



Seniors Housing Strategy Online Survey Summary Report September 2016 (updated November)

Contact:

**Chantal Roberts
Executive Officer
Shelter WA**

eo@shelterwa.org.au

08 9325 6660

**33 Moore Street
EAST PERTH 6004**

Executive Summary

The Housing Authority, in partnership with Shelter WA, is currently engaging with seniors' organisations, community services, housing and industry stakeholders and senior housing consumers to inform the development of a Seniors Housing Strategy, which will complement *the WA State Affordable Housing Strategy*.

The objective of the Seniors Housing Strategy is to enable older Western Australians on low to moderate incomes to access and sustain available, affordable and appropriate housing, post-retirement age, so they can age well in the community of their choice.

As part of this project, Shelter WA conducted an online survey over July and August 2016. This survey was promoted to 55s and over by Shelter WA and Housing Authority, and sent to Council of the Ageing WA (COTA WA) and Aged & Community Services WA (ACSWA) for distribution. The Housing Authority also encouraged participation in the survey through a local radio station broadcast on Curtin FM.

The overall objective of this survey was to understand the housing needs and aspirations of seniors, and potential gaps in service delivery to this demographic, to inform the development of a Seniors Housing Strategy.

The information gathered through this survey will supplement the survey conducted in metropolitan and regional consultations held in May and June 2016. These previous consultations were largely attended by public housing tenants and social housing wait list applicants, and not truly reflective of the overall seniors' demographic.

The key findings from the survey were:

- Overall, participants were satisfied with current living arrangements and most believed it would meet their future needs
- Many participants will rely almost fully on the aged pension for living expenses into retirement, which could place them in housing stress
- Those struggling to meet daily expenses largely didn't access emergency relief
- A few participants may have substantial mortgages once they retire, which increases their financial and therefore housing insecurity
- Affordability, location and availability of services were the main reasons participants chose to live where they did
- Smaller dwellings that have universal design elements were preferred
- Maintenance of housing was an important issue, and an issue that was causing financial stress for some
- Participants wanted manageable gardens
- Family, neighbours and surrounding community were important to participants
- Safety and security within dwellings was important to participants
- Participants did downsize as they aged, but some felt there were barriers to downsizing
- Participants preferred to live in their own homes, as this provided them security of tenure
- The majority of participants had spare bedrooms, but these were utilised by visiting relatives and hobbies
- Participants wanted to live independently for as long as they could
- Most participants didn't need home modifications, but for those who did, bathrooms were mainly where modifications were made

Through an analysis of responses, it was identified that the data is likely to contain some inaccuracies. Although the participants were asked to fill out responses in relation to their whole household, it was clear that some were individual responses, and it was likely that multiple responses from single households also occurred. A detailed analysis of the impact of this on data reliability has not been undertaken, but it is not perceived to be a significant issue.

It should be noted that this survey only briefly identifies the housing needs and preferences of seniors living with a disability. In 2012, it was estimated that 43% of those over 55 are living with one or more disabilities¹. Meeting the needs of seniors living with a disability must be an important consideration in the development of the Seniors Housing Strategy. Seniors who are living with a disability may require:

- Purpose built housing, or modifications to existing dwellings to include universal design elements;
- Additional bedrooms for live-in carers;
- Easy accessibility to services.

The housing needs and aspirations of high needs groups is not explored in detail through this survey. Those living with mental health issues, or marginalised groups, such as Aboriginal people, will require housing and support different to that of the majority of the seniors' population. These groups may require wrap around services to support them to sustain their tenancies, and also other supports to address other issues they may be facing. This must also be a consideration for the Seniors Housing Strategy.

Introduction

As part of the Seniors Housing Strategy project, Shelter WA conducted an online survey over July and August 2016. The objective of this survey was to collect information about the housing needs and preferences of Seniors to inform future housing policy and the development of a Seniors Housing Strategy for WA.

Shelter WA led the development of the survey, in consultation with the WA Housing Authority. The survey was promoted to 55s and over by Shelter WA and Housing Authority, and sent to Council of the Ageing WA (COTA WA) and Aged & Community Services WA (ACSWA) for distribution. The Housing Authority also encouraged participation in the survey through a local radio station broadcast on Curtin FM.

This survey was completed by 297 participants between 25 July and 25 August 2016. Although the survey was promoted to those over 55, 21 households with all household members under 55 chose to fill out the survey. These responses were excluded from this analysis, but may be looked at separately in relation to the Seniors Housing Strategy.

To gain a better understanding of the large number of open-ended questions and 'Other' responses, a categorisation of answers was undertaken. This process was undertaken for the majority of open-ended responses, particularly where the analysis was seen as important to inform key findings.

¹ Australian Bureau of Statistics, 4330.0 - Disability, Ageing and Carers, Australia: Summary of Findings, 2012 (2013)

Key Findings

Overall, participants were satisfied with current living arrangements and most believed it would meet their future needs

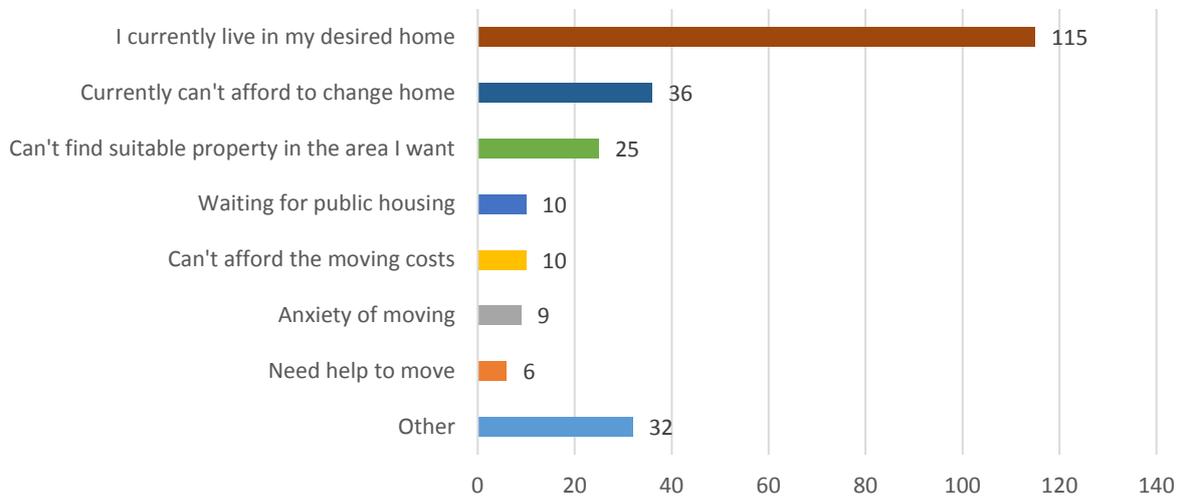
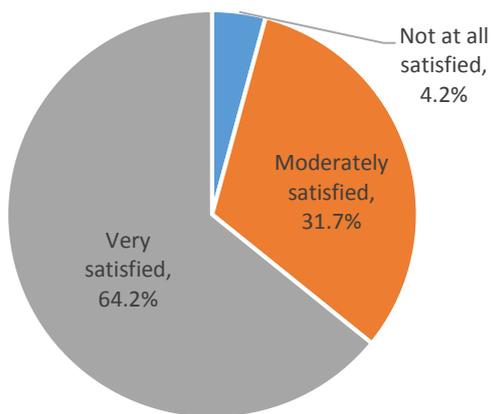


Figure 1: Responses to 'What is stopping you from achieving this?' in reference to 'What kind of community would you like to live in?'



Participants were largely satisfied with current living arrangements, with only 4.2% noting that they were not at all satisfied with their current home. 74% of participants believed their home would meet their future needs, and most participants didn't want to move in the future (69% of responses).

Categorised responses to the worst thing about current housing situation showed that 43 out of 283 participants had nothing to complain about with their current housing. This was the second highest response to the question.

Figure 2: Responses to 'How satisfied are you with your current home?'

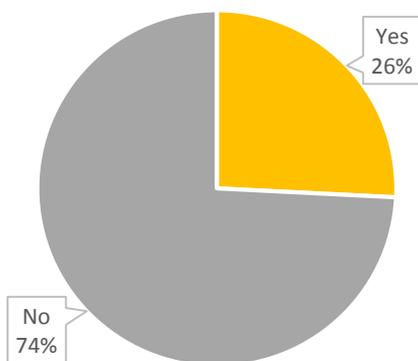


Figure 4: Responses to 'Do you want to move from where you are?'

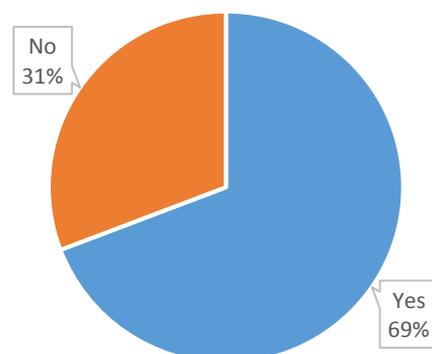


Figure 3: Responses to 'Do you think your home will suit your future needs?'

Many participants will rely almost fully on the aged pension for living expenses into retirement, which could place them in housing stress

It was found that 39% of participants had a superannuation/savings balances of \$50,000 or less. This is concerning with only 33% of these households employed or owning business, and only 26.7% owning their home outright. It is likely that many with low superannuation/savings balances will have little capacity to add to savings for retirement. This is especially pertinent given 67.9% of participants with less than \$50,000 were 64 years or older. Almost half of participants noting a balance of \$50,000 or less in superannuation/savings also mentioned they currently struggled to meet day to day expenses after paying for their housing costs. These participants are likely to rely heavily on the adequacy of the aged pension to meet all living expenses. Shelter WA’s previous research into housing vulnerability for seniors highlights inadequacy of the aged pension in covering the daily living costs for those who are in the private rental market, or still have significant weekly housing costs.²

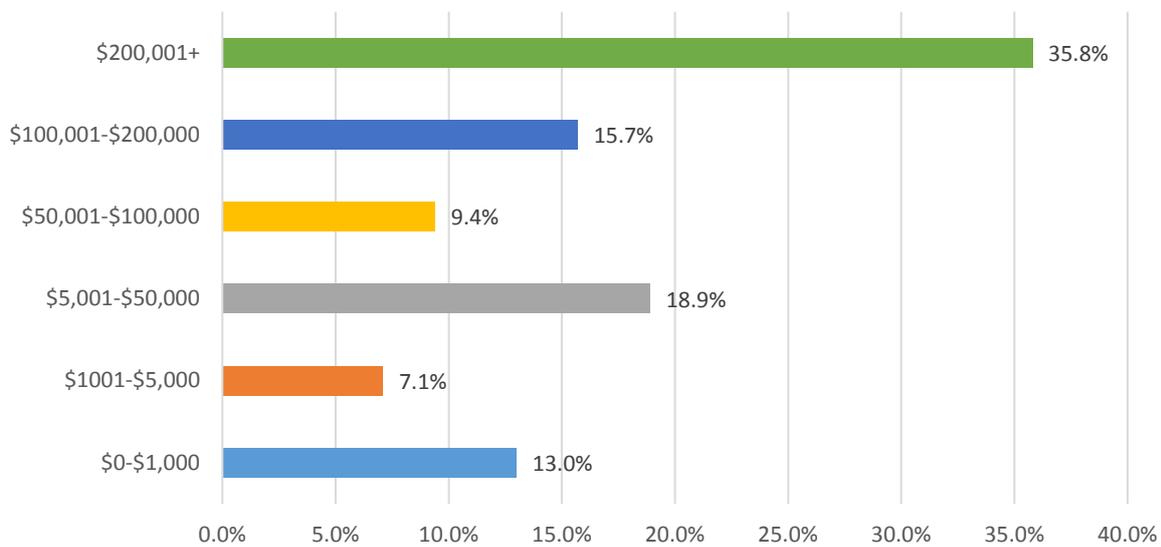
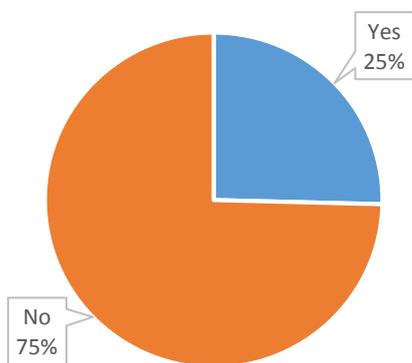


Figure 5: Responses to 'What if any - is your superannuation or savings balance?'

Those struggling to meet daily expenses largely didn't access emergency relief.



25% of participants indicated that they couldn't meet day-to-day expenses once housing costs were paid. Most participants mentioning that they struggled to meet housing costs lived in the private rental market (34.4%), or in their own home, with a mortgage (31.25%). Of the 25% (69 households) who struggled to meet day-to-day expenses once housing costs have been paid, 82.6% never accessed emergency relief for food or help with utilities. This suggests that they are either unaware they can access emergency relief and require more information, or the current system of emergency relief provision is not adequate or suitable for these participants.

Figure 6: Responses to 'Do you struggle to meet day-to-day expenses after you've paid for your housing costs (mortgage/rent)?'

² Preventing Homelessness Among Seniors in WA, Shelter WA, November 2015.

A few participants may have substantial mortgages once they retire, which increases their financial and housing insecurity

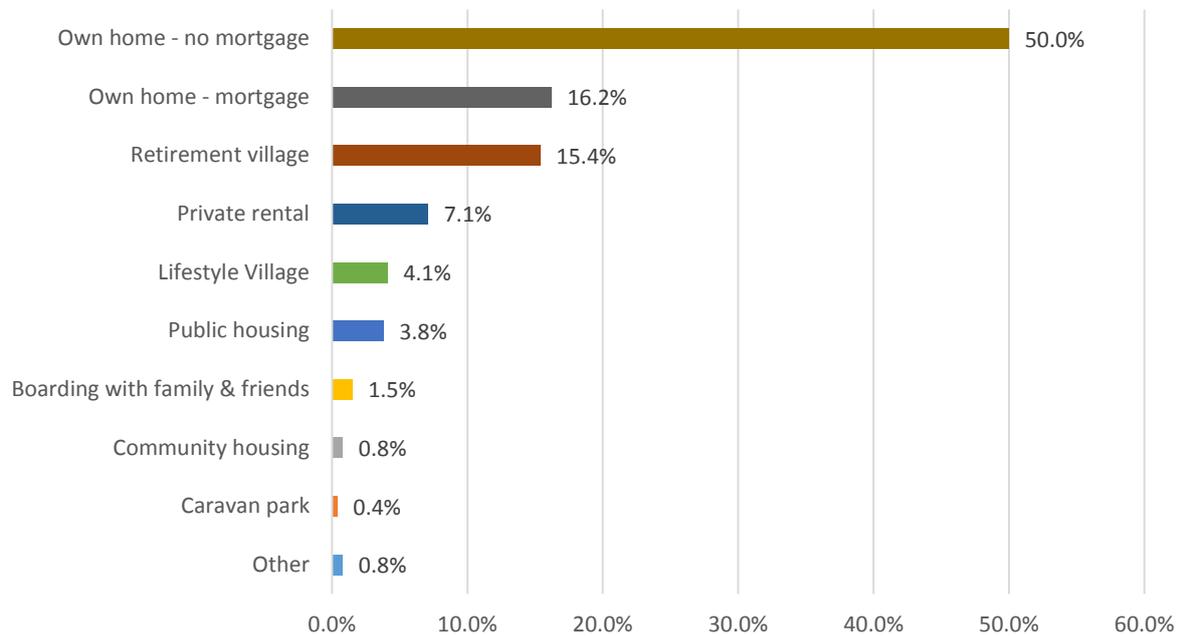


Figure 7: Responses to 'What is your current housing situation?'

The majority of participants owned their home without a mortgage, as indicated in *Figure 7*, but there were a significant number of participants still paying off a mortgage (16.2%). There was a large variance in mortgage balances left, ranging from \$5,000 to \$520,000, with an average of \$168,105, as indicated in *Figure 8*. The majority of these households are likely to have mortgage debt into retirement. Having a substantial mortgage into retirement can increase the vulnerability to other financial stresses, such as ill-health or the death of a partner. This is also seen in Australian Bureau of Statistics (ABS) data for WA. The data shows that 26% of people aged 55-64 had mortgage debt in 1982, but 42% as of last Census in 2011. Seniors who take on housing debt later in life (i.e. through mortgage equity withdrawal) can also face significant housing insecurity.

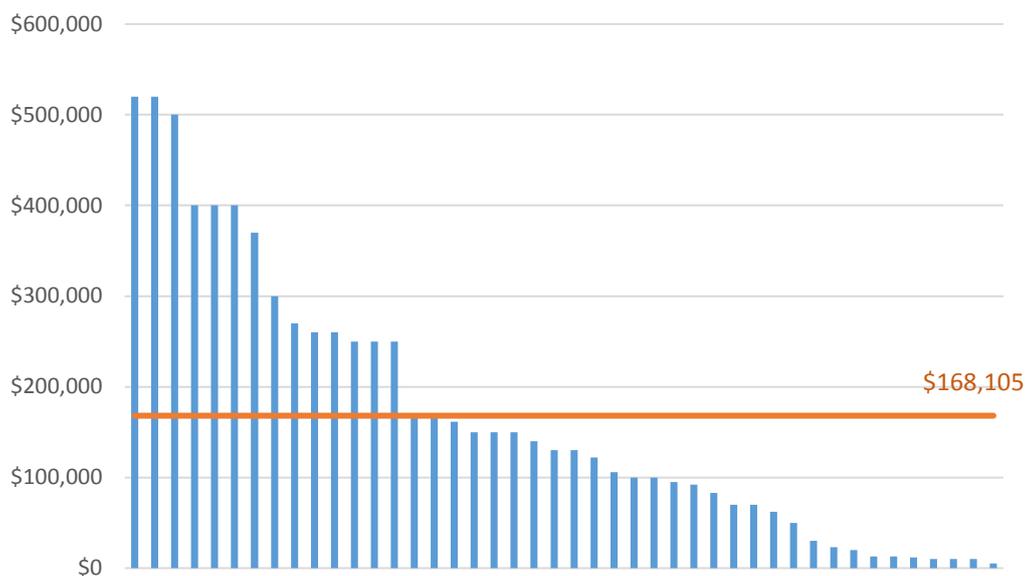


Figure 8: Responses to 'If you have a mortgage, how much do you owe?'

Affordability, location and availability of services were main reasons participants chose to live where they did

Categorised responses to the open-ended question 'Why do you live here? e.g. affordable, close to grandchildren I care for' showed that affordability (19.8%) and location (17.6%) were the two key drivers for participants when deciding where to live.

Location was also highly rated when participants considered the best things about their current housing situations (17.8% of responses). Having easy access to services and public transport, and a good surrounding urban environment, including green spaces, were often mentioned as favourable locational aspects.

Having easy access to services was mentioned as a critical component of current and future housing needs for participants, with hospitals and shops often mentioned in comments. Location and service availability was often mentioned together in comments.

When questioned about the worst things about their housing, some participants suggested their house was poorly located and had poor servicing, with a few mentioning that this made them feel isolated.

Smaller dwellings that have universal design elements were preferred

For those mentioning housing design as a reason to live where they were, having a dwelling that was single story was mentioned significantly. Participants noted a preference for other universal design elements, including having a house without steps, on level ground, with wide doorways and accessible bathroom facilities. Good housing design was strongly linked with being able to effectively manage maintenance.

Categorised responses to 'What are the best things about it?', showed that housing design elements were among the best thing about participants' homes. While housing design did not seem to be a significant factor when deciding on their home, it was notably important once they were living in their home.

Overall, there was a preference for smaller dwellings. This was highlighted through responses to mentioning maintenance, and through participants noting downsizing as the prompt for moving to current dwelling. This is shown in *Figure 9*, on page 8. Interestingly though, when questioned about best features of their home, almost as many participants that mentioned that they liked living in a small house (7 households) as those that liked living in a large house (8 households).

Maintenance of housing was an important issue, and an issue that was causing financial stress for some

For these participants struggling to meet day to day expenses, analysis of the worst features of the house found that maintaining the house was a significant issue (16 of 61 responses), in some cases was directly linked to increased costs. For example, one participant mentioned "It's nearly 30 years old and maintenance is becoming an expensive problem". Maintenance of housing and gardens was continually raised throughout the survey. Having a home that was old/in poor condition also rating among the worst issues with current housing.

Participants wanted manageable gardens

It was clear that surrounding green areas were important for participants. Participants often indicated public green space was important, but that they also preferred having a small manageable garden.

As mentioned previously, maintenance was a significant issue in relation to home, but also for gardens. A significant number of responses (12) to the worst aspect of participants housing mentioned that having a large garden that was difficult for them to maintain.

Family, neighbours and surrounding community were important for participants

The need to be near family, having good neighbours and to live in a good community were also preferred when deciding on a place to live, and in the best things about their current housing situation. A few participants mentioned they would rely on neighbours if their health was to deteriorate.

Safety and security within dwellings was important for participants

Participants wanted to live in a house where they felt safe. There were notable responses to 'security' and 'safety' in the best aspects of current housing situations. It was unclear whether 'security' always referred to security features of a dwelling or security of tenure though.

Participants did downsize as they aged, but some felt there were barriers to downsizing

The need to downsize was mentioned as the most significant reason participants were in their current home. A few participants mentioned this was to unlock equity in their home, with others also mentioning maintenance as a reason. A few responses indicated that they would like to downsize, but felt that there were barriers to this, be it government regulations or financial reasons. For example, "there need to be incentives to allow for easy downsizing, or to build granny flats in existing properties so seniors can have family close by".

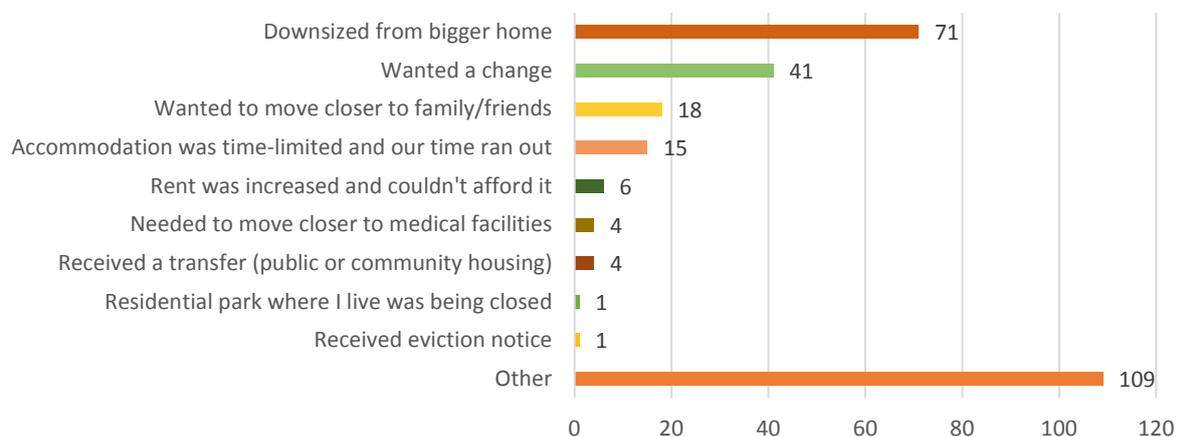


Figure 9: Responses to What prompted you to move to your current home?

Participants preferred to live in their own homes, as this provided them security of tenure

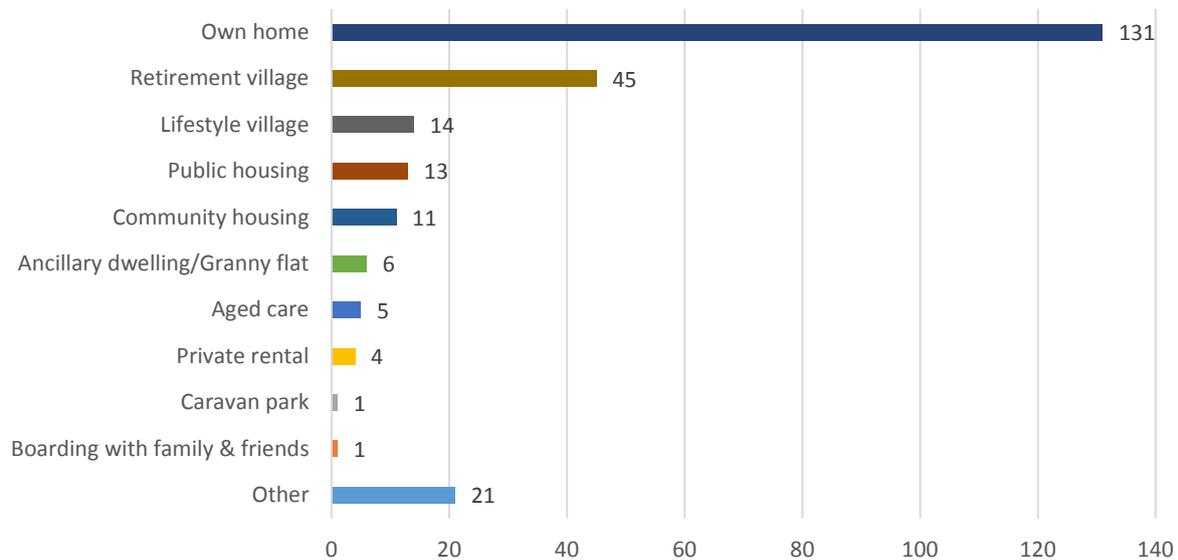


Figure 10: Responses to 'What type of housing would you like to live in?'

Participants preferred to live in their own homes (52% of responses), followed by retirement villages (17.8% of responses). When prompted to provide reasoning behind this choice, participants mentioned 'ability to stay in the accommodation long term' (security of tenure) as the main reason. This is shown in Figure 11.

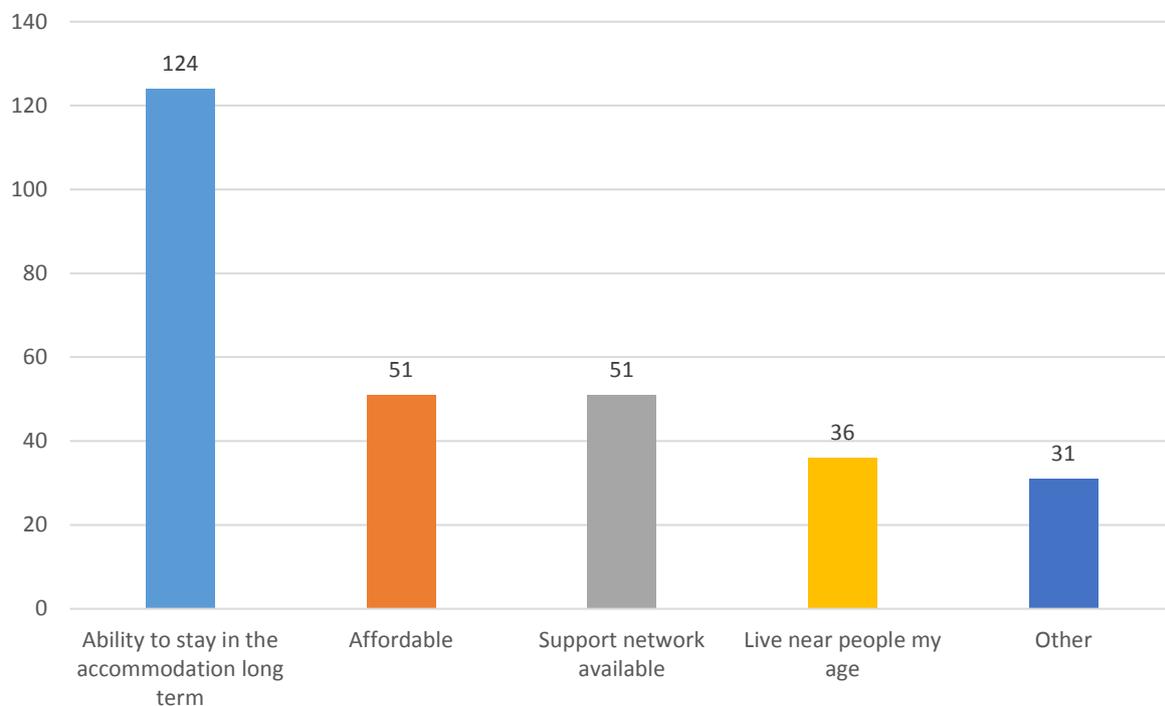


Figure 11: Responses to 'What type of housing would you live to live in?'

The majority of participants had spare bedrooms, but these were utilised by visiting relatives and hobbies

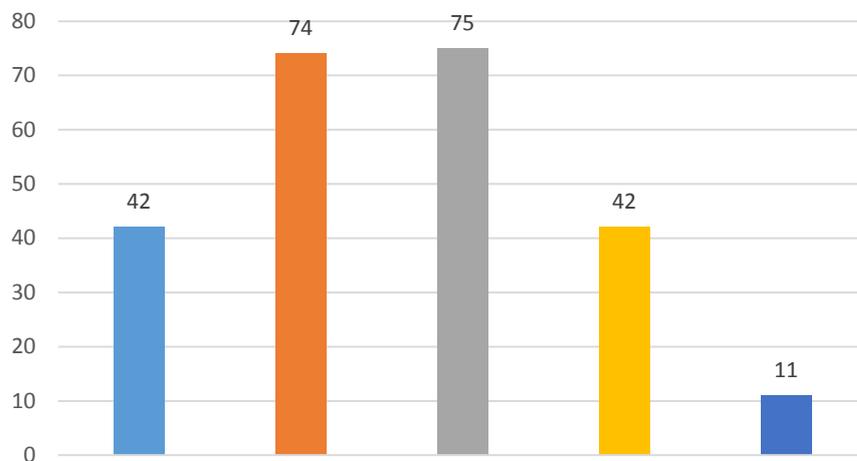


Figure 12: 'Responses to 'How many bedrooms do you have that are not occupied by a household member?'

Most participants had spare bedrooms (82.8% of responses) with the majority either having one or two additional bedrooms.

It was clear that these additional bedrooms were utilised (92% of responses), and mostly for visiting relatives and hobbies, as indicated in Figures 12-14.

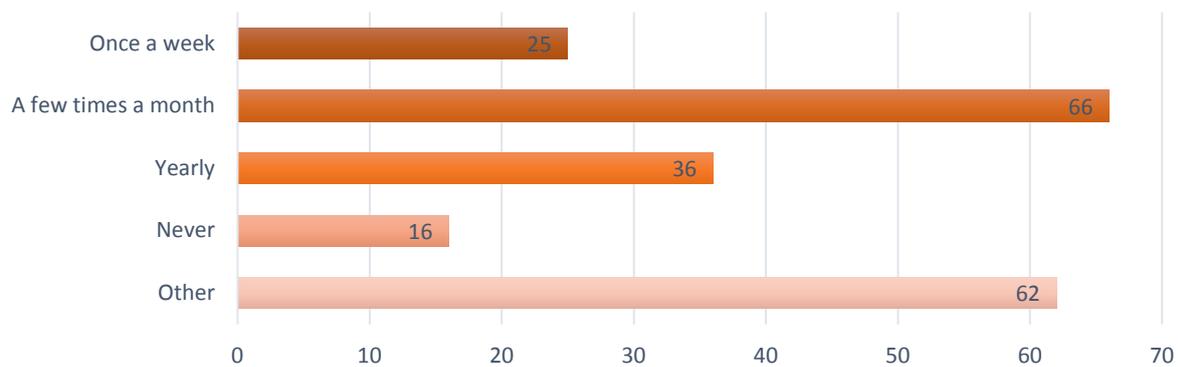


Figure 13: Responses to 'If you do have unoccupied bedroom/s, how often is it/are they used?'

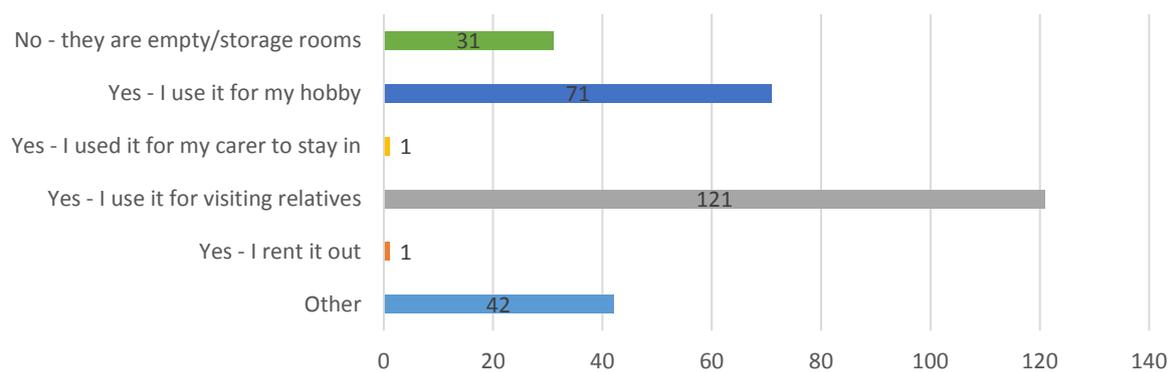


Figure 14: Responses to 'Are those spare bedrooms used for another purpose?'

Participants wanted to live independently for as long as they could

Participants noted they wanted to live independently for as long as possible, when responding to the most important housing issue to them. The need for independence can be seen throughout the survey, with majority of participants preferring to reside in their own home, *Figure 10*. This was also noted through responses to what community setting was preferred, with 52.3% of participants preferring to live in a separate home with no physical connection to the community.

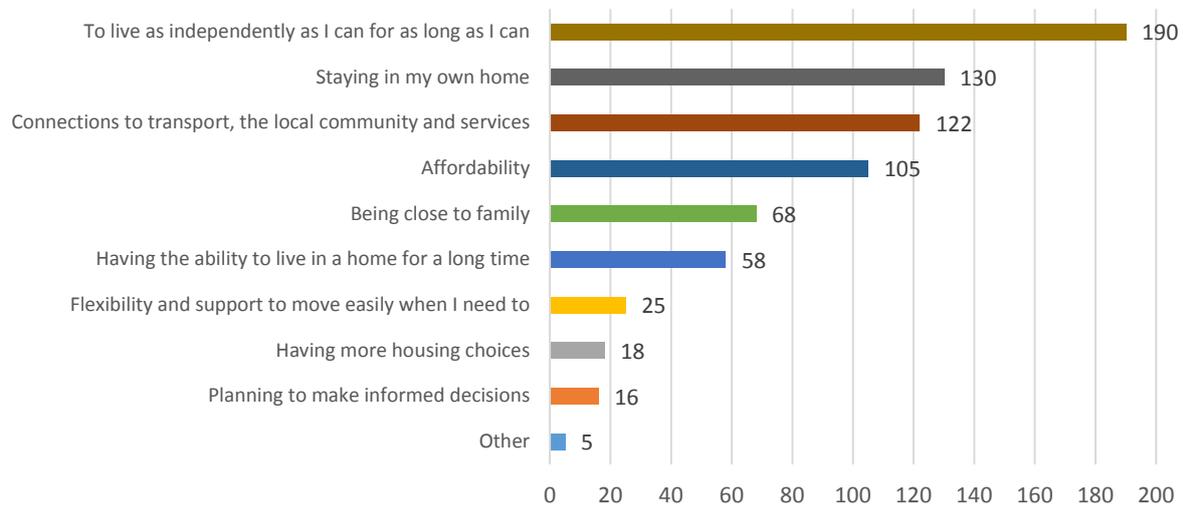


Figure 15: Responses to 'Please mark the three issues of most importance to you in terms of your housing'

Most participants didn't need home modifications, but for those who did, bathrooms were mainly where modifications were made

According to the survey results, only 20% of participants had made modifications to their current home. Of the other 80% who hadn't made modifications, 51.7% of participants didn't believe they needed any modifications. This is shown in *Figure 16*.

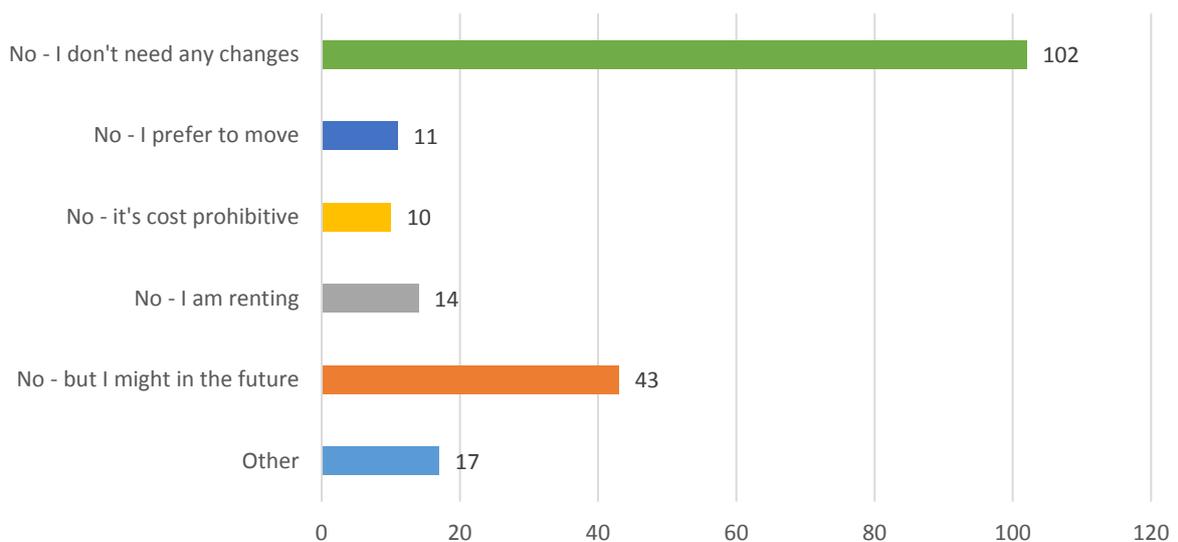


Figure 16: Responses to 'If no, why?' in relation to 'Have you modified your home to suit changing needs as you age?'

When responding to the most difficult and/or most costly change required to support your changing physical needs as you age, open-ended responses suggested most modifications were made in the bathroom, as per *Figure 17*. Modifications to bathrooms were often mentioned in the best aspects of current housing, categorised as ‘housing design’.

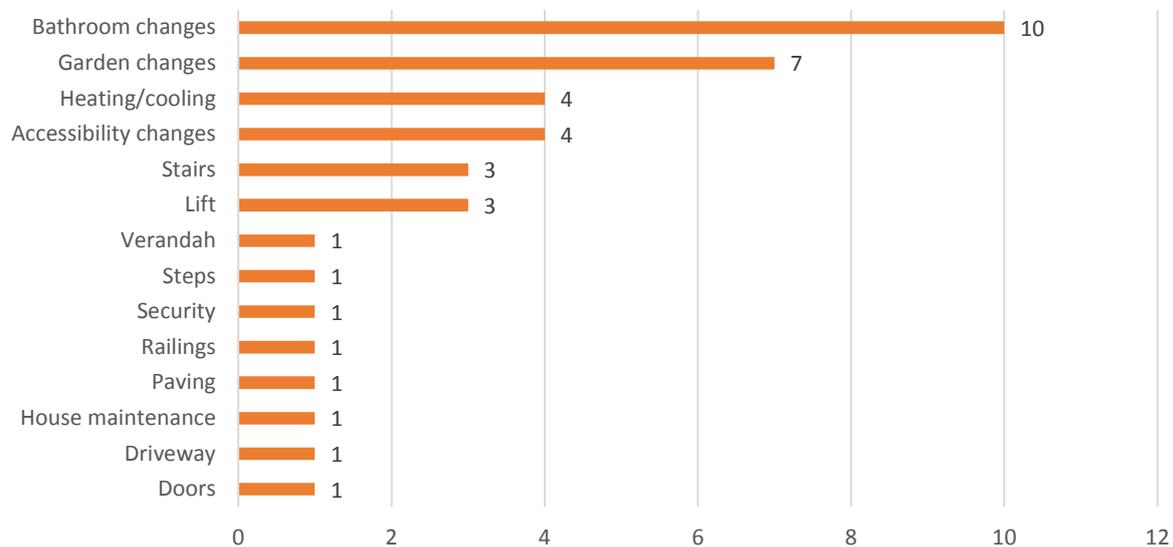


Figure 17: Responses to 'What was the most difficult and/or most costly change required to support your changing physical needs as you age, if any?'

Lessons learned

Due to the large number of open-ended questions and significant number of responses, analysing the information from this survey was a long and difficult process. To gain a better understanding of these open-ended questions, a categorisation of answers was used. More than 1,600 categories were allocated in ten different questions. Open-ended questions and ‘Other (please specify)’ open-ended responses should be kept to a minimum in any future surveys, as this will increase the ease to which it is analysed, and will improve data reliability.

As discussed previously, the consultation and survey only briefly captures information relating to the housing needs and preferences of seniors living with a disability. In 2012, it was estimated that 43% of those over 55 are living with one or more disabilities, a significant proportion of the seniors’ population. The housing needs and aspirations of high needs groups were also not explored in depth either. Both these issues must be considered in the development of the Seniors Housing Strategy.

Through an analysis of responses, it was identified that the data is likely to contain some inaccuracies. Although the participants were asked to fill out responses in relation to their whole household, it was clear that some were individual responses, and it was likely that multiple responses from single households also occurred. Any further surveys should include additional wording to prompt participants to realise questions are for whole households.