

Understanding Institutional and Intergenerational Influences in People in their 50s and 60's Housing Decision Making Process for Later Life

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Abstract

Older people and their housing arrangements in later life is being widely discussed amidst an ageing population (Abdel-Ghany and Sharpe, 1997; Gillearn and Higgs, 2014; Laslett, 1991; Nosratty et al., 2017; Oswald et al., 2010; Rowles, 1983). However, this mostly addresses older people as a homogenous group and there are few that looks at people in their 50s and 60s. Older people are seen to differ greatly from the next cohort approaching old age and since housing provisions should always plan for the next 10 to 20 years into the future, it is important to understand people in their 50s and 60s, in which are the current targets for provisions for housing for older people.

The aim of this research is to examine the extent intergenerational issues have on people aged between 50s and 60s and their housing decision-making process for later life, to stay or leave current owner-occupied housing and move to other residential options in a high-value housing context.

Utilising original dataset of biographical interviews, focus groups and semi-structured interviews, this research examines people in their 50s and 60's housing decision making process for later life in Hong Kong. It explores the influences of intergenerational issues and family dynamics in older adults whilst, unpacks the various powers, interests and constraints presented in older people's housing decisions making processes within the local context and how this leads to certain decisions for ageing in place.

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1. Introduction

This chapter will first discuss the background of the research, followed by a definition of the people in their 50s and 60s to understand the reasoning behind researching people approaching old age rather than older people themselves. Next, the research aims, objectives and research questions will be presented. The methods and theoretical approach will also be explained. In addition, the potential contributions to knowledge and wider literature will be considered. Lastly, this chapter will briefly set out a chapter-by-chapter explanation on the thesis procedure from chapter 2 onwards.

1.1 Background

The changes in the local housing market are unique in respective time periods because of their different institutional structures (Smith et al., 2006; Fung and Forrest, 2002). Currently, international cities worldwide are experiencing a housing boom and house price inflation (Hui and Yu, 2018; Jayantha and Oladinrin, 2020). Hong Kong is one of the cities experiencing high housing prices. Unaffordability characterises Hong Kong's housing market, and this is true, especially for many younger generations (Levy et al., 2008). However, this has not always been the case in Hong Kong. Hong Kong has experienced a shift from public housing provision to privatisation of housing and rapid changes in housing policy control since the 1950s and this has been found to influence the housing decisions and actions of many that have experienced the various changes and shifts of the institutional structure in Hong Kong. People in their 50s and 60s are one of the groups that experienced these shifts. It is discovered that family and financial circumstances are significant to understand moves and decisions to stay ageing in place. In the wider literature, financial support from parents is seen as a rising trend in cities worldwide such as Tokyo, Milan and Amsterdam which have high housing prices (Druta and Ronald, 2017; Manzo et al., 2019; Ronald, 2018; Ronald and Nakano, 2013). Young adults strongly expect their parents to provide financial support to assist them to attain homeownership or they are likely to continue to co-reside with their parents indefinitely. Lim (2014) has pointed out in his research that family bonds and life values are investigated as one of the factors that influence housing choices. For example in another East Asian country, Korea, the family relationship is strongly culturally embedded, resulting older people to continue to take care of their adult children and their grandchildren or are taken care of by them. Lim (2014)'s study on family relationships has sparked interests for the current research as there is a lack of

literature that explored how intergenerational issues and family dynamics may influence housing decisions in older people, especially those approaching old age.

In many countries such as United Kingdom, Korea and New Zealand, intergenerational care has led families to live together or in proximity (Druta and Ronald, 2017; Lim, 2014; Matthews and Stephens, 2017; Painter and Lee, 2009). Also, adult children who has lived with their parents from an early age and into adulthood may be motivated to live close to their parents in the future. Intergenerational co-residence such as older parents residing with adult children has been considered in the literature, where they examine the reasons why adult children and older parents reside together (Choi, 2003; Connidis, 2010). Connidis (2010) discussed four situations in which parents may live with adult children and this includes children who have never left their family home, parents in need of care and support, children who are given support and where both parents and children receive support from each other. Although there is some awareness on intergenerational co-residence, there is limited understanding on how intergenerational issues influence people in their 50s and 60's housing decisions for later life and whether it restricts or motivates decisions.

1.2 People in their 50s and 60s

This research will look at people in their 50s and 60s. This is because there is a growing recognition that the term 'older people' do not fully represents all older people that are aged 65 and above (Abdel-Ghany and Sharpe, 1997; Gillear and Higgs, 2014; Laslett, 1991; Nosraty et al., 2017; Oswald et al., 2010; Rowles, 1983). Although the term 'older people' is frequently used to categorise those who are aged 65 and above and much previous literature has considered the group 'older people' as broadly homogeneous, there are substantial differences between the older people within the group (Abdel-Ghany and Sharpe, 1997; Gillear and Higgs, 2014; Laslett, 1991; Nosraty et al., 2017; Oswald et al., 2010; Rowles, 1983). Therefore, this research will only look at people who are near retirement age or just entered old age. Those who are near retirement age (aged 50-59) or just entered old age (aged 60-69) is an important age range to understand housing decisions for later life as this age range sits in the middle of their housing trajectory. Hence, it needs to be noted that this research looks at **people in their 50s and 60's housing decisions for later life** and not **older people's housing decisions in later life**. This will be discussed in detail in Chapter 2.

1.3 Definition of Intergenerational

There is an increase in significance in looking at family relationships beyond the nuclear family (Bengtson, 2001; Druta and Ronald, 2017; 2018; Lim, 2014; Ronald, 2018). A need to understand family bonds across several generations arise due to population ageing that “result[s] in longer years of shared lives between generations... the increasing importance of grandparents and other kins in fulfilling family function [and] change in family structure, involving divorce and step-family relationships” (Bengtson, 2001, pp.1). Intergenerational family relations are seen portrayed by co-residence arrangements, support and transfer behaviours (Druta and Ronald, 2018). It needs to be recognised that intergenerational support that is commonly being “practised, [is observed as] a form of gift exchange and cannot be entirely explained by rational choice” (Dura and Ronald, 2017, pp.787). Therefore, there is a need to understand multigenerational relations within family as their negotiation and intervention with people in their 50s and 60 will influence housing decisions in various ways. Understanding this would further contribute to knowledge on how housing markets are performed through the interaction between various actors, wider contextual and institutional arrangements for various housing decisions and allocations (Smith et al., 2006).

In this research, intergenerational issues involve the interaction and exchange, the giving and receiving of those across three or four generations. Stemming from the perspective of people in their 50s and 60s, we view the other generations as people in their 50s and 60’s older parents, adult and/or young children and grandchildren.

1.4 Research Aims and Objectives

This research aims to examine the extent intergenerational issues have on people aged between 50s and 60s and their housing decision-making process for later life in Hong Kong, to stay or leave current owner-occupied housing and move to other residential options in a high-value housing context.

The objectives are:

- (1) To assess the influence of local housing market actors and life events on the housing decisions of older people in Hong Kong.

(2) To evaluate the family dynamics and intergenerational issues that contribute to older people's housing decisions for later life in Hong Kong.

The research questions:

1) How do various past life events and transitions motivate or restrict the housing decisions for later life of people in their 50s and 60's?

2) To what extent do intergenerational family dynamics and family actors influence the housing decisions of people in their 50s and 60's living in a city with high-value housing?

3) What roles do professionals play in housing for older people, and how do they shape the housing expectations and behaviours of people in their 50s and 60's?

To answer these research questions, this thesis has adopted a qualitative approach. This research also posits itself in a relativist/constructionist ontology stance and takes on an interpretivist philosophical perspective, which interprets that reality is developed culturally and is historically established. This research takes on a relativist stance as it views reality as something that exists in one's mind and that each person creates their own unique versions of reality (Moon and Blackman, 2014; Terry et al., 2017). Realities are also believed to take on a different form over time, as interpretations of reality are influenced by culture and history continuously. Consequently, the current research acknowledges the importance of emotions, social norms, experiences, and cultural background in shaping realities and believes that the way people make decisions are complex and are likely to be unpredictable (Moon and Blackman, 2014).

This thesis utilises both a life course and institutionalist approach to understand people in their 50s and 60's housing decisions for later life. The theoretical framework focuses on the institutional and social dimensions of the housing market and life course events, stages and caring over time to look at housing decisions behaviours (Alwin, 2012; Brady, 2018; Moon and Blackman, 2014; Smith et al., 2006). The current Hong Kong housing market dynamics are highly shaped by policy processes and the various interactions between actors within Hong Kong housing market institutional structure (Fung and Forrest, 2002). Having experienced the different institutional configurations of the housing market in Hong Kong, people in their 50s and 60s would have different approaches when it comes to making housing decisions for later life. Hence, this research will

conduct biographical interviews and focus group with people in their 50s and 60s and semi-structured interviews with professionals that works in the fields of older people and housing.

1.5 Potential Contributions to Knowledge

This section will discuss the potential contributions to knowledge and wider literature. Firstly, there are limited research that looks at the age group of people in their 50s and 60's especially in understanding housing decisions for later life. This is key as most research on older people and housing are still focused on older people as a whole homogeneous group (Alwin, 2012). But actually, in the views that urban plans and housing are always planned for the future, it is important to understand the needs and expectations of the future older people cohort. In which are people currently in their 50s and 60s (Alwin, 2012; Richards and Rankaduwa, 2008).

Next, negative childhood experiences are found to influence people in their 50s and 60's housing decisions for later life and this is a new finding in literature. The poor conditions of the public rental housing at the time facilitated people in their 50s and 60's housing desires to live in homes with higher standards throughout their lives. This influence for housing decision in a sense, is shaped by the institutional structure at the time as it was characterised by a public rental dominated housing sector. The idea of childhood housing settings motivating housing decisions for later life aligns with Wahrendorf and Blane (2015)'s study where they found out that "childhood circumstances are related to lower quality of life after labour market exit... the more disadvantaged people's circumstances during childhood, the more likely they are to report lower quality of life in older ages (Wahrendorf and Blane, 2015, pp. 592). However, the unique contribution of the current study is that childhood circumstances or memories acts as a triggering mechanism that motivates housing decisions for later life. This can be seen in the ways people in their 50s and 60s relate to their childhood homes when they describe their future housing aspirations and this can be seen through quotes in chapter 6.

Also, within housing decisions for later life, intergenerational issues and family dynamics are more complex than simply family actors taking part and expressing their opinions for people in their 50s and 60's housing decision making process. In this study it is found out that it is based on people in their 50s and 60's and family actors' actions and interactions after the housing purchase process. The empirical study revealed that the planned future action and interaction between the people in their 50s and 60s and family actors are caring

responsibilities and this is an important and new finding. People in their 50s and 60s prioritise their ability to provide care, and their housing decisions for later life are made highly based on their caring responsibilities.

A further contribution is that caring plays an important role in people in their 50s and 60's housing decision making process for later life. The outcome of this research aligns with the literature regarding the mismatch between plans developed by included stakeholders and how this affected excluded stakeholders who the plans were in fact delivered for (Christie et al., 2008; Li et al., 2012; Ng, 2008; Wamsler, 2017). This study recognise that the issue lies in the fact that professionals have not considered caring and caring responsibilities that older people have when developing older people's housing options for their later life. The research found that all participants in their 50s and 60s expressed the primary motivation for their housing decision is caring. This means that current professionals in this field have underestimated the significance of caring as the real motivator for older people's housing decisions. This is an important and new finding in this research as existing literature has not considered 'caring' in such a way.

Finally, a major contribution to literature is the phenomena of hiring foreign domestic helpers to provide care on behalf of people in their 50s and 60s is deeply embedded in the Hong Kong context. Although there is literature on migrant care workers working in the health and social care sector in western literature written by western scholars, there are few literatures that explores foreign domestic helpers to provide care in western countries (Chiatti et al., 2013; Cohen-Mansfield et al., 2013; Ho et al., 2018). Even the literature in Hong Kong and Asia, there are only a handful of literature that discusses the role of foreign domestic helpers (Chong et al., 2014; Chong et al., 2017; Ho et al., 2018; Huang and Yeoh, 2010).

It is found out that the way the wider contextual factors in Hong Kong are set out such as poor older people welfare, poor pensions and shortage of governmental care systems, alongside people in their 50s and 60's negative perceptions of institutionalised care settings motivated people in their 50s and 60s to weave their way within the wider contextual factors and find solutions to bypass limited older people health care and financial support. Foreign domestic helpers are seen as the solution to avoid institutionalised care or expensive professional carers and the inability to provide care during people in their 50s and 60's work hours. Hiring foreign domestic helpers allows older parents to continue to age in place and this is also seen as a future solution by people in their 50s and 60's to enable themselves to continue to age in place in the future. This is shown in the ways people in their 50s and 60s described their care and concerns for their older parents and the need to provide care under their supervision as illustrated through the quotes in chapter 7.

1.6 Structure of Thesis

The introduction chapter has introduced the context of this research by discussing the background information for the thesis, it has also set out the research aims and objectives, research questions, research methods and the potential contribution to knowledge. This section will briefly set out a chapter-by-chapter explanation on the thesis procedure from chapter 2 onwards. There are 8 chapters in this thesis including the introduction chapter.

Chapter two is the literature review chapter, and it presents the rationale for this thesis. The literature review begins by exploring various previous literature that looks into ways of understanding older people and their living experiences. It also reviewed literature related to intergenerational issues and family dynamics and it is found out that there is a lack of literature on the extent intergenerational issues influences older people. It is also discovered that existing literature rarely hire and studies participants that are approaching old age to understand their housing needs for later life, in which could provide a better grasp of housing provisions in the future. The latter half of this chapter also discussed dominant approaches to understand older people's housing choices in later life before explaining and indicating the conceptual framework for this thesis.

Chapter three explores the wider context of the case study area in which is Hong Kong. There are two sections in this chapter and the first section discusses the operation of the housing market and the involvement of actors in Hong Kong from the 1950s to present through an institutional approach. This is to situate the context of the study and to provide a glimpse of the housing situation that people in their 50s and 60s experienced during their life course.

The second section of chapter three delve into the housing options, social security, and elderly welfare available for older people in Hong Kong. It looks into governmental documents, archives, census data, policies and welfare for older people to gain a deeper understanding of the context of the case study area.

Chapter four is the methodology chapter. It discusses the philosophical perspective applied in this research and explains the research methods used for data collection, which are biographical interviews, focus group and semi-structured interviews to answer the research questions. It also considers the method used to conduct data analysis. Lastly, it describes the ethical considerations that are needed to be taken into account.

Chapter five is the first empirical chapter. This empirical chapter looks at older people's housing and welfare, in particular it looks at how people in their 50s and 60's as well as various professional actors that works in the field of older people and housing perceive the various housing options and welfare available in Hong Kong. This chapter also reveals how professionals' views older people's housing perceptions and housing expectations. Lastly, it also presents how different professionals perceive older people's housing preferences as market actors and how this eventually led to older people's access to information and influenced and shaped people in their 50s and 60s' housing decisions for later life.

Chapter six is the second empirical chapter. This empirical chapter looks at people in their 50s and 60's housing decisions through past experiences such as childhood, upbringing and past experiences to understand how the various unique life events in the changing institutional structure of Hong Kong that occurred throughout people in their 50s and 60's life influences their housing decisions for later life.

Chapter seven is the third empirical chapter. This empirical chapter explores the various intergenerational issues and family dynamics that occur between people in their 50s and 60s and their family members. In particular, through the theme of changing caring needs and the family life cycle, it points out the importance of caring responsibilities in intergenerational families when people in their 50s and 60s make housing decisions for later life.

Chapter Eight is the discussions and conclusions chapter. The discussion and conclusion chapter answers the three research questions as set out at in the beginning of this study. These are: *1) How do various past life events and transitions motivate or restrict the housing decisions for later life of people in their 50s and 60's? 2) To what extent do intergenerational family dynamics and family actors influence the housing decisions of people in their 50s and 60's living in a city with high-value housing? And 3) What roles do professionals play in housing for older people, and how do they shape the housing expectations and behaviours of people in their 50s and 60's?* It also highlights and summarises the key findings for Chapter 5, 6 and 7. Next, further contributions to the wider literature and the implications were also discussed. The limitations found within the current research and recommendations for future research will also be discussed at the end of the chapter.

2. Literature Review

2.1 Introduction

A significant amount of literature has been published on housing decisions, in particular, those of older people (Bohle et al., 2014; Clough et al., 2004; Frochen and Pynoos, 2017). Research on this topic has been carried out to understand older people's housing decisions in later life but with a focus on future older people's housing needs. With an increasing number of people reaching old age, this is a significant topic to possibly understand the microstructure of the housing market in an ageing population. This means that the research will be looking at the social aspect of housing markets. It has been well supported that most older people choose to continue living at home and age in place (Herbers et al., 2014; Heywood et al., 2002; Leith, 2006). This is reflected in research where there are limited housing transition patterns with older people that are owner-occupiers (Herbers et al., 2014; Yang et al., 2017). However, it has been noted by several studies that relocation to other tenure types is inevitable in some cases due to social, financial and health issues (Clough et al., 2004; Heywood et al., 2002; Glass and Skinner, 2013; Safran-Norton, 2010). Researchers have considered different factors that trigger relocation into different types of tenures and options for older people and these tenures includes downsizing to an apartment (Pope and Kang, 2010; Severinsen et al., 2016), sheltered housing (Field et al., 2005), institutional care homes (Jonsdottir et al., 2015), assisted housing (Daatland et al., 2015), public and private rented housing (Leviten-Reid and Lake, 2016; Morris, 2009; Van Wezemael and Gilroy, 2007), rowhomes (Fisher and Giloth, 1999) and retirement communities (Glass and Skinner, 2013). This chapter will first review older people's housing choices for later life that are widely discussed in literature, followed by studies that focus on how intergenerational issues and family dynamics influence housing decisions. Next, the influences of shifts in institutional structure on housing decisions will be discussed. After, dominant theories in age and place studies will be examined. Lastly, the theoretical framework will examine two theories used in this research, the institutionalist approach and life course approach.

2.2 Older People's Housing Choices for Later Life

2.2.1 Health Deterioration and Physical Changes

One of the most well-established topics in exploring older people's housing decisions relates to health issues. Health deterioration and physical changes in older people are common factors that trigger residential transitions (Bridge and Kendig, 2005; Safran-Norton, 2010; Ahn and Hegde, 2011; Hollinghurst et al., 2020). To prevent residential transitions and to enable people to continue ageing in place, people have investigated how home modifications and housing features enabled older users to remain to age in place (Clapham, 2002; Wahl et al., 2009; Safran-Norton, 2010; Ahn and Hegde, 2011; Peace et al., 2011; Byles et al., 2018). For example, implementing support facilities in the bathroom, handrails, widening doors and installing an elevator within a multi-family home (Wahl et al., 2009; Safran-Norton, 2010; Carnemolla and Bridge, 2019). Environmental modifications aim to extend older people's ability to continue to live in their existing homes and improve their daily activity performance (Stark et al., 2009; Safran-Norton, 2010). If people are unable to function and carry on their lifestyles as before, this pushes people to make decisions to adapt their homes or make a transition to other housing options (Clapham, 2002; Ahn and Hegde, 2011; Byles et al., 2018; Carnemolla and Bridge, 2019). It is also noted that the relationship between older people and their homes is not fixed, and changes in the user, such as health declining with age would affect their home and interaction with their locality (Clapham, 2002; Liu and Lapane, 2009; Byles et al., 2018), reflecting a poor person-environment fit (Peace et al., 2011). The mismatch between a person's immediate environment and the individual themselves would make it difficult for older people to continue living in their residence, however, home modifications can prevent disability from happening (Liu and Lapane, 2009). This also leads to some study to consider that individuals who can perform daily tasks effectively with home modifications may not be deemed as disabled (Liu and Lapane, 2009), since there is a good person-environment fit (Peace et al., 2011). Therefore, home modifications may be beneficial for older people who wish to age in place (Liu and Lapane, 2009; Stark et al., 2009; Wahl et al., 2009).

In a different perspective, home modifications can also reduce the caring needs of older people in the community (Wahl et al., 2009; Carnemolla and Bridge, 2019). This is because home modification establishes an element of care or health service approach at home, enabling people to rely less on institutional care and reduce premature care home admissions (Carnemolla and Bridge, 2019; Hollinghurst et al., 2020). This not only shifts older people who require health support away from institutional care homes but also assist in managing caregiving support levels in society (Wahl et al., 2009).

Although home modification appears helpful in supporting older people with health deterioration to continue ageing in place, there are concerns regarding the cost of home modification services (Wahl et al.,

2009; Carnemolla and Bridge, 2019). This is because some types of home modifications services such as installing lifts in houses can accumulate high costs and not all older people are able to afford and fund this (Wahl et al., 2009). The option of downsizing for older people is also seen to reduce the need to have home modifications (Bian, 2016; Gibler and Tyvima, 2015; Luborsky et al., 2011). Some examples of downsizing include moving out from a family house to a bungalow or apartment flat. "Downsizing is part of a life-long normative process of change and adjustment as older adults take on new roles in their new places" (Luborsky et al., 2011, pp.251). In some cities, downsizing is mainly seen in "lower income singles who have lived in the same house for many years [as they] are more likely be considering moving to reduce the size (and perhaps the cost) of their housing" (Gibler and Tyvima, 2015, pp.391). Older people who found to make the decision to downsize also emphasise on the importance of local amenities as well as "access to in-home services and in-home safety features as well as neighbourhood access to social opportunities, retail shops and services" (Gibler and Tyvima, 2015). In a sense, older people choose to downsize to age in place better and avoid home maintenance and issues related to health in family sized homes (Bian, 2016; Gibler and Tyvima, 2015).

Similarly, in some cases moving to a care setting such as an institution or care homes is inevitable. This is because some older people may be too frail and the level of support needed is beyond what home modifications can provide to continue allowing them to stay in their homes (Roy et al., 2018; Carnemolla and Bridge, 2019). If one has health issues such as physical disabilities or cognitive impairment, it may force older people to confront housing decisions involuntarily (Roy et al., 2018). This means that housing decisions are not necessarily made based upon a person's choice but that other factors also contribute to the decision, which is not within a person's control.

Despite all this, even with disabilities, older people may not choose to move to other housing options, because it is likely that older people have been living in their residence for a long time and have developed an attachment to place (Ahn and Hegde, 2011; Roy et al., 2018). What older people themselves care about in a home goes beyond their physical health concerns and this will be further discussed in the next section on place attachment (Roy et al., 2018).

2.2.2 Place Attachment

It has been discussed that health factors and home modifications are two factors that may lead to a move or enable older people to continue to stay in their homes. Apart from this, some studies noticed a trend where

older people are hesitant to move despite health factors and unable to mitigate this through home modifications (Byles et al., 2018; Safran-Norton, 2010; Severinsen et al., 2016). This denotes a high preference to remain in familiar surroundings, which signposts to older people's attachment to place (Rowles, 1983; Rubinstein and Parmelee, 1992; Peace et al., 2005; Medeiros et al., 2013).

Relph's (1976) work was arguably one of the first publications in geography that looks at the concept of place and the first that implemented a phenomenological perspective (Relph, 2000). Although political and social changes overtime have dated a number of his ideas and claims, existing literature argues that the ideas presented on the concept of place are still relevant (Gold, 2000; Stock, 2000). Relph (1976) explores the lived experience of place through a phenomenological approach and Relph (1976) puts forward four central themes that unpacks "the intimate relationships between people and the places they experience" (Gold, 2000, pp.613). The concept of 'insideness' and 'outsideness', 'authentic' and inauthentic' and 'insider' and 'outsider' within places are also outcomes from Relph's (1976) research. This concept explores ways of how one relates to place and the various ways individuals experience space (Stock, 2000). This relates to Tuan's (1975) work, where he examined the nature of experience and identifies it as a significant concept to understand place in a different perspective other than a geographical spatial location. Similarly, Rowles (1983)'s work further looks into the concept of 'insideness' through a different lens and explores attachment to places as 'insideness' through three dimensions. They are physical, social and autobiographical insideness. Rowles (1983) considers the idea of autobiographical insideness as the most significant dimension to understand "attachment to place and personal identity in old age" (Rowles, 1983, pp.304).

It is although agreed that changes in the population's mobility may modify people's experience of place. Relph (2000) has revisited his work on placelessness from 1976 and agreed that increased mobility and the way people travel at present alters place experience. This has definitely altered the sense of place and that current people experience geography in vastly different ways in compared to the older generations. However, Relph (2000) argues that it cannot be assumed that an increase in mobility meant "a lesser intensity of place experience" (Relph, 2000, pp. 618). Nonetheless, it is understood that in some places, mobility does influence place attachment and cause a decline in place attachment (Fuhrer et al., 1993). This is because some individuals are more mobile due to work, education or being frequent travelers (Scannell and Gifford, 2014). However, this also highly depends on age group.

In addition to the concept of place, the idea of a loss of place identity has been discussed by many before Relph (1976). However, since Relph (1976)'s conceptualisation of 'placelessness' and its idea that encompasses the loss of meaning, it has allowed scholars to perceive phenomena differently and explore the presence of this in a broader context. This includes new towns, commercial strips, suburbia, theme parks, shopping centres and tourist resorts (Relph, 1976; Gold, 2000). Individuals with minimal or no attachment to the place, such as tourists would have a 'superficial sense of place' (Gold, 2000; Scannell and Gifford, 2014). Yet, individuals would still have positive feelings towards the place. However, this only concern with the aesthetics, the appearance of a place or entertaining features in the location (Scannell and Gifford, 2014). Furthermore, some individuals such as seasonal visitors who revisit a certain location but do not have a commitment to remain may develop a small bond with a place, creating a 'partial sense of place' (Scannell and Gifford, 2014). Despite all this, Relph (1976)'s concept of place and placelessness explored the idea of "place in a nonpolitical way" (Relph, 2000). This is because it was not entirely applicable at the time as the influences of politics or political-economy approaches were not fully established in geography (Relph, 2000). Following this, Harvey (1989), Rose, (1994), Yung et al. (2003), Ormerod (2021) and many more have explored and displayed how places may also be influenced and understood through political dimensions. This includes social power relations. This indicates the importance of interpreting place and place attachment with other social and economic dimensions.

Place attachment is a strong component of ageing in place (Burholt, 2012; Raymond et al., 2010). Tuan (1975) argues that "place is a center of meaning constructed by experience" (Tuan, 1975, p.152) and this varies in size as well as physical character. "Place... is the past and the present, stability and achievement" (Tuan, 1975, pp.165). The home, neighbourhood, and city, public or private places, are all places and "are all centers of meaning to individuals and to groups" (Tuan, 1975, pp.153). Some studies found that older people's attachment to home is related to both social and emotional aspects such as personal resources, self-identity, bonds, meanings, safety and experiences (Rowles, 1983; Stone and Gullifer, 2016; Roy et al., 2018; Fornara et al., 2019). For example, the longer the length of time an individual has spent in the same neighbourhood, they would have accumulated memories of a place (Tuan, 1975; Rowles, 1983; Buffel et al., 2014; Stone and Gullifer, 2016; Fornara et al., 2019; Tournois and Rollero, 2020). The accumulated memories and experiences of a place through individuals' involvement within the place constructs a sense of continuity for the individual as it 'reminds' the individuals of events that happened in the particular location in the past. This means that a certain location may have a specific unique meaning for certain individuals (Tuan, 1975; Rowles, 1983; Yung

et al., 2003; Stone and Gullifer, 2016; Roy et al., 2018; Fornara et al., 2019). These meanings may develop into social understandings of place through the interactions between people in the space (Yung et al., 2003).

The accumulated memories of a place overtime also need to be positive interactions to develop place attachment (Scannell and Gifford, 2014; Seamon, 2014). In terms of people's positive ideas of place, Seamon (2014) put forwards the concept of the 'six place processes' and these six processes are important concept to understand place attachment. The six place processes are Place Interaction, Place Identity, Place Release, Place Realization, Place Creation and Place Intensification. Seamon (2014) argues that within place attachment, the six place processes are normally seen to be involved and presented at the same time, especially "in well-used and well-liked places" (Seamon, 2014, pp.19). These six place processes are seen to be equally important, however, when related to "particular places and historical moments... the six processes may involve different generative combinations and different gradations of intensity, quality and duration" (Seamon, 2014, pp.19). In relation to place attachment, the six place processes builds up "the modes and intensity of emotional bonds with place" (Seamon, 2014, pp.19). These six processes are useful and enable us to consider and understand place attachment in different ways.

Individual's behaviours towards these accumulated positive memories of a place and each individual's history with a place would ultimately affect their dedication and commitment to remain to age in place (Ahn and Hegde, 2011; Buffel et al., 2014; Scannell and Gifford, 2014; Stone and Gullifer, 2016; Roy et al., 2018). To remain to age in place creates a sense of continuity for older people and this trend is referred to as place-referent continuity by Twigger-Ross and Uzzell (1996). As older people enjoy stability, they consider their own homes as the most desirable option for later life (Burholt, 2012; Raymond et al., 2010; Buffel et al., 2014). People's own homes are considered to be able to provide stability and a sense of continuity as "home is the pivot of a daily routine... we go to all kinds of places but return home, or to homelike places" (Tuan, 1975, pp.154-155).

Although it is widely understood that older people prefer to age in place due to place attachment, in existing studies it is noticed that professional groups that assist older people in making housing choices typically only focus on the socioeconomic and health profile (Burholt, 2012; Roy et al., 2018; Carnemolla and Bridge, 2019). For example, ideas for housing options will stem from where the individual will receive care or what is suitable for their physical and financial needs (Burholt, 2012; Roy et al., 2018). This leads to a lack of consideration of other factors such as what older people themselves care about in a home (Burholt, 2012;

Roy et al., 2018). Older people's housing decisions for later life are complex and stems beyond safety and health concerns. The social and emotional aspect should also be respected on the same level as other factors in older people's housing choices (Raymond et al., 2010; Roy et al., 2018). It is viewed that professionals should think beyond safety concerns when developing alternative housing options for frail older people and combine 'meaning-of-home considerations' that could potentially enable older people to adjust to new homes and re-establish their sense of place attachment and the idea of home (Stones and Gullifer, 2016; Roy et al., 2018).

Despite this, place attachment is dependent on the duration the individual has resided in their home and so it may not be applicable for those who move frequently or for young older adults in comparison to older or very old people (Abdel-Ghany and Sharpe, 1997; Tournois and Rollero, 2020). Additionally, strong stability of attachment to place may not guarantee healthy ageing in place because it prevents changes (Brown and Perkins, 1992). For example, older people's attachment to a place may be disrupted by external factors such as crime or deterioration of their immediate neighbourhood (Brown and Perkins, 1992). Older people would be overwhelmed when confronting such high impacts if they have strong stability within their immediate neighbourhood. This is evident in studies where older people who have strong attachments to their homes are found to be afraid to enter their homes or be alone after a traumatic incident such as burglary (Brown and Perkins, 1992).

2.3 Intergenerational Issues and Family Dynamics on Housing

Decisions

2.3.1 Changes in Family Structure and Care

In addition to the above arguments on the themes of health, home modifications and place attachment, family and financial circumstances are also significant in understanding moves. This includes studies that look at the influences of family members on housing purchase decision (Levy et al., 2008) as well as how older people's family and social relationships affect housing choices (Lim, 2014; Severinsen et al., 2016; Roy et al., 2018). In Lim's (2014) research, family bonds and life values are investigated as one of the factors that influence housing choices, where in Korea, family relationship is strongly culturally embedded, and so older people continues to take care of their adult children and their grandchildren or are taken care of by them. Consequently, they live together or in proximity (Druta and Ronald, 2017; Lim, 2014; Matthews and Stephens,

2017; Painter and Lee, 2009). Also, adult children having lived with their parents during early age into adulthood may motivate adult children to live close to their parents in the future. This is discussed in literature and revealed in Druta and Ronald (2017)'s study where "prolonged coresidence made young adults aware of their parents' needs and usually prompted housing decisions that valued proximity" (Druta and Ronald, 2017, pp.794).

Furthermore, parents or older parents make decisions about caring and these normally incorporate a review of care options including what is available, suitable and reasonable in terms of price and service (Cohen-Mansfield et al., 2013; Mckie et al., 2002; Lim, 2014). This likely results in having retired family members to take care of their children (Painter and Lee, 2009; Lim, 2014). Similar to most Asian countries, Hong Kong also has a strong family-oriented culture (Sullivan, 2005). Although it is not mentioned in Lim's (2014) study, the findings also suggest the development of intergenerational issues and family dynamics in older people's housing decisions.

Intergenerational co-residence such as older parents residing with adult children have been considered in the literature, where they examine the reasons why adult children and older parents reside together (Choi, 2003; Connidis, 2010). Connidis (2010) discussed four situations in which parents may live with adult children and this include children who have never left their family home, parents in need of care and support, children who are given support and where both parents and children receive support from each other. This is also an initiator of co-residence in the parent or adult children in other study findings (Choi, 2003; Connidis, 2010). For example, some quantitative studies on unmarried older parents and adult children have also found out that reasons for co-residence include family who has never lived separately, family who live together because of child's needs and older parents and adult children that cohabit for mutual benefit such as supporting older parents with poor physical health and emotional support for adult children. However, in contrast there are literature that reveals family members consider caring for older parents especially those who are frail and have a disability, are a burden and it causes distress (Chiatti et al., 2013; Chong et al., 2014; Chong et al., 2017; Ho et al., 2018; Huang and Yeoh, 2010). Some cities such as Singapore relies on family members to provide care for their older family members in the privatised family sphere. In addition, there are "expectations that the family, and women in particular will shoulder the care burden" (Huang and Yeoh, 2010, pp. 71). In cities where there is an oversubscription of institutionalised care settings and short supply of professional cares, people would employ inexperienced foreign maids to release caring burdens. Huang and Yeoh (2010) claims that "the employment of foreign domestic workers as a system of eldercare basically

withdraws the care crisis from the privatised family sphere while passing the burden “transnationally” to foreign others” (Huang and Yeoh, 2010, pp.84). Similarly, the “assistance from domestic helpers moderated the effect of some stressors on offspring caregiving distress [and also,] reduced caregiving distress if offspring primary caregivers did not live with their parents with cognitive impairment and if offspring provided psychological support. (Chong et al., 2017, pp. 1028).

This conflicts with the view held by Smits et al. (2010). Smits et al. (2010)’s quantitative study found that both the older parents and adult children generations who live together display the needs for support for each other, especially adult children between aged 30-40. These two generations are also willing to provide care for each other. The two generations living together is most frequent in those whose adult children have recently divorced, recently widowed or have a long-term disability due to the need for social and emotional support (Smits et al., 2010). The two generation living together may also be because of mutual support. This can be seen in Druta and Ronald (2017)’s study where “prolonged co-residence, as support that parents gave to their children to enable them to save for a home, had perhaps the clearest effects on relationships between generations. Particularly if co-residence happened when the parents also required support, it reshaped relationships between generations past the point of household separation” (Druta and Ronald, 2017, pp.794). However, it is also noted that privacy is seen to reduce intergenerational co-residence, for example, if the family structure includes a stepparent (Smits et al., 2010). Additionally, it is also observed that co-residence is more common if either a child or parent has a poor socioeconomic status (Choi, 2003; Smits et al., 2010). Moreover, unmarried or unemployed adult children are also seen as predictors of cohabiting (Choi, 2003; Ronald and Nakano, 2013). Existing studies on intergenerational co-residence reveals reasons why older people may choose to live with their adult children and vice versa, but with a stronger focus on the children’s perspectives (Druta and Ronald, 2017). They do not focus on older people’s housing decisions for later life, the possibility of wealth transfer, release housing equity or consider local housing values as context. Nonetheless, they express the importance of different family dynamics and intergeneration relations between older parents and adult children, in which is one of the key aspects in understanding the influences on older people’s housing decisions for later life to relocate.

2.3.2 Family and Finances

Ronald (2018)’s study also focuses on intergeneration and young cohort homeownership, in specifically, “the inter-cohort dynamics surrounding the accumulation and transfer of housing wealth” (Ronald, 2018, pp.14).

Ronald (2018) compared the generational shift in housing condition between Japan and the UK and discusses how families have been driven to look into intergenerational transfers as a solution of dealing with the restructuring of welfare capitalism over time. The previous generation was able to enjoy better employment and welfare conditions, for example, Japan's high-speed growth era was known to have significant corporate welfare provisions that includes "lifelong employment and seniority-based pay-practices" (Ronald, 2018, pp.16). Yet, after an economic restructure in Japan, company welfare traditions were largely reduced (Ronald, 2018). This put a rise in parents feeling the need to financially support their children's homeownership. From the comparison between Japan and UK case studies, Ronald (2018) argued that those who are able to achieve homeownership quicker, especially the ones who received financial assistance from family, are likely to have a smoother, stable life course transition (Ronald, 2018).

Comparably, Manzo et al. (2019)'s qualitative study focuses on the position of "housing in family welfare relations and life-course transitions" (Manzo et al., 2019, pp. 519). The reliance of support across generation and the moral dimensions of this practice was discussed under the context of Milan. Manzo et al. (2019) discovered that Milanese parents were committed to provide support to their adult children to achieve homeownerships were largely due to the limited "state welfare provision and labour insecurity" (Manzo et al., 2019, pp.532) and affordability issues of and access to rental housing. This indicates that the phenomena of intergenerational assistance are also shaped by socio-economic conditions.

Intergenerational support for homeownerships is widely seen in different local housing market contexts. Druta and Ronald (2018)'s study in Romania looks at housing trajectories of young adults and the patterns of intergenerational assistance in homeownerships in a post socialist housing market. This qualitative research found out that the relationship between parent and adult children continues to be unequal throughout time, despite the age or stage in life cycle the adult children is positioned (Druta and Ronald, 2018). Furthermore, families as actors continues to provide support whether it is everyday homemaking practices or financial support to secure shelter. It is also discovered that parents feel a sense of satisfaction and pride as a good parent when they can give support to their adult children (Druta and Ronald, 2018).

Like most Asian countries, Hong Kong has a strong family-oriented culture (Ronald, 2007; Sullivan, 2005). Regardless of western cultural influences, family-oriented culture has remained strongly influential in people's lives (Ronald, 2007, Sullivan, 2005). Young-old people have experienced the housing market at different life stages, and through the influence of housing volatility, they would have different concepts and

plans for ageing in the future. However, as home ownership is deemed as 'severely unaffordable' in the current housing market in Hong Kong and most developed cities (Campos et al., 2016; Ronald, 2018), there are increasing concerns for older parents that their adult children are unable to gain homeownership. At present, many young adults continue to stay at home until they can afford a mortgage down payment, and yet they are finding difficulties to afford this even with an income that is above the city's average (Clapham et al., 2012; Campos et al., 2016). Hence, many young adults continue to live with parents in their thirties (Campos et al., 2016). Financial support from parents is a trend seen in cities such as Hong Kong that has a housing market with high prices and in Campos et al.'s (2016) study, young adults strongly expect parental support but are dependent by their parents' economic situations. Since a high percentage of 83.9% of older people with homeownership in Hong Kong are without the pressure of mortgage payment or the need for loan repayment (Census and Statistics Department, 2018), in an expensive housing market, adult children's ability to own a home outright may be an influence in older parents' housing decisions for later life. Through housing volatility, people would have different concepts and plans for ageing in the future.

One may argue that young adults can continue to live in family homes and through this, they could take care of their older parents as well as ease their daily home chores and maintenance tasks (Lim, 2014; Matthews and Stephens, 2017; Painter and Lee, 2009). However, unlike older people, young adults still have specific location needs, and their residential location are bounded by factors such as occupation, job opportunities or proximity to schools for their children (Lin and Huang, 2015; Murie and Williams, 2015; Wezemaal and Gilroy, 2007). On the other hand, after retirement, older people are more flexible and factors such as job opportunities are no longer a constraint on their location needs (Lim, 2014). In relation to social networks, it is understood that there are discussions where older people desire to live at proximity to family members, but there are little considerations on the financial effects adult children may have on their older parents.

2.3.3 Filial Piety and Filial Obligations

In literature, filial piety and the norm of filial responsibility is also used to understand how adult children give social and financial support to their ageing parents as filial piety is situated within east Asian culture and explores attitude towards ageing (Lin and Yi, 2011; Silverstein et al., 2006; Wang and Gilroy, 2021). Some studies would also use filial piety and the understanding of filial obligations to examine and seek filial piety actions presented in other cities beyond mainland China (Silverstein et al., 2006). Filial piety focuses on '孝' (xiao), which is an attitude where people respect and provide support to those who are older such as parents,

seniors and ancestors (Chou, 2010; Lin and Yi, 2011; Silverstein et al., 2006). This concept also denotes that the sons should “provid[e] sustenance in a respectful fashion [and] a strict, vertical hierarchy should exist within the home and that sons should utterly subordinate their interests to those of the extended family” (Knapp, 2004). Respect for elders is an important element in filial piety. In filial piety, they also use the term ‘孝顺’ (xiao shun) meaning to provide ‘respect and obedience’ to your parents and older generations and it is not possible to ‘孝顺’ (xiao shun) your children or the younger generations. Whilst filial piety is a significant element of East Asian and Chinese culture, which has the potential to frame family relations, this research also explores a wide range of family connections and relationships across generations that people in the 50s and 60s are likely to have and may also influence their housing decisions for later life. There is also scope to look at family dynamics across different generations beyond duties. To understand different relationships, the life course approach would also be a preferable concept to be used as a framework as it is more open and allows this research to capture both ways. This would enable the flexibility to look at people in their 50s and 60s’ interactions and influences from their families that are both the younger generation and the older generation.

Furthermore, this phenomenon of intergenerational wealth transfer, co-residence and continuing to stay at home is broadly evident beyond Chinese cities. This rising phenomenon is presented in other cities as well such as Amsterdam, Milan, the United States, and Tokyo (Druta and Ronald, 2017; Manzo et al., 2019; Ronald, 2018; Ronald and Nakano, 2013; Silverstein et al., 2006). This indicates that the phenomenon is not unique to the Chinese culture and as a result, it would be favoured to utilise the life course perspective to relate the research to existing international studies.

However, it is also understood that although filial piety as the main concept in Confucianism does not address the ‘downward’ action of people providing familial care for their adult children, Confucianism does look at virtues for all. For example, one of the five virtues ‘Benevolence’ 仁 (ren) involves the idea of helping others and treating others as well as our own selves with respect without thinking to receive anything in return (Yao and Yao, 2000). Two concepts, ‘loyalty’ and ‘reciprocity’ are also used to assist in understanding the practice of ‘ren’ in our everyday lives. Another virtue, ‘Righteousness’ 義 (yi) encompasses the idea of righteousness, the ability to perform justice and the capability to distinguish right from wrong under any conditions (Yao and Yao, 2000). Given these virtues embraces all and any forms of good actions and practices, its flexibility may be seen as suitable to explore various family obligations and situations.

Although Confucianism and filial piety are significant concepts to shape relationships and does exist as part of the culture, this is not distinctive. There are other elements in a city that are more unique and shape its local context. Once we consider how the local state operates, the context differs. Firstly, Hong Kong is a city with high housing prices and a low welfare state, especially for older people. A poor welfare state would lead to a stronger reliance on family members in comparison to cities with a good welfare state. Secondly, the legal aspect differs. Potentially there are some cultural resonances in mainland China and Hong Kong, but they are structured differently in terms of law and policies. There is a different legal entity, and this is due to the post-colonial legacy in Hong Kong. In terms of the legal entity, it may have transformed and influenced Hong Kong differently. The reason is that the Mainland China setting has family law but the Hong Kong context does not. This is the *“Law of the People’s Republic of China on Protection of the Rights and Interests of the Elderly”* (Standing Committee of the National People’s Congress, 2012) otherwise known as ‘Filial Piety law’ (Dong, 2016). This was implemented in 1996 and was revised in 2012 and put into effect in 2013 (Standing Committee of the National People’s Congress, 2012; The Central People’s Government of the People’s Republic of China, 2012). In the law, “elderly” is referred to those aged 60 and above (Peking University Center for Legal Information, 2022). Most of the key ‘Filial Piety’ laws are set out in Chapter 2 (Maintenance and Support by Families) of the Law of the People’s Republic of China on Protection of the Rights and Interests of the Elderly and some key examples can be viewed in appendix E (*the translation is done by Peking University Center for Legal Information*). There are also other family obligation laws, the Civil Code of the People’s Republic of China, and they can be viewed in appendix F.

The laws related to filial piety and family laws present that family obligations are also bounded by laws in mainland China. Adult children in mainland China have legal obligations to provide support, whether physical or financial care to their parents and this is regardless of abandonment, disownment, or child estrangement. In comparison, there are no similar laws in Hong Kong unless one entered into some sort of maintenance agreement, which differs from the *“Law of the People’s Republic of China on Protection of the Rights and Interests of the Elderly”* (Standing Committee of the National People’s Congress, 2012) and is not driven by filial concepts. Filial piety is deeply embedded in Chinese culture, especially in Mainland China. The filial piety law especially the revised version in 2012, also builds a rich context for the Chinese Culture in Mainland China. However, given that Hong Kong does not have such filial piety laws, the legal aspect sets it apart from the mainland China context. There are some encouragements from the Hong Kong government in terms of taking care of older parents and there may be some incentives in the Hong Kong context if adult children provide some sort of support to their parents (the type of support is not specified). For example, tax reduction if one

has older parents over 60, and further tax reduction if one co-resides with older parents over 60 or is put onto a priority lane for public rental housing if one chooses to live with elderly parents. However, none specifically point towards filial obligations and filial piety. Furthermore, mainland China once had the one-child policy until 2015 and this is unique in mainland China. The pressure, sense of filial obligations and responsibilities are different from those of residents in the Hong Kong context. The concept of filial piety opens interesting opportunities to explore the depth of family relationships, especially through the lens of respecting and supporting from a younger generation to older. However, the way Hong Kong is shaped through its wider contextual factors sets it apart from mainland China and other east Asian contexts. With this in mind, to understand diverse family relationships in unique settings, a life course approach may allow a broader exploration of the roles of intergenerational issues and family dynamics in shaping people in their 50s and 60's housing decisions for later life in Hong Kong.

2.4 Influences of Changes in Institutional Structure on Housing and Life Choices

Although there is much empirical research that notes the proximity of adult children as social factors of housing choices in later life and looks at why adult children and older parents may choose to live or continue to live together (Lim, 2014; Painter and Lee, 2009; Severinsen et al., 2016), there is little literature that mentions the significance of the social and cultural processes that are operationalised in the local housing market context with family dynamics and its changes over time as a factor that influences older people's housing decision-making process (Dunning, 2017; Levy et al., 2008). Furthermore, the local housing market changes are different over different time periods because of different institutional structures (Smith et al., 2006; Ronald and Nakano, 2013).

Similar yet different, Ronald and Nakano (2013)'s qualitative study in Japan on gender differences and housing choices seek to understand how the changing institutional structure influences young women's housing opportunities and housing choices in the context of a family-oriented housing system. Ronald and Nakano (2013) argue that the neoliberalization and long-term economic instability caused the restructuring of housing opportunities, employment, and policy in Japan, in which alters single younger women's housing expectations and housing choices. It is found out that post-war period Japan leaned towards owner occupied housing trends and social security were built around standard male-breadwinner families and male

employment-based welfare systems (Ronald and Nakano, 2013). But since the 1980s, Japan has been experiencing a shift due to economic destabilization (Ronald and Nakano, 2013). The shift brought about declining marriage rate and rise in single households as many young women were reluctant to marry (Ronald and Nakano, 2013). The changes in socioeconomic conditions and the lowered expectation of marriage and family formation led to the renegotiation of housing careers as Japan's housing system revolves around company and state benefits for family households where "husband-earned owner-occupied housing" (Ronald and Nakano, 2013, pp.452) is generally important to be eligible for most welfare security and living conditions in later life. As a result, these shifts led to an increase in single women living indefinitely in parents' home and "private rental compact apartments (Ronald and Nakano, 2013, pp.452). However, there are single women who are attempting to weave through the existing housing system and making housing decisions despite the high cost of home purchase whilst balancing unstable work trajectories and taking care of older parents. As a result, through Ronald and Nakano (2013)'s study, it is revealed that "single Japanese women both contradict and conform to Japanese family norms and adult identities (Ronald and Nakano, 2013, pp. 466). This means that housing choices and opportunities are rooted within life chances and life courses of Japanese women. Hence, this also shows how the shifts in institutional structure at different time periods influences people's life course.

It is currently unknown whether the experienced shift in institutional structure would influence older people's housing decision plans in Hong Kong. However, people approaching old age such as those in their 50s and 60s have experienced the changing institutional structure for more than half of their lifespan. This meant that people approaching old age have lived through and experienced various changes in institutional structure in their local housing market at different time periods (Castells et al., 1990; Fung and Forrest, 2002; Lee, 2012). For example, the Hong Kong population have experienced changes in the housing sector, from public rental dominant to the privatization of the housing market (Castells et al., 1990; Fung and Forrest, 2002; Lee, 2012). Also, sudden wider issues and crisis such as the Asia Financial Crisis and the Severe Acute Respiratory Syndrome outbreak (SARS) has led to a lot of people in negative equity (Fung and Forrest, 2002). It is worth exploring whether having experienced different institutional configurations of the housing market at various life stages, would influence people to act and make housing decisions (Ronald and Nakano, 2013).

In addition to different time periods, at different life stages, people would also have different needs in their locality that lead to a move (Lin and Huang, 2015; Van Wezemaal and Gilroy, 2007). Older people may make decisions to move out of family homes and downsize into a cheaper apartment or enter other tenure types,

in which doing so would liquidise housing wealth to finance services or familial issues (Bian, 2016). Many older people housing decision studies have discussed liquidising housing assets as one of the aspects that assist residential transitions such as to finance living in care homes or acquiring services (Daatland et al., 2015; Herbers et al., 2014; Jonsdottir et al., 2015; Koppe, 2017). Despite this, there are limited studies that have considered the possibility of older people releasing housing equity due to intergenerational issues such as financing their even older parents into care facilities or supporting their children.

Yet, there are studies that indicate older people are reluctant to release equity from their property to fund household consumption due to future risks and emotional attachments (Herbers et al., 2014; Koppe, 2017). Yang et al.'s (2017) study argue that older people are unwilling to liquidise their housing wealth as it is used for events of future financial risk. High transaction costs and unpredictable future rents also prevent them from giving up ownership. But the loss of a spouse or worsening health that is beyond family's capacity to provide care would cause involuntary moves (Pope and Kang, 2010). Hence, there may be a need to release equity to support services financially. Additionally, studies that look at older people moving out of homeownership are mainly single or couple households and in-depth examinations on intergenerational housing situations such as older people living with children, grandchildren or older parents or without as a factor influencing older people's housing decisions were limited (Aurand and Reynolds, 2013). This justifies the significance in developing further understanding of family dynamics and intergenerational issues in a high-value housing city on older people's future housing decisions in this study.

2.5 People in their 50s and 60s

The mentioned changes in institutional structure in Hong Kong in the previous section is significant to understand older people's housing decision plans; however, this does not apply to all older people. This is because different age cohort would have grown up experiencing different sociohistorical changes with different perspectives (Alwin, 2012). Although the term 'older people' is commonly used to classify those who are aged 65 and above and many previous studies have considered this group as homogeneous, there are significant differences (Abdel-Ghany and Sharpe, 1997; Gilleard and Higgs, 2014; Laslett, 1991; Nosraty et al., 2017; Oswald et al., 2010; Rowles, 1983).

It is discovered that these substantial differences include health issues, behaviours and values. These factors are seen to differ widely between the Third and the Fourth Age due to their experiences and physical abilities

(Gilleard and Higgs, 2009; 2014; Laslett, 1991). Laslett (1991) argues that we should view life beyond the three stages of childhood, adulthood and old age. Previously, many saw old age as a period of declining physical and mental health and function and those healthy older adults are viewed as unique cases (Laslett, 1991). But those entering old age and retirement could likely be enjoying a positive, healthy life without substantial health deterioration. Therefore, old age should not be one large group, but rather old age should be divided into third age and fourth age to distinguish between the healthy and the frail and the need for dependency (Gilleard and Higgs, 2009; 2014; Laslett, 1991). The third age is used to explain the positive and healthy stage of old age and the fourth age on the last stage of life, looking at frailty and decline in health (Gilleard and Higgs, 2009; 2014; Laslett, 1991). The third and fourth age is based on chronological age, but this study simply takes and develops the understanding that older people are not a single homogenous group and there are health differences. Given that there are also other influences such as changing institutional context, mortality rates, educational levels, economic resources, different life experiences, values and attitudes in one's life course, this study focuses on life transitions rather than chronology (Abdel-Ghany and Sharpe, 1997; Nosraty et al., 2017). This study places importance on the experiences of people in their 50s and 60s, therefore, making sure that only this group of older people is studied is important.

It needs to be recognized that, people who are near retirement or have recently retired would be most suitable to explore and study in this research as they are currently experiencing the shifts into retirement and old age, which is a stage where they are likely to make housing plans for later life. Nonetheless, urban plans and housing provisions should always be planning for the next 10 to 20 years or ahead into the future. Also, if we simply study the current older people to develop an understanding on long-term housing decision issues in later life, the study may not be applicable as older people is not observed as a homogenous group since they have encountered different institutional context and were influenced through different economic resources, education and life experiences (Abdel-Ghany and Sharpe, 1997; Laslett, 1991; Nosraty et al., 2017; Rowles, 1983). Baby boomers, the post-World War II cohort, were also initially considered as the study target (Siren and Haustein, 2013). However, baby boomers refer to those who were born in 1946-1964 (Hong Kong Economy 2019; Population Reference Bureau, 2014). This meant that the majority of baby boomers have already entered old age. As this study aims to explore those who are approaching old age or just entered old age, baby boomers are therefore, unable to fully depict the studied age group. Hence, this study will not use the terminology 'baby boomers' to define the studied group.

Young-old, near-elderly or old-old are other terminologies used to describe people within the age range of 50 to 100+ (Oswald et al., 2010; Rowles, 1983). In Rowles (1983)'s work, young-old is identified as persons who are under 75 and old-old are those who are 75 and older. In earlier works, during the emergence of the term young-old, it is also considered as someone under 75 but above 55 (Neugarten, 1974). Similar but different, Oswald et al. (2010) defined the term young-old as those aged between 65-79, and old-old are people aged between 80-94. Some also identified near-elderly as those who are in their early sixties or the age between 55-64, 50 to 69 and even the age range of 54-70 (Aldous, 1987; McWilliams et al., 2004; Seeman et al., 2004; Shafrin, et al., 2017). As the current research aims to study the population who will be older people in the next 10 to 20 years for future older people housing provisions, it is felt that the age group 50-69 will be the most suitable, this is reflecting the categorisation of near elderly in other literature. However, under the considerations that the United Nations (2019) regard those aged 65 and over as older persons and that most Hong Kong older people welfare eligibility age is 65 or 70 and above, it is felt that the term near-elderly may not be suitable to be used as an umbrella term for those aged between 50-69. Using the term near-elderly for aged 50-59 and young-old for aged 60-69 may also cause confusion due to many different classifications in existing literature. For the above reasons, this research will focus on studying people currently in their 50s and 60s and will straightforwardly refer to the group as 'people in their 50s and 60s'. Also, when referring to individual participants, they will be mentioned as 'individuals in their 50s' or 'individuals in their 60s'.

Studying people currently in their 50s and 60s is important as it would also potentially allow us to understand the next cohort of older people, in which are the current targets for provisions for housing for older people. Furthermore, looking at this age group of 50s and 60s is a research gap as most wider literature studies older people as a group. Nonetheless, it is recognised that there are studies that look at the oldest old and housing locations within older people and housing studies, in which focuses on people aged 90 and above, however, research that considers near retirement age (aged between 50-59) or just entered old age (aged 60-69) is limited (Richards and Rankaduwa, 2008; Rowles, 1983). Hence, it needs to be noted that this research looks at **people in their 50s and 60's housing decisions for later life** and not **older people's housing decisions in later life**.

2.6 Dominant Approaches in Elderly Housing Choices

2.6.1 Theories Used in Older People and Housing Decision Studies

Dominant approaches to understanding relocation in later life and ageing in place include the environmental press model, 'insiderness' theory, push/pull framework and theory of planned behaviour model. This section will discuss the dominant theories in older people housing choices and address why this research will not use these approaches for this research's theoretical framework. This section will also conclude that dominant approaches in this field are not used to frame this research because they do not consider certain aspects of intergenerational issues and familial values in the older people's housing decision making process.

2.6.2 Ecological Theory of Ageing: Environmental Press Model

The environmental press theory is one of the dominant approaches used in older people and ageing in place research (Kristin et al., 2009; Lawton et al., 1978; Lawton, 1983; Lawton, 1985; Peace et al., 2011; Scharlach, 2017). It looks at how the physical environment shapes people at old age with a focus on older people's physical health (personal competence) against their immediate environment (Lawton, 1983; Wahl, 2012). The environmental press model acknowledges that each individual older person has different levels of competencies (Perry et al., 2014). One of the key strengths of the environmental press model is that it looks at variables in a person's home environment, social environment and community or neighbourhood environment to understand how well older people are adapting to their housing (Kristin et al., 2009; Lawton et al., 1978; Lawton, 1983; Lawton, 1985; Peace et al., 2011; Scharlach, 2017). However, there are limits to the traditional model as it fails to state the "objective and subjective characteristics of the environment" (Wahl, et al., 2012, pp.308) which could likely affect the increase or decrease of various physical aspects of older people during the ageing process. Various literature has further developed the environmental press model into new frameworks to overcome existing limitations in traditional models and to further understand ageing well and ageing in place (Peace et al., 2011; Wahl et al., 2012). This includes Wahl et al. (2012)'s framework where they combined two processes "experience-driven belonging and behaviour-driven agency" (Wahl et al., 2012, pp.308) into the existing person-environment press model. In Wahl et al. (2012)'s model, they incorporated the idea of 'belonging' which enables the environmental press model to consider "positive connections with other people and the environment" (Wahl et al., 2012, pp.308). Although the

environmental press model is further developed to incorporate various elements missing from the traditional model, it does not address issues of caring.

The categories in the environmental press theory do not consider the element of caring, which is the gap of this research. Older people may have caring responsibilities or are being cared for and these considerations are as important because they would influence the reasons older people choose to remain living in a certain place (Lim, 2014). This also brings forward another issue that the environmental press model does not consider – individual choices. The environmental press model focuses on an individual's function and ability and whether their physical body 'fits' with their immediate environment and lie within the adaptation level (Lichtenberg et al., 2002; Kristin et al., 2009; Peace et al., 2011; Wahl, et al., 2012). This is very useful in allowing professionals such as health and care workers to determine and provide advice to older people on whether to move or make modifications to their homes to provide a better 'fit' for older people in their immediate environment, however, it is noticed that individuals that lie within the 'negative affect and maladaptive behaviour' zone (Peace et al., 2011) do not necessarily show individuals' preferences and that individuals would want to make changes. This is because people are independent and have their own independent choice beyond the environmental press model. The environmental press model may suggest that older people need to make changes, yet it does not consider whether that would influence older people to act upon this and want to make changes or decisions to improve their housing or move. The current research aims to focus on older people themselves making housing decisions and their influences and so the environmental press model will not be applied to this research.

Furthermore, research that utilizes the environmental press model is usually on economically disadvantage positioned older adults, which are those who cannot flexibly make housing decisions as they are restricted financially (Park et al., 2017). This research is interested in looking at older people who are capable to choose from different existing housing options offered in a city and can consider and make housing decisions that are largely based on social influences.

2.6.3 Push/Pull Theoretical Framework in Elderly Migration Process

Another theory that is considered is the push/pull theoretical model of the elderly migration process. The push and pull theoretical model are also commonly used to analyse older people's decisions to move (Levy et al., 2008). Developed from early concepts in Lee (1966) and Wiseman (1980)'s model, Pope and Kang

(2010) proactive and reactive moves and Tyvimaa and Kemp (2011)'s concepts on the environment and personal circumstances are useful in understanding existing push and pull reasons. The two types of motivations in the older people mobility context allows the evaluation of significant events and residential conditions that ultimately lead to a move (Heywood et al., 2002; Matthews and Stephens, 2017; Pope and Kang, 2010; Smetcoren et al., 2017; Tyvimaa and Kemp, 2011; Weeks et al., 2012). *“Common push factors include neighborhood decline, the death of a spouse, and an inability to function in one’s environment because of worsening health”* (Pope and Kang, 2010, pp.194). Pull factors includes those life events that attracts you to a new home (Pope and Kang, 2010). Also, *study suggest that older adults are much more likely to relocate for reactive reasons than proactive reasons [and that] there were exactly twice as many individuals who moved after a crisis or stressful event”* (Pope and Kang, 2010, pp.203). This theory is effective to understand and group various aspects that leads to a move or a stay, which helps to brings to a conclusion of the positive and negative influences in older people’s housing decision process.

In the existing literature, a wide variety of push/pull factors has been developed and are identified, however, a limitation of this model is that there are little considerations of the local housing market context and family dynamics when studying older people’s housing decisions through the push or pull factor concept. In relation to social networks, it is understood that there are discussions where pull factors are identified as the desire to live in proximity to family members (Lim, 2014) and push factors caused by changes in marital status (Smetcoren et al., 2017), but there are few considerations on how under a high value housing context may introduce new factors such as the financial needs of adult children may have on their older parents to relocate. Furthermore, the target groups’ even older parents may also have an influence, such as the need to finance them and provide care, indicating intergenerational issues. This reveals that the existing push/pull theoretical model on older people’s migration process lacks depth in examining the influences of older people’s housing decision process.

2.6.4 ‘Insideness’ Theory

Another theory that also contributes to the understanding of ageing in place studies is the ‘Insideness’ Theory. The idea of existential insideness and outsideness conceptualizes the idea of home and place to understand how people experience place and identify as home (Imrie, 2004; Lashewicz et al., 2020; Relph, 1976; Seamon and Sowers, 2008). Seamon and Sowers (2008) argue that to have a sense of insideness, one must feel safe in a place, enclosed and be at ease rather than vulnerable, threatened and stressed. These

terms enable interpretation of insideness and outsideness and help identify people's meanings of home (Seamon and Sowers, 2008), however, some research identified that insideness is not necessarily useful in fully understanding concepts of home. Imrie (2004) claims that the concept of insideness does not consider the experience of people with disabilities as home designers seldom reflect and implement impairment needs within the habitation design criteria. Yet, it helps us to recognize how different groups of people such as the disabled are affected by different home settings in which they currently live (Lashewicz et al., 2020). These home settings may range from own's home, living with family, in care facilities, those living in adapted homes with modifications or with caregivers in place to assist ageing in place (Lashewicz et al., 2020).

Although the concept of existential insideness and outsideness is able to identify how people are impacted by different home settings and could partially analyze the element of care in shaping meanings of home, it is rather narrow as it does not address other variables beyond what is in a place and how people feel about a place. There are numerous factors that influence older people in making decisions for housing in later life and the idea of 'insideness' may be one of the factors within housing choices, however, it does not account for all. For example, older people may have caring responsibilities beyond their existing home settings, but this may in fact have influences on their home choices and since this is outside their home setting, this factor may contradict with the concept of insideness. It is important to seek and adopt a theory that can encompass multiple different social influences in older people's housing decisions for later life and not just only looking at the physical location.

2.6.5 Theory of Planned Behaviour Model

Lastly, the theory of planned behaviour model is another theory that is also used to conceptualize ideas of ageing in place. The theory of planned behaviour model is efficient in realizing people's intentions in being involved in a behaviour or a number of behaviours (Ajzen, 1991; French and Cooke, 2012; Zhang, et al., 2015; Sussman and Gifford, 2019; Ahn et al., 2020). Developed by Ajzen (1991), the theory of planned behaviour focuses on the idea of 'behavioural intention' which is determined by three aspects and they are "attitudes toward the behaviour, subjective norms regarding the behaviour and perceived control over the behaviour" (Sussman and Gifford, 2019, pp.920). These three components contribute and shape a person's intention, which helps us understand their behaviour. The theory of planned behaviour model is highly adaptable and is widely used in multiple disciplines, for example on healthy lifestyle intention (Rhodes and Blanchard, 2008; Murnaghan et al., 2010; Banerjee and Ho, 2020;), environmental behaviours and intentions (Elsevier Greaves

et al., 2013; Zhang, et al., 2015; Wang et al., 2018; Yang et al., 2019), ageing in place (Ahn et al., 2020), retirement related intentions (Croy et al., 2010; Kopanidis et al., 2017), and intention to move after retirement (Huang, 2012; Ng et al., 2019).

From this, it can be seen that the theory of planned behaviour is very adaptable as it can conceptualize ideas in multiple disciplines. Also, it can estimate people's behaviour through their intention. The concept of intention is useful to understand issues related to ageing in place. Recent concepts of planned behaviour components related to ageing may include 'Attitude towards ageing in place', 'subjective norm towards ageing in place' and 'perceived behaviour control toward ageing in place' to predict ageing in place intentions as developed by Ahn et al. (2020). There are some considerations of social connectedness and family obligations within this model, however, this model is largely quantitative, which is similar to most planned behaviour models (Rhodes and Blanchard, 2008; Huang, 2012; Ng et al., 2019) and these factors were measured on a scale, such as the 7-point Likert scale in Ahn et al. (2020)'s study. This does not look into detail and depths of how family obligations or familial issues may influence older people's housing decisions in different ways, which differs from the purpose of the current research. Likewise, the theory of planned behaviour does not consider the role of emotion in decision making in the model. A reason for this is that emotions may influence our perceptions and beliefs and lead people to be inclined to take actions.

Apart from this, two aspects from the planned behaviour model, self-control and actual behaviour control are not applicable for the current study on older people's housing decisions for later life. This is because this study intends to investigate the future housing choices of older people and not looking to predict their behaviours. However, it is noted that the concept of intention is useful for the current research. Another limitation of the planned behaviour model is that it does not include influences such as those from past experiences. In the current study, past experiences are seen as an important component to understand older people's future housing decisions, therefore, the planned behaviour model will not be useful in this research. Furthermore, the planned behaviour model also does not account for economic or environmental factors that could encourage a person to perform a certain behaviour and there are very few studies on this (Lee and Shepley, 2012; Maddison et al., 2009). For example, there are few considerations on how housing decisions are made under a high value housing context.

2.6.6 Conclusion

There are a number of dominant approaches to conceptualize ageing in place such as the environmental press model, 'insiderness' theory, push and pull theoretical model of elderly migration process and theory of planned behaviour model. However, through evaluating the strengths and limitations of these approaches, they are deemed inappropriate for this study as they do not address the key elements within this research well. This is because these approaches do not allow looking at past experiences as an influential factor for housing in later life decisions. Also, they cannot account for influences such as intergenerational and family issues. In addition, the dominant theories discussed also does not address wider contextual issues within housing decisions such as the local institutional structure. Therefore, this research will look beyond the mentioned dominant approaches in ageing in place studies and adapt the institutional approach with the life course model as discussed in the next section.

2.7 Theoretical Framework

This research will utilise two different theoretical approaches to conceptualise housing dynamics and people in their 50s and 60's behaviours towards housing choices for later life. Firstly, the research will look at the social micro-structures of the housing market. Housing decision behaviours depend on the local housing market and such markets have specific institutional structures (Levy et al., 2008). A social perspective will be taken in this research where the housing market is conceptualised through an institutionalist approach, in particular this is done through adapting Smith et al. (2006)'s concept on performing housing markets, Han and Wang (2003) and Levy et al. (2008)'s concepts on institutional structures and practices.

Next, the life course theory will also be applied as a framework as this theory enables the consideration of past life events as a triggering mechanism, which is very helpful in understanding the housing decisions of older people (Elder et al., 2003). Past life events could also be the influence of their childhood circumstances. *"Deprived childhood circumstances are related to lower quality of life after labour market exit, with a clear gradient for both men and women: the more disadvantaged people's circumstances during childhood, the more likely they are to report lower quality of life in older ages. Similarly, those who grew up in deprived circumstances were more likely to experience higher levels of labour market disadvantage (Wahrendorf and Blane, 2015, pp. 592)."* Also, negative life events during the life course could also have an influence in a person's future. *"In the case of ex-homeowners, steering through housing pathways marked by negative biographical events was more likely to lead to housing assistance down the track"* (Ong et al., 2015, pp.2988).

The relationship between the housing market and the life course theory is drawn upon older people's past and current experiences of the different institutional structures that characterise the housing market at a certain time and place (Levy et al., 2008; Smith et al., 2006). With the influence of previous experiences of house purchases and the institutional structures of the local housing market, older people may display different housing purchase and decision behaviours (Campos et al., 2016; Smith et al., 2006; UBS, 2017). This also indicates the importance and impact of the changing local housing market over time. This section will further discuss the significance of adapting both the institutional and life course approach to understand people in their 50s and 60's housing decisions for later life.

2.7.1 Institutional Approach

The institutional approach enables an understanding of how the housing market is performed by the negotiations and different interests and behaviours of the various actors involved such as buyers, sellers, the local government, developers, estate agents and other market professionals (Dunning, 2017; Dunning et al., 2019; Kauko, 2006; Mu and Ma, 2007; Saiddin et al., 2017; Smith et al., 2006; Theurillat et al., 2015). Also, this approach can look at how the interactions of actors with different goals and powers within the institutional structure that characterises a housing market (Dunning, 2017; Han and Wang, 2003; Levy et al., 2008). It is understood that the ability to purchase a property leans towards financial and economic processes, however, this research is focused on the social aspect on the housing decision and purchase process where the negotiation and interactions between individuals, their family members and housing intermediaries are involved (Levy et al., 2008). From this, the research would explore the financial circumstances of older people making housing decisions for later life, however, it will not look at the macro-economic structure of the housing market. Thus, understanding how different actors interact in the local market is helpful in interpreting older people's future housing decisions.

Smith et al (2006)'s concept of the performing housing market is one of the institutional approaches that is adapted in this research. Smith et al. (2006) further develops the understanding of the social construction and performance of the economy by looking at the negotiation of different actors, those who mediate market transactions and how this shape the 'power-filled' character of markets in the context of Edinburgh. The professionals that are most explored in existing literature are those who are able to have direct engagement with sellers and buyers, the people who reach out to the professionals for different kinds of market information and guidance. Kauko (2006) claims that professionals' knowledge plays a key part in making

housing choices and *“that managers and expert stakeholders know more than ordinary consumers about the formation of residential choices as they can apply their position in such a manner that enables them to analyse the whole situation from more than one perspective”* (Kauko, 2006, pp.100). Also, the professionals as actors may have various motivations and follow specific business models, which affects how the market works (Dunning, 2017; Smith et al., 2006). The analysis of the housing market within the performing housing market institutionalist approach focuses on *“the goals, plans and actions of individuals”* (Smith et al., 2006, pp.84). This allows understanding of the social and cultural phenomena which enables further insights into *“price, value and context”* (Smith et al., 2006, pp. 84). Smith et al. (2006) found out that the different viewpoints and behaviours embodies a great amount of *“ideas, experiences, hopes, aspirations and impulses”* (Smith et al., 2006, pp.95), which are also as key to understand the market as other forms of institutional arrangements. Therefore, looking at actors who works directly with buyers and sellers, such as people in their 50s and 60s, as well as their experiences and motivations within their working practices would be beneficial in understanding the negotiation of actors that results in older people’s housing decisions.

Similar to Smith et al. (2006)’s research, Wallace (2008)’s research adapted the ideas of the performance of housing market in York and argued that the intuitive or emotional processes as well as the actor’s past experiences and normative expectations influenced the key players business decisions. Wallace (2008)’s approach takes in the impacts of social interactions, one that includes institutions and analyses subjective decision making. Although housing market analysis are dominated by economic modelling, some researcher considers that this may only present an incomplete justification of housing phenomena (Wallace, 2008). Through this, it is studied that emotional or psychological influences on the market should work together with processes of calculation during the performance of housing market (Dunning, 2017; Wallace, 2008). From this, she concludes that applying pluralist research methods and taking on a qualitative approach is important to help further understand housing market change and behaviours from multiple angles.

Likewise, Levy et al. (2008) also considers the socio-cultural and economic processes when making the decision to purchase a house and how this is operationalised in a local housing market context. They consider the social-economic activity of home purchase in two different types of negotiations, they are the negotiation within families who are involved in the house search and between families and the estate agents who oversee the sale (Levy et al., 2008). These types of mediation were investigated in their research because in the local housing market context of New Zealand, the role of estate agent has most power over other actors when negotiating agreements between buyers and sellers (Dunning et al., 2019; Levy et al., 2008). Levy et al. (2008)

claims that the decision of an individual purchase is always influenced by “negotiation, compromise, emotions and advices from a variety of sources” (Levy et al., 2008, pp.272) within the process. This means that individuals are not necessarily the primary decision maker and that decisions are typically developed amongst wider social collectivities (Levy et al., 2008). This indicates the importance of actors and their power relations and this will also be taken into consideration when interpreting the housing decisions of older people in this research.

The institutional approach is applied differently in various literature. In Hochstenbach and Ronald (2020)’s work, they conceptualised the restructuring of Amsterdam’s housing stock as ‘regulated marketization’ to understand how social-economic factors enabled the revival of private renting in different contexts. In the perspective of Hochstenbach and Ronald (2020)’s research, housing structures are political by design and marketization is “*not only state-controlled but also state initiated*” (Hochstenbach and Ronald, 2020, pp. 1627). Their research argues that existing private rental policies not only develop but also alters pre-existing institutional arrangements, in which they look at individuals and institutional agents such as “private landlordism, fund managers and major investment companies” (Hochstenbach and Ronald, 2020, pp. 1626) as well as government institutions where they all played a key role in increasing private rental supply. Lastly, their research also looked at various conflicts between existing housing and new developments and how the actors play a part through policies applied in different time periods (Hochstenbach and Ronald, 2020). The idea of looking at time periods is helpful to understand changes in policies and the shifts in institutional structure, in which would impact the housing decisions of individuals.

The use of an institutional approach to conceptualise the housing market is useful in understanding the micro-structure of the local housing market context and also helpful in exploring house purchase decisions (Levy et al., 2008; Smith et al., 2006). The process of making housing decisions involves complex social processes that are developed within negotiations and advice from different actors to individual primary decision makers. Therefore, insights of various actors’ involvement (both directly and indirectly) in older people’s housing decision making process would be useful in interpreting housing choices. Shifts in local housing market context are likely to alter different actors’ expectation and motivations in the housing market, hence, it will also be valuable to look at various changes in the institutional structure in a local housing context to further understand older people and other actors’ current behaviours and intentions.

2.7.2 Life Course Theory

A second theoretical concept that will be utilised is the life course theory. Implementing the life course theory will enable the analysis of different individuals and actors' perspective and could be used to view social institutions that forms the pattern of individual lives (Hutchison, 2007). Adopting the life course theory may cause difficulties when examining patterns and categorising housing decision behaviours, which may lead to generalisability issue. However, it is understood that heterogeneity is what makes the life course theory a favourable concept to understand how the diverse lives of older people may influence their housing decisions for later life (Rowles and Watkins, 2003). Therefore, this research will adopt two key aspects of 'premises' from Alwin (2012)'s "Age Stratification-Life Course Framework" (Alwin, 2012, pp.216) and they are 'life course events and 'interconnection of life cycle stages'. This framework is useful as it allows the exploration of how individuals' early biographical life events influence the results of future actions or life events (Alwin, 2012).

This research will also draw upon Brady (2018)'s idea of care in the concept of 'caringscapes' and "dynamics of experiences of care over time" (Brady, 2018, pp. 245). This is because it is useful to draw out key transitions and turning points of care that older people provided to their family overtime, in which would help understanding how certain events in relation to care across the life course influence housing decisions (McKie et al., 2002; Brady, 2018). Brady (2018)'s qualitative research draws upon the life course approach and looks at key transitions and turning points in the themes of care to understand changing childcare needs and employment trajectory of single mothers in Australia across the life course. Brady (2018) looks at care in younger stages of life and point towards the issue of lack of a system that enables childcare flexibility due to changing caring needs as children ages, which affects single mother's employment. The conceptualization of the life course approach by looking at changing caring needs at different stages of life is important to understand housing decisions, because shifts in caring needs may result in restricting or enabling future decisions.

The use of two different life course theoretical perceptions, Alwin (2002)'s 'life course events and 'interconnection of life cycle stages' in the 'Age Stratification-Life Course Framework' and Brady (2018)'s "dynamics of experiences of care over time" and changing caring needs in the 'caringscape' framework will be adopted in this research. From the literature review, it is less considered that older people's current process of making housing decisions for later life comprises of different familial influences throughout their life course (Lim 2014; Matthews and Stephens, 2017; Painter and Lee, 2009). Therefore, utilizing Brady (2018)'s 'caringscape', a non-dominant ageing in place theoretical framework will be helpful and important

to understand this phenomenon. In addition, adopting Alwin (2002)'s framework would allow us to appreciate how various individuals, actors and lifetime events that occur throughout a person's life course contributes to older people's various housing decisions for later life and that their influences are not solely based on the present situation only.

2.7.3 Conclusion

The use of the life course approach and the institutionalist approach are equally as important to understand how older people make housing decisions for later life. From the discussions, this research will implement the concept of the performing housing market (Smith et al., 2006; Wallace, 2008) and understand housing decision within a microstructure local housing context. Furthermore, the research will also use Brady (2018)'s and Alwin (2002)'s life course approach to understand how familial and intergenerational issues throughout a person's life course contribute to their housing decision for later life.

This research aims to recognise the role and actions of various actors, both individuals and institutions over time to make sense how older people's housing choices are framed. Utilising these approaches will enable an in depth qualitative understanding into the topic of ageing and place, which will be further discussed in the methodology chapter. The next chapter will first present the Hong Kong context through local housing market changes and discuss the changing institutional structure.

3. Context

3.1 The Hong Kong Context

The local housing market changes are unique in respective time periods because of different institutional structures (Smith et al., 2006; Fung and Forrest, 2002). Currently, major international cities worldwide are experiencing a housing boom and house price inflation (Hui and Yu, 2018; Jayantha and Oladinrin, 2020). Cities are known for housing price volatility. Some currently experiencing high housing prices include Hong Kong, London and Toronto (Hui and Yu, 2018; Lee, 2012; Jayantha and Oladinrin, 2020 The Chinese University of Hong Kong, 2018; UBS, 2017). Also, studies have found out that current property prices in Hong Kong have increased about three times more compared to 2003 (UBS, 2017). In addition, the price-to-income ratio in Hong Kong rose from 4.6 in 2002 to 16.18 in 2017 (The Chinese University of Hong Kong, 2018). This indicates housing is extremely unaffordable, especially for many younger generations (Levy et al., 2008). In Campos et al.'s (2016) study, financial support from parents is seen as a rising trend in cities such as Hong Kong that has high housing prices. Young adults strongly expect parental support to purchase a home, however, dependent on their parents' income. The motivations of these actions are driven by parents' experiences of various actors' interactions within the Hong Kong housing market from the mid twentieth century until now. This is because Hong Kong was not always characterised by an upward trend in housing prices. For example, Hong Kong experienced economic turmoil for two years in the Asia Financial Crisis in 1997 (Fung and Forrest, 2002). The current Hong Kong housing market dynamics are highly shaped by policy processes and the various interactions between actors within Hong Kong housing market institutional structure (Fung and Forrest, 2002). People approaching old age have experienced different institutional configurations of the housing market at various life stages, so they may act and make decisions reacting upon these stimuli. This section will discuss the Hong Kong housing market in relation to its institutional structure since the 1950s, reflecting people in their 50s and 60's experience of the different institutional configurations.

3.1.1 Public Housing Program

Social problems such as squatters were a major issue in Hong Kong. This was due to a massive increase in population in Hong Kong after the second phase of the Chinese Civil War in 1945-1949, and there was a housing shortage. The rise in immigrants increased the population from 500,000 in 1945 to 2,250,000 in 1953. The low income population lived in overcrowded tenements such as informal squatter settlements,

subdivided flats or bed space apartments (Audit Commission, 2017, Chu, 2012). However, housing problems such as squatters did not lead to a reform or any actions until 1953, where a fire in the Shek Kip Mei squatter's settlement left 50,000 citizens homeless (Audit Commission, 2017; Castells et al., 1990). The housing policy initiated by the Shek Kip Mei fire extended further than the original intentions of the resettlement program. The squatter population's relocation plans were to construct quick and low cost residential estates. The main purposes were to accommodate those citizens and put them in environments that could be directly controlled. These were the earliest form of the current public housing in Hong Kong. These low rent estates were poorly facilitated, and the kitchen and bathroom were shared on each floor. Overcrowding and poor health conditions in these estates were considered equal to informal settlements. Despite this, the low income population and the informal settlement population had no choice but to live in these resettlement estates.

Alongside the development of the resettlement estate program, the government also further promoted a private, non-profit organisation, the Housing Society, that provided public residential units in Hong Kong (The Hong Kong Housing Society, 2020). The government supplied development sites "at one-third the market value" (Pryor, 1972, pp.113). This is an important point to note as "all land in Hong Kong is leased or otherwise held [by] the government" (Lands Department, 2021). This meant that the government highly shaped the land supply in Hong Kong and the leasehold system meant it had strong control over land values (Chu, 2012). The government also founded the Housing Authority in 1954 to deliver public rental units for non-squatters and those who fit within an income criterion of earnings between 500 HKD and 1250 HKD a month (Pryor, 1972; Castells et al., 1990). The income of 56% of the Hong Kong population in 1957 was less than 300 HKD a month. This conveys the dominance of the public rental sector at this time period, and the trend that people were encouraged to rent stems beyond the lower income households. However, due to funding priorities for the Resettlement Program, what the Housing Authority could deliver for the better-quality residential units were minimal. By 1960, both institutions in total were only able to accommodate approximately 60,000 people (Castells et al., 1990).

After an initial 10 year period of construction of the resettlement estates to relieve the citizens by the newly formed Resettlement Department, the project slowed down during 1964-1973. The slow down of the project disregarded the aim introduced by a government appointed committee to enable all existing dwellers in squatter settlements to reside in the resettlement estates. This is because alongside the development of the resettlement estate program, the government put forward another housing policy, the Low Cost Housing

Scheme. This scheme began in 1961 for low income households who earned less than 500 HKD a month (Yeh, 1990). However, squatter clearance and resettlement remained to be the government's top priority, and the public housing policy was a mechanism to remove informal settlements. Yet, at this time period, poor informal overcrowding conditions were not the reasons for squatter settlement clearance, but instead it was the need for land in the city centre for urban commercial and industrial developments. This is evident through the lack of squatter clearance in rural areas and areas with minimal development value until many years after (Yeh, 1990).

On the other hand, despite the government's aim to relieve most squatter settlements, squatter settlements increased in 1964 as private redevelopers evicted existing apartment residents to clear land for redevelopment. This action along with a rise in immigrants caused an increase in demand for housing and an imbalance in supply led to high housing costs and rent, putting more people living in informal settings, with 31% of the population living in informal shelters. High costs and rent also resulted in an oversupply of privately owned flats as people could no longer afford and this is shown in 1966 18% of the private units that were completed within the previous twelve months were unoccupied (Castells et al., 1990; Pryor, 1972). At the time, the government agencies in Hong Kong were also unable to meet the target for low cost housing and resettlement flats for all 1.9 million squatters by 1979 as recommended in the 1964 White Paper developed by a government appointed committee (Castells et al., 1990). Despite this, the government and the government-subsidised agencies had played a significant role in housing provisions in Hong Kong, especially for low income families who cannot afford to purchase or rent in the private sector.

However, a change of governor in 1971 had created a major push for the public housing program in Hong Kong, wherein 1972 he had set in motion a 10 year public housing program with a goal to provide permanent adequate housing for all citizens in Hong Kong (Castells et al., 1990; Yeh, 1990). The aim was to provide apartment units for 1.8 million people by 1983 but delayed to 1985 to accommodate the unexpected increase in migrants from China (Castells et al., 1990). It is also noted that there was a long waitlist to be accommodated into a public housing unit, with an eight to ten years waitlist in the city areas and approximately four years in rural areas. In this period, all housing organisations merged with the Housing Authority to execute the 10-year public housing program. The objectives of the 10-year public housing program mean that during this period, the housing situation was also characterised by a strong focus on the public rental housing and the government's dominance in the housing sector. There was a large application of public investment in these accommodations (Castells et al., 1990).

3.1.2 Shift from Public to Private: Prioritisation of the Private Sector

It was soon realised that the public housing program initiative was not beneficial for the growing middle-class population as they exceeded the maximum income criteria for public rental housing. At the same time, they also found the private market extremely unaffordable due to the banking crisis in 1965 and expensive land leases for private developments (Castells et al., 1990). As a result, they were unable to gain access to satisfactory accommodations. A home ownership scheme to produce highly subsidised housing was later introduced in 1978 by the Housing Authority to support the middle-class population (Hong Kong Housing Authority, 2020). Nonetheless, one still need to meet a set of income and asset requirements to qualify for this welfare scheme. In contrast, public housing tenants were also allowed to apply for this scheme without questioning their income and assets as long as they gave up their current public rental flat to the government (Hong Kong Housing Authority, 2020). This enables public rental households who can afford the home ownership scheme to upgrade their living standards and own a property outright. Furthermore, this also helped free up some public rental apartments for those on the waitlist. People were able to get mortgages up to 90% of the apartment unit price and have a repayment length of fifteen years (Castells et al., 1990). The home ownership scheme was well received by the public, with 50,000 units sold in 1986. It had also effectively attracted the public rental tenants to purchase these subsidised flats as half of the units sold in 1986 were to tenants who used to live in public housing. This scheme marks a gradual shift from rental to home ownership and a change in focus from the government. This shift is also revealed by the government's target at the time, which was to develop approximately 10,000 home ownership scheme flats each year. Further shifts were also seen by the release of the 'Private Sector Participation Scheme', where the Housing Authority negotiated agreements with private developers to allow those who were eligible in the home ownership scheme to purchase private housing units with government support (Hong Kong Housing Authority, 2020; Yeh, 1990). This shows a change in focus into collaborations between the government and private actors to enable a further shift into the privatisation of the housing market. Overall, the homeownership scheme is a successful housing model in Hong Kong alongside Private Sector Participation Scheme in transiting the majority of the Hong Kong population from renters to homeowners.

A significant change in the housing policy happened in 1984 due to political changes, the negotiations with China on the transfer of sovereignty of Hong Kong after 1997 (Castells et al., 1990). A "Long Term Housing Strategy 1987" was put forward by the government and it drew out policies and plans until 2001 (Castells et al., 1990; Lee, 2012). The main objectives of this strategy were to provide suitable and affordable housing

units and encourage homeownerships. The publication of this policy paper marks a substantial shift in institutional structure as the paper indicates the government's plans to proceed with privatisation strategies and home ownerships at both supply and demand levels, including reducing the Housing Authority's control (La Grange and Pretorius, 2002; Lee, 2012). Nonetheless, the new housing policy paper kept components of previous housing policies such as strategies for the home ownership scheme and Private Sector Participation Scheme targeted at the lower middle-income households. New policies further leaned towards home ownership and stressed the importance of the home ownership scheme and private sector participation scheme where they provided more funding. Moreover, the government also drew attention to homeownership through the Home Purchase Loan Scheme developed in 1987, which provided low-interest loans to the public rental population, an extended move to motivate public rental residents to enter the private housing market and buy a private unit. It is realised that the enforcement of government's extensive privatisation housing policies in this period caused major changes and assisted the growth of the private housing market (La Grange, 1998). There was also an increase in the overall population wealth in Hong Kong in the 1980s, which increased the demand in the private housing market for living as well as investment. During the 1980s, 294,000 new private housing units were developed (Hong Kong Housing Society, 2016). As a result, there was a reduction in percentage of the public rental housing sector. Despite this, by the end of the 1980s, housing investments in Hong Kong led to a rapid increase of house prices and properties began to be unaffordable for most of the population.

3.1.3 Asia Financial Crisis and SARS

By the 1990s, Hong Kong was already characterised by a largely private "developer dominated housing structure" (Fung and Forrest, 2002, pp. 190). The Hong Kong housing market and the economy was still experiencing growth at the time and was expected to continue to grow. The Hong Kong population was also starting to be unable to afford homes in the private housing market. Consequently, the wait list for public rental housing increased rapidly and the average wait time was 6 years at the time (Hong Kong Housing Society, 2016). To meet the public's need, a key change that signified the changing direction of institutional structure in the 1990s was when the Hong Kong Housing Society took action and implemented the Sandwich Class Housing Scheme. They released housing units at a discounted rate from 1993 to 1997 for middle class households who were not eligible to apply for both public rental and home ownership scheme housing units to attain home ownerships. The government also authorised and appointed the Hong Kong Housing Society to implement a Home Starter Loan Scheme which gave out mortgages at a lower interest rate.

As for the government, in early 1998, they promoted options for existing public housing residents to purchase the public rental flat that they were occupying under the Tenants Purchase Scheme (La Grange, 1998). The government also implemented the Buy or Rent Option scheme in 1999, and this allowed eligible citizens to choose between renting or attaining home ownerships without the need to be existing public rental housing tenants (The Government of the Hong Kong Special Administrative Region – Press Releases, 2018). The Tenants Purchase Scheme and Buy or Rent Option was implemented at the time in order to carry out “the policy objective of a home ownership rate of 70% in Hong Kong in ten years’ time” (The Government of the Hong Kong Special Administrative Region - Press Releases, 2012). Yet, the Asia Financial Crisis in 1997-1998 and Severe Acute Respiratory Syndrome (SARS) outbreak in 2003 led to the cancellation of all Hong Kong Housing Society and governmental housing schemes in the following years. This was done as a strategy to stabilise the private housing market (The Government of the Hong Kong Special Administrative Region – Press Releases, 2018).

Hong Kong experienced two speculative attacks in October 1997 and August 1998, which led to the economic turmoil in Hong Kong’s economy. Despite the government’s attempts to stabilise, Hong Kong experienced a 60% fall in property prices and the Asia Financial Crisis left a lot of homeowners with mortgages in negative equity (Fung and Forrest, 2002). The government had to intervene and so between 2000 to 2001 the government stopped selling properties under the homeownership scheme in the market despite quite a lot of properties remained (Hong Kong Housing Society, 2016). The government also ended the homeownership scheme and the private sector participation scheme in 2002 (Hong Kong Housing Society, 2016). In terms of the Hong Kong Housing Society, the Sandwich Class Housing Scheme was halted in 1997, but there were still vacant apartment blocks that were built for the scheme. By 2000, the government intervened and permitted the sale of these apartment units at market value and as private housing (Hong Kong Housing Society, 2016). The Home Starter Loan Scheme was also cancelled in 2002. On the other hand, the Asia Financial Crisis slowed private housing development. The private developers also took measures and put private properties on discounts or allowed buyers to take a home equity loan.

Before the housing market could recover, Hong Kong had a Severe Acute Respiratory Syndrome (SARS) outbreak in 2003 (Hong Kong Housing Society, 2016). The SARS outbreak further led to a fall in house prices and in addition to fighting against the disease, the government had to play a more active role to mediate the impact of the Asia Financial Crisis and SARS. Firstly, the government had to put the homeownership scheme on an indefinite halt in 2003 (The Government of the Hong Kong Special Administrative Region – Press

Releases, 2018). The government also withdrew the Buy or Rent Option at the same time. Lastly, the Tenants Purchase scheme was also stopped in 2005. The government's intervention was done to reduce housing supply, which was a strategy to regulate the housing market. It is also later found out that these two key events, Asia Financial Crisis and SARS, significantly impact people in their 50s and 60's housing decisions for later life.

3.1.4 Present Situation

The government and the Hong Kong Housing Society's activities to regulate the Hong Kong housing market after SARS helped the Hong Kong housing market to slowly recover and property prices increased. In 2008, the Global Financial Crisis also led to another economic decline, however, it was discovered that people in their 50s and 60s were not really affected by this. However, after the Global Financial Crisis, Hong Kong experienced inflation, an increase in house rent and substantial growth in house prices. This was because of investments from mainland China to the Hong Kong housing market in 2008 (Hong Kong Housing Society, 2016). This eventually led to the current high house prices in Hong Kong, which once again led much of the population unable to achieve home ownership. This was especially difficult for middle income households.

To meet the population needs, the government intervened and placed the remaining homeownership scheme properties back onto the market in 2007. The government also developed further policies and strategies in 2010 and this included increased land supply, provision of housing, stamp duty and tighter mortgage restrictions (Hong Kong Housing Society, 2016). The homeownership scheme was also put back into the 2011-12 Policy address agenda and was reinstated in 2014 (Office of the Chief Executive, 2011). On the other hand, the Hong Kong Housing Society focused on meeting the needs of the middle income population in Hong Kong who were ineligible for public rental housing and cannot attain home ownerships. To do this, the Hong Kong Housing Society also placed their remaining Sandwich Class Housing Scheme apartments back onto the market, which benefited about 800 households. The Hong Kong Housing Society also collaborated with the government in 2010. They developed the My Home Purchase Plan, a subsidised housing scheme to assist middle class population to accumulate savings for home purchase (Office of the Chief Executive, 2011). This was later altered into a Subsidised Sale Flats Project instead to enable eligible persons to purchase flats at a discounted rate (Hong Kong Housing Society, 2021). This is similar to the government's home ownership scheme. The first housing estate under this scheme was completed in 2015, while another was built in 2019 and two more projects were completed in 2020 (Hong Kong Housing Society,

2021; Office of the Chief Executive, 2011). This further shows the government and the Hong Kong Housing Society's emphasis on home ownership.

The power relations between the government, governmental agencies and the private sector will keep on transforming over different time periods. People approaching old age have experienced the above mentioned different institutional configurations of the housing market at various life stages and so they may act and make decisions reacting upon these stimuli. For example, in Hong Kong, previously in the 1950s, the Hong Kong government focused on public rental housing, causing public rental housing to be the dominant tenure type in the market and at the time, with less concern of acquiring properties as an asset (Khan and Dhar, 2012). However, since the changing behaviour of the Hong Kong government and increase in power of the private developers in the last three decades where the provision of public housing has been reduced through policies and crisis being mitigated, Hong Kong has been developing a strong private property housing market (Monkkonen et al., 2012; Khan and Dhar, 2012). The balance between public and private tenure types has now shifted to almost two-thirds of the total Hong Kong residents living in private housing in Hong Kong and according to the latest census, 52.7% of older people aged 65 and above live in homes they own outright (Census and Statistics Department, 2018a; 2018b; Monkkonen et al., 2012). Also, the majority of older people aged 65 and above (77.9%) who live in private accommodation were in owner-occupied homes and from this, 83.9% "were without a mortgage payment or loan repayment" (Census and Statistics Department, 2018b, pp.10). In addition, only 8.1% of older people aged 65 and above in Hong Kong live in other household types and this includes care homes and institutions, hospitals, and penal institutions (Census and Statistics Department, 2018b). This study looks at people in their 50s and 60s who are owner-occupiers because it reflects the census data where the majority of the households reside in owner-occupied housing and because it is the main tenure type older people currently live in. The shift in housing supply roles between the local government and private developers have made older people be aware of the reduced welfare and availability of social housing supply. Therefore, the rise in the importance of housing wealth may motivate different housing decision plans for later life (Monkkonen et al., 2012; Levy et al., 2008).

3.1.5 Culture and History of Local Hong Kong People

The changing Hong Kong housing context and institutional structure were discussed in the previous sections. In this section, the nature of the middle-class culture and context will be explored. It reveals the cultural and historical background since the Asian Financial Crisis on how Hong Kong operates and how it has shaped the

present middle-class population in Hong Kong. The Asian Financial Crisis is selected to set the stage for Hong Kong middle-class citizens because the experience of this crisis has changed the attitude towards the ways of life in Hong Kong.

Many scholars had viewed that the Asian “Financial Crisis had a negative impact on the development and growth of the middle class” (Ip and Lui, 2019, pp.305) in many East Asian economies such as Japan. Yet in comparison, Hong Kong was seen to have “a higher level of resilience” (Ip and Lui, 2019, pp.305) even though it was deeply affected by the Asian Financial Crisis. Nonetheless, the economic downturn and changing economic fortunes have deeply influenced Hong Kong’s middle class, leaving the population with “a sense of anxiety and uneasiness” (Ip and Lui, 2019). The Asian Financial Crisis has left long-term effects on the outlook, perceptions and assumptions of Hong Kong’s middle class.

The 1970s, the post-war era, marked the emergence of the middle class as a result of the capitalist development experience and eventually the pursuit of “‘Hong Kong experience’, ‘Hong Kong Dream’ or ‘Middle-Class Dream’” (Ip and Lui, 2019, pp.309). During the 1980s, although opportunities arose for people to strive and achieve success through “entrepreneurship in the manufacturing and service sectors, more people [chose to] move up the social ladder through [the] education channel” (Ip and Lui, 2019, pp.308). This has eventually led to a shift, where education became the formalised method to achieve middle-class status regardless of their social class origins (Ip, 2019; Ip and Lui, 2019). Ip and Lui (2019) found that local Hong Kong people perceived “middle-class professionals, administrators, and managers [as] successful people” (Ip and Lui, 2019, pp.309). This is because they were able to take advantage of new opportunities amidst Hong Kong’s economic development and achieve success through personal achievements. Middle-class occupations were also seen as a steady career path with promising job stability. People who achieved home-ownerships in the late 1980s were also greatly advantaged due to price appreciation and policies at the time (Lee et al., 2018). The perception of the “Hong Kong Experience” was built upon this success through personal achievements alongside the notion of competitive individualism. This ethos characterises Hong Kong’s local people until the Asian Financial Crisis in the late 1990s (Ip and Lui, 2019).

The sudden economic downturn highly influenced both the economic lives as well as the mindset of Hong Kong middle-class citizens. The Asian Financial Crisis led to corporate restructuring and left many unemployed due to mass layoffs and downsizing in private companies to reduce cost. The unemployment rate rose from 2.2% (1997) to 7.9% (2003) but saw a decrease to 3.5% in the 2010s (Ip and Lui, 2019). The

financial crisis also saw many managerial and professional employees stripped off their fringe benefits such as housing benefits and/or guaranteed year-end bonuses (Ip and Lui, 2019). In the early 2000s, there was an increase in “middle-class employees having non-guaranteed business bonuses and profit-sharing packages” (Ip and Lui, 2019, pp.312). Furthermore, employers no longer placed emphasis on providing guaranteed benefits. On top of this, much middle class had properties and ended up with negative assets during the economic downturn (Ip and Lui, 2019). This resulted in the loss of job stability, security and the ‘Hong Kong experience’ that the middle class once aspired to before the Asian Financial Crisis.

Currently, economic confidence has definitely improved and this is also displayed through the strong, growing housing market in Hong Kong. Despite this, through changes in corporate restructuring, mass layoffs and changes in employee contracts and hiring practices, it is observed that Hong Kong’s middle class no longer holds the same optimistic mindset they once had (Ip and Lui, 2019). Furthermore, most lower and upper middle class who experienced the economic downturn were observed to be pessimistic and anxious about the career prospects of the next generation (Ip, 2019; Ip and Lui, 2019). This shows that the Asian Financial Crisis has reshaped Hong Kong’s middle-class population’s expectations of security and job stability.

3.1.6 Hong Kong’s Middle-Class Household Structure

Despite the economic downturn during the Asian Financial Crisis, housing prices in Hong Kong were seen to be more than tripled from 1992 to 2015 (Lee et al., 2018). Including interventions such as increasing mortgage down payment requirements and tightening property mortgage policies in 2009, it became increasingly difficult for the younger generations to achieve homeownership (Forrest and Xian, 2018; Lee et al., 2018). Li (2014)’s study surveyed that the majority (76%) of people born between 1978 to 1995 are co-residing with their parents. There are cultural differences and concepts regarding when young adults are expected to move out of their parental homes and those prolonging their stay does not necessary mean they are providing care and support to their parents (Cheung et al., 2020; Forrest and Xian, 2018; Ronald and Druta, 2016; Tong et al., 2019). In Hong Kong, there is an increasing trend where those post 80’s generation in Hong Kong continue to reside with their parents until marriage (Li, 2014; Tong et al., 2019). Furthermore, a trend in delaying marriage is also seen in current Hong Kong due to the post 80’s generation experiencing uncertainty and unstable employment, unlike their parents who enjoyed the ‘Hong Kong experience’ (Li, 2014; Ip, 2019; Ip and Lui, 2019; Tong et al., 2019). This shows that there is a link between achieving homeownership and marriage (Forrest and Xian, 2018; Tong et al., 2019). Young adults in Hong Kong are motivated to leave their

parental homes once they have a partner or plans to get married (Forrest and Xian, 2018; Li, 2014; Tong et al., 2019). They also expect themselves to be private homeowners when they leave their parental homes, however, at the same time they also believed that they will never be able to afford an apartment (Forrest and Xian, 2018). How this post 80's young adult cohort in Hong Kong are able to achieve home ownership within a high house price context is not well discussed. Yet, it is known that the difficulties of attaining homeownership in Hong Kong due to unaffordability would inevitably prolong young adults' stay in parental homes and as a result, delay marriages.

3.2 Housing Options and Older People Welfare in Hong Kong

3.2.1 Private Sector Housing

Hong Kong's private housing market is known to have high housing prices and yet, the majority of Hong Kong's population reside in private permanent housing. The current stock of private housing units as of March 2020 is 1,641,500 (Census and Statistics Department, 2020). According to the recent statistics on the price of private sector housing, in 2018 the price of flats on Hong Kong Island is HKD\$177,928 per m²/HKD\$16,529.9 (1653GBP) per sq ft (saleable area), a huge increase in comparison to 2013, where the price of flats was HKD\$125,952 per m²/HKD\$11,701 per sq ft (saleable area) and more than double since 2008, where the price of flats was HKD\$69,694 per m²/HKD\$6474.7 per sq ft (Census and Statistics Department, 2019). Although private sector housing prices are lower in Kowloon and New Territories, in 2018 they still cost HKD\$147,625 per m² and HKD\$123,261 per m² respectively, whilst in 2013 prices were HKD\$100,024 per m² in Kowloon area and HKD\$76,919 per m² in the New Territories.

3.2.2 Homeownership Schemes

Flats under the homeownership scheme is another type of housing available in Hong Kong and is an important element of the government's housing policy since the government has shifted its stance to encourage homeownership in 1978. However, the Asia Financial Crisis had led to a collapse in property prices and in 2000 to 2001, the government had to take housing units under the homeownership scheme off the market. The homeownership scheme also came to an indefinite halt in 2003, a government's move to regulate the housing market crisis due to the Asia Financial Crisis and SARS. The homeownership scheme was later reintroduced in Hong Kong's 2011-12 Policy Address and was implemented into the Hong Kong housing market in 2014 due to a surge in house price growth over the years leading to a high-value housing market

in Hong Kong (Office of the Chief Executive, 2011). There are currently 424,100 subsidised flats in Hong Kong, of which 406,600 flats are provided by the Housing Authority, 16,700 flats are provided by the Housing Society and 800 flats are provided by the Urban Renewal Authority (Census and Statistics Department, 2020). The Hong Kong Housing Society subsidised sale flats provisions in the next five years are 2768 units, whereas the Housing Authority aim to provide 67,100 new public rentals and subsidised homeownership units by 2025 (no data is found on just the projection of public rental housing units by the government, as the government only has a total on the number of residential flats they plan to produce in the next five years) (Census and Statistics Department, 2020; Hong Kong Housing Society, 2020). There are 18.8% of older people aged 65 and above who has acquired homeownership through this scheme and, 16.1% of the Hong Kong population currently reside in homeownership scheme flats (Census and Statistics Department, 2018). Residential units under the homeownership schemes are more affordable than those in the private sector as they are subsidised by the government, for example in 2020 the flats will be sold at 40% discount to market value. However, these units are limited and are released in a batch each year through open ballots. This means that those who meet the requirement for a unit under the homeownership scheme will need to enter a draw to purchase a new homeownership scheme flat (The Government of the Hong Kong Special Administrative Region, 2019). This makes it difficult to acquire a flat under the homeownership scheme as there is limited availability each year, for example, there are 7142 units on sale in 2020, but the government received about 236,000 applications for this batch (Hong Kong Housing Authority, 2020a; The Standard, 2020). On the other hand, citizens can purchase homeownership scheme flats in the secondary market where the price will be negotiated between the buyer and seller (Hong Kong Housing Authority, 2019). This means that the price of the homeownership scheme unit will be higher. Although people can purchase homeownership scheme flats through the secondary market, buyers of homeownership scheme flats who do not meet the eligibility for government subsidies will need to pay a premium back to the government, meaning the homeownership scheme flat will be sold at the current open housing market rate (Hong Kong Housing Authority, 2019).

3.2.3 Public Rental Housing

Another housing option that is offered in Hong Kong is public rental housing. It is the main housing option provided by the government for lower-income households that are unable to afford private rental housing or to purchase their own accommodations. As of 2020, the private rental housing stock is 832,100, of which 798,900 flats are provided by the Housing Authority and 33,200 are provided by the Housing Society (Census and Statistics Department, 2020). In a five-year public and subsidised homeownership housing projection,

the housing authority aims to produce 67,100 new public rentals and subsidised home ownership units by 2025 (no data is found on just the projection of public rental housing units by the government, as the government only has a total on how many residential flats they plan to produce in the next five years. However, there is data on the actual public housing production in the past 10 years), whilst the housing society forecasted to produce 2843 rental estates by 2025 (Hong Kong Housing Authority, 2020b, Hong Kong Housing Society, 2020). The government has a target of providing a public rental housing flat to general applicants such as a family or one-person elderly applicant in approximately three years on average, this target was not fully met. According to the recent analysis of waiting time for general public rental housing applicants (July 2018 to June 2019), 72.2% of general applicants took five years or more to be housed in public rental housing and within this, 42.9% of general applicants took more than six years to be allocated a public rental flat (Hong Kong Housing Authority, 2020c). However, to accommodate the housing demand from the older population there are several priority schemes available for older people that reduces the waiting time for public rental housing to an average of 3.3 years (Hong Kong Housing Authority, 2020c; Hong Kong Housing Authority, 2015) The public rental housing priority schemes include 'Single Elderly Persons Priority Scheme' for single older people and 'Elderly Persons Priority Scheme' for two or more older people households. Those who apply for the public rental housing under the 'Single Elderly Persons Priority Scheme' and 'Elderly Persons Priority Scheme' needs to be aged 58 or above and need to have reached the age of 60 when a flat becomes available and offered to the applicant (Hong Kong Housing Authority, 2015). The government has also put forward a 'Harmonious Families Priority Scheme' for older people who live with their families to apply for public rental housing. Under this scheme, applicants can choose between living in one flat with an older person or living in two separate units located at proximity (Hong Kong Housing Authority, 2015). All the family members within the household must still meet the total income and total net asset value requirements for public rental housing (Hong Kong Housing Authority, 2015). Furthermore, both an older person and another adult member of the family needs to sign an undertaking that confirms the younger family member would live together and provide care to a family member who's an older person (Hong Kong Housing Authority, 2015). If the family members failed to comply with the undertaking, the tenancy granted will be terminated (Hong Kong Housing Authority, 2015). Under this scheme, the applicant will be granted a six-month reduction in wait time in comparison to general applications. This shows that the government aims to utilise the scheme 'Harmonious Families Priority Scheme' to motivate younger families to provide care for their older parents and dependents (Hong Kong Housing Authority, 2020c; Hong Kong Housing Authority, 2015; Leung et al., 2019).

3.2.4 Elderly Care Homes

Although there are both public and private care homes available for older people in Hong Kong, they are not older people's main housing choices for living in later life. As mentioned previously, there are only 8.1% of older people aged 65 and over who lives in non-domestic households such as care homes and institutions, hospitals, and penal institutions (Census and Statistics Department, 2018b). As of September 2020, there are 34,045 subsidised and non-subsidised places in care homes in Hong Kong (Social Welfare Department, 2020b). There are also 566 private care homes in Hong Kong (Social Welfare Department, 2020a). There is also a government bursary of \$5650 (565GBP) a month available for low income older persons who enter care homes (Home of the Elderly Consultancy Ltd, undated). The requirement to receive the government's support for living in care homes include the total asset (including bank savings, stocks or gold e.t.c.) to be below or equal to \$47,500 (4750GBP) and do not own any properties (Home of the Elderly Consultancy Ltd, undated). Since over half of the older population in Hong Kong are owner-occupiers, more than half of the older population will not be eligible for this welfare (Census and Statistics Department, 2018b). The latest published data shows that there is a total of 38,219 older people on the waitlist for different types of subsidised care and elderly homes and the current average waiting time is 41 months (Social Welfare Department, 2020b). Despite a lower number of applicants on the waitlist as compared to 2018 (39,950 applicants), the average waiting time has increased, as the average waiting time in 2018 was 37 months (Social Welfare Department, 2018). From this, it can be seen that there is a long waitlist and a restricted number of care homes in Hong Kong that can facilitate all older people that need or wish to move into care homes. Therefore, the government leans strongly towards the idea of older people ageing in place. One of the evidence that the government aims to encourage older people to age in place is presented in the care home waitlist entry requirements (Social Welfare Department, 2020b). Older people who are eligible for Community Care Services (CCS) and Residential Care Services (RCS) or only Residential Care Services (RCS) will be offered the choice of CCS sooner if the applicant chooses to continue living at home (Social Welfare Department, 2020b). If the applicant accepts the offer of CCS, their application for living in care homes (RCS) will be considered inactive and filed away until the applicant requests for the RCS option in the future. If older people who opt-in for the CCS option choose to reactivate their RCS option, then they will be placed back into the queue according to their original application dates (Social Welfare Department, 2020b). It is found out that there are 17,273 inactive applications as of October 2020 (Social Welfare Department, 2020b). This shows that the government aims to regulate by motivating people to age in place. This is done because there is a lack of capacity to accommodate all older people who applied for care homes.

In addition to elderly care homes and public rental housing as options, a new older people's housing project called the 'Sen Project' was introduced by the 'Housing Society for Middle-Class Elderlies'. There are only two pilot projects that are currently in use. They are called Jolly Place and Cheerful Court. The Sen project is to provide an alternative option to older person's care homes, allowing older people to have their own private apartment units whilst sharing health facilities with other older residents within the building. Older people residing there will be under a long lease (lease-for-life) where they must pay a lump sum entry contribution and they will only receive a limited refund if they wish to move out (Hong Kong Housing Society, 2018). The two pilot projects provide one-bedroom apartments and studio flats and there are a total of 576 units. Jolly Place is slightly more spacious than Cheerful Court with approximately 37 sq. m for one-bedroom apartments and approximately 25 sq. m for studio flats (Hong Kong Housing Society, 2022). Due to a waiting list, a third SEN project is expected to be completed in 2022.

Other than the SEN project, the Hong Kong Housing Society also put forward the Tanner Hill, a non-subsidised housing for wealthier senior citizens in recent years offering 588 units (The Hong Kong Housing Society, 2018a). The Tanner Hill development was completed in 2015 and began accepting tenants in the same year. However, the introduction of this high-end elderly housing project was not well received by the public. There was a very low demand with only 66 units rented out in the first half of 2016 (The Hong Kong Housing Society, 2016). This meant that about 88.8% remained vacant. One of the reasons claimed by The Hong Kong Housing Society was the "relatively large entry contribution payable under the life lease" (The Hong Kong Housing Society, 2016, pp.14).

In the latter half of 2016, due to the low popularity of the long lease, the Hong Kong Housing Society had to intervene and put forward a short term two years lease strategy as well as a 10% discount on long lease entry contribution to existing and future tenants (The Hong Kong Housing Society, 2016). After the short lease strategy was put in place, all units were successfully rented out by January 2018 and currently have a waiting list (The Hong Kong Housing Society, 2018a). During that time, the Hong Kong Housing Society also lowered rent prices for the two-year tenancy schemes. Although Tanner Hill currently gives priority to people on the wait list who opt in for the long lease, it is considered that the short-term lease is what maintains Tanner Hill's demand and popularity. This is because Hong Kong already had a shortage of older people's care homes and there was a demand for older people's care homes in general. Tanner Hill mostly acts as a private older persons' care home. From this, it is questionable whether the Tanner Hill life-long-lease was well received

as an innovative housing solution as claimed by the Hong Kong Housing Society or simply just another private home for older people.

3.2.5 Social Security and Older People Welfare

Beyond older people housing and care home accommodations, to further support older people after they retire, the government has put forward the Mandatory Provident Fund (MPF) scheme in 2000 (Commission on Poverty, 2015). This is the main retirement protection for all citizens in Hong Kong where it provides the most benefits compared to other social security and welfare schemes and as of 2019, 76% of the working population are enrolled into the scheme (Commission on Poverty, 2015; Mandatory Provident Fund Schemes Authority, 2020a). This mandatory retirement savings system requires both employer and employee to contribute 5% of the total monthly income to a government approved private provident fund (Commission on Poverty, 2015; Yu, Chau and Jung, 2019; Mandatory Provident Fund Schemes Authority, 2020b). However, if the employee earns below HKD7,100 a month, the employer is not required to provide contributions (Mandatory Provident Fund Schemes Authority, 2020b). Furthermore, the MPF savings can be withdrawn in a lump sum when a person retires at 65 and this saving is intended to fund the living expenses for later life (Yu, Chau and Jung 2019).

The government consider that the MPF can provide a sufficient source of income for later life if a person earns the median salary rate (Commission on Poverty, 2015). For example, the government claims that for those who have an income of \$15,000 a month for 40 years, the MPF contributions that a person takes back when they retire at 65 would be calculated to be about an income of HKD3000-HKD4000 a month, along with the non-means-tested Old Age Allowance of HKD1235 per month, the total monthly income should be adequate and should meet a person's daily living expenses (Commission on Poverty, 2015; Yu, Chau and Jung, 2019). However, this does not include other expenses such as housing and health care (Commission on Poverty, 2015). Nonetheless, although limited, the government has other housing, healthcare and welfare services and social security schemes in place that is funded by tax revenues (Commission on Poverty, 2015).

Although the MPF is the main retirement protection for all citizens in Hong Kong, it is criticised for having underperforming financial institutions with poor management of the MPF and high administrative fees, which reduces a considerable amount of funds accumulated in the MPF scheme (Yu, Chau and Jung 2019). Therefore, it is uncertain whether one would accumulate enough funds for living expense in later life through

the MPF by earning the median income in Hong Kong. Furthermore, those who are employed in jobs with low-income or without a permanent job can only accumulate a limited amount of MPF benefits, especially since employers do not need to contribute to those who earn below HKD7,100 monthly, as mentioned previously (Yu, Chau and Jung 2019). This means that low-income earners will collect comparably fewer savings upon retirement. In contrast, what the working population that earns above HKD7,100 a month can accumulate for retirement savings is also limited as the MPF requires 5% of income in contributions from both employer and employee but this contribution rate is capped at HKD1500 per month for those who earn beyond HKD30,000 (Mandatory Provident Fund Schemes Authority, 2020b). This means that those who earn beyond the threshold will not be able to save more money and accrue more benefits through this scheme. Lastly, the MPF was only put in effect for 20 years, this means that people currently reaching 65 cannot solely rely on the MPF system as they can only accumulate limited savings before their retirement. This issue applies to the whole target group within this research, where the target group’s age bracket is 50-69 (Mandatory Provident Fund Schemes Authority, 2020a).

In addition to the MPF system, the government also provide several welfares for the older population. There are several Social Security Allowance Schemes including ‘Normal Old Age Living Allowance’ (Social Welfare Department, 2020d). Those who apply for this scheme cannot be receiving other allowance schemes such as the ‘Old Age Allowance’ or ‘Disability Allowance’. Under this scheme older people aged 65 and above can receive an allowance of HKD\$2770 per month if they fall in the category of ‘Normal Old Age Living Allowance and HKD\$3715 if they fall in the category of ‘Higher Old Age Living Allowance’ (Social Welfare Department, 2020e). The income and assets limit are as below:

Table 1: Normal Old Age Living Allowance Income and Assets Limit					
Normal Old Age Living Allowance Income and Assets Limit			Single Person (HKD\$)		Married Couple (HKD\$)
Normal Age Allowance	Old Living	Total income per month	8690		13,860

	Total asset value	355,000	539,000
Higher Old Age Living Allowance	Total income per month	8690	13,860
	Total asset value	155,000	235,000

Source: (Social Welfare Department, 2020e)

The income and assets limit for the ‘Normal Old Age Living Allowance’ excludes funds from family members and friends and “monthly payments received under reverse mortgage schemes”, however, if the money is left unspent, the accumulated wealth will count towards the assets limit (Social Welfare Department, 2020e). If older people are also enrolled in annuity schemes such as ‘HKMC Annuity Plan’, the monthly payout from the scheme will count towards as income under the ‘Normal Old Age Living Allowance’ income and assets limit.

Another scheme for older people includes the ‘Old Age Allowance’, where eligible older people aged 70 and above will receive a monthly payment of \$1435 (Social Welfare Department, 2020f). There is no income and assets limit for this scheme, however, the applicant cannot be under any other schemes, must be a Hong Kong resident for no less than seven years and has been living in Hong Kong continuously for a year and continues to live in Hong Kong for not less than 60 days in a year during the time they are granted the ‘Old Age Allowance’ (1823.gov.hk, 2020; 1823.go.hk, 2019).

A further scheme for those with disabilities includes the ‘Normal Disability Allowance’ or ‘Higher Disability Allowance’. Like the other schemes, a person cannot be receiving any other schemes under the Social Security Allowance Scheme in order to apply for the disability allowance (Social Welfare Department, 2020f). The individual should also be certified severely disabled with a condition that lasts for at least 6 months to receive the ‘Normal Disability Allowance’ while, to receive the ‘Higher Disability Allowance’, the individual should meet the criteria for ‘Normal Disability Allowance’ and also, be requiring continuous care and attendance

from others (Social Welfare Department, 2020f). Furthermore, the individual should not be under care in government subsidised institutions including hospitals (Social Welfare Department, 2020f). Those under the scheme of 'Normal Disability Allowance' and 'Higher Disability Allowance' will receive HK\$1835 and HK\$3670 each month respectively (1823.gov.hk, 2020c).

The government also provide the 'Comprehensive Social Security Assistance Scheme' for underprivileged individuals and families (Social Welfare Department, 2020d). The asset limit for a single elderly person is HKD\$50,000 and the asset includes land or properties, savings, insurance policies with monetary values, annuity schemes, investments, and cash (Social Welfare Department, 2020d). The amount that applicants will receive can be seen below (Social Welfare Department, 2020d):

Table 2: Comprehensive Social Security Assistance Scheme Welfare Eligibility Criteria		
Category	Amount of standard rates per month (HKD\$)	
	Single person	Family member
Elderly person aged 65 or above		
Able-bodied/50% disabled	3,715	3,495
100% disabled	4,490	3,970
Requiring constant attendance	6,315	5,790

Source: (Social Welfare Department, 2020d)

Lastly, the government also provides financial assistance to homeowners to maintain their homes. Since July 2020, a renewed scheme 'Building Maintenance Grant Scheme for Needy Owners' administrated by the Urban Renewal Authority provides a grant of HKD\$80,000 (previously HKD\$40,000) per owner for one residential flat in a private building (Hong Kong Building Rehabilitation Facilitation Services, 2020). There are an income and asset limit, but the asset limit excludes the value of the property that the applicant currently

lives in. The applicant needs to be living in the applied property and this scheme also includes owner-occupiers who are receiving the Old Age Living Allowance, Disability Allowance and the Comprehensive Social Security Assistance Scheme (Hong Kong Building Rehabilitation Facilitation Services, 2020).

3.3 Conclusion

Overall, in Hong Kong, previously the local government focused on public rental housing, causing public rental housing to be the dominant tenure type in the market and at the time, with less concern of acquiring properties as an asset as at the time a large majority of the population were in poverty and it was focused on removing people out of informal settlements and gaining access to accommodations (La Grange and Pretorius, 2002; Khan and Dhar, 2012).

However, since the changing behaviour of the local government and increase in power of the private developers in the last three decades where the provision of public housing has been reduced through policies, Hong Kong has been developing a strong private property housing market (La Grange and Pretorius, 2002; Monkkonen et al., 2012; Khan and Dhar, 2012). The balance between public and private tenure types has now shifted to almost two-thirds of the total Hong Kong residents living in private housing in Hong Kong and 52.5% of older people aged 65+ live in owner-occupied housing (Census and Statistics Department, 2018a; 2018b; Monkkonen et al., 2012). The shift in housing supply roles between the local government and private developers have made older people aware of the reduced welfare and availability of social housing supply. Therefore, the rise in importance of housing wealth may motivate different housing decision plans for later life (Monkkonen et al., 2012; Levy et al., 2008).

Chapter 4 will move onto the methodology of this research. It will discuss the philosophical perspective, methodological approach, data collection and data analysis methods used to conduct this research.

4. Methodology

4.1 Introduction

After completing an extensive literature review and exploring common theories used in older people's research, gaps were identified, and research questions were developed. This research aims to examine the extent intergenerational issues have on people in their 50s and 60's housing decision making process for later life. This is in regard to whether people stay or leave current owner-occupied housing and move to other residential options in a high-value housing context. The research questions developed are:

- 1) *How do various past life events and transitions motivate or restrict the housing decisions for later life of people in their 50s and 60's?*
- 2) *To what extent do intergenerational family dynamics and family actors influence the housing decisions of people in their 50s and 60's living in a city with high-value housing?*
- 3) *What roles do professionals play in housing for older people, and how do they shape the housing expectations and behaviours of people in their 50s and 60s?*

In addition to this, the theoretical framework focuses on the institutional and social dimensions of the housing market and life course events, stages, and caring over time to look at housing decisions behaviours (Alwin, 2012; Brady, 2018; Moon and Blackman, 2014; Smith et al., 2006).

This chapter will first set out the philosophical perspective of this research, followed by an explanation and an evaluation on the chosen methodological approach by a comparison against other methodologies. This is followed by a discussion on how participants were selected. Next, this chapter will discuss the tools and data analysis methods that were used. Finally, the ethical issues will be discussed.

4.2 Philosophical Perspective

Conducting social research involves knowledge on the philosophical principles and theoretical ideas on the topic as this is crucial to research design, data collection, analysis, and to interpret the results (Braun and Clarke, 2013; Terry et al., 2017). The researcher's choice of ontological and epistemological positions can have an influence on the essence of the research (Braun and Clarke, 2013; Terry et al. 2017). This research

posits itself in a relativist/constructionist ontology stance and takes on an interpretivist philosophical perspective, which interprets that reality is developed culturally and is historically established. This research takes on a relativist stance as it views reality as something that exists in one's mind and that each person creates their own unique versions of reality (Moon and Blackman, 2014; Terry et al., 2017). Realities are also believed to take on a different form over time, as interpretations of reality are continuously influenced by culture and history. Therefore, the current research acknowledges the importance of emotions, social norms, experiences, and cultural background in shaping realities and believes that the way people make decisions are complex and are likely to be unpredictable (Moon and Blackman, 2014). It is also understood that the same phenomena can be defined and interpreted very differently in various locations and times (Moon and Blackman, 2014). This research hence focused on an in-depth exploration of the Hong Kong housing context, studying individuals in their 50s and 60s who will make housing decisions for later life and those involved, such as family and professionals. Their involvement with how the housing market in Hong Kong is performed and operationalised, as well as the social, economic, and political context that has shaped the complex performance in this power-led housing market is looked in to, and then how people in their 50s and 60s navigate their way in this housing market to make housing decisions for later life. This implies that this research takes on a person-centred approach and will utilise research methods that dive into people's knowledge and; morals and values that form how they construct their realities (Moon and Blackman, 2014). For example, how individuals' beliefs and values frame intergenerational issues which leads to their decision for housing for later life. Taking on a relativist stance is also important as this research is conceptualised through a life course approach that focuses on care over time and life events, which are ultimately the experiences of individuals.

Instead of seeking to disaggregate the interpretations, for example, in research with a realist stance, this research supports the complexity of a relativist approach and will also expect that there will be multiple interpretations that are interconnected. In addition to this, this research concentrates on the fact that housing for later life is concerned with people in their 50s and 60s' decision making process and behaviour. This means that this research is interested in investigating the depth and breadth of experiences as well as the behaviour of people in their 50s and 60s, which leads them to make housing decisions for later life. In other words, the research will place focus on individuals' words, and these will be will interpreted as to how these thoughts and language frame unique realities in individuals' culture (Terry et al. 2017). Therefore, the way this research inquires this world will not assume that decision making processes on housing for later life represent 'universal truths', which are determined through utilising scientific methods.

4.3 Methodological Approach

In addition to the ontological stance, this research will also discuss its epistemological position. Epistemology is concerned with the validity and the extent of how we can know something, meaning the methods of knowing how knowledge is developed or acquired (Braun and Clarke, 2013). This is important as it has an influence on how this research is conducted and interpreted. This research takes on an interpretivist epistemological position where the researcher considers that each individual mentally identifies and shapes issues in their own unique ways and that these diverse realities must be interpreted to evaluate the system (Moon and Blackman, 2014). Mirroring this research's ontological position as mentioned in the previous section, in an interpretivist epistemology position, it is assumed that the way individuals know their world and the way they participate in the world are both influenced by their social, historical and cultural viewpoints and as a result, this points to the idea that meanings emerge through individuals' interactions within a locality (Moon and Blackman, 2014). It should also be noted that this research intends to gain knowledge and understanding through evaluating each person's unique experiences to pinpoint and discover phenomena. An interpretivist position also believes that natural science methods are not applicable to social science. Consequently, this research takes on a qualitative methodological approach (Kiger and Varpio, 2020; Terry, et al. 2017). Putting this into context, through an interpretivist epistemological perspective, this research focuses on how the interactions between older people in their 50s and 60s and the process of making housing decisions for later life create meaning and knowledge within the social operation of the housing market in Hong Kong.

The aim of this research is to examine the extent to which life course and intergenerational issues have on people in their 50s and 60's housing decision making process for later life, to stay or leave current owner-occupied housing and move to other residential options in a high value housing context. It was posited that the housing decisions for later life were a result of influences and experiences of intergenerational issues and that the influences are intangible. As mentioned previously, a qualitative approach is therefore needed to allow participants to explain their life course experiences and influences thoroughly, to understand the influences that lead to housing decisions for later life. This research takes on an interpretivist research approach and 34 qualitative biographical semi-structured interviews were conducted and one 90 minutes focus group with people who are in their 50s and 60s was also carried out. The biographical interviews lasted from 1 to 2 hours, and the longest took just over 4 hours. 16 semi-structured interviews were also conducted with other actors such as market professionals and policy makers to understand older people's housing

decisions for later life. On average, the semi-structured interviews lasted between 30 minutes to 1 hour, and the longest took about 90 minutes. Through this approach, qualitative semi-structured interviews were selected for this research as it would be able to provide in-depth clarifications (Bryman, 2008; Tyvima and Kemp, 2011). This study has chosen Hong Kong as a case study to conduct the research on older people's housing decisions for later life as it is one of the cities with high value housing and an ageing population (The Chinese University of Hong Kong, 2018). This location has a strong family oriented culture, as seen in many East Asian cities, which suggests that family dynamics may be influential in decision making processes for later life (Sullivan, 2005).

Biographical and semi-structured interviews are deemed most appropriate as the flexibility in these types of interviews can provide diverse specific responses for the research without restricting participants. This is important as the framework focuses on the life events of older people as well as influences from different actors that may prompt family dynamics and intergenerational factors in their housing decisions for later life. The responses through the interviews make it possible to make connections between the different influential life events and familial factors, in which justifies older people housing decisions. Implementing a qualitative approach for this study could offer a stronger comprehensive account of the research area as this topic of older people's housing decisions is not well investigated in terms of the age range and family dynamics through the context of the local housing market.

4.4 Secondary Data

In this research, secondary data was also collected from various local government publications such as census data, archives and public records. Secondary data are pre-existing datasets that are used for research that intends to look beyond the current need for the original or raw data (Manu and Akotia, 2021). This research used a mixed secondary design where a mixture of both existing qualitative and quantitative datasets was utilised (Johnston, 2014; Manu and Akotia, 2021). These published data include the latest population census data in Hong Kong and information on policies in relation to older people, housing and welfare (Census and Statistics Department, 2016; Government of the Hong Kong Special Administrative Region, 2021a, Government of the Hong Kong Special Administrative Region, 2021b). In this research, secondary data are used to understand the contextual background and existing situation in Hong Kong, to evaluate the primary data collected and to discuss and interpret primary data findings (Doolan et al., 2017; Johnston, 2014; Manu and Akotia, 2021)

The use of secondary data in this research is to understand the local situation in Hong Kong, specifically the government's interests and outlook towards housing arrangements for older people. Furthermore, it could allow an understanding of how various welfare and housing schemes plan to assist older people's standard of living. Through an analysis along with the primary data, the secondary data will potentially help us to understand and evaluate how the mentioned welfare and housing schemes are perceived by people in their 50s and 60s, as well as how people in their 50s and 60s take actions and make their housing decisions for later life with such schemes in place.

4.5 Participants

4.5.1 People in their 50s and 60s

Firstly, 34 older people in their 50s and 60s were selected randomly and recruited to undertake face to face biographical interviews. Initially, this research sought 30 interviewees, hoping to conduct face-to-face interviews with 15 people in their 50s and 60s in high-income areas and 15 people in their 50s and 60s in low-income areas. Wan Chai and Eastern were the selected high-income areas and Wong Tai Sin and Yuen Long were the selected low-income areas. The criteria for my search were people residing in owner-occupier housing, have homeownership, and are within the age range of 50-69. During fieldwork, this research drew in 34 people in their 50s and 60s to participate in the biographical interviews. This research was interested in any persons that fit the above-mentioned criteria.

While this research's philosophical approach does not require the research to carry out a certain number of interviewees as this study is interested in qualitative data, for the reader's information, the number of interviewees that the researcher had collected data from is presented in table 3. A more detailed table that reveals information of participants' housing, family circumstances and commonalities are presented in table 4. The biographical interviews explored a biographical timeline of factors influencing older people's housing decisions for later life to understand their housing decisions that are built through their experiences throughout their life course. The biographical interviews were recorded and required participants to begin by sharing their housing history and related life stories without being interrupted before moving onto semi-structured guiding questions that explore participants' reasons for their housing decision choices in later life. The narratives allow us to gain insight on the individuals' life experiences, family issues, values and attitudes (Bron and Thunborg, 2015). Also, going into the depths of each person's housing history is important as it reveals the changing influential factors in people's lives and how people may use this experience to make

decisions for housing for later life. The data drawn from biographical interviews are especially rich when interviewing people in their 50s and 60s because they have lived for fifty to nearly seventy years and have experienced various changes over their unique life course. This is important because there are limited studies on people in their 50s and 60s and not much is known about whether life course experiences and housing trajectories can influence housing decisions. It is also crucial in understanding the various motivations and constraints as well as those involved in the participants' housing decisions over time and how these influences may shape people in their 50s and 60s' future housing decisions. This is a strength of a biographical approach as it can help us gain understanding on the "life experiences of individuals and their interactions with others" (Bron and Thunborg, 2015, pp.3). The biographical interviews also look into the life course events and factors, including family dynamics that may have had an influence on people in their 50s and 60s when they make housing decisions for later life. It is important that the semi-structured interview questions draw out these answers as this research is interested in how various influences come together and shape housing decisions for later life. Questions were also asked on their current housing decision-making processes, such as if they have considered relocating or not or if they are in the process of moving into other housing options and the reasons for their action. For more details, the biographical interview questions can be viewed in appendix C. The data collected using biographical interviews was in the form of recordings and notes taken during the interviews.

This research also conducted a face-to-face focus group and recruited five participants; three were individuals in their 60s, and two were individuals in their 50s. The participants for the focus group followed the same participant criteria as the biographical interviews. It also has the same participants recruitment process as the biographical interviews and initially potential participants are given a choice to participate in the focus group or the individual biographical interview. The focus group members did not know each other in advance. The original aim was to conduct 2-3 focus groups. However, this did not happen as intended due to time limit, difficulties in aligning focus group members' schedules, constant rescheduling and unforeseen circumstances. Yet, individual biographical interviews were still carried out with some individuals who were meant to participate in the cancelled focus groups. It needs to be noted that this research cannot claim that people who participated in the focus group are representing the local population statistically (Fuller et al., 1993; Gaizauskaite, 2012; Linhorst, 2002). As the focus group method is not concerned with quantitative generalisation and are usually not made up of random samples within the selected population (Fuller et al., 1993; Gaizauskaite, 2012; Linhorst, 2002). The reason for conducting a focus group was that it allowed interactions between participants in an open and encouraging environment, which enabled us to gain

insights into how participants reacted to various influences when making housing decisions for later life (Bloor, et al., 2001; Braun and Clarke, 2013; Breen, 2006; Fuller et al., 1993; Linhorst, 2002). The in-depth conversational exchange, in which is a unique aspect of focus groups, brings about new knowledge and ideas that 1:1 biographical interview may not have been able to pull out. This is because the interactions amongst participants motivated and prompted each other to express their opinions, beliefs and experiences and sparked ideas for others to build on, which led to a more thorough account.

Although focus groups can collect data on opinions and experiences through interactions, there is a limitation. As this research looks at housing decisions through a life course perspective, utilising focus group may not pull out sufficient data to understand everyone's housing history and life events, which is important to answer the research questions on the motivation or constraints of past life events on housing decisions for later life. This is because there is a time constraint, which means that some key ideas and experiences might not be discussed in depth. Also, it is important to allow equal and sufficient time for all participants to discuss and converse their ideas (Bloor, et al., 2001; Gaizauskaite, 2012). This means that the focus group could generate important data through interactions between participants and respond to parts of the research questions; however, it cannot cover the depths that biographical interviews could generate. Yet, a focus group is necessary and beneficial for this research as it brings in collective knowledge through conversations and allows us to understand similar and contrasting viewpoints on people in their 50s and 60's housing decisions for later life.

The biographical interviews and the focus group with people in their 50s and 60s were mostly conducted in Cantonese as it is most commonly spoken (89.7%) by older people aged 65+ in Hong Kong (Census and Statistics Department, 2018b). Two biographical interviews were conducted in English due to the interviewees' preference. The researcher had done full translation and full transcription for the interview recordings before proceeding to analysis. It is aware that there are factors that could affect the quality of the translation, for example, linguistic competency, knowledge of the people in their 50s and 60s and the research topic (Chen and Boore, 2009). The researcher is trilingual and able to communicate in the original and target languages fluently and, is knowledgeable on this study. Therefore, the researcher decided to translate all interviews rather than hire a third-party translator. The researcher aims to provide a high-quality translation that is as close to the original language as possible.

However, due to the culture of different languages, it is acknowledged that some words and idioms may be difficult to be fully translated into a different language. Cultural nuances were carefully examined during translation and these words or idioms will be put in brackets in the original language if they appear in the interview transcript (Chen and Boore, 2009; Cruz et al., 2000).

Furthermore, participants in their 50s and 60s were recruited through community centres, nongovernmental organisations (NGOs) in Hong Kong that offers service to people aged 50 and above, local merchant associations and by referral from other participants in the study and this includes referral from professionals as well. Community centres and nongovernmental organisations are chosen to recruit participants for this study as the centres allow access to older people in the locality who has homeownership and also, they can be used as a platform to facilitate trust between the researcher and the interviewees to increase the reliability of the results. Furthermore, in Hong Kong, people aged between 50-69 are part of the working age population. Therefore, local merchant associations also greatly assisted in recruiting the participants as they are business networks, which was helpful to reach out to the middle-class population.

A snowball sampling technique was also used for participant recruitment, given that the middle-class population in their 50s and 60s that are homeowners are a population that is relatively difficult to access in comparison to other groups in mainstream social research such as marginalised older people who live in public rental housing (Atkinson and Flint, 2001). A snowball sampling technique was applied in participant recruitment as it enables the researcher to utilise the identified participants' social networks to reach out to potential participants (Atkinson and Flint, 2001). In addition to identifying potential participants through existing participants that are homeowners in their 50s and 60s, professionals also drew in potential participants in their 50s and 60s and vice versa. Although professionals and people in their 50s and 60s are a different group, they may also have connections with people in the target population beyond their immediate business networks and vice versa such as mutual friends, in organisations like the Rotary Club, or education over time. Therefore, the snowball sampling technique is useful and was able to extend and supply the researcher with an extensive number of potential participants (Atkinson and Flint, 2001).

Although Hong Kong is characterised with high value housing, it is recognised that house prices and socio-economic levels vary in different neighbourhoods within a city (Levy et al., 2008). Therefore, this research addressed the socio-economic levels of participants in Hong Kong by selecting and interviewing participants that resides in four different neighbourhoods located in both high and low-income areas. The four selected

district areas are Wan chai, Eastern, Wong Tai Sin and Yuen Long, and they are chosen based on statistical data in the latest census at the time when the field work was carried out (Census and Statistics Department, 2016). Wan Chai and Eastern are the selected high-income areas, whereas Wong Tai Sin and Yuen Long districts are the selected low-income areas. Two of the selected districts are located on Hong Kong Island where Wan Chai is situated in the Northern part and Eastern at the East. Wong Tai Sin is situated in Northern part of Kowloon and Yuen Long is in the Northwest boundaries of Hong Kong, in the New Territories. Please note that although Yuen Long district boundaries cover a larger area than other selected districts, most land in Yuen Long are undeveloped. The location of each district is shown in figure 1 below.

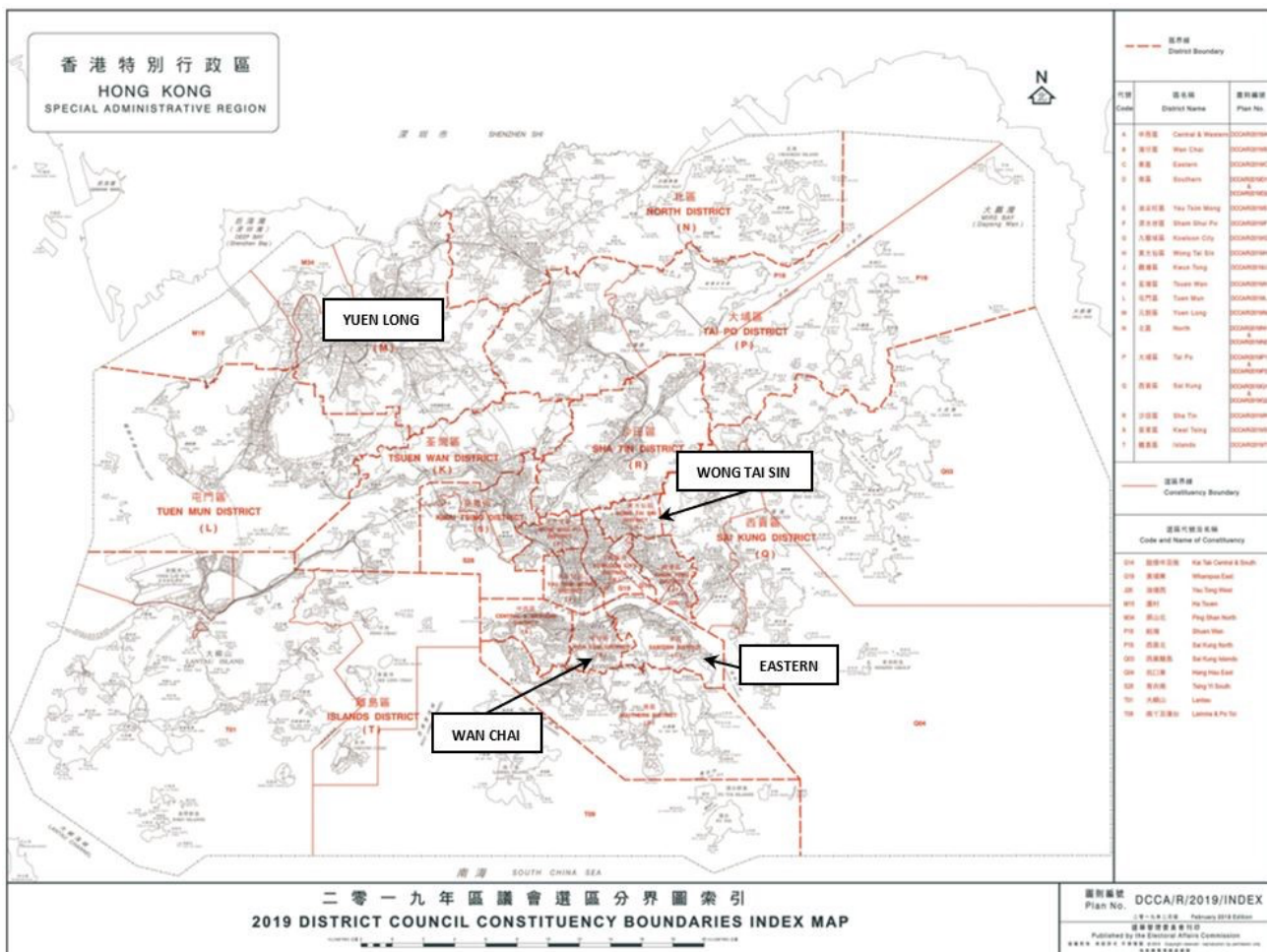


Figure 1

Figure 1: District Boundaries Map of Hong Kong (The Government of the Hong Kong Special Administrative Region, 2021)

Four district areas were selected in order to sample a diversity of socio-economic groups. Income levels were not explicitly sourced for when searching for interview participants and there are no interview questions that specifically mentions the income level. Also, the research questions raised do not mention income. This is because this research is interested in various actors and institutions' influence within a housing market and the social and familial influences of decisions rather than the financial side of housing decisions (Smith et al., 2006). However, people with homeownerships were in the criteria for interview participants as people with homeownerships in a city with high-value housing gives homeowners the potential to release housing equity for other housing or funding options.

Homeownership is an important criterion in this study. Only owner-occupiers were chosen as opposed to other tenure types because this study is interested in how intergenerational issues would influence older people's housing decisions to pursue other housing options or stay ageing in place. Also, the majority of older people in most countries reside in owner-occupied homes (Abramsson and Andersson, 2012; Jonsdottir et al., 2015) and so, looking at the most common housing tenure, owner-occupied housing would make the study applicable to other cities with expensive housing market context. In the study location, 52.5% of older people aged 65 and above has homeownership, 36.7% live in public rental housing, 9.5% lives in private rental housing and 1.3% lives in other tenure types (Census and Statistics Department, 2018b). Although there is a considerable amount of people that lives in other tenure types, the majority of older people in Hong Kong are owner-occupiers. Furthermore, 83.9% of older people that are private owner-occupiers own their homes outright (Census and Statistics Department, 2018b). Secondly, public or private elderly tenants may be more restricted to different housing options since there are poor pensions and limited welfare in place for senior citizens in Hong Kong, and so they may need to prioritise the affordability factor when making housing decisions (Chan and Chou, 2018; Cheng et al., 2013; Leviten-Reid and Lake, 2016; Morris, 2009). Besides this, owning a property outright gives elderly homeowners the potential to release housing equity to fund care services or invest in other housing options (Jones, 1997). Therefore, only older people with homeownership were looked at in this study.

For this research, people in their 50s (aged 50-59) and people in their 60s (aged 60-69) are chosen as the target group, in which these two groups will be referred as people in their 50s and 60s throughout this research. The specific age groups are selected as opposed to older people aged 60 or 65 and above as a whole as the characteristics of young-older people at the Third Age are considered different in many ways to oldest old in the Fourth Age, for example differences in level of physical health issues and support needs (Abdel-

Ghany and Sharpe, 1997; Laslett, 1991; Nosraty et al., 2017). Also, those who are near retirement age (aged 50-59) or just entered old age (aged 60-69) is an important age range to understand housing decisions for later life as this age range sits in the middle of their housing trajectory. Also, as mentioned in the literature review, different age cohorts have grown up experiencing various sociohistorical changes in a city within different perspectives to other cohorts, therefore, they would have different expectations for the future (Alwin, 2012). Furthermore, people who are near retirement or has recently retired would be most suitable as they are currently experiencing the transitions into retirement and old age, in which is a period where they are likely to make housing plans for later life. Nonetheless, urban plans and housing provisions should always be planning for the next 10 to 20 years into the future. Looking at people currently in their 50s and 60s would potentially allow us to understand the next cohort of older people, in which are the current targets for provisions for housing for older people. Additionally, looking at this age group of 50s and 60s is a research gap as some studies also look at the oldest old and housing location within older people and housing studies, in which focuses on people aged 90 and above, however, research that considers near retirement age (aged between 50-59) or young older people (aged 60-69) are limited (Richards and Rankaduwa, 2008).

Table 3: Participants in their 50s and 60s Breakdown

	High income areas (Wan Chai & Eastern)		Low-income areas (Wong Tai Sin & Yuen Long)		Total Number of Participants
	People in their 50s	People in their 60s	People in their 50s	People in their 60s	
	7	11	8	8	
Total	18		16		34

Table 4: Information of participants' housing, family circumstances and commonalities					
	50s or 60s	Occupation	Children/ No Children	Caring Situation	Tenure Type
1. Individual in their 60s C	60s	Factory/Shop Owner	Adult Children x2, late 30s and mid-40s. One married.	Purchased homes for both sons in same district. Older parent used to live together before passed away.	Private owner-occupied apartment. 1800sqft approx.
2. Individual in their 60s A	60s	Retired (Was chief immigration officer)	Adult Children x2, early and mid-30s. One married.	One of his adult children lives together. Caring responsibilities: Wife's mother.	Private owner-occupied apartment in a neighbourhood. 1200sqft
3. Individual in their 60s G	60s	Retired (Was a teacher)	Adult Children x2, both mid 40s and married.	Live with one of her children's family.	Private owner-occupied apartment in a neighbourhood. (Bought two flats and joined them as one) 2000 sq ft
4. Individual in their 60s P	60s	Retired (Was a teacher – teacher retirement age at the time was 55)	Adult Children x2, early and mid 30s. One married.	One of her adult children lives together. Caring responsibilities: Husband's parents.	Private owner-occupied apartment in a neighbourhood. 900 sq ft.

5. Individual in their 60s J	60s	Retired (Was CEO)	One adult child, mid 20s.	Adult child, university student, live together. Caring responsibilities: Older parents, adult child.	Private Owner-occupied apartment. 1200sq ft
6. Individual in their 60s N	60s	Retired (Was civil engineer)	One adult child, mid 20s. Has down syndrome	Adult child live with him. Caring responsibilities: Adult child.	Home ownership scheme Owner Occupied apartment 850 sq ft; Vacation House in Bristol.
7. Individual in their 60s Q	60s	Semi-Retired (Insurance Agent)	One adult child, mid 30s.	None. No caring responsibilities.	Private owner-occupied apartment 1300 sq ft
8. Individual in their 50s L	50s	Office worker	One adult child, early 20s.	Adult child, university student and lives together. Older parent.	Private owner-occupied apartment, 2000 sq ft.
9. Individual in their 50s O	50s	Semi-Retired (Was secondary school teacher, now is a supply teacher)	One adult child, mid 20s.	Older parent.	Private owner-occupied apartment 1500 sq ft.
10. Individual in their 60s B	60s	Retired (Was businessman)	One adult child, mid 20s.	Wife's parent.	Private owner-occupied apartment 1500 sq ft.
11. Individual in their 50s I	50s	Banker	One adult child, early 20s.	Adult child live together, university student. Older parent.	Private owner-occupied apartment, 2200 sq ft.
12. Individual in their 60s H	60s	Real Estate Agent/	Two adult children,	Adult children	Private owner-occupied

		Secretary at a boat company	early 20s and early 30s.	both live together, one of them is a university student. Older parent.	apartment, 1000 sq ft.
13. Individual in their 50s G	50s	IT technician in HSBC	Two children, in primary and secondary school respectively.	Two children still under care, older parents.	Private owner-occupied apartment, 2000 sq ft.
14 Individual in their 50s A	50s	Nurse (Was housewife until daughter entered high school)	Two children, in secondary school (15) and early 20s.	Two children still under care, older parents.	Home ownership scheme, owner-occupied apartment, 1000 sq ft
15 Individual in their 50s K	50s	School Helper/Volunteer at church	Two adult children, early 20s and late 20s.	Her daughter (early 20s).	Private owner-occupied apartment, 1300 sq ft
16 Individual in their 50s C	50s	Housewife after her daughter was born. Was a dentist.	One adult child, mid 20s.	Adult child live together with her and her husband. Older parents.	Private owner-occupied apartment. 1800 sq ft.
17. Individual in their 60s D	60s	Insurance agent	One adult child, late 20s.	Adult child live together with her and her husband.	Private owner-occupied apartment.
18. Individual in their 60s F	60s	Retired. Does volunteer work.	Two adult children, mid 30s and late 30s.	None.	Private owner-occupied apartment, 2500sq ft.

19. Individual in their 60s E	60s	Semi-retired	One adult child, mid 30s.	Adult child and his wife live with interviewee.	Private owner-occupied apartment, 1800 sq ft.
20. Individual in their 60s R	60s	Retired. Was banker.	Two adult children, early 20s and late 20s.	Both his adult children live with interviewee and interviewee's wife. Older parents.	Private owner-occupied apartment.
21. Individual in their 50s N	50s	Office Worker	No Children.	Older parents	Private owner-occupied apartment.
22. Individual in their 60s L	60s	Government worker.	Two adult children, early 20s and late 20s.	Both adult children live together. Older parents.	Private owner-occupied apartment.
23. Individual in their 50s D	50s	Driver/Business Owner	Two children, secondary school and early 20s.	Both children live together. Older parents.	Homeownership scheme, owner-occupied apartment.
24. Individual in their 50s M	50s	IT Technician	Two children, 11 and 16.	Both children. Older parents.	Private owner-occupied apartment. 2000 sq ft.
25. Individual in their 50s F	50s	Office Worker	No Children/not married.	Her sisters./None	Homeownership scheme, owner-occupied apartment. 800sq ft.
26 Individual in their 60s P	50s	Accountant	No Children.	Older parents.	Private owner-occupied apartment.
27. Individual in their 60s M	60s	Housewife/Retired	Three adult children, two mid	3 grandchildren, one toddler and	Homeownership scheme, owner-occupied apartment.

			30s and one late 30s.	two under 10s.	
28. Individual in their 60s O	60s	Officer Worker	One adult child, late 20s.	Adult child live together. Used to live with older parent before passed away.	Homeownership scheme, owner-occupied apartment.
29. Individual in their 50s E	50s	School worker	Two children, 3 rd year of secondary school and early 20s.	Both children live together. Caring situation mainly the son that is still in school.	Owner-Occupied house.
30. Individual in their 50s H	50s	Consultant	Three children, aged 1, 3 and early 20s.	His younger children. Older parents. His adult child stays in a boarding school during weekdays.	Homeownership scheme, owner-occupied apartment.
31. Individual in their 60s K	60s	Nurse	No Children.	Older parent.	Owner-occupied apartment.
32. Individual in their 50s J	50s	Pharmacist	No Children.	None. But used to take care of older parent before passed away.	Homeownership scheme, owner-occupied apartment.
33. Individuals in their 50s B	50s	Delivery Man	One adult child, early 20s.	Adult child live together.	Homeownership scheme, owner-occupied apartment.

34. Individual in their 60s I	60s	Retired. Was gardener.	Three adult children, two mid 40s and one late 40s. Has two grandchildren (teen and young adult)	None.	Homeownership scheme, owner-occupied apartment.
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4.5.2 Professionals

In addition to the people who are in their 50s and 60s, 16 semi-structured interviews were also conducted with other market actors such as policymakers, planners, developers, real estate agents and social workers to understand older people’s housing decisions (Levy et al., 2008; Liu, 2014; Smith et al., 2006). The criteria I looked for in potential professional participants are whether they are experts in the fields of housing and older people in Hong Kong or are currently in careers that work with older people. This research also aimed to reach experts that are in senior positions in their company or organisation. This research wanted to capture a wider variety of views from different stakeholders, hence, the second criteria was any experts from the private sector such as architects, developers, real estate agents or those involved in the operation of private elderly care homes; public sector; academics (especially, those who were invited by the government to conduct housing or older people research and may have participated in governmental strategies) and non-governmental organisations (NGOS).

The data collected using interviews was in the form of recordings and notes taken during the interviews. The occupations of the professional interviewees are presented in table 5. This research interviewed key professionals in the field because the knowledge generated from an alternative perspective, meaning from those who may have interacted with older people on a daily basis or have experienced studying the target group, would support and raise ideas to answers for the research questions, *‘What roles do professionals play in housing for older people, and how do they shape the housing expectations and behaviours of people in their 50s and 60’s?’* and *‘To what extent do intergenerational family dynamics and family actors influence the housing decisions of people in their 50s and 60’s living in a city with high-value housing?’* (Levy et al., 2008; Liu, 2014). Regarding the first research question, understanding how professionals work with or on

older people from a professionals' perspective would allow us to investigate the direction professionals use to enter and tackle issues within older people and housing. As a result, it will enable us to understand how professionals came to solutions that may or may not influence older people and housing. Furthermore, interviewing key professionals is also necessary because it generates a richer response in the interview data and gives a deeper understanding of older people's housing decisions and purchase process.

In respect to the second research question, interviewing professionals could generate insight into the interactions between older people and their families from a different angle. Consequently, this research also framed interview questions for professionals questioning the possibilities of family members' role when older people make housing decisions for later life. This also allows this research to explore professionals' perception of family's role within older people's housing decisions and how this information might contribute to the methods professionals use to engage in older people's housing problems and reach solutions.

A purposive expert sampling technique was used to recruit market actors who have relevant experiences in working on older people's housing problems or worked with a variety of older people planning to buy or sell their property or move to other accommodations. It is helpful to collect a purposive sample because this type of nonprobability sample can generate a sample utilising expert knowledge, which is believed to represent the population's opinions (Battaglia, 2008; Kauko, 2006). A subjective method was used to recruit potential participants and this is carried out by reaching out to government departments such as the social welfare, planning and housing department, local universities, local property developers such as Sun Hung Kai Properties, local real estate agents such as Midland Realty and Century 21, local planning consultancies recognised by Hong Kong Institute of Planners, merchant associations, Rotary Club Hong Kong and social workers from local NGOs and community centres. The initial recruitment process was done through phone calling as well as emailing the respective government department, private companies, or organisation. The researcher was eventually forwarded to relevant expert staff who were willing to participate in the interviews. As this research is framed through an institutionalist approach, applying a purposive sampling technique is considered the most relevant as this research is interested in the interactions and involvement of actors such as the government, real estate agents and other professionals in the fields of older people and housing. This meant that this research needs the opinions of individuals with expertise on older people and housing to produce the required sample data (Battaglia, 2008; Kauko, 2006).

A weakness of purposive expert sampling is the research may draw out different important information from individuals of the same profession, and there may be issues when generalising ideas (Battaglia, 2008). Since this is a nonprobability sample, there may be sampling bias. This research had tried to avoid sampling bias by identifying a sampling frame before data collection. It has also reached out to individuals with different expertise in the field and followed the sampling frame as closely as possible. The interview questions for the semi-structured interviews with professionals can be viewed in Appendix B.

In addition to purposive expert sampling, as mentioned previously in the 50s and 60s' participants recruitment process, a snowball sampling technique was also used to complement the recruitment of elite groups (Atkinson and Flint, 2001). Despite the fact that professionals and participants who are homeowners in their 50s and 60s are different groups, it was found that participants in the two separate groups have connections with people who fit the criteria in the respective target groups from other connections such as organisations like Rotary Club, volunteer work or education over time.

Breakdown of Professionals Interviewed	
Professional	Number of Participants
Academics	3
Real Estate Agents	4
Architects/Urban Designers	2
Private Developer	1

Planner/Architect/Surveyor	1
Social Workers	2
Hong Kong Housing Society/Hong Kong Housing Society Elderly Resources Centre Professionals	2
CEO of an Elderly Home	1
Total	16

Table 5

4.6 Data Analysis

Thematic analysis was deemed the most suitable qualitative method of data analysis. Thematic analysis was used as it could provide a systematic approach to draw out patterns and themes within a dataset to answer the research questions (Braun and Clarke, 2013). It is also a flexible qualitative analysis method, as it is independent of epistemology and theory, this means that it can cover different theoretical frameworks and is applicable to a range of qualitative research (Braun and Clarke, 2006). In this research, thematic analysis is an interpretivist method, which examines meanings in individual cases to understand the development of experiences (Hiller, 2016; Moon and Blackman, 2014). It is also acknowledged that knowledge is formed through interactions between the speaker (research participants) and the listener (the researcher) (Kiger and Varpio, 2020). Furthermore, utilising an interpretivist thematic analysis is important for this research as it can draw out richer themes from the data collected. Also, “through the process of analysing a wide range of data,

it can illustrate how a certain social construct develops” (Kiger and Varpio, 2020, pp.2). So, thematic analysis was used to analyse the interview data to draw out rich and meaningful account of data to determine the influences of people in their 50s and 60s’ housing decisions for later life. The data was transcribed and analysed both deductively and inductively using thematic coding through NVivo (Peace et al., 2011; Stones and Gullifer, 2016). The thematic analysis coding table can be seen in table 6 below. Within thematic coding, latent codes were used and identified to understand the underlying narratives and patterns within the data (Braun and Clarke, 2013; Terry et al., 2017). This is important as it is guided by the theoretical and conceptual framework to identify and develop interpretations and meaning within the data (Braun and Clarke, 2006; Braun and Clarke, 2013; Terry et al., 2017). In this research, latent codes were built upon the life course approach in which follows two aspects of ‘premises’ in Alwin (2012)’s “Age Stratification-Life Course Framework” and Brady (2018)’s ‘caringscapes’ concept and, an institutionalist approach which looks at the performing housing market (Levy et al. 2008; Smith et al., 2006; Wallace, 2008). The two key aspects of ‘premises’ from Alwin (2012)’s “Age Stratification-Life Course Framework” (Alwin, 2012, pp.216) are ‘life course events and ‘interconnection of life cycle stages’. Initial codes were first identified and later sorted into sub themes. They are then grouped and developed into main themes that form the empirical chapters. Through the life course and institutional approaches, codes developed are found to be interrelated and some may have links to different themes that pulls in and shapes the full picture of the various influences of housing decisions. The analysis aimed to identify and understand the similarities and differences of influence between individuals in their 50s and 60s on their future housing decisions as well as how key professionals perceive and shape this group’s housing decisions for later life.

Theme	Sub Theme	Codes
Care	Alternative Choices	Professional Care Informal Carers (Domestic Helpers)
	Barriers	Burden Unexpected obstacles Restrictions
	Connection	Familial Values Care and Care relationships Family Togetherness Support Helping Others Social Network

	Decisions Making	<ul style="list-style-type: none"> Delaying Decisions Motivating Decisions Accepting & adjusting Shared Decision Making Health-related
	Responsibility	<ul style="list-style-type: none"> Older Parents Children/Grandchildren Prioritizing Children Family Members Independent capabilities No/once had caring responsibilities
Previous Experience	Age in Place	<ul style="list-style-type: none"> Location Conditions of environment Attachment to place Local knowledge Satisfaction (of current location) Part of community
	Family Life Cycle	<ul style="list-style-type: none"> Death Marriage Retirement Parenting Changes in household size Changes in family structure
	Life Event	<ul style="list-style-type: none"> Divorce Immigrating Responses to change in institutions High/low turning points Regret Memory Upgrades Downsize Upsize
	Personal Development	<ul style="list-style-type: none"> Childhood Upbringing
Perception & Assumption	Beliefs	<ul style="list-style-type: none"> Expectations (for oneself and for family) Stable Security Safety

	Planning	Future plans Choices Stable income Uncertainty of the future Affordability Policy Implications Lack of welfare Strategies
	Professional Influences	Seeking Information Expert Advice Trust in Experts

Table 6: Thematic Analysis Coding Table

4.7 Ethical Considerations

Ethical considerations were addressed in this research. Firstly, this research involved a vulnerable population and vulnerable and sensitive issues of older people may not be perceivable or known. The researcher was conscious and careful of the research material used and aimed to avoid any distress or harm to the participants. It also ensured that participation was and still is voluntary, and participants were given the opportunity to withdraw from the interview and research at any point during or after the interview (Bron and Thunborg, 2015).

Next, this research used a biographical interview approach, which meant that the participants' life stories were shared. It should be noted that even though this research involves looking at participants' unique life stories, participants who "shared their life stories [continue to] own their life stories" (Bron and Thunborg, 2015, pp.6). To ensure that the well-being of the participants was protected, informed consent was obtained before the interviews started. This applied to the biographical interviews, focus group and semi-structured interviews conducted. The structure and format of the information documents and consent forms were adjusted to fit the needs of the study population, such as the font size and use of diction. Information sheets and consent forms can be viewed in appendix A. Furthermore, the recordings of the interviews were only carried out under participants' permission and the participants will remain anonymous.

Complying with the General Data Protection Regulation, personal data collected will be used until the end of the doctoral study in December 2021 and kept beyond the study period for archiving purposes with measures to ensure the data is encrypted and remains anonymous. Personal data, recordings collected, and transcripts are protected with a password in both a laptop and an external hard drive.

4.8 Conclusion

This chapter discussed the methodological approach used for this research. Drawn from the conceptual framework, an interpretivist approach was used, and qualitative data was collected through biographical interviews and semi-structured in-depth interviews. This research completed 34 in-depth biographical interviews with people in their 50s and 60s and 16 interviews with key professionals in the field of older people and housing. Biographical interviews were deemed as the most relevant and effective form of interview approach to understand people in their 50s and 60s and is especially important since the conceptual framework looks at the influences of life course events and experiences. Secondary data was also collected to examine governmental documents and archives to gain contextual background and information that could not be collected by primary data.

4.9 Limitations

This research has several limitations concerning the sampling group and timescale. In relation to the sampling groups, a limitation is that it excluded older people who have disabilities and severe health issues that make it difficult for them to participate and respond in biographical semi-structured interviews. This suggests that some potential participants that fitted within the target group may be ignored, which would reduce the validity of the sample. However, this research was able to gain insights on the housing situation for older people with disabilities. This is done through interviews with able-bodied participants aged between 50s and 60s who explained the situations of family members that have disabilities or health issues. Another limitation in this research is that due to the limited timeframe of this research project, this research only focuses on the major housing tenure type, which is owner-occupied housing and exclude minor housing tenure types in the population.

Chapter 5 will begin to evaluate people in their 50s and 60's life stories under the theme: drivers of previous experience over time in decision making. It will look at previous experience through people in their 50s and

60's childhood, upbringing and life events to understand how these unique life experiences influence their housing decisions for later life.

5. Empirical Chapter I Previous experience and their influence on housing decision making

This empirical chapter will focus on the previous experiences and their influence on housing decision making for later life in Hong Kong. Thematic analysis has been used to present the themes and the collected interview data has been coded with four themes identified using a deductive approach. The theme that will be discussed in this empirical chapter is Drivers of previous experience overtime in decision making. The theme is based on the life course approach, where it looks at transitions and significant events that influences housing decisions. Furthermore, the themes also draw on an institutionalist approach, where it focuses on the dynamics of family care overtime against changes in wider contextual factors on people in their 50s and 60s in Hong Kong throughout their life course. In addition to the above mentioned theme, three other themes are also identified and will be used to discuss the empirical material in Chapter 6 and Chapter 7. The other themes are changing caring needs across the life course, placing of family life cycle stage against institutional change and housing perception and assumption.

The theme 'Drivers of previous experience overtime in decision making' was developed through codes emerged from the individual biographical stories such as childhood, upbringing, turning points and exposure to information. This theme explores how various past life events and upbringing may motivate or restrict people in their 50s and 60's housing decisions for the future and also set up ideas on how people in their 50s and 60's contrasting life events construct different views overtime and how they weave this together with their present situation to make future decisions for moves or to stay ageing in place in Hong Kong.

Utilising the themes identified, the interviewees' reasons for housing decisions for later life will be discussed and the theme of drivers of previous experience overtime in decision making will be presented in relations to life events, and they are 'Childhood', 'Upbringing' and 'Significant Events'. This is done to answer the research questions *How do various past life events and transitions motivate or restrict the housing decisions in later life of people in their 50s and 60s? and To what extent do intergenerational family dynamics and family actors influence the housing decisions of people in their 50s and 60s living in a city with high-value housing? It will also partially cover the research question What roles do professionals play in housing for older people, and how do they shape the housing expectations and behaviours of people in their 50s and 60s?*

5.1 Childhood

First, the initial data shows that caring responsibilities play a big part in housing decisions, and it varies depending on the person they need to care for. The type of caring would also be different. Those without caring responsibilities reinforces the impact of caring on housing decisions and how the thinking process may differ for them. This will be explored through the themes.

From the detailed biographical interviews, it is found out that one of the main influences for their housing decisions is their personal experiences. This can be separated by their childhood or upbringing experiences and situations that happen during their lifetime that acts as turning points or significant triggering events. A large majority of participants lived in poverty in resettlement estates, public housing or similar during their childhood. These participants relate this experience with their current housing criteria or standards in terms of quality, size, and expectations for their household and explains how it influenced them to stay and age in place.

An example of this can be seen from Individual in their 60s A, where his childhood days were spent living *“in a tenement house...it doesn't have lifts, the building I lived in has four floors and we lived on the rooftop floor... [with] my dad's brother's family and his relatives... I have 5 siblings, so it's seven people in my family. As for my uncle, they had 8 people plus 2. So that's 17 people, we all slept together”*. His family moved out when he was 4 years old since the government provided their family of 7, a low-cost housing flat and he lived in the *“200 sq ft unit” with his family until he was 22 when his parents passed away and the government moved them “to a smaller unit about 120 sq ft”*. Through Individual in their 60s A's interview, it was revealed that he constantly made moves to a bigger place over his life course and the reason he shared is:

“I want to own my home and I don't want to live in government housing... we want to have a bigger place since at the time I've already got two children... 400 sq ft unit is really, really small and since my sons grew up I wanted to give them more space.” - Individuals in their 60s Participant A.

Individuals in their 60s participant B also shared a similar situation where he lived with 8 family members in a resettlement estate during his childhood and explained that

“the place that we stayed is really small, we had one and a half unit and our unit is 120sq ft” and they had to share public bathroom and kitchen with all the flats on the same floor. He continued living in resettlement and public housing estates until their *“family’s financial situation got better and... so we moved to a private housing estate. The unit is a lot bigger in Mei Foo Sun Chuen, everything is private [including toilets and kitchen etc]. At the time, Mei Foo Sun Chuen is counted as a middle upper-class income living area.”*

From this experience, Individuals in their 60s participant B also said,

“You will not understand if you have not experienced living [in public housing estates]. If you moved out, you would never want to go back. Since what I have been through... I wanted to own a bigger place, a bigger home even if it means it will be further away from the city centre. Therefore, we moved here.” – Individuals in their 60s Participant B

The situation of living in a public housing unit and sharing a small living space applies to more than half of the people in their 50s and 60s interviewed and almost all of them lived in large families and/or with relatives’ family. Living in cramped conditions during childhood has also shaped people in their 50s and 60s’ desire to upgrade and increase home standards throughout their lives. This is further exemplified by Individual in their 50s participant A:

“For example, in my childhood home, there’s only one room (300 sq ft), it means that you can only sleep in the living room with the rest of the family... so when I grow up my dream was to have my own room... for my ideal home... we wanted our children to have their own individual rooms when they grow up unlike when I was young... That’s why we picked 3 rooms... So, they have their own space now.”

From this, it is seen that childhood experience also influences people’s expectations for their children’s living conditions. Also, she indicated that she made her decision to stay and retire in her current home when she purchased with her husband 20 years ago because it satisfies her criteria.

Childhood experiences leave strong impressions in people’s mind and guide decisions. Informal housing such as wooden houses was also another common type of settlement in Hong Kong at the time. Individuals in their 60s participant C was brought up in a wooden house and it caught on fire during her teenage years. She explains,

“Accidental fires are common. While some are intentional... usually in the middle of the night when it is quiet... they want to evict us. I have seen neighbouring houses burnt down... you never know when it is my turn... My husband loss his family in one of them.” – Individuals in their 60s participant C

When she was asked what her housing requirements are for her current or future home, she indicated that:

“Definitely not a wooden house. They burn easily. If you have the money, you wouldn’t want to live in those places, but we didn’t at the time. You know, security is very important... I like where I live now, it is in a quiet and safe neighbourhood that has security.” – Individual in their 60s participant C

There is a clear pattern in most people in their 50s and 60s’ transcripts, participants mention the increase in house sizes as they move throughout their lives and wanting to live ‘bigger’. From these examples, it also brought to the attention that experiences of cramped or negative childhood living conditions motivates and lead people to aim and live better throughout their adulthood. This also indicates how experiences from childhood form people in their 50s and 60’s standards for future housing decisions.

It is also found out that those who are planning to move or are in the process of moving, also relates their housing purchase decision to their past experiences. Some participants grew up in a low or lower-middle class family in the outskirts or suburban areas of Hong Kong or the countryside areas in mainland China or other cities. These participants’ ideals for future moves are constructed through their childhood homes, which justifies why they have plans to move for later life.

For example, Individuals in their 50s participant C was raised in *“a village... in Ipoh, in a small city in Malaysia”* where she lived for 17 years with her parents and three siblings and she indicated her reasons for retiring back in Malaysia:

“Because I like to walk on the grass, on a patch of the small garden. In fact, I grew up from a village, we have a compound so it’s like back to childhood, before... like years ago I lived in a village house. You know those village homes, there’s lots of space and we raise chickens to eat.”

When it was asked whether she liked to retire in a place like her childhood, she said:

"In Malaysia, I will surely live in a landed property. My first choice is landed property... I never liked staying in apartments... Yeah, that will be great. Even if we don't grow vegetables, we can grow flowers in the small garden..."

Individuals in their 50s participant C also mentioned that if she must retire in Hong Kong because of her husband's job, she will *"go to Tai Po. Live in a village house. If we can't buy a place, we can rent a place, it's so cheap there, 20K HKD. I can even breed some chicken and grow some vegetables."*

Individuals in their 60s participant J also expresses his interests of reverting to a countryside lifestyle or environment. Individuals in their 60s participant J *"used to live in a stone house on top of a hill in Shau Kei Wan. It's not there anymore... there's a spacious area outside the house too..."*

Individuals in their 60s participant J is currently planning a move and through his description for his future housing preference, it is realised that he is influenced by his childhood experience.

"I've always wanted to live in the countryside. It's quiet, more spacious and has fewer people... somewhere that is more private. If you lived in a similar setting before, you'll know it's much better than living with lots of people... I only live in the city suburbs because it's more convenient to commute to work. I've already tried to pick quieter places... There are only three units on each floor of my current apartment complex... I try to live as close to my ideals as possible... My previous place only had two units on each floor, but I had to move... I don't like those with multiple flats like four or more units on each floor, that's a lot."

Through this example, it is known that his desire to live in a quiet place, like his childhood home, is reflected through his choices of housing throughout his housing history although with adaptations. This further supports the idea that childhood environment contributes to older people's housing decision. Also, this example further illustrates that having a positive childhood living experience would likely influence older people to move back to a similar setting as they approach retirement.

This displays that childhood living environment comes into factor when deciding to move, especially if it contrasts with their existing dwellings. Individuals in their 50s participant D also reveals a similar case, where he lived in the outskirts of Hong Kong in a family of nine during his childhood. His parents' home was

“entirely built by my father. If you ask me about the size... it’s hard to say. We acquired and rent the land from the government in the 60s. If it’s about space, there’s lots of space. My father built more rooms and expanded the built area as the household size increases... as I had more siblings. I’m the middle child and from what I remembered, we had three bedrooms. When my youngest brother was born, we had five. Then, we rebuilt the village house and kept the old structures... so about 7 rooms. We also got 2 garages, a small field for crops and a chicken farm, which isn’t in use since the outbreak of the avian flu... It’s all built by my father”.

Individuals in their 50s participant D currently lives in an approximately 850 square feet three-bedroom apartment in the city area and he explains that he has plans of moving back to his parents’ home when he retires and the reasons for these are:

“It’s spacious, I’m used to the countryside lifestyle... I only moved out to commute to work. There’s heavy traffic during rush hours and it’s very difficult to travel since it’s a single-track road. I need to bring groceries and essentials home every weekend so the helpers could cook and care for my parents. It’s secluded... the only public transport is the minibus... or a taxi. The minibus comes every half an hour and the last scheduled time is 9 pm... Pak Nai is very important to me. You know, if you’re young, you definitely won’t move in there... If I retire though, I wouldn’t need to commute anymore, it’s quiet [at parents’ home] and I can grow my own food... spend time farming and revert to self-sufficient living. I want to build a swimming pool too”.

When asked whether he wants to move to a larger home or flat in the city, he said,

“It’s normal... compact living is normal in the city areas... This apartment [current home] is an average 3-4 person flat. Bigger... I don’t find living in a bigger flat... even if I live in a bigger flat, it’s different... I think it’s normal to live in small spaces in city areas. There’s limited space. But I’m used to the countryside... that includes the environment and lifestyle as well.”

It is shown from Individuals in their 50s participant D’s story, that childhood experience such as living environment motivates the decision to move for later life. Although Individuals in their 50s participant D has plans to move back, he indicates that he will not sell his current apartment and this will be further discussed in the next theme. Another example to reinforce this idea could be found in Individuals in their 50s participant E’s story. She describes her

“family home back in China is so much bigger. It’s 10 times...? As big as my current home. You can run in it... the kids can play sports indoors... the environment is better, the air quality is better... there are fewer people and less crowded. You’ll know your neighbours unlike here... and everyone’s friendly”.

Individual in their 50s E currently lives in a village house in the borders of the city area of Yuen Long and it is about ten minutes’ walk to the Yuen Long city centre. It needs to be noted that Yuen Long is a new town, and there are many old villages in the Yuen Long district, please refer to Chapter 4 for more details. She has plans to move back home when she retires.

“It’s just a dream, I know. I do want to move back but that isn’t going to happen in a very long time. I came to Hong Kong with my sister for job opportunities... my youngest son is also still in secondary school, so I won’t be retiring soon... I still go back with my sons and visit when there is a festival... I go alone quite often during holidays too. If I don’t need to work, I will move back to my childhood home, the air quality is so much fresher too... As you can see, I live in a village house here but it’s different. I don’t like the large sewage in front of our house, but I’ve adapted. I’ve been living here for more than twenty years now...”

From this, although Individuals in their 50s participant E is currently restricted by other factors that prevent her from living in her desired location, which will be further discussed in the next chapter on caring responsibilities, her story indicates that her positive childhood experience motivates her plans to move back to her childhood home for later life.

5.2 Upbringing

People in their 50s and 60s’ upbringing also influences their choice of housing and location for later life. This can be exemplified by Individuals in their 60s participant A, where she reveals how she knew about Hong Kong as she was growing up through her mother’s impression of Hong Kong and how it has influenced her housing choices throughout time.

“She [interviewee’s mother] has an impression that people in other areas such as... umm we don’t know much about Wanchai or in Causeway Bay... like maybe in North Point.. in Shau Kei Wan or Chai Wan... those areas – my mother thought that people are less educated... but it’s because Central is a commercial area and all the government offices are there... the St John’s Cathedral... the church and all the good things are in Central. So,

my mom said that Central is a good place. If we live there, we may be inspired or impressed by the environment there and the kids may be better. So that's her belief. But the fact is... at the time Central is cleaner... people are more polite."

It was revealed that Individuals in their 60s participant A was brought up with the mindset that a location provides a better living environment in comparison to other places. It is also known that she has lived in Central for most of her life even after she moved out of her parents' home until she had to move due to regeneration, in which she also chose an apartment from similar neighbourhoods.

"My location is quiet because it's a bit far away from Kings Road but just within walking distance. Just a few minutes' walk then I'll arrive at very popular places... it's a thriving area... and yet the residential areas is clean and quiet... Just like Central... I guess it's because I was born and brought up in Central... Same as what my mother thinks, people in Central are more polite, clean and the environment is more harmonious and not so noisy, crowded and has rude people... I won't move to anywhere that is very crowded, and I like places that have convenient public transport and also convenient in buying household things. In North Point it's also very convenient, it's located in a very popular area and [I only need to walk] two or three minutes... then I'll [arrive at] the residential area, it's very quiet... that's why I chose to live there now"- Individual in their 60s A.

From this, family actors play a role in developing older people's housing decision through their upbringing. This example conveys that upbringing has some influence on people's housing choices and from this case, it is on the impression of local residents' personality based on social-economic status and education levels of the neighbourhoods and how it influences opinions on places to reside.

Another example where upbringing influences places where people would choose to reside for later life include those who immigrated to a new country and decided to move back to Hong Kong for retirement. An example of this is Individual in their 60s E's biographical story, where he immigrated to the US but decided to move back to Hong Kong and continue to age in place.

"I used to be in America.... My whole family immigrated together... I had a stable job and lived in a large house... it's very nice there but I cannot settle down.... It feels different... the living environment is different... the pace is different, and you need to drive to get anywhere... my social networks were not there. So, at first, I decided to live in both countries... I went back and forth to Hong Kong... then, after I got my business set up in Hong Kong I decided to move back for good... and I am going to continue to stay here for retirement... my

family and all my relatives are still back in the US but it's not for me. I feel at home here... I came back myself... though my son and his wife live with me here now."

This shows that the experiences acquired, such as culture or living environment, as one is brought up would have an impact on the choice of living environment in the future. This is because one may not be able to adapt to a new environment and decide to move back to their previous locality, which is demonstrated in Individual in their 50s E's interview.

A further example to illustrate this point is through Individuals in their 60s participant F's life story. Individual in their 60s F emigrated to South Africa because of marriage but moved back to Hong Kong for retirement.

"My ex-husband's business was in South Africa... so, I moved there with him after marriage... There was no choice as his business was there... But when my oldest son reached school age, we wanted him to study back in Hong Kong so, I had to travel between Hong Kong and South Africa in the school holidays so his grandma could see him.... But eventually, I realised South Africa was not for me. I was only there for my husband.... [and so] when I got divorced, I naturally came back to Hong Kong, since I was only there because of my husband's business... I've also been retired at the same time... [my ex-husband] also lets me keep our apartment in Hong Kong... well, he doesn't really come back [to Hong Kong] anyways... and I've been staying here since."

This further emphasises that some people would prefer living in locations where they are brought up in and that it would likely contribute to future living decisions. Furthermore, this point could also be seen in those who may choose to continue to live in the same neighbourhood or never leave the district they grew up in. For example, Individuals in their 50s participant B has never left his current neighbourhood even after he moved out of his family home. *"I have been living in this neighbourhood for over 55 years... it's very convenient and I'm very used to living here so I don't want to move. I don't want to spend time to settle in a new area... and I don't want to change my lifestyle... Also, it's easy and quick to visit my parents since they just live in the next block."*

Another example that further reinforces previous experiences such as upbringing influences people in their 50s and 60s' choices on the living environment is Individuals in their 60s participant G's case. Through the interviews, it was understood that her housing history were all located in the same district. When asked about her reasons for staying in the same district, she explains:

"I know my way around here really well and I think this is a very good and convenient area even back in the days. When my siblings moved out, they all stayed in the same area for a while except for my older brother and they eventually moved but I still prefer [living] here... there are two large shopping malls, a transport hub, the underground is here and there are lots of bus routes... and my church is in the district too."

When asked whether she will make any further housing decisions during her retirement she indicates that *"No, I don't plan to move. I live with my son's family now and my grandson is nearly finishing middle school so, if they decide to immigrate to Canada for my grandson's education then I don't think I will go with them.... Because my social networks are here. I'm very busy even though I'm retired... I volunteer at the church several days a week and I have activities with my friends. If I move, then I would lose all my social connections and things to do... If they move to Canada, then I will move back to my apartment, which I am currently renting out... if they do move, I just hope that they will come back and visit me from time to time."*

This example suggests that strong place attachment, as well as social networks and daily activities, would greatly influence a person to stay ageing in place. Also, in this case, the interviewee considers her attachment to the local area to be more important than family actors. This indicates that personal experiences and lifestyle may also shape housing decisions.

5.3 Significant Life Events

Significant events throughout the lifetime may also cause changes in housing choice and influence future decisions in the long term. Further looking at Individual in their 60s G's biographical story, she had moved in with one of her son's family after the death of her spouse.

"After my husband died my son (aged 40) asked me to live with him and his family and I agreed. The apartment that I lived with my husband felt very empty at the time and I was uncomfortable sitting in the living room alone... We searched for a new place where two adjacent flats are up for sell at the same time and we removed the wall between the two flats and shared a larger living space while enjoying our own privacy... We only searched in Kornhill and Taikoo area... both my sons' families live in this area... they both grew up in this district so, I think they prefer living here as well... which I feel very lucky about."

Abrupt changes in the life course such as significant events may lead to changes in living plans and it may restrict housing choices as well. However, from this it can be seen how people in their 50s and 60s weave their way through the existing private housing market. It is known from the context chapter and the first empirical chapter that the government promotes older people continue to age in place and motivates family members to take care of their older family member through the harmonious scheme that subsequently led people skip to a shorter waiting list in the application for public rental housing. But, in the private housing market the government do not have control and cannot place such schemes to motivate family members to live with their older family members. Nonetheless, from this example it can be seen that people in their 50s and 60s are motivated to live with family members and they make their own ways to bypass the small apartment units in Hong Kong. Individual in their 60's G had made unique plans with her adult child's family to live together and share a larger living space and this also indicates a housing decision to upsize.

Another significant but negative event that motivated people in their 50s and 60s to make changes to their housing decisions is also sudden death. This can be exemplified by Individual in their 60s B's experiences.

"Something very depressing happened when [me and my family] lived in Mei Foo Sun Chuen... My brother and grandfather died due to sickness within a few years of moving into the apartment in Mei Foo Sun Chuen with my parents. Everyone also got ill quite often whilst living there... I would not say I would avoid living there again because of that, but I would not consider the building or the surrounding place when I do house searches because there are unpleasant memories attached."

From this, it is understood that past experiences may shape housing choices through negative events where it leads people to avoid or limit choices during their housing decision-making process.

It is considered that people in their 50s and 60s interviewees' past experiences play a part in their housing decisions in multiple ways and not only from their upbringing. These turning points include those who were affected by the financial crisis and how this altered one's thought on moving afterwards. One participant said:

"I was affected [by the Asian financial crisis], I lost a lot of money from my property investments... You can't predict, you just have to be more careful from then on and not make the same mistakes again... I was really careful with the next few moves... But I don't plan to move anymore now, I'm satisfied with all the aspects of my current home".

This indicates that past life events that older people experienced act as a comparison and one of the indications for their housing decisions overtime. The influences they receive from different exposures stem beyond the above mentioned and include family actors and older people's ambitions and visions for their children, the information they receive from people they meet, feedback or suggestions from professional consultations in the past either from real estate agents, the government or news. From the findings, it is also known that it could be the realisation of certain issues such as economic change or pensions and policies through caring for older parents or themselves.

Significant life events could also be influenced by housing decisions that were made during 'family with young children' stage and the collected data reveals that most participants were at the 'family with children' stage during the late 90s – early 00s,

"Then we moved just before my child was about to enter primary school... in 2003. ... it was difficult to bring my child to school when we lived with my husband's parents since it was in the rural areas and we relied on my husband's father to drive my son to kindergarten. After we moved my son's primary school was within walking distance and it is also much easier for my husband to commute. Now, it's within walking distance for my daughter's secondary school... It takes her less than 5 minutes to get there. It is so much more convenient for all my family members and so, I do not plan to move anymore I think I will live here for the rest of my life."

– Individual in their 50s Interviewee A

This is a significant event for individual in their 50s interviewee A. This is because living in the rural areas of Hong Kong is a big difference to the city area and this has motivated her to continue to stay ageing in place. This is because she experienced life in rural areas and with the comparison of her current home, she felt that it is much more convenient for herself and her children.

5.4 Conclusion

It is understood that housing decisions for later life is shaped by people in their 50s and 60's personal experiences, whether this is from their childhood or from triggering events and experiences throughout their lifetime. Under the theme of drivers of previous experience overtime in decision making, four key findings are observed and interpreted. These are summarised to respond to the research questions *'How do various past life events and transitions motivate or restrict the housing decisions for later life of people in their 50's*

and 60's?' and 'To what extent do intergenerational family dynamics and family actors influence the housing decisions of people in their 50's and 60's living in a city with high-value housing?'

First, childhood memories and experiences tend to be the main drivers for desired housing location or criteria for later life. However, it is noted that this depends on the conditions of people in their 50s and 60's childhood home. This is because some of the participants lived in poor overcrowded living conditions and through this, childhood homes acted as motivators to acquire better housing conditions in the future and led people in their 50s and 60s realise the importance of homeownerships. Consequently, they would not choose to go into private or public renting for later life. This influence for housing decision in a sense, is shaped by the institutional structure at the time as it was characterised by a public rental dominated housing sector. The idea of childhood housing settings motivating housing decisions for later life aligns with Wahrendorf and Blane (2015)'s study. However, what is different about the current study that makes it unique is that childhood circumstances or memories acts as a triggering mechanism that motivates housing decisions for later life.

Also, the living environment during a person's upbringing also influences housing decisions for later life. The mindset that people in their 50s and 60s acquired as they are brought up builds up the criteria on where they choose to live throughout their life course and in the future. For example, listening to parents or families' opinions in one's upbringing might shape one's mindset and as a result, influence the choice of location one pursues in the future. Similarly, the living environment during a person's upbringing would lead to place attachment as people in their 50s and 60s prefer the environment and setting that they are used to. This is shown through participants where they emigrated to a different country and relocated back to Hong Kong.

Next, abrupt changes in life course would also motivate and lead to a change in a person's life course and eventually their housing decisions for later life (Ong et al., 2015; Pope and Kang, 2010). For example, the Asia financial crisis, death of a spouse or family members. Unique situations encountered such as poor feng shui or troubles encountered during homeownerships may also lead to a change in housing decisions for the future and this relates to Pope and Kang (2010)'s study. Therefore, significant and negative life events are likely to constraint future housing criteria or housing choices. The current study found out that people in their 50s and 60s are likely to make a move after a sudden abrupt event but what is different about the current study is that, not only sudden and unanticipated leads to a residential move, but it also leads to the co-residence with family members and connections with family member

Chapter 6 will utilise the theme of changing caring needs across the life course and placing of family life cycle stage against institutional change to discuss intergenerational issues and family dynamics within people in their 50s and 60's life stories. It will also consider how these issues influence people in their 50s and 60's housing decisions for later life.

6. Empirical Chapter II Changing Caring Needs Across the Life Course

6.1 Introduction

The case study in Hong Kong greatly revolves around family dynamics and people in their 50s and 60s place caring responsibilities in the heart of decision making. Through the biographical interviews, it is found that people would adapt and make alterations to their past and future housing plans due to caring responsibilities both physically and financially and this depends on how much caring they need to provide and how much responsibilities they can divide amongst their siblings.

Another theme emerged from the analysis is 'Changing caring needs across the life course'. Through the interviews, an understanding was gained on how people adapt to their current circumstances and prioritise certain factors due to caring needs. It is viewed that caring responsibilities are not static and changes throughout a person's life course and hence, transforms and affects a person's housing decision. Caring responsibilities develop differently in each interviewee's life course and yet there are similarities that led to certain housing decisions.

Caring needs may stem from no caring responsibilities to caring for young or adult children and older parents physically and/or financially, and through these, there are wider contextual factors such as pensions, public housing policies and policies on older people that indirectly restrict or motivate people in their 50s and 60's housing decisions as well.

Within the structure of changing caring needs, the theme of "Placing of family life cycle stage against institutional change" will also be looked at. It considers how older people of the same age range are at different family life cycle stages and how they transit to the same stage at different points in their lives, in which has different impacts due to the wider contextual factors at the particular timestamp. It considers the differences when decisions are made within the different institutional structure at the same location but at different points in time. It is realised from the data that some interviewees have reached 'launching children' stage of the family life cycle when they have reached the people in their 50's age range, whilst other participants are in 'family with young children' stage or those without children skipped these stages. The

collected data reveals that most participants were at the 'family with children' stage during the late 90s – early 00s. A minority had young children during the 70s-80s and some in early 2010s to present. The wider contextual situation in Hong Kong such as the government's promoted schemes and intentions, mortgage rates and down payment differs and develop during various periods and this influences older people's actions and housing choices at the time. It greatly changes how older people behave in terms of their future housing plans as they are likely to have various caring responsibilities and wider contextual factors to consider.

This chapter will be presented through different caring responsibilities that people in their 50s and 60s need to provide. It will first discuss those who need to provide care for older parents with disabilities and younger generations. This is followed by people in their 50s and 60s who need to care for older parents and younger generations. Furthermore, changing caring responsibilities for grandchildren will also be considered, as well as those with unique caring needs. To further understand the influence of family dynamics on people in their 50s and 60s on housing decisions for later life, those who once had caring responsibilities and the influence of this on their past and future housing decisions will also be examined. Lastly, people in their 50s and 60's approach to caring responsibilities will also be looked at. It is also known that the amount of care that people in their 50s and 60s are willing to provide to older old and young children are also seen to be influenced by the wider institutional factors and this will also be considered throughout the analysis.

6.2 Caring Needs for Younger Generations and Frail Older Parents

People's housing decisions and criteria are likely to change due to changing caring needs across the life course. The studied population group sits right in the position where caring needs may be needed from the older generation including older parents or relatives and younger generations such as children in different age groups. Various caring responsibilities changes how people in their 50s and 60s make housing decisions for later life. In Individual in their 50s G's biographical story, it is seen that family dynamics are placed in the centre of her housing decision making process. Individual in their 50s G's current plans are to stay in her current home long term. One of the initial main caring related reasons for purchasing her current residence was *"...because I need to visit my parents almost every weekend as the domestic helper needs to go on holiday once a week... and I cook for them with my siblings... it's also a family gathering. My parents are quite old already because I'm the fifth child so, I also want to visit them often."*

The biggest change Individual in their 50s G experienced was when her mother had a stroke for the third time, which led her mother to become incapacitated and this heightened her desire to continue to stay in her current home despite desires of moving.

"She used to be able to speak fine, walk with aid and eat by herself, but the third time is very different. She is not able to walk anymore, she cannot use the toilets by herself, cannot shower and eat by herself.... She needs assistance for everything.... When she was still in the hospital we looked at hiring a full-time caretaker but it was really expensive so we gave up and got another domestic helper to take care of her... so, we have two [domestic helpers] helping in my parents' home... one for my mother and one for household chores and helping my dad with his tasks. We all have full-time jobs... we cannot take care of her full time... and we do not want her living in care homes... They're not going to treat her as well as we would... they're not going to change her diapers often and get her cleaned every time... even in the hospital, her bottom is left with rashes... the situation in care homes would pretty much be the same... at least, at home, we could check on the helper and give direct instructions and our requests... but domestic helpers do have a day off every week, so we still have to provide care directly ourselves every weekend... Our home is very accessible, very convenient to drive to my parents' home... about 30 minutes. It's next to the entrance of the expressway that goes straight to my parents' but it's still very quiet since our apartment is facing the other side... In terms of distance, it's not that close but it's very quick..."

Individual in their 50s G has six siblings and they agree to split the financial responsibility amongst the seven of them including expenses such as *"hospital fees, checkups, bills, medications, domestic helpers and food..."* which makes providing financial care easier. There are also limited financial help from external institutions: *"you cannot get insurance for them, they're too old... so, we do pay the whole sum for hospital fees etc... it's not that much when you split it, but it does build up... The government does provide the Old Age Allowance but that barely covers anything... especially when you need to get long term medication"*. She also explains her caring responsibilities for her older parent physically, which is split amongst three of her sisters:

"it's not as easy as you think, feeding is very straight forward but you need more than one person to help her turn to her side, change her diapers, get her cleaned, get changed and monitor her medications... we had to get a second-hand hospital bed for her after the third stroke too... it's still quite expensive even if we can split the price within ourselves... we also got her this waterproof disabled chair to help her shower..."

This is one of the main caring responsibilities Individual in their 50s G and her siblings are facing and one of the main reasons why she has decided to continue to stay in her current home. But before this, the main factors that motivated her to purchase her current home is her two children aged 10 and 13, where one is studying primary five and the other is in year 8.

“First, I want to provide a suitable study environment for the kids, we wanted to have study rooms... so, we have five rooms in our apartment... it’s quite hard to find apartments with this criterion in Hong Kong... and we were able to get a good staff rate for the bank mortgage and at the time we did not have any cash flow problems as we did previously so, it’s one of the reasons why we got this place... I do want to live bigger though... it’ll be good if I can have my swimming pool... but there are other things you have to think about, for example, we need to get new textbooks every year for our children... extracurricular activities like piano, tuition for different subjects... study tours in the summer, summer school and things like that add up... even though there are 18 years free education system here you still need to spend a lot... and you must enrol them into extracurricular activities as it would affect their chances of getting into a good secondary school. We also need to save money for their university studies... so, there’s a lot of things to consider when we bought this place... like whether or not we’re able to repay the mortgage on top of all these miscellaneous things and many many others.”

It is noticed through Individual in their 50s G’s housing history that she lived in various districts previously and the reason for this is *“there is no particular reason. It did not matter which area I lived before... I only bought what is cheap in the housing market at the time and near work.”*

This shows that changing caring needs throughout the life course may have an impact on people in their 50s and 60’s decisions on where to live as they would need to weigh up other current and future expenses to determine whether they can afford to live in a certain location. This is also presented in Individual in their 60s C’s housing decision thinking process.

“I want to move closer to the main city area so the travel time to work can be shortened but I would not be able to get one with the same size as my current home for the same price... I do have more than enough [for a bigger flat] but I need to think about my parents, you cannot get insurance for them anymore. If they need to do surgeries at this age, I have to pay in full or else who’s going to pay for it?” – Individual in their 60s C.

However, people in their 50s and 60s are not obligated to take care of their older parents physically and financially and so, it is believed that different family values and behaviours they have developed during their lifetime do come into play. Then again, it is believed that the lack of policies and schemes for older people are partially the cause of this social phenomena in Hong Kong. The lack of policies and schemes for older people reveals the government's expectations on family members themselves to take care of the older people in the society, as it is also known that there is a lack of priority for older people on the agenda for new policies and schemes in Hong Kong (Professional A, 2019).

To reinforce the point that caring responsibilities throughout a person's life course change how people make housing decisions, we will look at how this influence is also presented in Individual in their 50s D's caring responsibilities and housing decision making process. Initially, Individual in their 50s D has been providing basic care to his older parents ever since he had moved out of his parents' home in rural areas for work.

"My dad still drives to the city areas at the time, but only to pick up my son from kindergarten etc... he does not like the city... so, I was in charge of bringing essentials and groceries home... and I still do now... once or twice a week... You cannot buy anything near [parents' home]. [District they live in] is the closest place for any supermarkets or amenities.

However, as his parents got older, they physically deteriorated over time and the financial part of his caring responsibilities increased.

"Several years back my mother got the stroke and then my father... Then, my mother got the stroke again, but no one was in the house at the time so, we found out late... We hired a domestic helper who follows her around now... She's still really bright, she understands what's going on around her, but it takes her quite a bit of time to think in order to say a few words... old age and sickness come with lots of bills... it's like that...

But we split the bills [for my parents] within us siblings so, it is not that much compared to other families maybe... if everyone takes HKD1000 a month [for my parents' household], it's already HKD8000... and of course, a separate amount for the domestic helpers and other sudden expenses... But I still need to save up... I finished paying back my mortgage fifteen or twenty years ago... as [the bank] tried to increase the interest so, obviously I paid everything and finished my mortgage... but I still need to feed my family... back then I was the only one working."

In Individual in their 50s D's example, he was the sole income earner in his household and so, he was financially restricted to make certain housing choices such as increasing housing size or investing into properties when he was invited by his friends. Through his autobiographical story, it is also known that there is a change in the financial side of his caring responsibilities such as adult child entering university and increase in illnesses in older parents that leads to providing care facilities and other support.

"My wife did not work. She took care of the kids... she only started working a few years ago... three or four... when my son entered the university and my daughter entered secondary school... when she could go to school by herself... her school is within walking distance so, I still bring her lunch everyday... my wife has to work since we need to support our son's university expenses... we got help from my siblings since we did not have enough funds available at the time. It's very expensive studying abroad because of the accommodation fees and he studied science... probably spent around HKD1,500,000... not including daily expenses and plane tickets... and there's my daughter... she will enter university eventually so... [and] she needs to learn the piano, Kumon and all sorts of tuitions at the moment too, so I do not have time to and I would not think of moving to a bigger place or investing into another property... some of my friends do though... I was invited too... But there's only my income entering the household the whole time, so we would not be able to think of other things."

In terms of housing decisions, Individual in their 50s D owns his apartment outright and has no intentions of selling despite plans to move back to his parents' home in the rural areas when he retires as he plans to let his son and daughter inherit and live in their current apartment.

"No, I won't sell this place... I'm enjoying my lifestyle here at the moment so, I don't see a need to sell it. To be honest, it's very convenient here... But I will move back to my parents' home when I retire... I bought this place for around HKD900,000 back in the days. It's now about HKD5,000,000. The population will increase and there's no space in Hong Kong... Also, the commodity price is different... Income rises too... But well... maybe my son will live here long term... I am sure he will end up living here long term... If he wants to purchase a home... well, you might not be able to afford to buy a home now. For example, if you think about it – if you calculate the starting income now say HKD20,000... even if you're able to earn HKD40,000... it's still not worth it. Because if you're able to earn HKD40,000... probably HKD30,000 would go towards your mortgage, right? But if he lives here then he is all sorted... or my daughter... I will. I will help her buy and pay the down payment,

then after that, she's on her own... or if she wants to [continue to] live here then I will help my son with his homeownership."

From the examples, having various levels and types of caring responsibilities throughout one's life course such as from providing weekly groceries to taking care of disabilities both physically and financially for older parents or from caring dependent children to financially supporting higher education and homeownership, greatly impact housing choices for the present and in the future. This is evident through Individual in their 50s D's situation where he was unable to purchase a bigger property or invest in other properties due to him and his wife dividing the physical (providing physical care for dependent children) and financial care responsibilities.

As his children grew up, the level of physical caring responsibilities was reduced while financial support for children increases. Due to the changing caring needs, this brought the participants' wife back into the workforce in recent years. At the same time, the need to care for frail, older parents increased, which once again further changes one's responsibilities. People in their 50s and 60s are not obligated to provide care throughout their life course. However, through the thematic analysis of the interviews, it is revealed that family bonds and values are highly placed in the behaviours of people in the case study area, which conveys that family dynamics have a strong influence on housing decisions throughout a person's life course and also in the future.

On the other hand, it is also considered that in fact, it is the institutional structure in Hong Kong that guides decisions in the background. There are no schemes available in Hong Kong that provides a full student loan that covers both tuition fees and maintenance loan for living costs for all local students and it is based on financial circumstances (GOV.HK, 2020; Working Family and Student Financial Assistance Agency, 2020). Also, as there is a shortage of university places in Hong Kong, local students tend to study abroad making them ineligible for any student loans. Therefore, there is a pattern in Hong Kong that the financial responsibility for children's higher education is also placed into caring needs. This, as a result, transforms into a part of the influence that affects people in their 50s and 60's housing decisions.

Besides, this example also highlights that the current institutional structure of prioritising homeownership has led to people in their 50s and 60's existing behaviours towards homeownership and expectations for their children. Furthermore, an understanding of the existing high house prices situation in Hong Kong has

influenced them to provide further financial support to either help their children attain homeownership or to inherit their existing property in the future. Therefore, both family dynamics and current institutional structures motivate and restrict people in their 50s and 60's housing choices as well as decisions on how they plan to utilise their property.

6.3 Caring Needs for Younger Generations and Older Parents

In addition to the mentioned cases where people in their 50s and 60s experienced changes in caring responsibilities in recent years due to increase in disabilities or frailties in older parents, other life stories also explain people in their 50s and 60's caring responsibilities for physically independent or older parents without disabilities and young children and how they make current and future housing choices with caring responsibilities in mind.

Individual in their 50s H must provide caring responsibilities for both healthy older parents and young children aged 1.5 and 3 and his current caring responsibilities mainly fall upon his dependent children.

“My children... what do you think? I have to take care of them...For the youngest, I supervise the domestic helper and she takes care of his needs. As for the three years old, he has kindergarten for nine months now so, I do not need to care for him the whole day. The kindergarten finishes at four and I pick him up while the helper takes care of the other one... We got the domestic helper after my third (youngest) child was born... it's difficult to take care of two on your own... It's still very exhausting, you need to keep an eye on two children while teaching the helper what to do... When the helper came, she does not know how to provide care. We have to spend time and teach her to change diapers, bathe them, feed – she's very careless in the beginning. Most of the time the milk is way too hot to touch and she does not check before feeding it... [when the child is being fed] once, the kid's face is flushed red and even pushes it away and she still forced him to drink... that's why we need to supervise her... [The domestic helper] also cannot cook... we gave up on that – so, I continue to do the cooking.”

Individual in their 50s H's job allows him to work from home, while his wife works in high-end retail, which has irregular working hours. Consequently, Individual in their 50s H needs to provide physical care to his young children with the aid of a domestic helper most of the time. It is found out that Individual in their 50s

H plans to move in the immediate future and one of the main motivations for the move is due to his young children.

"... [the three years old] needs to study in primary school soon... in two to three years... followed by the younger one... I want them to attend Farm Road Government Primary School... You need to live within proximity of the district the school is in to attend it. It's also too far to commute to school from where we live now... It's a good school... I attended that school and so did my eldest son... I want the younger two to attend this school as well. Plus, they can get extra entry credit since we are alumni."

This example exhibits the influences from family actors in housing decisions and Individual in their 50s H's case, it is to provide access to a good education environment as Farm Road Government Primary School is a relatively good school, in which is a form of caring responsibility for the younger generations. However, people are not obligated to move because of their family members, and it is believed that there is an element of togetherness and family dynamics in play. It is found out that people have strong familial values within the case study area, and this plays a part in influencing each other's housing decisions either directly or indirectly. Familial values also work into people's desires and influence people's housing criteria and in this example, it is the geographical location. To reinforce the point that family dynamics influences current and future housing decisions in people in their 50s and 60s, we will look at Individual in their 50s H's other caring responsibilities, in which also contributes to his planned move.

Another reason related to caring responsibility that motivates Individual in their 50s H to move is his older parents.

"... and also, my parents... they also live in the same district [as the primary school] so, it will be easier to take care of them in case anything happens... They are quite old, in their early 90s but they are still independent... Though I do need to help them with miscellaneous things such as setting up and paying for phone contracts, paid television contract, internet contract, wi-fi router, buying new smartphones [and] hiring domestic helpers... [my parents] changed three domestic helpers within a year already... we need to hire one since there are several times where they forgot and left the stove on. Luckily, it did not lead to a fire... the pot was burnt only... but from this, we do realise that we need to hire someone to take care of them since we cannot be around most of the time... But for other things, I have to be in charge... it's not easy having to go out and drive for an hour to help them for issues they encounter such as technology or something breaks down in the

house... especially now, as I am occupied with my two sons... I must bring them wherever I go... at least one of them as the helper cannot take care of both... unless my wife comes back from work... so, moving closer to them would be much better... Also, you know, I might not be there on time if there is an emergency. Once, my dad was down with the fever and had diarrhoea in the late evening and we did not know until my mother called. He was not willing to go to the hospital and we do not know if he had medications as he would ignore my mother and would not answer our calls... fever is a very serious matter for the elderly and he can be very stubborn... if we lived close enough we would be able to visit him straight away... so yes, this is also why moving into the same district would be helpful, especially in case of any emergencies.”

Individual in their 50s H's care responsibilities towards his older parents are mostly financial and only assisting his older parents with things that improve his parents' living standards or in emergencies. Furthermore, it is also known that his older parents mainly live on his mother's "retirement benefits from her previous company of about HKD3000... so, we do not financially support their daily living expenses but we only give them some money in Chinese New Year and pay for any miscellaneous matters... including the domestic helper and for the surgeries they have had previously" (Individual in their 50s participant H, 2019).

Although previously, there are even fewer government policies and schemes for older people, some workers were able to enjoy long term lifetime benefits depending on their position before retirement and length of service at the company. Retirement pensions for civilian officers are also available to those who were appointed on pensionable terms before 1 June 2000 (The Civil Service Bureau, 2020). Those who were appointed after 1 June 2000 enjoy the mandatory provident fund benefits, which as explained in the context chapter, is extremely limited and can only provide limited help after retirement since it is capped.

With this in mind, Individual in their 50s H does not need to provide as much financial as well as physical care for his older parents in comparison to the previous two examples. However, Individual in their 50s H is still motivated to live at close proximity to his parents and considers it as one of the main reasons for his move. This behaviour displays the drive of familial values within housing decisions as the example shows a positive attitude of wanting to support other family actors, in which is to be at close proximity to older parents as well as to provide a better education environment to the younger generations. This means that the desire to support the previous and younger generations would also shape the current and future housing decisions in people in their 50s and 60s.

To further reinforce the idea of familial values in the housing decision making process of people in their 50s and 60s, Individual in their 50s H also disclose that he has been persuading his older brother, aged 70 to move into the same district as well. *“I am also trying to get my brother to move out of the New Territories and live in the same district we plan to move to... It will be more convenient for all of us if any issues arise from our parents... He is getting old too and he lives alone. If anything happens, it will be easier to look after each other as well.”* This conveys that family actors would influence each other during their housing making process as they would consider possible health issues in other family members and prepare for possible emerging new caring needs in the future.

Other than families with young children, families with adult children also experience a different form of caring needs. This type of caring may greatly impact people in their 50s and 60's housing choices in the future. Individual in their 60s L's housing decision making process includes her two adult children, aged 21 and 28 and they are both working.

“...my son and daughter... if their workplaces are very far away from our current home, there is definitely a chance that we would [move] for them and move to some places that are close to their workplace. Generally speaking, it's all about the workplace... It's the job location issue that influences the residential location... My husband is already retired so when I retire, I would not need to consider my job's location as well and it's a possibility that I would put up with and move for my children... because in Hong Kong, you don't really have any choices. If you don't live with your children, then where could your children live? ... If they have jobs in another country then I might move closer to my parents. But my children are my priority.” – Individual in their 60s L.

Individual in their 50s G also convey that she may move for her children in the future if it is needed.

“When I retire... if I am still living with my children – meaning that they're not working overseas, then their workplace location will influence me because it might be really far from where I live so, it might influence me to move.”

Firstly, the belief that children will continue to live with their parents when they enter the workforce signifies the family dynamics and relationships between family members when making housing choices in Hong Kong. The fact that, people in their 50s and 60s are willing to move closer to their adult children's workplace, which allows their adult children to commute to work conveniently, demonstrating another type of influence that

family actors may have on people in their 50s and 60's housing decisions in the future. But what shapes the degree of influence from family actors are traditional family values. This is because traditionally, people live with their extended family. However, this is deemed impossible as the majority of the living environment in Hong Kong are high rise, compact apartments due to limited developed land and high population. But a part of the culture remains and in Hong Kong, it does not cross people's mind that children are to move out of the family home once they are of legal age and working.

On the other hand, it is also considered that Hong Kong's context of high-value housing also shape people's attitudes towards moving out of family home as adult children are unable to afford moving out. Therefore, they need to continue to stay living with their parents, which makes them a part of people in their 50s and 60's housing decisions. Moreover, this is also one of the reasons why people in their 50s and 60s plan to keep their property even though they have plans to move (see Individual in their 50s D) as this allow the next generation to inherit their property.

Similar to this, there are also cases where older people in their 50s and 60's adult children move back into living with them in the family home. This led older people in their 50s and 60s guided away from considering downsizing. This can be exemplified by Individual in their 60s D where his adult children moved back home because of affordability issues.

"I know there are people who downsize but it has not even come across my mind I do not even plan to move... if I move where will my son and daughter in law live? They would not be able to find a place themselves because they cannot afford it. Might as well live with me in my apartment... they... me included, would not be able to even find another place with the same size and quality... Possibly even a smaller apartment is going to cost more than my apartment nowadays." – Individual in their 60s D.

In addition to the above examples, some prefer to stay ageing in place as they have found a suitable home that satisfies their current and future needs including living at proximity to the interviewee's father despite wanting to move bigger, "... to a 2000sq ft home (currently reside in 1000 sq ft home) so we could have more space for our bicycles and also other sports equipment in the future when we retire" (Individual in their 50s I, 2019). However, an exception is that Individual in their 50s I would choose to move due to the influence of his daughter.

"I'm not sure if she's going to be married but where I move will depend on where [my daughter] will be. Maybe we might say for instance... if my daughter is in Hong Kong then I probably will not move around. What I mean is, if my daughter stays in Hong Kong after marriage and moves out, I don't think it would be that far away from us since I don't think she could move that far as she would need to commute to work and also because I don't need to see her every day either. Plus, travel is quite convenient since we live in the city centre areas so, I don't think I need to move homes since it's troublesome... and I find Kowloon Tong quite suitable for me because it's not that far away from the MTR subway and the transportation hub. Also, it's not far from my friends and family. But if she migrates to other places, for example, the U.K. then I might go and live in England with her since we can take care of her easily. [Me and my wife] could move overseas, we do not mind... it's not out of the ordinary for us. I have not given much thought about the details of migration yet, but we are prepared for this option and so, definitely the influencing factors for me to move would be my daughter... But overall, I plan to stay in my current home... unless she says she wants to migrate to other places then I will do some thinking."

From this, it is shown that Individual in their 50s I plans to stay ageing in place but his daughter, a family actor is the main stimuli for any current and future housing decisions as they plan to live at proximity to take care of each other if his daughter gets married and migrates overseas. In addition, like Individual in their 50s G, Individual in their 50s I's decision to stay ageing in place is motivated by his older parent as well.

"...we only visit and have dinner together with my father once a week. My older sister takes care of him if he needs to go for checkups since she is retired, and we hired a domestic helper who lives with him. But I am his driver when I am not at work if he needs to go in and out of the hospital or if we have dinner at my sister's since she lives far. We do not need to provide financial means as well since my father has a good amount of savings and it pays for the helper as well as daily expenses... we have been living quite close to my father since we moved into this district about 15 years ago... it is a five minutes' drive so, we do not see a reason to move."

Although Individual in their 50s I do not need to provide occasional care for his older parent, this example further supports that housing decision made revolves around family roles and values.

6.4 Caring Needs for Grandchildren

In addition to caring responsibilities for older parents and children, older people in their 50s and 60s may also need to provide care for their grandchildren. Individual in their 60s M has been retired for over ten years and her housing decision is to stay. She has physical caring responsibilities where she needs to take care of three grandchildren aged ten, eight and two.

“I will continue living in my current home because I already lived here for over twenty-five years and I am used to living here in this housing estate and this district... everything is within walking distance... I can get to the market to buy fresh food and there is also the shopping mall and transport hub... but I do not need to leave this district at all. I can get everything I want here. Also, my grandchildren’s school is within walking distance... I have a very regular schedule as my two grandchildren live with me, I take them to school early at 7:30am, then I go to the wet market for groceries, if not I go straight home and do the housework... then I cook lunch for myself and my husband... not long after cleaning the dishes for lunch, I would need to pick [my grandchildren] up from school... then, I get them to do their homework, provide dinner, make them shower and sleep. I do not get to rest until they sleep... a day passes by quickly... I do not really have time to think about living elsewhere! In addition, the last two years I also need to take care of my other grandson for my daughter when my daughter and her husband are at work. So, I am busy every day... We are settled here for a very long time so we would continue to stay here. Besides, if we do move, my grandchildren will need to change schools and it could get very problematic settling in a new school, new environment and friends.”

It is also known that she will need to provide long term care for her grandchildren as she has been the primary person that raises the children because her son is in his early 30s, is divorced and needs to work long hours. The need to provide full-time care to grandchildren fully shapes Individual in their 60s M’s decision-making process as she needs to give priority to her caring responsibilities.

6.5 Caring Responsibilities for Disabled Adult Children

Caring responsibilities may change over time and impact on to older people in their 50s and 60’s housing choices. However, there are some situations where older people in their 50s and 60s need to provide physical and financial care long term and this would impact their housing decisions for later life. For example,

Individual in their 60s N's housing decisions for his retirement plans greatly involve his immediate family because his adult child aged 23, have Down's syndrome.

"My case might be quite different to your other interviewees, as I said before, my son has Down's syndrome, as a result, he needs regular care and I am responsible for him for his whole life... All the decisions I make for retirement or any housing decisions will include him... and my wife... We trained him to be independent as much as we could and he is educated to secondary 5 and had attended school for life skills but he cannot cook or take care of himself without our supervision... because of his situation, he cannot find jobs either, so we need to support him... but it is within our plans... as we knew we had to prepare for our retirement since he has to rely on us... we do not plan to move but now that I am retired, we will travel more often so we could enrich my son's life experiences..."

When asked about Individual in their 60s N's reason to stay living in their current residence, he explains that he is *"used to the flat and the location... also, I want to have a home in Hong Kong that does not have high monthly maintenance and security fees so that even if me or my wife are no longer here, the inheritance will still be able to support my son... and normally, fees in large housing estates and flats under the homeownership scheme would not increase a lot."*

It is understood that Individual in their 60s N's housing decisions is largely built upon his long term physical and financial caring responsibilities for his adult child with Down's syndrome. Although this is a unique example, it is similar to other interviewees' cases where family actors are likely to impact on people in their 50s and 60's housing choices. Furthermore, it is also due to a lack of government support and schemes for people with down syndrome, which increases the burden of care for the family caregiver. If there are suitable and adequate policies and welfare provided by the government then people in their 50s and 60s would not need to provide for their older parents or adult children as they could rely on the government to provide for them and care for them. But that is not the case in Hong Kong. That is why people in their 50s and 60s have caring responsibilities and need to provide care financially and physically for family members. As a result, they need to make compromises for their housing plans in later life.

6.6 Those Who Once Had Caring Responsibilities

From the previous stories, it is understood that caring responsibilities have certain impacts on people in their 50s and 60's housing decision making process as family actors are greatly involved in all parts of the decision-making process. As a result, it could restrict certain housing desires or motivate people to live in certain locations to provide physical care or immediate support. From the participants interviewed, some once had both physical and financial caring responsibilities and a change in the housing decision-making process at present and in the future can be seen through their interviews in terms of without having the impact of caring responsibilities.

Individual in their 50s J is a pharmacist and he is making plans to emigrate to Malaysia for later life.

"Yes, I have already decided to immigrate to Malaysia with my wife when I retire. The commodity price is lower, the properties are a lot cheaper and it is more spacious than Hong Kong... I have already saved enough for the lifestyle I want when I retire there..."

When asked about how he knew about the location he plans to retire in, he explains,

"Through my friend. He has already retired and moved there. He came back for holidays and told us all about it... We're all going to move there, all my close friends' family... and we're going to be neighbours and have a house each on the same street... that's the plan... it's more or less confirmed."

It was asked whether his immediate relatives would influence his decision, he replied *"... my siblings have their own family, they could visit us from time to time if they want... But we won't be coming back anymore. Especially since my mother passed away about a year ago so, I don't have to be concerned about her... as I needed to care for her before... needed to make sure she eats... her daily needs... things like that... I do not have anything that I'm particularly attached to in Hong Kong and I saved enough for the both of us... there are not much retirement benefits in Hong Kong either so, I only plan to work a few more years and I just want to enjoy, live the lifestyle I want in my retirement life."*

The changes from needing to provide care to without caring responsibilities have led Individual in their 50s J to be more focused on personal desires when making decisions on where to live for later life. However, the

interactions between his social networks such as family and friends continue to be an element in the housing decision-making process for later life.

The consideration of savings and retirement funds in those who are about to enter old age indicates the lack of older people welfare and government support for older people in Hong Kong. The lack of government support in Hong Kong for older people has driven people to be more active on the preparation for later stages in life after retirement such as savings to maintain current lifestyle or to pursue one's desire lifestyle. Without enough adequate policies for the older people in Hong Kong and availability of public housing provisions, moving to other countries with lower value house prices and commodity are seen as a choice for people in Hong Kong to maintain or upgrade their living for later life.

On another note, those who made changes in their living environment due to caring responsibilities and are now without caring responsibilities may also choose to stay ageing in place because of place attachment. Individual in their 60s O is an office worker and she has lived in her current apartment for over 20 years to take care of her mother in law before she passed away in recent years.

"We moved in with my mother in law to take care of her as her health was deteriorating and we don't want her living alone... It's either us moving in with her or her moving in with us... At that time our apartment didn't have enough rooms and my mother in law's home was larger, so naturally, we moved in with her."

In terms of housing retirement plans, Individual in their 60s O's response was, *"When I retire, I plan to continue living here. I don't see a need to move as I am used to this place and we own this place outright. I needed to move before because I needed to take care of my mother in law. There are no specific reasons for us to move again and I don't see why I need to move when I retire as I am settled here... Also, we sold our previous place when we moved here so, we won't be moving back either. If I move, I need to get used to the bus lines again... where the amenities are and so on... Overall, my retirement plans would definitely be staying here but after I retire I do plan to travel more often with my friends and sometimes family as my daughter is still working... even now I travel more than before... several times a year... since my daughter's grown up and working now and my mother in law is not here anymore... but I would not consider moving out or immigrating to other countries."*

People are greatly motivated by caring responsibilities when making decisions on where to live, which indicates family actors are considerably involved in the housing decision-making process. However, once people in their 50s and 60s are not bounded by caring responsibilities, their decisions on whether to continue to stay living at their current home or move elsewhere tend to become more self-oriented.

6.7 People in their 50s and 60's Approach to Caring Responsibilities

Poor welfare and policies that characterise the current situation in Hong Kong for older people shapes how family actors and older people themselves find and establish alternatives to continue ageing in place. Through the empirical findings, a recurring theme of 'domestic helper' appeared when people describe their own or their even older parents' caring needs. The results of this research revealed the importance of caring (in terms of housing decisions) in the eyes of people in their 50s and 60s. People in their 50s and 60s stress that options that allows them to provide care for family members, whether they are older parents or younger children, are important motivators that determine their housing choice. For this reason, in Hong Kong, older people participants felt that domestic helpers are the key alternative caretakers when people in their 50s and 60s participants are in their full time job positions.

In Hong Kong, foreign domestic helpers are found to be a cheaper alternative to hiring a full-time live-in nurse or a specialised private caregiver to take care of older people, in which enables older people to continue ageing in place. By the end of 2020, there are a total of 373,884 foreign domestic helpers in Hong Kong. The majority of foreign domestic helpers come from the Philippines (55% - 207,402 Persons) and Indonesia (42.2% - 157,802 Persons) to seek appointments as a foreign domestic helper in Hong Kong (Census and Statistics Department, 2022). 2024 foreign domestic helpers come from Thailand and there are 7201 foreign domestic helpers from other countries, and these countries are unspecified in the census data (Census and Statistics Department, 2022). However, the employment of domestic helpers from abroad "does not apply to Chinese residents of the Mainland, Macao and Taiwan as well as nationals of Afghanistan, Cuba, Laos, Korea (Democratic People's Republic of), Nepal and Vietnam" (Immigration Department The Government of the Hong Kong Special Administrative Region, 2022). This meant that the mentioned countries are not allowed to be domestic helpers in Hong Kong.

The price of hiring a full-time foreign domestic helper is currently a minimum of HKD\$4630 (about GBP463) per month provided that the employer provides free food (Labour Department, 2021). If food is not provided,

an extra HKD\$1121 (about GBP112) per month is given for foreign domestic helpers for food allowance (Labour Department, 2021). This is a specified wage by the government (Labour Department, 2021). Furthermore, in Hong Kong, full-time foreign domestic helpers are live-in helpers who live in the employer's residence for no extra charge. Since 2003, the Hong Kong government has implemented a law that prohibits full-time domestic helpers from living out of the employer's residence (Immigration Department, 2022). Firstly, this is to ensure full-time domestic helpers have a proper adequate accommodation amidst high house prices in Hong Kong and to prevent them for taking up part-time jobs on their off-hours (Immigration Department, 2022).

Interestingly, a domestic helper's room is included in the floor plans of private properties in Hong Kong. Figure 2 and 3 illustrates examples of a three-bedroom apartment in Hong Kong. It may also be used as a storeroom. In relatively larger private properties, a domestic helper's quarter is also provided, and this usually includes an ensuite on the other end of the kitchen and a separate door to enter the property. The example provided in figure 4 is a sample floor plan of Individual in their 50s C's apartments. Please note that all examples provided do not denote the exact floor plan of every private property in Hong Kong.



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Figure 2

Figure 2: (Midland Realty, 2022)

TOWER 9 座 1-12/F 樓



Figure 3

Figure 3: (Centaline Property, 2022)

Block No.78 & 80

For identification purpose only.

3 bedrooms

Block 78 Flat 01 - 2,026 sq. ft.
Block 80 Flat 01 - 2,008 sq. ft.

3 bedrooms

Block 78 Flat 02 - 1,930 sq. ft.
Block 80 Flat 02 - 1,930 sq. ft.

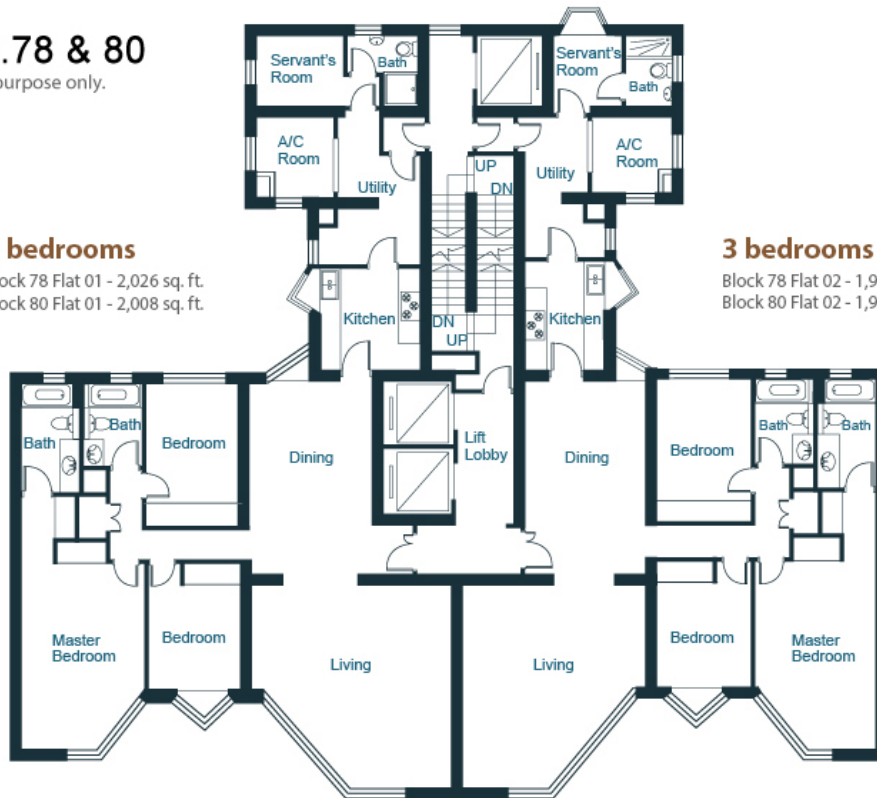


Figure 4

Figure 4 (Hysan Development Property, 2022)

The empirical findings display that people in their 50s and 60s do not want their older parents to be placed in a care setting and that people in their 50s and 60s wants their older parents to continue ageing in place. Continuing to age in place is also what people in their 50s and 60s would want themselves during their later life.

The finding indicates that people in their 50s and 60s participants has taken action to consider various methods to provide care. This is likely due to the poor health care policies and welfares available in Hong Kong. As Hong Kong has a poor public health care system with limited health care policies and welfares, family actors are not able to rely on the government to provide health care to a certain extent like the National Health Service in the United Kingdom, the Danish universal healthcare system in Denmark and

Canada's health care system. However, it is known that the Hong Kong government aims to promote ageing in place and motivate family members to take care of their older parents. This can be seen through the 'Harmonious Families Priority Scheme' initiative and the 'Building Maintenance Grant Scheme for Needy Owners' (Hong Kong Housing Authority, 2021; Hong Kong Housing Society, 2021). This shows that the government aims to encourage older people's family to take care of them and through schemes, persuade family members to take care of their older parents themselves. This implies that the government's direction towards older people's housing situation aligns with existing older people's plan towards housing choices for themselves and their older parents in later life.

However, as the retirement age is rising, people are less able to care for their older parents or rely on their adult children who are in full time employment to care for them. This is described by Individual in their 50s G with disabled older parent,

"We all have full-time jobs... we cannot take care of her full time... but domestic helpers do have a day off every week, so we still have to provide care directly ourselves every weekend... Our home is very accessible, very convenient to drive to my parents' home... about 30 minutes." – Individual in their 50s G

This not only indicate the reliant of live-in domestic helpers to take care of older parents as an alternative to themselves physically providing care, but also, their caring responsibilities when the domestic helper needs to go on holiday. Since people are unable to take care of their older parents due to full time employment, whilst on top of this, the cost for hiring a live in or full day care practitioner is high so, people sought other possibilities to provide care, which is to hire foreign domestic helpers. In addition, this example also indicates that individual in their 50s G would choose to live at close proximity to their older parents because they need to take care of them.

To reinforce this, another interviewee also reveal that he trusts domestic helpers to take care of his older parents.

"I need to bring groceries and essentials home every weekend so the helpers could cook and care for my parents. It's secluded... the only public transport is the minibus... or a taxi. The minibus comes every half an hour, and the last scheduled time is 9 pm..." – Individual in their 50s D

From this, it can be seen that this interviewee also depends on domestic helpers to carry the majority of his caring responsibilities for his older parents but also, that he himself also still need to provide care to his older parents by providing necessities each weekend. Similarly, hiring a domestic helper is important to keep older parents away from risks, especially since the majority of older people prefers to age in place. This can be exemplified by another interviewee where he explains why he chose to hire a foreign domestic helper for his older parents.

“...we need to hire one since there are several times where they forgot and left the stove on. Luckily, it did not lead to a fire... the pot was burnt only... but from this, we do realise that we need to hire someone to take care of them since we cannot be around most of the time...” – Individual in their 50s H

Through these empirical materials, it is discovered that domestic helpers are deeply rooted in Hong Kong as an alternate option to providing care. This finding is distinctive to the local context and applicable to other east Asian cities such as Singapore however, it is seldom found in western countries. This finding is also not fully applicable to mainland China as foreign domestic helpers is not a norm and registered foreign domestic helpers can only apply for visa in a number of first-tier cities such as Shanghai and Beijing. But this limits to employers that are foreigners living in mainland China as Chinese nationals are prohibited to employ foreign domestic helpers in mainland China. Chinese nationals residing in mainland China would hire domestic workers who normally comes from rural areas of the country. This suggests that government also plays a part in the background shaping the caring options available for citizens. The availability of entry visas and policies for foreign domestic helpers in Hong Kong outlines the possibility of older people and family actors to choose such options for caring, in which enables them to continue ageing in place. This not only constructs a new form of caring within the society but also means that institutions such as the government indirectly shapes older people's choices and decision towards receiving care. This ultimately influence and heighten their chances of ageing at home and flexibility in making housing decisions for later life.

Although people in Hong Kong takes the concept of hiring a domestic helper as a part of their everyday life to support caring within the household and enable themselves and their older parents to age in place, stakeholders such as professionals think otherwise. Professionals criticise that family members and foreign domestic helpers are not suitable to provide care and that older people need to enter older people care homes or other care options. This point is claimed by a professional that is a head of ageing innovation within a development company,

“the first reason, the major reason is caring because the family members or the maids – even they have maids... or the family members do not know how to provide adequate care to the elderly or because the elderly are too frail or they have multiple illness so they have problems or they have um, maybe not too familiar with the caring skills, how to take care of very frail elderly, so this is the major reason.” – Professional A

This conveys that the professional believes both family members and foreign domestic helpers are unable to provide suitable care for the older person as they are not trained to provide care. Although the professional does agree that older people would want to age in place, where she claims that *“I think they will prefer to, as far as possible, they will prefer to stay in the community...”*. However, the professional considers that entering a care home or receiving care from registered caretakers and nurse would be the most suitable solution for older people despite the convenience of alternative caring options.

But in contrast, placing older parents or older people themselves into care settings are not what older people themselves want for living in later life. Also, through the interviews, it shows that care settings may not provide satisfactory care to older people. This can be exemplified by the following:

“...we do not want her living in care homes... They’re not going to treat her as well as would... they’re not going to change her diapers often and get her cleaned every time... even in the hospital, her bottom is left with rashes... the situation in care homes would pretty much be the same... at least, at home, we could check on the helper and give direct instructions and our requests...”

This displays that older people do not want their older parents to be taken care of in care settings. This is because care settings would not be able to be as attentive to their older parents than themselves since care settings would also need to take care of other patients. Furthermore, the financial burden for putting older parents into care setting would be higher than older parents living at home and being taken care of by a domestic helper. Therefore, although professionals consider that older people entering care settings would be the most suitable as they could access professionals’ health care support as discussed in Chapter 5, older people and their families would disagree with this and instead are more motivated to hire a foreign domestic helper to provide care. This shows the conflict between the interests of older people and the interests of professionals on caring and choices for living in later life.

6.8 Conclusion

Four key findings were found through the researcher's interpretation of the data in an interpretivist approach, under the theme of changing caring needs across the life course. These are summarised to respond to the research question 'To what extent do intergenerational family dynamics and family actors influence the housing decisions of people in their 50s and 60s living in a city with high-value housing?'

First, intergenerational issues and family dynamics goes beyond family actors taking part and expressing their opinions to people in their 50s and 60's housing decision making process. It is also based on the planned actions and interactions after the housing purchase process between people in their 50s and 60s and immediate or wider family actors. The planned future action and interaction between the mentioned actors are observed to be caring responsibilities. There are two types of caring responsibilities, and they are physical and financial. Both types of caring responsibilities profoundly contribute to people in their 50s and 60's housing decisions for later life. This is a new finding as the significance of caring responsibilities' influence on housing decisions for later life is not considered in the existing literature. In comparison to this research, existing literature does not go into the depths and details of the engagement and relations between family actors and house buyers (Levy et al., 2008).

Next, people in their 50s and 60s emphasise the importance of caring responsibilities and duties. They would prioritise caring responsibilities and consider their ability and availability to provide care first when it comes to making housing decisions for later life. A pattern is seen in people in their 50s and 60's interviews that people would source caring alternatives such as foreign domestic helpers to enable ageing in place. This point is evident through the participants providing care for their older parents and is seen as a norm to assist older people in continuing to age in place in Hong Kong. This form of caring is common in Hong Kong and some east Asian cities such as Singapore (Chong et al., 2014; Chong et al., 2017; Ho et al., 2018; Huang and Yeoh, 2010). However, it is not common in western countries and is also restricted to foreign employers residing in first cities in mainland China (Chiatti et al., 2013; Cohen-Mansfield et al., 2013; Ho et al., 2018). The availability and role of foreign domestic helpers in influencing older people in their 50s and 60's housing decisions for later life has not been understood or discussed in literature and is a key finding.

People in their 50s and 60's position in the family life cycle also influences their housing decision making process for later life (Brady, 2018; Druta and Ronald, 2018; Gibler and Tyvimaa, 2015; Manzo et al., 2019;

Mckie et al., 2002). Different placing in the family life cycle stage leads to different restrictions in location choices for housing in later life. These include adult children entering the workforce, which leads to the family moving closer to the work location so that their adult children could commute to work easily; and moving for young children's school admission policy. Then again, this only happens because people in their 50s and 60s prioritise care for their families. It is also a wider contextual issue due to the unique high-value housing situation in Hong Kong, where housing affordability problems lead to adult children being unable to move out of their family homes without financial assistance from family.

Last, through examining those who once had caring responsibilities, it is revealed that the absence of caring responsibilities is when people in their 50s and 60's priority changes. Without the influence of caring responsibilities, self desires shape housing decisions for later life. These decisions may include moving to a different country or moving to a similar location as their childhood home. However, it is found out that even with the absence of caring responsibilities, people in their 50s and 60s will still have social influences such as from friends when making housing decisions for later life. This situates the importance of the social aspect on people in shaping housing decisions for later life.

Chapter 7 will utilise the theme of housing perception and assumption to discuss professional perspectives, people in their 50s and 60s' viewpoints and contexts on Hong Kong's housing situation for older people.

7. Empirical Chapter III Older People's Housing and Welfare: Perceptions and Expectations

This empirical chapter uses thematic analysis to organise the interview data. The theme is housing perception and assumptions for the future. This chapter will present data collected from both people in their 50s and 60s and also from professionals in the field. There will be a larger focus on the presentation of professionals' viewpoints in this empirical chapter, and so consequently, this chapter will primarily draw upon data from the professionals' dataset. Although limited, people from their 50s and 60s' datasets and the secondary data collected will also be applied to draw out ideas and meanings to answer the research questions. This empirical chapter focuses on the provisions of public housing and other housing types such as public and private care homes, non-subsidised senior housing, and co-housing and will discuss reasons why people in their 50s and 60s as stakeholders, are guided away from these housing options. Next, it will also present how different professionals perceive older people's housing preferences as market actors and how this eventually led to older people's access to information and influenced and shaped people in their 50s and 60s' housing decisions for later life. This chapter is analysed in order to answer the research question '*What roles do professionals play in housing for older people, and how do they shape the housing expectations and behaviours of people in their 50s and 60s?*' This is because this chapter is mostly based on professional perspectives and contexts. Furthermore, this chapter will also explore older people in their 50s and 60s' understanding and experiences towards existing social welfare, policies and housing options for older people over time. This answers an aspect of the research question, 'To what extent do various past life events and transitions motivate or restrict people in their 50s and 60s' housing decisions for later life?'

7.1 Elderly Policies, Social Security and Welfare

This section will discuss elderly policies and welfare in Hong Kong and how these potentially motivate or restrict people in their 50s and 60s' housing plans and decisions for later life. It will first look at the Mandatory Provident Fund (MPF), a retirement pension scheme as discussed in the context chapter. Next, it will consider the old age allowance schemes followed by healthcare provisions. Finally, it will discuss people in their 50s and 60s' thoughts on welfare and policies schemes and how they navigate their way through existing policies and make choices for living in later life.

7.1.1 Mandatory Provident Fund Pension Scheme

The MPF system provides financial security for the Hong Kong population when they retire, as discussed in chapter 3. From the autobiographical interviews, it is learnt that people realised the MPF system is insufficient and cannot rely solely on this pension scheme. Individual in their 60s O has discussed this issue she is facing, her choices for retirement, and her decision to opt for other saving schemes on top of the MPF scheme.

“I will probably continue to live at where I’m living now... I have MPF... now I’m just thinking if there’s annuity - right now there’s advertisement on it... The government is going to give a discount on tax. I’m planning whether or not to do annuity at the moment... Right now, there’s lots of advertisements on it. The government can deduct tax if you have annuity... In a year, the most you can get a discount from tax is \$60,000hkd. If I purchase annuity, after 5 years when I’m 65 and over I can take it back... I can take a bit back every month. But at the moment, the government only got MPF and I think it’s not enough for living in the future... it does not save a lot so at the moment I am planning... just planning to do annuity.” - Individual in their 60s O

Another participant also discloses his saving plans for later life in addition to the MPF scheme.

“I do have other saving schemes with insurance companies... about four different saving plans... I have already completed a 15 year savings plan previously and got the money back with interest... the MPF would definitely not be able to support my retirement fully... and, I still need to support my parents, so it will not work... I am planning to move soon now that I am retired... but to answer your question, no I do not think I can go for my favourite housing choice, but I have been looking, and I will still be able to go to my desired location... because there are all these other factors I need to think about... I need to have sufficient liquid assets on hand... as I said, my parents... I cannot be selfish.” - Individual in their 60s J

This indicates that people in their 50s and 60s find the MPF scheme provides limited help for financial security after retirement. They have chosen to opt into different saving plans and insurance products to handle this situation. To reinforce the idea that the MPF system is not helpful for current older people in their 50s and 60s, Individual in their 60s K also reveals that he has forgotten about his MPF after retirement.

“This reminds me... I still need to collect my MPF savings... There is not a lot of money accumulated, but money is still money... I shall collect it soon.”

Before Individual in their 60s K retired, he earned over the maximum income level stated in the MPF guidelines. His MPF contributions were capped at \$1,500 a month for employers and employees. After further questioning Individuals in their 60s Participant K on the reasons for not collecting the MPF funds, he stated that

“I receive letters from my chosen MPF financial institution so, it is not like I have completely forgotten about it... It just is not a huge sum of money to the point that I need to withdraw and deal with it straight away... it’s too troublesome.”

When asked whether the MPF will contribute to his daily living expenses once withdrawn, Individual in their 60s K conveys that,

“Well, yes of course. It’s just a sprinkle that adds on top of my savings account, but money is money... It will be used if I have it on hand, but it’s not like... I need it desperately for living or healthcare or anything like that... The [accumulated savings] is not going to last if I only live on it... unless I have a short lifespan and die soon then yes [it will last].”

This reveals that the MPF funding does support older people to a certain extent where it helps accumulate money to ensure older people have basic living expenses. However, the participants aged between 50s and 60s in this research do not find this system capable of assisting them with their daily expenses, especially since they were only enrolled under the scheme for 20 years maximum. Therefore, alternatives such as insurance and money-saving plans with insurance companies are quite common amongst the interview participants aged between 50s and 60s.

Although the MPF is compulsory for all working populations in Hong Kong, there are also alternative cases where members of the public are not enrolled in the MPF. Individuals in their 50s participant E indicates that his *“company is registered overseas and so, I do not need to provide any contributions for the MPF”*. Furthermore, Individuals in their 50s participant E says that not enrolling on the MPF allowed him to *“have a bit more money on hand, which allows me to do more investments.”* It is also revealed that he has been enrolled in several savings schemes run by private insurance companies to help him save money for himself and his family. He conveys that *“it is one of the best ways to save money as you get interests and quite a bit more back when you save for so and so years... So, if you live longer, you get more back.”*

7.1.2 Old Age Allowance Schemes

Another scheme that the government put forward to support older people is the non-means-tested Old Age Living Allowance scheme. This amount is intended to be added on top of the MPF to provide basic living expenses. However, all participants felt the Old Age Living Allowance Scheme is insufficient to fund daily expenses. Individual in their 60s J is not at the age limit eligible for the scheme yet. However, he reveals that the Old Age Living Allowance *“is not enough to even pay for a third of my home’s management fees”* and Individuals in their 60s D says *“It’s better than nothing. [The allowance is] known as the ‘fruit money’ so, me and my friends treat it as small pocket money from the government... I suppose I can buy some extra snacks and fruit from it... you won’t and can’t think of it as something you rely on.”*

Many viewed that current welfare for older people in Hong Kong is inadequate to support them through later life. Professionals are also considering alternatives that older people may use to support themselves. For example, Professor A indicates that:

“...as a housing scholar or researcher I think the reverse mortgage is an excellent scheme. I’m not so sure about Hong Kong because in Hong Kong there’s no inheritance tax, but in Korea, they have to pay a lot for inheritance tax. The housing price increase is not so constant in that case... and nowadays older people live longer than before, and they need to secure the income. So, I guess this reverse mortgage system is really good for those who live in the countries that have to pay a lot of inheritance tax... I know people do not use the reverse mortgage system that much, it’s not popular and also the public pension is not that good here in Hong Kong. I was also wondering how the older people... thinking about their plan to monetise their house...”

Professor A

However, there is an alternative view on the reverse mortgage system, *“sometimes people place their current flat for reverse mortgages into the banks and I mean that’s also one way but I think in a way how this money can be used is also very sensitive and I think that’s also one factor that hinders people into moving because they’re not sure if... how much money this reverse mortgage will able to support them up to”* – Professional

B

Professional B also discussed ideas on how older people can maintain financial independence despite a lack of elderly welfare:

“[Older people] could rent [their homes] out and provide some sort of autonomy, they don’t need support from someone else they are self-sufficient. And some people seldom... but I think selling the house is also... you need someone you really trust to sell the house for you. That’s why I think older people if they had to leave their current places it’s a big task for them... having to maintain a rental property that’s actually quite - there are certain responsibilities, and they might not manage, and I think they need people who they can trust to do this with them.” – Professional B

The general views on the availability and suitability of the Old Age allowance scheme are negative as it is insufficient to support older people through later life. This has motivated various professional actors to consider other alternative options available that older people could choose from to gain some sort of autonomy after retirement if needed.

7.1.3 Health Care Provisions

Hong Kong has an extensive public and private healthcare system (GOV.HK, 2021). However, it is found that older people in their 50s and 60s do not prefer the public healthcare service when it comes to serious illness. This is because the waiting time for public health care services for emergency walk-in services and is long. This was found out in Individual in their 60s L’s interview,

“The public hospital walk-in service is acceptable... you have to wait a long time, but you get seen on the day. It is not recommended if you have something scheduled during the day. There was once where I went to the walk- in service at noon and I had to wait until 9pm at night... It can be quite frustrating.” – Individual in their 60s L.

This is also expressed in Individual in their 60s J’s interview but on surgery where he indicated that *“after a check-up, we were told that our daughter needed an emergency surgery but when we received notices from the [public] hospital it turns out there was a lot of patients before us, and we had to wait for a year... It’s ridiculous. Luckily my daughter has insurance, it was still expensive, but we got a private practitioner... we only needed to wait for two days... If we waited for the public [hospital] it would have been too late!” – Individual in their 60s J*

It should also be mentioned that once older people reached a certain age, they are unable to get insurance. This places financial burden onto people in their 50s and 60s. A participant mentioned that he *“wants to*

move closer to the main city area so the travel time to work can be shortened but I would not be able to get one with the same size as my current home for the same price... I do have more than enough [for a bigger flat] but I need to think about my parents, you cannot get insurance for them anymore. If they need to do surgeries at this age, I have to pay in full or else who's going to pay for it?" – Individuals in their 60s C.

Through this it is known that people in their 50s and 60s are willing to provide financial support for their older parent. This also reveals that the lack of availability of health care services such as surgery leads people in their 50s and 60s to assist their family members for private health care services. This is found to restrict people in their 50s and 60's housing decisions as people in their 50s and 60s would need funds available on hand.

7.2 Provisions of Housing Models for Elderly

This section will discuss the provisions of public housing and other housing types and forms such as public and private care homes, non-subsidised senior housing, and co-housing and discuss reasons why people aged between 50s and 60s as stakeholders are guided away from these housing options. Furthermore, this section will present professionals' views towards older people's housing expectations for various housing options.

7.2.1 Public Housing

From the interviews, some participants in their 50s and 60s indicated that they chose to gain home ownerships for themselves as well as for their adult children instead of choosing public rental housing. The reason that people do not choose to live in public rental housing is not simply that they do not fit within the eligible income and assets criteria, but because there is a long wait list and waiting time to acquire social rental housing due to heavy demands and shortage of new public rental housing developments. Some professionals do view that public rental housing is the most suitable housing option for older people for later life, especially for lower income people. However, they agree that it is difficult for older people to access this welfare.

"Definitely for lower income people with low income they are waiting for public rental housing and that will be for the best for the rest of their lives. But there is a very long waitlist even with elderly priority and they may die of old age in the process." – Professor A

The Hong Kong government's housing support for citizens is seen as inadequate and has unique shortcomings and this is obvious when compared with other cities. *"In Hong Kong, poor elderly, definitely public rental housing will be the first priority but there is a very long waitlist. In Singapore, they have a very good public housing system as the majority of residential are publicly developed and over 70% of the population live in them... and... a very good scaling down scheme for the elderly people so normally they can enjoy their spacious flat when they are young but then they are about 50-60s they can sell it and they can move to a smaller housing. I heard it's quite popular because the rest of the money they can monetise."* - Professor A

Another professor also suggests that Hong Kong elderly housing schemes *"should learn from Japan... There are such good and successful existing elderly community schemes and yet Hong Kong is not learning from them... I have done research with the government on elderly, and I have also put forward and submitted schemes on elderly housing support, welfare and suggested policies and yet, as I've mentioned before – year after year, they were never put on the agenda... [and] they were not fully considered in the government budget."* – Professor B

This opinion about housing support and policies towards assisting older people also stretches to private developers that focuses on elderly housing, Professional A states, *"The housing policy? Is it for elderly people? There's not much... They don't reflect elderly people's future housing needs because now the government they... except the housing society, for the government they don't have any for the private sector, they don't have any encouragement for the private sector to act to build senior housing for the elderly. So, I don't think they have policy. For example, they won't give any privilege or the premium – waver of premium for senior housing."* – Professional A

7.2.2 Sen Project

Other than public housing, a relatively new elderly housing project 'Sen Project' was launched by the Housing Society for Middle-Class Elderlies. There are only two pilot projects that are currently in use (Hong Kong Housing Society, 2018). A third SEN project is expected to be completed in 2022. Again, this project utilises a ballot system to pick eligible applications for entry (Hong Kong Housing Society, 2018). In the professional's point of view, this type of housing raises concerns for older people. Professional B indicates that:

“older people talking about these new retirement...retire homes developed that’s happening in the area and if you ask them if you want to move into those social retire homes, even though it’s independent unit, the first impression that comes to mind that is being labelled as being old or being irrelevant and not having the independence that they’re used to compared to their owner-occupied home.” – Professional B

Despite this opinion, Professional A considers that the SEN project will be a favourable choice for elderlies in the future, *“Yeah, I think it will [be] getting more and more popular. Provided that it is not too expensive.”*

Other than the SEN project, the Hong Kong Housing Society also put forward the Tanner Hill, a non-subsidised housing for senior citizens in the recent years and is deemed as well received by the Hong Kong Housing Society and professionals. This non-subsidised housing option that provides life-long-lease is one of its kind and elderly housing scholars believes that it is effective. Professor A reveals that,

“Yes, they have a lot of excellent facilities inside. They have library, gym, swimming pool and for those who are very weak and have chronic illness, in the basement they have special units to hospitalise so it’s pretty good.” - Professor A

In addition to the facilities, it is also known that *“...a lot of people are in the waiting list. But the thing is that it’s pretty expensive and they have to give up their own housing to accommodate the fee. So, it’s like a trade-off... but it’s well received.”*

However, it is known from chapter 3 that demand was low for the Tanner Hill apartments when it was first released, and it only gain popularity after putting forward a short term two-year lease strategy. This makes us question to what extent its innovative housing solution (life-long-leases) was successful. The Tanner Hill is felt to be another private elderly home with an extra life-long-lease scheme rather than the opposite. Although there is a waiting list, it is unknown whether the demand for Tanner Hill apartments were simply for the short-term leases as there is a shortage of elderly care homes in Hong Kong.

Despite this, one of the reasons that scholars believe elderly citizens would want to move into the Tanner Hill is that older people do not want to rely on their children for physical support. This is exemplified by the following:

“but, they didn’t want to rely on their children to physically support them for their later life and they have money to move in that elderly house and then that elderly house has quite a good quality of facilities there so yeah that’s the main reason they live there... Yes, until they die. So far there are four of [this type] of housing... It’s pretty good quality, very high quality.”

However, when considering whether all elderly citizens living in Hong Kong would want to give up their property and put all their savings into living in Tanner Hill instead of allowing their children to inherit their property, the professionals are unsure if people would fully want to move into this housing option. *“Yeah, I’m not sure about those people in the project but I think it’s mixed in Hong Kong... Tanner Hill is the first non-subsidised senior housing and we do not know enough yet. We do not have enough of this type of housing in Hong Kong to see a trend.”* Another professional also indicates that the housing option has mixed opinions within the elderly population.

“Tanner Hill is another one. So Tanner Hill is the more recent development and that has mixed – I think people have mixed feelings towards it so in many ways it’s ideal because you know, it’s like living in a service apartment specially for older adults in a very nice and certain ways all the support you can get but it’s very expensive. So, I think that will also – I means it also shows that providing care comes with a high premium how can we make it more affordable. I think in the previous two, the first two projects the other one parallel with Joyful Court [SEN Project] they are very popular and they offer maybe not as luxury services as Tanner Hill but those are the most affordable options but we don’t have more of those.” – Professional B

In contrast to the professionals’ opinions, only 5 participants in their 50s and 60s heard of the Sen project and Tanner hill scheme but some do not remember the name of the project, 2 participants were able to recall the scheme when prompted by the researcher and 27 participants in their 50s and 60s did not know about the Sen project or Tanner hill scheme. Most participants in their 50s and 60s who heard about the Sen project scheme indicated that they were not keen about the Sen project and would not take into consideration as an option for housing for later life. This can be seen in Individual in their 60s C’s interview where she indicated that she *“heard about [the Sen project], it is quite full... with a waiting list too but I do not see why people would go for this option... if you ask me, I have not considered it as an option for housing [for later life].”* – Individual in their 60s C.

Another participant also revealed that *“I do not have anyone that I know of who’s considering the Sen project... or live there... Everyone’s got their own [private] homes and even if they do plan to move in the future, it would be another private housing.”* – Individual in their 60s L

Participants felt that the Tanner Hill or the Sen Project will not be one of their housings for later life considerations, especially when they can afford their own properties. This can also be seen through Individual in their 50s I’s interview: *“Unless you have your own property like us, you can register for public housing estate. Or there are some dormitories for older people. These dormitories can be fully subsidized by the government and there are some that are for richer older people and they cost more but the facilities and environment are better. Also, now there are some where you rent and after you pay a certain amount of money, you can live there until the end of your life. Forgot what this scheme is called, it’s run by the Housing Society...”*

Individual in their 60s G also holds the same perspective. She claims that she knew there are *“single older people homes and public housing... And even private ones. But they are more expensive. But have much better facilities. But they’re definitely expensive. Elderly homes. You pay a lumpsum and then you can live there until you die. And they’ll take your house back. It depends whether you’re lucky. It really depends on your health... whether it’s worth it... If you can live for 20 or more years, then yes...”* But when asked whether she will consider the Tanner Hill project, she says *“No... I have my own apartment.”*

Another interviewee who has heard of the Sen Project also explains that it is not what she looks for in terms of housing for later life: *“What options on moving for older people? You’re asking me if I know any? Yes, I do know some... in Ngau Tau Kok there are some apartments for older people but I’m not entirely sure about the details. You pay like 1000k HKD or so for an apartment but when you pass away, that apartment cannot be inherited. You’ll have to give it back to the government. What else? Public housing... that’s for everyone. For older people, I only know these options. Yeah, I think it was 500k or 1000k HKD, but I’m not sure... I haven’t thought about living there but I know there are these schemes going on.”* – Individual in their 50s G

Additionally, there was a participant who displays limited understanding on the life-long-lease housing projects and did not have enough knowledge on this to elaborate: *“Public housing for single elderlies and there are some others like elderly homes or care homes or private elderly houses. There are some luxury elderly homes too.”* – Individual in their 50s K

Furthermore, through the interviews, it is found out that participants view the Sen housing is more directed to *“older people who do not have any family members left... possibly without partners... and those with a lot of assets... it is not for everyone... I guess it would be useful to some [older people] but, no I would not consider it... I do not see a reason to give up my assets as I have children and parents to care for”* – Individual in their 50s D

Although Individual in their 50s C did not know about the Sen Project or Tanner Hill, she has a similar perspective to Individual in their 50s D on elderly housing. *“I would think, a senior citizen community would be... like a retirement village where you can have a choice of... a village a community literally where you can own the units, one two or three rooms apartment or a small apartment. With some groceries and simple medical and ambulance service and some general facilities like gym, maybe a swimming pool, some walking tracks. Basically, a retirement village... the concept. I will consider that if I’m widowed, if I don’t have children, if I’m single and never married, I would like to go to such a place.”* – Individual in their 50s C

During the interviews with people in their 50s and 60s, the researcher needed to use a follow up question to prompt and bring up the Sen project as an option for older people when discussing the question ‘What housing options are you aware of for older people?’ in order to see the participants’ view on the Sen project and Tanner Hill scheme. Yet, the majority of people in their 50s and 60s interviewed were not aware of the project. Most only knew public rental housing, private housing and elderly care homes as options for older people. Some examples of this can be seen below:

“There are public and affordable housing. There is private housing... there are lot of types. In private housing, there are new buildings and old buildings... that’s all I know.” – Individual in their 60s L

“I think there’s only public housing?” – Individual in their 60s O

“For example... if an older person needs to look for a place to stay, there is a priority lane for older people who lives with family members. No matter whether it’s public housing or subsidized housing, you’ll still be qualified for the priority lane and be allocated a home first. Or if one cannot take care of the elderly then one could apply for some public or private care homes for the elderly. This can also help the elderly. Overall, these are some options that older people can choose. I only know about these few options.” – Individual in their 50s A

From this, it could be viewed that people in their 50s and 60s do not have the Sen project housing as an option for their future housing plans. This contrasts with the professionals' opinion that the Sen project is likely to gain popularity and that people are motivated to move into housing within the Sen project scheme. Also, people in their 50s and 60's opinions on the Sen project conflicts with the fact that the Sen project is well received. This may be because most of the participants interviewed have families even if they were single. Also, it is recognised that there are only a few developments in the Sen project currently running and there is not enough data of this type of housing option in Hong Kong to see a trend.

7.2.3 Care homes and Cohousing

As discussed, Sen housing is one of the new innovative housing options developed for middle-income older people in Hong Kong although there are only two under operation. There are conflicting responses between professionals and people in their 50s and 60s regarding this housing option for later life. Through analysis, other housing options for older people such as care homes and co-housing also have mixed responses from professionals and people in their 50s and 60s. This section will present evidence on professionals' expectations of older people making future plans to move to care homes and how professionals in Hong Kong perceive care homes as an option for housing in later life. It will also outline people in their 50s and 60's responses towards care homes, but please refer to Chapter 7 for a more detailed discussion on these two age groups' decision and outlook on care homes. It will be presented through a different light on the theme of changing caring needs to answer the research questions. Lastly, this section will also look at the co-housing option for older people in Hong Kong and how this is observed by professionals.

Professionals interviewed view that the majority of older people would aim to age in place and stay within the community.

"Yeah. Their own homes as much as possible so ageing in place is definitely a huge thing in my city that I'm coming from, and they definitely wanted to age in their own homes as long as possible... so within their community, so they did not want to... sanction off in some rural area where it's cheaper to house them." - Professor C

This point is also agreed by Professional A from the private sector, and she also expected that older people view care homes as a last resort. *"I think they will prefer to, as far as possible, they will prefer to stay in the*

community. Yea, as far as possible so yeah, that maybe the last option, moving to elderly home.... [They would prefer] their own community, live at their own home or with their relative or with their family members.” – Professional A

From the professional’s point of view, this indicates that older people would prefer being able to continue their existing lifestyle and avoid care homes as much as possible. This expectation is presented in most professionals’ interviews. A reason why older people may avoid care homes is discussed by Professional B: *“I’m not saying retirement is the place they want to be but when it comes to decisions related to moving, retire homes will become the least – I think for some people it’s a bad option it’s something they won’t want to think about because a lot of stereotypical feelings that goes around that retire homes is for older people.” – Professional B*

However, despite the fact that professionals view that the majority of older people would aim to age in place and are unlikely to consider care homes, professionals believe that both healthy and frail older people with various degree of disabilities will definitely need to enter care homes at some point in their life course. This is built on the basis that care homes are well received in Hong Kong and it is expected that older people need professional care. This is exemplified by the following,

“I think because they’re really trying to not think about institutions because it’s like the worst case scenario for them... so I think it’s definitely is well received but there’s... umm... unfortunately I think some of them might not think of it until they get to that point.”

Other professionals who work in care homes do view that care homes are well received, however, a possible reason why care homes are perceived as well received in Hong Kong are likely due to a shortage of care homes in the city. This is revealed from Professional C’s experience,

“Yes, there is definitely a very high demand here as well as other care homes. We have a range of older people living here... some are healthy, and some need more care... there are also residents who need intensive care. All the beds in our centre are currently full... There are definitely not enough public and private care homes in the city...” – Professional C

Through the interviews, it is viewed that professionals expected that the main reason for older people to move into care homes are extreme health concerns and disabilities. This can also be seen in Professor C’s

interview, where she talks about *“in Hong Kong um... if they have to move... if [it is] to move to [an] institutional settings... if they cannot be able to... if the functional ability is so lowered that they have to actually have 24 hour care or something like that... So, I think that would be the primary reason to moving from their already current home.”* – Professor C

Furthermore, this viewpoint is also seen in professionals in the field as professionals in the field consider that professional care is most suitable for older people with disabilities and health concerns. *“The first reason, the major reason is caring because the family members or the maids – even they have maids... or the family members, [they] do not know how to provide adequate care to the elderly or because the elderly are too frail or they have multiple illness so they have problems or they have um, maybe not too familiar with the caring skills, how to take care of very frail elderly, so this is the major reason.”* – Professional A

Professionals believe that care settings or private professional carers are the only people that are able to provide care that is well suited for older people’s needs as they are professionals and are trained to provide care. Hence, professionals in the field felt that entering care homes or similar facilities such as the Sen project is necessary for the well being of older people. In addition, professionals also believe that care homes are important for older people in Hong Kong as most homes in Hong Kong have limited space that could allow homes to be reconfigured into an age friendly home.

“...maybe because of the space. [This is] because the Hong Kong is very limited in [terms of] space for the accommodation, so very often maybe the elderly... if they are staying with their family members... they don’t have sufficient space. [This is] because if the elderly is getting frail they might need... a bigger bed with the handrails and also those [beds] that can [lift] up and go down so, this kind of bed is usually bigger than just an ordinary single wooden bed and um, they may have some mobility problem so these elderlies they may need to use wheelchair and some of the [flats] in Hong Kong... even the... the entrance to the bathroom, the toilets... or the bathroom maybe is not a shower cabinet, it may be a bathtub and so they cannot take a bath conveniently in the bathtub and the door... the toilet door, the bedroom door the entrance may be [too narrow and] not fit [a] wheelchair to pass through so all these two reasons are mainly the major reasons why the elderly have to [be] admitted to an elderly home.” - Professional A

Through this, it is revealed that in some professionals’ point of view, the existing standards of some domestic households in Hong Kong is considered as a barrier to enable certain frail older people to continue ageing in

place whilst utilising disabled supporting facilities daily. Therefore, professionals would expect older people, especially those with disabilities to move into care settings to receive professional care and reside in settings that are designed to be more disabled friendly.

Nonetheless, through professionals interviewed, it is known that some older people who are able-bodied chose to admit into care homes because of loneliness and for socialising purposes. This is described below,

“... so the fact that he chose to move into a nursing home and share a bedroom with two other people, umm... said to me there’s a lack of options for people, you know once they – if they move out of owner occupied home, there’s not many choices for them to look into. So, this guy moving from home into a nursing home being perfectly healthy has always stayed with me in my mind... So, between the domestic and institutionalised settings there’s got to be more diversity in between these two options.” - Professional B

This point is also seen in the following interview extract where they identify how various life events could also lead older people who are healthy, move into care homes.

“loads of older people especially... something dramatic happens in life such as their spouse died or change in health conditions, they might want to live in a communal space... in general I think in the west maybe co-living has more presence but in Asia, I think people still rely pretty much on their family members for support, so this is probably not the first thing that comes to their mind when they think about where they want to be in their later stages of their lives.” – Professional B

This argument is also comparable to Professor C’s perspective on older people’s influences on housing decisions,

“I think so too... definitely loss of a spouse, um... I think it may kind of put you towards cohousing or something or maybe your kids will be like you know my mom or dad needs to be more social so maybe we should move this person or encourage her/him to move to a housing where it’s also a large social network that they can engage in more... I think that’s why the research I did on baby boomers on social participation... they talked about housing [and how it] is so important because housing and social engagement and participation are so linked together that it’s hard to separate the two.” - Professor C

In addition to the fact that Professional B and Professor C both pointed out that older people may choose to admit into care homes in order to socialise more with others and engage with the community, it is also noted that there may be a lack of housing options between a domestic setting and a care setting. Furthermore, cohousing is an option that could potentially be provided as a solution for loneliness in older people and create a better platform for older people to socialise at old age. This also further displays that professional consider that there should be more housing options available for older people. This is further exemplified below:

“co-living. I think because now people [are] living longer, living more healthily as well there’s a whole new cycle after their retirement so I think yes, different – people want to have choices, doesn’t matter if they like it or not but we need to provide more choices in terms of you know, not rely – I think family members [are] important but it’s not the way for them to think about their options outside of that so I mean I have a lot of friends who are in their 50s and close to retirement and they are thinking about it even though they might not feel they need it right now but I think people – because you overcome things moving through different stages in life and you’re always be thinking about you know, what is the best way to live so yeah definitely we need much more diversity in... especially specialised accommodation. I think care... In terms of community care network... in Hong Kong it’s not... they are building on it. And I think that’s such a big component into options how people will decide or how people perceive that as a potential place that they want to move into in the future... So yeah, definitely different housing types is essential, it’s a must.” - Professional B

Another professional also reflected that new housing options for older people are important. It is also viewed that providing more housing options would further improve the availability of older people’s housing options in Hong Kong.

“actually I think maybe cohousing will be a very interesting thing [as an] alternative here in Hong Kong to see like cohousing with cooperatives – like cooperative housing but for ageing seniors in Hong Kong and I think taking that cooperative model of you know, I think Canada like – the baby boomers are very excited about that model and so I’m just wondering if that would be like a model that would be... that could be received here and maybe... I don’t know and [in] the future if I were to dab into this area that would be my... kind of influence of trying to expand awareness about housing cooperatives. Because it builds community, right? ... cooperative housing and community are just – go hand in hand and there’s a lot of mental health and isolations among elderlies so that could be a possible solution.”

Private developers, architects and academics' experience with the government's older people's housing provisions and welfare led them to develop their housing solutions for older people. It is convinced through the interviews that professionals felt that the lack of policies for older people and initiatives for housing models for older people on top of land scarcity makes Hong Kong unsuccessful in its approach for older people. Therefore, drawing from the professionals' experience, they felt that adopting effective housing models from other countries and introducing a variety of new housing options for older people, such as cohousing is important to meet the various residential needs of older people in Hong Kong.

7.2.4 Homeownership

Whether or not people in their 50s and 60s need to make a housing decision to move or stay in the future, they all prefer living in private properties and owning their house outright. People in their 50s and 60s at this age are able to fund their own home ownerships. This is exemplified by Real Estate Agent A:

"They fund it by themselves. They either accumulate their wealth or from their business earnings. It's very rare for this age range (50s and 60s) to borrow money and loan a mortgage because the bank has an age borrow limit of 70 years old. They can't borrow much at that age." - Real Estate Agent A

This shows that people in their 50s and 60s are either likely to move before 70 or not planning to make a move at all because they will not be able to loan a mortgage after 70. However, it could be seen in 5.2.5. that people in their 50s and 60s assist in homeownerships for their adult children. This bypasses the issue of the age limit. However, some professionals consider that it is still possible to move despite the age limit for bank mortgage loans: *"I think the funds... a few people that I know the funds come from selling their previous house and that enables them to move to the next one. Of course, there are also elderly who rely on the subsidies from the government as well, although it's not a lot, a lot of them rely on the government even people who move into care homes."* - Professional B

This opinion is also seen in Professor A's experience with an older person:

"Move out of their owner-occupied house... As far as they can... the income... there's no reasons for them to sell their own housing. If they want to monetise their owner-occupied housing then there's no other choice but to sell it. Also, I met a person in his 80s his wife passed away a few years ago and he himself has very bad eyesight so he cannot live alone anymore so he has to sell this house and move to his daughter's. So, I think

it's quite different according to different age... so very old age maybe they cannot live alone because of their health conditions. Younger elderly, they may want to secure some finance out of the housing.” - Professor A

In regard to home ownerships, the empirical findings show that other professionals also agree that people in their 50s and 60s prefer to live at home and age in place. This is displayed by the following,

“Yeah. Their own homes as much as possible so ageing in place is definitely a huge thing in my city that I’m coming from and they definitely wanted to age in their own homes as long as possible so within their community so they did not want to... sanction off in some rural area where it’s cheaper to house them.” - Professor C

This point is also agreed with Professional A. *“if someone, they’re going to buy a house they will think they will stay there for their rest of their life.” - Professional A*

The idea that people in their 50s and 60s prefer to age in place is also agreed by Professor A, however, she indicates that it is highly dependent on their accumulated savings. Professor A’s opinion is seen below.

“Of course, the elderly people’s homeownership rate is much higher than younger people. That’s very general... common. But you know in Hong Kong, the management fee is very expensive so if they live in private housing then they have to pay monthly management fee even if they don’t have regular income after retirement so it’s a little bit too much for them... I think the financial condition is the most important factor. If they own their house and they can secure the regular income then there’s no reason they sell their house and move to another house because you know in the later life it’s really... they do not want to make a big change in their life. If they cannot financially support it then there’s a lot of issue... So basically, I don’t think they will make drastic changes to their living arrangements so like I said earlier, if they have to move, then it will be because either the financial problem or the family issues. Whether they have to take care of their children’s children or they themselves, their health conditions are not very good so their children need to afford themselves. Other than that, I don’t think older people or soon to be old people like... they want to move or sell their house.” - Professor A

However, people in their 50s and 60s may still initiate a move if there is a poor environmental fit and they are having physical troubles with their home environments. This can be seen in Real Estate B's experience:

"So they don't want to live in houses anymore so they reached out to me for apartments... They didn't live there for long... even pent houses are an issue... I have experienced clients coming back to me because they can't go up to the second level, so they just ended up sleeping in the living room... which is not ideal. So, they wanted to sell... there are quite a few neighbourhoods with detached houses in Hong Kong but if there are health issues then they must change an environment." – Real Estate Agent B

Having physical issues with home environments is one reason that may have led people in their 50s and 60s move to a different place. However, people may also move because they are not used to the need to drive. This can be seen in the following:

"I have a client where I persuaded him not to move... My clients aren't that old, around 50 years old? After they accumulated some wealth, they do want to try living in detached houses... but realised it's not for them. One of my clients moved in to a detached house and that requires driving but realised its very inconvenient having to drive his children to tuition centres and wait... and drive back. It became a massive hassle, so they decided to move back to city." – Real Estate Agent A

However, the location preferences are found to differ between people in their 50s and 60s. *"For example, I have a client who was thinking that he should rent, and I was persuading him no matter what happens, you must have a property. I forced him to buy when the house price was a lot lower, and now it's alright. It would've been bad if he is still renting in this time and age. But the client likes to live in rural areas, I persuaded him to move out into the city areas, but he doesn't like it. He likes it in the rural areas where there are not that many people. So, it depends on what they personally like."* – Real Estate Agent A

Location preferences are seen to be different between different people in their 50s and 60's participants. Yet, professional C felt that having accessible transport, living near or close with family members and location are a key to suitable housing options for later life.

"I think when the person at the age of 50 or 60 when they go to purchase a flat I think they will consider the internal – whether the flat for the location they will if someone if at the age of 50 or 60, for the location of course must be accessible, have accessible transportation, public transportation accessible and then the

second consideration maybe whether it is close to their family members whether their sons, their grandchildren are living in the neighbourhood I think they would like to stay close to their family members.”
- Professional C

In addition there are also professionals that felt older people are not suited to live in private housing alone or with children as it is claimed that they become vulnerable.

“I mean what I found interesting is that Asian parents mine included, they... the ideal in a way to live in the later life is to be with their children but the thing is even when they're at home like when their children are working and they're at home... you know like they are really... dependent and vulnerable you know? I don't think it's the solution for [them]...” - Professional D

There are also professionals that considers alternative schemes that people in their 50s and 60s should and could choose that either enables them to continue ageing in place or age in a different location. These are presented in the following three quotes:

“Owner occupiers, I'm not quite sure, still, it's not very popular to sell their house and move to elderly housing or they use the reverse mortgage scheme. Although the numbers are increasing now but still they are reluctant because they want to pass it to their children. But here in Hong Kong there's no inheritance tax that I know of, right? In Korea, they have to pay a lot for it.” - Professor A

“in Hong Kong now there are some housing modification agencies so they... so they worked with older adults who live there with their family, would they try to upgrade or improve their living improvements – living conditions into somewhere that they can stay longer for the later parts of their life.” - Professional B

“Those people [in their 50s and 60s] already accumulated enough wealth so they definitely would not move and already got their own private homes already. Though, I have been working on this... research on older people and the Greater Bay Area [in China]... With the low levels of supply, it is definitely best to relocate to Greater Bay Area... within China mainland... there are better retirement facilities and also solve the increase in ageing population and also general population in Hong Kong.” – Planner A

Although it is found in this section that people in their 50s and 60's prefer ageing in place, there are various influencing factors that might lead them to continue to age in place or move to a new environment that is more suited for their housing needs. This will be discussed in the next section.

7.2.5 Supporting Adult Children

This section will firstly discuss the reasons why people in their 50s and 60s would provide intergenerational support in homeownerships in relations to governmental policies and availability and affordability of housing options. It will also consider the micro level of individual family transfers influence older people's housing decisions for later life.

People in their 50s and 60s would want to stay living in owner occupied housing and they are determined to get their adult children and their families (if any) to achieve homeownerships if they move out as well. However, this is extremely difficult as Hong Kong's property prices are high. The difficulty of attaining home ownership can be seen in the following quote where Professional A describes the perspective of home ownership through the lens of the younger generations:

“Old people, because they were able to purchase home relatively easier than... to young people now, so these old people... not very old, I think 50s or 60s who believe that their children have to buy. So, they really encourage [them] to have a house but the young people... I think many of them almost give up, if they cannot have enough income to save for the down payment. If they have enough salary, then definitely they do want to buy but some of them already gave up. They do not want to spend that much just for the down payment.”–

Professor A

This shows that professionals agree that people in their 50s and 60's housing expectations for their adult children are to attain home ownership. However, in the interviews, some professionals were not aware of how people in their 50s and 60s are willing to provide financial support. But the understanding of attaining home ownership is looked at through the perspective of the younger generation and some felt that home ownership is unachievable by themselves. This is because currently, Hong Kong citizens will need to pay a down payment deposit of at least 40% for any private residential properties that is worth less than 10,000,000 HKD (Standard Chartered Bank (HK) Limited, 2021). Furthermore, it is discovered through Real Estate A and B that most clients purchased homes that are over 10,000,000 HKD and the mortgage loan is

50%. This meant that *“it is much more difficult to purchase a home at a young age like mid-20s or 30s, because paying a down payment of 50%... is quite high. Unless parents help their children to pay, it is very difficult to achieve homeownerships.”* – Real Estate Agent B

The fact that people could only take out 60% or 50% mortgage loan makes it difficult for adult children to achieve homeownerships as they would not have been able to accumulate enough wealth to pay the deposit. For this reason, people in their 50s and 60s, those who have accumulated savings throughout their life course, choose to provide financial assistance to their adult children in achieving homeownerships. However, this is not the only reason that has led people in their 50s and 60s to provide financial support for adult children. Another reason is that most people in their 50s and 60s are mortgage free as they achieved home ownerships before 1997 and at the time, people were only allowed to take out a mortgage loan for a maximum of 20 years. Consequently, most people in their 50s and 60s currently do not have financial pressure from mortgages as they should have fully repaid their entire loan. Since people in their 50s and 60s are mortgage free and have accumulated savings over their lifetime, this makes them able to support adult children’s home ownership. What is more is that the regulations for mortgage schemes were different before 1997.

“Before 1997, [house buyers] could take out a mortgage loan of 90%. So, if the house prices drop slightly, people will already be in negative equity... and if they lose their jobs then the bank will take the property away. [In addition, currently people] “can take out a much longer mortgage. Before it was 20 years, but now it’s 30 years. The interest is also low, about 2%... so, current house buyer’s pressure is a lot lower.” – Real Estate Agent B

This shows that most people in their 50s and 60s who achieved home ownerships before 1997 needed to pay a deposit of 10%. This is a big difference in comparison to 40-50% that new homeowners need to take out nowadays. This implies that, people can get a mortgage loan a lot easier with less savings before 1997, however, the risk is a lot higher. Besides this, Real Estate Agent B claims people in their 50s and 60s are found to have high financial stress at the time having to pay off 90% mortgage within 20 years. But having experienced this, people in their 50s and 60s realises the difficulty for their children to get a mortgage without their assistance and so, would choose to provide financial support. Although people in their 50s and 60s are financially able to support their adult children, they are not obligated to help their adult children. Despite this, interview findings show people in their 50s and 60s are willing to provide assistance to support their adult children’s home ownerships. This is evident in Individual in their 60s L’s interview where she explains,

“How else are they supposed to get their own place? Once they save enough, say 5-10 years later, you cannot guarantee house prices won’t go up further, making them unable to buy a property in the future as well... There may also be policy changes or stamp duty might go up... the mortgage interest might go up too... it’s hard to predict so, why not we help them financially now when we still can.” – Individual in their 60s L

The action of supporting adult children’s home ownership can be seen to be influenced by people in their 50s and 60s comparing changes in government policies and action that they experienced over time and at present. In addition, in most interview conversations with people in their 50s and 60s, it is observed that their action for providing adult children support for home ownership is unconditional as long as people in their 50s and 60s themselves are financially capable. This is also not a new phenomenon as some of the people in their 50s and 60s interviewed received financial assistance from their parents to achieve home ownerships.

“My parents helped me with my down payment back in the late 90’s, it is natural that I help my son and daughter with theirs in the future. It is my duty, and I am already prepared for it... I know it is going to happen.”
– Individual in their 50s D

This indicates an influence from family culture or values that has been passed down from the previous generation. From this perspective, some people in their 50s and 60s were more influenced by family values rather than their lived experiences within the changing wider housing market context.

Looking through a professionals’ point of view, real estate agents also show an understanding of people in their 50s and 60s assisting adult children to achieve homeownership or making arrangements to enable intergenerational co-residence.

“Yes, some do live together. Whereas some other clients purchase a flat and let his or her adult children to just live in it. That’s another case that works here [in Hong Kong].” Real Estate Agent C

In addition to real estate agents having an understanding of people in their 50s and 60’s housing decisions, they also come into contact with the interactions between people in their 50s and 60s and their family members through the house buying process.

“They go alone [for house viewing] because they are already very experienced. Or if for example they have adult children they may bring their adult children. These adult children are usually those that finished university or just began working and don’t have money for their initial down payment and if the client would like to purchase a house for them, then they will ask for their son or daughter’s opinions. Or say for example if I purchase a home for my son, I will ask something like “Where would you like to live?”, but obviously, it’ll definitely be in some places where the clients could afford.” - Real Estate Agent A

Real estate agents have the opportunity to work directly with people in their 50s and 60s as well as their family members in some cases during their house buying process and as a consequence they learn about people in their 50s and 60’s housing behaviour and the decision to financially support adult children’s home ownerships by purchasing a property outright for their children. Supporting adult children’s home ownerships is quite common in the Hong Kong context. This is evident in Real Estate Agent A’s experience.

“This phenomenon is quite common because I have got clients where their adult children need to gain homeownership and the client will help them out [financially]. Or there are cases where they would take their existing two bedroom flat and upgrade it for a bigger flat, so everyone has enough space to live in it. Since their adult children would have children of their own.” Real Estate Agent A

This illustrates that people in their 50s and 60s assisting adult children’s home ownership is a recurring situation. Real estate agents’ experience with clients in their 50s and 60s also show real estate agents’ knowledge towards people in their 50s and 60’s housing decisions and needs for themselves and their family members. Another aspect found through the above quote is that there are two types of housing decisions that people in their 50s and 60s would make based on their needs and influence of their family members. The first one being home ownership assistance as mentioned above, secondly, rather than downsizing like the situation in older people’s housing decisions in later life in many western cultures, people in their 50s and 60s are seen to move into larger properties. This is due to the fact that the majority of Hong Kong’s properties are high-rise apartment flats and not houses with staircases, and most are designed with two or three bedrooms. Naturally, if people in their 50s and 60s choose to live with their adult children and their families, they would need a larger space. This conveys how people in their 50s and 60s approach intergenerational co-residence in Hong Kong. In addition, it shows that people in their 50s and 60’s house

buying decisions are also influenced by their family members' needs and decisions on their living arrangements.

Another issue regarding supporting adult children's homeownerships is that the final decision for the house purchase lies with people in their 50s and 60s. *"If we're talking about people in their 50s and 60s then the final decision would definitely be themselves because they already have that amount of money there."*

From the above, it is understood that people in their 50s and 60s would assist adult children with their home ownerships or make moving plans for future co-residence arrangements and this is seen through a real estate's experience as well as people in their 50s and 60s themselves. Furthermore, real estate agents are able to understand people in their 50s and 60's housing careers and their plans for their adult children's home ownership the house buying process. What is more, people in their 50s and 60s are experienced house buyers and they build long term relationships with real estate agents to help with their housing decisions during the house buying process as well as future transactions. This is exemplified through Real Estate Agent B's experiences:

"Most of my clients are long term clients and of course the very first time they came for my services they might just go for house viewing and would not make a house purchase... Anyways, we keep in contact, and they may seek my advice for housing in a certain district or whether it is a good time to enter the housing market. Eventually they would reach out for an appointment if they are ready to buy a house and I will help them find potential housing stock according to their needs and budget. This is usually a long process but once they have a successful purchase experience, they will come back and work with me again and again. If they are satisfied with my services, they will recommend me to their friends... Which happens all the time. Or they will come back and ask for help and advice for purchasing a home for their children." – Real Estate Agent B

This explains that real estate agents influence people in their 50s and 60s through advice given during the house buying process and over time through keeping a long term contact and relationship with their clients. Usually, real estate agents' services are not one-off services, they build long term relationships with their clients aiming to sell more houses to gain profit. However, through this house buying process with their returning clients, they are able to view the various housing decisions that their clients had made with them over a period of time. This also includes returning clients' potential house purchases for their adult children as seen below:

“Definitely [people in their 50s and 60s] do purchase properties for their children. I have got clients who comes back seeking for my help for buying multiple properties for example, there is this client... who I provided services for a house purchase... for himself and his wife... they wanted to move houses at that time. After about a couple of years later he came back with plans to purchase properties for each of his four children... All the properties he purchased for his adult children were in Mong Kok and Kowloon Tong... they were all bought outright. We went sat down, went through his criteria and budget together... he also did this as a form of inheritance. He wanted to divide his inheritance earlier, through gifting properties while he is still alive to avoid conflicts between his children in the future.” – Real Estate Agent B

Real estate agents are able to understand people in their 50s and 60’s housing careers for themselves and their adult children during the house buying process. Real estate agents are also able to shape people in their 50s and 60’s housing decisions alongside them during the home seeking and buying process as a guide or advisor providing expert knowledge on the availability of properties that suits clients’ needs. This also indicates that building long-term work relationships with clients allow real estate agents to continue to provide advice and information, in which give people in their 50s and 60s continuous access to information on housing.

Nonetheless, not all people in their 50s and 60s are as financially capable as the long term client that was described in Real Estate B’s interview. The majority of people in their 50s and 60s are willing to and expect to support adult children to attain home ownerships but helping adult children to attain home ownerships meant that some people in their 50s and 60s may need to make compromises to their own housing decisions for later life.

“Yes, I certainly could have gotten a more spacious apartment in the city areas where it is more convenient even if it costs more. But... the decision is not just about the apartment itself. I have other considerations... insurance, surgeries, management fees... on top of living expenses for me and my family. I also need to help my daughter with her down payment deposit when she has a stable income and decides to move out and they all require spending... I have sufficient savings, but if it meant that I could support my family better by adjusting my choices then I will... so, that’s why I chose my current home... things like wanting to live in large spacious homes in the city areas... it is not as important as my responsibilities.” – Individual in their 60s J

This point also emerged in other people in their 50s and 60's interviews. As some considers that fulfilling housing aspirations *"will be an additional treat but weighing it against all my expenses and support for my family, I think it is not necessary."* – Individual in their 50s G

In addition, some also say that "because I want to help my children to achieve home ownership in the future, so I would not spend all my accumulated savings on somewhere nice... spacious or in luxury neighbourhoods. What I like is one thing... after taking in all the factors and responsibilities, I have come to terms that my current home is most suitable." – Individual in their 60s C

This emphasises the importance of providing support to family members over housing aspirations. It also shows that people in their 50s and 60s make adjustments to their housing decisions for later life so that they could provide financial support to family members such as financial support for adult children's home ownerships.

"Around two years ago, I did have plans to move to live in a nicer area, but I put off my plans... as my oldest son got married last year and my other son wanted independence, me and my husband helped and paid for their down payment. With all these expenses I knew I would not be able to afford a move... I am content with where I live, it is more important to have a permanent home... so no, I do not regret helping [my adult children] ... it is part of the process." – Focus Group Participant A

This further conveys that what people in their 50s and 60s want for their living arrangements may not be what they expect. This is because people in their 50s and 60s are unable to fulfill their housing aspirations as they need to make compromises. This also points to the fact that some people in their 50s and 60's housing decisions for later life are perceived to be restricted by intergenerational family support.

A further point is that, through a social worker's point of view it is understood that people in their 50s and 60s may need to make compromises for their own housing for later life because they prioritise the housing choices of their adult children's property and family if any.

"I think they will prefer to buy a better one for the age of if you say... the middle aged people... They will prefer to buy a bigger flat for their adult children or a better one in a more convenient location because they think [that] their adult children will stay in their houses for longer time and then they will have their own families... they will have their children etc." – Social Worker A

This indicates that people in their 50s and 60s may be generous about the budget used to support adult children's home ownerships because they will likely be purchasing family homes as adult children may be starting their own families. With this in mind, people in their 50s and 60s would need to take out more savings and as a result, have less flexibility for their own housing choices for later life. This suggests that people in their 50s and 60s will need to make adjustments to their housing aspirations for later life. Consequently, having to support adult children's home ownerships restricts older people in their 50s and 60's housing decisions for later life.

It is understood that people in their 50s and 60s who currently have adult children are keen to provide or already provided support for adult children's home ownerships. Interviews with real estate agents also reflected this occurrence in their descriptions about people in their 50s and 60's housing decisions and purchase behaviours. However, it needs to be noted that although other professionals recognise that people in their 50s and 60s hope their adult children could attain home ownerships, people who do not work directly with this cohort did not display awareness that people in their 50s and 60s are willing to provide financial support.

Another aspect which illustrates the influence of housing decisions for later life is support for adult children through living together. As mentioned previously, people in their 50s and 60's are willing to move to a larger, more spacious property as a way to support adult children as adult children cannot afford their own property. Likewise, adult children could also provide support if needed. Despite this, professionals who do not work directly with people in their 50s and 60s do not expect that people will move to a larger property to live together because generally there is not enough space in apartments in Hong Kong. However, professionals expect people in their 50s and 60s to be bounded by 'Asian value' and would live close to their family members to provide support if needed. This perspective is seen through Professional B's interview:

"I think Hong Kong is unique place it has – I think it has a lot of Asian values towards family but at the same time there are different factors that might limit the chance for people to live together. I know there are people who live together but there are people who – I mean just the space doesn't allow them to all be under one roof so... I know a lot of older adults who live by themselves." - Professional B

This perspective is also discussed by Professor C, and she also indicates that changing family structure would likely influence a housing decision to move because there is not enough space in Hong Kong. But points out the importance of living together as older adults can be care givers for their grandchildren.

“Definitely initiate a move, yeah I think so like if they are... getting more like for example, their adult children have little ones so they have grandchildren maybe there’s not enough space of course in Hong Kong too as well so then they might think of living alone or something like that or maybe it’s more important to live together so that the adult children can work and they can become care givers to their grandchildren right? So maybe more important... could go two ways... And so, I think family structure definitely has a big impact on housing on top of income. That’s for sure.” – Professor C

Professionals hold the perspective that current older people live by themselves but live at close proximity with family members. This is because the majority of housing in Hong Kong are apartments, and some could be quite compact and small. It is also known that statistically there is a fraction of older people who live alone, and this guided professionals to feel that there is not enough space in Hong Kong for intergenerational co-residence. This is displayed in the interview with Professor A,

“The trend that the statistics show is there are more and more elderly who live alone, who do not live with their children. I think that’s the statistics. But for some families the elderly... they need them to take care of their children’s children so they have to live nearby, or they have to live together and also the housing in Hong Kong is very expensive so sometimes they may even finance together to buy a house. That’s just my observation.” – Professor A

Similarly, this perspective is also discussed and raised by Professional B,

“I was surprised to learn that there are quite a lot of people living alone in Hong Kong, yeah, I definitely see a trend, especially elderly women who live alone but not by choice. It’s definitely quite a big concern actually people live alone... for people who live with their families... it’s always been a trend and even if they can’t live with their family directly at the same household I think usually in Hong Kong people do try to you know, stay in the same neighbourhood, stay closer to each other.” – Professional B

There are also alternative opinions on the reason that professionals perceive older people do not choose to live together with their children. Professional D conveys that,

“I don't know the reason – I mean their children are all in Hong Kong... but they don't live together but it could be that they've always lived in the same estates that they're living in now and perhaps that kind of community and social support is more... at this stage of their lives is more important than moving to an entirely different area and to be with their children.” - Professional D

This brings out a view that professionals consider older people live alone because they focus more on place attachment and social community rather than moving to live with their adult children or be in the same neighbourhood.

Equally important, professionals also view that younger generation would prefer to have more privacy and for this reason they would not consider living together but may be only at close proximity with older people. This is presented in the following quote:

“Um, I think it's like a cultural change that people will prefer a nuclear family that they don't want to live by... with several generations because lifestyle, living habits, diet everything will be different and also because of space, I think and the people – now in Hong Kong I think they would prefer more their own space... prefer more – getting more emphasise on the individuality and also more emphasise on quality of life that they will think this should... personal space is very important. Like privacy etc. Like this is getting more and more emphasised” – Professional D

This idea of family members wanting privacy is also displayed in Professional A's interview: *“Yeah, yeah they like to live close but not together. For example, they may prefer in the same... in the same... what you say? in Hong Kong we usually one property they have many many blocks... so they may like to live in the same property but different blocks or different floors... but not the same floor” - Professional A*

This again, points to the idea that one of professionals' housing expectations of older people is that they would most likely be living alone but live close to their family members. This is because there are culture change and people nowadays stress the importance of privacy, which is different to traditional intergenerational households. However, despite privacy issues that may arise when living in intergenerational households, people still attempt and need to live with the older generation. This is because

they may need assistance from the older generation to take care of their children. This is illustrated through Professor A's own experience.

"You know what, my parents in law live in Hong Kong too, so until 2 weeks ago my parents in law and I, my family with my husband, we live in same housing estate but in different tower. So, during the day time I drop off my child there and pick him up when I go home but I become too busy so even dropping off is very troublesome so we decided to live together. But you know, in Hong Kong, a bigger flat is very expensive. But still we wanted some privacy. It's not... kind of annoying... not only to us but also my parents in law... but in Hong Kong the housing is very small. So, we were looking for all the big flats in the New Territories which do not have exactly the same structure... I mean the configuration [we have in mind]... the living room in the middle and then very separate... you know private areas at the end. But I don't know... we couldn't find it, so we move to one housing estate in Ma On Shan now, it's big but it's not like the completely separate area or spaces. Still... we're okay." - Professor A

In brief, professionals' assumptions and expectations of older people's housing arrangements is that older people are bounded by Asian values and family bonds so they would choose to live in close proximity with their family members either in the same neighbourhood or the same building. But they would live alone and consider less on living together because professionals consider that there is not enough space as the majority of Hong Kong housing are small apartment units. Furthermore, because of a culture change, people are more conscious about having privacy. This makes them more reluctant to share a home beyond the nuclear family. However, at the same time there are examples where people needed to live together to provide intergenerational care and support because of factors such as adult children's jobs making them unable to take care of their own children, so people needed to make compromises with issues of privacy. So, as a result it is known that those who need to have intergenerational living arrangements are willing to upsize.

7.3 Older People's Access to Information and Support Mechanism

Lastly, how older people gain information on housing choices from different professionals also influences how they make decisions for housing options. It is found out that professionals provide information on different housing options and other support mechanisms in both direct and indirect approaches. Some professions such as real estate agents and social workers, work directly with older people and provide advice. In contrast, other professions such as academics and planners from both public and private sectors do not

approach older people directly. They instead provide them with new housing options and may inform policies in the specific fields, and that would, as a result, affect older people.

Firstly, how professionals provide information and support about housing options to older people and guide behaviours directly will be discussed. Through the interviews, one of the main sources that older people obtain information about housing options is from real estate agents. Real Estate Agent A explains how they approach their clients by “treat[ing] them like friends” and provide information in the process:

“When you’re in this sector for a long time then a lot of the clients become your friend. Yes, of course. If they occasionally find me then of course yes, my opinions influence them... Nowadays, I’m mainly only working with regular customers. Sometimes my regular customers refer customers to me, and those customers refer customers to me and so on... It really depends on how good your service is as well.” – Real Estate Agent A

This indicates that real estate agents offer support and information to clients regularly and that older people also seek information through real estate agents. From the quote, it is also considered that older people place trust on real estate agents and would use information gathered through this source. This is shown by the fact that Real Estate Agent A’s clients would refer other clients to him.

In addition to this, most real estate agents would provide information on housing options based on older people’s individual needs and ask for older people’s opinions. This is exemplified by the following:

“It is true that some agents like to suggest properties in places that have high commissions and hard sell those places to their clients. However, for me and some other agents, we are different because we would see what the client would want and what their needs are. Since everyone’s needs are different. I will suggest properties based on the clients’ needs say for example some prefer a house or have a criterion on how much money per square feet... I would probably take three or four properties and analyse it with the client for example, if you purchase this property how convenient will it be? Will the rise in value be higher here?... Will that affect my client or not? The client who’s going to purchase the property will also think about whether this home will fit for his/her family member and would think about how many rooms they might need. So, it is like I’m tailor making a whole plan for the client. So, it is not like I would want the client to buy so I could earn and so, I would hard-sell a property and ignore their needs and what the location is like. I provide them with information based on what they want and what their needs are.” - Real Estate Agent B

This shows that real estate agents can provide tailored information on housing options for their clients especially, older people and real estate agents would discuss and negotiate with them on their housing needs. To reinforce this, people between 50s and 60s also consider that their main source of information and supporting mechanism for housing options is through real estate agents. During the interviews, answers on how people in their 50s and 60s gather information on the housing market and available housing options are mainly through the real estate website and consulting real estate agents. An example of this include:

“It’s so convenient. In the Centaline, a big property agent... and then you go to their website then you can see the house price of each of the areas. I also have one or two property agents that I talk to and they may give me information from time to time because from time to time people will call you and go ‘Ah! There’s a house or something in this area, do you want to have a look? Or they may call me that someone is interested in your house at such and such price, will you consider [selling] or whatever?” – Individual in their 60s Interviewee D

When questioned, the interviewee also indicated that she left contact information with the property agent when she purchased her current home. Doing this would allow her to get updated information about the housing market, housing options, and current property value. The interviewee also conveys that consulting a real estate agent is her main source of information on housing options. She has connections from her profession since she needed to work with property agents.

“Also, because I work in a bank and I was in mortgage business so other time I have some property agency partnership with them. Because in the mortgage business I must work with a bunch of people like the developer, solicitors and the property agents and so this group of people together with the bank form the mortgage business. The developer, they sell the house, the solicitors they do all the documents and the property agents they ask the people to have a look... and the bank they finance the whole things so this group of people become a very close partner from time to time. So, by the time I know quite a lot of property agents and get information anytime if I want.” – Individual in their 60s D

It is understood that the primary direct source for older people between 50s and 60s to receive information on housing options and related supporting mechanisms is through real estate agents and their respective property agency websites. However, it is pointed out that another type of profession, social workers, also provides direct information and support mechanisms to older people. Professor C, who worked as a social worker previously expresses that:

“I think social workers are the [experts] to social services and so they play a very important role in connecting people... I think a large role of the social worker is really awareness... expanding awareness and accessing [information] so we’re kind of like bridges for people they... especially bridges to not just baby boomers in general but possibly those who suffer from mental health issues or excluded mostly and hard to reach populations – so social workers mostly connect those groups to housing options and letting them know about government subsidies, what housing options are available and how to tap into those as best as they can while affirming their agency... So, the social worker is very influential I think because maybe that baby boomers don’t know that they’re allowed to apply for this or apply for that, but the social worker has that information or can get that information and so I think they can play a huge role in sharing that information and helping them with the application.” – Professor C

Social workers are seen to act as a bridge between older people and people in their 50s and 60s to provide advice on the range of welfare and pension mechanisms they can benefit from. This is also evident in Social Worker B’s interview,

“A good social worker would considerably know or will be up to date with current changes in assessments like the government assessments maybe it’s not means-tested anymore or they actually increased the age to this or decreased the age... say they lowered the requirements now so actually you’re now eligible for this...– so it’s really expanding the resources for them to get into.” – Social Worker B

Although social workers can provide advice directly to people in their 50s and 60s and older people, it depends on their organisation as well. For example, social workers from the Hong Kong Society Elderly Resource Centre will be able to provide information on ageing in place and home modifications for age friendly homes in addition to existing schemes available for older people. These services are discussed by Social Worker C who works in the centre:

“We serve as a platform to provide information about schemes with the Hong Kong Housing Society to older people and their families... but actually we do very different things compared to the Hong Kong Housing Society... People do often come into our centres for advice on schemes and we also provide one to one consulting services. We try to give advice on the most optimal way for older people to age in place and also promote new technological products to enhance the living standards for those who choose to age in place. Our age friendly showrooms are very popular with older people and their families as they can test out new

technological products and try out facilities... people are usually very fascinated with the amount of support they can get through technology.” – Social Worker C

This suggests that social workers play a major role in assisting older people in accessing different information on housing options as well as other supporting systems implemented by the government. Furthermore, they also provide advice on housing options and other welfares, which could directly guide older people’s behaviours towards decisions such as whether to move or stay put instead and carry out home maintenance to continue ageing in place.

For example, professionals believe that their professional knowledge can provide choices for older people and inform them of their needs, and one of the innovative solutions is through technology. This is explained by Professional A:

“...On their needs, because from our professional knowledge and our experiences can tell groups of people what they will need or what they will need when their elderly parents... or when [they] themselves get older so, that includes not just the environment or the location but also the internal facilities of the house for example, do they have sensors, do they have some kind of GPS alarm, what facilities let them to live alone and age in place etc...”

I still think at that age, the major consideration is how much they need. How much they need for different kind of housing... I mean it’s mainly whether they... because of their health condition, because of their physical condition they will consider that more for housing for later life... no matter what choices they make they will need to make adaptations, one way is using technology in everyday life... infrared sensors, purifiers, automatic lights, caring robots... thinking of their needs, that’s our role.” – Professional A

The evidence highlights that different professional have different involvements in providing older people’s access to information and supporting mechanism. It is found out that there are two main groups, those who works directly with older people and those who works indirectly in the field providing supporting mechanism and housing options for older people. Those who works directly include real estate agents and social workers. It is realised from the evidence that people in their 50s and 60s gain their main source of knowledge on housing options through real estate agents by forming a trusted work relationship and keeping in contact for updated information on housing options. Real estate agents thus play an active role in shaping people in their 50s and 60’s housing decisions for later life. People in their 50s and 60s also gain information through social

workers. Depending on their organisation, social workers are able to provide information through their expertise on wider housing options and welfare available, including those under the government's schemes or the Hong Kong Housing Society schemes. However, it is noted that social workers are not as influential as real estate agents for people in their 50s and 60s who are home owners or live in owner occupied housing. Yet, people do get access to information from social workers such as those in the Hong Kong Housing Society Elderly Resources Centre where they could get information on technologies to assist ageing in place. In terms of professionals who work indirectly, they may not provide much access to information on housing options unlike real estate agents or social workers, however, in addition to housing models, they work in the background to provide various support mechanisms and innovative technologies to enable people to better age in place.

7.4 Conclusion

People in their 50s and 60s and professionals perceive that the Hong Kong has a poor welfare system for older people. This leads people to build up wealth over their life course and rely less on government to pursue homeownerships for both themselves and their children. It is also found out that the government also promotes and expect family members to take care of their older parents and this is agreed by most professionals in the field.

Most professionals in the field shape housing for older people indirectly and they also carry the view that experts know best and considers pushing forward new alternatives in the housing market and providing more options is key to older people's housing in the future. Professionals do, however, consider those who have homeownerships would continue to age in place. Despite this, professionals felt that people in their 50s and 60s would definitely need to move to care homes or other housing options with professional caring facilities. This is because professionals hold the belief that family members cannot provide professional care for frail older people. This displays a mismatch between the preference of people in their 50s and 60s and the professional's assumptions. This outcome aligns with the literature regarding the mismatch between plans developed by included stakeholders and how this affected excluded stakeholders who the plans were in fact delivered for (Christie et al., 2008; Li et al., 2012; Ng, 2008; Wamsler, 2017). This study recognise that the issue lies in the fact that professionals have not considered caring and caring responsibilities that older people have when developing older people's housing options for their later life. The research found that all participants in their 50s and 60s expressed the primary motivation for their housing decision is caring. This

means that current professionals in this field have underestimated the significance of caring as the real motivator for older people's housing decisions. This is an important and new finding in this research as existing literature has not considered 'caring' in such a way.

Yet, professionals who work directly (real estate agents) found out that people in their 50s and 60s would choose to live at close proximity to family members. Real estate agents' housing expectations and perceptions for people in their 50s and 60s do align with what people in their 50s and 60s desire. This is likely because they interact directly with each other. The interaction with older people through certain means to provide them access to information on housing also allows an attempt to persuade and shape housing decisions through relaying housing expectations on to older people to guide behaviours. Also, people in their 50s and 60s are found to keep in contact even after a house buying process. Real estate agents also claimed to have kept in connection with most of their clients and that most who seek their services are long term clients in which they have established a close relationship throughout the years. This aligns with Levy et al. (2008)'s findings, where they claim that through the social process of house buying, real estate agents as active market makers have the opportunity to influence housing decisions in the role of a 'friendly advisor'. This meant that real estate agents influence housing decisions during the house buying process as well as after the house purchasing process.

This chapter is the final empirical chapter for this research. The next chapter, Chapter 8, will assess and evaluate the key empirical findings in accordance with the research questions and literature that looks at older people and the housing decision making process. It will also discuss further contributions to literature and the implications. Lastly, it will comment on the limitations and suggestions for future studies.

8. Discussion and Conclusion

8.1 Introduction

This research aimed to understand the influences of people in their 50s and 60's housing decisions for later life through the lens of an institutional approach and a life course approach. The objectives are to assess the influence of local housing market actors and life events on the housing decisions of people in their 50s and 60s in Hong Kong and to evaluate the family dynamics and intergenerational issues that contribute to people in their 50s and 60's housing decisions for later life in Hong Kong.

Through a review of existing literature, it was found out that the significance of familial dynamics and intergenerational issues were less discussed and understood in terms of how they may influence people in their 50s and 60's behaviour on choices for housing in later life. Furthermore, stakeholders and professionals' influence on people in their 50s and 60's housing decisions were touched upon in existing literature, however, this was not looked at in terms of the older people's age group, especially the age range of people in their 50s and 60s. In addition, existing literature also lacks an understanding of older people's housing decisions within a high-value housing context, which is also another key factor to realise how people form housing choices in cities with high-value housing and how living in a high value housing context contributes to a unique variation of older people's decision for later life.

In this research older people's experience of various institutional structure over time and influences of intergenerational and familial issues such as close proximity, inheritance, family's financial situation and caring have an impact on older people's housing decisions for later life. Through the empirical findings, it was found out that the concept of caring plays an important part in older people's housing decisions for later life. The theme of 'caring' can be seen to be involved within decisions of both internal and external stakeholders and institutions through the form of poor welfare and policies developed from various institutions and family and intergenerational caring within people in their 50s and 60's family. Moreover, intergenerational family influences in people in their 50s and 60's housing decision for later life are largely the combination of social and financial intergenerational caring responsibilities instead of simply family relationships and bonds and within this there are different aspects of care that shape housing decisions for later life. Also, it was noticed that the participants' families are simultaneously involved in housing decisions for later life, and people in their 50s and 60s would think of solutions such as hiring domestic helpers or the use of technology to bypass

inadequate welfare and poor policies to enable older people to continue ageing in place. Lastly, various stakeholders' role in housing for older people were explored and it was noted that there is a mismatch between most professionals' idea on what they believed as desirable housing options for older people and the housing options that older people themselves desire.

From this, the following research questions were developed to address the current gaps in the literature:

- 1) How do various past life events and transitions motivate or restrict the housing decisions for later life of people in their 50s and 60's?
- 2) To what extent do intergenerational family dynamics and family actors influence the housing decisions of people in their 50s and 60's living in a city with high-value housing?
- 3) What roles do professionals play in housing for older people, and how do they shape the housing expectations and behaviours of people in their 50s and 60's?

This chapter will first present an interpretation of the key findings to answer the three research questions. Next, it will discuss the findings in comparison to previous research and lastly, it will present the limitations of this research and suggestions for future directions.

8.2 Findings

The empirical materials revealed various influences in relation to caring responsibilities and family actors and together with the wider contextual factors lead to people in their 50s and 60's housing decisions for later life. This process is largely emotionally based rather than financial, and it could be seen through interviews that people seek solutions to bypass the lack of relevant government policies and poor welfare and weave their way to achieve their needs of providing care to family actors and vice versa. The significance of caring needs as a factor on people in their 50s and 60's housing decision making process has not been fully explored in literature, yet the findings clearly illustrate that caring is in the heart of people in their 50s and 60's housing decision making process for later life in Hong Kong. Therefore, this section seeks to display the findings in relation to the research questions and answer them.

1) How do various past life events and transitions motivate or restrict the housing decisions for later life of people in their 50s and 60's?

This section will answer the above research question based on the empirical chapter 5 and 6. With a focus on life course approach and institutionalist approach. People in their 50s and 60's housing aspirations are seen to be influenced by their childhood memories. These childhood memories could be positive or negative and they both motivate housing decisions for later life. Firstly, positive childhood memories motivate people in their 50s and 60s to pursue similar housing criteria for their housing in later life. These housing aspirations could be related to the type of housing or location. For example, there are people in their 50s and 60s who used to live in a stone house in the rural areas of Hong Kong. This person was highly motivated by his childhood home, and it influenced him to use his childhood home as a basis and chose to live in the city suburbs where it is a lot quieter. We also see many other people in their 50s and 60s describing their ideals of moving back to the rural or suburbs for housing for later life. Other than positive childhood memories motivating housing decisions for later life, negative childhood living environment also motivates housing decisions. This was revealed by people in their 50s and 60s where they lived in small overcrowded public rental housing during their childhood and had to share kitchens and bath facilities. The poor conditions of the public rental housing at the time facilitated people in their 50s and 60's housing desires to live in homes with higher standards throughout their lives. This influence for housing decision in a sense, is shaped by the institutional structure at the time as it was characterised by a public rental dominated housing sector. The idea of childhood housing settings motivating housing decisions for later life aligns with Wahrendorf and Blane (2015)'s study where they found out that "childhood circumstances are related to lower quality of life after labour market exit... the more disadvantaged people's circumstances during childhood, the more likely they are to report lower quality of life in older ages (Wahrendorf and Blane, 2015, pp. 592). However, what is different about the current study that makes it unique is that childhood circumstances or memories acts as a triggering mechanism that motivates housing decisions for later life. This can be seen in the ways people in their 50s and 60s relate to their childhood homes when they describe their future housing aspirations and this can be seen through quotes in chapter 6.

Another finding is that sudden or unanticipated life events leads to move more often. This is seen in wider literature where death of a spouse or deteriorating health leads to involuntary moves (Pope and Kang, 2010). This is comparable to Ong et al. (2015)'s study where they indicated that "*ex-homeowners, steering through housing pathways marked by negative biographical events was more likely to lead to housing assistance down*

the track” (Ong et al., 2015, pp.2988). Furthermore, ex-homeowners that did not experience difficult “biographical events also have similarly elevated chances of shifting onto housing assistance” (Ong et al., 2015, pp.2994). This is similar to the current finding in a way that negative events lead to a change in circumstances.

On the other hand, the current study also aligns with (Pope and Kang, 2010) where the “results of this study suggest that older adults are much more likely to relocate for reactive reasons than proactive reasons [and that] there were exactly twice as many individuals who moved after a crisis or stressful event” (Pope and Kang, 2010, pp.203). But differs to some existing studies where older people would make a move from co-residence with family members to various types of caring homes after a death of a spouse (Glaser, 2003). The current study also found out that people in their 50s and 60s are likely to make a move after a sudden abrupt event but what is different about the current study is that, not only sudden and unanticipated events lead to a residential move, but it also leads to the co-residence with family members and connections with family member.

In addition to shaping people in their 50s and 60’s housing aspirations and guide future housing criteria, past life events also shape people in their 50s and 60’s living expectations for their children. People in their 50s and 60s also save money and make family financial transfers because they want their family to live better. Past events are found to greatly influence older people and their family members as actors on housing decisions for later life (Glaser, 2003; Pope and Kang, 2010). Firstly, due to people in their 50s and 60’s past life experiences, people in their 50s and 60s would want their offspring to live better and as a result, they would provide financial support and assist in family member’s homeownerships. The reason for this is that people in their 50s and 60s experienced hardship and lived in unsatisfactory conditions during their childhood such as overcrowding, communal kitchen and baths and informal insecure housing. After facing multiple hardships during their childhood, people in their 50s and 60s did not want their children to experience the same and want to ensure their family could live better, and so, they would be willing to assist adult children for their homeownerships to enable them to have a secured location to live during their adulthood if they leave their family home. The results align with existing literature findings where parents assisted in their children’s homeownership as parents do not want their children to experience hardship that parents themselves had to go through (Druta and Ronald, 2018; Manzo et al., 2019). However, beyond what is in the wider literature, the current study looks further into how supporting adult children’s homeownerships has an impact on parents’ own housing decisions. A new finding is that people in their 50s and 60s are unable to

enjoy their desired housing choice and fulfill their housing aspirations whilst assisting family members to become homeowners in a city with high house prices. However, the results indicates that people in their 50s and 60s are willing to sacrifice their desired housing for later life and make compromise so that they are able to help their adult children with home ownerships or provide other financial assistance to older parents if needed. These compromises include, for example older people in their 50s and 60s were willing to live in the rural areas of Hong Kong where housing is cheaper, so that they would have enough liquid assets available for supporting adult children's down payment as well as other financial needs such as private health care for family members and themselves, surgeries, or education.

The findings are important as it shows that family members' influence in the form of caring are prioritised over people in their 50s and 60's original desires for housing criteria for later life, in which are developed through their childhood experiences and life events. This means that although childhood memories and life events formed an initial idea of people in their 50s and 60's housing criteria for later life, this may be overwritten slightly due to the prioritisation of family member's needs and the respective care responsibilities. This signifies the importance of family actor's influence on people in their 50s and 60's housing decisions for later life and it should be taken into account when considering future older people's options for housing.

2) To what extent do intergenerational family dynamics and family actors influence the housing decisions of people in their 50s and 60's living in a city with high-value housing?

This section will answer the above research question based on the empirical chapter 5, 6 and 7. With a focus on life course approach and institutionalist approach. Within housing decisions for later life, intergenerational issues and family dynamics are more complex than simply family actors taking part and expressing their opinions for people in their 50s and 60's housing decision making process. It is based on people in their 50s and 60's and family actors' actions and interactions after the housing purchase process. The empirical study revealed that the planned future action and interaction between the people in their 50s and 60s and family actors are caring responsibilities and this is an important and new finding. People in their 50s and 60s prioritise their ability to provide care, and their housing decisions for later life are made highly based on their caring responsibilities. However, caring responsibilities does not work alone in shaping housing decisions for later life, together with wider contextual factors such as limited welfare provisions, it then shapes people in their 50s and 60's housing decisions for later life. This is a new important finding as

the significance of caring responsibilities' influence on housing decisions for later life is not considered in the existing literature. Moreover, unlike the current study, existing literature does not go into the depths and details of the engagement and relations between family actors and house buyers (Levy et al., 2008). For example, Levy et al. (2008)'s study pointed out various family members have different levels of involvement and participations at various stages of the decision making process and emphasized "on the important role of emotions and feelings in the final decision to purchase" (Levy et al., 2008, pp.287). Similarly, the current study also indicates the influences of involvement of various family actors on housing decisions for later life. But in the current study, it extends this. By the understanding of the details of involvements of various family actors, it is found out that housing decisions are also driven by the need to provide intergenerational caring responsibilities after the housing purchase process.

Next, in the wider literature, there has been an increasing trend of older people making the decisions to downsize. (Bian, 2016; Gibler and Tyvima, 2015; Luborsky et al., 2011). In this study there was only one discussion on downsizing that was described by Real Estate Agent B in chapter 5 and the client only stayed in the house for a short while before downsizing back to a large apartment instead. The limited discussion on downsizing is likely due to the supply of housing in Hong Kong where they are predominately apartment flats. This meant that people in their 50s and 60s and possible older parents do not have to face large home modification issues such as staircases in detached houses to begin with. On the other hand, upsizing was found as a trend in Hong Kong. This relates to Gibler and Tyvima (2015)'s study where their findings indicates that "middle-aged families trade up to larger and more expensive houses, partially to accommodate the growing number of family members and partially as a financial investment" (Gibler and Tyvima, 2015; pp.391). Although it is similar to the current finding in the fact that people upsize to allow more family members to live together, people that are middle-aged are subject to different housing trajectories. But a more unique finding that the current study found is that in Hong Kong, people in their 50s and 60s who make the decisions to move in and live with family members because of care tend to upsize. This is revealed in the way people in their 50s and 60s describe their decisions to live with their adult children such as adult children cannot afford to live alone, mutual support, they moved in with adult children's family after the loss of a spouse and needed more space or lastly, to enable older parents to take care of their grandchildren and these were presented through the quotes in chapter 6 and 7. Likewise, it is also found in the findings that adult children moving in with parents guided people in their 50s and 60s away from considering downsizing.

Another significant finding will be discussed. People in their 50s and 60s have high familial values and prioritises the ability to provide care when making housing decisions for later life. Most people in their 50s and 60s indicate that they are planning to continue to live in their current household and age in place because they have chosen their current residential location or household environment based on their ability and accessibility to provide care. Whereas some are planning to make a move in the near future so that they can live closer to their extended family members such as older parents to provide care and support. In existing literature, retired family members living at close proximity or together with family members and looking after grandchildren are considered as family relationships and bonds and they consider that these are the factors that influence housing choice (Lim, 2014; Matthews and Stephens, 2017; Painter and Lee, 2009). It is also known that people in their 50s and 60s want their older parents, whether they are healthy or frail, to continue to age in place as long as possible. Although as much as people in their 50s and 60s want to provide full-time care to their older parents, this is not possible as they may still be in full time employment and have other caring responsibilities for example, caring for their children or grandchildren. It is discovered through the empirical findings that people in their 50s and 60s hire foreign domestic helpers so that they can continue to enable their older parents to age in place and to resolve the inability to provide full time care.

The phenomena of hiring foreign domestic helpers to provide care on behalf of people in their 50s and 60s is deeply embedded in the Hong Kong context. Although there is literature on migrant care workers working in the health and social care sector in western literature written by western scholars, there are few literatures that explores foreign domestic helpers to provide care in western countries (Chiatti et al., 2013; Cohen-Mansfield et al., 2013; Ho et al., 2018). Even the literature in Hong Kong and Asia, there are only a handful of literature that discusses the role of foreign domestic helpers (Chong et al., 2014; Chong et al., 2017; Ho et al., 2018; Huang and Yeoh, 2010).

It is found out that the way the wider contextual factors in Hong Kong are set out such as poor older people welfare, poor pensions and shortage of governmental care systems, alongside people in their 50s and 60's negative perceptions of institutionalised care settings motivated people in their 50s and 60s to weave their way within the wider contextual factors and find solutions to bypass limited older people health care and financial support. Foreign domestic helpers are seen as the solution to avoid institutionalised care or expensive professional carers and the inability to provide care during people in their 50s and 60's work hours. Hiring foreign domestic helpers allows older parents to continue to age in place and this is also seen as a future solution by people in their 50s and 60's to enable themselves to continue to age in place in the future.

This is shown in the ways people in their 50s and 60s described their care and concerns for their older parents and the need to provide care under their supervision as illustrated through the quotes in chapter 7.

This contrasts with Huang and Yeoh (2010) study where they claim that short supply of professional care and short supply of institutional care settings increased unwanted burden in family members leading them to source “foreign domestic workers as a system of eldercare [to] withdraw the caring crisis from the privatised family sphere while passing the burden transnationally to foreign others” (Huang and Yeoh, 2010, p.84). Huang and Yeoh (2010)’s findings conflict with the current study as people in their 50s and 60s in Hong Kong do not consider hiring domestic helpers as a way of eradicating or passing their ‘caring’ burdens. People in their 50s and 60s also do not think of caring for their older parents as a burden because they genuinely care and it is also part of their family culture and values. This is illustrated through the key finding in the current study where people in their 50s and 60s hire foreign domestic helpers as a method of avoiding institutionalised care and enabling older parents to continue to age in place in Hong Kong so they can be together. This can be seen in the manner people in their 50s and 60s explained their concerns and questioning whether their older parents could receive good quality, attentive care in institutionalised settings and whether their older parents will be treated well in quotes in chapter 7.

An additional point is that it is found out that older people and their families realised the possibility of hiring foreign domestic helpers to provide care when they sought for alternative options to expensive health care and poor welfare. However, what was noticed when comparing the use of foreign domestic helpers as an alternative care option to other cities was that the government need to permit domestic helpers working visas. Therefore, what shaped older people and their families’ actions are because of the government’s interests as well, which in fact aligns with older people’s interests as they expect families to take care of their older parents and promote ageing in place. Since the government are the institutions that provide the opportunity for people to hire foreign domestic helpers. Although it was discussed that older people and their families’ interests towards housing choices for later life aligns with the government’s expectations for older people, this differs when it comes to other stakeholders. It is discussed that professional think that licensed care settings are important to ensure that older people are well taken care of for the rest of their lives. Yet, in the empirical materials, older people have experiences where care settings provided unsatisfactory care for their older parents, which led them to carry on and consider taking care of their older parents in their family home with the assistance of foreign domestic helpers. This has also subsequently influenced older people themselves to live at close proximity to their older parents.

This section raises the significance of caring within housing choices and decisions for later life. The unique situation in Hong Kong, especially coming up with the solution of hiring domestic houseworkers to allow older parents or people in their 50s and 60s themselves to enable the continuation of ageing in place is a significant finding. This enables us to not only understand how external stakeholders could influence older people's approach to seek for alternatives and various living choices for themselves and their families indirectly, but also the extent care responsibilities play a part in decisions. Hiring domestic helpers to lengthen stay for ageing in place has not been explored and considered in existing literature. This is a key finding in this piece of research.

Another finding will be discussed. It is pointed out that there are multiple processes within family dynamics that influence people in their 50s and 60's housing decisions for later life. Intergenerational support, especially support for homeownership, family transfers and inheritance also influence older people's housing decision for later life which lead to the need of making compromises with their housing aspirations. Although this process seems to be financially based, however, it is also mostly emotional. This is because through the theoretical framework, the findings related to intergenerational support and transfers are viewed to be revolving around the idea of family care and is seen as a form of caring responsibility in the Hong Kong context. Nonetheless, this phenomenon needs to be seen alongside wider contextual factors, as trends of intergenerational wealth transfer is framed within the Hong Kong high value housing context, where there are influences of limited welfare provision on this matter, limited availability of public rental housing and limited rental housing affordability.

Individual family wealth transfers are understood as a form of caring responsibility when interviewees were giving an account of their reasonings towards their housing decision for later life. This is because although interviewees were in their 50s and 60s, they were at different stages of the family life cycle. This meant that they had various caring responsibilities such as those needing to provide or prepare funds for their young children in the future or support their even older parents as mentioned in Chapter 6 and Chapter 7. Although this process involves finances, it is also emotionally based as people in their 50s and 60s themselves are not obligated to finance their older parents or children beyond adulthood. This extends the existing wider literature as changing caring needs and related finances primarily looked at children in a single age range for example, only at early stages of life or adulthood while there is less focus on understanding caring for older parents and children at various ages (Brady, 2018; Druta and Ronald, 2018; Manzo et al., 2019; Mckie et al., 2002). The changing caring needs of family actors restricts people in their 50s and 60's housing decisions for

later life. The results revealed that people in their 50s and 60s at various family life cycle stages have different caring needs and this highly influence the housing decisions for later life. It has been noted in Chapter 7 that caring responsibilities influence housing decisions, the type of caring provided also depends on the family life cycle stage as some people in their 50s and 60s still need to provide for minors and some are young children who are aged below five. Having the need to provide for minors, this indicates that they would need to prepare and plan for both themselves and their children for the next ten to fifteen years. The needs would be a lot different as people in their 50s and 60s as parents would have to consider living at close proximity to school networks instead of a place to retire, ensuring that there are enough fundings for universities, health care expenses and daily fees for their family and themselves. Since people in their 50s and 60s know that their young children would not be able to provide support for them when they retire, therefore, they need to prepare and plan for extra savings to take care of the whole family and make compromises for housing choices. This means that priorities for housing choices would be different at various life cycle stages due to various caring responsibilities because family actors of different age would restrict people in their 50s and 60's housing opportunities and decisions for later life.

In addition to individual family transfers and financial support as intergenerational care, there are also further empirical materials that points towards how intergenerational family dynamics and family actors influence people in their 50s and 60's housing decisions in a city with high-value housing by caring responsibilities within family. This became apparent through understanding older people's need to provide financial support for family members such as adult children to achieve home ownership. This is because assisting adult children with their home ownerships restricts the amount of funds they could spend on their own housing for later life. Therefore, some may not be able to fully satisfy their own housing aspiration and opt in for their desired housing choice for later life and may need to settle for a second alternative. On the other hand, it also considered in the empirical study that various stakeholders such as the government could in fact have shaped and influenced people in their 50s and 60s through limited welfare. This is because parents are committed and feel obligated to supporting adult children's homeownerships and other supporting needs because of high rental housing costs, limited availability of public rental housing and higher rates of stamp duty tax on those who are not first-time homebuyers and this supports wider literature findings on how limited welfare and parents' obligations contributes to supporting adult children's homeownerships (Druta and Ronald, 2017; Manzo et al., 2019). Once again, although the process itself involves finances, it is viewed as an emotional process as people in their 50s and 60s are not obligated to provide assistance and secondly, the account of the biographical interviews revealed their reasoning behind home purchases are viewed to be

revolving around 'family care'. This is a new insight, a new way of looking at supporting adult children's housing career.

Also, since Hong Kong is a city with high-value housing that characterises a housing market that is highly unaffordable for new homebuyers, interviewees felt that it is 'natural' and 'normal' in the current welfare state to assist adult children to purchase a property whether paying in full or supporting the down payment only. The results show that people in their 50s and 60s believe that it is not worth it for their adult children to enter the private rental housing market in Hong Kong as current private property monthly rental costs as much as a mortgage but without a down payment. People in their 50s and 60s felt that this raises the difficulty for their adult children to save up for a property and lose money in the process, therefore, people in their 50s and 60s would rather make compromises to their own housing choice for later life and use the extra sum of money to assist adult children with the down payment; since the money is transferred within the family, it is found out that they do not feel the money is lost.

To reinforce this, most people in their 50s and 60s felt it is a parents' responsibility to assist in adult children's home ownership in the Hong Kong context. This was also evident in the previous generation as some people in their 50s and 60's parents assisted homeownerships for them when they moved out of their family homes back in the days. Therefore, although most people in their 50s and 60s have personal desires and criteria for their housing for later life, they would make compromise so that they could fulfill their responsibility. This means that caring in the form of supporting adult children's homeownership, influences people in their 50s and 60's housing decisions for later life by restricting certain housing options and criteria. As a result, supporting adult children for homeownerships is regarded as a form of caring responsibility and this also addresses how familial dynamics and intergenerational issues influence older people's housing decision for later life.

3) What roles do professionals play in housing for older people, and how do they shape the housing expectations and behaviours of people in their 50s and 60's?

This section will answer the above research question based on the empirical chapter 5, 6 and 7. With a focus on life course approach and institutionalist approach. The first key finding is that professionals who works on older people and housing but in indirect ways such as private developers, architects and academics do not reflect people in their 50s and 60's housing decisions for later life, meaning they do not reflect future older

people's housing needs. The mentioned professionals expressed the view that innovative solutions and a variety of housing models are important when it comes to offering housing choices for older people in their later life. Specifically, it was found out that these housing options included the Sen project, Tanner Hill, co-housing, and innovative technology in older person's care homes in addition to institutionalised settings, elderly care homes, public rental housing, private sector housing and homeownership flats. The basis for these housing solutions for older people was the mindset that there is a 'lack of options' between domestic and institutionalised settings. However, the result of this research reveals that introducing a variety of housing solutions for older people does not reflect older people's intentions for housing in later life. As mentioned in the previous section, the results indicates that the main influence is caring responsibilities, and it motivates and restricts people in their 50s and 60's housing decisions for later life. This is because older people prioritise familial needs and caring responsibilities over personal desires and made compromises for housing choices. For example, living with adult children and their family, living at close proximity to family members and moving to the same district or living next to a major highway which is easily accessible to older parents' home by car. Although people in their 50s and 60s do consider that socialising is important, it is not as important as caring responsibilities and family. Therefore, rather than being situated in housing options with other older people of similar age, participants in their 50s and 60s express that they would prefer housing options that enable them to be with family, take care of their grandchildren or older parents. Thus, the result of this research indicates a mismatch between professionals and older people's interests in housing options in Hong Kong. The outcome of this research aligns with the literature regarding the mismatch between plans developed by included stakeholders and how this affected excluded stakeholders who the plans were in fact delivered for (Christie et al., 2008; Li et al., 2012; Ng, 2008; Wamsler, 2017). This study recognise that the issue lies in the fact that professionals have not considered caring and caring responsibilities that older people have when developing older people's housing options for their later life. The research found that all participants in their 50s and 60s expressed the primary motivation for their housing decision is caring. This means that current professionals in this field have underestimated the significance of caring as the real motivator for older people's housing decisions. This is an important and new finding in this research as existing literature has not considered 'caring' in such a way.

In previous literature, a poor reflection of the public's interest is an ongoing issue in some cities with a top-down approach to planning (Christie et al., 2008; Li et al., 2012; Ng, 2008; Wamsler, 2017). Wamsler (2017) referred to the planning process as one that should have a 'structured collaboration process' involving every stakeholder, sharing their knowledge according to their abilities to achieve a common goal and work beyond

the traditional model of involvement where only some stakeholders' voices are heard. This aligns with the contrasting perspectives and poor reflections on housing decisions for later life between professional participants and people in their 50s and 60s participants in this study. This result occurred as the Hong Kong planning system predominantly uses a top-down approach and there are limited bottom-up initiatives. Hong Kong is falling behind in the development of bottom-up initiatives as seen in previous literature (Ng, 2008). The absence of participatory planning methods in Hong Kong has inevitably led professionals who do not work directly with older people to misrepresent older people's actual housing needs and fail to understand the primary influence of older people's housing choices, which is caring. The assumption of not looking at caring has resulted in inconsistency between supply, where multiple new housing options are being developed and actual demand. As a result, this led to older people being restricted from their desired housing options due to a mismatch in existing housing options for older people in the housing market.

The second key finding will be discussed. Real estate agents also serve a role in shaping people in their 50s and 60s' housing decisions for later life. However, unlike the professionals who works on older people and housing in indirect ways, real estate agents' action and advice do align with people in their 50s and 60s' actual housing needs for later life. One of the reasons is that real estate agents work directly with people in their 50s and 60s, especially when people in their 50s and 60s are in the process of making housing decisions for later life.

The process of making housing decisions and house purchase is a social activity as it involves the interaction with various professionals and negotiation with family members and the households' needs. It is found out that real estate agents play an even more important role than serving as negotiators between buyers and sellers as seen in existing literature (Dunning et al., 2019; Levy et al., 2008; Smith et al., 2006). This is because real estate agents have the opportunity to assist people in their 50s and 60s in house finding and during this process, people in their 50s and 60s are given the chance to convey their thoughts directly to a real estate agent. Consequently, real estate agents are able to cater to the needs of people in their 50s and 60s and help them to reach a housing decision. Therefore, real estate agents have the power and the chance to influence and shape people in their 50s and 60s' housing decisions for later life during the process of house buying by providing expert advice. Furthermore, most people in their 50s and 60s interviewed are found to have developed a close work relationship with the real estate agents that they worked with previously and some even became friends. It is not unusual for real estate agents to keep long term contact with clients who were interested in property investment. Real estate agents also claimed to have kept in contact with most of their

clients and that most who seek their services are long term clients in which they have developed a close relationship throughout the years. This aligns with Levy et al. (2008)'s findings, where they claim that through the social process of house buying, real estate agents as active market makers have the opportunity to influence housing decisions in the role of a 'friendly advisor'.

However, what is more unique in the current study is that real estate agents influence housing decisions during the house buying process as well as after the house purchasing process. As a result of the first house buying process, people in their 50s and 60s develop a close work relationship with real estate agents and they keep in contact for future updates, advice on the market situation and most importantly, assistance for house searching for their adult children in the future. Real estate agents' role in shaping housing expectations and behaviours is extended beyond the first house buying process and this is apparent from clients discussing their housing aspirations, budgets, and future assisting homeownership plans with real estate agents, which was presented through the quotes in chapter 5. Therefore, the role of real estate agents in shaping people in their 50s and 60's housing expectations is not solely based on the opportunity in a one-off transaction as it is driven by the family dynamics of the buyer.

Having established the role of real estate agents in shaping housing expectations and behaviours of people in their 50s and 60s, it is also needed to consider the role of the government in shaping housing expectations and behaviours of people in their 50s and 60s. It is found out that policy changes and shifts in institutional structure led to the renegotiation of housing careers in adult children, and the unaffordability of housing made adult children an undetachable part of people in their 50s and 60's housing decisions making process for later life. Firstly, the change from public to private power relations in housing in Hong Kong developed Hong Kong into a largely home ownership-oriented city. However, at present, due to high house prices of private housing, long wait lists of five to six years or more to attain an apartment through the public rental housing scheme and the low probability of being drawn and receiving a home ownership scheme flat, made it difficult for new home buyers to enter the housing market. New home buyers are usually the younger generation. As the younger generation continues to be unable to attain home ownerships because they cannot afford private housing and the lack of supply of public housing and home ownership scheme flats, older people in their 50s and 60s as parents are seen to step in and support adult children's home ownerships, either financing the down payment or simply gifting the housing property. This causes people in their 50s and 60s to sacrifice their housing aspirations and make compromises to provide financial assistance for their adult children's home ownerships as seen in chapter 5 and 7.

On another note, government's actions to focus on the privatisation of the housing market and high house prices in Hong Kong is not the only reason that makes it difficult for adult children to achieve home ownerships. The policy changes in the home ownership scheme also increased the difficulty for adult children to achieve home ownerships especially middle class families, which ended up affecting older people's own housing decisions for later life. As discussed in chapter 3, the government had to take an active role to mediate the impact of the Asia Financial Crisis and SARS and so the home ownership scheme was put on halt between 2003 and 2014. This is also same for the Hong Kong Housing Society's Sandwich Class housing scheme. During this period, most people in their 50s and 60s indicated that they did not want to take the risk to move or purchase a house and advised their friends and families against attaining home ownership at that period as well. Once the housing market slowly recovered because people from the mainland China invested into the Hong Kong housing market, people already found that they could not afford private housing and they were not able to rely on the government's scheme despite the increase in house prices and inflation. This has resulted in adult children to continue to live with their parents and out of family care, people in their 50s and 60s included their adult children in their housing decisions for the future. This reveals that the government's actions on housing have directly influenced adult children's housing career and through this, it also indirectly shapes housing behaviours of people in their 50s and 60s through the changes in government policies on housing.

In a different viewpoint, instead of assisting adult children's homeownerships, people in their 50s and 60s could have chosen to own a second property and offered their adult children or older parents to reside in the respective properties. However, the evidence indicates that people in their 50s and 60s would not consider this option. The results revealed that some people in their 50s and 60s decided to purchase a home under their older parents or adult child's name due to institutional controls such as government legislation on stamp duty for owning a second property. The large percentage of stamp duty differences has led people in their 50s and 60s to let their adult children to inherit wealth earlier as they expect their wealth to be inherited by their children eventually as mentioned by real estate agent A and real estate agent B. From this, high stamp duty fees from purchasing a second property have motivated people in their 50s and 60s to find alternative methods to bypass and avoid having to pay high stamp duty fees, which motivated people in their 50s and 60s to make family wealth transfer early.

The case of parents supporting children's home ownerships due to the change in institutional structure is also pointed out in wider literature (Han and Wang, 2003; Fung and Forrest, 2002; Manzo et al., 2019; Ronald,

2018; Ronald and Nakano, 2013). In particular, Ronald and Nakano (2013)'s study has already highlighted that shifts in institutional structure would lead to the renegotiation of housing careers in single women. This has led them to live indefinitely in parents' home or private rental compact flats. But there are some who are still trying to make housing decisions and attempting to buy homes. The current study relates to this research however, it extends beyond this. The new insight is that in Hong Kong, changes in arrangements of institutional structure led to the renegotiation of housing careers in adult children, and the unaffordability of housing made adult children an undetachable part of people in their 50s and 60's housing decisions making process for later life. People in their 50s and 60s are expecting to include their children longer in their housing decisions because they may need to co-reside together or use their accumulated savings to financially support their adult children's home ownerships and this ultimately, restrict choices as people in their 50s and 60s must make compromises when making their own housing decisions for later life.

A further point is that despite poor welfare and poor policies for older people, the government has provided schemes to encourage older people to age in place and be taken care of by their families such as the 'Harmonious Families Priority Scheme' as discussed in chapter 3. This priority scheme aims to motivate families to provide care to their older generations in their household or in a nearby flat by providing a reduction in wait time for a public rental housing flat (Hong Kong Housing Authority, 2021). But, as discussed in the previous chapter, the waitlist is long, and applicants will need to wait several years to be allocated a public rental housing, which is one of the reasons that it is not a desirable housing choice for the population. Furthermore, the public rental housing waiting period is known to be long for decades, where even in 1996, households needed to wait more than six years to be allocated a flat (The Hong Kong Council of Social Service, 2021). This makes the 'Harmonious Families Priority Scheme' attractive to families and would likely live with or at close proximity to their older parents so that they could be allocated a flat quicker. This shows that the government shape older people and their family's behaviours' on housing choices for later life towards 'ageing in place' and 'familial care' through additional schemes within public housing applications.

Nonetheless, the long wait period has been characterising the public housing option in Hong Kong for a long time, since people in their 50s and 60s and their family members have been living within this context in Hong Kong, they would have known the difficulty of acquiring housing through this method. Normally, one would opt for public housing because of financial means, however, in the Hong Kong situation it is highly difficult to be allocated a public housing, which pushes people to plan beyond this and plan financially and as a result, older people and their families would not consider public housing as their first choice when it comes to

housing for later life. The availability of public housing in Hong Kong, in a sense, also shapes older people's housing decisions for later life.

Although publicly known, to a certain extent it can be viewed that the availability of public housing and public housing policies shape older people's housing decision for later life however, through the empirical findings it is found out that in reality older people themselves do want to live with their family members and be in an intergenerational household or live at close proximity to their family members. Traditional economic perspectives lean towards assumptions that house purchases only consist of a rational decision making process and mostly overlook the influence of factors related to emotions or further non-rational aspects in the housing market (Levy et al., 2008), but utilising the life course approach, it is evident through the interviews that there are strong influences of caring issues and non-economic related concerns on people in their 50s and 60's housing decision making process when deciding their housing options for later life. These are reflected through a number of empirical examples such as Individual in their 60s J seeking to reconfigure two adjacent flats to live with her son's family after the death of her spouse. As mentioned in the empirical findings, intergenerational households allow intergenerational support, from this example, Individual in their 60s J could take care of her grandchildren whereas, her son's family could on the other hand, provide care and support for her. This finding aligns with Lim (2014)'s understanding of family relationships and caring and how this influences housing choices for families. However, the current study looks beyond Lim (2014)'s perspective on caring as Lim (2014)'s study did not consider in-depth detail on the various forms of caring that contributes to housing decisions and how external stakeholders could also be shaping such housing decisions on a wider government level context. Whereas the current study does look at how various options, welfare and policies could influence people's consideration on caring options and shape housing decisions. Also, it is not known what the situation is in owner occupied household or public sector in terms of intergenerational co-residence in existing literature and from this research, it is found out that people do seek intergenerational co-residence for later life. Furthermore, even in the Hong Kong context where the majority of housing options are apartments of two to three bedrooms, people would weave their way through the private housing market to make this possible. An example is seen in the empirical findings where the participant reconfigured two adjacent flats with her family members to share a larger residential space.

Lastly, on top of poor welfare and policies for older people, the lack of care homes and elderly centres in Hong Kong are also one of the motivations that triggered people in their 50s and 60s to make housing decisions ahead of retirement. Similar to public housing, oversubscribed care homes and elderly centres has

been seen as a norm in Hong Kong and since Hong Kong has been developing a strong private property housing market in the last three decades, homeownership is seen to be the most viable and important option to enable ageing in place for later life. However, it is noted that we should not neglect the importance of elderly homes, elderly day care centres and similar care facilities. This is because they are necessary and crucial for older people who requires the service such as frail older adults or older people with disabilities where their illness or disabilities are beyond the capacity of family members or domestic helpers to provide care.

8.3 Further Contributions to Wider Literature

It is agreed in literature that people approaching old age, people in their 50s and 60s are different from older people as a group. The empirical material, especially in chapter 6, also reveals how heterogenous this group is. However, there is not enough concern given to this age group in terms of understanding their behaviour particularly in the fields of housing and housing decisions. The study of people approaching old age, people in their 50s and 60s and their housing decisions for later life is a gap in research. This research has many important findings that unpacks the influences of people in their 50s and 60's housing decisions for later life. This study presents six important contributions to wider literature. The most significant contributions are perceived to be on the physical and financial care and the role of real estate agents.

Recent studies suggest intergenerational wealth transfers in assisting housing careers reveal how family actors operate within the housing market and shape a strand of how the housing market is performed (Druta and Ronald, 2017; 2018; Smith et al., 2006). This study looks beyond the transaction and the idea of gifting and receiving from parents to adult children. Through the lens of people in their 50s and 60s, this study argues that this financial aspect of intergenerational wealth transfers or co-residence should be looked at as a type of care. In this research people in their 50s and 60s are found to assist home ownerships, provide financial support and make intergenerational family transfers. This is because adult children are unable to attain homeownership due to high house prices, making properties highly unaffordable. Also, people in their 50s and 60s may need to financially support their older parents due to poor welfare. What is found to be original is that it restricts people in their 50s and 60's housing decisions. People in their 50s and 60s need to make compromises to their own housing aspirations for later life in order to fund and provide for their adult children and older parents if any. In addition, this study also argues that within a city with a high house price context, family actors may lead people in their 50s and 60s to upsize or stay ageing in existing family homes

for later life as adult children cannot afford high house prices and choose to move back or continue to stay with parents.

Another point to note is that much study that explores intergenerational wealth transfer looks at the understanding of intergenerational relationships between two generations i.e., parents and adult children (Druta and Ronald, 2017; 2018). However, when looking through the perspectives of people in their 50s and 60s, it is found that housing pathways and decisions involve more than two generations. This is an original finding as the literature on housing wealth transfer or house buying behaviour only explored and identified the trend of influences in nuclear families or intergenerational relationships between two generations (Druta and Ronald, 2017; 2018; Levy et al., 2006) In this study it is found out that the influence of housing decisions and behaviours for later life is multigenerational as seen broadly in caring and living arrangement literature (Lim, 2014).

Another significant contribution to wider literature relates to the physical aspect of providing care. It is established in wider literature that political and economic environment and welfare state frames actions in the housing market such as to provide intergenerational wealth transfers (Manzo et al., 2019). Existing literature has not realised the significance of care on housing decisions for later life, but the influence of care is crucial to understand housing decisions for later life. This is because it is discovered in the current research that people in their 50s and 60s would find other solutions to caring to overcome the lack of welfare provisions and expensive professional care. It is evident through empirical findings that people in their 50s and 60s hire foreign domestic helpers to provide care for older parents and young children on behalf of themselves. Furthermore, another significant point is that it also reflects how people in their 50s and 60s plan to enable themselves to age in place. This research argues that foreign domestic helpers are sought as an alternative form of care giving to professional care and is the preferred option for people in the 50s and 60s as it allows them to fulfill their desires to age in place. It also needs to be recognised that people in their 50s and 60s in Hong Kong are not obligated to provide care to their older parents or younger generations, yet they prioritise care and weave their way through the Hong Kong housing market and wider poor welfare contextual factors to seek opportunities to provide care. In addition to this, the role of foreign domestic helper is a significant research gap in literature as there are extremely limited research published on this topic and little is known about their role even though foreign domestic helpers have played a significant part in societies such as Hong Kong and Singapore. The few literature that mentions foreign domestic helpers only look at how it relieves and reduces burden, which highly differs from the current study as none of the people

in their 50s and 60s interviewed considered or mentioned care as burden (Chong et al., 2014; Chong et al., 2017; Ho et al., 2018; Huang and Yeoh, 2010).

The third significant contribution to literature is on the role of real estate agents, professionals who work directly with people in their 50s and 60s. In the existing literature, real estate agents are seen to assist and bridge families and other professionals for legal matters in various house buying processes (Levy et al., 2006). Since real estate agents work directly with people in their 50s and 60s, they understand that people in their 50s and 60s would want to continue to live in private properties and age in place in the future. Real estate agents are also seen to shape behaviours during the house buying processes (Levy et al., 2006). However, what is new in this research is that real estate agents are found to influence during the house buying process and would continue after the house buying process as well. This is because real estate agents maintain trust relationships with clients in their 50s and 60s and continue to assist people in their 50s and 60's house search for their adult children. Real estate agents, therefore, directly shape expectations and behaviours during the house buying process and after the initial house buying process, and this is driven by the family dynamics of the buyer who are in their 50s and 60s. This is an original finding as in existing literature we only know that real estate agents shape behaviours during the house buying process but not necessarily afterwards (Levy et al., 2006). This finding is also significant to understand how the housing market is performed and shaped through the family dynamics of people in their 50s and 60s as well as the influences from their negotiations and interactions with real estate agents who work directly with them.

Next, the fourth key contribution to wider literature relates to professionals in the fields that work indirectly with older people. In wider literature, expert stakeholders' experiences and knowledge are significant in understanding a target group's housing choices (Dunning, 2017; Kauko, 2006; Smith et al., 2006). This is because experts are believed to be specialist and can analyse from different perspectives and are expected to know more about the targeted people themselves (Dunning, 2017; Kauko, 2006; Smith et al., 2006). It is also known that professionals as stakeholders have various interests and motivations and are guided by specific business models, which influences how the market works (Dunning, 2017; Smith et al., 2006). However, a significant finding in this research is that there is a mismatch between professionals in the field who work indirectly with older people and people in their 50s and 60's ideas for housing options for later life. Professionals who work indirectly with older people such as architects, planners, housing society staff and private developers were found to believe that Hong Kong needs a variety of innovative housing options for older people to choose from and should implement technology to enhance later life. However, in contrast,

in this study it was also discovered that people in their 50s and 60s are pursuing options that enables them to prioritise care. One of the main gaps this research fills is that this mismatch between professionals who work indirectly with older people and people in their 50s and 60s lies in the issue that professionals have not considered caring and responsibilities in such a way. There need to be a greater understanding of care in order to understand people in their 50s and 60s housing decisions for later life.

Another contribution to the wider literature is the drivers of previous experiences over time. Most people in their 50s and 60s' future housing aspirations are driven by their childhood and upbringing whether they are positive or negative. However, people in their 50s and 60s are found to have caring responsibilities. A key finding is that people in their 50s and 60s would make compromises to their own housing aspirations and prioritise caring responsibilities whether they are financial or physical. They would only pursue their own housing desires and aspirations once they have no caring responsibilities. Understanding previous experiences such as childhood and upbringing is important because only through the discovery of housing aspirations which stems from childhood and upbringing, would inform and complement the findings on care. This study argues that previous experiences and caring influences are interrelated, and people would prioritise care and make compromises to their own housing aspirations.

A final contribution to wider literature is on the placing of family life cycle stage against the changing institutional structure. The changes in wider political and economic context, institutional structure and welfare state over time influences how the micro-level housing market is performed (Druta and Ronald, 2017; 2018; Manzo et al., 2019; Smith et al., 2006). This research highlights the importance of understanding the placing of family life cycle stage against the changing institutional structure, which extends the understanding of people in their 50s and 60s as a heterogeneous group. It is found out that people in their 50s and 60s move across the family life cycle stages at different pace and time. So, even at the same timestamp, different individuals in their 50s and 60s would have different caring responsibilities and this meant they would also have different geographical considerations leading them to enter the housing market under different institutional structure in Hong Kong.

Marriage may be the first drivers to initiate a move out of parental homes (Li, 2014; Ronald and Nakano, 2013; Tong et al., 2019). But this research discovered that children are the main factors that frame housing decisions in Hong Kong in later family stages. The major geographical considerations for people in their 50s and 60s in terms of housing moves are found to revolve around their children. In the empirical material, there

is a trend to move when children enter education age and some for adult children's commute in later family life cycle stages. However, it is found out that despite people in their 50s and 60s share the same age groups, they enter these stages at different time periods. From the empirical materials, participants in their 50s and 60s' children age ranges from 1 years old to 40+ years old. This meant that they would have different geographical location needs and would be influenced by different housing market changes and wider contextual factors at the time.

8.4 Implications

This chapter has discussed a number of new and important findings in the research on people in their 50s and 60's housing decision for later life in the Hong Kong context. The analysis showed that caring plays a large part in older people's housing decisions and yet this has not been explored in existing literature. Caring responsibilities amidst a poor older people and housing welfare state has led older people to seek alternatives to provide care such as hiring domestic helpers to enable ageing in place and to take care of family members when people in their 50s and 60s themselves are not available. Caring responsibilities has also influenced people in their 50s and 60s to make decisions on living closer to older parents, adult children or relatives to provide care. It is important to point out that caring responsibilities and their desire to be cared for by family members has a larger influence on housing decisions for later life compared to older people's personal desire and housing criteria for later life such as the desire to live in a similar setting as their childhood home. It is found out that people in their 50s and 60s are willing to compromise for housing options that permits intergenerational support and caring responsibilities.

Within the discussion, it is also revealed that various stakeholders' ideas for older people's housing options conflict with older people's aspirations. This is because they have not thought about caring in such a way so that it affects what is available on offer for older people in terms of housing options. From the interviews, it is clear that older people are asking for housing solutions and options that allows them to carry out caring responsibilities easily such as living with family members or at close proximity and age in place. However, since the concept of caring is neglected by many, the majority of professionals in this field had presumed that introducing new innovative housing options and providing a variety of choices would cater a variety of needs, would satisfy, benefit and improve older people's living quality for later life such as co-housing, senior citizen residence scheme, private and public care homes and elderly centres. However, extended number of choices and options are not what existing older people would like. This mismatch needs to be rectified as

soon as possible so that professionals could better assist and support older people's housing needs in the future.

Furthermore, professionals must be aware of how people aged between 50s and 60s view different policies and social welfare. This is because policies and social welfare may change people aged between 50s and 60's thinking process and how they act when pursuing housing options for later life. This means that people aged between 50s and 60s will behave differently to current older people and potentially make different housing decisions for later life. Professionals in Hong Kong should not simply look at existing older people to make long term plans such as older people's housing in the future. This is because urban plans and housing provisions and projections are always made for about 10 to 20 years in advance or longer. This meant that current people in their 50s and 60s will be the beneficiaries of those housing provisions and plans in the future when they reach old age. Therefore, this research recommends against studying current older people for long term older people housing or planning decisions. This research as a result, recommends that people in their 50s and 60s should be the current targets for studying housing provisions and projections for older people. It is necessary for policymakers, planners and actors in the fields to look at how people in their 50s and 60s view their housing options for the future, their tendency to move or stay, their outlook on policies and social welfare. This would allow professionals to have a clearer understanding of what people in their 50s and 60s think and, therefore, could plan better housing options for older people in the future.

Although most professionals' concepts and plans for older people and their housing needs conflict with older people's actual needs, real estate agents and the government prioritisation do align with older people's desires. Since the shift of the privatisation of housing in the last three decades and high house prices in Hong Kong, people in their 50s and 60s themselves know and consider that having a permanent home is important and necessary, especially since the majority of interviewees had live in unstable, poor and compact conditions during their childhood. As a result, this not only motivates them throughout their life course to accumulate savings to support themselves, but also to provide intergenerational support. There are discussions that emphasise on how it is impossible for older people to live with extended family due to the nature of small compact flats and high prices in Hong Kong. Yet, it was understood through the empirical findings that people do find ways to navigate through this problem. Despite the fact that the majority of professionals in this field sought for multiple housing options for older people as they also assumed that living with extended family is not possible and that there are other options that could fit older people better

which could potentially provide better health care, older people themselves were able to solve this issue with real estate agents.

Within this, real estate agents play a large role in helping to shape decisions for housing choices as real estate agents work directly and develop a relationship with their clients. They also have a long history serving most of their clients and assisting their client and their family's needs, meaning that real estate agents would have a more direct influence on housing options for older people.

Furthermore, it is known through government policies on public housing that the government prefers older people to age in place, especially with family members as caretakers, but homeowners are not eligible to opt in for the government's scheme. Yet, from the discussion it is known that older people have navigated their way through the housing market with the assistance of real estate agents and found options to live with family members despite compact flats in Hong Kong. This implies that even without the government's actions in shaping older people's housing decision in terms of ageing in place and living with family members, people in their 50s and 60s do in fact seek for such opportunities in the private housing market. In a different viewpoint, this also points to the issue that only professionals who do not work directly with older people have contrasting perception on what people would want for their housing options for later life. There are limited discussions on caring needs and responsibilities in terms of older people's housing decisions for later life in policies on older people and housing. Yet, this research found out that the caring component plays a significant role in older people's housing decision-making process.

Therefore, this research recommends professionals in the field to take intergenerational care into account when developing strategies, policies and interventions for older people. The significance of care being reflected in strategies or interventions in the future would firstly help older people who are owner occupiers to communicate their ideas and have their voices heard. Secondly, housing provisions and plans for older people would hopefully take into account of the new perspective and that people in their 50s and 60s would hopefully benefit from this in the future when they enter old age.

A further implication to note is that existing studies on intergenerational wealth transfers and support on home ownerships for example in cities like Amsterdam, Chongqing or Milan look at the perspectives of the adult children and whether their parents assist homeownership and how this is transacted or the reasons behind gifting in relation to the wider social context (Deng et al., 2019; Druta and Ronald, 2017; Manzo et al.,

2019; Ronald, 2018; Ronald and Nakano, 2013). But it is not known what the process of assisting homeownership actually meant for older parents or how it has influences on them. The current research extends the literature on intergenerational wealth transfers as it looks at the viewpoints of parents. Through this perspective it is found out that intergenerational wealth transfer for adult children, would restricts parents' own housing decisions and choices for later life, as it drives parents to make compromises to their own housing aspirations so that they could prioritise intergenerational financial care and support.

It is also crucial to note that the empirical study is operated in a distinct housing market context where there are limited welfare and policies for older people in Hong Kong, limited public rental housing availability and high housing prices within the city. As people in their 50s and 60s have lived through various shifts in governmental policies and power within the housing market, this has also influenced people in their 50s and 60s to build wealth overtime to sustain their retirement lifestyle as well as enough money to provide financial support to both older parents' living expenses and adult children's homeownerships if any. Although there is an element of financial consideration, it is largely considered that intergenerational support for homeownership and family transfers are perceived as caring responsibilities in this context. As a result, people in their 50s and 60's housing decisions for later life is shaped through intergenerational caring responsibilities together with external powers such as the government and various stakeholders in the market.

8.4.1 Limitations and Suggestions for Future Research

This research study has some limitations, and they are mostly related to the short time limit of a PhD study. First, it focuses on the major housing tenure type in Hong Kong only, in which is owner-occupier housing and research was not carried out on the minor housing tenure types in the population. The study aim was focused on homeowners and to understand the majority of the Hong Kong society. Further reasons for studying owner-occupiers were justified in the methodology chapter as well. However, if future studies were to understand and compare the difference between different housing tenure types, it may provide a more holistic overview of different groups of older people's housing decisions for later life within a city.

Second, this research failed to access certain groups such as people with disabilities. This study excludes people who have disabilities and serious health issues that make it difficult for them to participate and respond in semi-structured interviews. This suggests that some potential participants that fit within the

target group may be ignored, in which would reduce the validity of the sample. However, this research intended to interview able-bodied people in their 50s and 60s because they are able to make more choices and also this enables the exploration of the theme of caring, caring responsibilities and caring for others. Furthermore, to overcome limitations this research did look at people who are providing care for people with disabilities and was able to explore and find out about people with disabilities through the choices of their family members.

There is also a practical limitation in this research. This study could have looked at private tenants alongside owner occupiers too. However, private tenants were not studied as this group is a minority and it would be time consuming to find private tenants. For the purpose of this research, it is felt that owner occupiers are more than sufficient to provide an in-depth extensive exploration of people in their 50s and 60's housing decisions for later life. However, there are definitely opportunities to explore private tenants for future research.

Next, this research has raised interesting issues on older people's housing decisions for later life. But a longitudinal study investigating people in their 50s and 60s over a period of time could have provided more holistic data findings and further understand the changes of housing decisions and choices over time. Also, looking at people in their 50s and 60s actually moving for later life would also be useful to understand current reasons for moves. However, given the length of the doctoral research study, this was not possible to carry out. Yet, a longitudinal study on this topic is suggested for future research as it could provide a broader understanding of the decision to stay ageing in place or moving to other places.

Moreover, employing foreign domestic helpers as a caring mechanism to further extend older people's ability to age in place is a key finding in this research. There are currently very few studies that look at the role of foreign domestic helpers. Future studies could build upon this finding and look at how foreign domestic helpers influence housing decisions in a different age group such as the oldest old or young children.

In addition, this study has addressed the research problem within the Hong Kong housing context. Given the length of the doctoral research study and the length of in-depth biographical interviews, inevitably it could only focus on one location. It is suggested that the same study could be conducted in a different location with different culture or even ethnic group. For example, voices of certain established ethnic communities are still seldom heard, such as those in the United Kingdom. There is scope to look beyond the Hong Kong

context and explore various ethnic group's older people's living arrangements for later life. Alternatively, future studies with longer research period could conduct a comparison study between different cities with a similar high-value housing context like London on people in their 50s and 60's housing decisions for later life.

The use of focus group is also a limitation in this research as the intention was to run 2-3 focus groups. However, 2 scheduled focus groups were cancelled and needed rescheduling. Unfortunately, due to various circumstances and time limits, there were not enough time to reschedule and conduct additional focus groups. However, during thematic analysis all themes were discoverable as the focus group was used as a complement to the rich and extensive data collected through biographical interviews. The information that was drew out from the focus group was also extremely important as ideas were drawn through participants in their 50s and 60s during the discussions about their different opinions on either intergenerational co-residence or provide financial assistance for homeownership. The focus group contributed to some aspects of the empirical chapters, but it especially contributed on the theme of 'placing of family life cycle stage against institutional change'.

Lastly, through this research it is found out that family actors play an important part in shaping older people in their 50s and 60's housing decisions for later life. However, this research did not approach the younger generations and discuss their own viewpoint on their prior generations such as their older parents or grandparents' housing decisions for later life. Another possible suggestion for future research is to include younger family members such as adult children and interview both older people themselves and their family members so that we could get a larger overarching view of various generations' perspectives, what their planned approaches are towards intergenerational co-residence, living at proximity and whether their plans complement or conflict with each other. The additional perspective could illuminate further interesting issues and suggest new solutions to support older people ageing in place.

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Appendix

Appendix A Consent Form



Participant Consent Form

Near-Elderly and Young Elderly's Housing Decision-Making Process for Later Life Consent Form (Professionals)

<i>Please tick the appropriate boxes</i>	Yes	No
Taking Part in the Project		
I have read and understood the project information sheet dated 12/09/2018 or the project has been fully explained to me. (If you will answer No to this question please do not proceed with this consent form until you are fully aware of what your participation in the project will mean.)	<input type="checkbox"/>	<input type="checkbox"/>
I have been given the opportunity to ask questions about the project.	<input type="checkbox"/>	<input type="checkbox"/>
I agree to take part in the project. I understand that taking part in the project will include:		
1. Being interviewed	<input type="checkbox"/>	<input type="checkbox"/>
2. Being recorded (audio)	<input type="checkbox"/>	<input type="checkbox"/>
I understand that my taking part is voluntary and that I can withdraw from the study at any time; I do not have to give any reasons for why I no longer want to take part and there will be no adverse consequences if I choose to withdraw.	<input type="checkbox"/>	<input type="checkbox"/>
How my information will be used during and after the project		
I understand my personal details such as name and email address will not be revealed to people outside the project.	<input type="checkbox"/>	<input type="checkbox"/>
I understand and agree that my words may be quoted in publications, reports, web pages, and other research outputs. I understand that I will not be named in these outputs unless I specifically request this.	<input type="checkbox"/>	<input type="checkbox"/>
I understand and agree that other authorised researchers will have access to this data only if they agree to preserve the confidentiality of the information as requested in this form.	<input type="checkbox"/>	<input type="checkbox"/>
I understand and agree that other authorised researchers may use my data in publications, reports, web pages, and other research outputs, only if they agree to preserve the confidentiality of the information as requested in this form.	<input type="checkbox"/>	<input type="checkbox"/>
So that the information you provide can be used legally by the researchers		
I agree to assign the copyright I hold in any materials generated as part of this project to The University of Sheffield.	<input type="checkbox"/>	<input type="checkbox"/>

Name of participant [printed] Signature Date

Name of Researcher [printed] Signature Date

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In the event of a complaint please contact: Dr Glyn Williams, Research School Co-Director at glyn.williams@sheffield.ac.uk

Appendix B Interview Questions – Professionals

Understanding People in their 50s and 60's Housing Decision Making Processes

All Professionals:

In your work with near and young elderly people, do you have any experiences with those who move from owner occupied homes to other residential options? What are the reasons for this?

To what extent do you believe that near and young elderly's past housing purchase experiences can inform their decisions in making housing decisions for later life?

Do you believe that family members play a role in older people's housing decision making process for later life? In what ways do they do so?

Can you explain the factors that might restrict near and young elderly's future housing decision choices?

In what ways do you think your professional opinion could influence near and young elderly's behaviours and preferences for housing for later life and how influential do you think your profession is to older people?

Specific Questions:

Academics/ Planning/Housing Department Officers

What are the trends of older people living alone and with their family members in Hong Kong?

From your experience, what housing types do older people prefer to live in for later life?

Do you think that near and young-older people from different social economic groups have different influences and approaches towards their residential options for later life?

Can you explain whether the current housing plans for older people in Hong Kong reflects near and young elderly people's future housing needs?

From your experience, what are the main motivations for older people to move out of their current owner-occupied home and why is this common (or not) in Hong Kong?

Can you explain whether you believe that near and young elderly's experience of the housing market in Hong Kong throughout their lifetime would influence their housing decisions for later life?

Real Estate Agents

When people aged between 50-69 come to your company to search for a new home, what type of housing do they normally look for and how do they vary between different income groups?

Do they make transitions to a different type of housing for example, from a family home to a small apartment or three bedrooms flat to two bedrooms flat or are the specifications similar to their current housing?

Who do near and young elderly customers normally go with to house view and how influential do you think those people are to the main customers?

From your experiences with near and young elderly customers, can you tell me any influences that helps them make housing decisions for their future homes?

Can you explain whether you believe that near and young elderly's experience of the housing market in Hong Kong throughout their lifetime would influence their housing decisions for later life?

Care Workers

To what extent do you consider your organisations' housing or home service advice for older people influences their decisions to stay or move to different residential options for later life?

Can you explain the main reasons why older people who live at home would choose to move into elderly homes?

From your experiences, have you encounter any older people who moved from one housing type to another and what are the main reasons for them?

Appendix C Interview Questions – People in their 50s and 60s

Older People

Section 1

1. Tell me about the places you have lived from your childhood until now.
2. Tell me about how you have decided to purchase your current home and what were the main factors.
3. What type of housing do you currently live in, how long and with whom?
4. Why did you choose this particular type of housing?
5. If you have moved out of your current home recently, why is this the case?
6. Can you explain how the people you live with influence your decision when planning for housing for later life? If you live alone, can you explain how this may influence your future housing plans?

Section 2

7. Can you tell me some of your experiences that have influenced your housing choices previously, at present and do you think they will change in the future?
8. Do you think your previous experiences of the housing market in Hong Kong would change how you make housing decisions for the future?
9. Have you start to prepare and make housing decisions for later life? Why?
10. What do you know about the options on moving for older people?
11. Can you tell me what your residential plans for later life are and what factors did you consider?
12. How do you think your previous experiences in living in different places would influence your choices for retirement housing?
13. Do you consider children or relatives as a factor in making decisions for housing options in later life? How does this apply to you?
14. Does your position in the family life cycle affect your decision-making process for housing in later life and why?
15. What would make you move out of your current home when you approach old age?
16. What would prevent you from moving to your desired retirement home?
17. Are there any external factors (e.g. news, politics, government, media) that may have influenced your housing decisions for the future?

Appendix D Interview Questions – Focus Group Guiding Questions

Focus Group Questions

1. How do you become aware about different residential options available in Hong Kong?
2. In your opinion, why would owner occupiers at your age group choose to move homes?
3. How do you think your previous experiences in living in different places would influence your choices for retirement housing?
4. Do you consider children or relatives as a factor in making decisions for housing options in later life? How does this apply to you?
5. Does your position in the family life cycle affect your decision-making process for housing in later life and why?
6. How might caring for older parents or adult children influence your housing decisions for later life?
7. Are there any external factors (e.g. news, politics, government, media) that may have influenced your housing decisions for the future?

Appendix E Law of the People’s Republic of China on Protection of the Rights and Interests of the Elderly, Chapter 2, Maintenance and Support by Families

“Article 13 The elderly shall be provided for mainly by their families, and their family members shall respect, care for and look after them.

*Article 14 Supporters of the elderly shall fulfill the obligations of providing for the elderly **economically, taking care of them in daily life and comforting them mentally, and attend to their special needs.** “Supporters” refer to the children of the elderly and other persons who are under the legal obligation to provide for the elderly. The spouses of the supporters shall assist them in fulfilling their obligations to provide for the elderly.*

*Article 15 The supporters shall ensure that the elderly **suffering from illness receive timely treatment and care, and shall pay medical expenses for the elderly in financial hardship.** For the elderly who can not take care of themselves, their supporters **shall bear the responsibility of taking care of them;** and if they can not take care of the elderly in person, they may, according to the will of the elderly, commission other individuals or institutions for the elderly to take care of the elderly.*

*Article 16 The supporters shall **properly arrange for the housing of the elderly and shall not compel the elderly to live in or move to inferior houses.** The children or other relatives of the elderly shall not seize the houses owned or rented by the elderly and shall not, without permission of the elderly, change the property right or leasing relationship. **The supporters of the elderly shall have the duty to repair the houses owned by the elderly.***

*Article 17 The supporters shall have the **duty to farm** or commission others to farm the land contracted by the elderly, take care of or commission others to take care of the trees, livestock and so on of the elderly and **the earnings therefrom shall go to the elderly.***

*Article 18 Family members shall **care for the mental needs of the elderly, and shall not ignore or cold-shoulder the elderly.** Family members living apart from the elderly **shall frequently visit or greet the***

elderly. Employers shall, in accordance with the relevant provisions of the state, ensure the rights of the supporters to have the family visit leave.

***Article 19** ...Where the supporters do not fulfill their obligations of providing for the elderly, the elderly shall have **the right to ask the supporters for payment of support and other rights**. The supporters shall not ask the elderly to do any work beyond their ability.*

Article 22** ...The elderly shall have the right to inherit the inheritance of their parents, spouses, children or other relatives according to law and the right to accept donations. Their children or other relatives may not occupy, seize, transfer, conceal or damage the property that should be inherited or accepted as donations by the elderly. **When the elderly dispose of property through wills, necessary shares shall be reserved for their elder spouses according to law.

Article 23** The elderly and their spouses shall have the duty to support each other. Where those who were brought up by their elder brothers or sisters can bear the burden after they grow up, they shall have the **duty to support their elder brothers or sisters should the latter do not have supporters when they are advanced in years.

***Article 24** Where the supporters fail to perform their duties of providing for or supporting the elderly, the grassroots self-governing organizations, the organizations of the elderly or the employers of the supporters shall urge them to perform the duties.” (Peking University Center for Legal Information, 2022)*

Appendix F The Civil Code of the People's Republic of China Family

Obligation Laws

“Article 26 Parents have the duty to raise, educate, and protect their minor children. Adult children have the duty to support, assist, and protect their parents.” (The National People's Congress of the People's Republic of China, 2020, pp.5)

“Article 1043 Families shall establish good family values, promote family virtues, and enhance family civility. Husband and wife shall be loyal to each other, respect each other, and care for each other. Family members shall respect the elderly, take care of the young, help each other, and maintain a marital and familial relationship of equality, harmony, and civility.” (The National People's Congress of the People's Republic of China, 2020, pp.189)

“Article 1067 Where parents fail to fulfill their duty to raise their children, a minor child or an adult child who is incapable of supporting himself has the right to claim child support payments against his parents. Where an adult child fails to fulfill the duty to support his parents, his parents who lack the capacity to work or are in financial hardship have the right to claim support payments against the adult child.” (The National People's Congress of the People's Republic of China, 2020, pp193-194)