5

‘Exceedingly miserable and bloody cold’: accommodation and housing tenure

Introduction

This chapter reviews the accommodation of older private renters, social housing tenants and homeowners. There is consensus that an older person’s accommodation can play a major role in shaping their wellbeing and capacity to live a decent life (Allen 2008; Lawton 1985; Oswald *et al.* 2007). Research has shown that poor quality accommodation can contribute to poor mental health, respiratory disease and injuries (Bentley *et al.* 2012; Howden-Chapman *et al.* 2011; Krieger and Higgins 2002; Phibbs and Thompson 2011). Older people, especially if they are on a low income, spend a good deal of time at home, so the quality of the accommodation is especially significant. As Easterbrook (2002: 9) notes:

> If you have any mobility problems, or you’re a carer, or you’re old, or on a low income or depressed, your home becomes more important, not less, because you’re spending more of your time at home. When you’re working, you’re out all day … home is much more the place where you sleep, not where you spend most of your life.

The ability to age in place is viewed as beneficial in most instances (WHO 2007; Wiles *et al.* 2012) and an individual’s housing tenure can be a crucial factor influencing this capacity.[24] The interviews indicated that older homeowners and social housing tenants are usually able to

age in place. Older homeowners are often in a position to choose the type of housing they want to live in and where they want to live and are usually able to move to more appropriate accommodation or modify their existing accommodation if they so desire (Phillipson 2007). Older social housing tenants are generally in situations where they have virtually guaranteed *de jure* security of tenure in perpetuity and most are in age-friendly accommodation. However, as discussed in Chapter 9, the increasing residualisation of public housing is impacting on the age-friendliness of some public housing complexes. The capacity of older private renters to age in place is often negligible (see Chapter 8). They usually have minimal *de jure* or *de facto* security of occupancy and if their accommodation is inappropriate for ageing in place, their capacity to request appropriate modifications from the landlord is often limited.

Although there are always intervening variables that may increase or diminish the impact of inadequate and insecure housing on older people – for example a frail and unwell older person is more likely to be affected by inadequate housing than is a healthy older person – the research does illustrate that housing quality, security of occupancy and affordability (see Bentley *et al.* 2011) all play an important role in contributing towards physical and mental health (Danermark *et al.* 1996; Evans 2003; Howden-Chapman *et al.* 2011; Oswald *et al.* 2007). The health implications of the different housing tenures are discussed in Chapter 7.

The chapter first discusses the accommodation of older private renters and their capacity to move out of poor situations. The accommodation of older social housing tenants is then examined as are their thoughts around moving. The chapter concludes with a discussion of older homeowners' perceptions of their accommodation.

The accommodation of older private renters

There was much variation in the accommodation of the older private renters. Many lived in reasonable accommodation, despite their minimal income. A common feature was a determination to live in decent accommodation even if it meant using a substantial proportion of their income to pay for it. Beverley's comment captures this:

> And as I said, I really couldn't go, couldn't just move anywhere. I couldn't. All my life I've never lived like that.

Historically, she had been middle class (as had many of the other older private renters interviewed) and had lived in comfortable circumstances before falling out of homeownership. At the time of the interview, she was living in a comfortable two-bedroom apartment in a pleasant neighbourhood. One of her three sons had been living with her, but had moved out a few months before the interview:

> It's a two-bedroom unit, yes and it's, what I like about it is that it's in a security block, and yes, it's quiet. But I really would like to have a house of my own, but I know that's not possible. But it's quite a nice flat really. It's got everything that I want.

Although she only had $50 left after paying her rent she was adamant that she wanted to live in 'respectable' accommodation.

Maria was using ~60% of her income to pay for accommodation but was determined to live in adequate accommodation: 'You see I don't like to live poor. I don't like to live as if I'm poor, which I am'. She was pleased with her current accommodation:

> At present I'm in a little granny flat, which is like a bit of a ski lodge. I pay $300 a fortnight rent [interviewed in 2006]. It's like a big room. It's like a bedsit. It's quite long. It's really pretty … Everyone loves it. It's really very comfortable and I like it because it's … surrounded by trees.

Having a car had allowed Paul to canvass several real estate agents and areas and he had managed to find adequate accommodation for a reasonable rent:

> It's quite a nice place. It's a two-bedroom unit. It was originally a two-storey single house, but the owner has converted it into two units, downstairs and upstairs. Now I've got the downstairs section and it's fully self-contained ... The rent is reasonable ... It's very ideal for me. It's very secure.

Chris lived in a converted house and was happy with his accommodation and relieved that he did not have to share:

> It's good. I've got a garden and there's trees, and it's a bit of a rambling sort of a place and I can do a little bit of gardening and I can take a bit of pride in that. But it's an ageing place, and it does need something. I'd be happy to sort of stay there because it suits me, rather than living in a place with a multitude of people.

The interviewees quoted had been fortunate. They had managed to find adequate accommodation for a reasonable rent. The Sydney private rental market meant that it was not always possible for interviewees to find decent housing. James (interviewed in 2015) lived in squalid accommodation (Box 5.1).

The house Valerie rented in Sydney was clearly unacceptable, more especially for an older person:

> I've been there a year and a couple of months I suppose and when I moved in there it was rat infested and cockroach infested and it smelt so badly that I couldn't sleep there at night. I had to go over and start cleaning during the daytime and go somewhere else to sleep. I asked a friend if I could stay there at night at her place because I couldn't bear it … Previously there had been about five young people there and they only stayed for a couple of months. I think because they found it was rats and everything else and also the area of course didn't agree with them as far as the drug dealing and alcohol and the criminality that's around … but it suited me because I find this is a most desirable area to live, near the city, and I like being close to markets and the city as well.

A lack of capacity to choose meant that there was always the possibility of landing up in a bad location. When Norma first started renting she found herself in a confronting situation:

> I went into a unit and I had drug addicts upstairs and … we had the fire brigade and it was so foreign to me … That

Box 5.1. James – living in a 'serviced' room in inner Sydney

The place I live in, I've been there for 14 years. The reason I want to get out of there is because it has become untenable insofar as the condition of the place. It has never been maintained. It is a dangerous environment and it is unhealthy. I do have a health problem, which is exacerbated by the place that I live in and the immediate surrounds. So I pay $195 a week to live in this place and if most people saw the place they wouldn't believe it … It is an old building … There's 100 rooms in the place. Single rooms, shared bathroom, four floors. I would say 50% is transient, the other 50% of people are in the same situation such as myself … The room comes supplied with a microwave, a bar fridge, a television, which in my particular case doesn't work. It hasn't worked for 3 months and they refuse to fix it. It [the room] is supposed to be cleaned but the place has become so covered in mould and whatever that they now refuse to clean it and they just give me clean linen every week. I've asked for another room and despite the fact that there's been vacant rooms [that have] become available [and] that have been renovated they keep putting me off and I'm still in the same place … Yes, there has been one murder on the premises that I know of in the last 14 years and numerous bashings and affrays. The police and ambulance attend there usually every 1 to 3 weeks. The common bathroom is full of syringes from time to time and other times there is just shit thrown up the walls. It's a hell-hole. … You try and go to the bathroom before you go to sleep and don't go again before the morning … I have a daughter. She's now 18. No way can she visit me. There's no way she can visit me where I live. Not possible to bring her there … It's like being in jail … I'm convinced that the environment I live in has helped to make me sick … It is very busy at the moment with transients because of holidays so you get people from interstate plus overseas and they couldn't care less about the place ... They're on holidays so you can imagine most of them are pissed every night or out of their minds and they come and go and it is a pretty noisy environment. Noise is a big factor, but also violence is a factor. You can hear everything in the place. I can hear arguments four floors away and quite often rooms get wrecked and thrashed. I had a television got thrown out of a floor directly above me two floors up that landed outside my front window. 'Smash', looked out and there was a television just smashed to pieces. People throw bottles out the window cos they forget to open the window…

> [private] rental market is horrible unless you can find somewhere decent … You're living on your nerves. I mean anything could have happened.

Too little space, poor security and challenging neighbours were not the only problems. Rhonda had been forced to leave her previous

accommodation because of a major damp problem that she said made her ill:

> It was … very damp and my clothes were getting mildewed and I was throwing my clothes out all the time … I kept on complaining and they wouldn't cut the tress back, all that sort of thing, so I was constantly sick because of the dampness in the place.

She was also very unhappy in her present accommodation that she said was overrun with spiders and flies:

> Well, when I first came here I was sort of very attracted to it because of the sunshine and everything but you've got to live in a place to sort of really know what it's like and I'm having terrible trouble with spiders and blow flies, etcetera. I had the house sprayed on Monday [she had to pay] because the spiders are so bad.

Phyllis had recently left her partner and had managed to find a tiny granny flat:

> Last May I started back into the rental on my own and I have found it very difficult cos it is very expensive … All I could fit in was my bed and a lounge, you know. I've got boxes and the washing machine and dryer and everything sitting around the lounge room and the bedroom. So, yeah, there's not much room …

A few of the interviewees had been forced to live in boarding houses or shared accommodation. For a period the only accommodation Anne could afford was bedsitters or rooms in shared accommodation. She found it extremely stressful:

> You are cohabitating with the most desperate people in our community … apart from people living in the street. Safety is an issue. Learning to share with people that have no concern over sharing and they have their own agendas that they're concerned about and they're not concerned about others is a

> very difficult thing with sharing bathrooms and toilets and all that sort of thing and kitchen areas. So it is very confronting and you feel very isolated and alone and helpless because there doesn't seem to be anyone you can go to.

Anne was paying ~$200 for this accommodation. Her situation totally overwhelmed her:

> I was so entrapped in my own despair that I couldn't, I didn't know how to reach out to services that probably were available and no one was offering anything and everywhere I went the doors were closed so I sort of gave up.

At the time of the interview she was living in social housing and, as a result, her life had been completely transformed: 'If you've got a roof over your head you've got everything'.

For a period Leonie had been forced to live in a pub in a country town:

> They gave me a room, the manager of the bar, a female. I got on very well with her … and she sort of looked out for me and she said, 'You can live there for as long as you want.' … Initially I started to settle in there and thought this is all right … but it was the nature of the guests coming into the pub, not so much the four or five of us permanents … It was the people who came into the pub [accommodation] for one or two nights … Some of them were pretty dodgy characters and they were unknown … I realised I had to move.

Older private renters who were heavy smokers found it especially difficult to access reasonable accommodation. Malcolm spent $70 a week on cigarettes and could not afford an apartment. Also, he had no furniture and was thus dependent on rooms in boarding houses or pubs. The boarding house he was staying in at the time of the interview (2005) was grim:

> Well it's an old house that's been converted. Downstairs what would have been four rooms is eight bedrooms. Upstairs, I'm not really sure of, but I'd say that that's probably 10 rooms,

> maybe more and it's only partitioned. It's cold, … the furniture is substandard. There's gaps in the floorboards. There's gaps in the walls … exceedingly miserable and bloody cold, especially now that winter is coming on. But that seems to be the standard.

All of the places he had rented since losing his home after a divorce had been dismal:

> I mean I've been renting for 7 years, 8 years, ever since my wife threw me out, and most of them basically are substandard accommodation … They tend to charge as much as possible for as little as possible. That's what I've found. Finding good accommodation is very difficult.

He often had to live in close proximity to challenging people:

> Psychiatric patients, … living with them is exceedingly difficult, and living with alcoholics and I mean, yes, it is difficult, without belittling them and their problems and things like that.

He felt that there was no possibility of him ever being in a situation where he could contemplate renting conventional accommodation:

> Well, I look around the real estate agents, there's a real estate agent in Campsie [an area in Sydney] that's advertising a one-bedroom flat for $150 a week, but it's got no kitchen … I mean I've got no furniture, so I've got to get furnished accommodation. You're looking at minimum 4 weeks bond, plus 2 weeks in advance, and you're looking at something that's going to cost you $200 plus a week. So you're looking for a minimum of $1200. Where do you find it on a limited income?

The option of sharing rented accommodation so as to broaden possibilities was not viewed favourably. None of the interviewees were keen to share. Faye told of what happened to a friend of hers:

> I had another friend … She got a good house and then asked people to share, but it just doesn't work. She ended up virtually hiding in the bedroom from a more domineering personality and she ended up going away to Tasmania because the public housing is better.

Private renters and moving house

Unlike older homeowners who usually voluntarily decide to move and are often able to choose alternative accommodation in accord with a preferred lifestyle (Phillipson 2007), older private renters usually have little or no choice and when they do move it is usually not a voluntary move (Morris *et al.* 2005). They have to move because they can no longer afford the rent, the accommodation is untenable or the landlord has given them notice (Morris 2007). The thought of moving is viewed with much trepidation. Interviewees were acutely aware of the financial costs of moving:

> Moving is costly … Four weeks rental upfront and 4 weeks bond and moving costs, finalisation of utilities on leaving, reconnections at the new space and removalists. (Gloria)

Beverley was using most of her Age Pension for accommodation, but could not contemplate moving. She argued it was not financially possible:

> Well I couldn't afford it [to move]. I just couldn't come up with say for example $1500 for the rent or $1600[25] or whatever it might be, and then on top of that wherever you went … you'd probably be looking at $600, $700, $800, $900 for the movers. You'd be looking at around $3000 and now that's an impossibility for me.

Besides the financial cost, there was the emotional and physical strain. Studies have found that the health of older people who have to move involuntarily is often negatively affected (Choi 1996; Danermark *et al.* 1996; Mowbray 2015a; Wiles *et al.* 2009).

> So they've got all the costs of moving again. All the worry; the trauma of moving house; packing up all the stuff and then getting a removalist to remove it, or getting somebody to do it for you and then moving into a new house. Yes. It's a lot of trouble for us older blokes. Younger people mightn't worry that much about it. (Paul)

Moving from a familiar neighbourhood was also viewed as stressful. Similar to the findings of Walker and Hillier (2007), the services and the relationships interviewees had in the immediate vicinity were often perceived as extremely important:

> Well, I'm settled there in lots of ways … I can ring up my pharmacist and say, 'Can I put this on the account?' And she's very understanding … It's like that I know a lot of the identities in the area and people know me … and that was one of the things with the Community Housing that I stressed that I wanted to stay in the area because of the infrastructure of the church and my GP bulk bills and he's a fantastic guy and we can talk about all sorts of things and it's important that I have that. (Chris)

Beverley was also reluctant to leave her neighbourhood: 'Ah yes, well I know where everything is and when I go up the street I know where to go and how to get there and I sort of know the area reasonably well'.

Besides not wanting to move out of a familiar neighbourhood, there was a strong awareness that finding alternative accommodation can be enormously challenging. This was especially so for those interviewees who did not have a car and had nobody they could turn to for assistance. Often cheaper accommodation was only available in more remote areas. These neighbourhoods were usually poorly serviced and having a car was essential:

> But if you want to go right out to Glossodia or Freeman's Reach[26] you can occasionally get granny flats out there for $250 but if you don't drive and you're a woman on your own don't even think about it … (Gloria)

Looking for alternative accommodation was an extremely draining experience for Faye. She had been staying in a two-bedroom apartment but decided she needed to move after her partner died, as she could no longer afford the rent of $250 a week. At the time of the interview (December 2014) Faye had just found a 'one-bedroom shack' in a regional area for $150 a week. The cheap rent was conditional on her being responsible for any repairs and maintenance. Despite her having a car, it had taken her 6 months to find:

> The process of getting there [finding the new accommodation] has been terrible. A few different factors and one of the major ones was trying to find something that didn't take all my pension.

Many of the older private renters were desperate to move into social housing and had put their names on the waiting list. Their attempts to access social housing were often intensely frustrating and there was much demoralisation. They usually had little idea as to how their application would proceed:

> And I have put my name down for public housing. I've been accepted [for eligibility] for public housing, but of course the waiting list is huge, huge. I reckon it will be 10 years, 12 years. The time between then and now concerns me … You know, how am I going to be able to cope … I think we need to find out how many older people are in this situation where they have no choices. There is no choice because you have the choice of going to have your name on the list for public housing, but it's not a choice because it's a 12-year waiting list.[27] (Judith)

Other interviewees had similar experiences: 'I've waited 10 years for a Housing Commission [public housing]. It's a joke' (Nancy). She described what happened when she went to the housing authority:

> What was happening with me with the Housing when I'd get desperate I'd go down there and I'd approach them and I'd get, 'Sorry'. I've just got to say it, a little upstart on the

> other side of the counter that couldn't have given a damn and their attitude was just so bad cos they don't understand and couldn't care less ... and it really hurts when you've been waiting 10 years.

Paul recounted his experience with the housing authority:

> Well, the last time I was out there they were telling me about 10 years. I said, 'Thank you very much'. I tried to put my name down before I retired and I had to take them [NSW Housing] a statement about how much money I was earning, and they said, 'No, you cannot get on the Department of Housing list because you're earning too much money.' I said, 'But I want to put my name down now so that I can have a house when I retire because when I retire I won't be able to [rent privately]. I'll be dropping down from about $450 a week down to about $250 a week and that's a big drop.' And they said, 'No. There's nothing we can do about that. That's a government rule'.

Chris had been told that he was not eligible for the priority list and that he would have to wait for many years:

> But it's you know, paramount that I find cheaper accommodation … I have been to Public Housing and Community Housing and the waiting list is enormous. Housing wrote back to me after I applied for [housing], after I went into bankruptcy, and I looked to be put on a priority list, and they declined that [his application] and said that I could find my own rental.[28]

At the time of the interview, Gloria had been living in the same house on the central coast[29] for 15 years and the house was now on the market. She was worried that she could find herself homeless due to a lack of social housing in the area:

> If and when that place sells … I could become homeless because there is no affordable housing in this district that's

> available. And when I went to Community Housing to check on what level I was at, I am on their priority list, 'I have got about 2 years', she said to me before I might get an offer but the other problem she said, 'There's very little turnaround'. You see my generation are living longer and the second thing is there's been no affordable housing built here in this area as far as we are all aware since about 2000.[30]

Interviewees found the bureaucratic processes required by the state housing authority onerous. James was desperate to move into public housing:

> I gave them all my medical history. I filled out the housing application, then they wanted additional information. Bank statements, stuff about how could I prove that the house was no good. They wanted an independent living assessment done to show that I'm not wheelchair bound and whatever so that's got to be filled out …

The difficulty of finding affordable accommodation in the private rental sector and accessing social housing in Sydney is poignantly illustrated in the case of Peter who was interviewed in 2008 (Box 5.2).

Rejection of social housing offered

Some of the private renters had been offered social housing but had rejected what they had been offered. The size of the dwelling was often an issue. Research has indicated that the notion that older people require or desire less space is not necessarily correct (Gilroy 2005; Judd *et al.* 2010). Although she was struggling financially, June would not contemplate moving from her comfortable two-bedroom apartment into a one-bedroom apartment in public housing:

> Housing, well they've offered me two units actually since I've been on the list but they're both one-bedroom units which are just not big enough for me because I have one room that's full of sewing gear at the moment and I have other furniture that I would just have to sell it or give it away and I don't

Box 5.2. Peter's story – forced to leave Sydney and move to a remote village

At the time of the interview, Peter was living in social housing in a small town 3 hours from Sydney. He had been in this village for a year. Previously, he had lived in an inner-city neighbourhood in Sydney for ~40 years with his *de facto* partner. After she passed away, he was forced to vacate the house because his partner's daughter wanted to charge him a market rent.

At the present I'm renting a one-bedroom flat [community housing] in R…. 3 hours south of Sydney and I pay $100 per week rent to Mid-South Council … In Sydney I was on a [private] rent down there and the rent was going to be put up from $110 to $500 and that was the decision I had to make was to move from Sydney to the Central Tablelands because there was no possible way I could have stayed in Sydney and paid the rent down there.

The lady that owned the house decided she can get more rent [and requested I] … look around for something else and I looked around and I even went to places, rooms to rent in Petersham (a suburb in Sydney). They started from $165. You wouldn't have stayed there one night they were that bad and that was from $165 per room, … absolutely terrible. There was nothing in it. There was one old wardrobe, would have been 50 years old, and that was it. There was no way that you could put all your furniture into that room. Shared sort of kitchenette and the rest of it was shared too … and so depressing I just had to get out immediately. I looked at other places advertised privately in the *Trading Post*. I had some answers off them but they were out in semi-rural areas and they wanted just a shared room from $120. In Sydney, even studio flats in Glebe [a suburb] there would have been from $350 per week …

It was so depressing and then on me walks I'd see these poor chaps in the park … I thought no wonder they're laying in the parks. Even on pensions or whatever they got off the government they could not have even got a room …

I went to the Department of Housing and I was sitting in there and they said, 'Where would you like to go?' 'Well', I said, 'You're not offering me anything in Sydney'. I said, 'I can understand that because of the accommodation. How hard it is' and they said, 'Where would you like to go?' I didn't really know. I said, 'Wagga [a regional town 460 km from Sydney] or anything you know'. They could not offer me anything and they knew that I had to get out … I can understand now how people end up on the streets.

> want to do that and I'm very comfortable where I am. I've been here for 4 years almost and I have a courtyard out the back. I have a garden and I have air-conditioning.

Arieta rejected the studio apartment she was offered. Besides the lack of space, she was also concerned about the stairs and location:

> They said they give me only the [studio apartment] … Bed here, lounge, everything in one space. No. I don't like that. When some people [visitors] come, then I want to get ready to go somewhere, I got no place to change. No privacy ... [Also] I can't go up and down steps, very hard for me. And very small place. My things don't fit in there. Where I put the TV and my wardrobe? No place. And no transport. Shopping centre, railway station is very far away.

Carol would not consider public housing mainly because she needed a two-bedroom apartment for when her children and granddaughter visit:

> There are lots of problems with the Housing Commission here … In regional New South Wales if you are a single person on your own you will never be given any more than a one-bedroom flat, unit. You will probably end up in a bedsitter and I couldn't do that … They [her children] are half-an-hour out of town and they come into different functions in town and they may stay the night, so I need a second bedroom.

A perception that the public housing they had been offered was not safe was another reason for not accepting the accommodation offered:

> They offered me Waterloo [an inner-city neighbourhood in Sydney] and just right on the very top floor. And like when I went out to look at it, you had to step over drunks. So I went back there and said, 'There's no way'. I said, 'You put me right on the top floor and the lift, you have drunks outside, drunks inside.' I said, 'I wouldn't even consider it'. (Ellen)

She was offered public housing in another area but rejected it for similar reasons:

> I went there and took a look at that and said, 'No. There'd be no way'. I wouldn't even like going home in the light to where it was and see all the graffiti and stuff.

Peter was offered a place in a large regional centre 4 hours from Sydney. He describes his experience:

> I got out there and it was a battle zone. Graffitied [sic] everything and I said, 'This place comes up on TV regularly, disturbances and that'. And when I got there, there's a poor lady came out on a walking stick and she knew the lady that I was with was from the Department of Housing. She said, 'And what are you going to do with the chap on top of me? He's threatened to kill me again'. And she went on for about 10 minutes and she was shaking and I was taking all this in and I was thinking this is exactly what I thought it was going to be like, so I declined their offer. They had a bus shelter outside the complex that was smashed to smithereens and graffitied and all the brickwork over the units was graffitied. Just a depressing scene.

A couple of the interviewees would not contemplate a high-rise apartment:

> I did get the offer of a Housing Commission flat ... When I went into it, it was in high rise over at Surry Hills and it was on about the 17th floor or something and there's no way that I could actually live in that situation. I just like to be down on the ground. (Valerie)

A couple of the older private renters were fundamentally prejudiced against public housing and refused to consider it under any circumstances:

> Depending on where it is and what the people are like because I've found with a lot of public housing that they've got a lot of young members of society who are drug addicts and I don't want to get into that … My son-in-law took me out to Green Square or somewhere and he said, 'What do you think of them?' and I said, 'I think they're depressing.' … I think you need to be with people who've got the same sort of attitude as you. (Elsie)

> And to be honest I don't want to ever move out of private rental accommodation and go into Housing Commission. I couldn't. (Beverley)

The accommodation of older social housing tenants

Most of the older social housing tenants interviewed were adamant that their accommodation was adequate and created the foundation for a decent life. They felt fortunate and were highly appreciative:

> The day I come to have a look at this place … I thought, 'Gee I like this place'. And I went back to the Housing Commission and I said, 'That's my house. Don't give it away'. I said, 'I love it'. (Mavis)

> If I had to pay another $10 or $15 a week for what I've got, fantastic. I'm safe. I'm secure. I've got everything I need. Wonderful bath, shower, toilet everything. There's not a problem. (Gloria)

> I am happy. I am very happy. My place is clean. Nobody bothers me … I have everything. I don't know. Maybe some people complain, but I don't complain. (Lada)

> I can't say what I like best. I love my apartment. I have furnished it how I could. We are happy here with my husband. (Liliya)

> I'm damned lucky to have such a nice flat I think. I appreciate it and am very grateful for it. (Manuel)

> I'm grateful to be able to talk about this you know. I want people to know that I am grateful for my place, so grateful … (Joanne)

Joanne loved her apartment in Sydney where she had lived for 42 years:

> I have a three-bedroom place. It is absolutely beautiful. Anyone can come in at any time. When they done my kitchen up I went and bought some special tiles cos I wanted to have different colours instead of all white … When they done the kitchen, they done a new carpet. It's good. I'm happy with it.

Mildred had been in her three-bedroom terrace for 16 years. Her mother had lived in the same house for 30 years:

> It's just a lovely house. I love it. I wouldn't want to live anywhere else. My cousin wanted me to move up the coast to live with her and I was all for it, you know, and then I came home and wandered around and I said, 'What do I want to leave here for?'

When asked if she was satisfied with her accommodation, Joyce responded, 'Yes, I love it. They've just done the place up. Got a new kitchen. Got a lovely bathroom'. Joyce was the first resident in her inner city housing complex and had been in the same apartment for 46 years.

At the time of the interview, John had been in his apartment in Sydney's inner city for 21 years:

> When I first came here I thought it was a little bit of heaven and that's probably an over-exaggeration, but I still don't have any complaints except the type of people they put in here [in the housing complex] and maintenance.

For immigrants from the old Soviet Union, public housing accommodation was seen as an enormous step-up:

> This apartment is very comfortable, conveniently located in the city … We have everything. We have a great bathroom, shower. We have a great balcony. We have two bedrooms and a lounge room. We have a separate laundry. All of this makes life better. (Alina)

In apartment blocks where residualisation and anti-social behaviour were significant interviewees, not surprisingly, tended to be far less satisfied. The chaos of the common areas spilt over into their perceptions of their accommodation. Doris was living in an apartment block that had several difficult tenants. When asked if she was pleased to be in public housing, she responded, 'No. I hate it'. She was then asked whether she felt at home in her accommodation:

> No. No, I couldn't say that … You've got to share the laundry. You've got to go past the neighbours to get to the

> chute room to put the rubbish. They fill up the chute room with stuff. You can't get in and then you have to get in touch with the Housing Commission and they take so long and things smell.

Doris's perception of her accommodation was also influenced by her housing history. She had been a homeowner before her divorce. Despite her dissatisfaction she would not contemplate moving into private rental.

Ellen was one of the few public housing tenants interviewed who was dissatisfied with her accommodation. However, she was not in actual public housing but in a private dwelling for which the Department of Housing had taken out a 'head lease'. The interviewee needed to be near her children because she needed assistance in caring for her husband. However, there was no public housing in the area and the state housing authority had placed her and her husband in a granny flat that was far too small for their needs. Due to her husband's ill-health she needed two bedrooms:

> My husband's actually now going in a nursing home because, one of the reasons is because of the [public housing] accommodation … It's very tiny and we're sleeping in a single bedroom … and I've got two beds in that bedroom and you can't move so you know basically I'm on the waiting list but there's no properties in the area.

Social housing tenants and moving

Almost all of the social housing interviewees had no desire to move and most said that they would like to be in their present accommodation until they died:

> I'm settled here till they take me out feet first. I have no intention [of moving]. If I die here, I'll go out in a box. (Norma)

> It could be one day [that I move] but when I'm in a box. (Mildred)

> The only way they'll take me out of here is in a box. (Patricia)

> What could we find that is better than this? We have an apartment here that was recently renovated. Everything is here. (Olga)

> I won't move … They'll have to carry me out in a box. (Louise)

I asked Nina if she would want to leave here. She responded, 'No, no, no. You know they asked me to switch [apartments]. Not for anything'. For Joyce, the thought of moving was terrifying:

> I'd die if I had to move from here. I couldn't stand it. Me son wanted me to move because of this [difficult] fellow next door. He said, 'Mum, we'll get another place'. I said, 'I'd die in a month if I moved from here cos I've been here all these years'.

The length of residence, strong social ties, familiarity with the neighbourhood and local services and the cost of accommodation in the private rental sector, made the thought of moving inconceivable for almost all of the social housing tenants interviewed. A long-time resident of Millers Point, an inner-city area where public housing was first constructed in Australia, and where the state government has begun selling off the public housing stock and relocating residents (this is discussed in detail in Chapter 8), commented:

> Well, it [public housing and living in Millers Point] is the best thing I've ever known and want to know. I'm more than happy to be here. Can't see myself living anywhere else. We're close to what we need … or to whatever medical things we have and I realise they've got them [services] everywhere too but no this suits us at this stage of life. That's right. It's different, isn't it? (Jean)

Familiarity with the neighbourhood and security were the key factors for Heather, another long-established Millers Point resident:

> I think it is the security probably … As you get older I think you get more set in your ways and you like the security and you feel safe. I mean you know [when] you go to a new area you

> don't know how safe you feel. You don't know whether there's drugs or guns next door. At least you've got a fair idea here.

Another long-established public housing resident commented:

> I just want to let your readers to know that there are people [public housing tenants] out there that love their little places. I don't mind moving but I want to move to where I'm going to die you know. Where I know I'm going to be secure and they're not going to throw me out. I know they're not going to throw me out here. (Joanne)

The few tenants who wanted to move lived in apartment blocks that had several challenging tenants. They did not want to move out of public housing but away from their troubled housing complexes. They were deeply aware of the implications of moving into private renting:

> It costs too much money. You can live on the pension if you're not paying private rentals … No. I couldn't consider it [private rental], unless it was about $70 a week and where are you going to find a place for $70 a week. (Doris)

Older homeowners' perceptions of their accommodation

Almost all of the homeowners interviewed were deeply attached to their homes. Like the long-standing social housing residents, the longevity of residence, intense familiarity with the family home and the many memories associated with it, were significant contributors to the strong attachment many homeowners felt (Elliot and Wadley 2013; Saunders 1989). Home ownership was associated with control and independence. As de Jonge *et al.* (2011: 40) state:

> For older people, home is one of the few remaining environments where they felt they have control over their lives … and can exert autonomy and control over their use of time and space.

Most of the homeowners could not envisage living anywhere else:

> Yes. I love my little unit and I look out on a reserve. I used to have a beautiful view of the ocean but the trees have grown

> up and hidden that, but I still see Long Reef headland and the lagoon. It's a lovely position here. (Linda)

> I love it. I know it is a big house for one person … I feel a bit guilty actually because one person rattling around in a house this size is a bit greedy but I love it. I really do. (Maureen)

> We call it paradise. Because we, I mean I'm in the back room now but if I was in the front room I'm just looking over the ocean. We watch the Sydney to Hobart yacht races go past our house … It's a full brick home. We didn't build it but it's an average nice sort of house but we're up on a hill and look over the ocean. It's a very nice neighbourhood. (Paula)

Christine and her husband lived in a regional town and had been in the same house for 22 years:

> Well I wouldn't move because I live right on the water. My husband goes fishing. We live on a lake … so my husband walks out the backdoor and catches dinner.

At the time of the interview in 2012, Lyn had been living in the same home for 53 years:

> Well, I couldn't see living anywhere else. I lived in mum and dad's home till I was 21 and then I moved in here and we haven't gone anywhere else.

Shirley moved into her five-bedroom home in 1963, the year she married. At the time of the interview her husband had passed away and her children had moved out, but she had no intention of moving:

> I can walk around this [house] at night … I wouldn't turn the light on. If I wake up during the night and I need a drink of water. I don't turn a light on cos I know exactly where I to put my feet. I can walk this house blindfolded.

For Francesca, who has four children and had been a single parent for a considerable period, owning her home was viewed as a personal triumph and gave her tremendous satisfaction:

> The thing is … since my husband left me I had no one else … You have to get on with life, make the most of your situation. I mean he has never paid anything to this house. I have paid for this house on my own … I love my house … I'm proud of myself … I had to borrow some money but I was lucky. I was able to borrow … but I've paid it off.

Denise had also been a single parent. She had been in the same house for 44 years and had a similar perspective to Francesca:

> Well, see my husband left me. I'd only been here in Australia 1 year and he left me here. I had a daughter who was only 6. She had just gone to school … So I struggled to pay the house off and I think it was hard, but it is paid off and I love where I live.

The use of the space

Almost all of the homeowners felt that they needed the space they had (see Judd *et al.* 2010). Those who had spare rooms tended to use the rooms and enjoyed the space:

> We've got a spare room, which we call my room. That's where I keep all my books and music machine and stuff like that and there's the other spare bedroom which is generally a guest room and our bedroom of course … We could do with one less bedroom … but it is just convenient to say, 'Right, you can sleep in this room'. (Henry)

Maureen lived alone in a four-bedroom home:

> I've got a bedroom for sleeping in. I have one room I use as a study. It has got bookshelves and three computers … I've got a lounge room, a dining room, a television room and I have a sewing room. And no, I don't use all the rooms. No, there's probably two bedrooms I don't use unless there's visitors.

Spare rooms were very important for those homeowners who had grandchildren who stayed over:

> So my grandsons come and stay and then I have a spare room, which is actually a study. I do my bible reading and stuff in there and I've got another television in there. I love my little home. (Denise)

> When the grandchildren come over and sleep over we use everything, but otherwise no. (Christine)

Having total control over their space was a source of much satisfaction.

> Like, I don't have to ask permission if I want to put a nail on the wall or if I want to repaint something. I don't have to ask permission.

Joe had a similar response:

> If I want to build another garage or I want to build something I don't have to ask anybody else except the council and I go ahead and do it and I'm the boss.

Susan's husband had been in a wheelchair. He had passed away a couple of years before the interview. They were able to do the necessary renovations so that he could continue to live at home:

> I had him in a nursing home up the road till we did the renovations ... We had to open the bedroom door. We got a builder in ... the bathroom entrance and laundry entrance and the front door we had to make that bigger.

Homeowners who had pets emphasised the importance of having their own home and adequate space: 'I need a house or something where I can have a dog, so I guess I'll stay here' (Helen).

The home as a site of activity

An important advantage that homeowners have is their freedom to work in the garden or on their home. It was a major activity for some and a source of much satisfaction:

> My garden is chock-a-block and that was important to me because I don't think I could … live in a unit. Also the

> garden gives me something to do that's also beneficial to me you know. (Francesca)

> My wife actually looks after the five little gardens and she looks after them just because she likes it. No money changes hands … She takes a lot of pride in the garden. She's always digging something out and putting something in. (Henry)

> We're gardeners so we have a big block … I think it's ideal. It is on a single level, which is a plus. As you get older I think a single level is ideal. (Christine)

Joe, who was 80 at the time of the interview, appeared to constantly have a major home improvement project that kept him engaged:

> In the last year I built a new garage by myself. I also built the second garage by myself … My next project is I'm just putting paving outside the garage I've just built. … And after that, well I'm scratching my head … There's always something to do … I keep my house perfect. Every blade of grass, I keep the trees pruned. I keep it all nice. It gives me something to do.

Homeowners and ageing in place

In line with previous studies (see Levenson *et al.* 2005; Oswald *et al.* 2011), almost all of the homeowners interviewed had a strong attachment to their homes and were reluctant to move. Despite being by herself and her home having five bedrooms and requiring a good deal of maintenance, Shirley had no intention of moving:

> We worked very hard to get the house. We did you know strain against the finances … When I retired from work I thought I'm going to start at the bedroom and I'm going through each cupboard one room at a time and get rid of all the things that I don't actually need. Well I sort of haven't finished one cupboard. So you know I'm a bit of a storer. I'm very sentimental …

As long as they had the capacity to live independently they wanted to stay in their existing home. Linda captured this determination:

> Fortunately, at the moment, I'll be 88 in June but I'm still, I'm only a small woman but I'm active … So I'm in better shape than a lot of people you know. As they say, it takes all your courage to grow old, and I couldn't agree more.

There was a realisation that at some point moving may be a sensible option. Frances lived by herself and had various health issues. Although she loved her apartment, she was considering her options. She was deeply concerned about being a burden:

> If you're a spinster and on your own you may have a supportive family but they might live in other parts of the country so you know, are you being responsible if you stay in your own home? I don't think you are. I think you're better off being in a hostel where you are self-sufficient. Where at least there are other people around there who can help if you need help and they are on site. Whereas here there are people who can help me but it might take them 2 days to be able to get time to come and help. So I think you've got to look very carefully at that. At people who are alone without any family support and who have aged friends because if you have aged friends you don't want to give them the responsibility of looking after you.

The location of the home was another factor motivating homeowners to consider their options as regards to ageing in place. Joy, 84 at the time of the interview and still driving, said she would have to consider moving if she could no longer drive:

> I'm comfortable here and the only thing that would really make me consider moving would be if next year when I go for my driver's licence again at 85[31] … If I became dependent on public transport and couldn't drive any more that would make life very difficult because you know the public transport is within walking distance but not for my age.

The steepness and size of the block were issues for Helen:

> It is on a fairly steep block … It only worries me if I get unwell and it is … quite a big block but I do get a lawnmower man to come and mow fortnightly normally … The house itself isn't very big but you know I could live in a smaller house easily and it would be nice to be on a nice flat block somewhere.

For some homeowners, especially women living by themselves in a freestanding house, security was an issue:

> I've got an alarm on in the house. I've got the dog as well. He can't do much … but if anybody comes in they won't go out. I've got bars on the door. I've got security windows and I've got the shutters … (Susan)

At the time of the interview, Irene's daughter and her partner lived with her. However, they were planning to move out of her large home and she was apprehensive about the impact and whether she would manage living alone:

> I don't know how I'm going to feel when Madeleine completely moves out because at the moment she comes and goes and I come and go as I wish and I do enjoy having my odd days just to myself. But when she moves I will be completely alone again rattling around in this. Do I want that?

Interviewees were concerned about the cost of moving:

> You can't just pick up your house and move. You've got to go through the process of selling and moving on and whatever and if I sold up today, well it is going to cost me around $30 000 to do it and that's just to walk out the door … … Each time you move you're up for at least $30 000 with government, agent fees, legal fees … and everything. They've all got their hands out. (Doug)

There was also a concern that if there was a substantial surplus after selling the family home and purchasing elsewhere, this could impact on the fortnightly pension:

> And also cos if I sell this house and bought a unit the difference in the price of this house and the unit, if the unit was say $100 000 less than this house I'm going into a one-bedroom unit and just for argument sake … I would suddenly have $100 000 in my bank. Centrelink would then use it to decrease my pension. (Joy)

Downsizing

The few homeowners interviewed who had decided to downsize were pleased with their decision. They felt that they had been able to purchase a home that was appropriate for their situation. Thelma was divorced and was living by herself:

> Yes, I bought a villa which is freestanding. So it is just like a house but has a very small yard that I can manage. I'm a keen gardener so I needed the dirt. Maintenance-free as possible because I have no family living up here.

She had thought carefully about the future when she bought the villa:

> I deliberately chose when I bought the house. I chose the house that was on a bus route so that when I can't drive I still have transport and one that's only got three steps. It's not on the ground but three steps front and back.

A couple had downsized because their poor health meant that they were no longer able to maintain a large home:

> Where we were it was quite large. Yeah. You had grass to cut, walls to paint, roofs to clean and that sort of stuff, so it all became very difficult. I was okay then but I was just starting to deteriorate [health-wise] so now it'd be virtually impossible … Too many years of smoking. (Henry)

Downsizing was not necessarily a wise choice. Lorraine had sold her home in Queensland and moved to a one-bedroom apartment in

Sydney to be close to her son. She deeply regretted her purchase and was thinking of selling her apartment and moving to a retirement village:

> I'm finding it awful living there to be honest. It is sort of too much ... I just find it [the security] oppressive. Every time I go out of my door there's a camera there and … there are other issues. I thought one bedroom would be enough … but it's not big enough … I miss, coming from Queensland, I miss the morning sun siting out on the veranda. Little things like that … Yes, I think, I know I have to move. I know that I must do that … I guess I want to move back to fresh air and a bit of grass. I know that sounds crazy. When I bought my unit I thought this is lovely and those balmy afternoons I can sit back and enjoy the harbour breezes. [However] it is so dusty. It is revolting and I actually have these floor to ceiling louvres and I thought it will be so lovely but it just scoops everything up and all the restaurants around and all the smells.

Downsizing often meant moving into a unit. Besides units costing nearly as much as houses, interviewees were concerned about strata fees. An interviewee in a regional town commented:

> I know we're a lot cheaper than Sydney. I mean I would get $300 000 for my house but you can't get a unit, even a two-bedroom unit would be $290 000. Well, by the time you've paid all the government fees and everything you couldn't do it … I like my home. I'll stay here. I keep thinking I'll get a two-bedroom unit somewhere and it'd be a lot easier but then it isn't because you've still got to pay [strata] fees. (Doreen)

Conclusions

The chapter has illustrated how housing tenure and financial resources impact on accommodation quality and possibilities. The older private renters were determined to live in decent accommodation and a number

had succeeded in accessing reasonable housing, but usually at great cost. Their disposable income after paying for the accommodation was often negligible. Many had not succeeded and were living in inadequate, and in some cases squalid, conditions. Their capacity to access adequate accommodation was determined by their resources and where they were located. Thus private renters in Sydney were more likely to find themselves in dismal circumstances due to the high cost of rental accommodation. There was a good deal of contingency. Some had found reasonable accommodation and their landlord had been generous and had set the rent at what appeared to be below the market rent.

Moving was viewed with enormous trepidation. It was costly and emotionally and physically draining. Their endeavours to access social housing were characterised by uncertainty and frustration. They rarely knew what their chances were and a few commented on being shown totally inappropriate dwellings.

In contrast to the private renters, almost all of the older social housing tenants were pleased with their homes. Their guaranteed security of occupancy and adequacy of their accommodation meant that they felt settled and were able to create a home in which they felt comfortable (see Chapter 8). Most were deeply appreciative of their housing and spoke of how fortunate they felt. They saw their future as being in social housing and had no desire to move. The private rental sector was viewed as an unthinkable option. Social housing tenants located in public housing complexes that had several challenging tenants expressed some dissatisfaction. Dealing with these neighbours on a daily basis was difficult (see Chapter 9 for a detailed discussion). However, even these tenants vehemently rejected the private renting option.

Almost all of the homeowners interviewed felt settled and their home was the fulcrum of their lives. The intense familiarity and the knowledge that this was their space with which they could do what they wanted, made the home a key source of wellbeing. Besides providing subjective solace, it also provided a basis for much activity. Gardening, maintenance and general pottering around, meant that home ownership and the home was viewed as richly rewarding. There was certainly concern around the future and the capacity to age in

place. This was especially so for interviewees who were living by themselves in large homes and/or in locations that meant you needed to be able to drive to remain in touch. Some homeowners had downsized but most had no intention of moving. The thought was overwhelming and life was relatively easy in their present home.