

## Housing and transport

- 4.1 Housing and transport are both vital aspects of ageing healthily. Maintaining independence requires easy access to services, facilitated by a good transport network and advanced planning of housing needs. Housing that is age-friendly inside but located well away from services and transport does not support the overall needs of an older person.

### Homes for independence

- 4.2 The Committee is concerned that the development of cohesive policy around housing in an ageing society is lagging. Policies are fragmented across several Australian Government departments and the States and Territories. In the main, policies focus on public housing, building standards and, in the State/Territory context, retirement villages. There is also growing policy interest in the realisation of housing assets to fund home modifications, to enable the purchase of housing more suited to life stage, or to fund residential care facilities.

### Home ownership by older Australians

- 4.3 Older Australians are strongly in favour of living in their own home for as long as possible, with only 7% of Australians aged more than 70 years living in residential care.<sup>1</sup> However, the design of their home may make it impossible to continue to live there. Staircases, bathrooms without support railings, narrow hallways and doorways can make living almost

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1 Aged and Community Services Australia, sub 101, p 3.

impossible once a person has reduced mobility and strength, let alone if they are confined to a wheelchair.<sup>2</sup>

- 4.4 Consistent with Australia's tradition of home ownership, 77% of people aged 60 and over are home owners compared to 24% of those aged 15–59. Taking into account those purchasing their own homes, ownership among older people is substantially higher (82% compared to 54%). The Department of Family and Community Services (FaCS) stated to the Committee that there has been a decline in home ownership, especially in the 25–34 and 35–44 year age groups. FaCS suggests that there is a need to monitor this trend to gain a better understanding of the causes and impacts on future retirement security and demand for rental property.<sup>3</sup>
- 4.5 Home ownership not only provides a financial asset, it provides a sense of security, familiarity and continuity important for maintaining self-esteem and social interaction as people age. At the same time, property rates and maintenance costs can be a challenge particularly for people living on the basic age pension who are likely to be living in older homes. Older people who rent have relatively higher recurrent costs. They are also more at risk of insecurity and lower housing quality.<sup>4</sup>
- 4.6 Increasingly, Australia's older population is migrating to the coastline and this tends to increase prices for purchasing land and/or housing in such areas.<sup>5</sup> Some housing industry commentators suggest that measures, possibly by relevant governments, to slow the increasing costs of land and housing in such areas may be necessary.<sup>6</sup>
- 4.7 Rural and remote areas also suffer from a shortage of housing to suit the needs of the aged. The range of housing available in these locations is limited, many existing houses are old and as such are not adaptable to age-friendly accommodation.<sup>7</sup>

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2 Department of Premier and Cabinet of Tasmania, sub 171, p 59; Carter A, transcript, 24/02/2004, p 865.

3 Department of Family and Community Services, sub 90, p 31; Centrelink, sub 78, p 19; Shop, Distributive & Allied Employees' Association, sub 7, p 5.

4 *Promoting Health Ageing in Australia*, p 49, paper presented to the Prime Minister's Science, Engineering and Innovation Council, 10<sup>th</sup> meeting, 23 June 2003, viewed 7/05/2004, <<http://www.dest.gov.au/science/pmseic/documents/Promoting%20Healthy%20Ageing%20report.pdf>>.

5 National Rural Health Alliance, sub 131, p 21; Spearritt P, *Unhappy Valley: housing options for the over 60s*, viewed 21/07/2004, <[http://www.brisinst.org.au/resources/spearritt\\_peter\\_agedcare.html](http://www.brisinst.org.au/resources/spearritt_peter_agedcare.html)>.

6 Spearritt P, *Unhappy Valley: housing options for the over 60s*, viewed 21/07/2004, <[http://www.brisinst.org.au/resources/spearritt\\_peter\\_agedcare.html](http://www.brisinst.org.au/resources/spearritt_peter_agedcare.html)>.

7 National Rural Health Alliance, sub 131, p 21.

## Making homes more age friendly

- 4.8 Evidence was put to the Committee that home modifications, and aids and appliances can assist older people to continue living in their own homes, improve their quality of life and reduce injuries. Yet the Myer Foundation has found that by far the majority of older people who could benefit from such assistance have not had home modifications and only 40% have access to aids and equipment.
- 4.9 In Victoria, under a joint initiative by the Department of Human Services and Architecture, older people can access a free service providing advice on hazards and maintenance matters. Analysis of data relating to close to 4,000 inspections each year since 1988 provides insights into the safety of older people's housing and the modifications that should be made. The findings are reported in *In pursuit of health and independence: A housing profile of Victoria's older population*.<sup>8</sup>
- 4.10 The 25% of older Victorians living in homes built before World War 2, were assessed as being at significant risk of falls (trip and slip), electrical problems and hazards associated with rising damp. The report notes that:
- Every year, thousands of older Victorians need medical care following a fall, while an average of 280 of these falls result in accidental death. Health care costs alone exceed \$600 million. The most common trip and slip hazards were obstacles like protruding thresholds, shower bases, defective floor finishes and dangerous staircases.<sup>9</sup>
- 4.11 Safety concerns also include fire hazards which are not only dangerous but constantly detract from the resident's peace of mind.<sup>10</sup> Poor drainage affected 11% of the houses inspected resulting in:
- ...slippery footpaths, deteriorated building components and timber rot, rising damp, rotted stumps, and termite attack.<sup>11</sup>
- 4.12 The Committee heard that home modification assistance is provided to veterans, and limited assistance with home maintenance, home modifications, and aids and appliances is provided through such services as Home and Community Care (HACC).<sup>12</sup> Queensland's department of housing provides home maintenance services (in addition to HACC

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8 The report may be accessed at <<http://www.archicentre.com.au/html/downloads.html>>, viewed 1/09/2004.

9 *In pursuit of health and independence: A housing profile of Victoria's older population*, pp 7, 8.

10 *In pursuit of health and independence: A housing profile of Victoria's older population*, p 10.

11 *In pursuit of health and independence: A housing profile of Victoria's older population*, p 20.

12 Myer Foundation, *2020 A Vision for Aged Care in Australia*, p 24; [Gray R, transcript 17/09/2003, p 703; Lgov NSW, sub 89, p 13.

- service) through its Home Assist Secure scheme. Beneficiaries of this scheme can have age-friendly maintenance to their homes, including home security installations (see further 'Ageing with dignity').<sup>13</sup>
- 4.13 The Committee heard that opinion varies on how best to meet the changing housing needs of people as they age. Arguments were put for introducing adaptable, accessible, visitable or universal standards for all new dwellings, or at least for all new public housing.<sup>14</sup>
- 4.14 In part such proposals are based on decreasing the impact of the high costs associated with converting existing homes. On the other hand, as most older people wish to continue in their own homes, mandated standards for new buildings would not necessarily help them, or reduce the cost and effort required for maintaining a home that is now too large. Nor would standards address housing issues for the homeless or remote Indigenous communities.
- 4.15 Currently there is no Australian Government policy that would require the development of such standards. The Committee notes, however, that the Australian Building Codes Board is funding research to better define the possible standards noted above and undertake modelling to assess the feasibility and costs of the approaches. The research will also consider the feasibility of non-regulatory solutions.<sup>15</sup> This research will inform any future consideration of the introduction of national standards.
- 4.16 FaCS suggested that the ageing of the population may bring pressure on the housing industry to be more responsive to the needs of older people.<sup>16</sup> Other arguments favoured influencing the industry through encouragement, planning processes, federal tax incentives, or the management of development applications. The Salisbury Council, SA, has

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13 Home Assist Secure Program Information, <[www.public-housing.qld.gov.au/building/assistance/home\\_assist\\_secure.htm](http://www.public-housing.qld.gov.au/building/assistance/home_assist_secure.htm)>, viewed 22/07/2004.

14 Disability Information Australia Pty Ltd, sub 8, p 5; UnitingCare Australia, sub 104, p 4. 'Universal *housing* design is intended to: meet the housing needs of people across a range of abilities and ages; be economically adaptable to meet the changing needs of people throughout their lives and providing people with the choice to remain in their own home; ensure usability and aesthetics are mutually compatible and achieve wider market appeal; and increase safety.' See, Herd D, Ward M and Seeger B, *Included by design: a national strategy for accessible housing for all*, paper presented to National Housing Conference, Adelaide, November 2003, viewed 7/05/2004, <[http://www.pwd.org.au/anuhd/national\\_housing\\_conference03\\_paper.html](http://www.pwd.org.au/anuhd/national_housing_conference03_paper.html)>. This paper also provides a useful summary of universal design initiatives overseas, and in state/territory and local government spheres.

15 Heath J, transcript 28/04/2003, p 392; Herd D, Ward M and Seeger B, *Included by design: A national strategy for accessible housing for all*, paper presented at the National Housing Conference, Adelaide, November 2003, p 9; viewed 16/05/2004, <[http://www.pwd.org.au/anuhd/national\\_housing\\_conference03\\_paper.html](http://www.pwd.org.au/anuhd/national_housing_conference03_paper.html)>.

16 Flanagan K, transcript 7/02/2003, p 17.

- selected parcels of land for development specifically for housing for older people. The Wyong Shire Council suggested that under planning processes, developers of land stocks should be required to provide up to 10% of assisted housing.
- 4.17 Some governments are addressing this issue by legislating to encourage the planning of new housing with the needs of the ageing population in mind. In 2004 the New South Wales Government implemented the State Environmental Planning Policy (SEPP) – Seniors Living 2004 legislation. This legislation aims to encourage development of housing that is ideal for the aged and people with a disability, while at the same time using the existing infrastructure more effectively. The legislation effectively overrides certain local planning measures which hinder the development of age-friendly housing.<sup>17</sup>
- 4.18 While the Wyong Shire Council has considered (and does promote) adaptable housing, it notes that as yet the market has little interest and suggests that to change this situation will need education around what good adaptable housing can look like. In this respect, the Department of Health and Ageing drew the Committee’s attention to their sponsorship of the Master Builders Australia National Lifestyle Housing for Seniors Awards for purpose built dwellings (including town houses and high rise apartments), and extensions and modifications.<sup>18</sup>
- 4.19 While the housing industry may respond to demands for age-friendly housing in future, the current industry focus is on the investment market. Developers build on the premise of obtaining the best possible return rather than providing appropriate and affordable housing for a particular age group, such as the elderly.<sup>19</sup>
- 4.20 The transaction costs (such as stamp duty and property transfers) involved in moving to a more suitable house can be substantial and act as a disincentive to older people seeking more suitable homes. The FaCS suggests that consideration could be given to reducing these costs on the purchase of an ‘age friendly’ home.<sup>20</sup> While this may mean that State and Territory Government forgo some revenue, there would be benefits to

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17 New South Wales Department of Planning, Infrastructure and Natural Resources, *Housing for Seniors and People with a Disability*, (State Environment Planning Policy – Seniors Living 2004), p 3, viewed 20/07/2004, <[http://www.planning.nsw.gov.au/settingthedirection/pdf/seniorsguide\\_may04.pdf](http://www.planning.nsw.gov.au/settingthedirection/pdf/seniorsguide_may04.pdf)>.

18 Burgess E, transcript 24/02/2003, p 115-16; Department of Health and Ageing, transcript 7/02/2003, p 8. For information on the design awards, see <<http://www.ageing.health.gov.au/foa/awards/natlifestyle.htm>>.

19 Spearritt P, *Unhappy Valley: housing options for the over 60s*, viewed 21/07/2004, <[http://www.brisinst.org.au/resources/spearritt\\_peter\\_agedcare.html](http://www.brisinst.org.au/resources/spearritt_peter_agedcare.html)>.

20 Department of Family and Community Services, sub 90, pp 28, 30.

individuals and to governments through reductions in health costs due, for example, to falls, and occupational health and safety injuries to CACP and HACC providers. Reduced transaction costs could be applicable to dwellings that qualify as 'age friendly homes' against a rating along the lines of energy efficient ratings.<sup>21</sup>

- 4.21 The growth in retirement villages in most states has provided a real alternative for many people, one which has helped to reduce social isolation. However retirement villages do not necessarily suit the lifestyle of all older people and there appears to have been little innovative thinking around a wider variety of housing models (for example, to suit older women without close family).<sup>22</sup>

### Overseas initiatives

- 4.22 In this context the Committee notes that in Denmark radical policy changes were made to facilitate older people living independently. A freeze was put on the building of new nursing homes. Significant investment was made in the development of housing suited to the living and care/home help needs of older people, backed up by 24 hour access to integrated health care services.<sup>23</sup>
- 4.23 Japan's 'Gold Plan' aims to have 40% of the housing in the country supportive of 'ageing in place' by 2015. The Japanese Government aims to have half of this 40% newly built and the other half through adapted housing. To this end, the Ministry of Health and Welfare is providing second mortgages at a 1% lower-than-market interest rate for adaptable or age-friendly.<sup>24</sup>
- 4.24 Evidence to the Committee has also shown that Scandinavian nations have highly secure and supportive housing environments for their aged citizens. A majority of the aged in Sweden have access to 24 hour home care, while the aged in Denmark are entitled to housing that allows them to change the level of home care services they receive, instead of having to move house in order to change the level of service.<sup>25</sup>

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21 Disability Information Australia Pty Ltd, sub 8, p 2.

22 Howe A, 'Housing and older Australia: More of the same or something different?', keynote address to the Housing Futures in an Ageing Australia Conference, Melbourne, November 2003, viewed 6/05/2003, <<http://www.myerfoundation.org.au/GroundControl/SiteContent/UserFiles/0000000238.pdf>>; Boldy D, transcript 29/4/03, pp 408-9.

23 Review of Pricing Arrangements in Residential Aged Care, *Long term aged care: International perspectives*, Background Paper No 3, 2003, pp 67-68.

24 Brink S, sub 49, p 4.

25 Brink S, sub 49, p 6.

- 4.25 Catholic Health Australia informed the Committee that in some nations there is an emerging practice of adapting buildings such as former office blocks to make housing for people over the age of 50. The major improvements to the buildings generally include ramps, handrails, grab-rails, improved lighting in stairways and security systems to ensure the safety of the residents. This method can also be utilised to convert existing housing for the same purpose.<sup>26</sup>
- 4.26 Professor Boldy stressed the need to look at housing in conjunction with the neighbourhood – the ease of access to shops and user-friendly transport.<sup>27</sup>
- 4.27 While the standards, costs and levels of adaptability of housing are undoubtedly important, if residents can not safely and easily access services and amenities from their home then regardless of the standard of the home itself, it is not suitable for aged people.
- Adequate housing must also be set within an adequately supportive community environment...the ability to access public transport, to move about independently and safely within the community and have safe and ready access to resources (eg. Shops, pharmacies, medical facilities, churches and recreational facilities).<sup>28</sup>
- 4.28 The location of housing also plays a large role in the social inclusion. Should it be too difficult for someone to make it to a local club or recreational facility on a regular basis, they may become prone to social isolation and possibly depression.<sup>29</sup>
- 4.29 Hence while age friendly housing is a vital aspect of ageing, its interaction with services such as transport is of equal importance.

## **Transport: the key to independence and involvement**

- 4.30 A repeated theme in evidence put to the Committee stressed that transport systems appropriate to the needs of people as they age are not optional but essential. Transport is essential to supporting daily living including

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26 Catholic Health Australia, sub 94, p 31.

27 Waddington E, transcript 28/04/2003, p 370; Burgess E, transcript 24/02/2003, pp 115-16; Boldy D, transcript 29/04/2003, p 402.

28 UnitingCare Australia, sub 104, pp 3-4.

29 McCullough T, transcript 31/03/2003, p 342; Disability Support and Housing Alliance, sub 122, p 1. McCallum J, sub 132, p 3; Wellbeing of Older Men, Hunter Retirement Living/ UnitingCare, sub 189, p 4

work or volunteering, accessing services (eg, health, dental) when they are needed, and critical to countering the possibility of social isolation.<sup>30</sup>

- 4.31 The Committee notes that the availability of transport is variable, and timetabling can be quixotic, and older people can find the physical environments in which public transport operates discouraging. Older people will not contemplate continuing to work if dependent on transport accessed in unsafe physical environments. Even where there may be adequate transport arrangements access for older people can be inequitable: pensioners are entitled to concessional fares for public transport but not necessarily for private transport.<sup>31</sup>
- 4.32 The Aged Services Learning and Research Health Collaboration stated that the private provider of public transport in the Coffs Harbour region does not charge the concession price that is standard in other major centres of New South Wales such as Sydney, Newcastle and Wollongong.<sup>32</sup> The Wyong Shire Council also told the Committee of problems with transport that greatly disadvantage the older people in their shire:
- Of concern to council is that public transport systems are inadequate now...state regulation does not foster competition between the bus companies. We have some buses that take three hours to go from Tacoma (one of our suburbs) out to our Westfield shopping complex...aged people just will not make the trip. It is impossible.<sup>33</sup>
- 4.33 Evidence was put to the Committee demonstrating that innovative approaches are possible through the better coordination of the total transport infrastructure (eg, public, private and dedicated buses such as the Rotary bus), and brokerage arrangements for transport services that give older people door to door service.<sup>34</sup>
- 4.34 Health-related transport is one area where door to door service would be ideal. Early discharge, attendance as outpatients, day treatment at doctors' surgeries mean that older people must travel more frequently for health care, often under circumstances when they require support while travelling. Older people in small rural towns may have to travel some

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30 The Aged-care Rights Service, sub 87, p 43; Liddle J, 'Transport and lifestyle issues for older people: Implications for policy and practice', in *Maximising the Impact on Policy and Practice*, Proceedings of ERA 2003 Conference for Emerging Researchers in Ageing, 2003, pp 106-11.

31 Silcox S, transcript 29/04/2003, p 428; Lgov NSW, sub 89, pp 20-21; Lake Macquarie City Council, sub 68, p 3.

32 Aged Services Learning and Research Health Collaboration, sub 151, p 15.

33 Burgess J, transcript 24/02/2003, p 100.

34 Blackwell J, transcript 24/02/2003, pp 88-9.



distance for health services they often depend on the dwindling availability of volunteer transport and drivers - which makes keeping healthy even more difficult.<sup>35</sup>

- 4.35 In the Committee's view, access to transport is critical to personal independence, continued participation in the workforce, and to maintaining family and community networks.
- 4.36 The provision of transport is the responsibility of the states and private enterprise. State and Territory Governments already facilitate concession fares in various ways. Less attention seems to be paid to making transport age-friendly. Accessibility and reliability are one of the greatest concerns.<sup>36</sup> While the operations of public transport (routes, timetables etc) are formulated through a 'population wide' analysis, particular attention must be paid to the needs of ageing people and their ability to access the transport.<sup>37</sup> This includes not only the timeliness of the transport, but also the physical facilities being convenient for those with restricted mobility and, most importantly, safe for their boarding.
- 4.37 The Municipal Association of Victoria referred to the fact that changes are being made to assist those with reduced mobility. Demonstrating the important interaction between housing and transport for ageing Australians, the Association targeted trams that travel through suburbs with older populations. Trams on these routes were modified to remove entry steps making it easier to get on board. Because the trams pass through several suburbs, a number of local councils as well as the Victorian Government cooperated in coordinating the modifications.<sup>38</sup>
- 4.38 While transport and housing are individually important to the ageing population, the combined planning and interaction of these elements will play a major role in providing appropriate infrastructure for our aged population in the future.

## Summing up

- 4.39 Age friendly housing and transport are both vital to the independence of Australia's ageing population in the future.
- 4.40 Action can be taken to improve the safety and accessibility of existing housing and transport as is demonstrated by the innovative approaches

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35 The Aged-care Rights Service, sub 87, p 43; Lally P, transcript 28/04/2004, pp 371-2.

36 The Aged-care Rights Service, sub 87, p 43.

37 MacKinlay E, transcript 25/06/2003, p 544.

38 Edwards T, transcript 31/03/2003, p 288.

being put in place by some local and municipal governments. The housing and private transport industries have been slower to respond to the ageing of the population.

- 4.41 While older Australians are strongly in favour of continuing to live at home for as long as possible, the Committee concludes that this is seriously impeded by the inappropriateness of many homes.
- 4.42 The Committee is concerned that the development of cohesive policy around housing in an ageing society is lagging. In the main, policies focus on public housing and, in the State/Territory context, retirement villages. There is also growing policy interest in the realisation of housing assets to fund home modifications, to enable the purchase of housing more suited to life stage, or to fund residential care facilities.
- 4.43 Australian Government policies support older people's strong preference to remain independent and not enter an aged care facility unnecessarily. Support is often couched in terms of 'staying in their own homes' rather than encouraging and facilitating older people to live in homes suited to their lifestage and lifestyle.
- 4.44 The Committee concludes that there should be a greater emphasis on homes that support independence and or making it more acceptable – and easier – for older people to shift to more suitable dwellings.
- 4.45 The Committee considers that there is merit in exploring the possibilities of new building codes for all new dwellings however solutions must also come from a variety of sources including the financial sector and housing industry. Various incentives are given to first home owners. It may now be time to give serious thought to incentives for 'later life home buyers'.

## **Conclusion 5**

- 4.46 **The Committee concludes that the Australian Government through the Health and Community Ministers' Council and the Housing Ministers' Conference should lead the development of longer term strategies to address the housing needs of an ageing Australia that:**
- **build on the research being undertaken by the Australian Building Codes Board;**
  - **promptly action any national building standard recommended by the research being undertaken by the Australian Building Codes Board;**
  - **facilitate the development of a national 'age friendly home standard' which must be included in all rental and sales**

**advertisements for domestic dwellings; and**

- **entitle purchasers 65 years and over to reduced transaction costs for the purchase of a freehold title domestic dwelling (with registrable and transferable interests) that qualifies for the national 'age friendly home standard'.**

- 4.47 A repeated theme in evidence put to the Committee stressed that transport systems appropriate to the needs of people as they age are not optional but essential.
- 4.48 The Committee concludes that transport is essential to supporting daily living including work or volunteering, accessing services when they are needed, and critical to countering the possibility of social isolation. Innovative approaches are possible through the better coordination of the total transport infrastructure and, for example, brokerage arrangements for transport services.
- 4.49 To date transport policy for older Australians for older people appears to have been considered largely in terms of concessions. Overseas research demonstrates that other factors must be taken into account.
- 4.50 The Committee concludes that re-thinking the transport needs of older people, and planning for the increasing numbers of older people who will be dependent on public transport is a matter of priority.

## **Conclusion 6**

- 4.51 **The Committee concludes that the Australian Transport Council identify older people's transport needs and develop a national action plan to improve the safety, accessibility, availability and affordability of public transport to support older people's independence and participation in their communities.**

