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Housing aspirations of precariously housed older Australians



From the AHURI Inquiry: Inquiry into housing policies and practices for precariously housed older Australians

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Contents

List of tables	v
List of figures	v
List of boxes	v
Acronyms and abbreviations used in this report	vi
Executive summary	1
1. Introduction: Investigating housing preferences and effective services for older Australians navigating housing choices	6
1.1 Key terminology	8
1.2 Policy and research context	9
1.2.1 Housing aspirations of older populations	10
1.2.2 Preferences for alternative housing options	11
1.2.3 Knowledge of housing systems	11
1.3 Research methods	13
1.3.1 Literature review	13
1.3.2 National online survey	13
1.3.3 Qualitative data collection	15
1.4 Structure of this report	16
2. Knowledge of the housing options	17
2.1 Mainstream housing system	18
2.1.1 Social housing	18
2.1.2 Private rental	20
2.2 Alternative housing options	21
2.3 Gaps in knowledge of housing options	23
2.4 Summary	25
3. Supporting structures delivering housing information	26
3.1 Conceptualising supporting structures	27
3.1.1 Primary supporting structures	29
3.1.2 Secondary supporting structures	31
3.2 Accessing housing information	37
3.2.1 Accessing financial information on housing	37
3.2.2 Accessing legal information on housing	37
3.2.3 Perceptions of accessibility	39
3.2.4 Trusted sources	41
3.2.5 Preferred methods of accessing housing information	42
3.3 Barriers to navigating supporting structures	45
3.3.1 Decentralised information	45
3.3.2 Reliance on technology	46
3.3.3 Misinformation and fragmented information	47
3.3.4 Person-to-person information delivery	47
3.4 Summary	48

4. Alternative housing options: preferences and barriers	50
4.1 Preferred alternative housing options	51
4.1.1 Alternative housing options that did not meet housing needs	52
4.2 Trade-offs to access alternative housing options	53
4.3 Alternative housing meeting housing needs	55
4.3.1 Shared equity home ownership	55
4.3.2 Housing option 2: Cooperative housing	55
4.3.3 Housing option 4: Transportable home	56
4.4 Barriers to accessing alternative housing options	57
4.4.1 Lack of savings and inability to secure a mortgage	58
4.4.2 Lack of availability in the preferred location	58
4.4.3 More information required	58
4.5 Summary	60
5. Typology of alternative housing characteristics	61
5.1 Tenure arrangements	62
5.1.1 Home ownership	63
5.1.2 Options for a long-term lease	63
5.1.3 Alternative tenure arrangements	64
5.2 Built form: dwelling types and number of bedrooms	64
5.2.1 Dwelling types	65
5.2.2 Number of bedrooms	66
5.3 Social composition	66
5.4 Characteristics of home	67
5.4.1 Private and shared spaces	69
5.4.2 Pet-friendly places	69
5.4.3 Smart home technology	70
5.4.4 Sustainability features	70
5.5 Characteristics of location	70
5.5.1 Location	71
5.6 Summary	72
6. Navigating alternative housing options in Australia	74
6.1 Understanding and navigating available alternative housing options in Australia	74
6.2 A policy agenda for expanding alternative housing models in Australia	75
6.2.1 Effective access to housing information	75
6.2.2 Supporting delivery of alternative housing options	75
6.3 Areas for further research	77
6.4 Final comments	78
References	79

Appendix 1: Survey respondent profile	86
Appendix 2: Alternative housing characteristic matrix	87
Appendix 3: Alternative housing options	89
Appendix 4: Ideal housing attributes	97
Appendix 5: Ideal housing attributes of those who did and did not choose a preferred alternative housing option	98

List of tables

Table 1: Geographic distribution of interview and focus group participants	15
Table 2: Characteristics of focus group and interview participants	16
Table 3: Selected responses to sources used to access financial information on housing	38
Table 4: Selected responses to sources used to access legal information on housing	39
Table 5: Perceptions of accessibility of housing information in Australia	40
Table 6: Selected responses for most trusted sources for housing information	42
Table 7: Preferred methods of accessing information on housing	44
Table 8: Preferred alternative housing options, by current tenure	52
Table 9: Demographic characteristics of those who did not like any options	53
Table 10: Preparedness to trade off housing attributes	54
Table 11: Alternative housing options meeting housing needs by short and long timeframes	57
Table 12: Barriers to accessing preferred alternative housing options	59
Table 13: Proportion of survey respondents who 'liked' various tenure arrangements (%)	62
Table 14: Proportion of survey respondents who 'liked' selected built form characteristics (%)	65
Table 15: Proportion of survey respondents who 'liked' age-specific and mixed age housing options (%)	67
Table 16: Proportion of survey respondents who 'liked' selected characteristics of the home (%)	68
Table 17: Proportion of survey respondents who 'liked' location characteristics (%)	71
Table 18: Typology of housing characteristics that respondents like in each housing option	73
Table A1: Survey respondent profile	86
Table A2: Alternative housing characteristic matrix	87
Table A3: Alternative housing options	89

List of figures

Figure 1: Supporting structures	28
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List of boxes

Box 1: Sadie case study	18
Box 2: Experience of living in cohousing	22
Box 3: The Māori Housing Network, Government of New Zealand	36

Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
AIHW	Australian Institute of Health and Welfare
AHA survey	Australian Housing Aspirations survey
AHURI	Australian Housing and Urban Research Institute Limited
ASIC	Australian Securities and Investment Commission
ATO	Australian Tax Office
BHC	Brisbane Housing Company
CALD	Culturally and linguistically diverse
CBD	Central business district
CLC	Community legal centre
CHO	Community housing organisation
CRA	Commonwealth Rent Assistance
COVID-19	Coronavirus disease 2019
HAAG	Housing for the Aged Action Group
HO	Housing option
LGBTQI+	Lesbian, gay, bisexual, transgender, queer, intersex
MHN	Māori Housing Network
NRAS	National Rental Affordability Scheme
NSW	New South Wales
SHAC	Seniors Housing Advisory Centre
SA	South Australia
UK	United Kingdom
US	United States
WA	Western Australia
WALGA	Western Australia's Local Government Association

Executive summary

Key points

- The supporting structures that exist to assist older Australians to make housing decisions are not always easy to navigate, nor comprehensive and are often delivered in a form that does not meet the preferences of older lower income Australians.
- There is an opportunity to develop a central repository of local housing information, with staff to assist those in need by providing up-to-date housing information and to bridge the gap in supporting structures.
- Presented with seven alternative housing options, lower income older Australians expressed a clear preference for a shared equity home ownership model, a cooperative housing model and a transportable home model. Just over one in ten respondents did not like *any* of the alternative housing options presented in this research.
- Choosing to live in one of the alternative housing options would require lower income older Australians to make trade-offs from their ideal housing attributes, particularly with regard to preferences for home ownership. Nevertheless, the options were regarded as meeting the short and long-term housing needs of these households.
- A typology of preferred housing characteristics illustrates that older low-income Australians favour private indoor and outdoor spaces, private car bays and easy access to shops and public transport. Locations in outer suburbs or regional areas were preferred over CBD or inner suburbs.

An increasing number of older Australians are retiring without outright home ownership, placing them at risk of housing insecurity, and potentially, homelessness. Prior research indicates that some of these households are more open to alternative housing options than those in other tenures. However, not only are there limited alternative housing options available, there is also limited information regarding such options, how to access them, legalities and other information pertinent to decision making.

This project investigates lower income older households' preferences for a range of alternative housing models and examines which of these would best meet their needs, as well as identifying and discussing the structures that support households to navigate their housing options.

Key findings

Structures assisting the navigation of housing options

Structures that support lower income older Australians to make housing decisions are often fractured or unable to provide the information needed. Further, there is a reliance on digital technology to deliver information through online resources. These factors reduce the reach of the limited information available, particularly for those who are not digitally literate or who are from non-English speaking backgrounds. Where in-person support is offered, the effectiveness of this support in making housing decisions is highly dependent on the knowledge of the individuals delivering the information.

There is a need for a centralised and comprehensive ecosystem of supporting structures providing housing information for older people, especially accessible information on alternative housing options and the facts and costs/benefits about these options, to support effective decision making.

Lower income older Australians knowledge of housing options

Older lower income Australians generally have good knowledge of the mainstream housing system sectors with which they have interacted, particularly the social housing and private rental sectors. Their knowledge of alternative housing options is less well developed. To make effective housing decisions, this cohort need to have both knowledge of the opportunities available to them, and established supporting structures where they can obtain information about these options and what they are committing to, in terms of legal, financial and tenure arrangements.

Preference for innovative housing models

Seven alternative housing models were presented to a representative sample of older people nationally. These composite models were developed in an earlier Inquiry project (Tually, Coram et al. 2022), from a review of national and international literature and experience. From the seven alternative housing models presented, three were substantially preferred by lower income housed older Australians:

- a shared equity home ownership model
- a cooperative housing model, and
- a transportable home model.

All three alternative housing models met the short and long-term housing needs of the respondents. The models would also deliver benefits in terms of people's non-shelter aspirations for home including independence, privacy, security of tenure, ability to have companion animals, and room for friends, family or a carer to stay. However, none of the three neatly matched the ideal housing attributes articulated by the survey respondents—a detached dwelling that they own with two or three bedrooms. As a result, trade-offs were required when indicating preferences for the alternative housing models on offer.

Typology of favoured housing characteristics

From the alternative housing options considered by older people, a typology of housing characteristics was developed based on the most favoured characteristics. Characteristics that emerged as being frequently favoured by a majority of respondents were: private indoor spaces (living room, kitchen and laundry), private outdoor spaces, easy access to shops and public transport, and private car bays. Other characteristics which were favoured with high frequency included home ownership and a detached house with at least two bedrooms, findings which mirror previous research into older Australian household more generally (James, Rowley et al. 2019).

Typology of housing characteristics liked in each housing option

High frequency (>70%)	Medium frequency (50-69%)	Low frequency (<50%)
<ul style="list-style-type: none"> • Private indoor spaces • Private outdoor spaces • Private car bays • Easy access to the shops and public transport • Ownership • Long lease options • Separate houses • Two-bedrooms • Outer-suburbs or regional areas • Storeroom • Pets permitted • Smart home technology • Environmental sustainability 	<ul style="list-style-type: none"> • Apartment • Located in the inner suburbs • Communal indoor space • Mixed age residents • Older residents only • Shared outdoor space • Shared governance and management • Land owned and retained by the government 	<ul style="list-style-type: none"> • One bedroom • Studio/bedsit • Located in the CBD • Shared outdoor space • Car share scheme • Shared laundry

Note: **Bold** = frequency of 90%+.

Source: National online survey.

Policy development options

There are a range of ways in which policy innovation could improve the accessibility and delivery of essential information required to enable lower income older Australians to make sound housing decisions and support the development of a range of alternative housing options to meet the needs of the cohort.

Effective access to housing information

Older lower income Australians need access to clear, effective information sources to make informed decisions about their housing futures. This information, delivered through person-to-person contact and reinforced with easily understood information provided through an online portal, is required to support households long before they are in housing crisis.

From a policy perspective, there is an opportunity to deliver a widely-accessible, linguistically-diverse central information system and point of contact where people can access information about their housing options. This platform should function as a starting point from which participants are directed to localised and individualised services. Such a service would benefit from reciprocal links and support connections with other agencies while providing the overall support people need to ensure positive housing and wellbeing outcomes. Effective referral pathways to the service will support older Australians in negotiating the complexities of the housing market and associated financial, legal and other support structures.

Supporting delivery of alternative housing options

The housing aspirations of older lower income Australians reflect those of older Australians more generally. Regardless of their income or wealth, this cohort seeks stable and secure housing, privacy, two or three bedrooms in a detached or private dwelling, the ability to have a pet and access to amenities and services. Where this cohort differs is their greater appetite for alternative housing options (James, Rowley et al. 2019). Lower income older people are also prepared to make trade-offs from their ideal housing attributes to achieve many of these elements. Policy can assist lower income Australians to achieve stable and secure housing by supporting the scaling of alternative housing options currently on the ground or in concept phase.

Shared-equity schemes

The expansion of shared-equity schemes would meet lower income older Australians' aspiration for home ownership. For those older people with some funds, shared equity products were appealing as they enable households to preserve their wealth, provide opportunities for capital growth, and allow people to accumulate an asset to bequeath to the beneficiaries of their estate. Any expansion of shared-equity schemes nationally must consider bridging the deposit gap, the extent of co-equity required to deliver affordability if a mortgage is required, and how finance can be assured for loan applicants who are older at the time they take on a loan.

Cooperative housing models

Internationally, cooperative housing has been successful in providing affordable housing for older people. Support for the expansion of these models presents a policy opportunity in Australia. The expansion of this sector must consider:

- The requirement that cooperatives take a proportion of new tenants from a common housing register contravenes cooperative legislation which guarantees cooperatives choice of members (CHIA n.d.) and the impact of the loss of autonomy over allocations on governance and management capacity.
- That while older people may have more time for the shared governance and management, such responsibilities can be a significant burden when tenants cannot 'retire' from these obligations. Options should be explored to permit professional managers to reduce the administrative burden on tenants.

Transportable homes

Despite requiring considerable trade-offs, the transportable home on land owned and retained by government was considered to meet the short and long-term housing needs of almost half of those respondents who preferred it. From a policy perspective, there is an opportunity for state and local government to work with community housing providers, other not-for-profit organisations and philanthropists to identify appropriately located vacant government land where transportable homes could be located, not permanently, but for an extended period.

Alternative housing options in the regions

The frequency of respondents who indicated a preference for living in regional areas was high. This could be an opportunity to mitigate the barrier reported by older lower income Australians that there was a lack of availability of alternative housing options in their preferred locations. Providing fully self-contained dwellings with private indoor and outdoor space, off-street parking, and two or more bedrooms however is a financial challenge and has implications for where such housing can be located. Investment in regional locations where the land is relatively more affordable than within existing metropolitan areas may present an opportunity to expand appropriate housing options for older people who wish to live in regional locations. To be workable this option must take account of access to necessary services: health, medical, social and transport.

The study

This project is part of an *Inquiry into housing policies and practices for precariously housed older Australians*. The Inquiry consists of a series of interrelated projects designed to:

1. portray and map Australia's current and future cohorts of lower income older people (Barrie, Cebulla et al. forthcoming), and
2. examine appropriate housing models for precariously housed pre-retirement and retirement households (Tually, Coram et al. 2022).

This report is the output of the third project, which aimed to determine *How do older lower income Australians understand and navigate available alternative housing options and to what extent could new options meet their housing needs?*

Together the research projects address the overarching question of the Inquiry:

How can we deliver the types of housing precariously housed individuals, in or approaching retirement, want and need to support their life aspirations, wellbeing, participation and inclusion?

The rising number of older Australians entering retirement without the security of home ownership is well documented (HAAG 2018; Hodgson, James et al. 2018; James, Rowley et al. 2019; Ong, Wood et al. 2019; Pawson, Milligan et al. 2020). So too, are the specific risks faced by older, lower income Australians who do not own their own home outright.

Housing costs, particularly for those on the Age Pension or with limited savings may lead to housing stress (Freilich, Levine et al. 2014). The private rental sector offers inadequate tenure security and there are limited options within the social housing sector. Older Australians living in the private rental sector are therefore at risk of being exposed to precarious housing scenarios, elder abuse, potential premature entry into aged care or homelessness (Fiedler and Faulkner 2017; Hurren 2020).

Private and social housing tenants are more open to alternative housing options than those in other tenures (James, Rowley et al. 2019). However, not only are few alternative housing options available, information regarding these options, including the tenure, legal and financial obligations, is often limited (Fiedler and Faulkner 2017; Fiedler and Faulkner 2019).

A mixed methods study was designed to answer the overarching research question for this project. The study involved three sequential stages. A detailed desktop review examined older people's knowledge of housing systems and housing aspirations, particularly with regard to non-mainstream models, and the structures that currently exist to assist older lower income Australians to navigate their options and access appropriate and affordable housing.

The knowledge of the cohort and their preferences for alternative housing options were explored through a national survey, using a modified discrete choice approach (n=2,336). A qualitative component in the form of focus groups and interviews captured the lived experiences of lower income older Australians (n=47) in metropolitan and regional South Australia, Western Australia, New South Wales and Victoria. These in-depth engagements with lower income older people offered a nuanced understanding of their experiences navigating housing information, as well as their preferences for the range of alternative housing options explored in this study.

1. Introduction: Investigating housing preferences and effective services for older Australians navigating housing choices

- **An increasing number of older Australians are retiring without outright home ownership. This places them at risk of housing insecurity and, potentially, homelessness.**
- **Older Australians without outright home ownership are more likely to be living in homes that do not meet their long-term needs and aspirations.**
- **This project investigates lower income older households' preferences for a range of alternative housing models and examines which of these would best meet their needs. The project also examines the supporting structures available for lower income older households to navigate their housing options.**
- **Prior research indicates that private rental and social housing tenants are more open to alternative housing options than those in other tenures. However, not only are there limited alternative housing options but information regarding these options, including the tenure, legal and financial obligations, is also often limited.**
- **This research involves a desktop review of the literature on lower income older people's preferences, knowledge and experience of different housing models; a large-scale survey to develop a new national dataset of housing preferences among the target cohorts; and focus groups to understand the lived experiences and housing preferences of lower income older households.**

The number of older Australians entering retirement without the security of home ownership is increasing (HAAG 2018; Hodgson, James et al. 2018; James, Rowley et al. 2019; Ong, Wood et al. 2019; Pawson, Milligan et al. 2020). So too are the specific risks faced by older, lower income Australians who do not own their own home outright. Housing costs for this group, particularly for those reliant on the Age Pension or with limited savings often lead to housing stress (Freilich, Levine et al. 2014). The private rental sector offers inadequate tenure security and there are limited options within the social housing sector. Older Australians reliant on private rental accommodation are placed at risk of being exposed to precarious housing scenarios, elder abuse, potential premature entry into aged care, or homelessness (Fiedler and Faulkner 2017; Hurren 2020).

This project is part of an *Inquiry into the housing policies and practices for precariously housed older Australians*, commissioned by AHURI in 2020. As part of this Inquiry, a series of interrelated projects were designed to:

- Portray and map Australia's current and future cohorts of low-income older people (Barrie, Cebulla et al. forthcoming).
- Examine appropriate housing models for low-income pre-retirement and retirement households in precarious accommodation.
- Explore enablers and barriers for the scalable provision of these models and develop a suite of composite alternative models for testing in later research activities (Tually, Coram et al. 2022).
- Identify the housing model preferences of precariously housed pre-retirement and retirement households, including testing older people's thoughts on the suite of models (this project).

Together these research projects address the overarching question of the Inquiry:

How can we deliver the types of housing precariously housed individuals, in or approaching retirement, want and need to support their life aspirations, wellbeing, participation and inclusion?

The specific focus of this project is to address the questions: *How do older lower income Australians understand and navigate available alternative housing options? And to what extent could new options meet their housing needs?* through the examination of the following sub-questions:

- a. What is this group's knowledge and understanding of the housing options currently available to them and how does this match aspirations and need?
- b. Which innovative housing models do this group consider to best meet their needs, and what is their understanding of the benefits gained from such models?
- c. What supporting structures currently exist for assisting people to navigate their options, and what can be learnt from international practice?
- d. Can a typology of preferred housing options be developed to inform policy and practice based on cohort characteristics and attitudes to different housing types?

Understanding how older people navigate the system currently, and the structures that support their decision making, is key to ensuring we have an ecosystem of supports that provides accessible information and other help so that people can have confidence in their housing options and choices in later life. The research methods to support these investigations has been deliberately structured to synthesise what we already know and voice older people's experiences as the dominant element of evidence building.

1.1 Key terminology

This research focusses on older lower income Australians and alternative housing. In this context, 'older' refers to those aged 55 years and over for non-Indigenous people and 45 years and over for Indigenous Australians. These definitions of 'older' reflect two societal shifts. First, some state housing authorities and community housing providers allowing priority access or age specific housing, respectively, to those aged 55 years and over. Secondly, priority access to My Aged Care is given to Indigenous people aged 45 and over, reflecting the lower life expectancy of Aboriginal and Torres Strait Islander Australians (Faulkner, Verdouw et al. 2021). Together, these shifts indicate that it is appropriate to adopt a definition of 'older' with a lower age than the typical 65 years.

This report is part of a broader Inquiry which is focussed on precariously housed older Australians. For this research, 'precariously housed' refers to any older person 'living in a housing situation that places them at risk of homelessness, or where the ability to live day to day—financially or otherwise—is compromised, placing their home at risk and/or impacting on their health and wellbeing' (Tually, Coram et al. 2022: vi). Older households on lower incomes are more likely to experience precarious housing, particularly if they are living in the private rental sector. Alternatively, households may be precariously housed if they enter retirement with a mortgage. In both cases, households may be faced with housing affordability issues, that is paying more than 30 per cent of their income towards their housing costs, and ultimately housing stress.

As explained in Tually, Coram et al. (2022), there is no universal definition of 'lower income' and the same broad view of the term is adopted in this research. Lower income therefore 'equates to how the housing industry sees the affordable housing models (products) market for older people ... [and is] aligned more to market considerations of affordability rather than income (Tually, Coram et al. 2022: vi)'.

The term 'alternative housing models' refers to a range of housing options outside conventional home ownership, private rental or the products delivered by social housing (Tually, Coram et al. 2022). Alternative housing models therefore may include home ownership options; however, access criteria and pathways to this tenure would differ from the mainstream home ownership options. Similarly, the alternative housing models in the private rental sector or options delivered through social housing providers will differ from what is currently available. The examples used in this report are composite models developed by Tually, Coram et al. (2022) in an earlier project within this Inquiry. Many exist either on a small scale, or are in the early stages of development and are not readily available in Australia (Tually, Coram et al. 2022).

For households to effectively navigate their housing options, they require access to an ecosystem of information to support their decision making. Such an ecosystem would consist of entities, known herein as supporting structures, that deliver information in relation to home ownership, private rental tenancies, social housing or other options.

Supporting structures might include state or local government departments, community housing organisations or housing advocacy groups such as those providing tenancy advice or assistance in accessing affordable housing. They also extend to other entities that intersect with the housing sphere such as community legal centres, financial counsellors, solicitors, banks, real estate agents, for example, that provide information to guide decisions around housing. Similarly, social media forums, peer-to-peer platforms, recommendations from friends or family members can also constitute a form of information and therefore contribute to the supporting structures ecosystem.

Supporting structures also refer to conduits, or modes of delivery (interpersonal/relational, virtual and face-to-face) which households traverse to access information. In this report, it is argued that the supporting structures which exist to assist people to navigate their options are currently too fragmented, poorly integrated and connected (or missing) to constitute a comprehensive ecosystem for effective decision making.

1.2 Policy and research context

Evidence shows that there is a growing number of older Australians entering retirement without the security of home ownership (Pawson, Milligan et al. 2020; Sharam, Ralston et al. 2016; Wood, Ong et al. 2020). Lower income households unable to retain or attain full home ownership into later life are forced to rely on other sectors within the housing market for secure, safe, appropriate and affordable accommodation (Fiedler and Faulkner 2019).

The number of dwellings in Australia's major social housing programs have increased by 7 per cent since 2006 and the 150,000 households waitlisted nationally for this accommodation (AIHW 2021) are evidence that supply is not keeping up with demand, including for older people in need. A key consequence of the aforementioned gap between supply and demand is the increasing reliance of older households on the private rental sector—which is widely acknowledged as not offering the security of tenure older people want or need (Fiedler and Faulkner 2019; Hodgson, James et al. 2018; Morris, Pawson et al. 2017). A combination of high rents, short duration of tenure, scarcity of appropriate housing and rising living costs creates a very difficult situation for older renters (Freilich, Levine et al. 2014). Research into the experience of renting in later life nationally provides strong evidence that older tenants are vulnerable in this tenure (Maalsen, Wolifson et al. 2021; Morris 2013; Morris 2018), with almost half of all retired renters reportedly living in poverty (Coates and Mackey 2021; Treasury 2020).

Moreover, older Australians for a long time now have expressed a preference to age in place (Faulkner 2001; James, Rowley et al. 2019; Productivity Commission 2019). In this context, ageing in place refers to older people ageing in the home or community of their choosing, as opposed to moving to a higher dependency setting such as residential aged care (Boldy, Grenade et al. 2010; Hillcoat-Nalletamby and Ogg 2013; Olsberg and Winters 2005; Severinsen, Breheny et al. 2016). Ageing in place in the private rental sector is more difficult to accomplish than in home ownership, largely due to the limited tenure security. The difficulty of modifying a property to support physical mobility needs exacerbates and extends these problems (Fiedler and Faulkner 2017; Hodgson, James et al. 2018).

Older Australians are increasingly at risk of homelessness because of the difficulties they confront in the private rental market (Fiedler and Faulkner 2017; Mallett, Bentley et al. 2021). These pressures existed prior to the COVID-19 pandemic, however, have also been exacerbated by the crisis (Maalsen, Wolifson et al. 2021; Pawson, Martin et al. 2021a; Pawson, Randolph et al. 2021b).

There remains a shortage of affordable rental accommodation, including for older Australians. In their annual snapshot of the Australian private rental sector, Anglicare Australia (2021) found that there was a severe shortage of affordable accommodation for those on the lowest incomes more generally. In their national survey of rental listings in 2021 less than 1 per cent of all private rental listings were affordable to a single individual and only 2 per cent were affordable to a couple on the Age Pension. Such conditions have likely worsened, given that national average rents had increased 8.9 per cent year-on-year as of September 2021 (CoreLogic 2021).

Older citizens living in developed economies internationally experience similar issues within the private rental sector. Patterns of financial hardship and (linked) uncertainty in access to appropriate housing, for example, are also an issue for private renters in Canada (Seniors Advocate of British Columbia 2015), New Zealand (James, Rowley et al. 2020), the UK (Independent Age 2018; Paris 2010) and the US (Urahn and Plunkett 2018).

Several European countries such as Germany, Denmark, Sweden and the Netherlands do offer private renters a relatively high degree of tenure security and stability however, revealing that structures can be put in place to better suit the needs of older people in the private rental sector in market economies (Martin, Hulse et al. 2018; Whitehead, Monk et al. 2012). This includes, for example, long term leases and the ability to modify dwellings in the private rental sector to meet changing needs. Similar to Australia, existing dwellings largely do not support ageing in place and there are few incentives or requirements for private landlords to retrofit dwellings to meet universal design principles (Tinker and Ginn 2015).

It is notable in the Australian context that some states have recently increased their investment in social and affordable housing assets—New South Wales (NSW Government 2021), Victoria (Department of Health and Human Services 2020), Queensland (Queensland Government 2021), Western Australia (WA Government 2020) and Tasmania (Department of Communities Tasmania 2020)—largely in response to social and economic issues highlighted during the early months of the COVID-19 pandemic. While these additions are clearly welcomed, and especially the scale of the Victorian Government's 'Big Housing Build', there remains a short-term supply issue of considerable scale, and the extent to which supply plans address this ever growing and more diverse need is unknown.

The lack of social housing supply, paralleled by the challenges associated with the private rental sector, demonstrate the need for a supply of housing options outside mainstream approaches to delivering housing in Australia. These housing options must reflect the aspirations of older people.

1.2.1 Housing aspirations of older populations

Housing aspirations reflect 'the desired housing outcome that would deliver the ideal housing bundle to the household' (James, Rowley et al. 2019: 41). Aspirations are shaped by the contextual factors that affect the extent to which these desires can be achieved, as well as individual values, while simultaneously being informed by wider social, cultural, economic and political conditions (Crawford and McKee 2018; Stone, Rowley et al. 2020). Such contextual factors can include price signals, access to employment, the nature and quality of available housing stock and tenure preferences (Stone, Rowley et al. 2020), attachment to place, social relationships, financial circumstances, locational attributes and importantly, people's knowledge of housing opportunities (Crawford and McKee 2018). Demographic characteristics, including age, gender and income, also influence what households need from their housing in terms of shelter and non-shelter attributes.

In the same way that older Australians are not a homogeneous cohort, neither are their housing aspirations wholly similar. Nevertheless, older Australians, including people living in the private and social housing sectors, typically aspire to achieve home ownership. In their investigation of older Australians' housing aspirations, through the large scale online Australian Housing Aspirations (AHA) survey, James, Rowley et al. (2019) found 64 per cent of private rental tenants and 61 per cent of social housing tenants indicated a preference for home ownership. Such preferences are motivated by a desire for safety and security, access to services and having somewhere to call home. Further, both private and social housing tenants have a preference to live in a two- or three-bedroom separate house (James, Rowley et al. 2019). Tenants in the private sector indicated a strong preference for being outside the metropolitan area, likely for affordability reasons, while social housing tenants were more likely to prefer inner-city locations (James, Rowley et al. 2019).

James, Rowley et al. (2019) also investigated the *gap* between older Australians' ideal and current housing outcomes. Overall, they found that while this gap is not large in the short term (1 to 2 years), in the longer term (5 to 10 years) only 70 per cent of respondents felt their current home would meet their needs.

Most significant for the current research was the finding that lower income tenants in the private and social housing sectors were more likely than home owners to experience a gap between their housing aspirations and where they were currently living. The presence of these gaps highlights the unmet demand for different locations, dwelling types, number of bedrooms and tenure.¹ At a finer grain level, the gaps for private renters in particular included:

- a medium unmet demand for living in small towns
- a small unmet demand for separate houses and two- and three-bedroom dwellings, and
- an overall unmet demand for home ownership (James, Rowley et al. 2019).

¹ The aspirations gap was calculated by comparing current dwelling characteristics to preferred dwelling characteristics for each respondent. The outcomes were used to identify small, medium and large degrees of unmet demand.

A strong preference for home ownership is not unique to Australia, with research in New Zealand (Saville-Smith, James et al. 2009), the UK (Housing Executive 2013), and the US and Canada (Canadian Mortgage and Housing Corporation 2020; Harvard Joint Centre for Housing Studies 2020) reporting similar findings.

International research has also considered the housing preferences of older people, illuminating a desire for ground floor (Housing Executive 2013) or smaller accommodation with room for hobbies and visitors (Croucher, Holmans et al. 2009; Saville-Smith and James 2016). In New Zealand, Saville-Smith and James (2016) also observed that the safety and security of the location and its proximity to allied health services, shops, public transport and family and friends were important considerations underpinning decisions to move. Such findings suggest that these factors form part of the housing aspirations of older New Zealanders. A strong preference among this cohort for universally designed homes was also identified (Saville-Smith and James 2016).

In the UK, the Housing Executive (2013) found similar trends to those identified in the AHA survey, where more than 35 per cent of respondents were in dwellings that did not meet their longer term needs.

1.2.2 Preferences for alternative housing options

While prior studies note that private rental and social housing tenants experience the largest housing aspiration gaps (see discussion above), tenants of these tenures have also demonstrated the greatest appetite for residing in alternative housing options (BHC 2018; Fiedler and Faulkner 2017; James, Rowley et al. 2019).

For example, while James, Rowley et al. (2019) found little interest among older Australians for sharing dwellings with unrelated people of any age; when the same data leading to these conclusions was analysed by tenure, it revealed that people in the private rental sector were more open to this share housing option. Private renters were also more open to living in dwellings that were purpose built, institutionally owned and managed build-to-rent developments, as were social housing tenants. Tenants in the private rental sector were, not unexpectedly, also most likely to consider living in a long-term secure rental arrangement or a housing cooperative than other cohorts.

Other research sheds light on the housing aspirations of other groups of older people. In their research about older LGBTQI+ Australians, Walton and York (2020) found that cohousing or variations of this model would be considered as ideal by a large proportion of respondents. Public housing tenants in Logan, Queensland indicated preferences for an integrated housing model consisting of retirement accommodation and residential aged care (BHC 2018). Similar findings have been reported in the UK (Housing Executive 2013), again with older populations in social housing being more open to alternative housing models than home owners.

A small but growing body of research indicates support for the development of a diverse range of housing options to cater for the myriad of financial, functional and locational housing needs, lower income older Australians (Fiedler and Faulkner 2019; Gilbert, Rowley et al. 2020; Ong, Wood et al. 2019). However, there remains a paucity of research into their preferences for alternative housing models.

1.2.3 Knowledge of housing systems

In Fiedler and Faulkner's work for the Ageing on the Edge project (see for example Fiedler and Faulkner's 2019 research into older private renters in Western Australia), two key findings emerged:

- A lack of understanding about available alternative community or other housing options.
- The perception that finding alternative housing was '*achieved through a person's individual will, adaptability, creativity, skill or even luck*' (Fiedler and Faulkner 2019: 32. Emphasis added).

These elements are what Stone, Rowley et al. (2020: 30. Emphasis added) refer to as housing literacy, that is, an understanding of the housing system that can be used '*to access necessary information*' and '*effectively assess options and planning for housing futures*'.

Knowledge can be understood as information accumulated over time through various linguistic, auditory and visual mediums (Breivik 1998). There are distinctions between 'knowledge'—that is, an understanding of a topic, for example housing systems or alternative housing options—and 'information', the content available for an individual to source or access which further develops an individual's knowledge base (Alexander, Winters et al. 2011). Consequently, the relationship between knowledge and information is iterative. Mingers (2008) highlights the complexity of this relationship, explaining that while information consumption can lead to knowledge development, existing knowledge also affects access to, and interpretation of information.

Stone, Rowley et al. (2020) argue in the case of housing that knowledge of the housing system includes an understanding of different tenures and housing options. And, such understanding shapes the ability of households to make or plan for housing transitions and make effective decisions and transitions. Research examining older Australians' knowledge of the housing system is, however, limited. There is a small body of research indicating that some cohorts lack knowledge about the housing options available to them, for instance older people and those exiting homelessness (Somes and Webb forthcoming). Precariously housed older people were often unaware of the housing options and supports available to them (Judd, Kavanagh et al. 2003).

Similarly, Petersen, Parsell et al. (2014) found limited knowledge of the homelessness, housing and welfare sectors among older women experiencing severe housing insecurity or homelessness for the first time. An examination of new social housing tenants' knowledge found that tenants had limited understanding of the social housing system, including who it was there to support, where to find information about the system or how to access assistance to apply for a tenancy. These are factors which contributed to delays in submitting an application for housing (Wiesel, Easthope et al. 2012).

Similarly, in the private rental sector, housing practitioners working with low- to moderate-income households in precarious housing scenarios found a lack of knowledge among some clients in terms of obtaining or managing tenancies (Stone, Sharam et al. 2015). A common theme through the Ageing on the Edge project was the lack of knowledge by older homeless or precariously housed Australians of the housing services available to assist them (Fiedler and Faulkner 2017; Fiedler and Faulkner 2019).

To understand perceptions of the housing system, the previously mentioned AHA survey asked respondents to rate their own knowledge. Around 60 per cent of older Australians considered themselves to have a 'good' or 'excellent' knowledge of the housing system, however, those in the social and private rental sectors were more likely to describe their knowledge as being 'average' or 'poor' (James, Rowley et al. 2019).

In line with these findings, Bessant's (2018) examination of lower income older Australians seeking information on retirement housing revealed a general lack of knowledge of (or even confusion about) the housing sector in which they were living. Participants were unsure about the type of retirement facility they were living in or the for-profit or not-for-profit status of the provider. Such lack of knowledge was described as being inevitable due to the complexity of the information on offer for residents (Bessant 2018). Likewise, evidence from the Ageing on the Edge project indicated that lower income older Australians have minimal knowledge of both the housing system and the supporting structures that can provide guidance and assistance (Fiedler and Faulkner 2017; Fiedler and Faulkner 2019).

The extent of barriers to housing literacy can be accentuated for particular groups in the community. In their study concerning older lower income LGBTQI+ people, Walton and York (2020) found that most research participants were largely unaware of their housing options, how to navigate the housing system, or where to go to seek housing information and advice to improve their housing outcomes. More than one-quarter of people in their study admitted to having no knowledge of housing options for older people, while almost 40 per cent had little knowledge. Importantly, the study showed that when older LGBTQI+ people did seek to explore their housing, many routinely experienced discrimination and prejudice from housing and support services due to their sexuality and/or gender identities.

A joint study between Housing for the Aged Action Group (HAAG) and the Ethnic Communities' Council of Victoria (ECCV) similarly examined the housing issues experienced by a particular cohort of older people—this time people from a migrant or refugee background—finding that culturally and linguistically diverse (CALD) communities had limited knowledge of the Australian housing system (White 2015).

Such a gap in people's understanding of housing was attributed, in large part, to limited access to linguistically diverse resources that may assist them to find appropriate housing and a lack of confidence in using Australian services. To address the recognised cultural barriers, the study recommended that housing information and services be delivered in multiple languages and that government departments responsible for housing include provision for bilingual staff and the increased use of translating and interpreting services (White 2015: 4).

Given what we know about the growing number of lower income older Australians retiring without the security of home ownership (Sharam, Ralston et al. 2016; Wood, Ong et al. 2020), the shortage of affordable accommodation options in mainstream tenures, people's desire to age in place, and the emerging evidence base on the lack of information and other supporting structures to assist people to navigate mainstream and alternative housing options (outlined in this chapter), this research is clearly both timely and increasingly important.

1.3 Research methods

A study using a mixed methods research approach was designed to address the research question mentioned earlier. The research draws together three components:

- A detailed desktop review of Australian and international academic and grey literature on the target groups' preferences, experiences of, and thoughts about, different housing models and how people navigate housing options, particularly alternative options.
- A large-scale survey to develop a new national dataset of housing preferences among the target cohorts.
- Focus groups to gather qualitative data on the lived experiences and housing preferences of the target cohorts.

This mixed methods approach was deemed most appropriate for the study as it allowed a deeper range of inquiry. To this end, themes which emerged in the survey findings could be further explored in the focus groups and interviews. Because of the centrality of older people's lived experiences of the housing system, older people's voices are strongly elevated in the report.

1.3.1 Literature review

A detailed desktop review of academic and grey literature examined older people's housing aspirations, preferences and experiences about different housing models, particularly non-mainstream models. It also explored the structures which currently exist for assisting people to navigate their options and access appropriate and affordable housing alternatives in Australia. The findings were compared to structures internationally in New Zealand, Canada, the UK and the US.

1.3.2 National online survey

A bespoke national online survey was developed to measure consumer demand for seven composite housing models. The survey design was modelled on a discrete choice approach, but with reduced complexity. A full discrete choice design had to be ruled out owing to the large number of design features of interest, the small number of unique case examples, and resource constraints (sample size and survey duration). The following seven alternative housing options developed by Tually, Coram et al. (2022) in a prior project as part of the Inquiry informed the reduced discrete choice design and, as detailed in Appendices 2 and 3, consisted of the following composite options/models:

- a mixed use apartment building
- cooperative housing

- communal housing
- transportable home
- shared-equity home ownership
- dual key property
- village-style housing.

Each of the seven models featured a unique combination of characteristics—construction type, ownership type, location, social composition, the availability of shared resources, or incorporation of innovation/smart technology, the availability of private or shared outdoor space, and connectedness to transport and service facilities. The survey incorporated a photographic depiction of each housing model for illustration purposes, along with a brief description of the features of each model.

While this approach did not adhere to the strict criteria of discrete choice modelling and, for instance, only covered a fraction of theoretically possible combinations of model features, the approach still allowed us to identify and extract preferences and dislikes related to the specific features of innovative housing models. This information was used to identify a range of preferred dwelling characteristics. For example, the survey asked participants which of each model's characteristics they liked or disliked, and if, given the opportunity, would they consider living in the particular housing model. The responses were also then able to be used to identify the most preferred characteristics of the dwelling, to understand the trade-offs that respondents were making when considering particular alternative housing options and to also test whether there was one single preferred alternative housing option.

To help understand the importance and composition of supporting structures, the survey also explored how the target group gain their knowledge about housing options and where they seek information (type, preferred mode of delivery, and source) and assistance with their housing decisions.

A professional online survey company was contracted to recruit participants for the online survey. Responses from 2,336 lower income older Australians across all states and territories were collected between March 2021 and June 2021. Respondents were aged 45 years and over, on lower incomes, and resided in both metropolitan and regional locations. For the purposes of the survey lower income is defined as households with annual equivalised household incomes less than \$41,500. All respondents were from either non-home owner households, or households with a mortgage that would not be paid off before retirement. Quotas were established according to age, current tenure, income and location in order to ensure that a representative sample was captured.

The respondent profile shown in Appendix 1 is reasonably representative of the target population, nationally. Overall, there was a small under-representation of respondents aged 75 years and over counter balanced by a slight over-representation of those aged 65–74 years. There was also a smaller proportion of respondents within the higher income range and a larger proportion in the lowest income bracket compared with the national population. The distribution of respondents by state was similar to the national profile with a slight under-representation from both Territories and small over-representation of respondents from Queensland.

The survey element of this project has produced a new national dataset capturing the housing aspirations and needs of lower income pre- and post-retirement age groups.

1.3.3 Qualitative data collection

Focus groups were conducted face-to-face across metropolitan and regional South Australia, Western Australia and online for the eastern seaboard² to capture the lived experiences of lower income older people, offering nuanced understanding of their:

- experiences regarding housing
- preferences for, and appreciation of the benefits of the range of alternative housing options explored in the national survey (described in the previous section)
- experiences navigating housing information and the gaps or barriers faced in pursuit of housing (information and services).

The COVID-19 pandemic increased the difficulty of recruiting participants and imposed restrictions on face-to-face focus groups at various times throughout this phase of the research. Subsequently, 40 people participated in eight focus group discussions: four face-to-face and four online over video-teleconferencing software. Holding online discussions enabled the researchers to expand the geographical reach of the target cohort to the east coast of Australia.

In addition, a further seven individual interviews with participants unable to attend the scheduled focus groups were also undertaken. In total, 47 individuals participated in this phase of the research (Table 1). The unintended benefits of combining these two approaches should be noted—where focus groups captured group values and shared experiences, the interviews placed more emphasis on individual experiences. It has been argued that the integration of these two methodologies can triangulate findings and result in a greater understanding of the subject matter (Lambert and Loiselle 2008).

Table 1: Geographic distribution of interview and focus group participants

	Focus groups (n)	Interviews (n)	Number of Participants by state
Western Australia	3	3	18
South Australia	1	3	10
Eastern seaboard	4	1	19
Total	8	7	47

Source: Authors.

The participant profile included those aged 45 years and over living in social housing, the private rental sector, or home owners unable to pay off their mortgage before retirement. Several participants were experiencing homelessness at the time of conducting the research. Participants were recruited via the networks of tenancy and housing advocacy groups, community housing organisations (CHOs) and legal advice centres in metropolitan and regional locations. Postings on seniors orientated websites and Facebook groups, and in neighbourhood houses and Men's Sheds were also used as recruitment methods. Recruiting via these networks meant that a small proportion of participants were very familiar with the housing system reflecting their engagement in some of the advocacy groups.

The need to shift the Victorian focus groups online (as a result of COVID-19 restrictions) may have restricted recruitment, although only one potential participant explicitly declined (because they did not have video conferencing technology). The use of video conferencing for all other participants removed geographical constraints.

² Due to ongoing COVID-19 restrictions in place at the time of conducting fieldwork.

All participants in this phase of the research were asked to complete a short survey to capture selected demographic and housing related information. The characteristics of focus group and interview participants by age, gender, tenure and location are shown Table 2. Audio recordings from the focus groups were transcribed verbatim and thematically analysed using the capabilities of NVivo software. When used in this report, some verbatim quotes have been edited lightly for clarity.

1.4 Structure of this report

This report began by discussing the policy and research context around the housing aspirations of older people, their preferences for alternative housing and the importance of understanding the housing system itself. In Chapter 2, the focus of the report shifts to profiling housing knowledge about mainstream housing options, such as the social housing and private rental sectors and alternative housing models, before highlighting the gaps in the housing literacy of older lower income Australians. Chapter 3 conceptualises and examines the existing supporting structures to assist older Australians to access housing information and build system knowledge. It then looks at the perceptions of older people themselves with regard to the accessibility of this information.

In Chapter 4, attention shifts to a range of alternative housing models and investigates older people's preferences for these options, as well as the trade-offs they may make to access them, and the extent to which they meet people's longer term housing needs. Chapter 5 examines preferences for the features that each model offers, with a view to creating typologies to inform policy and practice. Finally, Chapter 6 draws together the empirical data presented to establish a policy development framework to support a market for alternative housing options, which is the aim of the overall Inquiry.

Table 2: Characteristics of focus group and interview participants

Characteristic	Number of participants	Characteristic	Number of participants
Location		Weekly Income³	
Metropolitan	33	Up to \$299	4
Regional	14	\$300–\$499	18
Gender		\$500–\$799	15
Female	37	\$800+	5
Male	10	Tenure	
Non-Binary	0	Being purchased	4
Age		Rented	18
45–54 years	8	Rented social housing	19
55–74 years	29	Other	6
75+ years	6		
Prefer not to say	4		

Note: Number of participants = 47.

Source: Authors.

³ Five participants did not disclose their income profile to the research team.

2. Knowledge of the housing options

- **Older lower income Australians have a varied understanding of the broad social housing system structure and the mechanics for securing housing.**
- **There are generational differences in knowledge of the social housing system.**
- **Older people demonstrated a good working knowledge of the private rental sector, largely through long-term experience.**
- **Knowledge of alternative housing options is not well developed.**
- **Some older lower income Australians are aware of the gaps in their knowledge of housing options.**

Some knowledge of the housing system is central to being able to make informed housing decisions. The extent of an individual's knowledge about the housing system is fundamental to the approach they take in accessing new information and opportunities as housing needs change. This knowledge is derived through past experiences and developed through the consumption of information. Moreover, there is a temporal factor involved, as a person's knowledge of the housing system evolves over time, as does the housing system itself. This retained knowledge contributes to the housing information sought and the housing decisions made. Subsequently, knowledge and information access—or 'navigating housing information'—are interlinked and cannot be considered mutually exclusive.

This chapter examines the knowledge and understanding of mainstream and alternative housing options by lower income older Australians, including discussion of the structure of the sector and the ways in which accommodation or information can be found to further develop this knowledge. Previous research has found that self-assessed knowledge of the housing market was quite high among older Australians. However, there is also evidence to suggest that this knowledge was constrained to the tenures in which the participants had experience (James, Rowley et al. 2019), which means that knowledge about one tenure option (for example, home ownership or the private rental sector), may not be broadly applicable to changing housing circumstances.

To gauge the extent to which older lower income Australians understand their housing options, we posed the following scenario to focus group participants in each of the study jurisdictions, asking people to advise the scenario's main character (Sadie) on her options for accessing affordable and secure housing (Box 1).

Drawing on the findings from Hodgson, James et al. (2018), where two thirds of older private renters had once been home owners, Sadie's scenario describes an individual who was once a home owner before moving into private rental accommodation. As her housing circumstances change, she finds herself without the knowledge to navigate her housing options. In working through this scenario, focus group participants navigate the character through her potential options. In doing so, they demonstrate the breadth and depth of their housing knowledge. Sadie's case provided an opportunity for participants to articulate their understanding of housing options and resources through a shared reference point.

Box 1: Sadie case study

Sadie is a single mum of two adult children. She works casually, her superannuation balance is not high, and her savings are limited. Before Sadie divorced her husband 15 years ago, Sadie was a home owner. Since her divorce, Sadie has been moving throughout the private rental sector. Her children recently moved out and now Sadie finds her Centrelink payments are no longer sufficient to afford her private rental sector home and she does not have much experience in accessing or navigating housing information.

2.1 Mainstream housing system

Thematic analysis of the focus group transcripts found participants most frequently suggested public housing options for Sadie, followed by private rental sector options, including share housing, and then community housing options. There was limited mention of subsidised private rental options and only one mention of crisis housing. Home ownership was not mentioned as an option that Sadie should consider.

2.1.1 Social housing

Social housing is an overarching term which refers to public, community and Indigenous housing, where access is determined by a set of criteria and rents are proportional to income (Wiesel, Easthope et al. 2012). Public housing is provided by state governments while community housing is provided by non-profit organisations who also often offer a range of accommodation options including 'affordable housing, supported housing, transitional housing and boarding houses' (Wiesel, Easthope et al. 2012: 13). As Powell, Meltzer et al. (2019) explain, across most Australian states and territories, applicants put their details into a single portal and it is through these portals that relevant state and territory government departments and community housing providers become aware of who needs housing.⁴

In most focus groups, participants indicated an understanding of the existence and importance of these central portals to gain access to both information and housing. One participant suggested that Sadie 'approach public housing. I mean, that would be my first port of call' (Male, metropolitan community housing tenant). The advice shows that participants were largely aware of public housing as a housing option. Other comments then revealed participants' understanding of the portal itself. For example:

Well, like I said, as far as I'm aware, in Victoria you can't find out anything about housing unless you register on the housing register. (Female, regional community housing tenant)

Here participants also demonstrated their housing knowledge by explaining that by joining the Common Housing Register, managed by HomesVic, they would be able to access information.

⁴ Following a 2009 COAG agreement to integrate public and community housing waiting lists in state and territories by 2011 SCRGSP (2012) National Agreement Performance Information 2011-12: National Affordable Housing Agreement, Productivity Commission, Canberra, <https://www.pc.gov.au/research/supporting/national-agreements/affordable-housing/affordable-housing-2011-12.pdf>.

Another participant demonstrated a broader knowledge of the social housing sector by referring to crisis accommodation and the community housing sector in their advice to Sadie:

You can look to more crisis and shorter-term accommodation through the community housing provider system. You need though to be accepted as a registrant in the public housing system to be eligible to ... apply to the community housing provider system, here in Queensland at least anyway. (Female, metropolitan private renter)

Comments such as this reveal an understanding of the structure of the social housing system. An understanding of the mechanics of the social housing sector as an avenue to access accommodation was also demonstrated by the advice given by the following participant:

I mean I would go to a community housing provider to at least register because they go onto the Pathways list then which is public housing and community housing together. At least register for it. (Female, metropolitan community housing tenant)

Securing a tenancy

Focus group participants who spoke about the social housing sector often indicated knowledge of the nuances, particularly around the criteria for securing accommodation. Access to social housing requires participants to meet a range of eligibility criteria including income and assets as well as potentially citizenship, age and rental histories (Muir, Powell et al. 2020). Participants articulated the knowledge that, as Muir, Powell et al. (2020:19) 'meeting the income eligibility criteria alone (i.e. experiencing poverty) is often insufficient to get a tenant and their household into social housing'. One participant, for example, suggested that Sadie contact community housing organisations (CHOs) directly. She went on to explain that despite Sadie finding herself in unaffordable accommodation, that in itself may not be enough to access assistance:

I have to say if she's a single woman and she does have a working income she's actually probably going to go to the bottom of the list because there are so many people who are in desperate situations. I don't want to sound all doom and gloom, but a single woman working is not going to be seen as someone in a desperate situation rather than someone perhaps on Centrelink who's looking for housing. (Female, metropolitan transitional housing tenant)

Another participant suggested that Sadie ensure she was registered for social housing and again noted that her small income would work against her in accessing accommodation immediately, particularly given the current number of people on the waitlist and the extended times for an offer of housing:

If she's got a small income she might be entitled to affordable housing which would be something that they may offer her. I'm not saying it's the best way to go, but ... it's better than nothing. But where I live, we've got a 15-year waiting list right now for housing, that's community and public. (Female, metropolitan community housing tenant)

Participants also explained that, as Sadie wasn't in crisis, the funding constraints and criteria attached to allied housing services would limit the help she would receive. For example, one focus group member explained that given Sadie's current circumstances, the response she might receive from service providers may be similar to:

'Out you go, Sadie because you're not in crisis, we're not funded to help you, you're not eligible for services so off you go and figure it out yourself.' So, that would likely happen to Sadie. (Female, regional shared equity home owner)

Participants demonstrated their knowledge that people with complex needs, such as poor physical or mental health or disability, are likely to be given priority access to social housing (Muir, Powell et al. 2020):

If she has had depression or anything like that and she has a doctor that knows about it, or a therapist or anything, to get a letter off them helps to sort of [accelerate you up the list of priorities]. (Female, metropolitan boarding house tenant)

Participants had knowledge of the importance of understanding the criteria attached to specific services. For example, if Sadie approached an organisation where she did not fit their core criteria she may be turned away. Without this knowledge, they explained, Sadie would be moved from one agency to another; that is, she would be following an inefficient referral pathway. The knowledge of staff also had an impact on the effectiveness of referral pathways. As one participant noted, not all people in support organisations have a complete knowledge of the sectors:

Quite often [organisations] sort of make referrals to services but not really sort of understanding what the physical reality of accessing that service and it's because they haven't done it themselves. (Male, regional community housing tenant)

Participants' understandings of the structure of the social housing options and their knowledge of eligibility criteria demonstrate a reasonable understanding of the sector. This knowledge, or housing literacy, will shape the ability of households to make or plan for decisions and transitions. Not all older lower income households may have this knowledge of the social housing system, with prior research noting this particularly to be the case among those experiencing homelessness for the first time in older age (Petersen, Parsell et al. 2014; Stone, Sharam et al. 2015).

Generational divide

One of the key observations made across focus groups was the generational divide among participants. When offering advice to Sadie, some focus group participants explained that in circumstances where they found themselves without a home, they turned to the state housing authority. However, as one participant explained simply:

I think [I am from] a generation where, you know, [state housing] is your first access. So I just went straight there. (Female, regional community housing tenant)

Observations from another focus group revealed that the younger generation, predominantly living in the private rental sector, had little experience with seeking crisis or social housing. The following participant describes a more diverse approach to accessing housing:

I would be looking at our local council and one of our community providers that I know have housing support workers there but I'd also be Googling with them to maybe look at some of the peak organisations. (Female, regional home owner with a mortgage)

The generational knowledge divide identified reflects the changing role of the Australian social housing system since the 1970s, which has shifted from 'housing for all' to 'housing those most in need'. This shift may have altered the exposure to, and understanding of, state housing for subsequent generations, and in doing so, shaping their knowledge of potential housing options available.

2.1.2 Private rental

The role of the private rental sector in the Australian housing system has grown in significance since the 1980s (Stone, Sharam et al. 2015) and this sector now provides housing for around one-third of all Australian households (ABS 2016). Parkinson, James et al. (2018: 2) describe three pathways to accessing housing in the private rental sector:

- **Formal pathway:** accessed and managed via traditional or mainstream real estate agent intermediaries.
- **Informal pathway:** which bypasses mainstream intermediaries via rooms and dwellings that are privately managed by landlords and sub-landlords.
- **Supported pathway:** facilitated by community agency intermediaries to assist low-income and vulnerable individuals and households to access and sustain private rental accommodation.

Due to the long waiting lists, state housing authorities are increasingly providing support to enable people to move into the private rental system. These supports may include a combination of assistance through bond loans and rent advances, relocation assistance, brokerage-style assistance and home modification grants (Stone, Sharam et al. 2015). From a national perspective, there are also policy instruments that are specific to the Australian private rental sector to 'support' people to maintain a tenancy in the private rental market:

- State and territory based residential tenancy legislation which sets out for example minimum notice periods and quality of rental property standards (Productivity Commission 2019)
- Commonwealth Rent Assistance (CRA), a demand side subsidy which subsidises the rent for people on low incomes who are not in public housing (DSS 2021a)
- National Rental Affordability Scheme (NRAS)⁵ which provides an annual financial incentive for the supply of new affordable private rental properties (DSS 2021b).

The private rental sector was the second most mentioned tenure option during focus group discussions. Many focus group participants were living in this sector, either subletting or in share house scenarios, when they participated in the research. One participant noted that the private rental sector would be the most likely option for Sadie, but they also indicated knowledge of the need to make it more affordable:

I'd be saying, 'Look, you're probably going to be in the private rental sector. You're probably going to be renting privately. How can you make that affordable for you?' (Male, metropolitan private renter)

Through comments such as these, focus group members demonstrated their understanding of policy instruments available to support lower income tenants, including CRA and the role of Centrelink. One participant revealed their understanding of the way in which the state may be able to assist when they advised Sadie to approach:

state government housing—to get some assistance with bond loans and advance rent to establish a new lease. (Male, regional community housing tenant)

Knowledge of NRAS was also revealed when one tenant explained that Sadie could also look at the option of 'Affordable housing, where it's 75 per cent of the market rent, but sometimes the market rents are set higher than sort of what would be expected in a community organisation setting' (Male, regional community housing tenant). Focus group participants also suggested that Sadie explore informal pathways into the private rental sector, in this case finding a sublet or room rental option, for example:

I would tell her to explore the friends grapevine because that's generally pretty good, because I'm hearing that there's a housing crisis on the south coast of New South Wales and people are finding places through friends. So people aren't listing vacancies, they're just trying to handpick their tenants. We've been advertising for a housemate for a couple of months and just got someone through the friends network. So I would think to just cast a wide net amongst friends and family and hopefully connect with someone with a property that way. (Female, metropolitan private renter)

2.2 Alternative housing options

An important element of focus groups discussions and interviews was the consideration of alternative housing options. As noted earlier in this report, 'alternative housing models' are housing options outside conventional home ownership, private rental or the conventional products delivered by social housing providers (Tually, Coram et al. 2022). Overall, knowledge of alternative housing models by respondents was found to be limited, reflecting the relative scarcity of these options and the absolute dominance of mainstream models, especially home ownership, social (rental) housing and private rental (Tually, Coram et al. 2022). When prompted by subtle questioning, interview and focus group respondents indicated some knowledge of alternative models and referred to examples such as housing cooperatives, cohousing and share house initiatives.

⁵ The NRAS ended 1 April 2020, with incentives discontinued and dwellings beginning to exit the scheme from August 2018 and continuing through to June 2026 ([Federal Register of Legislation](#) 2020, Part 2: Division 1).

Cohousing and cooperative housing models are both examples of collaborative housing. As described by Tually, Coram et al. (2022) these housing options are led by residents or community. Housing cooperatives may be independent entities, with all aspects of housing managed by the resident owners, however, the most common form are rental cooperatives whereby assets are owned by a community housing organisation. Residents are required to manage rent collection, arrears, maintenance, and behaviours while the community housing organisation undertakes asset management.

Housing cooperative properties are frequently comprised of detached dwellings dispersed across many geographic locations, although may be multi-residential sites with shared facilities. Cohousing developments are intentional communities, meaning that there is an intention to live shared lives through design, and are co-located. Share spaces and facilities, or 'commons' are a means of realising supportive social relations (Holtzman 2011). Some co-housing takes a cooperative legal form. Cohousing requires self and group management. Cohousing is often a private initiative of future residents to obtain more affordable market housing, but rental cohousing also exists within the community housing sector. The account in Box 2 provides detail of a community housing provider cohousing rental model.

Box 2: Experience of living in cohousing

I lived in cohousing for nine years and I think it was alternative because it was multigenerational ... So my flat was small, we all had allocated one bedroom per one person in the family, and there were 18 flats in two little buildings, and in the middle a ... big common house and a common garden ... The laundry was a shared laundry. We all had our own little bathroom, our own little kitchen, but if we wanted to entertain for our family or for a big number of people we would go to the common house, big industrial kitchen with a big cool room.

So I had my own private small space ... and I could decide to invite people from the co-op ... or from outside, and then we had all the shared amenities which were very big, plus the shared garden. So that was the luxury of your own space but also common space, but with that came a lot of responsibilities as well, meaning a lot of meetings. So we would be in charge of dealing with the rents and the rent arrears and garden maintenance. There were lots of things to be accounting for and dealing with and recording. So there was one finance group but with two associations, so we were actually dealing with two associations.

There was a garden group, a common house group, a maintenance group [...] Lots of positive aspects not only on the social level but also economical, we would share electricity, we would share bills. Because we had buying power of 18 houses we were able within a few years to have solar panels put on the whole building and then our electricity bill went down enormously. So I was paying for a few years \$10 a week in electricity.

Anyway, all these positives, but also some extra work. So the rent was less expensive, but there was more work to be done.

Source: Focus groups, female, regional private renter.

While the case in Box 2 was a largely positive experience for the participant, other focus group members were less confident about residing in a housing model requiring self-management, despite a lack of lived experience. Through a variety of information sources, a few focus group members held the view that these were not functional housing options for them:

Because of the legal dynamics and the legal stuff around tenants in common ... but they just have a really, really bad reputation for power dynamics, personality clashes and how to wrangle out of [the financial structure] legally when you want to. (Female, regional shared equity home owner)

[A cooperative] leads to emotional and financial abuse and it leads to pressures and it leads to depression. (Female, metropolitan mobile home owner)

A participant with lived experience spoke positively of their time in YWCA's co-living housing in Canberra. This model operates as a managed share house arrangement in which residents have their own bedroom and en-suite and share the living and kitchen spaces:

They built houses and there's eight older women that live in [a] house, not necessarily over 55 and they all have their own kitchen, it's like a bedsit arrangement where they all have their own front door where they come in and out but there's a shared kitchen and they spend a lot of time working through to make sure the relationships are going to work and they've got exit strategies and all sorts of things and they're just going to be building their second house like that because their first one was so successful. But a lot of time goes into selecting people, a lot of time. (Female, regional shared equity home owner)

Other focus group participants were aware of 'share house initiatives on the Sunshine Coast' providing the caveat that it is an option 'if you can live in a share house arrangement' (Female, metropolitan private renter). The options such as dual key and shared equity were not well known. As Tually, Coram et al. (2022: 26) describe, dual key properties consist of 'one single title property that may appear similar to a standard home from the outside but is designed as, and divided into, two separate dwellings.'

The shared equity housing option is a home purchase scheme where the 'home buyer sharing the costs of home purchase, potentially both the deposit and ongoing mortgage repayments, with a "partner"' (Tually, Coram et al. 2022: 27). The partnership may be formed through a government-backed scheme or as part of a private arrangement. Prefabricated homes, for instance mobile or manufactured homes, were also largely unknown although 'tiny homes' were favorably received. Build or buy to rent programs were not commented upon.

2.3 Gaps in knowledge of housing options

Despite their often detailed understanding of mainstream housing options, focus group members and interviewees identified or revealed gaps in their own knowledge. One private renter found themselves without affordable housing at retirement and was unaware of other options, including community housing:

Yeah, I've always privately rented and my options I thought were you privately rent while you're working, when you retire you can still work or you can go into ... state housing until you're 80 and then you go into an aged care facility. So that's all my knowledge ... Retirement didn't look very promising because it was just crappy [rental properties to live in] so that was my knowledge and it's not a very secure feeling when you're 65 plus thinking, oh well, where am I going to end up when I want to finish work? (Female, metropolitan community housing tenant)

Several focus group participants remarked that they did not know about CHOs or that it was an option that they could explore until some time into their search for housing. The qualitative research revealed that a few participants learnt about community housing options when they put their names down with the state housing authority, while others were directed to CHOs by family members or friends. Some respondents developed their knowledge of the community housing sector via involvement in community groups. One participant who was aware of community housing options explained, that despite this, they did not have sufficient knowledge to be able to access this option:

Apart from just generally knowing that you could have public housing and that you have to go in there and do the forms. I've always rented privately ... I knew [community housing options] were there but not where they are or what they do or how they're run. (Female, metropolitan private sub-letter)

For another participant, entry into the private rental sector came later in life. In addition to discovering how unaffordable the private rental sector is, the process of applying was also new:

Having to go to these open houses ... I did look at a couple of houses, but they were well over \$400 a week and I said I just can't afford it. And even this unit \$380 now the \$380 a week, but it's nothing flash. But, boy, some of the ones are \$360 a week. There's no way I could live in the dumps I looked at for \$350 a week, it was terrible. So anyway, that's how I came here. But it was very difficult having to front up to these open houses to put in an application. Well, I'd never rented since I left my husband. That was in 1995. So I had nothing to do with rental markets. So yeah, it was a real eye opener to me. (Female, regional community housing tenant)

Some study participants admitted there were alternative housing options about which they were unaware:

No, there's a lot that you don't know until someone tells you about it, even though there's heaps of stuff. (Female, metropolitan boarding house)

I think there's a lot out there that I actually don't know about. I was just Googling your thing, the Nightingale Housing and I recently went to another woman's home where it was built by a community. They all got together and did it. I feel like there's all these little things happening in the background that [I] would have absolutely no idea [of] or even know how to start to get on their waiting lists or their information list. (Female, metropolitan private renter)

Another participant reflected on all the options presented during the focus group, commenting on both the practicality of the models and their limited knowledge of these housing alternatives. They also pointed to a lack of an accessible source of information, a key reason for gaps in the housing knowledge of alternative options:

I think the models are all functional for different people ... But it's actually putting them into a place where they're easily accessible and people can identify the options and choose the option that best suits them. That's the critical thing because I never knew any of this stuff existed. (Female, metropolitan mobile home owner)

Housing pathways are key to the development of knowledge, as the following participant demonstrates. In this case, their knowledge was in the areas of home ownership and the private rental sector, so the participant lacked knowledge of other sectors and alternative options. The participant was unaware of the mechanics of social housing, but used their housing literacy of the private rental sector to sublet a room in their house and supplement their mortgage repayments:

I haven't had any experience really with the public sector. I suppose I still rely on the private market because I've always generally had a job, even if I've been underemployed ... I've pretty much always lived in shared houses. (Female, metropolitan home owner with a mortgage)

Another participant explained that having a range of housing experiences throughout their housing career had equipped them to navigate the social housing and private rental sectors. They noted that this was not the case for their relatives whose singular experience of home ownership left them unprepared for navigating other tenures should their circumstances change:

If you haven't gone down this road you know nothing about it. I've got relatives who are quite well-off, they know nothing about experiencing homelessness ... They wouldn't know where to go to get information or how to seek out people to help. (Female, metropolitan transitional housing tenant)

Housing literacy can also be country specific, as one older private renter explained:

I was once an owner but because of bad relationship issues, this didn't last five years. Outside of that, I was always renting my entire life. I was born in Germany and the rental system is completely different over there. So if you sign a lease ... you actually can sign up for life. (Female, metropolitan private renter)

Such an observation highlights the differences between the Australian and international housing systems. This is significant, as knowledge acquired through past experiences, or comprehensive sources, aids information navigation. Such knowledge or housing literacy may also guide households to make effective housing decisions. Therefore, given the paucity of available or comprehensive information, those focus group members who had previously only been home owners, rented privately or were migrants to Australia later in life found navigating housing options in other parts of the housing system more difficult. Such realities are demonstrated by the following comment from a private renter:

As I was saying ... not being born in Australia, so being a migrant in Australia although I'm educated, I can read and write, that is not a problem, I can understand, but knowing how things work in a new country [is difficult]. (Female, regional private renter)

2.4 Summary

This chapter has examined the knowledge and understanding of mainstream and alternative housing options by study participants. Participants demonstrated a greater familiarity with the traditional public housing system and private rental sector compared with other tenure options. People's depth of knowledge in this regard was largely a function of individual housing experiences and an evolution of their housing knowledge over time. As the public housing system has been the main alternative option to home ownership or private rental since the post-war period (Morris, Pawson et al. 2021), widespread knowledge of this system among participants of this age group is not surprising.

The deeper housing literacy held by most study participants with regard to mainstream options, such as social housing, has allowed people to respond to their changing housing needs and make informed decisions about their future housing options. There were hints at generational differences, where older participants were more familiar with the social housing system compared with their young counterparts. Younger participants were less likely to view social housing as a resource that they could access when in crisis, instead seeing the private rental sector as the main option available, although not necessarily affordable or accessible.

Generational differences were also evident with regard to experiences of home ownership. Younger cohorts were less likely to have been owner-occupiers, with the private rental sector their 'native' tenure. Conversely, home ownership as the traditional 'native' tenure of older Australians (55+ years) has meant that people in age cohorts 55 and over have a narrowed housing literacy, having little need for knowledge of other sectors until crisis forced tenure change. Participants in general demonstrated a level of adeptness at utilising a range of state and federal support options and informal networks to access affordable housing.

Knowledge of alternative housing options—those outside conventional home ownership, private rental or the products delivered by social housing—was not well developed among research participants. Collaborative housing options were known to exist among some participants, however, substantive knowledge about less well-known models, such as shared equity, dual key or prefabricated homes, varied among focus group members and interviewees. Notably, participants were sometimes aware of the gaps in their knowledge of alternative housing options, with a desire for better information sources and avenues for information raised, an issue to which we now turn our attention.

3. Supporting structures delivering housing information

- **The supporting structures available to assist older Australians to navigate their housing options consist of primary and secondary entities that provide information and access to housing.**
- **The supporting structures that exist are not always easy to navigate, nor comprehensive, and are often delivered in a form that require digital literacy.**
- **There are very few services providing legal information and support to assist lower income older Australians to navigate their housing options.**
- **The majority of lower income older Australians have not accessed information on housing, or housing-related financial or legal information.**
- **Respondents overwhelmingly trust the information they receive from their family, state government or community housing organisations. They also preferred to talk to an individual to access housing information or retrieve it from a website.**
- **The absence of a central repository of local housing information was a significant gap in the supporting structures and a barrier to those aiming to access housing information.**

The availability of appropriate and affordable housing options needs to be accompanied by structural support mechanisms that assist older households to make informed choices. Such supports might be interpersonal/relational, virtual or face-to-face conduits that households interact with to access information about housing. Information provided through supporting structures to older people should be about all housing options and not limited to the mainstream options: home ownership, social housing and the private rental sector.

Few Australian studies have explicitly investigated the availability and accessibility of housing information, the type of information provided, and the mode of delivery. Research by Fiedler and Faulkner constitutes one of the few direct analyses of supporting structures in Australia (Fiedler and Faulkner 2017; Fiedler and Faulkner 2019). Meanwhile, research on older LGBTQI+ Victorians (Walton and York 2020), and precariously housed HAAG clients (Bessant 2018) provides implicit insight into the type of supporting structures available to the target cohort.

Fiedler and Faulkner found that while supporting structures typically provide broad, fragmented descriptions on mainstream housing options, there is an absence of options enabling the target cohort to obtain more granular information and household-specific advice. Their research also showed how obtaining information from supporting structures can be increasingly difficult for vulnerable and marginalised groups. For example, information is rarely made available in languages other than English, creating an additional barrier for older CALD people on low incomes (Fiedler and Faulkner 2017: 122).

Walton and York's study, which surveyed and interviewed 228 older LGBTQI+ Victorians, showed that more than half (60%) had very little knowledge of the supporting structures they could turn to for assistance. To this end, a significant proportion believed that residential aged care was the only housing option available to older LGBTQI+ people, yet recognised the aged care sector as largely unobtainable due to high costs coupled with fears of discrimination and being 'forced back into the closet' (Walton and York 2020: 24). The same study also highlighted that supporting structures and literature on housing and ageing more broadly did not specifically cater for or consider older LGBTQI+ people, arguing the need for diverse housing navigation tools and information services (see also Hurren 2020).

The need for housing information that is comprehensive, accessible and specific to the target cohort has also been recognised in international comparator jurisdictions. Research from New Zealand, for instance, revealed a strong appetite for accessible information providing practical guidance on how to access appropriate housing and successfully age in place (Saville-Smith and James 2016). Similarly, a 2013 study on older people in the UK found that more than one-quarter of all participants wanted more detailed access to information about housing options. Most participants would prefer to receive information from a trustworthy body such as a government housing authority or local council and through print materials as opposed to web services (Housing Executive 2013).

The way in which supporting structures produce, promote and deliver information is also important. Beyond text-based information provided online or as a hardcopy, receiving personalised housing information from trained professionals has been observed as instrumental in navigating the housing system and securing stable and appropriate housing. With regard to the social housing sector, Hurren (2020) found that prospective tenants benefited from specialist and person-centred housing information catering to the needs of older people, including state housing staff connecting people to the community housing sector. A similar finding has been made by Bessant (2018), whose work showed an overwhelming preference among HAAG clients to speak to an information provider directly, either face-to-face, or over the phone.

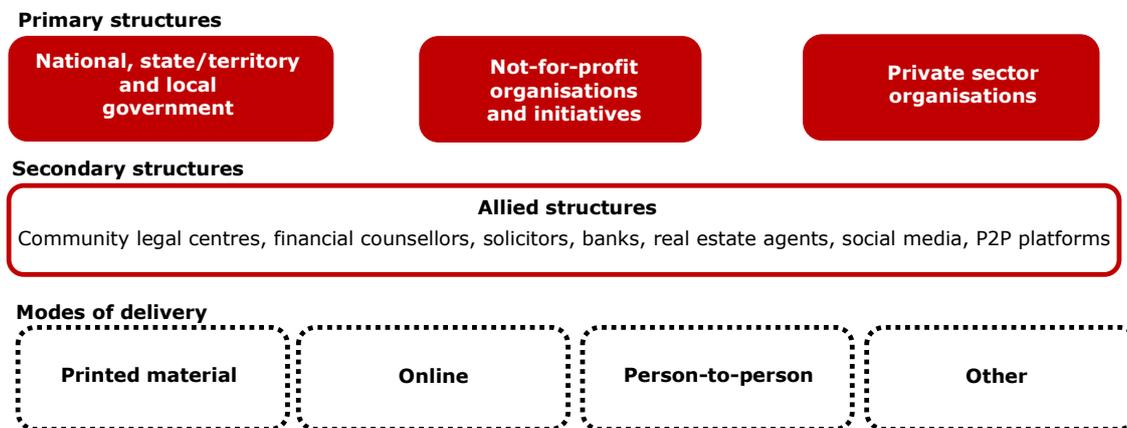
This chapter examines the supporting structures that assist households to navigate their housing options. It highlights the types of information and services available, the information sources and delivery methods⁶, and reflects also on what can be learnt from international practice. The chapter then draws on the findings from the survey to understand where older lower income Australians access housing information, including housing-related financial and legal information, people's perceptions on ease of accessibility and the sources they trust. The chapter concludes by examining the barriers that older lower income households face in navigating existing supporting structures.

3.1 Conceptualising supporting structures

Our review of academic and grey literature found a range of supporting structures available to help older Australians on lower incomes to understand and access appropriate and affordable housing alternatives in Australia. Information on housing is currently delivered through a range of interpersonal/relational, virtual and face-to-face avenues operating at multiple levels. Supporting structures can be understood in terms of both the entity through which the information is delivered and the method or mode used to convey the information, as illustrated in Figure 1.

⁶ This work builds on the work of the Ageing on the Edge project of Fiedler and Faulkner and Housing for the Aged Action Group (<https://www.older tenants.org.au/ageing-edge-national-action-project>).

Figure 1: Supporting structures



Source: Authors.

As depicted in Figure 1, supporting structures can be considered to operate on three key conceptual levels:

- **Primary supporting structures**, which refer to all entities that provide housing information including access to accommodation. Such structures include national, state/territory and local governments, not-for-profit organisations and initiatives (e.g. CHOs and housing advocacy groups) and private sector organisations that guide older lower income households through housing options and the housing market.
- **Secondary supporting structures** refer to those entities that intersect or are allied with the housing sphere, including formal structures such as community legal centres, financial counsellors, solicitors, banks, real estate agents and other associated information providers. These structures may also be informal for example, social media forums, peer-to-peer platforms, as well as information, recommendations and guidance from friends and family members.
- The third component to the conceptual framework is **the mode of information delivery**. The review found that information provided was delivered in any combination of four modes: person-to-person (consultation or meeting between a client and service provider either face-to-face or over the phone), online, printed materials, and other formats (community events, seminars or workshops).

Literature published online is largely presented in a format whereby users must navigate multi-page websites or portals to retrieve available housing information. Several structures provide person-to-person contact which is typically facilitated via telephone call, email exchange or an online 'web chat'; requiring some level of digital literacy. In some cases, an in-person meeting may be arranged with a client at a local office or information hub.

A few international supporting structures have also established housing navigation 'toolkits' or similar information bundles, assisting people to identify housing options suitable to their specific needs. Often accessible in both online and print formats, housing navigation toolkits tend to use a questionnaire-type approach to generate a range of potential housing options and relevant sources to seek further information. Our review observed very few supporting structures providing such personalised information services in Australia.

The extent to which supporting structures provide information in languages other than English and modes of communication suitable for people with hearing, visual and speech impairments varies significantly.

3.1.1 Primary supporting structures

Australian Government

At the national level, the Department of Social Services (DSS) operates a Housing Support portal, providing broad information on various government housing policies, programs and services. Information provided extends to descriptions of CRA and NRAS, for example, as two supports in the Australian Government's domain. The Housing Support portal supports households to access information about housing by providing material on the scope and function of various housing-related initiatives, including web links to other relevant departments and state government websites.

There is, however, a general absence of information specific to older Australians, and less so for those on lower incomes. The Housing Support portal is predominantly a web-based support and does not include a dedicated point of contact. The DSS also operates a dedicated Seniors portal. The portal offers information on financial planning, employment, and digital literacy, however, there is no information related to housing or a link guiding users to the Housing Support portal (or vice versa).

Other structures that provide housing information are the Australian Government's First Home portal (firsthome.gov.au) and National Housing Finance and Investment Corporation website (nhfic.gov.au). The government's MoneySmart website (moneysmart.gov.au) and the Australian Tax Office (ATO) website (ato.gov.au) also provide a range of resources geared toward financial and retirement planning, investments and property ownership, not all of which would be applicable to precariously housed older Australians.

State and territory governments

At the state and territory government level, a range of departments and agencies offer information on accommodation and housing-related advice services. Information on housing may be provided through a dedicated housing authority, as is the case in South Australia, or managed by a larger state government department with responsibilities for housing and homelessness. Other jurisdiction level examples are HousingVic, managed by the Department of Families, Fairness and Housing; Housing Tasmania, as part of the Department of Communities; and in Western Australia housing information is delivered by the state Department of Communities.

State and territory government websites typically offer generic information on mainstream tenure types such as social and private rental and home ownership. For example, information about social housing is centred around eligibility, applications, housing registers and waitlists, and various types of housing, housing providers and supporting agencies. Information specific to existing social housing tenants is also provided. Person-centred assistance can be accessed via phone, email and in person in most jurisdictions.

Information to support private renters focusses on various forms of financial assistance available as well as individual advice and support services. Information provided includes details about bond loans or guarantees, head leasing arrangements and private tenancy facilitation, alongside links to other information such as how to apply for CRA.

State and territory governments also operate private rental access programs (sometimes called private rental brokerage programs (PRBPs)) which are designed to assist vulnerable and marginalised populations access and sustain private rental tenancies (Tully, Slatter et al. 2016). The assistance provided by access programs can include information on accommodation options, tenant rights and responsibilities and how to improve property search strategies, as well as providing information on, and connecting people to, financial assistance programs such as CRA, bond loans, and other formal supports. Access workers may also assist with the preparation of appropriate documentation, provide access to computers when needed, and also accompany people to property inspections.

The Private Rental Liaison Program operated by the SA Housing Authority offers one example of this type of primary supporting structure, designed to support lower income households who may experience difficulty accessing private rental, but could maintain a tenancy with some assistance (SA Housing Authority 2020). Assistance is provided in the form of rental liaison workshops, general information about finding property listings and open inspections, preparing application documentation and practical support to help find and maintain a private rental tenancy (i.e. advocating and negotiating with landlords and real estate agents on the applicant's behalf).

While these supporting structures help households to access information about housing, they are not necessarily focussed on older Australians. Indeed, there are few examples of state government supporting structures which directly support older Australians. One example is WA's Seniors Housing Advisory Centre (SHAC), which provides information and advice on a range of housing options for those aged 55 years and over (SHAC 2018). The SHAC offers personal assistance, information packs and factsheets, housing decision toolkits and checklists, as well as directories to external sources relevant to housing. A second example is the ACT Seniors Directory. The Directory catalogues government and non-government services specific to older Australians, including a housing information portal available for viewing in multiple languages (Community Services Directorate 2021). The portal provides web links to Housing ACT, community housing providers, tenant advocacy and advice services as well as various retirement villages, residential parks and aged care facilities.

Policy reform at the state level could also be considered an extension of the supporting structures assisting the target cohort into less precarious housing. In Victoria, for example, new private rental laws came into effect in 2021, which include new rental minimum standards; options for longer term rental agreements; banning evictions without reason; the prevention of unlawful discrimination; and permitting modifications by renters, such as features to assist ageing in place (Consumer Affairs Victoria 2021).

Local government

The scope of housing information provided by local governments varies significantly. While some provide generic housing information and refer to state-level departments for more specific queries, others provide more detailed and tailored information relevant to older Australians, including about housing. For instance, more than 40 Australian local governments have endorsed the World Health Organisation's Global Network for Age-friendly Cities initiative (Age-friendly World 2021). As part of this program, local governments place particular importance on providing information on specific programs and services for older people through their websites, with housing one of the topics of information.

The City of Melville (Perth, WA) was the first Australian jurisdiction to implement an Age Friendly Cities approach through its 2006 strategic planning framework (WALGA 2021). Older Western Australians, including those outside the local government area, can access information about housing through the 'Housing and Care options for Older Australians' portal. This portal provides contact information and web links to various housing providers and support services, as well as a housing decisions toolkit for older people. The toolkit is designed to guide people 55 years and over through their housing options and assist with the housing decision process. While the focus is centred on home-ownership options, retirement villages and residential aged care, an option for renting is included, and refers people to a state government factsheet on social housing options (SHAC 2018). A direct point of contact is provided (telephone, email and street address), and much of the information is available in hardcopy at City of Melville community centres.

Not-for-profit sector

Not-for-profit organisations and advocacy groups were found to offer the widest spectrum of supporting structures and access to information in our review. The support provided is generally linked to the programs of organisations, and therefore information and support may be available to help people to:

- sustain or access a residential tenancy
- educate tenants about their rights and responsibilities
- navigate the housing system, and
- in many cases, advocacy or referral services are directly provided.

The type of information delivered by not-for-profit agencies depends on the target group of the organisation and, subsequently, funding agreements. For example, some services provide specialist support for Aboriginal clients (Tenants' Union of NSW 2021) or people experiencing or at risk of homelessness (National Shelter 2021).

CHOs offer a range of supporting structures through the provision of information on various housing options and services available to older Australians. While some CHOs operate across multiple jurisdictions (for example, national providers, Anglicare and Housing Choices), most operate at a state or local level. CHOs also offer demographic-specific housing options, including programs for Indigenous Australians (e.g. Aboriginal Community Housing Ltd, Yilli Housing); women (e.g. Women's Housing Company, Women's Property Initiative) and older Australians (e.g. Bethanie Community Housing, Wintringham). Targeted housing information is also offered through a range of housing advocacy groups, including the Council of the Ageing (COTA), National Shelter and associated state-level organisations, and HAAG. In addition to providing information on those housing products offered by CHOs, some organisations also provide information and assistance relating to private rental housing, tenant resources and mental health services (e.g. Launch Housing).

Information is made accessible through a range of media outlets, including websites, phone, post, social media, newsletters, reports and factsheets. Organisation offices and information hubs also allow for in-person meetings, workshops and events. HAAG, for example, is a non-for-profit organisation specialising in the housing needs of older people in marginal housing circumstances through the provision of services and advocacy work. Within the housing options section of HAAG's website, a list of housing options includes 'public housing', 'social housing', and 'moveable units', as well as a range of low-cost, age-specific housing options.

A more comprehensive description of housing options available to older people is included in the 36-page *Finding a Home* booklet, where detailed information is provided on a wider range of housing, such as home ownership and private rental. Web-users can view the portal in 17 different languages. When speaking directly with a staff member, HAAG utilises the Victorian Interpreting and Translating Service (VITS) to ensure that a wider range of culturally diverse people can access the information and resources provided. A web link titled 'Diverse Communities' provides culturally appropriate information and support for multicultural communities, Aboriginal elders and LGBTQI+ elders. Housing information specific for older women is also offered.

HAAG has also published a suite of action plans, reports and newsletters among other materials advocating for increased housing equality, as well as promoting cross-sector housing innovation and development catering to a diversity of older people at the national scale.

Private sector housing services

Private sector supporting structures typically constitute for-profit companies, where profit margins underpin business models. The commercial reality of companies influences the shape of products and services offered. In most cases, these supporting structures offer information on housing options specific to older Australians, such as home ownership, as well as retirement and lifestyle villages (see for example Retire Australia n.d). No private sector housing services offering information specific for the target cohort were identified.

3.1.2 Secondary supporting structures

Secondary supporting structures intersect the housing sphere or are allied with primary supporting structures. These formal and informal entities do not provide accommodation but may offer information and assistance that can help people when making housing decisions. Our review and investigations around supporting structures found that secondary structures deliver general information, rather than dedicated platforms or portals specifically designed to assist lower income older Australians to navigate their housing options.

Tax advice and superannuation funds

The Australian Tax Office (ATO) supports the provision of tax assistance in various forms. A Tax Help program assists unrepresented individuals in preparation of simple tax matters. Since 2019 the ATO has funded a network of tax clinics to support unrepresented clients in their dealings with the ATO (Blissenden 2020). This model was based on the Low Income Tax Clinics funded by the Internal Revenue Service in the US (McLaren 2020). Individuals who earn less than a prescribed amount (\$18,200 in 2020–21) are not required to lodge income tax returns, and this exemption is extended for a person receiving JobSeeker or a lower income aged person. Accordingly, many lower income older Australians are not in regular contact with financial professionals and would therefore not receive information that could inform their housing decisions.

It is possible that superannuation funds can also provide information relevant to housing related decisions. Advice on superannuation may fall within the definition of advice on a financial product. In 2019, the Australian Securities and Investment Commission (ASIC) surveyed 25 ASIC regulated funds regarding the provision of financial advice to members (ASIC 2019a). The responses indicated that 75 per cent of inquiries from members was classified as 'general advice'. Superannuation funds provided advice primarily through call centres (37%) or a related third party (26%), but are increasing their use of automated advice systems (ASIC 2019a: 6).

The Australian Government is developing a Retirement Income Covenant, expected to be legislated by 1 July 2022. The Covenant will require superannuation funds to develop strategies to assist members in retirement, including a requirement that funds will assist members in balancing the objectives of maximising income, managing investment risk and ensuring flexibility in savings (Treasury 2020). Such advice, if personalised to the client, would take into consideration the cost of appropriate housing.

Access to advice through a superannuation fund, however, assumes that older renters have access to superannuation. Unfortunately, Hodgson, James et al. (2018) found that more than half of older renters in Australia do not hold a superannuation account, either as a result of having withdrawn any accumulated superannuation, or not having accrued superannuation during their working life.

Financial planning advice

Financial planners constitute a secondary supporting structure as they can provide information that may shape housing decisions. Such professionals are unlikely to be significant supports to lower income older Australians given they generally operate on a fee-for-service basis. In 2019, ASIC reported that 66 per cent of people have never received financial advice, with only 12 per cent receiving financial advice within the previous 12 months (ASIC 2019b). Of those who did receive advice the majority were over 55 years of age (53%); male (57%) lived in the metropolitan regions (74%) and had a university level education (53%). Most significantly, for the purposes of this report, 78 per cent owned or were paying off their own home and 44 per cent had a household income of more than \$100,000 per annum.

These data support our view that those engaging with financial planners are predominantly higher income earners. The main reasons given for seeking (or considering) financial advice was retirement income planning or various aspects of superannuation. Estate planning and aged care planning were also significant motivators (ASIC 2019b). In addition, and of relevance for our target cohort, are the range of identified barriers to seeking financial planning advice. The most significant barrier is cost, but others include:

lack of trust, lack of tailored services, inaccessible forms of services (i.e. digital, which only work for some), unaffordability of services, and gender norms imbued in some services, which can be off-putting for women. (Hamilton, Hodgson et al. 2021: 6)

Hamilton and colleagues suggest the ASIC Financial Capability unit should:

develop programs that provide advice at particular trigger points including separation or divorce, pre-retirement and at retirement; and this should be backed up by access to more affordable formal financial advice where needed (Hamilton, Hodgson et al. 2021: 74).

Such changes would increase the capacity of lower income precariously housed older Australians to access information and make decisions about their housing futures.

Financial counsellors

Although the data show that older lower income Australians are less likely to seek advice from financial planners or other finance professionals, there are other sources of assistance available for people seeking financial advice. Such avenues are not housing specialists, but can give advice on budgeting and availability of financial assistance.

Financial counsellors (as distinct from financial advisors) are employed by non-profit agencies with funding largely provided via government funding agreements. Such counsellors work with people in financial distress. The National Debt Helpline is an access point to the financial counselling network. Community-based financial counselling organisations do not charge fees or receive commissions and, accordingly, are exempt from ASIC licencing requirements.

The Financial Rights Legal Centre, with the associated Insurance Law Service, is a community legal centre based in NSW that specialises in financial services. Similar specialist services are also available in other states, including the Consumer Credit Law Centre (WA) and the Consumer Action Law Centre (VIC).

Debt consolidation and refinancing services will also act for clients in financial distress. These services charge fees and/or commissions, and must hold appropriate licences as discussed above. While some of these services provide a valued support offering, others have been criticised for predatory practices (Knowles and Noyce 2017).

Legal services

Although legal information and services pertinent to housing and ageing are available, such resources are often difficult for the target groups to identify and access (Productivity Commission 2016). Not surprisingly, this is even more difficult where lower income older households are considering alternative housing models (Bridge, Davy et al. 2011). State government-provided advice and information primarily focusses on traditional forms of accommodation, such as home ownership, renting and various forms of retirement accommodation, such as retirement villages and residential parks, and residential aged care (see for example DMIRS 2021). Granny flats are now regarded as part of the 'mainstream' and thus more information is available to older people considering this housing option (Somes and Webb 2016; Webb 2018).

Information and advice available to lower income older people in relation to accommodation is not easy to navigate. Indeed, unless formal legal advice is sought, it is difficult to work out the intricacies of the relevant legal and service provision frameworks. There is little in the way of legal information and services regarding different tenure and design models in Australia (Annand, Lacey et al. 2015), especially in relation to lower income older people (Knowler and Webb 2022).

At this stage, it is important to distinguish legal advocacy from advocacy (including providing information) about housing options generally. Only qualified legal practitioners can provide legal advice. Persons who are not lawyers can state the law but cannot give advice. Indeed, many organisations, for example state government initiatives such as the Seniors Housing Advisory Centre (DMIRS 2021), are at pains to ensure that they do not provide legal advice because of the ramifications. In many organisations, especially where there are no lawyers on staff, advocates can only provide general information and advice, not advice specific to the circumstances of the older person.

Legal information, advice and advocacy regarding housing and accommodation issues can be provided through private lawyers, community legal services and Legal Aid (see 3.1.2.4). It is unlikely that lower income older people would seek out private lawyers due to the likely expenses incurred.

Community legal centres

Community legal centres (CLCs) are independent, not-for-profit community-based organisations that provide free information and community legal education, free legal advice, legal referral, and legal representation (Community Legal Centres Australia 2021). Many CLCs serve as a community focal point for a wide range of information including housing information, although their role typically involves referral to specialist tenancy CLCs (see below) or housing services. CLCs are divided into generalist and specialist services. Specialist services focus on specific demographic cohorts (e.g. older people, women, refugees and asylum seekers) or in a particular area of the law (e.g. social security law, tenancy law, environmental or mental health).

Although community legal centres provide a valuable service, they are underfunded compared with need and have an ever-increasing client load, meaning cases need to be triaged, and, where there are pressing legal matters, the capacity to 'merely' provide information on housing options is unlikely to be a priority.

The Older Peoples' Rights Service at the Northern Suburbs Community Legal Centre in Perth is one example of a CLC. The service can provide advice on assets for care (granny flat) arrangements and misuse of powers of attorney involving land but not in relation to retirement villages (NSCLC n.d.). In NSW, the Seniors Rights Service provides free legal advice on a range of non-housing issues, yet housing related issues are limited to strata and some forms of retirement accommodation (SRS 2021).

Although specialist tenancy and accommodation services exist, they may be limited in the type of advice they can provide. Green Circle Community Legal (formerly TenancyWA), for example, which provides advice regarding tenancy issues and the Older Peoples Rights Service (WA), can provide advice regarding some forms of accommodation but not, for example, retirement villages. The Tenants Union of New South Wales (TUNSW) and Tenants Union of Victoria each provide advice, education and advocacy in relation to renting a home (whether in private, public or community housing), or a caravan, residing in a residential park or a boarding house. Other organisations such as Justice Connect offer a seniors law service that may provide housing advice through an in-house lawyer, a referral to a member law firm (costs would have to be negotiated) or health justice partnerships (Justice Connect 2021).

Legal Aid

The scope for Legal Aid to become involved varies from jurisdiction to jurisdiction. Legal aid commissions in each state and territory provide free legal advice although this depends on the legal matter and the financial circumstances of the client. Legal aid funds the cost of a private lawyer. Legal aid commissions undertake community legal education including distribution of written information (online and hard copy).

Legal aid commissions can provide a 'grant of legal assistance' if eligibility criteria are met. Each state and territory provides guidelines for eligibility for legal aid that include means and merit tests. There is a central legal aid office in each capital city but, depending on the jurisdiction, offices may also be in suburban, regional and rural locations. The remit of legal aid offices varies from jurisdiction to jurisdiction—for example, the state government funded Seniors Rights and Advocacy Service (SRAS) in WA that provides legal advice and assistance on a variety of issues, including 'living arrangements' for older people (Legal Aid WA 2021) and also provides information sessions and community legal education. Legal aid advice may be delivered through websites to encourage 'self help' for people considering using the service. These materials include downloadable videos and factsheets. Alternatively, phone, face-to-face and community outreach services may be provided.

The various possibilities for share housing for older people may be complicated by questions involving the status of residents in discrete arrangements under both residential tenancy legislation and the common law (McCullagh 2019). Existing legal frameworks that, at first glance, may accommodate alternative options, such as non-rental types of cohousing for example, may be inaccessible to older people who don't have access to significant assets or advice, or are disinterested in lengthy building programs, financial impost or complex arrangements (Holtzman 2011).

Solicitors

Solicitors are another important supporting structure that may provide housing advice and information. However, due to the significant consulting cost, it is unlikely lower income older people will seek formal advice from private solicitors, especially at the stage where they are merely seeking information.

The role of private lawyers in terms of housing is predominantly to problem solve—to deal with a legal issue arising after a property transaction—rather than give advice on preliminary options and choices. Therefore, the role of private lawyers in this area, especially for lower income households has, for some time been almost non-existent (Ellison, Schetzer et al. 2004; House of Representatives Standing Committee on Legal and Constitutional Affairs 2007).

Notably, there is a considerable degree of encouragement from state and territory law societies and the Law Council of Australia regarding ensuring older people are better informed about housing options in retirement (Law Council of Australia 2020).

Real estate services

Private sector real estate services provide some limited assistance or advice to lower income households in general, including older Australians. These entities include real estate agents and property managers, as well as online for-profit platforms such as realestate.com.au and domain.com.au. Both latter platforms offer formal pathways into private rental housing, including information about the application process; however, this information is not specific to lower income populations or older Australians. The website rent.com.au, which caters exclusively to private renters, was found to offer information and services that could potentially offer some specific assistance to older Australians. This information includes fee-based tools and products such as bond loans and ID verification via the National Tenancy Database.

Social media and peer-to-peer platforms

Informal channels providing housing information or access into housing have historically included place-based forms of communication such as noticeboards, classified advertisements and word of mouth via friends, family, colleagues and acquaintances. With the rise of digitalisation, social media and online peer-to-peer platforms have been recognised for the significant role they now play as a key node of housing information for those with internet access (Maalsen and Gurran 2021; Parkinson, James et al. 2020). Parkinson, James et al. (2020) show how online peer-to-peer platforms have increased the opportunities for people to find accommodation in shared renting arrangements, particularly urban singles with low and precarious incomes.

Peer-to-peer platforms can include Facebook groups such as 'Fairy Floss Real Estate', and online classifieds such as Gumtree, as well as for-profit platforms including flatmates.com.au, a nation-wide share rental platform. Platforms also exist to provide housing opportunities for specific populations who have experienced discrimination and prejudice in their search for housing (Maalsen, Wolifson et al. 2021). For instance, gayshare.com.au is a peer-to-peer platform providing shared housing information and opportunities to LGBTQI+ people.

Supporting structures: international practice

Supporting structures that assist lower income older people to access housing information were examined in New Zealand, Canada, the UK and the US. Similar to the Australian context, most information is delivered at the regional and local level by government and non-government organisations. The UK Government's *Homes England*, for instance, provides generic housing information largely focused on shared equity purchasing schemes. Little information is provided about other tenure types and housing information specific to older people. A tab entitled 'Housing and Local Services' refers users to various portals; however the navigation process is complex.

In the US, most supporting structures identified were tailored to either later life care or for-profit retirement housing. For lower income households, most federal and state-level governments provide information on how to access public and affordable rental housing. Municipal governments appear to play a more prominent role in providing housing support. For example, the City of Boston offers information on a range of housing options and support specific to older people. This includes public and affordable housing, retirement and aged care facilities and home share options. In addition to a user-friendly online portal, people can call a hotline to discuss their housing needs.

As in Australia, housing information was delivered through a variety of formats, including websites, in-person housing support services, online and telephone assistance hotlines, factsheets and information packs. In addition, there are examples of housing decision making toolkits specifically for older people in housing need—for instance, a research-based housing support toolkit provided by a not-for-profit organisation in New Zealand (Good Homes 2016). The fee-based service is designed to help older people navigate their housing options and identify more clearly the issues or concerns they might have about their current or future housing. The tool can be used in conjunction with other forms of support, such as information packs and referrals to external housing support services. This relatively affordable and tailored advice mechanism is an advance on current offerings in Australia.

We also identified supporting structures that deliver information and services to specific target groups. Box 3 showcases a housing information hub dedicated to improving housing outcomes for Indigenous peoples of New Zealand.

Box 3: The Māori Housing Network, Government of New Zealand

Operated by the New Zealand Government, the Māori Housing Network (MHN) constitutes one of the key housing information hubs for Indigenous peoples of New Zealand. The multi-lingual online portal is described as providing ‘a single point of contact for practical support and funding support for Māori Housing initiatives’ (Te Puni Kōkiri 2020).

Information provided

The MHN portal provides housing information specific for lower income households of all ages. Information is offered for crisis accommodation and social housing, as well as various forms of support for private rental households. A key feature of the MHN portal is providing information about how lower income households can access home ownership through government assistance schemes. For instance, under the ‘home ownership’ tab users are directed to a suite of factsheets which explain *what* affordable home ownership constitutes, and *how* to apply for affordable housing programs such as low deposit home loans and first home owners grants, among other initiatives catering to Māori populations. A web link also directs users to the Housing New Zealand Corporation, a major community housing provider which, in addition to providing affordable rental housing, also offers tailored support and help for cohorts eligible for assisted home ownership.

Information on housing development programs dedicated to increasing the quality and quantity of affordable Māori housing is also delivered. This includes information on a range of tenure types. The portal also provides direct links to key government agencies and departments for people experiencing severe housing stress.

Mode of delivery

The MHN offers users the option to speak directly with a local Housing Advisor either by telephone or in person. This option may provide opportunities to access information tailored to providing older Māori with greater clarification regarding the full range of housing options available to them.

Source: Te Puni Kōkiri (2020).

It is notable, that during our review of supporting structures, several websites (particularly often those based in the US) were found which required personal information such as name, age, email address, annual income and location to be submitted before full access to the website was granted. After connecting with these sites, it was found that the information offer often contained no relevant content and instead initiated a flurry of predatory email spam seemingly designed to lure older people into sharing personal banking details or to partake in potentially dubious online competitions.

3.2 Accessing housing information

Primary and secondary supporting structures in Australia and overseas exist to assist older lower income Australians to access information about housing. This section considers the extent to which these supporting structures provide assistance that enables older households to navigate their options. Drawing on the findings from the online survey and commentary from the focus group and interviews, the accessibility of this information, the extent to which these sources of information are trustworthy, and the way in which older Australians prefer to access this information are examined.

3.2.1 Accessing financial information on housing

Our national survey of older people asked respondents about the sources they had used to access financial information on housing. Just over half of all respondents indicated that they had not accessed any financial information on housing (53%). This cohort were most likely to be aged 65 years and over, rather than the younger age categories. Respondents from regional areas (59%) were more likely to not have accessed financial information compared with their metropolitan counterparts.

As shown in Table 3, of the 1,093 people who had accessed information, a majority used a combination of resources (58%). Where respondents accessed only one source, they were most likely to refer to family, state government websites, or CHOs, followed by friends. Less used sources included financial counsellors, internet chat rooms/blogs/forums, local government websites, seminars and 'groups I attend', or workshops run by financial professionals.

Younger (45–54 years) and older cohorts were most likely to consult with family about financial information for housing. Those aged in the middle cohort were more likely to seek financial information from professional financial advisors than the other age groups. Unsurprisingly, respondents in the social housing sector were more likely to have accessed financial information through state government departments (14%) and CHOs (16%) than other tenures. Only 5 per cent of private renters and even fewer mortgage holders accessed financial assistance from either of these sources.

Focus group participants spoke of structural and financial reasons for not accessing financial information on housing:

As a senior mortgage holder I found it very difficult to access financial advice when I most needed it. There were only crisis financial counselling or fee-for-service counselling, which I could not afford. (Female, regional shared equity home owner)

No, because you don't have the money for that [to contact legal or financial advisors] where you're in that situation waiting for housing. You wouldn't have the finances to do that. (Female, metropolitan private renter)

3.2.2 Accessing legal information on housing

Similar to the findings for financial advice, 61 per cent of respondents indicated that they had not accessed any legal information about housing. Again, those aged 65 years and over were more likely to have not accessed legal information compared with younger groups. Renters in both social housing (63%) and private rental (61%) were more likely to have not accessed legal information on housing compared with home purchasers (58%).

Looking only at the 913 people in the survey population who had accessed legal information, almost half (49%) used a combination of sources (Table 4). Younger cohorts were more likely to have accessed information from a combination of sources with more than half of people aged 45–54 years using this approach (53%). Respondents in regional areas were less likely to have used a combination of sources to access legal information on housing (45%) than those living in metropolitan locations (52%).

Where only one source was selected by respondents, a lawyer in private practice (12%), family (10%), state government websites (8%) and CHOs (5%) were cited most often. Sources used rarely or not at all included community law information programs, community legal centres, internet chat rooms/blogs/forums, local government websites, friends and seminars or groups.

Older age cohorts were more likely to have sought advice from a lawyer in private practice, with 18 per cent of those 75 years and over selecting this option, compared to only 7 per cent of those aged 45–54 years. Younger age cohorts were most likely to refer to family for legal advice on housing (13%). Unsurprisingly, purchasers (24%) were the most likely groups to have accessed legal information on housing from a lawyer in private practices, with tenants in social housing the least likely to have used one (5%).

Table 3: Selected responses to sources used to access financial information on housing

	Single information source only						
	Combination of information sources	My family only	State government websites only	Community housing organisations only	Professional financial advisors only	My friends only	Other
All* (n) n=1,093	634	131	77	66	44	33	33
All (%)	58	12	7	6	4	3	3
Age (%)							
45–54 years	59	16	5	6	2	4	2
55–64 years	63	10	7	5	2	3	3
65–74 years	51	7	10	8	10	4	6
75+ years	56	17	7	7	3	1	4
Location (%)							
Metropolitan	59	12	7	6	4	4	3
Regional	58	13	6	6	4	3	4
Weekly income (%)							
\$1–\$149	50	20	7	4	4	6	3
\$150–\$299	56	12	7	9	3	3	4
\$300–\$399	65	10	7	4	4	2	3
Tenure (%)							
Being purchased	57	14	3	0	11	2	6
Private rental	62	12	5	5	2	4	3
Social housing	54	7	14	16	0	3	1
Other	51	20	6	4	7	5	2

Note: * Table does not include the responses of those who had not accessed any financial information.

Source: National online survey.

Table 4: Selected responses to sources used to access legal information on housing

	Single information source only					
	Combination of information sources	Lawyer in private practice only	My family only	State government websites only	Community housing organisations only	Other only
All* (n) n=1,093	447	110	91	73	46	37
All (%)	49	12	10	8	5	4
Age (%)						
45–54 years	53	7	13	6	4	3
55–64 years	54	10	9	7	5	3
65–74 years	40	21	5	11	5	5
75+ years	41	18	11	6	6	6
Location (%)						
Metropolitan	52	12	9	8	5	3
Regional	45	13	11	7	5	5
Weekly income (%)						
\$1–\$149	39	8	17	10	4	6
\$150–\$299	47	11	11	7	5	4
\$300–\$399	55	13	7	8	5	3
Tenure (%)						
Being purchased	48	24	8	4	0	4
Private rental	54	8	9	8	4	3
Social housing	44	5	7	12	13	4
Other	40	18	19	4	4	6

Note: * Table does not include the responses of those who had not accessed any financial information.

Source: National online survey.

3.2.3 Perceptions of accessibility

National online survey respondents were asked whether they felt housing information in Australia was easily accessible. A third of respondents indicated that they had not tried to access information on housing. These respondents were most likely to be home purchasers (38%), compared with only 29 per cent of private sector tenants and 25 per cent of social housing tenants. Respondents who had not accessed housing information also tended to be within the older age cohorts. These findings align with those of the 2021 Australian Digital Inclusion Index, where severe digital exclusion is most pronounced among the 75+ age group (Thomas, Barraket et al. 2021).

Positively, respondents who had accessed information described it as being somewhat accessible (64%) or very accessible (19%). Only 17 per cent considered the information to be not at all accessible (Table 5). Survey respondents who considered housing information to be most accessible were renting from state or community housing providers (20%). A higher proportion of the older cohorts, aged 75 years and over, were likely to indicate that the information was very accessible (26%) when compared with younger cohorts. Focus group respondents completed a demographic survey and were asked about their experiences. A community housing tenant explained that:

[Accessing] state/community housing information—[was] easy when you're talking with someone. [You need to] Have a connection with a manager—that is the important part. (Female, metropolitan community housing tenant)

Another explained that they had ‘never had a problem—[however,] options are limited on choice’ (Male, metropolitan transitional housing tenant).

A third participant noted that it was ‘easy to obtain information provided you know where to look’ (Female, regional community housing tenant). Sometimes, however, as the following focus group participant explained, even working in the sector does not help:

As a worker in the homelessness sector I found it very difficult to access information for clients. Many [homelessness] services will not provide info to non-clients and client acceptance criteria [sic] is often restrictive [or] crisis focussed. (Female, regional shared equity home owner)

Respondents to the online survey who described the housing information as being not at all accessible were most likely to be purchasing their home with a mortgage or through a shared equity arrangement (20%). They were also slightly more likely to be from the 65–74 age cohort (19%) compared with only 15 per cent of people aged 75 years and over. When compared with all income levels, a higher proportion of people in the lowest income bracket considered housing information to be not at all accessible (20%).

Table 5: Perceptions of accessibility of housing information in Australia

	Not at all accessible	Somewhat accessible	Very accessible	n=
All (n)	279	1,050	312	1,640
All (%)	17	64	19	
Age (%)				
45–54 years	17	64	19	581
55–64 years	17	66	16	481
65–74 years	19	62	20	429
75+ years	15	60	26	149
Gender (%)				
Female	17	66	17	1,081
Male	17	60	24	556
Location (%)				
Metropolitan	17	64	19	1,014
Regional	18	63	19	605
Weekly income (%)				
\$1–\$299	20	59	21	197
\$300–\$499	18	62	20	588
\$500–\$799	17	66	17	655
Tenure (%)				
Social housing	14	66	20	296
Private rental sector	18	65	18	188
Being purchased	20	64	16	757
Other	15	60	25	399

Source: National online survey.

3.2.4 Trusted sources

As noted earlier, the ability to navigate any environment, including housing options, is dependent on knowledge and information. Survey respondents were asked to indicate whom they most trusted or relied upon to further develop their knowledge on housing. Setting aside that almost two-thirds of respondents indicated that they had not accessed information about housing (58%), the survey found that the most trusted avenues for sourcing information were family (27%), state government websites (18%) and CHOs (15%) (Table 6). These findings are similar to those from a UK study where the preference to receive information from a trustworthy body such as a government housing authority or local council was observed (Housing Executive 2013).

Families were among the top sources of trusted information; with their importance as a trusted information source also noted in the focus groups. Focus group participants talked about the range of scenarios in which their family had been the conduit to information and action about their housing. One participant, for example, noted that they had experienced a decline in mental health and a family member was instrumental in guiding them to a community housing provider who provided accommodation and support—a system which was unknown to the recipient themselves. Another example was a daughter who had supported her father's navigation of the housing sectors by guiding him to organisations that could help.

Families were the most trusted source across all age groups; however, the 45–54 age group (29%) and respondents 75 years and over (30%) were more likely to trust the information from this source. By contrast, those aged 65–74 years trusted family and state government websites equally (24%) (Table 6).

There were differences between survey responses from social housing tenants and people in the other tenure categories. For example, 32 per cent of all social housing respondents trusted CHOs to access housing information compared with only 14 per cent of private rental respondents and only 2 per cent of purchasers, a finding which we expected given the greater visibility of this sector to social housing tenants (and some people living in community housing).

Social housing tenants were less likely to trust family as a source of housing information (18%) compared with private renters (27%) and home owners (35%). Lastly, a greater proportion of social housing respondents trusted state and local government websites to access housing information (21%), while only 19 per cent of private rental tenants and 14 per cent of home purchasers trusted these sources. The greater trust of these sources by social housing tenants is likely to be associated with their experience of these websites as tenants of public or community housing. There were no substantial differences between responses by income group or by location (Table 6).

Survey respondents also indicated that they trusted other sources not listed in the survey, including banks or mortgage brokers, real estate professionals, and newspapers, websites and agents and tenants' unions. Several respondents stated that they trusted themselves and their own research. Some of this trust was developed through personal experience. For example, one person was a former banker, another 'used to work in community housing as a tenancy and support worker', and a third had experience from 'working as a real estate consultant, and working for the [state] housing department'.

Table 6: Selected responses for most trusted sources for housing information

	My family	State government websites	Community housing organisations	Local government websites	My friends	Lawyer in private practice	Other	Professional in a community legal centre
All (n) n=1,369	370	246	205	123	110	82	82	68
All (%)	27	18	15	9	8	6	6	5
Age (%)								
45–54 years	29	16	16	11	8	6	3	5
55–64 years	27	19	15	6	10	5	6	6
65–74 years	22	24	16	7	6	7	10	4
75+ years	30	12	16	7	6	7	10	4
Location (%)								
Metropolitan	26	19	17	9	8	5	6	6
Regional	28	18	14	7	8	7	7	4
Weekly income (%)								
\$1–\$299	31	17	17	10	6	4	3	5
\$300–\$499	26	18	17	9	9	5	6	5
\$500–\$799	26	20	15	7	7	7	6	6
Tenure (%)								
Social housing	35	14	2	7	7	16	8	4
Private rental sector	27	19	14	8	10	4	6	5
Being purchased	18	21	32	13	4	1	2	6
Other	32	17	11	4	8	8	11	3

Source: National online survey.

3.2.5 Preferred methods of accessing housing information

When accessing housing information, respondents most preferred to speak to a person face-to-face (37%) or by reading written information on a website (21%) or using online programs designed to display housing options to meet specific circumstances (15%) or speaking to someone on the phone (14%) (Table 7). The least preferred communication methods were via email (7%) and via professional financial or legal advisors (3%). No one wanted to speak to a person on a text-based web chat (0%).

There were few differences when the data were analysed by tenure, except that social housing tenants (41%) preferred to speak to a person face-to-face or over the phone a little more than those in other tenures; and tenants in the private rental sector (19%) most preferred the online programs designed to display housing options to meet specific circumstances. People aged 45–54 years were collectively most likely to prefer accessing housing information via online programs displaying housing options or written information. There were no significant differences in preferred methods between respondents in metropolitan and regional areas or within the income receiving respondents across different income levels.

The importance of information being delivered from one person to another formed part of the focus group discussions. Focus group participants spoke of the importance of being guided by a friend, a social or case worker or a government agency worker. The experience of accessing information about housing was described by one participant as being:

very difficult and awkward. [However, it] became easier recently since being guided by a friend. (Female, regional community housing tenant).

A number of participants noted that their search for stable and secure housing was occurring at a time of poor mental health or following trauma such as domestic violence or having neighbours who made them feel unsafe. The process of accessing housing information and subsequently securing housing was made less stressful when guided by someone else. For example, participants described how they were supported by community housing providers to exit precarious housing scenarios:

The first place I went to was basically—yeah, [I] was very much supported. Not [left to be] independent at all to do certain things, which is good. Like, just to keep you motivated, and yes, the people I was seeing on a daily basis had a real genuine interest in finding me [stable accommodation]. (Male, metropolitan lodging house tenant)

I actually found help through a financial person who sent me on the path to [agency name]. I'd lost my business, I'd lost my home, I lost everything at 60 and I literally was about to start living in my car with my huge dog and my two cats, and someone suggested I go to [agency name], and thank god they did because the two women who interviewed me were very, very compassionate, very helpful. So I didn't have to go to other places. (Female, transitional housing tenant)

The majority of focus group respondents felt that they had the requisite technology skills to search for housing options. As one participant in their late 70s demonstrated in their description of searching for information, age is not necessarily a barrier:

I find a lot of information on the government websites. Well I use realestate.com.au all the time simply because I don't have to nominate suburbs, you just get whatever's up. If you set it to show you the newest and you put in your filters, the price you're prepared to pay and hit the refresh button. (Female, metropolitan private renter)

Several participants referred to their use of informal avenues on the internet, mainly to access the private rental accommodation or fill vacancies within their share houses. Sites ranged from more formal sites such as realestate.com.au to those that are more informal such as Fairy Floss Real Estate Facebook site, Gumtree and friendship networks:

There's one called Fairy Floss which is a terrible name but it's actually a really good resource. When I'm looking for housemates I often go there or Gumtree. But again there's not necessarily any security, it's just another rental or shared rental. But that's as far as I've thought it through. (Female, metropolitan home owner with a mortgage)

We found [our most recent share house tenant] through the friends grapevine and, through lots of photos and a couple of video calls, it [the share house arrangement] was all agreed. (Female, metropolitan private renter)

Focus group participants spoke of several avenues through which person to person information was delivered. These included organisations such as HAAG which, although not a direct housing provider, guides individuals in need of housing through the process and helps them find secure accommodation:

HAAG in Victoria [...] who seem to be the only sort of supportive organisation for older people facing housing issues. (Male, regional community housing tenant)

Another example was Connect with Home in WA⁷, a program run by a community organisation that provides affordable housing. Connect with Home supports older women in housing stress to investigate available affordable and secure housing options, identifies options suited to each woman's needs and helps them apply for it.

Anyway this group, really, has—that's where my information has come about where to find other alternatives like community housing. I knew they were there but not where they are or what they do or how they're run. (Female, private rental sub-letter)

Table 7: Preferred methods of accessing information on housing

	Speaking to a person face to face	Written information	Online programs designed to display housing options	Speaking to a person over the phone	Communicate via email	Professional financial or legal advisors	Other	Speaking to a person on a text-based web chat
All* (n) n=1,448	536	304	217	203	101	58	29	14
All (%)	37	21	15	14	7	4		1
Age (%)								
45-54 years	31	23	17	14	7	5	1	1
55-64 years	38	22	14	15	6	3	1	0
65-74 years	42	18	14	13	6	5	3	0
75+ years	47	13	16	10	7	6	1	0
Location (%)								
Metropolitan	36	21	16	14	6	5	1	1
Regional	40	19	15	14	8	3	2	0
Weekly income (%)								
\$1-\$299	41	20	14	15	5	4	1	0
\$300-\$499	38	23	14	12	5	4	2	1
\$500-\$799	3	18	16	17	8	5	1	1
Did not declare	38	24	17	10	9	3	1	0
Nil income	47	17	11	6	0	11	6	3
Tenure (%)								
Social housing	41	22	12	10	4	8	3	1
Private rental sector	34	22	19	13	7	4	1	0
Being purchased	39	16	13	20	8	1	1	1
Other	42	22	11	10	6	6	2	1

Note: * Table does not include the responses of those who had not accessed any financial information.

Source: National online survey.

⁷ https://www.connectvictoriapark.org/content.aspx?page_id=22&club_id=873726&module_id=409965

3.3 Barriers to navigating supporting structures

The supporting structures that currently exist to help older people navigate their housing options are not without their limitations and challenges.

Obstacles, including language and cultural barriers, physical accessibility (for people with disability, for example) and previous bad experiences, as well as visual and hearing impairment, low literacy skills and low internet and digital literacy can inhibit an individual's navigation of their housing options, including alternative housing options (Age UK 2015; Fiedler and Faulkner 2019; Judd, Kavanagh et al. 2003). For culturally and linguistically diverse older people, access and navigation processes can be even more difficult, as very little information is made available in languages other than English (Fiedler and Faulkner 2017; White 2015). Similar observations have been made in other countries within the Anglosphere (Croucher 2008; Fraser, Pierse et al. 2019). Systemic marginalisation and experience of discrimination can also deter older people from reaching out to seek information from supporting structures (see Walton and York 2020).

3.3.1 Decentralised information

Australia doesn't have a central, comprehensive source of housing information where people can access housing information or navigate through the full range of housing options available in the market (Fiedler and Faulkner 2017; Fiedler and Faulkner 2019; James, Rowley et al. 2019). Information available on housing options is often fragmented and requires considerable research and navigation skills to access, and can also be lacking in content, context and direction (Fiedler and Faulkner 2019). Also, the information is often too generic, providing broad descriptions of services or assistance without providing an option to obtain more granular solutions or household-specific advice (Bessant 2018; BHC 2018; Fiedler and Faulkner 2017; Fiedler and Faulkner 2019). Moreover, individuals do not always trust the information sources or the information is not delivered using preferred methods of delivery (Croucher 2008; Croucher, Homans et al. 2009; Fiedler and Faulkner 2017; Robinson, Green et al. 2020; Tinker and Ginn 2015).

Fiedler and Faulkner provide a description of the housing navigation process observed during their 2017 research on precariously housed older people in NSW:

An older person is required to have significant research skills and persistence to be able to investigate and search through these multiple sources to be able to navigate their way to the point where they may be able to firstly understand the various housing options they are enquiring about. If they have been vigilant enough to find and compile a list of housing providers, they then need to learn about the various aspects of the housing such as its eligibility guidelines, costs, tenure security, design and overall legal status.

After a considerable amount of work they may then reach the point where they can begin completing applications for the housing they have chosen and then they may have to begin the process of self-advocating to each provider seeking an outcome. (Fiedler and Faulkner 2017: 122)

Similarly, in New Zealand, housing information for older people generally was found to be confusing, not located in a single directory, not always impartial, and lacking coordination across different housing sectors (James 2016).

Focus group participants in this research also identified the lack of a trusted, centralised repository of housing information to inform them about the range of housing options available. Not having a centrally accessible and trusted repository was viewed as a barrier to decision making and their ability to consider a range of housing options. Two participants in Victoria lamented that:

There's no central point where anybody can go to, to help to identify functional options, and there's no rating system for these organisations either. (Female, metropolitan mobile home owner)

... there's really no comprehensive source of information. We have a housing hotline here but honestly, people call it and they just say, 'Sorry, nothing's available'. (Female, metropolitan private renter)

In this regard, some respondents recounted their surprise that no housing information was offered through the Centrelink or state housing office when they registered for public housing:

But what I'm saying is there was no mention or anything from Centrelink or Homes West regarding info for elderly housing options ... it is not even online, as far as I know. And if you don't have family support, there's probably not much option there. (Male, regional community housing tenant)

The potential for local government to be part of the supporting structures that could deliver housing information was identified in more than one focus group across Australia. One participant reflected on how they had picked up a flyer in the 1980s from the local council and it had helped her make the next decisions towards more stable local housing. The local, place-based aspect is key to the delivery of this information. Understanding the affordable housing options available within one's neighbourhood or immediate community can help those in crisis to access accommodation close to their networks, as this respondent explained:

For me, and I think for most people, if I have to move house, I don't want to be moving to an area that I haven't chosen. I'd want to be close to where I am already, where my networks are already so therefore, the local council to me, makes sense. (Female, regional home owner with a mortgage)

3.3.2 Reliance on technology

Our review demonstrated that without access to a computer, tablet or smartphone, sufficient levels of computer and internet literacy, and an astute knowledge of alternative tenure and dwelling types, navigating housing options can be difficult. Therefore, digital distribution of information by service providers requires people looking for housing to have access to digital technologies as well as the skills to be able to navigate the online environment (Fiedler and Faulkner 2017; Fiedler and Faulkner 2019).

Government and non-government organisations are increasingly using web-based communications to disseminate information about their housing and services (Fiedler and Faulkner 2019). While a majority of older people do use the internet (ABS 2020), Australians aged 65 years and over constitute the most digitally excluded groups (Thomas, Barraket et al. 2021).

Digital disengagement is more pronounced among lower income groups, women and those living in regional areas (Office of the eSafety Commissioner 2018). These observations align with findings of research by Bessant (2018: 12) who reported that only 10 per cent of HAAG clients used the internet to navigate their housing options. The move to online resources therefore presents a barrier to housing information for people with limited internet access or digital literacy/confidence (Fiedler and Faulkner 2017; 2019; Walton and York 2020).

While a majority of focus group participants believed they were technologically savvy, a few considered their skills to be limited and described the subsequent barrier to accessing housing information:

Well, I'm not a techy person. I don't even have an email—I have a phone and I can have all the stuff on there, but I don't own a computer. I don't have an email address. I like paper, and I know it's old-fashioned, but that's how I am. (Female, metropolitan boarding house)

Well, you have to be smart to a degree, to navigate technology and internet. A lot of people are not IT savvy and miss out on valuable information. COVID hasn't helped. Many, many people are left out to access information and where to go. It's very sad. (Female, metropolitan private renter)

Research from the UK has revealed similar data regarding relatively low internet usage among older populations (Age UK 2015). Similarly, geographic location can impact access to information. For instance, a study by the South East England Partnership Board (SEEPB 2009) found limited resources available to older people living in regional areas (Robinson, Green et al. 2020).

The exception to trends of reliance on technology identified in the UK study were that private housing providers such as retirement villages which were more likely to include a direct point of contact via face-to-face appointment, telephone or email. Our review of the literature found that only a handful of not-for-profit and government organisations offer this level of tailored service, for example, the My Home, My Choices program developed by the New Zealand-based Good Homes organisation. This not-for-profit housing advocacy organisation offers a research-driven decision making tool that assists older people by reviewing their current living arrangements and identifying a range of alternative housing options that better cater to their needs (Good Homes 2016).

3.3.3 Misinformation and fragmented information

Our review of supporting structures used a series of initial keyword searches to access housing information. Many web references retrieved during this process did not offer any housing information, let alone information specific to older people. A vast majority of information retrieved offered only generic, and often imprecise, textual information without the option to discuss an individual household's unique circumstances, needs and aspirations. It was not uncommon for a link to re-direct to an external source, such as a state or federal government homepage. Many of these links had not been updated, subsequently led to a 'page not found' webpage instead of any useful information.

These findings from our evidence review mirror observations in the literature where housing information is described as being fragmented (Fiedler and Faulkner 2017; Fiedler and Faulkner 2019). Lack of synchronisation between information sources requires an individual to have knowledge of what housing options exist or who delivers the housing, to be able to effectively search for their options. Despite being very capable of using the internet to access information, some focus group participants spoke of going around and around in internet search circles, and finding dead-ends and incomplete or outdated information:

It is difficult because you do not know where to look. It is hard to find so you could go in circles ... you go from one [site] to the other [to understand if you are eligible to apply]. (Female, metropolitan private renter)

Focus group participants expanded on the challenges of inaccessible information. In doing so, they identified the need for individual support in the current environment to be able to navigate housing options, as this mobile home owner described:

Why is it so hard to find some help? Why is it so absolutely difficult to navigate this? Why do you end up acting like a pinball machine ball bouncing from one thing to the other to the other, which is absolutely what I've experienced for the last three and a half years? Nobody wants to answer your questions in a valid manner. Nobody wants to put their hand up to help. What is the problem? Why can't we have an agency, an advocacy group, a something or other that helps people with these scenarios? (Female, metropolitan mobile home owner)

3.3.4 Person-to-person information delivery

The literature review and fieldwork make it clear that the preferred method of delivery for housing information is face-to-face. Previous research and discussions in the focus groups, however demonstrate that the effectiveness of person-to-person information delivery can vary, and impact on housing outcomes.

In the social housing sector, Wiesel, Easthope et al. (2012) explain how the quality of support provided to people, including information-based support, is shaped by the knowledge of workers with regard to rules and procedures, as well as their contacts in the sector, and their approach to clients. Worker knowledge was a barrier raised by focus group members, who noted that even where referrals were made, they were not always effective, largely because the referring agency or employee did not always have the requisite knowledge, information or connections to be able to guide an individual to successfully access information about housing. Commenting on the fragmented nature of available support services, Bessant (2018) contends that the housing system should not be so complex that only experts know how to navigate it or understand it.

Focus group participants similarly explained that their already stressful experiences were exacerbated by interactions with some agencies. Participants recounted examples of interactions with social workers at government agencies which left them demoralised and without clear direction:

No, there's no empathy and I don't know why they delegate people like that to answer the phones ... But they wouldn't tell me what [housing I was going to be able to access] ... so you're hanging on for what you don't know in the future type of thing. (Female, metropolitan private renter)

My experience [accessing] housing information in Australia has been very demoralising. Centrelink informed me that I would be dead before my name reached the top of the list and other local support organisations I have contacted have all told me that they can't assist me until I am actually homeless, which isn't too far away. There is not one social support housing organisation that has any forward planning and I find that appalling, plus also speaking with different organisations, their left hand doesn't know what their right hand is doing!! (Female, regional community housing tenant)

Participants also questioned why the system requires them to be in crisis before assistance is offered, suggesting that assistance and guidance should be, and needs to be, available at an earlier stage. There was support for the establishment of a centralised organisation to achieve this:

[We need] an organisation to assist people who really have come to the end of their tether, they're not in crisis now but they're not far from being in crisis and they want some functional assistance so that they can move forward. (Female, metropolitan mobile home owner)

3.4 Summary

Clear and accessible information is integral to a household's ability to effectively navigate their housing options and make decisions that best meet their specific housing needs and aspirations. To access housing information currently, older Australians must navigate supporting structures which are often not easily identifiable or accessible, poorly connected or synchronised, and do not offer individualised help. These factors result in frustrating experiences for already marginalised people and do not facilitate effective decision making.

Currently, housing information may be delivered through primary support structures such as government (national, state/territory and local), the not-for-profit sector or the private sector. These entities provide housing information including access to accommodation. Secondary supporting structures intersect the housing sphere, or are allied with housing, and offer varying degrees of information access to older lower income Australians (among other groups) making housing decisions. The third component of the 'system' of supporting structures is the mode through which information is delivered for example, person-to-person, online or printed. Overall, the supporting structures delivering housing information are complex, fragmented and at times absent, and do not constitute a comprehensive ecosystem for effective decision making.

A large proportion of households have not accessed housing information, or information relating to the financial or legal aspects of housing. Where information is accessed, it is done so through a combination of sources. Given the relatively poor visibility of housing information channels and the fragmented nature of housing information, this is not surprising. Among people who had consulted with these housing information supports, respondents were most likely to trust secondary supporting structures (such as their family), over primary supporting structures (i.e. state government websites and community housing providers). There are risks in this mode of accessing information, as family members may not always be the best source of housing information, have the best interests of the older person in view, nor hold comprehensive information about all potential housing options appropriate for a particular person; for example, knowledge of alternative housing models.

Where a cohort, such as lower income older Australians, has inadequate access to trusted information and resources, the opportunity to navigate housing options is likely to be constrained and accessing and financing such accommodation becomes more complex (Riedy, Wynne et al. 2017). Without the resources and assistance necessary to navigate housing options, there is a risk that individuals are unable to secure appropriate housing, potentially placing them at risk of housing stress and homelessness.

It is clear from our fieldwork that the preferred method of accessing housing information to support decision making is face-to-face delivery or reading written information on a website or a leaflet. As there are limited opportunities to make personal contact when most of the information is web-based, there is a mismatch between the modes and preferences of our target population.

The absence of a central source of comprehensive information on alternative housing options is a barrier to effective decision making for older lower income Australians. This discussion presents findings mainly in the context of the mainstream housing market—home ownership, private rental and social housing. Extending this to alternative housing options adds to the argument for a comprehensive source of appropriate housing information and strengthens the need for a centralised housing information system.

4. Alternative housing options: preferences and barriers

- **Presented with seven alternative housing options, lower income older Australians expressed a clear preference for three options: the shared equity home ownership model, the cooperative housing model and the transportable home model.**
- **These preferred alternative housing options were generally considered to meet the short and long-term needs of survey respondents.**
- **Just over one in ten respondents did not like any of the seven alternative housing options presented.**
- **Barriers to accessing preferred alternative housing options include a lack of savings, lack of availability in the preferred location, an inability to secure a mortgage through a provider, and a shortage of information about their chosen housing option.**

Tually, Coram et al. (2022) identified a wide spectrum of housing options potentially suitable for lower income, precariously housed older Australians. The housing options identified included non-mainstream public and community housing products (housing cooperatives, independent living units), affordable rental options (share housing, caravan parks and mobile homes), market provided rental housing (private rental sector), and affordable home ownership (shared equity and dual key). Some of these options currently exist in Australia, albeit on a small scale or are in the early stages of development. Others are only available internationally but may be applicable to the Australian context.

Following the identification of these alternative housing options, Tually, Coram et al. (2022) developed seven composite housing models, each with a unique combination of tenure, construction, location, social composition, shared space and technology characteristics. As described in Section 1.3.2, the composite models included:

- a mixed use apartment building option
- a cooperative housing option
- a communal housing option
- a transportable home option
- a shared equity home ownership option
- a dual key property option, and
- a village-style housing option.

This chapter examines older Australians' preferences for these alternative housing options. In analysing these preferences, the chapter considers the extent to which these alternative housing options will meet the short and long-term needs of lower income households. It also compares their housing preferences with the alternative housing options chosen—that is, it identifies the trade-offs they would be willing to make to secure these alternative options.

A diverse range of housing options are required to meet the needs of this cohort. Where respondents did not like any options, their ideal housing preferences and reasons for not liking these options are also considered. Finally, the barriers to accessing these alternative housing options are examined.

4.1 Preferred alternative housing options

The survey presented respondents with one alternative housing option at a time and asked whether, given the opportunity, the respondent would consider living there. The survey then asked whether respondents liked or disliked the characteristics that made up each of the options. Such questions allowed us not only to explore preferences for these options, but also to understand, at a finer grain of detail, what characteristics respondents liked about the potential housing options. The following section reports on survey respondents' preferences for the seven housing options, while the analysis on characteristics 'liked' by respondents is presented in Chapter 5.

From the seven alternative housing options presented, substantial interest was shown only for three (Table 8).

Housing Option 5, an example of shared equity home ownership was the most preferred alternative housing option (37.6%). This model was described as a two-bedroom apartment located in a development of eight units in the outer-suburbs of a state/territory capital city. The residents are a mix of age groups including older people, couples or small families (Appendix 3).

The next most preferred option was Housing Option 2, modelled on a cooperative housing model with affordable long lease options. The survey described a separate house with two or three bedrooms in a regional location, developed and owned by a community housing provider, specifically for older residents, that is people over 55 years of age (Appendix 3). This housing option was preferred by 28.7 per cent of respondents.

The only other option with sizeable interest was Housing Option 4, a one-bedroom transportable home located in the outer suburbs of a capital city on public land. It was preferred by 17.5 per cent of respondents. This option offered affordable, long lease conditions; however, as it is built on currently vacant government land, should the land be required by the landowner for other purposes, residents would be given 12 months notice to vacate (Appendix 3).

Just over one in ten respondents (11%) would not consider living in any of the housing options presented. The demographic characteristics of these participants are discussed below.

Analysis of the households indicating preference for the three options found that the median household income was similar for all three housing options, falling in the \$400–499 per week category. Women were disproportionately likely to favour the shared equity housing model compared with men. About half of those favouring the three preferred housing options were living in a detached house and were therefore opting for something similar. One fifth were living in an apartment or unit of less than four storeys. Those favouring the shared equity housing model were a little younger (55–59 years) than those favouring the transportable home.

4. Alternative housing options: preferences and barriers

More than two thirds of survey respondents favouring any of the alternative housing options lived in metropolitan areas, a geographic distribution that mirrors the national population distribution. People who preferred the cooperative housing model were the notable exception in terms of where they currently live, as 48 per cent of people expressing a preference for this option lived in regional areas. Respondents expressing a preference for the shared equity housing model included a disproportionate share of WA residents (albeit a minority: 13%). We propose this greater preference in WA could reflect greater knowledge of shared equity products in that jurisdiction, such as Keystart. One third of those preferring the transportable housing option resided in NSW compared with a quarter preferring either the shared equity or cooperative housing options.

Table 8: Preferred alternative housing options, by current tenure

Housing options	Respondents' current tenure				
	All	Purchaser (%)	Private tenant (%)	Social housing tenant (%)	Other (%)
Housing Option 5: Shared equity home ownership	38	20	49	22	9
Housing Option 2: Cooperative housing	29	20	44	25	11
Housing Option 4: Transportable home	18	14	47	24	15
Housing Option 1: Mixed use apartment building	5	27	44	16	14
Housing Option 6: Dual key property	6	7	48	31	13
Housing Option 7: Village style housing	3	17	40	24	19
Housing Option 3: Communal housing	2	14	47	22	16
N	2,074	383	963	485	243

Note: No. of participants = 2,074.

Source: National online survey.

4.1.1 Alternative housing options that did not meet housing needs

After considering each of the seven composite housing models, 11 per cent of all respondents would not consider living in any of the options provided. To understand why these respondents would not consider living in any of these options, the ideal housing attributes were analysed (Appendix 5). The findings indicated an overwhelming preference for separate detached dwellings, with two or more bedrooms, that people own. Among those who would not consider living in any of the alternative housing options, 88 per cent preferred home ownership, compared with only 65 per cent of those who did select a housing option. This composition of housing preferences mirrors those found by James, Rowley et al. (2019) in previous research for AHURI on housing aspirations and older people.

Respondents who indicated that they would not consider living in the housing options offered were predominantly aged between 55 and 54 years (32%) and 65–74 years (35%) and more likely to be renters than home purchasers (54% versus 34%) (Table 9). Higher income households were more likely than those in other income categories to indicate that they did not like any of the seven options. Almost half (46%) of respondents in the \$26,000–\$41,599 income category compared to 34 per cent in the \$15,600–\$25,999 income category indicated that this was the case. This could be because they felt they have had more discretionary power to choose something different.

Table 9: Demographic characteristics of those who did not like any options

	Respondents who did not like any options (%) N=262
Age (%)	
45–54 years	21
55–64 years	32
65–74 years	35
75+ years	11
Tenure (%)	
Being purchased	34
Rented	54
Other	12
Weekly income (%)	
\$0–\$299	8
\$300–\$499	34
\$500–\$799	46

Source: National online survey.

4.2 Trade-offs to access alternative housing options

The national survey asked respondents to indicate their ideal housing attributes in terms of dwelling type, number of bedrooms and preferred tenure. As shown in Appendix 4, survey respondents overall indicated that they would ideally like to live in a detached dwelling (65%) that they owned (54%), with two (35%) or three (38%) bedrooms.

Ideal housing attributes were compared with the characteristics of the alternative housing options for the three most preferred housing options—shared equity, transportable or cooperative models. The differences between the ideal attributes and the characteristics of the housing options indicated the trade-offs that households were willing to make to access the housing bundles associated with each of the alternative housing options.

Where 70 per cent or more of all respondents had selected an alternative housing option with a characteristic that differed from their ideal housing attribute it was classified as large preparedness to make a trade-off. As shown in Table 10, this is the case for the shared equity model, which offered an apartment; however, 91 per cent of respondents indicated that they ideally wanted another dwelling type. Therefore, by selecting this alternative housing option respondents were indicating a preparedness to trade-off this attribute. Medium trade-offs were described as those where between 40 and 69 per cent of respondents had selected an ideal housing attribute other than what was offered by the housing option. Where less than 40 per cent of the population had selected an ideal housing attribute that did not match what was offered by the alternative housing option, the trade-off was considered to be small.

The shared equity housing option was the most preferred of all housing options despite the analysis showing that large and medium trade-offs, or shifts away from respondents' ideal housing attributes, would be required (Table 10). Analysis of the ideal housing attributes by those respondents who preferred the shared equity model found that 67 per cent would ideally like to live in a separate house and 14 per cent in a townhouse or duplex. Only 9 per cent indicated that an apartment would be ideal.

4. Alternative housing options: preferences and barriers

Analysis of survey data found that in terms of the dwelling type and number of bedrooms the cooperative housing model met the ideal housing attributes of most survey respondents who preferred this model, resulting in only small trade-offs being made. Despite these small trade-offs for dwelling type and the number of bedrooms, almost half the respondents who expressed preference for the cooperative model indicated that they would ideally like to own their home (49%) or rent in the private sector (19%). This finding suggests that living in a scenario with governance rights, operated under a social housing provider, rather than renting in the private sector or owning a home, would be a large trade-off for survey respondents in all sectors.

Respondents indicating a preference for the transportable home were prepared to make the largest trade-offs from their ideal housing attributes. The separate house characteristic of the transportable home met the ideals of two thirds of respondents. The small proportion of respondents who indicated that an apartment (12%), townhouse or duplex (13%) or mobile home (3%) would be ideal for them were making a trade-off. Only 16 per cent of respondents indicated that a one-bedroom dwelling would be ideal. Selecting this one-bedroom house option would therefore require a large proportion (84%) of respondents to trade-off their ideal number of bedrooms. Social housing tenants were making a slightly larger trade-off in selecting the transportable home compared with purchasers and private rental tenants.

Table 10: Preparedness to trade off housing attributes

	Trade-off by tenure			
	All	Purchaser	Private rental tenant	Social housing tenant
Shared equity housing				
Apartment	Large (86%)	Large (96%)	Large (85%)	Large (85%)
2 bedrooms	Medium (63%)	Large (78%)	Medium (60%)	Medium (57%)
Shared-equity ownership	Medium (41%)	Small (35%)	Medium (41%)	Medium (48%)
Cooperative housing				
Separate house	Small (29%)	Small (14%)	Small (29%)	Medium (40%)
2-3 bedrooms	Small (15%)	Small (24%)	Small (12%)	Small (12%)
Shared Governance and management rights	Large (91%)	Large (100%)	Large (79%)	Large (99%)
Transportable home				
Separate house	Small (33%)	Small (18%)	Small (30%)	Medium (44%)
1 bedroom	Large (84%)	Large (92%)	Large (87%)	Large (80%)
Long Lease	Large (77%)	Large (100%)	Large (94%)	Large (87%)

Note: Preparedness to trade off housing attributes: Small 0–39%, Medium 40–69%, Large 70+%.

Source: National online survey.

4.3 Alternative housing meeting housing needs

Survey respondents who selected one of the seven alternative housing options as being their preferred model were asked to indicate if that model was likely to suit their short (1–4 years) or long-term (5+ years) housing needs (Table 11).

Respondents were more likely to consider the transportable home (9%) and shared equity model (7%) as suiting their short-term needs compared to the cooperative housing model (3%). Those who preferred the cooperative housing model were more likely to consider it a long-term option (87%) than those preferring the shared equity model (78%) or transportable home (75%). This may be a function of the slightly higher average age of those favouring the cooperative housing model. Interestingly, 10 to 25 per cent of all respondents who selected a preferred housing option were unsure about whether it would meet their short or long-term housing needs.

Where survey respondents indicated that they preferred one of the seven housing options, an open-ended question asked why they selected the housing option. The next three sections draw on the qualitative responses given for this question to understand the preferred aspects and perceived benefits of these housing options. Only the responses to the three housing options which received substantial interest are discussed, as the remainder did not receive a sufficient number of responses.

4.3.1 Shared equity home ownership

Survey respondents revealed that the preferred aspects and perceived benefits of the shared equity model included the number of bedrooms and space offered by the design. The tenure option of home ownership was also highly regarded, followed by non-shelter aspects such as privacy, being able to have pets and maintaining independence. While many respondents listed only one reason for selecting their preferred option, a large proportion revealed the complex decision-making processes involved when weighing up housing options. For example:

This one looks more spacious which is good because I have grandchildren. I can have my pet. I would like to own because I would like to leave something to my children in the future.

I like the idea of paying off a house instead of paying rent ... I am a fiercely private person and crave peace and quiet/solitude. The 2nd room would be my craft room!

I need ground level, private parking, good internet access, at least one bedroom, minimal gardening, possibility of ownership and cheap enough to pay off in 10 years.

4.3.2 Housing option 2: Cooperative housing

One survey respondent who preferred the cooperative housing model summed up the views of many respondents who chose this option with the comment:

regional, [a separate] house, [allows] pets, older people only, two bedroom.

The preference for two bedrooms reflected a desire to have space for hobbies and to be able to accommodate visitors, including carers or to have family stay:

I like two bedrooms, even though I live alone. I have regular visitors staying, so it's great to offer an actual bedroom. I find with older residents neighbouring, nights are quieter.

Would be able to have my grandchildren and great grandchildren to stay with me overnight.

As the following quotes indicate, some lower income households have not always been able to have pets, something which forms part of their broader housing aspirations. Subsequently, the ability to have pets in the cooperative housing model was regarded positively:

Personally I like two bedrooms and I'd love a dog for company—I can't have one now. Sharing things doesn't bother me but I do like my privacy (as do most people). I don't drive so being close to shops/parklands would be nice.

Suits my needs and preference better, more space, ability to have family stay over in second bedroom, seems more private but still close enough to others, more green space for my need to garden and keep pets.

The social composition of this option was commented upon by several respondents, again with mixed views; however the majority of comments indicated that living with like-minded people would be beneficial, for example:

I'd prefer to live around people of similar age, younger people don't understand mature aged people and how they like quiet tranquil areas. Don't need party central living next door.

The regional location of this housing option was attractive for many respondents as this response indicated:

Living out of the city, close to nature. Veggie patch, fruit trees and chooks is what I want.

There were some mixed views on the location of this option however, with commentary including:

I prefer 2 bedroom[s], but I would like it in the inner-city suburbs. But I like this concept.

This quote highlights the trade-offs that lower income older households may be prepared to make when making housing decisions.

4.3.3 Housing option 4: Transportable home

The aspect that was most liked about the transportable home model was the privacy that it offered. In considering the benefits and drawbacks of this option, one respondent wrote that they liked 'all aspects of the house, the fact you have private living and not have to share anything'.

Many respondents elaborated on the element of privacy. They liked the separate dwelling and the private outdoor space:

I like the standalone [dwelling] and my own yard to have a garden I could care for and enjoy.

Mainly due to fact that it has private outdoor area suitable for pets which is my top priority, also like being in close proximity to friends, shops and parklands.

Comments around privacy also extended to the laundry. For example:

[I] Like that it is a separate dwelling (with a private laundry) but not too big that maintenance is difficult.

Another respondent explained that they couldn't afford to buy a house; however, the transportable home option gave them the opportunity to have something that would offer them the privacy associated with home ownership but still rent affordable accommodation:

I like that I can have my own laundry and that the setup is relatively private. I can only afford to rent.

4. Alternative housing options: preferences and barriers

The long lease options with rent capped at 30 per cent of income was a feature that respondents liked and was recognised as offering an affordable alternative:

Gives me space in an area I would feel safe and secure. Like the rent being capped and affordable.

Pets were permitted in the transportable home option. These quotes show how pets are very much factored into the decision-making process when choosing somewhere to live. The first respondent explained that they liked the fact that the transportable home option was:

A tiny house fenced in. Allowed pets on property. Long rental term available. Rent capped at 30 per cent of income.

Another explained that in the transportable home option they had:

Found the place suitable for me and my husband's needs. Don't like sharing space, also have animals, so need a yard.

Again, there were mixed views regarding location. Some liked that it was in the outer suburbs while a few saw the location as a trade-off:

It's in the outer suburbs it's a detached dwelling I like my privacy.

Closest to how I would like to live, although I would prefer a regional location like the Sunshine Coast, Qld.

Table 11: Alternative housing options meeting housing needs by short and long timeframes

Housing options	Housing Option 1: Mixed use apartment building (%)	Housing Option 2: Cooperative housing (%)	Housing Option 3: Communal housing (%)	Housing Option 4: Transportable home (%)	Housing Option 5: Shared equity home ownership (%)	Housing Option 6: Dual key property (%)	Housing Option 7: Village style housing (%)
Short-term only (1-4 years) (%)	34	43	45	36	37	36	52
Long-term only (5+ years) (%)	41	44	23	39	41	43	31
Both short and long-term (%)	6	3	8	10	7	4	5
Unsure (%)	18	10	25	15	15	17	12
N	109	596	49	363	785	114	58

Source: National online survey .

4.4 Barriers to accessing alternative housing options

Respondents to the online survey were asked what barriers would prevent them from accessing the preferred housing option that they had selected. Four primary barriers were identified through the analysis: a lack of availability in the preferred location, a lack of savings, inability to secure a mortgage through a provider and needing more information about these options.

4.4.1 Lack of savings and inability to secure a mortgage

Lack of savings was the barrier most frequently mentioned regardless of preferred housing options (54% to 69%) (Table 12). A respondent who indicated a preference for housing option 5 explained:

[I] don't know if I could get a loan; I have good credit rating, yet we don't have a credit card or savings, my husband and I both have physical disabilities.

Younger respondents aged 45–54 years were most likely to mention lack of savings as their main barrier to accessing alternative housing options (44%) compared with around one-third of those aged 55–64 years and one-fifth of those aged 65–74 years. Respondents renting in the private rental or social housing sectors were also likely to indicate lack of savings (75%) and inability to obtain a mortgage (72%) as a barrier to accessing their preferred alternative housing option. Respondents in the lowest income categories were less likely to indicate that a lack of savings was a barrier to accessing their preferred option. Analysis found that 19 per cent of those in the \$1–\$15,599 income category cited lack of savings as a barrier compared with 31 per cent of respondents in both the \$15,600–\$25,999 and \$26,000–\$41,599 income categories.

Associated with the lack of savings were concerns regarding inability to secure a mortgage, which could be because of a lack of a deposit or inability to service a mortgage. Across the seven housing options, between 36 and 55 per cent of respondents indicated that being 'unable to get a mortgage through a provider' would be a barrier to accessing these alternative housing options. One respondent queried:

who would provide [a] mortgage to [the] elderly? [I] have not found anyone yet.

This barrier was particularly evident in the case of respondents who preferred the shared equity ownership model. Younger respondents in the 45–54 and 55–64 age categories were more likely to cite their inability to secure a mortgage as a barrier (34%), as were those in the \$15,600–\$25,999 income category (41%). A greater proportion of those in metropolitan locations considered this as a barrier (72%) compared with their regional counterparts (24%)

4.4.2 Lack of availability in the preferred location

The second most identified barrier was the lack of availability of these options in respondents' preferred locations (37 to 52%). Respondents noted that:

There are no dwellings like this thru [sic] my state housing provider (have been on waiting list for any dwelling for over six years) like this on social housing register.

These developments don't exist – I've never seen them.

Around one-third of all respondents aged 45 to 74 years indicated that their main barrier was a lack of availability in their preferred location, compared with only 10 per cent of people in the older age categories. Almost half of the renters among the respondents to the survey expressed the same barrier (47%). A disproportionate number of home purchasers (34%) and those in other tenures (19%) agreed that lack of availability was a barrier. Respondents with annual incomes in the upper income ranges for lower income older people—\$26,000–\$41,599—were most likely to record a lack of availability as their main barrier (44%) compared with one-third of those with incomes of \$15,600–\$25,999.

4.4.3 More information required

The other frequently reported barrier was the lack of information offered to respondents on which to base their decision regarding the most suitable housing option. Around one-third of all respondents (27% to 39%) indicated that they 'need[ed] more information about this option'. Younger cohorts and renters were more likely to indicate the need for more information as being a barrier to considering or accessing alternative housing options. These findings highlight that information on alternative options is central to households' understanding of what could be, or is, available which then informs their consideration of these options.

4. Alternative housing options: preferences and barriers

Other comments indicated the need for information on universal accessibility, for example, one respondent noted that a 'wheelchair accessible house [is] needed' and another noted the temporary nature of these needs as being a barrier:

I am disabled at the moment. [I] Had two hip replacements and need two knee replacements and a shoulder reconstruction.

Distance from family was also identified as a barrier. For example, a barrier to accessing the shared equity model was that the respondent would be 'moving too far away from my daughter and grandson'. Another was that they still had children at home, and this would be a barrier to accessing the cooperative housing model:

Adult children living with us. [These options offer] nowhere for them to live.

Some participants simply liked living where they did currently and felt no need to move. Another respondent, this time with a preference for the cooperative housing model, further explained that:

I like where I live at the moment. I am close to relatives and in a rural setting without noise or near neighbours, but close enough to medical help if needed.

Respondents who indicated a preference for the village-style housing option were the most likely to indicate that there were 'no barriers to accessing accommodation similar to this option' (21%). This was double the proportion of respondents who selected the most preferred option, the shared equity model (8%).

Table 12: Barriers to accessing preferred alternative housing options

	Housing Option 1: Mixed use apartment building (%)	Housing Option 2: Cooperative housing (%)	Housing Option 3: Communal housing (%)	Housing Option 4: Transportable home (%)	Housing Option 5: Shared equity home ownership (%)	Housing Option 6: Dual key property (%)	Housing Option 7: Village style housing (%)
Lack of savings	64	58	65	69	66	61	54
Lack of availability in my preferred location	47	51	39	53	50	38	43
Unable to get a mortgage through a provider	47	50	39	49	55	36	-
Need more information about this option	28	35	35	39	38	31	36
It would be difficult for me to move dwelling	22	18	25	18	17	21	16
No barriers to accessing this option	10	15	8	11	8	11	21
Support from family and friends	7	8	12	9	7	11	-
Other	6	6	6	4	4	6	10
N	251	1,440	112	911	1,922	244	104

Source: National online survey.

4.5 Summary

This chapter has examined which of the seven alternative housing model composites developed by Tually, Coram et al. (2022) are preferred by lower income older Australians. Further, the discussion provides useful commentary on which of the housing options put forward best meets people's short (1–4 year) and long-term (5+ years) needs, and what the perceived benefits people may gain from living in such housing.

Lower income older Australians who participated in the online survey substantially preferred only three of the seven alternative housing options:

- A shared equity home ownership model
- A cooperative housing model
- A transportable home model.

Almost one in 10 respondents did not like any of the alternative housing options put forward (11%), largely due to their desire for a separate house, two or more bedrooms and home ownership.

Comparison of ideal housing attributes and preferred alternative housing options revealed trade-offs respondents may be willing to make to access an alternative option. The largest trade-offs were found to be made by those preferring the transportable home where the single bedroom and long lease were at odds with desires for home ownership and two or more bedrooms. The smallest trade-offs were made by those preferring the cooperative housing model, trading off the ideal tenure of home ownership for a long lease with governance rights.

The three preferred alternative housing options generally met the short (1-4 years) and long-term (5+ years) needs of survey respondents. Barriers to accessing preferred alternative housing options included a lack of savings, lack of availability in someone's preferred location, inability to secure a mortgage through a provider, and need for more information about the chosen housing option.

The favoured characteristics and perceived benefits of the shared equity home ownership model, the cooperative housing model and the transportable home model reveals the complexity of housing decisions. Characteristics popular across multiple housing options included privacy, having more than one bedroom or space for hobbies and visitors, the ability to have pets and having private outdoor space.

While understanding preferences for specific housing options is important, the empirical findings of this research demonstrate that a diversity of options is required to respond to the varied housing needs among older lower income Australians. That is, housing that provides a range of characteristics needs to be delivered. The following chapter offers a more nuanced understanding with the view of creating a typology of housing characteristics to guide the development of diverse housing options for older lower income Australians.

5. Typology of alternative housing characteristics

- **A typology of preferred housing characteristics demonstrates what is required in a range of diverse alternative housing options to meet the needs of older lower income Australians.**
- **Most respondents favoured home ownership, a separate dwelling with at least two bedrooms and space for a car.**
- **Respondents chose private indoor and outdoor spaces more often than shared spaces, particularly in the case of laundries.**
- **Age-specific housing options and developments for people of all ages are equally liked, however, the right ‘mix’ of neighbours was regarded as being important.**
- **Environmental sustainability features were preferred by 88 per cent of respondents.**
- **Locations in outer suburbs or regional areas were preferred over CBD or inner suburban locations.**
- **There was little appetite to participate in the shared governance and management of tenancies.**

Chapter 1 drew on previous research to explain that private and social housing tenants have demonstrated the greatest appetite for residing in alternative housing options. It also showed that there is support for the development of a range of housing options to cater for the diversity of housing needs, including among lower income older Australians. This chapter focusses on the last of the four sub-questions underpinning the study—can a typology of preferred housing options be developed to inform policy and practice based on cohort characteristics and attitudes to different housing types?—to understand if a typology of preferred housing characteristics can be identified to inform policy and practice.

In working towards a typology of preferred housing characteristics for the target cohort, the analysis considers preferences for a range of tenure, built form and location attributes. Respondents were asked to indicate which characteristics of each of the alternative housing options they 'liked', regardless of whether they would consider living there or not. The overall frequency with which the characteristics were 'liked' by the respondents were analysed to build a typology of preferred housing characteristics to inform the market for alternative models. The average proportion of respondents who 'liked' each of these characteristics is referred to in the discussion below. Using this evidence base, a supportive policy and practice landscape can be developed to enable a targeted age-specific alternative housing market.

5.1 Tenure arrangements

The seven housing options in the survey presented respondents with four choices associated with four types of 'tenure rights'. These were described as:

- a. the rights conferred by private ownership
- b. options for a long lease
- c. shared governance and management, and
- d. land owned and retained by the government with the option for a long lease—however, should the land be required for another purpose, the tenant would be given 12 months to move.

Analysis of the national survey data on tenure arrangements found that among housing options that included these characteristics, survey respondents expressed a strong liking for rights of ownership (84%) and a long lease option (83%). This means that when shown the dual key housing option and the shared equity housing option on average, 84 per cent of survey respondents indicated that they 'liked' this characteristic. As shown in Table 13, for housing options that included other tenure arrangements, such as shared governance and management (59%) and land owned and retained by government (68%), markedly fewer respondents considered these desirable.

Table 13: Proportion of survey respondents who 'liked' various tenure arrangements (%)

Tenure arrangements	Housing Option 1: Mixed use apartment building (%)	Housing Option 2: Cooperative housing (%)	Housing Option 3: Communal housing (%)	Housing Option 4: Transportable home (%)	Housing Option 5: Shared equity home ownership (%)	Housing Option 6: Dual key property (%)	Housing Option 7: Village style housing (%)	Average
Rights of ownership					87	81		84
Option for long lease	85		84				81	83
Shared governance and management		59						59
Land owned and retained by the government				68				68
N	2,172	2,165	2,188	2,178	2,179	2,159	2,156	

Source: National online survey.

5.1.1 Home ownership

The rights conferred by home ownership were offered in two housing options and were the most liked tenure arrangement by survey respondents. The first option was a shared equity model where a dwelling is purchased via a government-endorsed financing option. Property ownership is shared with the relevant state or territory government, which owns a 25 per cent stake in the dwelling, for example, with residents paying a 5 per cent deposit and borrowing 70 per cent of the dwelling value.

The second option put forward for consideration was a dual key property, where an older person/household could occupy one of two discrete dwellings developed under one roof—a three bedroom-home on one side and the one-bedroom home on the other (see Appendix 3). In this arrangement each dwelling would be self-contained and separated by a firewall. The examples in the survey indicated that the minimum deposit to access both options would be \$20,000 followed by mortgage repayments of 30 per cent of income.

Focus group participants expressed an appetite for housing with a shared equity tenure arrangement. This position was largely attributed to the stability and autonomy associated with the tenure, although many were unaware of such schemes, how they might operate, and the financial barriers associated with accessing the opportunity and maintaining the home.

I do like the idea of having equity in a place. I guess just for that sense of security and stability and feeling like it is more mine and I can do what I want with it in terms of turning it into a creative space. But I just haven't heard of anything like that before, that sort of shared equity model, so I'd like to know more about it. (Female, metropolitan private renter)

We would love to be able to buy a place [if we] had a bit of a deposit, but the bank just won't give us a loan. So, you're not able to go on waiting lists for social housing so you're stuck in the private rental market and one day, your rent money is just going to run out. (Female, metropolitan private renter)

The shared equity is something that I would investigate. (Male, metropolitan community housing tenant)

Focus group participants also explained why they did not like the shared equity home ownership option. For some there was a lack of trust with government agencies, uncertainty surrounding how accrued equity is managed in the event of death and limited knowledge about the scheme's function:

I just don't know how I feel about sharing with the government. (Female, regional community housing tenant)

I'm sure there'd be a lot of small print there. What you don't get back when you die and all those things, but no, I'm probably better off just to rent. (Female, regional community housing tenant)

Considered together the focus group findings illustrate the need for and value in an integrated information delivery system that provides scheme details as well as access to person-centred advice and guidance that can assist older people to navigate the available options that best meet their needs.

5.1.2 Options for a long-term lease

Although all seven alternative housing options included some form of long-term tenure arrangement, attitudes toward long-term leases were captured through responses to Housing Option 1: Mixed use apartment building, Housing Option 3: Communal housing and Housing Option 7: Village style housing. The proportion of survey respondents who indicated that they liked the long-term lease option were very similar to those who liked the rights of home ownership options, with 83 per cent of respondents indicating that they liked this characteristic.

Focus group discussions revealed that while the security of tenure offered by these options was important, the owner or manager of the housing options influenced their opinions. Study participants valued the security of tenure offered by state managed housing as presented in HO1, and the mixed-use apartment building. As one private rental tenant explained:

I think what I liked, it was owned by a state housing commission or authority I felt like I would be safer there as opposed to being kicked out by a private landlord. (Female, metropolitan private renter)

5.1.3 Alternative tenure arrangements

The survey offered two alternative tenure arrangements, both of which allowed long-term leases and rents at 30 per cent of income. The first option presented was a cooperative housing model where residents share responsibility for housing governance and management. In this context, shared responsibility extends to asset management decisions, ensuring rent collection and compliance with residential tenancy law.

The second option put forward with alternative tenure arrangements was a prefabricated, transportable home where ten separate dwellings are provided by a community housing provider on land owned by government. If the land is ever required by the government, residents are provided with 12 months notice to vacate.

When discussing the cooperative housing model, focus group participants highly regarded features such as social connectivity, sustainability and the balance between shared and private spaces:

I quite like the communal housing ... I wouldn't mind something like that ... I think the social bit does quite appeal to me, although I like my own company well enough ... So I would share a space happily if the space was large enough. (Female, metropolitan home owner with a mortgage)

At the same time, focus group participants spoke of reservations in respect of shared governance and management, reflecting personal experience or hearsay. There was also some scepticism of how responsibilities would be distributed and how disputes would be resolved:

My problem with the cooperative housing is that I thought it had already been proved not to work because of the personality problems that have arisen in community housing where the people who are on the committees and things, they and their friends are—it's a matter of us versus them and then little groups forming. (Female, metropolitan private renter)

5.2 Built form: dwelling types and number of bedrooms

The housing options included three dwelling types in terms of built forms: a studio apartment, a standard apartment or a separate house. Dwelling sizes ranged from a studio/bedsit to one or two bedrooms. For example, the cooperative housing model depicted a separate house with two bedrooms, while the village-style housing model offered a studio/bedsit apartment.

As shown in Table 14, respondents indicated that they 'liked' the option of a separate house, with 72 per cent selecting this option across the three housing options with that characteristic, compared with studio/bedsits (21%) and apartments (51%).

Twice as many respondents 'liked' two bedrooms (81%) where this was available compared with just one bedroom (32%) in Housing Options 1, 4 and 6. The strong liking for larger, two-bedroom accommodation is in line with previous research on the housing aspirations of older Australians more generally (see for example James, Rowley et al. 2019).

Table 14: Proportion of survey respondents who 'liked' selected built form characteristics (%)

	Housing Option 1: Mixed use apartment building (%)	Housing Option 2: Cooperative housing (%)	Housing Option 3: Communal housing (%)	Housing Option 4: Transportable home (%)	Housing Option 5: Shared equity home ownership (%)	Housing Option 6: Dual key property (%)	Housing Option 7: Village style housing (%)	Average
Dwelling types								
Separate house		93		93		31		72
Apartment	48		46		62		48	51
N	2,179	2,263	2,202	2,253	2,199	2,178	2,172	
Number of bedrooms								
Studio/bedsit			21				20	21
One bedroom	29			36		52		32
Two bedrooms		81			82			81
N	2,215	2,263	2,222	2,226	2,231	2,189	2,180	

Source: National online survey.

5.2.1 Dwelling types

Around half of the survey respondents indicated that they liked the apartment style living arrangements featured in the mixed use apartment building, communal housing mode and village style housing model (Table 14). Similar findings emerged from the focus groups, contingent on a range of conditions being met. For instance, participants indicated small floor areas would not meet their needs. Focus group participants also held concerns about the locations suggested (typically inner-urban, high-density areas), the degree of accessibility for people with mobility constraints, proximity to neighbours and the challenges associated with social mix and tenancy management.

Some participants expressed a strong liking for ground floor dwellings. Concerns were raised about using stairs in older age, and one participant reported being injured falling down some stairs at a previous dwelling. Participants said they felt much more comfortable on the ground floor where they had easy access to the outside and others had easy access to them in the case of an emergency in their homes. Housing options with elevators were seen as of little comfort, cited as being unreliable and sometimes hard for older people to use.

An often-repeated theme in participants' reflections about dwelling types was the difficulty of living close to neighbours who may not be the same age as them, or share their lifestyle aspirations. A sizable proportion of focus group participants had the experience of, or were currently living with, neighbours who exhibited behaviours which were unsettling or threatening. These experiences had made them wary of the impact that neighbours have on the quiet enjoyment of their properties. As one participant living in the community housing sector articulated:

No. Flat out no [referring to village-style living]. The same problem: you have not got control over who your neighbours are and you're at the mercy of the quality of the management. (Male, metropolitan community housing tenant)

By way of contrast, higher density living was viewed by some as an opportunity to be part of a community. This opportunity was particularly important among single person households and seen as a way for people to overcome social isolation:

I'd be seeing people every day and just go to the kitchen and cook something and have a chat. Yeah, I mean even it was just to say 'Hi' or something like that, that was a great benefit. Otherwise, I'm pretty socially isolated here. (Male, regional community housing tenant)

5.2.2 Number of bedrooms

The survey indicated a strong liking for two-bedroom accommodation. As evidenced by focus group discussions, this tendency was underpinned by the spatial need for leisure activities, storage and accommodation of guests and potentially carers:

I would prefer two bedrooms. Especially with the epilepsy, sometimes people will need to come and stay. (Female, regional individual without permanent accommodation)

While less liked by survey respondents overall, some focus group participants preferred one bedroom housing options. Choice in this regard was driven by experiences of homelessness, precarious forms of housing and significant health issues. One formerly homeless participant with chronic fatigue syndrome, for example, explained why a one-bedroom home would best meet her housing needs:

What do I do with it [two bedrooms]? No. I have been downsized now for almost two years and look, you know, I told you I was living in a tent ... When I think about what to do with two to three bedrooms ... it would be actually too much for me to be honest. (Female, metropolitan private renter)

Focus group participants also explained that while some no longer had the belongings to furnish an entire multi-bedroom home, the size of the bedroom, as well as the quality of the dwelling design in terms of liveable and functional space and storage options were nevertheless, important considerations:

I think good design is important. Not all bedrooms are created equal. It depends on the size of the rooms. I'd love two bedrooms or three, but I could probably also be just as happy with one if you also have a storage space or a nice, big room, then you can fit your couch in the lounge for your guests to sleep over. (Female, metropolitan private renter)

By extension, several focus group participants resented the notion that older people, particularly single people, did not *need* more than one bedroom. There was a view that they were not being asked about what they wanted from their housing, but rather were being offered inferior options based instead on their household size and income.

They seem to want to think, okay, you are 55 now, we'll shove you in a one-bedroom unit. You can't have your kids over you can't have your family, you can't do anything. And that's not life...That's just simply not life. (Male, regional community housing tenant)

5.3 Social composition

Two social composition options were offered in the survey including an age-specific choice where a dwelling was only available to older residents and a non-segregated option where people of all age ranges would live together. The mixed-use apartment building was restricted to residents over the age of 55 years, and conversely the village-style housing was for residents of all ages. The survey found that respondents had mixed views on the social composition of the two options put forward.

As shown in Table 15, the proportion of respondents who indicated that they 'liked' either of the options was surprisingly similar. Notably, with regard to the cooperative housing option, 70 per cent of respondents indicated they liked the fact that the housing development was exclusive to older residents, while an almost identical proportion approved of the mixed-age settings of the transportable home and shared equity home (70 and 73%, respectively). These data highlight the need to provide both age-specific and mixed age housing options.

Table 15: Proportion of survey respondents who ‘liked’ age-specific and mixed age housing options (%)

Social composition	Housing Option 1: Mixed use apartment building (%)	Housing Option 2: Cooperative housing (%)	Housing Option 3: Communal housing (%)	Housing Option 4: Transportable home (%)	Housing Option 5: Shared equity home ownership (%)	Housing Option 6: Dual key property (%)	Housing Option 7: Village style housing (%)	Average
Mixed-age residents			59	70	73	68	63	66
Older residents only	65	70						68
N	2,194	2,214	2,199	2,208	2,194	2,173	2,157	

Source: National online survey.

Focus group members explained that they ‘liked’ the option of living in a mixed-age community due to the diversity that it would offer, the opportunities for intergenerational interactions and the social connections that could be formed.

I think the younger ones can teach the older ones. Yeah, so keep them up to date and keep them up there on their toes with what’s happening ... I think it’s fantastic mix. (Female, metropolitan private renter)

I definitely want multigenerational, intergenerational living. I don’t want to live just with people my age [...] I want to see children and I want to see different people. I don’t want to see everyone who all we end up talking about is our latest health issues. Like, how boring. (Male, metropolitan private renter)

For others, the idea of mixed-aged communities was less appealing. Focus groups members who favoured age-specific housing described the desire for having ‘peace and quiet, as we get older, we all want peace and quiet’ (Female, metropolitan private renter). Others explained that the activities enjoyed by young people were not compatible with those of older generations and could be anxiety provoking:

I couldn’t think of anything worse than living with families all round me [...] What we need is purpose-built housing for seniors where you don’t have to live where you’ve got some younger people all round you; problems start and I would be a nervous wreck if I was surrounded by all this stuff. (Female, metropolitan community housing tenant)

An underpinning reason for favouring age-specific living was safety, summarised in the words of one focus group participant: ‘I would prefer 55 plus for me to live in. I just find it safer’ (Female, regional community housing tenant). Other focus group participants acknowledged that age is not a determinant of anti-social behaviour, noting that there can be ‘good and bad in everything’ (Male, regional community housing tenant). This observation reminds us of the importance of social mix in communities, and avenues for rectifying neighbourhood issues when and where they arise. In this respect, community housing managers were recognised for their role as key facilitators or curators of a harmonious residential composition—regardless of the age cohorts present.

5.4 Characteristics of home

The housing options presented in the survey included variations in the private and shared characteristics of home, the ability to have pets and technological and environmental features.

The first set of characteristics considered by study participants in relation to the alternative models centred on indoor and outdoor spaces and whether they were shared or private. For example, the shared equity home ownership option included a private laundry, living room and kitchen and a small private outdoor space, while the cooperative and communal housing options offered multiple shared spaces.

As illustrated in Table 16, respondents 'liked' private facilities, with over 90 per cent of respondents indicating that they 'liked' both private indoor and outdoor aspects of the housing options. Share facilities were substantially less 'liked', with only 13 per cent of respondents selecting that they 'liked' the shared laundry feature offered in three alternative housing options.

Table 16: Proportion of survey respondents who 'liked' selected characteristics of the home (%)

	Housing Option 1: Mixed use apartment building (%)	Housing Option 2: Cooperative housing (%)	Housing Option 3: Communal housing (%)	Housing Option 4: Transportable home (%)	Housing Option 5: Shared equity home ownership (%)	Housing Option 6: Dual key property (%)	Housing Option 7: Village style housing (%)	Average
Private and shared spaces								
Private outdoor space				94	95			95
Shared outdoor space	47	54	46			38	39	45
Private laundry				95	96	93		94
Private kitchen					96			96
Private living room					96			96
Shared laundry	12	13	13				13	13
Communal indoor space		57	43					50
N	2,171	2,203	2,198	2,232	2,223	2,171	2,156	
Additional features								
Store room	70		69				70	70
Pet-friendly housing		83	79		83	81		82
Smart home technology	76				82			79
Environmental sustainability		91	87				85	88
N	2,175	2,229	2,194	2,212	2,229	2,187	2,171	

Source: National online survey.

Additional characteristics offered in the housing options included storerooms, the ability to have pets, smart home technology (such as automated systems controlling lights, appliances, security/access and some assistive functions) and environmental sustainability features.

The most liked feature among these characteristics were the sustainability features (88%). These features formed part of the cooperative and communal housing options as well as the village style option and included green power, rainwater harvesting and composting. Pet-friendly housing was also popular among survey respondents (82%) followed by smart home technology (78.7%). Store rooms, when offered, were also popular (70%).

5.4.1 Private and shared spaces

Focus group participants considered private space as synonymous with autonomy and independence. The importance of private indoor and outdoor space was underpinned by a desire for privacy and the challenges of shared use and responsibility. The following comment demonstrated the feelings of one person (not a lone voice or experience) in relation to the significance of private spaces:

I'm really, really antisocial. So the shared laundry facilities for me spells forced contact that you don't want. Some people have mental health problems in which forced interaction is extremely stressful. (Female, regional shared equity home owner)

Private outdoor space was recognised by some as critical for cultural reasons. Several participants from a CALD background explained the importance of having a private outdoor space to practice cultural rituals. A gender dimension also shaped the desire for private space:

Well, that [shared indoor space] might be all right for sort of young blokes or men ... I think men would be more comfortable in that situation than women. I don't know. I could be wrong. I couldn't live like that at all. (Female, metropolitan boarding house tenant)

There was some appetite for shared spaces, albeit many focus group participants were unfamiliar or had little experience with the concept. Shared spaces were acknowledged for cost saving benefits (i.e. reduced dwelling size and running costs) and for building community through increased social interaction. While housing options with shared kitchens, laundries and outdoor areas received some interest, hesitancy was expressed in relation to time-use management, cleanliness and the potential for theft. Many study participants, for instance, were deterred by the thought of queues to use a shared kitchen during peak times. Although, as others noted:

Having a communal kitchen and an area where you can get together and socialise, that would be great. (Female, metropolitan private renter)

I was talking with [name of friend] who's living in a place that has a shared laundry and she said it brings people together there. (Female, metropolitan private renter)

In line with these perceptions, one regional participant explained how weekly events in a shared space within her current home had fostered social interaction:

And so, the communal weekly events I really like... We do happy hour on Friday night, which is really good. And our morning teas. That's good. (Female, metropolitan private renter)

5.4.2 Pet-friendly places

Four in five survey respondents indicated a preference for options that allow pets, with this also endorsed strongly among focus group participants. Not one participant outright rejected the pet-friendly characteristic and for some it was a component of their housing needs that was not negotiable. Pets were cited as being important for support and mental health, particularly for single-person households, mirroring other research findings (Stone, Power et al. 2021).

I think pets are a wonderful thing, especially if you're a long-term single. (Male, metropolitan lodging house tenant)

I became homeless, and was couch surfing sleeping on people's verandas in my car and in a tent and caravan park and I picked up that puppy ... And I said to myself I made a promise, whatever happens to me, it is me, and the dog. And that's how wonderful it is. And he was an absolutely saviour for me in many ways, and we managed, and it's me and the dog to this day, so that's why it would be only an option if pets were allowed ... I don't know where I would be without my dog to be honest and a lot of people who are homeless when you speak to them, and how hard [it is and whether] they have a really secure [network] or good friends around a good support system, it's their pets. (Female, metropolitan private renter)

Although there was no registered opposition to pet-friendly housing options, some participants underscored the need to set hygiene and noise-related guidelines out of respect for other residents.

5.4.3 Smart home technology

Although popular among survey respondents, many focus group participants did not view smart home technology as important. As many focus group participants were, or had been, in precarious housing scenarios, smart home technology was simply not a priority compared with other housing factors impacting on their wellbeing. While it would be nice to have, the absence of smart technology did not represent a barrier in making housing choices. Moreover, people generally had limited experience or interaction with smart home technology and therefore may not have appreciated its potential as a cost saving and mobility-assisting measure.

It wouldn't be really important for me to choose. I'm probably not used to it. I'm used to ramshackle houses where I have no lights and outdoors, on the veranda, I have no lights near the front door. So smart technology would be something ... [that] I have to get a handle on. (Female, metropolitan private renter)

Some focus group members also expressed concern regarding their ability to confidently use the technology and the potential issues this could raise. Some study participants expressed anxiety at the thought of a technological malfunction and not knowing how to respond. Nonetheless, from an environmental conservation perspective, any housing features that reduced carbon emissions were viewed as a positive feature.

5.4.4 Sustainability features

The appeal of sustainability features in the focus groups was underpinned by desire for their environmental and cost-saving benefits. Solar panels, rainwater harvesting, environmentally friendly construction processes and building design were important to many. One focus group participant posited sustainability features are 'the only path forward' (Male, metropolitan lodging house tenant). Others agreed with the sentiment of another participant:

The benefits for power bills and for ongoing costs and comfort as well in a more sustainable home would be appealing. (Female, regional home owner with a mortgage)

A sense of frustration was captured during the focus groups with regard to the lack of policy addressing the environmental implications associated with housing and the built environment:

In terms of affordable living [Australia] hasn't got the grips of double-glazing and insulation in reducing energy consumption per capita ... Double-glazing is amazing and it's not just for cold climates, you really reduce your power consumption hugely by having good insulation and double-glazing and it's more secure. (Female, metropolitan private renter)

Study data indicates a strong desire for greater use of sustainability features in homes.

5.5 Characteristics of location

The housing options presented in the survey were described as being in one of four geographic locations. For example, the mixed use apartment building was located within the CBD of a capital city, with access to civic spaces including shops and services as well as easy access to public transport and a car share scheme, and the transportable home was described as in the outer suburbs of a capital city with a private parking bay on the property. Other locational settings included inner suburban and regional areas.

As illustrated in Table 17, where offered, the outer suburbs (74%) or regional areas (74%) were most liked. Survey respondents overwhelmingly 'liked' options with private car bays (92%) and easy access to public transport (91%) when presented. These characteristics were only offered only as part of housing options in metropolitan locations. Although it was an unfamiliar concept to many, one-third (33%) of survey respondents were enthusiastic about car share schemes. For many focus group participants, interest in the concept often spiked once further information was provided.

Table 17: Proportion of survey respondents who 'liked' location characteristics (%)

Characteristics	Housing Option 1: Mixed use apartment building (%)	Housing Option 2: Cooperative housing (%)	Housing Option 3: Communal housing (%)	Housing Option 4: Transportable home (%)	Housing Option 5: Shared equity home ownership (%)	Housing Option 6: Dual key property (%)	Housing Option 7: Village style housing (%)	Average
Located in CBD	41							41
Inner suburbs			50				52	51
Outer suburbs				75	76	72		74
Regional area		74						74
Easy access to shops and public transport	92		91	95			88	91
Private car bay				92	93	91		92
Carshare scheme	31	35	34				33	33
N	2,189	2,221	2,213	2,201	2,201	2,180	2,169	

Note: N vary by characteristic reported. N showing refers to first location characteristics reported for the relevant Housing Option.

Source: National online survey.

5.5.1 Location

The focus group findings showed how locational aspirations are shaped by shelter and non-shelter factors. Similar to the survey responses, outer suburbs or regional areas were 'liked' by many focus group participants.

I'm a rural girl. Yeah. I've lived all around the world. I've lived in many, many, many, many, many places, including, you know, in a city 15th floor in Hong Kong. I am very clear that I just really like to be out in nature. (Female, regional individual without permanent accommodation)

Others were more inclined to 'like' housing within the inner-suburbs or CBD of a major urban area. Primary reasons underpinning this preferred characteristic included familiarity with the location, as well as accessibility and connectivity.

I've got 200 metres to go to Woolies [supermarket]. I've got 200 metres to go to the chemist ... I don't have a car, ... so I hop on the bus just down there again to go anywhere ... We've got access to the river, we've got access to the park, the dog is happy, I'm happy. So that is actually location, location, location and I'm right in the city centre, pretty much. (Female, metropolitan private renter)

Location was central in shaping the housing aspirations of metropolitan focus group participants from a CALD background. Participants from CALD backgrounds expressed a strong reluctance to move to away from their community, let alone resettling in a regional area, demonstrating a strong need to sustain existing place-based social bonds and networks—that is, age in place.

Analysis of focus group discussions also revealed how for some regional participants the notion of inner-city living was simply undesirable. At the same time, others expressed enthusiasm toward inner-city housing options:

I think it would be a good idea [to have easy access to amenities] ... Then you could walk to the movies or ... if you are able-bodied ... you know you could walk places. (Female, regional community housing tenant)

We love the country ... I mean most of life we've lived in the country, but now I'm so happy to be in the city. Transport, public transport, close hospitals, all that sort of thing that we might need. (Male, regional community housing tenant)

Conversely, some metropolitan participants expressed a strong desire to move to a regional area in their later years, largely because of improved housing affordability. Such residential mobility in later life can disrupt long-standing place-based social ties and networks (see Fullilove 2016).

I moved to the country because it was the only place that I could afford... But I was willing to move a few hundred kilometres and I was lucky to have a sibling and if it wasn't for that, I would still be in rental but that's quite a drastic thing and I know most people don't want to move away from where they already are. (Female, regional home owner with a mortgage)

Easy access to shops, other facilities and public transport were characteristics strongly liked by almost all survey respondents (Table 17) and observations reinforced in focus groups.

I've got my doctor across the road. I've got my shops across the road, I've got my library across the road, I can walk ... I can get a bus in 50 metres. You know... I can go into town, right? ...[I can] get off on the way and walk to the swimming pool. (Male, regional community housing tenant)

It's actually really part of your social connection to things, to be able to either access good public transport or to have your own vehicle for as long as you can to provide you with some autonomy and agency over who you see and when you see them and all that stuff. (Female, metropolitan private renter)

For some focus group members a private car bay was perceived as being essential. This was particularly notable where access to public transport is limited, as well as for people with mobility constraints:

I live in regional Victoria and although it's one of the larger cities, public transport is restricted, limited. It's distant to get to, [and] if you've got any sort of disability, which I have to a degree, it's hard to access. My car is my lifeline ... I would definitely want secure parking. (Female, regional community housing tenant)

5.6 Summary

This chapter has collectively explored qualitative and quantitative study data about the characteristics of the alternative housing options put forward that can be used to inform policy and practice. The collective findings of the fieldwork demonstrate that while the housing preferences of the target cohort are multifaceted and heterogeneous, there were some commonalities that could form the basis of a typology. Table 18 presents the frequency with which specific housing characteristics were liked by the respondents. Some headline observations can be made from these data:

- A strong desire exists for alternative models that offer home ownership or long leases, as well as for separate houses and two-bedroom dwellings.
- Features such as private indoor and outdoor spaces, easy access to shops and public transport and private car bays are important to older lower income Australians.

- Older people expressed a desire for homes in outer suburban or regional locations, with housing affordability a big motivator underpinning these locational preferences.
- Some desire exists for medium-density living, but only where private spaces and universal design meets people's needs.
- Allowance for companion animals, and extra storage for possessions were the most liked features of the options, and are clearly very important to the majority of older people.
- Respondents equally liked mixed age residential living and age-segregated living, pointing to the need for a diversity in the social mix of alternative options.
- Having like-minded neighbours was important, as is safety, privacy and independence.
- Smart technology and environmental sustainability features were important to a majority of older people, although there is need for improved information regarding the benefits of smart home technology. The core reasons attributed to the popularity of sustainability features related to reducing the environmental impact of the built environment and individual economic benefits from reduced energy costs.

Notably, the characteristics that define each option can become the building blocks for policy and practice to support a more diverse alternative housing market aligned to older people's needs.

Table 18: Typology of housing characteristics that respondents like in each housing option

High frequency (>70%)	Medium frequency (50-69%)	Low frequency (<50%)
<ul style="list-style-type: none"> • Private indoor spaces • Private outdoor spaces • Private car bays • Easy access to the shops and public transport • Ownership • Long lease options • Separate houses • Two-bedrooms • Outer-suburbs or regional areas • Storeroom • Pets permitted • Smart home technology • Environmental sustainability 	<ul style="list-style-type: none"> • Apartment • Located in the inner suburbs • Communal indoor space • Mixed age residents • Older residents only • Shared outdoor space • Shared governance and management • Land owned and retained by the government 	<ul style="list-style-type: none"> • One bedroom • Studio/bedsit • Located in the CBD • Shared outdoor space • Car share scheme • Shared laundry

Note: **Bold** = frequency of 90%+.

Source: National online survey.

6. Navigating alternative housing options in Australia

This research has examined lower income older households' preferences for alternative housing models and the supporting structures they require to navigate their housing options. It provides core evidence from the perspective of the target population for the *Inquiry into housing policies and practices for precariously housed older Australians*. The project has answered the overarching research question:

How do older lower income Australians understand and navigate available alternative housing options? And to what extent could new options meet their housing needs?

Through a national online survey, and focus groups and interviews across WA, SA, NSW and Victoria and Queensland, the research has examined the supporting structures available for older lower income Australians to navigate their housing options and the effectiveness of these to assist households to make future housing decisions. The research captured the voices of older lower income Australians, specifically in terms of their knowledge, experiences and expectations of a suite of alternative housing models.

The alternative housing models considered in the study were composites derived from research and engagement in another project as part of the same AHURI Inquiry: *Alternative housing models for precariously housed older Australians* (Tuahy, Coram et al. 2022). The models are examples of potential options that could address the needs of precariously housed, older Australians on lower incomes.

6.1 Understanding and navigating available alternative housing options in Australia

Several key findings have emerged from this project:

- Structures that support lower income older Australians to make housing decisions are often fragmented or unable to provide the information needed. Further, there is a reliance on digital technology to deliver web-based information. These factors reduce the reach of the limited information available, particularly for those who are not digitally literate or who are from non-English speaking backgrounds. Where in-person support is offered, its effectiveness to assist housing decision making is highly dependent on the knowledge of the individual delivering the information. Given all of this, there is a clear need for a centralised and comprehensive source of housing information.
- Older lower income Australians generally have good knowledge of the mainstream housing system—the sectors with which they have interacted, particularly the social housing and private rental sectors. People's knowledge of alternative housing options is less well developed. To make effective housing decisions, older people need to know about the opportunities available to them, and the supporting structures where they can obtain information about options and what they are committing to in terms of legal, financial and tenure arrangements.

- Of the seven alternative housing models presented, three were substantially preferred by lower income older Australians: the shared equity home ownership model, the cooperative housing model and the transportable home model. However, none of the three options neatly matched the ideal housing attributes articulated by the survey respondents—a detached dwelling that they own with two or three bedrooms. As a result, trade-offs were required when indicating preferences for the alternative housing models on offer.
- All three alternative housing models were considered by the respondents to meet their short and long-term housing needs. The models could also deliver the other features of a home people desired: independence, privacy, security of tenure, ability to have companion animals, and room for friends, family or a carer to stay.
- A typology of favoured housing characteristics was developed as part of the research, based on the respondents' consideration of key characteristics of the options and the trade-offs they would make. By indicating the characteristics that they liked in each of the housing options, respondents identified the primary components or building blocks that, together, shape the typology of preferred alternative housing. Characteristics which emerged as being frequently liked by a majority of respondents included:
 - private indoor spaces (living room, kitchen and laundry)
 - private outdoor spaces
 - easy access to shops and public transport, and
 - private car bays.

The findings of this project provide key evidence for consideration in developing a market for alternative housing options. The feasibility of these options and their defining characteristics will be tested in the final Inquiry research activity.

6.2 A policy agenda for expanding alternative housing models in Australia

6.2.1 Effective access to housing information

Older lower income Australians need access to clear, effective information sources to make informed decisions about their housing futures. This information, delivered through person-to-person contact and supported by an online portal, needs to support households long before they are in housing crisis.

From a policy perspective, there is an opportunity to deliver a widely accessible, linguistically diverse, central information system and point of contact where people can access information about their housing options. This platform should function as a starting point from which participants are directed outwards to localised and individualised services. Such a service would benefit from reciprocal links and support connections with other agencies while providing the overall support people need to ensure positive housing and wellbeing outcomes. Effective referral pathways would support older Australians in negotiating the complexities of the housing market and associated financial, legal and other support structures.

6.2.2 Supporting delivery of alternative housing options

The housing aspirations of older lower income Australians reflect those of older Australians more generally. Regardless of their income or wealth, this cohort seeks stable and secure housing, privacy, two or three bedrooms in a detached or private dwelling, the ability to have a pet and access to amenities and services. Where this cohort differs from their counterparts is their greater appetite for alternative housing options (James, Rowley et al. 2019). Lower income older people are also prepared to make trade-offs from their ideal housing attributes to achieve many of these elements.

Policy can help lower income Australians to achieve stable and secure housing by supporting the scaling of alternative housing options currently on the ground or in concept phase.

Shared-equity schemes

Most lower income older Australians aspire to home ownership; an aspiration reflecting the need for tenure security and control over their home. For those older people with some funds, shared equity products were appealing as this funding mechanism enables households to preserve their wealth, provides opportunities for capital growth, and allows people to accumulate an asset to pass on to the beneficiaries of their estate.

The expansion of shared equity schemes nationally must, however, consider bridging the deposit gap, the extent of co-equity required to deliver affordability if a mortgage is required, and how finance can be assured for loan applicants who are older when they take on a loan. Home finance schemes such as those operated by the WA and SA Governments offer a replicable solution to these problems. These schemes have demonstrated how governments can facilitate wealth accumulation among vulnerable households and establish them as a 'worthy' credit risk in the market.

Cooperative housing models

The cooperative housing model was the second most preferred housing option among survey respondents, and the most well-known alternative Australian housing model within the focus groups. Internationally, cooperative housing has been successful in providing affordable housing for older people and support for the expansion of cooperatives presents a policy opportunity in Australia.

Rental housing cooperatives are registered community housing providers and are subject to state government requirements to take a proportion of new tenants from common housing registers. Not all states have a cooperative-specific list. Cooperatives argue such requirements contravene cooperative legislation that guarantees cooperatives choice of members (CHIA n.d.). Apart from the fact that loss of autonomy over allocations could reduce governance and management capacity, the older people in this research may not appreciate the role of the cooperative sector in providing social housing and hence who their other tenant members might be.

The age profile of tenants in cooperatives is also a significant issue. On the one hand, age pensioners provide a secure source of revenue and may have more time for shared governance and management, but such responsibilities can be a significant burden when tenants cannot 'retire' from these obligations. While case studies of successful cooperatives could address negative perception to some extent, another option to be explored would be to permit the involvement of professional managers to reduce the administrative burden on tenants and allow responsibilities to be shared among a greater number of tenants.

Transportable homes

The one-bedroom transportable home on land owned and retained by government was the third most popular option for study participants. Despite requiring considerable trade-offs, it was still considered to meet the short and long-term housing needs of almost half of those respondents who preferred it. From a policy perspective, there is an opportunity for state and local governments to work with community housing providers, other not-for-profit organisations and philanthropists to identify appropriately located vacant government land where transportable homes could be located—not necessarily permanently, but for an extended period.

Alternative housing options in the regions

One of the barriers encountered by survey respondents was a lack of availability of alternative housing options in participants' preferred locations. Providing fully self-contained dwellings with private indoor and outdoor space, off-street car parking, and two or more bedrooms, however, is a financial challenge for providers and has implications for where such housing can be located. This said, the frequency of respondents who indicated favour for regional areas was high. As land is a key cost component in housing development, investment in regional locations where the land is relatively more affordable than within existing metropolitan areas may present an opportunity to expand appropriate housing options for older people who wish to live in regional locations. The workability of this approach, however, needs to strongly consider access to necessary services—health, medical, social and transport.

Older lower income Australians also expressed a desire for easy access to shops and public transport. The latter is challenging in many regional areas. This challenge draws attention to the lower levels of government investment in physical and social infrastructure in regional centres compared with metropolitan settings and the cost to government if it were to bridge the regional service gap. A whole of government approach may make such an approach more feasible.

Transport options are an important consideration in terms of any policy and practice responses for supporting expansion of alternative housing options in regional areas. Community transport may be a way to provide access between housing developments and shopping or allied health services. Alternatively, respondents showed support for car share programs. Government support for car share programs in older persons' housing developments could provide the benefits of individual car ownership without the price tag associated with private ownership. Government financial support of car share programs can be justified, as pensioners currently receive concessions for car registration.

Creating pet friendly housing options

The ability to have pets was an important issue to survey respondents and focus group participants. The right to have pets in rental accommodation is a regulatory issue. The Victorian Government has recently moved to supporting companion animal ownership for tenants, enshrining the right to have pets in its Residential Tenancies Act. Other states and territories should follow suit. This change is likely to not only improve residential satisfaction but also ensure that fewer older people trade-off otherwise appropriate housing (including private rental housing) in favour of retaining their pets (Stone, Power et al. 2021). Evidence from this research suggests that policy reform in this area should continue nationally.

6.3 Areas for further research

The knowledge gap identified by lower income older Australians suggests a need for further research into how people access, interpret, use and, importantly, trust information about housing options, especially where such products are based on novel legal and financial mechanisms and challenge mainstream understandings of what a housing product is and how it works. Supporting improved housing literacy will ensure older people are able to effectively assess their options and plan their housing futures. Improved housing literacy is the basis for establishing knowledge of, and trust, in new housing products.

The limited alternative housing options in Australia, and the ongoing affordability crisis mean a better understanding of this market important. Moreover, understanding the lived experiences of people living in, or contributing to the governance of, alternative housing options will add weight of evidence to how such options can work for lower income older people, and the needs that the alternative housing options market need to meet.

6.4 Final comments

There is clear evidence that lower income older Australians are struggling in the housing market currently and many have been for some time. Accordingly, we need to look closely at the aspirations of this group and how to best support people to meet their housing and non-housing needs.

There is an appetite among older lower income Australians for alternative housing options, and diversifying the housing options available to them would improve this situation, providing policy and industry can deliver the affordable and appropriate housing options people need to meet their aspirations. Appropriate housing means incorporating a small number of characteristics that meet their long-term needs—tenure that provides the same stability and security of mainstream home ownership, indoor and outdoor privacy, two bedrooms and the ability to have a companion animal.

Policy and practice must also enable the supporting structures people require to understand and make decisions about diverse housing offerings that deliver the housing (and supports) people need. Information is power, and for a marginalised group, support structures must make information more accessible, to help people to navigate our complex housing system. Advice on different legal structures, living arrangements, lease conditions and expectations and financial mechanisms must be part of the alternative housing model bundle. The next phase of the Inquiry, of which this project is a part, will tease out these considerations with the lens of feasibility and scalability for models and supporting structures.

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Appendix 1: Survey respondent profile

Table A1: Survey respondent profile

	Proportion of all respondents (%)
Age	
45–54 years	32
55–64 years	30
65–74 years	28
75+ years	10
Gender	
Male	33
Female	67
Non-binary	0
Tenure	
Being purchased	20
Rented	68
Other	12
Weekly income (annual)	
\$0–\$299 (\$1–\$15,599)	11
\$300–\$499 (\$15,600–25,999)	36
\$500–\$799 (\$26,000–\$41,599)	40
State	
Victoria	24
New South Wales	29
Queensland	24
South Australia	9
Western Australia	11
Tasmania	3
Northern Territory	0
Australian Capital Territory	1
N	2,336

Source: National online survey.

Appendix 2: Alternative housing characteristic matrix

Table A2: Alternative housing characteristic matrix

Composites from Project B		Mixed use apartment building	Cooperative housing	Communal housing	Transportable home	Shared equity home ownership	Dual key property	Village-style housing
Housing option in survey		1	2	3	4	5	6	7
Dwelling type	Apartment	1		1		1		1
	Separate house		1		1		1	
Number of bedrooms	Studio			1				1
	1	1			1		1	
	2 or 3		1			1		
Location	CBD	1						
	Inner suburbs			1				1
	Outer Suburbs				1	1	1	
	Regional		1					
Social composition	Older residents only	1	1					
	Mixed age cohort			1	1	1	1	1
Outdoor space	Shared outdoor space	1	1	1			1	1
	Private outdoor space				1	1		
Indoor space	Shared laundry	1	1	1				1
	Private laundry				1	1	1	
	Shared living		1	1				
	Private living	1			1	1	1	1
	Shared kitchen		1	1				
	Private kitchen	1			1	1	1	1
Additional features	Smart home technology	1			1			
	Environmental sustainability principles		1	1				1
	None of the above					1	1	

Appendix 2: Alternative housing
characteristic matrix

Composites from Project B		Mixed use apartment building	Cooperative housing	Communal housing	Transportable home	Shared equity home ownership	Dual key property	Village-style housing
Housing option in survey		1	2	3	4	5	6	7
Access to amenities	Easy access to shops/public transport	1		1	1			1
	None of the above		1			1	1	
Transport options	Carpool scheme	1	1	1				1
	Private car bay				1	1	1	
Tenure rights	Decision-making and management		1					
	Option for a long lease	1		1	1			1
	Rights of ownership						1	1
Totals		13	13	13	13	13	13	13

Appendix 3: Alternative housing options

Table A3: Alternative housing options

Composites from Project B	Housing option in survey	Graphic	References/image sources
Mixed use apartment building	1		Apartment building: https://candysdirt.com/2018/02/20/luxury-apartment-overbuilding-may-help-tenants-save-for-down-payment/ Floor plan: https://www.houseplans.pro/plans/plan/10178
Cooperative housing	2		Development plan: https://onthewight.com/housing-development-revised-following-badger-concerns/ Floor plan: https://onthewight.com/housing-development-revised-following-badger-concerns/www.kmihouseplans.co.za/shop/product/2-bedroom-1-bathroom-h0014/
Communal housing	3		Cohousing courtyard: https://www.cohousing.ca/communities/ Floor plan: https://www.aegisliving.com/aegis-living-of-bellevue/floor-plans/ https://onthewight.com/housing-development-revised-following-badger-concerns/
Transportable home	4		Small homes: https://www.realestate.com.au/news/tiny-homes-for-those-without-one-of-their-own/ Floor plan: https://www.pinterest.com.au/pin/421649583847330562/ https://onthewight.com/housing-development-revised-following-badger-concerns/
Shared equity home ownership	5		Unit development: www.grandesignwa.blogspot.com/2012/08/unit-development-of-5-homes.html Floor plan: https://www.pinterest.com.au/pin/392728029997933716/ https://onthewight.com/housing-development-revised-following-badger-concerns/
Dual key property	6		House: https://www.silvertail.com.au/property-choice/property-investment-sales/dual-key-investment-properties Floor plan: www.homeworld.net.au/house_plans/duplex_plans/153du_lh-dual-key.html https://onthewight.com/housing-development-revised-following-badger-concerns/
Village-style housing	7		Village: https://www.pinterest.com.au/pin/782007922774798309/ Floor plan: https://www.pinterest.com.au/pin/45950858673447273/ https://onthewight.com/housing-development-revised-following-badger-concerns/

Housing option 1: Mixed use apartment building

- A one-bedroom apartment in a multi-level block in the middle ring suburbs of a capital city. The development is owned by a state housing authority.
- The apartments are for older residents only. They have 'smart home' technology (automated systems controlling lights, appliances, security/access and some assistive functions).
- The ground floor of the building has public access spaces including shops and services.
- Residents share a communal garden and the building has security features.
- There are a limited number of private car spaces but easy access to public parking, public transport, taxis/rideshare and a carpool scheme.
- Cost: capped rent (30% of income), long lease option.



Housing option 2: Cooperative housing

- A development for older people of two-bedroom units located on land owned by a community housing provider in a regional town, a two-hour drive from the capital city.
- There are 30 detached units in the development, set close together around a central activity hub. The hub includes shared living space, kitchen, laundry, workshop and exercise room.
- Units have their own kitchen but no private outdoor space. Shared parking and a carpool scheme are on site.
- There are communal weekly events (e.g. a shared meal) and residents contribute to the cooperative community undertaking weekly cooking/cleaning/gardening/maintenance tasks according to their capacities. They also participate in decision-making and management of the development.
- The development is based on principles of environmental sustainability and includes solar panels, rainwater harvesting and composting.
- Cost: capped rent (30% of income), long lease option.



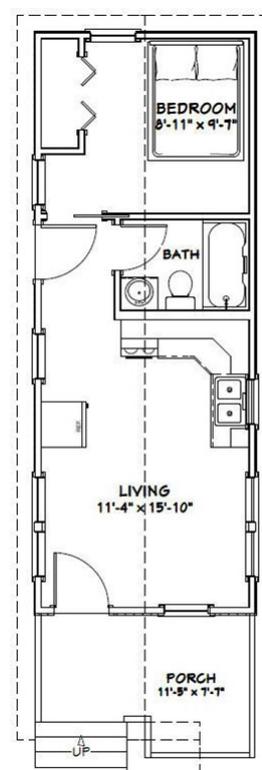
Housing option 3: Communal housing

- A ground floor studio apartment in a two-storey building converted for shared living in the inner suburbs of a capital city. The development is owned by a community housing provider.
- Each apartment includes a bedroom, bathroom and basic kitchenette, with other facilities shared with the other residents.
- The building contains eight apartments, two separate living zones, storage area, large shared kitchen and laundry. There are twelve residents, including seniors, younger singles and couples and single parents with one child.
- The building is set in a garden with a courtyard area. It operates with a strong environmental sustainability ethos and includes rainwater harvesting, green power and composting. There is access to carpool vehicles.
- Residents often share cooking and meals. They also contribute to the group by undertaking tasks according to their capacities. For example, a senior may care for one of the children while their mother shops for the group. The development is run by residents on a consensus basis.
- Cost: capped rent (30% of income), long lease option.



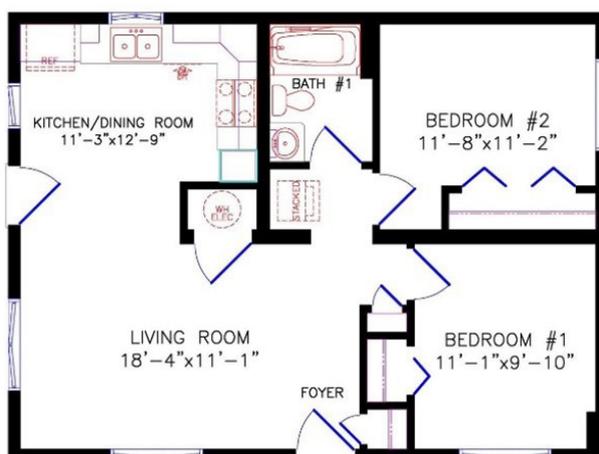
Housing option 4: Transportable home

- A one-bedroom prefabricated home located on vacant public land in the middle ring suburbs of a capital city, alongside ten other similar homes.
- The homes house a mix of people, including seniors, younger single people and small single parent families.
- The homes have accessibility features and 'smart home' technology (automated systems controlling lights, appliances, security/access and some assistive functions). They each have a small porch and backyard, with space for car parking on the property.
- Cost: capped rent (30% of income), long lease option (12 months' notice to be given if land is to be reacquired for use by government).



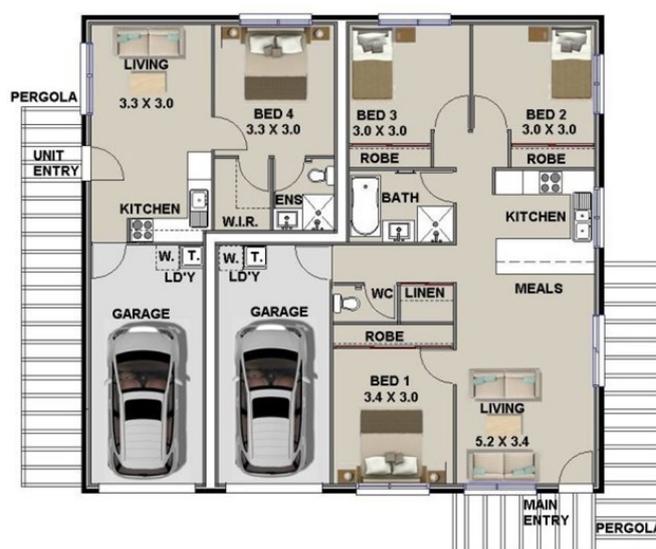
Housing option 5: Shared equity home ownership

- A two-bedroom unit located in the outer suburbs of a capital city, in a development of eight units.
- The state government owns 25 per cent of the dwelling, residents pay a 5 per cent deposit and borrow 70 per cent of the value via government-endorsed financing options. Residents can opt to buy the government's share when they are able to.
- The units are detached and have small private backyards. They are set close together in shared garden space. Each unit has its own carpark. The residents are a mix of older people, first home buyer couples and families with one child.
- Cost: deposit of \$20,000 (minimum) and repayments of 30 per cent of income.



Housing option 6: Dual key property

- Two dwellings within one house located in the outer suburbs of a capital city. One side is a three-bedroom home suitable for a small family while the other is a one-bedroom unit suitable for a senior single or couple.
- The dwellings are each self-contained and separated by a firewall. The backyard is shared. Each dwelling has a carpark.
- There are no strata fees because the dwellings share a single land title, and only one set of rates and utility bills. The two sets of residents share the costs of the mortgage and would usually be two generations of the same family.
- The mortgage and the property can't be split so consideration needs to be given to what would happen if one set of residents wants to move out or sell.
- Cost: the unit's share of the deposit is \$20,000 and repayments are 30 per cent of income.



Housing option 7: Village-style housing

- A studio apartment located in the inner suburbs of a capital city, in a development that includes 50 dwellings across several three to four-storey buildings.
- There is a mix of owner-occupied, affordable private rental and social rental housing. There are up to 150 residents in the development, including older people, younger singles and couples and families.
- The redevelopment includes many environmentally friendly features, including solar panels.
- The buildings are set around a large central square lined with shops, cafes, galleries and a community centre accessible to the general public. The square hosts a small weekly market and regular events. A parkland with water features and a playground is adjacent.
- No carparking spaces provided as there is easy access to public carparking, public transport, taxis/rideshare and a carpool scheme.
- Cost: capped rent (30% of income), long lease option.



Appendix 4: Ideal housing attributes

	All (%)	Purchaser (%)	Private renter (%)	Social renter (%)	Other (%)
Dwelling type					
Detached dwelling (e.g. a separate house)	65	26	43	21	10
Townhouse or duplex	13	13	53	23	11
Apartment or unit in a block up to 4 storeys	9	4	52	37	7
I don't have a preferred dwelling type	6	14	43	17	25
Apartment or unit in a block greater than 4 storeys	2	10	48	30	12
Mobile home	2	20	30	18	32
Other	2	5	41	19	35
Modular prefabricated home	1	3	53	26	18
Number of bedrooms					
3	38	25	45	19	11
2	38	12	49	28	11
4	13	37	38	18	8
1	7	4	47	25	25
5+	3	41	43	11	5
Studio/bedsit	1	7	31	31	31
Tenure					
Home ownership	54	36	38	13	12
Renting from a state housing authority	15	1	25	67	8
Renting directly from a landlord	10	1	87	4	8
Renting through a real estate agent	10	0	92	2	5
Renting from a community housing provider	7	2	32	54	11
None of these options	2	19	14	21	45
Other	1	6	24	18	52
Shared equity or shared home ownership	1	22	35	17	26

Source: National online survey.

Appendix 5: Ideal housing attributes of those who did and did not choose a preferred alternative housing option

	Respondents who chose a preferred housing option (%)	Respondents who did not choose a preferred housing option (%)
Ideal dwelling type		
Detached dwelling (e.g., a separate house)	65	88
Townhouse or duplex	13	4
Apartment or unit in a block up to 4 storeys	10	3
I don't have a preferred dwelling type	6	2
Apartment or unit in a block greater than 4 storeys	2	1
Mobile home	2	1
Other	2	<<1
Modular prefabricated home	2	<<1
Ideal number of bedrooms		
3	38	45
2	38	22
4	13	24
1	78	3
5+	3	6
Studio/bedsit	1	<<1
Ideal tenure		
Home ownership	54	71
Renting from a state housing authority	10	10
Renting directly from a landlord (private arrangement)	7	6
Renting through a real estate agent	15	5
Renting from a community housing provider	10	5
None of these options	1	2
Other	1	1
Shared equity or shared home ownership	2	0

Source: National online survey.



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