

Housing, housing assistance and well being for older people

*How do housing and housing assistance influence well being for older people? It is an important question, particularly given current policy focus on encouraging older people to remain in the community as long as possible. This study, by **Debbie Faulkner, Kate Bennet, Gary Andrews, Mary Luszcz, Sam Davis and Michael Clark** of the AHURI Southern Research Centre, examines the effect of housing and housing assistance on older people. It explores the relationships between housing assistance, residential location and relocation and the use of community and social care services by the older population and looks at the implications for housing policy development.*

KEY POINTS

- The influence of housing on well being is largely psychological, affecting areas such as companionship, happiness, depression, morale and ability to cope with life.
- Well being varies with the type of housing tenure. This reflects marked demographic differences between people in public rental, private rental and homeowners' housing, but the particular characteristics of the home and its social and economic environment are also important.
- Home modification and maintenance are important in allowing older people to feel secure and proud of their home. These factors can influence psychological health and decisions about relocating.
- Older people using services are generally needy, in that they regard themselves as having poor health, reduced capabilities and lower levels of well being. However, the use of community and social services may reduce or stabilise dramatic declines in health over time.
- While most older people prefer to stay at home with outside help when needed, in the long run some will shift to residential care despite their preference. The major factors in moving from the community to residential care are age, cognitive ability, depression, number of services used and household maintenance.
- A range of housing assistance options and better integration of housing and supporting services is needed to cater to the needs of the older population over time.

CONTEXT

Policy makers increasingly recognise that housing is one facet amongst many that influence quality of life and general well being. Despite this awareness, there has been little research in Australia or elsewhere on the influence of housing, particularly on older people. There is limited understanding of the role of housing in healthy ageing, of relocation issues and of the place of housing assistance within an integrated service system.

At the same time, there has been a shift in policy to encourage older people to remain in the community – what can be called ‘ageing in place’. This makes the links between housing and service provision very important to the welfare of the older population. Yet Australia and other countries are still groping towards best practice in combining housing with support services. The need for greater understanding of these issues is made more compelling by the fact that many of the oldest people ultimately face relocation, although most would prefer to stay in their own homes with services brought in.

FINDINGS

The findings are based on two modes of investigation:

- an analysis of data from a multidisciplinary, longitudinal survey of aged people living in Adelaide; and
- focus groups of key decision makers, and representatives from relevant departments and non-government bodies as well as older people involved with housing and aged care.

HOUSING AND WELL BEING

- Both the focus groups and the survey data showed that housing mainly influenced psychological well being – including happiness, companionship, depression, morale, and ability to cope with life – with little direct influence on physical health.
- The study showed that well being varies according to the type of tenure – public or private renting, or home ownership. This is influenced by the economic and social circumstances of the people living in each tenure, but also by specific features of the home and its wider neighbourhood.
- Homeowners and people renting privately who can afford to make choices tended to fare better than older people in public rental housing. The survey did not pick up low income people living in privately-rented boarding houses or caravan parks, but evidence from the focus groups suggests that their well being

would be the same as, or worse than, that of older people living in public rental accommodation.

- Particular aspects of housing appear to influence well being. Focus groups suggested that a home's location in relation to neighbours, access to services and design could affect how older people felt. The features of the home and surrounding environment can significantly influence how satisfied people feel.
- The study identified home modification and maintenance as important in allowing older people to feel secure and proud of their homes. The surveys showed strong links between the levels and problems of home maintenance and health. Older people finding it tough to maintain their homes found daily activities harder and were less likely to be happy.
- The number of people living in each household was a significant predictor of health. Those living with at least one other person were less likely to be depressed, had better morale and expected to live longer.
- Another important influence on well being was financial resources. The Adelaide survey found that to be poor and old meant reduced well being, regardless of tenure.

SERVICE USE AND SUPPORT NETWORKS

How can older people successfully stay in their community as they age? It can depend on effective housing arrangements, combined with the right services being available. The study looked at who was using social and community services, and how appropriate and accessible these services were.

In terms of actual service use, the research showed:

- use of services increased with age;
- service users differed socially and demographically from non-service users;
- service users also differed from non-users in their physical and psychological health. For example, people using services felt less healthy, could not function well, had lower morale, poorer well being and satisfaction with life;
- the type of tenure and accommodation affected levels of service use. Public and private renters used services significantly more than homeowners, and private renters were bigger service users than public renters;
- residents of group housing and retirement villages used services more than those people living independently;

- the evidence suggests that using services has a positive effect on well being, improving or stabilising dramatic declines in health over time.

How suitable and accessible were services to the older population? The focus group discussions suggested:

- services provided through the Home and Community Care Program and the Department of Veteran Affairs were excellent;
- however, some concerns were expressed, including the growing difficulty for older people in accessing services as total demand increased, while funding levels restricted service providers;
- another problem was the lack of hostel and nursing home accommodation, which meant some older people were 'forced' to remain where they were;
- older people told that they qualify for a range of services are confused when they cannot access the services because of limited places;
- the kind of housing and the quality of the dwelling can affect the quality of care that older people receive.

RELOCATION

Among the older population, reasons for moving varied over time. In the first few years of the Adelaide survey, the most common motivation was to find accommodation that was modified, better designed or more suited to their needs. As the people aged, the main motivation for shifting was to receive more or better care.

Despite these motivations to move, most older people preferred to stay at home with outside help when needed. These preferences were not always met, with people relocating to residential care over the years outnumbering those who had said they wanted this option.

Relocation was also linked to housing tenure. Compared to other residents, more people renting privately moved house over time. Similarly, more private renters than public renters and homeowners moved into residential care.

Although inconclusive, the study suggested that people who shifted to residential care tended to show a greater decline in functioning than those who remained in the community.

HOUSING CHOICE AND AN INTEGRATED SYSTEM

In a policy sense, how can the housing assistance needs of older people best be achieved? The research revealed limited availability of housing assistance. Consequently, a major finding from the focus group discussions was

the lack of choice available in housing for older people, and a general belief that housing assistance for older Australians was a low priority.

Another major finding was the need for a range of housing assistance options that mesh with the potential needs of older people over time. The narrow range of housing options and other general services – such as help with showering, shopping, housework or home maintenance – can eventually lead a person to qualify for residential care.

Many housing and ageing policy documents refer to the need for collaboration and integration of housing with other services. The focus groups indicated that this interaction, and the beneficial service linkages that would follow, seldom occurs.

POLICY IMPLICATIONS

HOUSING ASSISTANCE

- It is clear from this study that people with few assets, and particularly those who do not own a home by the time they turn 70 are more likely have lower levels of well being than their richer, home-owning peers. A valuable role for housing assistance to such people is to provide a stable basis of support which can reduce other stresses and delay entry into residential care facilities.
- There is a case for re-examining the change in government policy that saw a move away from providing public and community housing towards private rental assistance. The reduced support for the public and community housing sectors goes against the preferences, clearly identified in the research, of low income older people.
- Given the findings that housing needs change over time, the move by State governments to develop social housing responsive to the needs of current and future residents is important. Moving beyond the purely landlord role and developing an 'ageing in place' strategy would make it easier for older people to remain independent and keep up their tenancies.
- Private rental assistance is important for some older people, but needs to be weighed against the survey results which linked private renting with lower levels of well being. Such assistance would be more valuable if the private rental sector was encouraged and able to develop housing which meets the needs of poorer older people. This approach would need to go hand in hand with legislation that protects tenants' rights.

- Where it makes sense for the homeowner to move residence, programs are needed to help older people with the move into smaller or more suitable homes or into age-specific accommodation. Developing packages to ease the financial disadvantage of moving and give poorer residents more choice is important.
- Local governments run home maintenance programs, and the availability, range and quality of services offered varies greatly. Given the key role these programs play in allowing older people to stay in their homes, a more co-ordinated response across cities and regions is needed to make sure that all older people have access to a good quality program.
- A theme running through the research findings was the rapidly changing ageing population, and consequent need for appropriate housing. It would be worth developing innovative housing options which emphasise adaptable housing standards and acceptance of such standards by builders.
- Similar adaptability would be useful when thinking about the neighbourhoods and environments in which older people live. If planning processes were reformed in line with a long-term vision, neighbourhoods could be made more user friendly and evolve with the changing nature of their residents.

SERVICE PROVISION

- Making in-home aged care services more readily available would probably reduce the pressure on nursing home places. Many people waiting for nursing home beds could be looked after by providing home care services, rehabilitation programs and short-term care during a transition from hospital to home.

INTEGRATION

- Implicit throughout the study was the need for a holistic approach, providing co-ordinated housing assistance and care. Effective links need to be established across all governments, agencies and organisations to achieve best results for those receiving services. Such integration would yield immediate benefits for today's ageing population.

FURTHER INFORMATION

For more information about this research project, the following paper is available:

- Positioning Paper
- Final Report

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Acknowledgments

This material was produced with funding from the Commonwealth of Australia and the Australian States and Territories. AHURI Ltd gratefully acknowledges the financial and other support it has received from the Commonwealth, State and Territory governments, without which this work would not have been possible.

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