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# **South Australia Retirement Village Survey 2016**

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## Executive Summary

Along with an ageing population in South Australia is a growing demand for age appropriate housing options. Retirement villages are increasing faster than any other age-specific housing option in the country, and are home to approximately 5% of Australia's older population. The retirement village industry landscape has changed significantly over time and in South Australia the state government has responded with a recent review of the governing legislation to ensure it remains relevant and protects the rights of both residents and operators.

In South Australia there are currently 532 retirement villages providing 18,464 residences for approximately 25,850 older South Australians. In response to a scarcity of data on and about retirement village residents and facilities in the state, Office for the Ageing, in partnership with the University of Adelaide, undertook the South Australia Retirement Village Survey 2016. A total of 2,154 responses to the survey were collected from retirement village residents across the state. Some 240 retirement villages were represented in the response. This report presents the results of this survey.

### *Characteristics of the survey sample*

- Average age at entry into a retirement village was 71
- More than 30% of respondents had been living in a retirement village for more than 10 years
- 57% of all survey respondents were living alone
- Although 71% of survey respondents were born in Australia, 45 different countries or regions of birth were represented in responses
- Main source of income for 80% of respondents was a full or partial government pension

### *About retirement village living*

The three most popular reasons for choosing a retirement village as a place to live were to move to a smaller home, the convenience of living in a village and affordability. Other reasons for making the move were concerns about declining health or the desire for increased security and/or community. Although most respondents (79%) are satisfied with their level of involvement in this village community, satisfaction is lowest among those living at villages with no or few common village facilities.

### *Costs of village living*

The overall average amount paid by residents to buy into their retirement village was \$200,000 - \$400,000. Some 30% of those who moved into their retirement village within the past five years paid more than \$400,000 to buy into their village; less than 3% of those who had been living in their village more than 10 years paid this amount.

Ongoing monthly fees in a village were \$400-\$500 per month (40%), with 29% of respondents paying \$300 - \$400 per month in fees. This is on par with other national research showing the average monthly cost of retirement village living is just over \$400. Almost all residents said garden maintenance, general maintenance, upkeep of communal facilities and home maintenance are covered as a part of the regular maintenance fees paid to their village and the majority also said water and utilities and rates and taxes are covered by their fees. There were some concerns raised about increasing monthly fees and some residents felt they had been misinformed on the services covered by their fees.

### *Retirement village contracts*

Responses to this survey show there is a clear a need for more transparency in retirement village contracts and for assistance to be available to people when faced with the making decisions about signing a retirement village contract. Although most respondents to this survey felt they had a good understanding of their contract, some 25% felt their understanding was average or poor. A substantial proportion of survey respondents (22%) did not know what type of payment they made to buy into their retirement village and about the same proportion did not know what happens financially when they leave their retirement village. Very few had received legal or financial advice prior to signing their retirement village contract, and 23% of all respondents received no advice at all prior to signing. There were a number of emotional comments from respondents around these questions, such as the feeling they had been misled by the sales person at their village, rushed into signing a contract or that things had changed since signing their contract that they had no control over.

### *Social participation and community*

Most retirement village residents surveyed feel their experience of living in a retirement village is positive. Some 83% said they like living where they live, almost all (94%) said they enjoy life in the village, 84% said they would recommend village life to family or friends. A relatively small proportion (17%) think they may move in the future, particularly to move to aged care.

Most (73%) felt safe walking around their village community at night and said they would be sorry if they had to move (72%). A smaller proportion, although still the majority, agreed with the statements 'I have a lot in common with people in my village' (52%) and 'I have access to the services I need in my village' (56%). Responses to the above questions varied across respondent characteristics such as age, length of residency in the retirement village and health status. In addition to feelings of community connectedness within the village, the survey asked about activities and social connections outside of the village. Most of those surveyed (73%) participate in outside activities and most have regular visits with family and friends living elsewhere, more frequently with those family and friends who live nearby.

Maintenance services was the item most often selected as one of the things respondents like best about living in their retirement village (72%), although this also raised the most negative comments. Over half of all respondents said one of the best things about living in their retirement village is the sense of community it gives them and 37% said social activities were one of the things they like best about living in their village. Other, more generalised responses given in the open response section of this question related to location of the village, the independence and flexibility that comes with retirement village living and friendships shared with other residents. Among the very small proportion of survey respondents who said they did not enjoy village life (6%), most said they continue to live in their village because they are financially trapped into doing so or are 'too old to move'.

The diversity of characteristics and experiences of older people living in retirement villages across the state have been captured in responses to the South Australia Retirement Village Survey 2016. This information can be used as a building block to creating relevant policies and services for this population group. While overall the responses were positive about retirement village life, there are some issues associated with contractual understanding and communication and transparency with management that

should be areas of further investigation. This does not detract from the overall sentiments of community and belonging that most retirement villages seem to offer.



# 1. Introduction

It is well established that Australia has an ageing population, with South Australia's population the oldest of all mainland states and territories. There will be an increasing need for appropriate housing for an ageing population into the future. Retirement villages are one such housing option; they provide age appropriate accommodation and a safe and social environment for older Australians. Compared to the median dwelling price in Australian capital cities, retirement villages can also offer an affordable accommodation option in many cases<sup>1</sup>. The 2015 Productivity Commission Report on the Housing Decisions of Older People found the popularity of retirement villages are increasing faster than any other age-specific housing option in the country, and are currently home to approximately 5% of Australia's population aged 65+<sup>2</sup>. Nationwide some 184,000 Australians aged 65+ are living in a retirement village<sup>3</sup>.

The retirement village industry landscape has changed significantly from its commencement of church and community based housing for seniors. Today around 60% of the retirement village sector in Australia is operated by for-profit investors and 40% by the not-for-profit sector<sup>4</sup>. Competition in the sector has begun to escalate in response to an ageing population and financial potential<sup>5</sup>. There is huge diversity within the older population and in response retirement villages have increased the variety in offerings of services and facilities to meet new consumer demands<sup>2</sup>. There is now a substantial range in the type of retirement villages on offer – from resort style villages with a number of amenities and services to small groups of units with no common facilities.

As a result of the evolution of the retirement village industry over time, the South Australian Government has reviewed the governing legislation to ensure that it remains relevant and provides clarity on the rights and responsibilities of both residents and operators as well as an appropriate level of consumer protection. In 2011, the Productivity Commission recommended that state and territory governments create consistent retirement village legislation but this has not yet occurred and the retirement village sector continues to be managed on a state by state basis<sup>2</sup>. In South Australia, retirement villages are regulated by the SA Retirement Villages Act 1987, which is soon to be replaced by the SA Retirement Villages Act 2016.

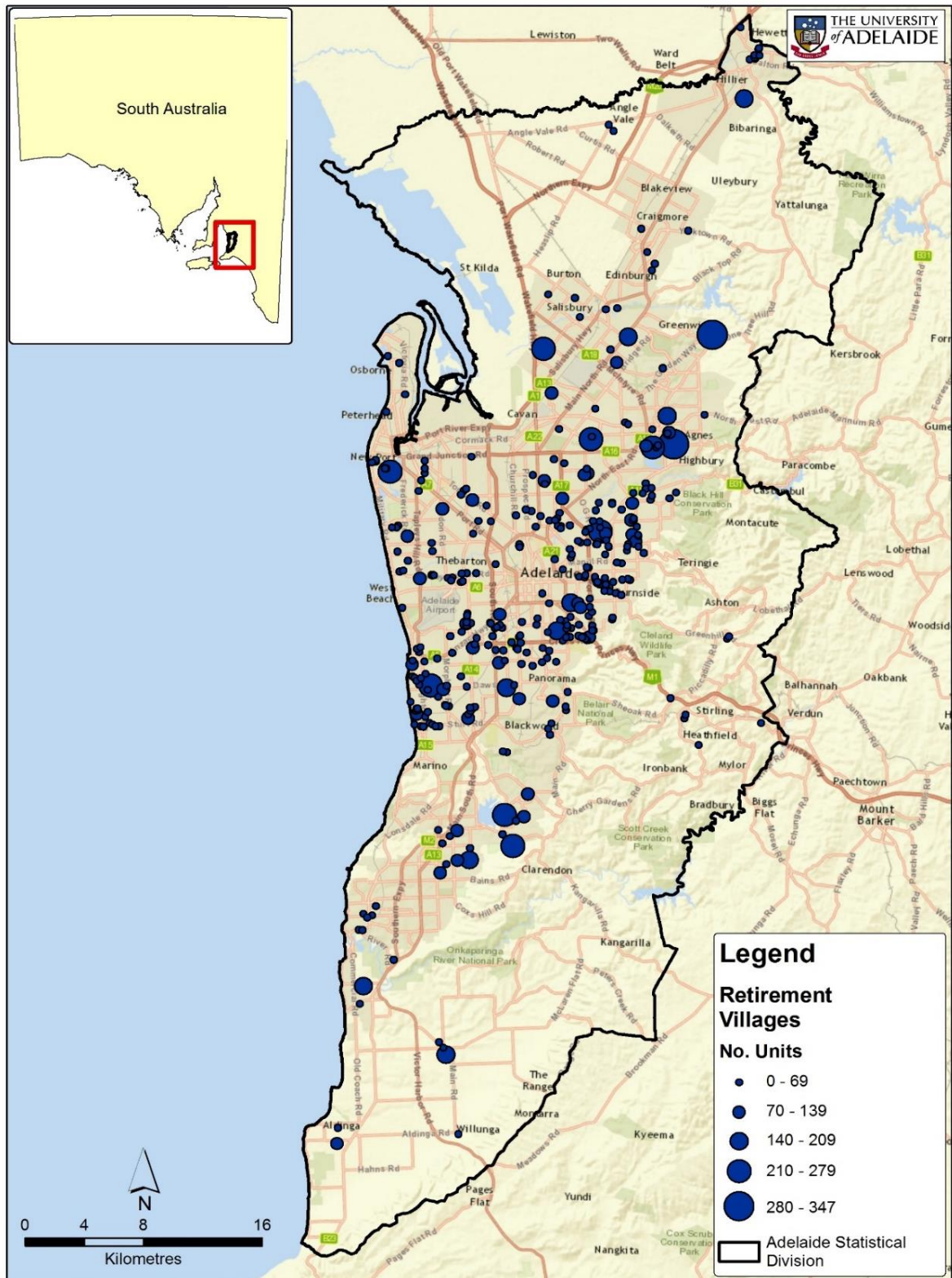
The Retirement Villages Unit in Office for The Ageing (OFTA) has identified a scarcity of hard data on retirement villages within South Australia. There has been continual growth in the number of retirement villages in South Australia since the requirement to register was introduced in 2007. Currently there are 532 villages providing 18,464 residences for approximately 25,850 older South Australians. OFTA publishes an annual report; however much of the data that resident and peak operator bodies agree would be valuable is not collected. One-third of all retirement villages in South Australia are not members of either of the operator peak bodies. The retirement villages unit can only provide anecdotal information on some aspects of life in a retirement village, based upon complaints and requests for assistance. In order to address this information deficit, OFTA, in partnership with the University of Adelaide, undertook a survey of retirement villages across the state. This report provides an overview of results to the 2016 South Australia Retirement Village Survey. This survey provides valuable insight and a baseline into an increasingly important part of South Australia's housing landscape.

## **2. Study area**

South Australia's retirement villages are distributed throughout the state, with the vast majority located in the greater Adelaide metropolitan area. Map 1 and Map 2 show where all retirement villages in the state are located, with the size of the dots on the maps representing the number of units at each individual village. Looking at the Adelaide metro area (Map 1) it is clear there is a greater concentration of retirement village units in a band to the northeast, east, south and southwest of Adelaide CBD relative to other parts of the metro area. The wider state map (Map 2), showing the size and location of retirement villages outside of the Adelaide metro area, highlights some clustering of retirement villages in more populous regional centres and high amenity regions such as Victor Harbor, the Adelaide Hills, Mount Gambier, Murray Bridge, the Riverland, the Barossa Valley and around the Yorke Peninsula.

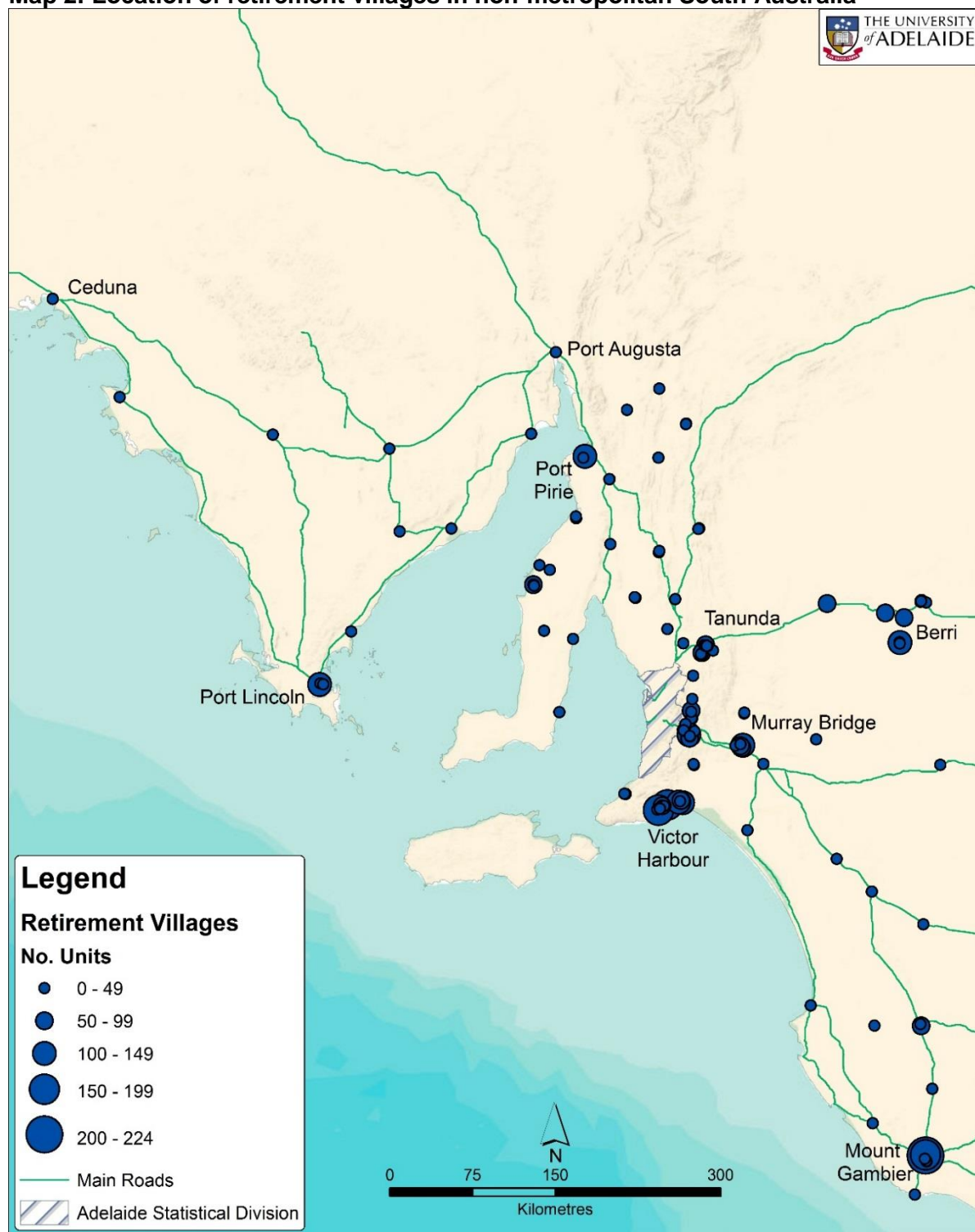
The South Australia Retirement Village Survey 2016 aimed was to reach as many retirement village households in South Australia as possible, in both metro and non-metro areas of the state.

**Map 1: Location of retirement villages in metropolitan South Australia**



Source: ABS Postal Areas 2011; Adelaide Statistical Division (ABS) 2011; OFTA Retirement Villages Register 2017; & Esri et al., 2017 - Street Base Map.

**Map 2: Location of retirement villages in non-metropolitan South Australia**



Source: ABS Postal Areas 2011; ABS Adelaide Statistical Division 2011; OFTA Retirement Villages Register 2017; Geoscience Australia – Roads (selected); and Esri et al., 2017 – World Terrain Base Map.

### **3. Survey aims and methods**

The survey was undertaken in response to a scarcity of data on and about retirement village residents and facilities in the state, which are rapidly growing in number. The survey sought to provide baseline information about retirement village residents, and the villages in which they are living, across the state. In addition, data from this survey can be used to help shape future policies and legislation around retirement villages. The main purpose of the survey was to gain an understanding of the retirement village landscape across the state: type of accommodation offerings (e.g. independent living unit, apartment, 1-bedroom unit etc.), common facilities, 'buy in' and ongoing costs of living in retirement villages, services that are accessible through the village, reasons for moving to a retirement village, opinions about living in a retirement village and residents understanding of the fees, obligations and benefits of being a retirement village resident. In addition the survey collected a broad range of information across themes including socio-demographics, finances, health, care and assistance, social and community participation, and residential mobility of residents. Comparisons in survey response have been made across key groups where appropriate such as different age groups, those living alone and those living with others, metro and non-metro populations, and by gender.

In addition to the resident survey, an online survey of retirement village operators/managers across the state was also conducted as a part of this study. The purpose of this survey was to collect information from the perspective of village operators or managers across a range of topics including accommodation offerings available at their villages, service offerings, information about rental accommodation available and relicensing of units and some questions relating to the job role as a village operator or manager. Response to the operator/manager survey was not as comprehensive; however some relevant information was obtained and any pertinent results will be discussed alongside responses to the resident survey throughout this report. A complete summary of response to the operator/manager survey can be found in Appendix A.

The 'South Australia Retirement Village Survey 2016' was open for response from 17 October 2016 to 25 November 2016. The aim was to reach as many retirement village households in the state as possible, with participants asked to complete one survey per household. The survey was offered in

both online and hard-copy formats. A variety of methods were used to attract survey respondents including;

- The OFTA retirement village database, which lists the name and location of all retirement villages in the state, was used to identify participants (i.e. residents at all retirement villages in SA).
- Survey distribution was timed to coincide with the annual peak body and South Australian Retirement Village Resident Association (SARVRA) meetings, so representatives could inform all their residents about the survey just before it opened.
- All peak bodies involved in retirement villages participated in recruiting for this survey by providing encouragement for member organisations to participate, displaying posters and distributing hard copies of the survey upon request.
- The South Australian Retirement Village Residents Association (SARVRA) advertised and encouraged participation through their newsletter which was distributed just prior to the survey opening date. Residents could then pre-register to receive a copy of the survey.





## 4. Response overview

A total of 2,154 complete responses to the retirement village resident survey were collected. These resident responses came from a total of 240 retirement villages across the state. Table 1 shows the response rates across different criteria. The response rate for all retirement village residences across the state was approximately 12%, while the response rate for overall villages was around 45%. The preferred method of response to the survey was in hard-copy form, with 68.5% of all participants completing the survey this way, and just 31.5% completing the survey online.

**Table 1: Survey response rates**

	<b>n responses</b>	<b>Total base number</b>	<b>Response rate (%)</b>
<b>SA retirement village residents</b>	2 154	18 464	11.7
<b>SA retirement villages*</b>	240	532	45.1
<b>Online responses</b>	678	2 154	31.5
<b>Hard-copy responses</b>	1 476	2 154	68.5

Source: SA Retirement Village Survey, 2016

\*Note: in a small minority of cases it was not possible to identify the specific retirement village resident lived in so there could be slight variation to this number

Table 2 provides a list of retirement villages where at least 30 residents responded to the survey to highlight some of the villages with larger representation in responses. Although the total number of residents responding to the survey were much greater from some villages compared to others it is important to clarify that the responses described in this report are not biased towards any single village. A maximum of 3.5% of overall responses to the survey were collected from residents at any single village (Table 2) therefore a wide distribution in responses across villages was obtained. As noted above there was response from some 240 retirement villages across the state in total. For a complete listing of all retirement villages who participated in this survey (including the number of responses from each) please see Appendix B.

**Table 2: Survey response: Retirement village name\***

	<b>n</b>	<b>Percent</b>
<b>Lifestyle SA - Forest Place Lifestyle Village</b>	76	3.5
<b>ECH - Rotary Village</b>	65	3.0
<b>Victoria Grove Estate</b>	59	2.7
<b>Lifestyle SA - The Ferns Lifestyle Village</b>	56	2.6
<b>Lifestyle SA - Golden Grove Lifestyle Village</b>	52	2.4
<b>Karidis - Norfolk Estate</b>	49	2.3
<b>Tanunda Lutheran Home</b>	43	2.0
<b>Vailima Gardens</b>	40	1.9
<b>Bay Village Retirement Estate</b>	40	1.9
<b>Lifestyle SA - The Vines Lifestyle Village</b>	39	1.8
<b>Reitre Australia - Torrens Grove Estate</b>	36	1.7
<b>Langton Park Retirement Village</b>	34	1.6
<b>Lifestyle SA - The Parks Lifestyle Village</b>	31	1.4
<b>Pineview Village</b>	31	1.4
<b>ECH - not specified</b>	83	3.9
<b>Not stated</b>	58	2.7
<b>Responses from all other retirement villages</b>	1362	63.2
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

\*This table includes only retirement villages with a response of at least 30 residents. A complete table listing all retirement villages who responded to the survey is available in Appendix A.

## 5. Characteristics of the survey sample

### Residential location

Geographic location of an older person plays an important role in their ability to access services and opportunities for social and community participation. It is well known that a lack of public transport and fewer or less accessible services are sometimes barriers for people living outside of metropolitan areas. According to the 2011 Australian Census, 27% of people aged 70+ in South Australia live outside of the greater Adelaide metropolitan area<sup>6</sup>. Of the total 532 retirement villages in the state of South Australia, 72% are in metro areas and 28% are in non-metro parts of the state (see maps of retirement village locations on pages 9 and 10 of this report). A total of 240 retirement villages were represented in the survey responses, with 84% located in metro areas and 16% in non-metro areas. Table 3 shows that overall 84% of survey respondents were living in the greater Adelaide metro area

and 13% were living in a non-metropolitan area of the state. Therefore non-metro villages and non-metro residents are somewhat underrepresented in survey response.

**Table 3: Respondent retirement village location, metro or non-metro South Australia**

	Frequency	Percent
<b>Metro SA</b>	1811	84.1
<b>Non-metro SA</b>	289	13.4
<b>Not stated</b>	54	2.5
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

Table 4 shows a metro/non-metro breakdown of where respondents were living before they moved in to their current retirement village. It is clear that the vast majority (85%) of those living in retirement villages that are located in metropolitan areas were living in a metro area before moving to their current retirement village. Accordingly at the vast majority of villages captured in the operator/managers' survey (80%), operators observe that residents to their villages normally come from within the same local area (see Appendix A).

Interestingly according to the resident survey, some 32% of respondents who are currently living in a retirement village in a non-metro area were previously living in a metro area.

**Table 4: Previous address of respondents currently living in non-metro or metro retirement village**

	% currently in non-metro retirement village (n=289)	% currently in metro retirement village (n=1811)
<b>Metro SA</b>	32.2	85.1
<b>Non-metro SA</b>	57.8	5.7
<b>Interstate</b>	4.8	3.6
<b>Overseas</b>	0.0	0.3
<b>Other/travelling/no fixed address</b>	0.3	0.2
<b>Previous address not stated</b>	4.8	5.0
<b>Total</b>	100.0	100.0

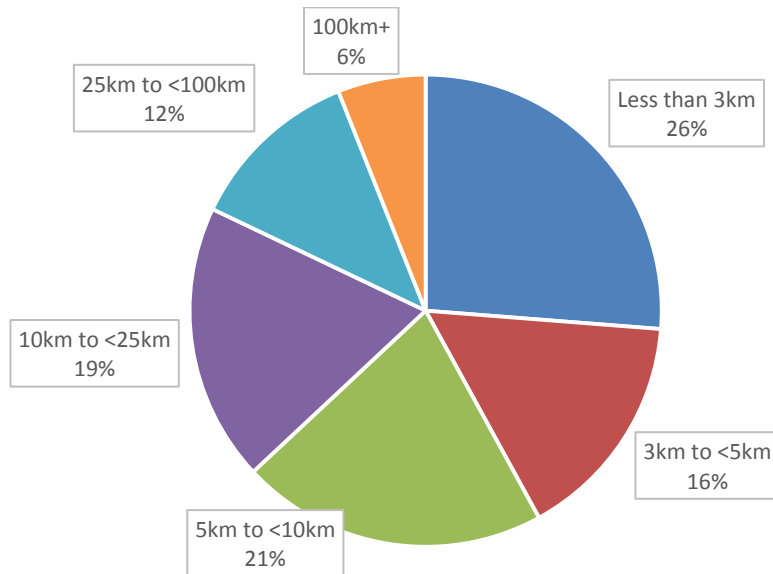
Source: SA Retirement Village Survey, 2016

Figure 1 shows the majority of participants<sup>1</sup> (63%) moved less than 10 kilometres from their previous address to their current retirement village; over one-quarter moved less than three kilometres from

<sup>1</sup> Distance analysis includes only those survey respondents who provided both previous and current address information in the survey (n=1,875).

their previous suburb indicating moves within or between adjacent suburbs. Just 18% moved 25 kilometres or more from their previous address to their retirement village. The results of this survey show the key reasons for moving to a retirement village vary based on the distance of the move; this will be explored in more detail in a later section of this report (see p.32).

**Figure 1: Distance moved from previous address to current retirement village\***



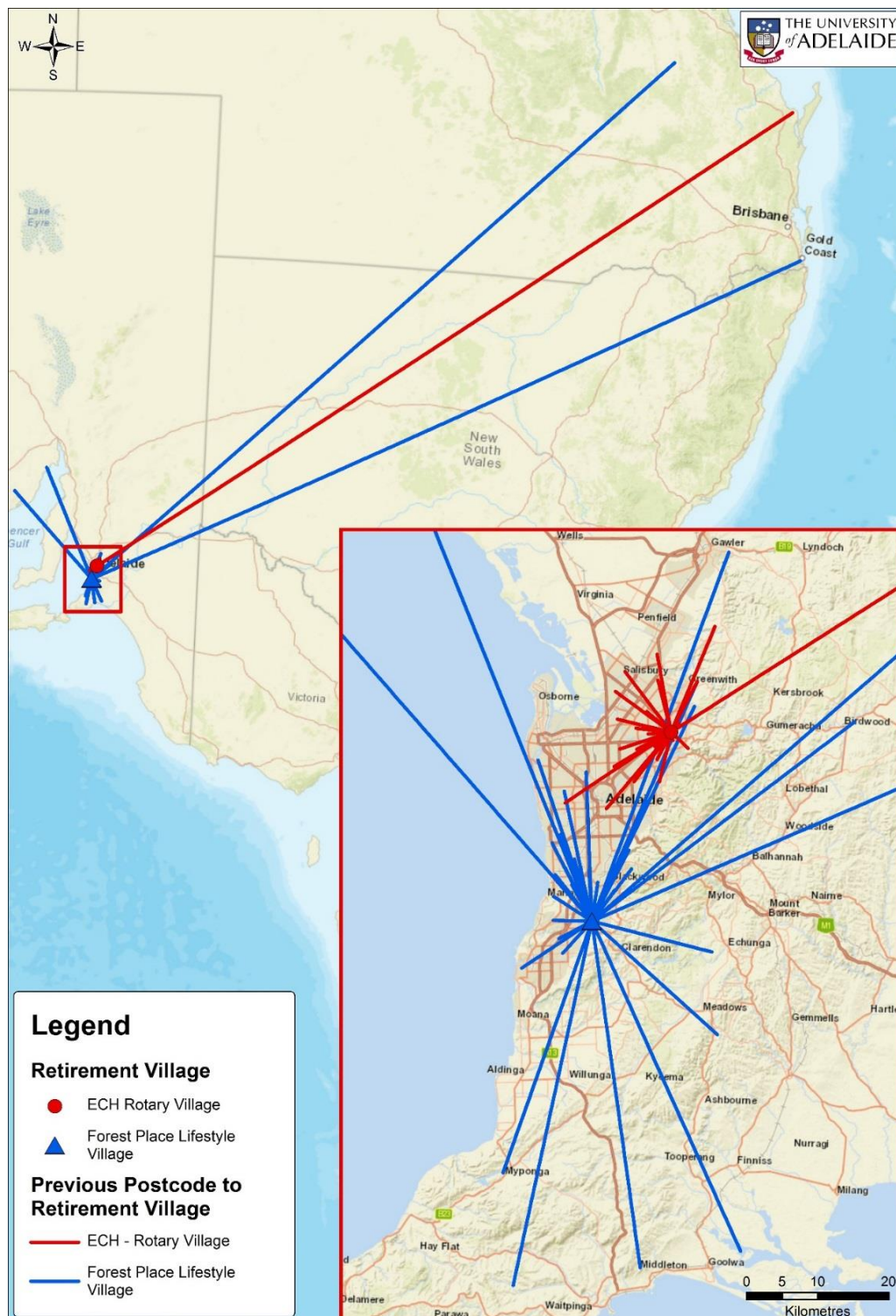
Source: SA Retirement Village Survey 2016

Note: Base number of total respondents n=1,875, includes only those survey respondents who provided both previous and current address information.

\*Straight line distance from centre of postcode of previous address to current retirement village address

By way of example, Map 3 shows the where respondents were living prior to their move to two selected retirement villages; ECH Rotary Village, located in the suburb of Modbury in Adelaide's Northeast, and Forest Place Lifestyle Village, located south of Adelaide. These villages were chosen as example cases as they were home to the largest number of survey respondents and they are located in different geographical locations in the Adelaide metro area. Each of the lines on the map represent an individual and their previous address suburb. With a few exceptions, almost all residents of ECH Rotary Village included in this survey moved to their village from the within north-eastern area of Adelaide. Although residents at Forest Place Lifestyle Village generally also generally moved in from the same side of the city where their retirement village is located, to Adelaide's south and west, there was overall more diversity in where respondents living in this village lived prior to moving there.

**Map 3: Location of previous address and current retirement village, ECH Rotary Village and Forest Place Lifestyle Village as case studies**

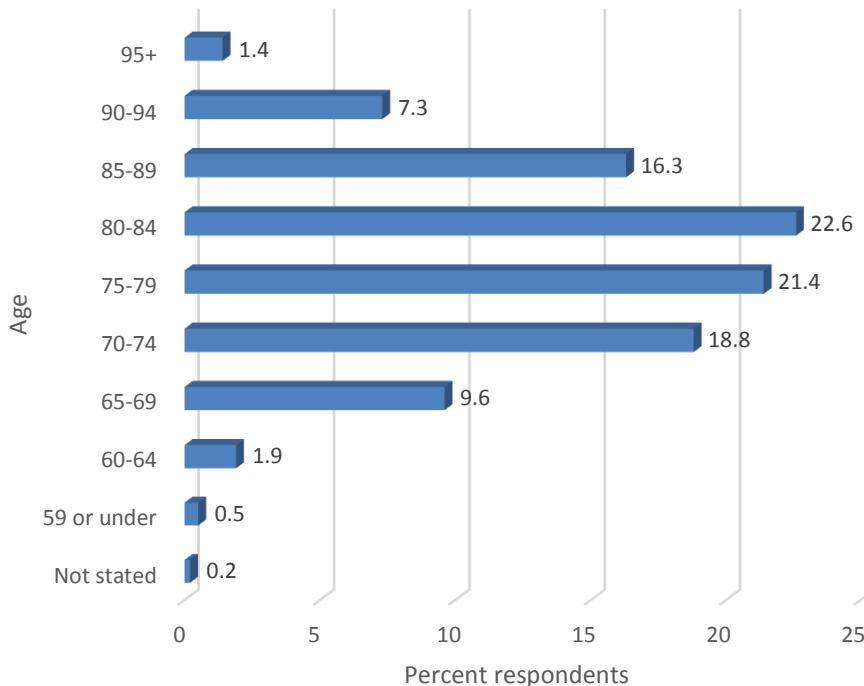


Source: ABS Postal Areas, 2011; SA Retirement Villages Survey 2016; & Esri et al., 2017 - Street Base Map.

## Age

Response to the survey was obtained across a broad age spectrum as shown in Figure 2 and Table 5. The vast majority of survey respondents were aged 70+ (88% of total respondents, n=1894) with 48% of total respondents aged 80+ (n=1026) and 9% aged 90+ (n=188). This compares closely with age of respondents to the most recent largest national survey of retirement villages, undertaken annually by PricewaterhouseCoopers (PwC) and the Property Council<sup>1</sup>. Where appropriate responses to the SA Retirement Villages Survey will be described across different age groups to consider any differences in experiences, attitudes and opinions about retirement village living by age.

**Figure 2: Survey respondent age**



Source: SA Retirement Village Survey, 2016

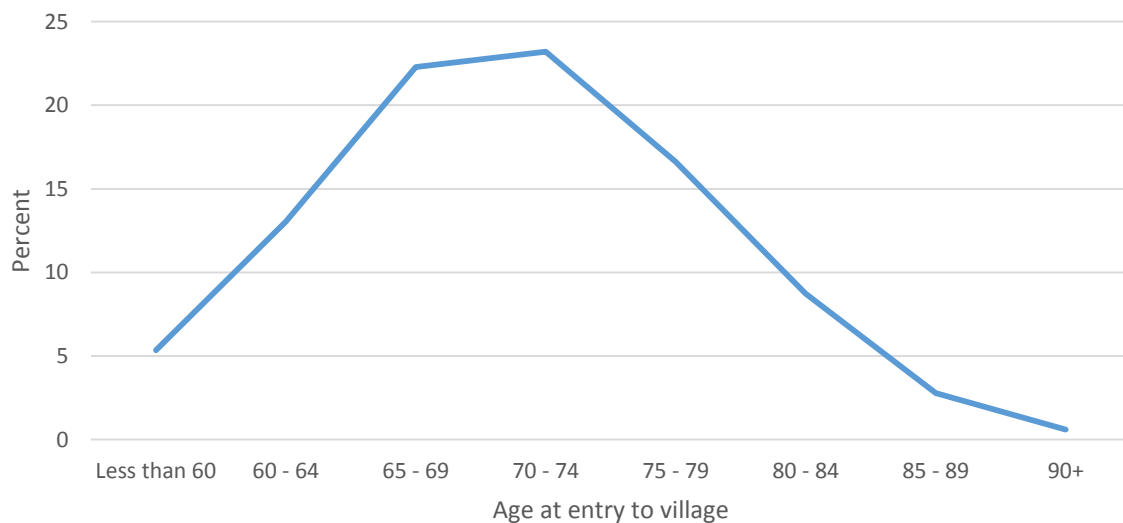
**Table 5: Survey respondent age in categories**

	n	%
<b>Under age 70</b>	256	11.9
<b>70 - 79</b>	868	40.3
<b>80 - 89</b>	838	38.9
<b>90+</b>	188	8.7
<b>Not stated</b>	4	0.2
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

The average age at entry to their retirement village for respondents to this survey was 71. According to the most recent survey from PwC, the national average age at entry to a retirement village in 2016 was 75<sup>1</sup>. Figure 3 shows that the peak entry ages according to this survey are between ages 65 – 74. Some 41% of survey respondents were aged less than 70 when they moved to their retirement village and 52% were aged 70 or older (7% of survey respondents did not state the age they moved into their retirement village).

**Figure 3: Age at entry to retirement village**



Source: SA Retirement Village Survey, 2016

In the open text responses at the end of the survey respondents were given the opportunity to provide any further comments on any aspect of retirement village living. Overall, 843 survey respondents left at least one comment; with a total of 964 comments. Of these, there were 47 comments related to ‘moving in’ to a retirement village. Most of these were positive and often offered advice to other prospective retirement village users:

*“Don't leave it too late to move in. In your 80s you are too old”*

*“In general I feel people leave it too late to move into this type of village - they should move in when younger to fully use the facilities and discover freedom from house/garden maintenance”*

*“People need to move to places like this before they actually need to move. It is fantastic!”*

## Gender

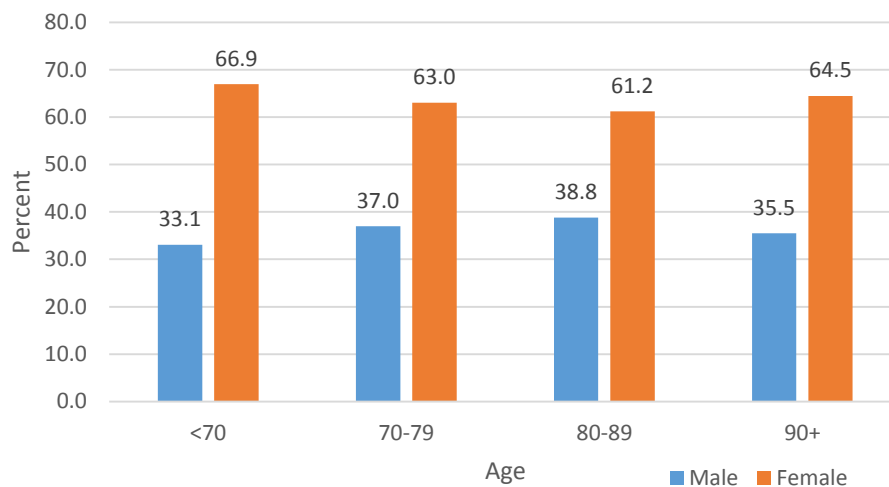
There were more female than male respondents to the survey; as Table 6 shows about two-thirds of survey respondents were female. It is well established that women have a longer life expectancy than men, therefore some degree of gender imbalance is expected and this is known to increase with age. For example according to 2011 Census data for South Australia, 66% of the population aged 85+ were female. Response to the PwC survey in 2016 also found 65% of the residents included in their survey were female<sup>1</sup>. In survey response gender imbalance remained relatively steady across age groups (see Figure 4) but interestingly the <70 group contained the overall greatest proportion of females across age groups. Although overall a much greater number of females responded to the survey, responses from males were substantial with some 786 males completing a survey on behalf of their household.

**Table 6: Survey respondent gender**

	Frequency	Percent
<b>Male</b>	786	36.5
<b>Female</b>	1337	62.1
<b>Not stated</b>	31	1.4
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

**Figure 4: Survey respondent age by gender**

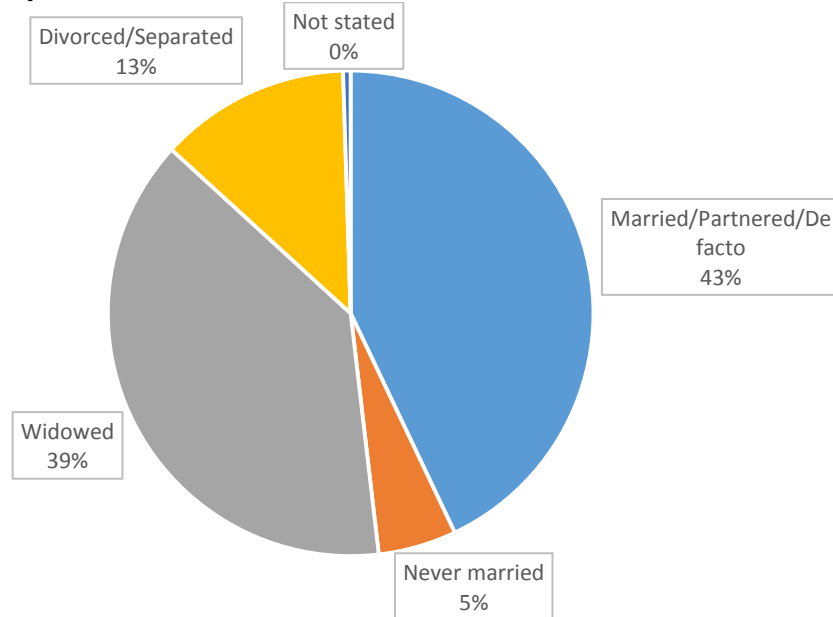


Source: SA Retirement Village Survey, 2016

## Marital status and living arrangements

Marital status and living arrangements provide important indicators of the lifestyle and potential vulnerabilities faced by older people. Marital status and living situation are influenced by age; people who are older in age are more likely to be living alone and widowed leaving them more prone to social isolation with fewer avenues of informal support. Figure 5 shows 43% of all survey respondents were married, 39% were widowed, 13% were divorced or separated and 5% never married.

**Figure 5: Survey respondent marital status**



Source: SA Retirement Village Survey, 2016

Over half of all survey respondents (57%) were living alone (see Table 7) and 41% were living with a partner. Again this compares closely with response to the 2016 PwC national Retirement Census, that found 60% of respondents were living in lone person households and 40% were living in couple households<sup>1</sup>. The proportion who live alone increases steadily with age; 48% of survey respondents aged under 70 are living alone compared with 82% of all those aged 90+.

**Table 7: Survey respondents living arrangements**

	n	%
I live alone	1235	57.3
I live with my partner (husband, wife, de facto)	889	41.3
Other	24	1.1
Not stated	6	0.3
Total	2154	100.0

Source: SA Retirement Village Survey, 2016

For many survey respondents a retirement village offered them a sense of community and neighbourhood support now that they were living alone. This suggests that for older individuals on their own a retirement village may offer added benefits, including informal support networks and a sense of security and safety.

*“I feel secure surrounded by other people. There is not the sense of isolation here”*

*“Village life is particularly valuable for both men and women living on their own as it offers social access, leading to strong friendships”*

*“Since losing my partner of 60 years I found it easier to cope because of living in such a caring community. I also feel very secure”*

*“I believe a village is important for single people, there is company, friends, activities & a sense of belonging, instead of being isolated & lonely in a house”*



## Culture and background

Responses to the survey came from older people born in 45 different countries or regions. Table 8 shows the top countries or region of birth of survey respondents. It is apparent that the vast majority of respondents to the survey are Australia-born followed by the UK.

**Table 8: Survey respondent country or region of birth**

	n	%
<b>Australia</b>	1530	71.0
<b>UK (England/Ireland/Scotland/Wales)</b>	482	22.4
<b>Germany</b>	33	1.5
<b>Netherlands</b>	20	0.9
<b>New Zealand</b>	10	0.5
<b>Italy</b>	9	0.4
<b>Other (please specify)</b>	65	3.0
<b>Not stated</b>	5	0.2
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

The ageing experience of people from culturally and linguistically diverse (CALD) backgrounds is increasingly seen as an important area of understanding since a growing number of older people in Australia are and will be from a CALD background. Little is known about the different needs and preferences when it comes to ageing well for these diverse population groups. Nearly 6% of all survey respondents, or 122 people who responded to the survey, were born in a culturally and linguistically diverse country.

Almost all survey respondents (99%) nominated English as the language they prefer to speak at home; the sample is biased toward English language speakers since the survey was not offered in any other language. This suggests that, at present, retirement village living is particularly culturally homogenous and that this may not reflect the wider older population in Australia.

## Work status and income

Survey respondents were asked to state their work status; they could select all types of work that apply to them. As shown in Table 9 the vast majority of respondents were retired and very few, just 2.4% of all survey respondent (51 individuals) were working part-time or full-time. Some 12% of respondents said they participate in volunteer work.

**Table 9: Survey respondent work status\***

	n	% respondents
<b>Full-time</b>	10	0.5
<b>Part-time</b>	41	1.9
<b>Volunteer</b>	260	12.1
<b>Home duties</b>	302	14.0
<b>Retired</b>	1928	89.5
<b>Unemployed</b>	27	1.3
<b>Other (please specify)</b>	36	1.7
<b>Total respondents</b>	2154	100.0

\*Survey respondents could select all that apply  
Source: SA Retirement Village Survey, 2016

The main source of income for the majority of survey respondents was government pension (60%) or part-pension/superannuation (19.5%) (Table 10). This corresponds with previous research nationally showing the vast majority of retirement village residents are full or part time pensioners<sup>7, 8</sup>. A relatively small proportion of respondents said private income was their main source of income and just 1% said paid work was their current main source of income. In accordance with the fact that most relied on a government pension as their main source of income, the most common response to gross annual income (Table 11) was \$20,000 - \$50,000, which matches the range of government pension payments.

**Table 10: Main source of current income**

	n	%
<b>Government pension (aged, disability, or other)</b>	1295	60.1
<b>Part-pension/superannuation</b>	421	19.5
<b>Superannuation</b>	220	10.2
<b>Private income (savings, investments)</b>	141	6.5
<b>Paid work</b>	21	1.0
<b>Other (please specify)</b>	38	1.8
<b>Not stated</b>	18	0.8
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

**Table 11: Approximate gross annual income of household**

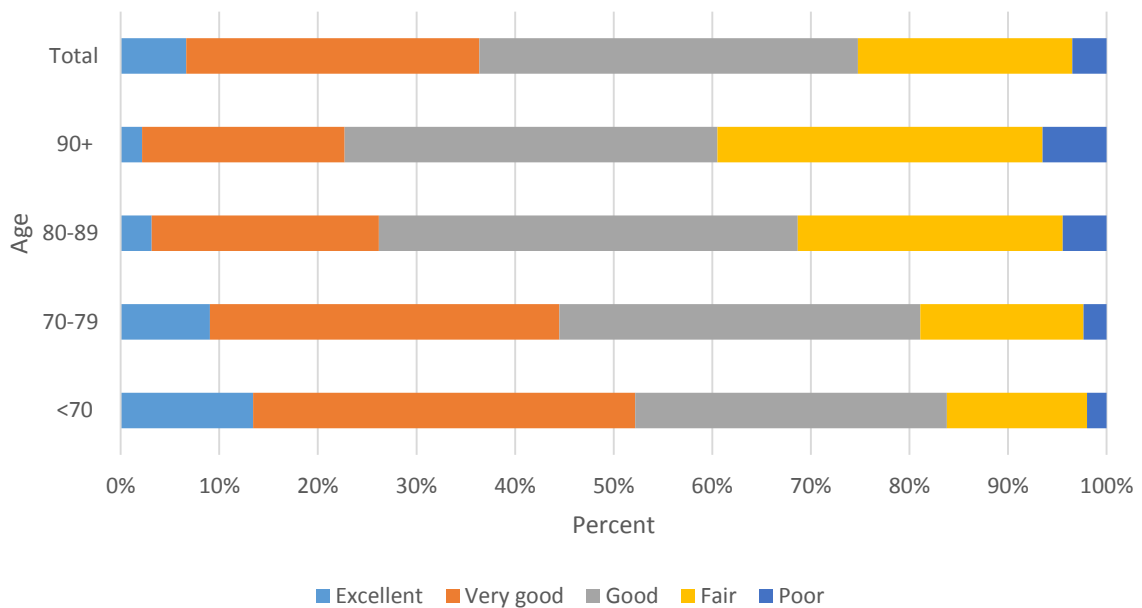
	n	%
<b>Up to \$10,000</b>	54	2.5
<b>\$10,001 to \$20,000</b>	286	13.3
<b>\$20,001 to \$50,000</b>	1141	53.0
<b>\$50,001 to \$100,000</b>	219	10.2
<b>Over \$100,000</b>	45	2.1
<b>I don't know</b>	146	6.8
<b>I don't want to answer</b>	182	8.4
<b>Not stated</b>	81	3.8
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

## Health and assistance

Asking individuals to rate their own health is well established as a very reliable measure of actual health. Survey respondents were asked to rate their own health and to compare their current health to one year ago. Most survey respondents (75%) rated their health as good or better, but the other side of this is that nearly 25% rated their health as just fair or poor. Figure 6 shows self-rated health by age and as would be expected, there is a clear decline in self rated health with age. Although it is positive that even within the 90+ respondent group about 60% rate their health as good or better.

**Figure 6: Self-rated health by age**



Source: SA Retirement Village Survey, 2016

Compared to their health one year ago, most survey respondents said their health had stayed about the same (71%) while 6% said their health had improved and 23% said their health had declined in the past year. Again it is not surprising that survey respondents who are older in age more often said that their health had declined within the past year.



As life expectancy increases, so does the management of long term chronic conditions for many older people<sup>5</sup>. Mobility, followed by hearing and manual dexterity, were the health issues that affect the greatest number of people responding to this survey (Table 12). ‘Other’ responses included things like arthritis, depression, stress and fatigue. Many survey respondents selected multiple issues that interfere with their daily activities, with 45% of all respondents having no health issues currently.

**Table 12: Health issues that interfere with daily activities\***

	n	%
<b>None</b>	962	44.7
<b>My mobility (walking, moving about)</b>	717	33.3
<b>My hearing</b>	388	18.0
<b>My manual dexterity</b>	249	11.6
<b>My vision</b>	231	10.7
<b>My memory</b>	197	9.1
<b>Poor health</b>	157	7.3
<b>Other</b>	89	4.1

\*Survey respondents could select all that apply Source: SA Retirement Village Survey, 2016

Only a minority of survey respondents said they receive assistance with some activities for daily living; 57% said they receive no assistance. For those who do receive some sort of assistance, housework was by far the most common activity help was received with, followed by transport (Table 13). Transport is known to be one of the major factors enabling connections with community and access to services and social participation for older people<sup>9</sup>. Although most respondents to this survey still have a current driver's licence, nearly 20% (422 people) did not have a current licence. This points to services that would be highly valued if they were offered through retirement villages, for example a shuttle bus or cleaning services.

*"A community bus would be good"*

*"As we age a village bus becomes a necessity"*

People who do receive some sort of assistance were asked who they received this assistance from. The most common response was that assistance was received from an external service provider or care worker (25.5%, see Table 14). Some 20% of respondents receive some help from a family member; 9% from their partner/spouse and 11% from another family member. Responses to 'other' providers of assistance for this question usually included things that would fall under the umbrella of care provided by an external service provider and included items such as: domiciliary care, meals on wheels, paid cleaner, help from the council or occasional gardening services. With the deregulation of home care sector and the recent introduction of consumer directed care, there is the opportunity for retirement village operators to expand their service offerings and enter the market of providing funded in-home care support to residents<sup>5</sup>. Offering more in-home support services through retirement villages may benefit both operators and residents. A national pilot study of in-home support provided through retirement villages found this can delay entry or residents into aged care facilities<sup>5</sup>.

**Table 13: Regular activities you receive help with\***

	n	%
<b>None</b>	1228	57.0
<b>Housework</b>	770	35.7
<b>Transport</b>	241	11.2
<b>Meal preparation</b>	167	7.8
<b>My mobility (walking, moving about)</b>	109	5.1
<b>Personal care (e.g. dressing, showering)</b>	60	2.8

<b>Other (please specify)</b>	70	3.2
-------------------------------	----	-----

\*Survey respondents could select all that apply Source: SA Retirement Village Survey, 2016

**Table 14: Who assistance is received from\***

	<b>n</b>	<b>%</b>
<b>I do not receive any assistance</b>	1119	51.9
<b>An external service provider or care worker</b>	549	25.5
<b>Other family members or friends</b>	254	11.8
<b>My partner/spouse</b>	194	9
<b>From the village staff</b>	83	3.9
<b>Neighbour(s) help me out</b>	52	2.4
<b>Not sure who provides my assistance</b>	2	0.1
<b>Other (please specify)</b>	94	4.4

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

It must be taken into account, that when discussing assistance with daily living for retirement village residents, most residents do have access to assistance with home and garden maintenance through their villages. While the accessibility, quality and timeliness of this maintenance was contested at times in the survey responses it did highlight that some general need for assistance in later life was taken care as part of retirement village living.

*“Our village maintenance means I do not have to worry”*

*“No maintenance worries anymore....help can always be available if you seek it.*

*No worries of flooding, painting, gutters etc. - such peace!*

*“Stress of maintaining my own home is removed”*



### Providing care and assistance to others

According to 2011 Census data, 15% of South Australians aged 50+ provide unpaid assistance to someone with a disability<sup>6</sup>. This compared with just over 10% (226 people) who responded to the SA retirement village survey stating they are a carer for someone else. Table 15 shows that while the vast majority of survey respondents did not care for someone else, 8% said they care for their spouse, 2% for another family member and a few others responded that they care for someone else. Respondents were asked to nominate the person they provide care and a range of people were mentioned including grandchildren, friends, siblings, a parent or their own child. Informal care and assistance provided to others is another invaluable yet under-acknowledged contribution made by older people.

**Table 15: Are you a carer for someone else?**

	n	%
<b>No</b>	1896	88
<b>Yes, my partner/spouse</b>	174	8.1
<b>Yes, another family member</b>	43	2
<b>Yes, someone else</b>	9	0.4

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

## 6.About your retirement village

### Reasons for moving to village

Entering a retirement village is a considerable and complex emotional and financial decision. It may come after a change in circumstances such as loss of a partner due to death or separation, it usually involves selling the family home and requires coming to terms with getting older and making an active decision to change living environments. Previous research has shown that the ability to access assistance if health should decline in the future is a major factor in the decision to move to a retirement village<sup>8</sup>. A study by Grant Thornton in 2011 found that the most common reasons for choosing a particular retirement village were reputation of the village, affordability, availability of local services, proximity to previous home and the amenities on offer at the village<sup>10</sup>. The McCrindle Baynes Village Census Report in 2013 found the ability to remain independent, a safe environment, village facilities and available on-site maintenance as leading factors for choosing a particular retirement village<sup>7</sup>.

Respondents to the SA Retirement Village Survey were asked to select up to three main reasons for their move into their retirement village. As shown in Table 16, moving to a smaller home, convenience and 'I could afford the cost of this retirement village' were the most popular responses. Some of the free text comments from survey respondents illustrate these popular reasons.

*"Living in a large house on a large block in a bushfire prone area prompted us to move"*

*"Reduced house maintenance to zero"*

*"Safer environment. Previous home in bush fire danger. Large steeply sloping garden which I could no longer care for"*

*"The only way I could afford to live in Adelaide"*

*"Could not afford commercial rental when retired"*

*"Financial, so I didn't have to worry about mortgage"*

**Table 16: Main reasons for moving to this retirement village\***

	n	% Total respondents
To move to a smaller/more manageable home	1231	57.1
I like the convenience of living in a retirement village	849	39.4
I could afford the cost of this retirement village	743	34.5
I like the area	562	26.1

<b>Units were available here</b>	466	21.6
<b>The village offers good security</b>	454	21.1
<b>The size of the village is right for me</b>	340	15.8
<b>To be closer to family and/or friends</b>	293	13.6
<b>Loss of partner</b>	249	11.6
<b>To be closer to local facilities (GP, shops etc.)</b>	242	11.2
<b>I like the village facilities (e.g. gym, pool, bowls etc.)</b>	169	7.8
<b>Availability of on-site management and/or staff</b>	136	6.3
<b>Caravan parking facilities</b>	75	3.5
<b>Other (please specify)</b>	219	10.2

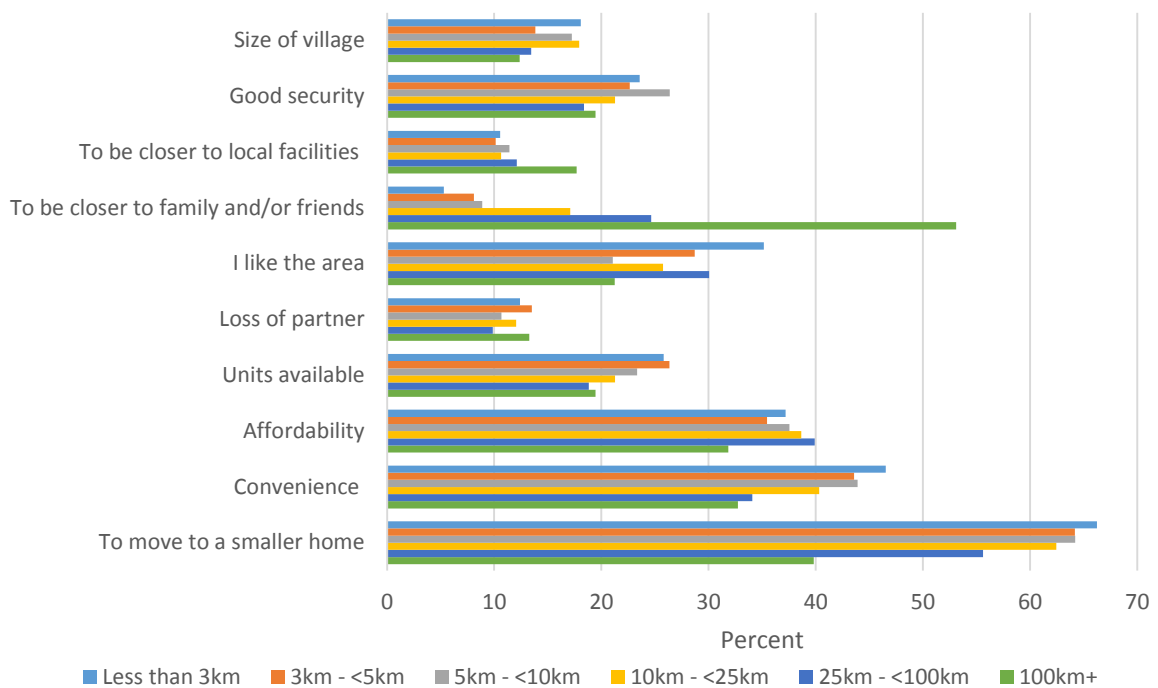
\*Survey respondents were asked to select up to three main reasons for their move

Source: SA Retirement Village Survey, 2016

Caravan parking facilities and availability of on-site management or staff were the items least selected as important to making the move to their retirement village. Interestingly *'I like the village facilities'* was only nominated by 8% of survey respondents as one of their three main reasons for moving to their selected village.

Location of the retirement village is an important factor in selecting a retirement village with 26% of respondents selecting *'I like the area'* as one of their main reasons for moving to a particular village. Other factors relating to location, such as *'to be closer to local facilities'* and *'to be closer to family and friends'* appeared in the top three most important reasons for selecting their village with less frequency, however the distance respondents moved from their previous address had an influence on this response. As Figure 7 shows, regardless of the distance moved from previous address, moving to a smaller home, convenience and affordability remain the most popular reasons for selecting a retirement village, with the notable exception of those who moved 100+ kilometres to their village. Although a small group of survey respondents overall (n=113), 53% of this group selected *'to be closer to family and/or friends'* as a key reason for their move, compared to just 14% of the overall survey sample. In fact, for the overall survey participant group moving to be closer to family or friends became more important with increasing distance moved from previous address.

**Figure 7: Main reason for moving to retirement village by distance moved from previous address**

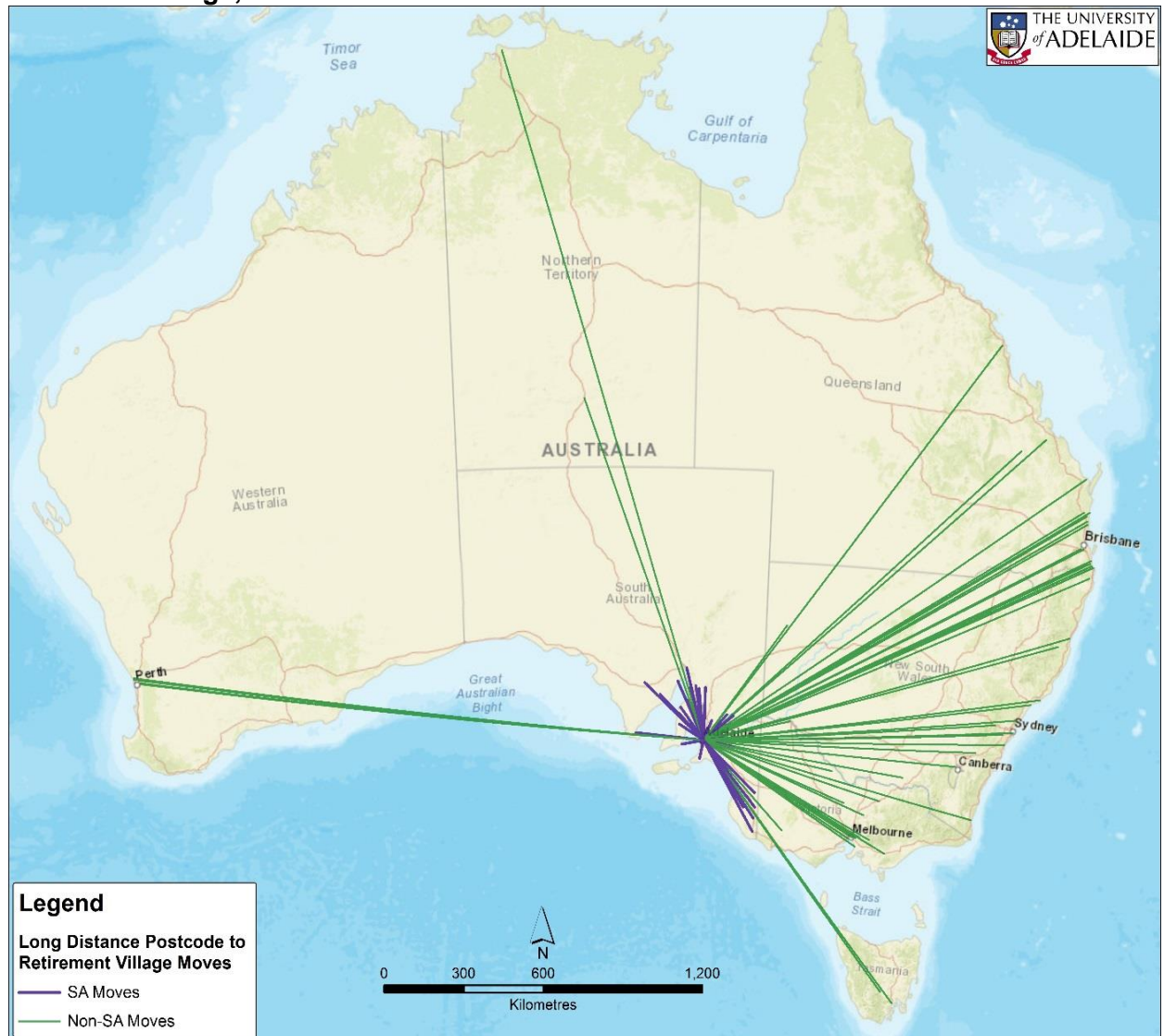


Source: SA Retirement Village Survey 2016

Note: Some response options to this question excluded in the above figure as they were not selected overall as important reasons for moving to a village nor was there any interesting variation in response by distance moved.

Although the majority of survey respondents moved less than 10 kilometres from their previous address to their current retirement village and just 6% moved 100 kilometres or more (see Figure 1, p.16), Map 4 illustrates the diversity in where those who moved a great distance came from. Moves of 100 kilometres or more include both those who moved within the state of South Australia (blue lines on map) and those who were previously living interstate (green lines on map). Alongside the information from Figure 7 showing the most common reason for moves of this distance are to be closer to family and friends, it is likely that these long distance interstate moves represent return migration of former South Australians or those whose children/other family members have moved to South Australia and they are making a move in retirement to be near them. It is interesting to note that all Australian states and territories are represented as places of previous address.

**Map 4: Location of previous address for moves of 100 kilometres or more to current retirement village, Australia**



Source: ABS Postal Areas, 2011; SA Retirement Village Survey 2016; & Esri et al., 2017 - Street Base Map.

The extent to which respondents choose '*I like the area*' as a key reason for moving also varied based on distance moved from previous address. This response was most popular among those who moved to a retirement village either within very close proximity to their previous address (less than 3km) or those who moved 25-100km from their previous address. Moving '*to be closer to local facilities*' was also generally more often selected as a key reason for moving with increased distance moved. Some respondent comments highlighted the importance of location as a factor in the decision to move where they did.

*[This is a] "new Village, close to family and local facilities."*

*“Proximity to a wide range of needed facilities as we age; able to continue with our doctor, dentist etc.”*

For some respondents this was about staying within an existing neighbourhood or one that was familiar from a previous time in life:

*“I previously lived in this area”*

*“Best not to move too far out of a well-known community if you are living alone”*

*“I used to live in the area as a child and young adult so the neighbourhood feels familiar”*

For others the location was more about instigating a longed for lifestyle move:

*“Ideally located, being adjacent to Linear Park and the Torrens River”*

*“We are happy to be back in the country again”*

*“I am ever so glad that I made the decision. Living in the city, with transport available and high rise living appealed to me”*



Many people added a comment to clarify their reasons for moving in to a retirement village. These responses were often more generalised reasons for the decision to make a move in older age rather than the drive to move to a particular village. For example, concerns about declining health of self or partner or the desire for increased security and community. Some respondent quotes illustrate these themes:

**Own health or partner's health as a reason for moving:**

*“Husband (10 years older than me) had been in poor health. I found it difficult to do lawns, gutters etc.”*

*"I was unwell and needed support if I deteriorated because I didn't have close family and didn't want to impose on friends. Wanted independence with support if required"*

**Peace of mind for the future (for themselves or their children):**

*"I would be settled where my family would have peace of mind in the future"*

*"Safety, neighbours and involvement should I be left alone"*

*"All of our family reside overseas and the convenience/security is an advantage in this case"*

**To combat loneliness, especially after loss of a partner:**

*"Loneliness of living by myself for one year after wife died"*

*"To have people around me"*

*"Did not want to be isolated in old age"*

These responses above align with findings from other national surveys of retirement village residents showing people often choose to move to retirement villages due to declining health or concerns about health in the future<sup>5</sup>.

Some other interesting reasons for selecting their retirement village that came up several times in respondent comments to this survey were because pets were allowed at the village and because the village allows them to transition to aged care services when required. Interestingly according to findings from the most recent PwC retirement village census in 2016, South Australian retirement villages are less likely to be located close to aged care facilities compared to the rest of the nation. According to results of the PwC survey, just 8% of SA retirement villages are co-located or close (within 500m) to aged care facilities compared to the national average of 26% of retirement villages that are located close to an aged care facility<sup>1</sup>. Past surveys of retirement village residents have also found that residents often expect they will be able to make an easy transition from village living to an aged care facility when the time comes, but this does not always eventuate<sup>11</sup>.



## Type of residence

The register of retirement villages for the state of South Australia shows that 93% of all units on offer at retirement villages across South Australia are independent living units; just 7% are serviced apartments. Therefore it is not surprising that the vast majority (94%) of retirement village residents who responded to this survey live in some type of independent living unit or home in their retirement village (Table 17). In fact most of the 'other' responses to this question were from respondents clarifying they lived in an independent house or villa rather than a 'unit'. A small proportion (6%) live in an independent apartment and just 1.2% live in a serviced apartment.

**Table 17: What type of residence do you live in?**

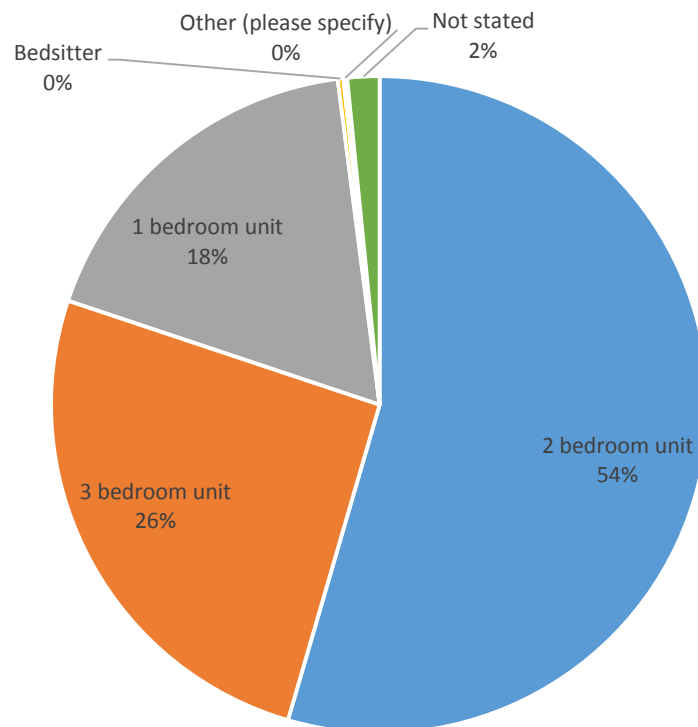
	n	%
<b>Independent living unit</b>	1897	88.1
<b>Independent apartment</b>	134	6.2
<b>Serviced apartment</b>	26	1.2

<b>Flexi unit</b>	12	0.6
<b>Other (please specify)</b>	48	2.2
<b>Not stated</b>	37	1.7
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

The most recent PwC retirement census (2016) found that the majority of independent living units in retirement villages across the nation as captured in their survey (70%) were 2-bedroom unit<sup>1</sup>. Accordingly most respondents to the SA Retirement Village Survey are living in a two bedroom (54%) or three-bedroom unit (26%), see Figure 8.

**Figure 8: What size of unit/apartment/house do you live in?**



Source: SA Retirement Village Survey, 2016



## **Village facilities**

Common facilities can promote social interaction and are a convenient resource for retirement village residents to have nearby. The number and type of common facilities available for residents to access varies greatly across retirement villages. According to the operator/manager survey conducted as a part of this study, less than 20% of villages (of the 160 captured in the operator/manager survey, see Appendix A) were built within the past 20 years. Age of the village may play a part in the extent of facilities and amenities offered. The latest retirement village census conducted by PwC (2016) found a communal garden, gym, pool, and cinema were more commonly found in villages aged less than 10 years compared to older villages<sup>1</sup>. Table 18 shows that for the respondents to this survey, a library, followed by community centre were the most frequently mentioned common facilities on offer. This matches response to the operators/manages survey (see Appendix A) that also showed a community centre, library and computing/internet facilities to be the most common facilities on offer. Just under one-third of all survey respondents said there were no common facilities at their retirement village. There was a large response from residents living in ECH villages who responded to this survey (n=687 or 32% of all survey respondents). By and large most ECH villages, at the time of this report, do not offer common facilities. In fact, of the 677 respondents

who said they have no common facilities at their retirement village, 81% (or 549 people) were living in an ECH retirement village. Around 30% of all survey respondents said they have computer/internet access or a gym. Other common facilities less frequently offered included a pool, workshop, bowling green, consulting rooms, cinema/theatre and a café. Some other common facilities that were mentioned in respondent comments included a billiards room, communal room, bbq/shared garden area, dining room, hairdresser, a restaurant or tennis courts.

**Table 18: Common facilities offered at village**

	n	%
<b>Library</b>	1294	60.1
<b>Community centre</b>	1257	58.4
<b>None</b>	677	31.4
<b>Computing/Internet access</b>	669	31.1
<b>Gym</b>	654	30.4
<b>Pool</b>	559	26.0
<b>Workshop</b>	504	23.4
<b>Bowling green</b>	469	21.8
<b>Consulting rooms</b>	446	20.7
<b>Cinema/theatre</b>	222	10.3
<b>Cafe</b>	171	7.9

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

Table 19 shows a breakdown of the number of common facilities offered at villages of all survey respondents. Some 31% of respondents said there are no common facilities at their village (as previously mentioned these are mainly ECH villages), 27% said there are between one and three common facilities they can access at their village and about 37% said there are four or more common facilities on offer.

**Table 19: Total number of common facilities offered at village**

	n	%
<b>None</b>	677	31.4
<b>1-3</b>	588	27.3
<b>4 - 5</b>	347	16.1
<b>6 - 7</b>	246	11.4
<b>More than 7</b>	215	10.0
<b>Not stated</b>	81	3.8
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

Table 20 shows the villages with the greatest number of responses to the survey and residents responses to the number of communal facilities offered at that village. Based on the variety in responses for each village, it is clear that individual residents define the common facilities they have available to them differently. Perhaps some of the survey respondents selected the facilities they actually use rather than all that are available or perhaps some residents are unaware of some communal facilities on offer.

**Table 20: Total number of common facilities offered at village, top 10 villages captured in survey response**

	None	1 - 3	4 - 5	6 - 7	More than 7	Total responses
<b>ECH - not specified</b>	75	5	0	1	0	81
<b>Lifestyle SA - Forest Place Lifestyle Village</b>	1	2	9	34	29	75
<b>ECH - Rotary Village</b>	4	40	21	0	0	65
<b>Victoria Grove Estate</b>	0	18	29	11	0	58
<b>Lifestyle SA - The Ferns Lifestyle Village</b>	0	0	0	9	47	56
<b>Lifestyle SA - Golden Grove Lifestyle Village</b>	0	0	0	8	44	52
<b>Karidis - Norfolk Estate</b>	1	3	37	8	0	49
<b>Tanunda Lutheran Home</b>	0	14	22	6	1	43
<b>Vailima Gardens</b>	0	20	20	0	0	40
<b>Bay Village Retirement Estate</b>	0	37	3	0	0	40

Source: SA Retirement Village Survey, 2016

Overall 79% of all survey respondents said they are satisfied with their level of involvement in their village community but as Figure 9 shows, this varies depending on how many common facilities are offered at a village. A higher proportion of those living in villages with four common facilities or more report that they are satisfied with their level of involvement in the village community compared with those living in villages with fewer common facilities. Satisfaction is particularly low amongst those living in a village with no common facilities (just 62% of this group are satisfied with their level of involvement in the village community). This supports the view that the presence of common facilities promotes interaction in the village.

The open text comments at the end of the survey provided particular insight into views on engagement in village life. Most comments were positive and related to the sense of community and

supportive neighbourhood that a village offered, more so than access to village facilities or the size of the village.

*"This is a very happy cohesive community"*

*"There is a sense of community spirit, just 20 units and some people friendlier than others, that is life"*

*"Like the size of the village - have a sense of identity because it is small. Good neighbours and atmosphere"*

*"There is company, friends, activities & a sense of belonging, instead of being isolated & lonely in a house"*

However, some open text comments highlighted that co-location with other older people did not necessarily mean that a community was created:

*"Do not consider this a village but rather a small group of 4 independent living units"*

*"This is retirement housing, I wouldn't call it a village!! I would recommend living in a village but retirement housing – NO"*

*"This is not what I would call a retirement village - it is more just a block of apartments with a community lounge"*

*"They don't provide anything at this village - it's just housing"*

*"This village does not have a common room. It is just 18 units in close proximity"*

For others, this sense of having a small village, or cluster of age specific housing provided all they needed:

*"The fact that it is small is one of the things that appeals to me"*

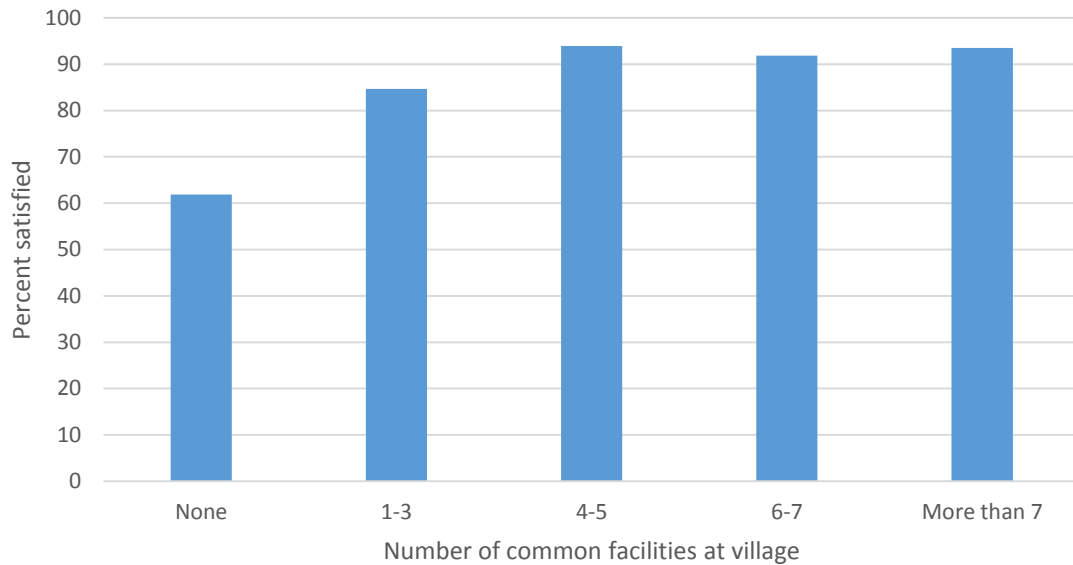
*"I am not strictly a village dweller. We are 6 individual units, but people look out for each other"*

*"I've met some nice people here but I do not depend on the village for entertainment, nor do I want to...yet!"*

*“Like the size of the village - have a sense of identity because it is small. Good neighbours and atmosphere”*

*“I am an independent person and choose to keep it that way. The other residents are pleasant people but I don't socialise very much but enjoy their company when I do”*

**Figure 9: Percent satisfied with level of involvement in village community by number of common facilities at village**



Source: SA Retirement Village Survey, 2016

### Costs of village living

Data from the Australian Bureau of Statistics shows that many older Australian households are asset rich but income poor<sup>12</sup>. Previous research on retirement village residents across Australia has found that the vast majority of current residents sold their previous family home to fund their move to a retirement village<sup>7</sup>. Although the cost of buying into a retirement village is generally lower than the median house price in the same area<sup>1, 3</sup>, it is still a substantial investment. Table 21 shows how much residents paid to “buy into” their retirement village when they first moved there. Responses have been divided between those living in an ECH village or a non-ECH village. ECH villages are geared toward moderate to lower income groups and the buy in costs reflect this, with over 75% of ECH residents paying less than \$200K to buy into their retirement village compared to just 16% of residents in non-ECH villages who paid this amount. Looking at responses from non-ECH residents, the majority paid between \$200 – \$400K to initially buy into their village.

**Table 21: How much did it cost you to ‘buy into’ your retirement village when you first moved there?**

	<b>Non-ECH village % (n=1467)</b>	<b>ECH village % (n=687)</b>
<b>Less than \$200,000</b>	16.1	75.8
<b>\$200,000 - \$300,000</b>	30.3	9.3
<b>\$300,001 - \$400,000</b>	28.0	4.9
<b>\$400,001 - \$500,00</b>	12.4	0.9
<b>More than \$500,000</b>	6.5	0.4
<b>I don't know</b>	1.4	2.0
<b>I don't want to say</b>	1.7	5.1
<b>Not stated</b>	3.6	1.5
<b>Total</b>	100.0	100.0

Source: SA Retirement Village Survey, 2016

Clearly the costs of all types of housing, including retirement villages, have increased over time. Table 22 shows the amount residents paid to buy into their village based on how long they have been living there. Responses from residents living in ECH villages are not included in this table as the majority of residents in those villages paid less than \$200K to buy into their village (although even within this group prices have increased overtime). Over one-third of those who had been living in their village more than 10 years paid less than \$200,000 to buy into their retirement village, compared to only 8% of survey respondents who have been living in their village less than five years. It follows on then that while over 30% of residents who moved into their retirement village in the past five years paid more than \$400,000 to buy into their village, less than 3% of those who had been living in their village more than 10 years paid this much.

**Table 22: How much did it cost you to ‘buy into’ your retirement village when you first moved there by length of residency (non-ECH retirement village residents)**

	<b>Up to 5 years</b>	<b>5 - 10 years</b>	<b>More than 10 years</b>
<b>Less than \$200,000</b>	7.9	7.7	37.8
<b>\$200,000 - \$300,000</b>	21.4	39.5	37.2
<b>\$300,001 - \$400,000</b>	33.3	33.9	19.1
<b>\$400,001 - \$500,000</b>	19.2	13.0	2.6

<b>More than \$500,000</b>	13.9	4.5	0.3
<b>I don't know</b>	2.4	0.2	1.0
<b>I don't want to say</b>	1.8	1.1	2.0
<b>Total</b>	100.0	100.0	100.0

Source: SA Retirement Village Survey, 2016

There is no distinct pattern in the costs residents paid to buy into their retirement village and the number of communal facilities that are offered at villages except that ECH villages are both low cost and, in most cases, also have no or few common facilities.

The majority of residents pay their maintenance fee monthly (81%) while 14% pay it fortnightly and 1% weekly. According to national surveys, the average monthly resident fee for retirement village living is just over \$400<sup>1, 5</sup>. The ongoing monthly costs of living in their retirement village for most included in this survey was between \$300 - \$500 but again this varied depending on the type of village (see Table 23). Most ECH village residents (65%) pay a monthly cost of \$401 - \$500. This compares with just 28% of residents living in non-ECH villages who pay this amount monthly; the remainder of non-ECH residents are split with 39% paying less than \$400 month and 24% paying more than \$500 per month. We did not ask in this survey whether how current costs of living in a retirement village compared with their living costs before moving to the village. In their national survey of retirement village residents, McCrindle-Baynes found most residents felt their cost of living to be about the same as in their previous home and that moving to a retirement village had been a good financial decision<sup>7</sup>.

**Table 23: Ongoing monthly cost of living in retirement village, non-ECH and ECH residents**

	<b>Non ECH village % (n=1456)</b>	<b>ECH village % (n=698)</b>	<b>Total % (n=2154)</b>
<b>Less than \$300</b>	5.6	10.2	7.1
<b>\$300 - \$400</b>	33.7	17.8	28.5
<b>\$401 - \$500</b>	28.7	64.5	40.3
<b>More than \$500</b>	23.7	2.3	16.8
<b>No monthly cost</b>	0.3	0.9	0.5
<b>I don't know</b>	2.7	3.3	2.9
<b>Not stated</b>	5.3	1.1	3.9
<b>Total</b>	100.0	100.0	100.0

Source: SA Retirement Village Survey, 2016

## Services available at village

Almost all residents said garden maintenance, general maintenance and upkeep of communal facilities and home maintenance are covered as a part of the regular maintenance fees paid to their village (see Others felt that the services they expected to receive as part of their contracts fell well short of what they were paying for, or that there was confusion of what was covered in the maintenance agreement and what costs should be borne by the resident.

*“The inference is often that the unit is theirs not mine. Yet, getting work done can be at my expense, i.e. security screens on windows.”*

*[This] “Village has a very poor record of providing adequate maintenance of buildings and the grounds. This issue is a constant source of stress to me and other residents.”*

Table 24). The majority of respondents also said water and utilities and rates and taxes are covered by their fees. In some cases, just water is covered (but not gas/electricity) and cleaning and meals services were covered only in a small minority of cases. This matched response to the operator/manager survey conducted as a part of this project (see Appendix A) which showed at almost all villages captured in the survey maintenance of home, garden, communal facilities, rates and taxes and water and utilities were covered by resident’s maintenance fees but meals and cleaning seldom were. A small number of free text comments at the end of the survey highlighted issues with payment of council rates, while this does seem to apply to a small number of residents it may be a concern as to why leaseholders are paying council rates.

*“We feel we should not be required to pay council and water rates as we do not hold the title for our property”*

*“We don't own our units, we don't own any land. So why do we pay all council rates?”*

*“Not what I expected, didn't realise that I would be paying council rates as well as maintenance fees”*

A range of additional items covered by resident maintenance fees were captured in ‘other’ responses to this question including home or building insurance, an emergency phone system, on-site management and the emergency services levy. Some residents felt they had been misinformed on the services covered or they are not happy with the quality of services offered at their village.

*“Items listed in contract not always provided – area of constant dispute.”*

*“Meals are provided but they are no good.”*

*“SOME maintenance - often when I ask I am told it is not covered and is an 'add-on'.”*

*“The above services are covered but not necessarily to what I consider 100% and also not on a regular basis!”*

Others felt that the services they expected to receive as part of their contracts fell well short of what they were paying for, or that there was confusion of what was covered in the maintenance agreement and what costs should be borne by the resident.

*“The inference is often that the unit is theirs not mine. Yet, getting work done can be at my expense, i.e. security screens on windows.”*

*[This] “Village has a very poor record of providing adequate maintenance of buildings and the grounds. This issue is a constant source of stress to me and other residents.”*

**Table 24: Services covered by maintenance fee\***

	n	%
<b>Garden maintenance</b>	1812	84.1
<b>General maintenance and upkeep of communal facilities</b>	1752	81.3
<b>Home maintenance</b>	1649	76.6
<b>Water and Utilities</b>	1523	70.7
<b>Rates and taxes</b>	1476	68.5
<b>Cleaning</b>	95	4.4
<b>Water only (not electricity)</b>	75	3.5
<b>Meals</b>	46	2.1
<b>Home or building insurance</b>	46	2.1
<b>Other (please specify)</b>	112	5.2
<b>Total respondents</b>	2154	

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

The rising costs of maintenance fees was another concern raised in the open text comments. In fact, of the 964 comments 210 related to management and maintenance, 168 of these were negative comments and a further 42 were positive. Rising maintenance costs and poor maintenance represented 49 of these negative comments.

*“I am concerned about the rate the maintenance fees go up each year. They've been going up by a far greater percentage than my income increases”*

*“Monthly fees increase much more than income does and without adequate explanation or justification. Maintenance is minimal, depreciation is not considered and anything more than simple maintenance ignored or can't be fixed due to cost”*

*“I have concerns that residents do not have control of expenditures in the village as the owners of the village can increase the maintenance fees at their discretion”*

*“Management need to do more maintenance on homes and to be more accountable for expenditure”*

There is some variation in the services covered by resident’s monthly maintenance fees and the ongoing costs they pay to live in the village as shown in Table 25. Most notably a much higher proportion of residents who pay a monthly fee of more than \$400/month have water and utilities and rates and taxes covered by their fees when compared with residents who pay less than this amount.

**Table 25: Ongoing monthly cost or living in village and services covered by maintenance fee\***

	<b>\$400 or less % (n=767)</b>	<b>More than \$400 % (n=1229)</b>	<b>Total % (n=2154)</b>
<b>Garden maintenance</b>	86.8	86.2	84.1
<b>General maintenance of communal facilities</b>	85.3	82.3	81.3
<b>Home maintenance</b>	82.4	77.1	76.6
<b>Water and Utilities</b>	59.7	80.2	70.7
<b>Rates and taxes</b>	49.4	83.6	68.5
<b>Cleaning</b>	3.4	4.4	4.4
<b>Meals</b>	0.1	2.5	2.1

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

Beauty services, such a hairdresser, were the most common fee-for-use services available to respondents at their retirement village (Table 26). This is followed by specialist health services, available to just over one-third of village residents responding to this survey. About 30% said there are no additional fee-for-use services available to them at their village and a relatively small number said housework, meal preparation or transport services were available for a fee. Villages where residents pay a monthly maintenance fee of more than \$400 were somewhat less likely to have fee-for-use beauty and specialist health services available to residents but more likely to have housework

or meal preparation services available when compared with villages where residents pay less than this amount for their monthly maintenance fee.

**Table 26: Additional available services (for a fee)\***

	n	%
<b>Yes, beauty services (e.g. hairdresser)</b>	792	36.8
<b>Yes, specialist health services (e.g. podiatrist, physio)</b>	734	34.1
<b>No</b>	637	29.6
<b>Yes, housework services</b>	481	22.3
<b>Yes, meal preparation services</b>	318	14.8
<b>Unsure</b>	187	8.7
<b>Other (please specify)</b>	97	4.5
<b>Transport (village bus or car)</b>	40	1.9
<b>Total respondents</b>	2154	

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

The majority of resident respondents (61%) said they do not desire any additional fee-for-use services on offer at their retirement village, as shown in Table 27. However a number of people said they would like access to transport, a communal covered outdoor space, and specialist health or housework services. This points to a potential area of demand in the retirement village sector and it may be a wise investment for retirement village operators to provide these services. In fact in the operator/manager survey when asked any trends they observed among new residents, several managers mentioned that new residents are often looking for more health care/aged care services to be offered on site (see Appendix A). As mentioned previously the recent introduction of consumer directed care means there may be opportunities for retirement village operators to expand their service offerings and enter the market of providing funded in-home care support to residents<sup>5</sup>.

**Table 27: Any desired additional services? (for a fee)\***

	n	%
<b>No</b>	1312	60.9
<b>Help with transport</b>	203	9.4
<b>Specialist health services (e.g. podiatrist, physiotherapist)</b>	185	8.6
<b>Housework services</b>	173	8.0
<b>Shopping</b>	102	4.7

<b>Meal preparation services</b>	87	4.0
<b>Beauty services (e.g. hairdresser)</b>	81	3.8
<b>Personal care services (dressing, showering)</b>	39	1.8
<b>Other (please specify)</b>	106	4.9

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

Most people were happy with the services they have available to them now in their retirement village but some commented that they foresee a time in the future when they may require additional services:

*“I have answered ‘No’ at this stage, but I can foresee a time when other services could be necessary as we age.”*

*“In the future we might well like some of these services to be available.”*

*“Not required at this time but can see a use for all in the future.”*

## 7. Retirement village contract

Navigating the financial agreements that come with moving to a retirement village can be complex and vary across villages. Respondents to this survey were asked their level of understanding of their contract with their retirement village (Figure 10). Although the majority (67%) of resident respondents said their understanding of their contract was good or better, just 11% said their understanding was 'excellent'. Even more worrying is 25% (547 people) said their understanding of their contract was 'average' and 6% (121 people) said it was 'poor'.



Turning to the results presented in Table 28 it is alarming that nearly one-quarter of those responding to this survey said they did not get any advice on their contract prior to entering the village. In fact the ability to access legal and financial advice prior to signing a retirement village contract has been recognised nationally as a concern for prospective residents<sup>2</sup>. For those who did seek advice, over half received advice from a sales person at the village and 25% from family members. Only a small proportion received legal or financial advice prior to signing their retirement village contract. There were many emotional responses in the comments section of this question, with several people stating they were not given reliable advice by the sales person at the village.

*"A lot of mistruths were told by the sales person!"*

*"Sales person misled us by omission and exaggeration."*

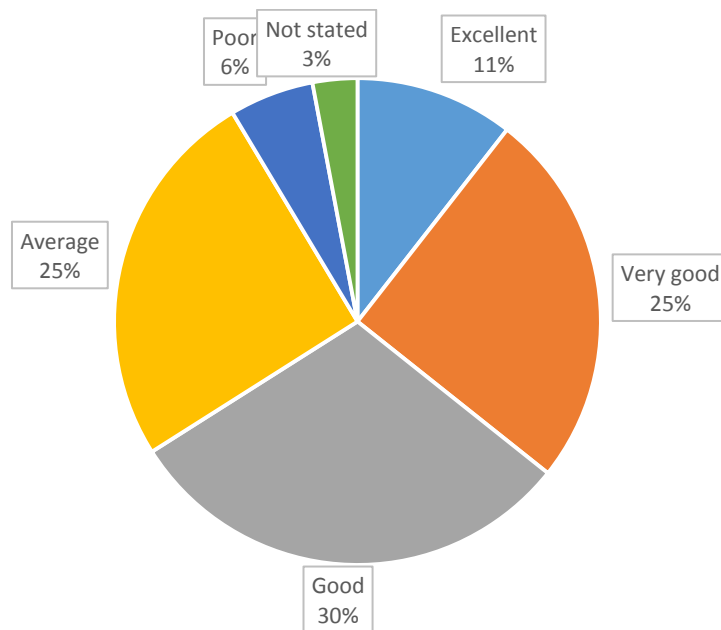
*"Sales person only interested in selling."*

*"I'm not quite sure if the sales person at the time understood the contract!"*

*As I did not get my licence until day I moved in and was given no information I was under the impression that I was buying a house. I feel I was dealt with very poorly.*

*The cost health wise and financially have made me stay.*

**Figure 10: Level of understanding of contract**



Source: SA Retirement Village Survey, 2016

On the other hand some people stated that they were very satisfied with the advice they were given by the sales person at their village:

*“Manager was excellent. Extremely helpful to myself and family. Very understanding of circumstances. Provided excellent advice and assistance.”*

*“Staff gave pretty good advice before we signed.”*

**Table 28: Advice received on contract prior to entering village\***

	n	%
<b>From the sales person at the village</b>	1088	50.5
<b>From my family</b>	538	25.0
<b>None</b>	495	23.0
<b>Legal advice</b>	300	13.9
<b>Financial advice</b>	250	11.6
<b>Other (please specify)</b>	147	6.8
<b>Total</b>	2154	

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

For some respondents there was a sense of being rushed into making a decision which resulted in a misunderstanding of their contract, or the feeling that conditions have changed since signing their contract:

*“In hindsight I realize we did not fully understand the contract. We didn't ask enough questions.”*

*“Limited and rushed time to sign contract the day prior to moving.”*

*“I just grabbed it.”*

*“I thought I was paying \$85 per month, not a week. Contract very hard to understand and now it goes on all the time. I don't know what I am going to do.”*

*“There have been so many changes since the change-over and it is not what I signed up for. The goal post keeps on moving.”*

*“Any time you refer to the contract you are quickly told in no uncertain manner that that part of the contract has been changed.”*

There is clearly a need for more transparency in retirement village contracts and for assistance to be available to people when faced with these substantial financial decisions. This was some of the impetus behind the development of the Retirement Villages Act 2016<sup>13</sup>.

Survey respondents were also asked what type of payment they made to buy into their retirement village and what happens financially when they no longer live in their village. Based on the responses discussed above it is not surprising that there is some confusion around these topics. As shown in Table 29 about 22% of respondents did not know what type of payment they made to buy into their village and an additional 12% selected ‘other’ and responded in the comments section of the question. Based on comments it seems many respondents did not understand the response options offered to the question or thought their situation fell outside of the response options given. In the comments section 123 people (6%) stated they signed onto a lease agreement upon entry to their village and 27 people said they provided an entry donation. For those who did select a response, a ‘refund premium’ was the most common type of entry payment selected (33% of respondents) followed by non-refund premium (19% of respondents).

**Table 29: What type of payment did you make to buy into your retirement village?**

	n	%
<b>Refund premium</b>	707	32.8
<b>Non-refund premium</b>	402	18.7
<b>Community title</b>	93	4.3
<b>Rental bond</b>	43	2
<b>Don't know</b>	482	22.4

<b>Other (please specify)</b>	262	12.2
<b>Not stated</b>	165	7.7
<b>Total</b>	2154	100.0

Source: SA Retirement Village Survey, 2016

Nearly 23% of respondents to this survey did not know what happens financially when they no longer live in the retirement village (Table 30). Some 42% of respondents said they will receive an exit entitlement, 36% said they will be responsible to pay refurbishment costs, 27% said they will be responsible for remarketing costs while 21% said they will pay an exit fee. Respondent comments show there is also often confusion for residents about what happens when they leave:

*“This information has not been made clear to residents.”*

*“Too many unknowns, variables and changes to legislation etc.”*

*“We were originally told we would get our money back - BUT don't hold your breath!”*

Some said they were not at all concerned with what happens at that point because they plan to live in the village until they die and will leave the matter to their family members at that time.

*“My daughter makes decisions when required.”*

*“I don't know. Won't be here. Kids will sell it.”*

**Table 30: What happens financially if/when you no longer live in your retirement village?\***

	n	%
<b>I will receive an exit entitlement</b>	914	42.4
<b>I will be responsible for refurbishment costs</b>	766	35.6
<b>I will be responsible for re-marketing costs</b>	583	27.1
<b>I don't know</b>	491	22.8
<b>I am responsible to pay an exit fee</b>	444	20.6
<b>Other</b>	286	13.3
<b>Total</b>	2154	

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

## 8. Social participation and community

Social participation, to the desired degree, and a sense of community is important to wellbeing no matter what your age. Many retirement villages provide opportunities for social interaction among residents with shared communal facilities and activities for like-minded residents. Overall most residents who responded to the survey (79%) said they were satisfied with their level of involvement in their village community. Table 31 shows in more detail how residents feel about the village communities where they live. The vast majority (83%) said they like living where they live, with most also saying they feel safe walking around their village at night and they would be sorry if they had to move. It is interesting that despite the above mentioned responses, a smaller proportion overall (65%) said their village community feels like home and about 5% of respondents disagreed with this statement. Just over half of all respondents said they feel valued by their village community, they have access to the services they need in the village and they have a lot in common with people in the village.

**Table 31: Attitudes about the village community where you live**

	% Agree	% Disagree
<b>I feel valued by my village community</b>	56.9	3.8
<b>I have a lot in common with people in my village</b>	51.9	6.1
<b>I like living where I live</b>	83.8	2.8
<b>I would be really sorry if I had to move</b>	71.9	4.4
<b>I have access to the services I need in my village</b>	55.9	9.0
<b>It is safe to walk around my village at night</b>	73.3	5.2
<b>My village community feels like home</b>	65.3	5.2

Source: SA Retirement Village Survey, 2016

We explored attitudes about the village community across different respondent characteristics to see if these vary for residents of different circumstances. Attitudes about the village community and length of residency in the village are explored in more detail in the next section of this report. Self-rated health status had the biggest influence on whether respondents feel valued by their village community, with 70% those in excellent or very good health agreeing with this statement compared to 63% of respondents in good health and just 56% of those in fair or poor health. Age influenced the extent to which respondents agree with the statements *'I have a lot in common with people in my*

*village'* and *'I like living where I live'*. The proportion of respondents who agreed with these statements increased with age. Just 44% of those aged less than 70 agreed with the statement *'I have a lot in common with people living in my village'* compared with 63% of those aged 90+, and 83% of people aged less than 70 agreed with the statement *'I like living where I live'* compared to 95% of those aged 90+. Not surprisingly then, those older in age more often agreed with the statement *'I would be really sorry if I had to move'* (85% of those aged 90+) compared to younger respondents (71% of those aged less than 70).



Respondents living in villages located in metro areas of the state also more often agreed with the statement *'I would be really sorry if I had to move'* (81%) compared to those living in villages located in non-metro areas (71%). The extent to which respondents agreed they had access to the services they need in the village varied the most according to health status, with those in excellent/very good health much more likely to agree with this compared to those in fair or poor health. Those in better health also agreed more often that *'it is safe to walk around my village at night'* compared to those in fair or poor health, and males more often agreed with this statement than females. There was some variation based on length of residency in the extent to which they agree with the statement *'my village community feels like home'*.

Most survey respondents (73%) said they participate in activities outside the village. An enormous range of activities were listed in response to the question. These activities include both informal

outings with family and friends to more formalised participation in sporting or interest groups. These interests included for example: dancing, art, bingo, book club, bowling, Bridge, bushwalking, caravanning, playing cards, church, films, golf, Historical Society, Probus, touring, U3A courses, volunteering and walking groups.

When asked if there are any barriers to participating in activities outside the village to the extent they would like, the majority of survey respondents (59%) said there are no barriers to them in doing so. However 19% said their health is a barrier and 12% said transport difficulties prevent them from doing as much as they would like. In open-ended responses to this question many people mentioned the transport issue – either that it currently is a barrier for them or they foresee it will be in the future:

*“Transport without a car can be very difficult.”*

*“While I can still drive I am independent and have no barriers.”*

*“I drive myself still but feel increasingly uncertain about city traffic.”*

*“Currently still driving and have a car but in the future transport costs could be a problem.”*

*“Accessing good medical specialists and hospitals in the Goolwa area, if we did not drive it would be hopeless.”*

Additionally some people noted that it is not they themselves who have a current health issue that prevents them from participating in outside activities as they would like but their partner’s health:

*“Husband's health prevents me from doing things but now that I have started getting respite services and help daily this may change.”*

*“Restricted sometimes because of caring role.”*

**Table 32: Barriers in accessing activities outside the village\***

	n	%
<b>No barriers</b>	1271	59.0
<b>My health prevents me from doing as much as I would like</b>	416	19.3
<b>Transport difficulties</b>	268	12.4
<b>Financial barriers</b>	149	6.9

<b>No one to go with</b>	104	4.8
<b>Not interested</b>	103	4.8
<b>No groups/activities in the local area that I know of</b>	84	3.9
<b>Other (please specify)</b>	107	5.0
<b>Total respondents</b>	2154	

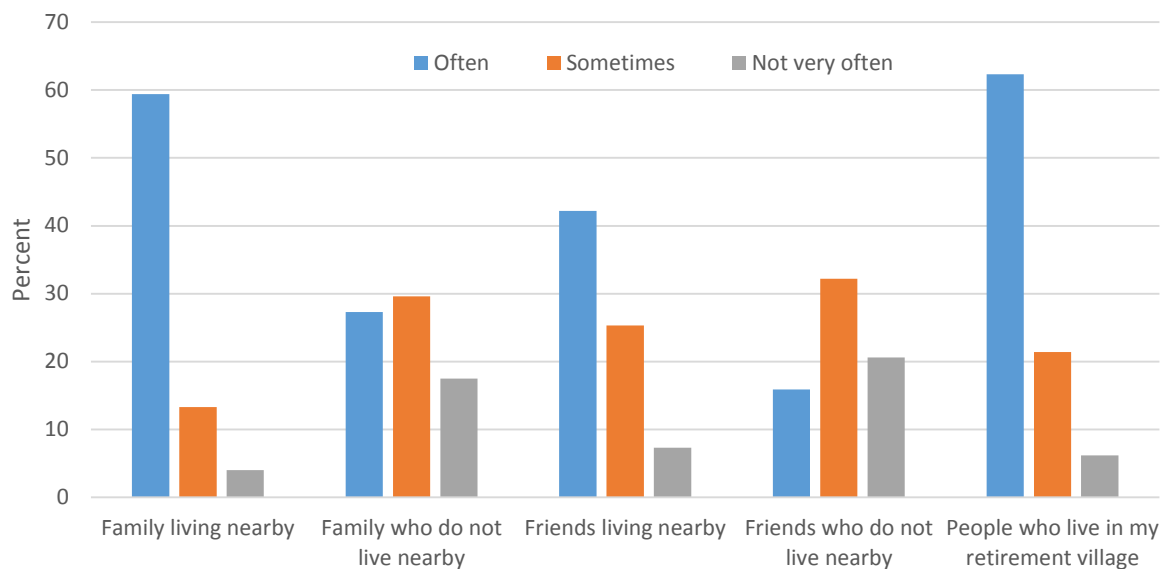
\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

The description of these barriers points to services that could be offered to retirement village residents, for example a community bus or respite services, to make the lifestyle more attractive for them.

Proximity is important to the amount of contact residents have with others in their community. As Figure 11 shows, respondents have the most frequent contact with others who live in their retirement village and with family living nearby. Over 60% of respondents said they are 'often' in contact with others in their retirement village and just under 60% said they are 'often' in contact with family living nearby. The power of proximity in frequency of contact becomes more apparent when comparing responses in frequency of visits with family and friends across those who live nearby and those who do not live nearby. While about 60% are in contact with nearby family often, just 27% are in contact 'often' with family who do not live nearby. Similarly over 40% of respondents are 'often' in contact with friends living nearby compared with just 16% who are 'often' in contact with friends who do not live nearby. Frequency of contact with others does not necessarily reflect the quality of that contact, but it does highlight life in a retirement village can provide a convenient point of social interaction with others based on shared geographical location.

**Figure 11: Frequency of contact with family and friends and people in your retirement village**



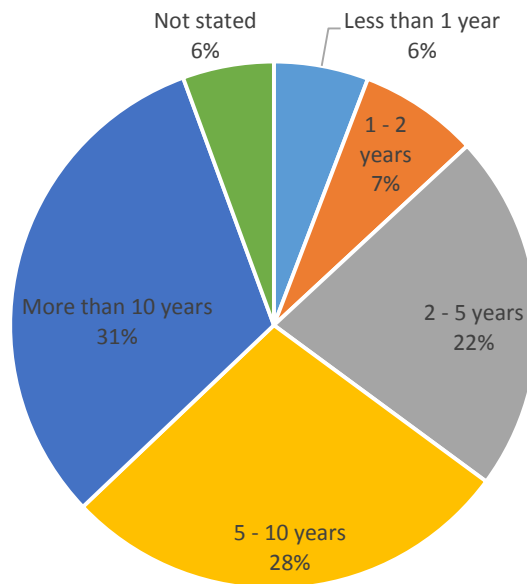
Source: SA Retirement Village Survey, 2016

## 9. Residential information

Figure 12 shows how long respondents have been living in their retirement village. Close to one-third of all respondents have been living in their retirement village for more than 10 years, 28% for 5 – 10 years, 22% for 2-5 years and just a small proportion (13%) for less than 2 years. The most recent PwC retirement village census (2016) found the average tenure of respondents to be seven years nationally and eight years in South Australia<sup>1</sup>. Clearly length of residency in a retirement village is related to age, with those respondents older in age generally having lived in their retirement village for a longer period of time. For example

Table 33 shows that over 70% of respondents aged 90+ had been living in their retirement village for 10 years or more compared to just 11% of those aged less than 70.

**Figure 12: Length of residence in retirement village**



Source: SA Retirement Village Survey, 2016

**Table 33: Length of residence in retirement village by age**

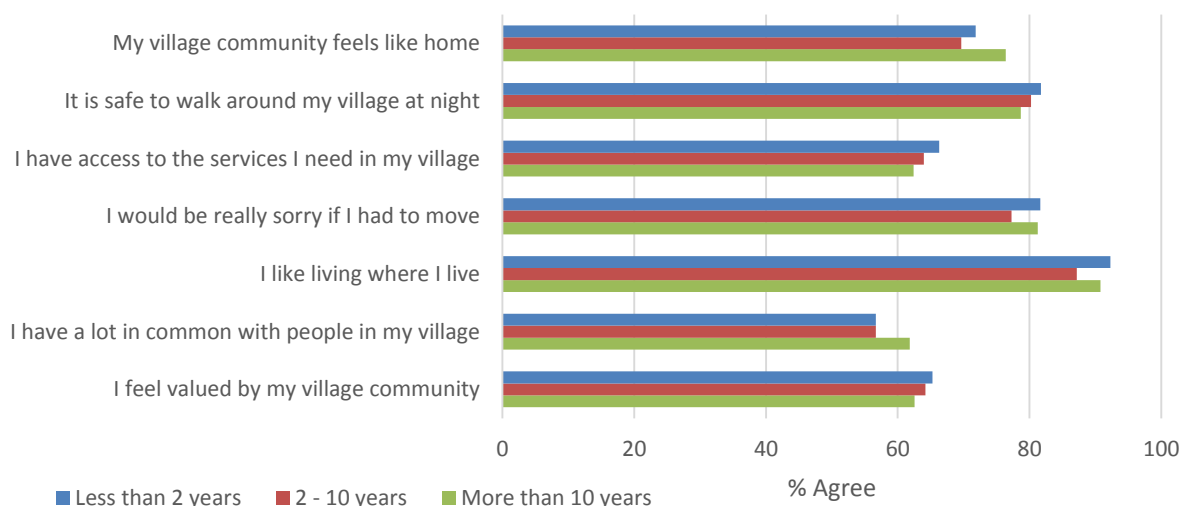
	% Aged <70 (n=244)	% Aged 70-79 (n=824)	% Aged 80-89 (n=789)	% Aged 90+ (n=172)	% Total (n=2029)
<b>Less than 1 year</b>	10.7	6.9	4.9	2.3	6.2
<b>1 - 2 years</b>	22.5	7.5	4.4	2.3	7.7
<b>2 - 5 years</b>	34.0	27.4	18.4	10.5	23.3
<b>5 - 10 years</b>	26.2	35.4	27.5	14.0	29.4
<b>More than 10 years</b>	6.6	22.7	44.7	70.9	33.4

Source: SA Retirement Village Survey, 2016

Length of residency in their retirement village may have some influence on their attitudes towards living in the village, and how much they feel the village is 'home'. Figure 13 below shows the proportion of survey respondents who agree to various statements about their retirement village by their length of residency there. Although the trends are generally the same regardless of length of residency, those who had been living in their village 10 years or more often agreed that *'my village community feels like home'* and *'I have a lot in common with people in my village'* compared with those who had been living in their village for a shorter period of time. Interestingly those respondents who have been living in their village for the shortest length of time (less than two years) agree with the statements: *'I would be really sorry if I had to move'* and *'I like living where I live'* at a

higher rate than those with a longer length of residency. It is concerning that as length of residency increased, rate of agreement with the statements *'I feel valued by my village community'* and *'It is safe to walk around my village at night'* decreases. Decreased feelings of safety may relate to increasing age that generally goes alongside greater length or residency.

**Figure 13: Attitudes about retirement village by length of residency in the village**



Source: SA Retirement Village Survey, 2016

It is a very positive finding that overall the vast majority (94%) of all respondents said they do enjoy life in the village. Interestingly as Table 34 shows, the proportion who say they enjoy village life is highest for those who are very new to this lifestyle, with 99% of those who have lived in the village for less than 1 year stating that they enjoy village life. From a length of residence of 2-5 years onwards the proportion who say they enjoy village life increases slightly as length of residency in the village increases.

**Table 34: Do you enjoy life in the village by length of residency**

	% <1 year	% 1 - 2 years	% 2 - 5 years	% 5 - 10 years	% > 10 years	% Total
<b>Yes</b>	99.2	94.3	93.1	92.4	94.5	93.8
<b>No</b>	0.8	5.7	6.9	7.6	5.5	6.2
<b>Total</b>	100.0	100.0	100.0	100.0	100.0	100.0

Source: SA Retirement Village Survey, 2016

The small minority who said they do *not* generally enjoy village life were asked the reasons they remain living in the retirement village. Although only 6% of respondents overall (129 people) said they do not enjoy life in the village (Table 35), some 227 people gave a response as to why they continue to live in the village despite not being completely happy there. By far the most common reason for continuing to live in their retirement village, for those who are not completely enjoying it, are financial. More than half of those who are dissatisfied gave this response.

*“I am financially trapped”*

*“Exit fees make it impossible to afford to purchase another property”*

*“Our enjoyment has been spoilt by the excessive exit fees. We cannot afford to leave and buy elsewhere”*

*“Once you are in there is no getting out unless prepared to lose a great deal of money – for me it was a big mistake”*

*“Most residents do not appreciate that when they enter a village they are virtually locked in there due to the cost of exiting. Some would like to move but cannot due to the amount of capital they would lose”*

Additionally one-quarter of the dissatisfied group say they remain living in the village because they are ‘too old to move’ and about 10% remain living there for health reasons.

**Table 35: Main reason for remaining in the village among those who are dissatisfied**

	n	%
<b>Financial</b>	120	52.9
<b>Too old to move</b>	58	25.6
<b>Health</b>	22	9.7
<b>Family</b>	12	5.3
<b>Other (please specify)</b>	15	6.6
<b>Total</b>	227	100.0

Source: SA Retirement Village Survey, 2016

## **Best things about living in retirement village**

When asked to select up to three things they like best about living in their retirement village, maintenance services were by far the most commonly selected items (Table 36). Additionally over half of all respondents said one of the best things about living in their retirement village is the sense of community it gives them and 37% said social activities were one of the things they like best about living in their village.

**Table 36: What do you like best about living in your retirement village?\***

	n	% respondents
<b>Maintenance services</b>	1540	71.5
<b>Sense of community</b>	1083	50.3
<b>Social activities</b>	787	36.5
<b>Special interest groups (e.g. crafts, cards)</b>	271	12.6
<b>Sports/activities</b>	148	6.9
<b>Other (please specify)</b>	366	17.0

\*Survey respondents could select all that apply

Source: SA Retirement Village Survey, 2016

This question generated a large response to the ‘other’ category and many people elaborated on what they like best about living in their village or wrote in a response that wasn’t given as an option on the list. Location of the village came up repeatedly in comments as something people liked about living in their village. The importance of location came out in many forms but many people commented that they liked that their village was close to one or some of the following: transport, shops, services/GP, family, friends, church, or a desired destination such as the beach/city.

*“Close to the city, good shopping facilities and bus transport plus it’s a safe and friendly area.”*

*“I enjoy living back in Walkerville, where I grew up.”*

*“Nearness here to shops, banks, medical services, and government services.”*

Other themes in open-ended responses on what people liked best about living in their retirement village included independence and flexibility.

*“Able to have independence and freedom; able to do what we want, when we want.”*

*“I can come and go and don’t need someone to look after unit.”*

*“The fact that it is ‘Independent Living’ and no one bothers you except to give information.”*

*“We travel, nice to come home that is just how we left it.”*

Friendships or common interests with other people living in the village were also mentioned.

*“Feeling of belonging and secure.”*

*“Lots of friendly, happy people; can be as social as you please but retain privacy when you choose.”*

*“Friendship with others in same age group.”*

*“Living amongst people with similar likes and lifestyles, security.”*

*“Lovely, non-intrusive friendliness and occasional socialising for special events.”*

Others said they like their individual unit or the peace and quiet of living in the village:

*“Quiet environment. Well-designed unit. Excellent A/C Unit. No steps. Wide doorways. Just enough garden to look after.”*

*“My home is my castle and private.”*

*“I love my unit and I am very independent.”*

Another question in the survey asked respondents if they would recommend village life to family and/or friends. Nearly three-quarters of all respondents (84%) said yes, they would recommend village life to friends and 10% said ‘no’.

## **Future moves**

Although the majority of survey respondents (76%) do not plan to move in the future, 17% (or 363 people) do think they may move. Those who think they may move were asked to give the reasons why they think they may move. These responses are shown in Table 37. The most common reason people thought they may move is if they or their spouse need to move into aged care.

*“Only if we needed to move into an aged care facility.”*

*“Would prefer to stay here as long as possible- age care is a last resort.”*

*“If need to move into a nursing home.”*

An additional 27% said they think they may move if they themselves or their spouse require more health services. Some 30% of respondents who thought they may move said the reasons for this was financial, if they can no longer afford to live in their retirement village.

**Table 37: Why do you think you may move?\***

	n	%
<b>If myself or my spouse needed to move into aged care</b>	226	62.3
<b>If I can no longer afford to live in this retirement village</b>	110	30.3

<b>If I and/or my spouse require more health services</b>	98	27.0
<b>If I lose my partner and am on my own</b>	57	15.7
<b>To be closer to family and/or friends</b>	48	13.2
<b>To be closer to local facilities (GP, shops etc.)</b>	14	3.9
<b>Other (please specify)</b>	43	11.8
<b>Total respondents</b>	363	100.0

\*Survey respondents could select all that apply. Includes only those respondents who answered yes to the question: Do you think you may move in the future? (n=363)

Source: SA Retirement Village Survey, 2016

## 10. Conclusion

The diversity of the population living in retirement villages in the state has been captured in responses to the South Australia Retirement Village Survey. In order to plan appropriate and effective policies which meet the needs of older people living in retirement villages in the state, the experiences and preferences of this group must be considered. This includes recognising the differences across sub-populations of this 'older' group such as people from different age groups, different genders, different areas of the state and different cultural backgrounds.

While this survey provided a very positive picture of retirement village life on the whole, there are clearly pockets of issues around rising maintenance fees and costs and lack of understanding and clarity with contracts and lease agreements that need to be addressed in some areas of retirement village living.

The results to the South Australia Retirement Village Survey 2016 provides the voice of older people living in retirement villages across the state which can be used as a building block to creating relevant policies for this population group.



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## APPENDIX A: Overview of response to the manger/operator survey

The purpose of the retirement village manager/operator survey was to collect information from the perspective of village managers or operators across the following topics:

- Whether they are a for-profit or not-for-profit facility;
- The extent of their accommodation offerings (e.g. how many 1 bedroom, 2 bedroom units, how many units are available for lease etc.);
- The extent of their service offerings and what is covered by resident fees;
- Information about rental accommodation and relicensing of units;
- Any challenges in their role as an operator/manager and professional development opportunities, and;
- Any trends they have noticed among newer village residents.

There are a total of 529 retirement villages across the state of South Australia. In total, information was provided about 160 unique retirement villages in the manager/operator survey, representing a response rate of 30%. A total of 49 unique retirement village organisations completed the manager/operator questionnaire. Some 45% of these retirement village organisations were classified as for-profit, and 43% not-for-profit (12% were listed as 'other').

Some organisations, for example the Aveo group, Lendlease and Lifestyle SA provided organisational level information several times from managers in different locations. Some responses *only* included organisation information and/or information about the respondent's work role at the organisation and no information about the retirement villages they run. These organisations are marked with an asterisk in Table 38.

Table 2 shows the suburbs where retirement villages are located that are represented in the response. A total of 106 suburbs are included. Most respondents provided information about just a single retirement village that they manage, however several included information about multiple villages. Most notably ECH provided information about 98 retirement villages that are managed by their organisation.

**Table 38: Information about Organisations who completed the manager/operator survey**

Organisation name	Provided organisational level information	Provided information about n villages
Auscare Retirement	1	0
Aveo Group	11	14
Barossa Village	1	1
Burton Lifestyle Villages Pty Ltd	1	1
Carinya Incorporated	1	1
City of Charles Sturt	1	4
Cowell Cottages Management Subsidiary	1	1
Crystal Brook District Retirement Village Association	1	1
ECH	1	98
Eldercare	1	1
Fullarton Retirement Village Pty Ltd	1	1
*Gannon Lifestyle Group	1	0
*Glen Woodley - S.C.C.	1	0
Hanley Bridge District Senior Citizens Homes Inc	1	1
Harbor Village	1	1
Lendlease	3	3
*Lifecare Inc.	1	0
Lifestyle SA	2	2
Loxton Retirement Village	1	1
Mid Murray hoems for the Aged Inc	1	1
Mt View Homes	1	1
Murray Bridge Lutheran Homes Inc	1	2
Omega Communities	1	2
*Optimum Retirement Services	1	0
Parks Villages	1	1
Resthaven Inc.	1	6
St. Matthews Homes Inc.	1	6
*Stockland	1	0
The Vineyard Reirement Village	1	1
UCWPA	1	1
Vailima Gardens Retirement	1	1

<b>Village</b>		
<b>Victor Harbor Lutheran Homes Inc</b>	1	1
<b>*Vines Lifestyle Village</b>	1	0
<b>Warrawee Lodge</b>	1	1
<b>Warrina Homes Incorporated</b>	1	5
<b>*Wyatt Benevolent Institution</b>	1	0
<b>Total</b>	<b>49</b>	<b>160</b>

\*Respondent provided information about org only, not any retirement village run by them.

Source: SA Retirement Village Operators and Managers Survey, 2016

**Table 39: Suburb of retirement villages included in responses to the manager/operator survey**

<b>SUBURB NAME</b>	<b>Frequency</b>	<b>Percent</b>
ADELAIDE	1	0.6
ALBERTON	2	1.3
ARDROSSAN	1	0.6
ATHELSTONE	1	0.6
BELLEVUE HEIGHTS	1	0.6
BLACK FOREST	1	0.6
BOOLEROO CENTRE	1	0.6
BRIGHTON	1	0.6
BROOKLYN PARK	1	0.6
BURNSIDE	2	1.3
BURTON	1	0.6
CAMPBELLTOWN	3	1.9
CLARENCE GARDENS	3	1.9
COLLINSWOOD	2	1.3
COLONEL LIGHT GARDENS	1	0.6
COWELL	1	0.6
CROYDON	1	0.6
CRYSTAL BROOK	1	0.6
CUMBERLAND PARK	2	1.3
EDWARDSTOWN	1	0.6
ELIZABETH VALE	1	0.6
EVANDALE	1	0.6
EVANSTON PARK	1	0.6
EVERARD PARK	1	0.6
FINDON	1	0.6
FULHAM	1	0.6
FULHAM GARDENS	1	0.6

FULLARTON	5	3.1
GLANDORE	2	1.3
GLENELG	1	0.6
GLENELG EAST	3	1.9
GLENELG NORTH	2	1.3
GLENELG SOUTH	2	1.3
GLENSIDE	1	0.6
GLYNDE	1	0.6
GOLDEN GROVE	1	0.6
GOODWOOD	1	0.6
HACKNEY	1	0.6
HAHNDORF	1	0.6
HAMLEY BRIDGE	1	0.6
HENDON	1	0.6
HENLEY BEACH	2	1.3
HIGHGATE	2	1.3
HILLCREST	1	0.6
HOPE VALLEY	2	1.3
HOVE	4	2.5
HYDE PARK	1	0.6
KEITH	1	0.6
KENSINGTON	2	1.3
KENSINGTON GARDENS	2	1.3
KENSINGTON PARK	1	0.6
KENT TOWN	1	0.6
KINGS PARK	2	1.3
KURRALTA PARK	1	0.6
LARGS NORTH	1	0.6
LEABROOK	5	3.1
LOCKLEYS	4	2.5
LOWER MITCHAM	1	0.6
LOXTON	1	0.6
MALVERN	1	0.6
MANNUM	1	0.6
MARION	1	0.6
MARRYATVILLE	4	2.5
MAWSON LAKES	1	0.6
MCCRACKEN	1	0.6
MCLAREN VALE	1	0.6
MELROSE PARK	1	0.6
MODBURY	1	0.6

MORPHETT VALE	1	0.6
MURRAY BRIDGE	2	1.3
MYRTLE BANK	4	2.5
NAILSWORTH	1	0.6
NAIRNE	1	0.6
NORTH HAVEN	2	1.3
NORWOOD	1	0.6
NURIOOTPA	1	0.6
OAKDEN	1	0.6
PARADISE	2	1.3
PARK HOLME	2	1.3
PARKSIDE	2	1.3
PLYMPTON	1	0.6
PLYMPTON NORTH	1	0.6
PORT ELLIOT	2	1.3
PROSPECT	2	1.3
QUEENSTOWN	1	0.6
REYNELLA EAST	1	0.6
ROSSLYN PARK	1	0.6
ROSTREVOR	1	0.6
SEATON	1	0.6
SOMERTON PARK	1	0.6
SOUTH PLYMPTON	2	1.3
ST PETERS	1	0.6
THEBARTON	1	0.6
TORRENS PARK	1	0.6
UNDERDALE	1	0.6
UNLEY	1	0.6
VALE PARK	1	0.6
VICTOR HARBOR	4	2.5
WAIKERIE	1	0.6
WALKERVILLE	5	3.1
WARRADALE	1	0.6
WEST BEACH	1	0.6
WEST LAKES	1	0.6
WOODVILLE	1	0.6
WOODVILLE GARDENS	1	0.6
WOODVILLE NORTH	1	0.6
<b>Total Villages</b>	<b>160</b>	<b>100</b>

Source: SA Retirement Village Operators and Managers Survey, 2016

### ***Response to survey about job role***

Table 3 shows that of the 49 managers/operators who responded to the survey, 38 (or 78%) provided information about their job title at the organisation and some information about their job role – including nominating the three most difficult aspects of their job, if they have received any training or support in the past 12 months and any training/support they would like to receive.

Survey respondents were asked to rank the three aspects of their job they found the most difficult. The 38 manager/operator respondents who provided information about their job role answered these questions. The single most difficult aspect of the job identified by most people was time management; some 24 percent of survey respondents nominated this as the most difficult aspect of their job. When looking at the three most difficult aspects of their job in combination, Table 4 shows Managing resident expectations, time management and dispute resolution within the village are the most difficult aspects of the job for over one-third of all respondents. Working with the resident committee was factor *least* often identified in the top three difficult aspects of the job.

**Table 40: Position title as stated by respondents to manager/operator survey**

	n	%
<b>Village Manager</b>	11	22.4
<b>Manager</b>	7	14.3
<b>CEO</b>	4	8.2
<b>Administration Officer</b>	2	4.1
<b>Secretary/Treasurer</b>	2	4.1
<b>Village and Sales Manager</b>	2	4.1
<b>Village Business Manager</b>	2	4.1
<b>Chairman management committee</b>	1	2.0
<b>Director-Manager</b>	1	2.0
<b>Estate Coordinator</b>	1	2.0
<b>General Manager</b>	1	2.0
<b>Independent Retirement Living Marketing &amp; Facilities</b>	1	2.0
<b>Property Administrator</b>	1	2.0
<b>Retirement Living Coordinator</b>	1	2.0
<b>Retirement Living Manager</b>	1	2.0
<b>Not stated</b>	11	22.4
<b>Total</b>	<b>49</b>	<b>100.0</b>

Source: SA Retirement Village Operators and Managers Survey, 2016

**Table 41: Most difficult aspect of job, top 3 responses**

	n	%
Managing resident expectations	22	57.9
Time management	16	42.1
Dispute resolution within the village	15	39.5
Compliance and administration	13	34.2
Managing finances/preparing financial reports	12	31.6
Sales	10	26.3
Internal/external reporting	5	13.2
Other	3	7.9
Working with resident committee	2	5.3
Total respondents*	38	

\*Total respondents based on the number of managers/operators who provided a description of their position within the organisation and their job role.

Source: SA Retirement Village Operators and Managers Survey, 2016

### **Retirement villages captured in the manager/operator survey**

Information about a total of 160 retirement villages across the state of South Australia was captured in the manager/operator survey. This section gives an overview of that response.

#### ***Number of units and residents***

There was a vast range in the number of units retirement villages contained, ranging from just two units at the smallest village described to 347 at the largest village. The table below (Table 42) shows the distribution of the number of units per retirement village across the sample of 160 villages. The overall average number of units across the response was 33 units/village with 16 units/village being the median number of units across all responses.

**Table 42: Number of units per retirement village**

	Number of villages	%
10 or fewer	48	30.0
11 - 20 units	50	31.3
21 - 50 units	44	27.5
More than 50 units	18	11.3
Total	160	100.0

Source: SA Retirement Village Operators and Managers Survey, 2016

There was a vast range in the number of residents retirement villages contained, ranging from just two residents at the smallest village described to 600 at the largest village. The table below (Table 43) shows the distribution of number of residents/retirement village across the sample of 160 villages. The overall average number of residents across the response was 39 residents/village with 18 residents/village being the median number of residents across all responses.

**Table 43: Number of residents per retirement village**

	Number of villages	%
<b>Up to 10 residents</b>	43	26.8
<b>11 - 20 residents</b>	44	27.5
<b>21 - 50 residents</b>	40	25.1
<b>More than 50 residents</b>	33	20.6
<b>Total villages</b>	160	100.0

Source: SA Retirement Village Operators and Managers Survey, 2016

It is clear that many of the actual structures of the villages included in the response to this survey are quite dated, with 44 percent of all villages described in this survey built before 1970, as shown in the table below (Table 44). Only 7 percent of all villages described here were built within the past 10 years.

#### ***Year village was built***

**Table 44: Year retirement village built**

	Number of villages	%
<b>1960 - 1969</b>	70	43.8
<b>1970- 1989</b>	50	31.3
<b>1990 - 2005</b>	20	12.5
<b>2006 or later</b>	11	6.9
<b>Not stated</b>	9	5.6
<b>Total villages</b>	160	100.0

Source: SA Retirement Village Operators and Managers Survey, 2016

#### ***Communal facilities available at villages and services covered by fees***

Table 45 below shows the type of communal facilities available across this selection of retirement villages described in the manager/operator survey. A community centre was the most commonly named facility available at retirement villages followed by a library and computer/internet access.

The 'other' category listed here included things like bar-b-que/outdoor dining facilities, pool room (billiards), activities/facilities available in adjacent aged care facility, separate lounge area, dining room, hair salon, communal kitchen/lounge/dining area. (Note: ECH response across 98 retirement villages skews the response as their villages do not contain many/any common facilities in most cases).

**Table 45: Common facilities available at the retirement village**

	<b>Number of villages</b>	<b>%</b>
<b>Community centre</b>	47	29.4
<b>Library</b>	39	24.4
<b>Computing/Internet access</b>	19	11.9
<b>Consulting rooms</b>	9	5.6
<b>Workshop</b>	9	5.6
<b>Pool</b>	7	4.4
<b>Bowling green</b>	7	4.4
<b>Café</b>	7	4.4
<b>Gym</b>	6	3.8
<b>Cinema/theatre</b>	5	3.1
<b>None</b>	11	6.9
<b>Other</b>	16	10.0

Source: SA Retirement Village Operators and Managers Survey, 2016

Managers/operators were asked to select from a list the services covered by their resident's maintenance fees at each village. The response is shown in Table 46. It is apparent that almost all of the 160 villages described in this survey cover garden maintenance, home maintenance, general maintenance and upkeep of communal facilities, rates and taxes and water and utilities. Very few cover the cost of cleaning or meals. Some respondents described other services covered by resident's maintenance fees that are not included in this table such as bus trips, house insurance and street lights/roads.

**Table 46: Services covered by resident's maintenance fees**

	Number of villages	%
Garden maintenance	157	98.1
Home maintenance	147	91.9
General maintenance and upkeep of communal facilities	156	97.5
Cleaning	7	4.4
Meals	7	4.4
Water and utilities	149	93.1
Rates and taxes	152	95.0
Total villages	160	100.0

Source: SA Retirement Village Operators and Managers Survey, 2016

#### ***Rental accommodation and relicensing of units***

Rental accommodation was offered at 75 (47 percent) of the 160 villages described in the survey. The number of rental units available across these villages varied widely with 13 villages offering just one unit as a rental compared to 4 villages that offered 20 units or more as rentals. Table 47 provides a breakdown of the number of rental units on offer across the villages that do offer this type of accommodation.

For those villages that do offer rental accommodation, the table below (Table 48) shows the proportion of all units at the village that are available as rentals. About one-third offer up to 20% of their total units as rentals and nearly half offer 21 – 50% of their total units as rental accommodation.

**Table 47: Number of rental units offered\***

	Number of villages	%
1 - 3 units	30	40.0
4 - 5 units	15	20.0
6 - 10 units	15	20.0
11+ units	14	18.7
Not stated	1	1.3
Total villages offering rental units	75	100.0

\*Includes only villages which offer units as rentals (n=75)

Source: SA Retirement Village Operators and Managers Survey, 2016

**Table 48: Proportion of total units offered as rentals\***

	Number of villages	%
<b>Up to 20% of all units offered as rentals</b>	26	34.7
<b>21 - 50% of all units offered as rentals</b>	35	46.7
<b>51 - 75% of all units offered as rentals</b>	10	13.3
<b>76 - 100% of all units offered as rentals</b>	2	2.6
<b>Not valid</b>	2	2.7
<b>Total</b>	75	100.0

\*Includes only villages which offer units as rentals (n=75)

Source: SA Retirement Village Operators and Managers Survey, 2016

Managers/operators response to the survey indicates that they were trying to rellicence at least one unit at over half (57%) of all the villages reported on in this survey. Table 49 shows the number of units villages were trying to rellicence; just over 30% of villages were trying to rellicence 1 – 2 units, 15% were trying to rellicence 3 – 9 units and 7.5% of all villages were trying to rellicence 10 units or more.

Managers/operators report that at most of the 160 villages reported on in this survey (73%), it takes an average of 3-6 months to rellicence units (see Table 50). However at about 17% of all villages it takes longer than 6 months.

**Table 49: Number of units trying to rellicence**

Number of units to rellicence	Number of villages	%
<b>0</b>	68	42.5
<b>1</b>	32	20.0
<b>2</b>	17	10.6
<b>3</b>	11	6.9
<b>4</b>	5	3.1
<b>5</b>	3	1.9
<b>6</b>	1	0.6
<b>8</b>	1	0.6
<b>9</b>	3	1.9
<b>10 or more</b>	2	7.6
<b>Not stated</b>	7	4.4

<b>Total</b>	160	100.0
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Source: SA Retirement Village Operators and Managers Survey, 2016

**Table 50: Average time it takes to relicence units at the village**

	<b>Number of villages</b>	<b>%</b>
<b>Less than 3 months</b>	14	8.8
<b>3 to 6 months</b>	117	73.1
<b>6 to 12 months</b>	19	11.9
<b>12 - 18 months</b>	5	3.1
<b>More than 18 months</b>	3	1.9
<b>Not stated</b>	2	1.3
<b>Total</b>	160	100.0

Source: SA Retirement Village Operators and Managers Survey, 2016

#### ***Mobility within and outside the village***

Village managers/operators were asked to state for each retirement village how many people in the past year had moved into an aged care facility, moved to another unit within the same village, moved to a different village within the same organisation, moved to a different village outside of the organisation, moved elsewhere or died. Overall the most common 'movement' was into an aged care facility, 69 percent of all villages described in this survey indicated that at least one of their residents had moved to an aged care facility in the past year (26% of villages reported one person moving into aged care, 24% of villages reported 2-3 people moving into aged care and 18% indicated four or more of their residents moved into an aged care facility in the past year.). Approximately 48 percent of all villages reported at least one resident had died within the past year, with 24% of all villages reporting a single death, 17% reporting two to three deaths and 6% reporting four deaths or more. Other types of mobility were less common, with just 6% of villages reporting that one or more resident had moved within the same village, 8% reporting one or more resident moved to a different village operated by the same organisation and 11% reported at least one resident moving to a different retirement village with a different organisation. Some 23% of villages reported that one or more of their residents had moved 'elsewhere'.

Managers/operators report that the vast majority (80%) of their village residents move to the village from within the same local area. See Table 51.

**Table 51: Where residents move to the village generally come from?**

	Number of villages	%
<b>Within the same local area</b>	128	80.0
<b>Outside the local area</b>	30	18.8
<b>Not stated</b>	2	1.3
<b>Total</b>	160	100.0

Source: SA Retirement Village Operators and Managers Survey, 2016

#### ***Trends amongst new residents***

Finally respondents were asked if they have noticed any trends amongst new residents at their villages. There was a very mixed response to this question and further investigation is needed to see if there are different trends in different areas of the state, among different types of retirement villages etc. Some managers reported that more older residents or couples were moving to their villages while just as many at different locations reported seeing the trend of younger residents or more single occupants. Several managers mentioned that people are often looking for more health care/aged care services to be offered on site and/or that the village be co-located with an aged-care facility to facilitate a future move.

## APPENDIX B: List of retirement villages with residents who participated in the survey

**Table 52: Complete list of retirement villages with residents who participated in the survey**

	Frequency	Percent
Lifestyle SA - Forest Place Lifestyle Village	76	3.5
ECH - Rotary Village	65	3
Victoria Grove Estate	59	2.7
Lifestyle SA - The Ferns Lifestyle Village	56	2.6
Lifestyle SA - Golden Grove Lifestyle Village	52	2.4
Karidis - Norfolk Estate	49	2.3
Tanunda Lutheran Home	43	2
Bay Village Retirement Estate	40	1.9
Vailima Gardens	40	1.9
Lifestyle SA - The Vines Lifestyle Village	39	1.8
Reitre Australia - Torrens Grove Estate	36	1.7
Langton Park Retirement Village	34	1.6
Lifestyle SA - The Parks Lifestyle Village	31	1.4
Pineview Village	31	1.4
LendLease - Elliot Gardens	29	1.3
Living Choice - Woodcroft	27	1.3
Aldinga Shores	26	1.2
Grange View Estate	22	1
KeyInvest - McLaren Vale Lodge	22	1
Living Choice - Fullarton	21	1
Retire Australia - The Laurels	21	1
Townsend Park Lifestyle Village	21	1
ECH - Kelvin Grove	20	0.9
Lifestyle SA - The Elms Lifestyle Village	20	0.9
Retire Australia - Spring Grove Retirement Village	20	0.9
ECH - Victoria Court	18	0.8

<b>ECH - Manson Towers</b>	17	0.8
<b>Lifestyle SA - Heysen Court Lifestyle Village</b>	17	0.8
<b>Lifestyle SA - The Gardens Lifestyle Village</b>	17	0.8
<b>Waterford Estate</b>	17	0.8
<b>Angle Vale Gardens</b>	16	0.7
<b>ECH - Torrens Court</b>	16	0.7
<b>James Brown - The Heights Retirement Village</b>	16	0.7
<b>Allity - Hillside Garden Apartments</b>	15	0.7
<b>Distinctive Lifestyle - Holdfast Gardens Retirement Village</b>	15	0.7
<b>Ashbrook Apartments - The Ashbrook</b>	14	0.6
<b>ECH - Oakden Estate</b>	14	0.6
<b>Clayton Church Homes - Beulah Terraces</b>	13	0.6
<b>ECH - Clarence Gardens Estate</b>	13	0.6
<b>ECH - David Read Lodge</b>	13	0.6
<b>ECH - Marten Village</b>	13	0.6
<b>Longridge Aged Care</b>	13	0.6
<b>On Statenborough</b>	13	0.6
<b>Pinoak Tiers</b>	13	0.6
<b>ECH - Almond Grove</b>	12	0.6
<b>ECH - Rundle Court</b>	12	0.6
<b>James Martin Village</b>	12	0.6
<b>Tea Tree Gardens Retirement Village</b>	12	0.6
<b>Aveo - Carisfield</b>	11	0.5
<b>Bellara Village</b>	11	0.5
<b>Chippendale Retirement Village</b>	11	0.5
<b>ECH - Arthur Court</b>	11	0.5
<b>ECH - Bowden Towers</b>	11	0.5
<b>ECH - Cavender Court</b>	11	0.5
<b>ECH - Ernest Court</b>	11	0.5
<b>ECH - Fairfield Lodge</b>	11	0.5

<b>LendLease - Trinity Green</b>	11	0.5
<b>Karidis - Acacia on Marshall</b>	10	0.5
<b>Rideghaven Rise</b>	10	0.5
<b>Aveo - Leisure Court</b>	9	0.4
<b>ECH - Blodwin Court</b>	9	0.4
<b>ECH - Maxwell Court</b>	9	0.4
<b>ECH - Nairne</b>	9	0.4
<b>Elkanah Village</b>	9	0.4
<b>ECH - Ardrossan Retirement Estate</b>	8	0.4
<b>ECH - Branston Court</b>	8	0.4
<b>ECH - Henderson Lodge</b>	8	0.4
<b>ECH - Hill Court</b>	8	0.4
<b>ECH - McGregor Lodge</b>	8	0.4
<b>ECH - The Heysen Village</b>	8	0.4
<b>Karidis - Albion Mews</b>	8	0.4
<b>Karidis - Pasadena Village</b>	8	0.4
<b>Copper Coast Lifestyle Village</b>	7	0.3
<b>Distinctive Lifestyle - Kidman Gardens Retirement Village</b>	7	0.3
<b>ECH - Arnold Court</b>	7	0.3
<b>ECH - Burnard Court</b>	7	0.3
<b>ECH - David Court</b>	7	0.3
<b>ECH - Grainger Court</b>	7	0.3
<b>ECH - Scarfe Court</b>	7	0.3
<b>The Vines Retirement Estate</b>	7	0.3
<b>District Council - Moonta Retirement Village</b>	6	0.3
<b>ECH - Baker Court</b>	6	0.3
<b>ECH - Bright Court</b>	6	0.3
<b>ECH - Davis Court</b>	6	0.3
<b>ECH - Dellow Court</b>	6	0.3
<b>ECH - Fuller Court</b>	6	0.3

<b>ECH - Knightsbridge</b>	6	0.3
<b>ECH - Leslie Court</b>	6	0.3
<b>ECH - Little Adelaide Village</b>	6	0.3
<b>ECH - Mervyn Graham Lodge</b>	6	0.3
<b>Life Care - Rosehaven</b>	6	0.3
<b>Walnut Grove Retirement Estate</b>	6	0.3
<b>Woodbridge Retirement Village</b>	6	0.3
<b>Balmoral Village</b>	5	0.2
<b>Clayton Church Homes - Magill</b>	5	0.2
<b>Distinctive Lifestyle - Hayward Gardens Retirement Village</b>	5	0.2
<b>ECH - Crescent Lodge</b>	5	0.2
<b>ECH - Day Court</b>	5	0.2
<b>ECH - Ellen Court</b>	5	0.2
<b>ECH - Henry Court</b>	5	0.2
<b>ECH - Howard Court</b>	5	0.2
<b>ECH - Maurice Court</b>	5	0.2
<b>ECH - Roberts Court</b>	5	0.2
<b>ECH - Tucker Lodge</b>	5	0.2
<b>ECH - Warren Court</b>	5	0.2
<b>ECH - Waverly Court</b>	5	0.2
<b>Garden Cottages</b>	5	0.2
<b>KeyInvest - Chiton Retirement Living</b>	5	0.2
<b>Loxton Retirement Village</b>	5	0.2
<b>Southern Cross - Riverpoint Retirement Estate</b>	5	0.2
<b>Stockland - Unity Retirement Village</b>	5	0.2
<b>The Vineyard Retirement Village</b>	5	0.2
<b>Thornbury Park Retirement Estate</b>	5	0.2
<b>Warrina Homes - Warrina Grove</b>	5	0.2
<b>Alexandrina Cove Retirement Village</b>	4	0.2
<b>Aveo - Glynde Lodge</b>	4	0.2

<b>Aveo - Leabrook Lodge</b>	4	0.2
<b>Distinctive Lifestyle - Distinctive Gardens Retirement Village</b>	4	0.2
<b>Distinctive Lifestyle - Ingle Farm Gardens Retirement Village</b>	4	0.2
<b>ECH - Braestead</b>	4	0.2
<b>ECH - Colin Court</b>	4	0.2
<b>ECH - Donald Court</b>	4	0.2
<b>ECH - Grundy Court</b>	4	0.2
<b>ECH - James Martin Court</b>	4	0.2
<b>ECH - Leonard Court</b>	4	0.2
<b>ECH - Lewis Court</b>	4	0.2
<b>ECH - Marchant Court</b>	4	0.2
<b>ECH - Mostyn Court</b>	4	0.2
<b>ECH - Murray Court</b>	4	0.2
<b>ECH - Norgrove Lodge</b>	4	0.2
<b>ECH - Palmer Court</b>	4	0.2
<b>ECH - Robertson Miller Lodge</b>	4	0.2
<b>Eldercare - Old Oxford Court</b>	4	0.2
<b>James Brown - Kalyra Heights</b>	4	0.2
<b>Karidis - Netley Grove</b>	4	0.2
<b>LendLease - Vermont Estate</b>	4	0.2
<b>LHI - Glynde</b>	4	0.2
<b>LHI - Hope Valley</b>	4	0.2
<b>Life Care - Hayfield Plains</b>	4	0.2
<b>Lifestyl e SA - The Sands Lifestyle Village</b>	4	0.2
<b>Retire Australia - Glengowrie Retirement Village</b>	4	0.2
<b>Southern Cross - Glen Woodley Estate</b>	4	0.2
<b>St Matthews Homes - Kensington Mews</b>	4	0.2
<b>St Matthews Homes - Marryatville</b>	4	0.2
<b>Stuart Grove Retirement Estate</b>	4	0.2
<b>Uniting Care Wesley - Westminster Village</b>	4	0.2

<b>Villas at Brighton</b>	4	0.2
<b>Warrina Homes - Warrina Court</b>	4	0.2
<b>Woodside Lodge</b>	4	0.2
<b>Aveo - Manor Gardens</b>	3	0.1
<b>Aveo - The Braes</b>	3	0.1
<b>Aveo - Westport</b>	3	0.1
<b>City of Charles Sturt - Rose Villas</b>	3	0.1
<b>ECH - Arch Prime Lodge</b>	3	0.1
<b>ECH - Braden Court</b>	3	0.1
<b>ECH - Clayton Court</b>	3	0.1
<b>ECH - Clutterbuck Lodge</b>	3	0.1
<b>ECH - Downing Court</b>	3	0.1
<b>ECH - Giles Close</b>	3	0.1
<b>ECH - Hanson Court</b>	3	0.1
<b>ECH - Kenton Court</b>	3	0.1
<b>ECH - Kimberly Court</b>	3	0.1
<b>ECH - Marshall Court &amp; Farrar Court</b>	3	0.1
<b>ECH - Ramsay Court</b>	3	0.1
<b>ECH - Reginald Court</b>	3	0.1
<b>ECH - Riverhaven</b>	3	0.1
<b>ECH - Vine Court</b>	3	0.1
<b>ECH - Walker Court</b>	3	0.1
<b>ECH - Wilkinson Court</b>	3	0.1
<b>ECH - William Ackland Court</b>	3	0.1
<b>Eldercare - Mulberry Grove</b>	3	0.1
<b>Helping Hand - Buxton Court</b>	3	0.1
<b>Lifestyle SA - The Reserve Lifestyle Village</b>	3	0.1
<b>Port Pirie Lifestyle Village</b>	3	0.1
<b>Resthaven - Marion</b>	3	0.1
<b>Sevenoaks of Stirling</b>	3	0.1

<b>St Matthews Homes - Giles Court</b>	3	0.1
<b>Townsend Homes - Lewis Fields</b>	3	0.1
<b>Alabrillife - Cambridge Estate</b>	2	0.1
<b>Aldersey Grove Estate</b>	2	0.1
<b>Aveo - Fulham</b>	2	0.1
<b>Aveo - Gulf Point Retirement Village</b>	2	0.1
<b>Bonney View Retirement Village</b>	2	0.1
<b>Cowell Cottages Inc</b>	2	0.1
<b>Distinctive Lifestyle - Underdale</b>	2	0.1
<b>ECH - Cungena</b>	2	0.1
<b>ECH - Kardella</b>	2	0.1
<b>ECH - Lawrence Court</b>	2	0.1
<b>ECH - Robinson Lodge</b>	2	0.1
<b>ECH - Sidney Batty Court</b>	2	0.1
<b>ECH - Williams Court</b>	2	0.1
<b>Fifth Creek Rise</b>	2	0.1
<b>Helping Hand - North Adelaide</b>	2	0.1
<b>LHI Hope Valley</b>	2	0.1
<b>Paradise Gardens Independent Leisure Living</b>	2	0.1
<b>Resthaven - Bellevue Heights</b>	2	0.1
<b>Riverside Estate</b>	2	0.1
<b>Somerton Park</b>	2	0.1
<b>St. Pauls Lutheran Homes</b>	2	0.1
<b>Stockland - Salford Retirement Estate</b>	2	0.1
<b>Tailem Bend Homes for the Aged</b>	2	0.1
<b>The Fairways</b>	2	0.1
<b>Uniting Care Wesley - Westlake Shores</b>	2	0.1
<b>Warrawee Lodge</b>	2	0.1
<b>ACH - Third Street</b>	1	0
<b>Ashley Court</b>	1	0

<b>Aveo - Ackland Park</b>	1	0
<b>Bartonvale Village</b>	1	0
<b>Belair Close</b>	1	0
<b>Brighton Village Estate</b>	1	0
<b>Campbelltown</b>	1	0
<b>ECH - Brenda Court</b>	1	0
<b>ECH - Crichton Court</b>	1	0
<b>ECH - Duggan Court</b>	1	0
<b>ECH - Michael Court</b>	1	0
<b>ECH - Moran Court</b>	1	0
<b>ECH - Prince Court</b>	1	0
<b>ECH - Stace Lodge</b>	1	0
<b>Elderly Care Hostal</b>	1	0
<b>Faggotter Grove</b>	1	0
<b>Hallmont Estate</b>	1	0
<b>Hawksbury Gardens Retirement Village</b>	1	0
<b>Helping Hand - Barryne Retirement Village</b>	1	0
<b>Karidis - Bay Waters</b>	1	0
<b>Lifestyle</b>	1	0
<b>Lifestyle SA - Mt Barker Lifestyle Village</b>	1	0
<b>Lightsview Retirement Village</b>	1	0
<b>Murray Lands Homes for the Aged Inc</b>	1	0
<b>Paradise Retirement Village</b>	1	0
<b>Resthaven - Magill</b>	1	0
<b>Somerton Park Retirement Village</b>	1	0
<b>Souhern Cross - Riverside at Goolwa</b>	1	0
<b>Southern Cross - Marion</b>	1	0
<b>Southern Cross - Pooraka</b>	1	0
<b>The Heights</b>	1	0
<b>Uniting Care Wesley - West Lakes United Parish Retirement</b>	1	0

<b>Village</b>		
<b>Uraidla Retirement Village</b>	1	0
<b>Warrina Homes - Warrina Park</b>	1	0
<b>Woodlands Grove</b>	1	0
<b>Yhafen Retirement Village</b>	1	0
<b>ECH - not specified</b>	83	3.9
<b>Not stated</b>	58	2.7
<b>Total</b>	2154	100

Source: SA Retirement Village Survey, 2016