had information on that. But we did have to go to their solicitor for advice as well. The solicitor had indicated that this is how these things are done. I feel as if it was a rather reasonable situation. Having said that, there was a buyer within about a month. So we didn't have to wait long at all." (Whānau F)

"The turnover is so high at the village and such demand, that when we surrendered the unit, it was filled straight away. Mum moved quickly and we received their equity quickly afterwards. There were no issues there and it all felt very transparent. They [village] went in and painted the walls after she left, even though it didn't really need it. That was done very quickly, and the next people were in within a day. We had accountants and lawyers on hand, but it felt clear enough and there were no surprises. They were very good, and we were happy with the way that everything happened." (Whānau G)



The **emotional impact** of a positive exit experience is one of where residents and/or whānau feel that they were respected, their needs were understood, and that the process has been fair and transparent.

A positive exit experience is more likely when whānau have prior expectations and a clear understanding of the financial arrangement.

“Being in November too, near Christmas, we didn’t expect to find someone that quickly. If we had to wait any longer, it would have probably been a bit more stressful, due to the financial implications of that.” (Whānau F)

“There was no real capital gains loss, as they weren’t in for a long time at all – less than a year.” (Whānau E)

4.13 What makes for a challenging exit experience?

Participants who had a negative perspective of the exit process generally had contrasting experiences compared to those with a positive outlook.

Ambiguous or open-to-interpretation wording in documents can result in complications during the exit process.

“It says in the ORA that I need to give a calendar months’ notice – their definition of that and mine differed.” (Resident E)

“The ORA said clearly that you can change your home [within the village] within a 3-month time frame, but when we tried to action this, they said it meant change the level of care you can receive – no one had ever pulled them up on this. Their legal team had to get involved but we didn’t bring in a lawyer – we knew we were in the right.” (Resident C)

Lack of a designated point of contact for key issues and arrangements can result in feelings of frustration, anger, and helplessness among whānau or residents.

“They only respond to threats. I was not getting responses from management. I rang the general phone number and asked receptionist for the board of directors’ names and addresses.” (Whānau C)

“Who was our person we could reach out to? We’d only ever had interactions with the gardener, the receptionist, the people in the kitchen.” (Whānau H)

Limited communication with the village can lead to significant dissatisfaction among residents. There is a lack of consistency across retirement villages in terms of their approach to resident exits. Insufficient communication is observed in various aspects, including the exit process, property sale, and emotional support during the departure or loss of a resident.

Indirect communication undermines trust, as residents and their whānau primarily engage with the village staff rather than the overall village brand or management.

“They were always friendly, but the emails were to and from head office – the village didn’t seem able to make a decision on their own.” (Whānau D)

Insufficient information and communication throughout the sales process can also lead to concern from whānau and residents.

“The lawyers acting for the village contacted us twice when they thought they had sold it, but that was it. They didn’t tell us when those sales had fallen over. You’ve done your dash with them once your parents have died and they don’t communicate with you much after that. If they could fix that up a bit, that would help. That would frustrate some people. Maybe they could give us a quick email when people look at the unit. They could have been a bit better at advising.” (Whānau D)

“It would have been nice to have some updates maybe about finding a buyer for the unit / how they were marketing it, etc. I think we’d want to know how urgently they were trying to fill it.” (Whānau F)





Lack of communication from the village following the departure or death of a resident can contribute to a sense of being undervalued or misunderstood.

“There was a lack of communication – we never heard from managers about leaving, even after we had signed the docs – nothing official, no ‘sorry you’re leaving’ or anything like that. It would have been nice to be acknowledged, I felt forgotten and overlooked.”
(Resident G)

As stated in Sections 4.7 and 4.8, residents or whānau may receive limited equity in the sale of the retirement village accommodation. Inadequate communication about the sales process during the residency can become a secondary concern. This lack of awareness can result in feelings of shock or mistrust when the exit process arises.

“Mum did know she wouldn’t get market rate for the house, but she had been in the village for over 20 years, it wasn’t top of mind for her – she just went along with it. I feel like they took advantage of the fact she didn’t like fuss or bother.” (Whānau H)

“It’s all pointed in their [village’s] favour – you do feel as though you are getting screwed.”
(Resident E)

Insufficient inclusion of specific figures and details in important documents can give rise to assumptions and contribute to a lack of trust in the village’s intentions.

“There was a ‘transfer fee of \$5k’, which seems a lot. ‘Legal and admin fees’ are mentioned in the ORA, but there is no defined amount.” (Resident C)

Verbal communication without written confirmation can also lead to a misalignment of expectations.

“The thing that disappointed me is that they told me that they would move us for nothing, and I thought ‘that’s nice’, but when I got the bill, I see they were charging me \$11.5k. They didn’t tell me what it was for. I’ve sent an appeal.” (Resident F)

Some individuals find it contentious to continue paying fees (such as weekly fees) when their accommodation in the village is vacant. They perceive it as unfair to be charged for a service that is not being utilised.

“The ugliest part of the experience was paying \$660 per month for nothing for 6 months. It was expected/known but feels unfair and unwelcome.” (Resident E)

Residents and their whānau may feel disappointed by the perceived lack of duty of care received, particularly when considering the duration of their stay in the village. They expect that their tenure would warrant a more thoughtful and compassionate approach from the village.

“She’d lived there for 20 years – it was her home, and she didn’t want to move to anywhere else. The village didn’t have hospital care and we needed to leave in a hurry. But we were on our own. Management was offhand and business-like, there was no sympathy, it was all facts and figures. They didn’t take time to talk us through things, it was frustrating.” (Whānau H)

Some residents faced challenges with the sales structure that prohibits them from selling until they leave the property. This situation can be particularly difficult for those who do not have an alternative property to move into and lack the financial means to purchase elsewhere.

“Luckily, we had money put aside. We couldn’t sell the apartment unless it was vacant, we would have had to move out.” (Resident C)

“We have no income and so we have been forced to pay for our rent on a credit card” (Resident H)

Differing expectations of the timing and outcomes during the exit process also caused issues. This was frequently in relation to the timing and nature of the sales process and subsequent payment to whānau or residents.

- There were misconceptions that there would be an immediate payment once the accommodation was vacated.

“I thought when she left the village, they’d pay out, but you don’t get it until it’s resold – it’s a domino effect.” (Whānau H)

“I would get reports saying they were marketing the room. But actually, they were just advertising that they had new units available that they were building. Even though they’ve got my mother’s unit for sale, they are allowed to use it for respite care, and they are allowed to use it for another resident. So how can you have something for sale when it’s occupied?” (Whānau C)

“The longer it went on, the angrier we got. When somebody dies, you want to conclude

their affairs. That's part of the grieving process, it's part of the closure, and as a whānau it's part of our ability to move on.” (Whānau C)

“Once she had passed away, it took 2–3 months for her studio to sell. There was very little communication on how it was progressing. We had to chase to get any information. Quite different in tone from the sales process at the very start.” (Whānau E)

- The poor health of some residents exacerbated the overall situation.

“We knew it was going to be a bit difficult, but the main problem was our health – situation was made a little bit harder with health problems on top. The experience certainly didn't help our health.” (Resident G)

- There were also difficulties when whānau were not aware of decisions made by their family member or did not have an enduring power of attorney (EPOA). A resident unable or unwilling to take part in decision-making was also a source of dissatisfaction with the exit process.

“Mum had signed something to say she had bought the apartment – we didn't know about this until we needed to get more involved in her care – we wanted to see what she had signed, but we got verbal brush-offs. My sister had POA and she should have been notified.” (Whānau H)

“She is 90 and stubborn. She is really anxious but unable to make a decision about her care, so we are in a bind.” (Whānau B)



The emotional toll of a negative exit experience can be profound, triggering intense feelings of frustration, anger, fear, and resentment.

“I felt like I had no leverage, the story was changing and there was no written confirmation – I felt really frustrated. Seeing the impact on her whole of life care was really hard. She didn’t want to move.” (Whānau H)

“What I was dealing with was my parents going, ‘Please don’t upset anyone, because in the middle of the night when you’re not here, they could take it out on me. Please don’t upset them because they might kick out your mother’.” (Whānau C)

The **financial impact** of a negative exit experience ranged from minimal to significant.

“We put it to our children beforehand, who are all well off and comfortable. Once upon a time we had a family trust that had a million dollars in it, but moving twice in the village we have demolished our family trust.” (Resident F)

“I had to personally give my parents a \$100,000 loan because they hadn’t sold their last place. They were paying \$10,000 a month for their own care. It took all their savings, it took everything.” (Whānau C)

“No real cost apart from the lawyers’ fees and the missed interest we would have had if we had been paid out earlier.” (Whānau H)



5.0 Overall recommendations

Considering the factors that contribute to either a positive or negative exit experience for residents and whānau leads to the following recommendations.

5.1 Ideal process for a village

- Strike a balance in sales communication by generating excitement while effectively conveying information on the business model, exit process, and services for changing health needs and their financial implications.
- Sales staff should provide written materials and engage in detailed discussions with prospective residents to ensure clear understanding and transparency.
- Once agreement progresses, legal representatives should be involved in discussions around potential scenarios to ensure all these scenarios are fully understood by all parties involved.
- Whānau should be encouraged to be involved in the ORA and purchase process to enhance the overall experience for families, leading to more positive transitions during the exit process. The key differences between retirement villages and real estate should be outlined at this point.
- An evolving care plan created together by villages, whānau, and residents should be established for each resident to anticipate and prepare for future events or changes.
- The involvement of whānau in the care of residents should be promoted to enhance residents' wellbeing and satisfaction.
- Living in a retirement village is expected to provide residents and their whānau with reassurance, safety, security, and ease, ultimately offering peace of mind. Sales collateral emphasises these aspects and they may be seen by potential residents and whānau as a duty of care.

- Residents expected the duty of care to apply throughout the exit process and to include whānau. The residents' and whānau's interpretation and expectation of this duty of care from the retirement village greatly affected their exit experience.
- Present residents with possible scenarios to consider how they would act in these situations.
- RVA should encourage and help its members to develop and implement a vulnerable resident policy.
- In summary, retirement villages should look to achieve a positive exit experience for all residents and their whānau by establishing clear expectations for the exit process from the initial engagement with the sales team, encouraging the involvement of whānau in all stages of the residency, maintaining a single point of contact throughout the entire stay and exit, ensuring clear and consistent communication throughout the process including exit process, providing compassionate support during bereavement, and facilitating a prompt settlement after the sale.



6.0 Appendix

6.1 Appendix A: Residents Discussion Guide

1. Moderator Introduction (2 mins)

Quick introduction and scene setting. Setting a tone to encourage sharing ideas.

- Thanks so much for agreeing to take part.
 - Today we will be talking about your experiences with you/your family member leaving x retirement village
- Introduce self and Ipsos (Privacy, RANZ, etc.)
- Before we kick off, I just have a few formalities to cover:
 - Today's session will run for 1 hour, it will be a very informal discussion, there are no right or wrong answers.
 - This session is going to be video and audio recorded – it's for research purposes only and your identifying details are not made public or shared with 3rd parties.
 - Do you have any questions for me before we get started?

2. Participant Introductions (5 mins)

Brief intro from each participant.

To start, can you please tell me your name, a little about yourself, e.g.

- Name, family, hobbies, interests, etc.
- What is something you are enjoying at the moment?

3. Village Journey So Far (10 mins)

Understanding what lead them to a village.

Can we start by you telling me a bit about your retirement village experience so far?

- What prompted the move to the village initially?
- What were the key things that were important considerations when you moved in?
- Was understanding the exit process something that was considered/discussed at that time? Did you talk about it with your family, get legal advice etc.

4. Exit Experience (40 mins)

Explore Exit process in detail.

Now I would like to focus more on the exit process for you in a lot more detail. It's fine if there are details you don't want to share, but the more the better, again, this information is confidential.

- And what triggered the move from or within the village?
- How did you approach this? Can you take me through the steps?
- Was there anyone who supported you? What was their role? (Could be friend / family / lawyer / accountant / charitable or government organisation)
- What were your expectations of this process vs. actual experience?
- What has been expected? Unexpected? *Probe costs, e.g. Deferred Management Fee, having to continue to pay weekly fees until the unit is sold. Probe other factors, e.g. ability to make decisions or take action*
- What has been the impact of this experience emotionally? Can you give me an example?
- What was the role of the village management, how did they help or hinder this process? How well did the village communicate with you? Was their communication timely and comprehensive? *Probe tone of communication (e.g. sympathetic, transactional, etc.)*

- How long did the process take and – what impact has this had (emotionally and financially?)
- What has been the financial impact and the implications of this?

Probe financial consequences. For example:

- a bridging loan was needed to buy another property
- couldn't afford to move into a care suite in aged residential care facility/rest home because waiting for funds to come through from unit

If not covered, (if moving to residential care in another village)

- How did you finance this move? E.g. a loan from the Ministry of Social Development, or your own savings.
- What involvement did the village management have in the process of financing the move? E.g. an advance from the retirement village management of funds secured against capital from the upcoming sale of your previous unit or did the village management help you to secure a loan from MSD?

If not covered, (if moving within a village to a care suite or a serviced apartment)

- When moving into the care suite or serviced apartment , did you have to sign up to a new Occupational Rights Agreement?
 - *If yes, did the retirement village management rollover the Deferred Management Fee from the existing Occupational Rights Agreement or were you charged a second Deferred Management Fee?*

5. Recommendations/Ideal (10 mins)

Learnings from both positive and negative experiences.

With the benefit of hindsight and experience, what would you change about this process? *OR if positive experience, what would you say should be adopted by others exiting or villages?*

- From the village's POV?
- From your POV?
- From any friends or family/support people's POV?
- What recommendations would you make for other people going through this?
- Who needs to get involved? What role would they play? *Get respondents to split recommendations up into before / during / after if applicable*
- What difference would this have made to your situation?
- What information is really important for people to have?

6. Wrap-up (2 mins)

Reflect and review outcomes and thank participants.

- *Review outcomes from session and present and final questions or areas for clarification*
- *Thank participants for contribution*
- *Direct respondents to support avenues if required*

6.2 Appendix B: Whānau Discussion Guide

1. Moderator Introduction (2 mins)

Quick introduction and scene setting. Setting a tone to encourage sharing ideas.

- Thanks so much for agreeing to take part.
 - Today we will be talking about your experiences with supporting a person who has left or moved within a retirement village
- Introduce self and Ipsos (Privacy, RANZ, etc.)
- Before we kick off, I just have a few formalities to cover:
 - Today's session will run for 1 hour, it will be a very informal discussion, there are no right or wrong answers.
 - This session is going to be video and audio recorded – it's for research purposes only and your identifying details are not made public or shared with 3rd parties.
 - Do you have any questions for me before we get started?

2. Participant Introductions (5 mins)

Brief intro from each participant.

To start, can you please tell me your name, a little about yourself, e.g.

- Name, job, family, hobbies, interests, etc.
- What is something you are enjoying at the moment?
- What is your relationship with the resident?
- What has led to you being the person to manage the resident's exit from the retirement village? At what stage did you get involved?

3. Village Journey So Far (10 mins)

Understanding what lead the resident to a village.

Can we start by you telling me a bit about your retirement village experience so far? For yourself and for your xxx?

- What prompted the move to this village initially?
- How was that experience for you?
- How was that experience for your xxx (from above)?
- What were the important considerations to be made when your xxx moved in?
- Was understanding of the exit process something that was considered/discussed - With you? With your xxx?
- What was your role at this stage? (when your xxx was moving in initially)

4. Exit Experience (40 mins)

Explore Exit process in detail.

Now I would like to focus more on the exit process for you in a lot more detail. It's fine if there are details you don't want to share, but the more the better, again, this information is confidential.

[Separate into two sections due to nuances in experiences between passed away, and other types of exits]

Family member did not pass away (Do not ask if passed away)

- What triggered the move from or within the village?
- How did you approach this? How did your xxx approach this?
 - Can you take me through the steps?
- What was your role in supporting the exit process for your xxx?
- Was there anyone else who supported your xxx? What was their role? (Could be friend / family / lawyer / accountant / charitable or government organisation)

- Was there anyone who supported **you**? What was their role?
- What were your expectations of this process vs. actual experience?
- What was your xxx's expectations of this process vs. actual experience?
- What has been expected? Unexpected? For you and for your xxx? *Probe costs, ability to make decisions or take action*
- What has been the impact of this experience emotionally for you? Can you give me an example?
- What has been the impact of this experience emotionally for your xxx? Can you give me an example?
- What was the role of village/Care management, how did they help or hinder this process? How well did the village communicate with you? Was their communication timely and comprehensive? *Probe tone of communication (e.g. sympathetic, transactional, etc.)*
- What was the length of time this process took – what was the impact of this for you and for your xxx (emotionally and financially)?
- What has been the financial impact and the implications of this?

Probe financial consequences. For example:

- a bridging loan was needed to buy another property
- couldn't afford to move into a care suite in aged residential care because waiting for funds to come through from unit

If not covered, (if moving to residential care in another village)

- How did your xxx finance this move? E.g. a loan from the Ministry of Social Development, or their own savings.
- What involvement did the village management have in the process of financing the move? E.g. an advance from the retirement village management of funds secured against capital from the upcoming sale of their previous unit or did the village management help your xxx to secure a loan from MSD?

If not covered, (if moving within a village to a care suite or a serviced apartment)

- When moving into the care suite or serviced apartment, did your xxx have to sign up to a new Occupational Rights Agreement?
 - *If yes, did the retirement village management rollover the Deferred Management Fee from their existing Occupational Rights Agreement or were they charged a second Deferred Management Fee?*

Family member passed away

- How did you approach the exit process? Can you take me through the steps?
- Was there anyone who supported you? What was their role? (Could be friend / family / lawyer / accountant / charitable or government organisation)
- What were your expectations of this process vs. actual experience?
- What has been expected? Unexpected? *Probe costs, e.g. Deferred Management Fee, having to continue to pay weekly fees until the unit is sold. Probe other factors, e.g. ability to make decisions or take action*
- What has been the impact of this experience emotionally? Can you give me an example?
- What was the role of village management, how did they help or hinder this process? How well did the village communicate with you? Was their communication timely and comprehensive? *Probe tone of communication (e.g. sympathetic, transactional, etc.)*
- How long did the process take and – what impact has this had (emotionally and financially?)
- What has been the financial impact and the implications of this?

If not already covered, probe around length of time, discussions around resident's death, preparations, etc.

5. Recommendations/Ideal (10 mins)

Learnings from both positive and negative experiences.

With the benefit of hindsight and experience, what would you change about this process? *OR if positive experience, what would you say should be adopted by other residents exiting or village manager?*

- From the village's POV?
- From the resident's POV?
- From your POV?
- From any friends or family/support people's POV?
- What recommendations would you make for other people going through this?
- Who needs to get involved? What role would they play? *Get respondents to split recommendations up into before / during / after if applicable*
- What difference would this have made to the resident's situation?
- What information is really important for people to have?

6. Wrap-up (2 mins)

Reflect and review outcomes and thank participants.

- *Review outcomes from session and present and final questions or areas for clarification*
- *Thank participants for contribution*
- *Direct respondents to support avenues if required*

6.3 Appendix C: Resident Recruitment Screener

Hello, my name is _____ from PFI. We are calling on behalf of Ipsos, a market research company who are conducting some research for the Retirement Commission. They are interested in understanding the experiences of people going through the process of exiting a retirement village. The research comprises participating in a 1-hour interview. **You indicated to the Retirement Commission that you would be interested in taking part in the research. Is now a good time to talk?**

The discussion dates and times are 6th March–31st March

To thank you for your time, you will receive \$100 via bank transfer.

Before I can ask you to participate, I need to ask you a few questions:

Q1. Record gender:
Note: please ensure a mix of male and female

| | | |
|-------------------|----|----------|
| Male | 1 | Continue |
| Female | 2 | Continue |
| Other | 3 | Continue |
| Prefer not to say | 99 | Continue |

Q2. Which region of NZ are you based in?
Note: recruit a range of locations

| | | |
|------------------------------|----|----------|
| Northland | 1 | Continue |
| Auckland | 2 | Continue |
| Waikato | 3 | Continue |
| Bay of Plenty | 4 | Continue |
| Hawke’s Bay | 5 | Continue |
| Manawatū-Wanganui | 6 | Continue |
| Wellington | 7 | Continue |
| Tasman | 8 | Continue |
| Nelson | 9 | Continue |
| Christchurch | 10 | Continue |
| Otago | 11 | Continue |
| Southland | 12 | Continue |
| Prefer not to say/don’t know | 99 | Continue |



Q3. Which of the following age brackets do you fall into?

Note: recruit range of age groups if possible

| | | |
|-------------------|----|----------------------------------|
| Under 50 years | 1 | Continue – check with researcher |
| 50–59 years | 2 | Continue |
| 60–69 years | 3 | Continue |
| 70–79 years | 4 | Continue |
| 80–89 years | 5 | Continue |
| 90+ years | 6 | Continue |
| Prefer not to say | 99 | Continue |

Q4. Which ethnicity do you identify as?

Note: recruit range of ethnicities if possible

| | | |
|---------------------------------------|----|----------|
| NZ European or Pākehā | 1 | Continue |
| Māori | 2 | Continue |
| Samoan | 3 | Continue |
| Cook Island Māori | 4 | Continue |
| Tongan | 5 | Continue |
| Chinese | 6 | Continue |
| Indian | 7 | Continue |
| Other European | 8 | Continue |
| Other Pacific Island group | 9 | Continue |
| Other Asian | 10 | Continue |
| Another ethnic group (please specify) | 11 | Continue |
| Prefer not to say | 99 | Continue |

Q5. Do you live, or have you previously lived, in a retirement village?

| | | |
|---|---|---------------------|
| Yes, I currently live in a retirement village | 1 | Continue |
| Yes, I have previously lived in a retirement village, but I currently don't | 2 | Continue |
| No, I have never lived in a retirement village | 3 | Thank and terminate |

Q5b. Do you have a non-disclosure agreement which prevents you from talking about your experiences at the retirement village?

Please record number of 'Yes' responses

| | | |
|-----|---|---------------------|
| Yes | 1 | Thank and terminate |
| No | 2 | Continue |

Q6. Which of the following best describes your situation?

Please recruit a range – minimum 2 of each (of 1,2,3,4,5)

| | | |
|--|---|----------------------------------|
| I/we moved out of the area that the village is based in | 1 | Continue |
| I was / we were unhappy with the village | 2 | Continue |
| I/we moved within the village to a serviced apartment/assisted care unit (please specify) | 3 | Continue |
| I moved within the village to a rest home/aged residential care facility | 4 | Continue |
| I moved to a rest home/aged residential care facility outside the village (please specify) | 5 | Continue |
| Other (please specify) | 6 | Continue – check with researcher |

Q7. When did this move take place?

| | | |
|-----------------------|---|---------------------|
| Within the past year | 1 | Continue |
| 1–3 years ago | 2 | Continue |
| More than 3 years ago | 3 | Thank and terminate |

Q8. Which of the following best describes the type of retirement village that you moved (from/ within)?

Please recruit a range

| | | |
|--|----|----------------------------|
| A retirement village owned by a not-for-profit organisation (e.g. Selwyn Village, Northbridge, Gracedale in Auckland, Windsorcare Village Christchurch, Cambridge Resthaven, Glenwood Timaru, Te Hopai Wellington) | 1 | Continue |
| A retirement village owned by an independent commercial company (e.g. Longridge Country Estate in Paeroa, The Grove Orewa, The Sterling Kaiapoi, Whitby Lakes Wellington) | 2 | Continue |
| A retirement village owned by a chain or branded company (e.g. Ryman, Summerset, Bupa, Metlifecare, Arvida) | 3 | Continue |
| Other (please specify) | 4 | Continue – check if unsure |
| Don't know | 99 | Continue – check if unsure |

Q9. We are looking to speak to people with a range of experiences. Which of the following describes how you felt about the exit process?

Please recruit a range

| | | |
|--|----|---------------------|
| I found the exit process to be a mainly positive experience | 1 | Continue |
| I found the exit process to be a mainly negative experience | 2 | Continue |
| I found the exit process to have both positive and negative elements to it | 3 | Continue |
| Don't know | 98 | Thank and terminate |

Q10. And thinking about the kinds of issues that arose during the process, good or bad, which of the following apply?

Note: Please check with researcher throughout recruitment process to check whether the mix of experiences is reflective of who we want to talk to.

| | | |
|------------------------|---|----------|
| Financial issues | 1 | Continue |
| Communication issues | 2 | Continue |
| Emotional issues | 3 | Continue |
| Other (please specify) | 4 | Continue |

Thank you for your time to complete these questions – we'd love to invite you to contribute to our research by taking part in a 1-hour in-depth interview with one of our researchers!

(If outside of Auckland) You will need access to the internet, Microsoft Teams, and a quiet place to take part in the interview. It may be that the staff at your village can support you with this if it is something you require support with. Alternatively, we can arrange a phone call. If you are in Auckland, we can arrange a face-to-face interview.

Can you please tell me if you are available to participate? Yes/No

NOTE: IF FACE TO FACE, PLEASE ALSO ASK FOR INSTRUCTIONS TO FIND THE PLACE. E.G. ASK IF IT IS DIFFICULT TO FIND OR RIGHT OUT BY THE STREET?

Arrange date and time for the interview to take place

Date: _____ Time: _____

Final Confirmation

To assist our researchers in their analysis, the interview may be audio and video recorded. Your full name would not be included in the report shared with the Retirement Commission. All information gathered during the discussion is used for research purposes only. Are you still happy to participate in this research?

Confirm acceptance of this: Yes/No

Remind them of the date and time.

So that we can send you out an email confirmation of this interview, could I please check these details?

Name: _____

Phone: _____ (h) _____ (m)

Email: _____

Interviewer Signature: _____ Date: _____

6.4 Appendix D: Whānau Recruitment Screener

Hello, my name is _____ from PFI. We are calling on behalf of Ipsos, a market research company who are conducting some research for the Retirement Commission. They are interested in understanding the experiences of people going through the process of exiting a retirement village. The research comprises participating in a 1-hour interview. **You indicated to the Retirement Commission that you would be interested in taking part in the research. Is now a good time to talk?**

The interview dates are 6th March–31st March 2023

To thank you for your time, you will receive \$100 via bank transfer.

Before I can ask you to participate, I need to ask you a few questions:

Q1. Record gender:

Note: please ensure a mix of male and female

| | | |
|-------------------|----|----------|
| Male | 1 | Continue |
| Female | 2 | Continue |
| Other | 3 | Continue |
| Prefer not to say | 99 | Continue |

Q2. Which region of NZ are you based in?

Note: recruit a range of locations

| | | |
|--------------------------------|----|----------|
| Northland | 1 | Continue |
| Auckland | 2 | Continue |
| Waikato | 3 | Continue |
| Bay of Plenty | 4 | Continue |
| Hawke's Bay | 5 | Continue |
| Manawatū-Wanganui | 6 | Continue |
| Wellington | 7 | Continue |
| Tasman | 8 | Continue |
| Nelson | 9 | Continue |
| Christchurch | 10 | Continue |
| Otago | 11 | Continue |
| Southland | 12 | Continue |
| Prefer not to say / don't know | 99 | Continue |

Q3. Which of the following age brackets do you fall into?

Note: recruit range of age groups if possible

| | | |
|----------------|---|----------------------------------|
| Under 16 years | 1 | Thank and terminate |
| 16–24 years | 2 | Continue – check with researcher |
| 25–29 years | 3 | Continue |
| 30–34 years | 4 | Continue |
| 35–39 years | 5 | Continue |
| 40–44 years | 6 | Continue |

| | | |
|-------------------|----|----------|
| 45–49 years | 7 | Continue |
| 50–54 years | 8 | Continue |
| 55–59 years | 9 | Continue |
| 60–64 years | 10 | Continue |
| 65+ years | 11 | Continue |
| Prefer not to say | 99 | Continue |

Q4. Which ethnicity do you identify as?

Note: recruit range of ethnicities if possible

| | | |
|---------------------------------------|----|----------|
| NZ European or Pākehā | 1 | Continue |
| Māori | 2 | Continue |
| Samoan | 3 | Continue |
| Cook Island Māori | 4 | Continue |
| Tongan | 5 | Continue |
| Chinese | 6 | Continue |
| Indian | 7 | Continue |
| Other European | 8 | Continue |
| Other Pacific Island group | 9 | Continue |
| Other Asian | 10 | Continue |
| Another ethnic group (please specify) | 11 | Continue |
| Prefer not to say | 99 | Continue |

Q5. Do you have someone that you know well who has moved on from, or moved within a retirement village?

| | | |
|-----|---|---------------------|
| Yes | 1 | Continue |
| No | 2 | Thank and terminate |

Q6. Which of the following describes the resident's situation?

Please ensure a range of situations

| | | |
|---|---|----------|
| The resident moved out of the area that the village is based in | 1 | Continue |
| The resident was unhappy with the village | 2 | Continue |
| The resident moved within the village to a serviced apartment/assisted care unit (please specify) | 3 | Continue |
| The resident moved within the village to a rest home/aged residential care facility | 4 | Continue |
| The resident moved to a rest home/aged residential care facility outside the village (please specify) | 5 | Continue |

| | | |
|--|----|----------------------------------|
| The resident passed away while living in the village | 6 | Continue |
| Other situation | 7 | Continue – check with researcher |
| None of the above | 99 | Thank and terminate |

Q7. Which of the following best describes your relationship with the resident?

Please recruit a range of relationship types

| | | |
|---|----|---------------------|
| Partner / spouse / significant other | 1 | Continue |
| Family – sibling / child / cousin, etc. | 2 | Continue |
| Friend | 3 | Continue |
| Prefer not to say/don't know | 99 | Thank and terminate |

Q8. Which of the following best describes the role you have had in the exit/moving process?

Please recruit a range of role types

| | | |
|---|----|---------------------|
| I have been managing the entire exit process by myself | 1 | Continue |
| I have been managing the exit process in conjunction with my partner / other family members | 2 | Continue |
| <i>(Do not ask if resident passed away)</i> I have been supporting the resident in the exit process | 3 | Continue |
| I did not manage the exit process, but I have been managing the aftermath, e.g. trying to find rest home care | 4 | Continue |
| I have not had a significant role in the exit process or the aftermath | 99 | Thank and terminate |

Q9. When did this move take place?

| | | |
|-----------------------|---|---------------------|
| Within the past year | 1 | Continue |
| 1-3 years ago | 2 | Continue |
| More than 3 years ago | 3 | Thank and terminate |

Q10. Which of the following best describes the type of retirement village that the resident (was in / moved from / moved within)?

Please recruit a range – please check online if respondent is unsure

| | | |
|--|---|----------|
| A retirement village owned by a not-for-profit organisation (e.g. Selwyn Village, Northbridge, Gracedale in Auckland, Windsorcare Village Christchurch, Cambridge Resthaven, Glenwood Timaru, Te Hopai Wellington) | 1 | Continue |
|--|---|----------|

| | | |
|---|----|----------------------------|
| A retirement village owned by an independent commercial company (e.g. Longridge Country Estate in Paeroa, The Grove Orewa, The Sterling Kaiapoi, Whitby Lakes Wellington) | 2 | Continue |
| A retirement village owned by a chain or branded company (e.g. Ryman, Summerset, Bupa, Metlifecare, Arvida) | 3 | Continue |
| Other (please specify) | 4 | Continue – check if unsure |
| Don't know | 99 | Continue – check if unsure |

Q11. We are looking to speak to people with a range of experiences. Which of the following describes how you felt about the exit process?

Please recruit a range

| | | |
|--|----|---------------------|
| I found the exit process to be a mainly positive experience | 1 | Continue |
| I found the exit process to be a mainly negative experience | 2 | Continue |
| I found the exit process to have both positive and negative elements to it | 3 | Continue |
| Don't know | 98 | Thank and terminate |

Q12. And thinking about the kinds of issues that arose during the process, good or bad, which of the following apply?

Note: Please check with researcher throughout recruitment process to check whether the mix of experiences is reflective of who we want to talk to.

| | | |
|------------------------|---|----------|
| Financial issues | 1 | Continue |
| Communication issues | 2 | Continue |
| Emotional issues | 3 | Continue |
| Other (please specify) | 4 | Continue |

Thank you for your time to complete these questions – we'd love to invite you to contribute to our research by taking part in a 1-hour in-depth interview with one of our researchers! You will need access to the internet, Microsoft Teams, and a quiet place to take part in the interview. Alternatively, we can arrange a phone call. If you are in Auckland, we can arrange a face-to-face interview.

Can you please tell me if you are available to participate? Yes/No

NOTE: IF FACE TO FACE, PLEASE ALSO ASK FOR INSTRUCTIONS TO FIND THE PLACE. E.G. ASK IF IT IS DIFFICULT TO FIND OR RIGHT OUT BY THE STREET?

Arrange date and time for the interview to take place

Date: _____ Time: _____

Final Confirmation

To assist our researchers in their analysis, the interview may be audio and video recorded. Your full name would not be included in the report shared with the Retirement Commission. All information gathered during the discussion is used for research purposes only. Are you still happy to participate in this research?

Confirm acceptance of this: Yes / No

Remind them of the date and time.

So that we can send you out an email confirmation of this interview, could I please check these details?

Name: _____

Phone: _____ (h) _____ (m)

Email: _____

Interviewer Signature: _____ Date: _____



