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Ageing well in public housing

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Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
ACH	Assistance with Care and Housing
ACOSS	Australian Council of Social Service
ACT	Australian Capital Territory
AHURI	Australian Housing and Urban Research Institute Limited
AIHW	Australian Institute of Health and Welfare
AURDR	Australian Urban and Regional Development Review
CALD	Culturally and Linguistically Diverse
CDC	Consumer Directed Care
CDJSC	(Western Australian) Community Development and Justice Standing Committee
CEDA	Committee for Economic Development Australia
COAG	Council of Australian Governments
CPI	Consumer Price Index
CSHA	Commonwealth State Housing Agreement
DCJ	(New South Wales) Department for Communities and Justice
DELWP	(Victorian) Department of Environment, Land, Water and Planning
DHHS	(Tasmanian) Department of Health and Human Services
DHPW	(Queensland) Department of Housing and Public Works
DLGC	(Western Australian) Department of Local Government and Communities
DLGHCD	(Northern Territory) Department of Local Government, Housing and Community Development
DoC	Department of Communities
DPC	(Tasmanian) Department of Premier and Cabinet
EPU	Elderly persons unit
IAGG	International Association of Gerontology and Geriatrics
NDIS	National Disability Insurance Scheme
NHHA	National Housing and Homelessness Agreement
NHFIC	National Housing Finance and Investment Corporation
NHSC	National Housing Supply Council
NSW	New South Wales
NT	Northern Territory
PHA	Public Housing Authority
QLD	Queensland
RACF	Residential Aged Care Facility
SA	South Australia
SOMIH	State Owned and Managed Indigenous Housing
TACSI	The Australian Centre for Social Innovation
TAS	Tasmania
UN	United Nations
UNSW	University of New South Wales
VIC	Victoria
WA	Western Australia
WHO	World Health Organization

Executive summary

Key points

- Public housing has long been considered an appropriate option for older lower income households.

- Older people comprise a significant proportion of public housing tenants, including more than a third of tenants nationally.

- The results of this study, however, suggest that there are systemic issues impacting on whether the sector is an appropriate option for older people at the current time, as well as into the future.

- The public housing system is under great pressure and facing multiple challenges. These include demand for housing far exceeding supply, an ageing population, inappropriate and inefficient stock, and increasing complexity in the needs of current and prospective tenants. These pressures are impacting lower income older households and the ability of the system to support an ageing well philosophy.

- Older tenants' experiences in public housing are variable. For some tenants, the tenure provides a range of qualities, supports and experiences that they highly value and which promote ageing well. For other tenants, particularly people in less well functioning or disruptive communities (where antisocial behaviour issues are prevalent), their public housing experience has been detrimental to their quality of life.

- A number of concerns were raised by the participants in this study that need policy and practice attention to return public housing to a valued housing option for older people, and into a sector where people have confidence that they will be supported to age well. These concerns

include recognition of housing as home; building and maintaining functional communities; supporting respect and dignity; minimising vulnerability; promoting access to care; and facilitating equality and equity. Such elements fit with the domains of an ageing well framework. An ageing well framework emphasises the need to support older people's independence, choice, flexibility, healthy lifestyles, ongoing participation and contribution to the community and society.

- Public housing authorities (PHAs) hold significant responsibility for the environments in which older tenants live. Being able to live in environments that support and maintain a person's intrinsic capacity and functional ability is seen by the World Health Organization (WHO) as the key to healthy ageing.

- A way forward for the public housing sector to better support older tenants to age well could be through a person-centred social landlord model. This would involve formally working in partnership with other providers to better meet the needs and expectations of older tenants, including for ageing well.

Key findings

This report presents the findings of a study into the capacity of the public housing system to support older tenants to age well; an important community expectation around ageing; and ageing in place in particular. Housing and home environments are fundamental to older people's capacity to age well. In Australia, public housing has traditionally provided an affordable, stable and secure housing option for lower income older people for nearly a century. People aged 55 years and over currently comprise around one-third of public housing tenants nationally. In the coming years, it is expected the demand on the public housing system from lower income older households will increase significantly. The public housing system is under great pressure and facing multiple challenges. This includes demand for housing far exceeding supply; an ageing population; inappropriate and inefficient stock; and increasing complexity in the needs of current and prospective tenants. These pressures and challenges on public housing (and social housing generally) have the potential to impact lower income older households. It also raises questions about how a system under such pressure can offer the housing and related attributes that older people value, and the support that older people require to age well.

For this research, we have prioritised the voice of a number of groups: current tenants, previous tenants, people working within the sector and other professionals associated, and interacting with the public housing authorities and older people on a daily basis. This focus within our study, we believe, provides holistic and deep insights into the place of older people in the public housing system today.

The perspectives of older tenants

Policy frameworks significantly shape and control tenant experiences. However, there are also a range of other factors that affect the experience of ageing in public housing. These include the type, location, age of dwellings, the health and mobility capacities of tenants, and their need for, and access to, available supports.

The experiences of tenants in public housing are presented in this study in terms of four domains related to ageing well: participation, health, security, and liveability. Participation for tenants was important in terms of engagement with family, friends, social activities, and giving and receiving support. Having room for other family members to stay, is critical to this giving and receiving of support. Social participation is strongly linked to access to transport, local services, and social opportunities. A key element in participation is the location or setting of the home, including the surrounding environment (a garden, for example). Feeling safe and secure in the home and neighbourhood environment are also enablers of participation. Maintenance and home modifications were revealed to be key factors in how people experienced home and ageing well. Access to information about modifications was also important.

Safety and security were major issues for tenants, and in three key ways:

- in relation to security of tenure
- in relation to fears tenants may be required to move from their current dwelling
- as fears held about personal safety in the neighbourhood.

Fear associated with where people are living was often the reason why the former tenants had relinquished their tenancy. Fear also saw some tenants turn inwards, and socially isolating themselves from their neighbours, and impacting their quality of life and wellbeing.

Liveability incorporated issues of both the home (design, size and modifications) and also its location (neighbourhood, community and access to wider society). Critically, two-bedroom homes are the most liveable option for older people in public housing. Downsizing is not a process viewed positively for most people, because of the loss of internal dwelling space and it often means relocation, which is linked to the loss of memories and connections, neighbours, support systems and the community.

The perspective of housing provider professionals

Older tenants' abilities to age in place are reliant on the policy and practices of the housing system, and especially the support of those workers within the system with whom they have direct contact. The professional participants (frontline workers, tenancy practitioners for example) in this study raised (and reinforced) a range of issues around the needs and expectations of older tenants, particularly related to personal and family issues and their need for care or additional supports. Notably, many professionals pointed out the lack of family supports and prevalence of abuse by family members and others in the community among their older public tenants.

Importantly, the ability for older tenants to age well in public housing involves the presence of frontline workers in the system (housing/property officers and tenancy practitioners) who provide one-on-one support to address older people's needs and issues. Workers are attuned to gauging and working to meet the evolving needs of their tenants against the backdrop of changing expectations, changing clientele, and changing system policies and practices. Such practitioners provide a crucial connection point for older tenants, many of whom are socially isolated, assessing people's needs and circumstances and connecting them to community or aged care services.

Professional respondents generally had positive attitudes about older tenants, and they felt that older people were less likely to complain and were more accepting of their circumstances than other population groups they encounter regularly. On this point though, they also noted the reluctance of some older people to articulate their needs (for support, modifications and the like) for fear of relocation or being seen in a negative light or as ungrateful.

System responsibilities: challenges and possibilities

Professional people working within PHAs identified a series of systemic issues impacting the ability of the public housing sector (and PHAs) to support the needs of older tenants. With demand substantially exceeding public housing availability, there is a requirement to allocate housing across different priority cohorts, often with complex needs. There is no clear answer to the question of when age alone should qualify someone for priority consideration. While most older tenants wish to remain in houses where they have raised families, this must be balanced with the need to free up larger properties for households on waiting lists. Such pressures on the sector are compounded by the limited housing stock designed to meet the needs of older tenants as they age, including suitable stock for older tenants to relocate.

Frontline workers mentioned the need for more knowledge and information about holistic support services for older tenants; greater flexibility in allocation and other policies; and collaboration between service providers.

The challenges facing public housing had some senior staff questioning whether the public housing system in its current form is best placed to house older people, and especially to support people to age well. Moving towards a social landlord model and working in partnership with other providers was seen as a pathway forward to better meet the needs and expectations of older tenants.

Common themes

A number of common themes—also seen as concerns and opportunities—were raised by the participants in this study that need policy and attention to return public housing to a preferred housing option for older people. These include:

- recognition of housing as home
- building and maintaining functional communities
- supporting respect and dignity
- minimising vulnerability
- promoting access to care
- facilitating equality and equity.

For some tenants, public housing clearly provides a range of qualities, supports and experiences that they highly value and which promote ageing well. For other tenants who have experienced significant hardship and traumatising life circumstances, public housing provides a sanctuary and place of stability. These tenants are overwhelmingly thankful for a stable roof over their head. For some tenants however, particularly people in less well functioning or disruptive communities (with exposure to regular antisocial behaviour), their public housing experience has been detrimental to their quality of life. Moreover, less than satisfactory encounters with public housing staff who reportedly lacked interest in tenants' needs and concerns impacted tenants' views about the capacity of the sector (and staff) to support them to age well.

Supporting ageing well requires some policy and practice development within the public housing sector, with our recommendations provided in the next section. Activity to support ageing well must facilitate/support older people's independence, choice, flexibility, healthy lifestyles, ongoing participation and contribution to the community and society.

PHAs hold significant responsibility for the environments in which older tenants live. Being able to live in environments that support and maintain a person's intrinsic capacity and functional ability is seen by the WHO as the key to healthy ageing.

The constrained resource environment in which PHAs operate, provides a significant impediment to providing the structures needed to support the significant (and growing) number of older people living and ageing in place within public housing.

Policy development options

There are a range of policy and practice options that can be enacted to better support older public tenants' abilities to age well in public housing. Besides the overriding need for increased resources to fund capital works (new builds, acquisitions, and maintenance), there is also a need for rethinking what current policy directions mean for individuals within the system. In addition, there is a need to understand what policy directives mean for the community and the long-term viability and performance of the sector, as viewed from all perspectives (tenant, prospective tenant, community, government).

Policy and practice action in the following areas will better support people to age well:

- Clear and better alignment between ageing well policies (active ageing, healthy ageing, age friendly cities and communities) and housing policies—specifically those concerning social and public housing.

- Senior management understanding older peoples' current experiences in the sector. Increasing consultation with tenants is an important way of understanding the (big and smaller) issues tenants face. Such understanding also indicates that PHAs are listening to and valuing their 'clients'.

- Reassessing staff workloads and tenant-staff ratios is critical for rebuilding current and prospective tenant confidence in the public housing system. Alongside this, investment is needed in staff training and professional development, such that PHA staff can confidently and empathetically work across the range of areas that older tenants need support with.

- The introduction of tenancy support or practitioner roles where they do not exist, with an express purpose of prioritising person-centred support.

- Providing good quality and well located age-specific housing options that meet Liveable Housing Guidelines within PHA portfolios. Such an approach will preserve or return housing to the system that is more suited to older people, and, indeed, all cohorts.

- Development of feedback mechanisms for innovative projects, structures, and approaches within the public housing sector (and beyond) in order to support them being scaled up for wider benefit.

- Moving beyond the mindset of being just a landlord. While the role of PHAs will always be the provision of shelter this is no longer adequate in and of itself. The PHA business model requires understanding the totality of needs of current and prospective tenants, including people on wait lists. PHAs should develop a clear knowledge of client needs and aspirations matched against the characteristics of the assets available, with data supported by appropriate data/technology infrastructure and analytics capabilities.

- Continuing to develop and learn from partnerships with community housing providers, other not-for-profit and aged care service providers to develop supportive housing environments where tenants feel valued, supported and connected.

There is clear need for greater cross-portfolio and cross-agency collaboration to support tenant outcomes for ageing well.

The study

This research has investigated the policy and practice challenges and possibilities for PHAs to support their older public tenants to age well. Six inter-related research questions were addressed:

- What are the policy responsibilities and directions of government and PHAs, across the country, with regard to older public tenants aged 55+ (Indigenous people aged 45+) including priority waiting lists, entitlements, supports, transfers and exits from the system?

- What are the demographic characteristics and current housing circumstances of the older public housing population, and how has this profile changed over time and is likely to change in the future?

- What are the current and expected needs of older public housing tenants (including housing providers' understanding of the needs of older people)?

- What are the roles, responsibilities, challenges and possibilities facing PHAs in supporting older tenants to age well?

- What policy and practice initiatives and innovations exist for older tenants among departments administering public housing programs in Australia?

- What are the advantages and disadvantages for governments catering to the needs of older people by providing additional services or facilitating access to services to enable tenants to age well in public housing?

The research commenced with a review of the existing evidence on how effectively the public housing system supports older tenants to age well. This included a review of public housing policies and data, as well as ageing policies, strategies, and programs, across Australian jurisdictions. A detailed profile of current public housing tenants, largely based on Census data was also constructed. Census data was primarily used due to the variability in data available from PHAs.

The fieldwork undertaken for the research explored the perspectives of people within the public housing system, including current and former older tenants, PHA managers and frontline staff, other housing and service provider managers and frontline staff, and stakeholders involved in policymaking. Fieldwork was undertaken in New South Wales (NSW), South Australia (SA) and Tasmania. These jurisdictions were chosen for the study for a range of reasons. SA and Tasmania have the highest proportion of older residents of all jurisdictions, while NSW offers examples of higher density public housing.

The fieldwork emphasised the voices of older Australians with experience of the public housing system. Through interviews and focus groups, we explored how older Australians have been supported during their tenancies and what they feel is needed to successfully age in place. A small sample of older people who were former public housing tenants but had transitioned to other housing situations also participated in the study. Overall, 81 older people participated, including eight Indigenous people. Some participants had lived in their present homes for decades, while others had experienced a complex mix of housing arrangements over time.

Twenty-five staff from PHAs were interviewed to ascertain their views on the needs of older tenants, and the current and future capacity of the public housing sector to meet these needs. Six staff from other housing and service providers were interviewed to provide alternative perspectives. To incorporate a broader national overview, senior policy makers and managers from PHAs and other agencies were also interviewed, beyond professionals in SA, NSW and Tasmania.

Interviews and focus groups were digitally recorded (with participant permission), professionally transcribed and analysed by the researchers in each state. This allowed local contextual knowledge to inform the analysis, which involved coding against a thematic framework.

1. Introduction

- Public housing has been an option for lower income older Australians since it was officially introduced nationwide in the 1940s and in some states and territories from the 1930s.

- People aged 55 years and over now comprise 35 per cent of public housing tenants nationally. The relatively high number of older public housing tenants reflects an ageing population, past allocation priorities and tenants' desires to retain the benefits of public housing tenure. The same factors, along with entrenched high rates of poverty, are likely to drive increasing demand for public housing among older Australians over coming decades.

- For a public housing system that is already under pressure, the significant proportion of older people among current and prospective tenants brings into sharp focus the need to ensure housing is suitable for older Australians. This housing needs to supports them to 'age well'; an important community expectation around ageing and ageing in place in particular.

- This research examines the policy and practice issues raised by increasing demand for public housing among older Australians, and how public housing authorities (PHAs) can support older tenants to age well.

- The small number of studies investigating the housing needs of lower income older people since the 1980s highlight concerns around risks of homelessness, people's ability to achieve housing aspirations, and how effectively care needs are met in different housing types. A key study from 2007 (Jones, Bell et al.) found that older public housing tenants were increasingly worried about issues such as lack of choice in relation to location and dwelling size, the transience of neighbours and changing

maintenance practices. The tension between older people's quality of life and community harmony concerns and the more limited focus of housing authorities on providing housing (i.e. asset and tenancy management) remains unresolved.

- **Most of the fieldwork for this research was undertaken in South Australia (SA), Tasmania and New South Wales (NSW), placing emphasis on the perspectives of older Australians with lived experience of the public housing system. Stakeholders from housing authorities in other jurisdictions and other housing providers were also involved.**

The foundations for a national public housing system emerged in Australia in the 1940s after the acute shortage of housing immediately after the Second World War. Through the newly established Commonwealth Housing Commission, financial assistance was provided to the states and territories by the Commonwealth for the building of public rental housing through Commonwealth State Housing Agreements (CSHAs) (Hayward 1996; Morris 2018; Pawson, Milligan et al. 2020; Yates 2013). From the outset, public housing was mainly aimed at supporting working families and families of returned servicemen. Concurrently, states were encouraged to provide housing for older people. As noted by Kewley in McNelis (2007:19):

> Something of the Commonwealth policy regarding the housing of elderly people was indicated in a letter to SHAs [in 1950] in which it was pointed out that modern housing policy rejected the practice of segregating old people in institutions or in homes sited in distinctive localities, and was directed towards action that would make old people feel that they had a real place in the life of new housing estates and in the new neighbourhoods being planned and built by State housing authorities. In accordance with this policy, the Commonwealth encouraged the States to include in their building programmes under the Housing Agreement single, duplex and triplex units suitable for letting to elderly people.

McNelis (2007) states that housing for older people who are reliant on the aged pension was "largely neglected". This was due to the nature of the complex financing arrangements under which public housing was funded, which often involved multiple players (all tiers of government for example) and operating and loan costs exceeding the incomes able to be raised. These conditions made it difficult for the states to provide housing for the older population within their emerging portfolios. Through a number of arrangements and Acts within the CSHAs, limited housing for older people was provided initially. It was not until 1969 with the passing of the State Grants (Dwellings for Pensioners) Act that the states were able to, and did, provide age specific housing. Provision varied from year to year, and between states in terms of the number, location and dwelling structures, such as medium density housing versus high rise towers and cottage flats (McNelis 2007; Pawson, Milligan et al. 2020).

Thus, since its establishment in the 1940s, public housing has become—slowly at first and more substantially since the late 1960s—a housing option for lower income older Australians (Jones, Bell et al. 2007; Morris 2018; Pawson, Milligan et al. 2020; Productivity Commission 2015). Today, the prominence of older people among public housing tenants is largely because of an ageing population, and a legacy of the shape and strength of past housing allocation priorities. It is also a result of the 'settledness' of older people within the tenure, which directly relates to the benefits the tenure confers on tenants in terms of security of tenure, location, connection to community and attachment to place (Groenhart and Burke 2014; McNelis, Neske et al. 2008;). These historical realities are reflected by people aged 55 years and over, who comprise 35.6 per cent of public housing tenants nationally (more than their share of the total population of 27.5%). Similarly,13.2 per cent of public housing tenants are Indigenous people in state owned and managed Indigenous housing (SOMIH; again, more than their share of the total Indigenous older person's population of 11.8%) (ABS 2017; AIHW 2020a). As of 30 June 2019, 205,466 older tenants occupied public housing in Australia and 6,690 older people were living in SOMIH (AIHW 2020a).

Over the coming decades, it is anticipated there will be significant increases in older age cohorts within public housing (Groenhart and Burke 2014; NHSC 2010). The reasons for this expectation are manifold. Population ageing, as the baby boomer cohort move into later life, remains one factor (ABS 2018). The aforementioned (relative) security and sustainability of tenure is an attractor to public housing, which is especially important as people age (Baker, Leishman et al. 2020). Additionally, the significant number of older people living in poverty is also a clear motivator for securing and maintaining a public tenancy (ACOSS and UNSW 2018). Growth in the number and proportion of older Australians living in poverty is concerning in terms of public policy, given:

- the widely acknowledged lack of alternative affordable housing options in the housing market (Hodgson, James et al. 2018)

- the inappropriateness of the private rental market, itself facing a (pre-COVID-19) shortfall of over 300,000 homes for lower income households (Hulse, Reynolds et al. 2019).[1]

- growth in the number of older people who are homeless or at risk of homelessness[2] seeking priority access, where possible, through age-related and other special needs considerations (Yates 2017).

Other structural changes impacting the housing market are influencing demand, along with housing settledness for older people. As noted by Ong, Wood et al. (2015), a combination of high housing costs and mortgage indebtedness is leading to reductions in home ownership in older age. Exits from home ownership, precipitated by such things as traumatic life events, often accompanies increased risk of housing stress and the need for housing assistance (Wood, Chamberlain et al. 2008). Older private renters, who make up about 11 per cent of older Australian households (AIHW 2019a), are particularly vulnerable to unstable and unaffordable accommodation. This is especially so when on low or fixed incomes such as the age pension, and therefore at greater risk of homelessness or poverty.

1.1 A public housing system under pressure

The public housing sector has been traditionally seen as an appropriate housing option for older people (if not *the* most appropriate option for lower income/asset older people). However, it is a sector that is under great pressure, and facing multiple challenges (Flanagan, Levin et al. 2020; Muir, Powell et al. 2020), which affect older residents and older people on social housing waiting lists. Numerous commentators have long described the challenges the public housing sector faces, including a decline in the number of dwellings over the last two decades; demand far exceeding supply; residualisation; and the increasing complexity in the needs of sitting and prospective tenants (AHURI 2020; Groenhart and Burke 2014; Hayward 1996; Jacobs, Atkinson et al. 2010; Pawson, Milligan et al. 2020). Additionally, PHAs face pressures related to the age and quality of stock holdings rendering them inappropriate and inefficient (AHURI 2020; Troy 2012).

Over the period 2006–2019, the number of public housing dwellings declined by 11 per cent, equating to 36,200 homes (AIHW 2020a).[3] Decline in stock is the result of the outright sales of public housing (Morris 2018) but also because of the policy of stock transfer from public to community housing.[4] Stock transfers have increased social housing stock overall (growth in the community housing sector versus decline in public housing), but this growth in social housing stock has not kept pace with population growth. Indeed, the number [stock holding] has decreased relative to the number of Australian households' (AHURI 2019). Notably, the reduction in public housing stock is positioned against sustained high levels of demand, although recent wait list data notes a downward trend generally, from 154,566 at 30 June 2014 to 148,500 as of 30 June 2019 (AIHW 2020a). The AIHW (2019b: wait list

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1   COVID-19 has impacted the Australian housing market in significant ways. For older people, recent data suggests that only 0.5 per cent of private rental properties are affordable for a retired person on the Age Pension (Anglicare 2021).
2   See the *Ageing on the Edge: National Action Project* suite of recent work by Debbie Faulkner and Jeff Fiedler available at: https://www.oldertenants.org.au/ageing-edge-national-action-project.
3   The latest available housing assistance data at the time of publication.
4   As of the 20 June 2019, 70 per cent of social housing stock was public housing, with the number of community housing dwellings increasingly substantially over the period 2006 to 2019 by 210 per cent. Around 30 per cent of the occupants of these community housing dwellings nationally were people aged 55 years and over (AIHW 2020a).

section para. 4) contextualises this reduction, noting that "fluctuations in the number of those on wait lists are not necessarily measures of change in underlying demand for social housing" as "some people who wish to access social housing may not apply due to the long waiting times" or are diverted from the wait list as policies shift focus to private rental market incentives.

Pressures and challenges on public housing (and social housing generally) have the potential to impact on lower income older households, and the ability of PHAs to cater to their needs. The protracted period of housing unaffordability nationally, extending across both the home ownership and private rental markets since the 1980s has affected all cohorts including older households, their housing choices, and movement through the housing market (Yates and Milligan 2007). Pawson, Milligan et al. (2020: 19) believe the "abandonment" of a public housing building program since the mid-1990s has intensified pressure on the sector. Public (social) housing has been in a decades long pattern of demand continually outstripping supply, and by a factor of thousands (also Jacobs, Atkinson et al. 2010). This supply and demand disparity has worsened to such an extent that Lawson, Denham et al. (2019) recently contended that over the next 20 years there will be a need for over 700,000 additional social housing dwellings to meet current and projected needs. Ong, Wood et al. (2019) provide further specificity to this for older people, indicating that unmet demand for public housing from private rental households aged 55 years and over could rise by 78 per cent between 2016 and 2031, or in numeric terms from around 200,000 to 440,000 households.

Broad and ongoing pressures on the social housing system have required numerous policy and practice changes. Prominent among these has been the tightening of eligibility criteria, mostly to restrict access to those with complex and specialist needs only (Powell, Meltzer et al. 2019). This represents a broad group that in itself is growing, including people with complex health and mental health issues, people with disability, people experiencing homelessness including chronic rough sleeping, for example. PHAs face constant urgency in the allocation of housing, often positioned against the supply of social housing stock, and, arguably, against processes that do not meet people's specialised needs, particularly in terms of broader social supports. This then begs the question, how can a system under such pressure offer the housing and related attributes that older people value and that support people to age well?

1.2 Changing approaches to ageing and ageing well

Changes in public housing policy such as those articulated above, have occurred alongside a range of other evolutions in social domains and social policy, including a reorientation in the way ageing is viewed and conceptualised. Terms or concepts such as 'successful ageing' (Baltes and Baltes 1990; Bowling and Dieppe 2005; Rowe and Kahn 1987; 1997), 'healthy ageing' (WHO 1990; 2015a, 2015b,2020a), 'positive ageing' (Hepworth 1995) and 'productive ageing' (Butler 2002) are approaches that represent 'a new and more positive paradigm' to reflect 'the realities of individual experience in a changing world (Zaidi and Howse 2017). The WHO's (2020a:para.3) current policy framework (2015-2030) defines healthy ageing as:

> the process of developing and maintaining the functional ability that enables wellbeing in older age.

This approach to ageing has underpinned strategies and frameworks for ageing well—to support older people's independence, choice, flexibility, healthy lifestyles, ongoing participation and contribution to the community and society. Being able to live in environments that support and maintain a person's intrinsic capacity and functional ability is seen by the WHO as the key to healthy ageing (WHO 2015a, 2015b, 2020a). The environment in this context includes 'the home, community and broader society, and all the factors within them such as the built environment, people and their relationships, attitudes and values, health and social policies, the systems that support them and the services that they implement' (WHO 2020a: para. 6).

The environment can have a significant impact on older people's ability to cope and age well. Research on the influence of the home environment on older people's wellbeing goes back at least to the early 1970s with the seminal work of Lawton on person-environment fit (Lawton and Nahemow 1973). According to the press-competence model, in old age, a person may become more vulnerable to environmental effects (Lawton and Nahemow 1973). Human behaviour and physical function result from the competencies of the individual, the demands or 'press' of the environment, and the interaction or adaptation of the person to the environment (Satariano 2006). As people age,

individual competence to maintain an acceptable degree of functioning decreases (i.e. disablement), and in turn, 'behaviour is increasingly affected by characteristics of the environment' (Satariano 2006: 45). In other words, the model suggests, the more impaired the person, the greater the impact of their environment. For example, a mismatch between a person's functional ability and the environment of the home—configuration and amount of space within the home, stairs, high cupboards—reduces autonomy and the ability to live independently while diminishing the functionality of the home (Pynoos, Nishita et al. 2003).

The person-environment fit can enhance or undermine feelings of continuity, self-determination and choice (Percival 2002). In addition, home is central to older people's lives, and it represents and provides both tangible and intangible benefits. Home is a place of shelter but also of belonging, comfort and security and, most importantly, a place of control. Koncelik (2003: 118) indicates 'without control, a sense of wellbeing may be lost and elderly experience real physical—as well as psychological—decline.' Due to the attachment that older people can have to their homes through a lifetime of experiences, the loss of a home for any reason, including relocation, needs to be carefully considered as such loss has been described as akin to the loss of a family member and bereavement (Tinker 1997).

It is not just the immediate home that influences wellbeing, but the quality of the neighbourhood and community, both from a physical and social aspect. Numerous studies have documented the experiences of older adults and the impact of their surroundings on wellbeing. The neighbourhood has the potential to enhance or limit older people's opportunities for social interaction and to be active and can impact on both physical and mental health. Stafford, Gimeno et al. (2008) examined longitudinal data over 10 years related to neighbourhood deprivation and social fragmentation on trajectories of health. They noted residence in such neighbourhoods was 'associated with poorer mental health and that longer exposure to such neighbourhood environments has incremental effects' (Stafford, Gimeno et al. 2008: 604). Foley, Coombes et al. (2018) conducted an examination of neighbourhood influences, which identified that change in the local environment can negatively impact wellbeing, particularly so residents with lower financial security. Panel data research in the US found older women living in disadvantaged neighbourhoods were more susceptible to heart disease even when controlling for individual characteristics and aspects of the physical environment (Freedman, Grafova et al. 2011). Research in Australia examining the impact of neighbourhoods on older people's wellbeing showed similar findings. The results of Pearson, Windsor et al.'s 2012 study of 561 older people from the ACT, for example, suggests that negative perceptions of the physical environment were associated with general health, and positive perceptions of social cohesion were related to lower rates of depression, stress and anxiety.

Australia has generally adopted the concept of ageing well as the healthy ageing approach to valuing older people's ongoing contribution to society and in supporting their independence as full members of the community. On this, Kendig (2017: 272) states:

> … the ageing well approach recognises that health extends far beyond the treatment approaches … it encompasses lifelong healthy ways of life and recovery from adversity, as well as self-management of illness … It extends to the ways in which social environments, health promotion, and age-friendly communities can provide appropriate supports that enable independence without the expense or dependency that can undermine older people's capacities and morale.

While Kendig (2018) lamented the lack of action by Australian Governments in this century towards a long-term strategic policy framework for an ageing Australia, the philosophy of ageing well has permeated some aspects of public policy. The health, disability and aged care sectors have faced significant changes in service delivery and provision of care services driven by relatively recent reforms that focus on an individualised approach (Beer, Beilby et al. 2018; Wiesel and Habibis 2015). Changes in aged care policy enacted through the *Living Longer, Living Better* aged care reforms have embedded consumer directed care (CDC) as the model of home care service delivery. This model has the express purpose of maximising and enabling independent living at home (ageing in place) for as long as older people wish. CDC is based on the concept that recipients should have choice and control in the types of care services required and the flexibility to decide when, how and by whom these services are delivered. The premise for provision of such aged care services is stable, secure and affordable housing. Good access to services, connections to community and appropriate housing are the foundations of ageing well.

A review of consumer preferences in housing across a range of tenure types (Jones, Bell et al. 2007) indicates a commonality in the attributes valued by older people. These attributes—independence, privacy and autonomy, affordability, security of tenure, safety, adaptability for future care, location, suitability, companionship and avoiding social isolation, size, amenity and space—are reflected in the broad domains of a wellbeing index developed for older people in Australia (Tanton, Vidyattama et al. 2016). The index (Indicators of Wellbeing for Older Australians (IWOA)) provides a guide for qualitative consideration of wellbeing among older Australians in the context of healthy ageing framed around four key domains. These four domains are highly interconnected. Relevant to the discussion in Chapters 3 and 4, the four domains, adjusted slightly to accommodate a public housing analysis lens, are:

- **Participation:** how well can an older person participate in society? This may include paid or volunteer work or caring for others, or engagement with family and friends. It may also include access to transport or technologies such as the internet.

- **Health:** focusses on a person's physical and health capabilities; whether someone requires assistance or what kinds of community care programs they access.

- **Security:** pays attention to an older person's sense of safety and security, including how safe they feel physically and in relation to their housing tenure.

- **Liveability:** a broad domain in this research context that focusses on housing liveability, including issues around the material dwelling as well as non-material (ontological, psychological/emotional) aspects of the dwelling.

These four domains of the wellbeing index form the framework for this research.

1.3 Prior research

Since the 1970s there has been a focus within the broader field of housing research on lower income households who rent, understanding that their circumstances are different to those of home owners. This focus has been primarily on people in the private rental market and other forms of accommodation, and less on public housing because of its security and affordability. When first established in the mid-1940s, public housing catered to a range of income groups and was—in terms of daily living—considered to be similar to home ownership. Jones, Bell et al. (2007: 83) provide a history of the variable investment and focus on housing for older people through successive Commonwealth State Housing Agreements (CSHAs). They noted that by the 1980s,

> … older people became established as one of the main population groups within the public housing system. This partly reflected the impact of the PRHP [pensioner rental housing program] and related programs that provided dwellings specifically designed for older people. But it was also a consequence of the focus of the CSHA during this period on lower-income people, especially pensioners, and of the ageing of the population of long-term public housing tenants living in generic public housing stock.

The move towards a focus on those people with the greatest needs saw a move away from investment in housing specifically for older people. Although public housing has remained, albeit to a lessening extent, a major source of housing for older people in need.

A limited number of studies examining lower income older peoples' needs in various housing tenures have been undertaken since the 1980s. These studies cover a range of housing situations: retirement villages (Stimson, Manicaros et al. 1997); the nexus between living arrangements, housing and service use (Faulkner and Bennett 2002); on independent living units as the forgotten segment within social housing (McNelis 2004); housing options for older people who are homeless (Judd, Kavanagh et al. 2003); the connection between age-specific housing and care (Bridge, Davy et. al 2011); the housing aspirations gap for older Australians (James, Rowley et al. 2019) and, more recently, the increasing struggles of older people in private rental accommodation and at risk of homelessness for the first time in older age (Fielder and Faulkner 2017). It is, however, the work of Jones, Bell et al. (2007) that raised the prospect that although older people were generally very positive about living in public housing, there were increasing concerns about a lack of choice in relation to dwelling location, the size of units, the transience of neighbours and changing maintenance policy and practices. Such factors led to concerns about the impact of future policy changes on older people's wellbeing.

Shortly after the publication of Jones, Bell et al.'s (2007) work, McNelis, Neske et al. (2008) considered the consequences of changes in policy and practice for older people alongside major policy, and management and practice challenges facing PHAs in supporting their older tenants to age in place. They concluded:

> … the key challenge for public housing providers and for the Australian and state/territory governments, then, is to address the contrast between, on the one hand, the broader concerns of older people about their quality of life and, on the other hand, the more limited focus of public housing providers on the provision of housing. (McNelis, Neske et al. 2008: 9)

> Furthermore, the work of Flanagan, Levin et al. (2020) suggests this challenge has not been rectified or (re)balanced 12 years later. The work by Flanagan, Levin et al. (2020), which deliberately prioritised tenants' voices, examined pathways in social housing for three groups: families with dependent children, older households and households including a person with disability. Over 50 per cent of the households interviewed were older households (55 years and over). Alarmingly, the authors concluded that 'applicants and tenants therefore largely experience the social housing system as onerous, challenging and unsupportive' (Flanagan, Levin et al. 2020: 1). This body of research, across different time points, suggests continued challenges for the public sector in supporting positive outcomes for older tenants, if not a worsening wellbeing trajectory.

Older people and public housing

As the population within public housing ages, individuals, households and the housing sector will undoubtedly face new and ongoing challenges related to the suitability, design and accessibility of public dwellings (Bridge, Davy et al. 2011; Groenhart and Burke 2014; McNellis, Neske et al. 2008). Notably, such challenges will continue to occupy an important place alongside need for supports—physical and social—for many older people to age well at home. Considering the place of support is important in terms of moving or looking forward to the future of service delivery; particularly for people with thin or non-existent informal (family/kinship) support networks (Productivity Commission 2015). As noted throughout this report, and elsewhere (Flanagan, Levin et al. 2020), social supports have often been overlooked or undervalued in public housing policy and practice, and actively disentangled from the role of PHAs in many ways, with clear impacts on tenants' feelings of wellbeing and inclusion.

The importance of support for public tenants to age well is captured in recent Australian Census data specifically in terms of physical support needs. Over a quarter of public housing tenants aged 55 years and over (52,314 individuals) reported needing assistance with core activities: mobility, self-care, and/or communication (ABS 2017). Given research has proven that older public tenants expect to stay in public housing long-term—to age in place, like their home owner counterparts (Jones, Bell et al. 2007; Morris 2016)—there is a need for PHAs to understand and support their evolving needs (McNelis, Neske et al. 2008).

McNelis, Neske et al. (2008) identified that Australian PHAs were already beginning to be confronted by a range of major policy, management and practice challenges in relation to older tenants. In addition, there were few initiatives or innovations catering to the specific needs of older people in public housing. These conclusions build on previous insights by McNelis (2007: 2) that expectations and trends toward 'ageing in place transfers the onus of responsibility from the older person to the creators of the local environment, including the providers of housing and support services. It requires them to adjust this environment so that the older person can remain in the housing option of their choice.'

Over the decade since McNelis' (2008) work, pressures on PHAs have intensified. Such pressures include the responsibilities on authorities, housing managers, and social and service workers, to directly provide or facilitate access to service responses tailored to a growing population in need of specialist age-related supports (Jacobs, Atkinson et al. 2010; Groenhart and Burke 2014). It is therefore appropriate that a review is undertaken to establish the policy, practice and management implications of the presence of a significant and growing cohort of older people ageing in public housing (including SOMIH).

1.4 The current research

The overarching focus of this research is to examine the policy and practice challenges and possibilities for PHAs in supporting their older public tenants to age well. This research focus has been met by addressing six inter-related research questions:

- What are the policy responsibilities and directions of government and PHAs, across the country, with regard to older public tenants aged 55 years and over (Indigenous people aged 45 years and over) including priority waiting lists, entitlements, supports, transfers and exits from the system?

- What are the demographic characteristics and current housing circumstances of the older public housing population, and how has this profile changed over time and is likely to change in the future?

- What are the current and expected needs of older public housing tenants (including housing providers' understanding of the needs of older people)?

- What are the roles, responsibilities, challenges and possibilities facing PHAs in supporting older tenants to age well?

- What policy and practice initiatives and innovations exist for older tenants among departments administering public housing programs in Australia?

- What are the advantages and disadvantages for governments of catering to the needs of older people by providing additional services or facilitating access to services to enable tenants to age well in public housing?

1.4.1 Research approach

To understand the suitability of public housing for older people to age well and PHAs' views on the current suitability of public housing for this age cohort, a multi-method approach was taken for this study. This approach preferenced qualitative methods, capturing in-depth firsthand reflections, supplemented by existing literature, policy analysis and available housing data. In focussing on the voices of older people living (or previously have lived) in public housing and those who assist them (either in providing public housing itself or in providing support services), we have gathered in-depth insight into these experiences. This is something that cannot be achieved through quantitative approaches, which focus on breadth in opposition to depth. Through interview and focus group methods, we were able to interrogate experiences raised by participants, which allowed us not only to capture deep meanings but also nuances, all of which are missing from methods focussed on breadth. Furthermore, our mixed method approach allows findings to be drawn from qualitative and quantitative data.

The research approach for the project involved:

- Prioritising the qualitative data to capture of the voices of people within the public housing system. We captured what some call the 'customer journeys' of older people with experience in public housing and older people who have moved out of public housing to other tenures (mostly community housing).

- An examination of current thinking within the PHAs regarding changes in policy and the role and suitability of public housing for older households. This included canvassing the views of staff working within the public housing system such as tenancy managers, tenancy practitioners, housing managers and other associated staff, and a selection of state and territory policy advisors.

- Seeking the views of non-public housing providers and services, who also assist older people in need of housing (i.e. the Aged Care and Housing (ACH) program) to provide the benefit of broader perspectives, policies and practices in housing service provision.

- Providing context through a literature review of prior knowledge, practice and evidence; in-depth policy review, and the profiling of current older public housing tenants and their housing circumstances nationally through available data.

1.4.2 Defining 'older'

In this report the term 'older' refers specifically to people aged 55 years and over for non-Indigenous people and 45 years and over for Indigenous Australians. This definition of older does not necessary accord with political and community norms regarding chronological age and an 'older person' (i.e. 65 years and over). No set definition of the term 'older' exists. In the past, delineated retirement ages of 65 for men and 60 for women embedded these chronological ages within research and policy communities. In more recent times, however, older age has increasingly moved toward 55 years and over, particularly in relation to lower income and lower asset households. In terms of age, the fifties are now considered by many as a potential time of transition from the workforce and a time for a reassessment of housing needs. For some households, this transition period corresponds with the empty-nester stage of life, although traditional patterns around the movement of children out of the home and work are more diverse than ever before. For lower income households that may have faced difficult times over their life, their fifties may be the time when they consider or need to access available services and supports.

Within the public housing sector, PHAs consider their older population to be those aged 55 years and over. In some jurisdictions, this is the age at which people can access stock quarantined specifically for older people. In some jurisdictions older age can provide priority access to housing stock (see Chapter 2 for further detail).

1.4.3 Review of the existing evidence

The first stage of the project involved a review of the existing evidence specific to older people within public housing, and particularly the role of housing in supporting older people to age well. The evidence and literature review incorporated two other elements, including brief overviews of:

- Public housing policies and data in each jurisdiction, and national information available through the Australian Institute for Health and Welfare (AIHW) and Australian Bureau of Statistics (ABS). This work builds on the much more detailed examination of social housing policies for a recent AHURI Inquiry (Muir, Powell et al. 2020) (see especially the Inquiry sub-report *The construction of social housing pathways across Australia* by Powell, Meltzer et al. (2019), although their focus was on social housing more broadly and not specifically focussed on older people.

- Ageing policies, strategies, and specific programs across jurisdictions, including age friendly city initiatives.

The evidence and literature review confirms that most jurisdictions are in various stages of reform of their social housing sector and have different policies regarding older populations in terms of access, housing types, adaptability, new developments and allocation procedures (see Chapter 2).

1.4.4 Data review

Alongside the evidence review (see section 2.2, also prior discussion in this chapter), the latter part of Chapter 2 provides a profile of public housing tenants currently. This profile has largely been drawn from the Australian Census Longitudinal Dataset but is also supported by administrative data from PHAs where available.[5]

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5   As noted in Chapter 2 not all PHAs were able or willing to provide data for this study, which has limited the analysis undertaken and presented.

1.4.5 Fieldwork

To establish the suitability and operations of PHAs in meeting and sustaining the needs of older tenants, the project team engaged in extensive fieldwork in NSW, SA and Tasmania. These jurisdictions were chosen for a range of reasons. SA and Tasmania are the jurisdictions with the oldest populations generally and continue to experience significant population ageing. SA has traditionally invested in public housing specifically for older persons through the cottage flats program and has the highest proportion of its stock occupied by people 55 years and over. Examples of higher density living for older people is more commonplace in NSW, although the NSW housing system could be considered the one under the greatest pressure overall, at least prior to the COVID-19 pandemic.

As outlined above, the fieldwork involved consultations and engagement with four key groups, to provide a holistic examination of policy and practice challenges and possibilities for PHAs in supporting their older public tenants to age well:

- current and former older public housing tenants

- PHA tenancy managers and frontline staff

- managers and frontline workers of other services and housing providers

- policy makers and senior government officials (public housing and other providers).

Human research ethics approval was sought and received from the University of Adelaide and ratified by the other relevant research institutions before the commencement of fieldwork.

Current and former older public housing tenants

An important part of addressing the overarching research question was engagement with older tenants themselves, to directly voice their stories and aspirations for the public housing system and its role in enabling them to age well. Discussions with older tenants—whether current, those who have transferred to other forms of social housing or who have left the sector—were guided by a semi-structured interview schedule. These questions canvassed people's interactions with PHA staff, how they have been supported through their tenancies, their aspirations for the future, what they feel is required to age well in place, and how they see PHAs in supporting them to do so as they age.

In addition to seeking the views of current older tenants, we present the experiences of older people who have transitioned to other providers. For example, to community housing, the not-for-profit sector or out of rental accommodation completely.

Participants in this fieldwork were recruited with assistance from PHAs and CHPs (especially frontline tenancy managers), other service providers and advocacy groups, as well as through snowballing via participants (purposive sampling). We are indebted to the group of professionals who assisted with recruitment, some of whom, especially frontline PHA staff, canvassed significant number of tenants to support the research.[6]

Peoples' views were primarily collected via focus groups, complemented by one-on-one interviews where participants preferred this approach and to gain some diversity by age, gender, culture, location, housing types and support requirements.[7] Tenants were given a $50 supermarket voucher as a thank you for their time when the focus group and interview was complete.

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6   Such recruitment methods, of course, reflect the qualitative nature of the study which does not purport to be statistically representative. Nor do the methods mean we were able to ensure representation across subgroups within the population of older people we connected with (diversity across age, gender, length of tenure, public housing tenure type, support needs). People with very high support needs are notably underrepresented in the study and were noted as less inclined to volunteer for an interview, even when offered the opportunity in their own home.

7   The COVID-19 pandemic impacted our ability to hold focus groups towards the end of our fieldwork. Consequently, a larger number of one-on-one interviews (by telephone) were held than initially anticipated.

Table 1 provides key background data about the older participants involved in this study. Eighty-one older people contributed their valuable insights, including eight older Aboriginal people, seven of whom reside in a regional town. Of the 81 participants, the majority (80%) were current public housing tenants. Respondents were predominantly female and living alone in one- or two-bedroom units or houses. Length of residence was quite variable with one-quarter having lived in public housing for less than 10 years and over one-third for more than 30 years.

Table 1: Profile of older participants in the study

Characteristic	Number	Per cent	Characteristic	Number	Per cent
Age			20-29 years	12	15
44-54	1	1	30-39 years	15	18
55-59	10	12	40-49 years	7	9
60-69	36	44	50 years or more	3	4
70-79	25	31	*Total*	*81*	*100*
80-89	7	9	Housing size (bedrooms)		
90+	2	2	One	22	27
Total	*81*	*99**	Two	32	40
Gender			Three	23	28
Males	26	30	Four or more	2	3
Females	55	70	Not stated	2	2
Total	*81*	*100*	*Total*	*81*	*100*
Aboriginal or Torres Strait Islander			Levels (storeys) in housing		
Yes	8	10	One	69	85
No	73	90	Two	7	9
Total	*81*	*100*	More than two	5	6
Current tenure of housing			*Total*	*81*	*100*
Public	65	80	In original public house		
Community	14	18	Yes	42	52
Other not-for-profit	1	1	No	36	44
Home ownership	1	1	Not stated	3	4
Total	*81*	*100*	*Total*	*81*	*100*
Occupancy of housing			Location of housing		
Single	56	69	Inner city	13	16
Couple	14	18	Middle suburbs	26	32
Family	9	11	Outer suburbs	33	40
Other	1	1	Regional town	9	11
Not stated	1	1	*Total*	*81*	*100*
Total	*81*	*100*	Service provision*		
Length of residence in public housing			Medical assistance	5	6
Less than 1 year	7	9	Lifestyle assistance	17	21
1-2 years	6	7	Meals on wheels	1	1
3-5 years	5	6	Transport	3	4
6-9 years	10	12	None	41	51
10-14 years	7	9	Not stated	20	25
15-19 years	9	11	*Total*	*87*	

Notes: * Categories may not add to 100 per cent due to rounding. ** Will not add to 100 per cent as people can be receiving multiple service types.

Source: Authors' research.

Half of the participants were currently living in the housing they were first allocated. While this suggests a high degree of housing stability and settledness among participants—not easily portrayed in the background data in Table 1—many participants noted experiencing several housing moves over their lives and a complex mix of tenure arrangements. Housing journeys experienced among this latter group, for example, included:

- Public housing (5 year tenure) > home ownership (purchased through PHA, 20 year tenure) > relationship breakdown–living with relatives (two year tenure, following relationship breakdown) > private rental > public housing (current).

- Various defence houses > staying with family due to marriage breakdown > private rental > emergency housing with PHA > public housing 20 years > home ownership (current) (18 months).

- Public housing (4 years) > private rental (1 year) > housing arranged through the public trustee (6 years) > home ownership (6 years) > private rental (17 years) > community housing (current).

PHA tenancy managers and frontline staff

Interviews were also undertaken with PHA tenancy managers and frontline staff (including housing/tenancy officers and social workers), to garner their views on, and understandings of, the practice of PHA tenancy management and the needs of older tenants. Across the three states, 25 professional staff were interviewed. This group of professional staff were asked about their views on the tenancy, asset management and support issues relating to older tenants (and prospective older tenants), and their thinking on the past, current and future capacity of the public housing system to meet the needs of its ageing demographic.

Managers and frontline workers of other services/housing providers

Six interviews with non-PHA service providers were also conducted to provide alternative perspectives on the needs of older people in public housing. These interviews provide a view from alternative forms of rental housing, as well as capturing stakeholders' perceptions about the roles and responsibilities of the PHAs from professionals external to the PHA system.

Policy makers, executives and senior managers (PHAs and other providers)

Building on the findings of other fieldwork stages, interviews were also conducted with senior policy makers, executives and managers. This was to ascertain how ageing is considered from a strategic and funding perspective, including how this relates to PHA policy development and practice and the capacity of the government sector to support tenants to age well. Interviews were conducted with professionals from across the country, allowing the research team to better understand higher-level decision-making mechanisms related to the management of public housing tenancies, including future policy directions for public housing as an option for older people with lower income and assets.

At a more practical level, the interviews provided information on asset management and housing allocations in the context of an ageing demographic, how the system meets specific maintenance and upgrade needs, the extent to which under-occupancy is an issue, and other tenancy issues. We also captured information on how the linkages with necessary support services are developed and maintained. While it was not possible to gain the participation of professionals at this level across every state and territory, a good representation was achieved.

All professional PHA and other housing services staff were identified through contact with public housing offices, state government offices and housing and care agencies. The staff were invited to take part in the research via email and provided with information sheets and relevant consent information. Interviews took place in person (often in the workplace) or via telephone.

1.4.6 Analysis

With participants' permission, all interviews and focus groups were digitally recorded and professionally transcribed for data analysis. As the researchers were located in each of the three states of primary investigation, local researchers took responsibility for the collection of data in their respective states. The research team within each state also drove the data analysis for their state, coded against a thematic framework established by the team. Importantly, this analytical approach allowed for the contextual knowledge of each researcher—built from intimate knowledge of their state system and from the interviews conducted—to be infused through the analysis.

Project findings are presented according to the themes organically emerging from the fieldwork, considered against the domains of the wellbeing index (participation, health, security, liveability) and informed also by the results of our evidence and data reviews. This means that generally the results are presented in an aggregated way, although reflecting jurisdictional differences where relevant.

Confidentiality and anonymity

All participants in this research were assured of both the confidential treatment of the information and perspectives provided, and anonymity. We adopted this approach for both ethical reasons and based on our extensive past experiences in talking with people, especially tenants, about their perspectives on the housing and system they occupy (see, for example, Flanagan, Levin et al. 2020). Accordingly, all direct quotes from participants are attributed only to the broad category of participant (public housing tenant, housing advisor, frontline worker etc.) and any other identifying information, including context information, has been removed where it potentially identifies someone or their role. As per best practice in qualitative research, we have also edited direct quotes from participants to maximise their readability and flow, taking extreme care to preserve meaning and intention.

1.5 Report structure

This chapter has provided the conceptual background to, and outline of, the study. Chapter 2 investigates the housing and ageing policy landscape nationally in greater detail and provides descriptive information about the characteristics and current housing circumstances of older people living in public housing. Chapters 3 and 4 add granularity to the discussion by presenting the perspectives of current older public housing tenants on their housing experiences, system continuity and change, and perspectives about the role of housing in ageing well.

In Chapter 5, we explore the views of housing managers and frontline workers regarding older peoples' experiences and expectations of ageing well. Their views of the challenges and opportunities for supporting public tenants to age well are both supportive of older people's own views and, in other ways, contrast with them. A core theme in this discussion is the management of expectations and how older people's expectations may not fit with current policy and directions in public housing.

Chapter 6 examines the roles, responsibilities, challenges and possibilities for PHAs predominantly from the professional perspective of workers within the system. This includes the perspectives of housing managers and frontline workers, senior managers and policy advisors but also a broader range of advocates supporting older people.

The final chapter reflects on the research findings and examines whether the current and future public housing system allows, and can support, older people to age well.

2. Ageing in public housing: strategies, policies, profiles

- States and territories each have housing strategies in place, with some alignment in vision, goals and outcomes, but also variability in the extent to which older people in public housing is a focus. Notably, there is variation regarding whether older people are considered a priority group within public housing.

- Australia has a range of policies, legislation and other instruments to support ageing well strategies. These generally acknowledge the importance of affordable, accessible and well-located housing in enabling older people to age in place, but there is little attention to the broader needs of older public housing tenants.

- The number and share of older people living in public housing has increased over time.

- A significant proportion of older public housing tenants have specific support needs that must be better met for ageing well and ageing in place.

- Data on the characteristics and needs of wait listed older people should be more readily available to housing and service providers, policy makers and researchers. This would enable future focussed work to be undertaken.

2.1 Introduction

This chapter outlines the relevant policies, systems and operations currently practiced by PHAs in Australia. Against these praxis, we can understand older people's experiences of ageing well in public housing (presented in subsequent chapters) and the current and future demand for the tenure. The discussion here serves three distinct purposes:

- to understand how current public housing policy and practice 'sees' and supports older people

- to illuminate the intersections between ageing policies/strategies and housing across jurisdictions

- to build a profile of current public housing tenants to articulate exactly who the group is that we are giving voice to in this research.

2.2 The public housing landscape and older people

Responsibility for housing in Australia is shared between all three levels of government. As outlined by AHURI (2018), 'in essence the Commonwealth Government has responsibility for the policy levers impacting on housing demand; while state and territory, and local governments are mainly responsible for the policy levers impacting on supply.' The Australian Government has responsibility for taxation incentives and immigration policy, which influences housing demand, taxation and other incentives to support home ownership, as well as providing funding to the states and territories for social housing, and rent assistance for lower income private renters. States and territories are responsible for major infrastructure provision, planning and land release for housing, collection of stamp duty and land taxes, their own home ownership incentives and co-funding and/or provision of public and community housing. Local government is responsible for housing as it relates to local planning, minor infrastructure provision, provision of local community facilities, and the delivery of certain civic services, including for public housing tenants and communities.

National funding to states and territories for social housing, along with accommodation for the homeless, is provided through the National Housing and Homelessness Agreement (NHHA). Alongside this, the Australian Government arranges low-cost finance for community and affordable housing through the National Housing Finance and Investment Corporation (NHFIC). As stated in the NHHA 'the Commonwealth and the states recognise that they have a mutual interest in improving housing outcomes' by 'contribut[ing] to improving access to affordable, safe and sustainable housing across the housing spectrum, including to prevent homelessness, and support social and economic participation' (COAG n.d.: 2).

The NHHA includes a list of outcomes for jurisdictions to meet. Notably, in the context of this research, these include:

- contributing to 'a well-functioning social housing system that operates efficiently, sustainably and is effective in assisting lower income households and priority homeless cohorts to manage their needs'.

- supporting 'affordable housing options for people on low-to-moderate incomes' (COAG n.d.: 3-4).

Other outcomes articulated relate specifically to accommodation for the homeless and Indigenous Australians.

The NHHA also specifies outputs for jurisdictions in relation to housing and homelessness and an annual reporting regime. Importantly, the document provides the current framework in which state and territory governments develop their policies for the delivery and management of public housing within the agreed parameters set down in bilateral schedules.

2.2.1 Current state and territory public housing policies

All states and territory governments in Australia have responsibility for, and have developed, housing strategies (of various types) which outline their jurisdiction's priorities, actions, and monitoring processes. Such strategies are clearly informed by prevailing political ideology and strategic thinking, operational and structural limitations, and possibilities. The degree that older people are a focus of these strategies varies across jurisdictions, and, in many respects, this reflects the movement away from identifying specific cohort groups as priorities with policy attention directed to the broad category of individuals with complex housing and support needs. A short summary of the key housing policy documents in each jurisdiction is provided here, with greater detail provided in Appendix 1, showing the variation in their recognition of, and planning for, the needs of older people.

In New South Wales and Tasmania, the broad objective of their housing strategies is to transition people out of the social housing system. Both of these jurisdictions recognise that there are some groups, including older people, who need to be supported by the social housing system. The focus of actions for older people in NSW for the next decade are 'initiatives to address tenant under-occupancy'; 'building more smaller, fit for purpose dwellings to match the needs of new and future tenants' and to 're-design the allocation process to ensure a better fit between tenants and properties' (NSW Government 2016a: 12). Older people have greater visibility in the Tasmanian strategy (Housing Tasmania 2015b) and supporting documents (Appendix 1), with acknowledgement that 'there is an

increasing demand for affordable homes appropriate to the needs of older persons'. Ageing people are identified as one of five vulnerable cohorts, with levels of housing stress among the cohort a particular concern. Upgrading and realigning the public housing portfolio to better meet the needs of older tenants, including through home modifications and provision aligned with universal design principles are included in forward actions. As are cohort-specific developments (disability and older persons).

The Queensland Government's housing strategy and accompanying action plans specify similar actions in terms of the provision accessible and adaptable dwellings and dwellings that are 'fit for purpose' as well as including 'one on one support for older people' (DHPW 2017a; 2017b).

Two of the five goals set out in the ACT Strategy (ACT Government 2018a) refer to older people. The first goal is to reduce homelessness among the older population, particularly older women. Secondly, the strategy outlines a number of specific actions to strengthen social housing assistance for older social housing tenants, including designing and delivering purpose-built housing that adapts to the needs of older people and people living with disability, including access to transport and amenities. The strategy articulates 'work[ing] closely with the Aboriginal and Torres Strait Islander community to co-design the new long-term accommodation complex for older Aboriginal and Torres Strait Islander people' (ACT Government 2018: 36).

The current statewide housing strategy document in Western Australia (WA) (Department of Communities 2018) takes a broad housing system approach to providing better outcomes for older people through a focus on inclusive and connected communities and a responsive housing system that allows choice. Unlike other jurisdictions, the WA Government is committed to a Seniors Housing Strategy (DoC 2019b) with several of the seven priority areas outlined in the strategy relevant to public housing. In particular, one of the goals is a more age-responsive social housing system (Appendix 1). Based on our examination of strategies, we would argue that the WA is an exemplar, the most comprehensive of the state/territory ageing and housing strategies, including in the context of responses and therefore potential outcomes for social housing tenants. Its comprehensiveness may reflect (and justify) WA's acknowledged affiliate membership of the WHO Global Network for Age-Friendly Cities and Communities.[8]

In contrast, some jurisdictions make little, if any, reference to older people. The Victorian Government's (2017) *Homes for Victorians: Affordability, Access and Choice* has no specific initiatives for meeting the needs of older people in social housing generally, or public housing specifically. However, the strategy is intended to be enacted in conjunction with *Plan Melbourne 2017–2050* (DELWP 2017). A number of the outcomes outlined in *Plan Melbourne* are concerned with affordable and accessible housing. The plan identifies 'the need for a greater mix of housing including secondary [accessory] dwellings' and 'small-scale development in established areas—creating opportunities for extended families to live together or older couples to downsize.' It also notes actions to 'increase the flexibility and adaptability of dwellings', including through universal design, for people with disabilities, the ageing population and multigenerational households (DELWP 2017: 58). These policy directives however are not specific to public housing.

South Australia released a combined housing and support strategy in December 2019, *Our Housing Future 2020 –2030* (SA Housing Authority 2019). While the SA strategy acknowledges that over half (52%) of social housing residents are aged 55 years and over, (and an even higher proportion in public housing (59%)), there is no specific focus on older people in terms of eligibility and access to public housing. There are, however, actions within the identified domains that may benefit existing or prospective older public housing tenants.

With a low proportion the Northern Territory (NT) population aged 55 years none of the strategic directions in *A Home for all Territorians—the Northern Territory Housing Strategy 2020–2025* (DLGHCD 2019) are specifically directed to the housing needs of older people.

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8   'The WHO Global Network for Age-friendly Cities and Communities was established in 2010 to 'connect cities, communities and organizations worldwide with the common vision of making their community a great place to grow old in. As a response to global population ageing and rapid urbanisation, it focuses on action at the local level that fosters the full participation of older people in community life and promotes healthy and active ageing' (WHO 2020b).

2.3 Policy and practice to support older Australians to age well

Ageing well is a concept developed to promote health and wellbeing, and is seen as fundamental to increasing the length and quality of life (Hawkins 2005). Over the last three decades, ageing well policies have been developed at the national level and most states and territories in Australia have an ageing strategy of some kind. These strategies pertain to numerous aspects of life including acknowledging the importance of housing and the built environment to the ability of older people to age well (Judd, Liu et al. 2020). These strategies, however, often do not intersect with other areas of policy within government, including state and territory housing strategies.

In contrast to agreements related to children, women and people with disability where Australia is signatory to important international agreements framing relevant social and environmental policies, no formal international recognition of the specific human rights needs of older people exists; either as a clear signal to vulnerabilities and opportunities for this 'group' or to assist in the aforementioned framing of social policy. In 2014, The Australian Age Discrimination Commissioner, the then Hon Susan Ryan pointed to the lack of international steering of action in 2014, commenting that 'there is at present, no binding international instrument dedicated to the human rights of older people' (Ryan 2014: para.4), further noting the United Nations (UN) Human Rights Council's consultation finding that:

> a number of human rights issues relevant to older persons 'have not been given sufficient attention either in the wording of existing human rights instruments or in the practices of human rights bodies and mechanisms. (UN 2014: para. 9).

This is despite the General Assembly of the UN endorsing an *International Plan of Action on Ageing* in 1982, and the adoption of a number of principles for older people. Including, four that are particularly relevant to older people residing in public housing:

- Older persons should have access to adequate food, water, shelter, clothing and health care through the provision of income, family and community support and self-help.

- Older persons should be able to live in environments that are safe and adaptable to personal preferences and changing capacities.

- Older persons should be able to reside at home for as long as possible.

- Older persons should benefit from family and community care and protection in accordance with each society's system of cultural values (UN 1991).

Notwithstanding the absence of a UN convention on the rights of older people, the WHO has developed international policy for ageing, wellbeing and housing. Following the XVIII International Association of Gerontology and Geriatrics (IAGG) conference in 2005, the WHO established the *Age-Friendly Cities Program* (later renamed *Age Friendly Cities and Communities*) with guidelines for an active ageing framework for cities and communities (WHO 2007). This framework includes eight domains, including one specifically on housing emphasising the importance of housing affordability, essential services, housing design, modifications, maintenance, ageing in place, community integration and a comfortable and safe housing environment for older people. The other seven domains are community and health care, transportation, social participation, outdoor spaces and buildings, respect and social inclusion, civic participation and employment; and communication and information.

In 2010, the WHO also established the *Global Network of Age-Friendly Cities and Communities* for local and sub-national governments committed to working towards its principles. The inaugural membership included several Australian local governments. A decade later, the global network includes 1,000 cities and communities worldwide in 41 countries, including 26 municipalities across Australia. Canberra was accepted as a member in 2011 and embarked on a community consultation process towards an age-friendly city plan (WHO 2020b). WA joined the network as an affiliate member in 2017 (DLGC 2020). Some other states and /territories have aligned their ageing strategies with the eight domains of the WHO guide in their ageing strategies (NSW Government 2016b; Queensland Government 2016a; Territory Families 2016).

2.3.1 Australia's ageing well policy

Over the last three decades, ageing well (or similarly named) policies have been developed at the national level. Many of these have included housing considerations, such as the Keating Government's *New Homes for Old* strategy (AURDR 1994), the Howard Government's *National Strategy for an Ageing Australia* (Bishop 1999, Andrews 2001) and the Gillard Government's *Living Longer, Living Better* policy (Commonwealth of Australia 2012). The latter policy was legislated as the *Aged Care (Living Longer Living Better) Act 2013* (Cwlth) (Australian Government 2013), which currently applies, and has come to be known as the Living Longer Living Better Aged Care Reforms. As the name suggests, its strong focus is on the aged care system, covering both in-home and residential aged care. The original 2012 policy document also emphasises the growing preference for ageing in place in one's own home and the need to increase and improve home care packages. It also advances a positive ageing agenda for Australia proposed by the Advisory Panel on the Economic Potential of Senior Australians, which was centred around five themes:

- an active ageing agenda

- housing

- workforce participation

- lifelong learning, volunteering and philanthropy

- age discrimination.

The initiatives already in place to advance an ageing agenda include; appointing a Cabinet Minister with responsibility for housing and homelessness, establishing the livable housing design initiative and the appointment of a full-time Age Discrimination Commissioner.

Other related actions at the federal level to support older people include the introduction of the *Age Discrimination Act 2004,* which includes unlawful discrimination regarding access to premises (Part 4, Division 3, Section 27), focussing on 'any premises that the public or a section of the public is entitled to enter or allowed to enter or use (whether for payment or not)' (Australian Government 2004). The requirements, however, do not extend to access to private or social housing.

In 2010, access to premises standards were introduced under the *Disability Discrimination Act 2002* (Australian Government 2010a). These do include some very basic access requirements for Class 2 (residential flat or apartment buildings), such as level access to the entrance and one floor of the building, but fell short of mandating minimum accessibility requirements within individual sole occupancy units. *Disability Standards for Accessible Public Transport* were also developed under the Act in 2010 to be rolled out over a 30-year period (Australian Government 2010b). The Australian Human Rights Commission (2013) has also published non-mandatory *Advisory Notes on Streetscape, Public Outdoor Areas, Fixtures, Fittings and Furniture* in response to requests for clarification of issues of disability discrimination in public spaces. While not specifically aimed at older people, given the increasing incidence of disability with older age, these anti-discrimination measures are relevant to older people's access to housing (whether public or private) and the wider neighbourhood and urban environment. They are also important in the context of ageing well.

Assistance with Care and Housing (ACH) program

Recognising the importance of home to the receipt of age care and for older people to age well, the Assistance with Care and Housing program (ACH) is worthy of specific mention. ACH is an important sub-program of the Department of Health's Commonwealth Home Support Program that is specifically funded to support and address the needs of older people who are homeless or at risk of homelessness (Department of Health 2019). Since its inception in the mid-1990s, this program provides one-to-one client case management and has been very successful in housing eligible people in public housing (Judd, Kavanagh et. al. 2003).

State and territory ageing well policies

Most states and territories in Australia have an ageing strategy of some kind, often reflecting WHO principles, outlining policy priorities for ageing and wellbeing and the importance of active and positive ageing. Such strategies typically commence with an analysis of changing demographics indicating the rate of population ageing. Many include action plans and ongoing monitoring process to ensure that strategy objectives are being met. Most acknowledge the importance of housing to ageing well by ensuring people can age in place in housing that is affordable, accessible and located in close proximity to retail, transport, health and other community services. Strategies generally also acknowledge that there is a need for wider housing options to achieve positive ageing goals. The focus within strategies, however, is primarily on private and not-for-profit sector actions rather than those specifically directed to the needs of social (or public) housing tenants. A more detailed summary of the strategies by jurisdiction, articulating their intersections with public housing is provided in Appendix 2.

2.4 Characteristics of current tenants

In this final section of the chapter, an overview of the characteristics of current public housing tenants, focussing especially on the older (55 years or older) cohort is provided. The secondary data included in this section are collated from three main sources:

- the Australia Census Longitudinal Dataset 2006, 2011, 2016

- *Housing Assistance in Australia 2019* report (AIHW 2019b)

- administrative data provided by several (but not all) state/territory housing authorities.[9]

These data sources cover similar but not identical time periods and geographical scale. Some are based on administrative data, while others are based on self-completed surveys. This results in slight discrepancies between totals. For example, many tenants who have transferred from public to community housing continue to include themselves as public housing tenants in the Australian Census.

2.4.1 Basic demographics

Age

In 2018–19, older people aged 55 years and over comprised more than one-third (35%) of all public housing tenants in Australia (Table 2). This is a higher proportion compared to those who live in community housing (31%) or SOMIH (14%). Moreover, there are larger shares of public housing tenants in the older age groups than in other types of social housing.

Table 2: Age profile of social housing tenants, Australia, per cent, 2018–19

	Public housing	SOMIH	Community housing	Total
0-14 years	22	31	20	23
15–24 years	12	18	13	13
25–34 years	9	14	10	10
35–44 years	10	12	12	10
45–54 years	13	12	14	13
55–64 years	14	8	13	14

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9   While a number of PHAs were forthcoming in providing the data requested, others had more formalised application and internal review processes that resulted in protracted correspondence between the agencies and the researchers. A further limitation was the variability in the data provided and the terminology used in the datasets, limiting comparability across jurisdictions.

	Public housing	SOMIH	Community housing	Total
65–74 years	12	4	10	11
75–84 years	7	1	6	7
85+ years	2	1	2	2
55+ years	35	14	31	34

Note: Columns may not total 100 due to rounding.
Source: AIHW 2020b.

Unfortunately, the published AIHW data does not provide a breakdown of tenants by state and territory. This data is only available from each state and territory dataset. As noted in Chapter 1, such data is not readily available and does not have consistency across jurisdictions. From the data we were able to source for this study (Table 3), it is evident there are variations across the states and territories in the proportion of older tenants. Some states and territories—notably SA and Tasmania—have a much a higher proportion of their public housing tenants aged 55 or older. Public housing tenants in SA were comparatively older than in the other states and territory, with 17 per cent of all tenants aged 75 or older, compared to 11 per cent in Tasmania, 9 per cent in the Northern Territory (NT), and just 4 per cent in Victoria.

Table 3: Age profile of social housing tenants, 2019

	55–64 years		65–74 years		75–84 years		85+ years		Total 55+ years	
	No	%	No	%	No	%	No	%	No	%
VIC	8,697	9	6,038	6	2,603	3	597	1	17,935	18
SA	8,586	27	6,858	21	3,912	12	1,444	5	19,442	61
TAS	1,535	22	1,100	16	621	9	162	2	3,418	49
NT	1,672	19	1,285	14	623	7	145	2	3,725	39

Notes: Tasmania: There may be multiple households within each tenancy agreement. Data as of September 2019; NT data as of 30 June 2019; SA data as of 31 December 2019. All tables inclusive of Aboriginal households, Victorian data as of 31 December 2019. Data for NSW, Queensland, ACT not available.

Sources: unpublished data: Department of Health and Human Services Victoria; Department of Communities Tasmania; SA Housing Authority; Department of Local Government Housing and Community Development NT.

The number and share of older people living within the public housing system has increased over time. While in 2006, 125,399 older people aged 55 years and over lived in public housing in Australia (comprising 20% of the total public housing population), this increased to 216,477 by 2016 (37% of all public housing tenants; Figure 1).

Figure 1: Number and proportion of public housing tenants aged 55 or older, Australia, 2006–16
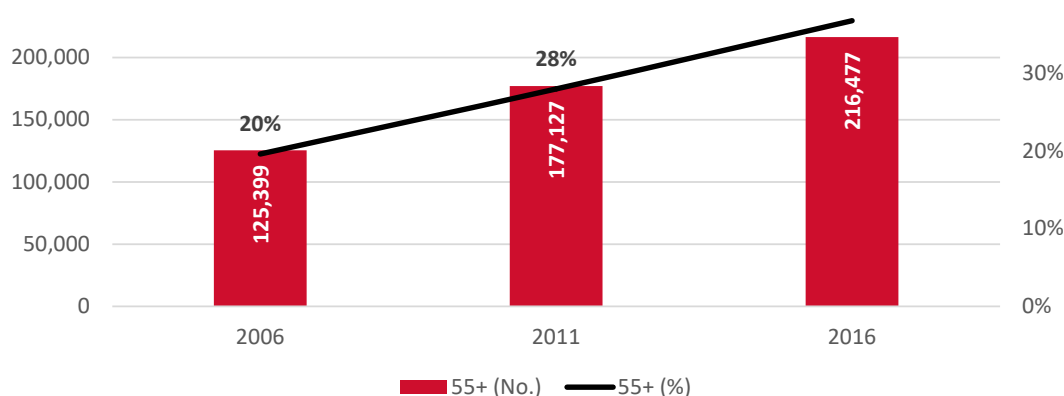
Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

Cultural diversity

In 2006, almost half (47 per cent) of older public housing tenants aged 55 years and over were born overseas. This proportion was almost twice as high as for all public tenants. This share has remained relatively steady over time, with 45 per cent of older public housing tenants born overseas in 2016 (Figure 2).

Over the same time period, the proportion of older Indigenous tenants (45 years and over) who live in public housing has doubled from 5 per cent in 2006 to 10 per cent in 2016.

Figure 2: Proportion of public housing tenants who were born overseas, Australia, 2006–16
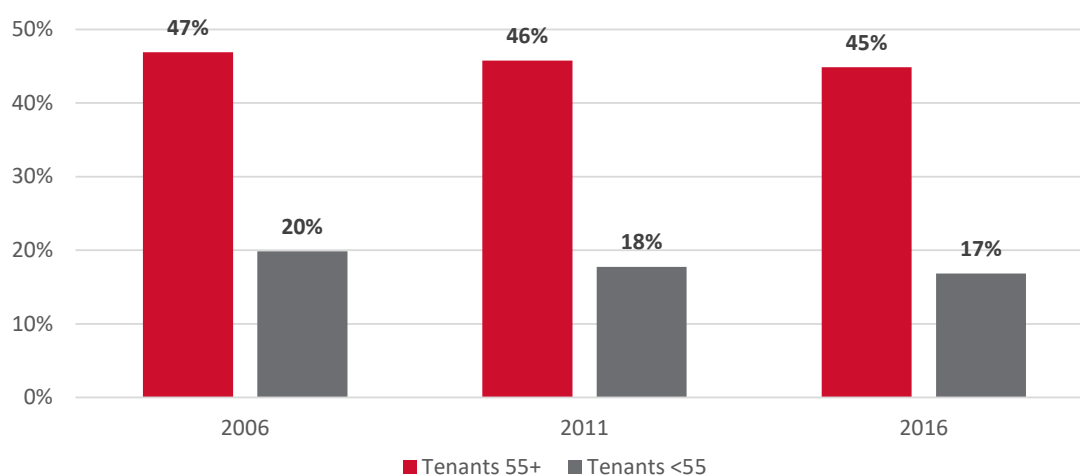
Source: TableBuilder: Australian Census Longitudinal Dataset 2006-2011–2016.

English proficiency among culturally diverse older tenants remained consistently high over the data time period in question (Figure 3). These data are important to note in the context of this research, as poor English proficiency can represent a barrier to accessing services and support.

Figure 3: English proficiency of older public housing tenants (55+), Australia, 2006–16
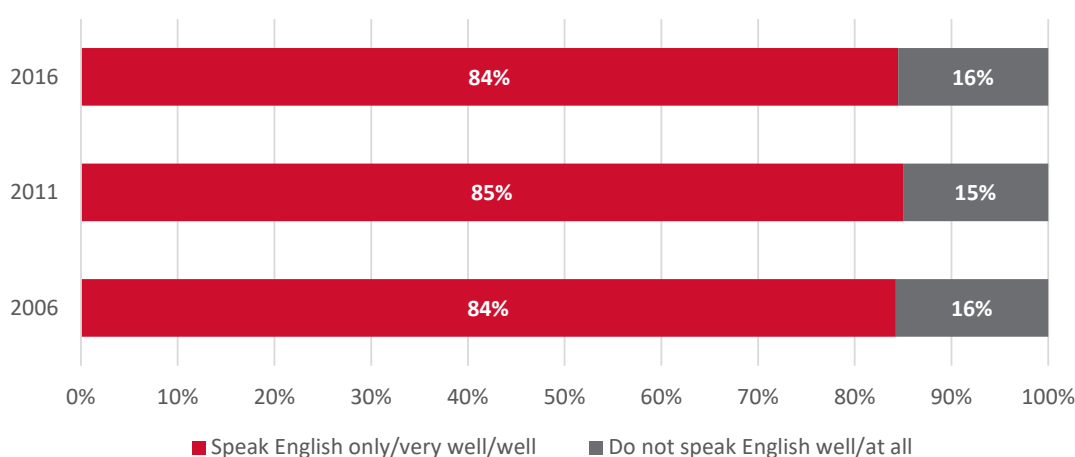
Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

Employment and education

Most older public housing tenants are not in the labour force. This proportion has gradually increased from
82 per cent in 2006 to 84 per cent in 2016, with a commensurate small decrease in the proportion of older
tenants employed, from 12 per cent to 11 per cent over the same period. This trend for older public housing
tenants reflects a general trend among all public housing tenants, with the proportion of all public housing
tenants not in the labour force increasing from 43.7 per cent in 2006 to 61.4 per cent in 2016 (Figure 4).

Figure 4: Labour force status of public housing tenants, Australia, 2006–16
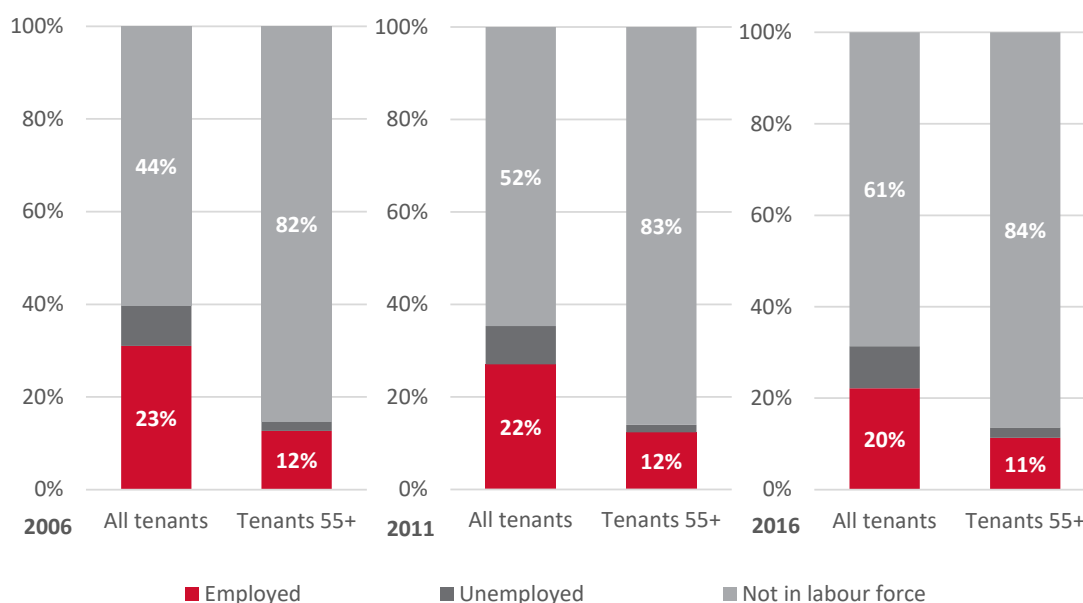
Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

The proportions of older tenants with higher levels of educational attainment has increased with time. People
with year 12 qualifications, for example, increased from 17 per cent in 2006 to 19 per cent in 2016, while those
with a bachelor qualification increased from 5 per cent to 7 per cent (Figure 5).

Figure 5: Highest level of education attained by older public housing tenants (55+), Australia, 2006–16

Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

2.4.2 Household type

In 2006, half of Australia's older public housing tenants (aged 55 years and over) lived in one family households, with a slightly lesser proportion (46%) living alone. Over time, these proportions have gradually shifted to more older tenants living by themselves (47% in 2016) than those in one family households (46 per cent). Concurrently, the proportion of tenants living in multiple family households (such as with their offspring's family) have also more than doubled, admittedly from a low base of 1 per cent in 2006 to 3 per cent in 2016 (Figure 6).

Figure 6: Household type of older public housing tenants (55+), Australia, 2006–16
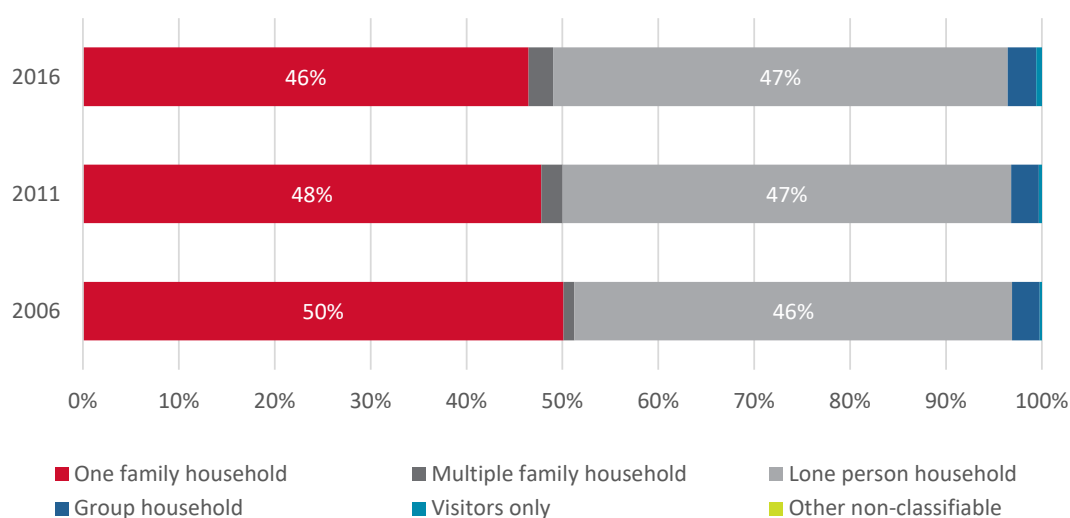
Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

Data provided by selected PHAs provides more nuance around older tenants' household situations. In 2019, there were more older tenants who lived as lone persons across these jurisdictions than in other household types. The next most common household type was couple only households or, for the NT, in a group share situation (including with other non-dependent family members). Very few older tenants lived with dependents as a single parent or with a partner (Table 4).

Data from housing agencies reveals that older tenants (55 years and over) in SA were more than twice as likely than younger tenants to have lived in public housing for 20 years or more. While in Tasmania, they were four times more likely to have done this (Table 5).

Table 4: Household type of older tenants (55+), selected states/territory, 2019

	Vic		SA		Tas		NT	
	No	%	No	%	No	%	No	%
Couple with dependents	672	4	772	4	58	2	183	5
Single parent	858	5	1581	8	162	4	326	9
Couple only	3,998	22	3,283	16	421	11	328	9
Lone person	10,077	56	13,372	64	3,253	82	1,588	43
Group share	2,328	13	1,792	9	74	2	1,299	35
Unknown	2	0	0	0	0	0	0	0
Total	**17,935**	**100**	**20,800**	**100**	**3,968**	**100**	**3,724**	**100**

Notes: Tasmania: There may be multiple households within each tenancy agreement. Data as of September 2019; NT data as of 30 June 2019; WA data as of 31 July 2019 – total number of tenancies; SA data as of 31 December 2019. All tables inclusive of Aboriginal households, Victorian data as of 31 December 2019. Data for NSW, Queensland, ACT not available. Total percentages may not add to 100 due to rounding.

Sources: unpublished data: Department of Health and Human Services Victoria; Department of Communities Tasmania; SA Housing Authority; Department of Local Government Housing and Community Development NT.

Table 5: Household length of tenure, SA and Tasmania, 2019 (%)

	55-64	65-74	75-84	85+	55+	<55	Total
SA							
0-5	16	13	11	9	14	33	24
5-10	13	13	12	10	13	18	15
10-20	25	24	22	20	24	25	24
20+	47	51	55	61	49	24	36
Tasmania							
0-5	26	23	19	14	23	54	39
5-10	21	18	17	15	19	22	21
10-20	27	29	32	30	28	18	23
20+	26	31	31	41	29	5	17

Sources: unpublished data: Department of Communities Tasmania; SA Housing Authority.

2.4.3 Dwelling and facilities

Older public housing tenants most commonly lived in detached houses in 2016 (41.9%) reflecting the movement of these people into public housing much earlier in life to raise a family. Since 2006, however, there has been a slight shift away from older tenants living in detached houses nationally, and especially from living in flats and apartments (34% in 2006, to 26% in 2016). A notably higher proportion of older tenants lived in semi-detached dwellings in 2016 (32%) than in 2006 (23%, Figure 7). At the jurisdiction level, trends in dwelling types are more nuanced, reflecting stock holdings, historic and current allocations decisions and changes in household composition as discussed later in terms of the empirical data collected for this study (Figure 8).

Figure 7: Dwelling type of older public housing tenants (55+), Australia, 2006–16
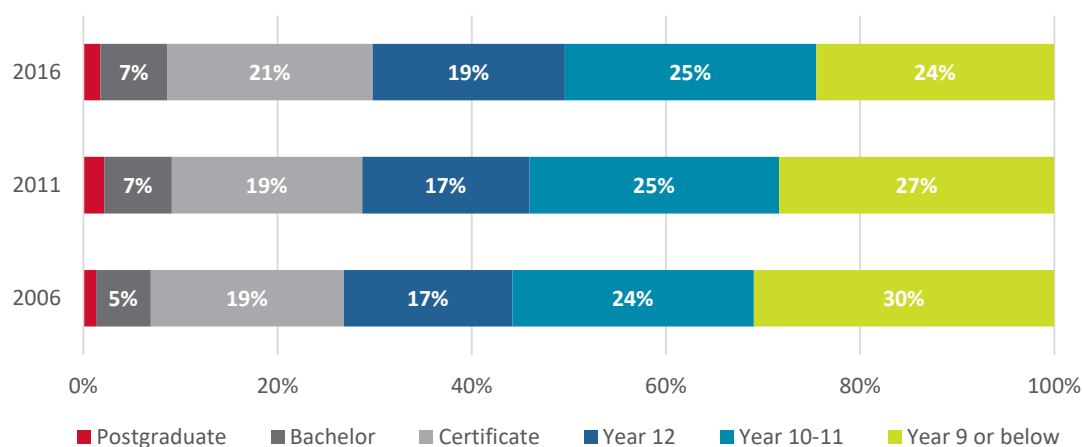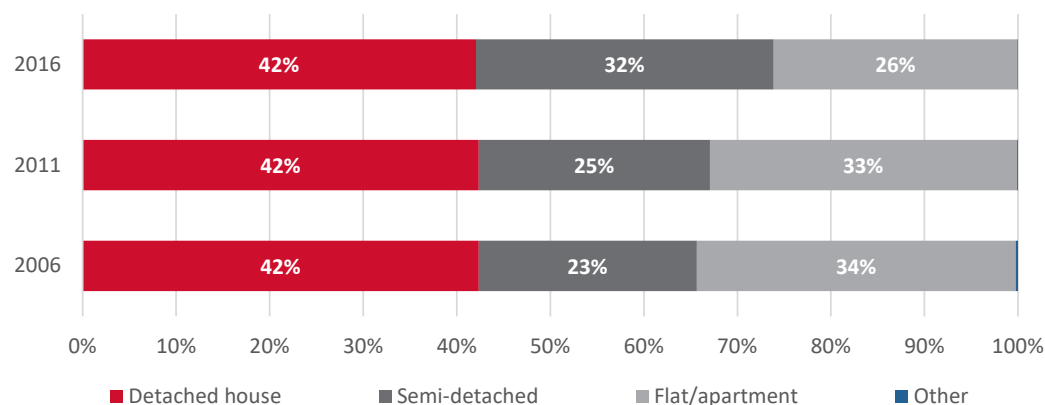

Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

Figure 8: Dwelling type of older public housing tenants (55+), Australian States and Territories, 2006–16
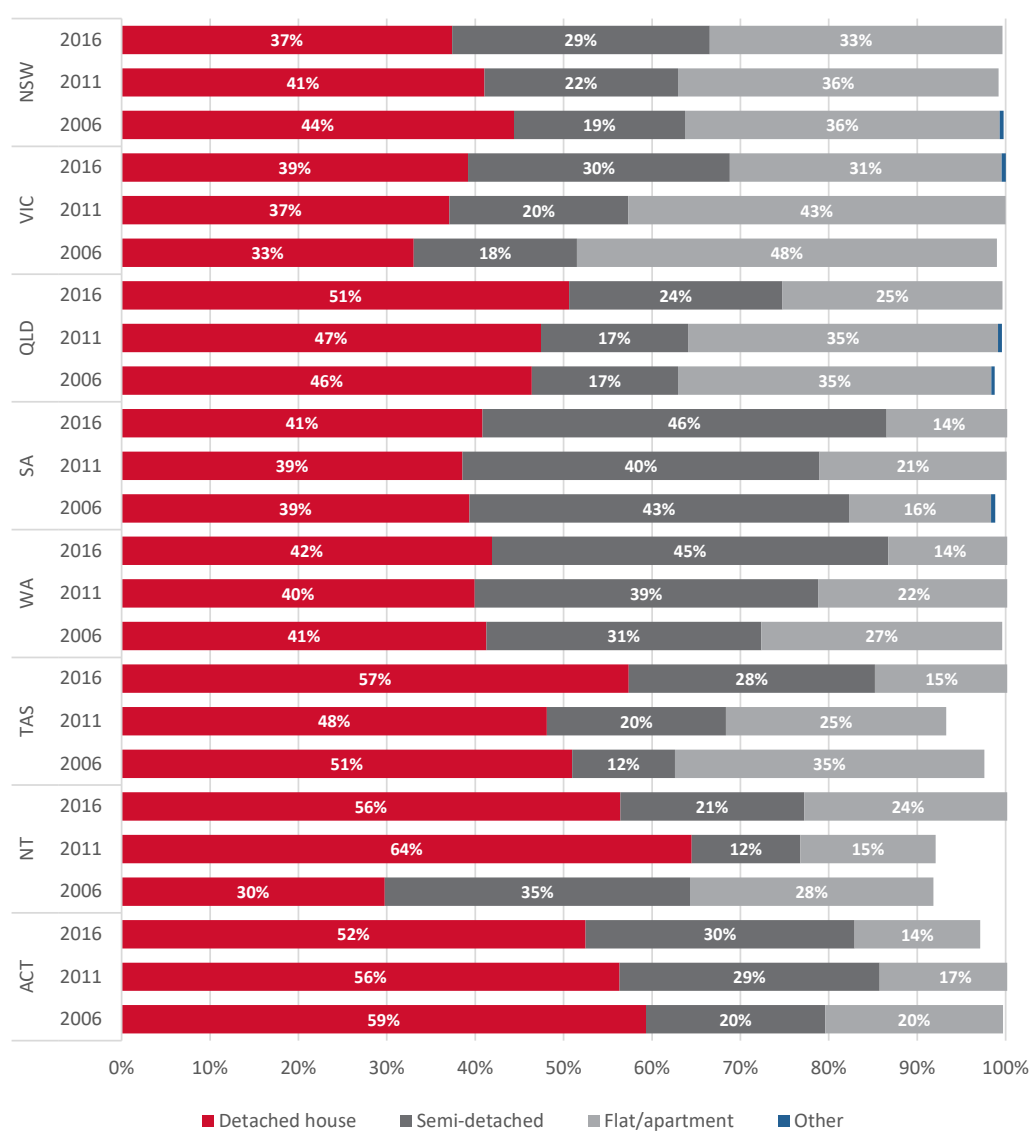
Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

2.4.4 Wait lists

To access public housing prospective, tenants are assessed for eligibility and placed on a PHA wait list, according to priority (need). As an important adjunct to the strategy/policy review above, a rapid review of the state and territory governments policies for determining eligibility for public housing assistance, particularly in relation to older people was undertaken. Policies related to income and asset limits, priority access, rents, managing waiting lists and any special considerations for the needs of older tenants were considered. Tables detailing this information are provided as Appendix 3 (where the links to sources for the data below can also be found). This information was derived from public (social) housing entry point websites in each jurisdiction.

Eligibility criteria are fairly consistent across jurisdictions. All except SA state that Australian citizenship or permanent residency is required, with some also making an allowance for specific categories of visa holders. All jurisdictions require residency in the relevant state or territory. WA, Tasmania, NT and ACT have a minimum age of 16, while NSW has a minimum age of 18. All jurisdictions other than Victoria state that applicants must not own property and all require that applicants' household income and asset levels do not exceed set limits.

Income and assets limits vary somewhat between jurisdictions. For example, a maximum income of $430 per week for a single and $670 per week for a couple in WA to $1,036 per week single and $1,586 per week couple in Victoria. For assets limits range from $33,844 per household in Victoria to $473,750 for a single and $605,000 for a couple in SA. Some states vary their limits for different categories of applicant; WA has higher income limits for remote locations and a higher assets limit for people over 60, while Victoria sets a lower asset limit of $13,378 for priority access applicants. Rents for public housing are generally set at 25 per cent of household income in most jurisdictions, except for NSW and Victoria where they vary between 25 and 30 per cent.

All jurisdictions have priority access arrangements in place and have for some time now, but what constitutes as a 'priority' varies. Some PHAs (Queensland and SA) have developed four categories or levels of need from low to very high, while others identify specific types of high and/or complex needs. Typically, the highest priority is given to people who are homeless or have complex mental or physical health issues, people with disability, and women and children who are victims of domestic violence or child abuse. Some include Indigenous people facing complex issues (ACT) or people aged 55 years and over (NSW). Only a small number of jurisdictions grant priority status to older people. In NSW, for example, people over 80 years of age with 'locational needs' or placed on the housing register are prioritised over working age applicants and may be eligible for longer term leases if in receipt of an aged care package. In Victoria, people aged 55 or over who do not meet eligibility through other needs categories can be granted priority access.

Wait lists exist in all jurisdictions, but with considerable variation in terms of the number of applicants and wait times. The lowest number of applicants on wait lists reported on PHA websites were in the smaller population jurisdictions of ACT (2,478 plus 797 on the transfer list) and NT (4,589). NSW reports 46,530 standard applicants and 4,484 priority applicants on the wait list, while Victoria reports approximately 40,000 applicants on its wait list and another 7,000 transfer applicants. Other states don't report wait list numbers on their websites.

Waiting times were likewise variable from 197 to 1,247 days (around six months to three years five months) in the ACT, depending on level of need, to an expected 10 years or longer wait for a 2–4 bedroom property in most areas of NSW (DCJ 2019). For new special needs households joining public housing wait lists, 29 per cent were housed in less than 3 months, with a similar proportion of households waiting more than two years (27 per cent) (AIHW 2019b).

A review of eligibility criteria nationally shows much alignment but also notable variation, including whether older people are considered a priority group. This was a theme picked up in interviews and tested in other jurisdictions during the course of the research and is discussed in subsequent chapters.

As of 30 June 2019, 148,500 Australians were on wait lists for public housing (35% with priority classification) and 12,100 Indigenous people were wait listed for SOMIH (47% priority access) (AIHW 2020a). Additional data provided for this study by some PHAs indicates some variation by jurisdiction in the number and proportion of people aged 55 years and over wait listed for public housing. In Victoria, variation in such data reflects the priority access to public housing granted to older people at age 55 and over.

For the five jurisdictions where there is data, there are a considerable number of older people (approximately 24,700) wait listed for public housing (2019 data points, see Figure 9), including around 10,500 with priority categorisation.

As shown in Figure 10, there is variation in the proportion of the total wait lists in each jurisdiction is comprised of people aged 55 years and older. For Victoria, the higher proportion of older people on the total wait list clearly reflects the priority access granted to older people at 55 years or over. Considerable variation is also seen in the proportion of the priority wait list comprised of older people in each jurisdiction (Figure 11). It ranges from 34 per cent in Victoria to around 15 per cent in each of Tasmania and SA and 12 per cent in WA. More detailed information is needed to unpack these data further and draw informative conclusions for policy.

Figure 9: Older Australians on public housing wait lists, 2019
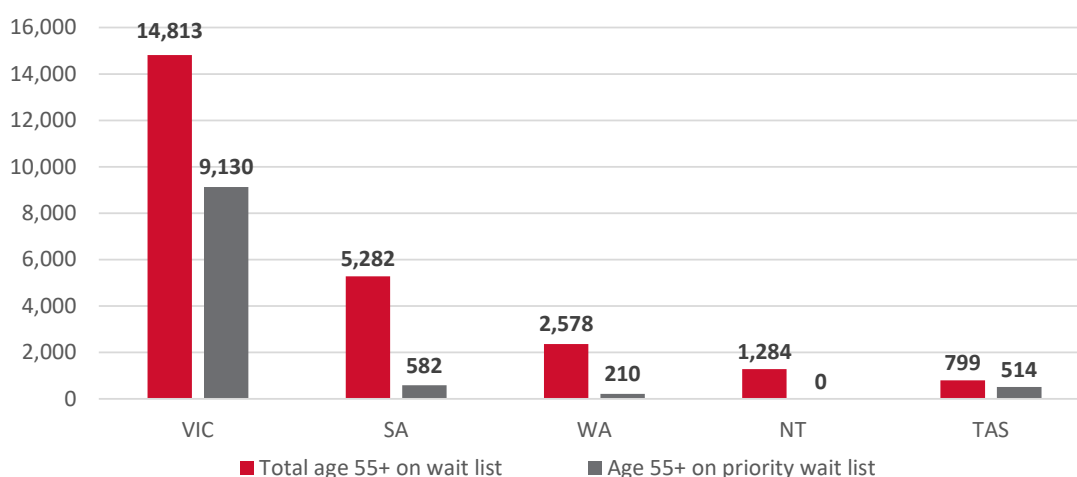
Note: Data for NT priority wait list not provided. Data for NSW, QLD and ACT not provided.
Source: Data reports from the relevant public housing authorities, provided specifically for this study.

Figure 10: Older Australians as a proportion of public housing total wait lists, 2019
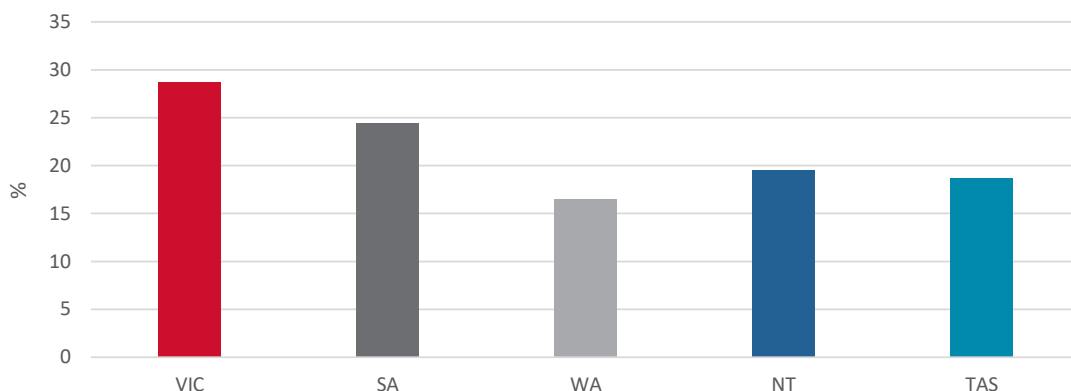
Note: Data for NSW, QLD and ACT not provided.
Source: Data reports from the relevant public housing authorities, provided specifically for this study.

Figure 11: Older Australians as a proportion of public housing priority wait lists, 2019
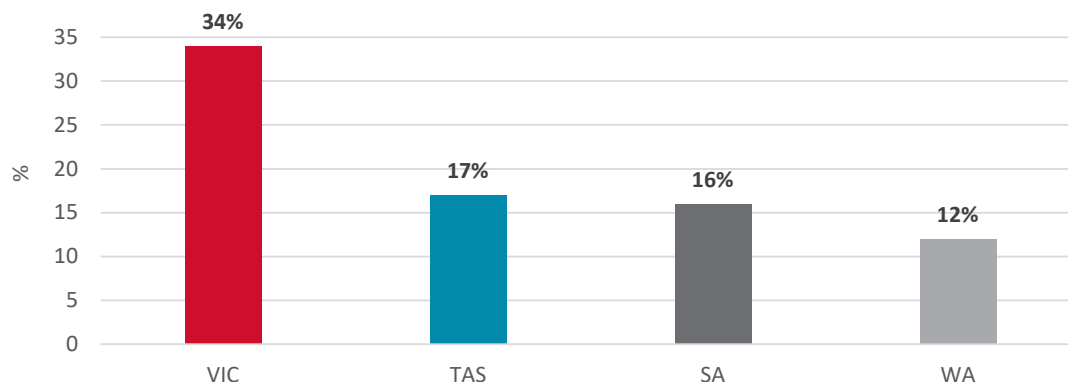
Note: Data for NSW, QLD, NT and ACT not provided.
Source: Data reports from the relevant public housing authorities, provided specifically for this study.

While this data does not present the complete national picture, it is evident that without priority access, older people are likely to wait a long time to receive a dwelling, and for some, they may never receive a public housing dwelling allocation.

2.5 Summary

This chapter has briefly reviewed the policy, practice and data evidence necessary for understanding older peoples' experiences of ageing well in public housing. It has also presented a foundational understanding of the intersections between public housing and ageing well frameworks nationally and across jurisdictions, and has provided a profile of the unique characteristics of older public tenants. The information analysed provides an important context for understanding the more nuanced and experiential data from older tenants themselves. This is presented in the next chapter and stakeholders more broadly in the two chapters following.

A number of key points stand out from the discussion and analysis presented in this chapter:

- Australian states and territories have obligations under Australian, and state and territory agreements to maintain a housing strategy and all jurisdictions have relatively up to date versions in place, with largely similar strategic priorities. Within strategies:

  - older people are an identified target/priority group in some, but not in others

  - the explicit place of public housing policy and practice for older people is largely non-existent or can only be inferred by drawing conclusions from broader priorities. An exemplar counter to this is the WA housing strategy

  - visibility around the older public housing cohort is often only articulated at a program level, i.e. a specific (one off) development for older persons.

- Most Australian states and territories have strategies in place to support ageing well among their older citizens.

  - Some variation exists in the scale and scope of these strategies, although the WHO principles for Age-Friendly Cities and Communities has strongly influenced most policies.

  - Housing features in most ageing well frameworks, albeit in mostly broad system level terms.

  - As with the housing policies and strategies, the explicit place of public housing policy and practice for older people within ageing well frameworks is limited.

  - Ageing well strategies often do not intersect with other areas of policy within government, including state and territory housing strategies.

- Older people comprise a large proportion of existing tenants within public housing.

    - The population is diverse, changing in composition in many ways.

    - There is no doubt that a growing and significant proportion of older tenants have specific support needs.

- High level, de-identified tenant and wait list data was not provided by all PHAs for this study. It would be useful to have been able to access such data to build a more nuanced profile of current older tenants, and, especially for older prospective tenants. More information generally about the needs of prospective tenants and accounting for these needs in future planning would be advantageous for all tenants (including older people), matching processes, support and the system as a whole. It would also provide important information for working towards supporting tenants to age well. Accordingly, there is a potential need for jurisdictions to review their respective administrative data holdings with a view to increase compatibility nationally, especially in the context of the continued development of the Australian Government's public data policy statement. Greater attention to capturing information where gaps exist, and regular analysis of data (including in studies such as this one), will assist in future planning for the public housing system.

3. Experiences of older tenants in public housing: liveability

- Older people in public housing value having a secure and affordable 'roof over their heads'—whether they are long-term public housing tenants or new to the system. Tenants clearly identify challenges in the system that are barriers to ageing well. These challenges apply to the house itself, its environment and wider social and support systems.

- Adapting prior work by Tanton and Vidyattama et al. (2016), data from our discussions with older people are presented according to four important domains related to wellbeing and ageing well: participation, health, security, and liveability. This chapter outlines key issues related to the first area: liveability.

- Liveability relates to a broad range of material and immaterial housing issues, including how the suitability of its design, built form, age, location, and/or neighbourhood for tenants as they age. Liveability also refers to the ontological or emotional aspects of the dwelling, or the dwelling as an (immaterial) experience.

- Most older tenants desire at least two bedrooms to foster relationships and support care needs (receiving or providing care). The desire for two-bedroom dwellings means some tenants will persevere with an unsuitable dwelling to avoid forced downsizing. Some public housing dwellings, especially older ones, do not readily support ageing in place. Age-specific housing estates or complexes are desired and preferred by many older tenants.

3.1 Background

This research gives voice to the experiences of older people within public housing. As noted by Mears (2018: NP4) until recently 'few reports on housing have included the voices of older Australians'. We asked older tenants a range of questions about their public housing journey, support needs and support access, interactions with their local public housing office, and their thoughts about their housing futures. Research methods and participant details are provided in Chapter 1 (see also Table 1).

The experiences of ageing in public housing are differentially framed for older tenants based on a range of housing-related factors, including the various state policy settings that regulate tenancies from eligibility through to exiting public housing; to the length of time tenants have been in public housing and the changing nature of public housing policies and practices over time. While policy frameworks significantly shape and control tenant experiences, there are a range of additional factors that affect the experience of ageing in public housing: the types, location and age of dwellings through to the health and mobility capacity of tenants and their need for, and access to, available support.

As noted in Chapter 1, the analysis in this and the next chapter, on the dwelling experiences of older tenants in public housing, is framed by the development of an Index of Wellbeing (Tanton, Vidyattama et al. 2016). The index identified four domains: liveability, security, participation and health. These domains are interlinked and overlap, each influencing wellbeing, quality of life and the ability of older people to age well.

3.2 Liveability and the built form

3.2.1 Dwelling size

It was abundantly clear that older tenants have a strong preference for houses with at least two bedrooms. The second bedroom was seen as essential for family members who might visit and stay for short periods of time or for care needs. Such care needs could be short- or long-term in nature. For older tenants occupying properties with only one bedroom, most desired a second bedroom for their future needs, including the potential for needing a live-in carer:

> There's a lot of people in two, three-bedroom houses that want to downsize as well. Well, the trouble is there's no two-bedroom houses for them to go to and you will see, as the Category 1 list works, every time a house becomes available, they fill it up with a person at risk of homelessness or homeless and that then negates the transferring of older people into those smaller premises— it's just not working. We haven't got enough public housing and we haven't got enough appropriate public housing for single tenants, especially single older tenants. (Public housing tenant and tenant advocate, middle suburbs, SA)

Furthermore, there was a reluctance to downsize from three- or four-bedroom homes to smaller homes or units due to tenants' understanding of (tightening) housing policy, that single or couple households are only eligible for a one-bedroom home:

> … but see if they downsize you, you've got to try and fit all your furniture, to fit in your unit … and then it's like your memories and everything … and your unit isn't going to be in the same neighbourhood. You are going to have to deal with new neighbours … and you are closer together, you haven't got the space. But you don't always get a choice. (Public housing tenant, regional town, SA)

> And I want to move into one of them new homes with two bedrooms and the little garage on the side, but they want to stick me in a [one-bedroom] unit; so I told them to stick it. (Public housing tenant, regional town, SA)

> I wouldn't like to move into a one-bedroom, I'd have to have two because I mean I have grandchildren come and stay and my partner's up and down every night at the minute waiting to get into the hospital to see about his prostate and he would have a room of his own, you know what I mean? If he was having trouble like that; so I'd have to have at least two bedrooms which I don't know whether Housing will allow us to do that. (Public housing tenant, middle suburbs, TAS)

> I did put in for a transfer under doctor's orders because of the situation of the unit and we're looking ahead at what's going to happen with me … All I asked for last year was to be transferred to a two-bedroom unit when I needed help, whether it'd be a carer or my granddaughter coming to help me, I had that extra room. (Public housing tenant, outer suburbs, TAS)

> We asked [about a transfer] about five years ago 'cause like I said it's a three-bedroom [where we currently live] but they're small bedrooms and we said well we wouldn't mind if you put us into a two-bedroom unit. They said no, if you moved out you get a one-bedroom unit and the lady come 'round and does a thing, she said you're better off just staying here where you are. (Public housing tenant, outer suburbs, TAS)

Reflecting older people's attitudes generally about the desire for dwellings with two or three bedrooms (James, Rowley et al. 2019), it is understandable that older public housing tenants do not want to downsize to a one-bedroom dwelling (James, Rowley et al. 2020). Changes in policy have left some older tenants nervous and scared about the potential of being forced out of their current house and into a different dwelling when they want to age in the property or neighbourhood in which they currently live:

> Yeah, that's the only worry I have, if they say because I'm one in a three-bedroom house, if they're going to say you need to go in a unit and that's the only thing I worry about but I don't want to go into a unit. Well maybe they know I'm old. I said look, I'm 90 now, how much longer am I going to live? Let me finish my days off here. (Public housing tenant, middle suburbs, TAS)

> The only thing—like where I was … they were going to redevelop; a lot of people … some of them are elderly and they just don't want to move. They've been there a long time too in the three-bedroom house and it's really hard for them too—going to adjust. You don't get that many opportunities, I think you only get two offers and if you're not happy where do you go? You've got to take one of them—that's the only thing you know. (Public housing tenant, outer suburbs, NSW)

> Yes, well I've got a woman behind me that's got dementia and she's had no help from Housing SA apart from a letter saying they are going to kick her out into a one-bedroom flat with her two dogs and her car and sort of tear her away from all her friends next door and she's actually dropped her bundle and she's just beside herself … they're [SA Housing Authority] going to start kicking people out into small flats and without, there's no, 'Do you want to go or not?', you are just going and they've been really ruthless—she's been there 35 years. (Public housing tenant, middle suburbs, SA)

3.2.2 Dwelling design

Some older people reside in public housing designed with, or subsequently modified to ensure, ageing and/or disability access. This allows tenants to remain housed in spite of any decline or change in physical capacity associated with ageing:

> Well they're very good with me. I can't use a lot of stairs and they made sure I got one that only had two stairs at the back and two steps at the front. She said we can't put you in a townhouse or anything like that, or a house that's got stairs because I can't walk up the stairs for too long with my heart and the legs. But they gave me what I wanted and I was really pleased with that. (Public housing tenant, outer suburbs, TAS)

> Easy access, all flat, large bathroom that's easy to get in and out of, large kitchen, all the rooms are big. (Public housing tenant, middle suburbs, TAS)

> I had to get an extra step put out the back because I couldn't manage the highest step and they did that alright for me and that was good. (Public housing tenant, outer suburbs, SA)

Many other tenants, however, note some anxiety about aspects of their dwellings and property that may become barriers to staying in their current home as they age. These include stairs (inside or outside the dwelling); steepness and size of the block (driveways, backyard, and the surrounding neighbourhood); garden maintenance (including mowing the lawn); bathroom access (shower over bath, a lack of handrails); or ability of the dwelling to accommodate mobility scooters and wheelchairs:

> The Housing Trust requires you to care for it [the house and garden]. So, if you've got lawn or grass and you can't do it then you've got to get it cut. The onus is on you … otherwise they would perhaps suggest you go into a cottage unit or something else. (Public housing tenant, regional town, SA)

> But it's got a bath in the bathroom which is very high because it's one of the high baths and we're finding it harder now 'cause my partner, he's 71 and now he's finding it a bit hard getting into the bath. (Public housing tenant, middle suburbs, TAS)

> Well, I don't like having three bedrooms now but I'm going to put up with it … and it's a very big back yard. I planted a few trees when I first moved in … I don't keep the grass green at the back or the front but I keep it green at the side … but the big back yard, that's too much. Yes, I get someone in to mow the grass and do some general cleaning up, you know, trimming the trees and that sort of thing, but it's too much. (Public housing tenant, regional town, SA)

> The hill's a bit of a problem like I'm on a hill to walk down to the shop and walk back up. It will become a problem. (Public housing tenant, middle suburbs, TAS)

> … I've been really struggling being there because there's far too much lawn and the slope and everything else … and two very steep stairs at the front and about eight stairs at the back which I know I'm going to be in trouble with before very much longer with my knees but sadly I'm in a situation where I can't afford to move. (Public housing tenant, outer suburbs, TAS)

Stairs, split-level dwellings and steep properties

A concern for many older tenants as they age is occupying a dwelling with one or more staircases (even if only a small number of stairs at entry), or block with steep sections in the front or back yard, or driveway. These barriers represented an unsustainable housing arrangement, producing some anxiety and worry about the future. As access via steps or steep inclines become more difficult, older tenants recognise the loss of independence to do things they have always done; hanging the washing on the line, having a shower, or doing the gardening:

> … it's [the allocation] of apartments for elderly, those who can't move from upstairs. I believe that we've got to move them down … to lower levels in case of fire. (Public housing tenant, outer suburbs, NSW)

> Elderly people, they should be on a flat, no stairs. Probably only a couple of little stairs but not these, these are too steep … and you've only got one rail on that side, you got nothing on the other … I know in the long term these are not going to help me and my bum, I'll be going down [the stairs] on my bum. (Public housing tenant, middle suburbs, TAS)

> The stairs are beginning to be a problem as well. As I'm getting older I'm finding I'm going to eventually have to transfer out somewhere without stairs, I think. (Public housing tenant, outer suburbs, SA)

For others, a key concern is the age of the home. Older dwellings have more problems with maintenance and upkeep. Older tenants living in such houses or units were more likely to have issues with the property as they age in place. Many noted they have faced, or expect they may face, issues with their requests to the PHA for maintenance and upkeep:

> The housing itself is old now, it definitely needs upgrading. (Public housing tenant, regional town, SA)

> Getting any maintenance done on the property that's over 30 years old … it's driving me crazy, actually. (Public housing tenant, middle suburbs, TAS)

> Well my house was built in 1950 … I wasn't even born then! But what they've done for Aboriginal people when they started in [Regional Town]—they bought all those old houses that should have been condemned in the first place—all those old stone houses, they bought them but they should have been knocked down … they put Aboriginal people in there and all the walls, all cracks in the walls and all that … they're still bad. (Public housing tenant, regional town, SA)

With declining investment in public housing, housing stock will continue to age and increase pressure for government to maintain stock to acceptable standards. The latest Report on Government Services indicates that for a number of years, about one in five public housing tenants are living in housing that does not meet minimum health and safety standards.[10] The situation is even worse for tenants in SOMIH where in 2018, 27 per cent of housing did not meet a minimum standard (Productivity Commission 2021, Tables 18.36, 18.37). While poor quality housing can impact the physical and mental health and wellbeing of all residents, this is particularly prevalent in older age (Donald 2009).

3.2.3 Dwelling maintenance and modifications

Maintenance and the need for modifications were a key focus of many interviews and focus groups and were noted as a key issue in maintaining quality of life and being able to age in place. Older people's concerns about change in maintenance practices are not new (Jones, Bell et al. 2007; McNelis, Neske et al. 2008; Bridge, Davy et al. 2011; Flanagan, Levin et al. 2020). They add weight to the evidence-base around the lack of suitability of public housing with life course stage, and, importantly for ageing well. Older people must navigate public authority asset management systems to secure modifications and maintenance, to assist them to age in place.

Modifications are generally to assist with physical access—the installation of access ramps at house access points, and/or anti-slip devices, railings or handrails in bathrooms and toilets. In some states, tenancy managers do not have authority to approve modifications, which must be formally requested through asset management processes/teams. In addition, a modification request will only be accepted if a tenant can provide a certificate from a healthcare professional (such as a general practitioner or an occupational therapist) outlining tenant needs. Indeed, many tenants noted that responsiveness to their needs are only enabled through having medical documentation that states they have a need. In addition to this, the modification must usually be very minor in scope (for example, a handrail support).

Outcomes from the last National Housing Survey (2018) (AIHW 2019d) show that older social housing tenants[11] are more satisfied with both the day-to-day (Figure 12) and emergency (Figure 13) maintenance services they receive from their housing providers than their younger counterparts. The viewpoint of professionals working with older people in public housing (Chapter 5), however, is that this group are less likely to complain and are more accepting of their circumstances than other groups within public housing.

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10 'Dwelling condition' is defined as the proportion of households living in houses of an acceptable standard. A house is assessed as being of an acceptable standard if it has at least four working facilities (for washing people, for washing clothes/bedding, for storing/preparing food, and sewerage) and not more than two major structural problems. Responsibility for washing machines and fridges lies with tenants (not service providers).

11 The data is not further differentiated by social housing type.

Figure 12: Satisfaction with day-to-day maintenance services, Australia, 2018

	Very satisfied / satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
65+ years	76%	12%	9%	4%
55-64 years	66%	13%	13%	8%
45-54 years	65%	15%	13%	7%
35-44 years	62%	15%	14%	9%
25-34 years	63%	16%	16%	5%
15-24 years	67%	15%	12%	6%
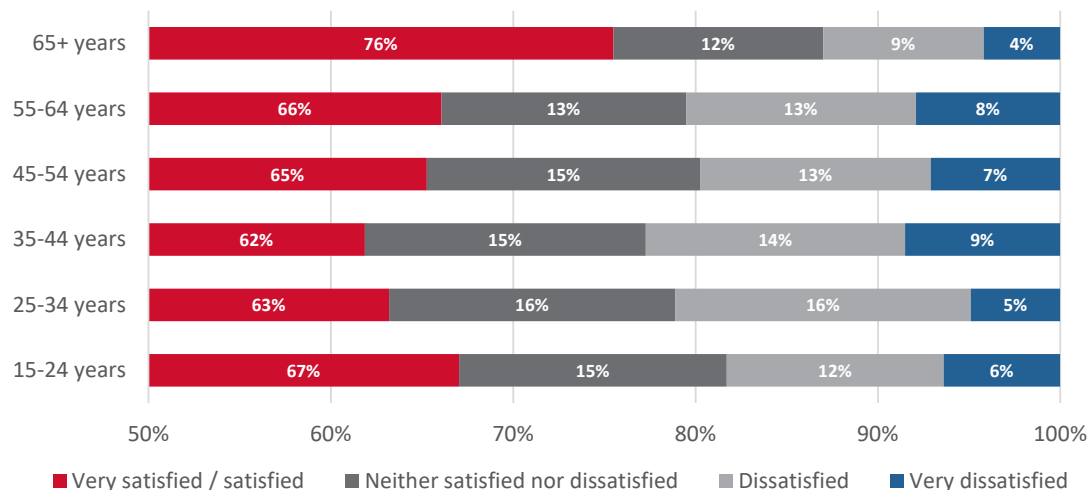
Note: by age of responding tenant.
Source: AIHW 2019c: Table S5.19.

Figure 13: Satisfaction with emergency maintenance services, Australia, 2018

	Very satisfied / satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
65+ years	81%	10%	5%	4%
55-64 years	76%	12%	7%	5%
45-54 years	73%	16%	6%	4%
35-44 years	71%	16%	7%	6%
25-34 years	72%	16%	10%	2%
15-24 years	76%	16%	6%	2%
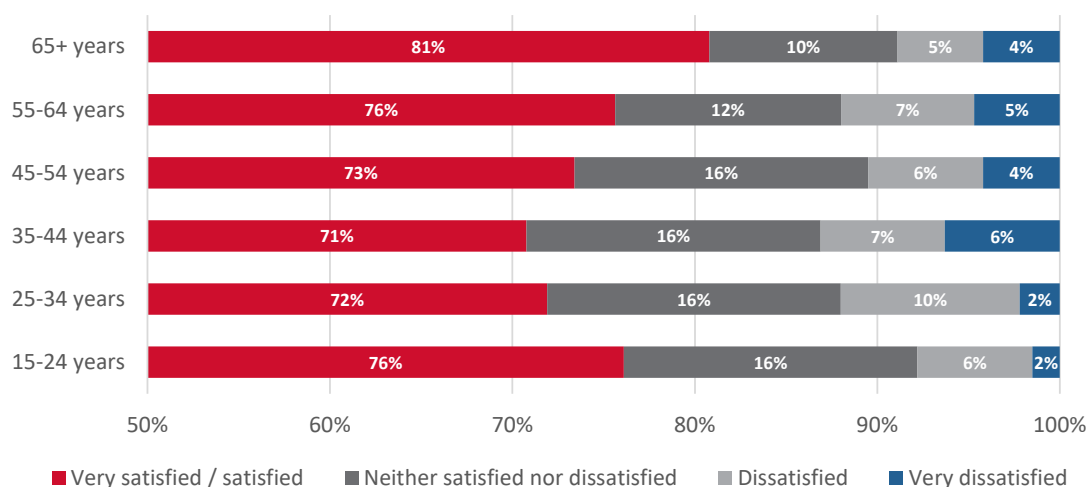
Note: by age of responding tenant.
Source: AIHW 2019c: Table S5.20.

Our conversations with tenants, however, highlight that responsiveness to tenant needs varies. Some tenants communicated that their needs are met in a timely and effective way:

> I've found them to be very good. They look at all the various health needs that you've got and I've seen in the flats around here there's ramps for wheelchair access and I've got in the shower and all that, there's handles and non-slip, you know, mats and all that sort of stuff. So, I think that they are doing a very good job. (Public housing tenant, outer suburbs, SA)

> … and everything you need sometimes from the housing; they come and fix for you. (Public housing tenant, outer suburbs, NSW)

> But we haven't had any problems. We've had a couple of things that we've had to have fixed and they've been out within a couple of days and fixed them, no problems (Public housing tenant, middle suburbs, TAS)

> I'm very happy with the home, yes, it's been home as I say for 54 years and I'm happy with it …
> This kitchen they've redone completely and the bathroom. They used to have the shower over the
> bath but they took that all off and they have a walk-in shower now. They made the whole cupboard
> smaller and so they put me a walk-in shower which looks nice. (Public housing tenant, middle
> suburbs, TAS)

On the other hand, more participants suggested that the PHA was not responsive and found it problematic to deal with them, increasing frustration, and particularly anxiety, about their future. Some participants noted that requests often went unanswered, motivating some people to stop making requests or, on the other hand, to continually need to submit requests for maintenance to be undertaken. For others, there were long delays or denials for requests. Some older tenants noted that for major maintenance tasks such as repainting or recarpeting the house, PHAs were less likely to assist or view it as a priority. Other issues raised included condensation (during winter), having a shower over the bath, a lack of parking, a lack of privacy (including no sound insulation), lack of cooling in summer, poor security, and no outdoor lighting:

> … they just say 'well, there's no money for maintenance' … they talk about the budget. (Public
> housing tenants, regional town, SA)

> I'm still waiting on jobs being done. I put in for a shower, you know, like a glass shower and they
> wouldn't do that for me because they reckon I'd fall on it and break it but I know they make jolly
> shower screens out of, it's not blooming window-pane glass, it's stronger than that … and I'm still
> waiting for a few other things and different things I've rang up about and they haven't worried about.
> (Public housing tenant, outer suburbs, SA)

> I don't even have a handrail and they've renovated it and it feels slippery. I've got into the bath and
> then I don't feel confident getting out of it. (Public housing tenant, inner city, TAS)

> I rang them up and asked them to clean my gutters and they told me if I can't get up and clean my
> gutters I shouldn't be living there … I shouldn't be living there! I'm too old to be living there! I should
> give it up for somebody else because I can't get up and clean my gutters. (Public housing tenant,
> outer suburbs, NSW)

> … before, when we had our maintenance men who lived in [regional town], we would get our
> maintenance done like that day or the next day but now with this crap about them having to come
> from Adelaide and waiting for three or four people that's got the same problem as you, you might
> be waiting forever; so you have to wait. (Public housing tenant, regional town, SA)

> You had to climb over the bath to get into the shower and I've got bad legs and I've had that many
> falls. I broke bones so I pestered them and pestered them and pestered them for a walk-in shower
> but they wouldn't do it, too dear. (Public housing tenant, outer suburbs, TAS)

> A lot of people have said they need someone [as a point of contact in a unit complex] because it
> takes so long to get conversations going with Housing. (Public housing tenant, middle suburbs, TAS).

These concerns were not necessarily restricted to tenants in older properties, as problems with recent renovations undertaken by a PHA or the design of new properties can also reduce liveability for older tenants, contributing to them feeling unsafe or poorly supported.

Loss of control

Restrictions imposed by tenancy management, including even small loss of control over one's house and home can be a point of frustration and contribute towards reduced wellbeing for older tenants. Older tenants expressed frustration over having to ask permission to do basic modifications to their home (and most older people did see their dwelling as their home), such as placing hooks into the wall to hang photographs:

> I mean when you've grown up, you've built houses, you've done this, that and then somebody saying you got to ring up to put a picture up. (Public housing tenant, outer suburbs, TAS)

> I suppose a bit down the track if I want to stay here, maybe do some adaptions to the outside —the only thing I don't like is that you've got to get permission to do anything. (Public housing tenant, outer suburbs, SA)

> Yes but I mean it was okay until I bought my own home and it was just like, I don't know, you've got the freedom but then with public housing, but then it's not yours—if you know what I mean? (Former public housing tenant, outer suburbs, SA)

Frustration with this lack of autonomy was also expressed in relation to policy and procedures, whereby if a tenant makes any modification to the property, it must be returned to the original condition before they vacate the property. For some tenants, this was viewed as unnecessarily punitive particularly when their own modifications had improved the property:

> [I want to] … buy my own shed and build it so we had the room [for storage] … We applied to put it in and they just told me how far away from the fence they wanted it. [We have to pay for it and put it up ourselves]. And pull it down when I go so I don't know how I'm going to do that. (Public housing tenant, middle suburbs, TAS)

> I'm now expected to—any little hole—where I've had a picture or anything else, I've got to cover up and I've got to paint all the house inside before I can move … There was even hooks in the ceiling in the bathroom and kitchen and they'd been taken out [by the last tenants] so there's just holes that have been left there … that wasn't done when we moved in. I think Housing are a little bit harsh with this. (Public housing tenant, outer suburbs, TAS)

3.3 Liveability and perceptions of home

3.3.1 'It's [not] my home'

Tenants saw their public housing dwelling as their home. For them, home is connected to a sense of psychological safety, comfort, happiness, and a deep sense of place, with the latter particularly the case among the very long-term tenants who are ageing in place.

At a broad level, this is indicated in the last National Housing Survey (2018) (AIHW 2019d) which shows (see Figure 14) that older social housing tenants express higher rates of satisfaction with their dwelling and neighbourhood amenities. This includes dwelling size, safety and security, and especially levels of energy efficiency and thermal comfort.

Figure 14: Satisfaction with amenities meeting needs, Australia, 2018 (%)
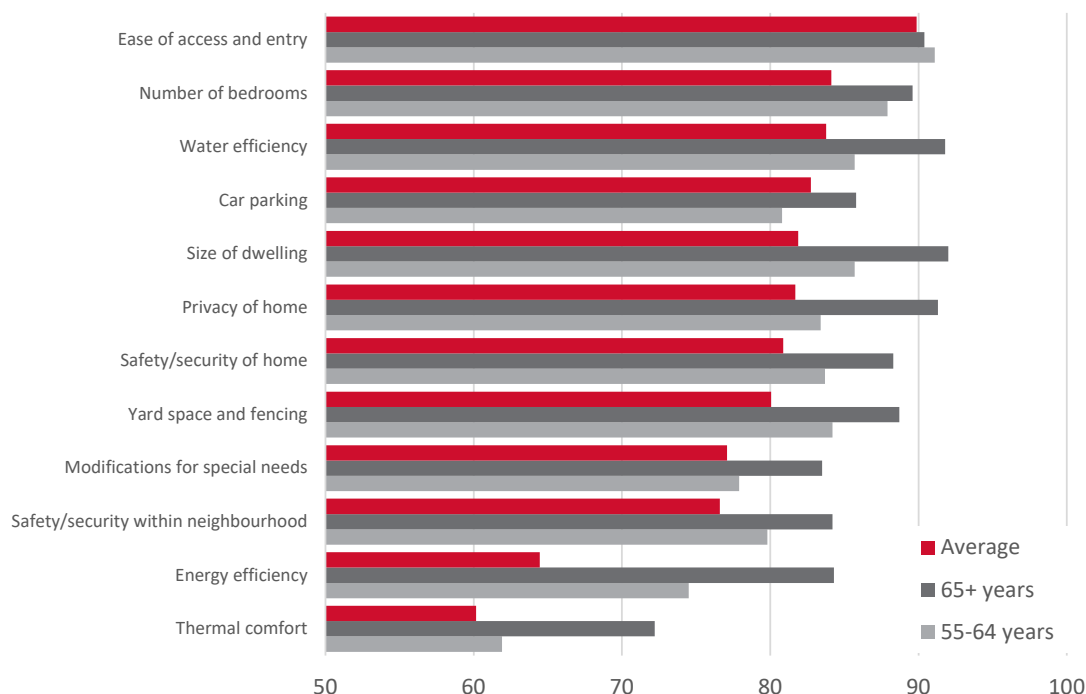
Note: by age of responding tenant.

Source: AIHW 2019c: Table S3.12.

Tenants strongly indicated the effort they personally placed in developing their home, including investing their own money into house modifications or improvements to make it feel like their own. Furthermore, some older tenants indicated they have been encouraged to do this, including creating and looking after a garden. Feelings of 'home' and making it 'their own' creates a sense of belonging, makes their surroundings comfortable and reflects their individual preferences. In addition, for those who have lived in the same property or community for an extended period of time, this sense of place and connection is important for the retention and development of memories. For these reasons, many older tenants want to stay in the home in which they currently live as they age:

> No-one's moving me. I spent two years getting that place right, all that hard work, no. (Public housing tenant, outer suburbs, TAS)

> I've just got vertical blinds put in and, you know, made it like a real home. I've been there 25 years [laughs] … I should call it home. It is home, so yeah. (Public housing tenant, regional town, SA)

> I call it Lily Cottage. It's even got the name on the door and my son's a painter and decorator … He's painted it all out lavender or pink or whatever. I just treat it as if it's [my] house. Yeah, it is very pretty, I like it … It feels like home. If you come into my little house you'd feel at home and all of that but it's not on the paper, is it? Yes, but it's home to me. (Public housing tenant, outer suburbs, TAS)

Older tenants indicated a range of things important to them in the process of 'making' and 'being' home. In Tasmania, it was noted that some public housing had good views and, to manage with the colder times of year, they had installed a reverse cycle air conditioner (heat pump). In SA, issues with heat/shade and air conditioning were important for some. Other significant elements included flat terrain, the number of bedrooms, housing location and the home being 'nice', 'comfortable' and 'pretty'. For older tenants who live in newer dwellings, there was an appreciation that the property was 'new'. Such homes generally met universal or accessible design standards, with larger bedrooms, and the accessibility of the dwelling overall highly valued by tenants and making such properties highly desirable and suited to tenants' current, as well as emerging/changing needs:

> [I like the] security, I like the insulation, I like the open bathroom—makes it easier being in
> a wheelchair. I like the fact that my main living area in view is out of the complex, not into the
> complex. I like the fact that I'm able to have a garden, a manageable size. I like the fact that the
> rent's affordable. I like the fact that I got a parking space. (Public housing tenant, inner city, TAS)

> I've got Parkinson's and I've also got rheumatoid [arthritis] so we were so, so lucky—it [the dwelling]
> was built primarily for people with disabilities … Wide doorways and big bathroom—well one of us'll
> probably eventually end up in a chair or a scooter or something … It's awesome. It's given me so
> much relief and confidence. (Public housing tenant, middle suburbs, TAS)

One important aspect that created a sense of home and security and safety was being located in age friendly
or age specific developments.

Age-specific dwelling environment

A key theme across the data collected in each of the states was that a majority of older people prefer to live in
age-specific housing estates and buildings, noting differences in lifestyle habits of other age cohorts. Practice
across the states in this regard, however, has and continues to vary.

In NSW, a significant number of older tenants in public housing estates (more in inner city, fewer in outer suburbs)
occupy age-specific unit blocks. In SA, there is limited age specific housing, taking the form of so termed 'cottage
flats'—usually one-bedroom, single storey units, built some decades ago now and set in communal garden spaces.
Cottage flats can be found in both metropolitan settings and regional towns, with some smaller groups of three
and four dwellings in some rural towns. Tenants living in these settings reflected on their experience in terms of
enjoying both similar life histories with older tenants, and the peace and quiet afforded by living alongside others
with more or less similar lifestyle values and habits:

> I like it being only for seniors, it's really important to me … and I like it that there's not loud music
> and other kinds of things teenagers naturally do and young people … those kinds of things that
> cause tension are simply not present. (Public housing tenant, inner city, NSW)

> They're all about the same age, just the block that I'm in, it's four people 50 or over. I think it is
> a good idea because it's great to have the mix and everything but of course we're all of the same
> sort of mindset. (Public housing tenant, outer suburbs, SA)

Housing allocations

While some older people have aged in place and others have moved to public housing in more recent times,
the changes in allocation policies of PHAs is impacting on older people's sense of wellbeing. Some participants
expressed concern about how decisions are reached in allocating people into unit complexes, reflecting on
possible problems or behaviours new tenants might bring:

> Whenever I had somebody move out next door to me I used to ring the Housing [Tasmania] and ask
> them if I could have somebody in there my age, whether it be male or female but they said they couldn't
> choose who they put in there, it's the next one on the list. (Public housing tenant, inner city, TAS)

> Yeah, but when you get to a certain age you don't want all this yelling, screaming, loud music and
> everything else and for some reason Housing, their allocations, they just say next up, they don't
> care who they put in next door or anything like that. (Public housing tenant, inner city, NSW)

> No, we've got a mixture of people that have been homeless and out of jail and older people and
> people that have been here a while with families; there's a great big melting pot of people. It's become,
> it used to be—once it was mostly older people and single mums and kids and now there's a lot of
> single people with drug issues—oh it's just a whole lot of problems. (Public housing tenant, middle
> suburbs, SA)

> When I was there it was very quiet with only about 8 units and … I was happy at first because I got along with all the elderly people … I loved the place because it was my place, I had a big back-yard, a garden … I made it into a home and it was really, really nice … until somebody dies and [different tenants] come and go, different culture, different lifestyles and that's a big problem that occurred to me and it caused me anxiety and stress. (Former public housing tenant, middle suburbs, SA)

In Tasmania, the legacy of 'elderly persons units' (EPUs) was often mentioned by tenants because many older people still occupy their original unit, which was designed for older tenants only (aged 55 years and over). Allocations of public housing in Tasmania is currently based on need and priority, and these unit complexes include a mix of tenants of all ages:

> … [when] you're pushing 70 you expect a quiet life, not to have five to 10 to 12-year-old kids running 'round blooming screaming and yelling and throwing rocks at your place. (Public housing tenant, outer suburbs, TAS)

3.3.2 Location and neighbourhood

Tenants had varying views about the locality of their housing and the impact of the neighbourhood on their wellbeing. As outlined above, the biggest locational concerns relayed by older people in the study related to their immediate neighbours or their surrounding neighbourhood and community. For many tenants living in unit complexes or dense (social housing) neighbourhoods, a range of disruptive behaviours were raised as concerning:

- loud music, yelling, screaming and loud motor vehicles or motor bicycles

- illegal activities such as theft, domestic violence, bodily assault, drug dealing and drug consumption

- showing disregard to the property and neighbours through aggressive or disturbing acts, including damaging public housing and other infrastructure.

For some participants, they experienced these disruptive behaviours on a daily basis, and this was one of the greatest challenges to liveability and wellbeing. Tenants indicated experiencing such behaviours caused them to be frightened, wary of their neighbours, to keep to themselves, feel unsafe and insecure in their community or, in the worst-case scenarios feeling unsafe in their own home. Surrounding neighbourhood, community and neighbours greatly affected people's quality-of-life and social inclusivity:

> … now I say I live in the Bronx, I'm in the Bronx now. (Public housing tenant, outer suburbs, TAS)

> 'Cause there are dramas, someone was fighting last night and then there's [a woman], there's the kids. There's always something going on … just screaming rows all night on the other side, everything echoes through. We've had loud music and dogs and fights and stabbings and suicide … the lot. (Public housing tenant, inner city, TAS)

> I live in, I'm up in the ghetto … yeah that's what they call it. I can hear them coming and cursing and whatever—yeah up and down the road. So, it's not a happy place to live, not a happy neighbourhood. (Public housing tenant, regional town, SA)

Destructive behaviours by neighbours can result in some older people to turn inward and stay in their own home, meaning they are reluctant or unlikely to engage with others in their complex and broader neighbourhood (see *Housing and participation*, section 3.2). As such, the allocation of people to unit complexes or dense public housing neighbourhoods and failure to consider the needs of those who already live there, can make older people feel scared and concerned for their personal safety, security, and wellbeing. The stress and impact on older people's mental wellbeing and health from loss of control and ontological insecurity was notable:

> I was taking Valium because I couldn't sleep because I was so anxious and I thought am I going to have another breakdown over this person next door? I was really scared that I was going to hurt myself or him 'cause I didn't know how to stop the nightmare. (Public housing tenant, inner city, TAS)

> … it's frightening for me—I've got two grandchildren [in my care] and one's 11 and one's 12 and they've got to walk past those houses to go to school. (Public housing tenant, regional town, SA)

> Sometimes it gets a bit hair-raising around here and you lock yourself away a little bit, it's too much … I go just in my own little world and everything is on the outside. (Public housing tenant, middle suburbs, TAS)

> I didn't like the street I … I was horrified, there was graffiti all over my back door … .there was a gang of youths, I mean, very young, ten, nine … and they would hide in my front yard. And when I said, you can't be here this is really trespassing, you know, you must go. And they said, 'oh, we own this street'. And as I said there was a drug dealer, there was police presence at all hours of the night … and there was a man next door that really was, I think he had mental issues and he'd wait for me to come to home. Yeah, they put anyone and everyone in here. I keep pretty much to myself. That is the advice I was given to survive. (Public housing tenant, regional town, SA)

> You keep to yourself … see that's why some people keep to themselves so they don't want to have any trouble. (Public housing tenant, middle suburbs, TAS)

While it was common for older tenants to raise safety concerns regarding their neighbours and neighbourhood, others, particularly those who have lived in their home for many years, noted that being familiar with their neighbourhood, and knowing and forming friendships with their neighbours, creates feelings of safety:

> Oh gosh, yes, yes [I feel safe]. No worries at all. (Public housing tenant, middle suburbs, TAS)

> This area, the area is great. It's an older part of [regional town], it's a safe area, it's a clean area. I love [it]. When we first moved to Australia 47 years ago, this is where we lived. (Public housing tenant, regional town, SA)

> After my husband died I felt fairly safe where I was because I knew all the neighbours and they all promised me that they would keep an eye out on me and then my daughter moved into the street as well but I still feel safe where I am. (Public housing tenant, outer suburbs, TAS)

National survey data indicates the importance of strong neighbourhood and community connections for older people, with around 80 per cent of people aged 55–64 and 87 per cent of people aged 65 years and over, feeling a part of their local community (AIHW 2019e).

Tenants in age specific high-density unit groups (in Sydney, for example), reported a sense of belonging that was strongly related to co-location of people in a similar age bracket, where neighbours would check on each other. Such neighbourly behaviours were highly valued and seen as an important component of the age specificity of high density living:

> Well, the unit that we're in, there's a block of 30 of us, we have our ups and downs like anyone else but we're a big family. I think we care about each other and as you get older and you lose a partner or you lose someone in the complex you feel a bit of sadness for them. They know their back is covered if they need anything and we're willing help to everybody, you know? So I feel more comfortable that way than I've ever been. (Public housing tenant, outer suburbs, NSW)

> People know each other and support each other. Recently when my little dog passed away I had so many things left on my doorstep to help me. Like three cans of Red Bull … [Laughter] … all sorts of things. But people really care. (Public housing tenant, inner city, NSW)

Similar sentiments were expressed by residents in (mostly) older person specific complexes in Adelaide, for example:

> The people [other tenants] are all good … .[Facilitator: are they all older people?] … um, the majority are, yeah … But they sort of stick to themselves which is, you know, which is okay by me because I sort of do that myself but if I walk past anybody they will definitely say 'hello' to me … (Public housing tenant, outer suburbs, SA)

> … they're mostly older people here. There's only 23 [units] here … Yes, which is good; it's nice and quiet, you know, there's no wild parties and no yelling and screaming and like a lot of places and it's quite good that way. (Public housing tenant, outer suburbs, SA)

Tenants reflected positively on the location of their dwellings; that it was close to amenities such as the supermarket, hospital, public transport, places to socialise such as coffee shops, proximity to reserves or the beach. Closeness to family and support services was also of critical importance. Clearly, location and the wider neighbourhood context were key for ageing in place and a sense of place and wellbeing:

> Yes, it's nice and central. I've got two choices of going to two different shopping precincts; there's a bus stop right out in front of my home which is excellent—I usually walk to the shops and catch a bus back with my groceries … It's nice and quiet, very quiet actually. I'm tucked away behind the street, so I don't hear any traffic and the people are all good. (Public housing tenant, middle suburbs, SA)

> I can walk everywhere within five minutes, the bowls club, the pub if I wanted, the supermarket, bottle shop, whatever in five minutes. (Public housing tenant, middle suburbs, TAS)

> It's close to my daughter so … I'm really happy and feel very lucky. (Public housing tenant, outer suburbs, TAS)

> I like living in the area. I'm close to Salvation Army [end of the street] they have craft on Tuesday and Companion Club on Thursday and I can walk there using my walker. (Public housing tenant, outer suburbs, SA)

> Well I like my area; I live just down from the kindy and in the mornings I go out and sit on my veranda and watch my two grandies walk to school, I can see them walk right in the gate at the school. So, it's handy there for me. (Public housing tenant, regional town, SA)

Again, these observations align with the data from the 2018 National Housing Survey (AIHW 2019d), which highlighted that older social housing tenants are largely satisfied with their proximity to services and facilities (Figure 15).

For research participants living centrally in Sydney, dwelling location and access to public transport were considered highly convenient and valued. Those living in the outer suburbs of Sydney noted that familiarity with the location and accessibility to public transport is crucial to their ability to stay connected; to engage with health services and do their shopping.

Figure 15: Satisfaction with proximity to services and facilities, Australia, 2018 (%)
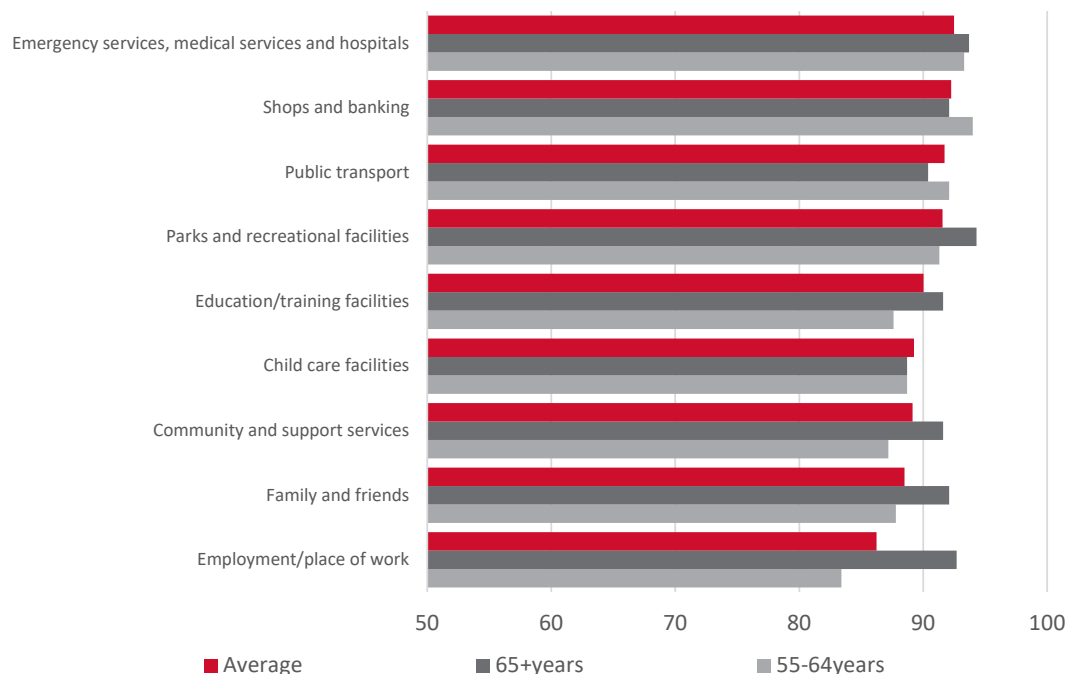
Note: by age of responding tenant.
Source: AIHW 2019c: Table S4.12.

Some tenants mentioned that a lack of affordable public transport near to their home makes shopping and access to services challenging. This is particularly significant for tenants living in Tasmania or regional and rural locations in other states, where there is a lack of public transport options. The location of bus stops and the frequency of services are significant to quality of life, dwelling or community liveability, and the ability to age in place.

Where older people were residents in dwellings located on a steep street or in hilly suburbs (particularly in Tasmania), the proximity to public transport was considered irrelevant, as access was simply too difficult. This was reported to be the case despite people's use of a mobility device such as a wheeled walker or motorised chair:

> We're not on the bus line here so we can't just jump on a bus. I mean I'm lucky, we've got cars but there's no bus line here for us to be able to go anywhere. There's no shops near where we could do grocery shopping. (Public housing tenant, inner city, TAS)

> I don't drive and I already have a transport issue on weekends 'cause Metro [Tasmania; bus service in Hobart and Launceston] have cut out all the services and you've got to walk up this hill and that hill. (Public housing tenant, middle suburbs, TAS)

> I've already got a mobility scooter which is useless to me because I can't get in and out of the house or unit. I'm on a hill. (Public housing tenant, outer suburbs, TAS)

3.3.3 Tenancy management support

For most housing authorities, the role of tenancy management has increasingly focussed on the management of assets, with engagement of tenants strongly focussed on issues of policy and practice compliance like rent collection, (some) property maintenance and neighbourly behaviours. In general, tenancy management policies are not designed to extend support to tenants to increase wellbeing or social connection, with some exceptions for at-risk tenancies.

Data from our interviews and focus groups suggests that despite the broad policy shift away from the provision of more generalised forms of wellbeing support in some jurisdictions, tenancy officers (and the like) play a role in the lives of a significant number of older tenants. That is, they are perceived as a (defacto) support person for tenants. Many tenants agree that PHA tenancy officers performed this role, although not all do, and some tenants felt completely unsupported by their tenancy officer. For participants who had or were experiencing difficulty—trauma, significant illness, experience of homelessness, for example— the lack of support from the PHA, and/or a dwelling that didn't meet tenant needs, was perceived as impacting their mental health and wellbeing:

> So my future, unless I'm going to become a really good liar or be able to deceive them in some way or just not be around when they come and do the inspections further down the track, is I know they're going to try and push me out of here because that's what they do with everybody. (Public housing tenant, middle suburbs, TAS)

And, for one SA tenant who had been in their home for more than 50 years:

> I've asked them … because they had their inspectors in, engineers to check it over and give a report back to the Housing Trust and they nearly forced me to get out of the house and I said, 'No', I said, 'Oh, I've got too many memories here; I don't want to get out of here' and this is about two years ago they told me that. What they've done [with other places in town] is that they've renovated the thing and put it on the market and that's what they want to do with my house. (Public housing tenant, regional town, SA)

The public housing tenant/worker support gap was brought into sharp focus by older people where there were experiences with anti-social behaviour from neighbours. In these cases, tenants were most often told that such disturbances are out of scope for worker or /tenancy managers. If police came to be involved, tenants often felt that the issues were not properly dealt with, and that there was no adequate communication channel between PHAs and police. Such issues influenced older tenants' feelings of helplessness around their situation, which contributed to feelings of insecurity, heightening anxieties and mental health concerns:

> Well we're just a problem to them [the PHA], basically because we're always complaining about something or, you know, the big thing is our last housing manager … he wouldn't do anything to help us with our carpark issues and stuff, he just went, 'Oh, call the police; deal with it amongst yourselves'. Oh, it's just like, it's pointless, it's been really bad. (Public housing tenant, middle suburbs, SA)

> The police have been to those units for that many times … [my neighbour] has all recorded it—but that is not reported to Housing. Housing have got no idea that the police have been there say 15 times. They're not connected which is wrong. They should know that. (Public housing tenant, outer suburbs, TAS)

> Pay attention when the police are there every second day and why can't the police report to Housing and just say there's a problem flat, we're going there all the time, can you have a look at it? (Public housing tenant, inner city, TAS)

> Sometimes it's quite frightening when they [neighbours] do go off and when you ring the police they don't come because … of this complex. It's put 'oh, [name of complex], oh, we got to go there', you can imagine what they think. (Public housing tenant, inner city, NSW)

On this issue, one tenant in SA offered potential solutions, which were also reflected in commentary by others:

> If they've got a darn good tenant or two or three I think they should, you know, respect their good tenants and put just as good tenants in there, yes I do … The Housing Trust must know where they have their troublesome tenants. And they must know that the one next door is no trouble at all. So, you think you'd at least come and say are you okay 'cos they must know that those other tenants, you know, like a drug dealer. (Public housing tenant, outer suburbs, SA)

Older tenants conveyed a variety of experiences of the interaction and support provision offered by tenancy/property/housing officers (and sometimes housing/property managers). Some noted concerns related to the movement of such workers within and between offices, although others did not see this as a problem. Some tenants with long leases commented that they rarely see their tenancy officers at all; some as infrequently as annually, others even less often. For most tenants, the nature of visits was compliance and inspection focussed, although tenancy officers themselves explained that they would initiate referrals to other support services should there be evidence of extreme changes in someone's circumstances (see Chapter 5). Other tenants reported that they do not expect their tenancy officer to provide them with non-property related forms of assistance. Meanwhile, some felt afraid to ask; and others received (and mostly appreciated) significant forms of both property and other (e.g. social and emotional) support from their tenancy officer:

> I think a lot of people are frightened, I think, frightened if they open their mouth or thing, they'll be out in the street and they won't have a house. (Public housing tenant, middle suburbs, TAS)

> Some older people just won't tell you their problems because they're scared. That's the other issue, a lot of older people are terrified they're going to get kicked out; they're scared of their housing manager and they're terrified of Housing SA, I'll tell you that; right off, they tell me all the time. (Public housing tenant, outer suburbs, SA)

> I've had a couple do that to me—just come out and say are you okay and I say yeah. But then when you make a complaint, like you ring up and make a complaint, they don't want to know you. It's like push you—sweep you under the rug. Oh well you're old, you're going to die shortly or we're going to move you if you keep complaining more and more. (Public housing tenant, outer suburbs, NSW)

> They've [Housing Tasmania] really helped me, they've helped me from domestic violence, they've helped me immensely through everything … do you know what I mean? They've really come forth for me and I've got no qualms and [property officer's] been absolutely wonderful, like to what she can do in her ability. (Public housing tenant, middle suburbs, TAS)

> [Facilitator: Why don't people want to talk to Housing?] Because they don't listen, they won't listen to anything that you put forward. (Public housing tenant, inner city, TAS)

> Even just those two as basics [checking on older tenants every now and again and referring to support agencies] would be great. It's yes, finding out—like, if I was new to this area, where do I shop, where is the doctors at, where is the hospital … you know? Like just a bit of an outreach I guess you could say. (Public housing tenant, outer suburbs, SA)

> [T]hey should be referring people on to support services but it seems to be a bit of a lag there. I don't think, they tend to leave it to the tenant really to reach out to services. (Public housing tenant, outer suburbs, SA)

Support also seems to vary depending on staff and tenant connection, with many tenants noting high staff turnover in local (public) housing offices that impacted trust, relationships and continuity of support and care. Tenants loathed having to explain their situations repeatedly because of staff turnover or systems and records that do not capture their situation adequately (or were not read/considered by new workers):

> [Participant 1] Housing officers are nine to five, they will smile at people, be nice and they pack up and go home and what's not done is probably not even carried over to the next day.

> [Participant 3] They don't even work in the office.

> [Participant 1] They keep changing. You get a good clients' officer in your building and six months this new one comes in and you have to start all over again to train them too. The head of staff usually changes about once every three months, so they never understand their job and therefore nobody else does and it's extremely frustrating. (Public housing tenants, inner city, NSW).

There were also examples to the contrary, where support and linkages are working well and were highly appreciated. This was well demonstrated in one public housing estate in NSW, where an independent agency provides excellent on-site access and linkages to services and support:

> In our building we have an office downstairs … [which] is for all the agencies to come together. So if you came to me and said 'oh, I've got a drinking problem I can't do anything' but I would take you to [organisation]. They would take your name, your information, and they would have somebody from Alcoholics Anonymous or whatever it is to come and help you and they would make arrangements. They have lots and lots of agencies happening there. (Public housing tenant, inner city, NSW)

3.3.4 Desire to move

Not all older tenants want to age in the place they are now. For some participants, the lack of suitability of the current housing and/or their own changing needs has motivated them to request a transfer to a different property. Tenants wanting to transfer believed or expected the PHA would assist them with their requests:

> I lived up there [another public housing location] for seven years and it had a bath … they built a block of new units so I got offered one of them, a big open shower. (Public housing tenant, outer suburbs, TAS)

> I want to move because [it's] too much, them back steps, I can't do them anymore. [Interviewer: What would be your ideal home?] Something flat and easy to access. We got a carpark out the back but when I come home with my groceries now I drive across the lawn and up to my front door 'cause I'm not carrying stuff around to the back. I'm not carrying anything through that back gate up them stairs. (Public housing tenant, middle suburbs, TAS)

> Just somewhere to settle down so just be comfortable, I suppose … I wouldn't be able to manage the garden, I'd have to move if something happened to him [partner], it's too big for me. (Public housing tenant, outer suburbs, TAS)

However, as noted earlier, many tenants—likely the majority—want to stay in their current home even if it is not ideal for their current or potential future needs. The question remains if this is about positive choices to enable ageing well, or perceptions of lack of better choices:

> I'm going to stay here until I die anyway now, you know, whether I've got to pay for it or they might help me but, yeah, I'm not moving from here. I'm going to do the right thing—I'm going to treat people right and they'll treat me right and there'll be no, any hassles … (Public housing tenant, outer suburbs, SA)

> I rang up the other day and asked them if they'd put a rail. Oh no, you got to do this, you got to do that, you got to have it inspected. Would you like to move? I said no, I'm not moving. (Public housing tenant, outer suburbs, TAS)

3.3.5 Public housing tenant stigma

The residualisation of public housing, in effect the concentration of those in greatest need in one system, has according to Jacobs, Atkinson et al. (2010: 1) 'helped to stigmatise a sector that continues to struggle to generate political interest and support'. Place-based stigma is a known barrier to individual health and wellbeing (Wacquant 2014), and research highlights that stigma produced in territories (such as public housing or disadvantaged neighbourhoods) are relationally as well as geographically constituted (Verdouw and Flanagan 2019). This sense of stigmatisation was indicated by older tenants who felt there remains a strong stigma associated with living in public housing. Stigma was identified as coming from staff associated with public housing (including contractors), the police, the media, and the general community. It is manifest in mainstreamed language such as 'housos' and

general society connecting areas with public housing with a whole range of social problems. Some of the older people we interviewed suggested that this negative vision of public housing is not helped by some of the people who do currently live in public housing, as well as some workers in PHAs:

> Then I got so insulted by [guy at housing office], sat there with his arm crossed at the meeting we had to have when they agreed to do it that he said oh I've looked at your history and he said I have to congratulate you, he said, for actually having a clean house. It was just so patronising. A clean and tidy house, he said, 'I hear you're houseproud'. I said 'well isn't everybody houseproud?' He said 'well it's … ', I said, 'I know, it's public housing'. (Public housing tenant, inner city, TAS)

> I call it prejudice … prejudice, we're in the gutter … we're at the bottom rung of the ladder. (Public housing tenant, regional town SA)

> Everybody says how dare the housos have a million dollar view? Why have they got it? What does that mean? We got to live in a ditch? The snobbishness is awful … So people are embarrassed to say they live in Housing and we've got to get past this 'cause the future looks like we're going to have to have more renters. (Public housing tenant, inner city, TAS)

> … I mean there's a lot of great people but there are some that just, you know, make you feel very demeaned by what you are going through and, as it is you, let's say 90 per cent of people are, you know, you don't want this but it comes to a point where you don't have a choice and you don't need to be a treated in a way that's not polite. (Former public housing tenant, outer suburbs, SA)

The sentiments above are supported by the following quote from a tenant in a purpose build property in the (middle) suburbs of Sydney, which are newly constructed as part of an estate renewal project. The participant noted that the quality of the housing also makes a difference around stigma:

> … another thing is that I find where people enjoy the fact that it doesn't look like a housing commission building which is really important believe it or not. It's not that people are embarrassed about being in housing, they're not. But other people may jump to conclusions about us being in housing and just these type – just the quality of the home that's supplied to you changes a lot of different things. It changes the way you look at life. (Community housing tenant, middle suburbs, NSW)

PHA's can work to repair spatial and social fragmentation in a number of ways; for example, through allocation measures addressing ageing in place, wellbeing needs, and maintaining and improving quality of housing. These strategies may assist in 'disrupt[ting] established processes of stigmatisation and exclusion' (Verdouw and Flanagan 2019: 3390).

3.4 Summary

Chapter 3 has explored the experiences of older tenants who live in public housing. Older tenants provide a unique perspective on what is working and what is lacking in the provision of public housing for ageing well. This chapter was framed around the domain of liveability in Tanton, Vidyattama et al. (2016) broad domains of wellbeing for older Australians.

Our analysis finds that housing liveability incorporated issues of both the home (design, size and modifications) but also the location (neighbourhood, community and access to wider society). Critically, two-bedroom homes are the most liveable option for older people in public housing. Downsizing is hard, not only because of the loss of personal things and space but also because it often means relocation and the subsequent loss of connections to people (neighbours), support networks (people and agencies) and the community that people identify with.

The next chapter builds on this analysis presented, focussing more explicitly on the ageing well domains of security, health and participation, rounding out older people's views on their housing and wellbeing circumstances, challenges and potential opportunities.

4. Experiences of older tenants in public housing: security, participation and health

Continuing with the four broad wellbeing domains for older Australians (Tanton, Vidyattama et al. 2016), this chapter addresses the issues of housing security, participation, and health for older people. Our findings show that:

- Critical to safety, belonging and wellbeing is feeling and experiencing security in one's home. Older tenants are fearful that the PHA might end or transfer their tenancy to a different dwelling. Autonomy decreases when simple modifications require permission or are denied. Likewise, tenants' sense of safety and quality of life is compromised when the PHA does not, or cannot deal with destructive and disruptive neighbours.

- Participation for older people is experienced through meaningful physical and social activities, including paid work, volunteering, caring for family or friends or social engagement with family, friends or neighbours. Barriers to participation are both physical (such as lack of transport) and subjectively experienced (such as isolation and fear).

- Health in ageing is ideally reflected in public housing dwellings that accommodate the changing needs of tenants. While newer universal design dwellings often meet these needs, many older dwellings (especially in higher density complexes) create barriers to ageing, via stairs, slopes and lack of accessibility modifications.

- Information and knowledge are also a gateway to support, as are frontline workers.

4. Experiences of older tenants
in public housing: security,
participation and health

4.1 Housing and security

For those Australians who are not home owners, one of the most valued attributes of housing is secure occupancy. Hulse, Milligan and Easthope (2011: 2) describe secure occupancy as comprising several facets:

- the capacity of households to afford rents and to maintain a tenancy

- the terms and conditions of the rental agreement

- the tenant's rights and responsibilities

- the capacity of households to access and maintain a tenancy and for their wellbeing, including maintenance of tenancies, when confronted with crises

- the 'cultural norms' around occupancy including ontological security and the meaning of home.

These facets of housing security are canvassed in this section. In particular, we focus on the importance of public housing to older people as a tenure type and tenants' perceptions of housing security in this tenure.

4.1.1 Importance of public housing

Historically, public housing has been able to provide secure occupancy, and for many this has included some attributes of home ownership. However, as noted in Chapter 1, the security and safety of public housing for older people is questionable at best, and at its worst, under threat.

Most older tenants interviewed noted they appreciated their public housing tenancy—having 'a roof over one's head'—and much more than this; a place they can call 'home'. For many, their public housing dwelling had everything they needed, and it is 'their home'. The importance ascribed to 'home' by tenants connects with making a dwelling feel like their own and feeling safe at home. People who had lacked housing security in the past strongly emphasised their need for home and safety:

> You got to think about it another way 'round. I've lived in a tent. I've slept underneath my truck. I've slept in a tree over a bloody camper [out] bush … by Jesus we'd miss them if [the] Housing Department wasn't there. (Public housing tenant, middle suburbs, TAS)

> I'm thankful to have a home, believe me. The fortnight before I shifted I had nowhere to go, literally [private rental lease to end in 2 weeks]—a real blessing and I'm just like so thankful I have somewhere to live. (Public housing tenant, outer suburbs, SA)

> Well, it's a fair improvement to a tent or a battered caravan or living in your car, it's a fair improvement on that. (Public housing tenant, regional town, SA)

Besides episodes of homelessness or risk of homelessness, the need for an older adult to enter public housing can emerge from various life circumstances. While some older people have been public housing tenants for many decades, and in some cases their whole lives, others have entered public housing following difficult and challenging personal circumstances. Such circumstances include divorce/separation, the impact of domestic or family violence, or because of elder abuse:

> I tell everyone I live in Housing and I'm proud to be in Housing. I had a home and a dreadful breakup and things, but when I saw it I cried, I thought how lovely. (Public housing tenant, middle suburbs, TAS)

> [I'm in public housing because] my son conned me. (Public housing tenant, outer suburbs, TAS)

> Yes, it [relationship breakup followed by injury and unemployment] was a big upheaval; it was just, I've worked all my life, over 30 years I worked and that's all I knew was to work and look after myself and then all of a sudden I find myself unemployed and no roof over my head and it's just like, 'Wow' … .I mean you get through it, you learn to adapt but the biggest part is housing. Housing is so hard. (Public housing tenant, middle suburbs, SA)

4. Experiences of older tenants
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The loss of control over their housing led these older people into public housing. Nonetheless, they are grateful for a home to live in, which has enabled them to regain some control as we elaborate below.

For some participants, public housing was acceptable but they expressed feelings of being 'stuck' because they cannot afford other options. One of the emerging housing issues in Australia is the increasing number of older people who find themselves in housing stress or at risk of homelessness, through the costs or insecurity of tenure, for example. Numerous reports highlight the inadequacy of the private rental sector to provide affordable and accessible market solutions (Pawson, Milligan et al. 2020), and the inappropriateness of the private rental market for older people (Faulkner 2017; Fiedler and Faulkner 2017; Morris 2016). With rents fixed at affordable levels for eligible households (25–30% of income) around 95 per cent of older people 55 years and over in social housing nationally feel that they are able to manage this rent and that it is one of the clear benefits of living in social housing (AIHW 2019d).

It was clear in consulting older tenants for this project that many had strong concerns regarding the expense of the private rental market, and that it is not an affordable or reasonable option for them. They desired secure housing tenure and believed that this was more achievable through public housing than the private rental sector. As such, many felt they need to just accept where they live, including the not so positive aspects of being in the tenure, such as disruptive neighbours:

> [Facilitator: Would you think of moving out of public housing into private rental?] It's too expensive … you've got to earn, God, how many thousand a week to get into private rental—you might as well buy a house. (Public housing tenant, regional town, SA)

> It's not as if you can just move which you would feel like doing but you can't just do that. (Public housing tenant, outer suburbs, TAS)

> I want somewhere to live for the rest of my life. You can't get that with private rental so you're in a stuck situation because the only place you can stay forever is public housing. (Public housing tenant, outer suburbs, TAS)

> I think the only thing really is the stability of knowing that you can actually stay in Housing Trust homes against private [rentals], you know … even if they kick you out of that house, they have to find you another house. (Public housing tenant, regional town, SA)

> On a pension … you can't move into private rental on a pension and pay the same rent as you're paying in public housing. (Public housing tenant, outer suburbs, SA)

> I mean if I had the money I'd get out but I haven't … Now Hobart is one of the most expensive places to rent so unless I go way up to the northern suburbs I don't think I'd find anything under 250, $300 closer to the city and I don't drive. (Public housing tenant, middle suburbs, TAS)

4.1.2 Tenure security

In the past, public housing tenants felt a level of security about their tenancy (McNelis, Neske et al. 2008, Morris 2009). However, this has changed over the last decade, and a significant number of participants raised concerns about this issue. For example, they are fearful of being transferred to another property due to perceived dwelling under-utilisation (see section 3.2.1). Some older tenants, particularly in Tasmania and NSW, felt they are under constant surveillance and that, at any time, the PHA can decide to transfer them. In this way, tenure security for some tenants is concurrently tempered by housing insecurity:

> … we have actually no security here with our tenancy. Under Tasmanian tenants' legislation Housing [Tasmania] at any stage can just decide and give us absolutely no reason whatsoever to not renew our leases. They just did it to a guy out in [name of place] and he took it to court for three years. He won. (Public housing tenant, inner city, TAS)

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[Facilitator: For those of you who are on the one year tenancy agreement, do you worry about the fact that they might not renew it?]. It's always in the back of your mind. (Public housing tenant, outer suburbs, NSW)

I'm happy where I am but … you don't know if they've going to come and say to you 'oh you're getting a little bit too old, we don't want you in the unit anymore'. Are you going to be put somewhere else in a smaller unit or a different area, you don't know? (Public housing tenant, outer suburbs, NSW)

I think when you're getting older one thing you want to know is you can die in your own bed if it's possible and that you're safe where you live. None of us have got that here. (Public housing tenant, middle suburbs, TAS)

I don't feel as secure as I used to although in my own self I know that I'd have to do something drastic to be kicked out … because where am I going to go? (Public housing tenant, outer suburbs, TAS)

It's up to them whether you can stay for all your life or not, it's up to them. So you don't feel secure. (Public housing tenant, regional town, SA)

While the AIHW national survey indicates that most tenants highly value, and feel secure in, their tenancy and dwelling (AIHW 2019d), some tenants in this study did raise concerns. This was particularly evident in jurisdictions where tenure security has been challenged through the introduction of fixed leases (Flanagan, Levin et al. 2020) or the renewal of public housing estates leading to the displacement of residents. A notable example is the dismantling of the older persons public housing community in Millers Point, Sydney (Morris 2019). The concerns of older people with respect to tenure security (regardless of whether based in actual likelihood or not) are worrisome and stressful for older tenants, and inevitably impact their wellbeing.

4.2 Housing and participation

Housing environments and related circumstances can play an important role in extending and/or hindering social participation for older people (Faulkner 2009; Hulse, Jacobs et al. 2011; Mahmood and Keating 2012; Morris 2016; Stone, Reynolds et al. 2013). Some older people in public housing within this study continue to participate in paid employment. Many participate in volunteer activities with local community, or civic associations, and many others provide social, physical and emotional care to children, grandchildren, other family members and friends. Engaging in meaningful activity is important to ageing well and is strongly linked to both better physical and mental health (Holt-Lundstad, Smith et al.2010; Kochera, Straight et al. 2005). Access and barriers to participation includes the location or setting of housing, the (non)availability of transport, or internet connectivity in the home (Findlay and Cartwright 2002; Hulse, Jacobs et al. 2011; Mason, Fleming et al. 2017; Phillipson 2007).

Most state and territory ageing and housing policies or strategies incorporate social (and economic) participation as goals for all age groups, and there is some data relevant to community engagement captured in national datasets. Two such indicators of community engagement or connectedness, and the value of older people to our families and communities, are volunteering and provision of free childcare (family and non-family). In 2006, 12 per cent of older tenants indicated that they volunteered, a proportion only slightly lower than those of all tenants (13%). The trend in volunteering among older public housing tenants is generally downwards, by 2016 just 11 per cent of older, and 12 per cent of all tenants were volunteers (see Figure 16). This trend may reflect both increasing proportions of older tenants who need care assistance or are carers themselves. It may also relate to older people's more limited capacity to engage in volunteering because of their increasing role in other caring responsibilities, namely providing free childcare to their own and/or other people's children. Data on so termed 'free childcare' suggests that a rapidly increasing proportion of older tenants—from 11 per cent in 2006 to 17 per cent in 2016—are engaging in this important family and community service (see Figure 17).

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Participation is also subjective and relates to feelings of inclusion and exclusion (Flett and Heisel 2020), the neighbourhood environment (Stone, Reynolds and Hulse 2013), and types of engagement with the housing provider that do or don't empower or facilitate older tenants to engage, participate and retain control in their own housing (Flanagan, Levin et al. 2020). In the following sections we outline these themes in more detail.

Figure 16: Proportion of public housing tenants who are volunteers, Australia, 2006–16
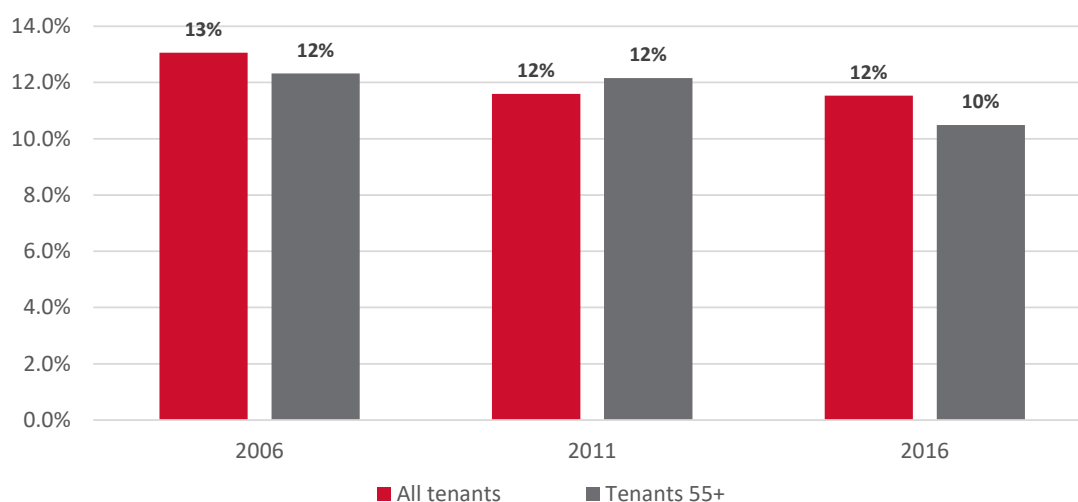
Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

Figure 17: Proportion of older public housing tenants (55+) who provided free childcare, Australia, 2006–16
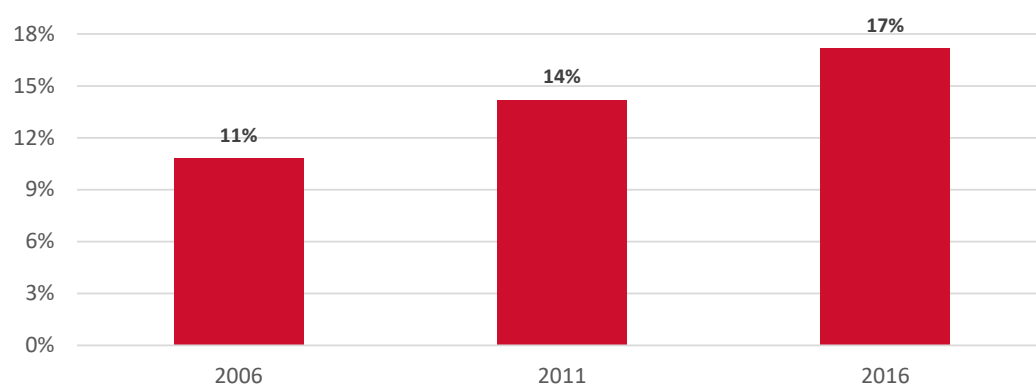
Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

4.2.1 Participation as meaningful activity

Keeping active and engaged

For the tenants in this study, being engaged in active meaningful activity is important to daily living. A small handful of tenants indicated they were employed in paid work. Many older tenants were retired or unable to work for health-related reasons, and some indicated disappointment in being unable to continue in their careers or employment. Others were engaged in a range of activities, nonetheless, including caregiving or volunteer work or—a major theme with many older people who had access to green space—gardening. Most older tenants spoke (fondly) of having at least one small garden area and being engaged in maintaining their garden spaces. Having a back or front yard attached to their dwelling was significant for many:

> I feel blessed. They gave me a new home and it's a blessing to see my wife happy to grow things around the house like all the herbs necessary for lovely fresh food and flowers, grass and see your lovely neighbours around. (Public housing tenant, outer suburbs, NSW)

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> I don't want to move from my current place as I love my garden … it gives me privacy. (Public housing tenant, outer suburbs, SA)

> It has a little back garden. It's probably about, only about 6 by 8 but they've told me that, you know, plant whatever I like. (Public housing tenant, outer suburbs, SA)

Social engagement: families, friends and neighbours)

Social participation and meaningful engagement was important for many older tenants. This takes different forms. For some, caring for family members or grandchildren is a priority. For others, reciprocal engagement with, or caring for, neighbours is a significant ongoing aspect of wellbeing. That is, older tenants enjoy feeling needed and of use to others, just as much as they need others and appreciate assistance from them. For some, socialising with friends or neighbours provides routine and meaning, and an intrinsically worthwhile way to spend time.

The capacity to engage in these forms of social life is, in part, facilitated through housing circumstances. For example, this may include a home with enough room to host others or allow children or grandchildren to stay overnight, living in a location with access to family by walking or public transport, or a neighbourhood/estate with like-minded neighbours to spend time and build relationships with:

> It is nice and close. Yeah, my granddaughter lives not far away so I've always got people to call on. (Public housing tenant, middle suburbs, TAS)

> … so it's a very sociable building. People know each other and support each other. Recently when my little dog passed away I had so many things left on my doorstep to help me. (Public housing tenant, inner city, NSW)

> I'm very lucky, my parents only just live around the corner and they're getting elderly so it means that I can see them regularly as well … and dad's got health concerns as well, so I think this is a forever home or as long as my parents are still around – that's the main reason why I'm in this area still, so I can be close to them. (Public housing tenant, outer suburbs, SA)

> I'm fearful of moving from where I am because my neighbours have got me through the last few months, they really have, they've been fantastic to me but then by the same token I'm a good support network for them too because they're getting older … I'm quite happy to run them around and do little chores and things for them but then they do things for me too. (Public housing tenant, outer suburbs, TAS)

Barriers: location, mobility and internet connectivity

Given the importance of physical and social participation to older tenants, housing-related barriers to such participation created some tension or worry. A key barrier, where noted, was access to transport. If older tenants do not have access to their own car or private transport, access to basic amenities including public transport becomes particularly challenging, especially with declining mobility. Other challenges include accessing health appointments, shopping and grocery needs, and social visiting. A small number of participants also noted barriers to technology and internet access, which hampered their efforts to feel connected to social networks and services:

> So that's the nearest thing [supermarket] we've got so you've got people who have got nothing and the only way they can get around is by walking, it's too far for them to do anything. So they're also cut-off. People say 'oh well why don't they go online and do the shopping?' They haven't got a computer so how the hell can they do that? (Public housing tenant, inner city, TAS)

> For people who haven't got a car … they definitely need the buses. The elderly yeah because they've got to walk so far to a bus or if they have a mobility scooter, how do you get that on a bus? (Public housing tenant, outer suburbs, NSW)

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I used to be able to walk from my place down here [to the library and shops] but I can't do that anymore, I only get halfway, I got to go back. Old age, they call it … sore knees, legs, feet. I got arthritis and a few other issues. I'm driving at the moment but I think I might give it away by the end of this year. (Public housing tenant, middle suburbs, TAS)

Data on mobility and assistance requirements among older public tenants nationally reveals some interesting trends, with clear implications in terms of support, accessibility and connection. The proportion of older public housing tenants with needs related to core activity assistance increased notably (Figure 18) between 2006 (14%) and 2016 (26%). Alongside these data trends is a notable increase in the proportion of older tenants who are carers (Figure 19). One-quarter (24%) of older tenants were carers in 2006, increasing to one-third (33%) by 2016. Both proportions are higher than those for older tenants who require assistance, suggesting that older tenants are providing care to their older partners as well as younger household or family members.

Figure 18: Proportion of older public housing tenants (55+) with needs for assistance for core activities, Australia, 2006–16
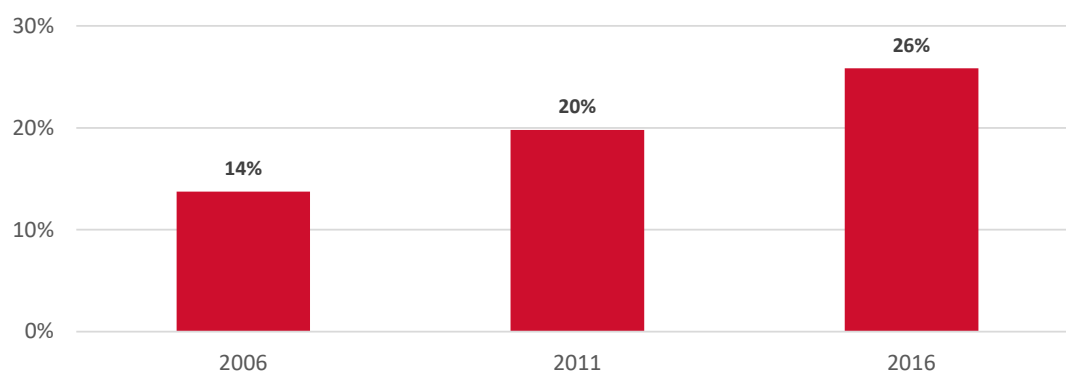
Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

Figure 19: Proportion of older public housing tenants (55+) who are carers to persons with core activity assistance needs, Australia, 2006–16
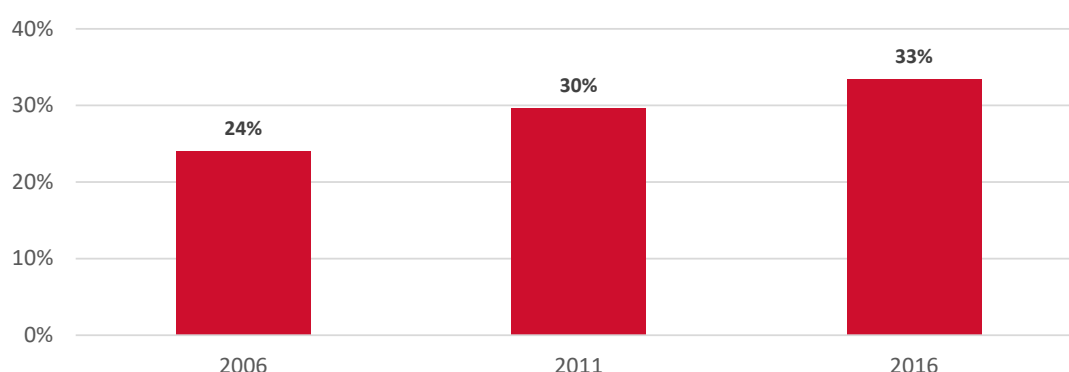
Source: TableBuilder: Australian Census Longitudinal Dataset 2006–2011–2016.

4.2.2 (Subjective) participation and exclusion

Generational values

Older tenants in this research did not always experience social participation positively. In some instances, people pulled back from social engagements because their own generational values do not align with others. In particular, they name young people and their values, attitudes and behaviours as a barrier to relational engagement. Some participants explained that they felt disrespected, misunderstood, or worthless when around young people. In addition, where there has been ongoing negative contact with younger people, this has fed a mutual negativity

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between older and younger generations. While this is possible in any housing environment, a number of older people across the states identified this as a challenge particular to living in larger public housing estates or neighbourhoods with mixed-age residents:

> That is the most thing that's missing in this world, they [younger people] don't respect any of us. They don't listen to us … [it's like] we've never had children, we've never lived, we've never had a job, we've never done anything … (Public housing tenant, outer suburbs, TAS)

> I think they need to keep more of an eye on the younger ones and how they're treating their property. The older ones seem to take really good care of their properties; the younger ones don't seem to really care … so that seems to be sort of like a winning formula doesn't it, that you put a lot of the older people together, they seem to like that better than having other people spread through it. (Public housing tenant, regional town, SA)

> They [youth] seem to have pushed us back. The older people look after their houses, they've been taught to look after them. The younger ones come in and they figure it's a given right that they get it. (Public housing tenant, middle suburbs, TAS)

> So we get all the riff-raff that come in … and they're going through our street and when we first moved in there was all elderly people that lived in our street and my street is only little, we've got about 10 houses in my street and most of them were elderly then, but now they've got all these young people, you know, there's like three houses in a row, they're all drug addicts, selling drugs, you know, we've got cops in our streets all the time … (Public housing tenant, regional town, SA)

Environmental exclusion and an inward turn

The wider context of the housing environment or neighbourhood in which older tenants live, significantly influences their feelings and experiences of participation and inclusion. For several tenants—particularly those people living in units in larger and older congregate sites or neighbourhoods with dense intergenerational concentrations in public housing—socialising becomes less viable when there are localised problematic and disruptive tenant behaviours:

> So I've got two beautiful people in my life, two kids that I was very lucky to have but sometimes it gets really bad here and [daughter] has been through a lot herself and sometimes it scares her and I can understand that with the yelling and carrying on. That's why sometimes I don't like her being here so she stays with her sister. (Public housing tenant, middle suburbs, TAS)

> You just hang on to what you've got basically because you live inside of your house and you make it nice and comfortable and you try not to have too much to do with what's going on outside anymore. It used to be everyone in the street would go and talk to each other; now it's, don't go out there when it's dark … because it's black out there and there's people out there robbing the pizza guy and whatever. So you stay inside a lot more than you used to. (Public housing tenant, outer suburbs, SA)

> I keep pretty much to myself. That … that is the advice I was given by the Salvation Army, keep yourself to yourself, to survive. And I … I pretty much do. (Public housing tenant, regional town, SA)

> No-one comes here anymore, even my family and friends don't come here anymore because of the neighbours upstairs. (Public housing tenant, inner city, TAS)

Prior research has found the behaviour of neighbours and concerns regarding their wider neighbourhood can encourage older people to socially withdraw and disengage as a tactic to avoid the social problems that exist with their immediate and broader neighbourhood (Roberts and Indermaur 2012). This was evident among some of the older people in public housing and importantly, this affects the ability of older people to engage with their own close connections and support such as family, manifesting in social withdrawal and disengagement. Closing doors to keep trouble away and to increase personal safety also leads to reduced engagement. This was often experienced as a loss:

> Yet they've got these people that are frightened to come out of their units sometimes because they've got a drug dealer opposite, you ring the police and … it's not a priority, we have other things to do. The police come five hours later and it's too late, and this goes on and on and on. (Public housing tenant, inner city, NSW)

> Depression, it brings on depression, so mental problems it can bring on because of that [problem tenant behaviours], because you feel lonely, you don't want to do anything so it brings on depression for that reason that you can't talk to anybody again. (Public housing tenant, inner city, TAS)

These issues reflect the changes in public housing policy towards housing those people with the highest and most complex needs.

4.3 Housing and health

Research shows that to age well in place, older people require dwellings that can accommodate the shifting needs of the occupant as they age (AHURI 2019). As people age, changes can occur across multiple areas of life: income, social and physical changes such as retirement, loss of a companion and declining physical and/or mental health. In public housing, dwellings that can accommodate these changes are more likely to be housing constructed under the universal design code and in locations close to health centres, amenities, and public transport. Dwellings may also require ongoing modifications such as the inclusion of ramps, handrails and accessibility features as tenant needs change (AHURI 2019). These issues have been discussed in the previous chapter on liveability. This section focuses on the support needs of ageing tenants.

4.3.1 Access to, and knowledge of, services and support

The process of ageing in public housing is supported by the formal aged care systems in place in Australia. Some older tenants access this support, which can vastly improve the liveability of their dwelling and their own general health and wellbeing. Broadly however, older tenants, like most older Australians, wish to remain self-reliant for as long as possible, and many will first draw on the support of family, friends or even neighbours for physical assistance and information (Fiedler and Faulkner 2017).

An important gateway to formal in-home support is the provision of knowledge and assistance to access support (Fiedler and Faulkner 2017). In some jurisdictions, part of the role of tenancy managers is to provide tenants with the information they require to access external supports to sustain their tenancies as they age. However, as housing authorities reduce their focus on client support and direct their efforts toward asset-based tenancy management and compliance, the experiences of older tenants in accessing support and information through the authorities varies widely; from responsive and helpful, to unsupportive and difficult. This can, and was reported to have, marked effects on tenant health and wellbeing.

Out of home support provision to remain housed

Many older tenants are aware of the formal support systems funded by the Australian Government to assist people as they age, including My Aged Care and the National Disability Insurance Scheme (NDIS), which is accessible for people with a disability until they are aged 65). Many tenants indicate that they apply for, and can access, these services on their own accord rather than through tenancy managers, although there was, in general, an acknowledgement of the kinds of information and support that tenancy managers could or would provide. The application and assessment period for My Aged Care or NDIS is described by some older tenants as arduous and overly bureaucratic, and in some cases, tenants described 'falling between the cracks' by not being old enough to qualify for My Aged Care but with conditions not serious enough to receive NDIS assistance:

> They give you a whole lot of paperwork with the aged care assessment stuff and it's very bureaucratic. Once the assessments [are] done you got to stick to the terms of it. Like a lot of these things, a lot of hoops to jump. (Public housing tenant, middle suburbs, TAS)

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> Of course, for those under 65 years of age and wish to access NDIS that involves an in home assessment which one must initiate … For those over 65 My Aged Care also involves an in home assessment initially to be initiated by yourself or a social worker or case manager on your behalf. Department of Housing don't regard it as their responsibility. (Public housing tenant, inner city, NSW)

> The Housing Trust it is one of the, unfortunately, directives that is just lacking, extremely lacking: resource-wise, health-wise, knowledge-wise, yes. For my aged care support worker and myself to find out more information online than what I was being offered, I thought that was pretty atrocious because a lot of the people my age don't do computers, have no resources, have no cluey children or family to give them a hand—what are they going to do? They're up a creek without a paddle. (Public housing tenant, outer suburbs, SA)

> One of the difficulties is, I think, for people who actually need it. One of my neighbours really needs someone to care for him, help him with the housework and stuff. But although he was told he would get a care package it took, well, I don't think it's yet happened, it's taken months and months. So it's slowness. I mean maybe the services exist in theory but it's not happening very quickly for the people who need them. (Public housing tenant, inner city, NSW)

Despite the available forms of support for older tenants, the majority of participants in our study were not currently accessing supports through My Aged Care or the NDIS. While many older tenants saw that as perhaps a necessary course of action in the future, they highly valued their independence and capacity for self-reliance. Many participants indicated that they wanted to remain in their own home—managing themselves—while possible, and certainly wanted to avoid entering residential aged care:

> I know a few of my mates are sitting in homes now and they can't get out … They're sitting there out there baking their brains out pushed into the chair all day in the sun. Someone's made the big mistake of saying I can't look after myself, whatever it is, next minute they're in [a nursing home] so don't ever say you can't look after yourself. (Public housing tenant, middle suburbs, TAS)

> The only way I'm moving is next door [to the cemetery]. Put me in a little barrow, just wheel me through the gate and I'm there. (Public housing tenant, outer suburbs, TAS)

> I didn't know that once you're allowed into one of these units that you have it for the rest of your life if you want it. And I didn't know that and it is such a comfort and such a burden off of me to have that in the back of my mind; it's great. I cannot tell you enough how good it is. (Public housing tenant, outer suburbs, SA)

Informal support, such as help from family members, is also an important source of assistance, comfort and information for older tenants. Many tenants seek out support from family members first, including seeking information about where they can access formalised support as they age, or to do maintenance work that would otherwise need to be arranged with the tenancy manager:

> We've got family. My daughter-in-law's already printed out a heap of stuff for us for homecare in case we needed it. (Public housing tenant, middle suburbs, TAS)

> My son said 'oh don't worry about getting someone in, Mum, I'll do it for you'. So he's been doing it ever since but I mean he's riddled with arthritis and he's on a pension and that too. (Public housing tenant, middle suburbs, TAS)

4.3.2 Housing futures

Our line of inquiry around health and support to remain housed canvassed the subject of housing futures. Discussions around this topic were varied, particularly between states and at the individual level, with some participants contributing considerably around their future aspirations and others less so.

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In one Tasmanian focus group, participants wanted to see future developments to include complexes specifically built for older people, something already available in other states. They wanted such complexes to include built infrastructure that would bring people together to help create a sense of community; replicating communal facilities that are provided within some private independent living villages:

> But even looking further ahead, that instead of having units like this for older people or people over 50 is to start building gated communities where people over 50 could live. (Public housing tenant, inner city, TAS)

> I've already started looking to see what's around even though I know Housing doesn't have it, but looking at what it takes to get into a gated community like that because they have a community residence that has a hall and all that and you have activities and there's people around and same age. (Public housing tenant, inner city, TAS)

Such communal spaces where residents can meet and socialise, were also seen as important for creating community support. This is something that the inner-city Sydney tenants identified as already existing in their high-rise building:

> … in our building there's a great deal of socialising between the people who live in the building. Partly because the building has areas that have been designed for people to meet and they meet there. They're really good those little rooms with a view … morning and afternoon, and they meet, a little group of people always—so it's a very sociable building. (Public housing tenant, inner city, NSW)

For others, while purpose-built housing options for older people did exist within the public housing, it was often described as old or run down and therefore not suitable for ageing in place:

> They'd absolutely have to build more appropriate two-bedroom housing for older people—newer, safe public housing like they've built [elsewhere]. Some tenants that were in old places down there got moved into the new ones and they're amazing. I went down and saw them and they're so much happier because they haven't got big gardens to look after. They've got wide doors, no steps, air-conditioning, the garage attached to the house, they've got solid outer doors—they're just so much safer and better than the old houses they were living in. (Public housing tenant, middle suburbs, SA)

Concerns or worries about the future also related to the impacts that neighbours or the broader neighbourhood had on public housing liveability. A feeling of a lack of security within the neighbourhood meant that some older tenants felt unsure about their future. In addition, there were concerns about who might move into the area, particularly in relation to new housing developments that were close to their current property:

> [Facilitator: So how do you feel about the future of where you live?] Hopeless, just hopeless … It's a cumulative effect of everything that I've been through, everything that's happened there, my health issues, the burglaries and [the next door neighbour], the other neighbours, that they don't consider who they put in the mix, they don't think about what's next to what. (Public housing tenant, inner city, TAS)

> Are you going to locate us into a street that's going to be safe? Do we move in next to a drug addict or something worse and that's what they ask? They're right, knowing the street you're in and knowing the people all around you [is important] … (Public housing tenant, outer suburbs, NSW)

> I've never complained to the Housing [about violence and neighbours] because I thought it was just something, well, this comes with the territory and I just have to put up with it. [Facilitator: Have you thought about moving] Oh, all the time … I firmly believe that I will not stay there, that's it's a stepping stone … so much so that I've never, even bothered to put any paintings up on the wall or anything because I'm … I'm moving on, I'm definitely moving on. (Public housing tenant, regional town, SA)

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For those who are carers of a family member, they were also concerned about the future of the person they care for, in the event that anything happens to them:

> Because see I look after my three grandchildren and what worries me is if something happens to me, where do my grandchildren go? What worries me is are they going to kick my grandkids out of that house if something happens to me. That's what worries me, that I can just stay there long enough to make sure that they're alright. I mean I've had a quadruple bypass and a valve repaired six years ago and I worry that something could happen but hope to god it doesn't. But you know, that's my worry is just make sure the kids are looked after. I don't want them kicked out on the street. Where are they going to go, you know? (Public housing tenant, outer suburbs, NSW)

A more extreme expression of concern was captured by a small number of study participants who had left public housing tenure, in most cases because of neighbourhood circumstances (threats, criminal behaviour, witnessing a serious crime, constant abuse), which were not resolved responsively or to the satisfaction of the tenant (by the PHA and/or police). An inappropriate dwelling (physically) was also sometimes a factor in the exit, with a clear push factor being wait times and the process for a transfer (low allocation priority, for example). In the case of some tenant exits, their path was into precarious living arrangements, even homelessness, as the preferred option over retaining the tenure:

> [The reason for moving out] The neighbours, the proximity of the neighbours in the end. Whilst it was comforting in the beginning to have someone living next-door, at the end, I mean for the last probably 15 years, it was a nightmare, it was literally a nightmare. (Former public housing tenant, outer suburbs, SA)

The neighbours in this instance were involved in numerous illegal activities, known to police and the PHA and regularly violent and abusive. This former tenant—now a home owner in later life due to an unexpected inheritance—commented on her current housing state compared with previously:

> I got no support whatsoever. I got laughed at, I got jeered at, I got sneered at and I got total disinterest and then towards the end of the last five years it was, 'Well we don't have any housing, there's nothing we can do'—which is, you know, maybe that was the truth, I don't think it was in the first place, I know the lists were long, yes.
>
> … Yes, the overriding atmosphere was of disdain for someone in Housing Trust—I have to say, their superiority. They had no customer skills whatsoever; they had the very opposite of customer skills.

And, now:

> Well, I tell you, I feel like a different woman though—I'm bit scared sometimes but overall empowered somehow, I'd have to say. I feel empowered and I don't feel like I'm on the other side of the fence and I think any poor soul in the Housing Trust feels like they're on the other side of the fence on every level of society I'm afraid. (Former public housing tenant, outer suburbs, SA)

This former public housing tenant lived for a long time, in a property and neighbourhood she loved dearly because it provided security for her when she was in great need (escaping domestic violence). 'It was the most secure I've ever felt—it felt like my house.' Her garden 'I loved, loved, loved my garden'; and the early responsiveness of the then housing trust to her needs (maintenance, support etc.).

4.4 Summary

Older tenants provide a unique perspective on what is working and what is lacking in the provision of public housing for ageing well. This chapter was framed around three of Tanton, Vidyattama et al.'s (2016) four domains or wellbeing: participation health and security, while the fourth domain, liveability, is the core focus of Chapter 3.

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participation and health

- Participation is important to older tenants not only in terms of engagement with family, friends and social activities but also in terms of giving and receiving support. Having room for other family members to stay, is critical to this giving and receiving of support. Social participation is strongly linked to access of transport, local services and social opportunities. Also key to this, is the location or setting of the home, including access to a garden. Feeling safe and secure in the home and neighbourhood environment are also enablers of participation.

- Health needs change as people age and ageing in place often required adaptations to lifestyle and to the home. For many older people in public housing, this means essential modifications to allow them to live independently and confidently while they age in place as well as information about, and access to, essential services. Stairs, steep and uneven terrains, heating and cooling, and unmodified bathrooms are consistently identified challenges to ageing well in public housing. Universal design of homes and age-specific developments were identified as 'gold star' options for ageing well. Older tenants saw the lack of, and long delays in, modifications to existing homes as a barrier to their wellbeing.

- Safety and security were clear issues for ageing well in public housing and cut across most other themes in this chapter. This covered several aspects of ageing well:

  - Security of tenure, including being too afraid to complain or request changes to housing for fear of being moved out of their current home.

  - Fear of personal safety from neighbours and other tenants in public housing dense neighbourhoods and complexes. This impacted on mental health, physical health and being able to engage in regular family life.

- Liveability (Chapter 3) incorporated issues of both the home (design, size and modifications) but also the location (neighbourhood, community and access to wider society). Critically, two-bedroom homes are the most liveable option for older people in public housing. Downsizing is hard, not only because of the loss of personal things and space but also because it often means relocation and the loss of neighbours, support systems and community.

Older tenants saw the following as desirable for ageing well in place:

- a two-bedroom home

- with a small amount of private garden space

- located in an age friendly/age specific complex

- close to transport and core amenities, such as health care and shops.

While ageing in place in current housing was an option for many, this needed to include appropriate modifications to support autonomy and independence and facilitating/providing information and linkages to other services as required. Public housing must also be a place where tenants, no matter what age and life circumstances, are treated with respect.

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- Staff who work closely with tenants generally have positive attitudes about older tenants and are acutely aware of their vulnerabilities.

- Some frontline workers felt older people were less likely to complain and were more accepting of their circumstances than other population groups they encountered regularly.

- While older people are strongly attached to their homes, some frontline workers were beginning to see a change in people's attitudes because of policy changes.

- Co-location of older people can have a positive effect of developing communities, including older people looking out for each other.

- Many professionals noted that for their older public tenants' lack of family supports and the prevalence of abuse by family members and others in the community are serious concerns, raising to the fore the need for alternative means for providing care and support.

5.1 Introduction

The previous two chapters have provided an insight into the experiences of older tenants living in public housing including their views about the opportunities public housing provides and some of the challenges they face. Older peoples' ability to age in place is reliant on the policies and practices of the housing system, and especially the support of those workers within the system with whom they have contact. Workers in the sector who were consulted for this study offered a range of issues that older people did not necessarily raise themselves, particularly related to personal and family issues and their need for care or additional supports.

When reflecting on the older cohort of public housing tenants, the professionals interviewed often described them as somewhat different to other tenant cohorts, both in terms of their individual and collective support needs, and assumptions about older people more generally. Such reflections stem partly from the historical role of public housing and the fact that many older tenants have lived in public housing for a very long time, having brought up their families and, subsequently, aged in place. Such tenants often hold a strong sense of attachment to their

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homes as well as to the 'old' public housing system, which prioritised the tenure for blue collar workers and families. Their views may also reflect assumptions about generational behaviours among the 'silent' and 'baby boomer' generations—to which many older tenants belong.[12] In particular, members of the silent generation are often characterised as more independent and reluctant to seek help or complain. We discuss these reflections in the following sections.

5.2 Professional viewpoints

5.2.1 Perceptions of older tenants

People's perceptions of older age and lower income older households influences their understanding of individual needs and the actions that older people may or may not take (Officer, Amuthavalli Thiyagarajan et al. 2020; Mikton, de la Fuente-Núñez et al. 2021). Across the states and territories, professional respondents held varying perceptions of older people. These views were generally positive and were a values frame from which respondents made sense of their own views, as well as that of older people and the 'system':

> I suppose they're the most easiest group to manage from a tenancy perspective. (Housing advisor, Victoria)

> The older people, we might have a barking dog, or, we might have mental health, but we don't have the complexities that we would have with some of our other cohorts. (Housing manager, SA)

Such views, however, were balanced against observations that not all older tenants are 'quiet and retiring':

> Not all of our older people are quiet and retiring. In a big complex, 300 social housing units, one of the two drug dealers in that tenancy that was causing problems was a … [man] with a Zimmer frame. (Housing advisor, WA)

Some professional respondents also identified that there are specific groups among older people whose behaviours can be more challenging. In this instance, older people who have experienced homelessness and complex needs:

> A lot of our existing long-term clients still have significant issues with substance misuse, alcohol misuse which, you know, some of those may be reducing at times but often their tenancies are at risk because of behaviours, they might be in their 60s but they're not even pre-contemplative about changing life-long habits. They're still mad partiers. I mean and that was probably the biggest learning for me when I came into the program and I sort of went into the program thinking, 'Oh, when they get old all of a sudden they will become compliant and they will stop doing this and they will stop doing that and they will just sit there and … .It's really challenged me to actually start breaking free of some pretty stupid assumptions. (Program manager, SA)

General perceptions around older tenants also brought forward concerns around how community values particular 'groups' in society:

> I think when you're younger, I think you're more valued in society. When you're older, I don't think you're as valued because sometimes you're actually looked on as a burden. I just don't know whether we do enough for the older people, generally, as a society. I just think we could probably do more. I think sometimes we think, oh well, you know, they're older and, you know, they're lived their life and that's okay, and, that's good enough. Why are we accepting that as a standard, and I don't think that we should be. (Housing manager, SA)

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12 The 'silent generation' being one descriptor given to the generation born between 1925 and 1945; the generation preceding the much more widely recognised/understood baby boomer generation/cohort (1945-1964).

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> A lot of … the tenants I see that are older, they've spent their lives working and bringing up a family and it could be a major life change that then they have sold their family home at some point and needed to end up in public housing. Yeah, perhaps not as vocal but I also think just even in the media, there is more emphasis placed on youth. It's very important but there is more emphasis placed on youth at risk or say people in middle-aged whereas it just doesn't seem as much at the forefront of even my mind. (Frontline worker, TAS)

Stereotypical representations of older people, perhaps even a naive understanding of older peoples' needs, was reflected in the thoughts of a community development officer working in an area that has undergone recent renewal and where older public tenants have transferred to live in a new, age-specific community housing apartment building. This worker remarked that, instead of assistance technologies like emergency buttons, older tenants prioritised having better access to personal services and shops to enhance their quality of life:

> So we did work, particularly at this site, and we talked to tenants about what they would like us to do and we were expecting tenants to be thinking about emergency buttons or whatever and they wouldn't … they didn't want it. They just thought, I won't say they didn't want it but they didn't … it wasn't a priority for them. Their priority was to basically have shops closer to them. A hairdresser, I think they were quite keen on and really they were happy in the services they were getting there. (Frontline worker, NSW)

Articulating desires such as wanting better access to local shops and services over assistive technologies in the home (as above) reflect older tenants' wishes to remain independent:

> … [older people have] a certain level of fierce independence that leads them to carry on and not ask for help. (Frontline worker, TAS)

For some frontline workers, this desire for independence partly related to older tenants not accepting their ageing, and especially not wanting to show any level of vulnerability that may subsequently require them to relocate to a care facility:

> … or just acknowledging the fact that they are ageing is a thing. Oh I have to move out of here and go here because I'm old all of a sudden … They get a bit upset about that. (Frontline worker, TAS)

On this issue, another worker added:

> They're quite independent and resolute, they want to be able to do things themselves, struggling with the concept that I guess to some extent, as they age they're going to find things much, much harder and they're reluctant, I guess, to engage with strangers. (Frontline worker, TAS)

5.2.2 Attachment to home/valuing home

As discussed in Chapters 1, 3 and 4 older people's settledness in their public housing dwelling often translates to a strong dwelling or place attachment. Their home represents their life's achievements and a haven from the outside world. Public housing staff actively recognised the importance and value of home to older people's wellbeing and understood the dilemmas older people face when changes may need to be considered or made:

> … we tend to find older people that have been in three-bedroom homes, in those tenancies for a long time and they've raised their families in those homes; there's a lot of sentimentality around that because that's where they raised their children. A lot of them don't want to move because they feel very attached to that property. (Frontline worker, SA)

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We had a situation recently where a guy had been in the property for quite some time, and he needed supported accommodation. Our accommodation was not right for him, but he didn't want to leave, because, that was his home and he had his cat and we worked really hard to find somewhere that would take him and his cat. We wanted it to be a smooth transition, as best as we could, because, change is always difficult for people. We ended up getting a good outcome for him, but it was quite sad. (Housing manager, SA)

I have a lot of older people that have kept their properties immaculate over the years, and they've added things to them. I helped, earlier this year, move a lady, [because of a fire] who was in a detached unit. She'd spent 30 years developing this property, the gardens were amazing, the inside … She'd done things like put floorboards in and beautiful blinds. I think older people tend to make it their home, as opposed to it just being another house they're renting. And I don't know if that's a generational thing. (Frontline worker, regional SA)

If you raised your family in a house, a lot of older people would be very attached to that house. It's where they've raised their children and grown to adults, their history's there and they attach themselves to the house very strongly. (Program manager, NSW)

Lots of tenants say that: 'You're going to be carrying me out in a box'. (Frontline worker, TAS)

While many tenants were strongly attached to their homes, several frontline staff also noted that there are growing numbers and proportions of tenants, not just older tenants, who were disenfranchised. Workers noted that the gradual reduction of government spending on public housing maintenance, as well as previous bad experiences or frustrations when dealing with government services (i.e. maintenance requests not attended to in a timely manner or at all; or lengthy waits on the phone to Centrelink), were reasons for such disenfranchisement and led to some older individuals disengaging with the housing provider:

I see a growing level of people who are developing a 'why should I?' response; 'what's in it for me?'. 'I get nothing!'. Then we also don't maintain our homes the way we probably should and many of my clients will say that they live in a dump and again their sense of self-worth and where they sit within society, they see themselves as marginalised. I'm seeing a growing number of people that fit that mould. (Frontline worker, TAS).

5.2.3 Suitability of housing stock

The type of housing currently occupied by older tenants often influences the suitability of that housing to meet their needs as they age. It impacts on both the need for, and likelihood of, modifications to match their changing circumstances, and in other cases, their need to consider relocating to housing that is more appropriate or for receiving necessary services and supports. For example, cottage flats (as they are often still known in SA) or EPUs (Tasmania) were seen as easier to manage:

Older people in the cottage flat accommodation, it's very low maintenance, very easy for them to look after. The front yards are actually maintained by housing, so generally they would have a small back yard or, generally speaking, it would be a shared back yard. But some of the older tenants will put up those little picket fences to make it a bit more personalised. (Frontline worker, SA)

Participants noted that for long-term tenants, it may be that family members have moved out and the long-term family home became too large for them to maintain. Illnesses can also limit older tenants' ability to maintain their homes. In extreme cases, illness was noted to influence behaviour towards hoarding, causing additional hazards for tenants, neighbours and workers. In other cases, the onset of an illness was the trigger for a tenant needing to acquire private services such as cleaning or gardening to help with maintenance, causing additional financial burdens:

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> I also see a lot of my tenants who have brought up their children in their three-bedroom homes who've lived there for possibly 30, 40 years. They end up almost residing in the loungeroom, going between the lounge and the kitchen because one, the rest of the property isn't needed but it also means extra work for them so they're just staying in the loungeroom trying to keep warm. As their physical health declines as well the yard is—some of them, like their homes because they've been there so long—that's where they're comfortable, they wouldn't want to necessarily give up their three-bedroom home but then the yard's too big for them to maintain. (Frontline worker, TAS)

> Many people are not able to manage the big back yards, and the internal stuff. So, obviously you know we have that discussion with them around you know, do you want to stay here or would you like to move to something a bit smaller? Generally the issue is but all my furniture won't fit and I can't get rid of this or I've raised my children here. But, of course, the other side of it is some people would say, you know 'I can't manage here anymore. I just need something smaller' and we facilitate that. (Frontline worker, SA)

> Whenever I'm out on the road, if I drive past their place, I'll stop by and say 'hi', just stopping by to see how you're going. But in the meantime, major things have developed, like hoarding and squalor because they can't get rid of their—let's say they eat something, they just leave it there. Not because—I don't think that they want to but because they're just not physically able to. Yeah, there's property issues and mental health and that as well. (Frontline worker, NSW)

Suitability and maintaining housing stock also had a cultural element as identified by one frontline worker in regional SA:

> I guess for most of my tenants, especially the Indigenous ones, they struggle a lot with the property conditions, so hard-rubbish removal and any sort of like maintenance and yard maintenance, I would say it's probably a big issue. And they're very vulnerable as well to extra people attending the property and not being able to kind of move them on. (Frontline worker, SA)

A key challenge reported in terms of suitability and maintaining housing stock is that when tenants are struggling, they do not always approach the PHA:

> … a lot of people who are older are a little bit reluctant to ask for help or sort of seek any sort of assistance or support, so we kind of look out for the property deteriorating in levels of hygiene and the property condition and also just a sort of a basic assessment of the person as well and their mobility and I guess their capacity to maintain a property by themselves or with their partner. (Frontline worker, regional SA)

> Like a lot of the times I think they may not be housed appropriately. So therefore, it's probably been a family home and everyone has moved out and the home is too big for them so they're not able to cope with maintaining that property. So I think that also, they have issues with abilities to source support services. So they're not able to ask for help. Because a lot of times, I think their illnesses, they isolate themselves. (Frontline worker, NSW)

This point highlights the need for regular dwelling inspections, but also the need for building quality relationships between workers and tenants, such that tenants will more readily reach out when they require assistance or take on advice from workers who offer it when they see signs of struggle or strain.

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5.2.4 Relocation

Several frontline workers suggested older people's reluctance to engage with formal services may be a result of a fear of being relocated or evicted, a reason mentioned and highlighted by older people themselves (Chapter 4). Specifically, tenants fear that the need for support may be seen as a sign of vulnerability and indicate the unsuitability of their dwelling. This is particularly the case for longer-term tenants who have lived in the same home for extended periods and are reluctant to relocate:

> And often people will say, oh, am I going to lose my house? Are you going to evict me? And I'll say, that's not why we're here, we're here to obviously look at the issues that have resulted in this situation, and have a chat to see, obviously, what we can do to help you. (Frontline worker, SA)

> Yeah so it's more about the fear of the unknown, I think, where are you going to put me? What's it going to be like? I'm not going to one of those areas like [location], I'm not going there … There's that fear that they think we're just going to kick them out and dump them somewhere where we can just get our hands on their property, when it's not like that, we want to be supportive and flexible about those arrangements and come to a mutual agreement. (Frontline worker, TAS)

Several frontline workers articulated that there is a fear among older tenants of being relocated to residential aged care facilities (RACFs). This may be reflective of the generally negative image the RACF sector has gained in recent years in Australia, and particularly in the wake of the Royal Commission into Aged Care Quality and Safety where experiences of abuse and neglect have been highlighted and publicised (see, for example, Commonwealth of Australia 2019):

> Older people have a fear of going into nursing homes and often that's why they won't reach out for a support. I have lady that every time I go there she says, 'I'm not going into a home, I'm not, I'm managing alright!'. (Frontline worker, TAS)

> So yes, I will support people to report their maintenance or I'll report maintenance issues like one lady had no water but she was too scared to ring and report that so she was just having bird baths with water in the kettle. So, we sorted that and she was eternally grateful she didn't get moved into a nursing home, the poor love. (Frontline worker, TAS)

Aside from a fear of being relocated to a RACF, there was also a perception by frontline staff that older tenants may be reluctant to move into higher density complexes. This could be problematic as many new social housing dwellings across Australia's major mainland cities—including ones owned by state government agencies but managed by community housing providers—are contained in (accessibly-designed) apartment towers. Our middle-ring suburban Sydney case study is a case in point, where most of the apartments were fitted to silver level universal design principles. The reluctance for older tenants to relocate to higher density housing related to concerns regarding security, safety, privacy, and size of the dwelling. Previous research has identified a similar reluctance among older people in moving from low to medium density housing such as townhouses and duplexes (Pinnegar, Liu et al. 2012):

> I think some of the reluctance sometimes is that they would be moving into a complex where they would have neighbours closer. I think also the removal costs and the packing and unpacking—I think that that's a big one, because for an older person to pack and unpack is quite challenging. I think also they don't feel secure and safe where they've always known and where they've raised their families. A lot of people don't want to leave where they raised their families. (Frontline worker, NSW)

> The ones that I know who have moved in [to age-specific tower] since, they were all very happy to accept it. The biggest issue is a lot of— all the people wanted a two-bedroom apartment and there's only 30, I think 36 of them are two-bedroom. So that's the biggest issue that I can see, that they're not big enough for the people because they've got grandchildren, whatever they want, to stay. (Frontline worker, NSW)

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> The age-specific new-build is very challenging in that high-density apartment block for people that are used to, a lot of old people are used to that house that has a driveway and a letterbox at the end of it and a fence and sort of going into a lift and then up and then into a small, – that's not – it might have flat floors and open-plan but there's still a divide. When I was trying to find people for the new high density building there were a number of people that weren't even willing to consider apartment living because it was so far from the traditional four walls. So they've usually said, 'I don't want to be living in a box on top of people or under people'. (Housing manager, SA).

Concerns over family members' wellbeing—whether ones who live with them or visit and stay over regularly— often factored into older tenants' considerations and fear of being relocated. This can lead to people's reluctance to move to more appropriate housing as described above. Moreover, as one frontline worker explained, it can put additional financial burden on older tenants in some jurisdictions where, for example, there are additional costs levied on tenants 'under-occupying' their home:

> So when the kids have grown up and moved out and they're still there, [it's] highly likely that they would be under-occupying. Actually, thinking of tenants, older tenants that are under-occupying would be high rates, yeah, and they would prefer to pay the vacant bedroom tax than move. (Frontline worker, NSW)

Provider professionals noted, however, some older people were willing to move, acknowledging that their current home was no longer suitable to meet their needs. Some were prepared to move to a different area. But most want to be relocated within their neighbourhood, highlighting the importance of, and connection to, 'place':

> So I had one older woman who lived in [the outer suburbs]. She heard through the media about the new build [in the middle suburbs] and she rang her housing officer to ask about it and she was put in touch with me and she just wanted to downsize, she kept falling over in her back yard, she couldn't manage her garden anymore; she's now really, really happy; she's got her garden on the balcony and she's feeling it's much more manageable for her, it's meant that she can stay at home and independent but not have to worry about a big yard. (Housing manager, SA)

> A lot of people that we see want to remain housed in familiar areas and that's around, they know the people at the local shop, they've been to the same GP at the end of the street for however many years—so those existing connections are not things that they are willing to part, to let go of and particularly if there are those other complexities around mental health and trust and all of those things … We don't want to break existing connections if their supports are there. (Housing manager, SA)

> If somebody came to us and they said, I'm in a four-bedroom and I'm just on my own and I need just a little one- or two-bedroom, then we would put them on the transfer list for under-occupancy, and we would escalate that and then they would be required to move themselves, because they've applied for the transfer. (Frontline worker, NSW)

Finally, the changing nature of public housing policies can also impact older tenants' wishes for their tenancy beyond their lifetime. One tenancy advocate noted that in some cases there was an expectation that a tenancy could be passed onto the family members when the older head tenant passes away. News regarding the change in policy to restrict such succession was both a bit of a shock to the tenant, and a cause of stress over the longer-term security of their family.

5.2.5 Community

While neighbourhood is important to older people's sense of comfort and belonging, professional respondents and older people themselves, noted that often the most important community for older tenants is their immediate environment, among the older people in co-located homes/units/complexes. As one manager in SA asserted, older people often describe 'safety, happiness, you know, in being a part of a small community' (*Housing Manager, SA*):

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> In a cottage flat environment, for the most part, tenants create their own little community within their own little group. Older people, in particular, too, actually become very close with their neighbours, and they check on them, they look out for them. Particularly for those that might be isolated from family, friends, whatever the situation might be a really good welfare response for the community, to look out for them. And often we might get calls to say someone hasn't opened their binds today, or I haven't seen so-and-so for a few days. (Frontline worker, SA)

Another SA frontline worker noted there are disadvantages to the cottage flat 'community':

> I mean, I guess, disadvantages: it's a close living environment and sometimes you will get personalities, perhaps, that don't mix. (Frontline worker, SA)

But,

> … for the most part most older people have grown up with that community spirit and that's really evident, I think, in those groups. (Frontline worker, SA)

Community was also seen as an important factor in older people's settledness, wellbeing and participation in other ways. For people of non-English speaking backgrounds, and where communication may be an additional challenge despite the use or availability of interpreters etc., communities of origin and cultural and linguistically diverse (CALD) neighbours were an important asset. Such communities often substituted for other more formal supports and services. Sometimes this support translated to broader management facilitation for language-specific services, and to sparking interest from the broader community, which could be leveraged as community development activity:

> For the non-English speaking people … there's still a fear they know that these services are there … but a lot of them, they rely a lot on their family members and they feel fearful to actually engage or call a service such as an interpreter service by themselves. So I think that they need a lot of assistance and for people to hold their hand. Just because of that language barrier. (Frontline worker, NSW)

> So we put anything from tai chi to bingo to … we put on Chinese lessons once … because there's a big Chinese population there so [non-Chinese] people were interested in learning some words in Chinese and we've arts and crafts and a number of groups, choirs et cetera … The Chinese tenants are great because they'll do food as well, so we get big crowds coming to that kind of thing. We do the annual lunar new year so that's also a really successful event. (Frontline worker, NSW)

5.2.6 Loneliness and being alone

Despite the notion of community spirit, workers also raised that many of their older tenants were loners with no or little support from family and friends. This lack of support can impact older people's recognition that they need services to enable them to maintain a tenancy or to live a more comfortable life:

I find their lack of family support quite evident. Especially if they've been there for a long time, I think, because their family's grown up and then they've moved away. And then Mum and Dad might stay in the property or they ended up in our property because of the lack of family support and they age without it. We might be the only people who do see them, so it can be hard. (Frontline worker, regional SA)

> If they're not one to speak with their neighbours, we might be the ones, we might be the only people they see in a year. (Frontline worker, regional SA)

> They may not tell us that they don't have any family coming to visit or they won't say that. So I guess at that point their only support may be a GP which they may only see a few times a year. (Frontline worker, TAS)

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> Not everybody has family that they can stay with, and not everybody's got children … and
> sometimes having children, they might have issues with their children and they don't really support
> them. Then, other times, we've got elderly that want to move to another location because their
> children are there. It's a great variety. (Frontline worker, NSW)

5.2.7 Need for services and accessing services

Workers often felt that older people were not necessarily the best judge of when they needed services and
supports to make life easier. Some older people found it difficult to accept they needed support, while others felt
unable to navigate systems such as My Aged Care. They further noted that some of their older tenants were not
aware of the services available or their eligibility for services:

> I think there's a lot of tenants that aren't aware of what is available and how to go about it [services
> or moving into residential care]. But there's a lot of people that just don't feel that they have the
> ability to navigate that [My Aged Care]. (Frontline worker, regional SA)

> Guess that's one of the things that I do a lot, trying to empower them to understand that they've
> earnt the right to be looked after, they've earnt that right through the ageing process to have
> someone come in. (Frontline worker, regional SA)

> The difficulty is people accepting the support. In the older age bracket, and I'm talking about people
> in their 70s and 80s now, they don't want to admit they need help so trying to encourage people to
> accept support and there's no ulterior motive attached to that. That's a difficult thing for people of
> that age bracket. (Frontline worker, TAS)

Often specialist officers such as housing practitioners need to assist tenants in collating the relevant documentation
and evidence to apply for support. Sometimes the tenants themselves may not have the capacity to do this (such
as literacy skills), thereby requiring additional assistance:

> I've got one client who I have the application forms for an NDIS [National Disability Insurance
> Scheme] package but he doesn't have capacity to fill it in or to understand what it means for him
> and I don't have all of that information and then I'll take him to the doctor but again he won't know
> what to say to the doctor to get the form filled in so that it results in him getting a support or a
> package. (Frontline worker, TAS)

> There's a process they have to follow, if they've got a support person and the person can help them
> with that process. Even transfer applications, completing forms, all of those sorts of things all take
> time … A funded service for the elderly in our complexes would be wonderful. (Frontline worker, NSW)

Older tenants of non-English speaking backgrounds also face additional cultural and practical challenges in
engaging with support and services. Partly this may be because of a language barrier or knowing how to articulate
their needs. The lower levels of English proficiency of some older public tenants may preclude them from engaging
with their tenancy officers and other support services. For some tenants, it may also be culturally more appropriate
to rely on familial rather than external support, especially where culturally appropriate formal support may not be
readily available:

> For the non-English speaking people, I think their biggest fear is there's still a fear—they know that
> these services are there, like [support] services but a lot of them, they rely a lot on their family
> members and they feel fearful to actually engage or call a service such as an interpreter service
> by themselves. So I think that they need a lot of assistance and for people to hold their hand. Just
> because of that language barrier. (Senior client service officer specialist, NSW)

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Additionally, Indigenous tenants may be especially reluctant to engage with formal support, owing to the trauma experienced earlier in their life as members of the Stolen Generations:

> With Indigenous people, I think the biggest problem is that … they're still working through their trauma, especially the elderly people, and they refuse to engage with us, with Department of Communities and Justice. (Frontline worker, NSW)

5.2.8 Vulnerability to abuse, intimidation and fear

While most older tenants may be able to remain independent, our frontline, managerial and policy maker interviewees highlighted several areas of vulnerability that older tenants were more likely to be exposed to. One issue raised repeatedly was vulnerability to elder abuse. Frontline workers noted that often older tenants were subject to financial abuse, particularly from family members, but abuse could also be perpetrated by others taking advantage of their isolation. Sometimes financial abuse translated into physical abuse:

> We've had a lot of that with old people, older people being taken advantage of by their children. (Frontline worker, regional SA)

> I've spoken to some of my colleagues and they're saying that they've seen a lot of vulnerability around financial abuse. So relatives and other people. Because they know that they don't talk to anyone, they're not going to say anything. So they steal their money and they don't necessarily attend the medical—their doctors or anything. They just pretty much isolate themselves. They don't say anything to any government body. (Senior client service officer specialist, NSW)

> So her son lives in the property with her. She says she wants him there, but then she whispers that she doesn't want him there. She cries whenever she opens the door. He blocks all supports, all services. So, I'll do a My Aged Care referral, he blocks it. Effectively isolated her from everything. I'll offer to take her out, to go to the home assistance program at the council who's willing to work with her, he blocks it. (Frontline worker, regional SA)

> I come across this 79-year-old lady. She lives on her own in a unit. There's a particular neighbour who always comes and asks her for money so the lady felt sorry for her for whatever reason and initially she lent her some money. She kept coming around wanting more money and it got to the point where over a six-month period she'd lent this person up to $3,000 which on an aged pension is not very good. If she didn't give her the money the lady would get really nasty towards her so I sat down at a property inspection and I let her tell me all this and I did give her advice to definitely call the police, that this is not okay or acceptable. Do not lend this person any more money regardless, any problems, you ring the police straight away. Also, in that visit I noted that she had no support in terms of she didn't know anything about My Aged Care which is something you should have or would be very beneficial to have. (Frontline worker, TAS)

> I've have had a situation where I worked with an elderly person to get a single male out of her property. I guess, what will happen, sometimes, is the elderly people will really stick to themselves and they don't go out as much and so we don't hear from them. So, we don't actually know, we just think, that little old person is just travelling along fine until there really is an incident or an issue, and in this instance, a neighbour called the police because they could hear a disturbance, and it was only through that process that we learnt that person had imposed himself on her. Had had sort of taken over the tenancy, moved his cat in. He was homeless at the time. He had lived in a tenancy in the area, which is why he knew she was there. He'd been evicted, for his own issues. He knew she was vulnerable. (Frontline worker regional, SA)

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The continued residualisation of public housing also plays a role in exposing older tenants to unsafe and abusive situations. As some frontline workers explained, housing older tenants near other tenants with support challenges such as mental health and drug and alcohol issues, can leave older tenants isolated and feeling unsafe:

> There was an older man who had alcohol substance issues and he was living in a complex where there was a lot of younger people with substance issues and they would, on his payday, take him to the ATM and get him to withdraw all of his money and buy him a bottle of wine for his trouble. So that was all he had for a fortnight, a bottle of wine. So there was no food, there was no capacity to get food, there was nothing available for him and he had some serious health issues that were affecting his tenancy around the condition of property. The young people had kicked his front door in, they'd stolen his heater. (Frontline worker, TAS)

> One thing that hasn't worked in the elderly complexes is having people with mental health disabilities in the complexes. The reason being is that in every complex that I know where there's senior citizens and there's been a person put with mental health, there's major issues. Because sometimes they're loud. The client becomes scared. They feel threatened. They feel—they isolate themselves. I've got one client at the moment, she won't even leave her unit. She waits for her daughter to pick her up once a week. Won't even go to her balcony anymore because a person that qualifies to be in that complex because they've got a disability. It's a big problem, I'd say statewide or Australia wide, it would be the same thing. (Client service officer, NSW)

> One of the most significant issues however that I'm dealing with in regards to people over the age of 55 who live in complexes is that there's a growing or an increasing number of younger people being moved into these complexes so you've got those who are in their 70s who are doing okay, I guess, for the most part however the youngsters who are around them are very disruptive and older people are often frightened of these people, they become reclusive then they don't want to stick their head up. So that's another little thing that creeps in and keeps them from stepping outside their comfort zone and seeking help when and as they need it, so I've come across that a couple of times. (Frontline worker, TAS)

5.2.9 Complaints or lack thereof

Some frontline workers felt that older people were less likely to complain and were more accepting of their circumstances than other groups of people that they deal with daily. This reality for many, if not most, tenants reflects their attachment to place and perhaps generational behaviours, as noted at the commencement of this chapter:

> Well their issues, loud noise, partying, drugs, alcohol. I've got a [tenant]—she's in her 90s and she doesn't get out much anymore but she's never complained once and I just do not understand why not because that is the worst complex I think we've got. (Frontline Worker, TAS)

> So I've got a lady at [identifying information removed] and upstairs above her lives a young woman in her 30s with mental health issues who does lots of screaming and yelling at night and throwing and banging things. This lady rings me up. Her unit is perfect, she rings me up and it's not out of spite, it's because she's concerned. (Frontline worker, TAS)

> I had an older lady, every single tenancy around her was horrific and a lot of them were private rental. Well this is the thing, I only ever knew that as, oh that's the one pretty house on the street, I never expected it to have been a Housing SA property, to be honest. I didn't know it was one of ours, didn't know it was a little old lady until what had happened [a deliberately lit fire burnt house down]. And then I thought, how on earth have you lived here all this time, and never said a word? For so long. I would've felt so unsafe. I wouldn't have wanted to go outside. She never said a word about anything. She didn't realise how unsafe she was until she felt safe again. She said, 'I didn't

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even know I was so anxious, but gee, I feel relaxed here, in the new place. And she was very fit and well and able, you know, nimble, she has access to transport, and all of those kind of things in place, but throughout the process, she did have a stroke in the middle of that process. So, it did tell me that, you know, there were a lot of underlying health issues for her, stress, that we couldn't have identified. (Frontline worker, regional SA)

5.3 Summary

This chapter presents the viewpoints of workers and managers within the public housing system who have close contact with older people. It provides a complementary picture of older people in public housing to the views, experiences and opinions of older tenants themselves presented in Chapters 3 and 4. The reflections in this chapter also add some additional perspectives.

The discussion highlights some key points pertinent to assisting people to age well in public housing.

- It is both important and necessary to have frontline workers in the system (housing/property officers and tenancy practitioners) who are resourced and allowed to provide one-on-one support to address older people's needs and issues, for example, connection to community or aged care services.

  - Such workers must be attuned to both gauging and working to meet the evolving needs of their tenants, against the backdrop of changing expectations, changing clientele and changing system policies and practices.

- Older people's vulnerability to loneliness and abuse in one form or another stand out from our discussions with professional respondents as areas where more oversight is needed.

  - An annual tenancy check is not sufficient to capture the needs of older tenants in this regard, nor to build the relationships and trust older people need and value to articulate their needs, consider other options, highlight challenges and/or to feel like they are cared about and supported to age well in their tenancy and community.

- Finally, it is important to note the almost universal view that older people highly value their housing.

  - This is a great strength of this group as tenants; they care about their dwellings and communities.

  - It can also present challenges, especially where older tenants may occupy housing that no longer meets their needs.

  - This said, it is clear that designated housing for older people, constituted as small blocks of dwellings, provides benefits for older people (proximity, quiet enjoyment, 'community') and the system (cost-efficient, compliance, ease of tenanting). If PHAs are considering the workability of their housing stock from a system and social landlord perspective such smaller-scale co-location has considerable benefits.

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- PHAs face challenges that impact on their capacity to support the needs of older tenants. With demand substantially exceeding supply, there is a requirement to allocate housing across different priority cohorts, often with complex needs. There is no clear answer to the question of when age alone should qualify someone for priority consideration.

- Some older tenants wish to remain in the house where they have raised their family, but this must be balanced with the need to free up larger properties for households on the wait list eligible for such dwellings.

- The limited housing stock designed to meet the needs of older tenants (for example, in relation to mobility), remains a concern for PHAs and tenants.

- Frontline workers mentioned the need for more knowledge and information about holistic support services for older tenants, greater flexibility in allocations and other policies, and collaboration between service providers.

- This research touches on the needs of Indigenous people. A much deeper and culturally nuanced look at ageing well in social housing for this group is warranted, paying clear attention to systemic disadvantages, needs and cultural understandings of the intersections between kinship, culture and Country.

- Senior staff questioned whether the public housing system in its current form is best placed to house older people.

- Moving towards a social landlord model and working in partnership with other providers is a pathway forward for helping PHAs better meet the needs and expectations of older tenants.

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6.1 Introduction

Over a decade ago, McNelis, Neske et al. (2008) addressed a knowledge gap around the impact of changes in public housing policy on older people, including the management issues confronting PHAs. They concluded that a core difficulty for PHAs would be their need to move from occupying a 'minimalist' landlord role, to one more akin to what we would see as a 'social' landlord role. That is, where the PHA is part of the social support system for older tenants and has a leading or guiding hand in supporting tenants to age well in their homes and communities.

The various housing strategies of the states and territories recognise that governments, through their PHAs, have a responsibility to cater to the needs of their older residents (Chapter 2 and Appendix 1). However, as policy directives have changed over time PHAs also clearly face several challenges that impact on their older tenants and their ability to age well in the tenure.

This chapter reports on progress made by PHAs at the system-level in supporting ageing well. It examines the views of frontline workers and senior executives in PHAs, as well as people who interface closely with the public housing system, for example, ACH workers and advocates. In talking to these stakeholders we sought to understand views across four areas: tenancy management, asset management, linkages with support services and the ongoing role they see for public housing as a viable option for older people.

6.2 Tenancy management

This first section considers tenancy management at the systems level rather than at the individual level, including PHA responsibilities and the challenges these present.

6.2.1 Wait lists and allocation policy

All states and territories face demand for housing that cannot be met in the current policy environment. Consequently, as noted by Burke and Hulse (2003), allocation policies and practices sit at the centre of the public (social) housing system. These practices are intended to manage housing need through careful allocation that determines who gets which dwellings, where, when and for how long. They set up the criteria for eligibility to achieve operational equity and efficiency, and to target housing to those most in need. How allocation policies and practices affect older people varies based on the different definitions of priority groups across jurisdictions and the different positions (if any) jurisdictions adopt regarding 'older' people. In some states, older people qualify for priority access at, or above a specific age (see Appendix 3).

In NSW, older people are eligible for priority housing at ages 80 and above, and for Aboriginal or Torres Strait Islanders priority eligibility occurs from 55 years of age. In Victoria, eligibility for priority access is 55 years or older. At a system-level, there is conjecture as to what age frail or prematurely aged lower income people should qualify for priority access where they do not qualify on other grounds such as disability or experience(s) of homelessness. Considering average life expectancy for males in Australia today is 80.7 years and for females 84.9 years (ABS 2019) then a concession at age 80 is perhaps too late for many. Alternatively, setting a priority access age at 55, as in Victoria may be considered too low. Jones, Bell et al. (2007) and McNelis, Neske et al. (2008) suggest the setting of eligibility at ages of 50 or 55 was to accommodate the increasing number of prematurely ageing older people with complex needs (alcohol and drug addiction, experience(s) of homelessness, acquired brain injuries for example). Of course in noting all of this, the reality remains that while age may allow an older person entry to a public housing wait list, applying for housing still requires significant documentary evidence and, often, intensive advocacy for securing a dwelling, even when housing need is high (Fiedler and Faulkner 2017).

Other states may not have formal age requirements for priority access, but they have a stock of housing that has traditionally been built for or used to house older people—cottage flats in SA, senior's units in Queensland and EPUs in Tasmania and NSW. In some states, such as SA, this means older people may be given 'priority' because of the availability of these dwellings and the desire to preserve localised older persons' communities. In SA, the wait time for cottage flats has traditionally been reasonable, sometimes just a matter of weeks. In the last 12 months or so, however, workers from the ACH program report waiting times for such dwellings are lengthening.

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Once approved for housing, there are a range of processes and operational guidelines for matching clients or prospective tenants to appropriate accommodation. Our interviews with professionals in the sector found these matching processes to be increasingly challenging. Allocations processes must balance several client and system priorities, including the size of the household; number of bedrooms required (often versus number of bedrooms eligible for); locational requirements; social mix (in some jurisdictions); and the need for minor modifications, moderated against the need to make the most efficient use of finite housing stock. In line with the comments from one ACH manager in SA, many informants noted that the immense demands on PHAs seem to be changing process around offers to prospective tenants and the quality of such offers:

> There's not that option to discuss, [to say] 'I've got two or three properties, which one would better suit you?' So ageing well, ageing in place, rather than giving them one property and saying, 'Here, have a look at this one' and then say to them, 'But I don't know, if you refuse this one I don't know when the next one will be and but if you refuse two, you will be taken off the priority list'. (ACH manager, SA)

Increasingly ACH workers in SA feel they are encouraged to explore other market options, heightening their concerns about vulnerable older persons in housing need. These perspectives—that lower income older people are being diverted from the public housing sector and encouraged to seek other options—were also reflected in commentary from managers and policy makers in other jurisdictions. In Tasmania, a tightening of the allocations system has been formalised as a move away from a cohort-based system towards a needs-based system. As such, allocations are based on assessed need and matched with available supply, not cohort or life stage:

> The policy position in Tassie is very much one that public housing is subsidised housing for those in greatest need for the duration of need. The cohort that you describe, over 55s, some of them will fall into that definition. At a policy level we are very careful not to say that a given cohort, simply due to the nature of their cohort, over 55s, Aboriginal people, da, da, da, are a priority group based simply on that single attribute. We assess on a range of attributes and determine level of priority that way so it would be fair to say there is quite a significant representation of over 55s though within our cohort. (Policy advisor, TAS)

Consequently, dwellings previously considered most suited for older people in Tasmania (EPUs) are now mixed-age accommodation. While allocations are made as sensitively as possible, policy dictates that people in shelter or crisis accommodation (often people younger than 55) must be housed first. Some informants within Housing Tasmania felt this move has been detrimental to meeting the needs of older people as a group:

> From a Housing Tasmania point of view I think the move away from responses to specific demographics has actually deteriorated the experience of elderly persons in public housing. So from that perspective I'd say our broad practice is actually a lesser one than it has been in the past where it was a very specific practice. (Housing manager, TAS)

6.3 Asset management

6.3.1 Nature of the stock

PHAs and their staff recognise the system-, cohort- and individual-level implications of the varying quality, age, size and accessibility of dwellings within their respective portfolios. These variations are the product of different periods of development and acquisition; the changing requirements of tenant cohorts; changing preferences and expectations in terms of housing design; and prolonged under-investment in maintenance and upgrades, among other factors. Much of the existing stock was built decades ago for key workers and their families, though some states (SA) developed age-specific housing from the outset. While age-specific housing in SA has provided the SA Housing Authority (and its antecedents) with a degree of flexibility, and value because of the ability to co-locate older tenants (as age-specific developments in other jurisdictions do now), the age and design of such stock has diminished its value and appropriateness for older people generally.

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For older tenants who have aged in place rather than entered the sector more recently, their long-term home may have become unsuitable to their needs over time and/or the housing may no longer meet current housing expectations and standards:

> The houses - they're old, and tired, and … it doesn't really meet what we would consider community standards, these days. It meets a standard, but not really what people would expect. We have some new stock, but they're limited. And because they're new, new tenancies go in, new tenancies tend not to be older people. (Regional housing officer, SA)

Aligning with the experiences of older tenants outlined in Chapters 3 and 4, there was a general feeling among interviewees that older people accepted the poorer standards or even inappropriateness of their dwellings as they have aged with their home (with significant attachment to place). Alongside this, they were also recognised as less likely to make requests for upgrades even where these would improve functionality, support ageing in place and improve personal wellbeing:

> They've aged in the system … A lot of them, they've lived in their family homes for 30 years. Everyone has grown up and they've just left. They've been left with a property that's not suitable. For example, there's a lot of townhouses, medium density. So the property, the bedrooms are upstairs and normally the main bathroom is upstairs. So then it becomes an issue for them because their property has a sentimental value I guess, or they've seen the families grow up in that house but it's not suitable. (Frontline worker, NSW)

Again, tying with lived experience (Chapters 3 and 4) and workers' views about older people's needs (Chapter 5), professional informants emphasised the specific challenges facing older people in ageing well because of managing larger dwellings and surrounding property (gardens etc.). This challenge is not specific only to public tenants. Judd, Lui et al. (2014) identified 'inability to maintain of house/garden' as the second most common reason (next to 'lifestyle preference') as the motivator for older people downsizing generally. Similarly, Adair, Williams et al. (2014) found it to be the 'main reason' for the almost two in five participants in their 2014 study. More recently, James, Rowley et al. (2020) found 'reduced maintenance costs' and 'reduced time maintaining the property' as the two highest 'perceived benefits of downsizing'. Challenges managing larger dwellings has provided the justification for downsizing or rightsizing programs within the sector, which are not always warmly received by tenants even when safety is a clear factor (fire risk, for example). Given these acknowledged limitations with stock and the mismatch of stock and housing needs broadly defined, it is not surprising that interviewees—from the frontline to senior levels—were well aware of barriers in the current system and the impacts this is having on people's ability to age well:

[In terms of the suitability of our stock for older people] I would give us a five [out of ten]. Some good, some not good. We still have a lot of 2-storey walk-ups for older people. We still have what someone referred to as 'pensioner stackers'. We have very old stocks in Subiaco for example, from the 1950s with a lot of older people in now and because it's heritage-listed we can't redevelop it. So we have some issues in that regard. (Policy advisor, WA)

> I think there's a small proportion, maybe 10-15 per cent, of elderly person stock which you could say are state-of-the-art, you know, meeting all the current benchmarks for age and disability standards. I think there's probably a group that, you know, another 50 or 60 per cent that would need upgrading, like they're accessible now but we would need to upgrade them very soon to meet the needs of the current residents. And then there's a smaller proportion that you'd just say are really not suitable for the older person and you either want to completely renovate the home, rebuild it. (Policy advisor, Victoria)

6.3.2 New developments

Building or acquiring new stock is one mechanism PHAs have used to address stock appropriateness issues with older tenants. It is fair to say that most strategy and policy advisors we spoke with, would like more than the limited resources they have currently available to them to build or acquire more stock, particularly stock that meets adaptable/liveable design standards (Livable Housing Australia 2017).

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Currently, new stock is largely acquired when a cluster of units or smaller homes is built on land where larger, less well-configured or outdated stock once sat. In some instances, new properties may be developed on other former government land. While some PHAs are reluctant to sell properties because of the perception by management that selling stock in a time of critical undersupply is not perceived well by the public, other authorities see this as the way forward in funding their housing renewal programs. A good example of this is seen in the ACT, where in 2019, the ACT Government announced it would 'sell off $500 million of the territory's existing public housing stock, or 700 dwellings, and demolish 300 further dwellings in order to fund the next stage of its public housing renewal program'. Alongside this, the ACT Government planned the purchase of '140 dwellings from the private market to help apply its long-standing 'salt and pepper' approach to geographically spreading affordable housing' (Burdon 2019). In SA, the PHA announced in 2019 that it was building three apartment buildings (comprising 59 apartments) in the inner and middle ring suburbs to better meet the needs of older public housing tenants. According to the SA Human Services Minister 'all 59 apartments have a wide range of age-specific design elements, such as stepless entry, provision for handrails in bathrooms and larger spaces to allow the manoeuvring of mobility devices. The developments will also include lifts and spaces to charge mobility devices' (Henson 2019). In the middle-ring Sydney suburb of Riverwood, 176 former bed-sits have been replaced with two apartment towers of 150 age-specific units (with lifts) in a mixed-tenure redevelopment project. Eighty per cent of these age-specific units have been fitted to silver level universal design principles.

Acquisitions by off-plan purchases were being used in some places, although there were risks in terms of stock appropriateness. Tasmanian informants were critical of the appropriateness of some such housing for older people (and people with disability), highlighting that there has been a need to retrofit adaptable/liveable design standards to make them suitable. Retrofitting was an area where there was clear interest and opportunity to meet the needs of existing and prospective older tenants, but again, with concerns about resources to support this.

Discussions with informants about new developments identified an appetite to explore more innovative approaches to meeting the demands from, and needs of, older people. One program mentioned in this regard, having been used in Victoria for some time now (and being assessed as a possibility in WA) is the moveable units program. This program, although limited in scale, provides moveable self-contained units that can be located in the backyard of a friend or relative's home and enable older people to live independently with the close support of family and friends. A forthcoming AHURI Inquiry led by Faulkner is canvassing the issue of alternative housing models for precariously housed older Australians.

6.3.3 Maintenance and modifications

The manifestly inadequate investment in the maintenance of public housing over a sustained period has been well documented by numerous authors (Jacobs, Atkinson et al. 2010; Morris 2013; Pawson, Milligan et al. 2020). Around 20 per cent of public housing dwellings in Australia do not meet adequate standards and this increases to 31 per cent for Aboriginal and Torres Strait Islander households (Productivity Commission 2020). Tenants, however, can (and should) rightly expect that their homes will be maintained to a reasonable standard and that as a landlord, their PHA, will undertake necessary maintenance.

In Chapter 3 and 5, both older tenants and frontline workers noted that responsiveness to requests for maintenance varied across and within jurisdiction, and a prolonged ignoring of maintenance needs had impacted a tenant's ability to age well. While longer-term staff (and tenants) can remember a time when routine maintenance was carried out, most commented this no longer is the case in many jurisdictions. One frontline worker in Tasmania summarised the approach in most places:

> [It's] now a 'fix on fail' policy and difficult to get maintenance done on anything else. (Frontline worker, TAS)

Further, while Tasmanian tenants can make some modifications to the home themselves with permission, regardless of whether older tenants have the means or capability to do so, these generally need to be removed at the end of the lease or at the request of the PHA:

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> The tenant can change something/add something themselves if they remove it to previous standard when they leave [even if they are 'improving' the property]. Any large change [e.g. for accessibility] is not considered, unless paid for through an ACAT [or such] package. (Frontline worker, TAS)

Across jurisdictions, housing maintenance policies are tightening, aligned with increasing budget constraints for alterations/additions. In effect this has seen some older people pay for some maintenance themselves.

Alongside maintenance, modifications stood out as an area of challenge and contention for older tenants, especially, as professional informants noted, at the point where they are needed urgently (i.e. where there has been limited future thinking about modification needs).

Modifications are critical for supporting people who need them to age in place. As noted in Chapter 3, securing them, however, can be (needlessly) time consuming and part of a convoluted and misunderstood process. In almost all instances, requests for modifications must be supported by an occupational therapist's assessments and will not always be accepted. In NSW, an added layer of complexity for tenants comes from the fact that the asset and tenancy management elements of public housing are currently handled by two different government departments. The core funding channels for modifications—the NDIS and My Aged Care—adds further complexity and navigation points. At times because of the prohibitive costs it can be quicker and easier to transfer a tenant with changed needs to a different property than to request and carry out modifications. This has ramifications for older people who need to decide between staying put and perhaps putting their health and wellbeing at risk or moving to housing that is more suitable to their needs, but it may also raise other challenges such as being less suitably located.

Frontline workers and older tenants were aligned in their views that tenants were often unaware of what the PHA could and could not assist with in terms of modifications or finding other channels for modifications support. Policy and practice could more clearly articulate processes here, with greater/formal PHA involvement in supporting access to modifications as part of a broader social landlord role.

6.3.4 Under-occupancy and relocation policies and practices

One of the most contentious issues facing asset management in public housing is the mismatch between current and available stock and the types of people—and their needs—on the waiting list. Under-occupancy and relocation policies are challenging areas of policy and practice for PHAs. As noted by the staff in the Victorian public housing system, the means that rent is calculated—household income only—exacerbates the issues as no other characteristics of the home such as location, size, and quality are taken into account, meaning there are few incentives for households to consider relocating to more suitable housing (Flanagan, Levin et al. 2020). This issue of under-occupancy particularly affects older households who have aged in place. While PHAs can forcibly move tenants for redevelopment purposes, it may take legislative change to move people just because they occupy a house 'deemed' to be underutilised (Flanagan, Levin et al. 2020). Two practices have been instigated by PHAs to leverage or encourage tenants to smaller or different dwellings, or, alternatively, to leave the social housing system: fixed-term leases and under-occupancy charges.

Fixing tenant leases to set terms of one year, two years, four years or ten years, for example, gives the housing provider a means of reassessing the needs of the household against the physical dwelling. Fixed tenure arrangements presume that people will move on from public housing. In Tasmania where this has been introduced (and most fixed term leases are for one year) it has reportedly had little impact on older households as lease renewal is generally approved for people receiving the Age Pension or Disability Support Pension.

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In NSW, the PHA has introduced a penalty for under-occupancy—a bedroom tax—and this policy directly impacts on older households. According to the Department of Communities and Justice, 'a vacant bedroom charge is applied to tenants who choose to live in a property that has more bedrooms than [a household] are entitled to when they have been offered alternative accommodation' (DCJ 2018). The negative social and personal impacts of the enforcement of these policies on older public housing tenants in inner Sydney has been well documented by Morris (2018, 2019). On this point, it is noteworthy that the 'mismatch argument' and official measures of under-occupancy used in Australia—which are based on the Canadian National Occupancy Standard—have been seriously questioned (Batten 1999; Wulff, Healy et al. 2004; Judd, Olsberg et al. 2010).

In most states and territories, there are no formal and overt policies or practices to move older people from their homes to a smaller property unless it is part of a relocation due to redevelopment. Frontline workers can play a role in communicating to tenants the range of options available to them, helping them make informed decisions. However, it must be recognised that it can take time for tenants to 'warm' to the idea and begin to accept the advantages of moving to more suitable housing. As noted by one worker,

> The biggest thing that puts them off is that they will need to pack up what they've got and get rid of some stuff and you get some people in their 70s and 80s, I mean that's their world. They don't know how to downsize, they've never had to move. (Frontline worker, TAS)

The inertia of older tenants presents considerable challenges to PHAs. As succinctly outlined by a policy advisor in Victoria from two aspects. These include the needs of people in housing versus the needs of people on the waiting list, and the value of the assets supporting long-term tenants:

> When you have a waiting list of 50,000 households in Victoria, some of which require large properties then, you know, you've got to think about the balance between people whose needs aren't being met because they are on the waiting list and people who are presumably over-consuming housing. It's a balance between understanding that these are people's homes and they have a right to live in the home that they grew up in. However, they are houses provided with a public subsidy so there's the requirement for government to make sure they're used effectively and sometimes I think perhaps the voice of people who are actually in housing create a bit of a stronger argument for government to do little, than the people who are waiting for accommodation.

Of course, at times, older people wish to move or transfer within the public housing system as discussed in Chapters 3 and 4, but evidently clear and supportive processes are not there to allow this to happen efficiently and effectively.

In SA, a senior policy advisor commented that the internal policies and systems don't support transfers. In that jurisdiction, the official transfer process sees the household wanting to transfer listed as category four, or lowest priority, with many years to wait. This process remains the case even when the transfer is tenant initiated and when the transfer would free up a desirable larger home to house a category one family. Moreover, the PHAs own technology systems currently do not allow easy tracking and flagging of tenants willing to move, and within staff workloads such transfers are the bottom of the priority list.

The discussion points in this section reveal a clear need for a whole of system approach to understanding, analysing and balancing housing needs, with neighbourhood and tenancy mix. According to accounts provided to us, such a system would move tenants (and staff) away from the ad hoc processes being used in some places. In Victoria, processes seemingly include the use of Facebook by tenants to facilitate relocations or swaps. In SA, we heard of some regional offices organising a tenancy exchange program whereby older people can organise a housing swap between themselves, and once two households have agreed to an exchange, Housing SA will complete the required paperwork. Such approaches seem somewhat risky and unsophisticated in contemporary society.

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The Victorian Government Department (Families, Fairness and Housing) has explored ways of getting computer algorithms to decide on the best matches but how many factors should be considered and how these can be ranked remains to be worked through in the roll out of this kind of decision support tool. Such a system for matching or allocations, could be extended to allow for tenant transfers, including when related to specific ageing needs.

6.4 Appropriate housing for older Aboriginal people in regional/remote communities

As Indigenous people face a range of barriers in the housing market, they are generally a priority group for housing assistance. In 2018, there were over 54,000 Indigenous households in social housing with the majority (62 per cent) in public housing, 26 per cent in SOMIH and 13 per cent in community housing (AIHW 2020a). Housing for Indigenous people in remote locations presents a range of challenges in addition to those faced in housing older people in urban environs. These challenges have persisted over time (Birdsall-Jones and Farley 2016) and reflect different values and understandings of households' rights and responsibilities under tenancy agreements (Moran, Memmott et al. 2016) requiring a more nuanced approach from tenancy managers and support structures (Habibis, Phillips et al. 2014).

We were fortunate to be able to conduct a focus group with number of Aboriginal people living in public housing in a regional town in SA, and interviews with housing staff working with Aboriginal people in regional, remote and urban areas. Many of the same issues were raised by the group of Aboriginal residents, reinforcing our interest in asking professional staff about the specific needs of older Aboriginal people in public housing.

In the SA regional centre, demand for public housing is high from all age groups, including older people, however, there is no suitable accommodation for older Aboriginal people (45 years and over), particularly for those older people who may wish to live on their own. Available private rental accommodation is mostly three-bedroom houses and therefore not suitable for aged persons. There is a RACF, but clients are not keen to live there because they have to live on site and the environment is very controlled. The hospital has a limited number of granny flat style units but there is a long waiting list. There are a limited number of modified two-bedroom houses and a couple of bed-sits, but these are not occupied by older people. The majority of the older population are longer-term tenants ageing in three-bedroom homes that have become unsuitable for their individual needs. There is a real need for more accessibility modified two-bedroom options as many older Aboriginal people would prefer a family member rather than service providers to help with support.

Workers in this area face several tenancy management issues that they need to oversee on an ongoing basis. The most prevalent issues relate to debt, antisocial behaviour (not often by the tenant but by family members that have come from elsewhere), and associated 'overcrowding'. It is this latter challenge that has particular impacts on older people and their needs:

> We have a lot of overcrowding so, say the older person has had their house for 10 years and have raised their family now those families are having kids; so really that second generation needs housing but the majority of the stock is taken up by the elderly and then there isn't enough options, so often the extended family stays. (Housing practitioner, SA)

Many of the older people would like a smaller house but the circumstances of their life means that they're often having to stay in the larger house that they've had for a period of time:

> I've got one lady at the moment who is aged, who is the carer of her grandson. She was very keen to go and move into one of these hospital units, with her and her grandson so she could get away from the overcrowding that her house is providing but she couldn't take the grandson with her. (Housing practitioner, SA)

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> I've got another older lady in a four-bedroom property where she raised her children and now she is there by—well, she was there by herself—so we're organising for her to go into one of these units but then her son has come out of prison now and needs an address for home detention, so now she is going to be, I guess, stuck now in that house until her situation changes again. (Housing practitioner, SA)

In addition to long-term tenants ageing in place, the PHA also has demands from older Aboriginal people who have had a life of mobility, never had a dwelling of their own and are at a stage of life where they want stability and to 'settle down'. It is difficult to obtain housing for people whose lives have been characterised by mobility and for them to be happy to stay in one place:

> … we've got one couple that were housed in [Aboriginal community] in October last year but lived a very transient life, lots of complex issues and they've probably spent about two months in that house and the rest of the time here in [regional town]. (Housing practitioner, SA)

> Cultural transience and mobility among this population makes it difficult to manage stock, allocations and waiting lists and requires considerable communication among housing workers across large areas to establish who is in town, how long they've been there and their immediate and longer-term plans regarding visiting, staying and housing. Eliciting this information involves intensively working with other services and encouraging and supporting clients or family members to return to Country. Some Aboriginal Elders are willing, would like to, and do, relocate to Adelaide, generally for medical reasons, as the services are just not available in the regional town. (Housing practitioner, SA)

In presenting this brief consideration of the issues for Aboriginal people, we fully acknowledge that this only scratches the surface of the issues faced by Aboriginal people in a particular geographical settings in relation to public housing. A much deeper and culturally nuanced look at ageing well in public housing is warranted for Aboriginal people, with clear attention to systemic disadvantages, people's needs and cultural understandings of the intersections between culture (including cultural obligations vis a vis 'overcrowding' for example), Country and kinship.

6.5 Supporting tenants

6.5.1 Access to services

As some older tenants lack a supportive network of family and friends, their ability to age well in public housing is linked to the capacity and willingness of PHAs to identify need for and/or facilitate the provision of care and support services. This is a relatively new role for PHAs, which has emerged in the last decade or so as links between housing providers and support services have traditionally been tenuous at best, or, often, non-existent (Jones, Bell et al. 2007; McNelis, Neske et al. 2008). The extent to which a role is played by PHAs in social supports for older (and other) tenants varies by jurisdiction, with some PHAs actually employing specialist staff to provide supporting roles within the organisation (social workers, for example).

Housing Tasmania's system restructuring, and the move towards individual needs-based allocations rather than aligning with cohorts, was noted by some professionals as limiting capacity and reach in terms of support and planning:

> When I first came here we had a supported tenancies framework implemented whereby we focussed more on planning and support and all of that kind of stuff for people. That was fine up until when they decided to collapse two areas into one and halve our staffing out of the 2010/2011 restructure. So I think state-wide we went from 270 personnel down to—what are we now? 150, 160, on a state-wide basis and so the capacity to actually do the things you'd actually like to do, engage in the way that you would like to engage, becomes impossible. (Team manager, TAS)

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Workers interviewed noted the importance of trying to work one-on-one with people, even where their capacity is constrained. Being responsive to tenants' needs is considered an important part of the frontline workers role as it is a measure for preventing the compounding of issues (loneliness, poor health etc.) requiring heightened or prolonged intervention. For most workers, however, this is additional work, beyond their role description. In Tasmania, the need for deeper intervention and support for some tenants is recognised, particularly in cases when tenancies are at risk. A small team of workers are employed across the state as tenancy intervention officers, with a caseload of around 30 clients at any given time. Their role is focussed on homelessness prevention through early intervention when risks to tenancies are identified. When needs are identified, external support linkages are engaged, including drug and alcohol services, child protection, or an aged care or an NDIS package.

In SA, housing practitioners are employed in each office to work across intake and place management to focus on risk and vulnerability for low to moderate risk tenancies. At a more regional level, there are regional response teams consisting of a manager and several social workers that assist and support higher risk tenancies. Housing practitioners play a crucial role in supporting older tenants, co-identifying the supports they need to enable them to live independently. Such workers then connect tenants with systems or services such as My Aged Care, and will attend when an assessor comes to talk to the tenant, providing support and clarification where needed. The housing practitioner role builds on the learning that the SA Housing Authority has gained over many years from their Private Rental Liaison Officers, whose role is to connect people on the lower priority wait list segments (who may include older people) with the private market and other supports to secure housing (Tually, Slatter et al. 2016).

To be able to assist and advocate for tenants in the best way they can, frontline workers need the knowledge and experience of current supports and services, and to build strong relationships with services. Many frontline workers take this responsibility upon themselves, and as teams, organising such things as information sessions with providers. Although, most noted that there is no systematic or organisational approach to knowledge gathering and dissemination:

> That was something, as an access team, we decided that we wanted to build those relationships with other supports. So, at our fortnightly meetings, we try and get a different agency coming in and talk to us, and I think because we, work with the staff that are on counter. So, they'll often get older persons coming in, and sometimes they'll think they want support with housing, but then we'll identify another issue in itself. So then you don't want to leave them going, oh, well that was pointless. You want to give them something. So, it's just for us to have that knowledge and understanding, so that then we can pass it onto them, so they can go and feel empowered to be able to take control of their life a little bit easier. (Housing officer, regional SA).

Formalising support processes within PHAs offers a way forward to meet the increasing responsibility in this area for PHAs. Calls for greater collaboration with other agencies was also seen as a key way to make more systemic impacts for tenants:

> … can we please somehow, the powers that be, can we just all work together for best outcomes for tenants? Like I'm identifying things, I go to Mental Health, they do something then okay, this other place over here is going to do ongoing supports and then we're doing whatever we're doing and no-one's talking to each other unless you're going to be really proactive and do all this extra work. There are no coordinated approaches, right hand doesn't know what the left hand's doing and then they wonder why things fall over. But I think a collaborative approach is the key to a lot of things. (Frontline worker, TAS)

Critically, as the roles of PHA staff change or evolve training must be provided to ensure they understand and can meet the needs of (current and prospective) tenants.

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6.5.2 Administration and PHA/staff culture

With an almost singular focus on housing people with complex needs, staff reported that the expectations of their jobs sit outside the bounds of most of their training and beyond what they feel should be expected of them and their role. Housing officers (the staff who directly interface with clients) are not trained to recognise and address support needs for tenants, yet it is a significant part of what they do. In addition to connecting older people to My Aged Care and the NDIS, they also deal with severe hoarding and squalor and mental health issues. However, without this component in their role—identifying needs and gaps and responding to them—there would be significantly more older tenants falling through system and needs gaps. While this has been the case for some time and is recognised by policy advisors, it is a part of staffing, roles and workload that has not been adequately or formally addressed. It may also, in part, explain why older people often report experiencing difficulties with their first point of contact in a housing office (Flanagan, Levin et al. 2020), the person who in essence can be seen as a gatekeeper:

> I mean we're not trained in any of this stuff so we're not mental health workers and we're not trained in dementia and we're not a nurse and all those things but just by going to people's places every day and doing property inspections and talking to tenants you do see things and notice things. (Frontline worker, TAS)

> I can remember 25 years ago, working in Katherine, where I listened to people say, we're not welfare officers, but we're expected to undertake welfare duties. And those comments are still made today and the staff still feel that way even today. So when they apply for a job, it's a tenancy officer or housing officer, to deliver services. Make the people pay rent, fix the property, do the paperwork, that's their job. But our frontline staff, uh, do an enormous amount of work that could be deemed NGOs or government, other government agencies. (Senior manager, NT)

> … always seeing tenancy workers as just doing the basic landlord functions and they're probably some of the lowest paid public servants within the Department, considering the front-end. So I don't think we've really done enough work to bring the workforce up to respond to the changes in the type of tenancies. (Policy advisor, Victoria)

Staff also feel that the work they do is being undermined by the tightening of allocation policies, and the clear separation between asset management and tenancy management. Asset management has jurisdiction over procurement and holding assets and the dollars spent on assets, including for additions/alterations, maintenance and (limited) modifications. Frontline workers feel frustrated that their knowledge is not sought or listened to, and that they have no capacity to influence decision-making in the organisation, despite their grounded knowledge of tenants' experiences being so important. This separation of functions is most starkly exemplified in NSW where asset and tenancy management are the responsibility of two separate state agencies and departments. To a lesser extent, a tenancy or asset management separation also occurs in other states like Tasmania:

> We never know the why. They are the ones dealing with the asset and alterations and the maintenance of that and often they may advise of a decision, saying no screen doors and then flick it to us to communicate to the tenants. It's frustrating for us because we think they should get a screen door and then we obviously say oh it must be something to do with the budget but we don't really know the reasons why so definitely a divide between the two departments. (Frontline worker, TAS)

Lack of flexibility around allocations processes—having to strictly follow policy even when it will not provide a good outcome for a tenant and/or the system—causes ongoing frustrations for staff, with system-wide implications. These frustrations impact tenants and their neighbours and communities, staff and their morale, and the efficiency of the public housing system:

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> When I was young, I was very, very passionate and I wanted to do so much and change so much and I just wanted to have input and see great things happen. Over the years of disappointments and knockbacks and no-one cares and no-one listens and you're not valued and everything you start to give up. I'm pretty much there now. I mean I do what I do because I have values and because I want to help tenants and make sure they have successful tenancies and I'm passionate about that, I do all that but as far as trying to do anything higher up further or anything. No, I'm done. (Frontline worker, TAS)

6.6 Role of public housing for lower income older households

As discussed in Chapter 1, public housing has always been an option for older people in some states. Based on the demographics of the population, the ageing of current tenants and the increasing numbers of older people facing adversity in the private rental market (including risk or reality of homelessness), demands on PHAs from older people are only expected to increase. PHAs are evaluating how they can best cater to the needs of their current older tenants and to also manage the competing demands and needs of all people on their extended waiting lists. Policy advisors and professional staff working within PHAs reflected on the past roles of PHAs in providing housing for anyone who was not a home owner and on a lower income and in particular for key workers and their families, whom once established were able to move out into the private rental market or home ownership. They noted how the policies and practices of the past still resonate today in the knowledge and experiences of workers within the housing system, and that it is reasonable and not unexpected for long-term residents to espouse similar knowledge:

> It was for middle income, it was for the working-class families. You got it, you kept, you looked after it. You passed it on to your children. My mum was one of those, you come in and, what house would you like? She says to me, that's how it was. We moved from Adelaide to Murray Bridge, and the day we moved, we got a house. (Frontline worker, regional SA)

Reflecting on the current and ongoing roles of PHAs, professional informants noted how the focus of PHAs has changed to not just low-income as a qualifying factor but complex needs, and the impact this has on the prospects of older people hoping to secure public housing:

> I think for us the principle of what we are doing remains the same; which is always having housing for those who are most vulnerable. I think the scale for which we're catering for older people has obviously changed … now, at least 75 per cent of the people that we house need public housing for a long period of time because they are older and they are living longer, they're not going to get more work or they have a long-term disability. So there's been what they call a residualisation of public housing in that regard, so there's less of it available because there's less transition. (Policy advisor, WA)

Moving forward, PHAs are assessing the demands on their public housing systems from all groups including older people. In 2019, the SA Housing Authority commissioned work to audit SA's current housing assets across all tenure types (Leishman and Baker 2019). This work was a precursor to the appointment of a consultant to provide a demographic and actuarial analysis of the accommodation needs of current tenants and wait listed tenants to 2030. As noted in Chapter 2, almost 60 per cent of SA's public housing tenants are aged 55 years and over. Other states have conducted similar assessments and it is clear from these analyses that the projected demand exceeds the ability of PHAs to meet them (refer also to WA in Appendix 1).

Assessing these demands raises questions about the ongoing role and suitability of public housing for older people:

> … it's always going to have a role. Whether it's best placed to do that role, is probably a better question. (Policy advisor, WA)

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> I actually think we'll always have a role, because, as people age, not everybody has done the right thing with their super and all the rest of it. And some people who have been reliant on pension benefits for quite some time, don't have the capacity to save, to pursue other options. So, I think we have to, there will be an ongoing need for us to do it. The challenge for us is to actually make it age-appropriate housing. (Housing manager, SA)

> I think just in a whole of system sense, I don't think it's realistic to say public housing is an option for older people, simply because of obviously the demand from all groups and the limited supply, there's no way public housing could meet the real demand amongst older people; so it's kind of a bit of a fallacy to say it's a reasonable choice for them; there's very limited supply—it's not growing at anything at the rate of the population rate and certainly not the rate of the ageing rate. So I'm kind of a bit anxious that public housing is seen as kind of a pathway for older people—just don't think it's sustainable unless government invests a huge amount in doing it. (Policy advisor, Victoria)

In the NT, there are no other options for lower income older people and so public housing plays a vitally important role in providing accommodation to this cohort:

> I feel the Northern Territory is quite a unique jurisdiction in the sense people in the Territory generally are either in public housing or own their own home. We generally don't have other options for older people like retirement villages. (Housing managers, NT)

Older people will remain a significant and sizeable group within Australia's public housing system. Accordingly, there needs to be ongoing consideration of their needs as they age and how current policies and practices impact on the suitability of the tenure for older people beyond just affordability.

6.7 New models of provision

The reflections above, and in Chapters 3, 4 and 5, concern the suitability of public housing and how, in its current form, public housing offers a reasonable and valued option for lower income older households.

6.7.1 A social landlord type model

As noted at the beginning of this chapter, McNelis, Neske et al. (2008) earlier in the 2000s asserted that the current and future challenges facing PHAs require a shift in the role of such agencies from that of a minimalist landlord to what is described/seen as a social landlord model. Some jurisdictions are recognising the need for such transition in the role of PHAs, with brokering, facilitating or navigating support (with/alongside tenants) a key factor in positive housing outcomes for tenants, including ageing well for older tenants. While some PHAs have been providing a degree of support to tenants for some time (albeit often informally), the need for broader support functions to be provided by a social landlord is evident, linked to the continued tighter targeting of public housing to people with complex needs. Given all of this, it is fair to say that the current PHA model may not be fit-for-purpose and will need to recognise the requirement to expand and reflect a more social landlord type role (McLoughlin and Tually 2012). As explained by senior staff:

> … increasingly because of the complexity of our clients, we know we can't just do basic landlord functions. So we've developed this concept of social landlord which says we need to get better at the shelter response; so helping people get into properties, set up their properties and sustain the tenancy—so that is definitely a Housing role. And then we need to equip our Housing staff to do that better, given the complexity of clients. (Policy Advisor, Victoria)

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> … one thing to build on is, we've seen a change in the Department's responsibility. So previously, it would have been just we're a real estate agent, for [want of] a better term, for those on low income. There's been a, a shift to a social housing provider, which takes into account those connotations of being an extension to an extent an NGO and providing social services. But then when you look our staff's job descriptions and skill sets that are required, they haven't changed in line with the change in the direction of the department. So publicly, we get referred to as a social landlord. (Senior manager, NT).

Transforming to a social landlord model presents a number of policy and practice challenges for PHAs and is the focus of current AHURI research (Jacobs forthcoming). As outlined by the senior officials interviewed for this study, without an investment in either the community housing or public housing sectors, as well as targeted divestment strategies, a clear understanding of the needs of current tenants and those on wait lists and a greater understanding of stock versus tenant needs, it is very difficult to see how either sector can provide a well-functioning social landlord model. While the officials believe individual community housing providers may be able to provide a better environment for older people to age well, this will be because it is a priority (aligned with mission) of specific community housing providers. What is needed from both sectors is some foresight, planning and resources set aside for anticipated future needs and based on the understanding that older people will continue to be long standing tenants, who with time, will need extra (physical and social) supports.

6.7.2 A multi-provider system

In recent times, PHAs are, or have developed, strategies for moving forward that involve partnerships with other providers. Partners include the community housing sector, as well as other models or ways of working to provide good housing outcomes, including joint ventures with private investors and construction and developer partners (Lawson, Legacy et al. 2016; Flanagan, Levin et al. 2020). These partnerships are the foundation of the multi-provider systems being developed in the social housing sector, and, depending on structure, can support the growth of social landlords in the sector. Such partnerships have already benefited older people in WA. In that jurisdiction partnerships have been formed with the community housing sector over the last 10 years. Together, the sectors have built a significant number of houses for older people. The partnerships have utilised government land instruments, the tax offset advantages of the community housing sector and their skills to achieve better outcomes. Such partnerships also exist in other places. The SA Housing Authority, for example, has partnered with Housing Choices (a community housing provider) and ACH (aged and housing provider) to develop new build age-specific housing (around 70 units) in the Adelaide CBD.

In Victoria, redevelopment efforts are targeting some high rise estates in the inner suburbs. To do this, the state government has partnered with the private sector to help rebuild public housing. The partnerships have increased public housing yield on the site by 10 per cent.

Further innovation in a multi-provider system is seen in WA. In addition to partnering with other providers to develop housing, the WA Government has a Seniors and Age Friendly portfolio where they have partnered with organisations and provided community grants for understanding the types of housing (design) people want; whether they want their homes modified and how; the kinds of homes they want to see built; and where they should be located. The grants have also funded activity to look at how housing information and assistance is provided to older people and the housing that is available. There is a real push in WA for integrated development where social housing is incorporated in mixed-tenure developments. The WA Government see social housing as essential in the development and promotion of multigenerational communities where social housing is located near childcare centres, for example, to improve wellbeing outcomes for older people.

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6.8 Summary

For older people, public housing is valued and sometimes their last refuge. Such housing is, and should be, experienced as home. While there is a moral imperative to ensure that public housing tenants are well supported across the life course, PHAs are under enormous pressures from numerous sources and directions. In terms of current tenants, their income is not going to increase (except by CPI), their health may deteriorate, and frailty may increase. Furthermore, some older tenants do not have friends, family or an advocate so PHAs may well be their only avenue of support, community or connection to services.

For future tenants, at least if current policy directives continue, public housing may not be the right tenure option for ageing well. In saying this, we and other researchers (as presented in this report) recognise that there are few other options for lower-income people who have not achieved home ownership near to/by retirement. Community housing offers one alternative that may work for some, but unlikely for all older people. The private rental market is a poor option, not just due to unaffordability but for other factors such as security of tenure. The challenges in that segment of the market for lower income older Australians have been well documented (Morris 2016, for example).

There is some hope, however, in PHA moves to work across a range of partnership models to benefit lower income households who are not home owners in their older age, but only if scale is achievable in terms of the number of options available alongside adequate support.

It is concerning that some jurisdictions are moving to an asset management driven model and away from case consideration or a social landlord style model of support and *care*. This has implications for staff wellbeing and removes the human aspect from tenancy management.

To age well across the life course it needs to be remembered that tenants or prospective tenants have rights, desires, needs and, for the most part, reasonable community-aligned expectations for their housing. As so eloquently put by Flanagan, Martin et al. (2019: 3) in their well evidenced call for social housing to be seen as important economic and social infrastructure:

> Historically, the Australian public housing system was built and operated directly by government. It met the needs of households unable to find adequate housing within the private market, but it also functioned to promote other aims—for example, the post-war reconstruction effort, improvements in public health and sanitation, and national and economic development. **Public housing encouraged the uptake of the rights and responsibilities of citizenship and provided the basis upon which people in Australia could establish and maintain a decent life for themselves and their families.** (emphasis added)

We return to these themes in the conclusion to this report (Chapter 7).

7. Ageing well in public housing: the policy landscape

7.1 Meeting an ageing well agenda in public housing

Public housing has always been an option for lower income older households, and, at various times since the establishment of Australia's public housing system, older people have been a priority group for PHAs. Today, older people are a significant tenant group, and all indicators are that this will remain the case for the foreseeable future. This is because of affordability and supply pressures within the housing market generally, particularly for age-specific private rental options. For these reasons, current older tenants are holding onto their public tenancies tightly, both in line with their desires for affordable and secure tenure, and their strong desire to age in their home. As this research shows, the strength of this desire or expectation (which is a broadly held by the community) exists even where tenants themselves hold very real concerns about the appropriateness of their housing and living environment for supporting ageing well. Growth in the proportion of older tenants within public housing will also continue to be driven by population ageing generally, and the significant proportion of older people among those wait listed.

Frontline workers and senior executives within PHAs in all states and territories acknowledge they face a range of challenges regarding the current and expressed demand from older people. Accordingly, to varying degrees, they have enacted policy and practice instruments to manage changing and growing demands. Such instruments include tighter targeting of eligibility criteria to need; development (though limited) of accessible and appropriate stock; (mostly voluntary) downsizing and rightsizing programs; and, arguably the most underdeveloped action, improving connections with formal and informal supports for older tenants. While most states and territories have 'ageing well' informed frameworks in place, which universally reference housing as an important life domain, in most jurisdictions there remains a disconnect between such frameworks and housing policies. PHAs are struggling to maintain the type of functioning housing and support system older people need and this raises the question as to whether public housing continues to be an appropriate housing option for older people to age well.

This research set out to examine if older people can age well in public housing, and the policy and practice challenges and possibilities for PHAs to enable this to happen. The study was designed to foreground the experiences of a small subset of older tenants, including long-term tenants, those new to public housing, those returning to public housing and a small number of tenants who had left the tenure. The older people engaged in the research reflected on what they liked and disliked about their housing and communities, including their interactions with staff and the public housing system. Supplementing older people's voices in this important area of research were the perspectives of workers within the system. Workers provided perspectives on the demands of their workplaces and work environment, the quality and fit for purpose nature of the housing stock, the needs of older people in public housing, and how liveability can assist older people. More broadly, senior staff and policy advisors were able to reflect on the past roles of PHAs for older people, the challenges confronting the public housing system in relation to meeting older peoples' needs and aspirations, and, with an understanding that current policy directives will likely persist, whether PHAs have an ongoing role not only in housing older people but supporting them to age well.

In approaching this question there is a need to understand what 'ageing well' means. As noted in Chapter 1 ageing well is a multidimensional concept encapsulating parameters including social, emotional, and physical environments. While it is applied most in the context of older people, ageing well encompasses the whole of life, as life choices and life circumstances impact on people's quality of life and their ability to age well across the lifespan. Housing and the (physical and social) environments in which it is situated, is central in peoples' wellbeing. To maximise ageing well people need agency over their circumstances, and, as this report shows, many older public housing tenants feel that their ability to age well in the tenure has diminished over time not because of the ageing process and issues such as ill health, disability and frailty, but because of changes in the policies and practices of PHAs. In assessing the functionality of the public housing sector for older people, this discussion focusses on key aspects raised in this research that mediate the ability of older people to age well in public housing.

Housing as home

In any understanding of ageing well the importance of housing as home is central. Arrigoitia, West et al. (2019: 209) describe home as 'a social, physical and emotional environment replete with meaning that can be supportive of personal identity, senses of security and future during the ageing process, while also being filled with unsettling and alienating potential during times of change or uncertainty'. Most older public housing tenants nationally (AIHW 2019d), in the study by McNelis, Neske et al. (2008) and in our study, appreciate and value the housing that they have and are thankful for the security it provides. Such security refers to both affordability and security of tenure. Other tenants, though, feel unhappy with their housing and are unsettled and worried about their future and ongoing housing needs. This disquiet with the current public housing system led some older people in this study to express a desire to move away from the tenure, but their willingness to make this move was curtailed by the (limited) options available; lack of awareness as to where to seek help, information and support, and their personal circumstances in the context of the current housing market.

When public housing was first established, households were encouraged to see it as equivalent to home ownership and to take pride in their home. PHAs conducted regular maintenance to keep housing at an acceptable standard. Policies also existed to allow a home to be passed onto children, so public housing could be seen as an affordable tenure offering some of the benefits of home ownership (security of tenure, for example), though it must be recognised in the current housing environment that this is no longer feasible. In some jurisdictions housing for older people was specifically developed reflecting the need of the time. In most places, older tenants valued living in such housing, albeit citing need for upgrades or maintenance of dwellings at times to suit their changing needs.

Maintenance remains an area of challenge and frustration for tenants, with similar sentiment reflected among frontline workers and other more senior PHA officials. Consistently, older people in our study raised the lack of investment by PHAs in maintaining their stock for current tenants as a key impact on their wellbeing (often juxtaposing this lack of PHA commitment to maintenance with PHAs expectations that tenants must maintain the condition of the dwelling). Older people also noted wellbeing impacts related to the unsuitability of older housing for now ageing tenants (small internal spaces, large external spaces, steps, slopes) and the convoluted and unsettling process for transferring to more suitable housing. While the unsuitability of housing is recognised by PHAs and modifications can be applied for, this requires considerable substantiation through reports from doctors and occupational therapists, and the modifications granted may not meet a person's full needs because of PHA budget constraints. As shown, challenges around maintenance and modifications impacts on the ability of older people to age in place and undermines the pride and safety they have in their home.

In the context of the difficulties PHAs face in managing stock, another issue that received varying levels of attention (and understanding) among tenants, and even some professional respondents, was that of under-occupancy—the descriptor used by PHAs when a household has more bedrooms available in their dwelling than they are assessed as eligible for. Being forced or 'encouraged' to move because of 'under-occupancy' can have a considerable impact on an older person's wellbeing, particularly if a dwelling has been the family home for decades. Any action to move people on from the ('under-occupied') home must be approached sensitively and in a professional manner understanding the fundamental attachment older people have to home and neighbourhood, and their need for space that facilitates/supports care needs (for equipment or a carer) and social connection (family staying, for example).

While in some jurisdictions this is not official policy, in others it is a directive and older people are moved from larger, often detached homes, to smaller typically one-bedroom units. The belief and current requirement that a one-bedroom unit is sufficient for single person households goes against current and expected aspirations and needs among older tenants and in the general community (James, Rowley et al 2019). It is also based on a contested measure that is simplistic and does not allow for complexity in the needs of a tenant. Forced or unsupported moves devalue the desires, expectations and potential needs of older people in public housing compared with older people in other tenures.

Location

Location reflects the broader suburb or region within housing is located and the immediate neighbourhood environment, and both impact on ageing well. Due to the different periods of growth and reasons for the development of public housing—replacement of slums, provision of housing for lower income families situated near expanding industries—public housing is located throughout metropolitan areas and has good distribution across regional centres. For the most part, the stock is generally within easy reach of transport, shops and services and in this respect is highly suitable to the needs of older people, including supporting social interaction. In some places, and for particular dwellings however, steps and slopes present challenges for older people. Such barriers to mobility/access can be isolating. They present a particular challenge for the housing stock for older people in Tasmania.

The presence of disruptive neighbours and location of dwellings and tenants within disruptive neighbourhoods (where there is antisocial behaviour, for example) had a real impact on people's wellbeing and ability to age well. It was clear from our study that older people, and especially those who feel vulnerable, value being located where they feel safe. For many, this is with other older households in age-specific blocks or groups of housing.

Functional communities

Senior staff and frontline workers clearly recognise the importance of community to the wellbeing of tenants and the public housing system itself. Among all PHA tenants, older people were seen to fit well into functional communities, and they placed, in most respects, the least demands on PHAs of all groups of tenants. Policy advisors and frontline staff understood that you cannot create safe and thriving communities by housing the most complex and poorest people all together. These two points present a policy, practice, and allocations conundrum for PHAs. It is clear from this research that there can be vastly different wellbeing outcomes for older tenants depending on where they live and who they live next to. Older people co-located together in age-specific housing groups appeared to be generally happy, feel safe and look out for neighbouring tenants. On the other hand, many older people have aged in place in general public housing estates affected by the full brunt of the rationing of public housing, living alongside people of all ages with complex issues who need considerable supports not always readily available in the community. Many of the older people interviewed who were in these circumstances, (and there were many among our study participants) had turned inwards, in essence, becoming prisoners in their own homes, too fearful to venture out because of antisocial behaviour. These choices are of concern given that research indicates fear of crime is a prime factor in determining psychological wellbeing (Lawton and Yaffe 1980).

Accounts from some older people clearly showed that inaction by a PHA had resulted in them either feeling like they had no other alternative but to leave their tenancy, risking homelessness or other precarious housing pathways into the future, or enduring the circumstances in which they live, usually with significant social isolation. These tenants (some of whom are now former tenants) often received little recourse through requests for transfers because of an absolute lack of stock, which severely hinders the movement of people within neighbourhoods and the system overall.

The intractability of some of the functional community related issues raised by older people and professional respondents had led some to conclude that the community housing sector is a better option for ageing well, with the community sector having the freedom to tailor housing, communities and support (including community development) for specific age groups, including older people.

Respect and dignity

Respect is a key factor that determines quality of life for older people. According to McCabe, Mellor et al. (2010: 6) 'older people who are respected tend to have greater life satisfaction, including a sense of usefulness and involvement with their family, community and significant others.' The older tenants who participated in this study often felt disrespect, and from two angles. The first of these was at a community level, where association with the PHA devalues their sense of self-worth because of the stigmatisation of the sector. Public attitudes are considered one of the most powerful social influences on ageing well, influencing self-perception, older people's values, capacities, and perceived worth in the community (Kendig and Browning 2016). Secondly, disrespect is experienced at a personal level from some PHA staff. Older people, at times, felt a sense of disdain and a total lack of understanding and interest in what their issues are. Accordingly, some older people in our study felt the need to justify that they are reasonable people with reasonable concerns that don't warrant a dismissive attitude. Various senior staff recognised the inadequacies of the training provided to staff to support the complexity of the tenants they need to interact with on a daily basis. The high caseloads of tenancy workers in public housing was another concern, noted as impacting their ability to connect and support tenants in the ways they need or prefer.

Respect is shown by listening to older people, having patience and offering practical help and support. Housing practitioners and social workers appointed to specifically support people in their tenancy were highly valued and respected by older tenants. These staff spend time attending training to learn about the range of supports and services in the community needed by older people and time developing collaborations with such services to assist and support older people's interests. They acted as a point of contact and ongoing support for older people who had few family members and friends for support. The findings of this study in this regard corroborate those of Flanagan, Levin et al. (2020), which show the value of investment in such workers.

Vulnerability

Older people in public housing can be highly vulnerable, often because of a lack of family support. Staff involved in this research who provide individual support often identified cases where tenants were or had been the subject of abuse by a family member or friend, other tenants or someone in the broader community. This along with older people's susceptibility to isolation and loneliness brings into focus whether an annual inspection by a tenancy manager is sufficient to have oversight of older tenants' wellbeing. Some senior staff felt that PHAs don't have the capacity to be more attentive to older people's living circumstances and that community housing was a preferable option because it was a sector capable of providing a more person-centred approach. Another solution that may better assist older people is formalising links between a PHA and other service providers for a more holistic approach to tenancy and support.

Access to care

As most older people expect to age in place in public housing, and many until they die, the importance of provisions for care and support cannot be understated. With ageing, people's needs for support services increase and access to services helps them to maintain independence and enhances their quality of life. PHAs do not provide direct care services to tenants. Nevertheless, over the last decade or so, some PHAs have moved to providing some level of support and advocacy, or experiments with such approaches. This has occurred through dedicated staff acting as navigators and conduits through which tenants can access support and make sense of the systems around them. Notably, not all states and territories have these support systems/roles, or they might be done more informally or left up to the individual staff member's willingness (and ability) to assist. For new tenants, such support is sometimes enacted at move in, but tenancy workers also play a role in identifying current tenants who they consider may need support or where a tenancy may be at risk. Their interaction with tenants may be brief or ongoing, depending on the specific circumstances. As noted, this person-centred practice is highly valued by older people and if PHAs are to work towards providing an environment for ageing well, such staff are a necessity. There is clearly a need for more training for staff in this area, and some internal work culture adjustment to support workers to fulfill these roles appropriately and for good tenant outcomes.

Equality and equity

There is intrinsic inequality and inequity within the public housing system that arises because of the increasing challenges PHAs face. With the abandonment of a strong building and maintenance program, there is considerable variation in the standard and quality of dwellings for the rent paid. Housing workers feel that any issues are the result of the design of dwellings, their layout, level of amenity and location. For example, an older tenant can be offered and provided with a new universally designed house with two bedrooms, open plan living, air conditioning and a carport in a complex of older people; while another tenant can be offered or is living in a much older home that needs considerable work to meet acceptable current standards. Quality of life and the experiences of 'home' can therefore differ vastly from one tenant to the next; impacted by agency of choice and tenants' ability to relocate being highly limited within the public housing system.

Additionally, the quality of interaction with public housing management differs widely. Some older tenants experience high levels of responsiveness; that is, they have always been provided with what they need, when they need it and have good relationships with frontline PHA staff. Others feel invisible and have waited for long periods of time for any changes. Some tenants have fought hard to be listened to, while others reported withdrawing from their neighbourhood and community for self-preservation. Specific training in identifying and supporting the needs of older tenants is needed for workers across the sector.

Such 'intrinsic' inequity in the provision of assets and services are of course due to a system that can only provide limited resources and services. However there does seem to be compounded disadvantage within the system due to stigmatisation of particular unit complexes and neighbourhoods; around particular tenants, and within asset classes.

7.2 Moving forward

As this report has shown, older tenants' experiences in public housing are quite variable. For some tenants, the tenure provides a range of qualities, supports and experiences that they highly value and which promote ageing well. For tenants who have experienced significant hardship and traumatising life circumstances, public housing provides a sanctuary and place of stability. These tenants are overwhelmingly thankful for a stable roof over their head. For tenants in less well functioning or disruptive communities, however, their public housing experience has been detrimental to their quality of life and, in some cases, has significantly impacted their health and wellbeing. Less than satisfactory encounters with public housing staff who lack interest in their concerns, or repeated inaction further damage their experience of ageing well in the tenure.

The overriding challenge facing PHAs in their ability to provide an environment that promotes ageing well for their tenants is the ongoing constrained resource environment in which PHAs are expected to operate, alongside increasing diversity and complexity in the needs of current and prospective tenants. A systemic lack of resourcing impacts tenancy and asset management and tenant outcomes, including ageing well.

Policy and practice action in the following areas would better support people to age well:

- Senior management understanding older peoples' current experiences either through interactive mediums such as forums they attend with older tenants or with staff that interact with older people on daily basis. Such action is needed to amplify how tenant experiences are impacted by management decision making, for example in relation to asset management decisions. This may prove to be a cost-effective way to improve tenancy experiences.

- Clear and better alignment between ageing well policies and housing policies, specifically those concerning social and public housing. In most jurisdictions alignment between these important areas of social policy is tenuous or inadequately expressed at present, leaving gaps around respective department roles and responsibilities, and ignoring opportunities for collaboration and partnerships that will holistically support ageing well.

- Reduced caseloads for staff, decreased tenant-staff ratios and provision of professional and ongoing training to staff so that PHAs can confidently and empathetically work across the range of areas tenants need support with. For older people, these areas include the NDIS and My Aged Care and areas such as support for dealing with trauma, elder abuse and facilitating social and community participation.

- The introduction of tenancy support or practitioner roles where they do not exist, or expanding them where they do, with an express purpose of prioritising person-centred support. This study confirms the invaluable role such workers play in improving tenancy experiences and sense of agency for older people—often through such simple engagement as providing knowledge of/links to other service providers.

- Providing good quality and well-located age-specific housing options that meet Liveable Housing Guidelines within PHA portfolios. Such an approach will preserve or return housing to the system more suited to other cohorts. This action requires moving beyond reliance on outdated, tired housing stock designed for the older population of 40 or 50 years ago. There are clear examples of good practice in this area that could be leveraged. For example, the co-designed age-specific housing models in inner city Adelaide (see section on A multi-provider system).

- Development of feedback mechanisms for innovative projects, structures and approaches within the public housing sector (and beyond) in order to support them being scaled up for wider benefit.

- Moving beyond the mindset of being 'just a landlord'. While the role of PHAs will always be the provision of shelter this is no longer adequate in and of itself. The modern PHA role requires understanding the totality of needs of people in public housing, and on wait lists. PHAs should develop a clear knowledge of client needs and aspirations matched against the characteristics of the assets available, with these data supported by appropriate data and technology infrastructure, and analytics capabilities.

- Continuing to develop and learn from partnerships with community housing providers, other not-for-profit and aged care service providers to develop supportive housing environments where tenants feel valued and supported.

7.3 Final comments

This study has updated our knowledge and understanding about the depth of the challenge facing the public housing sector in meeting the needs of its ageing tenants. The work has deliberately prioritised the voices of a small subset of older people interacting with the system to articulate what the sector needs to do to return to a place where older people feel, and are, supported to age well within the tenure. Targeted action to meet the specific needs of older tenants of the types suggested will promote and reinstate public housing as an appropriate tenure for many older Australians and assist people to age well in public housing.

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Appendix 1: Current housing policies/ strategies and their relevance to/focus on older people

Australian Capital Territory

Policy document	Date	Overarching objective
ACT Housing Strategy (ACT Government 2018)	2018	A 10 year timeframe to encourage and promote a housing market that meets the diverse and changing needs of the Canberra community, and enables a sustainable supply of housing for individuals and families at all income levels.

Older person intersections

Two of the five goals (and supporting objectives) set out in the strategy refer specifically to older people (Goal 2 and Goal 3).

- Goal 1: 'An equitable, diverse and sustainable supply of housing for the ACT community'
    - Objective 1F: 'Encourage well designed, environmentally sustainable and accessible housing.' (p. 20)
- Goal 2: 'Reducing homelessness'
    - Objective 2C: 'address gaps in our services system and respond to new and emerging groups vulnerable to homelessness'. Here it is recognised older women are one of these groups.' (p. 26)
- Goal 3: 'Strengthening social housing assistance'
    - Objective 3A: 'grow and renew social housing to better meet demand;
    - Objective 3B: build a range of housing options that are designed to better meet the diverse and contemporary tenant needs;
    - Objective 3C: develop a tenancy service that focusses on client outcomes and responds to individual needs;
    - Objective 3C: provides a better customer experience through a modern and digital service platform for current and future tenants. (p. 32-33)

Under Objective 3B there is recognition that 26% of social housing tenants are over the age of 65. The specific actions to address this are:

- ''design and deliver purpose-built housing that adapts to the needs of older people and people living with disability, including access to transport and amenities;
- continue the program of renewal started by the Public Housing Renewal Taskforce to replace older less efficient homes with newer, more cost efficient options;
- work closely with the Aboriginal and Torres Strait Islander community to co-design the new long-term accommodation complex for older Aboriginal and Torres Strait Islander people.' (p. 32)

In 2018-19 the ACT government committed $4.4 million to expand the Mura Gunya model of housing for older persons in the Aboriginal and Torres Strait Islander community to a second site.

Source: Included in table.

Appendix 1: Current housing policies/
strategies and their relevance to/focus
on older people

New South Wales

Policy document	Date	Overarching objective
Future Directions for Social Housing in NSW (NSW Government 2016a)	2016	A 10 year plan to drive better outcomes for tenants including helping those who are able to transition out of social housing.
Older person intersections		

'By 2025, Future Directions will seek to transform the social housing system in NSW from one which is dominated by public sector ownership, control and financing of assets and provision of services, and in which tenants have little incentive for greater independence.' (p. 5)

Future Directions stands apart from many others at the current time, and 'refines the focus on need' by identifying two important groups:

- an 'opportunity group' who may be able to transition out of social housing; and,
- a 'safety net group' requiring ongoing support, which includes 'the frail aged and people living with a disability or a serious mental illness [who] will continue to be supported.' (p.7)

Under the three strategic priorities to support this objective those of relevance directly to older people are:

- Action 1.4: optimised use of social housing properties through:
  - testing 'a range of initiatives to address tenant underoccupancy, building more fit for purpose dwellings to match the needs of new and future tenants'; and
  - 'redesigning the allocation process to ensure a better fit between tenants and properties.' (p. 12)
- Action 3.2: better maintenance and community amenity, by:
  - increasing accessibility for older people, and,
  - implementing the $20 million community improvement fund*.
- *' Local councils, non-profit groups and private sector organisations have been invited to apply for funding of up to $50,000 for projects which improve community infrastructure or facilities, enhance open spaces, improve safety, increase accessibility for older people or people with disability, or facilitate integration between the social housing and broader community.' (p. 22)*

Source: Included in table.

Northern Territory

Policy document	Date	Overarching objective
A Home for all Territorians Northern Territory Housing Strategy 2020-2025 (DLGHCD 2019)	2019	Providing housing options and creating pathways that better respond to the diverse needs of Territory families and individuals across urban, regional and remote parts of the NT and across the whole housing system.
Older person intersections		

The central vision of the strategy is 'housing that enables social and economic wellbeing and strong communities.' (p.12). Key principles include: community participation, person and family centred; place-based, culturally responsive, effective and efficient, environmentally sustainable, inclusion, outcomes focussed and partnerships (p.13).

Four strategic directions are outlined:

- 'Create a housing and homelessness system that is contemporary, flexible and accessible;
- Improve the long-term sustainability of the housing system;
- Provide appropriate housing aligned to the needs and aspirations of households and communities;
- Strengthen access for Territorians to a range of housing options, including social and affordable housing, private rental and home ownership.' (pp. 27-28)

The strategy does not identify any actions that are specific to particular cohorts but has a strong focus on the need to cater for Aboriginal households, particularly in remote regions.

Source: Included in table.

Appendix 1: Current housing policies/
strategies and their relevance to/focus
on older people

Queensland

Policy document	Date	Overarching objective
Queensland Housing Strategy 2017-2027 (DHPW 2017a)		A housing and homelessness system that responds quickly and flexibly to people's unique housing needs.
Older person intersections		

The Queensland government's actions around housing and ageing stem from a 2015 Advisory Taskforce on Residential Transition for Older Queenslanders (2016), which was mandated 'to make recommendations to remove barriers to accessing housing options and the related support needs of older people' to 'improve choice, reduce complexity, improve affordability; ensure equity and fairness, and foster independence' (p. 10). Specific actions to meet the Taskforce's recommendations are captured in the *Queensland Housing Strategy 2017-2027* (DHPW 2017a) and accompanying *Action Plans* (DHPW 2017b).

The *Queensland Housing Strategy* outlines the objective of every Queenslander having access to a safe, secure and affordable home that meets their needs and enables participation in the social and economic life of the state. This is to be achieved through four strategies: growth, prosperity, connections and confidence through partnerships between government, the private sector and non-government sector.

Specific actions/strategies to support the objective related to older people include:

- one-on-one support for seniors/older people;
- support to 'age in their homes through increased accessibility and adaptability of their dwellings'; and,
- delivery of 'more social housing properties that better meet people's needs' which is diverse in form, 'fit for purpose and tailored to meet the needs of individual households and communities' (p. 4).
- '… building new public housing properties to national liveable housing design standards in line with community needs' (p14).
- 'age-friendly housing:
  - Flexible age-friendly housing options will enable people to age in place and will support older Queenslanders to continue to live in their communities as they get older;
  - One of the key goals of an age-friendly housing strategy is to facilitate housing options are affordable, accessible, close to transport and community services
  - Access to housing that meets the needs of older people requires planning and design of housing to be suitable for older people and for those with limited mobility
  - Sustainable design and efficiency in our built environment' (p. 15).

Under 'Areas of Action' in the strategy is a section on 'Supporting Seniors':

- 'Older people living in public housing will be supported to age in their homes through increased accessibility and adaptability of their dwellings; and,
- Seniors will have enhanced housing support by implementing service improvements to address the issues raised by the Advisory Taskforce on Residential Transition for Ageing Queenslanders' (p. 17).

The Action Plan accompanying the strategy further notes the delivery of:

' … enhanced housing support for seniors by implementing service improvements to address the issues raised by the Advisory Taskforce on Residential Transition for Ageing Queenslanders. This includes taking action on relevant recommendations, advocating to the Australian Government, collaborating with stakeholders to explore options for promoting liveable, age-friendly housing design standards, and pursuing innovative partnerships to improve the variety, diversity and supply of housing to meet older people's needs' (DHPW 2017b, p. 6).

Source: Included in table.

Appendix 1: Current housing policies/
strategies and their relevance to/focus
on older people

South Australia

Policy document	Date	Overarching objective
Our Housing Future 2020-2030 (SA Housing Authority 2019)	2019	To create conditions for a well functioning housing market that meets the housing needs of all south Australians through five broad strategies.
Older person intersections		

South Australia released a new combined housing and support strategy in December 2019. *Our Housing Future 2020-2030* (SA Housing Authority 2019) aims to redefine and reform SA's housing system over the next 10 years and, in the context of this strategy, the housing system extends to look simultaneously at the homelessness (and associated support) sector.

Our Housing Future includes five key strategies that may benefit older people with an overriding approach: A people-first approach that puts 'the housing customer at the centre of decision making, service provision and planning (p.8)

- 'Strategy 1: Create conditions for a well-functioning housing market that meets the housing needs of all South Australians:
  - developing local/regional housing needs to respond to specific conditions and local demand
  - introducing universal design principles for most new public housing and encouraging it for affordable housing to improve lifespan and function of dwellings and support ageing in place' (p. 13)
- 'Strategy 3: Create housing pathways to enable people to access housing and services as needs change:
  - examining service hubs and integrated access models, including review, consolidation and modernisation of Housing SA offices
  - connecting social housing tenants with national Disability Insurance Scheme and aged care benefits they are eligible for;
  - improving service delivery by incorporating lived experience
  - addressing the particular disadvantage faced by Aboriginal South Australians through the delivery of an Aboriginal Housing Strategy' (p. 15)
- 'Strategy 5: Modernise the social housing system and reposition it for success:
  - investing $75 million to start addressing the public housing capital maintenance backlog and to improve sustainability and energy efficiency of public housing, where possible' (p. 17)

Note: strategy acknowledges that 59% of people in public housing and 52% of people in social housing are aged 55 years and over.

Source: Included in table.

Tasmania

Policy document	Date	Overarching objective
Tasmania's Affordable Housing Strategy 2015-2025; (Housing Tasmania 2015b)	2015	A 10 year plan with two strategic approaches – housing pathways and an intervention framework.
Older person intersections		

Specific actions and initiatives for the Affordable Housing Strategy are set out in the Affordable Action Plan 2015-2019 (Housing Tasmania 2015a) and the Affordable Housing Action Plan 2019-2023 (Department of Communities 2019a).

The documents acknowledge are underpinned by two key directions:

- supporting housing pathways; and,
- an intervention framework.

Older people have some visibility in the Tasmanian strategy and supporting documents, with acknowledgement that 'there is an increasing demand for affordable homes appropriate to the needs of older persons' given that 'the proportion of the population aged 65 and over is projected to double by 2062, with 31 per cent of the State's population growth over the period from 2013 to 2062 comprising of persons aged 64 and over' (p. 12).

Older people are identified as one of five vulnerable cohorts, with levels of housing stress among the cohort a particular concern. 'In 2011, 21.4 per cent of the 65+ year old population were in housing stress and 17 per cent of all households in housing stress were in that age group' (p.15).

Three broad strategies are articulated:

- new affordable housing supply—prevention;
- better access—targeted early intervention, and,
- rapid assistance—response and recovery. (p. 16)

Upgrading and realigning the public housing portfolio to better meet the needs of older tenants, including through home modifications and provision aligned with universal design principles, along with cohort-specific developments (disability and older persons) are included in forward actions.

Source: Included in table.

Appendix 1: Current housing policies/
strategies and their relevance to/focus
on older people

Victoria

Policy document	Date	Overarching objective
Homes for Victorians Affordability, Access and Choice (Victorian Government 2017) To be enacted in conjunction with *Plan Melbourne 2017-2050* (DELWP 2017)	2017	A strategy for making easier it for Victorians to find a home.
Older person intersections		

The Victorian Government's (2017) Homes for Victorians: Affordability, Access and Choice has five priorities to make it easier for all Victorians to find a home. No specific initiatives are outlined for meeting the needs of older people in social housing generally, or public housing specifically.

Strategy 4: 'Increasing and renewing social housing stock' through a number of initiatives, is relevant for older people (and other cohorts) and includes:

- a new social housing growth fund;
- building more social housing and redeveloping ageing supply;
- financial backing for the community housing sector;
- increasing the capacity of the community housing sector; and,
- a new online Victorian Housing Register.(p. 3)

Plan Melbourne has a number of key outcome sections including one on providing housing choice in locations close to jobs and services. The following 'directions' are relevant to social, affordable and accessible housing:

- Direction 2.3: 'Increase the supply of social and affordable housing' by utilising surplus government land, streamlining approval processes and through value capture from rezonings.' (p. 55-56)
- Direction 2.5: 'Providing greater choice and diversity of housing' including secondary dwellings, 'creating opportunities for extended families to live together or older couples to downsize', and increasing 'flexibility and adaptability of dwellings' through of internal design which will 'become more important as the population ages.'(p. 58)
  - Direction 2.5.1 Amending the planning system to cater for different types of housing and accommodation including secondary dwellings defined as 'sometimes referred to as a granny flat or bedsitter—is an additional self-contained dwelling developed on the same land as a principal dwelling. It is limited in size and can be located within, beside, behind, below or above the principal dwelling.' (p.58)

Source: Included in table.

Appendix 1: Current housing policies/
strategies and their relevance to/focus
on older people

Western Australia

Policy document	Date	Overarching objective
Ageing with choice, future directions for seniors housing 2019-2024 (DoC 2019a)	2019	A broad housing system approach that provides better outcomes for older people, inclusive and connected communities and a responsive housing system that allows choice.
Ageing with choice is an initiative under the *Affordable Housing Action Plan 2017-18 to 2019-20* (DoC 2018)	2018	

Older person intersections

The *Ageing with Choice* strategy has seven priority areas. Priority area 5 is 'A more age-responsive social housing system'. The specific direction under this priority is to 'enable the social housing system to sustainably respond to current and future needs of our ageing population.' (p. 15)

The response to this direction requires:

- 'viable alternatives to social housing for older people to effectively meet individual need and circumstance;
- continuing to explore partnerships with community housing providers to deliver affordable housing and integrated aged care outcomes;
- consideration of older people's needs as part of future reforms to social housing, from both a client service and asset management perspective;
- a higher proportion of smaller liveable design social housing stock;
- housing options that connect older social housing tenants to formal and informal support networks;
- strategies to reduce under-occupancy and support to assist older tenants to transition to homes that better suit their needs.' (p15)

These strategies will be achieved through the following actions:

- develop a housing needs register to prioritise social housing assistance to those in greatest need, assist others to access alternatives and better understand housing need to inform design of social housing responses;
- build 100 per cent of new social housing developments to National Liveable Design Standards where practical;
- trial the use of ancillary dwellings and moveable units for social housing eligible tenants to connect older people on very low-incomes to family and support networks;
- repurpose larger social houses to create smaller and more manageable homes for older, single person households; and,
- better enable social housing tenants to access live-in care, including investigating rent settings for live-in carers (p. 21).

Note: strategy identifies number of older people in WA projected to grow by 40% by 2026 and older people aged 65 years and over and currently comprising 34% of main tenants in public housing.

Source: Included in table.

Appendix 2: Summary of state and territory ageing strategies

New South Wales

The *NSW Ageing Strategy 2016-2020* (NSW Government 2016b) is a whole of government approach which recognises the importance of housing to the quality of life of older people by including it as one of its five priorities. The priority is supported by the objective that 'older people live in affordable, accessible and stable housing' (p. 26) enabling them to age in place in their own communities.

The strategy notes the NSW Government's commitment to exploring increasing housing options through changes to planning mechanisms and to 'concentrate on people who may need further or more targeted support – such as those on lower incomes and people at risk of homelessness' ((NSW Government 2016b: 28). While acknowledging housing affordability concerns and the need to improve support for tenants, the emphasis is on the private and not-for-profit sector, rather than public housing initiatives. The strategy has produced a more detailed annual *Strategy Plan* (NSW Government 2020*)* and *Progress Report* (NSW Government c 2018) which has addressed social housing issues through the *Future Directions for Social Housing* initiative and the *Social and Affordable Housing Fund*. These documents are discussed in Appendix 1 on state and territory housing policies.

Being in its final year, a new Ageing Strategy is in preparation at the time of writing this report.

Victoria

There is no ageing strategy *per se* in Victoria, but the Government does include several health and wellbeing policy initiatives on its Health.Vic website. The Government has co-signed a joint *Age Friendly Victoria Declaration with the Municipal Association of Victoria* to 'build age-friendly capacity in local communities … using the knowledge, information and tools available through the WHO's Global Network of Age-Friendly Cities' (Victorian Government and Municipal Association of Victoria 2016: 1).

Other housing initiatives for wellbeing and participation include three low cost accommodation support programs for socially isolated older people 50 years and over with complex needs and a history of homelessness, two of which focus on social housing tenants. These are the Housing Support for the Aged Program*,* which assists with access to public and community housing and links to support services (Victorian Government 2019a), and the Older Persons High Rise Support Program which monitors and links vulnerable older tenants in eleven inner city high-rise public housing estates to support services (Victorian Government 2019b).

Queensland

In 2016, the Palaszczuk Labor Government introduced its whole-of-government *Queensland: an age-friendly community strategic direction statement* (Queensland Government 2016a), structured around the eight domains of the WHO guide.

Under the included domains are a range of pertinent broad goals for this work:

- **For housing:** that Seniors' housing options are affordable, accessible and close to transport and community services

- **For outdoor spaces and buildings:** that Seniors live in an environment that includes open spaces, buildings, shaded areas and walkways that are safe and easy to navigate

- **For transport:** that Seniors can get out and about using a range of affordable, user-friendly transport services (Queensland Government 2016a: 3).

- None of the broad goals reference public housing specifically.

The strategic direction statement is accompanied by an Action Plan (Queensland Government 2016b) committing stakeholders to addressing two or three of the eight domains per annum.

In terms of housing the plan acknowledges:

- the will of older people to age in place and this is reliant on access to appropriate housing including affordable housing, and,

- highlights the vulnerability of older people to housing stress and potential homelessness.

Of particular relevance to this research on public housing opportunities the Action Plan indicates the government will 'provide social housing to eligible seniors on low incomes that is physically appropriate or adapted to their needs' and assist seniors to enter the private rental market through the RentConnect program' and to assist 'seniors to maintain their tenancies through the HomeStaySupport and Common Ground Initiatives.'

Western Australia

The key ageing policy document in WA is the state S*eniors Strategic Planning Framework*. Influenced by the City of Melville's early membership of the WHO Age-Friendly Cities network, it initially covered 2012-2017 and remains in place. Last updated in 2019, the framework identifies five pathways to an age-friendly WA:

- promoting health and wellbeing

- access to essential services

- economic security and protection of rights

- welcoming and well-planned communities

- opportunities to contribute (Department of Communities 2019a).

In 2014 a Parliamentary Inquiry was held into the effectiveness of the strategy and its impact in establishing age-friendly communities (CDJSC 2014). The review brought to the fore some directions in relation to housing, specifically:

- increasing concern about security of tenure

- a remaining under-supply of social housing

- increasing older homelessness, particularly among women

- lack of suitable inner-metropolitan housing

- failure to take action on reducing stamp duty

- the need for universal design in all public and social housing.

The review also found that there had been a 'profound lack of leadership in co-ordinating the implementation' of the Strategy by the Department of Local Government and Planning (CDJSC 2014: 202).

The updated framework is based on/supports three principles:

- individual choices and rights

- ageing well is lifelong

- ageing in place.

The new framework articulates five pathways to an age-friendly WA, two of which are most relevant to public housing: Access to essential services, and Welcoming and well-planned communities. In the former, under 'housing' it outlines 'what is already in place', 'what will help' and 'where to next'. Existing initiatives include the establishment of a *Seniors Housing Centre* to provide advice to older people on housing options and the *Affordable Housing Strategy 2010-2020* (Department of Housing WA 2010) which aims to increase the supply of 'affordable housing', not specifically public housing.

Under 'what will help' there is an absence of public housing specific initiatives other than what might be included within more general expansion of community-based accommodation and support for older people with mental illnesses and disability. Likewise, 'where to next' includes no social housing specific initiatives, other than might be implied within broad aims to improved access to housing services, particularly in regional areas; providing more responsive, flexible and innovative community services; and promoting engagement with special needs groups.

Under 'Welcoming and well planned communities', existing measures include the Liveable Homes Initiative aimed at 'increas[ing] the number of private and public homes that are built following universal design principles, expansion of which is also flagged under "what will help"'. Any relevant future intentions outlined in the document are extremely broad around 'embedding age-friendly design and consultation processes' and reducing social isolation, but without reference to social housing (Department of Communities 2019a).

South Australia

In early 2021 the South Australian Government released its new ageing well strategy *Age Friendly SA Strategy* (SA Health 2021). This is the third strategy to be developed and '*addresses the South Australian Government's commitment to ensuring that the services we provide, the communities we build and the state as a whole is one that is friendly to all ages (p. 2).* In developing this strategy, the government consulted with a range of older people across the state resulting in the development of five key priority areas, the first of which is 'Home, Community & Environment'. There is no detail provided in this initial document and the Implementation Plan which will provide specific initiatives and actions is yet to be released.

In preparation for the new *SA Plan for Ageing Well*, the renamed Office for Ageing Well commissioned The Australian Centre for Social Innovation (TACSI) to provide two documents on its behalf, *Future Directions to Support Ageing Well* (TACSI 2018a) and *Visions for Ageing Well in South Australia: Statewide Conversations* (TACSI 2018b). The first presents the views of older South Australians on what ageing well means to them based on story gathering, community engagement and an online survey. The second translates these findings, together with further consultation with older South Australians and stakeholders, into a vision, providing the foundation upon which the final plan is being developed. The document outlines three strategic priority areas, the first of which is 'There's No Place Like Home' and focusses on housing with the overarching aim for 'homes

and communities that enable flexibility and choice, and support us to live how we choose, no matter what our age, needs, wants and desires.' Within this priority area there are three more specific directions outlined giving pointers to the content of the final policy:

1. Accessible supports that make existing homes more flexible to people's changing needs over time;

2. Models and options for creating homes that suit a greater diversity of people's needs; and,

3. Affordable and accessible homes (TACSI 2018b: 13).

Together the more specific priorities cover elements such as: security of tenure; safety and security; physical, social and emotional connections; ability to change with needs; sustainability and affordability; and strengthening resilience. While these may apply for both public and private housing, the only reference to public housing is the observation that demand for social housing is outstripping supply making it less accessible and that 'public housing can present challenges to living well' due to the increasing complex needs of tenants and negative perceptions of safety and social isolation (p. 21). Addressing these considerations is not included in any pre-plan work as a priority.

Tasmania

Following two earlier five-year positive ageing plans (2000–05 and 2006–11) (DHHS 1999; DPC 2007) and a two-year inclusive ageing strategy (2012–14), the current Tasmanian Government's strategy for ageing well is its *Strong Liveable Communities Active: Tasmania's Active Ageing Plan 2017–2022* (DPC 2017a). The broad aim of the plan is a 'commitment to support people to maintain health, increase their participation, continue to learn, and feel secure as they age.' (DPC 2017a: 5). This translates into the four areas of health, lifelong learning, participation, and security. The main reference to housing is under security, with one of the aims being 'to strengthen our efforts to provide appropriate and affordable housing'. Other aims relevant in the context of this work include 'support older people to maintain independence as they age' (support domain), 'strengthen the liveability of local communities' and 'implement whole-of-government strategies to overcome transport barriers' (participation domain) (DPC 2017a: 6).

Strategies for the provision of appropriate and affordable housing include:

- implementing *Tasmania's Affordable Housing Strategy*

- monitoring demand from older people for affordable housing via the Housing Register

- implementing policies that locate housing close to transport and services

- providing information on both emergency and long-term-housing options

- advocating for integration of design standards and assistive technologies into housing developments.

An Active Ageing Government Advisory Group, comprised of senior government officials, was established to implement the plan, the progress of which is to be monitored by the Premier's Department. A commitment exists to engage older people during plan implementation. An Implementation Strategy (DPC 2017b) has also been established, assigning responsibility for initiatives under the plan to the appropriate government departments for action. Specific implementation strategy actions include a commitment to 'continue to design and construct new public housing suitable for older people', 'to fund women's shelters in each region' and to 'ensure homeless women are categorised as priority applicants' (p. 20). The latest 2019-20 *Implementation Strategy* (Department of Communities 2019b) includes additional actions for older people in public housing:

- all new construction is expected to meet liveability standards suitable for ageing in place

- provide an in-home support service for older residents in social housing in the South to improve their stability of tenure and health and wellbeing (Department of Communities 2019b: 20).

Australian Capital Territory

In 2009, the ACT Government (2010) introduced a whole of government *ACT Strategic Plan for Positive Ageing 2010-2014: Towards an Age-Friendly City* following a period of community consultation and, with reference to the 2007 WHO guide, presented the broad vision of Canberra to be an age-friendly city. One of the plan's seven priorities was Housing and Accommodation, including ensuring 'affordable, appropriate and socially connected housing is created or maintained for seniors' including through 'the provision of public housing properties', improving housing choices for public housing tenants, and facilitating relocation to more appropriate accommodation (ACT Government 2010: 23).

In 2011 the ACT Government commissioned its ACT Ministerial Advisory Council on Ageing to prepare a *Report on Implementation of the ACT Strategic Plan for Positive Ageing* (ACT 2011). The report revealed that implementation of the plan was successful, and its housing objectives were largely achieved. In the same year, Canberra was accepted as a member of the WHO Global Network of Age-Friendly Cities and Communities. In 2018 the government began planning and consultations towards the release of its *Age-Friendly Canberra: A Vision for Our City* (ACT Government 2019). Many respondents to a 2018 survey had identified housing and transport as priority areas for older Canberrans and indicated the need for more ground level, single storey, affordable housing options close to transport and amenities. Accordingly, the vision document notes that 'access to affordable, secure and appropriate housing is fundamental to older people's wellbeing' with one of its key principles being that 'older people are consulted about, and have access to, affordable and accessible housing options that are close to transport and community services and suited to their needs' (ACT Government 2019: 4). However, there is no specific distinction between public and private housing options.

Northern Territory

The Government's ageing well strategy is its *Strong Seniors: Seniors Participation Framework 2016-19* (Territory Families 2016) which, like many other strategies, draws on WHO Age-Friendly City concepts. The framework adopts a whole-of-government age-friendly approach. It consists of ten priority areas:

- community; diversity; children and families; housing; economic security; education; health; community safety; lifestyle; and, transport.

The broad objective of the housing priority is that 'all Territorians have a place to call home' and 'vulnerable Territorians are assisted to find and/or stay in accommodation' (Territory Families 2016: 8). Four relevant strategies are outlined:

- to increase housing options for seniors in partnership with the non-government sector

- to stimulate provision of private and public housing

- to support downsizing/rightsizing and access to support services, particularly for older people in rural and remote locations

- to investigate and develop strategies for reducing homelessness among older Territorians.

The framework commits to developing an Action Plan and annual reporting against the objectives by the Office of Senior Territorians, both of which were to be made publicly available but could not be found on the government's website.

Appendix 3: PHA eligibility, priority, modifications and wait lists information

Australian Capital Territory

Public housing entry point	**Social Housing/Housing ACT** https://www.communityservices.act.gov.au/hcs/services/social_housing
Eligibility	Eligibility criteria: • You must be 16 years or older; and • Each applicant is in Australia lawfully and is not subject to a time limit imposed by law; and • Each applicant is a resident in the Territory and has been a resident for a period of 6 months immediately before the assessment date; and • You must not own any residential property.
Income limits	As from 20 August 2019 the gross weekly income barriers applying to rental housing assistance are: • $754 for single; or • $942 for couple (no children).
Asset limits	Your personal assets (not counting furniture, clothing and one vehicle) must not be worth more than $40,000.
Rent	Housing ACT charges full market rent for its properties and then takes rental rebate to defray the cost of rental.
Housing priority	Only granted under limited categories: • Homelessness; or • Mental health or medical issues; or • Disability, including frail aged; or • Women and children escaping domestic violence; or • Indigenous persons facing complex issues; or • Children at risk, including their parents and carers. https://www.communityservices.act.gov.au/hcs/services/social_housing/eligibility_for_early_allocation_of_housing
Wait lists	Average waiting periods as at 1 June 2020: • Priority housing – 197 days. • High needs housing – 776 days. • Standard Housing – 1247 days. • Transfers – 348 to 1,180 days. Wait lists as at 1 June 2020: • 2,478 people on Housing Register. • 797 people on Transfer Register. https://www.communityservices.act.gov.au/hcs/services/social_housing/waiting_lists

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Housing, housing modifications and mobile units available to older adults	No obvious reference to any of these options.
Preferential treatment for older adults	No specific preferential treatment for older adults.
Term of lease	Tenancies in public housing in the ACT are periodic with no end date. https://www.communityservices.act.gov.au/__data/assets/pdf_file/0011/123788/TENAGREE.pdf

New South Wales

Public housing entry point	**Housing Pathways/Department for Communities and Justice** https://www.facs.nsw.gov.au/housing/help/applying-assistance
Eligibility	Eligibility criteria: • Be an Australian citizen or permanent resident; and • Live in NSW; and • Have a household income within the income eligibility limits; and • Not own any assets or property that you could live in; and • Be able to sustain a tenancy, without support or with appropriate support in place; and • In general, be at least 18 years of age; or • Be an Aboriginal person aged 55 years or over.
Income limits	Maximum gross weekly income: • $640 for single; or • $880 for couple (no children).
Asset limits	Liquid assets not more than $5,000 per adult per household are exempt from assets assessment. Lump sums over and above this are not (and area apparently assessable apart from any income stream derived from them).
Rent	Rent is set at 25-30% of household income for eligible tenants.
Housing priority	A Priority Applicant is usually one with complex housing needs that are not easily met in the private rental market. They must meet the following criteria: • Eligible for social housing; and • In urgent need of housing, and • Unable to resolve that need themselves in the private rental market. Older adults get some concessions under NSW public housing policy: • Priority assessments for people over 80 years of age are viewed as having *locational needs* and will not normally be required to move out of area; and • Elderly clients placed on the NSW Housing Register will be offered accommodation ahead of wait-turn applicants as it becomes available.
Wait lists	Expected waiting periods as at 11 June 2020: • For 2-4 bedroom accommodation in nearly all areas: 10 years or more. • For some small studio or one-bedrooms: 5-10 years. Wait lists as at 11 June 2020: • 46,530 general applicants. • 4,484 priority applicants.

Housing, housing modifications and mobile units available to older adults	None apparent.
Preferential treatment for older adults	Some preferential treatments are in place: • Locational needs acknowledgement for older adults 80 years and over; and • 'Elderly clients' placed on NSW Housing Register will be prioritised in the queue for public housing ahead of working age applicants; and • Older people may be eligible for a longer lease in public housing if in receipt of one of a number of specified aged care packages; and • A new complex for older single women at Woolloomooloo was opened in 2017 (13 dwellings managed by Women's Housing Company). https://www.facs.nsw.gov.au/download?file=329224

Term of lease	Relevant lease terms include:
	• All new tenants who are assessed as eligible for a five or ten year lease are required to enter into a fixed-term twelve month probationary lease.
	• Ten year leases are for clients with ongoing housing and high support needs that are unlikely to decline.
	• Five year leases are for clients with housing and support needs that will most probably continue in some form over the next five years.
	• Two year leases are for clients:
	  ◦ With transitional or temporary support needs that will probably decline over the next two years; or
	  ◦ Whose continuing need for social housing is unclear over the next five years because the household's financial circumstances may improve.

Northern Territory

Public housing entry point	**Public Housing/Department of Local Government, Housing and Community Development** https://nt.gov.au/property/public-housing/apply-for-housing/apply-for-public-housing/who-can-apply
Eligibility	Eligibility criteria: • Australian citizenship or permanent residency status or special category visa that applies to New Zealanders or temporary protection visa; and • Must have an independent source of income; and • Must not own or partly own property in Australia; and • Must live in the NT; and • Must not have breached a tenancy agreement in the last two years; and • Must be over 16.
Income limits	As from 20 August 2019 the gross weekly income barriers applying to rental housing assistance are: • $820 for single; or • $1065 for couple (no children).
Asset limits	Asset limit for single or couple is $252,242.
Rent	Rent is up to 25% of assessable household income.
Housing priority	Applicants may be prioritised for one or a combination of the following: • If you are homeless; or • If you are at risk of homelessness; or • If you are experiencing domestic or family violence; or • If you have serious medical or social problems.

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Wait lists	As at 31 December 2019, average waiting periods are generally 4-6 years. Wait times vary by geographic area and property type, with demand greatest in urban areas. The longest wait time is for 1 bedroom properties in Darwin/Casuarina and all properties in Tennant Creek (6-8 years). In 2019 there were 481 new allocations and 295 transfers.
	Wait list as at 31 December 2019: 4,589 households.
	https://nt.gov.au/property/public-housing/apply-for-housing/apply-for-public-housing/waiting-list
Housing, housing modifications and mobile units available to older adults	No obvious availability of these benefits for older adults.
Preferential treatment for older adults	No obvious provision made for older adults.
Term of lease	Urban tenants who can supply references which show a good tenancy history are offered six month tenancy agreements. Urban tenants without references are offered three month tenancy agreements. Urban public housing tenants who have complied with the terms of their tenancy agreements can ask to enter into a fixed-term tenancy agreement as follows: • Six month leases are offered to tenants who have completed a three month lease; • One year leases are offered to tenants who have completed a six month lease; and • Two year leases are offered to tenants who have completed a one year lease. Rural and remote tenants are only offered periodic leases. http://ntlawhandbook.org/foswiki/NTLawHbk/GovernmentHousingAssistance#Fixed_term_and_periodic_tenancy_agreements

Queensland

Public housing entry point	**Queensland Government Public and Community Housing** https://www.qld.gov.au/housing/public-community-housing
Eligibility	Citizenship criteria: • Australian citizen or permanent resident; or • Permanent Protection Visa or a Resolution of Status Visa; or • Qualify for permanent residency status through agreements between Australia and another country; or • Have a Bridging Visa and have applied for a Protection Visa or a Resolution of Status Visa; or • On a Temporary Protection Visa; or • On a Bridging Visa if you previously held a Temporary Protection Visa which has expired. Other eligibility criteria: • Must live in Queensland; and • Usually must not own property; and • Must earn an independent income in Queensland. • Must have a need to move because your current housing does not meet your needs, and have multiple and complex factors that mean you are unable to independently access and sustain stable housing.
Income limits	As from 21 October 2019 the gross weekly income barriers applying to rental housing assistance are: • $609 for single; or • $755 for couple (no children).
Asset limits	Liquid assets of not more than: • $116,375 for single; or • $148,625 for couple.

Rent	Rent based on 25% of household's total assessable income or property market rent, whichever is lower.
Priority housing	Applicants are assigned one of the following statuses: • *Very high need*: People who are homeless or have inappropriate current housing and have experienced a high number of issues trying to access and keep a tenancy in a private rental property. • *High need*: People whose current housing isn't suitable and who have a medium number of issues accessing or keeping a tenancy in a private rental property. • *Moderate need*: People whose current housing isn't suitable and who have a low number of issues accessing or keeping a tenancy in a private rental property. • *Lower need*: People who have issues with their current housing but don't have any issues getting suitable housing—they can afford a private rental property.
Wait lists	No evidence of formal wait list information – based on priority.
Housing, housing modifications and mobile units available to older adults	For people over the age of 55, there are 1-2 bedroom seniors' units, usually in a complex of 1–2 storeys.
Preferential treatment for older adults	No preferential treatment other than seniors' units.
Term of lease	In 2012 it was announced that public housing leases would be limited to 3 years to encourage tenants not to regard these tenancies as 'an entitlement for life'. Some scope for extending the term where needs, such as elderly tenants, should be considered. http://statements.qld.gov.au/Statement/2012/7/18/fixed-term-leases-for-public-housing-tenants

South Australia

Public housing entry point	**SA Housing Authority** https://www.housing.sa.gov.au/housing-sa-information
Eligibility	Eligibility criteria: • Live in SA; and • Don't have an interest in residential property; and • Have an independent income; and • Meet income and asset limits or have special circumstances (e.g. medical condition disability or cultural factors affecting your ability to find and maintain accommodation).
Income limits	At May 2020, the gross weekly income barriers applying to rental housing assistance are: • $1,017 for single; or • $1,330 for couple (no children).
Asset limits	At May 2020, cash assets must not exceed: • $473,750 for single; or • $605,000 for couple.
Rent	Subsidised rent is calculated at 25% of the gross assessable weekly household income (20% for housing in a remote Aboriginal community).
Housing priority	Applicants are placed in four categories as follows: • *Category 1*: Homeless and at risk, and their accommodation history and the housing options available to them indicate private housing in unsuitable in the long-term. • *Category 2*: Not in urgent housing need but experiencing long-term barriers to accessing or maintaining private housing options Includes people on the Disability Support Pension and refugees. • *Category 3*: No urgent housing needs or long-term barriers to accessing or maintaining private housing options. • *Category 4*: Current tenants seeking a transfer but not eligible for categories 1 or 2.

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Wait lists	No information about wait lists, but even Category 1 applications are reviewed every 12 months, suggesting wait times for even priority applicants are long.
Housing, housing modifications and mobile units available to older adults	In 2019, development commenced on several new public housing apartment complexes specifically designed for older tenants. https://www.housing.sa.gov.au/latest-news/news-item-one
Preferential treatment for older adults	None specified except for longer lease terms being available to tenants over 65 under some circumstances.
Term of lease	All new tenants are offered a 12 month probationary lease. One, two, five and ten year agreements are offered to continuing tenants who meet certain conditions. For example, tenants who have met all expectations may become eligible for a five year lease, and if they are aged 65 years or over or have a long-term medical condition/disability a ten year lease may be offered. https://www.housing.sa.gov.au/about-us/policies/probationary-and-fixed-term-lease-agreements-policy

Tasmania

Public housing entry point	Social Housing/Housing Tasmania/Housing Connect – (only one of the providers of social housing) https://www.communities.tas.gov.au/housing/about
Eligibility	• Eligibility criteria: • Must live in Tasmania; and • Be an Australian Citizen or permanent resident, including refugee visas; and • Be 16 years or older; and • Be a low-income earner who is eligible for a Commonwealth Health Care Card; and • Not own land or a home of your own.
Income limits	Low-income eligibility for the Commonwealth Health Care Card.
Asset limits	Household limit of $35,000 in financial assets.
Rent	Rent is set at 25% of gross weekly household income
Housing priority	Assessed in the normal course of assessing an application based on: • Whether you can afford to pay rent where you live; and • Whether you are homelessness or at risk of homelessness (whether you are in the open or couch surfing with friends); and • Whether you are safe from harm; and • Whether you have sound physical and mental health. https://www.dhhs.tas.gov.au/housing/tenants/tenancy_facts_and_policies/becoming_a_tenant/the_new_housing_assessment_system
Wait lists	There is no official wait list information on Housing Tasmania's site. The ABC reported that the Department of Health and Human Services revealed in June 2018 that the average waiting time was 72 weeks. The number of people waiting for public housing was 3,969 as at 31 July 2019 (information provided by Department of Communities). ABC News June 2018: https://www.abc.net.au/news/2018-06-30/waiting-list-for-public-housing-blows-out-in-tasmania/9925678
Housing, housing modifications and mobile units available to older adults	No obvious reference to these options being available.

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Preferential treatment for older adults	No preferential treatment for older adults.
Term of lease	For most people moving into public housing the first lease will be for six months. Leases can be renewed and tenancies continue if there are no tenancy issues. https://www.dhhs.tas.gov.au/housing/tenants/tenancy_facts_and_policies/becoming_a_tenant/leases

Victoria

Public housing entry point	**Social Housing/HousingVic** https://www.housing.vic.gov.au/social-housing
Eligibility	Eligibility criteria: • Proof of identity; and • Australian citizen or permanent resident; and • Victorian resident.
Income limits	As from 1 April 2020 the gross weekly income barriers applying to rental housing assistance for the standard Register are: • $1036 for single; or • $1586 for couple (no children). For Priority Access applicants the gross weekly income barriers are: • $580 for single; or • $1,002 for couple (no children).
Asset limits	For the standard Register, a household limit of $33,844 and for Priority Access applicants, $13,378 ($112,814 for households needing disability modifications).
Rent	Rent set at 25-30% of household income for eligible tenants.
Housing priority	Priority access categories: • Homeless with support. • Escaping family violence. • Supported housing (i.e. eligible for independent living assistance due to age, disability, acquired brain injury, mental health or family/children's programs). • Special housing needs (e.g. housing that is insecure, inappropriate, or unsafe, or urgent medical need). • Special housing needs for people aged 55 years and over not eligible for another priority access category (for couples, both must be 55 years or over).
Wait lists	No specific wait list times are available. Wait list numbers approximately 40,000 for new applicants and 7,000 for transfers.
Housing, housing modifications and mobile units available to older adults	Moveable Units (Granny Flats): • Can be rented from the Office of Housing and installed in the backyard of a friend or relative (does not have to be public housing). This type of housing 'suits older people and their families who want to live in close proximity'. • All connections to services are arranged at no charge by Office of Housing. • Waiting time 3-6 months. • Removed when no longer required. https://www.oldertenants.org.au/housing-options/movable-units
Preferential treatment for older adults	Older adults over 55 years are prioritised as above. Provision of moveable units is geared towards housing older adults.
Term of lease	Tenancies in community housing generally continue until the tenant decides to leave or the tenancy becomes unsustainable. https://www.housing.vic.gov.au/community-housing

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Western Australia

Public housing entry point	**Public Housing/WA Department of Housing** http://www.housing.wa.gov.au/housingoptions/rentaloptions/publichousing/Pages/default.aspx
Eligibility	Eligibility criteria: • Australian citizen or permanent resident; and • Live in WA and receiving your income here; and • Earn no more than the current income limits; and • Not own or part-own property or land; and • Be 16 years of age or above.
Income limits	The gross weekly income barriers applying to rental housing assistance in metro and country areas are: • $430 for single; or • $670 for couple (no children). For North-West and remote areas, the gross weekly income barriers are: • $610 for single; or • $940 for couple (no children).
Asset limits	Cash assets must not exceed: • $38,400 for single; or • $63,800 for couple; or • $80,000 for seniors over 60.
Rent	Rent is calculated at 25% of the gross assessable weekly household income.
Housing priority	Applicants may be prioritised if they have an urgent housing need, for example arising from: • A severe and ongoing medical condition caused or aggravated by the current housing situation. • Family and domestic violence. • Homelessness. • To reunite a child with their family.
Wait lists	The Housing Authority Annual report 2017/18 reports median wait times of around three years. Only about 25 per cent of applicants had been on the wait list over three years, but up to 50 per cent of those had been on the wait list for five years or more. https://www.communities.wa.gov.au/media/1357/housing-authority-annual-report-2017-18.pdf
Housing, housing modifications and mobile units available to older adults	The authority will consider the provision of a 'granny flat' or an additional bedroom or bathroom for the housing of extended family under certain circumstances, taking into account: • The relationship of the extended family member; and • The eligibility of the extended family member to access public rental housing in their own right; and • Planning and other sundry conditions. http://www.housing.wa.gov.au/HousingDocuments/Rental_Policy_Manual.pdf
Preferential treatment for older adults	No obvious provision made for older adults. Granny Flat provisions are not specifically geared towards older adults and only apply to housing authority properties.
Term of lease	Suggestion is that lease terms are dependent on need but this is not very well defined. http://www.rethinksocialhousing.com/The-Facts/FAQs