

Retirement Housing: Ownership & Independence

A survey of residents of Guardian Housing Schemes

By S. Rolfe, S. Mackintosh and P. Leather



Retirement Housing: Ownership & Independence

A survey of residents of Guardian Housing Schemes
By S. Rolfe, S. Mackintosh and P. Leather

Acknowledgements

The authors wish to thank a number of organisations and individuals for their help in this study.

We are grateful to the members of the project steering committee, Isabel Fisher, Carol Hall, Jonathan James, David Mead, Peter Shipley and Roger Sykes, for their comments and practical help throughout the study period. The computing services department at Anchor were also very helpful in providing data. We would like to thank Nigel King, who left Guardian during the course of the research, for his initial interest in, and enthusiasm for, the study and for a range of practical support and help. Linda Langan at Guardian was also helpful in providing background information.

Kwest Surveys carried out the postal survey of clients efficiently and professionally, and we are grateful to all who were involved, but in particular to Ben Tolhurst and Claire Glover for their patience and expertise in the preparation of the questionnaire. Hans Meusen provided invaluable assistance with the in-depth interviews.

At SAUS in Bristol, Angela Templeman and Jenny Capstick undertook the arduous task of typing out transcripts of the in-depth interviews.

Finally we are also grateful to more than 1,000 Guardian residents who took time to fill in the postal questionnaire diligently, and to the smaller group who allowed us into their homes for further discussion of the issues.

Contents

Acknowledgements	2
Foreword	3
Summary and recommendations	8
Chapter 1 Introduction	12
What is private sheltered housing?	12
What is Guardian Housing Association?	12
The need for the survey	14
The survey of Guardian residents	14
The structure of the report	15
Chapter 2 Who are Guardian residents?	16
Household type	16
Age	17
Previous employment	17
Health and the ability to lead an independent life	18
Domiciliary and support services	20
Sources of income	21
Income levels	22
Savings and investments	28
Chapter 3 The move to Guardian	29
Previous residence	29
Date of move	29
Reasons for moving into Guardian accommodation	29
Releasing capital on moving to Guardian	33
Chapter 4 Residents views on their home and the scheme	36
Dwelling characteristics	36
Satisfaction with accommodation	37
The sheltered housing scheme as a whole	38
Satisfaction with the scheme	39
Social activities	40
Security	40
The alarm system	41
Chapter 5 Services provided by Guardian	43
The repairs service	43
The warden service	44
The Guardian management service	47
Dealing with complaints	48
Consultation with residents	49
Information provided by Guardian	51
Moving to a new home	52
Chapter 6 Paying for services	54
Affording service charges	54
Attitudes to service charges	56
Value for money	57
Paying for additional services	58

Chapter 7	Conclusions and recommendations	60
	The move to Guardian relative to expectations	60
	Overall levels of satisfaction	60
	Main issues emerging	62
	Accommodation	62
	Scheme as a whole	63
	Services provided by Guardian	64
	The service charge	65
	The future of sheltered housing	66
	Recommendations	68
References		70
Postal questionnaire		71

Tables

Table 2.1:	Former main occupation of residents and partners in Guardian schemes	18
Table 2.2:	Dealing with everyday tasks	19
Table 2.3:	Dependency levels	19
Table 2.4:	Dependency by age	20
Table 2.5:	Dependency by length of residence	20
Table 2.6:	Domiciliary and support services used by residents	21
Table 2.7:	Household weekly income by age of respondent	24
Table 2.8:	Household weekly income by household composition	25
Table 2.9:	Income and savings levels	28
Table 3.1:	Reasons for move from previous home	31
Table 3.2:	Reasons for choosing a Guardian home	32
Table 3.3:	Comparison of sale price of previous home with purchase price of Guardian home	34
Table 4.1:	The main types of accommodation provided by Guardian by region	36
Table 4.2:	Proportion of residents rating features as good or fair	37
Table 4.3:	Adaptations respondents felt would be useful	38
Table 4.4:	Size of Guardian schemes by region	39
Table 4.5:	Facilities provided in Guardian schemes	39
Table 4.6:	Rating of aspects of the estate	39
Table 4.7:	Additional security measures	41
Table 5.1:	Rating of aspects of the repairs service	43
Table 5.2:	Guardian repair response times	44
Table 5.3:	Standards of service to Guardian residents	44
Table 5.4:	Satisfaction with other maintenance services	44
Table 5.5:	Most valued aspects of the warden service	45
Table 5.6:	Residents' views on whether Guardian services were getting better or worse	48
Table 5.7:	Areas in which there could be more consultation between Guardian and residents	50
Table 5.8:	Awareness of consultation procedures	51
Table 5.9:	Residents' use of the information sent by Guardian	51
Table 5.10:	Methods residents would like Guardian to use to pass on new information	51
Table 5.11:	Reasons for considering moving	53
Table 5.12:	Reasons for not using the Guardian resale service	53
Table 6.1:	Average percentage increase in service charge across all Guardian schemes	54
Table 6.2:	Estimated income in relation to service charges	55
Table 6.3:	Estimated income in relation to service charges by household composition	55
Table 6.4:	Estimated income in relation to service charges by age of respondent	55
Table 6.5:	Satisfaction with the value for money of the service charge	57
Table 6.6:	Levels of service charge people would prefer	57
Table 6.7:	Other services residents would like see Guardian provide in new schemes	58
Table 6.8:	Services residents would be willing to pay Guardian to provide	59
Table 7.1:	Residents' views on whether the move to Guardian had met their expectations	61

Figures

Figure 2.1: Household composition	16
Figure 2.2: Age of respondents	17
Figure 2.3: Sources of income	22
Figure 2.4: Sources of income by household type	23
Figure 2.5: Proportion of households in each income band	24
Figure 2.6: Household savings and investment levels	25
Figure 2.7: Percentage of households with savings and investment levels by age of respondent	26
Figure 2.8: Percentage of households with savings and investment levels by household composition	27
Figure 3.1: Distance moved between previous and Guardian home	30
Figure 3.2: Length of time in present home	31
Figure 3.3: Sale price of previous home	33
Figure 3.4: Purchase price of Guardian home	34
Figure 3.5: Comparison of sale price of previous home with purchase price of Guardian home	35
Figure 7.1: Overall satisfaction score of the home and estate, the repairs service, the warden service, and the service charge	62
Figure 7.2: Completions of new sheltered housing for older people in Great Britain 1981-1992	66

Maps

Map 1.1: Location of Guardian schemes by local authority district	13
---	----

Summary and recommendations

This report examines the findings of a survey of 1067 or approximately one in five residents of Guardian sheltered housing schemes which was carried out in the autumn of 1994. In addition, a further 25 in-depth interviews were carried out with a sample of households in different areas who had responded to the original questionnaire. The report presents information from the survey on the characteristics of Guardian residents, their housing histories, the reasons why they decided to move into private sheltered housing, how people rated their accommodation and their estate, levels of satisfaction with the services provided by Guardian, and issues relating to the affordability and value for money of service charges.

Characteristics of residents

The findings showed that the average age of residents was 79. Three quarters of residents were living alone with two thirds of all residents being single women. The majority were active and independent, but 14% were classified as being in the highest category on a well known scale measuring dependency, and a further 15% were in the medium dependency category. Those who were less able to cope with everyday tasks were more likely to be over 80. Quite low proportions of residents had help in the home at the present time and what help was used was more likely to be unpaid help from friends or relatives or paid help from a private cleaner than personal or nursing care.

Income and savings

The majority of residents were on a state pension but 60% also had income from savings, 56% had a private or occupational pension, and 20% had a widows pension. There was very low take up of means tested benefits. However the evidence showed that Guardian residents were by no means affluent. More than two thirds had less than £149 per week, 41% had less than £100, and only 5% had more than £300 per week. Single women and those in the oldest age groups tended to be the worst off. Incomes were found to be similar to the national average for people of the same age group and household composition. But in terms of savings and investments Guardian residents were better off than the national average as the majority had more than £3,000 in savings and 20% more than £30,000. However, again it was single women and those in the oldest age groups who tended to have the lowest savings. Conversely those on higher incomes were also likely to have higher levels of savings.

Moving to Guardian

The vast majority had been homeowners prior to moving to Guardian. Most had moved a relatively short distance from their previous home. The principal reasons for people moving out of their previous home were related to problems in managing the garden, the size of the property and the difficulty in maintaining it. A third had also moved because of the death of a spouse or to be nearer friends and relatives. The factors which attracted them to Guardian were having a more manageable property, warden cover, access to shops and other services, and proximity to friends and relatives. The scope for releasing capital through the move was much more limited than expected. Only 15% of residents released a surplus of more than £25,000 through the move, 32% released less than £10,000, but 23% actually paid more for their Guardian property than they sold their previous home for and so had to eat into their savings.

Satisfaction with the accommodation and the estate

Most Guardian properties are flats (81%) and 60% of all dwellings have two bedrooms. The average size of an estate is 20-39 units. Residents' perceptions of their accommodation and their estate were generally very positive. There were only a few additional items residents would have liked to see incorporated which included showers, more storage space, double glazing, more noise insulation and more security features. Some people would also have liked to see more social activities in schemes which could be helped by the provision of a communal lounge. Only a third of schemes had this facility, but these schemes had higher levels of satisfaction with social activities.

Satisfaction with Guardian services

Most residents were satisfied with the repairs service, although relatively small numbers were aware of the target response times which Guardian sets for itself. Most people were also happy with the alarm system which summons help from the warden, but there was some dissatisfaction with the new centrally controlled alarm system which operates outside the warden's hours.

All schemes in the survey had a warden service, with two thirds having a warden who was resident. Most people were satisfied with the warden service, although levels of satisfaction were lower amongst younger residents. It seemed difficult for the warden to meet all the expectations of residents and those who were thought of very highly often seemed to be doing more than their job description warranted. A total of 81% of residents wanted to see warden services kept at the same level for the same service charge, only 4% were prepared to pay more for additional services, whereas 15% wanted less services for a reduced cost.

Residents were generally less happy with Guardian management services than the other services provided- The people who were more likely to be dissatisfied tended to be under 65, previously in professional occupations, on higher incomes or with lower levels of savings. Improvements people would have liked to see in management services were in the speed of response and the helpfulness of the response to enquiries. A small proportion of residents also wanted more contact with the regional manager. There was a feeling amongst some residents that Guardian needed to treat people more as independent-minded owner occupiers who were used to looking after their own affairs.

The service charge had increased each year but most people's perception was that services were remaining the same. Only 14% thought they were getting better and 11% thought they were getting worse. In particular people wanted more information about what the central management element of the service charge was being spent on as this seemed to have increased disproportionately.

Guardian has encouraged residents to become more involved in the issues which affect them. Residents' representatives can attend regional and national forums. However only about half of residents appeared to be aware of these forums, suggesting that Guardian could do more to promote them and to ensure that they are representative of all schemes and all types of residents. The information which Guardian currently provides in the form of newsletters, service charge budgets and accounts is read thoroughly by the majority of residents.

However about a fifth of residents wanted more information, particularly on the service charge. Most people preferred information to come in the form of personal letters, but group meetings, the newsletter and inserts in annual statements were also thought to be suitable means of communication.

Moving on

Overall the vast majority of residents were satisfied with both their accommodation and the services provided and intended to remain living in their current home. However, 10% of residents were considering moving. Some wanted more care and support or to be nearer friends or relatives, but a high proportion of those thinking of moving gave as their reason dissatisfaction with Guardian services, their home or their estate. This indicates that Guardian needs to look seriously at the issues raised in the survey, particularly people's dissatisfaction with the service charge and Guardian management services.

Affordability and value for money of service charge

Finally the report considered whether the charges Guardian makes for services are reasonable and whether there was any scope for providing additional services for an increased cost. The service charge in 1994 across all Guardian schemes varied from £45.67 to £144.97 with an average of £75.50. The service charge thus amounted to an equivalent of 16% of monthly income on average with a minimum of 3% and a maximum of 42%. Just over a quarter of residents were paying the equivalent of 21% of their income or more on the service charge. The service charge fell most heavily, as might be expected, on those with the lowest incomes.

Inevitably the service charge and the increases in charges that have occurred since people took up residence were the most common causes of complaint. The increase was above the rate of inflation and had outstripped increases in incomes without any noticeable improvement in the level of services according to most respondents. Only half of respondents felt the service charge represented value for money, and 16% said they were dissatisfied. It is therefore important for Guardian to look carefully at the level of service charge as further increases are hard to bear for those who are on low, fixed incomes.

This leaves the question of whether Guardian should or could provide additional services. Although some residents clearly stated that they would like additional help with odd-jobs and heavy tasks such as shopping and housework, it is difficult to see how many, particularly those who were older and on lower incomes, could afford to meet the costs.

Conclusions and recommendations

For the majority of residents the move to Guardian accommodation had met or exceeded their expectations and provided them with a friendly, warm and safe environment, where they could retain their independence but still have someone to call on if they needed help. Only 10% were unhappy with the outcome of the move into Guardian accommodation. Overall most people were happy with nearly all aspects of the service. This is a very satisfactory result for Guardian. However there were a number of areas in which Guardian could do better, and in addition there were some aspects of the service which will need careful monitoring to determine whether changes need to be made in the future. These issues are highlighted in the recommendations section of this report which identified the following points which Guardian needs to address.

Design of accommodation

- There is a need to consider the scope for minor adjustments to the facilities provided in new schemes, or when existing schemes are being refurbished, to provide facilities such as showers, more storage space, double glazing, more noise insulation, smoke alarms, better security, and grab rails in bathrooms.

Summary and recommendations

- Lounges or some form of communal meeting space should be provided in all new schemes to facilitate social contact between residents.

Management

- Managers should monitor the central alarm system to ensure people are confident about using it, and that the system operates effectively.
- Guardian should try to ensure a mix of age groups on individual schemes.
- Prospective purchasers should be provided with more information about what it is like to live in sheltered housing before they commit themselves to the purchase so they are fully aware of the costs and of the services provided.
- There is a need to provide information on a regular basis to remind people about different management targets and procedures for complaining if things go wrong.
- Residents should be regularly updated on the location of area and central management teams, who is in each team, their roles, and who to contact on different issues.
- Guardian should ensure enquiries and complaints are dealt with promptly at all times.
- There is a need to encourage all schemes to set up residents' committees and to publicise residents' forum meetings.
- Guardian should provide more information to each household on the components of the service charge, and the reasons for any increases.
- Comparative information on the charges made by other providers of private sheltered housing, and information on how the service charge compares to what individual households would have to pay themselves, would help residents evaluate the service charge.
- Priority should be given to the development and provision of options to set service charges against the equity tied up in residents' accommodation if they so wish.
- Further investigation of the scope for additional services could be undertaken in schemes with high proportions of very dependent people or where the average age is high.

Chapter 1 Introduction

This report presents the findings of a survey carried out for Guardian Housing Association in 1994 and early 1995 which explored the views of residents of private sheltered housing schemes managed by the Association. The survey asked residents about their satisfaction with the accommodation provided and the services they received. The study aimed to provide information which would enable Guardian to continue to develop its services and to determine whether there was a need to provide different or additional services to residents in the future. In addition the survey provided a broader opportunity to assess the role and attraction of private sector sheltered housing after a decade or so of expansion in the market place.

What is private sheltered housing?

Sheltered housing is a form of specialised housing built with the needs of older residents in mind. There are various types of specialised housing for older people, which range from housing units with limited adaptations to assist with mobility and access to amenities and facilities, through grouped units with or without a resident warden, to specially adapted housing with care and other services provided. The presence of an alarm system and warden support in some form of grouped scheme is usually the minimum required to constitute sheltered housing. A fuller discussion of the various types of sheltered housing can be found in *Living Independently. A Study of the Housing Needs of Elderly and Disabled People*, (McCafferty, 1994). In the past, the majority of sheltered housing was built by local authorities or housing associations for rent. But over the last decade housing associations and private developers have increasingly been developing sheltered schemes for outright or partial purchase by owner occupiers. Private sheltered housing is a particularly appropriate form of housing for people who own their own home but who, as they get older, wish to move from one that is too large or has a big garden to one which is more manageable.

What is Guardian Housing Association?

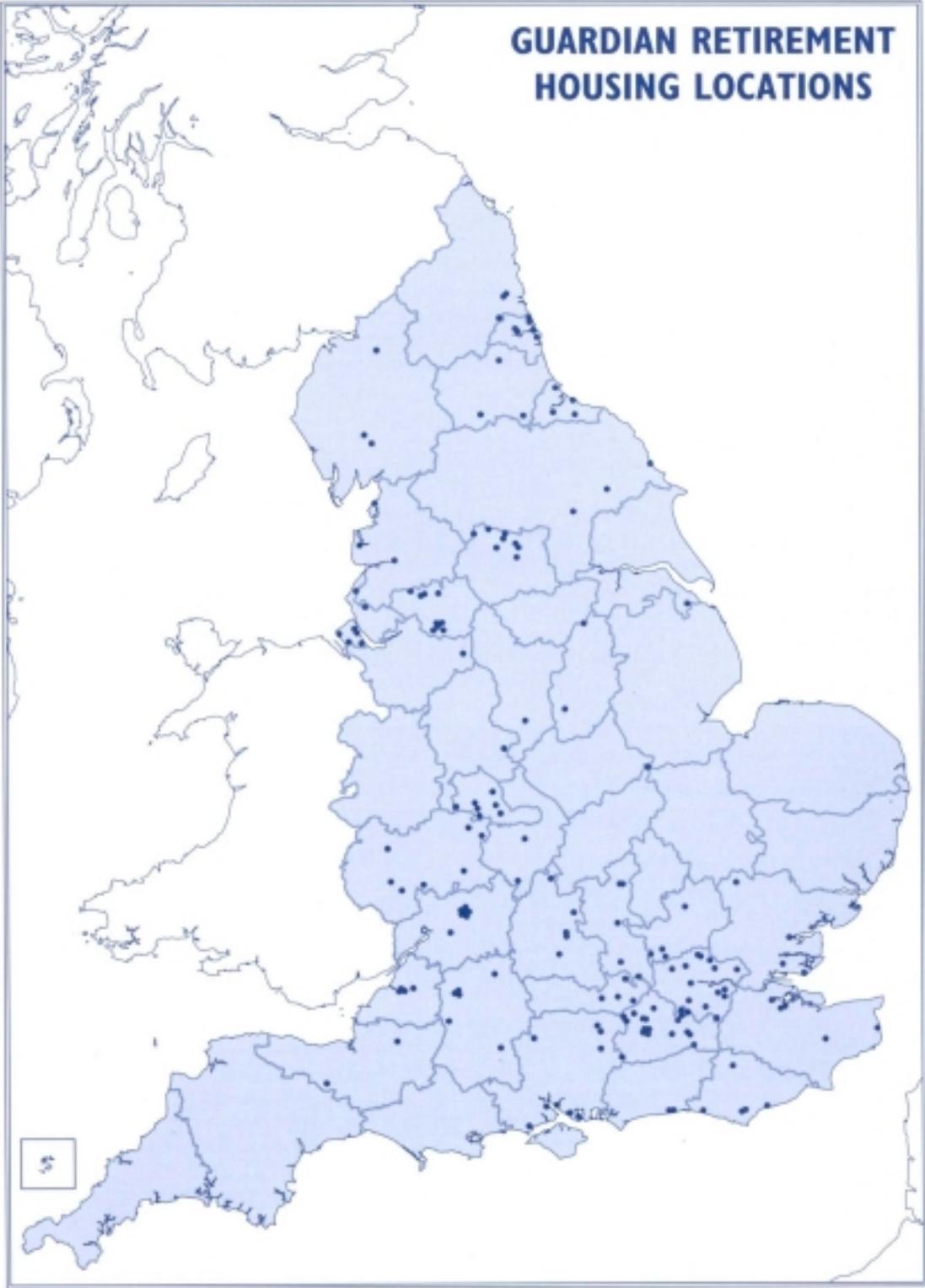
Guardian Housing Association was founded in 1972 by Anchor Housing Association, the largest provider of sheltered housing in the United Kingdom with a stock of over 20,000 homes for rent. Guardian was established to promote the development and management of private retirement housing for sale. Guardian works with private developers in the early stages of scheme development before taking over the management of schemes, and in a small number of cases the Association has also undertaken its own developments. Both Guardian and Anchor are charities and can therefore provide housing which reflects the true costs of provision without trading for profit.

By 1994 Guardian was managing just over 5,000 private retirement homes in England. Map 1 shows the location of these schemes by local authority district. The majority of schemes are found in the south of England, particularly to the south and west of London, but there are also concentrations of schemes in the West Midlands, Lancashire, parts of Yorkshire, and in the North East.

People who purchase a Guardian home are expected to be over a certain age, usually 60, and in a few cases 55, and able to live independent lives. Prospective purchasers are interviewed to ensure that they meet the criteria for a particular scheme. Some Guardian estates were developed for shared ownership with Government subsidies through the Housing Corporation and in these schemes preference is given to people who would be unable to buy at full value. If at a later stage people wish to sell their Guardian accommodation this can be done in the normal way through an estate agent or through Guardian's own resale service. The Association reserves the right to approve the purchaser to make sure they meet the age

Map 1.1: Location of Guardian schemes by local authority district

Map 1.1: Location of Guardian schemes by local authority district



and other criteria for the scheme. Inevitably after some years in residence people may become less able to cope. They can remain in the scheme but have to arrange for their own personal or nursing care as this is not provided by Guardian.

A range of different styles and sizes of properties are available. The majority are two bedroom units (60%) with the bulk of the remainder having one bedroom. Most are flats but there is also some bungalow style accommodation. Guardian has virtually no bedsit accommodation, in marked contrast to rented schemes where bedsits are more common. The services Guardian provides in each scheme vary but usually cover: the employment of a warden, either resident or visiting, and on a full or part-time basis; insurance of the buildings; lighting, power and heating where appropriate to all common areas; cleaning of common areas; external window cleaning, tending and maintenance of communal gardens; maintenance, servicing and testing of equipment; repair and renewal of the external fabric of the building and the internal plumbing, wiring and alarm system; and the repair and redecoration of common areas. A service charge is made to cover the costs of these services and to pay for their administration. Guardian staff believe that the repair service, in particular, is more comprehensive than that provided by some other private sheltered housing managers.

The need for the survey

Both Guardian and Anchor are exploring ways in which they can improve the services they can offer to both owners and tenants. An obvious way to do this is to seek the views of their residents and to take a critical look at the services they provide. In 1993 Anchor commissioned an interview survey which looked at the satisfaction of the residents of its sheltered housing for rent (Riseborough and Niner, 1994). The 1993 study also included comparisons with the findings of an earlier satisfaction survey of tenants carried out in 1984. As a result of the study a number of changes to Anchor's policies and procedures have been introduced. On the basis of this work, and in response to requests from the Guardian Residents' Forum, Anchor decided to undertake a similar survey of the attitudes of Guardian residents. The results of the survey may also provide Guardian with useful information for marketing purposes. On this occasion the survey used a postal questionnaire rather than face to face interviews in most cases. Where appropriate this report identifies similarities and differences between the views of owners in private sheltered housing and those of tenants in rental schemes.

The survey of Guardian residents

The study of Guardian residents was carried out by researchers from the School for Advanced Urban Studies at Bristol University (SAUS), supported by an Advisory Group with representatives of Guardian staff and residents. A postal survey of a random sample of residents living in homes managed by Guardian Housing Association throughout England was carried out by the market research firm Kwest Surveys in August 1994. The questionnaire results were analysed by Kwest Surveys and SAUS, and no data which would enable the identification of any individual household was passed to Guardian Housing Association. There was a high level of awareness about the survey as residents were notified in advance through a newsletter, posters on scheme notice boards and via local residents' committees. A total of 1500 residents were invited to take part and 1067 completed questionnaires were returned, a response rate of 71%. This is a high level of response to a postal survey and shows considerable interest in the issues from Guardian residents. The characteristics of respondents were compared with known characteristics of Guardian residents as a whole and were found to be generally representative. There was slight under-representation amongst those aged 85 or over but not on a sufficient scale to justify re-weighting of results. The results of the survey can therefore be treated with considerable confidence.

The survey sought information on, firstly, how people rated different aspects of their home and the estate it was located in, and their satisfaction with services such as the emergency alarm and the repair and maintenance service. Secondly the survey asked about people's health, their need for a warden service and their satisfaction with the warden service provided. Thirdly, the survey assessed the level of satisfaction with Guardian's services and the level of consultation Guardian provided. Finally, the survey looked at people's housing careers, where they had lived prior to purchasing their Guardian home and, if appropriate, where they might move next. A copy of the questionnaire is provided in Appendix A.

In addition the research team at SAUS carried out face to face interviews with a sample of 25 households who had responded to the initial questionnaire. These explored in more detail issues such as respondents' feelings about their current accommodation, their views on the service charge, and whether it represented value for money, where they had lived prior to moving to the Guardian scheme, their reasons for moving, care received in the home, and their plans for the future. Further interviews were also conducted with members of the national residents' forum, with wardens of schemes, and with other Guardian staff. Case studies and comments from these additional interviews are incorporated where relevant in the report. The names and certain characteristics of those referred to have been changed or omitted to ensure confidentiality.

The structure of the report

The report looks first in Chapter 2 at the characteristics of Guardian residents in terms of gender, age, previous employment, health and independence, incomes, and savings. Chapter 3 goes on to examine where people had lived previously, their reasons for moving to a Guardian scheme, and whether they had been able to release any capital through the move. Chapter 4 looks in more detail at residents' levels of satisfaction with specific aspects of their homes and the schemes or estates in which they are located. Chapter 5 moves on to examine satisfaction with the services provided by Guardian, including the repairs service, the warden service, and Guardian management services, including the way information is passed to residents, complaints procedures and whether these could be improved. A key issue which emerged from the postal survey and the interviews was the level of the service charge. Chapter 6 looks at attitudes towards paying for Guardian services and assesses residents' ability to afford service charges and how this varies according to age, gender and other factors. An important area of concern to Guardian is the willingness and ability of residents to pay for additional services and the chapter goes on to consider evidence on this issue. Chapter 7 summarises the main conclusions of the survey including an overall assessment of satisfaction levels, before going on to discuss the future for private sheltered housing. Finally the chapter draws out recommendations arising from the study which could help to ensure that Guardian will provide effective services for its residents in the next decade and beyond.

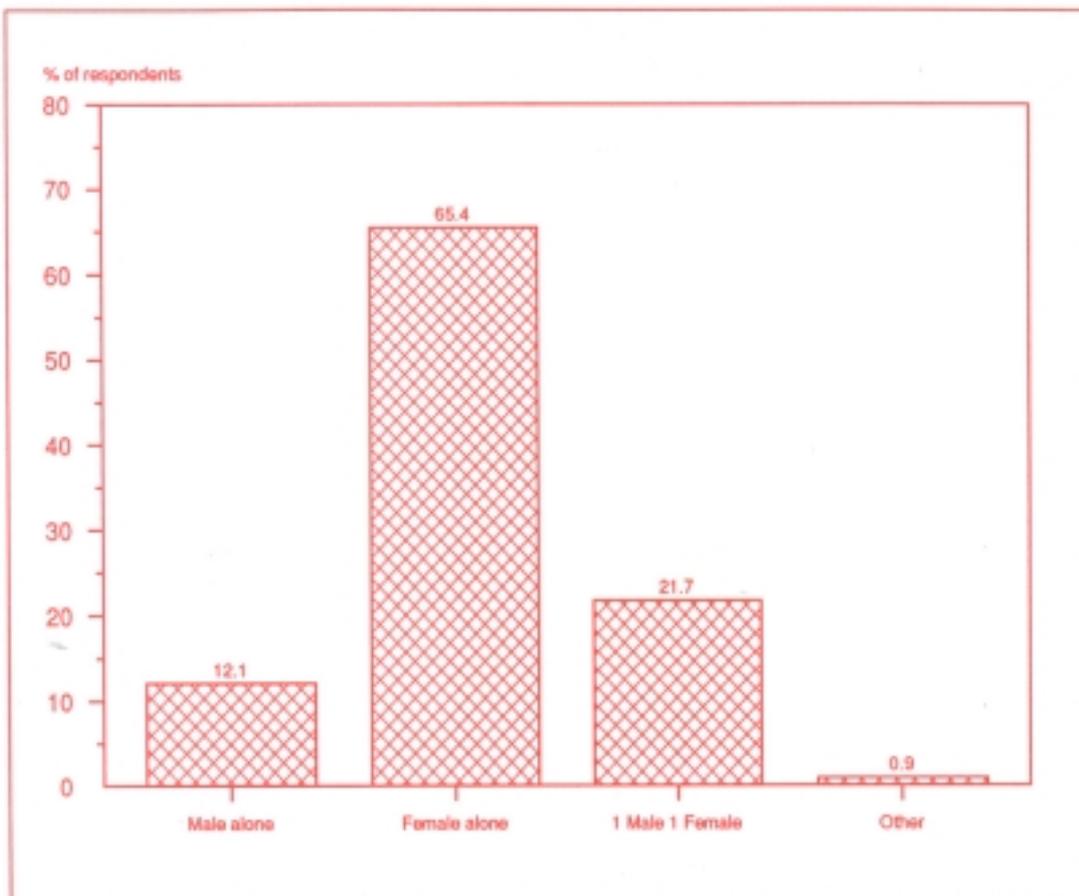
Chapter 2 Who are Guardian residents?

What type of person buys a Guardian house or flat? What range of ages and backgrounds do they have? What type of housing did they move from, why did they move and what expectations did they have of their sheltered accommodation? How are their needs changing as they get older? And how do they differ from tenants of sheltered schemes as described in the 1993 survey (Riseborough and Niner, 1994)? Purchasers of sheltered housing might be expected to be slightly better off than people who rent their accommodation, but are they older or younger; do they have different employment and housing histories, do they have different expectations of sheltered housing; and are they more or less satisfied with the accommodation and services provided? This chapter examines these issues by looking in detail at the demographic and employment characteristics of people living in Guardian schemes.

Household type

As would be expected from the differing life expectancies of women and men, women living alone formed the majority of all households in Guardian accommodation (65%), followed by couples (22%) and men living alone (12%) (Figure 2.1). There were slightly fewer single person households in the Guardian schemes than were found in Anchor's rented schemes, where 84% were single people living alone compared to 77% in Guardian schemes.

Figure 2.1 Household composition

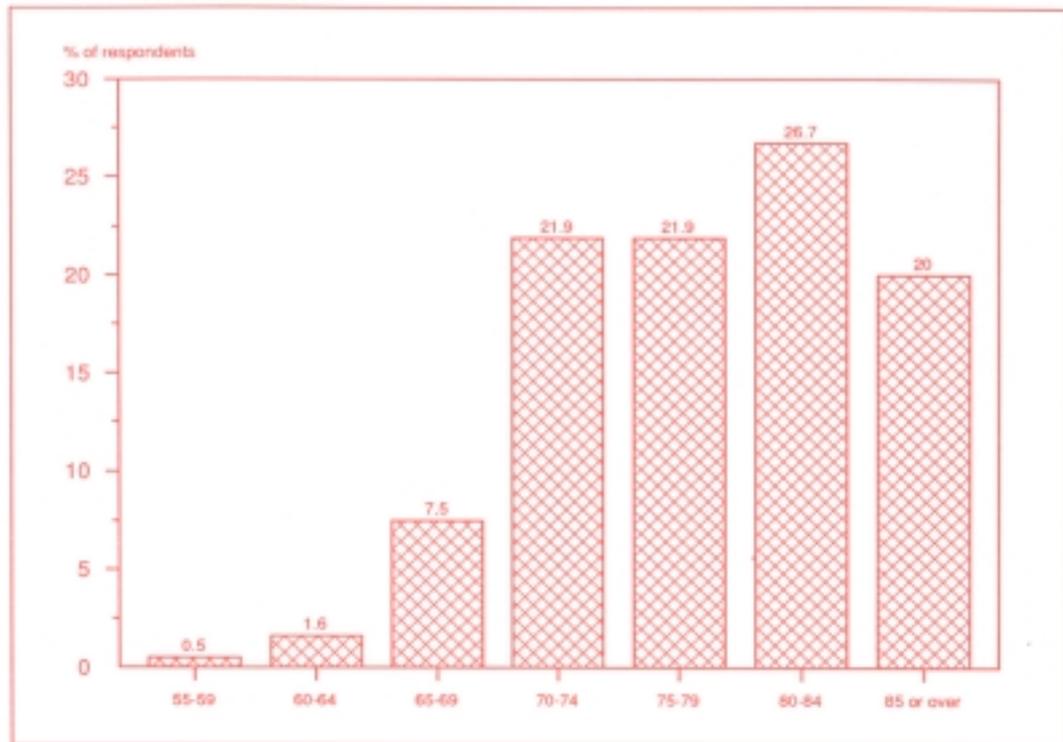


Who are Guardian residents?

Age

Guardian residents were predominantly from older age groups within the retired population as a whole and there were relatively few people in the immediate post-retirement age groups. The average survey respondent was almost eighty years old (79.1 years) and the median age was 78 years which means that half of all respondents were over this age. Only 9.5% of respondents were under 70 compared to 20% who were over 85 (Figure 2.2). Other household members, where present, were also mostly aged 75 or older. The age profile is similar to that found in Anchor rented schemes where the average age was 78.7 years and where 12% of respondents were under 70 and 23% were over 85.

Figure 2.2 Age of respondents



Previous employment

Previous employment has an enormous impact on income levels, pensions and savings in old age and will also have had a considerable influence on people's past housing histories. In some cases it may also have affected their health. Guardian residents were therefore asked to describe their present or former employment. Only 16% of respondents, almost exclusively women now living alone, said they had never worked outside the home. Those who had been in employment had mainly been in professional or other non-manual occupations and this group made up 61% of respondents and 57% of other household members (Table 2.1). Only 3% of households contained someone who was still in employment. As might be expected the residents of private sheltered schemes had a very different employment history to those in rental schemes. The survey of tenants of sheltered schemes showed that fewer women had

been employed outside the home and both men and women were more likely to have been in manual occupations. These differences in employment histories meant that incomes were higher in Guardian schemes than in Anchor rental schemes. This is discussed in more detail below.

Table 2.1 Former main occupation of residents and partners in Guardian schemes

	% Respondent	% Other household member
	%	%
Professional/managerial	36	24
Other non-manual	25	33
Home worker	16	16
Supervisory	9	8
Skilled manual	8	10
Other	5	9
Other manual	2	0

Health and the ability to lead an independent life

The majority of older people are fit and healthy and able to lead fully active and independent lives. However, as they get older, some experience problems with their health, mobility, sensory perception and ability to perform every day tasks. Guardian has a set of criteria about the type of people who are permitted to buy Guardian properties to ensure that most of those entering schemes are in their early retirement years and able to live independently. The people who originally bought properties are getting older and in some cases this may mean they are also now frailer. In addition, in some schemes where it has proved difficult to sell vacant properties some of the entry criteria may have been waived and therefore purchasers today may be older and less independent than those who purchased when the schemes were first built. All these factors mean that it is important for Guardian to look at the issue of health and dependency amongst its residents in order to see how many people need additional support, and whether they are receiving that support at present. It may be that people will decide to stay put in their Guardian home and will buy in help using their own resources, or they may decide to move on to more suitable accommodation to obtain additional care. Whatever the outcome Guardian needs to be aware of the numbers involved, whether there is a shortfall in care provision, and whether Guardian itself needs to provide additional services.

The survey showed that the majority of Guardian residents were able to lead active and independent lives and were able to manage with little or no outside help. Almost half of all respondents (49%) had no difficulties in achieving any of the tasks listed in Table 2.2. The specific tasks which most people were able to do with the least difficulty were getting around the house, washing clothes, getting in and out of bed and preparing meals. Over 80% of respondents said they had no difficulty with any of these tasks. Tasks that involved more exertion, such as using stairs, using public transport, having a bath or shower, doing the housework, or going shopping, posed problems for a higher proportion of residents, but still over 60% had no problems. However, at the other extreme, 15% said they were unable to use public transport, and between 6% and 9% were unable to do the other tasks which involved more exertion. The survey of Anchor tenants showed that they were slightly less able to carry out everyday tasks than the Guardian residents.

Who are Guardian residents?

Table 2.2 Dealing with every day tasks

	% Not difficult at all	% Quite difficult	% Very difficult	% Unable to do it
Using stairs	61	23	9	7
Using public transport	62	16	7	15
Using bath or shower	64	23	7	6
Housework	64	23	6	7
Shopping	67	18	7	9
Preparing meals	84	11	3	3
Getting in and out of bed	85	13	2	1
Washing clothes	86	8	3	4
Getting around the house	89	9	2	0

To give an overall view of dependency, respondents were allocated a score of one point for each task which posed any difficulty for them. Some 51% of respondents provided enough data for this calculation to be made. When all the scores for the various tasks are added together an overall score for each individual can be calculated, with the highest score (9) representing the greatest level of dependency or inability to perform tasks without difficulty. Similar scales have been used to assess dependency in other studies (see for example McCafferty, 1994; Mackintosh and Leather, 1992). In total 14% of residents fell in the highest dependency category with a score of 7-9, and a further 15% were in the medium dependency category with a score of 4-6 (Table 2.3). On the other hand 22% of respondents had only a low level of dependency and almost half (49%) were completely independent with no difficulty in dealing with any of the tasks set out in Table 2.2. The proportion of Guardian residents with medium or high dependency levels was very similar to that of Anchor tenants, but more Guardian residents reported no difficulty with any of the specified tasks than Anchor tenants (Table 2.3).

Table 2.3 Dependency levels

Dependency level	% Guardian respondents	% Anchor tenants
0 (Nil)	49	42
1-3 (Low)	22	27
4-6 (Medium)	15	16
7-9 (High)	14	15

Health problems and frailty are closely related to age as is shown by Table 2.4. Those who were fully independent were more likely to be in the 55-69 age group, while those who were more dependent were more likely to be over 80. It is therefore likely that the schemes which were developed earliest and have an older age profile will have higher proportions of dependent people than those which are newer and have residents with a younger age profile. Table 2.5 shows dependency levels by length of time in residence and indicates that as might be expected there appears to be a slight increase in dependency the longer someone has been resident in a scheme, although the relationship is less strong than might have been expected. Some examples of the sort of health problems experienced by Guardian residents are shown below.

Who are Guardian residents?

Table 2.4 Dependency by age

Dependency level	% of age group		
	55-69	70-79	80+
0	69	58	35
1-3	16	21	24
4-6	6	11	22
7-9	9	10	20

Table 2.5 Dependency by length of residence

Dependency level	Length of time in home			
	0-2 years	3-5 years	5-10 years	10 years +
0	6.3	5.3	44	44
1-3	18	24	23	21
4-6	13	11	18	17
7-9	7	13	15	19

Mrs Jones has lived in her Guardian home for nearly 8 years, she is now 78. Up until recently she has enjoyed good health, but she has now developed arthritis in her arm. The flat caters well for her difficulties because features such as taps, door handles and electrical sockets are easy to use. However she finds lifting difficult and she will soon have to get help with her shopping.

Miss Martin has lived in her flat with her sister for 6 years. Their move into sheltered accommodation was prompted by ill health. Having suffered a stroke Miss Martin could no longer manage the steps and stairs in their old cottage. The warden control and level nature of the accommodation was the main attraction to their scheme. In general Miss Martin manages to move around the flat with her frame very well without the help of her sister, and since her move her health seems to have improved. Her only concern is the fire doors in the corridors which are too heavy and make it difficult for her to leave the flat unaccompanied either to visit friends in the block or go shopping,

Mr and Mrs West have lived in their Guardian scheme for 4 years. They decided to move from their bungalow because of ill health. Mr West was recovering from heart surgery and Mrs West had to cope with a series of minor operations connected to her arthritis. They both felt the size of their bungalow and garden was too much for them to cope with. When they saw a Guardian home with warden control advertised in the paper they felt they had found a solution. Mr West is still able to get around and Mrs West feels more at ease because she has the facility of the warden cover and the emergency alarm system.

Domiciliary and support services

Residents were asked about the type of care and support they received at the present time. Relatively few received help, reflecting the high proportion who were independent and well able to look after themselves. Just over a fifth had help from a relative or friend (22%), whilst 17% used a private cleaning service (Table 2.6). Social service care assistants or home helps were used by 10% of residents. Only very low proportions of residents used services such as a lunch club, meals on wheels, a district nurse, day care centres or a private home care service. As might be expected use of these services was higher amongst those who were more dependent. It was also slightly higher for single people than for couples. Comparing these levels of usage with those for older people in the community and older people in specialised rented housing examined by

Who are Guardian residents?

McCafferty (1994) suggests that Guardian residents make more use of private domestic help and private care and receive less assistance from social services and district nurses.

Table 2.6 also shows the extent to which residents indicated that they paid for services received. Private care and domestic help are fully paid for by residents themselves. A high proportion of residents said they paid for social services home care. The level of payment is high, but nursing care is largely free of charge (some respondents may not have distinguished between private and NHS nursing care).

Table 2.6 Domiciliary and support services used by residents

	Using service	% of residents Paying for service
Care from friend/relative	22	NA
Private cleaning service	17	17
Social services care assistant/home help	10	9
Lunch club	6	5
District nurse	5	1
Meals on wheels	4	3
Private home care service	2	2
Day care centre	2	1

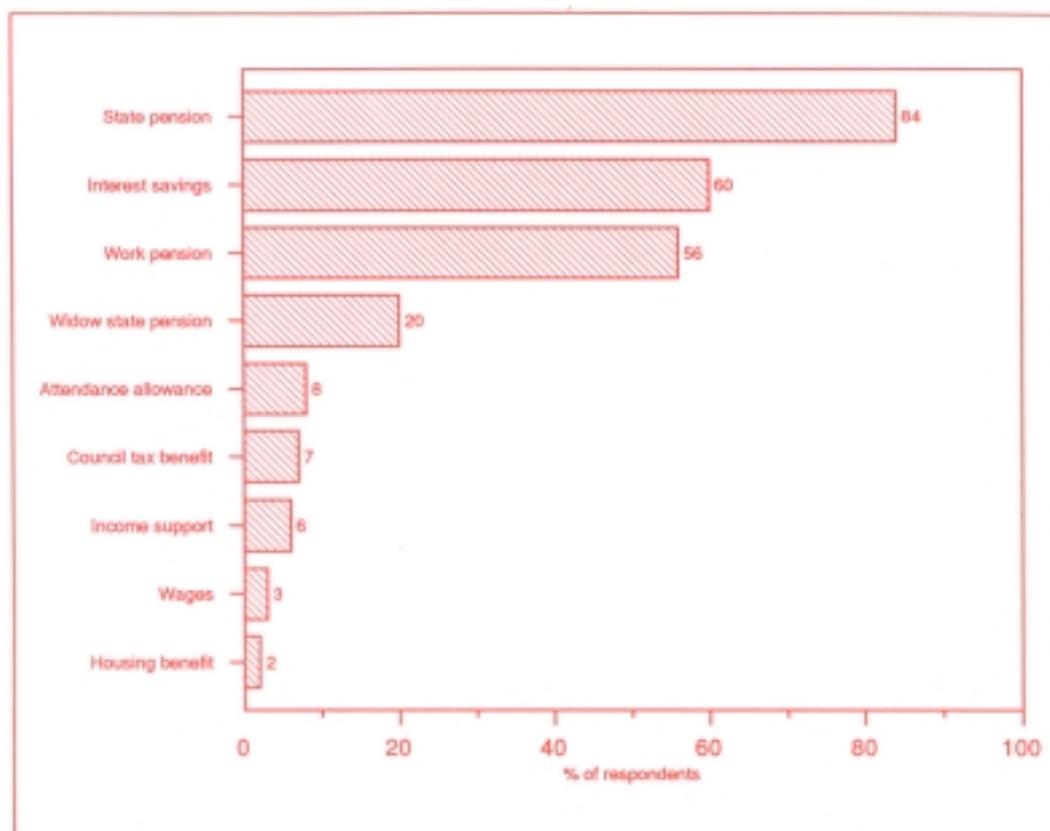
Mr and Mrs Evans have lived in their scheme for 9 years. They are now in their late 70's and because of more recent ill health have obtained additional help. At present they have a home help who collects shopping and meals, and they pay a cleaner who was arranged by Age Concern. They are also able to make use of the Dial-a-Ride free service if they need to make hospital visits.

Sources of income

As might be expected the majority of residents received a state pension (84%), but in addition to this 60% of residents received interest from savings, 56% a private or occupational pension and 20% a widow's pension (Figure 2.3). There was a low take up of benefits such as attendance allowance (8%), council tax benefit (7%), income support (6%) and housing benefit (2%) reflecting the fact that this group of older people are mostly above the threshold for means-tested benefits. Only 3% of residents were still paid wages from employment. The profile of sources of income differs considerably from that found in the survey of Anchor tenants where occupational and private pensions were only received by 38% of the sample of respondents and where 34% received income support.

Figure 2.4 shows sources of income by household type. This clearly demonstrates the relative disadvantage of single women who were much more dependent on state benefits and less likely to have a private or occupational pension or income from savings and investments. Fewer women received the state retirement pension than men as many had not worked outside the home or had had interrupted careers due to family responsibilities. These women were therefore less likely to have paid sufficient national insurance contributions.

Figure 2.3 Sources of Income



Income levels

Accurate information on incomes and savings is often difficult to obtain, especially through a postal survey. As in the study of Anchor tenants, this survey used a simple approach to the collection of financial data by asking residents to tick which of a series of bands their income and savings fell into without prompting specifically for income from each of the wide range of possible sources. As a result, it is possible that some income sources were omitted and that the results obtained under-estimate income. It is also widely accepted that survey respondents in general under-report incomes and savings. However the approach taken has the advantage that it tends to secure a higher response rate because the question can be answered easily and the income and savings reported by the respondent are not precise figures. As a result, some 60% of respondents provided details of income and 56% provided details of savings.

The image of residents of private sheltered housing as a relatively affluent group, even amongst pensioner households, is not supported by the survey results. As Figure 2.5 illustrates the majority of Guardian residents had weekly household incomes of less than £149 (69%) with 41% having incomes falling below £100 per week. Only 5% had more than £300 per week. Although they were better off than tenants in Anchor's rental schemes, 94% of whom had incomes of less than £149, with 72% under £100, very few could be considered well off. Age, gender and household composition also had a considerable influence on income, with single women and those in the oldest age groups likely to be on the lowest incomes (Table 2.7 and 2.8). As we have

Who are Guardian residents?

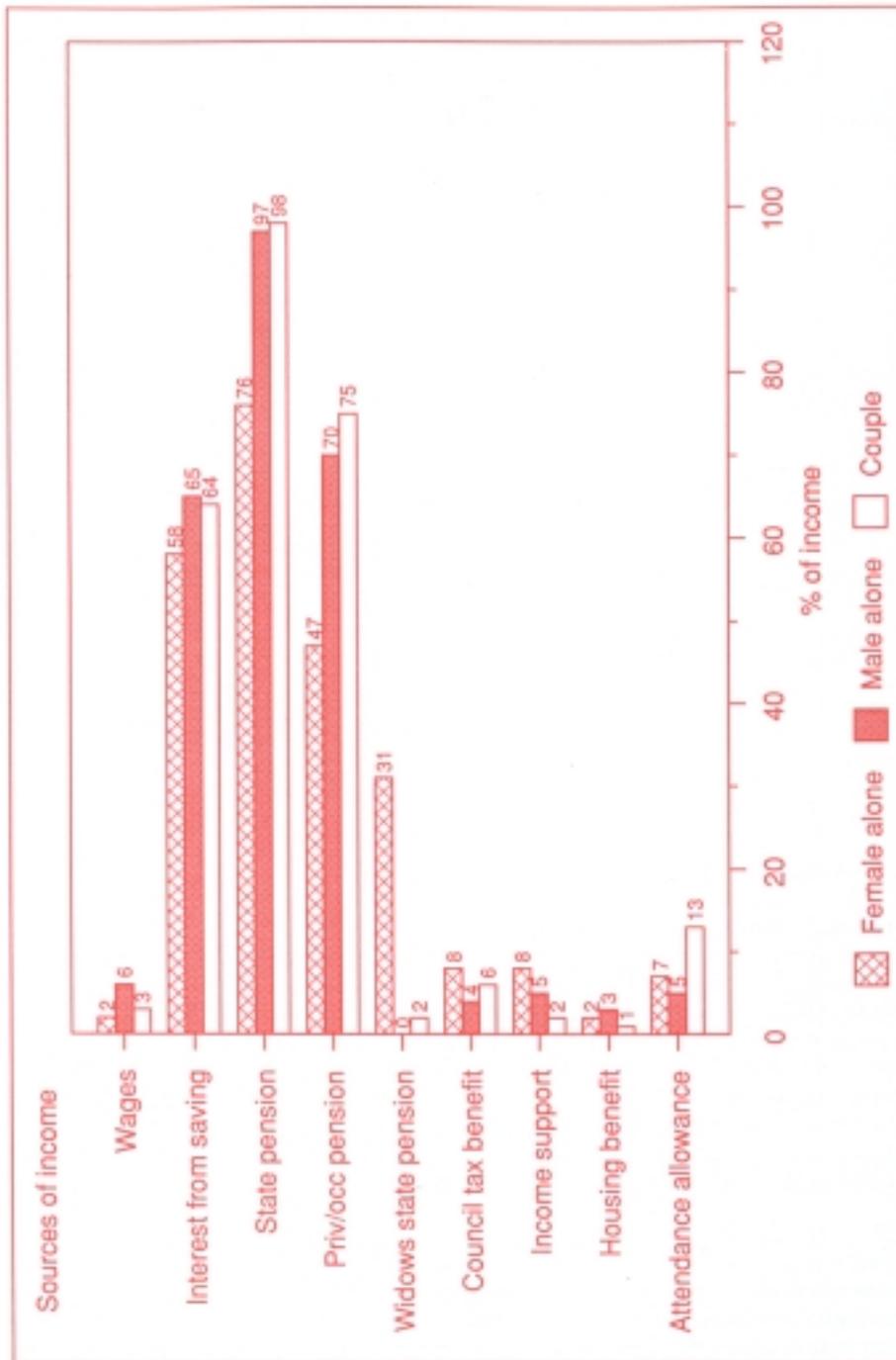


Figure 2.5 Proportion of households in each income band

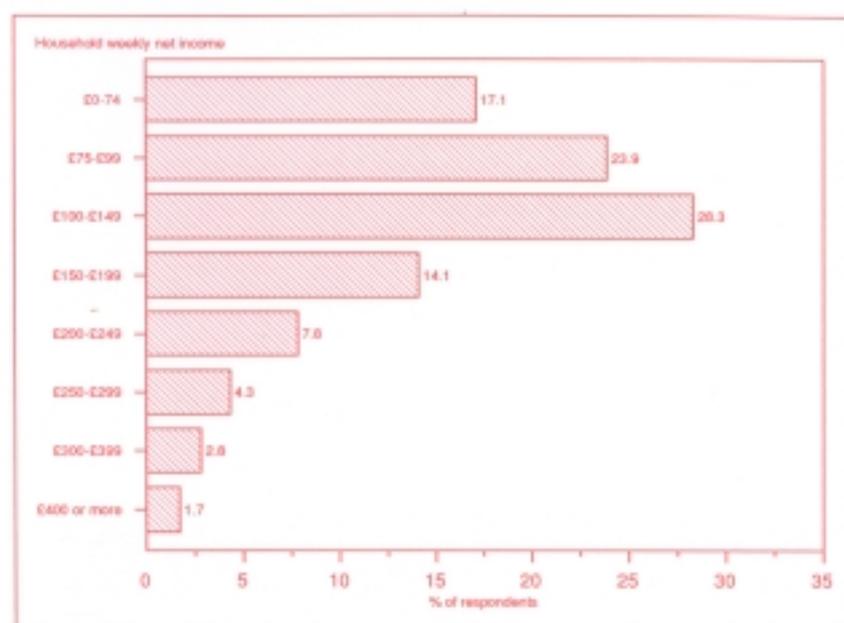


Table 2.7 Household weekly income by age of respondent

Household weekly net income	12	36	41	52
Under £100	12	36	41	52
£100-199	59	41	45	35
£200-299	18	18	10	9
£300 and over	12	5	4	4
Total	100	100	100	100
Estimated average income	£175	£149	£134	£128

seen single women make up the majority of residents in most Guardian housing developments and a large proportion of all residents are over 75.

There was no clear evidence to show that those who were more dependent were less well off than those who were fit and well. Looking at those with a high level of dependency however, only a small proportion were in the highest income group of over £300 per week (7%). Some 12% fell in the £200-299 per week hand, 44% had an income of £100-199 per week, and 38% were in the lowest income group of under £100 per week. This income profile is similar to that of people who were less dependent. However it shows that a significant number of highly dependent residents would find it difficult to pay for care from the private sector, to meet charges imposed

Who are Guardian residents?

Table 2.8 Household weekly income by household composition

	Male alone %	Female alone %	Couple %
Household weekly net income			
Under £100	37	54	8
£100-199	48	38	50
£200-299	11	6	30
£300 and over	4	2	12
Total	100	100	100
Estimated average income	£141	£116	£198

by a local authority for care provision, or to pay for additional services if Guardian were to provide these.

Comparing incomes between surveys is fraught with difficulties, but a cautious comparison with the Family Expenditure Survey (CSO, 1994), suggests that the average net income of Guardian residents (estimated at £150 for those aged 65-74 and £135 for those aged 75 and over) is lower than the average disposable income of all households nationally in the same age groups (£195 and £141 respectively). However the higher proportion of single older people in Guardian accommodation accounts for much of this, and separate analysis for single people and couples suggests that single older people living in Guardian accommodation are about £15 per week better off than the average for all retired single households, while couples are about £12 per week worse off. Irrespective of the detail it is clear that Guardian residents are not a well off group, even in comparison with other retired households. As with most older people, their incomes are substantially below those of younger people in employment.

Figure 2.6 Household savings and investment levels

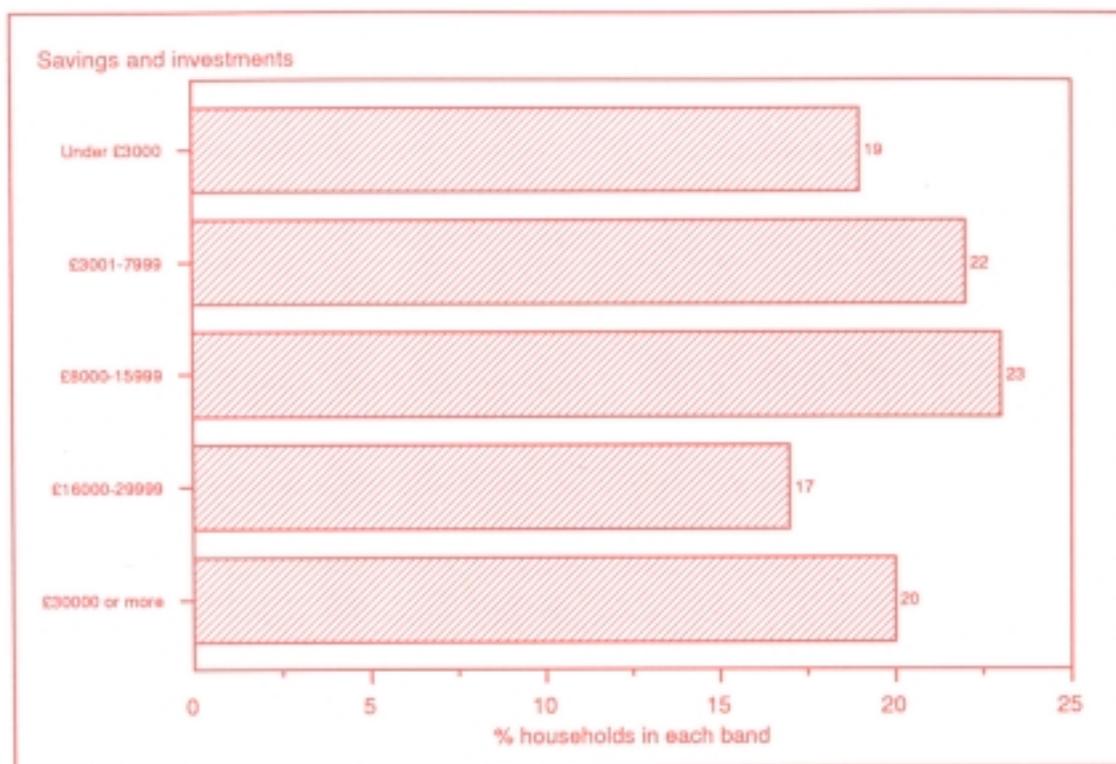


Figure 2.7 Percentage of household with savings and investment levels by age of respondent

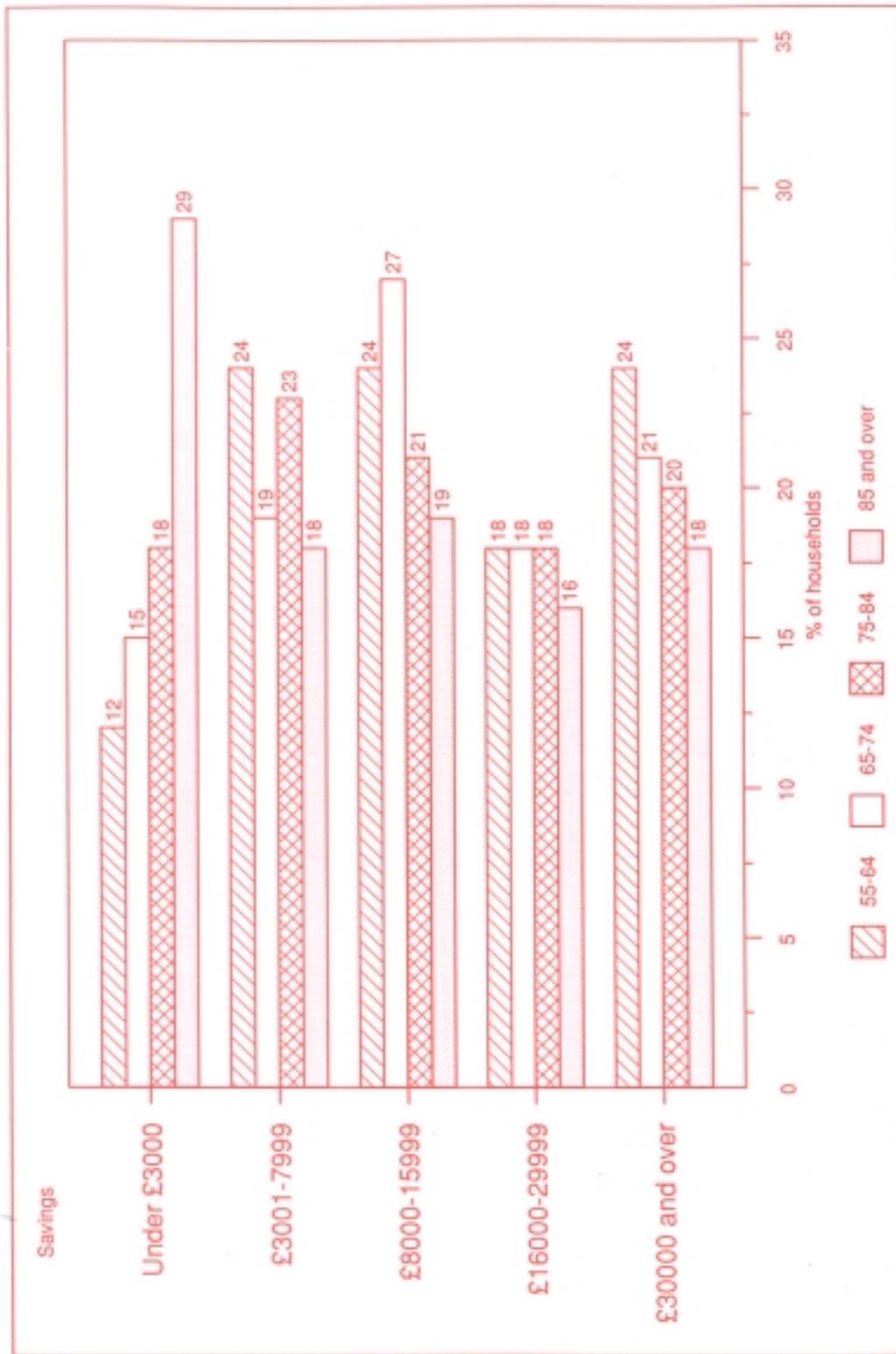
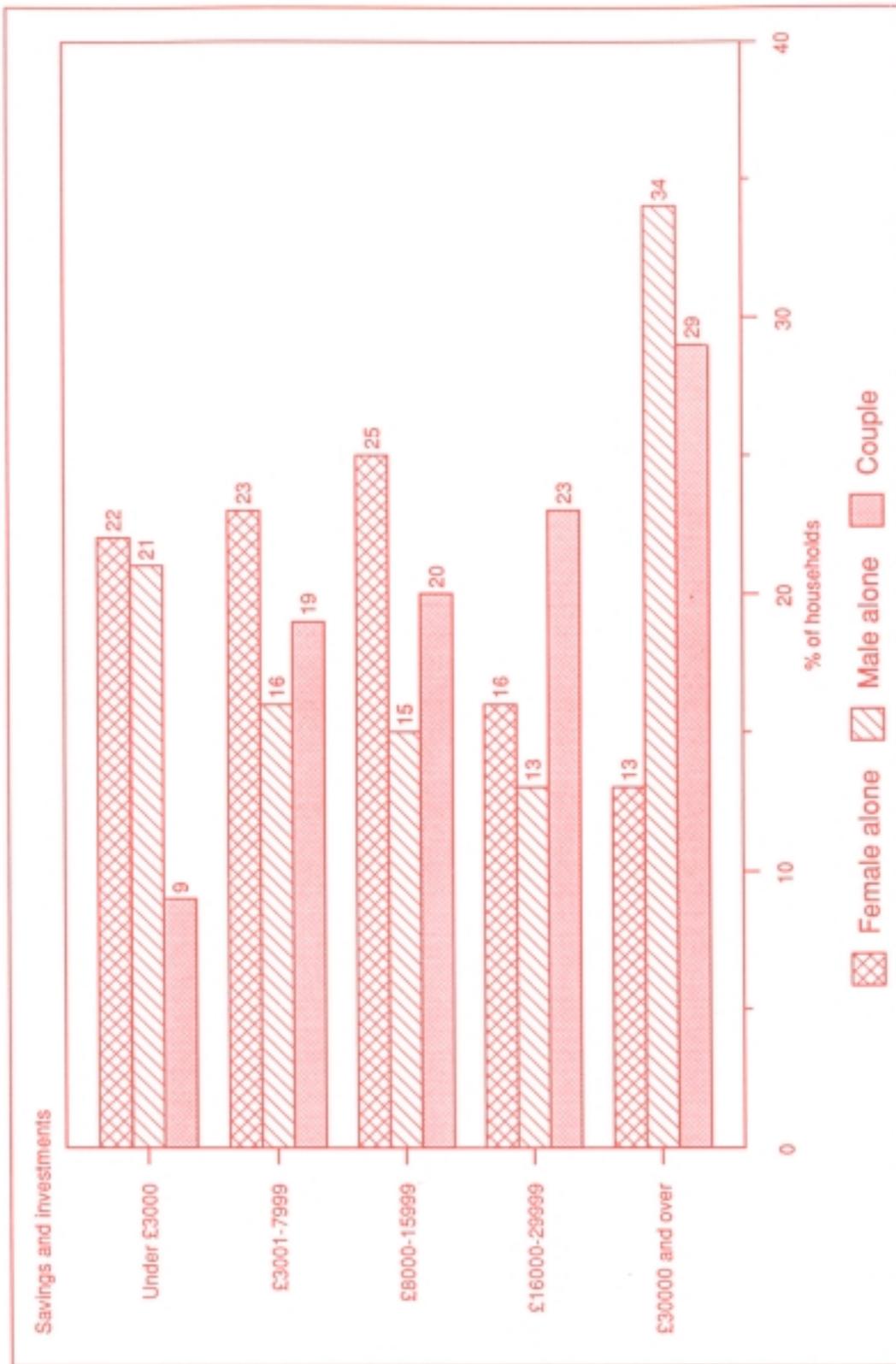


Figure 2.8 Percentage of household with savings and investment levels by household composition



Who are Guardian residents?

Savings and investments

In terms of savings and investments, however, Guardian residents seem better off. The majority of those who answered had savings and investments of over £3,000, with a third having more than £16,000 and one in five having more than £30,000 (Figure 2.6). This is far higher than Anchor sheltered housing tenants, almost two thirds of whom had less than £3,000 and only one in 10 of whom had more than £16,000.

However about a fifth of residents (19%) had low levels of savings. Again it was older age groups and single women who were the least likely to have the security of high levels of savings (Figure 2.7 and 2.8). Over 85 year olds were more likely to have low levels of savings and fewer fell into the high savings brackets than younger households. Only 9% of couples had less than £3,000 in savings compared to 22% of single women. At the other extreme more than half of all couples had over £ 16,000 in savings while only 29% of single women had more than this amount.

Comparisons of savings with other surveys are also difficult, but results from the OPCS Retirement Survey (McKay, 1992) suggest that Guardian residents in the 55-69 age group have substantially higher savings levels than the population as a whole. Some 55% of households nationally in this age group had savings of under £3000 compared with only 18% of Guardian households, while at the other end of the spectrum 28% of Guardian households in this age group had savings over £30000, compared with 20% of all households. Guardian residents also have substantially higher levels of savings than households helped by Anchor's Staying Put projects, almost two thirds of whom have savings under £1000.

Not surprisingly income and savings were closely related, with those on higher incomes generally having the largest amount of savings (Table 2.9). Although details of the composition of incomes were not collected, it is likely that savings were particularly important in contributing to higher income levels. However, the decline in interest rates may have reduced the income generated from savings and investments over recent years.

Table 2.9 Income and savings levels

Net weekly income	Percentage of households with each level of savings by income group				Total
	Under £3,000	£3000- 7999	£8000 – 29999	£30000 or more	
Up to £99	34	28	33	5	100
£100 – 199	14	22	43	21	100
£200-299	6	8	40	46	100
£300 or more	0	4	44	52	100
All households	20	22	39	20	100

Chapter 3 The move to Guardian

Guardian properties are privately owned and it is therefore to be expected that the people who purchase them are in the main, although not exclusively previously owner occupiers. But how did they arrive at the decision to move to more specialised housing? The following section looks at the previous residence of Guardian residents in order to see how many had previously been home owners, how long they had lived in Guardian accommodation, the reasons why they had chosen to move to Guardian accommodation, and whether they had released capital through the move.

Previous residence

Nearly all the people who responded to the survey had been home owners before they moved to a Guardian scheme (94%). Of the small number who had not been owner occupiers, 4% had lived in rented homes and 2% lived with friends or relatives. Those who were not previously owner occupiers included tenants who had saved during their working life to purchase a retirement flat, and people who had worked for substantial periods abroad before returning to the UK in retirement.

Most respondents had not moved very far when they purchased their Guardian home. Almost two thirds had bought a Guardian home which was within ten miles of their previous address (64%). A further 15% had moved between 11-50 miles and only 21% were now-living more than 50 miles from their previous home, Figure 3.1. This pattern is similar to that found for Anchor tenants with the majority being local moves, but a slightly higher proportion of Guardian owners had moved longer distances. Guardian residents might be more likely to have moved further for a number of reasons. As purchasers they would certainly have had more choice of location than those seeking to rent, although Anchor Housing Association schemes do accept tenants from outside the area in which they are located. As owners they might also have been more used to freedom of choice in location during their previous housing careers. The higher proportion of those in professional occupations amongst Guardian residents would also have generated greater levels of past mobility. Those formerly in professional and other non-manual occupations are also more likely to have children in occupations which require mobility and to be near them in old age would involve uprooting to a new location. However the differential between renters and owners in terms of longer distance moves is less than might have been expected.

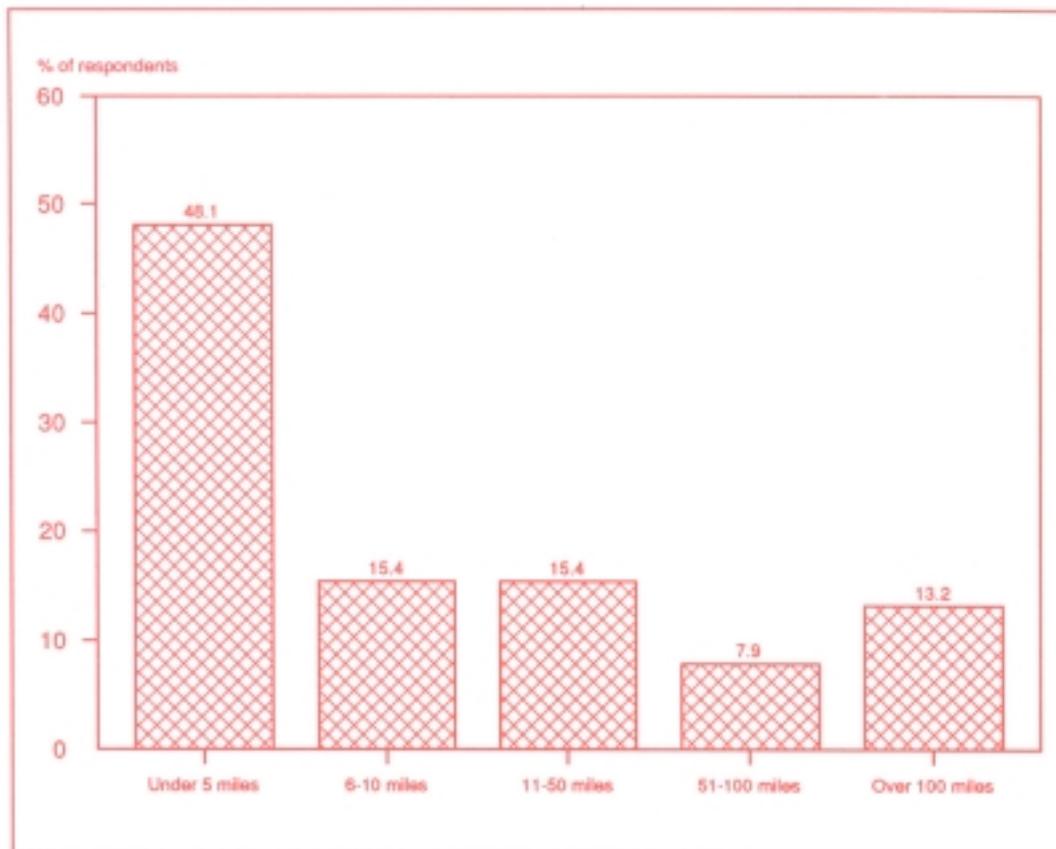
Date of move

Almost two thirds of residents (60%) had lived in their present home for over five years, 28% had been in their homes between three and five years, while 13% had been there two years or less (Figure 3.2). Most respondents had therefore had time to get used to living in a Guardian scheme, but there were few residents who had been in occupation for more than 10 years. Length of residence in Anchor's rented sheltered schemes tended to be longer with almost a quarter of tenants in the 1993 survey reporting that they had been resident for over 10 years compared to only 6% of Guardian residents. However this difference stems from the more recent origin of Guardian schemes rather than from higher mobility levels.

Reasons for moving into Guardian accommodation

Reasons for moving can be separated into push factors, causing people to wish to leave their previous home, and pull factors, causing them to want to move to their current accommodation in particular. Pull factors were cited more frequently (on average 3.5 reasons per respondent) than push factors (on average 2.9 reasons per respondent) but both were clearly significant influences on the decision to move.

Figure 3.1 Distance moved between previous and Guardian home



Most of the reasons given for leaving a previous home relate to the need or desire to live in smaller, or more manageable accommodation. Problems in managing the garden were particularly influential in inducing a move to sheltered accommodation, but the size of the property and the difficulty of maintaining it were also important factors. Almost a third of respondents had moved as a result of the death of a spouse or to be nearer friends and relatives. The full list of reasons for moving is given in Table 3.1. The significance of the garden as a factor leading households to move to sheltered housing is a cause for some concern, as if this alone were the key problem, it might be possible to reduce the need to move by providing garden maintenance services. However those citing the inability to manage the garden were more likely than others to list additional reasons connected with their existing home.

Conversely the main attraction of Guardian accommodation was that the home was more manageable (cited by almost two thirds of respondents). However warden cover was almost equally significant (63%), with access to shops and services such as a doctor (59%) security (45%), the attractiveness of the area (45%), and proximity to friends and relatives (38%) also important factors in attracting people to schemes (Table 3.2). The following case studies give some idea of the reasons for moving.

Figure 3.2 Length of time in present home

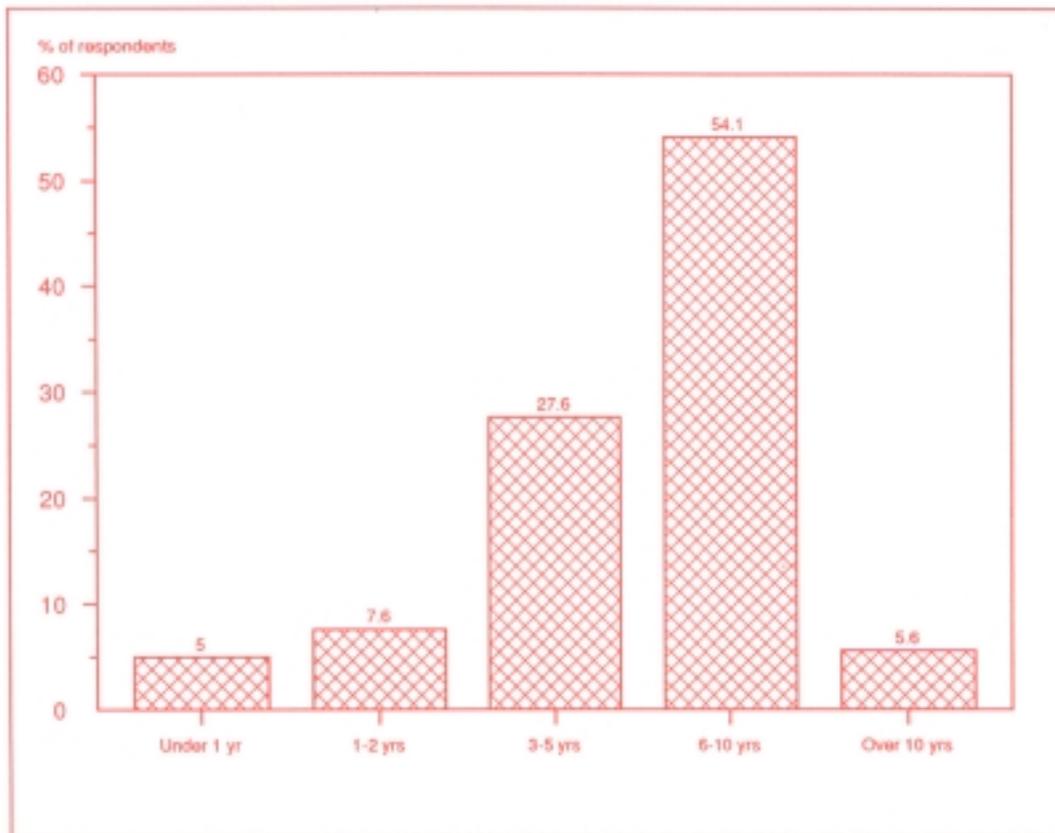


Table 3.1 Reasons for move from previous home

	% of respondents
Garden difficult to maintain	55
For warden cover	40
Previous home too large	39
Home hard to maintain	37
Home not secure enough	34
To be nearer friends/relatives	30
Death of spouse/partner	30
Couldn't climb the stairs	16
Worried about health	15
For companionship	14
Expensive to heat	13
Other reasons	8

Table 3.2 Reasons for choosing a Guardian home

	% of respondents
Home is more manageable	64
Warden cover	63
Good for shops and services	59
Property is secure	45
Attractive area	45
Near friends/relatives	38
Other services were available	20
Home near people of similar age	18

Mrs James moved into her scheme 3 years ago at the age of 65. She had previously lived abroad for 25 years, but when her husband died suddenly she decided to return to England to be near her husband's family as they had no children of their own. Her husband's business had to be closed down and Mrs James was left only with a small amount of capital and no pension. A relative looked out for a flat and saw the Guardian scheme advertised in the paper by chance. Mrs James wasn't especially looking for warden services but feels sure this will be useful in a few years time. She is pleased that the worry of repairs and maintenance is no longer hers. The flat has everything she wants, she has many outside interests and lives very independently.

Mr and Mrs White bought their Guardian home in 1987 when they were in their mid-sixties. They sold their former council property and were able to realise a substantial amount of capital when they purchased their Guardian home. Their reasons for moving were partly connected to the unmanageable size of the house and garden, but also because of illness, which affected their mobility. *'Well my husband had a heart attack, and although after a while it got better, gradually every thing just got too much - too big - and I spent all my time trying to keep the house tidy. You get slower when you get older.'* Initially Mr and Mrs White looked at buying a small bungalow but were restricted because prices were too high. They also looked at other sheltered housing schemes, but found they were more expensive to buy than Guardian homes. *'A friend of mine mentioned that they were building these flats just down the road. It's a big decision to go from a three bedroom house to a small place like this, but we saw the flat and thought it looked very nice, then we brought our daughter and she thought it was ideal. I didn't want to move to the seaside, or anywhere like that, I don't want to go away from the family and friends, I mean you live in one place for forty years, you obviously get lots of friends'*.

Mrs Johnson has lived in her Guardian flat for two years since she was 75. After her husband died, she started to suffer from arthritis which affected her ability to do the gardening. Because of this, her son and his wife suggested they all share a flat. However the arrangement didn't work out well and she decided to sell the flat to her son and live on her own. Mrs Johnson had a friend living in a Guardian scheme where there was a flat vacant. She made a snap decision to buy the flat and she didn't look at other properties or schemes at all, but believes it was the best thing she 'ever did. Mrs Johnson is extremely happy at Guardian, her flat is just right, the estate is well located near shops, the library, and the post office and there is a good bus service close by. Although some residents were concerned that the warden's children might create difficulties, Mrs Johnson has not found this to be the case. She thinks the warden is marvellous, very efficient but also very compassionate.

The move to Guardian

Mr Moore bought a two bedroom flat in a Guardian scheme and was one of the first people to move in after completion 7 years ago. The decision to move was made because his wife had died and his family had left home. Leaving his 3 bedroom house was a hard decision but in retrospect he felt he had made the right choice. His relatives and friends suggested he should look for a flat with warden support as he was in his early 70's and did not want the responsibility of doing small DIY jobs and organising repairs. He looked at a few schemes before deciding on one. Mr Moore didn't know anyone when he moved in but as the scheme was close to his previous home he still had his friends nearby. A social club was started on the scheme and Mr Moore is now the secretary.

Sources of information about Guardian accommodation were varied. Word of mouth was particularly important. A total of 40% of respondents had found out about the scheme from a friend or relative with 13% knowing someone already in a Guardian scheme. A further 22% saw a notice board on site when the estate was being built, 18% saw information in the local paper and 13% got the details from an estate agent. Only 3% received information from the Council housing department and none from Social Services. This pattern contrasts strongly with Anchor tenants many of whom were referred to Anchor by local authorities.

Releasing capital on moving to Guardian

One source of savings for Guardian residents is capital released from the sale of their former property, that is the proceeds from the process of trading down. But how extensive is trading down and what is the scale of released capital? Table 3.3 and Figures 3.3, 3.4 and 3.5 shows details for some 508 Guardian residents who provided details of both the sale price of their former property and the purchase price of their Guardian home. The table shows that three quarters of residents had the potential to release some capital as a result of the move to Guardian (setting aside the impact of transaction costs and any outstanding loans on the former property, for which information is not available). However, the amounts involved were often relatively small. In 32% of cases (43% of those realising some capital from the sale) the difference between sale and purchase prices was less than £10,000. In only 15% of cases (20% of those realising some capital from the sale) was the potential amount of capital in excess of £25,000. Furthermore, some 23% of households paid more for their Guardian home than their previous home was sold for. This suggests that for the majority of those moving into private sheltered housing, the scope for releasing capital is limited. Informal assessment of new private sheltered schemes suggests that prices are often on a par with those for older semi-detached properties in the same area, without taking into account the capitalised impact of service charges. This conclusion challenges many common assumptions about the potential for releasing home equity by trading down to meet future care and other costs. At best most Guardian residents traded only slightly down and many traded up.

Table 3.3 Comparison of sale price of previous home with purchase price of Guardian home

	% of households
Paid over £50,000 more for Guardian home	1
Paid between £10,000 and £49,000 more for Guardian home	7
Paid up to £9,000 more for Guardian home	15
Paid same for Guardian home as sold former home for	3
Paid up to £9,000 less for Guardian home	32
Paid between £10,000 and £24,000 less for Guardian home	27
Paid between £25,000 and £49,000 less for Guardian home	10
Paid between £50,000 and £74,000 less for Guardian home	3
Paid over £75,000 less for Guardian home	2

Figure 3.3 Sale price of previous home

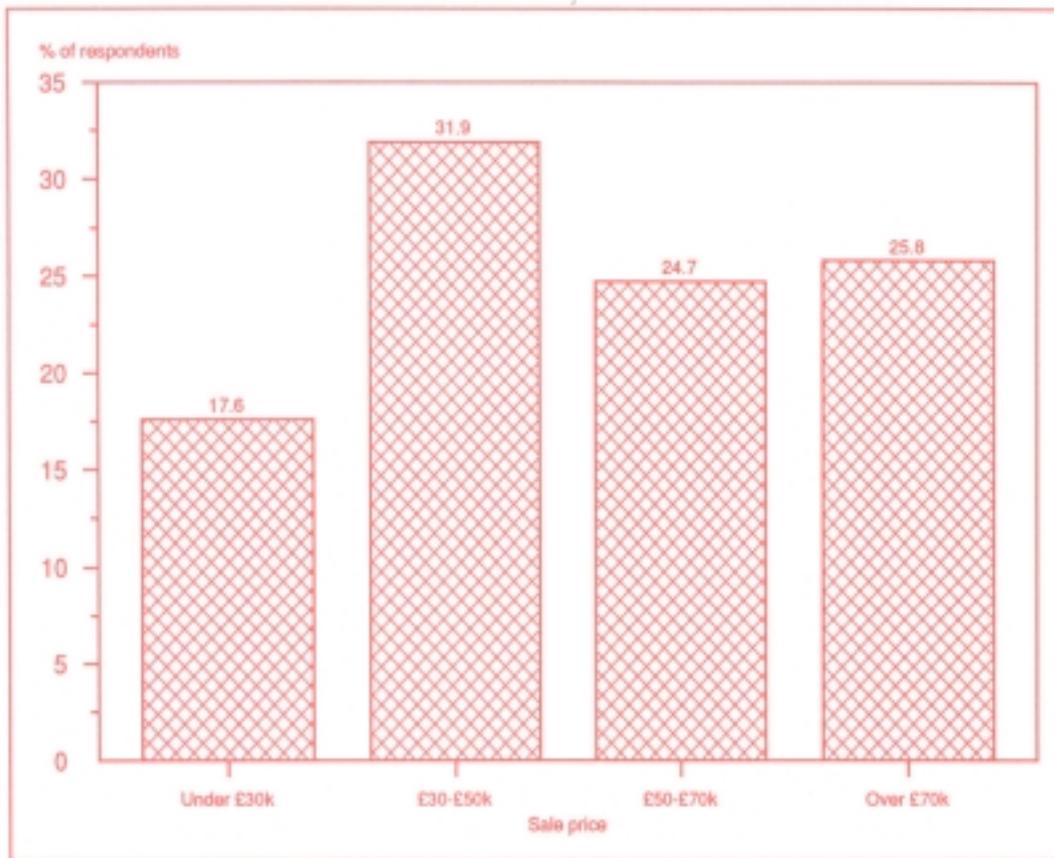


Figure 3.4 Purchase price of Guardian home

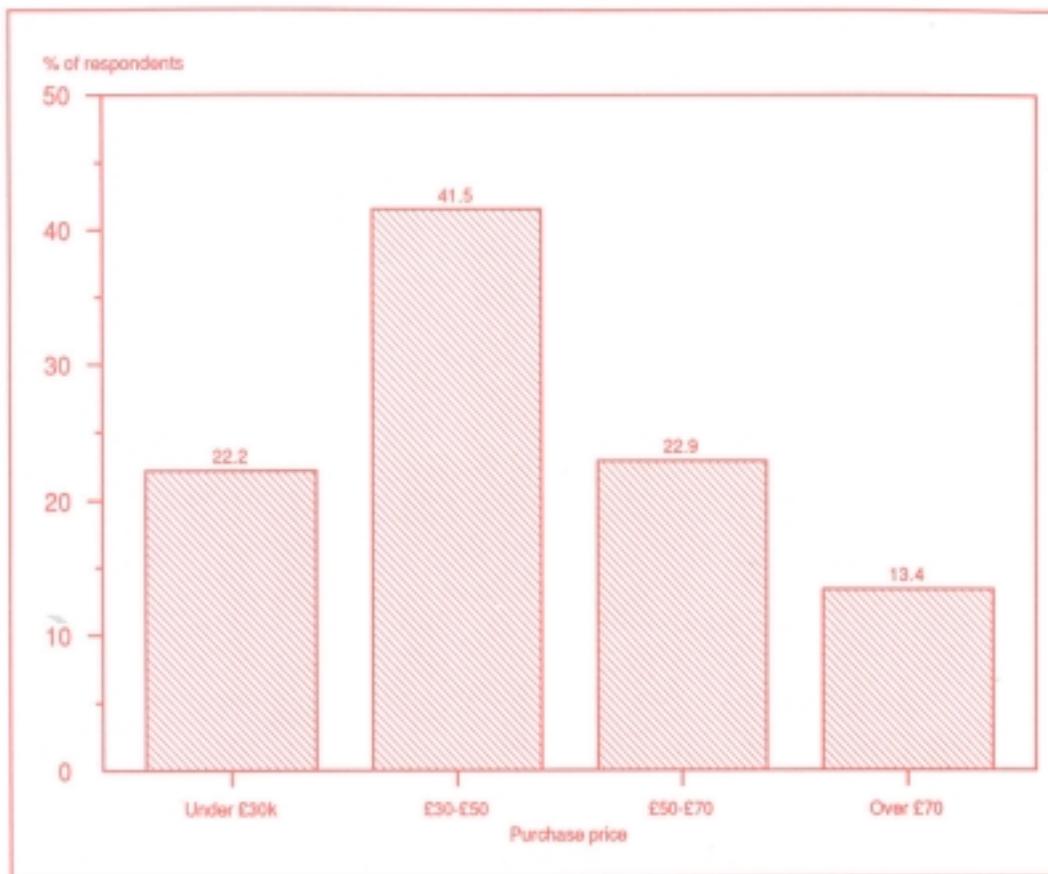
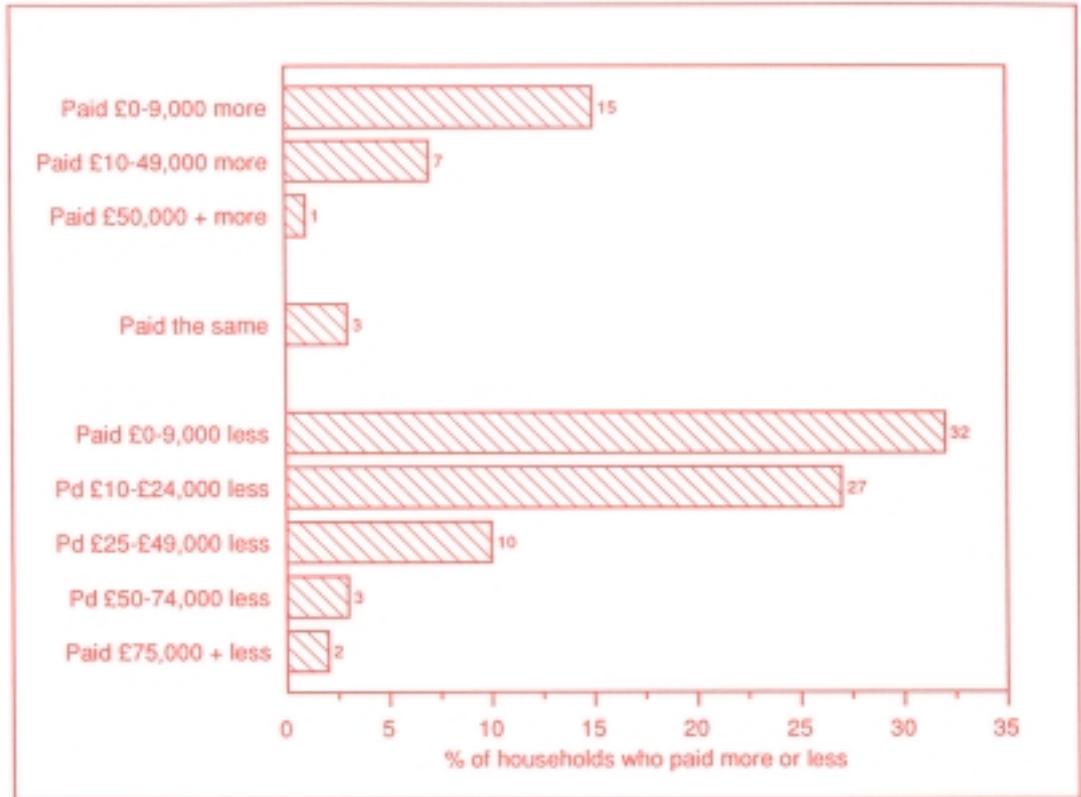


Figure 3.5 Comparison of sale price of previous home with purchase price of Guardian home



Chapter 4 Residents' views on their home and the scheme

This chapter looks at how Guardian residents felt about their own homes and about the scheme or estate in which the home was located. It examines views about a range of dwelling characteristics, facilities associated with the scheme or estate, and the overall layout and design. Overall, residents' perceptions of their home were very positive. In total 82% were happy with their homes, with 30% of these saying they were very satisfied and 52% saying they were satisfied. Only 3% were dissatisfied while 15% were neutral. These findings suggest that Guardian homes are meeting the expectations of the vast majority of their residents. Similar high levels of satisfaction were found in the study of Anchor tenants. Guardian residents were also generally happy with the scheme, estate, or block of flats in which they lived. A total of 87% were happy with their estate, with 29% being very satisfied and 56% satisfied. Again only 3% were dissatisfied. Residents' views are now examined in more detail, but before this, a brief profile of the characteristics of Guardian schemes is provided.

Dwelling characteristics

The majority of Guardian sheltered properties are flats (81%) (Table 4.1). Slightly more than half the flats have two bedrooms and the remainder have one bedroom. The other type of property provided by Guardian is the bungalow (15%) with nearly all of these having two bedrooms. A few schemes include cottages, houses or maisonettes but the numbers are very small. Flats are more common in the south east which only has a small proportion of bungalow or cottage style accommodation. The region with the most bungalows is the north. Overall 60% of all dwellings have two bedrooms, and virtually all of the remainder have one bedroom. There are almost no bedsitter-type units.

Table 4.1 The main types of accommodation provided by Guardian by region

		North %	South East %	South West %	Central Southern %	Total
Flats	1 bed	31	48	26	39	36
	2 bed	50	37	49	43	44
	All	81	85	75	82	80
Bungalows	1 bed	1	6	1	3	3
	2 bed	17	6	15	13	12
	All	18	12	16	16	15
Cottages	1 bed	0	0	1	0	0
	2 bed	0	4	3	3	2
	All	0	4	4	3	2
Other	1 bed	1	0	0	0	0
	2 bed	0	0	4	0	1
	All	1	0	4	0	1
All	Number	1364	1406	1062	1135	4967

Note: since this table was prepared, Guardian management has been restructured into three regions. There are now over 5000 properties.

Satisfaction with accommodation

The survey contained a number of questions which sought residents' views about whether they rated their satisfaction with specific aspects of their home as good, fair or poor. In

Residents' views on their home and the scheme

general the satisfaction level was high. For example, property condition was rated as good or fair by 99% of residents. Fire safety, design, layout and security also received high ratings. Storage space was the only aspect to attract a significantly lower level of satisfaction with 35% of respondents rating this as poor. Problems with noise insulation and the lack of double glazing in some properties were also cited as being reasons for lower levels of satisfaction. The proportion of respondents giving a positive response of either good or fair for specific features of the home is shown in Table 4.2. Some representative comments on accommodation are also set out below.

Table 4.2 Proportion of residents rating features as good or fair

Feature	% Good/fair	Feature	% Good/fair
Property condition	99	Garden	90
Size of living room	98	Security of doors	90
Privacy	97	Security of windows	89
Design and layout	96	Fire safety	87
Hearing system	95	Size of kitchen	86
Electric sockets	95	Windows	83
Amount of daylight	91	Noise insulation	83
Size of bedrooms	90	Storage space	65

Mrs Baker has lived in her home for 7 years. Her husband died two years after they moved in. The location of the scheme and the garden were very important aspects of their initial decision to move. The scheme is close to shops, a library and a swimming pool so Mrs Baker has use of all the local facilities. *'When my husband was alive we used to sit out on the lawn and then we would go over to the park. The gardens on the scheme are lovely, I think I'm very fortunate living here.'*

Mrs Templeman moved to the scheme 2 years ago and is very happy with her home. Her accommodation is of a good standard and she thinks it has been well designed for older people. Her only complaint is the oven. Because it opens downwards she finds it difficult to use, *'I'm very, very happy with everything here but the oven. I'm only 4'10" and I can't get my arms in the back of it you see. To replace it would be an upheaval and would cost money. That's the only thing I have to complain about, so I'm doing quite well really'*.

Mrs Gordon finds the availability of the guest room particularly useful as she sometimes has relatives visiting from abroad. She realises that other similar schemes close by don't have that facility. *'When my friends in the other scheme had their relatives visit they had to pay £40 a night for a local hotel'*.

Mr and Mrs Price have lived in their scheme for 4 years and in general are happy with their accommodation. The communal laundry is particularly useful to Mrs Price, and it creates an opportunity for her to meet up with other residents. *'I tell my husband I won't be long, I'm going to the laundry, but I'm often there an hour. We sit and talk so you're never lonely'*.

Mr Thomas has lived in his accommodation for 7 years. His home is very compact and suits him well, and it is near the local shops. He is also pleased because he has been allowed to keep up his interest in gardening by joining the gardening club in his scheme. However he is critical of some of the features of the property, for example the doors in his kitchenette have never fitted well, neither have the doors on his wardrobes.

One facility which was examined in more detail was the provision of a shower. Showers have not been provided as a matter of course in Guardian schemes in the past and only just over a third of respondents (37%) had any form of shower installed in their home when they moved in. The strong demand for shower facilities was demonstrated by the fact that of the remainder, three quarters would like one installed.

Respondents were also asked if the layout of their home caused them any problems in getting around. Only 4% said that layout caused any difficulty, which given the average age of almost 80 indicates that the accommodation is well designed for older and less mobile people. The type of adaptations people said they would find useful are shown in Table 4.3. The most common responses related to adaptations to the bathroom- The most useful adaptation was felt to be a specially adapted walk-in shower or bath (as distinct from an ordinary shower as discussed in the previous paragraph).

Other adaptations which people felt would be useful would be less expensive to implement. These included grab rails in the bathroom, minor adaptations to make taps easier to use, and external access ramps. Stairlifts and handrails on stairs in communal areas were also mentioned. It would be useful for Guardian to look into these aspects of design to see if different or additional fittings could be installed when houses are first built, in order to minimise the need for expensive adaptations at a later date.

Table 4.3 Adaptations respondents felt would be useful

	% respondents requiring adaptations
Walk in shower/disabled bath	66
Bathroom grab-rail	50
Tap adaptations	41
Access ramps	28
Stair lift	25
Handrail on stairs	13

Residents were also asked about what facilities they would expect to see if they were moving to a new Guardian scheme. This gives an indication of the additional equipment and features people feel Guardian should provide as standard in new developments. The highest responses were for items that would improve security such as a spy hole in the front door (30%) and a personal alarm system (29%). More security generally was also mentioned (19%). The other items were mainly items of kitchen equipment with a fridge/freezer getting the highest rating (28%) followed by a washer/drier (26%), a cooker (24%) and a microwave (19%). Very few people (9%) wanted a dishwasher, probably reflecting the fact that many would not have had this item of equipment in their previous home. Additional items volunteered by respondents included smoke alarms, double glazing, more security features, more storage space, and items such as cupboards and window catches being placed at a better height so they can be reached.

The sheltered housing scheme as a whole

There is considerable variety in the *size* of Guardian estates. The smallest has 6 units whilst the largest has 93 units. Most have between 20 and 39 units and the average is 29 units. Table 4.4 shows the distribution of different sized schemes by region. The South East tends to have a higher proportion of larger schemes than the other regions.

Residents' views on their home and the scheme

Table 4.4 Size of Guardian schemes by region

	North %	South East %	South West %	Central Southern %	Total %
Under 20 units	24	11	24	25	22
20-39 units	54	57	71	65	61
40-59 units	20	26	5	10	15
60 units or more	2	6	0	0	2
Total	100	100	100	100	100

Note: This data is for the 4 years prior to restructuring in 1994 to 3 area offices.

A range of facilities are provided in each scheme as is shown in Table 4-5. All schemes have a warden with over two thirds (68%) having a warden who lives on the premises. Some 27% have a visiting warden and 5% have both a resident warden and a deputy or relief warden who is non resident. Only just over a third of schemes have a communal lounge (37%), and just over half have a laundry room (55%). Guest suites are provided in approximately half of the schemes (52%). Just under half of the schemes which contain flats have lifts provided, although data on the number of storeys they contain is not available.

Table 4.5 Facilities provided in Guardian schemes

	% of schemes with facility
Warden Resident	68
Warden Visiting	27
Both visiting and resident	5
Manager	1
Communal lounge	37
Laundry	55
Guest suite	52
Lift*	49

* Excludes schemes with no flats

Satisfaction with the scheme

Residents were asked to rate various aspects of the estate they lived in, where applicable (Table 4.6). In general the responses were very positive with the vast majority of residents finding the location of the estate, the way it was laid out and the facilities provided such as the laundry room or guest room either good or fair. The highest 'poor' ratings were in relation to car parking (12%), communal lounges (12%), and social events (31%). Car parking was raised by some of those subsequently interviewed and sign-posting on schemes visited indicated problems with parking in the past. Difficulties have arisen because the level

Table 4-6 Rating of aspects of the estate

	% Good/fair		% Good/fair
Location of estate	96	Access to facilities and shops	93
Layout of estate	96	Common areas	91
Laundry room	96	Car parking	88
Guest room	94	Lounge	88
Contact with other residents	94	Social events	69

of provision was set at too low a level when schemes were constructed. A review of car ownership levels amongst older households in private sheltered housing may be necessary to devise appropriate standards in future schemes. Problems with car parking can often lead to high levels of dissatisfaction.

Social activities

The high level of dissatisfaction (31%) with social events merits further examination (Table 4.6). If respondents are separated into those living in schemes which had a communal lounge and those which did not, 27% of those with a lounge regarded provision of social events as poor compared with 40% of those without a communal lounge. The presence of a lounge is therefore likely to make residents more satisfied with social events. Those without a communal lounge were also much more likely to indicate that social events were 'not applicable' to their scheme (63%) than those with this facility (15%). There was no relationship, however, between distance moved from previous home and satisfaction with social events.

From the case study visits it was clear that some schemes have had more social activities than others, and also that some residents found it difficult to mix and make new friends. For example Mrs Winter who lived in a Guardian flat had moved three times since retirement and knew very few people locally apart from her daughter. Although the scheme she lived in had an active social group she was unable to go on any of the outings as she was ill and house-bound. She did not think people in her block were very friendly and she had no way of getting to know them as there were no communal facilities. As a consequence she was very isolated and lonely. In contrast Mr Morgan who lived in the same block had lived all his life in the local area and had many friends and family members locally. He had helped set up a social group in the block and organised monthly trips and nights out. Clearly he did not feel the scheme he lived in was unfriendly or lacked social events. As with all groups of people, some will wish to socialise with others intensively and others will not. It is difficult to see how Guardian could improve the social life in schemes as it has to come down to residents wanting to put energy into organising events for themselves and for people to be willing and able to join in. The provision of a lounge facility in all schemes would obviously help.

Miss James has lived in her home for several years and she has seen the social activities dwindle considerably since the early days. When she first came to the scheme the common room was in regular use with a rota for tea and coffee mornings and evenings, and there were several other social activities organised. Miss James believes the reasons for the change are linked to the dominant characters on the social committee who do not consult others about the choice of activities they organise. The events are often not what residents want, so they don't join in, and it's very difficult for the warden to interfere without offending the people involved. *'The residents on the social committee have formed themselves into a sort of clique, and people, just don't like it.'*

Security

The security of the estates was also an issue which was dealt with in some detail as it is a matter of great concern to older people. The majority (81%) were happy with the security of their estate but a substantial minority (19%) were dissatisfied. All respondents were asked which additional security measures they would most like to see, and the results are shown in Table 4.7. Greater security in the car parking areas, window locks in communal areas and better external lighting were felt to be the most important additional measures. A first floor location, and the ability to overlook well-lit garden and car-parking areas were specifically mentioned by several of those interviewed as benefits of their particular home within a scheme.

Table 4.7 Additional security measures

	% respondents
Greater security in car parks	37
Window locks in communal areas	31
Improved external lighting	30
Neighborhood watch scheme	28
Door entry system for each estate	18
Other measures	11

The alarm system

Guardian schemes use either the warden call or central control alarm system. The warden call was the original system used. This system alerts the warden when he or she is on duty and also triggers a warning light or alarm outside the resident's home. The warden call systems are now only used on a small number of schemes as they are replaced by the new central control system when they wear out. The central control system is believed to give a greater level of cover to residents, particularly when the warden is off duty and when the relief warden is on duty. When the warden is present he or she will be alerted to the call of the resident by the alarm. When he or she is off duty, the system directs the alarm call to a central office which responds to the needs of the resident through the remote speech facility. In addition to these two systems residents have made their own arrangements for a personal alarm system in a small number of cases.

Two thirds of respondents (67%) said they had not used their alarm system at all over the last two years. However, 16% had used it once and a further 16% had needed to use it between two and five times. Only a few residents had used the alarm more frequently than this. Inevitably it was those residents with higher levels of dependency who were more likely to have used the alarm system more than once,

Of those who had used the alarm, most were satisfied with the warden's speed of response. Well over half (59%) were very satisfied and a further 28% were satisfied. Only 7% of respondents who had used the alarm felt the speed of response was inadequate. Even though this affected only a small proportion of residents the number affected is significant and it is important for Guardian to look at ways in which response times could be improved as all residents need to have confidence that they can get help rapidly in an emergency.

Overall in all Guardian schemes about 85% of properties have an alarm system which is linked to an external central control centre, although the arrangements vary across the country. Some 30% of residents had made use of this alarm. Satisfaction with the response from the central control centre was also high, but less high than that for the speed of the warden's response, with 14% expressing dissatisfaction. It is clear from these results that the majority of residents are confident with the alarm systems provided. However those subsequently interviewed indicated that they would much rather have a system which called the warden or their neighbours than one which resulted in a call to the emergency services or a relative. Several people commented that their original alarm system had been better than the one that had been installed more recently and there were instances where residents had purchased an alternative system to the one provided by Guardian because the latter was felt to be unreliable. There is clearly a conflict here between the views of Guardian management (who see the central control system as providing greater cover) and some residents who dislike this approach. Guardian should consult residents further on this issue to clarify their objectives in more depth and to see whether these have substance. It may be possible that further instruction in the use of the alarm or explanation of how it works is required.

Residents' views on their home and the scheme

Miss Kennett has recently had a new type of alarm system fitted in her scheme. However she and many others preferred the old system. She feels the new system wasn't explained well enough to residents before it was purchased - this was because the representative selling the alarm system was ill and so the area manager had to take over. Had residents really understood the new system, she feels they would not have accepted it. If the new system is used during the week it works well because the warden will answer the call, take appropriate action, and then come straight to the flat. However at weekends the call goes through to a central office and no-one in the flats will know that she has been taken ill. The old system had an alarm that rang in the corridor and which automatically released her front door. She felt safer with this system as other residents would be able to come to her rescue.

Chapter 5 Services provided by Guardian

The previous chapters have examined the characteristics of Guardian residents and the nature of their properties and estates. This chapter moves on to look at the services provided by Guardian including the repairs service, the warden service and overall management of the schemes.

The repairs service

Part of the service charge paid by each resident goes towards the repair and maintenance of the buildings. Just over two thirds of residents (69%) had put in a request for repairs over the previous two years. A quarter of residents (25%) had put in only one request, 43% had put in between two and five requests, and 2% had requested repairs on more than five occasions.

Overall 73% of residents were happy with the repair service (19% were very satisfied and 54% were satisfied). Just over one in five were neutral in their opinion, and only 5% expressed dissatisfaction with the service. Amongst those who had not used the service in the last two years, there was almost no dissatisfaction, but a much higher proportion (27%) were neutral in their views, reflecting their lack of recent experience. Amongst those who had used the service, satisfaction fell and dissatisfaction rose with frequency of use, but even amongst the tiny minority using the service six times or more, only 8% were dissatisfied. There is thus a high level of satisfaction with the repairs service, but also a significant minority of users who have not made up their minds, suggesting that there is still some room for Guardian to improve this service.

Table 5.1 Rating of aspects of the repairs service

	% respondents rating service as good or fair
Politeness of contractors	99
Appointments being kept	96
Cleaning up after repairs completed	96
Quality of repair work	94
Speed of repair work	93
Time taken between reporting repair and repair visit	90

Looking in more detail at ratings for different aspects of the service it is apparent that the lowest ratings were for the time taken between reporting a repair and a repair visit (Table 5.1). Guardian sets target times for repair work according to the urgency of the problem which are shown in Table 5.2. These are shown in the Owners¹ Handbook given to all new-residents. It was clear from the survey that only a minority of residents had any awareness of these targets and only 25% knew what the response times were. This is a very low level of awareness but is better than that found amongst Anchor tenants where only 10% said they had been given any information on the length of time they could expect to wait for repairs to be done. However, Guardian could clearly do more to make residents aware of the targets set for the repairs service, perhaps by issuing more frequent reminders through the newsletter. Of those who were aware of the target response times 80% felt Guardian achieved the targets set.

Guardian also sets standards for other aspects of maintenance which are shown in Table 5.3. Most of these relate to the upkeep of communal areas or of the alarm systems. The majority of residents lived in schemes with at least some shared grounds or areas (78%). Most residents

Services provided by Guardian

Table 5.2 Guardian repair response times

	Target response time
Emergency repair	Within 48 hours of report
Urgent repair	Within 7 days of report
Routine repair	Within 28 days of report

Table 5.3 Standards of service to Guardian residents

Service	Frequency	Equipment	Frequency
Cleaning of common areas	At least once a week	Lift	Six times pa minimum
Window cleaning	Every 4-6 weeks	Gas boilers	Annually
Garden maintenance	Twice a month in growing season, once a month in non-growing season	Ventilation fans	Annually
Repairs and maintenance	When required and in accordance with <i>repairs and service leaflet</i>	Communal fire alarms	Quarterly
External decoration	Every four years or sooner if required	Smoke detectors	Quarterly
Internal decoration to common areas	Every four years or sooner if required	Fire extinguishers	Annually
Testing of fire alarms	Monthly	Emergency lighting	Quarterly
Testing of warden call system	Quarterly	Other major mechanical items	As required or annually

Table 5.4 Satisfaction with other maintenance services

	% Respondents
Lighting of shared hallways	97
Internal decoration of shared areas	97
Rubbish disposal arrangements	96
External lighting	96
External decoration of shared areas	94
Cleaning of shared areas	93
Window cleaning service	92
Appearance of the garden	90
Fire alarm system	87

felt that the provision, servicing and upkeep of these areas and facilities was good. The proportion of residents rating a range of specific items as good or fair is shown in Table 5.4. Satisfaction with all aspects shown in the table is very high. The lowest score was for the fire alarm system which was thought to be poor by 13% of respondents, indicating that this is giving some cause for concern.

The warden service

All Guardian schemes have either a resident or visiting warden who may work full or part time depending on the size of the scheme. The warden is the owner's first point of contact. It is the warden's responsibility to supervise the smooth running of the estate and services such as repairs, gardening and cleaning and importantly to observe the general well-being of the

Services provided by Guardian

residents. Most wardens will be on duty each morning from 9am until 12 noon or 1 pm. In addition to day time duties the warden is on call at least five nights a week. In most schemes the warden makes a call to each resident every day to check their well-being. This may be in person but may also be by phone or tannoy, or by some other locally-determined mechanism such as the resident leaving out a note to show they are up and about. The warden is expected to actually call in person on all residents at least once a week, unless requested not to.

In total 87% of those responding to the questionnaire lived in schemes with a resident warden and the remaining 13% had a visiting warden service. The proportion of those respondents with a resident warden is slightly higher than the estimated proportion for Guardian schemes as a whole. The importance of the warden service is indicated by the fact that 63% of residents said they chose their current home because there was a warden service available. Overall 78% of respondents were either very satisfied or satisfied with the warden service, 15% were neither satisfied nor dissatisfied, and only 7% expressed dissatisfaction. Younger residents (under 65) were more likely to be dissatisfied with the warden service (14%) than those aged over 75 (6%).

The elements of the warden service that people valued the most are shown in Table 5.5. Clearly the help provided by the warden in the case of emergencies was the most appreciated aspect, as the example below indicates.

Table 5.5 Most valued aspects of the warden service

	% Respondents
Emergency help if needed	85
Supervision of services (eg gardening, repairs)	69
Having regular contact	66
Arranging for other services to provide help	33
Organising social events	19

Mrs Allen moved into her Guardian home 2 years ago when she was 67. Her move was prompted by her husband's death. Up until then she had been living in a bungalow but she came to feel it was too big. Mrs Allen was also fearful of living alone, and she felt vulnerable and unsafe. She heard about Guardian by chance through a friend, 'it was a set of coincidences really - an answer to a prayer'. Mrs Allen was also pleased to find somewhere so close to home. The warden service and the facility for emergency call out were important factors in her decision to move. The present warden has only been in post for a few weeks and so far Mrs Allen finds her very approachable and caring. She likes the comfort of the daily check the warden makes: 'she calls in the morning to see if you're all right, and if you don't answer she will come back. If you're poorly she'll get the doctor for you.'

Two thirds of residents also placed a high value on having regular contact with the warden. In particular residents who were in older age groups and those who were frailer valued this aspect of the service. 'Our warden *calls in the morning to see if you're all right and if you don't answer she will come and check. She will always help you and arrange any little thing for you. She's a wonder, a wonder - I have to tell her to slow down*'. Residents were asked how often they would like visits from the warden and most appeared happy with the present arrangements (62%), with only 6% wanting to be visited more often. Those who wanted more visits were not surprisingly more likely to be living alone, older or more dependent.

However some residents wanted a reduced or more flexible schedule with 16% saying they did not want visits at all and a further 16% preferring to have visits on request. It was difficult

to identify any particular group who wanted reduced or more flexible warden services as responses were spread through the age groups and also included some people who appeared to be very dependent. It is clear from the case study visits that younger households tended to regard the warden service as being mainly for the benefit of older and more dependent households at the present time, but nevertheless one which they might themselves need at some stage in the future. Some people were very independent despite their age or level of infirmity, or they had networks of friends and relatives or paid carers who they preferred to depend on more than the warden. Given the proportion of people who said they would like a reduced or different level of contact with the warden it would be worth Guardian looking at ways in which the service could be delivered in a more flexible way.

The warden's supervision of services such as gardening and repairs was also highly valued. Surprisingly few residents saw the need for the warden to arrange other services such as home helps or care services. The in-depth interviews with residents revealed that most saw this as something that they either had to arrange for themselves privately, or if they became ill or infirm they would have to approach an external agency such as social services. Most residents appeared to realise that the role of the warden was limited and they could not ask for much additional help. However a third of residents did value assistance with getting other services. This type of help was wanted by a range of respondents but they were slightly more likely to be people with higher levels of dependency. The role that was least valued was in arranging social activities which most residents clearly did not see as being one of the warden's responsibilities.

It was apparent from the in-depth interviews that there were very different expectations of the warden amongst residents and that it was difficult for a warden to meet with the approval of all residents in a scheme. Inevitably in some cases there were clashes of personality, or cases where an existing warden was compared to a previous one who was prepared to do more, or who had a partner who was willing to assist on an unpaid basis with odd jobs. Those wardens who were thought of very highly often appeared to be doing more than they were obliged to do according to their job description, *'compared to the last warden she does far more, she's always on the scheme and you can always call on her day or night'*. Those who stuck to their hours and did not take on extra tasks were sometimes subject to adverse comments: *'She's helpful and kind, but she just sticks to the bare minimum'*. The key criteria that many of the people in the case studies mentioned was that the warden should be good with people and be willing to listen and that this was often more important than their ability to deal with administrative tasks. There was also a feeling expressed by some that the warden should treat them more as independent minded individuals and not as old people. One person added to their survey form: *'the warden is dictatorial, not interested in us but has an old people's home approach towards residents'*, while another commented *'the warden is a waste of time and treats us like demented old people'*. However this was not a common response. Most said things like *'she's marvellous, she'll help you sort everything out and she really cares'*.

Mr & Mrs Boyd moved from London to their present scheme nine years ago when they were in their late 60's. They had no children so they were flexible in their choice of location. They responded to an advert in the paper for their present bungalow because it was newly built and fully fitted out. Despite the fact that their Guardian home is slightly bigger than their previous flat they were able to realise a small amount of capital as a result of the move. Since their move Mrs Boyd has developed mild Alzheimer's and Mr Boyd is having some problems with his breathing. They are very happy with their accommodation and the warden service has proved invaluable to them. *'It's knowing that we have the certainty of warden cover and the alarm service. It takes away all the strain'*. They have also made lots of good friends. *'It's marvellous, they're wonderfully friendly people here, we've never regretted one minute of it'*.

Services provided by Guardian

Miss Williams has lived in her scheme for eight years. She is now 78. The warden service was a very important part of her decision to move into sheltered housing. She believes the warden has a very difficult job in meeting residents' needs and pleasing everyone and ultimately she believes it is almost an impossible task. Miss Williams is concerned that a small group of other residents are far less happy with the warden and think she should leave. *'One group of residents don't feel the same and dislike the warden, they want someone 'more refined' and they're making her life a misery - it's most unfair'.* Miss Williams finds her warden excellent. In her view the warden carries out her duties efficiently, but also communicates well with residents and has a very caring personality.

Residents were asked about their preferences for the future level of warden support and what they would be prepared to pay for. The vast majority (81%) did not want to see any change but wanted to keep the same level of service and pay the same service charge. Only 4% were willing to pay more for additional services, and these were more likely to be women living alone, those who were more dependent, or those on higher incomes. At the other extreme 15% preferred not to have a warden and pay a reduced service charge. It was hard to categorise this latter group who were a mix of ages, household types, and income groups.

The Guardian management service

Guardian restructured its area offices during 1994, reducing the number of areas from four to three (see Map 1 p. 13). The North of England Area Office is covered from Bradford and manages approximately 53 schemes which total 1548 units of accommodation. The Western Area Office is situated in Bath, this office manages 66 schemes comprising 1731 units and the Eastern Area Office is located in Chertsey and manages 52 schemes consisting of 1876 units. Because of the variation in the number of schemes managed in each area, the staffing numbers vary accordingly. However all Area Offices consist of an Area Estate Manager, a Surveyor, up to four Housing Officers (full-time and part-time) and up to four Clerical staff (full-time and part-time). A full time Housing Officer typically manages about twenty schemes.

The Guardian National Manager and secretary are based in the Eastern office in Chertsey with the area staff. The Area Estate Managers report both to the Eastern office, and to Guardian at the Anchor headquarters in Oxford which is also the Guardian registered office. Guardian staff in the Oxford office consist of the Director, and approximately 10 staff who deal with finance, sales and conveyancing.

Day-to-day tasks on the estate are handled by the warden. Any complaints or problems that the warden cannot deal with or which residents want to raise with a more senior staff member go to the area office. A complaints form may be obtained from either the Warden, the Area Office or the National Manager's secretary. The National Manager will acknowledge the complaint and ensure that it is addressed, and replied to by the relevant member of staff within four weeks. The National Manager monitors the response to all formal complaints and ensures that residents receive a report on the action Guardian is taking. If residents are not satisfied with the way their complaint has been dealt with they are able to write to the Director of Guardian at the Oxford office. The Director will consider the complaint and forward details to a designated member of the Executive Committee, who in turn may decide to present the details of the dispute to the Executive Committee. At this point the resident may state their case in person to the Director if he or she so wishes. If, after this process, the resident still feels their complaint is unresolved they may consider contacting a conciliation service such as The Sheltered Housing Advice and Conciliation Service, or The Housing Association Tenants Ombudsman.

Overall, residents seemed relatively happy with the management service provided by Guardian, but less so than with the repair and warden services. Over half (52%) said they were satisfied but

only 9% said they were very satisfied. Some 29% were neither satisfied nor dissatisfied, while 10% stated that they were dissatisfied. Younger respondents aged under 65 were far more likely to be dissatisfied (29%) than older ones (14% of those aged 65 to 74, and 8% of those aged 75 or more). Those on higher incomes, and those who before retirement had been in professional or supervisory employment, were also more likely to be dissatisfied than those on lower incomes, those formerly in manual occupations, and those who had never worked outside the home. Given the significance of the service charge to many residents, it is surprising that those with the lowest incomes were not the most dissatisfied. The picture in relation to savings levels was more clear cut with those having less than £3000 being more dissatisfied (12%) than with savings over £30000(8%).

Residents were asked to rate different aspects of the service received from Guardian. Most people (93%) felt that they received a polite response if they contacted Guardian. But in terms of the speed of response and helpfulness of the response to enquiries only 84% and 83% of residents respectively said this was either good or fair. This means that a significant minority of residents felt that Guardian management fell short of providing a rapid and helpful response to queries and there is clearly room for improvements to the service. It was clear from additional comments added to the questionnaire and from the case studies that some people felt that Guardian was too autocratic or paternalistic. Several people pointed out that they were owner occupiers but claimed that Guardian tried to treat them like tenants. The following comment is typical: *'Guardian shouldn't treat owner occupiers as if they are unable to make any decisions for themselves'*.

Overall most residents felt that the services they were receiving from Guardian were staying the same (76%). However 14% thought they were getting better, and 11% felt they were getting worse (Table 5.6). Where new features such as the centrally controlled alarm system had been installed many residents felt this had not improved the service. There was also a feeling from some residents that central administrative costs were too high and rising disproportionately. Some residents wanted more detail in the accounts, particularly over what charges for central administration by Guardian at the Oxford and Chertsey offices were being spent on.

Mr and Mrs Cable moved to their scheme nine years ago, and were able to release a small amount of capital after their move. In relation to the service charge they feel everything is provided for and most residents on the scheme seem quite happy with the set up. They have compared their service charge with other similar schemes and find theirs to be very reasonable. However they feel strongly that they would like to see a breakdown of the money used for the upkeep of the head office in Oxford *'It's quite a considerable amount of money that goes there, and we don't know what the expenditure of that office is, or what they do with the money.'*

Table 5.6 Residents' views on whether Guardian services were getting better or worse

	% Respondents
Getting better	14
Staying the same	76
Getting worse	11

Dealing with complaints

Those residents who had had cause to complain about aspects of the service were asked about how the Guardian management staff generally reacted. Over three quarters (78%) felt that staff took their problems and complaints seriously, but lower proportions felt these problems were

Services provided by Guardian

dealt with effectively (70%) or quickly (67%). These findings were born out by the in-depth interviews as the following case study shows.

Mr and Mrs May moved into their newly built flat in 1987. It soon became apparent that there was damp in the bedroom because the clothes and shoes in their wardrobe had mildew. The warden arranged for a surveyor to make an assessment of the problem but he seemed unable to identify the cause. Mr and Mrs May were unhappy with the solution suggested by the surveyor and the way in which they were treated generally. *'Well, the surveyor came and was most rude and talked down to us as if we were idiots. He said it was condensation and that we would have to leave the bedroom window open all year round, as he did in his house. So I said, but how old are you, I'm sure when you get to my age you won't want the window open and in any case it's not safe.'* The damp problem remained unsolved for two years and caused the couple a great deal of upset. The dampness was only solved when Mrs May herself made suggestions to the surveyor which were finally taken up. Unfortunately Mr May died before the a satisfactory solution was found, and had therefore experienced the stress of the situation in his last years. *It was only at a later date when my friend upstairs mentioned the noise of her bathroom fan that I realised my bathroom fan wasn't working properly. I told them and they discovered the elephant pipe from the fan that was supposed to run in the duct behind my bedroom wall wasn't connected.'*

Several people in the case studies commented that they would like more opportunity to talk to the area estate manager, or to be able to get hold of this person relatively fast if they had a problem. Some people had experienced delays in getting responses to letters or phone calls. *'Well, they take ages to reply, and you just get fed up writing to them all the time.'* It was suggested that there were problems when staff were ill or on holiday as there often appeared to be no-one providing cover. When regional staff visit schemes residents said they usually knew about the visit but several people said they would like the manager to actively seek out their views rather than wait for residents to go to them. *'We know the area officers are very busy, but we think they should ask to see a resident on each visit.'* Similar views were expressed by Anchor tenants in the survey of rental schemes.

Mr and Mrs Cook have lived in their scheme for seven years, having moved away from their previous home to be near Mrs Cook's half sister. They are very happy with their accommodation, the warden and the scheme as a whole. They have made several friends at the scheme and there is a good social network. Their only criticism of Guardian is the management. In the past they made various enquiries or asked for help over certain matters but have found that the head and regional office often would not take them seriously and were slow to respond. For example they were seeking support for a reduction in council tax because the properties were sold at 70% of the market price. They wrote to their regional officer asking for a letter supporting this to pass on to the council. The regional office refused to support their request. Mr Cook went ahead with the application and successfully achieved a reduction of £70 a year for all the residents at the scheme. *'The regional office is always very negative, residents here have just given up trying to communicate with them.'*

Consultation with residents

Just over half of residents (56%) felt that Guardian consulted them enough. But conversely 44% of residents felt that Guardian could do more to give residents information and involve them in decision making. Specific areas in which people felt they would like more consultation are shown in Table 5.7. The most important issue was the service charge. A consultation meeting is held annually at each scheme where Guardian staff and residents can discuss the service charge. In total 84% of residents were aware of this consultation process, but clearly many residents felt they would like more input than just this one meeting. Others felt that their comments never led to any changes being made to budgets and that as a result most residents had become discouraged from trying to achieve changes. It is obviously important for residents to feel that

they can have some impact on decisions. The nature of the service charge and residents' feeling about the costs are discussed in more detail at the end of the following chapter.

Other important areas where residents felt there could be more consultation were the repairs and maintenance service, the management committee, and the services provided by the area office.

Mr and Mrs Mason have lived in their scheme for six years. They bought their flat from the developers and at the time were told that the service charge would be £25 a month. They like the flat but believe it was built badly using the cheapest materials. There have been a series of repair problems that have not been resolved. They are very frustrated because the communication with both regional and head office has been very slow. They have not had a satisfactory solution to their complaints. One of the main increases in the service charge is the management element. Because of their experiences with Guardian they feel that this aspect of the service charge is far too high.

Mr and Mrs Hughes have lived in their scheme for five years. They are happy with their accommodation and the warden is marvellous. However, they feel their dealings with both area and national management over the years have revealed inexperience, lack of innovation, and inadequate support on the part of management staff. For this reason they object to increases above the rate of inflation in the management element of the service charge which has risen proportionately higher than other elements of the service charge in recent years, 'Our move's turned out very well, but we are unhappy with the management, otherwise it's perfect.'

In addition to the annual consultation on service charges, meetings are also held on a regional and national basis at which representatives from each scheme can discuss issues of concern. However the survey showed that only 54% of residents were aware of the Regional Forum and only 51% were aware of the National Forum of Residents (Table 5.8). These findings suggest that Guardian could do more to promote these forums and to encourage more schemes to send representatives.

Both the Regional and National Residents' Consultative Forum meetings are held twice a year. There is one forum for each of the Western and Eastern areas, and two in the Northern area. As not all schemes have a Residents' Association, those that do not may put forward a co-opted member, however the choice of nominee must be agreed by other residents in the scheme. In the case of the Regional Residents' Consultative Forum, the area manager invites one member from each Residents' Association and any co-opted members to attend. In general between approximately 14 and 16 members will attend the regional meeting, the area manager will be present and a resident will chair the meeting. The National Manager may periodically attend regional forum meetings. The National Residents' Consultative Forum is usually slightly smaller

Table 5.7 Areas in which there could be more consultation between Guardian and residents

	% Respondents
Service charge	64
Repairs and maintenance service	50
How the management committee runs Guardian	47
Service provided by area office	46
Gardening	38
Design of Guardian homes	25
Other	5

Services provided by Guardian

Table 5.8 Awareness of consultation procedures

	% Respondents
Annual consultation about service charges Between residents and Guardian	84
Regional Forum of Residents	54
National Forum of Residents	51

in size and is made up of two members from each regional forum, co-opted members and the National Manager.

Information provided by Guardian

Guardian provides various items of information for residents which are shown in Table 5.9, The newsletter, which is produced twice a year, was valued by residents with 98% at least skimming through it and 71 % saying they read it thoroughly. Extremely high proportions of residents said they read the service charge budgets (99%) and accounts (98%) with most saying they read these thoroughly. Almost three quarters of residents (74%) felt they wanted Guardian to continue to produce the same amount of information on scheme charges and finances, but 21% wanted more information. This reflects the concern most residents felt about the service charge.

Table 5.9 Residents' use of the information sent by Guardian

	Read thoroughly	Skim through	Do not read
Newsletter	71	27	2
Service charge budget	84	15	2
Service charge accounts	84	14	2
Other information	69	28	2

When asked for their preferences about the methods Guardian should use to pass on new information to residents more than half of respondents said they would like personal letters (Table 5.10). However open meetings, newsletter articles and notes with annual statements were also thought to be acceptable channels of communication by about a third of residents. Only a fifth of residents wanted information to come via the residents' associations reflecting the fact that some schemes do not have an association or feel their association does not represent all their interests.

Table 5.10 Methods residents would like Guardian to use to pass on new information

	% Respondents
Personal letters from Guardian	52
Open meetings	34
Notes with annual service charge statement or annual accounts statement	31
Articles in newsletter	30
Via notice boards	24
Through resident's association	20

Overall just over half of residents were satisfied with the quality of communication between Guardian and its residents with 7% saying they were very satisfied and 48% satisfied. Almost a third (30%) were neither satisfied nor dissatisfied, but 15% were dissatisfied. These findings

suggest that Guardian satisfies the majority but could do more to improve the amount of information that is sent out, in particular by sending people more regular information about service charges.

There was clearly more dissatisfaction with the management of Guardian than with the accommodation itself, the estate, the warden, or the repairs and other direct services. This is not surprising, as such services are more remote and it is less clear what they deliver as they are largely concerned with issues of management, finance and administration that many residents may be unaware of. It is not surprising that many feel that management staff, as distinct from those providing direct services, are expensive and unnecessary, and that they experience disappointment when their queries are not dealt with as promptly as they would wish. Management staff are also the bearers of bad news in relation to service charges.

This is a difficult issue for Guardian. On the one hand they are dealing with owner occupiers, often people who have become used to running their own affairs and making decisions over matters like the need for repair and maintenance for themselves. Residents are also paying a service charge for which they expect a high standard of service. But they now occupy a form of accommodation where there are collective responsibilities for matters like repairs, maintenance, cleaning and warden services. They often find it hard to adjust to the need to adhere to good practice in terms of employment conditions for staff, the need for regular or preventative rather than ad hoc maintenance and repairs, the need to employ reputable and perhaps more expensive contractors, and the need to adhere to the views of the majority. But Guardian have to balance the interests of all their residents and take a long term view on the future of the housing which they manage. This is a difficult process and it is inevitable that some residents will be dissatisfied. However it is clear from this survey that prompt responses to queries and enquiries, personal contact with residents, detailed explanations for actions taken, a willingness to listen to residents' views and suggestions, and full consultation are essential.

Moving to a new home

The majority of residents were very settled and were not anticipating moving from their present home. Only 10% of Guardian residents were considering moving from their estate. There were a variety of reasons for wanting to move. The need for increasing levels of care and support was mentioned by 17% of residents who were considering moving. Over a fifth (23%) wanted to be nearer friends and relatives, which would also include some people wanting more support. The in-depth interviews also revealed concern that the age range on schemes was becoming too high. But the main reasons for wanting to move were related to dissatisfaction with the services Guardian provided (38%), dissatisfaction with the estate (23%), or dissatisfaction with the home (23%). These reasons are shown in Table 5.11. The reasons for dissatisfaction with service charges are explored further in Chapter 6.

Table 5.11 Reasons for considering moving

	% Respondents considering moving
Dissatisfied with services provided	38
Dissatisfied with estate	23
To be nearer friends/relatives	23
Financial reasons	21
Greater care	17
Dissatisfied with home	11
Other reason	23

Services provided by Guardian

Mr and Mrs Hill have lived in their Guardian home for six years, they are happy with their home and scheme but have become continually frustrated with Guardian. They feel they are unprofessional and slow to respond to any complaints or concerns of the residents. Because of concern over rising service charges, Mr Hill has often made cost saving suggestions, a few have been taken up by the warden but they feel they get nowhere with the area office. Because of the continual aggravation they would like to move.

Mrs Evans came to the scheme when she was in her mid-sixties. She moved partly because of ill health, but also because she could no longer manage her garden. When Mrs Evans moved in she thought the flat was lovely and had everything she could want, but she feels that she could have waited until she was a bit older before buying into sheltered housing. *Initially she found it difficult to make friends as most of the residents were much older than her. I think I came here too, soon - it's depressing, the majority of people here are 80 something and some are 90 odd and I don't find much in common with them. I'm a friendly person and I talk to everybody - there is another lady upstairs and we sometimes get together in the summer, but I don't visit anybody else.'*

The vast majority of residents were aware that Guardian provides a resale service for residents who wish to sell their homes (84%). Two thirds of those who were aware of this facility would consider selling their homes using this scheme. But most of those who were not willing to use the resale service gave as their reason the fact that they felt they would get a better price if they sold via an independent estate agent (Table 5.12).

Table 5.12 Reasons for not using the Guardian resale service

	% Respondents aware of resale service but not willing to use it
Better price via estate agent	80
Guardian wouldn't advertise enough	40
Unhappy with Guardian	18
Other	4

Chapter 6 Paying for services

The income and savings levels of Guardian residents affect the type of accommodation people are able to purchase, the service charge they are able to afford, the level of care they are able to buy, and the choices that are open to them if they wish to move. When people first come into a scheme they may have considerable savings from employment and from the sale of their previous home. However as they get older their financial position may worsen as the equity from the previous home is eaten into and savings diminish. The weekly income of many people is relatively static and may be falling in real terms, unless they have an index linked pension. The issue of the service charge therefore becomes crucial and not surprisingly this featured strongly in residents' comments in both the postal and the interview surveys. Income and savings levels of residents will also have a considerable influence on the ability of Guardian to provide additional services in some schemes to allow owners to age in place with additional support. This chapter examines Guardian residents' views on service charges, their ability to meet these charges, and their ability and willingness to pay for additional services in the future.

Affording service charges

All Guardian residents pay a service charge which covers the cost of employing the warden, paying for the repair and maintenance of the building, servicing and testing of equipment, upkeep of the garden, the cleaning, maintenance and redecoration of common areas, window-cleaning, the costs of the alarm system, and building insurance. Fees for these services vary according to the type of accommodation, the level of service provided, and the number of residents in the scheme. For example the costs in a scheme which only had a visiting warden service but where the costs were shared between 50 flats would be much less than a scheme with only 15 flats which had a resident warden.

Across all Guardian schemes service charges in 1994 varied from £45.67 to £144.97 with an average of £75.50 and a median of £73.67. The average service charge was higher for flats (£76.53) than for bungalows (£66.95). Annual increases in average service charges ranging from 2.2% to 12.15% have been made over the period 1988 to 1994. The average percentage increase across all schemes is shown in Table 6.1. A particularly steep rise in the management element occurred in 1990/91 resulting in a high overall average increase in service charge for the year of 12.2%. The increase occurred because management fees were previously subsidised by development surpluses which diminished in 1990 with the collapse of the housing market. Subsequently Guardian guaranteed residents a management fee £10 below the Housing Corporation recommended leasehold figure for a minimum of 3 years. The management element of the service charge still remains below the Housing Corporation recommended charge. Table 6.1 also shows the service charge indexed against 1986/87. Over

Table 6.1 Average percentage increase in service charge across all Guardian schemes

Year	% Increase	Index (1986-87=100)	Retail Price Index
1987-1988	2.2	102	107
1988-1989	9.1	112	118
1989-1990	9.9	123	126
1990-1991	12.2	137	134
1991-1992	6.0	146	139
1992-1993	7.9	157	141
1993-1994	3.3	162	144

Paying for services

the seven year period shown in the table the charge increased to 162, while at the same time the retail price index rose to 144. The overall service charge has therefore risen by about 20 points more than the retail price index. While this may have been justified by higher than average rises in the costs covered by the service charge, it highlights the problems faced by residents, whose incomes are likely to have risen less rapidly than the retail price index.

An approximate indication of service charge as a proportion of estimated monthly net income was derived from survey results to indicate the extent to which residents could afford these costs (Table 6.2). On average, the service charge in 1994 was equivalent to about 16% of monthly income, with a median figure of about 14%. The minimum was only 3% and the maximum was 42%. Just over a quarter of residents had a service charge equivalent to 10% or less of their estimated monthly net income, with a similar proportion in the 11—15% band. A further fifth had a service charge equivalent to between 16% and 20% of monthly income. The remaining 26% had a charge representing 21% or more of monthly income. Not surprisingly, the service charge fell most heavily in proportionate terms on those with lowest incomes, with 36% of those with an income of less than £100 per week having a service charge equivalent to more than 25% of their net monthly income, while almost all those with incomes of £200 per week or more paid a service charge equivalent to less than 10% of income. Single women, who generally had lower incomes, were also disproportionately likely to have a high service charge, together with those in the 75 and older age groups (Tables 6.3 and 6.4). Respondents who were satisfied with the service charge were more likely to be paying a charge equivalent to only a small proportion of their income, but those who were

Table 6.2 Estimated income in relation to service charges

Income per week	Service charge as % of estimated net monthly income					Total
	Up to 10%	11-15%	16-20%	21-25%	Over 25%	
Up to £99	0	4	34	27	35	100
£100-199	24	60	15	1	0	100
£200-299	95	5	0	0	0	100
£300 or more	100	0	0	0	0	100
All households	26	28	20	12	14	100

Table 6.3 Estimated income in relation to service charges by household composition

Household type	Service charge as % of estimated net monthly income					Total
	Up to 10%	11-15%	16-20%	21-25%	Over 25%	
Single male	30	25	17	15	14	100
Single female	14	28	25	14	20	100
Couple	58	28	9	4	1	100
All households	27	27	20	12	14	100

Table 6.4 Estimated income in relation to service charges by age of respondent

Age of respondent	Service charge as % of estimated net monthly income					Total
	Up to 10%	11-15%	16-20%	21-25%	Over 25%	
Up to 64	41	41	18	0	0	100
65-74	35	25	16	13	11	100
75-84	25	29	21	10	15	100
85 and over	16	25	26	15	19	100
All households	27	28	20	11	14	100

most dissatisfied with the service charge level were also just as likely to be paying an amount equivalent to less than 10% of estimated net monthly income as to be paying over 25%, suggesting that satisfaction is linked to other factors as well as income.

Mr and Mrs Walker have had a varied housing history. They began married life living with their parents, moved into rented accommodation and then council accommodation. They finally entered home ownership when Mr Walker gained employment in a bank and was able to obtain a good mortgage. Mr Walker was forced to retire at 57 because of ill health, and Mrs Walker continued to work full-time, and then part-time to help pay the mortgage. When Mrs Walker became ill they made a quick decision to move into sheltered housing. Their mortgage was only paid off shortly before they came to Guardian. They did not trade down, and were only left with £300 capital after the move. At present the cost of the service charge is covered by the pension and they feel they gain from the savings made by sharing costs communally however they have virtually no surplus capital. *'Well we get the pension and my husband gets a small bank pension, not an awful lot, but it pays for the service charge and the insurance. That's another thing we don't need to insure the building, only the contents, so that's a saving as well you see. We're all right now, we're happy, but if it goes up too much we won't have anything to fall back on.'*

Attitudes to service charges

The service charge was by far the most common cause of complaint amongst those interviewed. Many were concerned at the scale of increases in charges in recent years which had outstripped increases in their income and in some cases forced them to eat into their savings. One respondent remarked that Guardian appeared unwilling to take any account of what had been happening to businesses generally in the private sector, because they had a guaranteed source of income which their customers were obliged by contract to pay. Residents' feelings of a lack of consultation and of any ability to influence decisions on service charge levels have already been discussed.

When Mr and Mrs Roberts bought their two bedroom flat the service charge was £44.00 a month, but in the last eight years it has increased to £89.00. Fortunately when they sold their previous home they had a reasonable amount of capital left over. They also receive an occupational pension. Their financial situation is relatively secure at present and has enabled them to retain a good standard of living, however they do worry about the continual increase in services charges which is starting to use up their capital.

Mr Green has lived in his Guardian flat for seven years. He had a reasonable income on top of his basic pension. He had worked until he was 70 and now receives two pensions from the two insurance companies he previously worked for. In addition a small amount of capital had been released when he sold his previous home. Mr Green was very satisfied with the standard of his accommodation and with the scheme. His main criticism was the service charge which he felt was quite high and went up each year. He was realistic about what it cost to maintain the scheme and pay the warden, and appreciated, that to reduce costs would mean a poorer service.

When Mrs Newton bought her flat she used all her capital, and as the service charges increased she became quite worried. She is 69 and does have a part-time job but it brings in very little. Her husband died several years ago and he did not have an occupational pension and she has no children who could help her out. When the charges were raised beyond her means, she wrote to Guardian explaining the situation. At a meeting with the regional manager it was agreed that she will only pay half the current service charge, and the amount unpaid will be off-set against the price reached on the eventual sale of the flat.

Paying for services

There was a high level of anxiety over potential future increase in charges. Despite this, however, over half of all survey respondents thought that the service charge represented value for money with 10% saying they were very satisfied and 47% saying they were satisfied. A quarter (27%) were neither satisfied nor dissatisfied. The remaining 16% of respondents were dissatisfied with the value for money provided by the service charge, with 4% of these very dissatisfied (Table 6.5).

Table 6.5 Satisfaction with the value for money of the service charge

	% Respondents
Very satisfied	10
Satisfied	47
Neither satisfied nor dissatisfied	27
Dissatisfied	12
Very dissatisfied	4

The views of those residents satisfied with the service charge were typified by the following: *'I think it is value for money, if you add up what it costs and what it covers for all the facilities and the services that there are here'* and *'I have a friend in a similar situation who pays far more. When my water element went it was replaced free of charge'*. These findings are similar to those in the survey of Anchor tenants where 58% of tenants thought their service charge payment was reasonable for what they received. However, tenants receiving housing benefit were more likely to think service charges were reasonable than those who did not receive benefit.

Residents were not in general willing to accept a lower level of service as a way of reducing service charges. As Table 6.6 shows some 80% indicated that if they had a choice they would rather pay the same amount for the same level of services, rather than paying more for better service (3%) or less for a lower level of service (17%). Those wanting to pay less for fewer services were predominantly younger and less frail households, those on lower incomes, and those who felt that the existing charge did not offer value for money. Those willing to pay more for higher charges were also dissatisfied with the current level of value for money, but were also more likely to have higher incomes or to have a relatively low service charge at present. Those over 85 and those with higher levels of frailty did not emerge as clearly willing to pay a higher service charge, probably because their incomes were often low.

Table 6.6 Levels of service charge people would prefer

	% Respondents
Higher, for more or better services	3
Stay the same, for the same services	80
Lower, for fewer services	17

Value for money

Chapter 2 showed that some Guardian residents were relatively affluent but that the majority had incomes which were at best around the average levels for pensioners as a whole. Some residents had substantial levels of capital in the form of savings and investment, but this was to be expected amongst a group which has had the opportunity to accumulate capital through borne ownership and to trade down to smaller accommodation. In fact the extent of trading

down, and the sums released from this process, have been shown by this survey to be more limited than might have been expected, with a substantial minority of residents paying more for their Guardian home than their previous home and the majority paying only up to £10,000 less. If the well-off older person, or the WOOPIE pensioner exists at all the species is not to be found living in Guardian accommodation.

On average, service charges are equivalent to about 16% of estimated monthly income, although there is substantial variation and many pay a much higher figure. There is no accepted affordability figure for service charges but a payment equivalent to 20% or more of monthly income would have a significant impact. Some 45% of residents pay this amount, with those on lower incomes, single women, and those in older age groups over-represented in this category. This group will clearly continue to find it hard to meet service charges and future rises could pose further problems unless their incomes also rise. It is important for Guardian to bear the needs of this group in mind when taking decisions on services which will affect the cost to residents.

Paying for additional services

Guardian Housing Association is interested in improving its service by the provision of additional forms of help to residents, but it is likely that most of these would have to be financed by charges. The survey therefore looked at the additional services residents would value and the extent to which they would be willing to pay for these services. One indication of other types of services residents would like Guardian to supply was provided by questions about the features people would look for in a new scheme if they were going to move. The service that would be most valued would be collecting prescriptions, followed by the promotion of more social activities, and help with shopping. Help with filling in forms, collecting pensions and dealing with benefits was also mentioned, but by a much smaller number of respondents. The full list is shown in Table 6.7.

Table 6.7 Other services residents would like Guardian to provide in new schemes

	% Respondents
Collecting prescriptions	18
Promoting additional social activities	15
Shopping	12
Help with filling in forms	9
Collecting pensions	8
Help with benefits	5

The survey asked respondents more directly whether they would be willing to pay for a range of services if Guardian provided them. These services included someone to do the housework, someone to cook meals, personal care, an odd-job service, and a shopping service. Table 6.8 shows the results and indicates that an odd-job service and help with the housework and shopping would be most in demand. Well over a third of residents (38%) said they would be willing to pay for an odd-job service, a third (36%) would be willing to pay for the housework to be done, while almost a quarter (24%) would pay for a shopping service. It is notable that housework and shopping were tasks that a sizeable proportion of residents found difficult (see Chapter 2). More people were able to cope with cooking and personal care themselves and fewer people were, therefore, willing to pay for help with these activities.

Table 6.8 Services residents would be willing to pay Guardian to provide

Odd-job service	58
Help with housework	36
Help with shopping	24
Help with cooking	16
Help with personal care	15

Although these findings give support to the case for providing additional services to Guardian residents, the evidence on incomes and services suggests that the scope for many residents to meet the costs of such additional services, however much they might wish to pay for them, would be limited. It would be important to establish the likely costs of additional services and to test residents' responses to these costs, before proceeding further.

Chapter 7 Conclusions and recommendations

The study has produced a wealth of detailed information about the characteristics of Guardian residents and their views about their homes and the services provided to them. This final chapter summarises residents' overall satisfaction with their accommodation and draws out some conclusions and recommendations from the study findings, including a discussion of the future demand for this form of accommodation. A briefer summary and list of recommendations can be found at the start of this report, preceding Chapter 1.

The move to Guardian relative to expectations

The majority of those responding to the survey felt that the move to Guardian had met or exceeded their expectations. Over a third (38%) felt the move was much better than they had hoped, while 19% felt it was a bit better, and 31% felt it had turned out as they had expected. Most positive comments about the move revolved around the feeling that residents had moved to a more friendly and supportive environment, that they felt more secure, and that their new home was much easier to manage than the old one (Table 7.1). The benefits of having a warden, particularly one with a caring attitude, were also mentioned as being important in making the move better than expected. Several people commented on the fact that they could retain their independence but have the security of knowing help was there if they needed it. One person summed it up by saying simply *'I feel happy, warm, and safe'*.

However, at the other end of the scale, 10% of people felt the move had been worse than they originally envisaged. The majority of negative comments related to the service charge which was felt to be too high, or to have increased too rapidly. One resident commented that *'I moved to release capital but the interest on this doesn't go far in paying for the service charge'*. Other reasons for being dissatisfied with the move included problems with the warden service, low standards of building work, and a feeling amongst younger retired people that the average age of residents living in schemes was too high, resulting in comments such as *'I feel Guardian is trying to turn the estate into an old people's home'*.

The proportions of respondents giving positive and negative comments about whether the move had met their expectations were similar to those found in the survey of Anchor tenants. Many of the specific reasons for liking or disliking the move were also similar but there were fewer criticisms about the service charge in the rental schemes.

Overall levels of satisfaction

An overall indication of satisfaction with Guardian accommodation and the services provided can be obtained by constructing a simple scale using residents' satisfaction ratings on individual aspects. A satisfaction scale was derived from the responses to questions on the overall rating of the home, the estate, the repairs service, the warden service, and the service charge. For each question, a score of zero indicated that the respondent was very dissatisfied, while a score of 4 indicated that the respondent was very satisfied. Scores were then added together for each of the five questions, giving a minimum score of 0 (very dissatisfied on all aspects), and a maximum score of 20 (very satisfied on all aspects). A score of 10 would be achieved by a resident expressing a neutral view on all responses. Some 843 respondents (79% of the total) provided sufficient data to enable the scale to be calculated.

Figure 7.1 shows the results. The average score for all respondents was 14.5, well towards the 'satisfied' end of the scale, and the distribution of scores in Figure 7.1 is also strongly skewed in this direction. A score of 15 was the most frequent outcome. Some 86% of respondents scored

Conclusions and recommendations

Table 7.1 Residents views on whether the move to Guardian had met their expectations

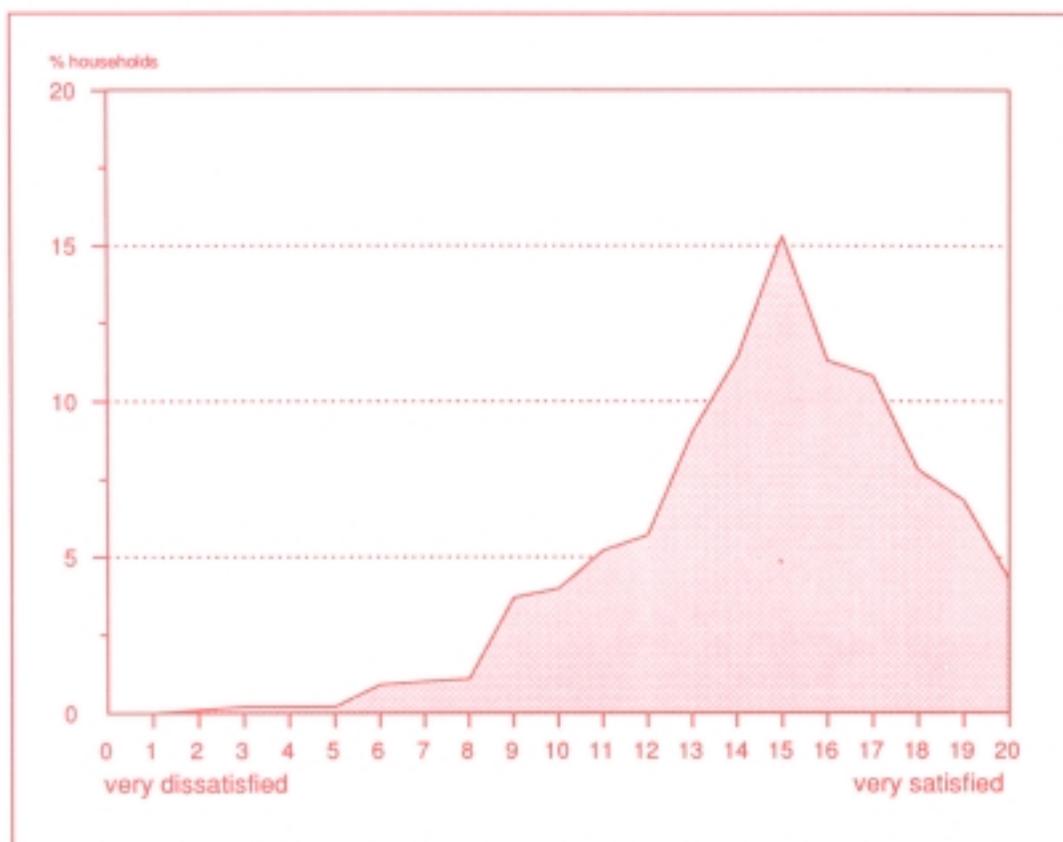
Residents views on the move	% of positive and negative responses*
Positive comments	
Friendly atmosphere/companionship	16
Easy to manage	16
Sense of security	15
Caring warden	12
Close to shops/services	11
Not got worry of being responsible tor repairs	7
Near family	7
No gardening needed	5
Attractive surroundings	4
Help available when needed	2
Less worry/peace of mind	2
Peace and quiet	2
Warmer/more comfortable than old house	2
No stairs	2
Other	1
Total number of positive responses	421
Negative comments	
Service charge too high/increased too much	22
Need more communal	13
Problems with warden	12
Problems with construction of property	9
Not near shops/services	8
Average age of residents too old	6
Poor management/little notice taken of complaints	6
Decline in services over time	5
Problems with noise/lack of soundproofing	5
Accommodation too small/lack of storage	5
Lack of privacy-	4
Problems adjusting to life in a flat	3
Lack of security	7
Poor garden facilities	1
Too many empty properties on estate	1
Lack of help	1
Total number of negative responses	110

**Note: some respondents gave more than one answer*

more than 10 points out of 20 and 41% scored 16 or more, while 4% of respondents scored the maximum of 20, indicating that they were very satisfied on all aspects of the service.

At the other end of the scale the lowest score was 2 and only 0.8% of respondents scored 5 or less, with a further 12% in the 6-10 points band. The absence of very low scores indicates that few residents were comprehensively dissatisfied with all aspects of the Guardian service, and that most areas of dissatisfaction were specific to particular service areas as far as individual residents were concerned.

Figure 7.1 Overall satisfaction score of the home and estate, the repairs service, the warden service, and the service charge



Main issues emerging

Overall the survey has shown clearly that the vast majority of residents were happy with their accommodation, their estate, and the services provided by Guardian. It has also shown that most were fit and well and able to lead independent lives. However the survey also identified a number of issues where satisfaction levels were not as high and where a proportion of residents felt Guardian could do more to improve services. There were also a number of findings about the characteristics of residents themselves which may affect the level of service provision needed in the future and will have an influence on the ability of residents to pay for additional services. These issues are now dealt with in turn.

Accommodation

The accommodation in general appeared to be suitably designed for residents, but there were some facilities which residents felt could be provided as standard in all units which would improve living conditions further. These included more storage space, the provision of a shower, double glazing, noise insulation, smoke alarms, better security, and some minor adaptations in bathrooms such as grab rails. As Guardian did not build the accommodation which it manages, and as existing schemes have come into management over an extended period of time, design features and facilities provided vary substantially from place to place. Standards, and expectations, have inevitably increased over time. Nevertheless it would be worthwhile for

Guardian to review the standards which it expects from schemes coming into management in the future to ensure that the facilities which this survey has shown residents would like to have access to are incorporated in future from the outset. Guardian should also examine ways of upgrading existing schemes where this is possible, although this may often be difficult or impractical. In some cases it would be more sensible to install facilities at the point when individual units change hands, but in others more major works might be required. Such work would of course have financial implications which residents would need to consider, but it may be that residents would be more willing to pay for additional facilities than to meet increased service charges. It would also be worth looking at ways of enabling residents to defer payment of the costs of additional facilities such as showers by accepting a charge set against the future sale of their home.

Schemes as a whole

The estates and blocks of flats were also generally well thought of but again there were a few aspects which residents felt could be improved. One problem was felt to be the level of social activity in some schemes. A substantial minority of residents obviously felt quite lonely and isolated and found it difficult to meet other residents. Levels of satisfaction were higher in estates with communal lounges which suggests that Guardian should ensure that such facilities are incorporated in all new schemes in the future. Unfortunately it would be impractical or very expensive to residents to add such a facility to existing schemes. Another aspect which received some criticism was the level of car parking provision which was often felt to be inadequate. Again Guardian should review levels of car parking provision in future schemes and devise appropriate standards. For existing schemes it may also be important to keep this issue under review and to look for ways of increasing provision where there is a shortfall. However many schemes in infill sites provide little opportunity for the expansion of provision. The security of estates as a whole was also an area of concern in some cases. Again this is a problem which has arisen as concerns about security and fear of crime have grown in recent years. Security should also be a prime consideration in the design of future schemes and an issue which Guardian should keep under review in existing schemes in order to reassure residents. The most useful security measures which could be added were felt to be greater security in car parking areas, window locks in communal areas and better external lighting.

The alarm system installed on estates was a reason why many people had chosen sheltered accommodation and overall most who had needed to use it were very happy with the service. Satisfaction levels were less high for the alarm system which operates outside the warden's working hours. This new alarm system is gradually being installed on all estates. Under the new system the alarm communicates with a central control centre, often located many miles away, which then contacts a nominated relative or the emergency services. The former alarm system relied on alerting neighbours. Some respondents felt that the new service was not as reliable and were concerned that there would be a long delay before help came. They were also more unwilling to make use of a service which called out an often distantly-located relative, or the emergency services, more than one which called a neighbour. However the old system also had problems because some alarm calls were not quickly detected by neighbours and Guardian believes that a system linked to a central and continuously staffed control centre offers better protection. The new alarm system is still unfamiliar and inevitably people are comparing it to the old system. Once the new system is more familiar residents satisfaction levels may rise. Guardian needs to monitor this carefully as residents must feel secure in the knowledge that the service is fast, reliable and appropriate for their needs. If not, people will not use the alarm, or they will try to install their own systems. It is recommended that Guardian should again provide all residents with clear information about how the alarm system works, and should offer all residents the opportunity for individual discussions of their concerns with the system.

Services provided by Guardian

The issues in relation to provision of services were more varied. The first area of concern highlighted by the survey was the small proportion of residents who were aware of the targets set by Guardian about the speed of response to requests for repairs. There is clearly a need to make residents aware of targets both for repairs and for maintenance when they purchase their properties and to remind people of these targets at regular intervals either via the newsletter or through information sheets sent out with annual statements. But overall there was a high level of satisfaction with all aspects of the repairs and maintenance service. Guardian should be pleased with this response but they need to ensure that these standards are maintained.

The warden service was a key feature which had attracted many people to Guardian schemes, and again most expressed a high level of satisfaction with the service. Those people aged 65 or under were more likely to be dissatisfied than those over 75. An overwhelming majority of residents wanted to keep the warden service as it was but 6% wanted more frequent visits from the warden, 16% wanted none, and 16% wanted visits on request only. Those who wanted more contact were more likely to be older, single or more dependent, but those wanting less contact were spread throughout the age and dependency range. Again it is hard for Guardian to respond to these findings. It might be possible in theory to offer a more flexible warden service, particularly in schemes with a relatively young age profile. The basic service might consist of relatively infrequent calls from the warden with the possibility of people opting in to a more intensive service as and when they needed it. But it would be difficult to find good wardens willing to take on a job with the uncertain hours and variable remuneration that this system would require and as a result, the service would be very difficult to organise or to finance and might require warden services to be pooled across a number of Guardian schemes or contracted out to another organisation. The survey indicates clearly that most residents would find this unacceptable as they clearly value the continuity of contact with one person which the existing warden service provides rather than the prospect of dealing with a number of staff. Other research on care provision also demonstrates that continuity of personal contact is important. Overall the existing approach appears to meet the needs of the majority of people. It may be useful however for Guardian to review the information it provides to potential purchasers of Guardian accommodation to ensure that they are fully aware of the costs of the warden service and of what is provided before they make their decision to buy.

The Guardian management service was the area which people were least satisfied with. In particular residents felt that area managers and housing officers needed to be more accessible, and quicker to respond to enquiries. Although target times for responding to enquiries are set out in the *Owner's Handbook* there are clearly some problems in adhering to these when offices are short staffed. There needs to be some way of ensuring that enquiries and complaints are still dealt with promptly even when the member of staff who is responsible for a particular estate is unavailable. Respondents also felt that when managers visited schemes they needed to be more proactive in seeking out residents' views rather than just waiting for residents to come to them.

Residents would also like more information about who is in the area management teams, who provides the central management functions and what the responsibilities are of the different parts of the organisation. This would also help people understand what they were paying for in the management part of the service charges. There is scope for including more articles in the residents' newsletter about each of the offices with photographs of the various staff members.

Guardian do their best to ensure that residents views are heard either through the residents' forums or through the annual meetings held at every scheme. However there still appears to be demand for more consultation from some residents. One way of increasing consultation might be to review the residents' forums to see if the people who attend are representative of the range of all Guardian schemes, to encourage more schemes to send representatives, and to publicise the meetings more widely.

The service charge

The study has indicated that service charges are a major area of concern to residents. Some residents felt that the charge does not provide value for money and it remains important for Guardian to provide detailed information on how the charge is spent in order to demonstrate that resources are used efficiently and effectively and that there is no waste. There is a need to provide more regular information about the service charge direct to individual residents, either by means of the newsletter or by information included with annual statements and budgets. It might also be useful to provide residents with frequent comparisons between the services provided and the charges made by Guardian and those of other organisations managing private sheltered housing, and also to demonstrate how service charge costs compare to the costs which residents would incur if they were having to arrange repairs, maintenance, service agreements and insurance themselves. In many cases residents may be out of touch with current costs for these items, especially longer-standing residents. This information would give residents a much clearer idea of the value for money of the charge they were paying.

There will inevitably be disagreements over the need for expenditure and over costs which arise because Guardian as a managing organisation is obliged to meet standards of repair and maintenance and to operate as an employer and purchaser of services in ways which individual owner occupiers may chose not to. Good communications and full consultation should reduce such problems, and again it might be useful for Guardian to review the information provided to potential buyers to ensure that they are aware of the standards which Guardian must meet.

But it is also clear that concerns over the service charge arise *inevitably*, and irrespective of the value for money which the service may provide, because a substantial group of residents are not well off and find it difficult to meet increases in service charges from fixed incomes. It is the younger residents who are often more concerned about rises in costs as they expect to be living in a scheme for many years and wish to preserve enough savings to last them throughout their later years. Older residents know they are less likely to live for a long time and so can afford to some extent to erode capital. In the light of the findings of this survey on incomes and the relationship between incomes and service charges, Guardian should firstly bear in mind constantly that service charge increases, however reasonable in terms of rises in the costs of provision, will be a problem for many residents. In addition to minimising increases wherever possible, it may be useful to give more active consideration to a scheme for the deferment of service charge payments. This would require an arrangement under which services charges or some proportion of charges would be set against a resident's estate, with payment eventually deducted from sale proceeds at some point in the future. The option to do this exists at present, but few residents were aware of this. Guardian should review the scheme and take steps to promote it and make it more attractive to residents as a way of reducing the burden and the worry of service charges.

In some schemes additional services such as odd-jobs, shopping and housework may be needed. However the findings of this study indicate that few people would be willing or able to pay for these additional services. It might be worth Guardian looking in detail at a few schemes with higher than average age levels or large numbers of dependent people to see whether additional services are really needed and what level of payment people would be willing and able to afford. Again a scheme to enable the costs of such services to be set against the value of a resident's estate may be one way of meeting the costs of additional care and other services.

The future of sheltered housing

The results of this study indicate that privately owned sheltered housing can provide an extremely satisfactory form of housing for those people who wish to make a move into specialised housing in later life while remaining in the owner occupied sector. There was a rapid increase in this form of provision in the 1980s, although completions have fallen during the subsequent

recession in the housing market and the substantial reduction in the proportions of households seeking to move house (Figure 7.2). But what are the future prospects for this type of housing, are changes in the type of support services provided required, and how affordable will this type of housing be for the average older home owner in the future?

Demographic trends suggest a growing demand for private sheltered housing. The latest government projections show that there will be an increase of 790,000 in the number of households headed by a person aged 60 or more in England and Wales between 1991 and 2006, and a further increase of 1.4 million by 2016. The total number of households headed by a person aged 60 or over will reach 7.8 million by 2006, an increase of 11% over the 1991 figure, and rise further to 9.3 million by 2016, when this group will represent more than one in three households. The largest increases will be in the numbers of single person older households, the majority of which will be women. Even if only the same proportion of older people as at present continue to seek the security and services which sheltered housing can provide, there will be a substantial increase in the absolute level of demand because of the growth in the number of older households.

There will also be significant increases in the numbers of households in the older age groups amongst the retired population, who are more likely to be frail and in need of care and support. This increase will be most evident in the next decade, and by 2006, 40% of older households will be headed by, or more frequently will consist solely of, a person aged 75 or more. This would also suggest an increase in the need for specialised housing provision or the delivery of additional care to older people in their own homes.

Figure 7.2 Completions of new sheltered housing for older people Great Britain 1981–1993



A second important trend, already well-established, is the increasing level of home ownership amongst older people. Although there is now a case for questioning the extent of any future rise in home ownership as a whole, especially amongst younger people, the majority of those who will enter old age in the next twenty to thirty years are already well-established in their existing tenure, and relatively few will transfer. Those who do are more likely to move into ownership through mechanisms such as the right to buy, than to leave it. As a result it is inevitable that ownership rates amongst older people will rise sharply in the next two decades as those in middle age with ownership levels of around 75% enter retirement. Some older home owners seeking sheltered housing will wish to move into the rented sector, as they do now. A substantial proportion of Anchor's tenants were previously home owners. But it is also likely that many older people wishing to move into sheltered housing will prefer to remain in the owner occupied sector. On the assumption that 75% of older households in 2006 are owners, and that 5% of the total would wish to move into private sheltered housing, this would create a demand for 300,000 units, compared with an existing supply of 70,000-80,000 units at most. Every 1% increase or decrease in preferences would increase or reduce the total demand by 60,000 households.

But other evidence supports a more cautious interpretation of the future demand for private sheltered housing. The future need and demand for sheltered housing more generally is now a matter of some controversy. A major review of housing provision for older people carried out by the Department of the Environment between 1991 and 1993 examined the requirements of older people living in the community and concluded that two out of three older households had no real need for subsidised housing or other housing with care support when assessed against normative standards (McCafferty, 1994). The study concluded that there was an oversupply of sheltered housing *for rent* and that what will be needed in the future in the rented sector is sheltered housing with additional care, sometimes referred to as very sheltered housing, together with an increased emphasis on the adaptation of mainstream housing and the delivery of more care services to those older people remaining in mainstream housing.

These conclusions do not necessarily imply a reduction in the demand for private sheltered housing, but they do imply caution. They were based on a survey of the housing preferences of older people living in the community, across all tenures. Unfortunately for our purposes, the survey did not explicitly ask older people about their desire to move into private sheltered housing. However it showed that at present some 85% of older home owners wish to stay in their existing homes rather than to move into specialised housing. Although this indicates an overwhelming preference not to move, the absolute numbers wishing to move are significant, amounting to perhaps 1.2 million households by 2006. But the survey also indicated that most home owners seeking a move preferred a bungalow rather than a purpose-built flat. At present very little private sheltered housing is in the form of bungalows, partly because of cost. It might be important for future provision to incorporate more dwellings of this kind in the future as consumers become more demanding. It could also be concluded that older people who wish to move are simply seeking smaller and more convenient accommodation rather than private sheltered housing.

These findings are not conclusive but they suggest that while the providers of private sheltered housing have demographic and tenure trends on their side, the scale of demand for this form of accommodation in itself has not been conclusively demonstrated and that this will not be an easy-market. There will be a need to think carefully about the form of provision to take account of the preference for bungalows, and as this survey has demonstrated, to look carefully at the details of design and management to meet the demands of an increasingly discriminating consumer. This might not augur well for the resale of existing units built to lower standards, and this in itself would affect the demand for new units if the prices of existing units were to fall and potential customers were to perceive the risk of loss on resale. Consumers are also increasingly aware of the costs of private sheltered housing, including the acquisition costs, service charges, and the costs associated with disposal, including contributions to sinking funds, when set against the

benefits. Buying a private sheltered home in the 1980s was not a low cost option, as this survey has shown. Many households released little capital, and others paid more for their private sheltered home than their previous dwelling was worth. Increasing public awareness of rising service charges, and of the need to retain capital to meet health and care needs in the context of reduced welfare state provision in the 1990s and beyond will also make potential purchasers more cautious. All this will lead to pressures to keep the capital and recurring costs of sheltered housing as low as possible. Finally, private sheltered housing is a part of the overall housing market, and will not be insulated from more general pressures. Most commentators now expect an extended period of static house prices or small increases, with reduced demand in all sectors. Many of those who might buy private sheltered housing will find it less easy to sell their existing house for the price which they might expect.

Recommendations

The findings of the survey suggest a number of issues which Guardian need to address to increase satisfaction levels with specific aspects of their service, and to take account of possible changing needs of residents in future years. These are as follows:

- Look at minor adjustments to the facilities provided in new schemes, or when existing schemes are being refurbished, to provide where possible: showers, more storage space, double glazing, more noise insulation, smoke alarms, better security, and grab rails in bathrooms.
- Where possible when developing new schemes or refurbishing existing schemes incorporate lounges or some form of communal meeting space to reduce the likelihood of people feeling isolated.
- Monitor the new centrally controlled alarm system to ensure people are confident about using it, that response times are meeting targets, and that people are satisfied with the nature of the response.
- Monitor the age of residents on specific schemes to ensure a mix of ages is maintained wherever possible.
- Provide prospective purchasers with more information about what it is like to live in sheltered housing before they commit themselves to the purchase. This may help to avoid people feeling resentful about paying for a warden service that they do not yet need, or feeling that they are surrounded by people from an older generation.
- Provide information on a regular basis to remind people about different targets and procedures:
 - Targets for repairs and maintenance
 - Targets for responses from Guardian to enquiries and complaints
 - The complaints procedure
- Provide residents on a regular basis with information of where the area and central management teams are based, who is in each team, what their roles are, and who to contact on different types of issues. This could be done very effectively through articles in the residents' newsletter.
- Ensure enquiries and complaints are dealt with promptly even when offices are short staffed, or staff are off sick or on holiday.

Conclusions and recommendations

- Review the representativeness of the residents' committees, encourage schemes without committees to set them up, and make sure residents know the dates and outcome of residents' forums,
- Provide residents with more regular information on the component parts of the service charge, including the central management charge, and the reasons for any increases. This could be done through information leaflets enclosed with annual statements to ensure each household receives this information.
- Provide comparative information on what other providers of private sector sheltered housing charge for services so that people can see that Guardian's charges are reasonable. In addition provide information on how the service charge compares to what individual households would have to pay themselves if they were still responsible for organising repairs and maintenance, servicing of equipment, and insurances themselves. This information would give people a much clearer idea of the value for money of being a Guardian resident.
- Reviewing the service charge in schemes where the average age is high or there are a high proportion of single women as these factors are indicative of low incomes.
- In schemes with high proportions of very dependent people or where the average age is high it would be worth conducting a survey to see whether people would welcome additional services such as help with odd-jobs, shopping and housework, and to determine what people would be willing to pay for these services.
- Look closely at the development of mechanisms to enable residents to defer the payment of service charges or other costs by setting these charges against the value of their estate.

References

- Central Statistical Office (CSO) (1994) *Family spending: a report on the 1993 Family Expenditure Survey*, London: HMSO.
- Mackintosh, S., and Leather, P. (1992) *Staying Put Revisited*, Oxford: Anchor Housing Trust.
- McCafferty, P. (1994) *Living Independently: a study of the housing needs of older and disabled people*, London: HMSO.
- McKay, S. (1992) *Pensioners' Assets*, London: Policy Studies Institute.
- Riseborough, M. and Niner, P. (1994) *I didn't know you cared! A survey of Anchor's sheltered housing tenants*, Oxford: Anchor.
- Guardian Housing Association (1994) *Owner's Handbook*, Oxford: Anchor.

Appendix A: the Postal Questionnaire

AN INDEPENDENT & CONFIDENTIAL SURVEY
on Behalf of
GUARDIAN HOUSING ASSOCIATION

GUARDIAN
HOUSING ASSOCIATION LIMITED

A CHANCE TO GIVE YOUR VIEWS
AND WIN UP TO £100 IN THE PRIZE DRAW

Please help Guardian to provide
the service you want, by filling in this questionnaire.
(It should take about 30 minutes of your time).



This questionnaire is being sent to a sample of Guardian's residents.
The results will allow Kwest Surveys to advise Guardian HA on how to improve the services they provide.

YOUR HOME				
1 How do you rate these aspects of your home?				
Please answer each question	good	fair	poor	
The size of the living room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
The size of the bedroom/s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
The size of the kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
The general design and layout	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fire safety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
The windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Electrical sockets (Number and position)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Amount of daylight in your home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
The condition of the property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Privacy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Amount of storage space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Insulation against noise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
The heating system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
The garden	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Security of doors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Security of windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other (please specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2 Did you have a shower in your home when you moved in?				
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
If no, would you have liked one to be installed?				
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
3 Does the layout of your home cause you any difficulties in getting around?				
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	

Your Prize Draw Number is:

4 Would you find any of the following alterations useful in your home?				
✓ any that apply				
Walk-in shower/disabled bath	<input type="checkbox"/>	1		
Access ramps	<input type="checkbox"/>	2		
Minor adaptations to make taps easier to use	<input type="checkbox"/>	3		
Handrail on stairs (if applicable)	<input type="checkbox"/>	4		
Stairlift (if applicable)	<input type="checkbox"/>	5		
A wall-mounted grabrail in the bathroom	<input type="checkbox"/>	6		
5 Overall, how satisfied are you with your home?				
very satisfied	satisfied	neither satisfied nor dissatisfied	dissatisfied	very dissatisfied
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
YOUR ESTATE				
1 How do you rate the following aspects of your estate? Please answer each of the following.				
	good	fair	poor	Doesn't apply
The way the estate is laid out	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The common areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The lounge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The guest room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The laundry room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The location of your estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car parking facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to facilities and shops	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contact with other residents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social events	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 How often have you used the emergency alarm system in the last 2 years?				
Number of times used	<input type="checkbox"/>			

3 If you have used the alarm, how satisfied were you with the speed of the Warden's response to your alarm call?

very satisfied satisfied neither satisfied nor dissatisfied dissatisfied very dissatisfied

4 Is your emergency alarm linked to the Central Control Centre?

Yes No

If yes, have you used the alarm?

Yes No

5 If you have used the alarm, how satisfied were you with the speed of the Alarm Control Centre's response to your alarm call?

very satisfied satisfied neither satisfied nor dissatisfied dissatisfied very dissatisfied

6 Are you happy with the security of your estate?

Yes No

Which of the following additional security measures would you find useful? ✓ any that apply

A door entry system for each estate

Improved external lighting

Greater security in car parks

A neighbourhood watch scheme

Locks on windows in communal areas

Other (please specify) _____

7 Overall, how satisfied are you with your estate?

very satisfied satisfied neither satisfied nor dissatisfied dissatisfied very dissatisfied

THE REPAIRS & MAINTENANCE SERVICE

1 How many repair requests have you made during the last 2 years?

Number of repair requests

2 In your experience how do you rate Guardian on the following?

Please answer each question good fair poor

Time between reporting repair and repair visit

Speed of repair work

Quality of repair work

Cleaning up after repairs are done

Appointments being kept

Politeness of contractors

3 Are you aware of the repair response times that Guardian HA sets for itself?

Yes No

If yes, in your experience does Guardian achieve these target times?

Yes No

4 Do you live in a development with shared areas?

Yes No

If yes, how do you rate Guardian on the following (if applicable)?

Please answer each question good fair poor

Lighting of shared areas

Internal decoration of shared areas

External decoration of shared areas

The appearance of the garden

The cleaning of shared areas

Rubbish disposal arrangements

The fire alarm system

External lighting

Window cleaning

5 Overall, how satisfied are you with the repair service?

very satisfied satisfied neither satisfied nor dissatisfied dissatisfied very dissatisfied

YOUR HEALTH

1 Please say how difficult the following tasks are for the household member with the greatest disability.

Please answer each question.

Unable to do it Very Difficult Quite Difficult Not Difficult At All

Getting in & out of bed

Getting around the house

Washing clothes

Preparing/cooking meals

Using stairs

Having a bath or shower

Using public transport

Going shopping

Doing housework

Appendix A

<p>2 Which of the following services do you receive or use? ✓ any that apply</p> <p>Care from a friend or relative <input type="checkbox"/> A social services care assistant/home help <input type="checkbox"/></p> <p>A district nurse <input type="checkbox"/> A lunch club <input type="checkbox"/></p> <p>A private home care service <input type="checkbox"/> A private cleaning service <input type="checkbox"/></p> <p>A day care centre <input type="checkbox"/> Meals on wheels <input type="checkbox"/></p>	<p>4 Which of the following aspects of warden service do you find of particular value? ✓ any that apply</p> <p>The supervision of services (eg gardening & repairs) <input type="checkbox"/></p> <p>Emergency help if I need it <input type="checkbox"/></p> <p>Having regular contact with my warden <input type="checkbox"/></p> <p>Arranging for other services to provide help <input type="checkbox"/></p> <p>Organising social events <input type="checkbox"/></p>
<p>3 Do you <u>pay</u> for any of the following services? ✓ any that apply</p> <p>A district nurse <input type="checkbox"/> A social services care assistant/home help <input type="checkbox"/></p> <p>A private home care service <input type="checkbox"/> A lunch club <input type="checkbox"/></p> <p>A day care centre <input type="checkbox"/> A private cleaning service <input type="checkbox"/></p> <p>Meals on wheels <input type="checkbox"/> Other (please specify) <input type="checkbox"/></p>	<p>5 Overall, how satisfied are you with the warden service?</p> <p>very satisfied satisfied neither satisfied nor dissatisfied dissatisfied very dissatisfied</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>
<p>ESTATE MANAGEMENT & COMMUNICATION</p>	
<p>4 Would you be willing to <u>pay</u> for any of the following services, if Guardian arranged them for you?</p> <p>Please answer <u>each</u> question Yes No</p> <p>Someone to do your housework <input type="checkbox"/> <input type="checkbox"/></p> <p>Someone to shop for you <input type="checkbox"/> <input type="checkbox"/></p> <p>Personal care, eg. helping you to wash <input type="checkbox"/> <input type="checkbox"/></p> <p>Someone to cook your meals <input type="checkbox"/> <input type="checkbox"/></p> <p>An odd-job service, eg changing light bulbs <input type="checkbox"/> <input type="checkbox"/></p>	<p>1 How do you rate Guardian HA's management staff in terms of the following.</p> <p>Please answer <u>each</u> question good fair poor</p> <p>Speed of response to your enquiries <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>Politeness of response to your enquiries <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>Helpfulness of response to your enquiries <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>
<p>THE WARDEN SERVICE</p>	<p>2 If you have cause to complain, how do management staff generally react?</p> <p>Please answer <u>each</u> question Yes No</p> <p>Staff take my problems/complaints seriously <input type="checkbox"/> <input type="checkbox"/></p> <p>Staff deal with my problems/complaints quickly <input type="checkbox"/> <input type="checkbox"/></p> <p>Staff deal with my problems/complaints effectively <input type="checkbox"/> <input type="checkbox"/></p>
<p>1 Which of the following do you have?</p> <p>A Resident warden <input type="checkbox"/></p> <p>A Visiting warden <input type="checkbox"/></p>	<p>3 Overall, how satisfied are you with the value for money you receive from your service charge?</p> <p>very satisfied satisfied neither satisfied nor dissatisfied dissatisfied very dissatisfied</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>
<p>2 If you had a choice about your warden service, which of the following would you prefer?</p> <p>I would prefer not to have a warden and pay less service charge <input type="checkbox"/></p> <p>I would prefer to keep the present warden service and pay the same service charge <input type="checkbox"/></p> <p>I would prefer the warden to provide more service for an additional cost <input type="checkbox"/></p>	<p>4 If you had a choice, what level would you like your service charge to be? ✓ one only</p> <p>Higher, for more (or better) services <input type="checkbox"/></p> <p>Stay the same, for the same services <input type="checkbox"/></p> <p>Lower, for fewer services <input type="checkbox"/></p>
<p>3 How often would you like visits from your warden?</p> <p>More often <input type="checkbox"/> Visits as now <input type="checkbox"/> Less often <input type="checkbox"/> Visits on request <input type="checkbox"/> No visits needed <input type="checkbox"/></p>	<p>5 Would you like the choice to opt out of particular services and pay less service charge?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

<p>6 Do you think that Guardian consults you enough?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If no, in which of the following areas would you like to see more consultation?</p> <p style="text-align: right;">✓ any that apply</p> <p>The repairs and maintenance service <input type="checkbox"/></p> <p>The design of Guardian homes <input type="checkbox"/></p> <p>Service provided by your area office <input type="checkbox"/></p> <p>Your service charge <input type="checkbox"/></p> <p>How the Management Committee runs Guardian <input type="checkbox"/></p> <p>Gardening <input type="checkbox"/></p> <p>Other (please specify) <input type="checkbox"/></p>	<p>11 Do you feel that the overall service from Guardian is changing for the better or for the worse?</p> <p>Getting better <input type="checkbox"/> Staying the same <input type="checkbox"/> Getting worse <input type="checkbox"/></p>																														
<p>7 Are you aware of the following?</p> <p>Please answer <u>each</u> question</p> <table border="0"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>The annual consultation about service charges between residents and Guardian</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>The Regional Forum of Residents</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>The National Forum of Residents</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Yes	No	The annual consultation about service charges between residents and Guardian	<input type="checkbox"/>	<input type="checkbox"/>	The Regional Forum of Residents	<input type="checkbox"/>	<input type="checkbox"/>	The National Forum of Residents	<input type="checkbox"/>	<input type="checkbox"/>	<p>12 Overall, how satisfied are you with the all round service Guardian delivers to its residents?</p> <table border="0"> <thead> <tr> <th>very satisfied</th> <th>satisfied</th> <th>neither satisfied nor dissatisfied</th> <th>dissatisfied</th> <th>very dissatisfied</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	very satisfied	satisfied	neither satisfied nor dissatisfied	dissatisfied	very dissatisfied	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	Yes	No																													
The annual consultation about service charges between residents and Guardian	<input type="checkbox"/>	<input type="checkbox"/>																													
The Regional Forum of Residents	<input type="checkbox"/>	<input type="checkbox"/>																													
The National Forum of Residents	<input type="checkbox"/>	<input type="checkbox"/>																													
very satisfied	satisfied	neither satisfied nor dissatisfied	dissatisfied	very dissatisfied																											
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																											
<p>8 How do you generally read the following information which Guardian sends to you?</p> <table border="0"> <thead> <tr> <th></th> <th>read thoroughly</th> <th>skim through</th> <th>do not read</th> </tr> </thead> <tbody> <tr> <td>The newsletter</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Service charge budget</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Service charge accounts</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other information</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		read thoroughly	skim through	do not read	The newsletter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Service charge budget	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Service charge accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p>13 How satisfied are you with the overall quality of communication between the Guardian and residents?</p> <table border="0"> <thead> <tr> <th>very satisfied</th> <th>satisfied</th> <th>neither satisfied nor dissatisfied</th> <th>dissatisfied</th> <th>very dissatisfied</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	very satisfied	satisfied	neither satisfied nor dissatisfied	dissatisfied	very dissatisfied	<input type="checkbox"/>				
	read thoroughly	skim through	do not read																												
The newsletter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																												
Service charge budget	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																												
Service charge accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																												
Other information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																												
very satisfied	satisfied	neither satisfied nor dissatisfied	dissatisfied	very dissatisfied																											
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																											
<p>9 How often would you like to receive information from Guardian on charges and scheme finances?</p> <p style="text-align: right;">✓ one only</p> <p>More Often <input type="checkbox"/> Less Often <input type="checkbox"/></p> <p>As Now <input type="checkbox"/> On Request <input type="checkbox"/></p>	<p>PREVIOUS ACCOMMODATION</p>																														
<p>10 Which methods would you like Guardian to use when the Association has new information to give you about policies, benefits, charges, or services?</p> <p style="text-align: right;">✓ any that apply</p> <p>Open meetings <input type="checkbox"/></p> <p>Articles in newsletter <input type="checkbox"/></p> <p>Notes with annual service charge statement or annual accounts statement <input type="checkbox"/></p> <p>Through the Residents' Association <input type="checkbox"/></p> <p>Via the notice boards <input type="checkbox"/></p> <p>Personal letters from Guardian <input type="checkbox"/></p>	<p>1 Where were you living before you became a resident with Guardian?</p> <p style="text-align: right;">✓ one only</p> <p>In a home that I owned <input type="checkbox"/></p> <p>In rented accommodation <input type="checkbox"/></p> <p>With my friends or relatives <input type="checkbox"/></p>																														
<p>2 Where was your previous home located in relation to your present home?</p> <p style="text-align: right;">✓ one only</p> <p>Under 5 miles away <input type="checkbox"/></p> <p>Between 6 and 10 miles away <input type="checkbox"/></p> <p>Between 11 and 50 miles away <input type="checkbox"/></p> <p>Between 51 and 100 miles away <input type="checkbox"/></p> <p>Over 100 miles away <input type="checkbox"/></p>	<p>3 How did you find out about the Guardian scheme you are now in?</p> <p style="text-align: right;">✓ any that apply</p> <p>From a friend or relative living at Guardian <input type="checkbox"/></p> <p>From a friend or relative <u>not</u> living at Guardian <input type="checkbox"/></p> <p>From the local paper <input type="checkbox"/></p> <p>Saw notice at estate building site <input type="checkbox"/></p> <p>From the Council housing department <input type="checkbox"/></p> <p>From an estate agent <input type="checkbox"/></p> <p>From the social service staff <input type="checkbox"/></p> <p>From another source <input type="checkbox"/></p>																														

Appendix A

<p>4 What were your reasons for moving from your previous home?</p> <p style="text-align: right;">✓ any that apply</p> <p>The property was too large <input type="checkbox"/></p> <p>The stairs were a problem for me <input type="checkbox"/></p> <p>I found the property too hard to maintain <input type="checkbox"/></p> <p>I found the garden too difficult to maintain <input type="checkbox"/></p> <p>The property was too expensive to heat <input type="checkbox"/></p> <p>I wanted better security <input type="checkbox"/></p> <p>I wanted to be nearer friends and relatives <input type="checkbox"/></p> <p>I wanted to have warden cover <input type="checkbox"/></p> <p>I was worried about my health <input type="checkbox"/></p> <p>The death of my spouse <input type="checkbox"/></p> <p>For greater companionship <input type="checkbox"/></p> <p>Other <input type="checkbox"/></p>	<p>2 If you are considering moving, why is this?</p> <p style="text-align: right;">✓ any that apply</p> <p>For greater care provision <input type="checkbox"/></p> <p>To be nearer friends/relatives <input type="checkbox"/></p> <p>For financial reasons <input type="checkbox"/></p> <p>I'm dissatisfied with my home <input type="checkbox"/></p> <p>I'm dissatisfied with my estate <input type="checkbox"/></p> <p>I'm dissatisfied with the services provided <input type="checkbox"/></p> <p>Other (please specify) _____ <input type="checkbox"/></p>										
<p>5 What were your reasons for choosing your new home?</p> <p style="text-align: right;">✓ any that apply</p> <p>The property was more manageable <input type="checkbox"/></p> <p>The property was secure <input type="checkbox"/></p> <p>A warden service was available <input type="checkbox"/></p> <p>Other services were available <input type="checkbox"/></p> <p>It is nearer my friends/relatives <input type="checkbox"/></p> <p>It is in an attractive area <input type="checkbox"/></p> <p>I wanted a home near people of my own age <input type="checkbox"/></p> <p>It is convenient for shops and services <input type="checkbox"/></p>	<p>3 If you are dissatisfied with your home, services or estate, or warden, please state the <u>main</u> reason for your dissatisfaction.</p> <p>_____</p> <p>_____</p> <p>_____</p>										
<p>6 Has the move to your Guardian home turned out better or worse than you expected?</p> <table border="0"> <tr> <td>Much better</td> <td>A bit better</td> <td>About the same</td> <td>Worse</td> <td>Don't know</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	Much better	A bit better	About the same	Worse	Don't know	<input type="checkbox"/>	<p>4 Are you aware of the Guardian resale service?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>5 If you were to sell your home, would you consider using the Guardian resale service?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If no, why is this? ✓ any that apply</p> <p>I am unhappy with Guardian <input type="checkbox"/></p> <p>I don't feel that Guardian could advertise the property enough <input type="checkbox"/></p> <p>I feel I would get a better price through an independent estate agent <input type="checkbox"/></p> <p>Other (please specify) _____ <input type="checkbox"/></p>				
Much better	A bit better	About the same	Worse	Don't know							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
<p>7 If the move has turned out better or worse than you expected, please give the <u>main</u> reason for this:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>6 What additional facilities or features would you <u>expect</u> in a new Guardian home if you were to move tomorrow?</p> <p style="text-align: right;">✓ any that apply</p> <p>A washer/drier <input type="checkbox"/></p> <p>A cooker <input type="checkbox"/></p> <p>Microwave <input type="checkbox"/></p> <p>Fridge/freezer <input type="checkbox"/></p> <p>Dishwasher <input type="checkbox"/></p> <p>A spy-hole in the front door <input type="checkbox"/></p> <p>A personal alarm system <input type="checkbox"/></p> <p>More security <input type="checkbox"/></p> <p>Other (please specify) _____ <input type="checkbox"/></p>										
<p>THE FUTURE</p>											
<p>1 Are you considering moving from your estate?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>											

<p>7 If you were buying again, what features would you particularly look for in your home, estate or services provided?</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>6 How would you describe your work (or former work)?</p> <table border="0"> <thead> <tr> <th></th> <th>Yes</th> <th>Other Household Member</th> </tr> </thead> <tbody> <tr> <td>Never worked outside the home</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Professional/managerial</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other non-manual (eg office work)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Skilled manual</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Supervisory</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other manual (eg labourer)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other (please specify) _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Yes	Other Household Member	Never worked outside the home	<input type="checkbox"/>	<input type="checkbox"/>	Professional/managerial	<input type="checkbox"/>	<input type="checkbox"/>	Other non-manual (eg office work)	<input type="checkbox"/>	<input type="checkbox"/>	Skilled manual	<input type="checkbox"/>	<input type="checkbox"/>	Supervisory	<input type="checkbox"/>	<input type="checkbox"/>	Other manual (eg labourer)	<input type="checkbox"/>	<input type="checkbox"/>	Other (please specify) _____	<input type="checkbox"/>	<input type="checkbox"/>
	Yes	Other Household Member																							
Never worked outside the home	<input type="checkbox"/>	<input type="checkbox"/>																							
Professional/managerial	<input type="checkbox"/>	<input type="checkbox"/>																							
Other non-manual (eg office work)	<input type="checkbox"/>	<input type="checkbox"/>																							
Skilled manual	<input type="checkbox"/>	<input type="checkbox"/>																							
Supervisory	<input type="checkbox"/>	<input type="checkbox"/>																							
Other manual (eg labourer)	<input type="checkbox"/>	<input type="checkbox"/>																							
Other (please specify) _____	<input type="checkbox"/>	<input type="checkbox"/>																							
<p>8 What other services would you like Guardian to provide:</p> <p style="text-align: right;">✓ any that apply</p> <p>Shopping <input type="checkbox"/></p> <p>Collecting prescriptions <input type="checkbox"/></p> <p>Collecting pensions <input type="checkbox"/></p> <p>Help with benefits <input type="checkbox"/></p> <p>Help with filling in forms <input type="checkbox"/></p> <p>Promoting additional social activities <input type="checkbox"/></p> <p>Other _____ <input type="checkbox"/></p>	<p>7 Which of the following sources of income does the household receive? ✓ as many as apply</p> <p>Income from employment <input type="checkbox"/></p> <p>Interest from savings/investments <input type="checkbox"/></p> <p>State Retirement Pension <input type="checkbox"/></p> <p>Private or Occupational Pension <input type="checkbox"/></p> <p>Widows/state Pension <input type="checkbox"/></p> <p>Council Tax Benefit <input type="checkbox"/></p> <p>Income Support (DSS) <input type="checkbox"/></p> <p>Housing Benefit <input type="checkbox"/></p> <p>Attendance Allowance <input type="checkbox"/></p>																								
YOURSELF AND YOUR HOUSEHOLD																									
<p>1 How many people are there in your household?</p> <p>One <input type="checkbox"/> Two <input type="checkbox"/> Three or more people <input type="checkbox"/></p>	<p>We apologise for asking these questions, but the answers you give will help Guardian HA to assess benefit levels and obtain care to support services. We will keep your response completely confidential.</p>																								
<p>2 How is your household made up? ✓ one only</p> <p>Male living alone <input type="checkbox"/></p> <p>Female living alone <input type="checkbox"/></p> <p>1 male and 1 female <input type="checkbox"/></p> <p>Other <input type="checkbox"/></p>	<p>8 What is the household weekly net income (including pensions, benefits, etc)?</p> <table border="0"> <tbody> <tr> <td>£0-£74</td> <td><input type="checkbox"/></td> <td>£200-£249</td> <td><input type="checkbox"/></td> </tr> <tr> <td>£75-£99</td> <td><input type="checkbox"/></td> <td>£250-£299</td> <td><input type="checkbox"/></td> </tr> <tr> <td>£100-£149</td> <td><input type="checkbox"/></td> <td>£300-£400</td> <td><input type="checkbox"/></td> </tr> <tr> <td>£150-£199</td> <td><input type="checkbox"/></td> <td>£400 or more</td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	£0-£74	<input type="checkbox"/>	£200-£249	<input type="checkbox"/>	£75-£99	<input type="checkbox"/>	£250-£299	<input type="checkbox"/>	£100-£149	<input type="checkbox"/>	£300-£400	<input type="checkbox"/>	£150-£199	<input type="checkbox"/>	£400 or more	<input type="checkbox"/>								
£0-£74	<input type="checkbox"/>	£200-£249	<input type="checkbox"/>																						
£75-£99	<input type="checkbox"/>	£250-£299	<input type="checkbox"/>																						
£100-£149	<input type="checkbox"/>	£300-£400	<input type="checkbox"/>																						
£150-£199	<input type="checkbox"/>	£400 or more	<input type="checkbox"/>																						
<p>3 What was the sale price of your previous home?</p> <p style="text-align: center;">_____</p>	<p>9 What band does your total household savings and investments fall into (excluding the value of your property)?</p> <table border="0"> <tbody> <tr> <td>Under £3000</td> <td><input type="checkbox"/></td> <td>£16,000-£29,999</td> <td><input type="checkbox"/></td> </tr> <tr> <td>£3001-£7,999</td> <td><input type="checkbox"/></td> <td>£30,000 or more</td> <td><input type="checkbox"/></td> </tr> <tr> <td>£8000-£15,999</td> <td><input type="checkbox"/></td> <td></td> <td></td> </tr> </tbody> </table>	Under £3000	<input type="checkbox"/>	£16,000-£29,999	<input type="checkbox"/>	£3001-£7,999	<input type="checkbox"/>	£30,000 or more	<input type="checkbox"/>	£8000-£15,999	<input type="checkbox"/>														
Under £3000	<input type="checkbox"/>	£16,000-£29,999	<input type="checkbox"/>																						
£3001-£7,999	<input type="checkbox"/>	£30,000 or more	<input type="checkbox"/>																						
£8000-£15,999	<input type="checkbox"/>																								
<p>4 How much did you pay for your Guardian home?</p> <p style="text-align: center;">_____</p>	<p>10 The researchers from SAUS would like to talk in more detail to a small number of residents in their homes. This would take about one hour of your time. If you are willing to taking part, please tick here.</p> <p>I am willing to take part <input type="checkbox"/></p> <p>If you are interested in taking part, we would be grateful if you could supply a telephone number where a researcher can contact you. _____</p>																								
<p>5 Which band does your age lie in?</p> <table border="0"> <thead> <tr> <th></th> <th>Yes</th> <th>Other Household Member</th> </tr> </thead> <tbody> <tr> <td>55-59 years</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>60-64 years</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>65-69 years</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>70-74 years</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>75-79 years</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>80-84 years</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>85 or over</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Yes	Other Household Member	55-59 years	<input type="checkbox"/>	<input type="checkbox"/>	60-64 years	<input type="checkbox"/>	<input type="checkbox"/>	65-69 years	<input type="checkbox"/>	<input type="checkbox"/>	70-74 years	<input type="checkbox"/>	<input type="checkbox"/>	75-79 years	<input type="checkbox"/>	<input type="checkbox"/>	80-84 years	<input type="checkbox"/>	<input type="checkbox"/>	85 or over	<input type="checkbox"/>	<input type="checkbox"/>	
	Yes	Other Household Member																							
55-59 years	<input type="checkbox"/>	<input type="checkbox"/>																							
60-64 years	<input type="checkbox"/>	<input type="checkbox"/>																							
65-69 years	<input type="checkbox"/>	<input type="checkbox"/>																							
70-74 years	<input type="checkbox"/>	<input type="checkbox"/>																							
75-79 years	<input type="checkbox"/>	<input type="checkbox"/>																							
80-84 years	<input type="checkbox"/>	<input type="checkbox"/>																							
85 or over	<input type="checkbox"/>	<input type="checkbox"/>																							

This report examines the findings of a survey of 1,067 residents of Guardian retirement housing. The report presents information from the survey on the characteristics of Guardian residents, their housing histories, the reasons why they decided to move into retirement housing, how people rated their accommodation, levels of satisfaction with the services provided, and issues relating to affordability and value for money.

For the majority of residents the accommodation provided by Guardian had met or exceeded their expectations and provided them with a friendly, warm and safe environment, where they could retain their independence but still have someone to call on if they needed help.

Price £12.50
ISBN 0 90 617828 2



Available from Research and Information Unit,
Anchor Housing Association, Fountain Court,
Oxford Spires Business Park, Kidlington,
Oxfordshire OX5 1NZ.

