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## Conference Abstract

## Age-specific housing in Australia for low to moderate income older people

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## Abstract

With larger numbers of older people in many developed nations living longer and limited social and public funds available to support this ageing population, there is increasing demand for age-appropriate and affordable housing that can adequately encompass the care needs of older people with low to moderate-incomes.

Age-specific housing is defined in this paper as accommodation that involves facilities and/or services that are targeted towards the particular care needs of older people, incorporating both accessible physical design and additional care services. This paper will report on an Australian project evaluating affordable housing options for low to moderate-income older people.

This project sought to answer the following key questions: One, what is the nature of the age-specific housing market in Australia at present? Two, what factors have influenced the provision of particular types of age-specific housing products? Three, what factors are shaping the market growth of particular types of age-specific housing? A number of age-specific housing models were evaluated including for-profit retirement villages, not-for-profit retirement villages, community housing, mobile home retirement communities, age-specific boarding houses, and assisted living villages.

The space between community-based aged care and residential aged care in which age-specific housing fits has been largely uncharted. A knowledge gap exists about how age-specific housing options operate the extent and quality of the care services they provide, and their affordability for lower-income earners. This has also led to a lack of consistency in terminology and a lack of any useable typology of housing models for the sector.

Key findings of the project were that Australia's population is ageing at a rapid rate, and that, while most older people own their own home and are in a secure housing situation, many of those who are reliant on the Age Pension and live in the private rental market are under considerable housing stress. There is great variation in policy and regulation depth and coverage of various age-specific housing models and policy for housing and care in an ageing Australia has yet to be addressed in an integrated manner across different areas of government. A lack of clear boundaries and coordination is evident despite some degree of substitutability between residential and community care. The

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resultant lack of flexibility in both accommodation and care choice is sharpest for those older people on lower incomes.

## **Keywords**

older adults, housing, age-specific housing, terminology

Presentation available from the FICCDAT Growing Older conference site