

# Relocation to a Retirement Village:

Who Considers Relocation and  
What are People Looking for?

February 2013

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Australian Government

Department of Health and Ageing

# **Relocation to a Retirement Village: Who Considers Relocation and What are People Looking for?**

**February 2013**

## Foreword

Retirement villages remain an important component of aged care, despite the preference of many senior Australians to remain in their own homes as they age. This National Seniors Productive Ageing Centre research report, entitled *Relocation to a Retirement Village: Who Considers Relocation and What are People Looking for?*, examines in detail the motivations of seniors when considering whether or not to live in a retirement village. The report, authored by researchers from The Australian National University and Flinders University, is based on a survey of over 500 people aged 55 years and over living in the Australian Capital Territory.

The research reveals that around one-third of respondents have considered relocation to a retirement village in the future, with this most likely amongst younger retirees (55-64 years), those with adequate financial resources and people reporting poorer health and poorer neighbourhood cohesion. Some of the factors encouraging consideration of a move include assistance in case of declining health, family not having to provide care, convenient location to facilities and assistance with household/gardening chores. On the other hand, a fear of losing independence and concerns about privacy were most frequently cited as being likely to discourage a move.

The report authors use some of the findings to outline some features of retirement villages that are likely to appeal to prospective residents, including those that provide outdoor living areas, support the maintenance of independence, have assisted living facilities and access to medical services. These findings are important to inform aged care providers of the requirements of potential future residents in the context of changing health needs of the population and increasing demand for aged care in coming years.

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February 2013

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Crisp, D. A., Windsor, T. D., Anstey, K. J., & Butterworth, P. (2012b). Considering relocation to a retirement village: Predictors from a community sample. *Australasian Journal on Ageing*. Advance online publication. doi:10.1111/j.1741-6612.2012.00618.x

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# Relocation to a Retirement Village

## Introduction

Many older adults prefer to remain in their own homes as they age. However, this is not always possible. A growing number of people are deciding to relocate to retirement villages which offer independent living in close proximity to facilities and support services (Stimson & McGovern, 2002; Stimson & McCrea, 2004). There are more than 1,750 retirement villages operating in Australia, mainly catering for adults aged 55 years and over in a combination of independent living units, serviced apartments, and nursing home care (Stimson & McGovern, 2002). Demand is expected to increase, with an extra 65,000 residences expected to be required over the next 15 years (McMullen & Sam, 2008).

Retirement villages have many benefits. They offer security, independence and communality to cater for the needs of residents, and often have recreational facilities. Many retirement villages offer a contingency for continuing care into the future through the incorporation of formal living assistance facilities on site. Therefore, resident-funded retirement villages allow home owners to obtain manageable housing with the social and physical supports that means they can age-in-place for longer, and enter residential care later than people in the wider community.

Retirement village residents often cite these benefits of retirement community living, and generally link relocation with an increased quality of life. However, not all attitudes toward retirement communities are positive. Some older adults see relocation to a retirement village as indicating dependence and incompetence and as resulting in social isolation and a loss of privacy.

Research has documented a range of motives for relocation. These include circumstances that prompt someone to leave their current home (e.g., declining health, safety or financial concerns), and the desirable things which may be associated with a new residence (e.g., affordability, proximity to public transport, social activities). However, the decisions that adults make about their future housing needs may involve a complex range of factors. Little is known about the characteristics of the people themselves that might predispose them toward, or away from retirement village living. Physical health is a major motive for relocation, with approximately 40% of Australians aged over 60 years, and 80% aged over 85, needing at least some assistance with performing daily activities (ABS, 2004). Despite this, 83% of people over 65 remain living in their own homes (ABS, 2005).

So the question remains, what distinguishes people who consider relocation to a retirement community (which can offer support services and help older adults to remain independent), from those who do not consider this option?

An earlier report exploring the relocation intentions of 3,050 Western Australian residents found that 39% of people aged over 50 did not intend to remain in their current residence indefinitely (Boldy et al, 2010; National Seniors Australia Productive Ageing Centre, 2009). Wanting a lifestyle change, considering where to spend the remainder of one's life, and retirement transitions were most commonly reported as influencing intentions to move. Those residents not intending to move cited 'comfort' and 'financial viability to stay' as reasons for staying put. In an earlier study investigating village services desired by Australian residents, Stimson and colleagues (2002) identified emergency call systems, reputable management/staff, and community centres as those services most important to residents (Stimson et al, 2002). In contrast, facilities such as gyms, golf courses and tennis courts were not desired. While this report provided a comprehensive overview of the services important to residents, significant changes in the economic and social environment have occurred since data for this study were collected in 2000-2001. Moreover, a gap has remained in the literature regarding the opinions of community-dwelling older adults yet to commit to such a move.

Research investigating the residential preferences of the baby boomer cohort has produced mixed findings. A review of Australian research has predicted that baby boomers will prefer to live independently in intergenerational communities as they age (Quine & Carter, 2006). On one hand, the higher education levels and greater employment opportunities of the baby boomers compared to previous generations means that housing options may be less constrained by financial concerns. However, a greater appreciation of lifestyle factors offered by retirement communities may also result in an increasing attraction to this housing option among baby boomers. Given these mixed findings, it seemed important to investigate the factors that encourage or discourage relocation to a retirement village, and the specific characteristics of retirement villages that older adults regard as important. This will help in developing an understanding of community attitudes toward this type of relocation and examine the extent to which current service provision effectively meets consumer needs.

## What do we know from Past Research?

Past research has indicated declining physical health and mobility is the most commonly reported reason for late-life relocation. Coming a close second are the feelings of social isolation or loneliness that can accompany the many changes that occur to our social networks as we age, coupled with the community-friendly designs of many retirement villages. With these motives in mind, people who foresee an increased need for support services as they age, based on their current health, may be more likely to consider retirement village options that support independent living and provide facilities for continuity of care.

Similarly, people with little social support from family, friends or neighbours may be more likely to consider relocation because a retirement village offers community support and encourages social activities and engagement amongst residents. However, this does not provide us with an adequate understanding of why people choose to relocate. Despite a clear motive for relocation based on health support needs, many people do not want to relocate to a retirement community or village (ABS, 2005).

The extent to which retirement village living is considered as an option for the future may be related to one's personality. A substantial body of research indicates that personality traits account for differences in peoples' responses to specific life events. Knowing more about how personality characteristics might influence adjustment to change in later life could shed light on why some older adults are more open to the idea of retirement village living than others. Specifically, individuals high in extraversion (characterised by assertiveness and engagement in social activities) may be attracted to the social opportunities offered by retirement villages. People high in 'agreeableness', and conscientiousness are reported to adapt relatively well to different life events and new environments (Bardi & Ryff, 2007), and those high in openness seek challenging and novel experiences (Koenig & Cunningham, 2001). These characteristics potentially make people more likely to consider relocation.

Differences in characteristics such as financial status, employment, and family status of older adults are also all likely to influence housing choices. Younger retirees, who are often relatively healthy, financially comfortable, and married, may be attracted to retirement communities for their location, proximity to amenities and lifestyle factors. In comparison, older retirees, likely to have experienced declines in health and functionality, and more likely to be widowed, may relocate due to health decline, loneliness or safety concerns, to satisfy assistance needs or to be closer to family. Perceived inadequacies or concern about the affordability or safety of one's current residence or neighbourhood could also prompt consideration for future relocation.

## Study Objectives

The research summarised in this report was conducted to extend our knowledge of anticipated migration to, and attitudes toward, retirement village living in Australia. We tried to profile the characteristics identifying those who consider relocation to a retirement village in the future. We did this by examining the demographics, personality, social support and current perceptions of home and neighbourhood cohesion of older Australians who reported that they had considered future relocation to a retirement village. We also investigated the characteristics of retirement villages that may encourage or discourage people from future relocation. We aimed to identify the features of retirement villages that are most appealing to prospective residents.

## Research Methods and Data Analytic Approach

The research was conducted by the Centre for Research on Ageing Health and Well-being (formally the Ageing Research Unit at the Centre for Mental Health Research) at the Australian National University. The study comprised a postal survey conducted in 2009 of randomly selected residents from the Australian Electoral Roll living in the Australian Capital Territory, as part of a study investigating transitions in later life. A total of 561 participants were recruited to the study (response rate 28.4%). However, a small number of participants were removed from the present study as they did not meet the study criteria (e.g. they did not respond to the question concerning future relocation). While this response rate may be considered low, comparisons with the Australian Bureau of Statistics 2006 census data on adults 55-94 years, indicated the sample obtained was representative of the population on age and gender demographic characteristics (ABS, 2007; Pilkington, Windsor, & Crisp, 2012). Ethics approval was obtained for the study from the Australian National University Committee for Ethics in Human Research (Protocol 2009/041).

### Materials

Participants completed a range of survey materials as part of the larger study; only those relevant to the current study are detailed below.

#### Considering relocation and the retirement village lifestyle

A single survey item asked respondents to indicate if they had considered relocating to a retirement village/complex in the future. Respondents were then asked to rate, on a 5-point scale from 1 (not likely to influence my decision/not at all important) to 5 (very likely to influence my decision/very important), a total of 37 factors that may encourage or discourage future relocation and the features of retirement villages that may influence decisions to move. These factors are reflected in Tables 3, 5, and 7. These items were developed for the present study based on focus group discussions conducted by National Seniors Australia involving an independent sample of ACT residents.

#### Socio-demographic characteristics and covariates

Information was obtained relating to age (in years, converted to age groups 55-64, 65-74, and 75+ years), gender, marital status (married/de-facto, separated/divorced, widowed, never married), years of education, retirement status, financial status pertaining to having enough money to meet needs, and years of residence in current home.

As a major focus in the study was the investigation of health and psycho-social characteristics that identify people who consider relocation as distinct from those who do not, the following data was also obtained as part of the survey. Self-rated physical health was assessed, focussing on limitations to physical activity, pain and general perceived health over the previous four weeks. Perceived social support received from family, friends and neighbours was assessed. Personality traits were assessed using the Ten-Item Personality Inventory (Gosling, Rentfrow, & Swann, 2003). Respondents' perceptions of their existing home and neighbourhood environment (including perceptions of community support and safety) as appropriate were measured.

## Survey Sample

Respondents comprised 517 community residents recruited from the Australian Capital Territory. Characteristics of the sample are presented in Table 1. Participants ranged in age from 55 to 94 years, were predominantly married (74.7%), and approximately half were female (51.1%), and were fully retired (50.9%). Almost two-thirds of the participants sampled (n=339) had not considered relocation to a retirement village in the future.

**Table 1:** Sample characteristics by age group and consideration for retirement village living

	Total sample	Age			Considered relocation to a retirement village	
		55-64	65-74	75+	No	Yes
<b>N</b>	517	289	164	64	339	178
Have considered relocation in future (%)	34.4	35.6	32.9	34.4	-	-
<b>Demographics</b>						
Age, M (SD)	64.97 (7.90)	59.21 (2.86)	69.15 (2.82)	80.22 (4.36)	64.90 (8.06)	65.10 (7.59)
<b>Gender</b>						
Male (%)	48.9	48.8	47.0	54.7	51.0	44.9
Female (%)	51.1	51.2	53.0	45.3	49.0	55.1
<b>Education</b>						
< 15 years (%)	53.2	49.1	55.5	65.6	49.9	59.6
15+ years (%)	46.8	50.9	44.5	34.4	50.1	40.4
<b>Marital status</b>						
Married/de-facto (%)	74.7	78.5	70.1	68.8	74.6	74.7
Separated/divorced (%)	14.1	14.9	15.2	7.8	15.3	11.8
Widowed (%)	7.5	2.4	11.6	20.3	6.8	9.0
Never married (%)	3.7	4.2	3.0	3.1	3.2	4.5
Retired (%)	50.9	27.0	76.2	93.8	48.4	55.6
Financial status - enough money to meet needs (%)	95.0	94.8	94.5	96.9	93.5	97.8
<b>Years in residence</b>						
Less than 4 years (%)	15.7	19.4	12.2	7.8	13.9	19.1
4 - <20 years (%)	38.5	43.9	35.4	21.9	38.6	38.2
20+ years (%)	45.8	36.7	52.4	70.3	47.5	42.7

## Results

### Who Considers Relocating to a Retirement Village?

Analysis revealed that age, retirement and financial status were all associated with the likelihood of having considered relocation in the future (see Appendix Table 1):

- Adults aged 55-64 were 72% more likely than those aged 65-74 to have considered relocation
- Retirees were 63% more likely to have considered relocation compared to individuals remaining active in the workforce
- Those considering themselves to have enough money to meet their needs were 255% more likely to have considered relocation in comparison to people reporting not enough money to meet their needs.

By contrast, better physical health and greater perceived social cohesion within their neighbourhood were associated with a reduced likelihood of having considered relocating to a retirement village in the future. Neither social network quality nor personality characteristics were associated with having considered relocation.

The finding that poorer physical health is an important predictor of relocation is consistent with commonly documented motives for relocation. Declines in physical health and functioning can result in difficulty caring for oneself, and design features of the family home (e.g. single-level access) become increasingly important in maintaining independence. In the face of already declining health (or anticipated decline), considering relocation to a retirement village may be an important compensatory strategy for maintaining independence. Consistent with this reasoning, greater perceived neighbourhood social cohesion was associated with a decreased likelihood of having considered relocation. Wanting to relocate may be associated with dissatisfaction with the neighbourhood environment at any age, but the residential environment is closely linked to an older person's capacity to remain independent, participate in community activities and feel secure and in control of their daily activities. Therefore, planning relocation to a retirement village may again reflect an important adaptive or compensatory strategy for maintaining health and well-being in later life if the current environment ceases to be appropriate.

Our results support suggestions that the perceived costs associated with retirement complex living may also be a barrier to relocation. While most respondents indicated having adequate financial resources to meet their needs, those who did not were significantly less likely to have considered relocation. Our findings support earlier research suggesting that the real or perceived costs of buying a residence within a village complex may be an important barrier for some older adults.

#### Age differences and retirement status

The results of the present study suggest that retirees, specifically those in their mid to late 50s and early 60s, are most likely to have considered relocation. While some research suggests that adults in the 'old-old' age groups should have been more likely to contemplate relocation due to older age being associated with greater health concerns (Bradsher, Longino, Jackson, & Zimmerman, 1992), our results suggest retirement village living may be more attractive to 'young-old' adults. Alternatively, this age difference could represent a selection effect with older adults attracted to the idea of retirement village living having already moved. If people plan for future housing needs when early functional decline starts, the 65-74 year old sample in the present study may comprise those who in considering residential options at earlier ages made

the decision to 'age-in-place'.

Alternatively, the greater consideration given to retirement village living amongst those aged 55-64 years may reflect the baby boomers' liking for the lifestyle benefits of this style of housing. While some have predicted that baby boomers will prefer to live independently in intergenerational communities as they age, and continue to work for longer, an appreciation of lifestyle factors offered by retirement communities may underlie an increasing attraction to this housing option. The higher education level of the baby boomers and greater relative employment opportunities compared to previous generations may also mean they can afford more housing options.

Retirees were also more likely to have considered relocation relative to those who were in the labour force. This was not surprising, as it is logical to expect that those no longer working would be more likely to identify with the prospect of living in a community centred on the needs of retirees. Our findings indirectly support the suggestion that those considering retirement village living fall into two distinct groups. The first comprises older retirees, primarily motivated to relocate as a result of declining health and functional capacity. The second represents younger retirees, who recognise the potential for future health concerns, and may be attracted to nearby amenities and lifestyle factors.

### **Social support**

Social networks can diminish with advancing age and the community-friendly design of many retirement villages may therefore seem more attractive. Despite this possibility, social support networks were not predictive of considering future relocation to a retirement village in the present study. Feelings of social isolation reported to accompany relocation decisions are often prompted by the loss of a spouse, relocation of friends or the desire to be closer to family. As the present sample had relatively high social network contact and only contained a small proportion of widowed people, a lack of variability in the social network characteristics of respondents may be the cause of this null finding.

### **Personality characteristics**

Our findings indicated that trait-based differences in extraversion and openness were not related to relocation consideration. If personality does influence planning and decisions around relocation, it may be through its role in moderating responses to significant events. For example, older adults higher in conscientiousness may be more likely to plan ahead for their future care needs relative to those low in conscientiousness, after the experience of a significant loss in their support network.

### **Key Points:**

- Poorer physical health is a significant predictor of consideration given to future relocation to a retirement village
- Older adults who find their neighbourhood lacks cohesion are more likely to consider retirement village living as an option for the future than those who like their neighbourhood
- Adults aged 55-64 years appear to be most likely to consider relocating. This is an important area for further investigation as the retirement of the baby boomer generation may bring an increased demand for retirement village residences.

## What Encourages Relocation to a Retirement Village?

The most influential factors are reflected in the following responses:

‘assistance in the case of declining health’, ‘family doesn’t have to look after you’, ‘convenient location to facilities’, and ‘assistance with household/gardening chores’. Across the sample, these were reported by the greatest proportion of respondents as being likely to influence a decision to relocate to a retirement village. Less strongly endorsed as a motive for moving to a retirement village were ‘opportunities for keeping active’, ‘being around people your own age’, and a ‘greater social life’.

Table 2 presents the top 5 factors indicated as encouraging a move to a retirement village for each age group.

**Table 2:** Top 5 factors encouraging a move, by age

	Overall	55-64	65-74	75+
#1	Assistance in case of declining health			
#2	Family doesn't have to look after you			
#3	Convenient location to facilities	Convenient location to facilities	Convenient location to facilities	Assistance with household/gardening chores
#4	Assistance with household/gardening chores	Assistance with household/gardening chores	Assistance with household/gardening chores	Convenient location to facilities
#5	Less stress	Less stress	Less stress	Inbuilt facilities

As our first analysis indicated age as a significant predictor of considering relocation to the retirement village, we investigated age group differences in the factors that were nominated as encouraging relocation (Table 3). Participants in all age groups rated ‘assistance in case of declining health’ as an important factor likely to encourage relocation. Compared to the youngest cohort (55-64 years), older adults (65-74, 75+) were less likely to report ‘family doesn’t have to look after you’ and ‘assistance in the case of declining health’ as encouraging relocation. In addition, 65-74 year olds were also less likely to report ‘being around people one’s own age’, ‘improved security’ and ‘assistance with household/gardening chores’. Those aged 75+ were less likely to report ‘communal/supportive living environment’, a ‘greater social life’, ‘opportunities for keeping active’, ‘less stress’, or ‘convenient location to facilities’ as encouraging compared to the youngest cohort.

People who had considered relocation were more likely to report almost all of the ‘encouraging factors’ (with the exception of ‘greater social life’ and ‘opportunities for keeping active’) as important in influencing their decision (Table 3). However, there was no difference in the order of factors endorsed as important.

**Table 3:** Factors endorsed as encouraging relocation, by age group, and relocation consideration

	Age				Considered relocation	
	Total	% endorsed			% endorsed	
Encouraging factors		55-64	65-74 <sup>†</sup>	75+ <sup>†</sup>	No	Yes <sup>‡</sup>
Communal/supportive living environment	44.7	51.0	42.6	19.0***	39.5	54.5**
Being around people own age	37.1	42.4	34.6**	17.2	32.7	45.2*
Greater social life	27.8	31.7	25.8	13.8**	27.4	28.6
Opportunities for keeping active	40.2	45.2	38.9	17.9***	36.7	46.6
Less stress	52.2	58.1	49.1	30.4**	44.6	66.5***
Inbuilt facilities	46.8	50.0	43.6	39.7	37.8	63.5***
Convenient location to facilities	56.6	60.3	55.0	42.1*	48.9	70.8***
Family doesn't have to look after you	68.8	72.9	63.2*	63.2*	63.9	78.0**
Improved security	46.3	48.9	44.1*	39.7	40.9	56.6*
Assistance in case of declining health	77.6	81.5	72.4**	72.4*	72.2	87.6***
Assistance with household/gardening chores	56.1	59.5	52.1*	50.0	50.6	66.3**

Note. Significant group differences indicated (obtained from logistic regression analyses) relate to comparisons with the reference category (see Appendix Table 2). All models adjusted for marital status, retirement status, financial status, physical health and perceived neighbourhood cohesion.

<sup>†</sup> reference category is age 55-64 years. <sup>‡</sup> reference category is 'not considered relocation'

\*\*\*  $p < .001$ , \*\*  $p < .01$ , \*  $p < .05$

There was greater endorsement for the positive aspects of retirement village living by those who had considered relocation. However, provisions for continuing care and supports so that family did not incur the burden of care were important in encouraging relocation regardless of consideration given to the move. The endorsement of 'assistance in the case of declining health' was 2.5 times higher amongst those having considered the move, and supports our earlier analysis that found concern for future functional decline as a primary motive for considering relocation in later life.

Interestingly, 'opportunities for keeping active', and a 'greater social life' were considered less likely to play a role in the decision. While seemingly in contrast to socially-based motives surrounding relocation decisions, it is again consistent with our earlier findings that social support was not predictive of having considered relocation. In addition, feelings of social isolation and loneliness accompanying decisions may only be prompted by the loss of a spouse, or relocation of friends or family. As the present sample reported relatively high social contact and few participants were widowed, it is perhaps not surprising that companionship was not a strong motive.

**Key Points:**

- Factors reported as most likely to encourage relocation to a retirement village relate to continuing healthcare needs, support with home maintenance, and convenient location to facilities
- 55-64 year olds were most likely to identify ‘family doesn’t have to look after you’ and ‘assistance in the case of declining health’ as potentially encouraging relocation
- Those aged 75+ were least likely to report ‘communal/supportive living environment’, a ‘greater social life’, ‘opportunities for keeping active’, ‘less stress’, or ‘convenient location to facilities’ as potentially encouraging relocation.

**What Discourages Relocation to a Retirement Village?**

A perceived ‘loss of independence’ and ‘lack of privacy’ was, across all age groups, reported by the greatest proportion of respondents as likely to discourage relocation. ‘Not wanting to lose neighbours’ and perceptions that retirement villages are ‘just for older people’ were less frequently reported as influencing their decision. Table 4 presents the top 5 factors indicated as discouraging a move to a retirement village for each age group.

**Table 4:** Top 5 factors discouraging relocation, by age

	Overall	55-64	65-74	75+
#1	Loss of independence	Loss of independence	Loss of independence	Loss of independence
#2	Lack of privacy	Lack of privacy	Lack of privacy	Lack of privacy
#3	Would not want to move away from friends and family	Would not want to move away from friends and family	Would not want to move away from friends and family	Not want to leave family home
#4	Limited space, garden	Limited space, garden	Lack of respect for older people in some institutions	Just don’t want to/don’t like idea
#5	Too expensive	Too expensive	Not want to leave family home	Want to bequeath something

We again investigated differences between age groups and factors that were nominated as discouraging relocation (Table 5). Compared to 55-64 year olds, those aged 65-74 were 1.8 times more likely to report ‘not wanting to lose current neighbours’, whereas those 75+ were 2.5 times more likely to report ‘having to change doctors’. However, those aged 65-74 were more likely to report ‘not wanting to move away from friends and family’. In addition, both 65-74 year olds and those 75+ were considerably more likely to report ‘just don’t want to/don’t like the idea’ relative to those aged 55-64.

Comparisons between those indicating they had considered relocation with those who had not, showed no difference in the pattern of discouraging factors endorsed as important. However, those people who had considered relocation were less likely to report a perceived ‘lack of privacy’, ‘not wanting to move away from family and friends’, ‘not wanting to lose current neighbours’, ‘not wanting to leave the family home’, and the perception that ‘retirement villages are just for older people’ as discouraging (Table 5).

**Table 5:** Factors endorsed as discouraging relocation, by age group, and relocation consideration

	Total	Age			Considered relocation	
		% endorsed	% endorsed	% endorsed	No	Yes <sup>‡</sup>
Discouraging factors						
Loss of independence	68.0	67.8	71.0	61.0	73.7	57.4
Lack of privacy	66.3	67.8	65.6	60.3	71.3	56.7**
Would not want to move away from friends and family	53.9	52.9	60.9	39.7***	59.4	43.4***
Not want to lose current neighbours	24.0	16.8	35.0*	29.3	27.8	16.9*
Not want to leave family home	51.2	45.2	60.1	56.1	58.7	37.1***
Have to change doctor	24.6	16.5	31.3	45.8**	26.2	21.5
Just for older people	37.4	37.2	37.9	36.8	43.5	26.0***
Too expensive	51.8	49.3	59.5	42.1	52.7	50.0
Limited space, garden	52.7	52.2	55.9	46.6	56.5	45.8
Want to bequeath something	44.0	41.7	46.9	47.5	47.3	37.9
Lack of respect for older people in some institutions	51.5	48.1	60.2	44.1	53.8	47.2
Just don't want to/don't like idea	45.3	38.0	55.9***	52.6*	55.8	25.1

Note. Significant group differences indicated (obtained from logistic regression analyses) relate to comparisons with the reference category (see Appendix Table 2). All models were adjusted for marital status, retirement status, financial status, physical health and perceived neighbourhood cohesion.

<sup>†</sup> reference category is age 55-64 years. <sup>‡</sup> reference category is 'not considered relocation'

\*\*\*  $p < .001$ , \*\*  $p < .01$ , \*  $p < .05$

Relocation to a retirement village can be branded with negative social views, beginning with the suggestion that they are, “places where old people live”. This stigma can affect both residents’ self-concept and their relationships with others (Fisher, 1990) and likely discourages some prospective residents from making the move. Therefore, being able to identify and change negative perceptions of retirement village life represents a possible target area for service providers aiming to attract prospective residents. In the present study, less than 40% of respondents reported this common stereotype (retirement villages are, “places where old people live”). However, perceptions such as relocation representing a loss of independence and lack of privacy (each endorsed by around two thirds of participants) suggest that this is an area warranting attention. Concerns over lack of privacy may be particularly important given that previous studies have identified this as a potential downside of condensed housing villages. Although not a major contributor to encouraging relocation in the present study, the social benefits potentially provided by retirement village living, as well as resident quality of life, may depend on getting the balance right between social engagement and privacy.

The perceived loss of independence, a desire not to move away from family and friends, and perception that retirement villages are just for older people were highest amongst those who have not considered relocation. A reluctance to move away from family, friends and neighbours also characterised people who had not considered relocation. This group may feel more satisfied with, and embedded in their neighbourhood social environment.

Our investigation of age-based differences in factors discouraging relocation found that the younger cohort appeared more open to future relocation. They were less likely to indicate ‘just not wanting to move/not liking the idea’ when considering factors discouraging relocation. This younger cohort was also less discouraged by the prospect of losing neighbours and having to change doctors, suggesting that they may be more confident about adapting to challenges of relocation compared to the older cohorts.

**Key points:**

- Factors most likely to discourage relocation included a fear of losing independence and concerns regarding privacy
- Adults aged 55-64 years were found to be less discouraged by the prospect of leaving the family home and move away from current neighbours, or having to change doctors.

**Features of the Retirement Village that Influence Decisions**

What features or facilities provided by retirement villages would influence the decision to relocate? When asked this question, over 85% of people, across the different age cohorts, endorsed ‘having some independence’, ‘space to get out and walk around’, an ‘assisted living component’, and ‘access to medical facilities’ as important. Having amenities such as ‘community dining room/lounge’, ‘heated swimming pool’ and ‘gym facilities’ were supported by a comparatively smaller proportion of respondents (approximately 40%). Table 6 presents the top 5 features indicated as influencing decisions to move to a retirement village for each age group.

**Table 6:** Top 5 features of retirement villages influencing decisions to relocate, by age

	Overall	55-64	65-74	75+
#1	Having some independence	Having some independence	Having some independence	Having some independence
#2	Space to get out and walk around	Space to get out and walk around	Space to get out and walk around	Assisted living component
#3	Assisted living component	Assisted living component	Access to medical facilities	Access to medical facilities
#4	Access to medical facilities	Being able to have visitors stay	Assisted living component	Space to get out and walk around
#5	Being able to have visitors stay	Access to medical facilities	Being able to have visitors stay	Single level units

We again investigated for differences between age groups in the factors that were nominated as influencing relocation (Table 7). Compared to those aged 55-64 years, older adults (65-74 or 75+) were less likely to report being ‘allowed pets’, as an important consideration in relocation. Although the least endorsed factor, 55-64 year olds were also more likely than the older cohort to report ‘space to get out and walk around’ and ‘gym facilities’ as important.

Comparing those who had considered relocation to a retirement village in the future and those who had not, little difference was found in the pattern of features endorsed as important. There was also no significant difference in the proportion of people in each group endorsing the different characteristics of the retirement village environment as important.

**Table 7:** Features endorsed as likely to influence decisions, by age group, and relocation consideration

	Age				Considered relocation	
	Total	% endorsed			% endorsed	
		55-64	65-74 <sup>†</sup>	75+ <sup>†</sup>	No	Yes <sup>‡</sup>
Heated swimming pool	40.0	42.4	39.8	28.1	38.7	42.4
Gym facility	39.2	44.5	36.5	19.6*	40.9	36.2
Lock-up garage	69.6	72.0	67.1	64.3	69.2	70.3
Single level units	76.9	74.1	79.5	83.9	73.9	82.5
Garage door straight through to house	68.2	65.4	71.6	73.2	67.2	70.2
Access to medical facilities	85.7	82.3	90.1	91.1	84.4	88.2
Community dining room/lounge	38.6	37.1	42.9	33.9	35.6	44.1
Close to shops	68.4	65.4	74.1	67.9	69.5	66.5
Close to public transport	74.3	73.4	75.2	76.8	72.6	77.5
Having some independence	95.5	94.9	95.7	98.2	94.9	96.6
Being able to have visitors stay	83.5	86.0	84.0	69.6	83.8	83.1
Pets allowed	42.3	50.2	32.7**	29.1*	45.6	36.2
Space to get out and walk around	93.2	95.6	90.1*	89.3	93.7	92.1
Assisted living component	87.5	86.0	88.9	91.1	85.5	91.0

Note. Significant group differences indicated (obtained from logistic regression analyses) relate to comparisons with the reference category (see Appendix Table 3). All models were adjusted for marital status, retirement status, financial status, physical health and perceived neighbourhood cohesion.

<sup>†</sup> reference category is age 55-64 years. <sup>‡</sup> reference category is 'not considered relocation'

\*\*\*  $p < .001$ , \*\*  $p < .01$ , \*  $p < .05$

Consistent with primary motives for relocation (e.g. declining health), the features of the retirement village deemed most important in relocation decisions reflected fundamental needs. 'Maintaining independence', 'access to medical facilities', and 'assisted living facilities' were endorsed by over 85% of respondents. Providing 'space to get out and walk around' was endorsed by 93% of respondents as important, and is consistent with past research showing 'adequate space' as an important criteria sought by potential movers. While an inability to maintain a large garden and family home may prompt relocation, keeping a manageable space can promote a sense of independence and allow for activities such as gardening, which help in the successful transition to the new environment.

In contrast, luxury facilities (e.g. heated swimming pool, gym facilities) were endorsed by approximately 40% of respondents as important in influencing relocation decisions. With financial concerns and affordability representing a perceived barrier to relocation, this may be an important area for service providers to consider. Supporting residents in travel to services such as swimming pools, hairdressers and coffee shops may be an alternative to on-site facilities. It may also improve resident well-being by reducing fears about social isolation and being segregated from the wider community.

**Key points:**

- Features of retirement villages most important in influencing decisions are consistent with a desire to maintain independence (e.g. assisted living facilities), but also include having outdoor living space
- Luxury services (e.g. heated swimming pools, gym facilities) appear least important in influencing relocation decisions
- Adults aged 55-64 years were most likely to report being allowed pets, 'space to get out and walk around' and gym facilities as important in influencing their decision to relocate to a retirement village.

## Discussion and Conclusions

Consistent with previous reports of a preference toward aging-in-place, the present study showed that almost two-thirds of the participants sampled had not considered relocation to a retirement village in the future. Our investigation of characteristics predictive of people who had considered relocation in the future revealed that:

- being retired
- of relatively younger age (55-64 years)
- having adequate financial resources
- reporting poorer physical health, and
- reporting poorer neighbourhood cohesion

were all associated with having considered future relocation to a retirement village. These findings are consistent with suggestions that financial constraints may restrict real and perceived relocation opportunities, and indicate that poor health could prompt consideration of a move. Our findings related to age differences suggest that the baby boomer generation may bring an increase in demand for retirement village accommodation. This higher demand may be driven by both demographic changes and the greater likelihood of younger cohorts considering retirement village living. The study also shows that older adults (75+) are an important demographic considering relocation later in life.

Our investigation of the factors perceived by older adults as most likely to encourage relocation to a retirement village included provision for continuing healthcare needs, home maintenance support, and the convenient location of facilities. A fear of losing independence and concerns about privacy were most frequently cited as being likely to discourage a move.

Comparisons revealed that more people who had considered relocation for the future endorsed positive characteristics offered by retirement villages (e.g. communal living environment, reduced stress, improved security, and continuing care) as encouraging relocation. In contrast, those who had not considered relocation were more likely to report discouraging factors such as loss of privacy, leaving family, friends and neighbours, and the perception that retirement villages are just for older people. Despite this, no difference was found between these groups in the features offered by retirement villages endorsed as important in deciding to move. However, age differences were identified in the characteristics influencing decisions, supporting the importance of identifying the target population when promoting the benefits of retirement village life.

In evaluating and promoting their services, aged care providers may benefit from prioritising those factors that determine the relocation decisions of potential residents. Villages that provide outdoor living areas, support the maintenance of independence, have assisted living facilities and access to medical services are likely to most appeal to prospective residents. While leisure facilities (e.g. gym, community dining rooms/lounges, heated swimming pools) may be more important to the younger demographic (aged 55-64), these features were less important in influencing relocation choices in our sample. It may be that a combination of primary (e.g. healthcare provision) and secondary (e.g. leisure facilities) factors contribute to influencing relocation decisions, whereby secondary concerns become relevant to decision making only after primary concerns have been adequately addressed. Aged care providers also need to be aware of negative perceptions surrounding the retirement village lifestyle, such as fear of losing independence and privacy. These perceptions may discourage relocation.

Developing a better understanding of the kind of people that seek retirement village living, and the housing characteristics that they look for may allow aged care providers to better tailor retirement complexes to their target population. In particular, the capacity of providers to adequately cater for the changing health care needs of residents is a central concern.

## Limitations

The results of the present study should be interpreted in the context of several limitations. Our sample was restricted to Australian Capital Territory residents, who in general are considered to display greater socio-economic homogeneity in comparison to the populations of other capital cities (Howe, 2006). In light of this, the importance of findings showing financial resources as a barrier to relocation may be a larger concern when applied to other communities. Further research needs to explore predictors of relocation in a broader population and address both cultural differences and experiences of older adults in rural and remote areas.

More in-depth information on why individuals would or would not consider a retirement village could prove useful to service providers and policy makers. In particular, it may be informative to identify the level of previous experience or knowledge individuals have with the retirement village industry, other alternative housing options being considered, or plans being made for renovations in anticipation of declining health in later life. Further, overall evaluations of one's current environment appear to contribute to the decision to relocate. Future research needs to explore more specific neighbourhood characteristics perceived as desirable or undesirable to identify the characteristics that are most important in precipitating relocation decisions.

Finally, it is important to highlight that indicating one has considered relocation, or expressing an intention to relocate, does not equate to actual relocation. Population-based longitudinal research is likely to prove valuable in identifying people who relocate, and the characteristics that distinguish this group from those who age in place.

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## Appendix

Appendix tables can be accessed at [productiveageing.com.au](http://productiveageing.com.au).

Appendix Table 1: Predictors of considering future relocation

Appendix Table 2: Factors endorsed as encouraging or discouraging relocation, by age group, and relocation consideration

Appendix Table 3: Features endorsed as likely to influence decisions, by age group, and relocation consideration





## **ABOUT THE NATIONAL SENIORS PRODUCTIVE AGEING CENTRE**

The National Seniors Productive Ageing Centre is an initiative of National Seniors Australia and the Department of Health and Ageing to advance research into issues of productive ageing. The Centre's aim is to advance knowledge and understanding of all aspects of productive ageing to improve the quality of life of people aged 50 and over.

The Centre's key objectives are to:

- Support quality consumer oriented research informed by the experience of people aged 50 and over;
- Inform Government, business and the community on productive ageing across the life course;
- Raise awareness of research findings which are useful for older people; and
- Be a leading centre for research, education and information on productive ageing in Australia.

For more information about the Productive Ageing Centre visit [www.productiveageing.com.au](http://www.productiveageing.com.au) or call 03 9650 6144.



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