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Mid-life Australians and the housing aspirations gap



From the AHURI Inquiry: Housing aspirations and constraints for lower income Australians

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Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
AHA Survey	Australian Housing Aspirations Survey
AHURI	Australian Housing and Urban Research Institute Limited
AIHW	Australian Institute of Health and Welfare
FHOG	First home owners' grant
HA	Housing assistance
NSW	New South Wales
PRA	Private rental assistance
PRS	Private rental sector
SIH	Survey of Income and Housing
SOMIH	State owned and managed Indigenous Housing
WA	Western Australia

Glossary

A list of definitions for terms commonly used by AHURI is available on the AHURI website www.ahuri.edu.au/research/glossary.

Executive summary

Key points

- ‘Housing aspirations’ and ‘housing aspiration gaps’ provide a framework for assessing how well the current living arrangements of Australians at mid-life, aged 35–54 years, meet shelter and non-shelter priorities at this life stage and support aspirational futures. This approach informs us about ‘what could be’.
- Housing aspirations are made in the context of social, cultural, locational and policy contexts and are influenced by normative opportunities and life stage priorities and experiences including family care, recovery from disruptive critical life events and consolidation of housing, income and wealth for housing and long-term futures.
- We find 87 per cent of mid-life households report that their current housing meets their short-term (1–2 year) housing and life priorities at this life stage. Higher income households, those living in home ownership tenures as well as couple-headed households are most likely to report that they have met their short-term housing aspirations.
- For those experiencing a housing aspirations gap at mid-life, impacts on this life stage are: financial compromises/paying too much; locational, moving from employment and family/friends; compromising on dwellings (size, quality, safety); as well as wider implications for a small proportion of households, such as delaying childbearing.

- **For mid-life households, 66 per cent report that their current housing will enable them to meet their long-term aspirations, with 30 per cent of these households across all incomes indicating they will require assistance to achieve their future housing aspirations for later life, including information support.**
- **Policy development and innovation options for addressing current and future housing aspiration gaps for mid-life Australians and their dependents include:**
 - housing assistance that: enables home ownership pathways; uses current and new models of support in more effective ways, including PRA; provides increased security and consolidation opportunity; and provides deep support including social housing for households with long-term support needs
 - dwelling and locational options that: support changing household composition at mid-life; support access to amenity; and provide adaptive living for later life
 - housing information and innovations that: provide access to useful and accessible information and options for households to make informed decisions, and
 - Indigenous Australians' aspirations: mirror other households in diversity and complexity yet are challenged by extensive discrimination and disadvantage and warrant a dedicated future research and policy innovation focus.

Mid-life is a critical yet under-explored life stage in housing studies. It is a stage in which increasing disparities between households that have achieved housing wealth and security and those who have not become apparent (Yates 2015; Sharam, Ralston et al. 2017); in which disruption via labour market, family, and/or health-related events can result in considerable housing 'slippage', including long-term housing disadvantage (Stone, Parkinson et al. 2016; Sharam and Hulse 2014; Feijtan and Mulder 2005). Unresolved housing aspirations and needs that become entrenched at mid-life can lead to long-term and chronic disadvantage into retirement (Sharam, Ralston et al. 2017).

Key life stage priorities driving the housing aspirations and behaviours of those at mid-life include: care of children and/or older family members; recovery from 'critical life events' causing financial and/or housing disruption; and establishing income and wealth security for later-life, including for kinship care.

Key housing factors driving current housing aspirations for all households. This research includes primary analysis of the aspirations of low, moderate and higher income households, with a particular focus on low to moderate-income households at mid-life. This focus includes: long-term 'missing out' or 'failure to launch' into home ownership for those living with low to moderate incomes; disrupted housing pathways due to record-high housing costs and/or critical life events affecting their ability to maintain tenure and/or dwelling security.

The critical policy implication of this suite of factors is that more low to moderate-income households, than in earlier generations, require direct as well as indirect housing assistance at mid-life, and potentially in a wider range of forms in order for the assistance to be effective:

- Home ownership opportunities are contracting for those at mid-life, with relatively fewer households able to purchase homes by their mid-thirties relative to earlier generations.
- Critical life events that threaten household income and therefore ability to meet ongoing housing costs mean that by mid-life many households have experienced housing disruption, sometimes taking the form of renting privately following previous periods of home ownership.
- Life-long low to moderate income within an increasingly high-cost housing market means that a sizeable proportion of households have 'failed to launch' or achieve the great Australian dream of home purchase by mid-life.
- Increased targeting of highest housing assistance options such as public and community housing mean that mid-life households that include high and complex needs are increasingly likely to be found within the private rental sector.

Key findings

How well does housing at mid-life achieve short-term housing aspirations?

Original findings of this research show that around four in five households at mid-life indicate that their current living arrangements meet their short-term housing aspirations, enabling them to work towards their life priorities. Highest income households, home owners and mid-life households in their mid-40s and 50s are most likely to report having housing that meets their aspirations well.

In attaining their current housing, households make compromises and trade-offs in relation to their current dwelling and residential location, the most common trade-offs of which are: financial (paying more than planned, going without, working more hours to afford housing costs); dwelling size (smaller dwellings); and locational (moving further from work, family and friends, living in poor quality neighbourhoods).

For those experiencing a housing aspirations gap at mid-life, the most common impacts on this life stage are: financial compromises/paying too much; locational, moving from employment and family/friends; compromising on dwellings (size, quality, safety); as well as wider implications for a small proportion of households, such as delaying childbearing.

Households most likely to experience a housing aspirations gap at mid-life are those with very low household income, households living in privately rented dwellings, 'younger' mid-life households, and Indigenous households. These households can experience considerable challenges, including debilitating housing and living arrangements that compound other challenges.

Barriers facing low to moderate-income households at mid-life in relation to achieving their housing aspirations are complex and multiple. They related to three key factors: financial (inadequate income/savings to meet housing costs or entry costs); disruption and its impact on household resources (attempting to sustain or regain housing and independence of living, following critical life events); and/or ongoing or longer term need for deeper assistance (such as disability support).

How well does housing at mid-life prepare households for their housing futures?

A majority (66% of home owners, 60% of social housing tenants) and a minority (45% of private tenants) believe their current housing will enable them to achieve their future housing aspirations and future life priorities. This compares with around half of very low (50%) and low (55%) income households who also indicate that current living arrangements meet their longer term aspirations, representing perhaps the biggest policy challenge associated with housing policy and housing assistance for those at mid-life. Overwhelmingly, the key aspect of housing that mid-life households aspire to in their future is long-term, secure housing.

While some variation exists in responses, five factors stand out as barriers to future housing aspirations across population groups at mid-life: ability to meet rent or mortgage payments; lack of savings or deposit; inability to secure a mortgage from a lending institution; lack of stable employment; and lack of housing choice.

While home ownership is strongly favoured by a majority of households as a means of achieving future housing aspirations, the considerable barriers facing a minority of mid-life households in meeting these aspirations result in a small proportion of households appearing to be willing to consider a range of existing housing assistance and new policy development options to assist them to achieve their future housing.

How are mid-life households attempting to close the housing aspirations gap?

Strategies that households are implementing at mid-life to secure their future housing aspirations are: financial, in the form of saving and earnings; residential mobility; seeking informal assistance such as loans from family/friends; as well as sharing, such as buying housing with others and/or living with others in cooperative arrangements to achieve desired housing outcomes.

A third of mid-life households indicate they anticipate requiring support to meet their future housing, including a mix of privately-provided familial supports as well as direct government assistance, such as low deposit loans, rent to buy schemes or social housing tenancies.

A lack of knowledge and understanding of the housing market and how to access required housing information is common for those at mid-life, with around a third of households indicating an 'average to poor' knowledge of the housing market.

Finally, findings indicate a willingness on the part of a minority of mid-life households to consider a wide range of housing alternatives, including various forms of adaptive behaviours and strategies, to meet their future housing aspirations. Options include: sharing and cooperative housing schemes and opportunities; residential mobility; living in smaller dwellings including 'tiny homes'; as well as take-up of dedicated pathway interventions such as rent to buy and other 'hybrid' ownership options.

Policy development options

While a majority of mid-life households have achieved housing that meets their short-term life stage priorities, between 10 and 15 per cent have not. For this group of mid-life households experiencing a housing aspirations gap, the key barriers are financial: housing costs overall; challenges of saving for a deposit; having sufficient income to gain a loan or meet payments; and having adequate income to afford housing of the type and in the location that will best meet their needs. The compromises households make to manage these include living in dwellings that are not adequate in size, quality or safety/security, as well as living far from potential employment and/or support networks.

Increasing the availability of affordable housing of a range of sizes and types, within well-located areas is critical to addressing these challenges. Additionally, targeted assistance to households who become 'disrupted' at mid-life (such as via separation/divorce), that is transitional in nature and not necessarily tied to the provision of income support, could assist households likely to become or remain independent. This includes the ability to manage financial transitions, such as from a couple to a single household head, within ownership tenures.

Housing assistance at mid-life

The raft of current direct housing assistance that is provided to households at mid-life is inadequate in relation to enabling them to aspire to their future housing and, in some cases, to live without housing insecurity and disadvantage during their mid-life years. Housing assistance needs to reflect the diversification of mid-life households and their housing aspirations. Future housing development and policy options must be diverse in order to meet the diversity of needs households experience at mid-life. This includes deep, ongoing support for households with high and complex needs, as well as innovation in responding to the needs of households who require short-term, 'light touch' and more specific forms of support to enable them to achieve independent futures.

An area of policy neglect that becomes apparent in analysing mid-life housing aspirations, aspiration gaps and how to address these effectively, concerns the provision of housing assistance to households experiencing temporary disruption to their ability to meet housing costs/manage current living arrangements (such as in the context of separation/divorce or bouts of ill health), and the potential benefits of providing short-term housing assistance and support. This would assist households to remain independent from greater need for income support and/or ongoing housing assistance. Implications of the analysis of housing aspirations and gaps at mid-life include: private rental support for the increasing proportion of households renting at mid-life; home ownership support that extends beyond first home owners' grants; positive discrimination for families and vulnerable populations in market housing contexts; and provision of social housing as essential infrastructure of care.

Tenure reform and innovation

Housing aspiration gaps at mid-life relate very strongly to a lack of ownership. When we compare the current housing tenure of mid-life respondents to the Australian Housing Aspirations (AHA) survey with their stated preferred tenure overall, we find patterns that strongly favour more secure tenures as well as home ownership, which additionally is associated with wealth accumulation and choice, as shown in earlier analyses, above.

There is a need to increase the range of entry pathways to home ownership, by widening the first home owners' grant to include population groups who are able to purchase with limited support at mid-life. In addition, innovation in the way tenure is conceptualised and administered will provide further opportunities for secure housing to mid-life households if scaled up. Examples such as rent-to-buy schemes, in which governments own land and households begin by purchasing dwellings and renting or deferring purchase of land parcels, are innovative tenure transitions that will support more secure housing options for mid-life Australians.

Current moves across multiple states and territories in Australia toward increased security of occupancy within private rental sectors nationally will improve the security and stability of housing for an increasing proportion of households living in rental housing in their mid-life years.

Findings indicate a willingness on the part of a small minority of mid-life households to consider a wide range of housing alternatives, including various forms of adaptive behaviours and strategies, to meet their future housing aspirations.

Dwelling and locational diversification

Findings of this research indicate that for a majority of households at mid-life, currently available dwelling and locational options are suitable. There is a desire among this cohort for free-standing houses as well as for suburban living, and an indication that some households are interested in living in regional centres. Critically, enabling mid-life households to access a diversity of housing forms that are affordable and well-located and can accommodate changing household dynamics as family members arrive, grow, leave and/or return, is crucial.

Urban innovations that focus on liveable precincts offering liveable, safe neighbourhoods are sought after by mid-life Australians. Ongoing infill urban development processes must take into account the aspiration for modular/flexible living for mid-life households to accommodate their dynamics, as well as position households well for later-life years.

Information provision, accessibility and capacity building

A lack of knowledge and understanding of the housing market and how to access required housing information is indicated in the data for those at mid-life, with around a third of households indicating an 'average to poor' knowledge of the housing market. Policy implications of these findings relate to the need to provide information about housing options and opportunities in a way that is centralised, accessible and widely available. Additionally, findings suggest that all Australians ought to be educated in the range of housing and housing support available to them from a young age, as a form of literacy education—and that where adults are limited by knowledge gaps, an advice and information support service is needed.

Intergenerational and long-term settings

Policy development options that facilitate a greater degree of security, ability to remain in place, wealth and savings accumulation either via property markets or other means, are warranted to assist mid-life households' planning for their future pathways. Where mid-life households live in privately-rented dwellings, housing must be affordable to the point of enabling (i) households to remain securely in place through mid-life years, which often include significant care and family life, need for school stability and continuity of employment and (ii) the ability to save or pursue financial options that will offset their ongoing housing costs in later-life.

A policy development focus on innovative savings schemes that will benefit the growing proportion of households unable to access and benefit from capital gains and negative gearing concessions, will be of benefit for many households in their mid-life years and into later-life. The ability of households to support younger (and older) generations is one of the life priorities of this cohort.

Addressing Indigenous Australians' housing aspiration gaps

There is a need to understand the aspirations of a wide range of Indigenous Australians in dedicated research. This research provides the following insights:

- Aspirations held by Australian Indigenous people are highly diverse and include remote living on country as well as regional living and metropolitan aspirational pathways.
- Consistent with existing evidence, this research finds that to a very considerable degree the housing aspirations of mid-life Indigenous Australians are shaped by entrenched multigenerational disadvantage in many cases.
- Discriminatory practices that are both systemic as well as personal can affect the ability of Indigenous Australians to secure housing in privately-rented dwellings and have a significant role in curtailing the opportunities of Indigenous persons. Discrimination against Australia's First Nationals Peoples must be addressed in all housing settings.

- As social housing is such a significant form of housing for many Indigenous Australians, a future avenue of research and policy development can usefully focus on creating a more flexible, responsive social housing sector for Australian Indigenous people—as for non-Indigenous Australians.
- Indigenous people who seek to exit social housing and aspire to live in private market contexts, including rental and ownership models, require additional support, information and 'back up' to enable independent housing pathways. This is an area of future research and policy development that requires attention and innovative, enabling reform.
- A dedicated focus on the housing aspirations of Indigenous Australians is recommended as a fruitful future platform for policy development, including in a form of co-design for optimal housing futures.

The study

This project examines the housing aspirations and potential aspiration gaps affecting households at mid-life. It forms part of an overarching AHURI Inquiry and directly informs the overarching Inquiry question:

How can existing and innovative policy be harnessed to assist lower income Australians achieve their shelter and non-shelter housing aspirations, and improve housing opportunities across the life-course?

The aim of this project is to understand how existing and innovative policy can be harnessed to assist lower income mid-life Australians achieve their shelter and non-shelter housing aspirations, and improve their housing opportunities. This is achieved by addressing three critical research questions:

1. What are the shelter and non-shelter aspirations of mid-life Australians across their life-course?
2. Where lower income mid-life Australians are unable to achieve their housing aspirations, what is the nature of their housing aspirations gap and how does this vary by socio-economic status, tenure and location?
3. How can current and innovative housing policy solutions be harnessed to assist lower income mid-life Australians meet their short, medium and long-term housing aspirations?

Housing aspirations were explored initially through focus groups, which were used to inform the development of the Australian Housing Aspirations (AHA) survey. The AHA survey collected responses from 7,343 Australians split across the three cohorts including 2,444 from those aged 35–54 years. The survey was broadly representative of the population in terms of age, location and income and this was achieved through the use of strict respondent quotas during data collection (see Data and Technical Report). The research included a dedicated focus on Indigenous households ($n=16$). Interview data provided a means of comparing the housing aspirations of older non-Indigenous and Indigenous people. Finally, telephone interviews ($n=25$) were conducted to further explore the policy implications of the focus group and survey findings. While the survey had a national focus, qualitative research was conducted in regional and metropolitan Victoria, New South and Western Australia.

Evidence-Based Policy Inquiry Panels

Two Evidenced-Based Inquiry Panels were held during the course of this project. The purpose of these Panels was to provide a forum for direct input from policy makers, community representatives and industry on the project. This direct communication with policy makers was designed to ensure that the research would achieve policy outcomes.

The first Panel was designed to introduce the members to the project and ensure that the AHA survey, in particular, was being developed to meet the needs of the project. In addition, the Panel confirmed that the Inquiry outcomes would be able to inform future policy and practice directions. The second Panel meeting considered emerging policy implications of early findings of the research.

1. Introduction

- This project is part of the AHURI *Inquiry into housing aspirations and constraints of lower income Australians*. The Inquiry aims to develop an evidence base for understanding the housing aspirations of Australians across life stages, with a focus on low to moderate-income households. It asks households what they aspire to, the impact of failing to achieve housing aspirations at key life stages, and the assistance required to achieve their housing aspirations.
- The focus of this project is on the mid-life cohort: those aged 35 to 54 years. ‘Mid-life’ is a relatively neglected but critical life-stage in housing terms. It is characterised by consolidation of early adulthood, long-term impacts of lower income and/or disruption from aspirational housing pathways through critical life events such as family dissolution, health events, and other life changes. Mid-life housing aspirations are related to key priorities that centre around: consolidation of employment, wealth and property; caring for children and family life and/or assisting parents and kin as they age; as well as preparation for retirement years and later-life.
- As part of the Inquiry, original survey data was designed and collected in the Australian Housing Aspirations (AHA) Survey, which delivered data on 2,444 mid-life Australians. It identified respondents’ current housing situation, short and longer term housing aspirations and a suite of questions aimed at better understanding the housing aspirations gap and effective means of bridging it.

- **Insights into housing aspirations and aspiration gaps at mid-life using survey data are supported by, and supplemented with, focus group and in-depth interview data to gain deeper insights into factors and impacts associated with housing aspiration gaps for low and moderate-income households. A dedicated strand of fieldwork sought to include an Indigenous Australian account of housing aspirations. Combined, the quantitative and qualitative methods used in this research enabled a triangulation of data across multiple themes, to better understand the housing aspirations of mid-life Australians and how these can inform policy development.**

As housing affordability pressures have increased in recent decades in Australia, policy, political and popular discourse has turned to the ways in which young adults (those in Generation Y, Generation Z and the millennials), will fare as they navigate difficult housing contexts (Hoolachan and McKee 2019). Key questions asked in the literature include whether young adults will 'catch up' with earlier generations who have attained home ownership in high rates before them, or whether housing flexibility and adaption is the new normal (Burke, Stone et al. 2014; McDonald and Baxter 2005). At the other end of the age spectrum is an increasing awareness of the vulnerability of households reaching post-retirement years with inadequate housing equity to offset their housing costs relative to full or partial pension payments in their later-life years (Wood, Ong et al. 2020; Sharam 2017). At its most acute, this phenomenon manifests, in increasing proportions and numbers in real terms, older Australians experiencing homelessness for the first time (Petersen and Parsell 2020) and/or living with risk of homelessness (Batterham 2019).

Missing from current popular debates and policy discourse is an explicit focus on challenges faced by households during the mid-life years: the stage of life between young adulthood and later-life retirement. Defined for the purposes of this research as ages between 35 years and 54 years, this is a span comprising members of Generation X—the first generation to experience high degrees of recent historical disruption associated with deregulation, globalisation and 'risk society', as well as older members of Generation Y, the 'me generation' (McCrinkle and Wolfinger 2010). Gen Y, as it is popularly known, is the first generation in recent decades to reach formative adult years while living with high levels of insecurity and uncertainty. Together, these generational groups are described as those most likely to be adaptive, to be diverse in their choices and, in sociological terms, to navigate a host of individual choices around key aspects of their lives that were arguably once more 'certain' (Burke, Nygaard et al. 2020).

Notable exceptions to the relative blind-spot affecting our understanding of housing at mid-life are the small number of studies that focus on sub-populations and their unique challenges, such as single women, recent migrants and others affected by 'critical life events' that act to disrupt income and housing pathways (Stone, Parkinson et al. 2015; Sharam 2016). Additionally, research that highlights the linkages between the mid-life stage and later-life years has begun to widen the generational focus to include the financial position of households as they approach retirement years, related to analyses of the ability of households to live well during retirement years (Sharam, Ralston et al. 2017).

Yet, at mid-life, housing challenges can be considerable. As outlined in Chapter 2, some households have achieved financial and housing security and others have not, or have had this important consolidation period of high relative earning power 'disrupted' or interrupted by events that affect income and housing security. Mid-life is a critical life stage where unmet housing aspirations can impact upon capacity to prepare and attain security into retirement and older age. It is a stage in which increasing disparities between households that have achieved housing wealth and security and those who have not become apparent (Yates 2015; Sharam, Ralston et al. 2017); in which disruption via labour market, family, and/or health-related events can result in considerable housing 'slippage', including long-term housing disadvantage (Stone, Parkinson et al. 2016; Sharam and Hulse 2014; Feijtan and Mulder 2005). Unresolved housing aspirations and needs that become consolidated at mid-life can lead to long-term and chronic disadvantage into retirement (Sharam, Ralston et al. 2017).

1.1 Conceptual framework

The research is informed by the conceptual framework from the Inquiry project—*Housing aspirations and constraints for lower income Australians*—which comprises three projects investigating the aspirations of young Australians aged between 18 and 34 years, mid-life Australians aged between 35 and 54 years, and those in later life aged 55 years and over. The conceptual framework links *housing pathways* (Clapham 2005) and *bundles of housing services* (Bassett and Short 1980) to understand what households want from the suite of shelter and non-shelter attributes associated with their housing.

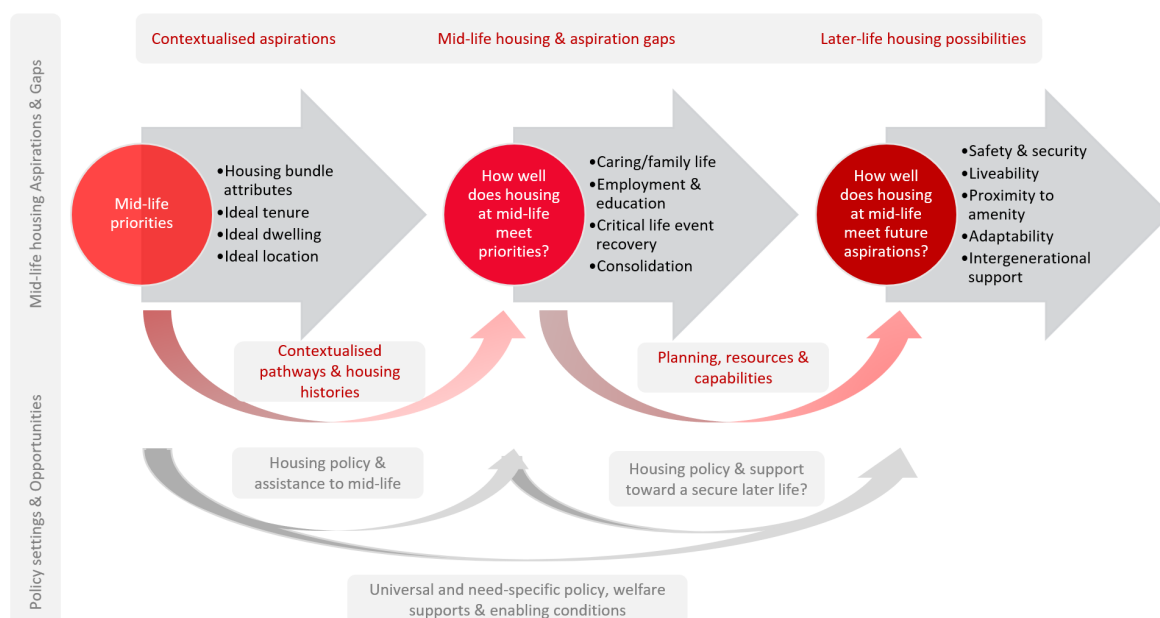
The concept of aspirations is multidimensional (Ray 2006). Aspirations represent our preferences and expectations (Baum and Wulff 2003) but are also informed by the social, structural and economic contexts in which we live (Crawford and McKee 2016). Baum and Wulff (2003) describe three components to aspirations research—cognitive, affective and behavioural. These relate to the extent to which a person knows an opportunity exists, their preference for this opportunity or how important it is to them and their intention to act (Baum and Wulff 2003). Individuals and households aim to keep these three components balanced to avoid a state of cognitive dissonance, that is, having inconsistencies between their opinions and behaviours (Festinger 1962).

It is the *gap* or inconsistency between the aspiration and the current scenario that will affect future behaviour (Ray 2006; Crawford and McKee 2016). In this research, the ability by households to achieve their aspirations are conceptualised as a *'housing aspirations gap'*: the difference between current housing circumstances and desired housing outcomes. Aspirations are likely to be shaped by known opportunities and priorities, suggesting that the gap is likely to be tangible rather than imagined (Crawford and McKee 2016)—a critical point in relation to policy development solutions.

It is important to understand how, why and for whom aspirations may be constrained. Building upon a housing aspirations gap framework is a focus on discrete attributes of housing, which recognises that housing provides a 'bundle of services' (Bassett and Short 1980). Policy development requires evidence about what households want from the 'housing bundle' in terms of key shelter and non-shelter aspirations. 'Shelter' includes control of occupancy and reduced life-time housing costs, while 'non-shelter' includes stability/flexibility, psycho-social (ontological) security and wealth accumulation (Bridge, Cockburn-Campbell et al. 2003).

The analysis of mid-life housing aspirations in this research is presented visually at Figure 1.

Figure 1: Conceptual framework for understanding mid-life housing aspirations and housing aspiration gaps



Source: Authors.

The research seeks to understand the range of housing bundle priorities at this life stage focusing on aspects of tenure, dwelling characteristics and locational ideals. These are understood as being shaped by, as well as influenced by, life stage priorities and housing histories as well as previous experiences in housing pathways and the knowledge and experience of policy settings shaping these.

- Housing aspirations are related to these factors as the housing and living arrangements that enable households at mid-life to achieve their life stage priorities.
- Aspirational gaps and their impacts are examined in relation to impacts for mid-life households and constraints on their ability to achieve life stage priorities.
- A key focus of the aspirations investigations for the mid-life cohort concerns how well the housing of mid-life households prepares this cohort for their future housing aspirations. This includes an analysis of the extent to which planning, resources and strategies are in place or are possible to achieve these housing pathways.
- The range of general policy settings as well as housing and/or mid-life specific policy settings that support households at mid-life in relation to their housing aspirations, are examined.
- Finally, the views of households at mid-life themselves about the types of assistance, resources and enabling settings that will assist them to attain current and future housing aspirations are explored in relation to the contextualised aspirations held by a diverse range of mid-life households.

1.2 The project

The Inquiry in which this project is situated, addresses the research question:

How can existing and innovative policy be harnessed to assist lower income Australians to achieve their shelter and non-shelter housing aspirations, and improve housing opportunities across the life course?

The Inquiry includes an integrated suite of three generation-specific supporting projects, exploring in-depth the common and generational specific housing aspirations and aspiration gaps in young adult life (18–34 years), mid-life (35–54 years) and in later-life (55 years and older) respectively.

Conceptualised within a 'housing aspirations' and 'aspiration gap' framework and supported by the dual concepts of housing pathways (Clapham 2005) and the housing bundle (Basset and Short 1980), the Inquiry contributes a much needed account from Australian households about the housing aspirations they hold, as well as their perspectives about housing opportunities and forms of assistance that will most effectively support them at key life stages and across the life course.

While cohorts are 'divided' across project reports on an age basis, the focus of the overall Inquiry is upon the life stage priorities of cohorts, how housing aspirations relate to these, and how the implications of housing aspirations and aspiration gaps at each life stage relate to housing policy development and housing assistance.

Underpinning the integrated suite of Inquiry reports is a linked methodology across projects, comprising:

- **Phase 1:** Literature review, refinement of conceptual framing and methods.
- **Phase 2:** Cohort analysis of Australian Bureau of Statistics (ABS) Survey of Income and Housing (SIH) (various years) concentrating on changing patterns of occupancy and expressed demand over time.
- **Phase 3:** Focus groups with lower income Australians in three states, including households at each life course stage in metropolitan/regional areas and including Indigenous/non-Indigenous participants to develop a rich, qualitative understanding of housing aspirations and directly inform survey design and development.
- **Phase 4:** Development and delivery of a new large-scale national 'Australian Housing Aspirations' (AHA) survey. The Australian Housing Aspirations survey collected responses from 7,343 Australians split across three age cohorts.
- **Phase 5:** Follow-up interviews within each cohort to examine survey findings and more closely examine current and innovative policy solutions across life course stages.

The aim of this project to understand how existing and innovative policy can be harnessed to assist lower income mid-life Australians to achieve their shelter and non-shelter housing aspirations and improve their housing opportunities. This is achieved by addressing three critical research questions:

- What are the shelter and non-shelter aspirations of mid-life Australians across their life course?
- Where lower income mid-life Australians are unable to achieve their housing aspirations what is the nature of their housing aspiration gap and how does this vary by socio-economic status, tenure and location?
- How can current and innovative housing policy solutions be harnessed to assist lower income mid-life Australians to meet their short, medium and long-term housing aspirations?

1.3 Researching housing aspirations of mid-life Australians

Housing aspirations were explored through a staged approach. Focus groups informed the development of the major data collection tool—the Australian Housing Aspirations (AHA) survey. This online survey of over 7,343 respondents, including 2,444 mid-life Australians, asked questions to provide a nuanced understanding of the factors shaping later-life short, and longer term housing aspirations including important housing attributes, opportunities, constraints and trade-offs, and how these are linked to wider life goals both pre- and post-retirement. Specifically targeted interviews with Indigenous mid-life adults ensured that Indigenous perspectives were explicitly included in the research. Again, these interviews identify shelter and non-shelter aspirations and specific cultural barriers to the attainment of desired housing aspirations and potential policy solutions. To explore the policy implications of the focus groups and survey analysis, interviews with a range of mid-life Australians were also conducted.

This research includes primary data collection and analysis of households across low, moderate and high-income levels, with a particular focus on households living with low to moderate income. The survey, outlined below, includes households of *all* income levels, while focus groups and in-depth interviews targeted the voices and experiences of *low to moderate-income households only*.

1.3.1 Focus groups

Focus groups took place in New South Wales, Victoria and Western Australia between November 2017 and late 2018 and included 36 people from Perth, Melbourne and Sydney and 32 from regional areas such as Bunbury in WA, Shepparton in Victoria and Batemans Bay in NSW. The size of the focus groups varied from three to ten people. Focus groups were held at a variety of venues including neighbourhood centres, in local government activity rooms or libraries, at cafes and public spaces, regional community centres, and in family services facilities. Participants received a \$50 Coles/Myer voucher in appreciation of their time. The focus groups explored concepts around current shelter and non-shelter outcomes; short to long-term housing aspirations; perceived constraints and adaptations in attaining future aspirations; as well as housing assistance needed to attain future aspirations. A key recruitment challenge in relation to focus group and interview participation was engaging men, despite a range of recruitment methods that were implemented. As a result, while survey data are balanced across gender, there is a bias in the qualitative component of this research towards women.

1.3.2 Australian Housing Aspirations (AHA) survey

The Australian Housing Aspirations survey collected responses from 7,343 Australians split across three age cohorts (young, mid-life and older Australians) including 2,444 aged 35–54 years. The survey captured details on current housing and household circumstances and the housing required to meet the changing needs of the household including preferences and trade-offs. Housing was considered as a bundle of attributes (tenure, dwelling types, physical characteristics, location, amenities and financial components) and the importance of each was explored. Once identified, these attributes were reassembled to identify the housing that would meet aspirations and the aspirations gap.

Participants were recruited through a panel data company with quotas in place around age groups (in this case aged 35–54 years), state population and gender, although the majority of respondents were representing households. With the project's focus on low-income households, the majority of responses in older age groups are in the moderate to very low-income categories, with some higher income respondents to allow comparison. Appendix 2 presents select demographic characteristics of the mid-life sample.

A decision was made to report responses for the individual age groups and across tenure, where relevant, rather than weight responses, which would need to be done across a number of different variables to deliver a fully representative sample. While not fully representative, the size of the sample does allow us to draw some robust conclusions for mid-life Australian households but, as with all surveys, caution should be applied when making statements about the population as a whole.

The survey was designed over a period of several months with reference to previous housing surveys conducted by the authors (Department of Housing 2013, Cassells, Duncan et al. 2014, Duncan, James et al. 2016, Rowley and James 2018), the ABS Survey of Income and Housing, the British Household Panel Survey, and the broad literature around aspirations. The focus groups conducted as part of the research also informed the development of the questions. The draft survey was piloted across a range of individuals including academics and previous research participants and modifications made. The survey was then released by the panel data company, Qualtrics, and the first 100 responses used as a pilot to ensure the survey was working as intended. Further, minor modifications were made after collection of the first 10 per cent of responses.

A majority of AHA survey questions are shared across all age cohorts (see Data and Technical Report, Stone, Rowley et al. 2020). In addition, modules targeting key life stage experiences of each of the young adult, mid-life and later-life adults were included. To a large degree, the module relating to the experience of young adults also applied to mid-life participants who had not yet purchased a home, for example. Some items from the later-life module were also relevant and included in the analysis, such as retirement housing planning. A dedicated module of questions focused on mid-life priorities such as employment and education as well as care needs of dependent children and/or older family members and planning for later-life were also included.

1.3.3 Interviews with mid-life households

To further explore the policy implications of the focus group and survey findings, 25 interviews with mid-life Australians were conducted with participants in regional and metropolitan Victoria, New South and Western Australia. The interviews were recorded, transcribed and analysed thematically. A \$50 Coles Myer voucher was given to participants to thank them for their time. The participants were from a range of tenure types and age groups. The majority were female (83%) with the age ranges at the younger (35–44 years) and older (45–54 years) mid-life years represented equally. Participant incomes were largely under \$60,000, with several living with annual incomes below \$30,000. The very low incomes are a reflection of the large proportion of interviewees who had experienced critical life events (such as separation from partners), acute or chronic poor health and/or disability, as well as those who were engaged in active study/training to improve their employment opportunities. A majority of the interviewees were living in privately rented dwellings, with several living in social housing (including cooperative housing) and some in homes they were purchasing.

1.3.4 Interviews with mid-life Indigenous Australians

The research included a dedicated focus on Indigenous Australian households. Interview data provided a means of comparing the housing aspirations of mid-life non-Indigenous and Indigenous people. Following the formation of an Indigenous research reference group,¹ 16 interviews were conducted across three states. Interviews with Indigenous people took place in metropolitan and regional Victoria and Western Australia respectively, and three in New South Wales. Interviews were conducted between April 2018 and September 2018 with participants aged 35–50 years, recruited via a range of methods including through organisations, professional and personal contacts and flyer distribution. A \$50 Coles voucher was given to each interviewee to thank them for their participation. Interviews took place at various locations including private homes, on basketball courts and at community centres (for example, Newtown, Redfern, Woollahooloo).

There were nine female and seven male participants, mostly with incomes in the lowest two quintiles. They were working or students, receiving benefits such as Carers' payments, were disabled, or were on Newstart (Appendix 2 describes the Indigenous Australian participant sample's basic demographic characteristics).

One of the key challenges was finding Indigenous men who would agree to be interviewed. As the interviewer was female there were limitations to the groups that could be accessed. For example, cultural norms had to be taken into account when approaching groups of men in informal settings (such as fishing, gathering in open ground) without an introduction, making it more difficult to interview male participants. By contrast, the women were much more accessible and visible (for example at the community centres and in locations where they could be approached).

1.4 Structure of the report

The first chapter of this report has described the project, its conceptual framework and its methodology.

Chapter 2 focuses on the changing housing circumstances and context shaping the aspirations of mid-life Australians. This is undertaken through an analysis of secondary data to understand the diversity and changing occupancy and expressed demand of the cohort.

Chapter 3 draws on the AHA survey, focus groups and interviews to explore the housing aspirations and aspiration gaps experienced by households at mid-life and their impacts.

Chapter 4 focuses on a longer term view—how well housing at mid-life is likely to meet the housing aspirations of this cohort as they move toward and experience their later-life years.

Chapter 5 is focused on ways of closing the housing aspiration gap for this cohort. It identifies the range of mid-life households indicating an anticipated need for assistance, the types of assistance likely to be sought, and the information and capabilities of mid-life households in relation to their aspirational futures.

The final chapter then focuses on the policy development and innovation opportunities to bridge the housing aspiration gap for mid-life Australians currently, as well as in relation to their pathways to later-life.

¹ An Indigenous research reference group was established for this project to advise on appropriate recruitment techniques, suitable information about the research, notification of participants' consent and of research progress; and final reporting.

2. Contextualising mid-life Australians' housing aspirations

- **Mid-life Australians aged 35–54 years make up just over a third of all adult residents (34%) and account for more than six million individuals (6,249,964).**
- **Housing and life aspirations are made within a social context, a policy and welfare context and a locational/cultural context as well as being influenced by life stage priorities.**
- **As a 'social generation', mid-life Australian households have had their housing expectations and aspirations substantially shaped by the opportunities afforded to earlier generations and the policy settings in place during their formative years. This suite of factors provides a very strong emphasis on home ownership as the 'Great Australian Dream', as well as a family and employment structure that supports this.**
- **As the first stage in exploring the housing aspirations of mid-life Australian households, this chapter presents original survey findings from the Australian Housing Aspirations (AHA) survey on the housing tenure, dwelling and locational ideals held by mid-life Australians. Using ABS Census and survey data, it compares these with the actual housing of mid-life households.**
- **Existing evidence provides insights about how mid-life aspirations are contextualised, including by family life priorities, recovery from critical life events, as well as consolidation of housing and wealth at this stage of life.**
- **The chapter identifies a diversity of housing experiences at mid-life including households experiencing considerable accumulated disadvantage and need for housing assistance at this life stage.**

Mid-life Australians aged 35–54 years make up just over a third of all adult residents (34%) and account for more than six million individuals (6,249,964) (Table 1). To contextualise the housing aspirations of this cohort, we draw on Australian Bureau of Statistics (ABS) and AHA survey data (Stone, Rowley, et al. 2020) to provide an overview of key demographic, income, housing and family characteristics of the mid-life population. Key life stage priorities for this cohort, evidenced in existing research, are identified.

Table 1: Population of mid-life Australians relative to all age cohorts, 2006 and 2016

	Total population		Proportion of population	
	2006	2016	2006	2016
18–24	1,919,084	2,144,968	13%	12%
25–34	2,716,597	3,368,461	18%	19%
35–44	2,962,254	3,144,950	19%	17%
45–54	2,786,534	3,105,014	18%	17%
55–64	2,214,482	2,753,738	15%	15%
65–74	1,387,096	2,076,712	9%	11%
75+	1,276,764	1,600,055	8%	9%
Total	15,262,811	18,193,898	100%	100%

Source: ABS *Census of Population and Housing, 2006 and 2016*, CensusTableBuilder Pro.

2.1 Culturally normative housing pathways as influencers of mid-life housing consumption and housing aspirations

Understanding the housing expectations and opportunities of mid-life households provides the necessary context for interpreting the aspirations and aspiration gaps presented throughout this report. Housing circumstances are diverse, comprising households who have followed a post-war traditional ownership trajectory (Burke, Nygaard et al. 2020), as well as those whose primary experience has not been one of home purchase. Mid-life households, like other cohorts, are also increasingly affected by affordability pressures in the Australian system broadly.

2.1.1 Home ownership

To begin to understand the housing aspirations of those at mid-life, AHA survey participants were asked their preferred housing tenure for this stage of their lives and to identify their current housing tenure if they indicated that they wished to move into either ownership or private rental tenures.

Clearly ownership was favoured overwhelmingly by a large majority of these households, irrespective of the presence of children in their current living arrangements, however living with children was associated with a higher desire for home ownership relative to those without. As shown in Table 2 below, almost 4 in 5 households living with children indicated a strong preference for ownership tenures, compared with almost 3 in 4 households without children indicating ownership is their aspirational housing tenure. While the percentages are small, the data also suggest that those with children are more willing than others to make adaptive, strategic changes in order to secure home ownership, presumably because of the security it offers—in this case, purchasing jointly with family or friends. Here, six per cent of mid-life households with children opted for this as a preference compared with three per cent of those without children.

Table 2: Housing tenure aspirations at mid-life, showing aspirations for households with and without children

	No children	Children	Difference
Ownership	73%	79%	6%
Rent from a private landlord	5%	3%	-2%
Rent through a real estate agent	5%	5%	0%
Rent from a state or community housing provider	5%	3%	-2%
Live with parent(s)/guardian(s)	1%	1%	0%
Shared ownership/equity (dwelling ownership shared with state government or a not-for-profit provider)	2%	1%	-1%
Within a lifestyle or retirement village	2%	1%	-1%
No preference	3%	1%	-2%
Other	1%	0%	0%
Jointly owned with a joint mortgage shared with friends and family	2%	6%	3%
Renting in a shared house/flat/room with friends/family	2%	1%	-1%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

2.2 Dwelling and locational factors

Closely linked with tenure norms are dwelling and locational factors that also shape preferences. From a range of options, AHA survey respondents were asked to identify those aspects of dwellings that were important to them as part of their housing aspirations at this stage of their life. These data provide insight into ideal housing type, the range of housing choices desired by households at mid-life as well as how these relate to the tenure, income and household circumstances of mid-life households. Appendix 4 includes these findings from the AHA survey together with a range of dwelling and locational characteristics important to mid-life households.

Eighty per cent of surveyed 35–44 year olds and 93 per cent of 45–54 year olds indicated that a detached or semi-detached house was what they aspired to, to meet their life priorities. The aspects of a house identified as important by a very large majority of households were consistent and related directly to the liveability of dwellings:

- adequate number of bedrooms
- dwelling quality and condition
- dwelling security.

These show that 78 per cent of respondents regarded the number of bedrooms as highly important. For 45–54 year olds, dwelling type and the number of bedrooms were very important. Additional features of dwellings such as adequate parking provision, lot size, a large back yard, number of bathrooms and high speed internet access were also seen as important to households at mid-life.

Findings indicated that households with children were far more likely to focus on the number of bedrooms and the size of dwelling than other features. Not surprisingly, households that include children indicated a desire for homes with larger numbers of bedrooms than those without, with 43 per cent of households with children aspiring to live in a 4-bedroom home, followed by 37 per cent who preferred a 3-bedroom dwelling. These figures compare with a wider spread of preferences among households with no children, more likely to range between 2 and 4 bedrooms.

When we consider the dwelling aspirations of households living in social housing and private rental in comparison to home owners, as well as the preferences of lower income groups compared with moderate and higher income households at mid-life, we find some differences, although overall the importance of an adequate number of bedrooms, dwellings of decent quality and security remain constant across all groups. A majority of social housing tenants indicated that the number of bedrooms, dwelling security, good internal and external quality, dwelling type and a large backyard were important dwelling attributes.

Existing evidence indicates that residential locational choices are integrally related to housing ideals and aspirations (Wiesel, Pawson et al. 2014; Coulter, van Ham et al. 2011; Coulter, van Ham et al. 2016). In the Australian context this can include an emphasis on living in locations providing an opportunity for 'wrap around housing'—block sizes large enough for households to attain indoor as well as outdoor living areas in which to undertake productive as well as leisure pursuits within private contexts (Burke, Pinnegar et al. 2007). In contrast, more recent planning and urban discourse focused primarily on Australia's big cities, Sydney and Melbourne, emphasises apartment living, densification of suburbs and suggests that at least some households are changing their preferences for larger block sizes associated with suburban living, for smaller dwellings and allotments to enable greater access to central city amenity.

At mid-life the largest proportion of households indicate an aspiration to live in the middle/outer suburbs of a capital city (28%), followed by a smaller proportion (20%) who indicate a preference for inner suburbs of a capital city, a large regional city/town (18%) and a smaller regional town (17%). Smaller proportions indicate a preference for inner city or remote living. That close to a third of mid-life households favour middle/outer suburbs and over a third (35%) favour regional living, indicates that a dominant preference for larger allotments still dominates the preferences of mid-life households,

Household aspirations in relation to residential location are shaped to some degree by the presence or absence of children in the household. As findings show, a higher proportion of households with children aspire to live in middle and outer suburbs of a capital city than those with no children (3.5% difference), with slightly fewer families with children stating their preference for living in the centre of a capital city (-.9% difference). However, there are more similarities than differences in these data, indicating perhaps that the core attributes highlighted above in regard to dwellings are more influential in shaping family housing preferences than location in and of itself.

Overwhelmingly, irrespective of age, current housing tenure, income or household composition, 'safety and security' of local areas are ranked as important by a large majority of households at mid-life, 71 per cent of those aged 35–44 years and close to 80 per cent of those aged 45–54 years. Walkable neighbourhoods, access to local amenity including health services, as well as accessibility of employment/study/training are all ranked as important by a majority of mid-life households.

2.3 Generational and housing opportunity change among mid-life Australians

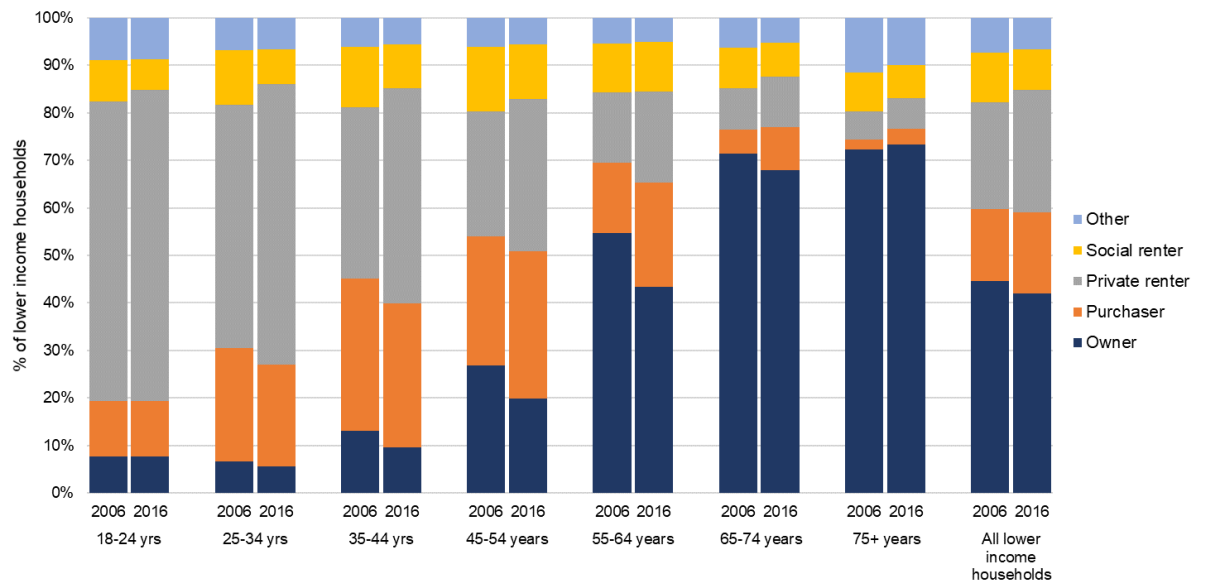
2.3.1 Changing patterns of occupancy and opportunity at mid-life

We now turn to the secondary analysis of ABS Census and ABS Survey of Income and Housing (SIH) data to consider recent housing trends and opportunities that contextualise housing aspirations at mid-life. We also use ABS data to consider how housing opportunity has changed in the past decade for mid-life households.

Home ownership is in decline for those at mid-life (Yates 2015; Burke, Stone et al 2014; Ong, Jefferson et al. 2013) with the primary alternative being private rental (Stone, Burke et al. 2013). Figure 2 below examines this decline with a focus on lower income households at two time points: 2006 and 2016. Analysis of the tenure structure of lower income households shows an overall decline in home ownership for those aged 35–44 and 45–54 years, at the same time as an overall decline in the proportion of lower income mid-life households living in social housing.

Renting privately among lower-income households is associated with a heightened risk of housing affordability stress, unwanted mobility, risk of exploitation and reduced capacity to save for a home purchase deposit due to high rental costs (Stone, Sharam et al 2015; Hulse, Reynolds et al. 2015; Sharam and Hulse 2014; Stone, Burke et al. 2013).

Figure 2: Tenure structure (%) of lower income households by age cohort,* Australia, 2006 and 2016

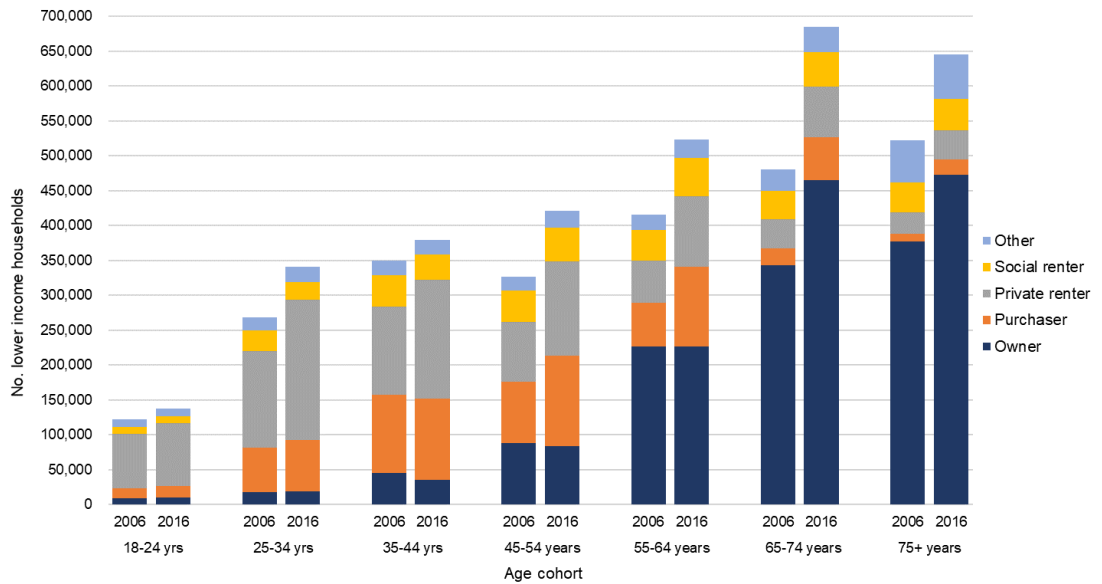


* Figure note: 'Lower income' refers to those households in the bottom 40 per cent of the national gross household income distribution. 'Age' refers to the age of the household reference person.

Source: ABS Census of Population and Housing, 2006 and 2016, Census TableBuilder Pro.

When we consider how these trends translate into the quantum of mid-life households living in private rental rather than home ownership or social housing, we also find an overall increase in real terms related to population growth and coupled with the housing opportunity changes noted above. Figure 3 below shows how the actual numbers of mid-life households in each main tenure category at mid-life is changing over time, comparing data from the 2006 and 2016 Census years. Most apparent is the increasing proportion of low-income 35–44 year old and 45–54 year old households living in privately rented housing and conversely the overall decline in the combined category of purchasers/owners in these age cohorts between these two Census periods.

Figure 3: Tenure structure (N) of lower income households by age cohort,* Australia, 2006 and 2016

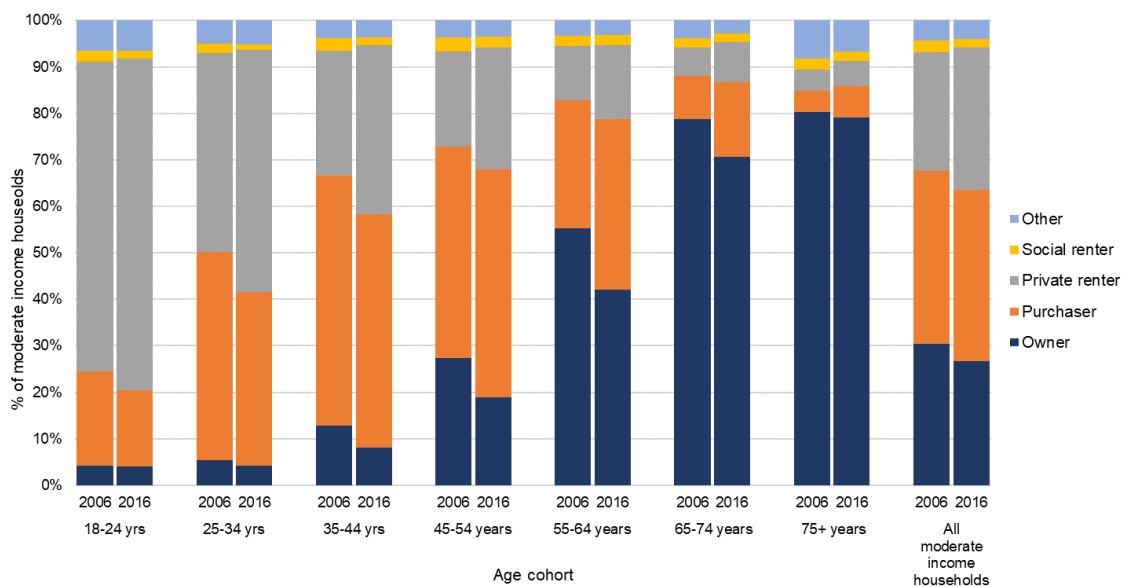


* Figure note: 'Lower income' refers to those households in the bottom 40 per cent of the national gross household income distribution. 'Age' refers to the age of the household reference person.

Source: ABS Census of Population and Housing, 2006 and 2016, Census TableBuilder Pro.

Figure 4 below indicates that there is a far greater likelihood for those in the moderate income range, quintile 3, to have purchased their dwelling by their mid-life years. As recent evidence indicates, however, home purchase among those with low to moderate incomes can come at a significant cost, in both financial as well as social terms, with many dwelling, locational, economic and relational factors compromised or traded-off (Hulse, Burke et al. 2010; Burke, Stone et al. 2014).

Figure 4: Tenure structure (%) of moderate income households by age cohort,* Australia, 2006 and 2016



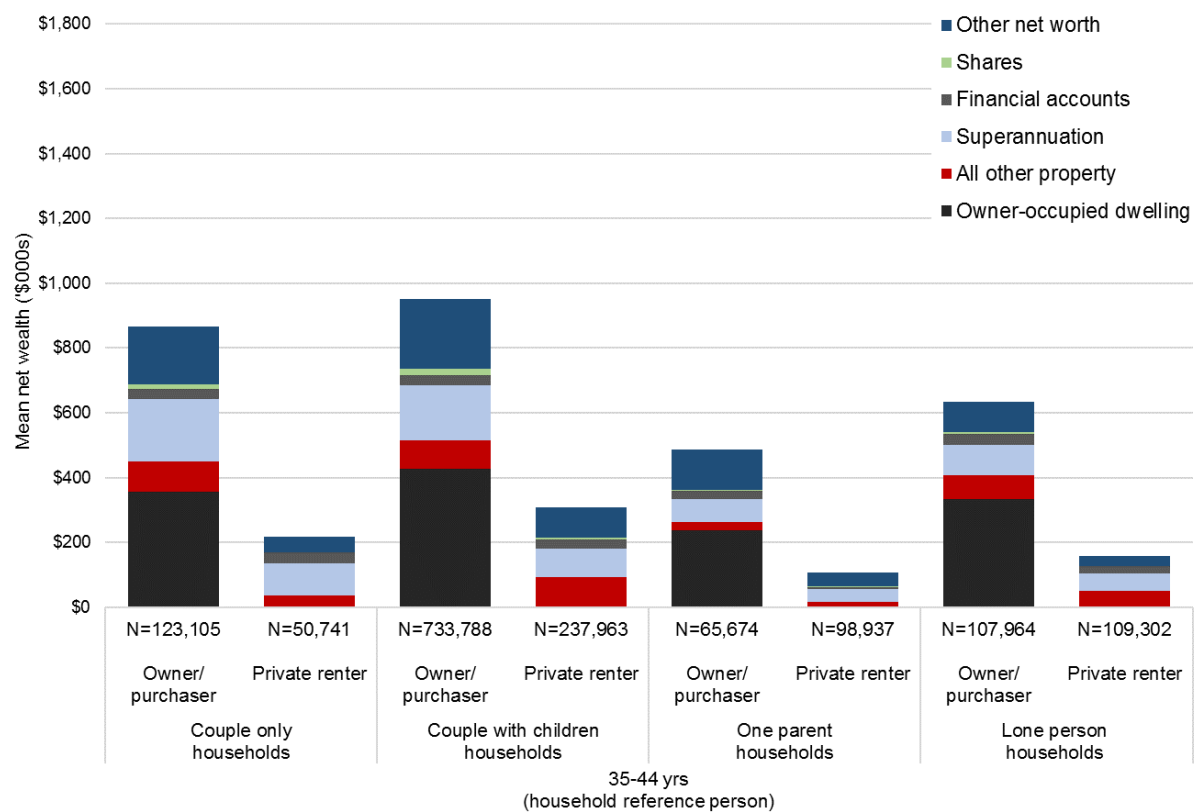
* Figure note: 'Moderate income' refers to those households in the middle 20 per cent (Q3) of the national gross household income distribution. 'Age' refers to the age of the household reference person.

Source: ABS Census of Population and Housing, 2006 and 2016, CensusTableBuilder Pro.

2.3.2 Wealth, tenure and household structure

By mid-life years we see significant differences in the tenure and wealth profiles of households, and find that these differences also relate to household composition (Figures 5 and 6, below). Differences are most pronounced in the younger mid-life years (35–44 years), however they also feature into the 45–54 year age group, leaving limited time in years of earning potential prior to retirement to close this income, wealth and tenure gap before retirement. Consistent with a small evidence base about the wealth divide in pre-retirement years among Australian households (see, for example, Sharam 2017, figures indicate that on average, by mid-life, those who are home owners have considerably more wealth and housing advantage than other households, particularly in comparison with private renters.

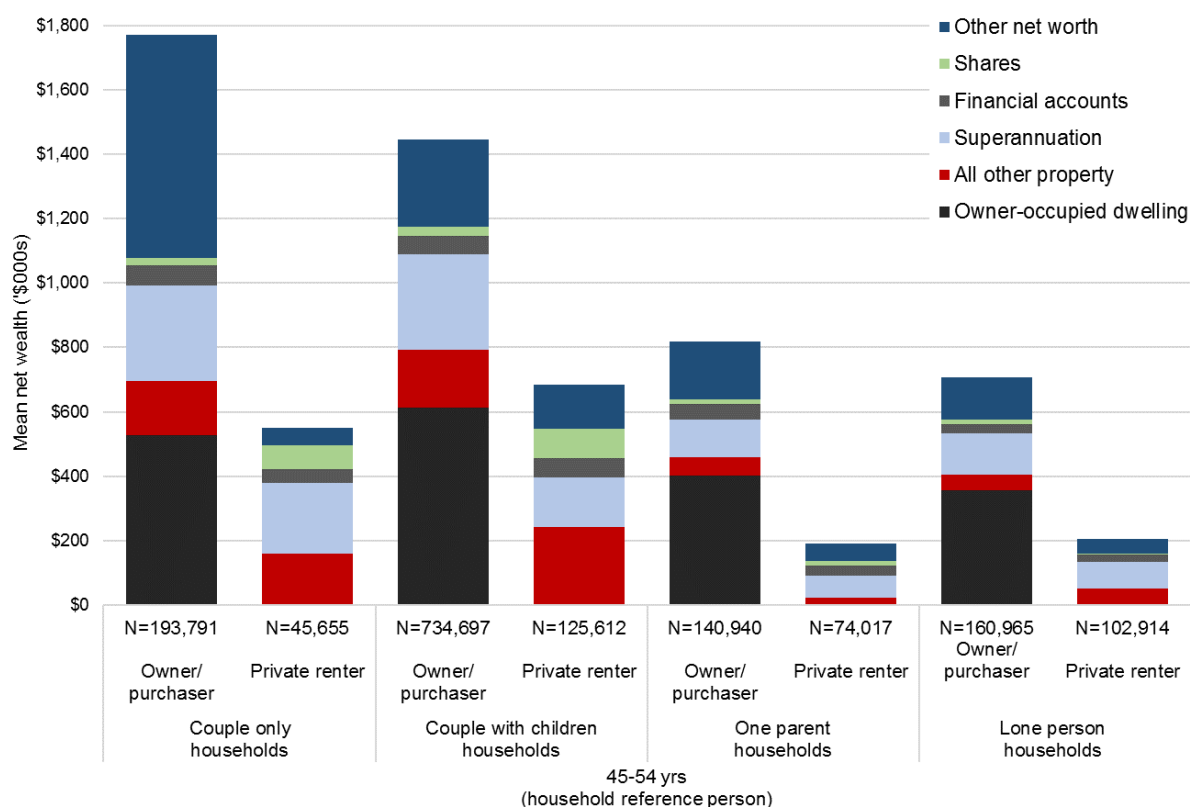
Figure 5: Components of mean net household wealth by tenure and household type, for households with a reference person aged 35–44 years, 2015–16



Notes: 'All other property' includes holiday and investment properties and non-residential property (minus amounts outstanding on loans); 'other net wealth' includes, for example, trusts, partnerships, debentures and bonds, un/incorporated business, dwelling contents and vehicles (less any amounts owing on loans or credit cards or student fees). 'Couple with children' and 'one parent' households include a small proportion of households with only non-dependent children.

Source: Original analysis of ABS Survey of Income and Housing, 2015–16 (Basic CURF).

Figure 6: Components of mean net household wealth by tenure and household type, for households with a reference person aged 45–54 years, 2015–16



Notes: 'All other property' includes holiday and investment properties and non-residential property (minus amounts outstanding on loans); 'other net worth' includes, for example, trusts, partnerships, debentures and bonds, un/incorporated business, dwelling contents and vehicles (less any amounts owing on loans or credit cards or student fees). 'Couple with children' and 'one parent' households include a small proportion of households with only non-dependent children.

Source: Original analysis of ABS Survey of Income and Housing, 2015–16 (Basic CURF).

2.4 Life stage factors

Households at mid-life are highly diverse, with life priorities and life stage needs of low-income mid-life households centred around familial roles and kinship care, the experience of critical life events (Stone, Sharam et al. 2015; Sharam, Ralston et al. 2016) including separation, employment, accidents and illness and various degrees of recovery from these (Feijten and van Ham 2010; Mulder and Malmberg 2011; Clark 2013; Dewilde and Stier 2014; Albertini and Gähler 2018), longer term health and disability conditions as well as deep, entrenched experiences of disadvantage and poverty for some populations at mid-life (Davidson, Saunders et al. 2020).

2.4.1 Housing family, kinship and care

The mid-life cohort of Australian households that form the focus of this research are at peak average ages of productivity, child rearing and the consolidation of their household income and wealth, including housing equity. Additionally households at mid-life also are more likely than other age groups in Australia to be involved in the direct care of relatives including parents and other older or similarly aged kin (Albertini and Kohli 2012). While housing and social policy generally treat household units as separate to other relations, understanding the mid-life cohort as members of what is known as the 'sandwich generation' in family sociology and demography (Hämäläinen and Tanskanen 2019) is an important component of recognising their housing aspirations and needs, as housing considerations may include concern for non-household members as well as those currently in the household.

Research that focuses on housing intergenerationality and the importance of family relationships (Ronald and Lennartz 2018), typically focuses on the ways that older generations of Australians can assist younger households to 'launch successfully' into their adult lives. Whether the focus is upon inheritance and the transfer of support between generations (McKee 2012; Clapham, Mackie et al. 2014; Arandul and Lennartz 2017; Olofsson, Sandow et al. 2020) as a means of assisting young adults or upon *in vivo* transfers, assistance during living years, the questions most typically asked remain the same: How can older generations support younger generations, either individually within kinship groups, or systemically via policy intervention into superannuation, tax reform or similar that redistributes wealth from older to younger generations.

For family households providing for dependent children and/or ageing parents housing stability, dwelling size, type and proximity to employment/amenity are likely to be paramount considerations (Beer and Faulkner 2011). International evidence (Forrest and Lee 2003; Burke, Nygaard et al. 2020) points to the ways that changing affordability pressures can intersect with household housing consumption patterns across the life course, with varied outcomes for the ability of mid-life households to either support elderly members of the family or to receive support where needed. However, in a low affordability housing market increasing numbers of families with children (i) live long-term in financial housing stress, (ii) experience high rates of unwanted mobility in the private rental sector (PRS), and (iii) increasingly follow more affordable 'investment corridors' of low rent housing in outer metropolitan areas, far from employment and amenity (Hulse, Reynolds et al. 2015; Burke, Stone et al. 2014).

Existing evidence indicates that in the Australian market context, a lack of housing security at mid-life can lead to high degrees of family precarity and a range of negative outcomes for adults, children and wider kinship groups (Stone, Sharam et al. 2015). This is consistent with international experience that suggests that mid-life households play a pivotal role in extended kinship support (Grundy 2000; Mulder and van der Meer 2009; Pettersson and Malmberg 2009; Dykstra and Fokkema 2011; Smart 2011).

At its most extreme, housing precarity at mid-life can result in individual, couple and/or family homelessness, and contributes to the increasing number and proportion of children and young people in Australia who now experience homelessness or risk of homelessness (Flatau, Conroy et al. 2013). Inadequate housing options that are affordable and accessible in the context of family and domestic violence compound these problems and contribute substantially to family housing precarity for some cohorts, including those that include dependent children (Hulse and Saugeres 2008; MacKenzie and Hand 2020).

2.4.2 Critical life events and household disruption: capabilities and recovery

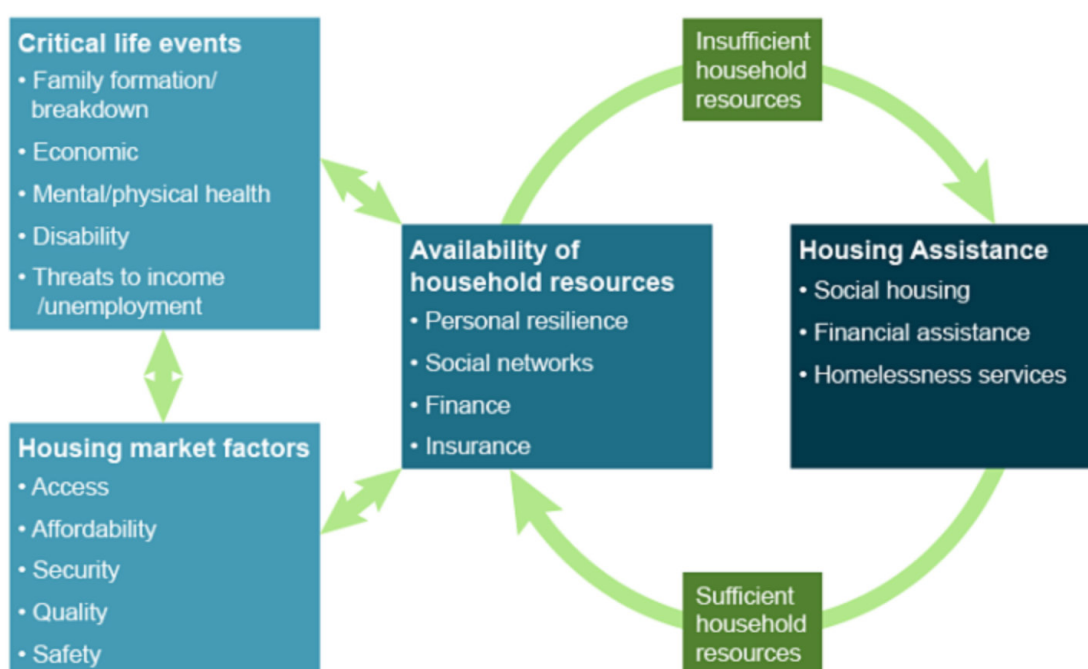
Housing affordability concerns affecting low and moderate income mid-life households are compounded by the casualisation of labour markets, disrupted and diversified patterns of family formation, coupled with population mobility (domestic and international) that enable or constrain households from becoming financially independent (Campbell, Parkinson et al. 2014; McDonald and Temple 2013). Where households have low-income employment or precarious attachment to the labour market, with limited financial resources in reserve, additional income shocks can have a substantial and deleterious impact on housing outcomes.

Framed in terms of 'critical life events', previous AHURI research has examined how such shocks can affect housing pathways in the short and longer term. Key types of events that have income and subsequent housing shocks can accumulate during mid-life years, a period in which households are often juggling family needs with employment as well as the onset of health concerns in some cases. Critical life events and their impacts identified by Stone, Sharam et al. (2015) in earlier work include financial, relational and health/ageing events such as: un/underemployment, decrease in working hours, family formation/dissolution including child bearing and separation/divorce, as well as onset of illness, accident or reduced earning capability associated with usual ageing. Types of housing impacts can include difficulties in accessing housing, challenges maintaining tenancies or mortgage payments, and or difficulties in achieving aspirational housing transitions.

AHA analysis undertaken in this research shows that among current non-home owners in the mid-life age cohort 35–54 years, 34 per cent indicate previous experience of home ownership. Major reasons given for no longer occupying ownership tenures include: sold as part of separation or divorce (82% of 35–44 year olds and 31% of 45–54 year olds); sold for financial reasons (21% of 35–44 year olds and 26% of the 45–54 year old cohort); with relatively fewer households indicating selling (and not repurchasing) due to ill health at these ages (3% and 4%, respectively) (Appendix 5).

The range of critical life events identified by Stone, Sharam et al. (2015) are depicted in recent government analyses as key drivers of the need for a variety of forms of housing assistance, as follows:

Figure 7: Critical life events, availability of household resources and need for housing assistance



Source: AIHW, *Housing Assistance in Australia* (2019).

2.5 Policy implications of housing constraints at mid-life: from indirect to direct assistance

Unmet shelter and non-shelter aspirations and needs result in an increased demand for a range of types of government-provided housing assistance (HA), either for tenure/dwelling transition, or to maintain occupancy. The HA cost-burden for mid-life households in Australia is increasing annually (AIHW 2014) as the tenure mix among mid-life households changes with time (Whitehead 2018), reflective of significant housing-related disadvantage for growing proportions of households in this age cohort (Sharam, Ralston et al. 2016), as well as a substantial cost for current governments and future budget risk:

- Demand for home purchase support schemes such as First Home Owners Grant is high at mid-life (AIHW 2014).
- Increasing numbers of lower income families living in the private rental sector (PRS) are in receipt of Commonwealth Rent Assistance payments and PRA supports (AIHW 2014).
- For households in State Owned and Managed Indigenous Housing, mid-life is the peak period of occupancy, with more than 25 per cent of tenants aged 35–54 years (AIHW 2014:34–35).

- Many mid-life households rely on a range of homelessness and housing support services in response to extreme housing precarity at this life stage (Sharam, Ralston et al. 2016; AIHW 2014).
- The increasing proportion of households at mid-life in receipt of direct housing assistance such as cash-transfers to offset high rental costs relative to household income (Stone, Sharam et al. 2015; Tually, Slatter et al. 2016; Stone, Parkinson et al. 2016; Rowley, Leishman et al. 2017) signals that current policy settings do not adequately support households to achieve independence at mid-life and that the burden of housing assistance from mid-life to later-life years could be considerable unless fundamental changes are made to the way mid-life households are assisted and need to be reimagined (Clapham 2018).

The remainder of this report is geared toward understanding what such policy settings could entail if they are to support mid-life households to achieve their mid-life, and mid-life to later-life housing aspirations and aspirational pathways.

2.6 Mid-life household and housing diversity: policy development implications of this research

By mid-life years a majority of households generally reach a point of consolidation of employment and earnings, savings and wealth accumulation and family life—related to secure patterns of housing consumption. However, for a significant minority of mid-life households, factors including long-term living with low incomes and/or the experience of disruptive critical life events in the form of family changes, employment changes, health impacts and/or housing and locational upheaval, can significantly interrupt housing pathways' stability and certainty.

Despite a wide range of experience in terms of housing security at this life stage, fundamental aspirations relate to housing security and safety and an ability to plan well for future years. Mid-life life stage priorities are that housing needs to support family dynamics as well as have access to education, employment and training.

The increasing proportion of the Australian mid-life cohort in need of housing assistance indicates that it is important for policy development to support mid-life households in new ways towards independent living—consistent to some degree with policies and programs directed toward young adults and older Australians.

3. Housing aspirations and the mid-life housing aspirations gap

- A majority of households at mid-life, 85 per cent of those aged 35–44 years and 90 per cent of those aged 45–54 years, indicate that their current living arrangements meet their short-term housing aspirations, enabling them to work towards their life priorities. Highest income households, home owners and households aged 45–54 years are most likely to report having housing that meets their aspirations well.
- Households most likely to experience a housing aspiration gap at mid-life are those with very low household income, living with household incomes of less than \$31,000 per annum, households living in privately-rented dwellings and ‘younger’ mid-life households, aged 35–44 years.
- Common impacts of housing aspiration gaps at mid-life include: financial compromises/paying too much; locational, moving from employment and family/friends; compromising on dwellings (size, quality, safety); and wider implications for a small proportion of households, such as delaying childbearing.
- Barriers facing low to moderate-income households at mid-life in relation to achieving housing aspirations are complex and multiple. They relate to three key factors: financial (inadequate income/savings to meet housing costs or entry costs); disruption and its impact on household resources (attempting to sustain or regain housing and independence of living following critical life events); and/or an ongoing or longer term need for deeper assistance (such as ongoing assistance related to family violence, homelessness and/or disability support).

3.1 Understanding housing aspirations and housing aspiration gaps at mid-life

The adequacy or accessibility of various aspects of housing for any population group, including those at mid-life, is typically assessed via expressed demand using a deficit-oriented model in relation to known, anticipated housing options, rather than via an account of what occupants ideally want and need to meet their life priorities well. Housing needs analyses are critically important for identifying which population groups are in need of assistance, the nature of their need relative to wider population groups, and to undertake broad monitoring and evaluation, such as tracking changes over time, place and population group, and in relation to policy and other interventions. Such approaches, however, inform more about ‘what is’ rather than ‘what could be’.

This research takes a different approach, focusing instead on aspirational or ideal housing, as articulated by households themselves. The term ‘housing aspirations’, as outlined in Chapter 1 and in detail in the Inquiry Final Report (Stone, Rowley et al. 2020, forthcoming), refers to a *desired housing outcome* that would deliver the ideal housing bundle to the household. Within the AHA Survey, separate questions were used for short (1–2 years) and longer term (5–10 years) aspirations following feedback from the focus groups. The short-term aspirations and household experiences of these focus groups forms the focus of this chapter, while the longer term aspirations and the links between current and future housing forms the focus of Chapter 4. Beginning with analyses presented in this chapter, a housing aspirations approach focuses on the relative fit between the housing people have, want and need at mid-life.

This chapter reports on three approaches used in the AHA Survey, informed and supplemented by original qualitative data, to explore mid-life housing aspirations and housing aspiration gaps. The first of these asks survey respondents directly about whether their current living arrangements meet their life priorities at mid-life. This approach prioritises the integral relationship between housing and the ability of households to achieve key aspects of what we might call their broader ‘life project’, as well as the implications of living in housing circumstances that do not meet their life stage and housing priorities. Second, we ask via survey and qualitative methods about a range of enablers and barriers to meeting mid-life housing aspirations. Finally, we consider the relationship between housing aspirations and the ability of mid-life households in a range of circumstances to feel ‘at home’.

Specifically, mid-life participants spoke explicitly about:

- how well their current housing arrangements meet their current life stage priorities
- compromises made to attain and maintain current living arrangements
- key impacts of living with a housing aspirations gap—housing that does not meet life priorities at mid-life
- barriers and challenges to achieving their housing aspirations at this life stage (for those whose current housing does not meet housing aspirations).

3.2 Housing for life stage priorities at mid-life

A large majority of households at mid-life, across ownership and rental tenures, age groupings, household types and income levels, indicated that their current housing meets their life priorities and needs at this life stage, with a large majority of respondents to the AHA Survey indicating that their current housing meets their short-term housing aspirations. This ranges from 85 per cent for those aged 35–44 years up to 90 per cent for those aged 45–54 years. This strongly suggests that for a majority of mid-life households, current living arrangements meet their housing expectations and aspirations in ways that enable them to meet their life priorities to a very high degree. (Table 3).

3. Housing aspirations and the mid-life housing aspirations gap

Those who most strongly indicate that their current living arrangements meet their short-term housing aspirations are home owners and those living with relatively high household incomes, although a large majority (84%) of those living with very low incomes also indicate that their current housing meets their life stage priorities well. As mentioned, higher levels of satisfaction were also found among those aged 45–54 than their younger mid-life counterparts aged 35–44 years, indicating perhaps that a degree of consolidation at mid-life can be associated with higher degrees of housing satisfaction overall.

Table 3: Current housing meeting short-term (1–2 years) housing aspirations

Does your current dwelling meet your short-term (1-2 years) housing aspirations?	Yes
Ownership	92%
Private rental	83%
Social housing	86%
34–44	85%
45–54	90%
Single person, no children	86%
Couple living together, no children	88%
Couple living with children (dependent and/or independent)	88%
Single person living with child(ren) (dependent or independent)	87%
Very low income	84%
Low income	86%
Moderate income	88%
High income	88%
Very high income	91%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Focusing on housing tenure aspirations and the extent to which mid-life households' housing aspirations are met, we find strong evidence in favour of home ownership supporting the housing aspirations of a majority of mid-life households. Here, a large majority of 95 per cent of those living in ownership tenures report being happy with their current housing tenure, with around 80 per cent of private rental tenants and social housing tenants, respectively, indicating a preference to move to an ownership tenure. Interestingly, around a fifth of mid-life households living in the private rental sector appear happy with their current tenure; this degree of satisfaction with current housing tenure ranges between 10 per cent and 22 per cent for social housing tenants, related to being either a younger or older mid-life household.

Table 4: Housing tenure aspirations at mid-life, showing tenure and age group aspirations

	Ownership	Private rental	Social housing
35-44			
Happy with current tenure	95%	19%	10%
Want to move to ownership	-	79%	80%
Want to move to private rental	3%	-	8%
45-54			
Happy with current tenure	95%	20%	22%
Want to move to ownership	-	74%	72%
Want to move to private rental	2%	-	3%
Want to move to age-specific housing	1%	2%	2%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

As outlined in Chapter 2, home ownership is associated with a range of attributes most highly valued by a majority of Australians, despite affordability challenges now associated with it.

So, when I got married, it was sort of like: oh well, we should buy our own home. But no, it wasn't actually to be. Because, yeah, the sort of marriage that I entered into, wasn't meant to be. But we did buy a block of land and of course, that fell through. And I fell pregnant then lost my income and then the house fell through. And so we were sort of pushed into work and then things went backwards after that. And so, sort of like, where's the rule book that says you have to be married too and then buy a house? There's no rule. So, things like, kids, house, cars, all that, you know, it doesn't happen like that. I mean, I was 45 when I got my first car. So, I never owned a car until I was 45. So, even now, I still don't own my own home, but I still think myself lucky that I'm paying someone else's home off for them. But it's just something that sort of like beckons me to buy a house. And I think I was going to build for a while there and then that fell through. So, there's no people still saying to have a kid, you know. It's like straight after we got married, 'When are you going to have a baby?' And everything else. It's like, 'And when you're going to buy a house?' It never happened like that for us. *(Female, mother of two secondary school-aged children, supported private renter, metropolitan Victoria.)*

Participants of interviews and focus groups in this research described the benefits of home ownership they currently experienced, previously experienced or aspired to experience. One of the primary qualities was the control and stability home ownership affords occupants, relative to other private housing options in Australia.

I like the control, which is what I hated about renting, because you don't have control about how long you're staying somewhere. You know, there was, I think, once when—yeah, when we bought this place, was the only time we said, we are leaving, and every other time it was, well, we've just put the rent up by \$100 a week, or, no, someone else is coming for it. So it wasn't our choices. *(Female, family with two young children, co-owner with government grant, WA.)*

However, affordability pressures of entering or maintaining home ownership with a low to moderate income can be prohibitive or risky, as described in the following cases. In the first experience, working is not always enough to secure home purchase ability and, in the second, home ownership is not necessarily a pathway to secure occupancy where income is inadequate to maintain high payments.

And whether you're working or not, you can't save for a deposit. I mean, I've got a lot of my friends that are in two couple, full-time households with no children and they still find it hard to sustain a lifestyle, let alone try and save for a deposit on a house, or a unit for that matter. And then I've got friend who were lucky enough to buy units or houses but now struggle to sustain their mortgage. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

Look, it's been two family members—two of my siblings. I've got four siblings. Two of my siblings, who have had disastrous experiences with mortgages, who both ended up having to opt out of mortgages. They have really made it clear to me that it's not for the faint hearted and, I guess, lead me to think sometimes that it's not worth hopping in, with all your money to a market that is really not set up for middle-of-the-road income earners. Especially ones that perhaps have chosen, or have been forced into part-time work for a period of time. I guess, from my—for my sister, it caused a huge drain on my family. If I think about my brother, it resulted—because my mother was—it resulted in my mother was being, essentially, nearly evicted from her house. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

Table 3 shows that those least likely to indicate that their current housing meets their current housing priorities are households living in privately rented dwellings, of whom 17 per cent indicate their current living arrangements do not meet their housing aspirations, followed by 16 per cent of those living with very low incomes, those aged 35–44 years as well as households living in social housing and/or living with low incomes, of whom 14 per cent indicate they are living with a short-term housing aspirations gap according to this measure.

Insecurity in privately-rented dwellings can pose significant challenges for households living with short-term arrangements:

Yes. I think we originally signed a 12-month lease and now we're just on a week-to-week lease. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

I often ask myself what would make it easier for people and look, I understand that there are bad tenants out there and I understand that property owners and investors have to have protections as well, but I kind of feel that it's kind of all stacked their way. Even now, it can't rest. They could put this property on the market at any moment. They could just for whatever reason say, 'We want you to leave'. There is no guarantee if you're renting apart from a lease but even then, if you have a lease, as long as they give you 90-days notice or whatever it is, they can have you out. There's no stability. I think that's what is difficult. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

Underpinning the perceived benefits of home ownership are security and safety as well as stability. In some cases, the security and control associated with home ownership can be emulated and experienced in other tenure forms—in the following case, social housing:

So I'm living in community housing provided by Women's Property Initiative and I've been living here for about three years. I came to be here because I was working part-time when I came here so I wasn't able to—and I'd split-up with a partner, he threw me out of my house—so I wasn't able to rent anywhere sort of on my own with the money I was earning because I was finishing a thesis. So I wasn't getting Austudy so I had to work part-time and that just didn't make-up the money for a private rental. So I applied to WPI and I was really lucky because they had properties coming up really quickly and accepted me and I've been living here since. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

3. Housing aspirations and the mid-life housing aspirations gap

In the following case a young family negotiated to ensure increased security of tenure via a longer lease agreement than usual in privately-rented housing when they realised they were unable to purchase more secure housing in the foreseeable future.

In a state of panic last year and seeing all the houses around us going up for sale, and about to start a second child at primary school, I just couldn't bear the thought of moving again. I just went for it and I just thought, well, this is the issue that we're—amongst the multitude of issues that we're facing, the real one for me is about—you know, permanency or sense of security around our tenancy. While we can't afford—we're never going to be able to afford to buy a house in the near future, the second thing for me that I felt maybe we could have a go at is securing the tenancy beyond year-to-year that we were going for. So I just—we just asked and we didn't really know—I didn't have a sense of how we were going to do it, what might be the conditions. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

Considering aspirations associated with dwelling form and location, we find greater variation. In comparison to the tenure-related housing aspirations gap, there is more diversity in regard to dwelling type, with a wider range of options being sought by those at mid-life, although the great Australian dream of a detached or semi-detached house still dominates dwelling preferences for those at mid-life. Results indicate a lack of demand for apartment living at mid-life, with a key finding being that over half of those living in an apartment would rather live in a house (57%). This figure suggests that households are making dwelling-locational trade-offs at mid-life, resulting in inadequate living conditions. In summary:

- a majority of those living in a detached or semi-detached house are happy with their current dwelling (84%)
- of those living in apartments and in ancillary dwellings, 57 per cent would like to move to a house
- a small proportion (8%) of those living in a house or ancillary dwelling (14%) would like to move to an apartment
- a large proportion of those currently living in non-standard 'other' dwellings wish to move to ancillary dwellings, apartments or houses.

Table 5: Overall satisfaction with housing dwelling at mid-life, showing 35–44 and 45–54 year age groups

	House	Apartment	Ancillary dwelling	Other
35–44				
Happy with current dwelling type	84%	37%	14%	25%
Want to move to a house	-	57%	57%	69%
Want to move to an apartment	8%	-	14%	0%
Want to move to an ancillary dwelling	1%	0%	-	6%
Want to move to an alternative dwelling type				
45–54				
Happy with current dwelling type	85%	36%	60%	29%
Want to move to a house	-	50%	40%	63%
Want to move to an apartment	8%	-	0%	8%
Want to move to an ancillary dwelling	1%	2%	-	0%
Want to move to an alternative dwelling type	6%	12%	0%	29%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

The preferences relate strongly to life-stage care of dependent children as well as the cultural norms of suburban living in major Australian cities. In the following case, a family describes some of the challenges that exist for family life in apartment buildings designed for households without dependents in the Australian context.

Look, I don't know many families in my peer group who would even consider apartment living. However, I was one of them until I did it. But I could imagine that more and more people are being—by choice or not by choice, moving towards this way, as well. Yeah, but I don't know many other people who live in apartments in the same—with kids and that stuff. Look, some of it is that—you know, stairs. Quite a lot of stairs. It's a low-rise apartment, but it just sits on the embankment. So it's actually quite high. We're on the second level and it's a two-story apartment, so quite a number of stairs. With little kids and all the shopping and all that stuff that goes with kids, it—you know, took me a while to get used to. I guess, the proximity to neighbours and the sharing of common spaces. All those things are a bit different if you had your own, I guess, house, or your own house with a fence, kind of stuff, that you wouldn't have to—and on the ground [level]. So a bit of that. Just—it's just a different aspect, as well, trying to manage washing, storage, all those things that we just have to think a bit differently about. (*Female, mother of young children, long-term private renter, metropolitan Victoria.*)

3.3 Compromised aspirations to secure current housing

AHA Survey participants were asked about the types of compromises they had made in order to secure their current dwelling or that they were now living with in their current living arrangements. Results provide additional insights about the nature of the housing aspirations gap and its effect on the day-to-day liveability of housing for those in ownership and rental tenures, as well as illuminating the ways that housing and locational constraints act to shape the capacity of households to meet their needs.

The questions draw on a raft of recent evidence in Australia suggesting that some households compromise on residential location and/or housing quality to achieve shelter that meets their needs to the best of their financial ability (see for discussion Burke, Stone et al. 2014). However, where compromises are made, this can have flow-on consequences for ongoing financial costs, potentially strained relationships within or between households, and poor health outcomes in some cases. Using these and related existing studies as a guide, informed by focus groups with lower income mid-life households conducted within this research, we found five key types of compromises made by those at mid-life. Within a housing aspirations framework, these stated compromises provide insights into the nature of the housing aspiration gap experienced by households at mid-life.

Among mid-life households that report compromises to their housing (Table 6), financial considerations, to a very large degree, underscore almost all housing and locational compromises made by populations across mid-life years. For some households at mid-life, the immediate financial cost is stated as the major form of compromise made to secure housing, in terms of paying more than is easily affordable. Between a fifth and a quarter of households who indicated they had made some type of compromise to access their current living arrangements, within ownership and rental tenures—both private and public—indicate they pay more in mortgage or rental costs than they had planned for, with this being most pronounced among those currently living in private rental dwellings (27%). Similarly, households across ownership and rental tenures indicated that they sacrificed other items of expenditure to achieve their current living arrangements, this time highlighting the higher proportion of home owners (30%) relative to renters who have made these compromises.

Table 6: Compromises made to secure current housing, showing current tenure

What trade-offs did you make?	Ownership	Private rental	Social housing
Compromised on the neighbourhood	28%	23%	34%
Moved away from family/friends	17%	14%	22%
Increased time spent commuting	24%	16%	20%
Rented/bought a smaller dwelling	17%	26%	20%
Rented/bought a different type of dwelling	14%	22%	15%
Sacrificed other items of expenditure	30%	20%	17%
Had to share a dwelling	5%	11%	12%
Paid more in rent/mortgage than planned	20%	27%	24%
Increased the number of hours worked	11%	7%	7%
Delayed having children	5%	2%	15%
Moved back in with parents	4%	5%	2%
Lived with parents for longer than planned	6%	7%	7%
Other	11%	10%	12%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Going from rental to be able to buy it was great. I walked in and had just seen the sitting room and, I think, the three bedrooms, and said to my mother, because my husband wasn't available, said to Mum, 'I'm buying this house'. Then she was like, well, you need to actually see the kitchen, and I saw the kitchen and went, 'Yeah, that's pretty crap. I'm still buying this house'. The real estate agent went, 'Honey, go outside,' and I went, 'It's okay, I'm buying the house'. *(Female, family with two young children, co-owner with government grant, WA.)*

3.3.1 Locational compromise

The second main form of compromise indicated in these data relates to the location in which households live. Among the third of mid-life households that reported making trade-offs to achieve their current housing arrangements, 'compromised on the neighbourhood' is identified by between a quarter and a third of mid-life households across current tenure arrangements. This is most pronounced among social housing tenants, 34 per cent of whom state they have compromised on this aspect of their living arrangements, compared with 28 per cent of owners and 23 per cent of those living in privately-rented dwellings.

Well, the owners decided to sell and, I guess—so they had decided to sell, that was ultimately the decision. However, we—and we'd been there for a real long time. We realised when we then went to try and rent something comparable in the same area, we actually couldn't afford to live in the area. So we—and with one child in school, we were pretty keen to have something in a similar area. So we moved a couple of suburbs to Footscray, found something probably—probably actually the same price. But going to an apartment has afforded us, I guess, an opportunity to not have to maintain someone else's garden. We were in a bit of a rush to get—it all happened just at Christmas, so we were trying to get to—before the school year started. So there was a bit of that and—yeah, the combination of factors. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

Associated with locational compromises and trade-offs households have made, of those who reported having made any type of compromise (around a third of households at mid-life), close to a quarter of home owners indicate they spend increased time commuting (24%) to achieve their current housing. Relatedly, 22 per cent of public housing tenants indicate they have moved away from friends and family in order to secure their current leases. For every 100 social housing tenants, around 8 indicate they spend increased time commuting.

3.3.2 Dwelling compromises

A third type of compromise identified concerns the dwelling type households at mid-life aspire to live in. Interestingly, fewer households indicate that they have made this type of compromise than some of the other factors identified above. However, of those who indicated making any trade-off at all, the responses to the related item 'rented/bought a smaller dwelling' show that this form of constrained decision-making is relatively widespread and is most apparent among private renters and those living in social housing, followed by home owners, but again relatively small as a total proportion of mid-life households overall.

Shops are really close, public transport's fantastic, it's convenient. My husband keeps swapping, he works for the government and swapping where he's based, and it works for the places that they keep sending him. We're close to my mother and my sister and my mother-in-law, they're all within half an hour. The only downside is the low socio-economic side, we were getting broken into at least once a year for the first five years. That's dropped off, and now that we've got the dogs it's even better. *(Female, family with two young children, co-owner with government grant, WA.)*

3.3.3 Compromises to independence

A fourth clear type of compromise made by a smaller although noteworthy proportion of owners and renters in relation to current living arrangements concerns the relational aspects of housing at mid-life. The AHA data indicate only around four per cent of private renters and social housing tenants, respectively, at mid-life indicate they have had to share with others as a direct trade-off in order to secure their current housing. Again, as with other factors above, this adaptation to high-cost housing markets works for some as a means of meeting rental costs, but is not prevalent for this cohort. A smaller proportion of home owners indicate they, too, have shared with others to attain their current housing (5%). When understood in the context that only a third of those at mid-life report having made significant compromises to attain their current housing, this figure is well under one per cent overall.

Sharing with family and kin is one of the key ways that mid-life households managed housing security in the case of house sharing. Smaller proportions of private and public tenants as well as home owners at mid-life indicated they have lived with parents longer than desired and/or moved back into the parental home as a means of managing their current living arrangements. For households at these mid-life years the proportions are relatively small, with between four and seven per cent of households indicating they have made these compromises in their current arrangements.

However, where generational family resources are also low to moderate, there can be difficulty in accessing family housing. This can quickly lead to precarious housing and the need to rely on friends and family.

At the moment I'm living in rented accommodation with an adult child who is 22. We applied for this rental a couple of years ago. We've been here coming up to four years at Christmas time. Prior to that we were living in a caravan in a friend's backyard because we were—the rental accommodation we were living in sold so we had to get out. So basically, we've been here for nearly four years. I have two daughters, adult daughters. And the eldest one recently moved into a share rental accommodation with some friends so it's just my daughter and myself; my other daughter and myself here now. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

My friend kindly let my youngest daughter—they had like a loft room that was just a junk room at the time. They let us clean it out and let her stay up in that loft room in their home. The house, the block of land they lived on was a huge block of land. So, we lived way up the very back of the property. So, my oldest daughter and I shared the caravan and she—it was kind of a semi-permanent—they called it a granny flat but it was basically a caravan with a veranda on it. So, my oldest daughter, her bed was literally in the kitchen and there was a little sort of lounge room and then a bed for where I was, and the bathroom was in the bedroom so there was no doors on the bathroom. So, if she had to go to the toilet during the night she had to go into the room and use the bathroom. It was very small and very cramped. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

3.3.4 Family formation compromises

Last, but not least, is an indication that a very small proportion of households at mid-life are making wide-ranging, significant compromises to achieve their housing. Of the third of mid-life households who indicated having compromised their aspirations, 15 per cent of mid-life households living in social housing indicate they have delayed or foregone having children to achieve their living arrangements. A smaller proportion of home owners, five per cent, also indicate a delay in childbearing as directly related to achieving their current dwelling. A negligible proportion (2%) of those living in private rental at mid-life indicate this to be the case. While relatively small overall, these proportions, particularly for those in the more secure housing tenures of home ownership and social housing, are indicative of deep and wide impacts of housing affordability pressures for households in the greatest need.

3.3.5 Safety and security compromises

Putting up with potentially unsafe or highly inadequate housing was described by some of the mid-life participants interviewed in this research as their only option in some cases to secure housing and avoid rough sleeping:

So, with the rental accommodation at that point, there was just nothing available that we could afford and there was just lack of anything going. Places we were applying for were, there were hundreds of people lined up for the viewing. And even when we stayed in the caravan for 18 months but it was really, really difficult, especially on my youngest daughter because she was actually living in someone else's home and she very felt very uncomfortable going in at night time and she would come up to the caravan for a shower and stuff like that. She didn't use their bathroom unless it was in the middle of the night to go to the toilet. But she would shower and everything up with my eldest daughter and myself. But it was very uncomfortable. And the homeowner had actually separated from her husband and he also lived on the property. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

3.3.6 How the mid-life housing aspirations gap affects the ability of households to meet their priorities

Supplementing the analysis of compromises, the AHA Survey asks directly about the ways in which current dwelling and location make it difficult to meet life priorities, for the minority of mid-life households who indicated that their current housing did not meet their life priorities at this stage. Of this group, 36 per cent indicate that their current dwelling is not suitable for their needs (Table 7). Households living in home owning tenures are most likely to indicate this to be the case (40%) suggesting some compromises in expectations and needs are being made by a minority of mid-life households in order to purchase property. Following this, 36 per cent of households renting privately also indicate this to be the case, suggesting again that substantial trade-offs are being made to attain housing in a high-cost rental market characterised by low vacancy rates in a majority of housing sub-markets nationally.

3. Housing aspirations and the mid-life housing aspirations gap

So the trade-off is, for us, because we work—we both essentially work part-time. So the trade-offs will start in a bigger way now, whether I move closer to full-time work and my partner moves closer to full-time work. We both decided to work part-time so we could manage all the kid stuff because, quite frankly, it's a lot of logistical juggling, getting one in school and one in kinder or childcare. So we've compromised on the money stuff, or the financial possibilities for a couple of years so that we could juggle a little bit of the school and kinder and day-care pickups and have a day each at home—in my case, two days at home. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

A smaller proportion (one fifth) of social housing tenants who indicated their current living arrangements did not meet their housing aspirations also report housing is not adequate to meet their immediate needs. In the case of 'meeting life priorities', for example, social housing tenants identify poor quality neighbourhoods, commute times and distance from family/friends as some of the locational compromises made to secure housing.

Table 7: How current living arrangements negatively affect ability to meet life priorities at mid-life, showing housing tenure

In what way does your current dwelling and location make it difficult for you to meet your life priorities?	35–54	Ownership	Private -rental	Social housing
I/we spend too much time commuting to work	12%	11%	9%	21%
My dwelling is too expensive and I/we have little money left over	18%	9%	23%	13%
I/we live too far away from where I/we want to be (e.g. family and/or friends)	15%	17%	15%	10%
My dwelling is just not suitable for my/our needs (e.g. quality, design, difficult to maintain etc.)	36%	40%	36%	21%
It is not my/our preferred tenure (e.g. renting when you would prefer to own)	21%	5%	31%	18%
There are few employment options available	15%	16%	17%	5%
Poor quality local neighbourhood (e.g. lack of amenities, noisy, unsafe etc)	21%	16%	21%	31%
Access to quality education	5%	5%	3%	13%
Lack of certainty (e.g. short-term lease)	9%	2%	14%	5%
It doesn't feel like home	30%	26%	34%	26%
Other	11%	18%	8%	5%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Indeed, there are several indications in responses to this question that suggest a small minority of mid-life households are making significant locational compromises to secure their current dwellings. These findings are consistent with existing and recent Australian evidence about the significant role that residential mobility and 'trading neighbourhoods' can play in housing strategy (a theme explored at Chapter 5, below). Locational compromises indicated here include commuting time and cost (12% of all mid-life respondents), living far from family/friends (15%) and living in poor quality neighbourhoods (21%).

I would like a different house. My husband is of the: 'I've moved enough times in my life, I will never move again'. I don't care enough to fight him on that, at this stage it's 500 metres from the school that the boys go to and the public transport's great, so while they're at school I'm fine with where we are, and then I'll deal with that—he's only in Year 4 and my baby is only in Year 1, I've got another 12 years before they finish school to go, okay, where are we? So, for the next 10 years we are here, and to be honest, probably a lot further I would imagine. *(Female, family with two young children, co-owner with government grant, WA.)*

3.4 Mid-life housing aspirations and feeling ‘at home’

A final means of assessing the extent to which households at mid-life experience a current housing aspirations gap was to ask survey participants directly about the extent to which they felt at home in their current dwelling. We find that on this measure, a similar percentage of overall households at mid-life report ‘feeling at home’ to that found for those for whom current housing meets their life stage priorities: more than 80 per cent overall. Feelings of being at home in their current housing is high for households at mid-life overall, with highest reports found for those in home ownership, on high incomes and those in couple relationships with children (Table 8).

Table 8: Percentage of mid-life households for whom current dwelling ‘feels like home’

Does your current dwelling feel like home?	Yes
Single person, no children	86%
Couple living together, no children	87%
Couple living with children (dependent and/or independent)	91%
Single person living with child(ren) (dependent or independent)	81%
Very low income	81%
Low income	85%
Moderate income	89%
High income	94%
Very high income	90%
Ownership	94%
Private rental	80%
Social housing	86%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

A sense of home is foundational to achieving life stage priorities at mid-life as at other life stages and can be transformative, as described in the following example in which a low-income family achieved a secure housing and home life pathway due to an innovative ownership support scheme.

And that’s what made me go, this is where I’m—what we’re supposed to be having, because we’ve got space for children and animals. The house is too small, it’s old, it’s a 1985 one, so I had to just redo the kitchen. The bathroom’s next on my list. I added an extra toilet because one loo just isn’t enough with four people, and that’s while my children are still little. It would be great if the house was a foot bigger on each dimension, and just increase the rooms just that little bit. It’s one of those cheaply built, or—cheap bricks—I mean, it’s fully bricked, but it’s just a whack them up as fast as we can brick house where they didn’t actually go, let’s actually look at usable space, they just went, this is the minimum we need, that’s what we’re doing. (*Female, family with two young children, co-owner with government grant, WA.*)

Consistent with existing understandings that indicate the importance of time spent within a dwelling to establish routine, ritual and a depth of experience that supports a sense of home and a feeling of ontological security that stems from this (Hulse and Saugeres 2008; Dupuis and Thorns 1998), we find that those with recent residential mobility are, in most cases, less likely to develop a sense of home than those who have lived in their current dwellings for several years or longer (Table 9). This is particularly the case for mid-life households living in privately rented dwellings, for whom longer term tenancies appear highly important to establishing feelings of home in the absence of the relatively high degrees of security of tenure afforded by both ownership and social housing.

Because I wasn't going to rent with babies, so that was part of the thing, that we needed to buy a house so that we could start a family. *(Female, family with two young children, co-owner with government grant, WA.)*

Oh, it's amazing. I've been able to, you know, we have chickens, and we have, we just bought the boys a dog, and I can have my cats. So, it feels like my home, I don't have someone coming in—like, when we were renting, the rent inspection is every three months, but them judging me on how well I kept my house clean, and the bond being taken because there was a ding in the wall, going, well, no, that was actually there when we moved in, or getting penalised for the fact that the carpet has been walked on. Like, it's a house and we've been here for six months, you're allowed to walk on carpet, you know? So, having that judgement and scrutiny taken away has been phenomenal. I love that I went, I need a new kitchen, and we could save up and put in a new kitchen, so—that freedom just to play with the garden, and go, yes boys, if you want to do digging in this section of the garden, dig away, and giving them that space to just do what they want to do. Being consistent with where they go to school, and not having to worry about trying to find another rental inside the school zone or driving 20 minutes to get them to the same school is fantastic. I like that it's mine and I can do what I want, if that makes sense? *(Female, family with two young children, co-owner with government grant, WA.)*

For some households, having pets plays a large role in their family and home life. This issue is the focus of considerable current policy development reform in Australia due to the fact that, as described in the following case, this form of household membership can pose particular barriers in housing that does not readily permit companion animals:

Literally everything that advertised is no pets so unless you're prepared to give up your pets for housing, which we, my daughters and myself made the decision we weren't going to do that. We didn't know what we were going to do, but we weren't going to give up the animals. At that point as well, we didn't have—it wasn't a matter of us saying—being offered rental accommodation and being knocked back because we had animals. There was nothing. We couldn't find anything that we could afford. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

Table 9: Percentage of mid-life households for whom current dwelling 'feels like home', showing years in current residence and current housing tenure

Does your current dwelling feel like home? (% 'Yes')	Ownership	Private rental	Social housing
A year or less	89%	74%	88%
1 year to less than 3 years	94%	79%	84%
3 years to less than 5 years	92%	82%	86%
5 years to less than 10 years	98%	79%	85%
10 years or more	94%	90%	87%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Among those who had lived in their current dwelling ten years or more, results are universally high when it comes to feeling 'at home', irrespective of tenure. This finding points to the importance of stability and security and suggests that this aspect of the housing bundle typically associated with home ownership can be attained under certain conditions in rental tenures.

The relationship between time spent in a dwelling and a sense of home appears to be amplified for single-parent families living with children who reported lowest overall agreement that their current dwelling felt like home if they had lived in their current dwelling for a year or less (67%), compared with 96 per cent among those living at the same residential address for 10 years or more (Table 10).

Whether that's establishing some mechanisms to incentivise people with properties to do these long-term leases, with no outrageous increases. I think that [response] for a large number of people is actually to change the rental system. Skew it towards some kind of security. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

Yeah, it is. We got used to all the creaks and the sounds because it's a really old house. And the coldness. But at the same time, we've turned this little, well I called it a little hut the first night, we turned it into a home. Just because the Salvation Army has given us a bit of furniture and the tables and the chairs and some plates, things like that. It's helped. And then my family have brought in bits and pieces. TVs and we've had donations of TVs and fridges and microwaves. *(Female, mother of two secondary school-aged children, supported private renter, metropolitan Victoria.)*

Table 10: Percentage of mid-life households for whom current dwelling 'feels like home', showing household composition and length of residence

Does your current dwelling feel like home? (% 'Yes')	Single person, no children	Couple living together, no children	Couple living with children (dependent and/or independent)	Single person living with child(ren) (dependent or independent)
A year or less	75%	78%	87%	67%
1 year to less than 3 years	83%	85%	88%	81%
3 years to less than 5 years	84%	85%	93%	74%
5 years to less than 10 years	91%	90%	93%	83%
10 years or more	90%	93%	93%	96%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

3.5 Barriers to achieving housing aspirations at mid-life

As shown above, a large majority of mid-life households surveyed in this research indicate that their current housing arrangements are adequate to meet their life priorities at mid-life. Of the total sample of mid-life households included in the AHA Survey, this accounts for around 2,100 participants. Of the mid-life households within the AHA Survey who indicated that their current housing does not meet current life priorities, the following results provide an indication as to what some of the key barriers are to achieving mid-life housing aspirations. However, these must be interpreted with caution due to small sample sizes and are indicative only.

These indicative AHA Survey results coupled with qualitative data provide a rich, triangulated account of the types of perceived barriers reported by mid-life households living with a housing aspirations gap as preventing them achieving their current desired housing. Survey items first asked respondents who were identified as experiencing a difference between current and aspirational housing how likely it was that they would be able to achieve their short-term housing aspirations. Next, they were presented with a suite of potential responses about the types of barriers they believed were preventing them from meeting their desired housing at mid-life. Focus group participants and those households who undertook individual interviews spoke at length about the complex and interrelated challenges within their lives that acted as barriers to achieving housing aspirations.

As can be expected, the reported likelihood of households being able to meet their short-term aspirations is inversely related to income: those with highest incomes show most confidence in their ability to meet their housing aspirations in the short-term future. Those with lowest incomes are least likely to report being able to do so. Of particular interest is the relative uniformity across income groupings of their uncertainty about housing outcomes—relatively large proportions of all income groups (around a quarter to just over a third) indicate this is neither likely nor unlikely. Households living in private and social rental are also highly likely to indicate a lack of knowledge of likely outcomes.

Table 11: Likelihood of meeting short-term aspirations, among those whose current housing does not meet these, showing tenure and income

	Extremely likely	Somewhat likely	Neither likely nor unlikely	Somewhat unlikely	Extremely unlikely
Ownership	8%	29%	27%	16%	19%
Private rental	13%	23%	34%	16%	15%
Social housing	5%	23%	49%	8%	15%
Very low income	9%	17%	28%	23%	24%
Low income	7%	16%	37%	20%	21%
Moderate income	5%	34%	36%	8%	18%
High income	19%	36%	26%	11%	8%
Very high income	17%	28%	28%	22%	6%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted. Note: Small sample size (n=300).

Remembering the relatively small sample sizes involved in these results, findings indicate that barriers to achieving aspirations identified within the survey relate to financial costs (upfront costs, costs of moving, lack of savings, insufficient income). A smaller percentage of respondents indicate reasons related to family stability, either proximity to family or around family needs, such as proximity to schools.

These barriers apply to moderate and low-income households in paid employment as well as those whose main income comes from income support payments:

Being a single parent since my youngest daughter was 18 months old, my husband left, basically I've worked, always worked but we've always struggled. We've never had savings. We've never lived anything other than week-to-week. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

Yeah, that's accurate, that was the point I was going to touch on in this discussion is that in a private rental it's so hard to I guess save. I mean, I don't know what I'm going to do next year, but to have the savings behind you to pay rent and bond in advance and actually move is another thing. So if you're paying private rental costs, you generally don't have a lot left over to save. *(Female, single parent, private renter, outer metropolitan Victoria.)*

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Table 12: Barriers to achieving short-term aspirations, where current housing does not meet aspirations, showing household income

	Very low income	Low income	Moderate income	High income	Very high income
I/we can't afford the rent/mortgage	28%	33%	26%	17%	11%
Lack of housing choice in my chosen location	11%	21%	11%	4%	0%
I/we can't be bothered to move	4%	5%	0%	4%	0%
Cost of moving	23%	35%	24%	11%	11%
Have to stay close to family	0%	5%	3%	8%	6%
Don't want child(ren) to move schools	3%	11%	6%	4%	6%
A lack of savings	39%	39%	32%	21%	11%
A lack of stable employment	27%	26%	11%	4%	17%
Insufficient income from self-employment	10%	17%	5%	11%	6%
Just not the right time for me/us	4%	10%	8%	2%	6%
Other	14%	4%	3%	0%	0%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted. Note: Small sample size (n=300).

Costs of mortgage/rent, costs of moving, lack of savings/employment and/or insufficient income affect households across current housing tenures, to varying degrees. Those living in private rental and social housing are most likely to report problems of costs, inadequate savings and lack of stable employment as hindering their short-term housing aspirations.

And I mean when I was injured, I was immobile so that was just a huge relief to have that sense of I'm not going to be kicked out any second. However, I still couldn't pay my bills. ... It was really hard because I had to wait three months for Centrelink so I had no income. So I was just living on savings. And then my savings ran out and then I was living off friends and their savings. So I'm still catching-up now. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

Families living with low income face additional challenges of accessing housing that is sufficient for multiple family members while still being affordable:

A huge change in the last couple of years. Prior to that, certainly in the 80s, you could have picked and choose which rental place you wanted. I was with my husband back then and we rented a few places. Then it started getting harder and harder, but it certainly, at the time when I moved into the caravan in my friend's backyard, it was near impossible and if she hadn't offered that to me we would have become homeless. So that was really, really scary and really confronting. And it was a really difficult time to have two adult children and myself in a caravan. But we didn't have a choice. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

So that doesn't sound like much, but that's quite a lot. And I know that if I have to move, then I need to start looking probably six months in advance to compete against everybody else as a single mum on Centrelink to try to find a place. *(Female, single parent, private renter, outer metropolitan Victoria.)*

So, it wasn't easy, but Unison Housing were fantastic as well as the Salvation Army. They helped us with furniture. And other companies, Werribee Support and Housing, they were another of the people who helped look after us. We wouldn't have been able to do it without them. And then of course, my family support. But it's been quite awful because I'm also going through a separation currently. So, that didn't help the situation at all too. So, the kids and I, we've just settled into a new place in the Western suburbs. And we just hope that—we're just waiting now for priority housing, which can take anything from, I think we've been told, anything from three months to five years if we made the priority access while we're in emergency housing. And then when they pushed us into the private rental, I sort of made sure I'm still on the priority access because it took me a long time to get on that list. My social worker had to really push before they accepted me on their list. And then they told me I was going to get bumped off if I took a private rental. And I thought: Well, how unfair is that? I've got to move somewhere. I can't stay in emergency accommodation. *(Female, mother of two secondary school-aged children, supported private renter, Metropolitan Victoria.)*

Discrimination is something a number of families in this study mentioned and appears to be related to systemic rental practices and, perhaps, stereotyping:

Well, I think probably the biggest one, but I don't know how you would go about it, is just the more affordable housing. I mean, people—I think I've read a lot that people say to stay below 55 per cent of your income for rent. But a lot of private rentals, that's impossible depending on your area. I think I pay, it's about 50–55 that I pay on rent. You know, that's another thing and also getting approved for places, it's very hard as a single mum. I mean, I wrote a cover letter and I've got a perfect 15-year rental history with references and I still got knocked back time and time again. And one of the property managers said to me: 'Single mums have this stereotype'. And she said: 'Write a cover letter'. And I guess if you're going against someone that's working—yeah, so it's a disheartening thing I think, that you know you can pay the rent and be a good tenant and you've got this perfect rental history, but people might look down on you because A you're on Centrelink or B you're a single mum. *(Female, single parent, private renter on social housing waiting list, outer metropolitan Victoria.)*

Table 13: Barriers to achieving short-term aspirations, where current housing does not meet aspirations, showing housing tenure

	Ownership	Private rental	Social housing
I/we can't afford the rent/mortgage	23%	31%	13%
Lack of housing choice in my chosen location	4%	17%	10%
I/we can't be bothered to move	5%	3%	5%
Cost of moving	21%	25%	26%
Have to stay close to family	6%	3%	8%
Don't want child(ren) to move schools	7%	7%	3%
A lack of savings	26%	36%	28%
A lack of stable employment	16%	20%	15%
Insufficient income from self-employment	11%	9%	8%
Just not the right time for me/us	6%	7%	3%
Other	5%	4%	3%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted. Note: Small sample size (n=300).

Access to housing is a key barrier, with social capital or use of personal networks sometimes relied upon to overcome barriers, as described by the following participant about accessing a rental property via a friend of a friend:

So, we started applying for houses and this house became available through the real estate. We had applied for quite a few houses previously but as I said, every time we get there, there'd be 100 people there. Every time we missed out I'd ring the real estate and say, 'Would you please just give me some feedback on my application? Was there something that I could do better, is there something I could change?' And virtually every time I said that, they said: 'Look you were in the top five and it was literally the owner just did an eanie, meanie, minee, mo because those five applications were all incredibly similar'. I just kept missing out. Then this property came available and it was through a real estate agent and I went on the website and he was Chinese, of a Chinese background. And my friend at work is Chinese. And I'd spoken to the man on the phone and he had a fairly strong accent, but I could understand him. I said to my friend at work: 'I should get you to ring him and speak to him in Chinese'. Because Chinese like dealing with Chinese. And my friend at work said, 'Who is it?' And I showed him on the website and he said, 'I know him. He sold my friend's house'. So, he rang his friend, his friend rang the real estate agent and I got the house. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

However, reliance on family and friends with limited resources or other constraints can strain relationships and result in additional challenges, as described in the case of the following parent facing housing eviction:

Not long after we moved in here—when I originally moved into the caravan, my house that I was renting sold, I was very distraught and I rang my mother and I said: 'We have to move, the house has been sold, I can't find anywhere to go, can we come home for a little while, the girls and I and the dogs?' And my sister lives with my mother at the moment and my sister is a bit problematic and nobody likes to upset my sister, especially my mother, because my sister's really quite abusive to my mother to be honest but that's a whole Oprah show. But I asked my mum if we could go there until we could find somewhere to live, and she said no because it would upset [name] my sister. So, I was absolutely devastated. I was distraught. I couldn't believe my mother said no. I said: 'But we're going to be homeless'. And she said, 'I'm sorry, I can't, there's nothing I can do'. And mum owns a four-bedroom house mind you. Owns it outright but anyway. So, my mother and I had a bit of a falling out over it. I was completely devastated. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

3.6 Indigenous housing aspiration gaps and their implications

As with non-Indigenous Australians, people had wide-ranging views on what kind of housing they aspired to, including a beachside apartment where they could stay as long as they wanted, or out on country.

Right now, probably a perfect house would be a two-bedroom apartment with some space to move and space to have friends come and stay, especially from interstate, and family. *(Steve, Sydney)*

I want to get my own unit. By myself. I'm not sharing ever again. *(Alan, regional town in WA)*

A tent on land out in the bush. *(Felicity, Sydney)*

A Winnebago, with the kids, drive around the country. You see the difference in the way people live when you travel, and your kids learn so much more from so many different communities. Instead of just being stuck in the one place, you know. You learn a different lifestyle. *(Wendy, Sydney)*

Aspirations for secure housing were also apparent among Indigenous people. The mid-life Indigenous people interviewed tended to have moved around when they were younger. Some were more settled now, having moved closer to elderly relatives or grandchildren that needed support, or they had children in school, or had moved for work opportunities. Others continued to have a transient lifestyle and were not firmly rooted to where they were currently living. These people were often living in larger households with friends or relatives and had experienced family violence or other traumatic events.

I moved here because I was in shared accommodation and the other people weren't paying their half. *(Alan, regional town in WA)*

Experiencing domestic and family violence was a reason why some of the women had moved around. One woman currently living in Melbourne had moved eight or nine times in the last four years. She said:

Everytime I have got settled I had to move because my ex-partner would play mind games with me and tell me he knew where I was, so I would up and leave again. *(Tracy, metropolitan Victoria)*

Discrimination plays a large role in barriers to housing, along with basic financial issues and entrenched disadvantage. This included racism that they experienced when seeking particularly private rented accommodation

I knew the owner's son who—. Basically, he found out where I was working and then went, 'My son works in that area' and I was like, 'Yeah, I know your son'. And then he started talking about Aboriginal people and then I alerted him that, 'Well, I'm one as well' and his tune changed. And the property that he had already said yes to turned around and said, 'It's not available'. And maybe legally I could have held him to it, but in chatting to the son and knowing that this guy was a two-minute walk away from where he lived, it was probably better not to worry about it, and no hassle, just walk away. But yeah, that was clearly the reason why he didn't want me there. It didn't matter that I had a great job. And I'd been working there for years and I could afford easily to live there, had a good rental history. None of that mattered. Yeah. It was the fact that I was Aboriginal. *(Steve, Sydney)*

I've been to some viewing and been the only one showing up and she couldn't find the keys. Well go home and get a key—I'll go back to the office and get the keys. I'm going to call you back and make another viewing. *(Angela, regional town in WA)*

Others talked of the cost of private rented housing and that they had to live in share housing because they could not afford to live in their own self-contained unit. One man had previously owned a house with a partner in another state, and having moved to Sydney as a single man had had to resort to living in a series of shared houses:

Okay. It's never a hundred per cent with share accommodation. You never got a hundred per cent on with people you live with because of little things, like in the bathroom or whatever, you just don't agree with. And, I was like I can get past that. But in my current place, because when I was looking around at places to live here, the accommodation here, there's a lot of people that own properties that are trying to cram as many people as they can into a house and utilise every bit of space they can in that house... So it comes with issues with that. Eight people. Or probably nine with couples. I don't know, I don't have much to do with the others. But there's enough space to be okay, to be comfortable. *(Steve, Sydney)*

Before moving to the share house Steve had used Airbnb accommodation:

I moved to an Airbnb for a couple of weeks. That was okay. It wasn't as good as the pictures showed and I was unsure of the guy's intentions that I lived with. But the two weeks were okay. And then I ended up finding a place through an online rental website and moved in there until Christmas and that was fine. I couldn't find anywhere at the end of that or over Christmas so I came back to Airbnb and found somewhere which ended up being good. It was a bit of a distance out of the city, but it was good. And they didn't have any bookings so I was able to end up staying for quite a while there.
(Steve, metropolitan NSW)

In short, housing affordability pressures coupled with inadequate income to pay for housing costs, previous and current experiences of crowding in housing as well as insecurity compounded by entrenched discrimination, disadvantage and in some cases family and community factors including domestic and family violence act to shape and restrict Indigenous people's housing aspirations at mid-life. At mid-life these factors play out at a time that kinship care needs and accumulated life events can act to increase pressure and disruption on housing pathways, consistent with the non-Indigenous population.

3.7 Responding to housing aspiration gaps at mid-life: policy development implications

While a majority of mid-life households have achieved housing that meets their short-term life stage priorities, between 10 and 15 per cent have not, depending on which aspects of housing aspiration gaps are measured. Compromises are made by around 30 per cent of households to meet their housing aspirations. A sizeable minority indicate they have faced affordability and other financial challenges to meet their aspired housing and/or made substantial compromises to dwelling quality, dwelling safety and security and/or residential location and/or mobility to achieve shelter that suits their life stage priorities at mid-life. Those experiencing most substantial gaps and trade-offs are those living with very low or low income, mid-life households living in privately rented dwellings or social housing, and an overrepresentation of single or single-parent households.

The key barriers identified by mid-life households hindering the ability to meet their housing aspirations are financial: housing costs overall; challenges of saving for a deposit; having sufficient income to gain a loan or meet payments; and income adequate to afford housing of the type and in the location that will best meet their needs. The trade-offs that households make to manage these include living in dwellings that are not adequate in size, quality or safety/security, as well as living far from potential employment and/or support networks.

These have additional impacts on other parts of life that require integrated support, such as for family life:

But the school sort of sent a note. And as I said, 'I don't have access to a washing machine at the moment'. 'Bring your uniform here and student welfare can help, or we'll do anything for him if you need anything, feel free to help. Feel free to ask.' And it's just a phone call to them. And they've just been fantastic giving us the support services and everything. *(Female, mother of two secondary school-aged children, supported private renter, metropolitan Victoria.)*

Increasing the availability of affordable housing of a range of sizes and types within well-located areas is critical to addressing these challenges. Additionally, targeted assistance to households who become 'disrupted' at mid-life, such as via separation/divorce, that is transitional in nature and not necessarily tied to the provision of income support, could assist households likely to become or remain independent. This includes the ability to manage financial transitions, such as from a couple to a single household head, within ownership tenures.

Households living with high and complex needs in insecure privately-rented dwellings experience significant additional barriers to achieving their short-term housing aspirations, directly related to time, energy, costs and 'wear and tear' associated with managing short-termism and insecurity in their living arrangements. These challenges also affect families living with dependent children, particularly single parents who are typically women, and their dependents. Establishing more effectively supported, secure rental pathways is needed.

4. Aspirational housing futures: mid-life to later life

- **Of the surveyed households who believe that their current housing will enable them to achieve their future housing aspirations and future life priorities, 66 per cent are home owners, 60 per cent are social housing tenants and 45 per cent are private tenants. This compares with around half of very low (50%) and low (55%) income households who also indicate that current living arrangements meet their longer term aspirations, representing perhaps the biggest policy challenge associated with housing policy and housing assistance for those at mid-life.**
- **Overwhelmingly, the key aspect of housing that mid-life households aspire to in their futures is long-term, secure housing.**
- **Five factors stand out as barriers to future housing aspirations at mid-life: ability to meet rent or mortgage payments; lack of savings or deposit; inability to secure a mortgage from a lending institution; lack of stable employment; and lack of housing choice.**
- **While home ownership is strongly favoured by a majority of households as a means of achieving future housing aspirations, the considerable barriers facing a minority of mid-life households in meeting future aspirations result in a small proportion of households appearing to be willing to consider a range of existing housing assistance and new policy development options to help achieve their future housing needs.**

4.1 Housing aspirations for the future and the nature of aspirational housing gaps

In addition to providing shelter and meeting their immediate needs and life priorities, housing arrangements at mid-life are critical for households to establish themselves relationally, financially and locationally for the future. As outlined at Chapter 2, mid-life is characterised by high levels of social responsibility for younger and older generations as well as being pivotal in the ongoing housing and financial security of households attempting to consolidate income and wealth for current and later years. This includes for those who have lived with lower incomes long term as well as those who have experienced the disruption of critical life events and who may or may not have recovered well from these in housing and other terms. The extent to which households can achieve a relatively stable financial and housing base at this stage in their lives has significant implications for their financial and wider wellbeing as they age.

This chapter uses several approaches to explore how well households at mid-life believe their current housing and living arrangements prepare them for the future—in terms of the next 5–10 years and into older stages of life. The AHA Survey included a dedicated module focused on mid-life participants' expectations about:

- how well their current housing arrangements are likely to meet their longer term aspirations
- key tenure, dwelling and locational attributes that are of most priority to mid-life households for future housing
- whether current housing strategies and circumstances are likely to enable them to live well as they age
- how well current housing strategies and circumstances are likely to enable them to support family members, including their adult children if relevant, in future years
- perceived barriers to achieving future aspirational housing, and
- strategies and plans to address these barriers that are in place or will be adopted in the future.

This suite of questions is geared towards understanding potential housing aspiration gaps that exist between mid-life and later life. Detailed qualitative accounts from focus groups and interviews undertaken with lower and moderate-income mid-life households provide additional insights about future housing priorities, challenges to meeting these, and strategies geared at overcoming perceived barriers to achieving these priorities.

4.1.1 How well do mid-life housing arrangements meet longer term aspirations?

When asked about whether their housing at mid-life is likely to meet housing aspirations for the medium and longer term, unsurprisingly responses show that those with highest incomes feel most prepared, by this measure, for future housing needs (Table 14). Close to 70 per cent of very high-income households, followed by high-income households (61%) and moderate-income households (59%) indicate that their current dwelling also meets their longer term needs. This compares with around half of very low (50%) and low (55%) income households who also indicate that current living arrangements meet their longer term aspirations.

Table 14: Self-reported likelihood of current dwelling meeting longer term housing aspirations (5–10 years)

Will your current dwelling meet your longer term (5–10 year) housing aspirations?	Yes	No	Don't know
Single person, no children	53%	26%	21%
Couple living together, no children	55%	26%	19%
Couple living with children (dependent and/or independent)	62%	20%	17%
Single person living with child(ren) (dependent or independent)	50%	32%	17%
Ownership	66%	17%	17%
Private rental	45%	35%	21%
Social housing	60%	21%	19%
Very low income	50%	25%	25%
Low income	55%	27%	18%
Moderate income	59%	25%	16%
High income	61%	23%	16%
Very high income	68%	22%	10%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Traditional ownership models as well as social housing models play a critical role. Those households who are living in ownership or social housing tenures at mid-life are most likely to indicate that their current dwelling will meet their longer term housing aspirations. Owners (with or without a mortgage) are most likely of all tenure groups to report this to be the case (66%), followed by households living in social housing, of whom 60 per cent indicate their current dwelling will meet their future housing aspirations. Each of these tenures provides affordability in the long-run for a majority of households as well as relative security of tenure.

In comparison, only 45 per cent of mid-life households living in the private rental sector believe their current housing will adequately meet their longer term housing aspirations, with 35 per cent of mid-life private renters indicating their current housing will not meet their housing aspirations in future years and a further 21 per cent of this group indicating they are unsure.

But I can't imagine that's going to happen in the next five years, that we would even have enough money for a deposit, for example. If we decided to live in a similar area to where we want to live, where our kids go to school, where we've got friends, I'm involved in a couple of community organisations and on school council. So I want to maintain that kind of, I guess, involvement.
(Female, mother of young children, long-term private renter, metropolitan Victoria.)

Couples with children are most likely to also indicate that their current housing will meet longer term housing aspirations (62%), followed by couples without children (55%), and single persons without children (53%). The households least likely to believe their current housing meets future aspirations are single-parent households (with a child either dependent or living independently), for whom exactly half feel their current dwelling will meet longer term housing aspirations (50%).

4.2 Valued housing bundle attributes for future housing aspirations

Even where the ability of mid-life households to either attain or maintain home ownership is restricted, home ownership is strongly associated with a host of highly valued attributes that mid-life households aspire to for their futures. This is consistent with the normative culture of Australian home ownership in the post WWII period, described in Chapter 2. Drilling down to explore which types of attributes are most highly rated when it comes to full ownership or ownership with a mortgage in relation to longer-term ideals, we find that security, safety and somewhere to call home rate most highly, along with extremely high rankings for the related attribute of 'security and control as I/we grow older'. Indeed, across all age groups, close to 100 per cent of households included the option 'somewhere safe and secure to call home' as a key priority for their future housing aspirations.

4.2.1 Attributes of housing tenure that will meet longer term aspirations

Financial security and wealth creation for later years are identified strongly as additional important characteristics of home ownership tenures. When asked about the specific attributes of ownership that would be a priority for future housing, 'wealth creation', to have 'an asset to fund retirement', an 'asset to leave for children/grandchildren' along with 'security and control as I/we grow older' rate as key priorities. Those with highest incomes at mid-life place greatest importance on the wealth creation/asset aspects of financial security in addition to the stability/security aspects of feeling 'at home'.

Table 15: Key attributes of *home ownership* of highest priority to meeting longer term housing aspirations, by low, moderate and high-income households at mid-life

Indicate 'Important'	Very low income	Low income	Moderate income	High income	Very high income
Wealth creation	64%	72%	80%	81%	87%
Somewhere safe and secure to call home	93%	97%	95%	95%	96%
Own an asset to leave for child(ren)/grandchild(ren)	51%	55%	65%	68%	62%
Security and control as I/we grow older	89%	92%	94%	94%	95%
Property for use as a business	21%	25%	27%	29%	26%
Pay off mortgage and live mortgage-free into retirement	54%	69%	83%	87%	87%
To have an asset to fund retirement	62%	76%	82%	83%	89%
Begin to purchase my own place	65%	69%	72%	69%	64%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

At mid-life, many households still hold the aspiration of home ownership in their futures, whether this is realistically within their financial reach or not. Of note, households currently renting privately or living in social housing also strongly identify 'begin to purchase my own place' as one of the key aspects of home ownership they would value in future housing aspirations, with three-quarters (75%) of private renters and 71 per cent of renters living in social housing indicating this to be the case (Table 16). For private renters at mid-life, 94 per cent also associate home ownership as the housing tenure that enables 'somewhere safe and secure to call home' and as providing 'security and control as I/we grow older' (89%).

Table 16: Key attributes of *home ownership* of highest priority to meeting longer term housing aspirations, for households in ownership and rental tenures at mid-life

Indicate 'Important'	Ownership	Private rental	Social housing
Wealth creation	81%	71%	71%
Somewhere safe and secure to call home	96%	94%	71%
Own an asset to leave for child(ren)/grandchild(ren)	62%	55%	71%
Security and control as I/we grow older	95%	89%	71%
Property for use as a business	21%	28%	71%
Pay off mortgage and live mortgage-free into retirement	85%	67%	71%
To have an asset to fund retirement	84%	71%	71%
Begin to purchase my own place	61%	75%	71%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

In some instances, participants in this research indicated an awareness of secure occupancy models in international contexts that appeared to them to potentially provide solutions in enabling them to achieve aspirational home lives.

I've historically had a relationship with a couple of families in Germany over the years and I always remark when I go back to Germany to live with them that they're in these apartments or houses that they've had—they've got a 10-year lease on. I always remember that, thinking, gosh, it's just unheard of. Yeah. Look, I guess, I remember thinking a lot about that and, I guess, the more—as the whole housing issue has been popping up around the media—and it's not—in terms of my professional background, I sit in that social policy area for a local government, so I have some awareness around what's going on around that stuff. So I'm pretty—it's not even privy—I just hear some of that with my colleagues, about what some of the current government ideas are, or interests are in that area. I don't really work in that space but I hear about it. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

In some cases these same elements are associated with an aspiration to live in social housing, precisely for the reasons of security and affordability, as described in the case of the following family living with very low income.

Yes, I've spoken with them both and they're both aware that I've put them on the application. So, if a property comes up, they're more than happy to move with me. My youngest son has accepted that he'll have to leave school or just keep him at his school, and he'll have to do a commute to remain there for the next 18 months. So, it's just a matter of when. Every day my family get's hopeful that we'll get closer again because they just want me. They just want to feel that we're all safe and everything. And then yeah, it's very hard. My boys know they're going to have to relocate. So, we're trying not to get too attached to this place, but it is starting to feel after, what's it, six weeks now. It's starting to feel like home. *(Female, mother of two secondary school-aged children, supported private renter, metropolitan Victoria.)*

Table 17: Key attributes of *home ownership* of highest priority to meeting longer term housing aspirations, by household composition at mid-life

Indicate 'Important'	Single person, no children	Couple living together, no children	Couple living with children (dependent and/or independent)	Single person living with child(ren) (dependent or independent)
Wealth creation	68%	76%	80%	78%
Somewhere safe and secure to call home	95%	94%	95%	98%
Own an asset to leave for child(ren)/grandchild(ren)	33%	40%	81%	79%
Security and control as I/we grow older	90%	92%	94%	95%
Property for use as a business	22%	23%	29%	21%
Pay off mortgage and live mortgage-free into retirement	63%	78%	84%	73%
To have an asset to fund retirement	68%	77%	85%	78%
Begin to purchase my own place	63%	67%	70%	73%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

4.2.2 Attributes of the 'housing bundle' that will meet longer term aspirations

To understand further about how important the relative shelter and non-shelter housing attributes associated strongly with home ownership are, we next investigated which aspects of the housing bundle matter most for mid-life households imagining their futures. Understanding which attributes are valued most highly and why informs the way that policy development can attempt to recreate some of these housing bundle attributes in alternative housing tenure forms, such as security of tenure in private rental sectors, or schemes to build wealth among social housing tenants, for example.

The significance of secure, long-term housing is borne out in responses to a ranking of housing priorities that mid-life households indicate are most important to them for future housing aspirations. Topping this list of priorities is 'secure long-term, stable housing'. This attribute of housing is ranked highest by mid-life households in all tenure groups (owners, private renters, social housing tenants) as well as by all household types.

Table 18: Key attributes of the housing bundle of highest priority to meeting longer term housing aspirations, by housing tenure at mid-life

	Ownership	Private rental	Social housing
Security—long-term, stable housing	62%	58%	57%
Financial return	19%	15%	14%
Ability to modify the dwelling	36%	29%	29%
Full ownership	77%	51%	54%
Part ownership, i.e. ownership shared with another person or organisation such as state government	2%	5%	9%
Flexibility—being able to move at short notice	4%	9%	5%
Flexibility—being able to use space for a variety of uses	27%	25%	22%
Flexible rent or mortgage payments	14%	28%	28%
Renting out spare rooms to earn income	6%	8%	12%
Quality—well maintained, not dangerous	58%	46%	45%
Other	2%	2%	2%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

It is interesting to note that despite clear attributional differences in actual housing tenures and occupants' experiences of these at mid-life and other life stages, responses are relatively uniform for mid-life households when it comes to stating which housing attributes they believe to be important for future years. Key differences relate to the additional financial security and dwelling-related flexibility identified by home owners. This includes achieving 'full ownership', identified by 77 per cent of current owners (compared with just over half of both private tenants and social housing tenants), as well as 36 per cent indicating the importance of ability to modify their existing dwelling (36% relative to 29% of mid-life households in private or social rental dwellings).

It is noteworthy that while financial security is shown in the tables above to be a high priority for mid-life households approaching later-life, attaining an actual financial return on a dwelling or investment is a far lesser priority, indicated as being important only by 19 per cent of owners, 15 per cent of private renters and 14 per cent of social housing tenants. This apparent contradiction suggests that there may be scope for achieving a sense of financial security via housing without the need for wealth creation in the traditional home ownership/capital gains sense.

Mid-life households renting either privately or via social housing authorities are also, perhaps unsurprisingly, more inclined to identify affordability factors as being of higher importance than existing owners. Twenty-eight per cent of both private renters and social housing tenants indicate that flexible rental (or mortgage) payments are an important future priority, compared with just 14 per cent of existing owners.

In the following instance an interview participant describes the living context of a social housing arrangement and the highly positive effects of rental payments that are linked directly to income and more aligned with ability to pay than fixed payment requirements. Here, the participant was asked directly about rent relative to income and the stability of rental costs:

Look, it wasn't really discussed, but I think I made it pretty clear straight off the bat that I was only looking for housing and housing only. I wasn't interested in support workers or anything like that. ... No, it's fluctuated because I started working full-time after I finished my thesis. And then I had an injury overseas last year so I came back to Australia, but I wasn't able to work. So I'm now unemployed and so they have put the rent down quite a lot so I can stay living here while getting Newstart allowance. ... Yeah, which is amazing to have. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

The quality of housing is also rated more highly by owners, relative to private tenants or mid-life households living in social housing, perhaps indicating an increased ability to achieve control over this aspect of housing—or potentially as a counterpoint to this, the importance of being able to manage the cost of maintenance and quality themselves as they age.

Table 19: Key attributes of the housing bundle of highest priority to meeting longer term housing aspirations, by household composition at mid-life

	Single person, no children	Couple living together, no children	Couple living with children (dependent and/or independent)	Single person living with child(ren) (dependent or independent)
Security—long-term, stable housing	64%	56%	56%	67%
Financial return	16%	18%	17%	15%
Ability to modify the dwelling	30%	36%	32%	32%
Full ownership	57%	69%	65%	57%
Part ownership, i.e. ownership shared with another person or organisation such as state government	6%	4%	3%	3%
Flexibility—being able to move at short notice	8%	6%	7%	4%
Flexibility—being able to use space for a variety of uses	25%	29%	26%	22%
Flexible rent or mortgage payments	25%	16%	20%	26%
Renting out spare rooms to earn income	10%	7%	5%	12%
Quality—well maintained, not dangerous	52%	52%	51%	51%
Other	3%	4%	1%	1%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

When we consider the priorities for future housing of mid-life households according to their current household type, results are remarkably similar to those seen above. Overwhelmingly, ‘security—long-term, stable housing’ is one of the highest ranked future housing priorities across all household types, with single-person households and single-parent households indicating that security is the highest of all priorities (64% and 67% respectively). Interestingly, achieving full ownership ranks equally highly when we take all household types as a whole, with this ranked most highly by couple-headed households, with or without children.

Households across all types most highly value home ownership as affording ‘somewhere safe and secure to call home’ in relation to future housing aspirations, with close to all households across household compositions identifying this priority for their futures. ‘Security and control as I/we grow older’ is also once again highly valued. Not surprisingly, those living with children, either in a couple or single-person households, also placed high value on home ownership as enabling them to have the potential to own an asset to ‘leave for children/grandchildren’ (around 80% of each of these household types).

So I’ve been thinking about it for a while, that while the first few years of—particularly our youngest being in primary school—and that’s the other pressure for us, is seemingly that—increasingly, the lack of choice in schooling—just in public schooling, just because their numbers are so tight in schools that you really only can [go to the] school that you’re [inaudible] —fortunately, it’s a good school. It’s a fine school—a suitable school. But I just thought, wow, if we have to move a little bit further out, we won’t be able to go to the school that we want to go to and all that kind of stuff. I thought, okay, we need to just go for it. But try something and not just wait for the owners to decide that now is the time to sell their house, because of price of the property has quadrupled. (*Female, mother of young children, long-term private renter, metropolitan Victoria.*)

Housing conditions and quality are important, with quality and maintenance of dwellings identified as a priority across all household types: more than half of all mid-life households indicate this to be a key future housing aspiration. However, participant interviews also indicate that any home is better than no home in a large majority of cases—and that quality housing condition is an additional aspiration in a desire for a home. In the following case, a family describes waiting for social housing allocation:

Well, to be honest, I probably wouldn't be too fussy or picky, as I said, but probably, well we'd need two bedrooms, I would like probably heating and cooling, a garage, maybe a backyard, but that's not a definite, and probably an area that's not—like an area that I can feel safe in. And just obviously clean and well maintained. A lot of the private rentals I looked at when I was looking even last year were pretty much falling apart and were not safe. *(Female, single parent, private renter, outer metropolitan Victoria.)*

No, I think the other thing I touched on before was just the standard of some of the private rentals. I'm not even sure if that's probably your area but yeah, when I was looking, I think I was looking around \$300 a week for two-bedroom places and some of them, you wouldn't even put your dog in. Like lino lifting up, rotting, you know, the bathrooms were disgusting, just things like that. So even more affordable housing, well it needs to be fit to—I wouldn't have my child living in a house like that. And some of them were just—people are so desperate for rentals, that some of them just had people throwing in applications as they walked out the door. So there does seem this real, I guess, this real need for more housing and more affordable housing because even at \$300 a week some of the ones that are falling were still having people fighting over them. *(Female, single parent, private renter on social housing waiting list, outer metropolitan Victoria.)*

Flexibility of dwelling and of financial arrangements (flexibility of rental and mortgage payments) are also rated highly again by a significant proportion of all household types at mid-life, pointing to the significance of living arrangements and physical dwelling attributes to be nimble in future years, and able to be responsive to household needs as they change.

In the following case, an interview participant describes having to weigh up issues of flexibility with those of location, cost, amenity and other housing bundles:

I'd have to really weigh it up. I couldn't make a decision on the spot. I have to weigh it up to location and to accessibility. Whether or not there is public transport or regional transport that we could catch out. Because what the employment would be like out there? How far you would have to travel to work or school? Or like we wanted to go on, that sort of thing. I have to make all that decision and how much it would cost and sort of weigh up all that and make a decision and see how long I had? I wouldn't say no. But I would probably think very hard about it. But it wouldn't be my dream, but at the same time, I would just be grateful for any help. Because paying \$300 a week is tough on today's income. *(Female, mother of two secondary school-aged children, supported private renter, metropolitan Victoria.)*

4.3 Enablers and barriers to meeting aspirational housing futures

When we consider the types of housing attributes that are most aspired to for housing futures by those at mid-life, key questions that become a focal point include: Which households and how many can achieve the housing they aspire to for their futures, via home ownership as the traditional Australian pathway to attaining housing and financial security? Which households require deep, ongoing assistance to achieve their life priorities and manage their futures well, via social housing and other highly supported housing options? What are the circumstances under which households face current and future housing aspiration gaps at mid-life, and how can these gaps be bridged, via traditional or innovative housing options and alternatives?

4.3.1 Ability to remain in place and in current dwelling

Directly related to the challenges associated with insecure and short-termism experienced by many of the research participants, a key challenge to meeting future housing aspirations is the extent to which households can feel confident in their ability to remain in place in coming years.

As shown above, for many households, current dwellings were perceived to meet future housing priorities. At mid-life, however, this is highly mixed, with many households from across tenures, income and household circumstances indicating that despite the significance of long-term housing security identified in Chapter 2, being able to remain within their current dwelling for the next 5–10 years was either somewhat likely or they were unsure. For the mid-life cohort as a whole, 45 per cent fell into these categories combined, with just shy of half the population believing that it was extremely likely they would be able to remain in their current dwelling for the next 5–10-year period. The youngest adults in this cohort, those aged 35–44, were less likely to believe they would be able to remain in place (44%), than the older mid-life households (54%).

Table 20: Likelihood of remaining in current dwelling for the next 5–10 years, showing select characteristics at mid-life

How likely is it you will be able to stay in your current dwelling for the next 5–10 years	Extremely likely	Somewhat likely	Neither likely nor unlikely	Somewhat unlikely	Extremely unlikely
Single person, no children	44%	32%	20%	3%	2%
Couple living together, no children	52%	27%	16%	4%	1%
Couple living with children (dependent and/or independent)	54%	30%	12%	3%	2%
Single person living with child(ren) (dependent or independent)	42%	34%	18%	3%	3%
Ownership	59%	31%	8%	1%	1%
Private rental	27%	32%	29%	8%	4%
Social housing	57%	25%	18%	0%	1%
Very low income	46%	30%	20%	2%	2%
Low income	43%	29%	21%	5%	2%
Moderate income	48%	37%	9%	4%	1%
High income	56%	30%	12%	1%	2%
Very high income	56%	24%	14%	3%	3%
35–44	44%	33%	18%	3%	3%
45–54	54%	28%	13%	3%	1%
Mid-life cohort	49%	30%	15%	3%	2%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Living in tenures other than private rental, living with a higher income, being part of the older mid-life cohort (45–54 years) and living in a couple-headed household are factors associated with an increased expectation of housing stability at mid-life based on this measure.

In contrast, low-income households, including families, living in private rental, can face increasing challenges competing for housing in markets characterised by short-term high returns. The following case illustrates the challenges associated with securing and retaining housing in high turn-over markets.

So I was a home owner for 10 years, all down the south coast. Following my divorce, I didn't have enough money to buy another house, so I was then thrown into the rental market and it's very difficult to find rentals on the south coast—very competitive and very hard to find—so I was quite stressed. Finally found a place that I loved for three years, but then it went on the market last year, so I was forced, with my three children, to leave the area because I've found through begging and writing letters and the networking around the village I lived in, I found a Stays rental and persuaded them to rent it to me. *(Recent divorce, regional NSW, private rental.)*

4.3.2 Housing security and control: the ability to plan for the future

Housing security at mid-life provides shelter as well as a means to plan and provide a considered housing strategy for many households as they move towards retirement years. Without the security of a housing base, many lower income households lack the control and resources required to plan well. The AHA Survey, focus group discussions and in-depth interviews all provided the opportunity to examine direct linkages that mid-life households perceived existed between their current living arrangements and their ability to meet their future housing and life aspirations. Survey and qualitative data support emerging understandings of the significance of the mid-life phase for later-life and whole-of-life housing security and financial wellbeing.

Within the AHA Survey, five questions sought to directly explore this in relation to the mid-life cohort specifically. These are: the extent to which mid-life households felt sufficient control/security in their current housing to plan well for the future and for their retirement; their perception of access to housing that will enable them to live well in later life and, directly related to the priority relational drivers of mid-life aspirations for large proportions of this cohort, the ability mid-life households felt they had to support their family members and adult children, where relevant, during later-life years.

Table 21: Sufficient control/security in housing at mid-life to plan well for the future

Do you feel you currently have enough control/security in your housing to enable you to plan well for your future	Yes	No	Don't know/ Not relevant
Single person, no children	47%	32%	20%
Couple living together, no children	61%	22%	17%
Couple living with children	64%	21%	15%
Single person living with child(ren)	49%	36%	14%
Ownership	71%	15%	14%
Private rental	43%	38%	19%
Social housing	53%	28%	19%
Very low income	41%	38%	22%
Low income	51%	32%	17%
Moderate income	57%	28%	15%
High income	69%	19%	13%
Very high income	80%	11%	9%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Couple-headed households and those in home ownership tenures overall indicated higher likelihood of feeling sufficient control/security in their housing to plan well for their futures, as did those with the highest incomes.

Of note, a sizeable minority across many of these groups indicated they did not feel this ability, with the exception of those living with highest incomes, among whom the smallest minority of 11 per cent did not share this view. Those living with very low incomes fared worst, with social housing playing a role in increasing the ability of these households to feel a sense of control/security over their future planning relating directly to their housing stability.

Look, the fear for me about being a renter is the lack of permanency, or at least the security of tenancy. I think having a young family has—that’s the real [inaudible], where the pressure comes, for me, is having a young family and being settled into—whether it’s kinder or school and stuff like that. I find that aspect really frustrating, that we’re right in the midst of a property market which is moving fast, in terms of rent. There’s a lot of pressure—the rent is just going so high and—before doing that five-year lease, I was extremely stressed about that and trying to figure out—how can we stop this from happening? Basically. If the rental market is here to stay and more and more families are finding themselves in the rental market, then there needs to be some security around them. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

Social housing provides security for planning for the future, in some cases for households who would otherwise lack the ability to do so, as described in some interviews and focus groups with research participants:

I don’t want to stay where I am long-term. Like, I mean, I’m trying to get full-time work again. But I have a sense of security. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

However, an overall lack of information about social housing for those eligible and on the waiting list for housing can be challenging:

As far as I’m aware we’re on the priority list, because I have a lot of health issues and a lot of them were, well I actually developed post-traumatic stress after the separation and I felt being in this house with all the memories was, I guess, making it worse. So for that reason I applied to be on a priority list, but even that they pretty much said it can be anywhere from two to four years. *(Female, single parent, private renter, outer metropolitan Victoria.)*

Table 22: Sufficient wealth/income/equity at mid-life to plan well for retirement

Do you feel you currently have sufficient wealth/income/equity to plan well for your retirement?	Yes	No	Don't know/ Not relevant
Single person, no children	21%	60%	19%
Couple living together, no children	37%	47%	16%
Couple living with children	38%	46%	16%
Single person living with child(ren)	23%	67%	10%
Ownership	41%	41%	18%
Private rental	21%	64%	15%
Social housing	28%	59%	12%
Very low income	14%	73%	13%
Low income	25%	58%	17%
Moderate income	29%	55%	16%
High income	43%	42%	15%
Very high income	68%	25%	7%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

When we consider the relationship of wealth/income/equity to the ability of households to plan well for retirement, a very similar set of patterns occurs, with couple-headed households, those in ownership and those living with highest incomes in the most optimal positions. In this regard, however, ownership does not provide the same degree of optimism as it did for enabling security and control for the future (Table 21 above), suggesting that although home owners may have security and stability, they do not necessarily have sufficient actual or perceived wealth/equity to retire well.

4.3.3 Housing security and control: the ability to live well in later life

The ability to access housing to live well in later life follows the general trend, with home ownership again playing a more protective role than other tenures, in addition to the perceived benefits of living in a couple-headed household and having a high income. At a fundamental day-to-day level, security is required for planning futures as well as managing current circumstances.

Renters, particularly families, need some security to maintain community and family connections and relationships... *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

Table 23: Ability to access housing to live well in later life

Do you feel you currently have sufficient wealth/income/equity to live well in later life?	Yes	No	Don't know/ Not relevant
Single person, no children	41%	37%	22%
Couple living together, no children	55%	27%	18%
Couple living with children	58%	25%	17%
Single person living with child(ren)	45%	39%	16%
Ownership	65%	18%	17%
Private rental	36%	43%	21%
Social housing	46%	35%	19%
Very low income	36%	46%	18%
Low income	44%	36%	20%
Moderate income	50%	30%	20%
High income	63%	22%	15%
Very high income	74%	15%	11%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

4.3.4 Housing security and control: the ability to prepare for intergenerational needs

Mid-life participants to the AHA Survey were asked explicitly about how their housing and living arrangements at mid-life related to longer term priorities and preparing for intergenerational needs, including the accommodation of dependent children as they enter adulthood and/or ageing parents and kin.

Overall, fewer of all households felt that they had the ability to support either adult children, where this was relevant, or ageing parents/family members as they aged, than they reported being able to plan/live well themselves (Table 23, above). The trend towards couples, those in ownership and with highest income is similar, but with fewer households across all of these circumstances reporting the ability to support family and kin than to use housing to support themselves in future years.

These differences may point to the relatively high costs and expectations of supporting others well—for example, supporting a separate dwelling or living arrangement for adult children or other family members rather than a live-in arrangement. They may also simply indicate the limits of what is possible with the current wealth/housing scenario of households at mid-life.

Related to the prioritisation of parent-child relationships reported in much existing literature, and supported by qualitative data for this cohort within the present research, despite potentially having modest incomes, single parent households appear more likely to indicate an ability to support adult children relative to other groups (48%), with couple-headed households with children also indicating a high ability to support adult children in future (58%). Interestingly, however, this figure still leaves close to half (42%) of couple-headed families, for example, indicating an inability to assist adult children in future years, with a substantial number across all groups indicating they are not sure if this will be the case.

Table 24: Ability to support adult children in the future

Do you feel you will have the ability to support your child(ren) in future years?	Yes	No	Don't know/ Not relevant
Single person, no children	11%	23%	66%
Couple living together, no children	20%	22%	59%
Couple living with children	58%	21%	21%
Single person living with child(ren)	48%	33%	19%
Ownership	44%	16%	40%
Private rental	29%	28%	43%
Social housing	32%	34%	35%
Very low income	22%	34%	45%
Low income	28%	26%	46%
Moderate income	40%	23%	37%
High income	50%	18%	32%
Very high income	55%	16%	29%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 25: Ability to support parents and family in the future, as they age

Do you feel you will have the ability to support your parent(s)/other family as they age?	Yes	No	Don't know/ Not relevant
Single person, no children	20%	35%	45%
Couple living together, no children	29%	30%	41%
Couple living with children	41%	31%	28%
Single person living with child(ren)	25%	47%	28%
Ownership	37%	25%	38%
Private rental	26%	41%	33%
Social housing	28%	44%	29%
Very low income	18%	44%	39%
Low income	24%	39%	37%
Moderate income	34%	33%	34%
High income	41%	29%	30%
Very high income	48%	23%	29%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

4.4 Planning for housing futures

When asked directly about their current plans to meet longer term housing aspirations, responses from mid-life households are mixed in terms of optimism, apathy, defeatism, delay and active plan-making. Again, to a fair degree these mixed responses reflect the perceived and real resource constraints seen above, in relation to income, home ownership and couple/single-headed households.

Survey respondents were asked whether they had plans in place to meet their longer term housing aspirations, with response options including:

- There is no point, I/we'll never meet our aspirations
- I/we don't have the knowledge to plan
- I/we just haven't thought about it yet
- I/we don't need to plan as we will meet our aspirations, and
- I/we have no control over our choice of dwelling.

Single parents, those in social housing and households at mid-life with the very lowest incomes perceived no choice over their dwellings to the highest degree. In contrast, those indicating they had not thought about it yet were more likely to be highest income households and those living in ownership tenures, whose housing and incomes appear most likely to establish choice as they grow older.

It is notable that at this pivotal time of life, a relatively large proportion of households indicated they either had not thought about longer term housing aspirations planning yet and/or believed there was no point, as aspirations would not be achieved. Close to 40 per cent of lowest income households felt there was no point as longer term housing aspirations could not be achieved, followed by single persons, those living in private rental housing, those living with low income, single parents or those living in social housing.

Table 26: Plans in place to meet longer term housing aspirations

Do you have plans in place to meet longer term housing aspirations?	There is no point, I'll/we'll never meet my/our aspirations	I/we don't have the knowledge to plan	I/we just haven't thought about it yet	I/we don't need to plan as I/we will meet my/our aspirations anyway	I/we have no control over my/our choice of dwelling
Single person, no children	36%	10%	40%	7%	7%
Couple living together, no children	19%	11%	55%	8%	7%
Couple living with children	22%	14%	48%	10%	7%
Single person living with child(ren)	31%	6%	33%	12%	18%
Ownership	17%	10%	55%	12%	6%
Private rental	34%	11%	41%	6%	9%
Social housing	32%	12%	33%	7%	17%
Very low income	39%	6%	32%	5%	18%
Low income	34%	11%	41%	9%	4%
Moderate income	22%	11%	50%	8%	9%
High income	19%	15%	55%	5%	5%
Very high income	11%	16%	49%	14%	11%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

4.4.1 Barriers to planning for and meeting aspirations

When asked directly about barriers to their ability to meet future housing aspirations, mid-life households from across household types, income and tenure circumstances, identify a range of financial, employment and life-stage issues affecting their ability to meet their aspirations. Remarkably, very few households at mid-life perceive no barriers to meeting their longer term aspirations. When we examine how those with various household composition, tenure and income characteristics respond to this question, a very large majority of participants identify significant structural barriers to meeting future housing aspirations. The exception to this is notably small: among those in the highest income group, a minority, 18 per cent, indicate they perceive no barriers to being able to achieve their aspirational housing of the future.

While some variation exists in responses, five factors stand out as barriers to future housing aspirations across population groups at mid-life, four of which related directly to affordability challenges and/or the upfront costs of home purchase:

- ability to meet rent or mortgage payments
- lack of savings or deposit
- inability to secure a mortgage from a lending institution
- lack of stable employment, and
- lack of housing choice.

Not surprisingly, the financial and employment-related factors are most pronounced for lowest income households, single persons and single parents, as well as those in rental tenures. This includes those households seeking to gain employment and increase their earning capacity:

I currently, I've just literally graduated, or finished studies, in the last couple of weeks, and got bits of casual work, but I'm currently looking for work. So, I don't really have a steady income at all, so predominantly rely on Centrelink payments. So, some kind of, I guess, even short-term supported housing that was available quickly that would enable me to then get myself sort of settled and employed and that sort of thing, but there is nothing in the current rental market that would allow me to do that. *(Single, regional NSW, private rental.)*

Table 27: Barriers to meeting long-term housing aspirations at mid-life, showing household composition

Barriers to meeting longer term aspirations	Single person, no children	Couple living together, no children	Couple living with children	Single person living with child(ren)
I/we don't perceive any barriers	5%	6%	5%	6%
Meeting rent or mortgage payments	35%	19%	38%	43%
Lack of housing choice	22%	22%	17%	19%
Having children	3%	1%	16%	4%
Health issues	24%	7%	8%	17%
Lack of stable employment	45%	28%	33%	28%
Lack of savings (deposit)	70%	56%	60%	67%
Lack of knowledge on how to achieve the housing I/we want	14%	10%	8%	11%
Unable to secure a mortgage from a lending institution	28%	15%	26%	28%
Other	3%	10%	2%	2%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 28: Barriers to meeting long-term housing aspirations at mid-life, showing household income

	Very low income	Low income	Moderate income	High income	Very high income
I/we don't perceive any barriers	4%	5%	3%	8%	18%
Meeting rent or mortgage payments	33%	35%	35%	32%	36%
Lack of housing choice	23%	15%	24%	23%	18%
Having children	5%	4%	9%	17%	9%
Health issues	31%	15%	1%	8%	0%
Lack of stable employment	50%	39%	19%	30%	18%
Lack of savings (deposit)	64%	67%	78%	58%	9%
Lack of knowledge on how to achieve the housing I/we want	14%	9%	16%	9%	0%
Unable to secure a mortgage from a lending institution	26%	31%	26%	11%	0%
Other	2%	2%	1%	4%	27%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 29: Barriers to meeting long-term housing aspirations at mid-life, showing housing tenure

	Ownership	Private rental	Social housing
I/we don't perceive any barriers	9%	3%	4%
Meeting rent or mortgage payments	33%	34%	43%
Lack of housing choice	16%	21%	23%
Having children	9%	5%	2%
Health issues	13%	11%	40%
Lack of stable employment	32%	38%	36%
Lack of savings (deposit)	52%	73%	60%
Lack of knowledge on how to achieve the housing I/we want	8%	11%	17%
Unable to secure a mortgage from a lending institution	16%	30%	28%
Other	7%	3%	0%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

While the barriers play out in a variety of ways, these same challenges faced by low-income households across household types and tenures all, to some degree, are underpinned by issues of affordability. As the following private renter describes, this leads to a cycle of focus on urgent priorities rather than long-term planning and thinking capability:

So that's probably another issue and like I said before about the—yeah, if you're in a private rental and paying 50 per cent of your income and if you do have to rely on Centrelink which I have no other choice, it's yeah, how do you save to get yourself into a cheaper house, so then you can get into a better position? It's just a never ending cycle. (Female, single parent, private renter on social housing waiting list, outer metropolitan Victoria.)

Related to this barrier for aspirational planning is the lack of affordable housing that underpins the ability of people of low and moderate incomes to be housed securely and affordably, to engage in employment or other life priorities:

But no, I think that is something that the government really needs to concentrate on just because it's getting so rough that everyone, whether you've got a full-time job or you've got two people in a full-time job in the same household. But I know as a single—I mean I've done both—and I know as a single person, it's really difficult. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

4.5 Indigenous housing aspirations for the future, barriers and enablers

Poverty, family responsibilities and experiencing racism were reasons given as to why people could not live in the kind of housing they aspired to and these factors significantly affect future housing aspirations:

No, no-one helps me. Don't help me. Well as soon as I open my mouth they know. As soon as I open my mouth, they know I'm Aboriginal. *(Alexandra, metropolitan NSW)*

Crowding, and lack of space were frequently mentioned as additional, related constraints to achieving housing that is needed at mid-life and to considering better housing for the future:

The house is too small so my daughter has to live with my mum. *(Wendy, Metropolitan NSW)*

For others, more generalised lack of resources and resilience prevented planning for aspiration futures despite attempts to achieve these. Several of those interviewed had previously owned their own house, but had moved to another tenure. This was due to relationship breakdown or because of financial problems. Steve aspired to get back to owner occupation:

And it would be nice to have the money to be able to own my own home. So I guess part of that is knowing that I'm starting to do quite well in my business and starting to get some success in my business that that's something that I can start even thinking about...Owning my own house is not even on the list at the moment, but it's something that I want to do one day. *(Steve, metropolitan NSW.)*

Typically interviewees were living in quite large family groups, made up of several generations of the same family. Future housing aspirations are shaped by and play out in the context of multi-generational and wide kinship dynamics—factors that in some cases led to additional crowding and or residential mobility.

Three adults at the moment. Plus my son, he's in hospital. So there's four adults and two children. *(Rachel, regional town in WA)*

My mum's over here and she was quite ill then so we came over to help her out and look after her. *(Pam, metropolitan WA)*

Some of those interviewed were homeless and future aspirations related to basic shelter. Their housing aspirations were tempered by their desperation to have any home at all:

I'm homeless at the moment. Yeah, because I've got a bill with Housing Commission and they won't house me until I pay half of the money. Yeah, and I've been paying it off for five years now and still only—Five thousand. And it was for damages for what other people done and I couldn't, they've been jailed for it, so still paying it off. Yeah, I just pay 30 dollars a fortnight. They won't even put me on the Housing Commission list until I've paid half of it. Very tough when you've got sixteen kids. Not like my own, my grannies [grandchildren]. They can't be with me because I'm homeless. *(Alexandra, metropolitan NSW)*

It was made clear by the interviewees that the tenure in which they were living had a major impact on their housing aspirations and a focus on how well policy settings interact with life stage and whole-of-life priorities, is a fruitful site of future inquiry about how best to support Indigenous people to achieve current and future housing aspirations. Some of those interviewed who were living in public housing were pragmatic about the fact that living in social housing meant that there were limits to the amount of choice they had and to make the best of that—in the short and longer term:

Over the years you get to like where you're put, because it's not a community, it's a family. You know where you learn to live with what you've got. Make do with what you've got and make the best of it. *(Wendy, metropolitan NSW)*

I wasn't brought up in state housing. We were brought up in privately-owned housing but my family and I have always lived in government housing and rented housing. The disadvantage is that you don't get to pick what you're in, you get put in the areas that are available. And the advantage is it is a cheap rental. *(Pam, metropolitan WA)*

I moved into a house about three months ago. I just took that house because it was the first house that I was able to get... But it's not what I would have chosen. But I chose to take it otherwise I'll have no house to live....But I had to, whether I liked it or not. I mean, I can't afford no private rental. I've even applied for private rentals over and over and I've just been knocked back because they're more concerned about my income and not being able to pay my rent. *(Rachel, regional town in WA)*

Others were dismayed by the state of the public housing they felt they had no choice but to accept:

And you know what the lady told me when she came over, because I had a big list of everything that needed to be done in the house, so she comes over and I said the one thing that really annoys me is these floors. The floors are so stained, they're disgusting. I mop it, but it still looks like I don't touch the floors. I said to her is there any way of getting new tiles or something so it looks decent because when I have people over, it just looks like I don't clean the house. 'Oh I'm sorry, but yeah-no, we can't. That's your choice if you have people over or not.'... I would like to have people over, but I don't want people thinking that I don't clean my house. *(Angela, regional town in WA)*

Yeah, me and my five kids. Yeah, so. And there's rats running in and out, you know there's syringes sort of, you know everywhere when my kids are walking to school. There's syringes they've got to walk past, you know people doing drugs and yeah, it's not. My idea of a, you know ideal—you know like ducted air-conditioning, wardrobes, sort of a bit more comfortable, sort of more luxuries. And they're becoming more necessities now, like I wouldn't even call them luxuries anymore, like with global warming and stuff it's getting hotter. But the area, like I can't complain about the area, it's beautiful, we're in one of the most beautiful cities in the world. It's, you know we live in the slums and it's affordable housing. *(Eileen, Metropolitan NSW)*

Two of the interviewees had lived in State Owned and Managed Aboriginal (SOMIH) housing. In the following case, this mirrored some of the issues of regular social housing, but felt more secure for the future:

I'm close to doctors.. It's close to doctors and shopping, I think. I'm happy. I'd like to stay where I am....And it's probably more stable and safe, right, with Aboriginal Land Council than private renting? Yeah. *(Kevin, regional NSW)*

In short, social housing plays a large role in the future housing aspirations of some Indigenous people, including those we interviewed in this research. This can be due to the benefits of the housing tenure and/or the challenges of living in other tenure forms, including a host of negative impacts and insecurities associated with underlying affordability challenges, systemic discrimination and intergenerational disadvantage.

4.6 Housing aspirations from mid-life to later-life: policy development implications

Highest income households and home owners, along with some couple families are the only households at mid-life to indicate that the housing circumstances they are living with now will enable them to live well in later life, including meeting life stage priorities such as living well, supporting adult children, assisting ageing parents and being able to plan their later-life housing pathways well.

- Later-life housing that a large majority of mid-life households aspire to achieve is long-term, stable housing.
- While a majority of those at mid-life indicate they prefer to achieve this via traditional routes of either home ownership or social housing, these options appear unlikely for households yet to achieve security via either of these tenures by the time they have reached mid-life.
- Policy development options that facilitate a greater degree of security, ability to remain in place, wealth and savings accumulation either via property markets or other means, are warranted to assist mid-life households plan for their future pathways.
- Overwhelmingly, financial costs are the key barrier that mid-life households identify as preventing them from attaining future housing aspirations. The implication for policy is development of an increased pool of secure affordable housing, as well as maintaining or increasing the range of supports afforded to households with the most complex needs and in need of long-term support.

5. Closing the housing aspirations gap at mid-life

- **Housing aspiration gaps at mid-life relate very strongly to a lack of ownership, and more specifically, to a lack of security, control and wealth accumulation.**
- **Strategies that households at mid-life are implementing to secure their future housing aspirations are: financial, in the form of saving and earnings; residential mobility; seeking informal assistance, such as loans from family/friends; and sharing, such as buying housing with others and/or living with others in cooperative arrangements to achieve their desired housing outcomes.**
- **A third of mid-life households indicate that they anticipate requiring support to meet their future housing, including a mix of privately-provided familial supports as well as those supported by direct government assistance, such as low rate loans, rent to buy schemes, or social housing tenancies.**
- **A lack of knowledge and understanding of the housing market and how to access required housing information is indicated in the data for those at mid-life, with around a third of households indicating an ‘average to poor’ knowledge of the housing market.**
- **Finally, findings indicate a willingness on the part of a small minority of mid-life households to consider a wide range of housing alternatives, including various forms of adaptive behaviours and strategies, to meet their future housing aspirations. Options include: sharing and cooperative housing; residential mobility; living in smaller dwellings including ‘tiny homes’; and take-up of interventions such as rent to buy and other ‘hybrid’ ownership options.**

In earlier chapters, we examined the housing aspirations of households at mid-life and how these relate to life stage priorities. We also used original analysis of AHA Survey data to examine the extent to which households aged 35–54 years experience housing aspiration gaps—a difference between current housing and aspirational housing, as well as longer term housing aspirations and priorities. Findings presented at Chapter 3 show a small minority of mid-life households face an immediate housing aspiration gap that is experienced as acute and debilitating (between 10 and 15% of mid-life households depending on which of our analytical approaches is used as the measure).

Analysis presented at Chapter 4 includes another key finding of this research, which is the relatively larger proportion of households at mid-life, around 40 per cent overall, indicating that their current housing will not be adequate to meet their longer term housing aspirations.

In this chapter we examine key means by which households at mid-life might bridge the housing aspirations gap, both short and longer term. We also consider whether households perceive themselves as able to bridge these aspiration gaps, and investigate the types of strategies and resources they would use in doing so. The range of resources, capabilities and types of housing options available to mid-life households is related to their own histories, family background, ability to achieve aspirations early within their adult lives, exposure to disruption and critical life events, as well as the wider socio-political organisation of supports and welfare services available.

This chapter examines closing the mid-life housing aspirations gaps in relation to:

- strategies, resources and capabilities of households
- residential mobility as a housing aspirations strategy
- need for assistance to meet housing aspirations
- housing information and know-how, and
- alternative housing futures.

5.1 Strategies, resources and capabilities

Of those mid-life households who indicated in the AHA Survey that their current living arrangements did not meet their future housing aspirations (40%), around 40 per cent of these indicated they were already implementing a strategy to bridge their housing aspiration gap.

Yeah, I like to have plans and lists and everything. So, I think once actually I've got everything sorted, then I can look forward with clearer eyes and just go, 'Okay, what are you looking for? What position? What's the area of the new town that you like and you don't like, is it close by this and close by that?' So, I guess next year I'll be in a clearer headspace to go, 'Oh, maybe that might be a nice place to live, let's go and check that place out'. (*Female, recently separated mother of adult child, owner builder, NSW.*)

Of this group, the strategies already being implemented to meet their future housing aspirations are adaptive, private rather than publicly-supported in nature, and indicate a high degree of preparedness to explore established as well as adaptive strategies in order to achieve housing security.

Table 30: Strategies mid-life households seeking housing assistance indicate they are already implementing to achieve their aspirations

Already implementing	Mid-life
Saving for a deposit	39.2
Sharing ownership with another individual	24.1
Sharing ownership with government or a community housing provider	17.9
Borrowing from relatives	16.6
Investigating moving to a different location/dwelling	47.8
Building a dwelling for future needs	31.6
Researching age-segregated communities	20.1
A cooperative style development	2

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Three key types of strategy are highlighted in these data. First is the significance of residential mobility as a potential housing affordability strategy, with close to half (48%) of respondents seeking assistance indicating this is something they were already implementing to attempt to meet their housing aspirations (explored below), followed by traditional savings routes (being undertaken by close to 40% of mid-life respondents) and informal/kinship borrowing (reportedly being undertaken by 17% of mid-life households). The third type of strategy being undertaken by a small number of mid-life respondents seeking housing assistance relates to sharing of living arrangements.

In addition to the options above, qualitative data indicate that existing housing assistance can, in some cases, be seen as a means of stabilising living arrangements in order to achieve more independent housing in future. In the following example, social housing is seen as a stepping stone from homelessness and insecure housing to the possibility of either private rental or home ownership in future years.

Well if I didn't have the community housing, I would have been homeless nearly a year ago. I would have been homeless four weeks ago because even on Newstart with community housing it's pretty much impossible to keep up with bills and rent. So without them, I would have been homeless. And I know about homelessness because I used to work in the industry. ... I don't want to stay where I am long-term. Like, I mean, I'm trying to get full-time work again. But I have a sense of security. *(Female, single, metropolitan Victoria community housing.)*

Some households at mid-life still retained plans to one day purchase a home, including a family home in the following case. This can include plans to use long-term savings, superannuation, inheritances or family help that might be sufficient:

So, I am really, really lucky and I've recently joined a Facebook page for a woman's support housing network—Australia wide and reading some—that's where I heard about this study. Somebody posted it on there. And honestly, reading some of the women's stories it's made me realise just how lucky I am to, one, have the job I have, and two, to be in the superannuation scheme that I'm in. I'm pretty sure it will put me in a position where I can buy a house. *(Female, single parent of young adult, private renter formerly homeless, regional NSW.)*

Yeah. I mean, I don't think I could get anything else unless I bought a little apartment somewhere. I don't think as a single woman I'd be able to afford anything else, in reality. Or I'll just be nice to my niece and nephews and hope that I can live with them in retirement. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

5.2 Residential mobility as a housing aspirations strategy

Geographical mobility has long been a strategy used by lower income households, including those in later life, to manage the relationship between low household budgets relative to housing costs. In the context of high purchase and rental costs affecting many regional and remote areas within Australia, as well as major metropolitan and smaller regional cities, it is important to understand whether future residential mobility might continue to play a role in the housing strategies of low and moderate-income households, as well as how mid-life households think about locational choices as they plan for retirement years.

As discussed at Chapter 2, there is a diversity among mid-life households in relation to overall locational preferences, with close to a third indicating a preference for suburban living, more than a third indicating a desire to live regionally, with smaller proportions indicating a preference for inner city or remote living. When it comes to locational preferences and the housing aspirations gap, we explore these aspirations in the context of satisfaction with current location. In this analysis we find around two-thirds of mid-life households are happy with their current location or type of location, around 20 per cent wish to move to the inner suburbs of a city, 11 per cent to the middle or outer suburbs of a city, and around 20 per cent wishing to live in a regional city or large town.

However, as some low to moderate-households find, mobility can enable affordability but introduce other challenges, such as isolation or distance to employment.

Closer to the city, so closer to a workplace, wherever I end up working. Because the only problem with where I live is that it is quite far from my friends and my workplace. So it is sometimes a bit isolating. However, it's affordable. But it is a little bit isolating. Yeah. I mean, it has what I need physically. Yeah, it's just that being quite far from social networks. It's difficult, but it has all the amenities that I need. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

It was an area that I thought to myself: wow, I'd never have thought of myself living out here. I know my family had a bit of a hard time accepting it at first. But I used to have a family member that did many years ago, before I did. And now we sort of know why he liked it because it works out. It is very local. It's close to public transport. It's close to the shopping centres. And you can walk which is good because I don't have the car at the moment. I'm in the process of car shopping for a new car since I lost my other one. But it's hard. It is a challenge. But I sort of told the boys that this is temporary too. That once, if the Public Department of Housing contact me and offer me a house either where I want to move to, I'll be gone. Because it's just something that I've always wanted to sort of move back to where I grew up on the other side of town. And I've remained here so that my younger son can finish his high school. He doesn't want to relocate and it's hard for him to move in Year 11. And he's actually doing, believe it or not, with everything else, he's done exceptionally well. We just had an Honour Night last night and he got an award. So, I just think with everything else going on, he's just kept his head down and he's just thrown himself into his study and the result showed last night. So, I know that I'm doing the right thing by staying in the area. Even though it's very difficult with me also with having the Intervention Orders and everything outside—this is something probably been off topic. Yeah, so sort of making sure that the children and I are safe and everything. And we need to move to get away from everything. But there's a lot of challenges. *(Female, mother of two secondary school-aged children, supported private renter, metropolitan Victoria.)*

For other households, the aspiration of mobility is related to lifestyle change desires and a hope for a different future.

Lifestyle, for one. I'm a vegan and I love gardening. So I would need land because I like growing my own vegetables. I can't do that now. And the other thing is trying to reduce my energy bills as much as possible because they're only going to get higher and higher and higher. And off the grid meaning a little piece of land out, out, out somewhere. Just because it's cheaper. But yeah, a lot about trying to reduce bills. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

Table 31: Locational aspirations of mid-life households, showing current location, aspirational location, by age group

	CBD of a capital city	Inner suburbs (excluding CBD) of a capital city	Middle/outer suburbs of a capital city	Regional city or large town	Small, regional town	Remote community
35-44						
Happy with current location	64%	68%	64%	64%	64%	25%
Want to move to the CBD	-	9%	4%	2%	4%	25%
Want to move to inner suburbs	20%	-	14%	4%	5%	0%
Want to move to middle/outer suburbs	11%	15%	-	7%	6%	13%
Want to move to a large regional town	3%	5%	9%	-	13%	13%
Want to move to a small regional town	2%	3%	7%	20%	-	25%
	99%	100%	99%	98%	92%	100%
45-54						
Happy with current location	50%	59%	64%	65%	85%	50%
Want to move to the CBD	-	13%	4%	4%	1%	0%
Want to move to inner suburbs	17%	-	10%	4%	1%	8%
Want to move to middle/outer suburbs	5%	12%	-	7%	0%	17%
Want to move to a large regional town	16%	7%	9%	-	9%	8%
Want to move to a small regional town	11%	8%	11%	19%	-	17%
	98%	99%	99%	99%	96%	100%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

In numerous cases, however, when weighing up advantages and disadvantages associated with future residential mobility strategies, focus groups and interviews point to some of the pitfalls of moving to regional areas to better manage housing and living costs while living with a low income.

I've, for example, started looking at how smaller pieces of land, are there any little bits that are available, or smaller dwellings that are very much reducing down the footprint that I'll be living on, but remaining in the same area. That would be something that I would prefer, I'd rather compromise on space and be somewhere where it was easy to still get to those services rather than have to, particularly in Perth, move a long way out and then find it difficult. *(Female, single, regional WA, private rental.)*

For some low-income households at mid-life, similar isolating effects were identified by households living in parts of major cities that they were unfamiliar with or which were a long way from networks and employment.

Closer to the city, so closer to a workplace, wherever I end up working. Because the only problem with where I live is that it is quite far from my friends and my workplace. So it is sometimes a bit isolating. However, it's affordable. But it is a little bit isolating. *(Female, single, metropolitan Victoria, community housing.)*

5.3 Assistance meeting housing aspirations

Around a third (31%) of the 40 per cent of households at mid-life who indicated their housing would not meet their housing aspirations indicated explicitly that they believed they would require assistance to do so above and beyond the strategies, resources, capabilities and/or planning they already may have had in place.

What is striking in these data is the considerable range and variation in types of support that those households believed were options they would consider in relation to meeting their housing aspirations for the future.

The types of strategies identified by mid-life households include a mix of welfare types, from kinship support, to specific government schemes and combinations of privately and publicly-provided and initiated strategies to work towards their housing aspirations for the future. Of interest to this group are the following options, the most popular of which are geared towards achieving home ownership, with lower ranked preferences geared toward hybrid ownership-rental models or assisting affordable rental. Consistent with the breadth of possibilities identified as potentially palatable to households in the survey data, mid-life interviewees identified a range of circumstances and a considerable willingness to consider these possibilities to achieve future housing security.

This is particularly so where the ability of households to achieve home ownership or security of tenure of some kind is limited through traditional routes, such as an inability to secure a loan. In these cases, some mid-life households show an openness to a range of government, community and cooperative approaches to secure the housing they aspire to.

Looking at, as a person on my own and the sort of income I'm likely to earn, I certainly couldn't look at the bank's traditional ways of being able to get back into purchasing a home, but I have started to look at what sort of government schemes might be around for shared equity homes and things like that. But it's very tentative, given that I'm not ready right now to be doing that, but for me, I guess, that's the only option I can see that would work. *(Female, single, regional NSW, private rental.)*

Versions of that sort of cooperative housing I think is very under-utilised here, like, there's not much of it at all that I know of. There's a couple of expensive ones, which are still very exciting and they look fantastic, and that would be my dream, but it is still reasonably expensive. ... But certainly, cooperative type housing, I would certainly be comfortable with that, where there was, you know, people pooling resources, I guess, in a sense of sharing some of the parts of the dwelling but still living independently, that would certainly be an option for me. *(Female, separating, regional WA, exiting joint home ownership.)*

I haven't heard anything. I know that the co-ownership that we've got was shut down within a few years, so we were extremely lucky to be able to participate in that one. I don't know, I'm incredibly grateful that we got in when we did, because I don't know that we would have been able to do it any other way. So, for other people, I have no idea how they manage it. *(Female, family with two young children, co-owner with government grant, WA.)*

In some cases, low-income households were well aware that employment in and of itself did not necessarily mean relief from housing affordability pressures, with working and non-working households experiencing challenges in high cost housing markets.

But I think it all just comes down to— I mean, in this case, yeah, the affordability of owning and renting is just absolutely rubbish in Melbourne especially. I mean, I know the next apartment I'll be looking at would be around the \$350–\$400 a week mark, the price of electricity, plus bills, for a crappy studio apartment, it's a bit rough, you know. Most of my friends pay over half of what they earn on rent and bills. And I think that situates everyone below the poverty line in the end, whether you're working or not. It's all relative now. So yeah, a lot needs to be done. *(Female, single, metropolitan Victoria, community housing.)*

For some households interviewed, most notably those that include children as well as those living with low incomes, a focus on overcoming discrimination is also important. Interviewees point to the difficulties in attaining secure housing with children, including perceived discrimination against families specifically.

I think it goes against you having multiple children. If I had one child it would look better. But then I was saying that my son can mow the lawn and do all the maintenance around the house—he's 13. So I feel like as soon as you mention that you're a single parent, which wasn't through my choice, and do you have multiple children—three children—I think it does go against you and definitely the home owners would, if they had a choice, they'd give it to either a couple with no children, or a couple with one child. That's my feeling and I think a lot of people think the same. Because if you own a home you think 'oh god, three kids', but the good thing I suppose was that my children weren't toddlers, which is probably worse, I would say. Infants drawing on walls and all that kind of thing. The youngest was six at the time. (*Female, separating, regional NSW, private rental.*)

Importantly, the range of types of support that those at mid-life suggest will benefit them in meeting their housing futures is diverse, suggesting a one-size-fits-all approach to bridging housing aspiration gaps, including those related to future housing aspirations, is inadequate. Most notably, it is likely that for a majority of households who require support to meet future housing aspirations, a combination of government, community and family supports will be needed to support the individual capabilities and resources households already use in meeting their housing needs and ambitions.

In a number of cases, families were planning already for the ways that they could support one another intergenerationally, at this life stage:

My daughter will never, if she works a normal 9 to 5 job, she'll never be able to afford her own house, ever. So, I was discussing that with my mother-in-law that if my daughter with working away, she's made quite a bit of money and managed to save, because that's what she does, she saves money. If she saves—she'll put say \$10,000 and I put \$10,000 and my ex puts \$10,000 that would be a deposit on a townhouse. ... And she can still live with me, or whoever she wanted to, but she could rent that out, because the rental properties are so scarce, she would be able to find somebody to go in there, and because we know so many people in the local area, we could be somebody in that we knew we could trust. And that would be an investment for her, because otherwise, she could never own her own house. She actually talked about it last year when she was still doing Year 12, because she was doing a Business Unit. So, she didn't want to do the 9 to 5 because that's never going to get ahead and I'll never be able to own my house, I'd like to own a house—and I thought, 'Oh, that's pretty good coming from a 17-year-old, you've got your head screwed on'. (*Female, recently separated mother of adult child, owner builder, NSW.*)

Housing assistance in the form of secure and affordable housing can act as a transitional enabler for some households at mid-life to recover from income shocks and prepare for their next housing steps, particularly with additional support in place, where it is needed:

I mean I was in the position when I first moved in here that I was working part-time and then started working full-time. And, of course, you can't apply for affordable housing if you're working full-time. And there's no way in hell I'll be able to buy in the next 10 or 15 years. My credit rating has been a bit destroyed. But that's what I'd look at for the long-term future. But yeah, so private rental it'll have to be. But I don't expect that to be for another 12 months. I'm going to use the time here to be able to afford to pay back debts. (*Female, single, community housing, metropolitan Victoria.*)

We're just a family who—with young kids, juggling all the demands and have—yeah, just while we're waiting to scale up a little bit, have zero money and capacity to own a house. I think it would be a really good option, if there were more opportunities to buy in a different approach, where you don't have to front up with, you know—with a deposit and a mortgage for the full amount, but something more—a different option which is a possibility of renting to own. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

However, even in some cases where housing assistance is available, it is insufficient to offset housing stress and other living cost challenges related to living with a very low income.

I mean, I can access that. That's fine. And I have accessed material aid support over the last year. I've needed to because even with affordable housing, I've still needed to supplement food. So I've gone to a few agencies to see about things like food vouchers and helping with prescriptions, especially when I was injured. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

When asked about best possible future scenarios, the following participant described social housing as well as a large financial windfall as optimal—however unlikely.

Well, for a big financial windfall to be able to buy my own house. Or to actually just be somewhere on a permanent. Just to get somewhere and know that yeah, I'm not going to be evicted and just have something secure. Whether it be that, I do save hard and I do need assistance to buy a house. Or I'd move into a Department of Housing place and I end up being able to buy it. Because it's sort of just to own my own home eventually. I mean I could be 70 or 80 before I do that, but it's very hard. Because all the dreams that I had when I first got married didn't come through. And I think: oh well you're not going to let go of that dream because they could still come true. So, yeah just to own my own home one day. *(Female, mother of two secondary school-aged children, supported private renter, metropolitan Victoria.)*

5. Closing the housing aspirations gap at mid-life

Table 32: Types of supports and options likely to help meeting housing aspirations

% likely to need the following help	Parental/ other family help with a deposit	Government grants to help with a deposit	Government savings scheme to help save a deposit	Low deposit home loans	Shared ownership products through government	Shared ownership with friends/ family	Subsidised rent in the private rental market	Stamp duty relief	Information on how to develop my land	Financial/ legal advice	Inheritance
Single person, no children	19%	25%	26%	32%	19%	18%	22%	26%	14%	47%	21%
Couple living together, no children	28%	29%	29%	35%	13%	17%	15%	31%	26%	52%	20%
Couple living with children	29%	32%	30%	46%	18%	19%	22%	35%	26%	51%	27%
Single person living with child(ren)	12%	26%	24%	45%	19%	16%	29%	35%	11%	51%	20%
Ownership	22%	15%	16%	33%	12%	13%	11%	25%	20%	52%	26%
Private rental	23%	36%	35%	44%	20%	19%	26%	34%	21%	48%	20%
Social housing	19%	29%	30%	41%	20%	23%	34%	37%	20%	49%	22%
Very low income	17%	31%	28%	35%	23%	19%	31%	29%	17%	44%	21%
Low income	25%	27%	30%	41%	15%	15%	24%	33%	15%	48%	23%
Moderate income	25%	32%	28%	48%	24%	26%	25%	40%	25%	55%	23%
High income	27%	26%	27%	38%	11%	17%	12%	26%	23%	55%	28%
Very high income	27%	18%	21%	33%	3%	15%	9%	21%	27%	52%	30%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Well-designed and targeted assistance can enable households at mid-life to achieve their aspirations, with limited need for ongoing direct support over time. In the following case, for example, a family managed to secure access to a scheme that supported them to purchase a home via a supported equity model—providing security and enabling the family to pay more as possible, and less as needed, over a long-term assisted form of support towards independence:

Okay. So, I am married with two small children. We bought our house in the end of 2007, start of 2008. We got the co-ownership grant with the government. ... And if we hadn't had that, we wouldn't have been able to have bought a house, and if we hadn't had the support of my parents we wouldn't have been able to even get to the application with the homeowners, because we're not allowed—as part of their thing, we had to be completely debt free, which included HECS. *(Female, family with two young children, co-owner with government grant, WA.)*

However, accessing such schemes can be 'fluke-like' and present challenges in relation to documentation and administration that challenge some households.

So, it was quite irritating, the hoops we had to jump through with that. We were eligible—once we got the debts paid off, we were eligible for the maximum that they would lend us, which was \$365,000, but we had to fit inside quite a few criteria. So, we were allowed to do—I believe we were allowed to buy a block of land and build, or we were allowed to buy an established house. ... Part of the restrictions, you know, we couldn't buy the house unless it had fitted smoke alarms, and there were all sorts of extra regulations we had to abide by to get it in. We were extremely fortunate that when I found the house that I wanted, the real estate agent decided he wanted to sell it to me and so he went out of his way and was incredibly supportive and helpful. Like, he gave us keys before he should have so that we could put the smoke alarms in so that they could be, it could then pass so we were able to sell it, you know? *(Female, Family with two young children, co-owner with government grant, WA.)*

5.4 Housing information and know-how

Focus group discussions and qualitative interviews with mid-life households attempting to navigate complex housing systems, or access traditional housing forms such as private rental dwellings or social housing, indicated a dearth of accessible knowledge to assist with the process of accessing housing as well as ongoing information related to sustaining housing options.

The perceived lack of information available to households about their housing options, how households can access these, and assistance for households to manage their current housing when support is needed, were themes subsequently explored in the AHA Survey. Respondents reported how well they felt they understood the housing market and system, for example, in terms of buying a house, renting a dwelling, accessing housing finance or their legal rights. Questions focused on self-rating of market-knowledge as well as the types of supports households would use to help them bridge their knowledge gaps.

As shown, a majority of households rated their own level of housing market knowledge or understanding as either good or average. Of note, lowest income households as well as mid-life households living in either private or social rental tenures were more likely than others to rate their level of understanding as poor.

Table 33: Self-reported rating of housing market knowledge and understandings at mid-life

How would you rate your understanding of the housing market?	Excellent	Good	Average	Poor	Terrible
Single person, no children	9%	32%	42%	14%	4%
Couple living together, no children	16%	37%	37%	9%	2%
Couple living with children	14%	42%	37%	5%	1%
Single person living with child(ren)	14%	37%	39%	8%	2%
Ownership	15%	43%	36%	6%	1%
Private rental	9%	34%	43%	12%	3%
Social housing	12%	17%	48%	15%	7%
Very low income	10%	25%	45%	15%	5%
Low income	9%	35%	42%	11%	3%
Moderate income	12%	42%	38%	7%	1%
High income	14%	49%	35%	2%	1%
Very high income	33%	39%	25%	3%	1%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

To improve their knowledge, mid-life households indicate a range of options would be employed, again including reliance on information from informal networks and professional advisors, with many indicating that dedicated websites as well as traditional media outlets are used. Higher income and ownership households indicate most likelihood of using a range of sources, while results for all households indicate the significant direct role governments can play in acting as a provider of trustworthy information to households seeking housing information.

For mid-life households with family support in relation to knowledge of housing options or the ability to discuss housing decisions, this appears to be an important enabling factor in some cases:

Absolutely, yes, because they made such a big—they gave us the gift so we could get it. At the start there was a lot of—I suppose they felt some ownership towards it, which has dropped off a lot, but every so often it's—you know. But then we talk about when my mother sold her house and re-bought, we had a big conversation about what it's worth and where she should go and all that stuff. So, it's a very positive—but yes, we're all very comfortable talking about how much is on various mortgages and so on. *(Female, family with two young children, co-owner with government grant, WA.)*

In some instances, participants described the fluke-like nature of finding information about innovative or accessible housing options just at the right time—however, they stressed that this was by chance rather than design, despite their efforts in seeking information or advice.

I can't remember, someone told me about this, and I went, ooh, let's go and investigate that, and found out that we could get the loan through them, because otherwise my parents had said that they would go guarantor for us on it. Then we discovered this and went, no, you can't build, you have to buy, and then we found it. Sorry, it's all coming back. It's 10 years since I've had to think about it. ... Yeah. If they hadn't called me about that, we would have been renting for another few years at least, if not continually, or still. *(Female, family with two young children, co-owner with government grant, WA.)*

Ability to find extensive information about housing options and assistance schemes was relatively limited among the participants we spoke to, with those who were most well-informed having been involved in housing or homelessness support work as part of their professional lives.

Well I've looked at, like, NRAS and that sort of thing, but they don't really seem that much cheaper to be honest. They're meant to be subsidised, but they're generally around the same price as most other I guess two-bedroom units. And the one's I've looked at around here are all quite small, I guess apartment type places. But yeah, that's all I've really looked in, I mean I've done Googling at things of other sorts of affordable housing schemes and that sort of thing, but it's mostly all directs you back to like, community housing and public housing, unless of course you want to I guess share with somebody and that's not an option. *(Female, single parent, private renter on social housing waiting list, outer metropolitan Victoria.)*

In some cases, the lack of family or other information support is supplemented or offset by internet information access, including dedicated social media self-help and information-sharing platforms that enable some households to make more informed decisions about their pathways.

And that's the issues that so many of my girlfriends are facing and I'm part of a Facebook Group for share accommodation Australia-wide for women, and that's just an amazing port of call with so many ladies that are just finding themselves without a home and they're renting, and they just can't afford to pay rent anymore, because that's going up to \$400 a week plus. *(Female, recently separated mother of adult child, owner builder, NSW.)*

Integrated housing and social services support was also raised as lacking by a number of participants, including in the following case, where a lack of both housing and family services information is described:

I mean, yeah. I've found here, like I've had contact with other tenants that live around the area, like ours is quite spread out, our community housing in these complexes. But I have had contact with some of them who have had no idea about certain agencies they can go to for their kids' school funding and things like that and they've been amazed. So there's just a big lack of support out there for normal families. Not a lack of support, but a lack of advice on where to go for it as well. So yeah, I was just lucky that I already knew. *(Female, single, community housing tenant, outer metropolitan Victoria.)*

Integrated, accessible information is important but limited for some households to manage simultaneously with housing issues if they are experiencing particularly challenging circumstances or an accumulation of life events:

Everything's very separate and you have to do a lot of the—yeah, even with the family violence stuff when I first separated from my ex, like you have to do a lot of the phone calls and the following up and the chasing and like, for example, I think it took six months after the separation for the counselling to actually be organised and stuff. ... Yeah. And it was just constant phone calls and trying to follow-up things with them and, but like, you hear that there's a lot of support out there, but I don't know, unless you go and actually chase it and be very pro-active about—yeah, I don't really agree with that, that there is a lot. A lot of the time there's long wait lists for things or as I said, even with moving I would probably have to ring around and try and find out what services people offer you. You really have to do a lot of the work yourself. ... Most of the time I can access it myself. Like, I find a lot of it overwhelming sometimes and particularly sometimes understanding things or you might look on online at a page and it's just all gibberish, it's very confusing, so that sort of thing. But if you can do it on a good day when you're feeling good or just do one thing at a time, that makes it a bit easier. *(Female, single parent, private renter on social housing waiting list, outer metropolitan Victoria.)*

Table 34: Means by which mid-life households would use to increase their housing market knowledge and understandings

Which of the following would you use to increase your understanding of the housing market/system?	Media (television, newspapers)	Professional advice (face-to-face, on-line, etc)	My family/friends/work colleagues	Dedicated property websites	Government websites	Average number of sources
Single person, no children	28%	38%	39%	45%	32%	1.8
Couple living together, no children	22%	44%	41%	48%	32%	1.9
Couple living with children	27%	52%	46%	41%	31%	2.0
Single person living with child(ren)	21%	52%	44%	39%	30%	1.9
Ownership	29%	50%	44%	48%	29%	2.0
Private rental	22%	42%	44%	42%	36%	1.9
Social housing	19%	37%	31%	31%	31%	1.5
Very low income	27%	39%	39%	39%	36%	1.8
Low income	25%	42%	38%	39%	28%	1.7
Moderate income	25%	54%	48%	44%	31%	2.0
High income	25%	56%	56%	55%	34%	2.3
Very high income	37%	65%	49%	60%	42%	2.5

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Lack of knowledge and 'know how' were themes raised in focus group discussions and follow-up interviews, whereby respondents' views ranged from believing there was a housing information gap, to believing information about the suite of housing assistance options available to them was difficult to access almost by design. This lack of information in general includes for moderate income and home owning households at mid-life as well as lower income households seeking assistance. In the following case, for example, information about home ownership transitions is also identified as important:

One of the things that does sort of concern me, I haven't investigated it fully because I know it will be a hard slog to get hubby to agree, but the costs associated with buying and selling, and changing from one place to another. Having to get bridging mortgages and all of that sort of stuff, that does concern me as making it really difficult, that first home buyers get what they can afford, and then when they need to move up because the kids are bigger, the—I do wonder how people manage to do that with that sort of stuff. Because I haven't seen a lot of support for being able to transition housing, for want of a better word. *(Female, family with two young children, co-owner with government grant, WA.)*

5.5 Alternative housing futures?

In light of the considerable challenges associated with accessing and maintaining traditional housing pathways among those at mid-life who have missed out, been disrupted or who require ongoing assistance, respondents to the AHA Survey were invited to indicate which, if any, adaptive strategies they may use to meet their future housing aspirations. The range of options deliberately touched on a suite of welfare types, to assess, for example, the extent to which population groups living in a range of circumstances at mid-life would consider adaptive strategies involving relational change (such as sharing), tenure change (such as seeking rental rather than ownership) and/or dwelling and locational change (such as living in mobile or tiny homes, or in locations other than their current one to achieve housing outcomes they aspire to).

Importantly, the quantitative data alone do not provide a detailed account of whether any of these strategies may be 'adaptive' for a given individual. What is being examined is patterns in the extent to which mid-life households are or might consider a range of housing aspiration strategies. Survey results indicate a very wide preparedness to consider a range of strategies and arrangements that could lead to an increased likelihood of home ownership (even when shared), and/or housing security (including through a range of cooperative/share housing models as well as through structured housing assistance pathways to independence, such as rent to buy options).

It is important to consider the types of housing policy development options that might support alternative options, or the raft of housing assistance responses that might be most effective for households at mid-life. The options included in this suite of responses is based on current debates and popular discourse about adaptation to housing affordability pressures, such as through building small dwellings in the form of 'tiny homes', or economising on upfront and ongoing housing and living costs such as sharing relationships with kinship or non-kin groups, in addition to recent housing policy positions, such as introducing a greater degree of security for tenants living in the private rental sector. Also included here are private adaptations, such as the preparedness of mid-life households to move to apartments and/or use renter-owner strategies to afford costs of housing in desired locations.

What is particularly striking about these data is the breadth of options that households at mid-life, whose housing is inadequate to meet their future housing aspirations, appear willing or keen to consider for their housing futures. Adaptive strategies, private household responses to financial and dwelling choice constraints and locational and mobility options indicate that households are seeking means to find appropriate housing in the context of affordability pressures.

Participant interviews and focus group discussions indicated, however, a relatively narrow awareness of options. This suggests that would-be residents need more information about potential innovations to be able to make informed choices about all possible housing options.

I would consider —something that's just come across our path is—no, I might get the name wrong—the group, the Assemble—Esemble—Assembly? Who, on first glance, sounds like they're going to go either—I don't know if they're a property developer themselves or a group of property developers who are—who have built apartments in the inner city. You effectively—if you decide to buy one of the apartments, you could do it in an arrangement where, for the first five years, you just pay rent, and after that five years you have the first option to buy that apartment at the original price of first build. That would—that could work for us, because we're essentially renting with no option to buy.

So if that were—if there was something like that—we'd put our name down as an expression of interest for one that's not too far from where we currently live. I'd definitely be keen for something like that because then I wouldn't feel like we were wasting all of this money for rent. So look, I consider a few options. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

5. Closing the housing aspirations gap at mid-life

Table 35: Extent to which mid-life households would consider a range of alternative housing strategies

I would/might consider	Single person no children	Couple living together, no children	Couple living with children	Single person living with child(ren)	Ownership	Private rental	Social housing	Very low income	Low income	Moderate income	High income	Very high income
Living in a house share arrangement with people of your age	39%	28%	25%	31%	23%	35%	38%	33%	32%	33%	30%	29%
Living in a house share arrangement with older people	35%	28%	25%	26%	23%	32%	34%	33%	30%	28%	28%	27%
Living in a house share arrangement with younger people	30%	22%	23%	29%	22%	27%	35%	29%	25%	27%	26%	29%
Purpose-built rental dwelling owned and managed by a private sector organisation (build to rent)	47%	37%	41%	48%	30%	56%	50%	51%	46%	43%	43%	38%
Living in a tiny house (i.e. around 20m2)	44%	37%	32%	44%	32%	42%	43%	45%	42%	35%	34%	34%
Living in an intergenerational household	31%	25%	37%	39%	32%	34%	39%	34%	31%	35%	38%	38%
Shared ownership with a family member	49%	51%	57%	61%	52%	56%	57%	50%	53%	55%	59%	60%
Living in a housing cooperative (a community working together to deliver their housing needs)	35%	30%	30%	37%	26%	36%	36%	38%	35%	31%	30%	35%
Living in a long-term, secure rental dwelling	63%	48%	50%	64%	38%	72%	66%	68%	62%	54%	51%	45%
Living in your car	14%	13%	14%	16%	9%	17%	23%	17%	15%	13%	14%	14%
Selling your dwelling and renting it back from the new owner	19%	23%	25%	19%	22%	21%	27%	16%	22%	24%	29%	31%
Living in public or community housing	41%	28%	28%	45%	21%	41%	61%	55%	40%	27%	27%	18%
Living in an apartment	71%	64%	65%	71%	64%	70%	72%	68%	65%	68%	70%	71%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

House sharing is one of the options discussed by research participants as a potential necessary part of a future housing system to accommodate the needs of mid-life and other households who face affordability and housing access challenges, and as the major alternative to independent living:

And they're now looking at share housing and I'm just thinking: 'You know what, this is just something that needs to be addressed in the future'. And I can see boarding houses coming back, where single sex—you wouldn't put male and female together, because that's just asking for issues, but if you just had a boarding house for women and boarding house for men. That's what's going to have to be in the future, because no one can afford to buy their own house, let alone pay off a mortgage if they're single. *(Female, recently separated mother of adult child, owner builder, NSW.)*

Despite its long-term role as a feature of Australian cities, apartment living is included in this cluster of options as an alternative to the Australian 'dream' of suburban ownership. In the following case, a participant, however, describes some of the challenges of apartment living with a family and raises this as a point for future design and planning innovation.

Now I would be because now I've lived in an apartment. So I—look, the only issue for me about apartment living now—we have a particularly large apartment, so that's helpful, as well—is not having a garden. We do quite a bit of balcony gardening, in pots and stuff, but I do feel a bit of a yearning to have a green space to do a bit more gardening. Other than that, I really feel we could probably—it would be okay living in an apartment long-term. From a— there would be some storage and perhaps one car spot. We're a one-car family. I think now that we've been in an apartment, I think I wouldn't—I would definitely be very open to considering that, as long as it's not a little shoebox apartment. *(Female, mother of young children, long-term private renter, metropolitan Victoria.)*

Owner building experience or aspirations were mentioned in a number of interviews and focus groups in this research, however, the experience of previous owner building could be off-putting for some households by this life stage, particularly in cases where households had previously experienced owner building in younger years:

Owner building is a challenge. Especially trying to go through the hoops of local council about meeting their requirements with environmental concerns and positioning of your house and whether it's going to be okay rating for heat reduction and carbon emissions. And then you also have the issues with the bank, they send out their own people to estimate where you're up to before release [of] the rest of the money for the next stage of building. So, it's all these hidden costs with inspections from council and from banks. So, that's one thing that we found was very trying. *(Female, recently separated mother of adult child, owner builder, NSW.)*

At its most extreme are the minority of mid-life households indicating they would use measures such as sleeping in their car, to meet their future housing. The relatively high proportion of mid-life households who indicate that living in public or community housing is a housing option they would consider in the future also indicates a population experiencing potentially deep and ongoing needs for housing and living assistance to meet their future housing and life priorities. Notably, social housing options are rated almost below all other options for those living with higher incomes and greater financial resources.

5.6 Closing mid-life housing aspiration gaps: policy development implications

The diversity of household circumstances and assistance needs identified for households at mid-life, in either meeting immediate housing and life stage needs and/or planning for their futures, implies that a raft of housing options is needed to achieve aspirations and that a wide range of existing and novel approaches to meeting current and future aspirations is required.

The research identifies mid-life households as considerably hindered in their ability to achieve current and future housing aspirations primarily due to systemic and individual affordability challenges faced at a household level. The range of affordability pressures identified is not tenure-specific, with mid-life households across a range of rental and other housing forms, including home ownership in some cases, facing significant problems meeting immediate housing costs or contemplating their future options.

Housing information is identified as inadequate and difficult to access, further compounding challenges that households face in achieving informed decisions in relation to both current and future housing options, as well as residential mobility decisions. This is a significant challenge and is identified in this research as an important priority for future policy development.

Finally, the chapter identifies the range of potential avenues households might be prepared to pursue to achieve housing security and meet long-term future aspirations—despite the overwhelming preference for home ownership shown in previous chapters. More information is also needed to inform households of options and opportunities for them to make informed current and future decisions, including in novel, unconventional ways.

6. Policy development and innovation implications

- **Around 15 per cent of households at mid-life experience an immediate aspirations gap related to notable negative impacts of their living arrangements at this life stage. As mid-life households look to the future, the gap is wider, with around half of mid-life households indicating their current housing does not prepare them well for the future and later-life years or that they are not sure it will do so.**
- **Housing assistance in the form of ownership products for low to moderate-income households and improved security for tenants within the private rental sector are needed to assist mid-life Australian households to meet their housing aspirations. This includes tenure innovations that provide multiple pathways to housing security, such as through rent to buy or shared equity. It also includes more effective use of existing mechanisms, such as PRA, that remain underutilised.**
- **Current patterns of housing supply are not meeting the diverse needs of mid-life Australians, who require adaptable dwellings that can accommodate household and family dynamics during mid-life years and prepare households well to age in place. More mid-sized, well-located and affordable housing is needed.**
- **Housing costs for mid-life households that experience shocks to income through critical life events (family formation/dissolution, childbearing, loss of employment, ill health) can be smoothed by increased flexibility in rental and mortgage costs, underpinned by capped rent setting and innovative lending practice.**

- **A supply of subsidised rental housing that could be offered in the form of positive discriminatory supply is an avenue for future policy development to consider, to address the needs of families, those with ill health, some Indigenous Australians and other households exposed to discriminatory housing practices and housing accessibility issues systemically.**
- **A central housing information service could provide households with the information they need to meet mid-life needs and plan for later life, including issues around finance, real estate industry options and negotiations, informed decision-making and ageing in place.**

This project examined the housing aspirations of mid-life Australians. Along with two related projects, one on younger Australians and one on later-life Australians, this project forms part of an AHURI inquiry and directly informs the overarching Inquiry question: *How can existing and innovative policy be harnessed to assist lower income Australians to achieve their shelter and non-shelter housing aspirations, and improve housing opportunities across the life-course?* In this project, the shelter and non-shelter factors that shape future aspirations were examined and the specific housing attributes considered to be ideal housing outcomes for this cohort identified. To inform policy development, the types, sizes, tenures and locations of dwellings where mid-life Australians currently live were compared to their aspirations across the same factors to identify the housing aspirations gap.

The research addresses a considerable gap in focus upon the housing experiences, opportunities and aspirations of households at mid-life. Housing aspirations, in the form of how well current living arrangements meet current and longer-term needs, as well as barriers to these, are investigated in a triangulated analytic approach to identify key policy development and innovation options. A mixed-method research approach was used, including: focus groups with over 60 participants from metropolitan and regional locations in Victoria, Western Australia and New South Wales; a national housing aspiration (AHA) survey of 2,444 mid-life Australians aged 35–54 years; and in-depth interviews with Indigenous and non-Indigenous mid-life Australians in these same target regions. The AHA survey was designed with great care, using input from a number of focus groups and was piloted extensively.

Mid-life households are highly diverse in income, wealth and housing circumstances, with highly varied housing pathways, current living arrangements and resources and capabilities shaping their possible housing futures. The current generation of mid-life Australians (aged 35–54 years) has much in common with earlier generations at this life stage, however, they have faced a unique point-in-time disruption to social, economic and policy contexts during their formative years that can also affect their current circumstances and aspirations for the future. Policy mechanisms and structures that until recent decades in Australia provided a relatively secure pathway for most households have been restructured during the early adult years of the current cohort of mid-life Australians. As a result, a portion of mid-life households are relatively secure in housing and wealth, while others remain or have become relatively insecure, consistent with patterns we more typically associate with young adults.

- Key life stage priorities driving the housing aspirations and behaviours of those at mid-life include: care of children and/or older family members; recovery from 'critical life events' causing financial and/or housing disruption; and establishing income and wealth security for later-life, including for kinship care.
- Key housing factors driving current housing aspirations for low to moderate income households at mid-life include: long-term 'missing out' or 'failure to launch' into home ownership for those living with low to moderate incomes; disrupted housing pathways due to record-high housing costs and/or critical life events affecting ability to maintain tenure and/or dwelling security; and housing choices within affordable housing markets and systems that adequately suit their care, employment and health/caring needs.
- The critical policy implication of this suite of factors is that more households than in earlier generations require direct as well as indirect housing assistance at mid-life, and potentially in a wider range of forms in order for the assistance to be effective.

6.1 Responding to housing aspirations gaps at mid-life: Policy development and innovation opportunities

While a majority of mid-life households have achieved housing that meets their short-term life stage priorities, between 10 and 15 per cent have not. For this group of mid-life households experiencing a housing aspirations gap, the key barriers are financial: housing costs overall; challenges of saving for a deposit; having sufficient income to gain a loan or meet payments; and having adequate income to afford housing of the type and in the location that will best meet their needs. The compromises households make to manage these include living in dwellings that are not adequate in size, quality or safety/security, as well as living far from potential employment and/or support networks.

Increasing the availability of affordable housing of a range of sizes and types, within well-located areas is critical to addressing these challenges. Additionally, targeted assistance to households who become 'disrupted' at mid-life (such as via separation/divorce), that is transitional in nature and not necessarily tied to the provision of income support, could assist households likely to become or remain independent. This includes the ability to manage financial transitions, such as from a couple to a single household head, within ownership tenures.

6.1.1 Housing assistance at mid-life

The raft of current direct housing assistance that is provided to households at mid-life is inadequate in relation to enabling them to aspire to their future housing and, in some cases, to live without housing insecurity and disadvantage during their mid-life years. Housing assistance needs to reflect the diversification of mid-life households and their housing aspirations. Future housing development and policy options must be diverse in order to meet the diversity of needs households experience at mid-life. This includes deep, ongoing support for households with high and complex needs, as well as innovation in responding to the needs of households who require short-term, 'light touch' and more specific forms of support to enable them to achieve independent futures.

An area of policy neglect that becomes apparent in analysing mid-life housing aspirations, aspirations gaps and how to address these effectively, concerns the provision of housing assistance to households experiencing temporary disruption to their ability to meet housing costs/manage current living arrangements (such as in the context of separation/divorce or bouts of ill health), and the potential benefits of providing short-term housing assistance and support. This would assist households to remain independent from greater need for income support and/or ongoing housing assistance. Implications of the analysis of housing aspirations and gaps at mid-life include:

Private rental support for the increased proportion of households renting at mid-life:

Increased use of existing yet relatively underused housing assistance mechanisms include a raft of PRA options. This includes, for example, bond loans and transitional support options that can be used to smooth residential mobility as well as offset more extreme housing outcomes associated with critical life events, such as risk of eviction or homelessness. Key points of assistance include access to rental housing, maintenance of rental housing in the context of critical life events that result in income shocks not sufficiently supported by generalised income support, and rental housing transitions.

Home ownership support beyond first home owners' grants:

Findings of this research point to a clear need for a widening of the first home owners' grant (FHOG) and the underlying thinking that supports it, to a broader population group. At mid-life, households that have either been living long-term with lower incomes or that have experienced disruptions including income shocks or wealth reduction have also, in many cases, experienced a forfeiture of home ownership. Providing transitional loan mechanisms or home purchase grants for these households will offset mid-life and later-life reliance on long-term rental assistance and relief payments.

Positive discrimination for families and vulnerable populations in market contexts:

The extent and depth of housing assistance needed at mid-life to support families with dependent children, care support needs, or to offset extended and deep disadvantage—including among some Indigenous Australian households—cannot be supported by social housing alone, which cannot keep up with demand in any state or territory. The increased reliance on the private rental sector by highly disadvantaged or non-working/low-income households indicates a need for mechanisms that can provide for positive discrimination within rental market settings, beyond social housing provision. Future directions might include taxation benefit and other incentives for investors to provide more secure forms of market-based housing for population groups that currently face discrimination or affordability barriers when accessing privately rented housing.

Provision of social housing as essential infrastructure and infrastructure of care:

A proportion of households at mid-life will require deep, ongoing housing and wider assistance to achieve their shelter and non-shelter priorities at mid- and later-life years. For these households social housing or heavily supported, secure and affordable alternatives are needed to assist and enable households to reach the degree of independence and capability they can achieve, within ongoing personal limits and constraints. Households living with high and complex needs in insecure privately-rented dwellings experience significant additional barriers to achieving their short-term housing aspirations that are directly related to time, energy, costs and 'wear and tear' associated with managing short-termism and insecurity in their living arrangements.

Maintaining and growing the social housing sector is needed for the increasing proportion of households at mid-life who have lived with long-term low incomes and/or multiple critical life events that result in deep and sometimes long-term or lifelong needs for assistance.

6.1.2 Tenure reform and innovation

Housing aspiration gaps at mid-life relate very strongly to a lack of ownership. When we compare the current housing tenure of mid-life respondents to the AHA survey with their stated preferred tenure overall, we find patterns that strongly favour more secure tenures as well as home ownership, which is also associated with wealth accumulation and choice, as shown in earlier analyses above.

Pathways to home ownership:

There is need to increase the range of entry pathways to home ownership, by widening the FHOG to include population groups who are able to purchase with limited support at mid-life. In addition, innovation in the way tenure is conceptualised and administered will provide further opportunities for secure housing to mid-life households if scaled up. Examples such as rent-to-buy schemes, in which governments own land and households begin by purchasing dwellings and renting or deferring purchase of land parcels, are innovative tenure transitions that will support more secure housing options for mid-life Australians.

Reformation of private rental sectors:

Current moves across multiple states and territories in Australia toward increased security of occupancy within private rental sectors nationally will improve the security and stability of housing for an increasing proportion of households living in rental housing in their mid-life years. Longer periods of leased tenancies, caps on rental increases, as well as enabling conditions such as the ability to take out a lease are likely to improve the housing of mid-life renters over time. However, discretionary decision-making processes within new legislative reforms will need to be carefully monitored to avoid ongoing discriminatory practices that undermine these reform agendas.

Findings indicate a willingness on the part of a small minority of mid-life households to consider a wide range of housing alternatives, including various forms of adaptive behaviours and strategies, to meet their future housing aspirations. Options include: sharing and cooperative housing schemes and opportunities; residential mobility; living in smaller dwellings including 'tiny homes'; and take-up of dedicated pathway interventions such as rent-to-buy and other 'hybrid' ownership options. A greater promotion of information about innovative options is likely to lead to an increase in demand.

6.1.3 Dwelling and locational diversification

Findings of this research indicate that for a majority of households at mid-life, currently available dwelling and locational options are suitable. There is a desire among this cohort for free-standing houses as well as for suburban living, and an indication that some households are interested in living in regional centres. Critically, enabling mid-life households to access a diversity of housing forms that are affordable and well-located and can accommodate changing household dynamics as family members arrive, grow, leave and/or return, is crucial.

Urban innovations that focus on liveable precincts offering liveable, safe neighbourhoods are sought after by mid-life Australians. Ongoing infill urban development processes must take into account the aspiration for modular/flexible living for mid-life households to accommodate their dynamics, as well as position households well for later-life years.

6.1.4 Information provision, accessibility and capacity building

Strategies households at mid-life are implementing to secure their future housing aspirations are: financial, in the form of saving and earnings; residential mobility; seeking informal assistance such as loans from family/friends; and sharing, including buying housing with others and/or living with others in cooperative arrangements to achieve desired housing outcomes. A third of mid-life households indicate they anticipate requiring support to meet their future housing, including a mix of privately provided familial supports and those supported by direct government assistance, such as low rate loans, rent-to-buy schemes or social housing tenancies. A lack of knowledge and understanding of the housing market and how to access required housing information is indicated in the data for those at mid-life, with around a third of households indicating an 'average to poor' knowledge of the housing market.

Housing information provision and support service:

Policy implications of these findings relate to the need to provide information about housing options and opportunities in a way that is centralised, accessible and widely available. Additionally, findings suggest that all Australians ought to be educated in the range of housing and housing support available to them from a young age, as a form of literacy education—and that where adults are limited by knowledge gaps, an advice and information support service is needed. For lower income and moderate-income Australians in particular, this must be freely and openly available, rather than linked to private or financial institutions and accessible on a user-pays basis. Such an approach ought to include critical information about housing financing, real estate industry options and negotiation as well as open, accessible information about the range of housing options that households can plan for, and what this planning needs to consist of.

6.1.5 Intergenerational and long-term settings

Policy development options that facilitate a greater degree of security, ability to remain in place, wealth and savings accumulation either via property markets or other means, are warranted to assist mid-life households planning for their future pathways. Overwhelmingly, financial costs are the key barrier that mid-life households identify as preventing them from attaining future housing aspirations. The implication for policy is development of an increased pool of secure affordable housing, as well as maintaining or increasing the range of supports afforded to households with the most complex needs and in need of long-term support.

Highest income households and home owners, along with some couple families, are the only households at mid-life to indicate that the housing circumstances they are living with now will enable them to live well in later life, including meeting life stage priorities such as living well, supporting adult children, assisting ageing parents and being able to plan their later-life housing pathways well. Later-life housing that a large majority of mid-life households aspire to achieve is long-term, stable housing.

Where mid-life households live in privately-rented dwellings, housing must be affordable to the point of enabling (i) households to remain securely in place through mid-life years, which often include significant care and family life, need for school stability and continuity of employment and (ii) the ability to save or pursue financial options that will offset their ongoing housing costs in later-life.

A policy development focus on innovative savings schemes that will benefit the growing proportion of households unable to access and benefit from capital gains and negative gearing concessions, will be of benefit for many households in their mid-life years and into later-life. The ability of households to support younger (and older) generations is one of the life priorities of this cohort.

6.1.6 Addressing Indigenous Australians' housing aspiration gaps

The range of challenges to attaining mid-life housing aspirations at mid-life and aspirations from mid-life to later-life are similar for Indigenous Australians as for non-Indigenous Australians. However, these challenges are significantly compounded in many cases by entrenched discrimination, discriminatory practices, and deep intergenerational disadvantage resulting in crowding and heightened residential mobility. Additionally, current forms of social housing including SOMIH are described by some participants to this research as limiting the locational, dwelling and life-long choices in housing and living arrangements available to residents.

There is a need to understand the aspirations of a wide range of Indigenous Australians in dedicated research. This research provides the following insights:

- Aspirations held by Australian Indigenous people are highly diverse and include remote living on country as well as regional living and metropolitan aspirational pathways.
- Consistent with existing evidence, this research finds that to a very considerable degree the housing aspirations of mid-life Indigenous Australians are shaped by entrenched multigenerational disadvantage in many cases.
- Discriminatory practices that are both systemic as well as personal can affect the ability of Indigenous Australians to secure housing in privately-rented dwellings and have a significant role in curtailing the opportunities of Indigenous persons. Discrimination against Australia's First Nationals Peoples must be addressed in all housing settings.
- Social housing plays a very considerable shaping role in the housing aspirations and perceived possibilities held by Indigenous Australians who reside in mainstream social housing tenures and/or SOMIH housing. Participants describe limitations in dwelling, locational and mobility choices within these contexts. As social housing is such a significant form of housing for many Indigenous Australians, a future avenue of research and policy development can usefully focus on creating a more flexible, responsive social housing sector for Australian Indigenous people—as for non-Indigenous Australians.
- Indigenous people who seek to exit social housing and aspire to live in private market contexts including rental and ownership models require additional support, information and 'back up' to enable independent housing pathways. This is an area of future research and policy development that requires attention and innovative, enabling reform.
- A dedicated focus on the housing aspirations of Indigenous Australians is recommended as a fruitful future platform for policy development, including in a form of co-design for optimal housing futures.

6.2 Final remarks

Mid-life Australians aged 35–54 years are a relatively invisible cohort in housing and social policy terms. A focus on young adults as well as those in later-life in popular discourse, as well as in policy development, has neglected this important cohort.

Housing mid-life Australians well, in ways that enable them to meet their life priorities, will result in increased stability and wellbeing for mid-life Australians themselves, as well as for the younger and older dependents many care for during these years. Additionally, it will support mid-life households to remain engaged productively through their prime working age years. Housing that enables mid-life cohorts to plan for and activate secure pathways to later-life housing are also essential if growing problems of housing insecurity among older Australians are to be addressed.

A growing proportion of mid-life households cannot attain the long-term security of housing they require to live well at mid-life or plan for housing futures that will enable them to age with relative independence and support adult children or ageing parents, as relevant. Original findings of this research indicate that while home ownership remains the strongly preferred route to attaining this aspiration, households at mid-life may benefit from options including: secure, affordable alternatives to the traditional route of home ownership, such as affordable secure rental, rent-to-buy schemes and cooperative schemes. A suite of existing and new policy options are warranted to support these households. Policy development options include consideration of how a suite of direct and indirect housing assistance provisions can support home ownership as well as ownership alternatives. Flexible and agile housing tenure and dwelling designs are required to meet the aspirations of Australians at mid-life.

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Appendix 1: Australian Housing Aspirations Survey: Key questions used in mid-life aspirations analysis

Housing needs and priorities at this stage

Housing attributes shaping aspirations

5.2 Thinking about what you want from the PHYSICAL CHARACTERISTICS of a **house**, please select the attributes important to you.

5.3 Thinking about what you want from the PHYSICAL CHARACTERISTICS of an **apartment**, please select the attributes important to you.

5.4 Thinking about what you want from your dwelling's **LOCATION**, please select the attributes important to you.

4.5 Thinking about what you want from a dwelling, which of the following are important to you?

3.15 In terms of your longer term (5–10 years) housing aspirations, which of the following are important to you? (select all that apply)

Housing aspirations for next life stage (later life)

Residential mobility

3.2 In the next 1–2 years would you like to:

3.3 Why do you want to stay in your current dwelling in the short term (1–2 years)?

3.6 What is the main reason you would like to move to a different dwelling in the next 1–2 years?

Self-reported aspirations

3.10 Please select an option under each of the headings below to identify the dwelling and location that would best meet your short term (1–2 years) aspirations

3.19 Please select an option under each of the headings below to identify the dwelling and location that would best meet your longer term (5–10 years) aspirations

Housing ideals

1.3 Thinking about the future, where would you most like to live?

1.4 What would be your ideal type of dwelling?

1.5 How many bedrooms would you like?

1.6 What would be your ideal tenure arrangement?

The aspirations gap

Current dwelling meets short and long-term housing aspirations (self-identified—directly asking them)

3.8 Does your current dwelling meet your short-term (1–2 year) housing aspirations? By dwelling, we simply mean the building you live in. By aspirations, we mean the type of dwelling and location where you wish to live.

3.9 In what way does your current dwelling and location make it difficult for you to meet your current life priorities?

3.18 Will your current dwelling meet your longer term (5–10 year) housing aspirations—i.e., regardless of your current circumstances, where would you really like to be living in 5–10 years time?

Which aspects of housing are not meeting your aspirations?

Compared preferred (Qs 1.3–1.6) with current to identify the gap

Self-reported confidence in meeting residential mobility aspirations

3.4 How likely is it that you will be able to stay in your current dwelling for the next 1–2 years?

3.16 How likely is it that you will be able to stay in your current dwelling for the next 5–10 years?

3.17 Why don't you think you will be able to stay in your current dwelling for the next 5–10 years?

Likelihood of meeting long-term housing aspirations

3.21 What is the likelihood of you meeting your longer term housing aspirations identified above?

3.12 What is the likelihood of you being able to meet your short-term housing aspirations identified above?

3.13 Why do you think you will be unable to meet your short-term (1–2 year) housing aspirations?

Closing the housing aspirations gap

Barriers

3.7 What are the potential barriers stopping you moving to a different dwelling in the next 1–2 years? (select all that apply)

3.22 What are the barriers to meeting your longer term (5–10 year) housing aspirations?

Knowledge of the housing market

6.2 How would you rate your understanding of the housing market/system (buying/renting a dwelling, housing finance, legal rights)

Planning to achieve housing aspirations

6.7 Do you have plans in place to meet your short-term (1–2 year) housing aspirations?

6.8 Do you have plans in place to meet your longer term (5–10 year) housing aspirations?

6.9 What is the main reason you are not actively planning to meet your longer term housing aspirations?

Strategies to help meet housing aspirations

6.10 What sort of strategies will help you meet your housing aspirations?

Compromises

3.20 Would you be willing to compromise on any of the following when trying to meet your longer term (5–10 year) housing aspirations identified above?

Appetite for alternative housing options

6.12 Are there any circumstances under which you would consider:

Factors motivating house moves

3.5 What would make you move out of your current dwelling? (select all that apply)

Assistance required to achieve housing aspirations

6.5 Do you think you will need any help meeting your short and longer term housing aspirations?

6.6 Do you think you will be able to access the following forms of help?

Appendix 2: Indigenous Australians mid-life research participant summary

The research included a dedicated focus on Indigenous households. The data obtained provided a means of comparing the housing aspirations of midlife non-Indigenous and Indigenous people. Following the formation of an Indigenous research reference group, eleven interviews were conducted across three States. Dr Angela Spinney undertook the interviews with Indigenous people in metropolitan and regional parts of WA, Victoria and NSW from April 2018 to September 2018.

Interviews with Indigenous Australians and location

Interviews	VIC	WA	NSW	N
Metropolitan/Regional	4	5	7	16

- a. Rachel, Female Lives in large regional town in WA. Part of a couple living in an extended family. Educated to year 10. Unemployed; receives carers payment. Has two grandchildren living with her.
- b. Angela, Female, lives in large regional town in WA, loneparent living with children. Educated to Cert IV. Unemployed—receives parenting and carer payments.
- c. Alan, Male, lives in large regional town in WA. Single, living in an extended family. Educated to Year 10. Receives Disability Support Pension. Has previously been homeless.
- d. Simon, Male, lives in large regional town in WA. Lives with partner in multi-family household, with two children. On Disability Support Pension.
- e. Sharon, Female, lives in Melbourne. Single-parent living with children. Educated to year 10. Has previously been homeless.
- f. Fred, Male, lives in Sydney. Single, homeless. Not working cannot read or write. No income at all, on methadone program.
- g. Wendy, Female, lives in Sydney. Lone-parent living with children. Currently studying for a university degree. Receives carer's payment. Living in public housing. Has previously been homeless and stayed with family.
- h. Felicity, Female, lives in Sydney. Lone-parent living with children. Educated to Certificate III level. Receives NewStart Allowance and Family Tax Benefit.
- i. Alexandra, Female, lives in Sydney. Has no qualifications—left school at year 9. On NewStart. Has many children and grandchildren (not living with her) is homeless.
- j. Eileen, Female, lives in Sydney. Single-mother of five dependants. Receives family tax benefit and carers' payments. Was previously homeless—now in public housing.
- k. Steve, Male, lives in Sydney. Single, living in privately-rented shared housing. Has degree. Works fulltime on own business, has previously worked in homelessness sector in another State. Has owned home in past with previous partner.

- l.** Kevin, regional NSW, Male, living in Aboriginal housing in a unit. Single. Likes being close to doctors, shopping and welfare. Has privately rented in the past.
- m.** Pam, Perth, WA, Female, university student studying medicine. Lives with partner and children in public housing.
- n.** George, Melbourne, Male, ex-army. Lives with wife in owner-occupied property.
- o.** Linda, Melbourne, lives in Aboriginal Housing. Educated to postgraduate level.
- p.** Tracy, Melbourne, has had to move around a lot as a result of experiencing family violence.

Appendix 3: Australian Housing Aspirations Survey: Mid-life respondent select characteristics

Table 1A: Demographic profile of households at mid-life, ages 35–54 years (AHA) 2018 Survey

Age	Number	Per cent
35–44	1,236	51%
45–54	1,208	49%
	2,444	
<hr/>		
Household composition	35–44	45–54
Single person, no children	27%	30%
Couple living together, no children	16%	20%
Couple living with children (dependent and/or independent)	47%	35%
Single person living with child(ren) (dependent or independent)	10%	15%
<hr/>		
Income—Household or individual	35–44	45–54
Very low income	14%	22%
Low income	24%	25%
Moderate income	25%	18%
High income	19%	17%
Very high income	9%	8%
Not prepared to say	10%	10%
Proportion moderate income or lower	63%	66%

Appendix 3: Australian Housing Aspirations Survey: Mid-life respondent select characteristics

State	35-44	45-54	35-44		45-54	
		ALL	Metro	Regional	Metro	Regional
New South Wales	31%	29%	68%	32%	60%	40%
Queensland	17%	22%	61%	39%	52%	48%
Western Australia	11%	10%	83%	17%	79%	21%
Victoria	28%	26%	74%	26%	71%	29%
South Australia	7%	8%	80%	20%	78%	22%
Northern Territory	1%	1%	40%	60%	56%	44%
Australian Capital Territory	4%	3%	96%	4%	94%	6%
Tasmania	2%	2%	35%	65%	43%	57%

Location within state	35-44	45-54
Within the CBD of a capital city	12%	6%
Within the inner suburbs (excluding CBD) of a capital city	1%	1%
Within the middle/outer suburbs of a capital city	22%	20%
Within a regional city or large town	38%	40%
Within a small, regional town	17%	20%
Within a remote community	10%	13%

Appendix 4: Australian Housing Aspirations Survey: Mid-life households' tenure, dwelling and locational ideals

Table 1B: Housing tenure aspirations at mid-life, showing aspirations for households with and without children

	No children	Children	Difference
Ownership	73%	79%	6%
Rent from a private landlord	5%	3%	-2%
Rent through a real estate agent	5%	5%	0%
Rent from a state or community housing provider	5%	3%	-2%
Live with parent(s)/guardian(s)	1%	1%	0%
Shared ownership/equity (dwelling ownership shared with state government or a not-for-profit provider)	2%	1%	-1%
Within a lifestyle or retirement village	2%	1%	-1%
No preference	3%	1%	-2%
Other	1%	0%	0%
Jointly-owned with a joint mortgage shared with friends and family	2%	6%	3%
Renting in a shared house/flat/room with friends/family	2%	1%	-1%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table1C: Dwelling type aspirations at mid-life, showing age group aspirations

Attributes selected as important—HOUSE	35-44	45-54
Dwelling type	0.80	0.93
Number of bedrooms	1.00	1.00
A large backyard	0.66	0.58
Number of bathrooms	0.66	0.64
Adequate parking	0.72	0.82
Building materials	0.42	0.44
Size of the lot	0.65	0.66
Adaptability/Flexibility of internal space	0.35	0.36
A new dwelling	0.23	0.18
An established dwelling	0.36	0.51
Access to high speed internet	0.60	0.66
Smart wiring	0.21	0.18
Good internal and external quality	0.86	0.90
Dwelling security	0.76	0.88
Sustainability features such as solar panels	0.42	0.50
Number of bedrooms the most important = 1.00	78%	78%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 1D: Important selected physical characteristics of a house, showing aspirations by household composition

	Single person, no children	Couple living together, no children	Couple living with children	Single person living with child(ren)
Number of bedrooms	1.00	1.00	1.00	1.00
Good internal and external quality	0.98	0.91	0.84	0.81
Dwelling type	0.97	0.92	0.79	0.83
Dwelling security	0.96	0.81	0.76	0.82
Adequate parking	0.79	0.84	0.76	0.66
Access to high speed internet	0.75	0.66	0.57	0.58
Size of the lot	0.63	0.71	0.70	0.50
A large backyard	0.56	0.59	0.69	0.54
Number of bathrooms	0.55	0.62	0.74	0.55
An established dwelling	0.52	0.43	0.40	0.42
Building materials	0.48	0.48	0.42	0.33
Sustainability features such as solar panels	0.48	0.52	0.43	0.43
Adaptability/Flexibility of internal space	0.35	0.40	0.34	0.33
A new dwelling	0.23	0.20	0.20	0.17
Smart wiring	0.22	0.21	0.19	0.18
Number of bedrooms the most important	70%	74%	77%	82%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 1E: Preferred number of bedrooms per dwelling at mid-life, showing aspirations of households with and without children

	No children	Children	Difference
1	7%	1%	-6.0%
2	27%	9%	-17.6%
3	43%	37%	-6.4%
4	18%	43%	24.9%
5+	3%	9%	6.5%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table1F: Important selected physical characteristics of a house, showing aspirations by current tenure

Relative ranking of importance	Ownership	Private rental	Social housing
Number of bedrooms	1.00	1.00	1.00
Good internal and external quality	0.91	0.83	0.78
Dwelling type	0.89	0.80	0.73
Dwelling security	0.84	0.77	0.84
Adequate parking	0.80	0.75	0.55
Size of the lot	0.74	0.53	0.45
Number of bathrooms	0.73	0.54	0.39
A large backyard	0.63	0.59	0.64
Access to high speed internet	0.63	0.63	0.54
Building materials	0.49	0.35	0.21
Sustainability features such as solar panels	0.49	0.42	0.33
An established dwelling	0.43	0.47	0.38
Adaptability/Flexibility of internal space	0.36	0.35	0.24
A new dwelling	0.21	0.18	0.22
Smart wiring	0.20	0.22	0.10
Number of bedrooms the most important = 1.00	74%	77%	79%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 1G: Important selected physical characteristics of a house, showing aspirations by household income

	Very low income	Low income	Moderate income	High income	Very high income
Dwelling type	0.89	0.89	0.82	0.83	0.88
Number of bedrooms	1.00	1.00	1.00	1.00	1.00
A large backyard	0.62	0.62	0.67	0.64	0.63
Number of bathrooms	0.47	0.52	0.67	0.74	0.80
Adequate parking	0.79	0.74	0.73	0.80	0.86
Building materials	0.43	0.41	0.45	0.46	0.45
Size of the lot	0.57	0.67	0.66	0.69	0.80
Adaptability/Flexibility of internal space	0.34	0.35	0.35	0.34	0.37
A new dwelling	0.16	0.19	0.18	0.20	0.27
An established dwelling	0.57	0.45	0.43	0.44	0.33
Access to high speed internet	0.66	0.57	0.59	0.59	0.65
Smart wiring	0.21	0.15	0.19	0.15	0.28
Good internal and external quality	0.92	0.83	0.89	0.92	0.88
Dwelling security	0.96	0.78	0.83	0.80	0.73
Sustainability features such as solar panels	0.49	0.48	0.45	0.44	0.40
Number of bedrooms the most important = 1.00	72%	78%	76%	74%	81%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 1H: Preferred residential location, showing differences between households with and without children

	No children	Children	Difference
the CBD of a capital city	10%	9%	-0.9%
the inner suburbs of a capital city	20%	20%	-0.6%
the middle/outer suburbs of a capital city	28%	31%	3.5%
a large regional city or town	18%	18%	0.2%
a small regional town	17%	18%	0.9%
a remote community	3%	2%	-1.2%
Other	2%	1%	-0.4%
No preference	3%	2%	-1.4%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 11: Important selected location attributes by age group at mid-life.

Attributes selected as important—LOCATION	35-44	45-54
Safety and security	1.00	1.00
Local shopping	0.91	0.94
A walkable neighbourhood	0.77	0.85
Quality public transport	0.64	0.65
Easy access to a major shopping centre/high street	0.63	0.68
Easy access to health services	0.62	0.69
Easy access to work for members of your household	0.57	0.51
Child friendly spaces	0.54	0.26
Proximity to family/friends	0.54	0.50
Easy access to employment opportunities	0.54	0.43
Easy access to public facilities—library, swimming pool, etc.	0.51	0.48
Local open space	0.49	0.52
Easy access to education (schools/university/TAFE etc)	0.48	0.32
Easy access to a major road	0.46	0.47
Entertainment amenities, e.g. bars, cafes, cinemas etc	0.43	0.45
Living in an area with similar people to me/us	0.38	0.43
Living in an area with a mix of different people	0.23	0.20
Access to a network of cycle paths	0.19	0.21
Safety and security	71%	79%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table1J: Important selected location attributes by current housing tenure at mid-life

Attributes selected as important—LOCATION	Ownership	Private rental	Social housing
Safety and security	1.00	1.00	1.00
Local shopping	0.92	0.91	1.01
A walkable neighbourhood	0.83	0.79	0.80
Easy access to a major shopping centre/high street	0.66	0.64	0.70
Easy access to health services	0.66	0.62	0.77
Quality public transport	0.62	0.65	0.76
Easy access to work for members of your household	0.56	0.52	0.36
Local open space	0.54	0.47	0.38
Proximity to family/friends	0.53	0.49	0.48
Easy access to public facilities—library, swimming pool, etc.	0.49	0.49	0.59
Easy access to a major road	0.49	0.45	0.34
Entertainment amenities, e.g. bars, cafes, cinemas, etc.	0.47	0.41	0.36
Easy access to employment opportunities	0.45	0.54	0.41
Living in an area with similar people to me/us	0.42	0.38	0.36
Child friendly spaces	0.40	0.37	0.38
Easy access to education (schools/university/TAFE, etc.)	0.40	0.37	0.41
Access to a network of cycle paths	0.22	0.18	0.16
Living in an area with a mix of different people	0.21	0.21	0.25
Safety and security	75%	73%	78%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table1K: Important selected location attributes by household composition at mid-life

	Single person, no children	Couple living together, no children	Couple living with children	Single person living with child(ren)
Safety and security	1.00	1.00	1.00	1.00
Local shopping	0.93	0.93	0.92	0.93
A walkable neighbourhood	0.80	0.82	0.81	0.86
Easy access to a major shopping centre/high street	0.69	0.70	0.62	0.63
Quality public transport	0.67	0.64	0.63	0.61
Easy access to health services	0.63	0.69	0.66	0.66
Proximity to family/friends	0.53	0.44	0.52	0.54
Easy access to employment opportunities	0.52	0.41	0.47	0.50
Easy access to public facilities—library, swimming pool etc	0.49	0.43	0.52	0.51
Local open space	0.48	0.53	0.53	0.46
Entertainment amenities, e.g. bars, cafes, cinemas, etc.	0.47	0.54	0.38	0.42
Easy access to a major road	0.44	0.48	0.48	0.46
Easy access to work for members of your household	0.44	0.55	0.60	0.57
Living in an area with similar people to me/us	0.41	0.39	0.40	0.39
Living in an area with a mix of different people	0.20	0.25	0.21	0.20
Access to a network of cycle paths	0.18	0.18	0.23	0.18
Easy access to education (schools/university/TAFE etc)	0.17	0.18	0.58	0.62
Child friendly spaces	0.10	0.17	0.66	0.51
Safety and security	77%	73%	72%	79%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 1L: Important selected location attributes by household income

	Very low income	Low income	Moderate income	High income	Very high income
Safety and security	1.00	1.00	1.00	1.00	1.00
Local shopping	0.97	0.94	0.91	0.86	0.91
A walkable neighbourhood	0.81	0.82	0.74	0.87	0.85
Easy access to health services	0.73	0.66	0.62	0.62	0.60
Quality public transport	0.66	0.60	0.62	0.66	0.67
Easy access to a major shopping centre/high street	0.65	0.69	0.64	0.63	0.66
Easy access to public facilities—library, swimming pool, etc.	0.57	0.44	0.51	0.45	0.50
Proximity to family/friends	0.53	0.49	0.49	0.55	0.54
Local open space	0.48	0.47	0.50	0.54	0.57
Easy access to employment opportunities	0.46	0.53	0.52	0.47	0.40
Easy access to a major road	0.43	0.44	0.48	0.43	0.58
Living in an area with similar people to me/us	0.43	0.39	0.36	0.45	0.43
Entertainment amenities, e.g., bars, cafes, cinemas, etc.	0.38	0.42	0.44	0.47	0.54
Easy access to work for members of your household	0.36	0.49	0.58	0.67	0.60
Easy access to education (schools/university/TAFE etc)	0.36	0.37	0.41	0.43	0.40
Child friendly spaces	0.30	0.35	0.43	0.51	0.44
Living in an area with a mix of different people	0.22	0.21	0.21	0.22	0.24
Access to a network of cycle paths	0.19	0.16	0.20	0.23	0.28
Safety and security	76%	75%	76%	72%	74%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Appendix 5: Australian Housing Aspirations Survey: Mid-life households who have previously been home owners

Table 1M: Demographic characteristics of renter households that have previously owned a dwelling

Renters: Previously owned a dwelling	Yes
Very low income	24.4
Low income	30.1
Moderate income	42.8
High income	58.8
Very high income	67.6
Single person, no children	27.5
Couple living together, no children	40.9
Couple living with children	46.6
Single parent living with child(ren)	37.8

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 1N: Proportion of non-home owner households at mid-life who have previously owned a dwelling

Ever previously owned a dwelling.	Yes	
35-44	30%	
45-54	38%	
Total at -mid-life	34%	
Reasons for selling	35-44	45-54
I/we own a home but rent it out	32%	10%
Own a holiday home	11%	3%
Sold as part of a marriage/partnership dissolution	82%	31%
Sold for financial reasons	21%	26%
Chose to sell and move elsewhere	17%	16%
Forced to sell due to health reasons	3%	4%
Other	6%	7%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.

Table 10: Demographic characteristics of non-home owner households at mid-life who have previously owned a dwelling, showing reasons for selling

Reason for selling	I/we own a home but rent it out	Own a holiday home	Sold as part of a marriage/partnership dissolution	Sold for financial reasons	Chose to sell and move elsewhere	Forced to sell due to health reasons	Other
Very low income	6%	0%	35%	19%	13%	5%	16%
Low income	9%	5%	33%	29%	13%	2%	13%
Moderate income	22%	5%	25%	15%	13%	2%	12%
High income	8%	2%	4%	5%	5%	1%	4%
Very high income	30%	24%	28%	33%	20%	9%	17%
Single person, no children	16%	1%	24%	20%	10%	5%	19%
Couple living together, no children	20%	4%	28%	26%	17%	5%	11%
Couple living with children	27%	13%	17%	24%	18%	1%	15%
Single parent living with child(ren)	4%	1%	57%	12%	12%	3%	12%

Source: Original analysis of Australian Housing Aspirations Survey (2018) data, unweighted.



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