



**“I want my own base to live and feel grounded”  
Suitable Housing in Later Life**

OCTOBER 2023

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**National Seniors ABN:** 81 101 126 587

**Ethics approval:** The NSSS-11 received ethical approval from the Bellberry Human Research Ethics Committee (Approval 2022-12-1325).

**ISBN:** 978-0-6454576-8-1

#### **Suggested citation:**

National Seniors Australia (2023) *“I want my own base to live and feel grounded”*: Suitable Housing in Later Life. Canberra: National Seniors Australia.

## **ACKNOWLEDGEMENTS**

We are grateful to everyone who participated in the 2023 National Seniors Social Survey and whose responses provide the data for this report.

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## EXECUTIVE SUMMARY

In February 2023, National Seniors Australia surveyed more than 5300 people aged 50 and over about their housing situation.

The survey asked respondents about the suitability of their current home for ageing in place, their expectations for being able to afford suitable housing in the near- and long-term future, and if there was anything else they would like to change about their housing situation. Homeowners and those paying off mortgages were also asked about their motives for moving later in life and any barriers to doing so.

One third of respondents were at least slightly concerned about housing affordability in the 12 months following the survey, and two thirds were at least slightly concerned about being able to afford housing during the remainder of their life. The factors most strongly associated with higher levels of concern were renting, paying a mortgage and/or having low savings.

Issues people discussed when writing about housing affordability included home purchase prices; retirement village and aged care fees; high rents; high interest rates; high ongoing costs associated with housing; and incomes or savings levels being too low to keep up with any or all of these.

When asked what they would like to change about their current homes, hundreds of people wrote of their desire for smaller, more manageable homes and yards or help to manage them as they aged. Accessibility modifications were another priority for many.

The scarce availability of age-appropriate, affordable housing, and general housing stock shortages, were raised as an issue too. Housing security remains a problem for renters, with many wanting easier and more affordable pathways to buy, or more secure, affordable, long-term rental options.

Seventy percent of respondents believed their home would be suitable for them in later life (though 26% would need modifications), while 19% said their home would not be suitable and 11% were unsure. Higher proportions of younger age groups and people living remotely believed their home would not be suitable. Obstacles to suitability mentioned in written comments included home and yard size, accessibility issues including stairs, lack of available home assistance, the cost of modifications, and housing insecurity.

Around a third of homeowners would consider moving later in their lives, a third had already done so and another third did not wish to move again. Smaller homes, including townhouses, semi-detached houses and especially units, were disproportionately dominated by people who had already moved.

Common motivations for moving were to meet ageing needs and to have a smaller home. Common barriers that respondents identified included the hassle of buying, selling and moving, the expense of stamp duty, and people's reluctance to leave the area they currently lived in.

The results lend support to calls for systemic change with respect to housing availability, diversity and affordability.

## BACKGROUND

In Australia during the past few years there has been much public discourse about older people and housing.

On the one hand, older people have been accused of hoarding housing stock to the detriment of younger people and been encouraged to downsize accordingly. As recently as 2022, a University of South Australia study documented generational inequities in home ownership between baby boomers and millennials, attributed in part to soaring house prices that exclude first time homeowners and the shift towards home-based aged care that encourages homeowners to stay in place (Lowies et al., 2022; University of South Australia, 2022).

Meanwhile homecare services have been hit by staff shortages across the aged care sector, leaving many older people inadequately supported in their homes (Coulter, 2022; Knaus, 2022). The (new) Australian dream to age at home is not accessible for all at the present time, raising questions about the sustainability of older generations retaining ownership of their current homes.

At the same time, researchers have noted the increasing risk of precarious housing and homelessness among some groups of older people. A 2023 report published by the Australian Housing and Urban Research Institute (AHURI) attributed this growing precarity to “declining rates of home ownership, carriage of mortgage debt into retirement, restricted access to social housing and a decline over time in investment in alternative affordable housing options” (Faulkner et al., 2023: 2). The report emphasised that a typical older person at risk of housing precarity is younger (aged 50-64), female, living alone and with little attachment to the workforce.

In between are people who might be managing for now, but it cannot last. As the cost of living and interest rates rise, and competition for scarce housing stock grows, renting becomes less possible for more older people. Even when a person can access and afford secure rental accommodation, they are usually unable to modify their homes, leaving many in unsuitable places to live in later life (McKail, 2022).

It was in the context of this complex social landscape that National Seniors Australia surveyed over 5300 older people living in Australia about their housing needs, aspirations and concerns.

The survey, conducted in February 2023, asked about the suitability of their current home for ageing in place, their expectations for being able to afford suitable housing in the near- and long-term future, and if there was anything else they would like to change about their housing situation to enable them to function well in everyday life.

Engaging with the debates about downsizing, the survey also asked homeowners and those paying off mortgages about their motives for moving house later in life and any barriers to doing so.

This report presents the responses to these questions to better understand what older people need, want and experience with respect to housing.

The results lend support to calls for systemic change with respect to housing availability, diversity and affordability.

They also illustrate how much housing means to older Australians beyond shelter and security, for its emotional, social and cultural importance in our lives.

## METHODS

### The National Seniors Social Survey

National Seniors Australia is a member-based not-for-profit research and advocacy organisation representing and promoting the views, values and beliefs of Australians aged 50 and over. Every year since 2012 – except 2020 when focused on COVID research – National Seniors has conducted a survey of older Australians' behaviours and views about topics relevant to lifestyle, health and wellbeing called the National Seniors Social Survey, or NSSS. The 11th NSSS (NSSS-11) was conducted in February 2023.

Anyone aged 50 years or over and living in Australia was eligible to participate in the NSSS-11. Invitations to participate were distributed to older Australians via the National Seniors membership database and online networks, and further distribution to other older Australians was encouraged.

As for previous National Seniors Social Surveys, we asked questions on multiple topics relevant to older people's lives, plus a range of demographic questions. This report draws on responses to nine questions in the Housing module of the NSSS-11 (wording in Appendix 1). Responses were collected online via Survey Monkey.

Most of the 5806 NSSS-11 respondents answered one or more of the questions about housing. Specific numbers for each question are reported in the text. The demographic characteristics of respondents who answered housing questions are provided in Appendix 2. We use demographics to characterise the sample as our recruiting strategy was open rather than attempting to reflect group proportions in the broader population.

### Analysis methods

The software package Stata v17 was used for all quantitative analysis. Statistical tests took the form of chi-square analysis. Multiple logistic regression models evaluated the relative contribution of relevant demographic factors to housing outcomes.

We analysed text comments using the thematic analysis framework described by Braun and Clarke (2006), identifying themes via inductive analysis guided by a critical realist approach that aimed for accuracy and objectivity in interpreting respondents' views. The researchers acknowledge the influence of their pre-existing knowledge and understandings on identified themes.

Where the text indicates the number of people who wrote a comment in response to a question, that number was calculated after excluding irrelevant, unintelligible or otherwise uninformative comments. Such comments were thus treated as non-responses. The number of comments comprising any given theme was sometimes estimated to give a sense of sentiment prevalence. However, the data were qualitative and not subject to cross-coding when counted, so those numbers should be taken as estimates only.

Quotes from survey respondents (in teal italic) were selected to illustrate the variety and prevalence of ideas expressed as well as to ensure that some of respondents' most difficult or extreme experiences were communicated. When possible, we reproduced quotes verbatim, occasionally omitting or altering parts for clarity or anonymity (indicated with square brackets []). Minor typos were corrected for readability (no brackets). All other phrasing idiosyncrasies were retained.

## SURVEY RESULTS

### What housing tenure do older people have?

To establish the context in which housing questions were answered, we first asked respondents about their housing tenure. The question included 11 set options plus a 'Prefer not to say' option and an 'Other' option to specify another housing situation (see Appendix 1 for wording). Some of those selecting 'Other' described a situation that fit one of the set options, and these were recoded accordingly, after which the set options accounted for 98% of responses. However, there were nine additional housing tenure types described among 'Other' responses. These were added to the list (Table 1).

Table 1 Respondents' housing tenure (n=5252\*)

Housing type	Number of respondents	% of total
Fully own home	3674	70.0%
Paying off mortgage on home	545	10.4%
Retirement village	345	6.6%
Renting from private landlord	280	5.3%
Renting room or property from family or friend	90	1.7%
Land lease home (including lifestyle resort)	90	1.7%
Renting public, social or subsidised housing	73	1.4%
Live with family or friend (not rental arrangement)	47	0.9%
Caravan or mobile home	40	0.8%
Own home with reverse mortgage	16	0.3%
Residential care or supported living	11	0.2%
Shared ownership (other than with partner)	10	0.2%
Own a property but live elsewhere	9	0.2%
Housing cooperative	5	0.1%
Currently experiencing homelessness	4	0.1%
Work related housing	4	0.1%
Rent free unspecified	3	0.1%
Own a granny flat	2	<0.1%
Housesitting	2	<0.1%
Share house unspecified	2	<0.1%

\*After removal of 70 'prefer not to say' responses

As is clear from Table 1, most respondents owned their home outright (70%) with many others paying off a mortgage (10.4%). Just over 9% were renting either privately, through public or social housing, or from a family member or friend. The next biggest category was living in a retirement village (6.6%) and 1.7% lived in a land lease arrangement.

We also asked homeowners and mortgagors (but not renters) about the type of housing they lived in. Among these, 80% lived in a free-standing (detached) house. Approximately 11% occupied a unit or apartment, a further 5% lived in a townhouse (with body corporate), and 3% in a semi-detached or terrace home (no body corporate).

## Do older people have housing suitable for ageing in place?

In the context of an increasing emphasis on home-based care, the survey asked respondents if they believe their current home will be suitable for them in later life.

While the majority said it would be, even if it needed modifications, 19% said it would not be and a further 11% were unsure (Figure 1).

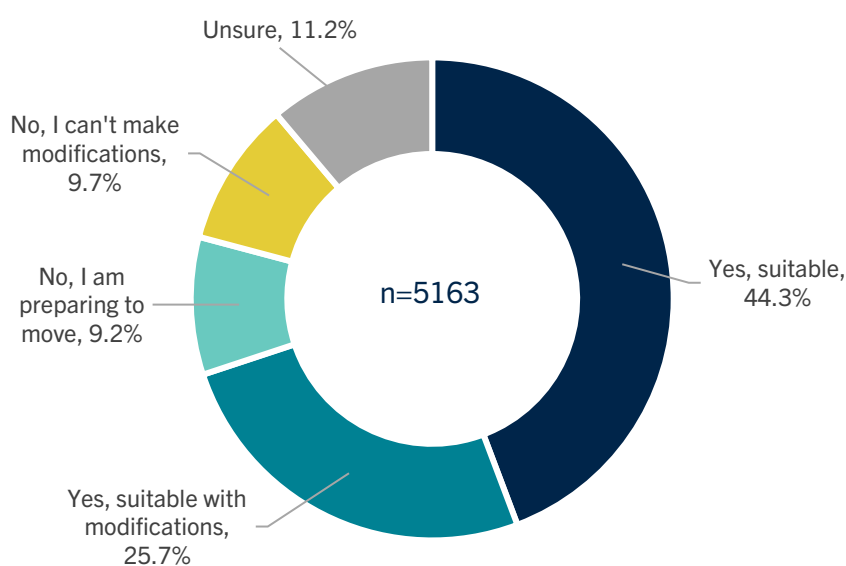


Figure 1 Answers to the question: Do you believe your current home will be suitable for you in later life? 'Not applicable or prefer not to say' responses excluded from total prior to calculation (n=77, not shown).

Statistical analysis showed age group and geographic area were relevant to beliefs about housing suitability. Significantly higher proportions of younger age groups and more remote residents believed their home was not going to be suitable for later life (Appendix 3, Figure S1).

Type of home was not relevant. Stand-alone homes were thought to be suitable just as often as townhouses, apartments, or semi-detached dwellings.

Respondents were also invited to make a comment on this topic if they wished to and 703 people did so.

Many listed the kind of home modifications, home assistance or home choice they had already organised or that they would require in order to age at home. These comments commonly referenced ways to manage stairs, bathroom safety, wheelchair access, sloping grounds, large or high maintenance yards, housework, and home maintenance.



Some referenced the need for personal homecare, needing a location closer to transport, amenities or people, needing a smaller home, or the role that their health issues might play in housing suitability.

Affordability (or unaffordability) of housing and associated costs was also a common theme, and a few people discussed the problem of housing insecurity while renting. A small number said they were unable to modify their home as it was a rental, but given the numerical dominance of homeowners, many more said costs were a barrier to making modifications.

These points are discussed at greater length below with examples, in the responses to the other survey questions.

### Can older people afford suitable housing into the future?

Two key questions in the survey asked respondents how concerned they were about their ability to afford suitable housing during both the next 12 months and the remainder of their life.

The results showed that while concern was at a relatively low level among most respondents in the short term (66% not at all concerned, 34% slightly to acutely concerned), the proportion who were concerned almost doubled when thinking about the rest of their lives (35% not at all concerned, 65% slightly to acutely concerned) (Figure 2).

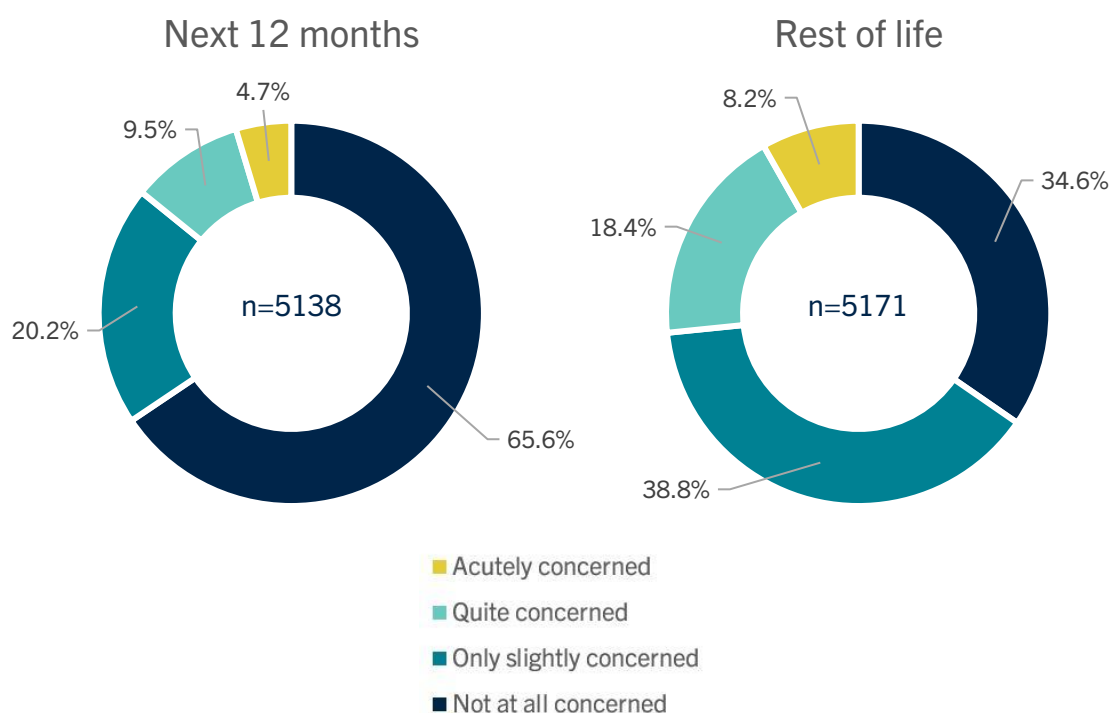


Figure 2 Respondents' level of concern about their ability to afford suitable housing in the short and long term future.

## Which groups are most concerned about housing affordability?

For statistical purposes we merged the four concern levels into two, so that respondents who selected 'quite concerned' or 'acutely concerned' were recoded as 'concerned', and those who selected 'only slightly concerned' or 'not at all concerned' were recoded as 'not concerned'.

Preliminary statistical tests on this basis showed people's concern about affordability differed according to their age, gender, partnered or single status, savings level, and housing tenure i.e., whether they owned a home outright, had a mortgage or rented.

Further analysis based on statistical modelling evaluated the relative importance of each of these demographic factors to feeling concerned. The model showed that having higher savings was the factor that protected against both short and long-term housing affordability concern (Appendix 3, Tables S1 and S2).

However, housing tenure had an even stronger association with concern. Affordability concern over the next year and the longer term was most likely for those who rented, followed by people with a mortgage.

People who rented were 9 times more likely than everyone else to be concerned about housing affordability over the next year and 6 times more likely to be concerned in the longer term.

Those with a mortgage were 4 times more likely than everyone else to be concerned about housing affordability over the next year and nearly twice as likely to be concerned in the long-term.

Age group was also relevant, with younger age groups more likely to be concerned in both the short and longer term.

Despite being significant in preliminary tests, gender and partner status did not significantly affect housing affordability concern when savings level was accounted for in the models (Appendix 3, Tables S1 and S2).

Statistical modelling was not the only way we gauged which factors affect older people's concern about housing affordability. Respondents were offered the opportunity to write a comment on the question of housing affordability and 502 people did so. Thematic analysis grouped the comments into eight broad themes, outlined in the following pages. Each theme represents a set of issues that influence people's concern about affordability.

### Housing affordability issue 1: Housing market



The most mentioned factor determining people's level of concern about housing affordability was the state of the housing market including housing costs, availability, and suitability (212 comments).

This theme was numerically dominated by comments about the cost of retirement villages and residential care, about which 93 people expressed concern. The expensive cost of housing generally was also a prominent concern, with some commenters noting that the housing they wanted or needed (their preferred housing) was too expensive. Commenters noted how limited the options were for suitable housing for them or for ageing

people in general. Concerns about accessible housing were raised, including its availability and the cost of modifications. A few people mentioned the high costs associated with buying, selling, and moving including stamp duty. Others commented on the value of their current home with respect to downsizing options, whether it was high enough to enable a move or too low to allow it.

*House prices are going up and the cost of any renovations/adjustments are also going up quickly.*

*I'm transitioning into a home that requires significant renos to provide for ambulant toileting and showering. I had serious difficulty obtaining finance from long term banks which is now compounded by crippling interest rates.*

*The sale of my house will not cover the costs and the buying of a smaller home, closer to my family. I have considered an over 55 complex, but the horror stories you hear when you either want to leave or you pass away.*

*I have looked at retirement villages but the monthly fees are more than what it cost to maintain my house*

*We probably don't have enough money to finance a place in a nursing home for my husband who is almost completely disabled now and I can no longer manage him at home*

*I live in a one bedroom apartment; if I need to consider moving to a retirement village or aged care home I would be worried about the cost of doing so*

*I live with my daughter but if I have to go in a nursing home I have no money after being married for 42 years and taken out a DVO and a messy divorce have nothing left.*

*Selling/Buying & moving home is an extremely expensive and stressful process!*

*We have Affordable housing, there should be more available to seniors, and then their homes would suit families*

*We want to downsize to a 3 bedroom apartment but it will cost more than our current home and include an enormous amount of stamp duty in the purchase. Not fair.*

*I am a woman over 55 & am only going to walk away from the sale of my home which will not allow me to buy another home.*

*I see the prices of houses dropping, and that worries me because I don't know if I'll have enough money to buy an apartment or place in a retirement village which I'd like.*

*My flat will become less appropriate but can't afford to move (unless perhaps I moved a long way from where I am). I also need public transport nearby.*

*I cannot afford to move but the facilities here and socializing possibilities here are very few.*

*There is a housing crisis. People who have spent our lives caring such as myself are most vulnerable to the conditions caused by bad housing policy & too high demand - the same demand that provides so many in this country lives of relative wealth & privilege. It is a disgusting indictment of the social contract.*

*Very little available in the area that we could afford, no retirement villages or similar*

*Not enough seniors housing that are affordable. All retirement villages should be made have rental units, not only buy in. Government needs to have socially affordable housing. There needs to one source of information regards rental housing for over 55s. Simple easy to use. Not all of us own homes. Needs to be rent regulation to stop greedy landlords.*

*I can't get any. Or a Dept of housing house*

*I could not find a place, I could not afford a place*

*As a tenant it has become increasingly harder to find suitable affordable accommodation in my area.*

## Housing affordability issue 2: Renting and mortgage repayments



The most pressing issue for many respondents was the ongoing expense of rent or mortgage repayments and the possibility that these will increasingly escalate. A few renters also mentioned potential issues with landlords and housing security including concerns about future housing affordability if they lost their current rental (42 comments).

*Each time my landlady makes major repairs or changes an appliance which has needed to be fixed for many years she raises the rent by \$20 per week so i am too frightened to ask for safer conditions.*

*I have very little Superannuation and cannot get a mortgage therefore I'm at the whim of landlords. And I've had leases ended when they've sold or decided to move in. Renting is an anxious game and the costs keep escalating.*

*My landlord has increased my rent to \$500 per week which is 67% of my income. Rental increases will always outstrip my pension increases.*

*I am currently renting but if the rent was to go up a lot, I would not be able to afford rent. Therefore if I don't get a placement with Dept of Housing within the next couple of years I have no idea where I would be able to find a place to live.*

*As of today I have no where to go I have to be out of my NRAS rental property in 9 weeks.*

*If I lose this rental position, I would find it difficult to be selected for another Landlords to greedy, never know if we will be asked to move, in our seventies and frail. Need more security*

*Landlord may sell my house this year. Not many rental houses available in this area now. A similar house would cost more than \$100 EXTRA per week*

*As I rent privately and doubt I would ever get public housing due to current demand and rents rising - currently costs over 75% of my income as it is*

*I can barely cover mortgage payments and can see a time where I won't be able to afford to at all. I think I will have to sell my house and move even further out to an area that is more isolated and has even fewer services and to a more run down property for it to be affordable for me to purchase.*

### Housing affordability issue 3: Other ongoing housing costs



Other regular costs associated with housing were a prominent concern for commenters, including rates, strata fees, maintenance, utilities and the costs of home help and homecare. A few commenters mentioned essential non-housing costs such as healthcare as an issue, perhaps because these can consume income that they are then unable to use to pay for housing (87 comments).

*As I own my own home it will be more the struggle to pay home insurance, rates, electricity, and assistance with gardening and so on and outlay for these expenses which will rise over a life time period.*

*As medical and energy costs go up and your income doesn't. Also to have to rely more on others to do things such as the yard and house is a big cost.*

*Costs of requiring extended supportive care worries me. I am being conscious of exercise and Healthy living lifestyle*

*Depends on level of HCP. Need level 3 following a stroke on 26 dec 2022. Waiting for reassessment.*

*Just the cost of services would be a barrier to me staying in my own home*

*Even 'owned' homes require costly maintenance to keep them safe & they require heating and cooling!*

*As stated previously, all repairs and modifications have to be arranged through Aged Care and I have waited over twelve (12) months for some and then deferred same till cost has been obtained.*

*If the weekly fees keep going up with inflation I may have to sell to free up the capital in my home.*

*I don't have enough savings to pay body corporate fees for more than 4 or 5 years. Pension will not cover them.*

*Quite concerned that I might be forced to sell and leave a happy neighbourhood because of house maintenance costs - within next say 10 years.*

*Currently we can survive by making a few life style changes but as we get older our expenses increase and availability to increase our income diminishes and our savings decrease.*

## Housing affordability issue 4: Income and savings



Affordability is also determined by a person's income or savings levels. While a subset of comments about this was from people who did not have money worries and therefore were not at all or not overly concerned about housing affordability, others described their limited super, savings or income, their need to keep working in perpetuity to afford housing, or their concern that the Age Pension is not keeping up with costs (68 comments).

*I have no personal income and looks like my husband and I may be separating*

*As a single person with limited superannuation, I am concerned what will happen when I retire. I have no family in Australia who can support me. The cost of aged care can be excessive so it is always on my mind where I will end up if I can no longer live in my own home.*

*I am worried at 65 that I will end up on the streets, and that is after working fulltime all my life. No super, had a breakdown 3 years ago and had to withdraw the little bit I had while waiting for gov. assistance to come thru, it took months.*

*I was unable to have enough super saved due to a serious spinal injury which meant that I was unable to work anymore*

*If my Super runs out I could have problems*

*If I run out of savings, then I would be concerned about only relying on the aged pension.*

*I really don't have enough savings or superannuation to provide suitable housing for the rest of my life*

*I pay a fee to live in the village. The fee increases by 4% per annum. But my pension doesn't increase by that amount each year.*

*Have no idea what will happen and unable to save money under government pension small gains*

*If I go on the pension I will hardly be able to afford to eat let alone pay rent.*

*If the age pension doesn't rise I'll be homeless plus a lot of oldies will be in the same boat*

*for various reasons I lost my home. I am sure I will be homeless if I give up full time work*

*It is stressful to answer this question. I see no resolution under current circumstances. I would like to reduce work hours from fulltime to much less. However that is simply not an option under the present circumstances in Australia.*

*I currently have to work to pay my mortgage. I am not sure how long I can keep working for. I would not be able to afford ILU or other rent if I could not work*

*I must keep working until I die to stay in my home*

*As long as the age pension keeps up with inflation I should be ok. Not a big spender.*

*I have more than necessary funds for any accommodation*

*My partner has sufficient funds to pay off the mortgage.*

*We are sure our financial position will see us through.*

## Housing affordability issue 5: Role of family



For some commenters, family members were a factor in housing affordability, either because they offered to house respondents, were not willing or able to house them, or are themselves dependent on the respondents for housing. Some respondents expressed the desire to be independent of their family or were reluctantly resolved to having to rely on family. For a few, housing or lack thereof was connected to a family member dying, moving, or divorcing (39 comments).

*We have three children. They all have their own life's to live. We don't want to be a burden for them*

*I am only slightly concerned because I know that my two married daughters will assist with finding me suitable living.*

*I have 4 sons who are all happy for me to live with them in a granny flat if the need arises.*

*I'll move in with kids whether they like it or not!*

*Lived in this home 61 years if it is not suitable in future my daughter is going to swap houses.*

*My family is contracted to provide housing as required + 1 meal per day + cleaning once per month.*

*Kids promised to look after us. But have noticed they're life's have changed so are there way of thinking*

*I shouldnt have to see suicide as the only sollution especially when I have an autistic daughter depending on me I am on the govt housing list but there are no 2 bedroom houses.*

*I need to fund my final life stage as well as support my handicapped child after I've gone*

*As a single person if my husband dies I could not afford our current rental.*

*Going thru a separation at the moment I don't have a house*

*I am 65 years old & have been living with my mum since 2003. Mum is now 90 years young. I have no idea what will happen to my living conditions when mum passes*

*If my sister has to give up her home I become homeless.*

## Housing affordability issue 6: Undesirable change



Some commenters shared that there are aspects of their housing situation they would have to change to be able to afford suitable housing, but such change would be undesirable. Changes these respondents did not want included downsizing, entering residential care, going to a retirement village, or selling the house soon either to pay off the mortgage or to afford living expenses (26 comments).

*If i dont pay off my mortgage before i finish work i will need to sell and it frightens me that i will not find anywhere to live  
as I may have to sell to enable to afford daily living*

*I work in the aged care industry, there is no room at the Inn now, so not looking good, no respite places available locally, overworked in the industry so has effected my health.*

*I do not believe moving to residential care is suitable there is not enough care taken with most places. No allowance for pets (have enquired about this)*

*To remain in the area (our preference) the purchase price of a downsize would not reflect value for money*

*being told to move would be more distressing than a diagnose of terminal illness.*

*Downsizing to >55 or retirement villages are [more] complex than they should be. If it wasn't we, the older generation, should have been able to move out of our 5 bedroom houses to make way for younger families. But alas we're stuck.*

## Housing affordability issue 7: Planning and uncertainty



Around a fifth of commenters discussed the role of planning in being able to afford suitable housing, either revealing that they had planned for the scenario and so know they will be fine, or simply stating that the future is inherently uncertain. Very few of these commenters were acutely anxious about their future housing (97 comments).

*Having made enormous sacrifices to obtain my own home, it is very precious to me. Ideally, there should not be any concern, but having been in that position before, I am very careful about protecting my security.*

*I have reduced desire to do much of anything at the moment. My current housing will see me out I think or at least until/unless I need assistance.*

*I'm very fortunate to live in my own home (with a substantial mortgage) and have another fully owned property interstate which I currently rent out. This due to poor planning and my chasing an enjoyable career living interstate. Money was not my core focus but I'm the first to admit I have done well even though I have a few unplanned "self inflicted financial wounds" to contend with. Definitely 1st world problem and I am very grateful for what I have.*



*Unless we win lotto and can find land on which to build our perfect home,  
we will live out our lives in our current home.*

*We have planned our retirement future well into our 90s, but one can never  
be certain what circumstances will change, and how, 20 years ahead.*

*The whole world is in a state of uncertainty, many people worldwide are in a  
far more precarious position than I, who still have options*

*Will always be the big unknown.*

*Concerned if I become very unwell or develop dementia*

*I've always had a roof over my head and I thank God for that.*

*I have made sure during my life that this would never happen.*

*I have a house with multiple unused bedrooms. I have already prepared for  
this eventuality by preparing the rooms for individual rent if I need to have  
an income.*

## Housing affordability issue 8: Other options and factors



Finally, 23 commenters wrote about other aspects of housing affordability, such as the role played by their age, different options they may pursue including, unfortunately, ending their own life prematurely, or their general feelings and concerns about the issue.

*I think I am 'safe' for the next two years, and I suspect my health will decline  
such that I die before that time expires.*

*At age 81 and two heart attacks, there's not too much "remainder of my  
life" to expect!*

*I have no desire to live when I can no longer do the things I want to do.*

*I would like to find a way to buy a house, but my age precludes this*

*At age 63 and my wife 62, we are currently too old to take out a mortgage,  
and health too low now to continue physical work.*

*if need be I will downsize to whatever and wherever. Tiny homes and  
caravans not out of the question*

*We have a home valued at \$1.2m with a very small mortgage. My concern is  
not so much for me but for the younger generation being able to afford a  
home*

*As the need for all types of housing is required we hope that it will become  
more affordable for everyone.*

*Please do something NOW to assist the increasing number of homeless  
persons.*

*I do not fear for my housing well-being, but I know directly of 2 women, in their seventies, who are at risk of homelessness. Both are in very insecure current accommodation.*

*Great currently but it won't last for ever and then I'm not sure what I'm going to do.*

*It's seeming to be quite hopeless*

*I dread this*

*I am petrified everyday.*

## What do older people want to change about their housing?

After the more specific questions, respondents were asked an open question about housing: “Are there any other aspects of your current housing situation that you would like to change to enable you to function well in your everyday life?”

In total 3025 wrote a relevant comment. Around 45% of these commenters asserted that no change was required, sometimes with elaboration on the reasons. A further 7% wrote comments simply along the lines of, ‘yes’ or ‘not yet, but...’ without further details.

This left 1436 comments (48%) detailing changes respondents would like to make to their current housing situation. The thematic analysis grouped these into six themes.

### Housing change 1: Increase home manageability



Most commonly, commenters expressed a desire for a smaller home, or more often a smaller yard, or help maintaining these, based on an overarching concern about their ability to manage their home as they age. Some wanted to keep their current home and access assistance, some articulated the need to downsize, and some wanted to move into age-targeted accommodation. This theme incorporated comments about access to tradespeople to do home maintenance, access to personal homecare services, and the need for help with decluttering and/or moving. These comments were focused on individual solutions to housing problems (585 comments).

*we will downsize when we can no longer manage the house, maintenance and garden*

*Our house is bigger than we'll require later on and too far from medical requirements*

*Would love to get a smaller house with less yard to maintain, that is what is getting the hardest as I get older.*

*Wish I didn't have such a large garden and lived closer to a city area for activities.*

*More support with property / yard maintenance to allow us to stay in our own home.*

*I need help maintaining the house and garden but have difficulty finding the money to do so*

*Assistance in looking after the property, eg window cleaning, lawn mowing some help with home care.*

*Preference would be to move to a smaller home in town or closer to family but if that is not possible we would probably need assistance with housework and gardening in a few years time.*

*I struggle to keep it clean and tidy due to back pain.*

*Yes, I live with three types of aggressive arthritis and often require assistance with housework, home and garden maintenance, repairs, grocery shopping and day to day heavy lift or move tasks.*

*Home care would assist but having been on the waiting list for more [than] two years is a discouragement.*

*If only there were enough service providers available to provide the services I have codes for with MyAgedCare.*

*Reliable tradespeople at reasonable prices would encourage me to undertake repairs & updates*

*We live in rural Victoria and cannot get trades people. There is so much ageism and sexism in rural areas.*

*I live in a rural area of North Queensland. There are no services offered in my area for the aged unless you move into town or into an aged care facility, I do not want to do this.*

*A bit of a clean up to remove some old redundant items.*

*the ability to be able to move, physically and mentally*

*Purchasing and moving to a retirement village which also has suitable aged care facilities*

## Housing change 2: Increase home accessibility and liveability



A large number of commenters expressed a desire for other kinds of architectural modification to enable them to stay in their home or continue their lifestyle, including modifications for better physical access, general repairs and renovations to improve liveability, or the need for a bigger home or a different style of housing to support specific activities and needs. Again, these comments were focused on individuals' steps to improve their personal situation (452 comments).

*Help for a disabled lady. Eg. Security. Walking aids. Higher toilet. Usable taps.*

*Currently has stairs for entry and exit. Would be better with ramp access. Needs a 2nd toilet. Laundry needs renovation for easier access to sink, dryer and cupboard space.*

*I need grab rails in bathroom & toilet but unsure that landlord will sanction. I just wish I could live with family in a big home where we can all have our own space, but be there for each other. Only the well-off can afford roomy homes.*

*Access is difficult already, it's a sloping block with stairs to entry/ We are considering putting in a ramp to the front door and changing the back door entry*

*I would like an outside lift but the cost is prohibitive. I live in the first floor section and have great difficulty getting my groceries etc plus myself up the stairs due to mobility and some frailty problems*

*delaying doing some minor works (new floor coverings, bathroom, painting) but finding it more daunting the longer I put it off – not as able to do some parts myself*

*The house is pretty good but needs re painting roof, probably new guttering and some rooms re painted inside. My shower is over the bath which is showing cracks on the bottom and should have a renovation done.*

*I would like a new home, with modern appliances and conveniences. This way, maintenance costs would be lower.*

*Installation of a 25 m, solar heated lap pool so I could more easily do my aquatherapy exercises more conveniently. Well, you DID ask!*

*Our 38 year old son lives with us and is not likely to move out in the future so it would be nice to have a larger house to accommodate for him living here*

*With a disabled son, we'd prefer a dual occupancy dwelling to afford him his own space in a care environment and for us to have our own privacy*

*Yes I require a garden so as to grow my own vegetables to reduce my grocery costs.*

### Housing change 3: More that is appropriate, affordable, secure



Not all comments were focused on individuals' ability to change their situation. Many respondents articulated the need for society-wide barriers to be removed if they are to be able to access appropriate, affordable housing in the long term. Affordability issues included the general need for housing to be more affordable whether bought or rented, the need for more age-appropriate, affordable housing to become available, the desire for renters to have more options to buy their own home, and a call for renters to have greater housing security (191 comments).

*Get frustrated at the wastage of housing sitting idle and government not helping the older single women*

*I think there should be units built for women like myself. That come from a broken relationship too late in life and cannot earn what they used to. Plus don't own a house any more. Plus there should be a cap on rentals.*

*I would like the government to address the NRAS situation to enable the thousands of people who are going to become homeless in the very near future*

*More choices of suitable & affordable independent retirement-type housing.*

*i would like to downsize to an over 60's complex, but the houses cost as much as normal houses*

*Need to scale down - but there are no housing or units available*

*The difficulty of downsizing with so many oldies looking for the same style of house as us - competition is too keen*

*I would like to see older people who rent given a chance to rent in a village style home which normally is only for people who own their own homes.*

*Certainty that I will be house[d] for the rest of my live in affordable and appropriate housing for an Age Pensioner.*

*I would like a stable affordable rental. In other [words] I am searching for a unicorn, hens teeth or rocking horse you know what.*

*I would love to feel secure in where I live and know that I can stay there for the rest of my life without fear that the rent will be beyond affordability and that I would have to try and move which is both unaffordable and difficult physically for me to manage. Security is of prime importance!*

*I and many other average Australians would love to be in a property where the rent is affordable and stable and not be treated like lowly "Housing Residents" as in we are idiots and can't manage two thoughts between my ears*

*I have been on the waiting list for public housing for well over 30 years and i hear nothing from them*

*I'd like to be able to use my savings to buy my own home. I have too little money to enter the 'unaffordable' housing market (and apparently too old to borrow) and too much money to enter the 'affordable' housing market or public housing market.*

*With regard to the housing crisis. I see hundreds of units, retirement village apartments and villas being built in my area - but they are NOT affordable. We don't all need five star retirement housing with lots of extras that we do not want or will use. I currently pay more than half my pension on private rental. I have no idea where I will be able to move to next as I age.*

*I would like to live in a seniors village that has medical capabilities and care facilities, but finances again are inadequate for this to happen.*

*I would really like to be in a lifestyle village but they are way to expensive for me*

*Lease for life monthly fees should be considered as rent and as such be subject to rent assistance*

*Will need to relocate from the Lifestyle Village into more suitable accommodation due to increasing costs of rentals in the village, and the poor design of the housing - only catering to an over 50s population that village owners do not think will age in place!*

*I would like the increase in site fees to be regulated.*

*Stepped increases in rent would help. The lease where I live is coming up for renewal and if I want to stay it's going to go up to \$520 pw from \$460 pw. Way too much in one go.*

*We would dearly love to live on our own again but can't see this happening in the current housing shortage situation where our daughter cannot find suitable and affordable housing.*

*I would love to be buying my own home. I could hopefully rent out a room as is currently being suggested in NSW. However as a renter this is not possible. Why, when I am working fulltime at age 70, thus not taking a cent of age pension, and paying tax, am I not eligible to purchase. They keep going on about 'first home owners'. When I was 40 I did buy a home (as a single mother) but that was when the interest rate was up at 19% and I lost my home. Etc etc.*

*I would like to be helped to buy a home at the prevailing rental price*

*Someone to buy the property I am in as an investment and then allow me to continue in occupation, and perhaps extend my lease. So far this seems very unlikely.*

*Definitely, need a proper home, living in a caravan, is stressful Hot in summer freezing in winter, also puts a strain on my friendship, with person that owns the van & property.*

*security of long term accommodation. I have had to move four times in the past six years*

*Security of tenure in private rentals. Living from one short lease to another is stressful*

*I want my own base to live and feel grounded.*

Included in this theme are comments from homeowners who need the value of their property to increase not decline, or for cost barriers such as stamp duty, pension penalties and retirement village exit fees to be minimised, to enable them to move to more appropriate housing affordably.

*current home my not yield sufficient funds to make a move to desired locations*

*Downsize but value of this house has not spiraled the way values in town have likely due to housing speculators. Almost every sold sign is followed by a for lease sign! I can't pay the \$\$\$ shortfall in order to afford a town home. (Rural city)*

*Removal or reduction of stamp duty. Allowance to be able to remain on a part pension after sale of house and increase in assets.*

*abolish stamp duty for over 60's so they can move, if needed, and not have to pay this ridiculous tax, which they would have paid (perhaps many times) during their working life!*

*I'd like to downsize but I won't do it because stamp duty would erode my savings. It's the most disgusting tax there is. A tax for first home buyers A tax when kids come along and you can least afford it, but need a bigger home A tax if your workplace moves A tax if you need to downsize for any reason This tax HAS TO GO!!*

*Yes if you downsize you must sell and buy on the same day for settlement as gov don't allow you to use 2 year rule you can lose pension because you still own [too] many assets*

*the main concern has been that Centrelink has assessed my home as an asset because it is being built and I can't live in it until the building is finished*

*I'd like to move to a retirement village but the current multitude of charges and great capital loss on exit make it impossible to consider.*

*30% departure fee from the retirement village. Doesn't leave much to pay for next place of residence. Would have to move to the regional area.*

#### Housing change 4: Balance associated costs and income support



Commenters also called for other costs associated with housing (and general living costs) to be cheaper, and for greater income support to make all these costs more affordable (124 comments).

*Body Corp fees, water, energy, food, medication & Council rates are killing*

*More council rate reduction, cheaper house insurance.*

*Escalating body corporate fees in an older building cause concern as unpredictable*

*I would like body corp fees capped if possible.*

*I am on a fixed superannuation income and I own an apartment. I do worry about the rising costs of insurances, body corporate fees and health costs.*

*the cost of rates and house insurance going up each year*

*Some discounts for part time older workers with rates etc.*

*Affordable power, being able to afford to see necessary Medical Specialists.*

*Increase income limits for aged pension who rent*

*We could do with an increase in government rental assistance.*

*More money for DSP/age pension - would like to see if the [politicians] can live on less than \$1000 per fortnight*

*Am considering leaving Australia, it has become unaffordable. My pension is not enough.*

Included in this theme are comments from people who wished to pay off their mortgage or reverse mortgage quicker, people who want interest rates to stay low or decrease, and those wanting access to home equity schemes.

*Owe less on mortgage, lower interest rates so more comes off the principal as we always pay extra but extra is not extra now with rate increases.*

*to pay off my mortgage - but the interest rate going up and up is making it very hard to leave work.*

*To be able to pay interest only until I could continue with the mortgage pay off reverse mortgage*

*Reverse mortgage interest rates stay down.*

*I would like more certainty with the Government Home Equity Access Scheme but I am unsure how this can be achieved as it is reliant on house values. The age pension is not enough to thrive only just barely enough to live on and not enough to keep up with house repairs.*

## Housing change 5: Improve relationships and local environment



Some commenters discussed issues they faced with other people in their lived environment, including people they currently live with, their neighbours and community members, or their desire to be supported to share their housing more easily, including through subdivision (225 comments).

*MY ADULT DISABLED SON LIVES WITH US. THIS MAKES OUR SITUATION DIFFICULT.*

*My housing has changed from this morning to NOW. This afternoon husband has put us in to a 'seperated' status so don't know what's going to happen tomorrow and onwards.*

*A live in companion would provide a level of safety and security.*

*Going forward having clarity on whether we can have a family member move in to our unit as a carer*

*Noise (high density area) and internal noise from old water pipes and neighbours loud TV's. Plus, smoke drift from neighbours smoking all hours of the day and night! Aagh...*

*Change my neighbours and their air conditioner*

*Dislike unit living as lacks real neighbours*

*Perhaps find a homeless person who would appreciate a roof and not take advantage*



*We would like to rent out our small studio to provide housing for someone in need and company for us, but do not want to lose the pension.*

*It might become desirable to allow a close friend to come & live with us if they are widowed or similar but the tax / insurance / local govt rules & regulations make this an unknown possibly costly move?*

*At some future time, other things such as the capacity to let /rent/share some space without financial penalty would help maintain independence.*

*Detached housing, even in retirement villages are isolating. Group housing for seniors (with nursing care if needed) and own facilities would suit me better in older age, but are just not available.*

*Changes to planning laws to allow me to subdivide my block and build another smaller townhouse on it.*

*I would like to be able to subdivide my acreage to then allow me to have this as, or contribute it to, my limited superannuation. Current NSW/local Government regulations require acreage above 250 acres for any subdivision to occur.*

Included in this theme were comments seeking improvements to systems that manage neighbourhood relationships, such as strata bodies, retirement village managers, council by-laws and crime responses, as well as comments about access to local transport, telecommunications and amenities, which facilitate social participation.

*Govt needs to address Strata Living Legislation*

*A better Body Corporate Company that meets our needs, answers emails, responds to queries etc!*

*Poor management of retirement village including maintenance, ageist attitudes, poor transparency of funding.*

*Government investigation into how Retirement Village are run & how they slowly depreciate your investment by taking a % every year!!!! Invariably making impossible for one to move out – we are trapped!*

*An overhaul of the over 55 and retirement living property industry*

*Break ins and robberies in the area are increasing*

*crime, crime, crime. Time to go, just not sure where*

*Constant over redevelopment of housing in the area reduces enjoyment of quality of life.*

*more certainty about major large developments of neighboring properties  
Certainty about suitable available, reliable, safe, health services*

*Have the street light replaced when we ask*

*I'd like to live in a different area where it's easier to get around. I'd like to be able to access foods groceries more similar to my cultural background.*

*Have no access to public transport to get into town centre. Need transport*

*I would like to be closer to the shops I need. I.e. Comfortable walking distance*

*More availability of transport to my many health related appointments. Usually 2 to 3 per week. Average.*

*Loneliness. Need [to] be nearer to community*

*Ironically communications are a big issue now that we go outside so rarely, and we have had (and still have) really major problems with both mobile phone and internet providers. I am spending heavy duty efforts to fix both*

*Being rural, internet and television not to mention telephone services are nearly non existent.*

## Housing change 6: Assist with energy transition and disasters



Some commenters remarked on their desire to convert their existing energy source for environmental, cost or safety reasons, and many of these mentioned a desire for government support to do so, hence grouping these comments into their own theme apart from other comments about renovations (40 comments).

*Government-funded installation of solar power (on all homes, not just mine) would relieve power costs and contribute to the grid. But it's too expensive to do myself*

*Installation of a battery to further reduce the dependency on grid electricity, upgrade to more efficient electric equipment, improve insulation of the home.*

*Meaningful solar installation assistance. (i.e. PAYG). Cheap, local EV conversion service. We have an old diesel ute; so we would love to reduce emissions; but cannot afford to trade it in :(.*

*I want to change my main form of heating from wood to electricity. This is for safety reasons as I age and for environmental reasons*

*Would like government support to change my gas appliances to electric ones so the utility bill is affordable*

Comments in this theme also included calls for better government support regarding management of floods, fires and other disasters.

*assistance to mitigate against natural weather events and impacts on local infrastructure such as storm water drainage that impact directly on my home and its livability everytime there is a storm or heavy rain*

*Retro fit more renewables, more safety elements. Fear of flooding, storms and bushfire, where do you go?*

## Do older homeowners want to move later in life?

Given that public debates about older people downsizing relate primarily to home ownership, the survey presented a subset of questions about moving in later life to homeowners and mortgage payers only.

The first question asked respondents if they had already moved in later life, if they are considering doing so, or if they would not ever consider moving. The responses fell equally among the three options (Figure 3).

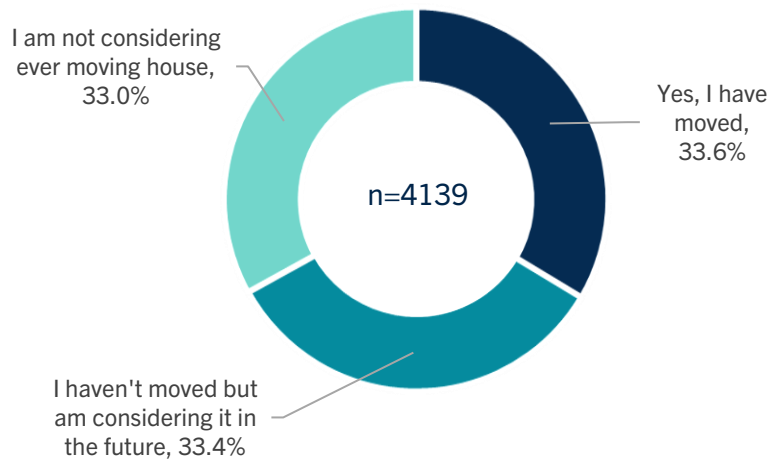


Figure 3 Homeowners and mortgagors' experiences and attitudes towards moving in later life.

People's experiences and attitudes towards moving differed according to the type of home they currently lived in. Figure 4 shows that higher proportions of those who had already moved were living in houses that are typically smaller and/or have limited external yard space compared to detached houses.

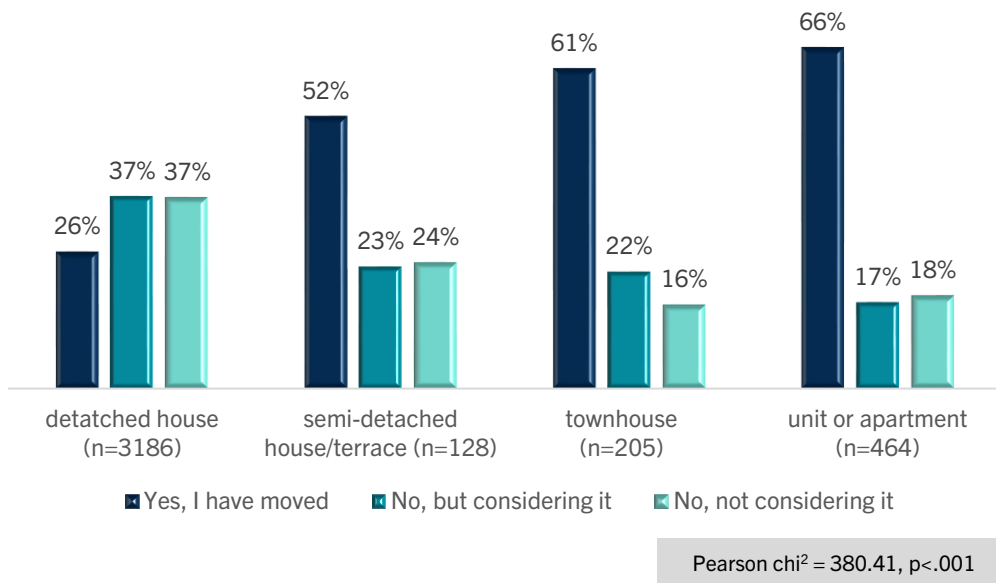


Figure 4 Comparison of moving actions or intentions according to current home type.

Figure 5 shows there were weak associations between desire to move and wealth. Most people who had already moved had savings in the \$100-\$200k range and consideration of moving was associated with greater wealth (\$500k or more).

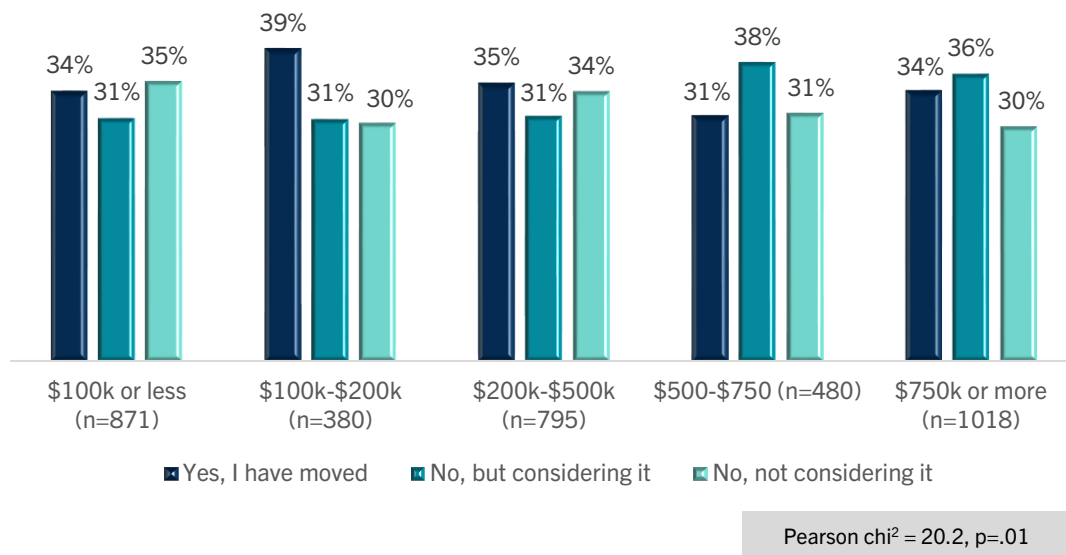


Figure 5 Comparison of moving actions or intentions according to savings level. Wealth had some effect on moving or moving intentions although the differences were small.

Note that these questions asked about moving rather than downsizing because downsizing is an ambiguous concept sometimes. Conventionally it refers to moving to a smaller, cheaper home. However, a person might move to a smaller home that costs more than the larger home they left, or they might move to a larger home that costs less.

Respondents’ comments about downsizing in the 2022 National Seniors Social Survey (NSSS-10) revealed that some people consider all these scenarios to be examples of downsizing, and possibly other scenarios too. Therefore, the NSSS-11 questions used the term ‘moving’ rather than ‘downsizing’.

### What encourages people to move?

The next question asked those who had moved already or who were considering it what their motivations were for doing so.

Respondents were given a set list of potential motives to choose from in addition to an option to list something else. They were able to choose more than one motive from the list.

The most common motive for moving in later life was to meet needs associated with getting older, followed by wanting a smaller home or property (Figure 6). Almost half the sample selected each of these motivations.

Among the 344 comments written for the ‘other’ option, several echoed the question’s set options, but other comments articulated additional motivations, albeit in small numbers (Figure 7).

### Motives for moving in later life - set options

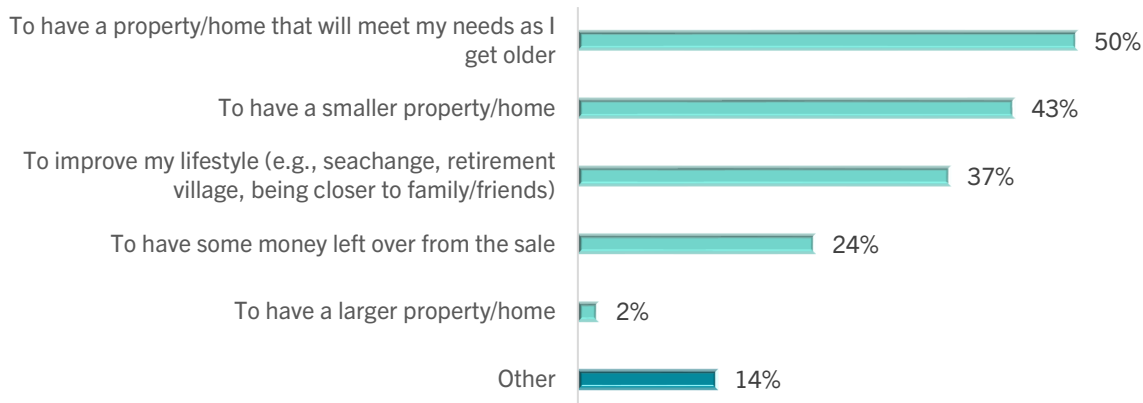


Figure 6 Motivations for moving later in life (set responses, n=2782). Respondents were able to select more than one of the set motivations.

### Motives for moving in later life - 'other' comments

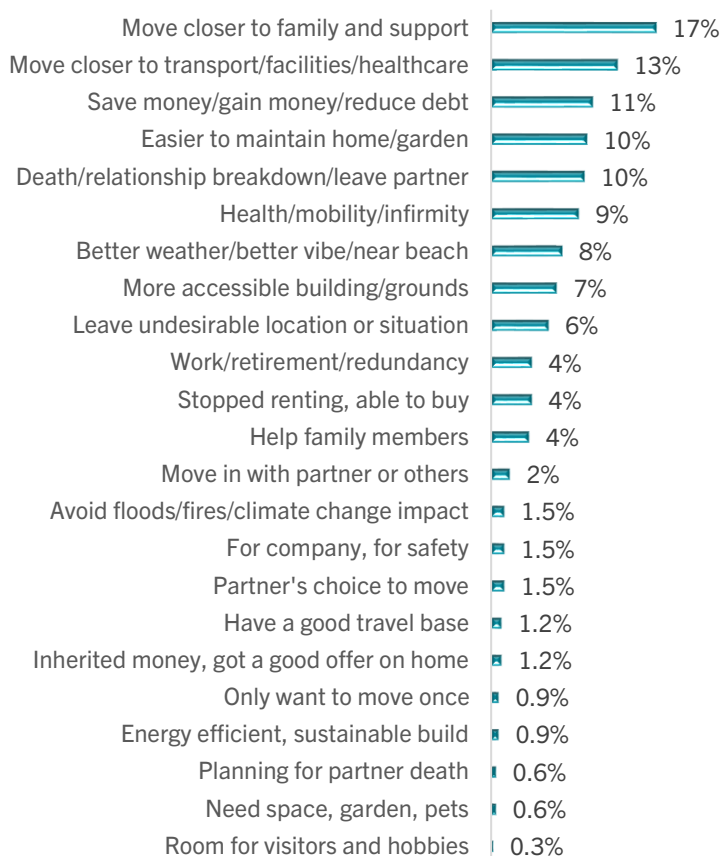


Figure 7 Thematic breakdown of the 'other' motivations for moving after irrelevant or uninterpretable comments were removed (n=344, percentages based on this total). Some of the motivations expressed in the comments echo the question's set options but all are included in the chart. Some respondents listed more than one motivation in their comments.

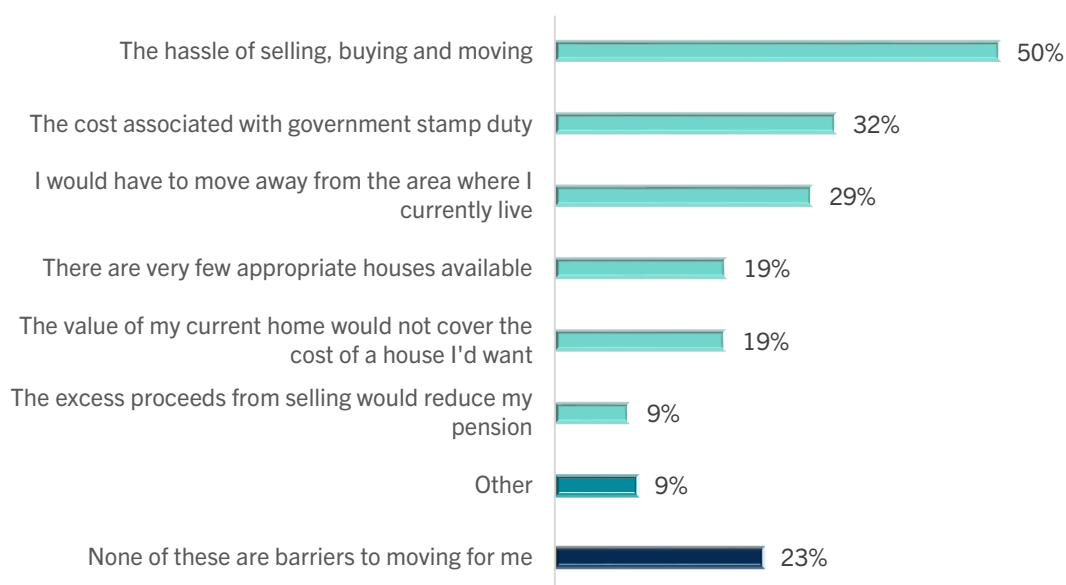
## What blocks them from moving?

Respondents who owned their home or had a mortgage were also asked whether there were any barriers to them moving in the future. Again, they were offered a set list of options and could choose as many as they liked, and again were offered the opportunity to list their own barriers.

Of the set options, the hassle of buying, selling and moving was the most common, with half the respondents choosing it (Figure 8). Stamp duty and being forced to leave the current location were other major barriers, each selected by almost a third of respondents.

Nearly a quarter said none of the options posed a barrier to them.

### Barriers to moving in later life - set options



*Figure 8 Barriers to moving in later life (set responses, n=4101). Respondents were able to select more than one of the set barriers.*

In total, 342 people wrote a comment for the 'other' barrier option. Some of these comments reflected the set responses, while others were original (Figure 9, next page).

The top barriers among the comments included being happy with the current home and simply not wanting to move. Some respondents had already moved or downsized or prepared their home for ageing so had no reason to move.

Practical issues also posed barriers, including the lack of suitable housing stock, the financial costs and losses moving would entail, and the need to continue caring for dependent people or animals.

### Barriers to moving in later life - 'other' comments

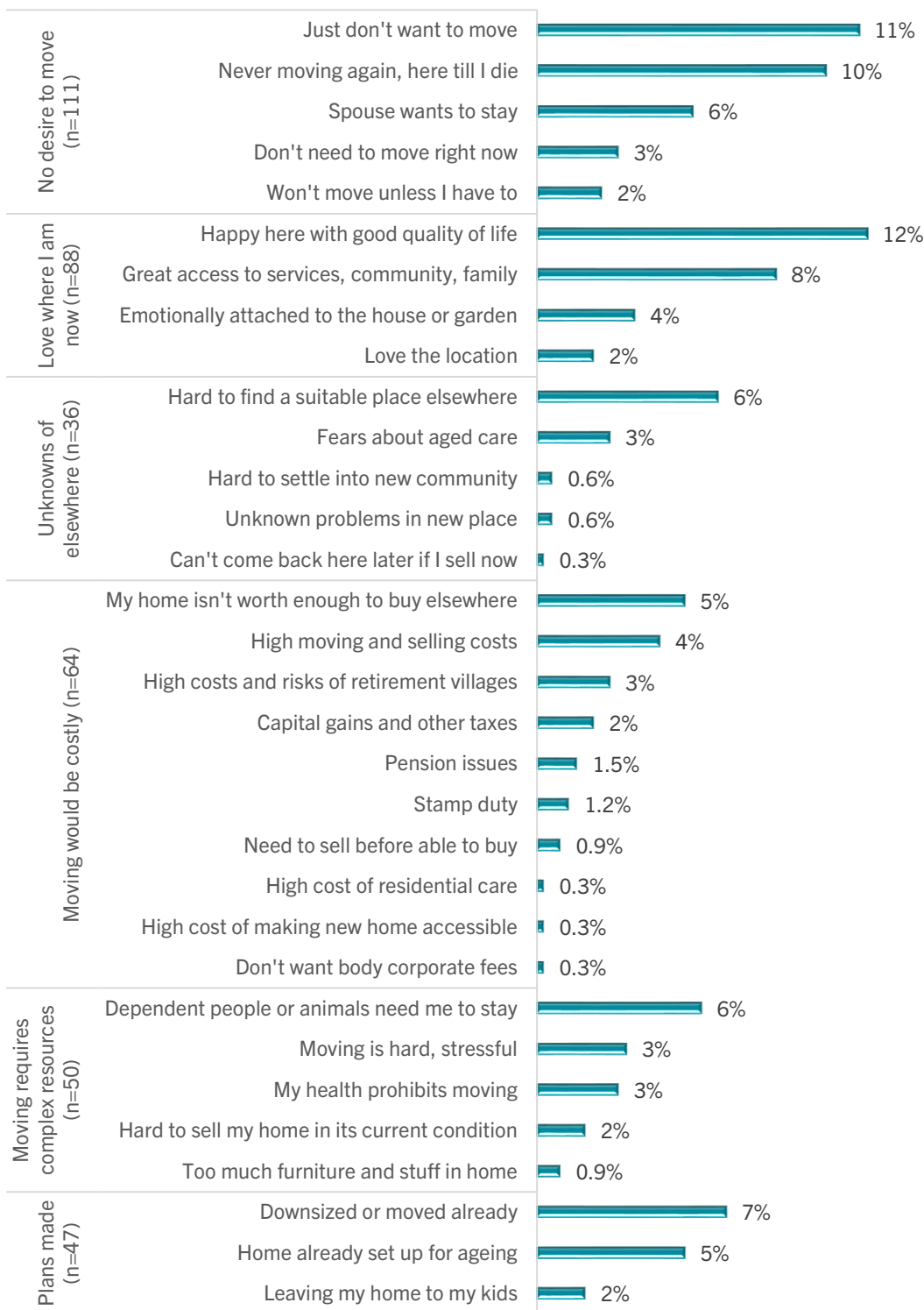


Figure 9 'Other' barriers older people must overcome to move in later life, based on thematic analysis of written comments (n=342, percentages based on this total). Some respondents mentioned more than one barrier and some comments reflected the set options (all included in the chart).

## DISCUSSION

### Main findings

National Seniors Australia surveyed more than 5300 people aged 50 and over about their housing situation.

Most respondents (70%) owned their home outright, 10% were paying off a mortgage and 9% were renting. These proportions are broadly similar to the population-wide figures for older Australians.\* Most of the other respondents lived in retirement villages.

One third of respondents were at least slightly concerned about housing affordability for them in the 12 months following the survey, and two thirds were at least slightly concerned about it when thinking about it for the remainder of their life. Focusing on those who were 'quite concerned' or 'acutely concerned', the survey showed that, unsurprisingly, renting, paying a mortgage and/or having low savings were most strongly associated with being concerned.

The issues people most often wrote about with respect to affordability were home purchase prices; retirement village and aged care fees; housing stock availability; high rents; high interest rates; high ongoing costs associated with housing; and some individuals' incomes or savings levels being too low to keep up with any or all of these.

When asked what they would like to change about their current homes, hundreds of respondents wrote about their desire for smaller, more

manageable homes and yards or help to manage them. Accessibility modifications were another priority for many. The scarce availability of age-appropriate, affordable housing was raised as an issue. Housing security was a problem for renters, with many wanting easier and more affordable pathways to buy, or more secure, affordable, long-term rental options.

Seventy percent of respondents believed their home would be suitable for them in later life (though 26% would need modifications), while 19% said their home would not be suitable and 11% were unsure. Higher proportions of younger age groups and people living remotely believed their home would not be suitable. Obstacles to suitability mentioned in comments included home and yard size, accessibility issues including stairs, lack of available home assistance, the cost of modifications, and housing insecurity.

Around a third of homeowners would consider moving later in their lives, a third had already done so and another third did not wish to move again. Smaller homes including townhouses, semi-detached houses and especially units were disproportionately dominated by people who had already moved.

Common motivations for moving were to meet ageing needs and to have a smaller home. Common barriers included the hassle, stamp duty, and reluctance to leave the area currently lived in.

\* The best dataset for comparison is the 2019 ABS housing data for Australians aged 65 and over. The ABS figures showed 74% owned their home outright and 14% were renting (AIHW, 2023), compared with our percentages 70% and 9% respectively. Note that the age groups sampled in the NSSS-11 were not representative of the

general older population because recruitment was open. As a result, the survey oversampled people aged 65-84 and heavily under-sampled ages 50-64. This unplanned outcome makes the numbers more broadly comparable to the ABS statistics, which pertained to people aged 65 and over.



## Three big issues

The survey results show that there are three big issues for older people regarding housing, which are interconnected.

The first is affordability. While some older people, thankfully, are not concerned about housing affordability into the future, two-thirds of those surveyed were concerned about it at least to some extent. Comments showed that every aspect of housing presents a cost problem for some people. These include costs to home buyers, with market prices soaring in desirable locations, stamp duty presenting an obstacle to moving, and fees making senior-specific housing options such as retirement villages unattractive or untenable. There are also costs to home sellers, with some people's current homes sinking in value, thus pricing them out of the market if they were to try to move. Many renters face enormous housing costs, and mortgage payers are also struggling, with both these groups many times more likely to be worried about housing affordability. Even people who own their homes outright are struggling with ongoing housing costs such as rates, strata fees and maintenance.

The second big issue is the age-appropriateness and accessibility of housing. Just over half of those surveyed said their housing would be suitable without requiring further modifications, or that they were preparing to move to more appropriate housing. That leaves a large proportion of people who may be insufficiently resourced to age in place. One quarter of respondents said their home would need modifications to be suitable in later life, one fifth said their home would not be suitable, and one tenth were unsure about this. A large number of commenters expressed

concern about being able to continue maintaining their present home and grounds in the future because of their size. Many hoped to rely on homecare, home help and tradespeople to enable them to stay put, but some commenters noted shortages in supply of such services or the prohibitive expense of them. Commenters also noted the prohibitive cost of making necessary modifications for wheelchair accessibility or to provide for other mobility issues. While it is possible some such modifications could be subsidised by government homecare funding, others may not be covered, for example the large number of respondents who said they would need to install a lift in their home to access upstairs areas. The relative scarcity of housing appropriate for ageing in place is a major factor compounding this issue, making people feel there is nowhere else suitable for them to go, even if they could afford to do so.

The third issue is housing security. While it is likely not a problem for the majority of respondents, especially those who own their homes outright, it is an acute concern for many others especially renters and people reliant on the goodwill of family or friends to house them. Written comments from people in such circumstances show that many are one rent-rise away from homelessness, rendering them heavily dependent on benevolent landlords to not evict them, not raise the rent, not sell the property, and not react adversely to requests for required repairs. This applies to tenants subsidised under government schemes as well as those renting privately or renting from a friend. Some people's housing is tied up with that of their spouse, making them vulnerable should that relationship end or become unsafe. Indeed, one commenter's marriage ended the day she answered the survey,

bringing great uncertainty as she described: *“My housing has changed from this morning to NOW. This afternoon husband has put us in to a ‘seperated’ status so don’t know what’s going to happen tomorrow and onwards.”* She indicated she was ‘acutely concerned’ about housing affordability for her short-term and long-term future, as she had no personal income of her own at the time of the survey. She is not alone in that state of socially sanctioned dependence and vulnerability, as other comments in this report indicate.

All of these three issues – affordability, appropriateness and security – are old news and do not come as a surprise. These survey results add further weight to existing evidence of a growing problem for older people in Australia (as well as younger people).

They do show that owning one’s home outright is not necessarily enough to stave off housing affordability concerns. Statistically speaking, in this study homeowners were more likely to find housing affordable than renters and mortgagors. But older people appear to be experiencing an increase in all housing-related costs, disproportionate to any increases in income including government payments, pensions and rent assistance.

The issue of widespread unsuitability for ageing in place remains unresolved, with its extent perhaps only starting to emerge now under recent policy shifts towards home-based care (away from residential aged care). The reality seems to be that many older people will not be able to age well in their current homes, but nor will they be able to find a better home easily, nor get the support they need to stay put. A recent study by Anglicare (McKall, 2022) discussed the problem that renters are much less able

to modify their homes for ageing in place and are vulnerable to eviction from suitable accommodation. Some comments in our survey add weight to this. The dominance of homeowners in our sample meant we received more comments about the unaffordable expense of modifications, indicating that some homeowners will also struggle to stay in their homes as they age. An additional question we asked in the NSSS-11 was about homecare needs, and hundreds of people commented on the chronic and acute lack of homecare workers in general or in their region, delaying their access to care (National Seniors Australia, 2023). If all these problems continue, the transition from residential care to homecare simply will not work without leaving people behind.

Housing security issues are not commonly associated with older people except for the relative few who sleep rough, but this survey suggests it is a real problem for a significant number. The combination of people living longer, rents escalating, and rental properties dwindling in availability may be bringing this problem more to the fore at the present time. Human geographer Associate Professor Emma Powers of Western Sydney University has made the point that renting was once seen as transitional in Australian public policy, with the welfare system built on the assumption that people own their homes by the time they reach old age (Leslie et al., 2023). While our numbers show that is statistically true, today growing numbers of people are renting and more are renting for their entire lives (Leslie et al., 2023). The AHURI report about precariously housed older Australians advocates alternative models of housing provision to adapt to these current circumstances and reduce the growing housing precarity among the older population (Faulkner et al., 2023).

## Downsizing issues

As noted in the introduction, public pressure for older people to vacate large homes and prime real estate has increased in recent years for various reasons, including to free up property for younger people to buy.

The survey results show that many older people would potentially benefit from moving to a smaller property that is easier to maintain, in both the home itself and any yard or garden areas. The burden of home maintenance was a concern for a large number of those surveyed, who recognised that their ability to continue this labour was declining or may decline in the future. A third of homeowners indicated they had already moved in later life, and people who had done so represented large proportions of those living in smaller housing types such as units and apartments. In other words, many had already downsized and there was an appetite for downsizing among others.

However, the results show there are some serious barriers to downsizing for large proportions of older homeowners. One is the lack of suitable, age-appropriate and/or accessible housing stock, as discussed above. The social pressure to downsize assumes there are plenty of smaller homes to move to, but this is not necessarily the case. In addition, smaller homes are not always age-friendly, and they are not always affordable for people selling low value homes. Nineteen percent of homeowners identified the lack of suitable homes as a barrier to moving later in life.

A related problem is the geographic distribution of appropriate housing. Nearly a third of homeowners (29%) indicated that if they moved, they would have to leave the area they currently lived in, and this was a barrier to them.

This barrier is not simply a matter of older people being picky as there are numerous reasons why people want to stay where they are, including familiarity with local services including health professionals, a sense of belonging to a community, and proximity to family and friends. Being close to such resources is important to people of any age but can be especially important for older people who may have less opportunity to make connections through other routes, limited ability to travel far distances, and a strong need to continue using familiar service providers as they age.

The hassle of buying, selling and moving was the barrier selected by the largest number of respondents (50%). Once again this is not a matter of older people being fussy or lazy. Moving house requires a physical energy and mental resources which some respondents said they would find challenging to muster. It is also an emotional stress, especially if leaving a much-loved home that a person has dwelled in for decades. Buying and selling can be stressful for anyone, with fears of being ripped off or otherwise financially disadvantaged always present. For older people this may be amplified, especially if they have no capacity to earn more money and no capacity to borrow. The social pressure to downsize assumes a level of financial stability that many do not have. The added expense of stamp duty makes moving impossible for some, with one third of respondents identifying it as a barrier (32%).

Underlying the downsizing push, then, are false assumptions about older people's needs and abilities. There is also an expectation that they should simply move where it is convenient for others. But older people are not a mere efficiency problem to be solved. They are people like everyone else.

## Conclusions

The survey results presented in this report highlight some of the key challenges for government in an era in which housing access and affordability present pernicious problems for society.

Diminishing affordability and a lack of age-friendly housing are two key issues facing older homeowners and renters. In highlighting these problems, the results hint at possible solutions.

With one third of homeowners indicating a desire to move home, there is an opportunity for government to facilitate this by focusing on increasing the supply of age-friendly housing. Policies and incentives that encourage the construction of housing that meets the needs of people as they age could help older people make this transition. But this must be throughout the community, in all geographic areas, so that older people can choose where they live and can stay in their communities, retaining connection with families, friends and familiar service providers.

The benefits of this won't just be for older people. It will also support a more efficient use of housing overall without sacrificing older people's choices and will reduce the cost to government of delivering services such as aged care.

Reducing some of the barriers to moving, such as the cost of stamp duty, will likely

have positive impacts for older people too. Many older people will also benefit from independent (not for profit) assistance to buy, sell and move. However, these aids will only help if there are suitable alternatives.

To do this, the gulf between what developers and builders offer and what older buyers want must be bridged. The comments in this report indicate the market is not delivering this as it could.

Given security of tenure and cost are key issues facing older renters, it will be important to find policy solutions to these problems. For example, giving landlords the ability to offer longer leases and incentives to do so could help address security of tenure concerns for renters.

In terms of affordability, improving the overall supply of rental housing – public, social and private – will undoubtedly help ease affordability over the longer term. In the short term, boosting rent assistance payments further could provide relief. This report provides support to calls to double rent assistance and to offer it more widely (Bradbury, 2023).

Government should look closely at what additional policy levers they can pull to boost the supply of affordable and age-friendly housing as quickly as possible.

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## APPENDICES

### Appendix 1: Survey questions analysed in this report

The NSSS-11 contained a module of questions about housing, nine of which provided core data for this report. The question order was partly determined by the need for skip logic.

#### Question 1

Which of the following best describes your housing situation?

- I fully own my home
- I am paying off the mortgage on my home
- I am currently experiencing homelessness
- I am renting my home from a private landlord
- I am renting my home from the government (public housing) or community housing provider (social housing)
- I pay rent for a home/room/granny flat/other that is owned by a family member or friend
- I live in a housing cooperative
- I live in a retirement village
- I live in a land lease home (including lifestyle resort living)
- I live in a caravan or mobile home
- I live in residential care
- Prefer not to say
- Other (please specify)

*Those who fully own their home or are paying off a mortgage were directed to Question 2. Those experiencing homelessness were directed to Question 7. All others were directed to Question 6.*

#### Question 2 [only presented to those who fully own their home or are paying off a mortgage]

What best describes your home?

- Detached house
- Semi-detached or terrace house
- Townhouse (managed by body corporate)
- Unit or apartment
- Other (please specify)

#### Question 3 [only presented to those who fully own their home or are paying off a mortgage]

Have you already moved house in later life, or are you considering doing so?

- Yes, I have moved
- I haven't moved but am considering it in the future
- I am not considering ever moving house

#### Question 4 [only presented to those who said they have moved or are considering it in Question 3]

Which of the following are/were key motivating factors for moving in later life?

(Please select all that apply.)

- To have some money left over from the sale
- To have a smaller property/home
- To have a larger property/home
- To have a property/home that will meet my needs as I get older
- To improve my lifestyle (e.g., seachange, retirement village, being closer to family/friends)
- Other (please specify)

**Question 5 [only presented to those who fully own their home or are paying off a mortgage]**

Which of the following, if any, are barriers to you moving in the future?  
(Please select all that apply)

- There are very few appropriate houses available
- The value of my current home would not cover the cost of a house I'd want
- I would have to move away from the area where I currently live
- The cost associated with government stamp duty
- The hassle of selling, buying and moving
- The excess proceeds from selling would reduce my pension
- None of these are barriers to moving for me
- Other (please specify)

**Question 6**

Do you believe your current home will be suitable for you in later life?

- Yes, my current home will be suitable for me as I get older
- Yes, my current home is suitable but will need modifications if I remain here
- No, I will need to move as I cannot make modifications to my current home
- No, I am already preparing to live somewhere else in later life
- Unsure
- Not applicable or prefer not to say

Please tell us more about your answer if you would like to. [free text comment box]

**Question 7**

How concerned are you about your ability to afford suitable housing during the next 12 months?

- Not at all concerned
- Only slightly concerned
- Quite concerned
- Acutely concerned
- Prefer not to say

**Question 8**

How concerned are you about your ability to afford suitable housing during the remainder of your life?

- Not at all concerned
- Only slightly concerned
- Quite concerned
- Acutely concerned
- Prefer not to say

Please tell us more about your answer if you would like to. [free text comment box, same page as Questions 7 and 8 so could apply to both]

**Question 9**

Are there any other aspects of your current housing situation that you would like to change to enable you to function well in your everyday life? [free text comment box]

## Appendix 2: Survey sample demographics

This table presents sociodemographic information about the NSSS-11 participants who responded to at least one question about housing analysed in this report.

Respondent characteristics (n=5336)	Number	Percent*
<b>Age group</b>		
50-64	723	13.55%
65-74	2554	47.86%
75-84	1770	33.17%
85+ (oldest respondent 95 years)	260	4.87%
<b>Gender</b>		
Women	2997	56.17%
Men	2296	43.03%
Non-binary or other	5	0.09%
<b>Education level</b>		
Schooling to year 12	1364	25.56%
Certificate or diploma	1730	32.42%
Bachelor's degree or higher	2225	41.70%
<b>Self-rated health</b>		
Excellent	656	12.29%
Good	2933	54.97%
Fair	1415	26.52%
Poor	247	4.63%
Very poor	60	1.12%
<b>Savings (including superannuation)</b>		
< \$10k	484	9.07%
\$10k-\$50k	510	9.56%
\$50k-\$100k	409	7.66%
\$100k-\$200k	480	9.00%
\$200k-\$500k	998	18.70%
\$500k-\$750k	562	10.53%
\$750k-\$1.5M	701	13.14%
> \$1.5M	439	8.23%
<b>Partnered and living together</b>		
Yes	3070	57.53%
No	2251	42.19%
<b>Membership of one or more diversity groups**</b>		
Yes	1226	22.98%

\* Percentages do not add up to 100% because some respondents did not answer all questions.

\*\*Diversity groups included: Aboriginal, Torres Strait Islander and First Nations people; people from culturally and linguistically diverse backgrounds; lesbian, gay, bisexual, transgender and intersex people; people with a disability; people living in rural or remote areas; people who are veterans.



## Appendix 3: Analyses methods and output

All variables in analyses were ordinal or categorical. ‘Don’t know or prefer not to say’ responses were coded as missing for all tests of difference or association between variables.

The Chi-square statistic tested the differences between response options on a variable of interest according to relevant demographic or financial variables. Significance was set at  $p < .05$ .

Chi-square tests also determined the selection of variables included in multiple logistic regression models. A relevant demographic or financial variable was included in the model if the differences between groups for the binary outcome variable were significant at  $p < .05$ .

### Supplementary figures and tables

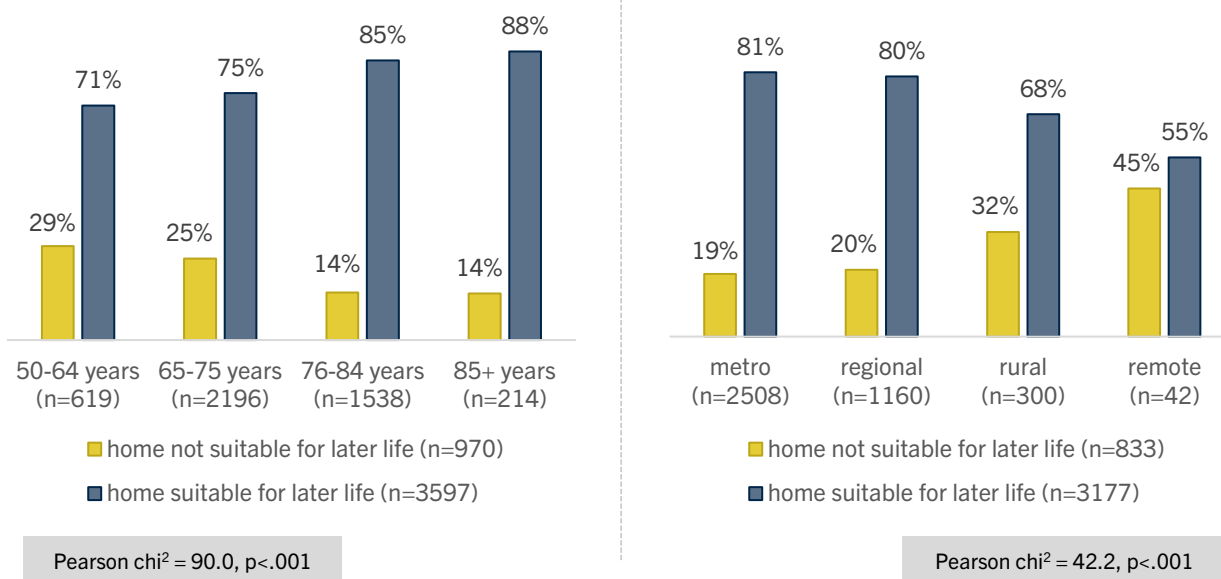


Figure S1 Differences in housing suitability according to age group and geographic area

Table S1 Multiple logistic regression: housing affordability concern over the next year

Housing affordability concern	Odds ratio	Std. err.	z	p	95% conf. interval of OR	
age group***	0.79	0.06	-3.22	0.00	0.68	0.91
binary gender	1.07	0.12	0.63	0.53	0.86	1.33
partnered	0.87	0.10	-1.27	0.20	0.70	1.08
home owned outright	1.33	0.34	1.14	0.25	0.81	2.18
home owned with mortgage***	4.06	1.10	5.19	0.00	2.39	6.89
renting***	9.05	2.40	8.32	0.00	5.38	15.20
savings level***	0.68	0.03	-9.83	0.00	0.63	0.74
constant	0.32	0.11	-3.41	0.00	0.16	0.61

Table S2 Multiple logistic regression: housing affordability concern for rest of life

Housing affordability concern	Odds ratio	Std. err.	z	p	95% conf. interval of OR	
age group***	0.72	0.04	-5.92	0.00	0.64	0.80
binary gender	0.98	0.08	-0.27	0.79	0.83	1.15
partnered	0.88	0.07	-1.55	0.12	0.74	1.04
home owned outright	0.99	0.16	-0.03	0.97	0.73	1.36
home owned with mortgage***	1.89	0.35	3.44	0.00	1.32	2.72
renting***	5.61	1.07	9.05	0.00	3.86	8.15
savings level***	0.72	0.02	-11.70	0.00	0.68	0.76
constant	1.50	0.36	1.71	0.09	0.94	2.40

Outcome variables: Tables S1 and S2

**Housing affordability concern over next year:** not concerned or slightly concerned=0, quite or acutely concerned=1

**Housing affordability concern over rest of life:** not concerned or slightly concerned=0, quite or acutely concerned=1

**age group:** 50-64, 65-74, 75-84, 85+; **binary gender:** 1=women, 2=men; **partnered:** 0 not partnered, 1 partnered; **own home outright:** 1=yes, 0=no; **own with mortgage:** 1=yes, 0=no; **renting:** 1=yes, 0=no; **savings:** 1=100k or less, 2=100k-200k, 3=200k to 500k, 4=500k-750k, 5=750k or more

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