

Cooperative housing for an ageing Australia

Hannah Schwartz

Student ID # 180834

Supervisor: Assoc. Prof. Carolyn Whitzman

Abstract

Australia has a rapidly ageing population. The needs of the growing number of older people will put increased strain on services design to assist the ageing process. In particular, the provision of appropriate and affordable housing is a growing challenge.

The focus of this study is on not-for-profit cooperative housing and the role it may be able to play in addressing the challenge of an ageing population in Australia. It explores the benefits of cooperative housing as a model and reviews the model's success overseas to build an understanding of how it might be implemented successfully in Australia.

Through qualitative research, this study presents the status quo of the Australian affordable housing sector and explores the opportunities for innovation through cooperative housing. The findings from this research demonstrate that cooperative housing is a good model for housing older people that has potential within the Australian context.

Declaration

This is to certify that:

This thesis contains no material that has been accepted for the award of any other degree or diploma in any educational institution and, to the best of my knowledge, it contains no material previously published or written by another person, except where due reference is made in the text of the thesis.

Signed.....

Date.....

Acknowledgements

This thesis is the product of the efforts and support of many people.

I would like to thank my supervisor Associate Professor Carolyn Whitzman for her time, insights, considerable knowledge, invaluable guidance, and the participants in the study who gave their time and shared their professional and personal experiences to create an understanding of the unique nature of cooperative housing.

Special mention must also go to Carol and Alan Schwartz, Bridie Allanadale and most especially David Litwin for providing support, suggestions and fresh eyes when they were most needed.

Many thanks!!

List of Figures and Tables

Figure 1: Benefits of supportive and affordable housing on health (Wellesley Institute)

Figure 2: Eunice Seddon House, external view (Wintringham, 2013)

Figure 3: Eunice Seddon House, covered common courtyard (Wintringham, 2013)

Figure 4: Eunice Seddon House, shared outdoor space (Wintringham, 2013)

Figure 5: Eunice Seddon House, housing units (Wintringham, 2013)

Figure 6: Kyme Place, Port Melbourne (MGS Architects)

Table 1: Overview of total cost differences between control and treatment groups

Table 2: List of participants

Table 3: Social and affordable housing in Canada

Table 4: Social and affordable housing in Australia

Table of Contents

Abstract.....	1
Declaration.....	2
Acknowledgements	3
List of Figures and Tables.....	4
1. Introduction.....	8
1.1 Background.....	8
1.2 Study Focus: Cooperative housing	9
1.3 Research aims and questions.....	10
1.4 Overview of methodology	10
1.5 Thesis structure	11
2. Literature Review	12
2.1 The ageing population.....	12
2.1.1 Older people and financial support.....	13
2.2 Housing choices and access	14
2.2.1 Aged care provision	14
2.2.2 Ageing in place	15
2.2.3. Ageing and community.....	15
2.3 Cooperative housing.....	16
2.3.1 Cooperative housing and older people.....	17
2.3.2 Cooperative housing in Australia	19
3. Methodology	21
3.1 Research aims and questions.....	21
3.2 Methodology	21
3.3 Data collection	22
3.4 Policy analysis.....	24

3.5 Data analysis	25
3.6 Limitations	25
4. Policy Review.....	26
4.1 Canada	26
4.1.1 The post-war period and the CMHC.....	26
4.1.2 1960s-1970s – Social and cooperative housing boom.....	26
4.1.3 1980s-1990s – Decentralization and retrenchment.....	27
4.1.4 2000s – Funding and policy retrenchment.....	28
4.1.5 Looking to the future	29
4.2 Australia.....	29
4.2.1 The post-war period	29
4.2.2 1970s and 1980s– Privatisation	30
4.2.3 1980s and early 1990s – A return to housing policy	31
4.2.4 The Howard years.....	32
4.2.5 The Rudd years	32
4.2.6 Current uncertainty	33
5. Findings.....	37
5.1 The Canadian context.....	37
5.1.1 The cooperative housing scene	38
5.1.2 The policies and programs behind cooperative housing.....	39
5.1.3 Cooperative housing for seniors	40
5.1.4 The challenges of cooperative housing.....	42
5.1.5 Current innovation – what is happening now?	43
5.2 The Australian context	44
5.2.1 Affordable housing in Australia	44
5.2.2 Older Australians	46

5.2.3 Challenges to achieving affordable housing for older Australians	48
5.2.4 The potential for cooperative housing	50
6. Analysis	52
6.1 What are the benefits of cooperative housing for older people?	52
6.1.1 Affordability	52
6.1.2 Adaptability	52
6.1.3 Autonomy	53
6.1.4 Wellbeing.....	53
6.1.5 Economic efficiency	54
6.2 How could cooperative housing be introduced into Australia?	54
6.2.1 Canadian enablers	54
6.2.2 Australian barriers.....	56
6.4 Recommendations	57
6.4.1 Collaborative funding	58
6.4.2 Community attitudes.....	58
6.5 Conclusion.....	58
References.....	60
Appendix A – Interview questions	68

1. Introduction

1.1 Background

The developed world's ageing population is fast becoming a critical challenge for governments and communities. Many developed countries have experienced a marked drop in birth rates, while working populations race towards retirement age (Winston and Barnes, 2007). In Australia, it is projected that by the year 2021 the number of people over 70 will almost double to approximately 730,000 (Bridge et al., 2011). A great proportion of the baby boomer generation (born between 1946-1964) are now aged 60 years and over, the age at which a person is officially classified as "older" (ABS, 2009). Over the next 20 to 30 years, services and infrastructure designed to assist the aged will no longer meet the needs of the aged population.

One key service required by older people is affordable, accessible, and appropriate housing. It represents a basic human right and can have a huge impact on the quality of life for older people and those who care for them.

In Australia, there is a critical lack of diversity and choice in the existing policies and infrastructure for aged care. The traditional model for housing older Australians has been institutionalised care provided by nursing homes and retirement villages. This model entrenches a sense of "otherness" about older people, isolating them from their families, communities and familiar neighbourhoods (Andrews-Hall et al., 2007). Since 1997 government policy has shifted towards ageing in place, and the provision of home-care primarily through the Home and Community Care Program (HACC) as key strategies (Jones et al., 2010). Unfortunately, a range of factors, from lack of funding to poor or weak policy to inadequate regulation, have prevented ageing in place policy from enjoying comprehensive implementation (Finn et al., 2011). Ageing in place in its current manifestations allows for a more dignified and engaged ageing process but is expensive and inefficient (Finn et al., 2011). The policy of ageing in place, supported by home based care, recognizes the importance of community, belonging and access for older people, and can be considered a positive step forward that facilitates choice and autonomy for older Australians (Andrews-Hall et al., 2007). What is required now is a model that will facilitate ageing in place in an economically efficient and sustainable way.

This thesis seeks to explore the potential of cooperative housing as a model that may help to address some of these challenges in housing a rapidly ageing population.

1.2 Study Focus: Cooperative housing

Cooperative housing is an alternative housing model that provides a foundation for community building and shared responsibility through innovative housing design and inclusive resident governance structures (Ganapati, 2010). Cooperative housing is an increasingly popular housing model across the developed world particularly for social housing (Robertson and Theisen, 2011).

There are three major types of affordable cooperative housing. Two of these are formal, equity-based: Low-equity Cooperative Housing and Community Land Trusts. Both models provide opportunities for residents to partake in ownership of a private residence, with an element of communal responsibility and mutual care built into the financial arrangements, the built form of the residence itself or a shared ethos among residents (O'Neill, 2008). The third type is not-for-profit, non-equity cooperative housing, whereby (means-tested) residents are members of, and take responsibility for, a cooperative housing building by paying a rent that is lower than market rate and assisted through government funding (CMHC, 2011). While all three types of cooperative housing are a community-driven alternative that could be appropriate for an ageing population, this thesis will focus on not-for-profit, non-equity cooperative housing as the most common form of cooperative housing adopted for public or social housing.

My research has revealed no existing models in Australia and scarce academic literature exploring the opportunities of cooperative housing specifically for older Australians.

Cooperative housing is viewed largely as a fringe or alternative-lifestyle housing model (Holtzman 2012). However, it is growing in popularity, especially in the face of increasing community concern for environmental sustainability. There is a growing trend of cooperative housing developments, particularly in the inner suburbs of Australian cities. However, there is little awareness of cooperative housing, both among users and providers of aged housing, and in the academic community. The potential for cooperative housing as a model in Australia to address the particular

challenges of a rapidly ageing population merits further investigation and deeper understanding.

Internationally, the cooperative housing scene is quite different. Northern Europe, and to a lesser extent, the United States and Canada, have embraced cooperative housing as a multifaceted opportunity for the provision of social housing, environmentally friendly housing, family-friendly housing, and even housing specifically for older people (Wagner et al., 2010; Motevasel, 2006). In addition to the working examples of cooperative housing in those places, there is also greater academic exploration of its challenges, opportunities, strengths and weaknesses (Wood et al., 2010). This gives governments in those countries a greater knowledge base from which to draw housing policies, and provides a important lessons for Australia.

1.3 Research aims and questions

Given the challenge of housing for older Australians that we will experience in the coming decades, and considering the success that cooperative housing has enjoyed overseas, this project asks: **Can cooperative housing help to address the challenge of housing an ageing Australia?** In answering this, the research is guided by the following inquiries:

- What are the benefits of cooperative housing for older people?
- How could cooperative housing be introduced into Australia?

1.4 Overview of methodology

In an attempt to provide a complex and detailed answer to these questions, this paper adopts a range of qualitative research methods. Interviews were undertaken with ten individuals from a range of key housing and aged care organisations. Four of the interviewees were based in Canada and worked directly with cooperative housing and the remaining six were based in Melbourne, Australia and worked in various key roles in the housing and aged care sectors. An analysis of housing and aged care policy from both Canada and Australia was also undertaken to provide a point of comparison with the insights drawn from the interviews.

1.5 Thesis structure

The paper is divided into five sections. Chapter two is a literature review, focusing on the study of aged care, the role of cooperative housing in providing sustainable housing solutions and the current status of housing for older people in Australia. Chapter three is a research methodology chapter in which I define and justify the use of qualitative research in the paper. In particular, the this chapter provides a discussion of policy analysis and semi-structured interviews as an effective way of creating understanding of an issue and accessing particular expert knowledge that is not available in published work. Chapter four presents the findings of the project's research. Chapter five discusses and analyses those findings, and makes recommendations for potential areas of further research in the field.

2. Literature Review

There is a growing body of literature to draw from in examining the potential of cooperative housing for older people in Australia. This chapter reviews that literature, studying:

- ageing in place, an ideology which has gained popularity amongst governments in the last few decades;
- cooperative housing and community building and their application to older people overseas;
- the current status of cooperative housing in Australia; and
- an exploration of how older Australians are currently living to provide a context for potential recommendations from this research.

2.1 The ageing population

Australia's population is ageing rapidly. Older people, defined by the Australian Bureau of Statistics as those 60 years and older (ABS, 2009), are forecast to reach 22 per cent of the Australian population by the year 2051 (ABS, 2009). The greatest increases are projected to be among the very old, or those 85 years and older (ABS, 2006).

Australia is not alone in having an ageing population. International agencies such as the Organisation for Economic Co-operation and Development (OECD) and the United Nations (UN) have in the past few years contributed significant research and policy recommendations to the growing literature on the challenge of an ageing population (OECD, 2005; UN, 2009).

Particularly since the 1980s, researchers have been developing the body of work of critical gerontology exploring the opportunities and challenges presented by a rapidly ageing population. This field encourages the evaluation of older people through a multidisciplinary lens, and in particular through an understanding of the ways that broader societal and policy norms and decisions have formed our understanding and subsequent treatment of older people in modern society (Minlker, 1996; Townsend, 1981, 1986; Walker, 1981; Westerhof and Tulle, 2007).

2.1.1 Older people and financial support

Of late, there has been significant research into the economic ramifications of retiring baby boomers, a group that will not reap the full benefits of mandatory superannuation contributions (Finn et al. 2011). Barnes (1999) argues that better-developed superannuation policy will cause the number of older Australians dependent on aged pensions to decline. However there is significant research to suggest the opposite, that the current baby boomer generation will continue at least partially to depend on government aged pension payments to supplement their accrued superannuation savings (Bateman, 1999; Beal 2001; Denniss, 2007; Hurd, 1990; and Borowski, 2008). As this group grows as a proportion of the population, this may place substantial strain on government budgets.

Dependence on the pension is exacerbated by the fact that the vast majority of older Australians have a large proportion of their wealth tied up as equity in their family homes (Kelly and Harding, 2004; AHURI, 2004). Giles (2012) asserts that the previous Australian federal budget did not pay particular attention to this issue of seniors' equity and how the sale of older peoples houses could provide funding for improved aged care. In order to allow older people to sell their homes and access that wealth, it is vital to provide a diversity of housing options to older people that will contribute to their sense of independence and choice (Cheek et al., 2006; AHURI 2011). Perhaps more pressing are the needs of the significant minority of older Australians, identified in research by the Australian Housing and Urban Research Institute (AHURI), who are either experiencing or at risk of experiencing housing stress¹ (McNelis et al., 2008). Older Australians considered "asset poor", either because they do not own their own homes, or are unable to continue servicing debts on their homes are at particular risk of experiencing housing stress (Jones et al., 2007). As the population ages, this often forgotten group of asset poor older Australians is growing, representing a significant demand for affordable, accessible housing into the future.

¹ Housing stress is generally defined as people within the bottom two fifths of income earners spending 30% or more of their income on housing (Yates and Gabriel, 2006).

2.2 Housing choices and access

82% of older Australians own their own home, and 77% of those own them outright (having paid off their mortgage) (Milligan and Teirnan, 2012), making them the demographic with the highest rate of home-ownership in a country with one of the highest rates in the world (AHURI, 2011). The perception that most Australians have of themselves, and more particularly, of older people, is that they have the security of home ownership to provide a foundation of wealth and security into retirement (Yates, 2011; Kendig, 1990; and Beal, 2001). This perception in turn means that Australia has never really considered housing to be a key issue on the political or social agenda (Wood et al., 2010). This is reflected in the way housing has been relegated to various fractured political portfolios over the years, the lack of cohesive housing policies, and the almost singular focus on support for the “Australian dream” of private home ownership.

Roberts (1997), found that serious innovation in housing policy was vital in order for the country to cope with an increasingly older population, particularly in addressing the growing problem of “asset-poor” older Australians. This finding has been supported recently in reports from bodies such as AHURI which have recognised housing as the key to a successful aged care policy in Australia (Jones et al., 2010; Bridge et al., 2011). A comparative study of aged care policies in France and England found that the English policy, which focused on independence, largely through housing, provided more choice and dignity to the elderly in that country than the comparable policy in France, which focused on the “dependent”, “burden” of the elderly, and how best to accommodate them within a traditional, separatist residential care framework (Hillcoat-Nalletamby et al., 2010).

2.2.1 Aged care provision

In recent years, there has been enormous growth in the aged-care housing sector in Australia. This growth has been largely directed at one segment of the market, those who can afford and are interested in retirement village-style options, which perpetuate the traditional, isolationist model of housing for older people. Despite the increased support for ageing in place, government policies continue to provide financial incentives to developers for building retirement villages and similar developments as

a response to an ageing population. The number of people living in retirement villages in Australia has grown 37% between 1981 and 2001 (ABS, 2006). As of 2006, 4.35% of Australians aged 65 and over live in retirement villages (ABS, 2006). Despite their growing popularity, retirement villages also present challenges; there are no regulations as to what constitutes a retirement village, or what level of care they have to provide (Cheek et al., 2006), and they are largely built by private developers, making them simply too expensive for many (Finn et al., 2011). As such, many older Australians continue to live in their family homes until they are no longer able to look after themselves and are then moved into expensive institutional care away from their familiar communities (Andrews-Hall et al., 2007).

2.2.2 Ageing in place

Ageing in place, defined as remaining in ones original house and/or neighbourhood while ageing (Clark and Deurloo, 2006), is the focus of much of the recent literature on housing for older people. Similarly, policy in many Western countries has come to recognize the value of community and belonging for older people. Various research papers focus on diverse issues from the reluctance to move to a new place increasing as one grows older (Costa-Font et al., 2009), to the financial benefits of ageing in place (Wiles et al., 2012), and the importance of good community and urban design to enable ageing in place (Lehning, 2012). A theme shared by a lot of the work is the importance of community in the understanding of ageing in place. Indeed, much of the research shows that older people are not as concerned with staying in the same house as they get older, as they are with remaining in their familiar neighbourhood, where they know their way around, have friends and can access services more easily (Wagner et al., 2010; Wiles et al., 2012).

2.2.3. Ageing and community

The current trend towards policies for ageing in place has been supported by research highlighting the individual, societal and economic benefits of living within a strong, established community, particularly for older people. Much of the literature refers to a "mutual support" arrangement in which people who are not necessarily related help care for each other within a community (Dono et al. 1979). Barker (2002) explores

the ease with which mutual support can be coordinated, even informally in a community through basic, frequent and direct contact between residents of an area,

"...care giving arrangements did not arise between complete strangers, although connections before care giving were often rather tenuous, confined to exchanging greetings or pleasantries with neighbours" (Barker, 2002 p.161).

Although, according to Barker, only a base level of "neighbourliness" is required to increase the likelihood of mutual care-giving amongst members of a neighbourhood or community in later years, that base level cannot be achieved without an appropriate built form that aims specifically to encourage frequent direct and personal contact between residents of a particular building or neighbourhood (O'Bryant 1985).

2.3 Cooperative housing

Cooperative housing has been employed as a model for providing affordable housing with a community spirit, or element of mutual support, since the early twentieth century (Ganapati, 2010). As a model, it has been utilised to varying degrees of success for these purposes across the globe, however it has been particularly successful and popular in the northern European states (Robertson and Theisen, 2011).

There are many ways of running a cooperative housing project, with different projects focusing on different priorities of community, spirituality, lifestyle and affordability (Glass, 2009). What they often share however are similar financial arrangements, which are designed in order to empower the residents and to ensure that a level of affordability is retained (David, 2010). Two popular financial models are Low (or Shared) Equity Housing, and Community Land Trusts. The former is a type of resale-restricted, owner occupied housing in which the cooperative defines efficient and fair resale prices of housing in the cooperative when members move on. This model has been viewed in much of the literature as a largely successful model for maintaining affordable prices (David, 2010; Miceli, 1998). The latter is a model in which the community owns and controls the land which can then be sold or leased to occupants at a controlled rate, allowing the cooperative a measure of autonomy and continued affordability. This model has recently grown in popularity as a successful strategy in the provision of affordable and community based housing. Evidence of its success can

be seen in the various case studies of new Community Land Trust projects across Europe and the United States (Paterson and Dunn, 2009; Moore and McKee, 2012). A third type of cooperative housing is not-for-profit non-equity cooperative housing focused on providing public or social, rather than private, affordable housing. This type subscribes to similar priorities of community, lifestyle and shared governance as the first two but relies on government and not-for-profit or private foundation funding in order to provide the set-up and ongoing maintenance costs not covered by the controlled rent charged to residents (Saegert and Benitez, 2005).

2.3.1 Cooperative housing and older people

The combination of cooperative housing and housing for older people is a relatively new concept. In line with the recent policy movements toward focusing on housing as an integral part of aged care, there has been some research into the role that cooperative housing could play as a model for successful, sustainable aged housing in the face of a rapidly ageing community. Borgloh and Westerheide (2012) have recently conducted a significant piece of quantitative research underscoring the economic advantages of cooperative housing for elderly people in Germany. Their findings, indicated in Table 1, show that the level of mutual support displayed by residents of cooperative housing projects significantly reduces their dependence on costly government health services. In fact, they conclude that the significance of cost-savings afforded by mutual support living arrangements would justify government investment in new housing projects of this type. Earlier research has found similar results in the health of elderly residents of housing cooperatives, finding that the level of uptake of active hobbies and activities among elderly residents of cooperative housing is much higher than that of other older people, which in turn leads to better physical and mental health for those residents (Jenkins et al., 2002). Similarly, a recent report from the Wellesley Institute (Mahamoud et al., 2011) posits that there is a direct correlation between the provision of supportive and affordable housing and improved health outcomes within the community (refer to Figure 1).

It is evident that different models of cooperative housing have seen success in providing affordable, manageable housing with the added benefit of community for those who want or need it. Indeed it could be said that cooperative housing facilitates a type of ageing in place (Glass, 2009; Scharlach et al., 2012). Also, it is clear that

there is room for more research in this area to examine what types of cooperative housing could best meet the diverse needs of elderly people, and how those models could be successfully initiated in Australia.

Figure 1 – Benefits of supportive and accessible housing on health

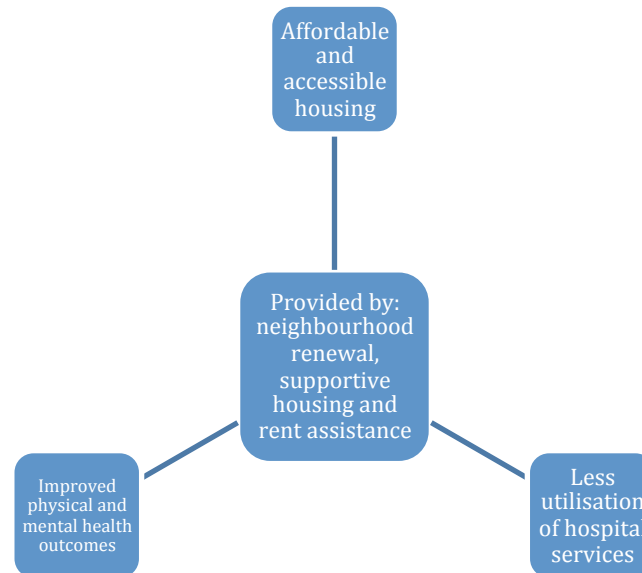


Figure 1 adapted from conceptual chart of housing interventions and health outcomes – Mahamoud et al. 2012, Appendix A, p. 21.

Table 1 – Overview of total cost differences (%) between control² and treatment³ groups

	Version 1 ⁴	Version 2 ⁵
Total sample	-30.9%	-20.6%
People aged 50+	-50.1%	-36%

Source: Borgloh and Westerheide, 2012, p. 632.

2 Control group includes people living in non-cooperative, traditional housing typologies, including private homes, nursing homes etc.

3 Treatment group includes a group of residents of cooperative housing projects.

4 Version 1 works from the base health level of residents before moving into a cooperative housing environment.

5 Version 2 works from the health status of participants at the time of the survey.

2.3.2 Cooperative housing in Australia

Cooperative housing does not have as strong a foothold in the Australian housing market as in the rest of the Western world. Alternative housing options, like cooperative housing, have been sidelined by a combination of weak housing policy and a strong culture of the “Australian dream” of a detached single family home with private garden. This has not always been the case; in fact, in the 1950s and 1960s in Australia, cooperative societies were considered one of the key players in housing finance, along with banks and building societies and credit unions. Their decline is largely attributable to changes in economic policy, in particular the deregulation of banks in the 1980s and the end of government guarantees to cooperative society loans (Abbott and Doucouliagos, 1999; Abbott and Doucouliagos, 2001). Yates’ (2011) review of rates of Australian home ownership finds that in the post-war period, when cooperative housing societies reached their zenith, Commonwealth Government policies pushed private home ownership as the pathway to financial security for Australian families, contributing to their rapid decline. Indeed, Australians now have one of the highest rates of private home ownership in the world (Kendig, 1990; Kupke, 2001).

That is not to say that there are no cooperative housing communities in Australia. Cascades, a well-established cooperative housing community in Tasmania, this year celebrated its twenty-first birthday, and has inspired the recent opening of “Tasman Village”, another cooperative housing venture near Port Arthur (Metcalf, 2001). Similarly the Pinkarri community in Western Australia is one of a number of smaller, recent forays into cooperative housing that is enjoying moderate success (Healy, 2011).

The difference between these recent attempts at cooperative housing in Australia and their counterparts overseas is that they are largely driven by a movement towards more sustainable lifestyles and an attempt to regain lost social capital, rather than affordability or social housing (Holtzman, 2012). Cooperative housing in Australia is often associated with the “hippy” and alternative lifestyle communes from the 1970s and 1980s, such as the Aldinga Arts Eco-Village and Crystal Waters, which were grounded in agricultural activities that adopted permaculture, biodynamic and organic techniques (Holtzman, 2012). Moving into the twenty-first century, eco-cities have

remained the more popular model of cooperative housing in Australia, as sustainability and “green” culture have increasingly become part of the mainstream (Holtzman, 2012). Whether with an ecological bent or not, there are umbrella organisations in Australia working in cooperative housing. Groups such as Common Equity Housing Limited, South East Housing Co-operative Limited and the Community Housing Federation of Victoria provide practical information and resources to those interested in setting up or taking part in existing cooperative communities.

3. Methodology

This chapter explains the research methodology and analysis process, including limitations, utilised in this paper. It supports the robustness and authenticity of the findings presented in chapter five of this thesis.

3.1 Research aims and questions

This project asks: **Can cooperative housing help to address the challenge of housing an ageing Australia?** To answer this, the following research questions guide this study:

- What are the benefits of cooperative housing for older people?
- How could cooperative housing be introduced into Australia?

3.2 Methodology

The popularity of qualitative research has grown in the past two decades, particularly in the fields of urban planning and human geography (Denzin and Lincoln, 2005). This study adopts a qualitative research approach in the belief that it provides a complex and profound understanding of the topic of how housing affects older people (Creswell, 2007). Yin (2011) describes qualitative research as a method that is multifaceted and flexible, incorporating certain key and defining features. Of those, the ability to examine the contextual conditions within which people live, and contribute insights into existing or emerging concepts that may help to explain human social behavior (2011, p.7) are pertinent to this study, which analyses cooperative housing as an existing model and its suitability for introduction into Australia to improve options for a particular group of the population.

There is ample research regarding the plight of older people and the reality of the rapidly ageing population in Australia. However, there is a paucity of work that explores housing models appropriate to addressing this particular challenge. As cooperative housing for older people is not yet a model that has been adopted in Australia, and has not benefited from academic inquiry, this discussion is largely exploratory. This exploration of new models is essential in the search for solutions to housing an ageing population. Therefore, a qualitative approach, which creates the

potential for themes and patterns to emerge that could not be predicted, is the most appropriate for this largely unexamined topic (Travers, 2006).

The dual approach of interviews and policy analysis, with the latter providing a context within which to examine the former, ensures a robust process of data analysis. The diversity of interviewees, who were sourced from a range of private, not-for-profit and government institutions, allowed for the presentation of multiple perspectives on housing and older people, strengthening the findings (Creswell, 2007).

A quantitative approach was not considered appropriate for this study, as it would not have allowed the unique insights and experiences of the interviewees to be fully expressed. A questionnaire or survey method is likely to have limited the potential responses of the interviewees to answers that had to be predicted in advance, thus constraining the breadth and depth of observations provided by them (Creswell, 2007).

3.3 Data collection

Data was collected using semi-structured interviews. A list of interviewees, with descriptions is provided in Table 2, below.

Interviews were undertaken with ten individuals, four from Canada and six from Australia. Each interviewee was involved in cooperative housing, affordable housing, aged care, or a combination of the three.

Interviewees were approached through a networking, or snowball approach in which existing contacts recommended and referred other individuals who could be of benefit to the research (O'Leary, 2004).

In approaching these interviews, I considered Yin's (2011) dichotomy of structured versus qualitative interviews, and resolved to undertake what can be described as semi-structured interviews. Semi-structured interviews allow the research to be directed while simultaneously enabling an element of freedom within the interview to ensure the particular expertise of each individual participant is highlighted (Hay, 2000). Participants from Australia were each involved in an approximately one hour face-to-face interview, while of the Canadian participants, two were interviewed over

Skype video and two via email. Interview questions have been attached in Appendix A.

Stake (2010) posits that there are three reasons to undertake interviews as a method of qualitative research;

“...to obtain unique information or interpretation held by the person interviewed, to collect a numerical aggregation of information from many persons, and to find out about a ‘thing’ that the researchers were unable to observe themselves.” (2010, p.94).

Interviewing is considered a useful method when the researcher places great value on the opinion of the participant, in part because of their expertise, and in part because they would otherwise not have access to their particular insights (Stake, 2010; Willig, 2009). For this study, interviews conducted elicited the valuable opinions and otherwise inaccessible insights of highly regarded experts in the housing and aged care sectors.

In particular, access to individuals such as Michael Shapcott, Director of Social and Affordable Housing at the Wellesley Institute, a policy and research think-tank that specializes in public health, provided invaluable insights not only into cooperative housing as a model, but personal experiences of the benefits of the model.

As the preceding chapter demonstrates, the majority of the extant literature that concerns cooperative housing and its role in providing for older people is based on interviews and surveys of older people themselves. This approach provides an understanding of what the potential users want and whether they are happy in cooperative housing situations. This paper differs in its approach of interviewing experts in the fields of housing and aged care instead of users. While this represents a break from the majority of the literature in the field, it is more suited to address the research aim of ascertaining whether cooperative housing can help to address the challenge of housing an ageing Australia. The question of whether older Australians would like to live in cooperative housing is a topic for potential further research to build on the findings of this study.

Table 2 – List of participants

Title	Organisation
CANADA	
Michael Shapcott –Leading community and affordable housing expert	Wellesley Institute – Research and Policy Institute (also resident of cooperative housing project, Toronto)
Diana Devlin- Special Projects Manager	Cooperative Housing Federation of Canada
Resident and board member	Cooperative housing project, Vancouver
Resident and board member	Cooperative Housing project, Toronto
AUSTRALIA	
CEO	Affordable housing association
Architect	Private firm specializing in social and affordable housing
CEO	Homeless aged care not-for-profit
Housing strategist	Local council (Inner Melbourne)
Policy officer	Community housing federation
Researcher/consultant	Private property, housing and urban planning consultancy

3.4 Policy analysis

Policy analysis as a research method can be described as a tool that seeks “insights not answers” (Wilkinson, 2011 p.597). This thesis draws on the tradition of interpretive policy analysis to provide an understanding of the context in which a thoughtful analysis of the interview data can occur (Hajer and Wagenaar, 2003).

In an attempt to suggest a new model for an existing social challenge, as this thesis does, it is vital first to create a contextual understanding of the existing models. This study includes an analysis of relevant housing and aged care policy in both Canada and Australia. This analysis, in conjunction with the insights provided by interviewees from each country, builds an understanding of where the gaps are in Australia’s current response to housing for older people, and highlights where and how cooperative housing may successfully fill those gaps.

An example of policy analysis research can be seen in recent AHURI reports that have provided great insight into the current housing situation for older people in Australia through an in-depth analysis of federal and state policies and how they interact with one another as a source of context and understanding (Jones et al., 2010; Bridge et al., 2011).

3.5 Data analysis

Findings on cooperative housing were derived from a combination of policy analysis and semi-structured interviews ascertaining the experience of housing policy in the jurisdictions. The combined research methods provided a robust analysis informed both by policy in the abstract and in practice.

3.6 Limitations

There are a number of limitations to the methodology approach of this study. First, the comparative approach for policy analysis between Australia and Canada is imperfect. Although they are similar countries, with a similar history of British settlement, comparable per capita Gross Domestic Product (GDP), and tri-level government (Suttor, 2011), which enables a useful point of comparison, there are certainly small and often intangible differences between the two which make a direct comparison of housing policy difficult. Second, the networking method adopted to find participants has the potential to create a bias in the type of participant; an interviewee is more likely to recommend a person who is in a similar situation or line of work to themselves, limiting the diversity of opinions amongst participants (O'Leary, 2004). However, the diversity of organisations that the participants were drawn from for this study, including private, not-for-profit and government organisations, suggests that there is sufficient variety in experiences to provide breadth to the work.

4. Policy Review

This chapter presents an overview of Australian and Canadian housing and aged care policies. The review is presented as a summary of relevant issues in policy in each country, drawing on policy documents, recent academic research, and government reports to assess current policy as well as its historical context. In particular, the success of cooperative housing in Canada is examined in reference to specific housing and aged care policies that enabled its implementation. This review provides an understanding of the framework that is required to achieve successful cooperative housing and whether that framework exists or could realistically be implemented in Australia.

4.1 Canada

4.1.1 The post-war period and the CMHC

The history of Canada's housing policy is reflected in its peak housing body, the Canada Mortgage and Housing Company (CMHC). Set up in 1946, the CMHC's role was to build housing for war veterans and administer the *National Housing Act 1944* (NHA) and *Improvement Loans Guarantee Act 1946*, (CMHC, 2011). At that time, housing policy in Canada was geared towards facilitating home ownership and the provision of new housing with low-cost mortgages. The favourable financing terms administered by the CMHC provided access to home ownership for a great number of Canadians (Harris, 1999).

4.1.2 1960s-1970s – Social and cooperative housing boom

In 1963, Canadian housing policy experienced a marked shift from the prioritisation of home ownership with the amendment of the NHA. The amendment shifted housing policy towards favouring the provision of social and public housing, with a federal government-led program to provide subsidised rental housing for low-income Canadians (Suttor, 2011). This marked the beginning of a period of comprehensive housing policy, with significant programs building 20,000-25,000 housing units per year in the period 1963-1978 (Fallis, 2010, p.174).

Criticism of the social housing sector followed shortly after the introduction of the new comprehensive housing policy. The perceived social segregation and low-quality design of public housing were the main criticisms (Fallis, 2010). In response, in 1973, a program introduced under a newly amended NHA facilitated the increased involvement of not-for-profit and cooperative housing associations in the provision of social housing (Wolfe, 1998). Specifically, it allowed the third sector (not-for-profits and cooperative associations) to build and manage housing projects, with funding obtained directly from the CMHC. This initiative flourished, enjoying bipartisan political support (Wolfe, 1998).

The combination of a comprehensive housing policy, which enjoyed broad federal political support, provincial government funding and expertise, and the inclusion of the third sector in provision and management, meant this period oversaw the construction and maintenance of some 60,000 affordable cooperative housing units as part of a larger output of approximately 220,000 affordable housing units, of which approximately 50% was dedicated to families, 40% to seniors and 10% to others (CMHC, 2003, p.42).

This generous allowance of social housing for seniors coincided with government policies that focused on the health and wellbeing of older people (Mened at al. 2011). Programs such as the New Horizons: Partners in Ageing program, which ran from 1972 until 1995 funded some 39,000 projects aimed at getting seniors involved in community life and highlighted the particular skills and expertise that older people could provide to society (McDaniel, 2009, p.53).

4.1.3 1980s-1990s – Decentralization and retrenchment

An economic downturn in the two decades following the social housing boom in Canada saw the retrenchment of much of the social housing, aged care and general welfare policy as well as changes in the housing provision governance structure.

In the early 1980s, cooperative housing continued to be a relatively strong force in the housing sector. Community support coupled with a robust governance structure and well-equipped cooperative housing associations meant that affordable cooperative housing continued quite strongly into the decade (Fallis, 2010). However, a change in

CMHC's role meant that by the mid-1980s the company was no longer providing funding and mortgages directly to cooperative housing, but was rather providing loan guarantees and insurance for loans taken out with private providers (Wolfe, 1998). The spike in interest rates during this period, coupled with the broader policy reforms cutting back on welfare spending generally, halted the development of new cooperative housing. By 1993, the federal government stated that they would not be funding the building of any new social housing units (MacLennan, 2008).

On a broader scale, the Canadian government implemented a policy of decentralisation in housing provision throughout the 1980s and 1990s. Responsibility for funding as well as policy was increasingly devolved to the provincial governments. Indeed, by the mid-1990s there was no longer a specific ministry for housing in the federal government and no forthcoming funding (Leone and Carroll, 2010). The advantage of the decentralisation push was that the provincial governments were afforded the opportunity to develop their own capacity and expertise in providing housing most appropriate to their particular populations. Unfortunately this decentralisation occurred in conjunction with the drying up of federal funding, so no amount of expertise from the provincial governments would enable them to provide significant housing programs (Fallis, 2010).

4.1.4 2000s – Funding and policy retrenchment

An economic uplift in the late 1990s sparked a conversation about Canadian housing policy, and in particular, social housing policy. Many not-for-profits and cooperative housing associations which had remained involved in the social housing sector throughout the 1980s and 1990s, called for a return to the comprehensive housing policy of the 1960s and 1970s (Fallis, 2010). In response, some new housing policies were introduced in the early 2000s, however their primary focus was on addressing homelessness rather than general housing stress (Bradford, 2007).

The election of the conservative Harper government in 2006 marked the cessation of discussions for a return to a comprehensive housing policy and continuing decentralisation of housing policy and funding, this time even beyond the provincial, to the municipal governments (Suttor, 2011). Current housing policies in Canada, particularly on the federal scale can best be described as piecemeal and failing to have

a holistic understanding of the housing issues (Bradford, 2007). A similar assessment can be made of current ageing policies, which, in line with general welfare cutbacks, have not been substantially invested in or built upon in recent years (Mened et al., 2011).

4.1.5 Looking to the future

In order to maintain the existing social housing stock that Canada enjoys and to ensure access to affordable housing for the growing population, a reform of housing policy, to something that more closely resembles the comprehensive policies of the 1960s will be required for Canada (Fallis, 2010). At this stage, there does not appear to be any substantial academic or government work suggesting that this kind of revival is likely.

Table 3 – Breakdown of social housing in Canada 2012

Number of social housing units ⁶	As a percentage of total housing	Number of cooperative housing units	As a percentage of total housing
236,000	5%	65,000	1.4%

(Wellesley Institute, 2012)

4.2 Australia

In attempting to understand whether cooperative housing would be a suitable model to address the challenges of housing an ageing Australia, it is worthwhile to compare and contrast Canadian policies (outlined above), which fostered and nurtured the development of cooperative housing, with similar housing policies in Australia.

4.2.1 The post-war period

The Commonwealth Government undertook its first significant public housing provision program in the period immediately after World War Two. Public housing was built en masse and provided at reduced costs to working class families and

⁶ Social housing here is defined as all housing provided by government and other, community-based not-for-profit housing groups and associations.

returned war veterans in order to accommodate the rapidly expanding population (Yates, 2011).

The policy was structured around the formation of the Commonwealth Housing Commission (Milligan and Teirnan, 2012), which recommended an integrated federal and state plan to build new, basic housing stock and open up new land for such developments. In essence, it was a supply-side approach to housing delivery, focused on the standard of living for working class Australians. The formation of the Commission and its view of integrated state and federally funded housing stock for the average Australian reflected the distinctly Keynesian political tones of the era (Rumming et al., 2009). Under the Commission's recommendations, the first Commonwealth State Housing Agreement was entered into in 1945 and the *State Housing Act 1945* was passed (Milligan and Teirnan, 2012). These initiatives ensured that the Australian state governments have had significant involvement in housing provision from the beginning, even though housing is federally funded and considered a federal portfolio (Suttor, 2011).

4.2.2 1970s and 1980s– Privatisation

The trend of government-built housing for working class homeowners and poorer renters continued for some time into the 1970s. However this decade and the next saw the increased privatisation of previously publicly developed and managed housing in Australia. Indeed, it became clear by the 1970s in Australia that there was significantly less public and affordable housing available to low-income earners than there had been in the preceding decades (Henderson, 1975).

It is at this point that we begin to see a marked divergence in the approaches of the Canadian and Australian governments. While the Canada pursued a comprehensive policy focused on social and affordable housing during the 1970s, Australia began the process of privatisation and government withdrawal from housing funding. Similarly, it is interesting to note the lack of aged care-specific policy in the Australian context at that time. The lacuna in aged care policy reflects an increasing dependence on the private sector to provide health and social welfare outcomes, as well as a more generalist approach to social welfare policy.

Economic factors in the 1980s saw the decline of Australian employment rates, income parity and home-ownership capacity. In tandem with these events were further government withdrawal from supply-side housing development and increased dependence on the private rental market for providing housing to working class and poor Australians (Suttor, 2011).

4.2.3 1980s and early 1990s – A return to housing policy

The 1980s and early 1990s ushered in a period of modest housing policy reform that began to reverse the trend toward privatisation (Suttor, 2011).

The Commonwealth Government's National Housing Policy Review of 1988 initiated small increases in public housing spending and a continued trend toward demand-side assistance. These reforms continued with the release of the National Housing Strategy 1991-1992. This document, for the first time, integrated housing into wider urban planning issues of land, transport, and services (Jones et al., 2007). In addition to the new policy being devised, a Department of Housing and Regional Development was created and placed in charge of executing the policy goals - previously, various diverse portfolios had taken responsibility for housing. Indeed, it appeared at this time in Australian housing history that the prospects for increased spending in the vital areas of urban renewal, affordable housing, and capital funding for infrastructure development were on the rise (Milligan and Teirnan, 2012).

Concurrently, the federal government of this period began a campaign of re-centralisation of housing provision. Although housing had always been centrally funded, provision and implementation of federal policy was, until the late 1980s, usually controlled by state-based housing associations (Wood et al., 2010). As part of the process of creating a holistic and integrated housing program, the federal government started the process of regaining control not only of policy creation but also implementation in this period (Morris, 2009). In direct contrast to the Canadian experience of decentralisation, the Australian shift from a federally funded, state managed and facilitated housing system to a wholly federal system created a multitude of challenges. It became apparent that there was a vacuum of expertise within the federal government's newly appointed Department of Housing and

Regional Development to effectively implement the new policies or efficiently provide housing solutions (Wood et al., 2010).

4.2.4 The Howard years

With the election of a conservative Coalition Government to federal parliament, the modest improvements to housing policy made under the previous government were dropped or reversed. Reflecting a worldwide trend toward retrenchment of social welfare programs and policy, the federal government reduced funding to affordable and public housing agencies in the states, created no new housing or aged care policies and redistributed housing into various fractured federal departments (Milligan and Teirnan, 2012; Jones et al., 2007).

The housing policies in this period were all too often focused on home ownership rather than housing stress and poverty. For example, when the Howard government reintroduced the First Homebuyers Grant in 2001 (Wilson et al., 2012), it was billed as an offset for the introduction of the GST but was maintained to boost supply in the housing market downturn (Morris, 2009). So new houses were being built, but they were for people who could essentially already afford to buy their own homes, albeit with a small amount of government assistance. This period reflected Australia's neo-liberal tendencies in housing policy, which had its roots in the privatisation push of the 1970s coming to a head.

4.2.5 The Rudd years

At almost the same time as the election of the Harper government in Canada essentially stopped social, and therefore cooperative housing, expansion in its tracks, the election of the Rudd Labour Government saw a significant shift in governmental approach to housing policy in Australia. First, housing was installed as one of the five key areas of interest for service delivery and intergovernmental action; second, a return to supply-side policies for rental housing with significant short term expenditure for increasing rental housing supply and social housing options; and third, an expansion of, and support for, not-for-profit, or third-sector housing organisations (Morris, 2009).

This shift in thinking around housing was reflected in actual spending. Indeed, an interviewee commented on the windfall they received from the Rudd Government's Nation Building Program stimulus, which injected much-needed capital funds directly into some of Victoria's aged care and housing associations. This action allowed the not-for-profit organisation the interviewee runs to build several new housing projects from scratch for the provision of affordable housing for homeless people over fifty. On a broader scale, the National Rental Affordability Scheme (NRAS) was introduced in 2008, followed by the Housing Affordability Fund and several housing-specific councils and agreements that had a focus on social and affordable housing provision (Milligan and Teirnan, 2012). Simultaneously, funding continued for Australia's homeowners and there was a sustained release of Commonwealth land for new housing stock supply (O'Neill, 2008).

Despite the apparent improvements in the approach to housing provision and policy of the federal government during this period, it must be noted that these good intentions did not come fully to fruition. Indeed, the long period of housing inactivity in Australia and fractured housing administration meant that there were very few people left in the public service and relevant authorities who had the capacity or expertise to implement these policies (Suttor, 2011).

4.2.6 Current uncertainty

In the past two years, the housing policies and programs introduced by the Rudd Government have lost some of their initial support. Housing has once again been broken up across several departments and the Coalition of Australian Governments (COAG) reform programs regarding social and affordable housing that were introduced only a couple of years ago are now under threat (Suttor, 2011).

Perhaps most salient is the cut to expenditure in the NRAS. This system provides much-needed access to appropriate and affordable social housing for a broad spectrum of Australians who are otherwise unable to access it (Wood et al., 2010). The scaling back of this program suggests another move away from strong affordable housing policy and the funding to back it up. Indeed this move is reflected in the number of affordable housing units available, which is on the decline, compared to

the number of households receiving rent assistance payments to attempt to enable them to enter the private rental market (refer to Table 4).

Table 4 – Breakdown of social and affordable housing options in Australia

	Number of Units
Public housing	331,371
Community / Not-for-profit housing	57,901
Households receiving CRA	~1.1m
Total	1.49m

(AIHW, 2011) Numbers as of 30 June 2010.

Despite the current uncertainties surrounding a lack of cohesive policy and weak funding options for affordable housing, creative partnerships and resourceful fund-raising have led to some innovative new projects. For example, Wintringham, a care and housing facility for homeless people over fifty-five, received significant funding from the Rudd Government Nation Building Program. The organisation was able to gain this funding because they are primarily an aged-care facility rather than a housing association; however the funding was invested into capital works for new housing projects for clients. Of particular note is the Eunice Seddon House in Dandenong, which was visited in the course of the interview process for this thesis. The facility primarily provides affordable housing for older homeless people, and simultaneously includes low to medium level care providers for those residents who need it. The facility is well designed with private and communal open space and includes universal design principles to meet the needs of residents. Refer to Figures 2 through 5.



Figure 2 – External view of Eunice Seddon House.



Figure 3 – Covered common courtyard.



Figure 4 – Shared outdoor space with railings for accessibility.



Figure 5 – Housing units.

The development of the Eunice Seddon House was innovative in its application of federal funding for ageing in the construction of housing for older homeless people. In addition, it has now partnered with a not-for-profit organisation that provides housing and care for severely disabled children. The partnership created in this housing facility not only creates benefits for residents, but also opens up potential alternative funding streams and opportunities for the organisation.

As Australia approaches another election this year, it is innovative and multi-faceted projects such as this which appear to have the best chance of receiving any of the government funding available.

5. Findings

This chapter presents the findings from interviews with individuals who are involved with cooperative housing as a model, and affordable housing more generally both in Australia and Canada. Interviewees represented a range of involvement in housing, from Michael Shapcott, one of Canada's leading housing experts, to residents, staff and board members of cooperative housing organisations and associations, to key stakeholders in housing provision in Australia. The results are presented as a summary of relevant comments and quotes from interviewees to illustrate perspectives on cooperative housing as a model as it stands in Canada, and how this might be relevant to the Australian context.

5.1 The Canadian context

Information provided by academic reviews of Canadian housing policy and cooperative housing as a model provide minimal insight into the realities of cooperative housing as it currently works on the ground in various Canadian cities. As such, I interviewed four individuals who are closely involved in the consumption and provision of cooperative housing in Canada:

- Michael Shapcott, Housing Expert - Affordable and Social Housing – Wellesley Institute
- Diana Devlin - Special Programs Manager – Cooperative Housing Federation of Canada
- Resident and Board Member – Cooperative housing project, Toronto
- Resident and Board Member – Cooperative housing project, Vancouver

Michael Shapcott participated in a two-hour interview in which he provided professional analysis of cooperative housing and its potential for older people, and personal insights that arose from his own experiences living in a cooperative housing project. Similarly, the two current residents of cooperative housing projects in Toronto and Vancouver allowed an insight into the everyday experience of cooperative housing. Finally, Diana Devlin imparted significant insider knowledge regarding funding and governance within a cooperative housing system.

5.1.1 The cooperative housing scene

The four interviewees I spoke to all painted a similar picture of the current cooperative housing scene in Canada; one that is strong, at least in ideology and community support, but lacking in government action and policy.

Shapcott stated that the core strength of the Canadian cooperative housing scene lies in the fact that the sector is founded in non-equity, non-profit housing cooperatives, as oppose to the United States where most cooperative housing is for-profit and equity-driven. He asserted that this foundation in community has created a positive support network and belief in the ability of the cooperative model to provide affordable housing. Similarly, both members of cooperative houses who are also on the boards of their respective projects stated that there is a strong sense of community and support for cooperative living amongst their members and wider community. All interviewees agreed that although existing cooperatives are well established, unfortunately the lack of government funding or cohesive policy for this type of housing is becoming a significant challenge.

In reference to older people in cooperative housing in Canada at the moment, Diana Devlin of the Cooperative Housing Federation of Canada commented that the nature of cooperative housing in Canada as a community enterprise means that many residents understand cooperative housing as an affordable housing model that will support them throughout their lifecycle. She stated that members believe that they will be able to “move in, raise a family and stay until old-age” - there is no desire to move away from the model of cooperative housing. This has resulted in a growing cohort of older Canadians living in cooperative housing, even if the original purpose of that housing was not specifically for older people. Additionally, the member of the cooperative housing project in Vancouver stated that the cooperative housing project she is a resident of has had to acknowledge the increasing age demographic of their members and has started to explore options for introducing care services into the cooperative as part of membership fees.

5.1.2 The policies and programs behind cooperative housing

A legacy of proactive and innovative housing programs in Canada must be acknowledged in achieving the robust cooperative housing scene that persists there. The interviewees commented on the history of housing policy in their country and how it helped to shape the sector in which they live and work to this day.

The policy context of affordable housing in Canada is well established in the literature reviewed in the previous chapter. Shapcott corroborated the idea that the cooperative housing model enjoys a long history in the country, commenting that it had an approximately 100-year-long history, having been initiated by students and working class Canadians in order to provide housing to very low income people while ensuring a democratic management structure. However, interviewees all stated that the real boom for cooperative housing occurred in the early 1970s, when an amendment to the *National Housing Act 1944* created a new national housing program and a great number of new affordable homes. Research undertaken by Shapcott suggests that about a third of these new homes were under the cooperative model and another two-thirds run by not-for-profit associations with an external board.

Comparatively less is known about the place of older people in Canada's housing policy history and how it impacted their access to and involvement with cooperative housing. All three interviewees who were or are currently residents of cooperative housing projects moved into their cooperative housing during the boom period of cooperative housing projects, yet none were at that stage considered "older" or aware of the provision of housing specifically for that demographic. However, Shapcott noted recent research undertaken at the Wellesley Institute that found that approximately 25-30 individual affordable housing projects were built specifically for older people during the 1970s and 1980s, when cooperative housing development was at its peak. When questioned about the role of policy in housing older people during this period, Devlin points out that there was actually a concurrent policy reform regarding older people in Canada, in particular, the "New Horizons" program mentioned in the previous chapter. This reform resulted in the introduction of programs aimed to address the housing affordability concerns of older Canadians specifically. Indeed, Shapcott said that although he was not aware of the senior-specific programs at the time, in hindsight, he realised that the simultaneous

development of general housing policy and aged care policy allowed the Canadian government an opportunity for a holistic and integrated response to housing for older people. Housing policy, as it was reformed in the 1960s and 1970s, was successfully integrated into the reform of policy regarding older people. As a result, older people in need of affordable housing were included in the push for cooperative housing as a cost-effective and community-building model.

5.1.3 Cooperative housing for seniors

The Canadians interviewed for this thesis are able to provide unique commentary on the success of cooperative housing as a model for older people, with some being experts in the theory of cooperative housing as well as themselves residents of cooperatives that are witnessing a rapid ageing of the general resident population. They are in a unique position to comment on the efficacy of cooperative housing for providing for the needs of older people and an ageing society in an affordable model.

In addition to the benefits of cooperative housing generally that have been outlined in this thesis, the interviewees provided some first-hand experience of the benefits of cooperative housing for older Canadians and opinions on what makes it a successful model. Interviewees all intimated that cooperative housing is understood to be a successful and desirable model of affordable housing for older people, in particular, they pointed to the benefits of community-building, equal-opportunities and financial support as the key factors in the success of the model.

The two current residents of cooperative housing highlighted the importance of equality in representation and involvement as benefits of cooperative housing for older people. The interviewee from Vancouver commented that older people often feel excluded from the wider community, and that, in particular, housing “solutions” for older people often treat them as the “other”, an entity which needs to be separated from, and cared for differently to, the rest of the community, while cooperative housing breaks down that barrier. Similarly the cooperative housing resident from Toronto suggested that everyone involved in cooperative housing has a vote and a voice, even older members who might not receive an equal opportunity for involvement in decision making in other aspects of their lives anymore.

Ageing in place is the Canadian government's preferred aged-care policy at the moment. Research reviewed earlier has shown that in order to achieve successful ageing in place, a strong community is essential. Shapcott pointed to the low rate of turnover amongst residents of cooperatives, which helps with community building, as residents are generally long-term. Similarly, Devlin provided summaries of surveys undertaken by the association, which show that older people are happy in cooperative housing because of feelings of usefulness, a lack of anonymity, and a perception of safety within the housing and grounds. Indeed, both current residents of cooperative housing in Vancouver and Toronto interviewed are part of the baby-boomer generation, and both expressed their own desire to "age in place" within their cooperative housing projects, and suggested that the sentiment was echoed in many if not all of their peers within their respective projects.

The sense of community and mutual support fostered by cooperative housing is perhaps best understood through the example provided by Michael Shapcott. He spoke of his experience as a single parent raising two very young children on his own in the Saint Laurence Neighbourhood cooperative housing project in Toronto. His experience was that living in this cooperative housing development allowed him to access the support he needed to care for his children and simultaneously maintain a career as a single parent. Indeed, the cooperative housing development provided him with a community that acted to meet his special needs when required. Although this example does not speak directly to older people in cooperative housing, it does paint a picture of the kind of community that can be fostered by cooperative housing and how that may nurture and support residents with particular needs, whether it be a single parent who needs a babysitter or potentially an older person who needs assistance going to the supermarket.

Finally, the financial set-up of not-for-profit cooperative housing projects is conducive to ensuring housing security for older people. In particular, Shapcott pointed out that the model is sensitive to residents' changes in income, and ensures that they do not pay in excess of 30 percent of their income on housing. This flexibility, he commented, is particularly reassuring to older people who are often dependent on the aged pension, which can fluctuate according to changes in government.

5.1.4 The challenges of cooperative housing

Based on personal experiences of cooperative housing and observation of the model in a professional setting, the interviewees provided insight into some of the unique challenges and weaknesses of the cooperative housing model. These problems with the model, as experienced first-hand by those involved with cooperative housing, are important to consider in any planning to introduce the model successfully in Australia.

Across the interviewees, the one theme that was consistently flagged as a challenge for cooperative housing was its dependence on government support through both funding and policy measures. “Austerity is bad for your health”, Shapcott proclaimed in his interview, lamenting the lack of funding for affordable housing generally, and, by association, cooperative housing. He commented that political austerity measures have meant that there is no longer any real funding for housing or programs for older people generally in Canada and that consequently new cooperative housing projects have all but ground to a halt. His engagement by a public health think-tank, as a housing expert suggests that a reduction in funding for community and affordable housing has an effect on the real health of older people. Similarly, Devlin stated that a direct result of the non-equity, not-for-profit model for cooperative housing in Canada is its fundamental dependence on government finance through direct investment, capital funding, income subsidies or guaranteed mortgages to private lenders. None of these are currently forthcoming from the government.

From the perspective of the current residents of cooperative housing in Toronto and Vancouver, the challenges of cooperative housing specifically for seniors are also becoming apparent as the average age of residents increases. The resident in Toronto pointed out the difficulty in finding cooperative housing accommodation that meets the design requirements of physically less-able older people, especially given that most of the cooperative housing stock was built over 30 years ago. The resident from Vancouver expressed a growing concern on the part of the cooperative regarding the capacity of older residents to be involved in the number of volunteer hours required for the upkeep and management of a successful cooperative housing project.

5.1.5 Current innovation – what is happening now?

Despite the challenges to cooperative housing in Canada, and the fact that its proliferation as a model for affordable housing has stalled, the interviewees provided some examples of cooperative housing projects that have managed to flourish in spite of the challenges, and also point to new avenues of support and funding that might be accessed.

Shapcott provided the example of a residential cooperative apartment building that he is currently involved with, which is trialing the effects of consciously creating a specific mix of residents within a single cooperative housing project. In this instance, the mix of residents is older people and sufferers of HIV/AIDS. Initially, the project was going to include both cohorts but segregate the building somewhat so that one cohort had the lower levels and the other the upper levels. However, when that original concept was suggested to the future residents of the project, they expressed a desire for a more fluid and open design, without segregation. The cooperative has currently been running for approximately two and a half years and resident feedback suggests that the support and social networks created, as well as the sense of community fostered, have been thoroughly enjoyed and appreciated by residents of both cohorts. Indeed, those cooperative housing projects that are still being developed appear to be for more specific cohorts of residents. For example, Devlin provided some examples of recently developed and successful cooperative houses that are not only especially for older people but for older, single women or older people who have been involved in the arts or older people from particular ethnic backgrounds. According to the interviewee, it appears that specializing the cooperative housing can help to open alternative funding avenues that cannot be accessed through a straight affordable housing agenda.

On a policy level, Shapcott pointed out the current push to build a national cooperative housing trust fund. The fund is envisioned to be at arms length from the government, and the hope is that once it becomes fully capitalized, it could make steady annual investments over time into the development of new cooperative housing.

5.2 The Australian context

The current status of cooperative housing, and affordable housing more generally in Australia is explored here through the examples and experiences of a variety of experts and leaders in the field. Unique insight is provided into the Australian context through interviews with six participants:

- CEO – Affordable housing association
- Architect – Private firm specializing in social and affordable housing
- CEO – Homeless aged care not-for-profit
- Housing strategist – Local council
- Policy Officer – Community housing federation
- Researcher/consultant – Private property, housing and urban planning consultancy.

In particular, the interviewees addressed the current state of affordable housing in Australia, the place of older Australians in the housing sector, the key challenges in housing Australia's ageing population, and the potential for cooperative housing as a model in Australia. As innovators, leaders in their fields, and senior staff members, these interviewees together provide a unique, well informed, and well-rounded insight into the housing market in Australia.

5.2.1 Affordable housing in Australia

The participants provided examples of projects they are currently or have recently been involved in as a way of illustrating the affordable housing scene as it currently stands.

The underlying theme across all interviews is a concern amongst participants that there is a chronic and very real shortage of affordable housing in Australia. In particular, the CEO of the housing association pointed to the drying up of funds even for routine maintenance of existing affordable housing, let alone the provision of new affordable housing, as the defining feature of Australia's affordable housing policies at this stage. Similarly, the CEO of the homeless aged care organisation stated that since building 600 new homes with the stimulus money provided by the Rudd

Government in 2008, all significant government funding has ceased and so all growth within their organisation has stalled.

Interviewees painted the affordable housing situation in Australia in a fairly dark light. The policy officer from the community housing federation said that there are over 5000 people on the waiting list for social housing in Victoria, while the local government housing strategist noted that in her municipality, which is located within inner metropolitan Melbourne, there is an increasing trend toward gentrification and increased housing costs and that long-term residents are increasingly being priced out of their neighbourhoods.

Despite the lack of funding and policy support highlighted as concerns by most interviewees, many also noted the existence of a handful of innovative affordable housing projects that are drawing on alternative funding sources and circumventing policy barriers to continue contributing to the affordable housing sector in Australia. In particular, the architect pointed to a number of developments that he has undertaken in conjunction with local councils, utilizing under-developed council land with some state government, some not-for-profit, and some private foundation funding to create “local housing for local people”, such as the Kyme Place affordable housing development in Port Melbourne (refer to Figure 6). He suggested that with creative funding models that exploit a mix of government and alternative funding sources, in conjunction with supportive local councils, that affordable housing in Australia could still be built.



Figure 6 – Kyme Place, Port Melbourne

5.2.2 Older Australians

All interviewees were asked what it was that they saw as the greatest challenge to housing Australia's ageing population. Overwhelming, the response referred to the already acute shortage of affordable housing and the effect that the ageing cohort of baby-boomers is going to have on this shortage when no new affordable housing is being built.

The local government strategist noted that her municipality had an "aged demographic", with 15 percent of the population over 65 in the 2011 census, compared with 11 percent for Greater Melbourne. Although the exact figures are not currently available, initial research for this municipality shows that a significant cohort of these older residents are experiencing housing stress, particularly older, single women. Projections suggest this cohort is only going to grow.

The CEO of the homeless aged care facility expressed concern regarding housing stress for older Australians. Although he deals predominantly with older people who have experienced homelessness rather than housing stress, he asserted that the current government policies, which rely on the private rental market, are creating a group of older people who are technically "homeless" because they can no longer afford private rental costs in their neighbourhoods. He provided the example of Billy⁷, a recent client of his organisation, to illustrate the plight of older Australians who, due to a range of life circumstances, have never owned, or no longer own, their own homes.

"Billy is a 67 year old artist who lives, and has always lived, in Melbourne's inner-suburbs. Recently, Billy's marriage has broken down, partly as a result of his drinking habits. Billy approached the organisation through personal connections when he realized that he had been unable, for a significant period of time, to find accommodation in the private rental market and was not eligible for public housing. He found himself to be homeless, at 67, sleeping on friends couches and in the art gallery."

⁷ Real name not used here

The CEO of the housing association argued that this story was not an uncommon scenario for older Australians who do not own property of their own, or due to a marriage breakdown or other life crises no longer had access to a home. She suggested that the gentrification of inner-suburban Melbourne has made the private rental market entirely unaffordable for older Australians with little income, and commented that landlords consider people like Billy undesirable tenants.

Older Australians who are residents of existing public or affordable housing projects were identified as a unique subset of general residents, one that provides and requires unique services. The researcher interviewed stated that although there is very little public housing in Australia designed specifically for older people, they do make up a significant portion of residents of the public housing portfolio. Similarly, the CEO of the housing association stated that although none of the properties in her organisation's portfolio were specifically for seniors, that they made up a large portion of their residents, particularly older single people. The policy officer noted that this predominance of older people in existing public or social housing can present challenges for the housing providers in terms of the special needs of older people, which often are simply not catered for in general public housing. In particular, he pointed to the shortage of ground-floor dwellings in public housing and the expense of retro-fitting older public housing stock to meet universal design standards. Indeed, the local government strategist suggested that there were possibly many older people living in unsuitable public housing projects but that they had no affordable alternative to turn to.

It was noted by the CEO of the housing association, which owns and manages 1,400 units in Victoria, many of which are occupied by older Australians, that older people tend to behave differently as tenants in public housing compared to the general population. In particular, she noted that they tended to stay longer, be more involved in any community activities that might occur and expressed more gratitude for the housing. The involvement of older people is evident in the "resident committee" that this housing association runs. The committee is a board of six residents who are called upon to represent the wider resident community: Two of those resident board members are older Australians receiving the aged pension.

5.2.3 Challenges to achieving affordable housing for older Australians

As mentioned above, all interviewees identified the shortage of affordable housing as the key challenge to housing an ageing Australia. In addition to identifying this key challenge, the interviewees provided insight into the cause of the shortage and the issues that underpin it. In particular they refer to various shortcomings of government policy at all levels of government, the impact of state planning regulations, and the prevailing attitudes of the Australian community.

5.2.3a Government policy

An extensive review of the policy context of the Australian housing sector is provided in the previous chapter. In this chapter, interviewees have provided insight into the particular policy limitations that have impacted their work within the affordable housing scene.

The architect stated in his interview that, in the process of trying to achieve innovative affordable and social housing projects in Australia, he has increasingly found himself in the role of facilitator, managing relationships not only between potential housing providers and clients, but also between various levels of government. He asserted that the lack of coherence and integration in the government's response to housing as a basic need means that without a motivated external facilitator, state, federal and even local agencies rarely work together to achieve housing outcomes. Additionally, the CEO of the housing association referred to the affordable housing sector in general as "pretty immature" in terms of intra-governmental, inter-state and even inter-organisation collaboration, noting that while there is no cohesive government policy regarding affordable housing at this stage, there is also no powerhouse lobby-group to provide a united response to any policy decisions made.

The policy officer suggested that the lack of a strong, overarching housing policy is reflected in the policies that do exist concerning housing issues. In particular, he pointed to the broader social welfare policies that identify "higher-needs" groups, such as housing for the disabled. He said that housing in and of itself is not addressed in a government policy at any level of government, but is rather considered an

addition to other needs. Indeed, the local government strategist observed that the two affordable housing projects her municipality is currently involved with address the needs of students and women, because in order to tap into the government funding that does exist, housing projects need to cater to other special interest groups as well.

5.2.3b State planning regulations

A number of interviewees expressed frustration with the existing state planning regulations and processes. Indeed, the CEO of the homeless aged care organisation referred to the objection process open to all Victorians in the face of new development as an “abuse of democracy”. This comment was based on his experience in attempting to develop a new housing project for homeless older Australians of being blocked every step of the way along the planning process by residents who did not want the development in their neighbourhood. The holding and related costs almost rendered the project unfeasible for this organisation.

The architect noted that the political nature of planning in local councils means that often outcomes are reached which favour the landowner rather than society as a whole. He stated that, in order for good affordable housing outcomes to be reached, councils must introduce their own strong mandates for social housing. He provided the example of the City of Port Phillip, which undertook extensive community consultation in order to ascertain that the community valued both public open space and diversity within the municipality as key assets. The consultation provided the City with the opportunity to introduce a social and affordable housing mandate into their local laws to help facilitate new development that will ensure the continued diversity of the municipality. Unfortunately, due to the nature of the planning regulations, which are variable from council to council, there are not many municipalities with similarly entrenched mandates on social housing. Indeed, the local government strategist stated that her municipality felt restricted by the lack of strong legislation supporting council in making decisions that support affordable housing.

5.2.3c Community attitudes

The role of the wider community was highlighted by a number of interviewees as being a roadblock to increased provision of affordable housing. It was suggested by the architect, the CEO of the homeless aged-care organisation and by the local

government strategist that the broader community was not open to the idea of affordable housing developments in their neighbourhoods; “they’re afraid they may ‘catch poverty’” lamented the architect when referring to reluctant neighbours of a social housing project. All three recalled recent low to medium density projects they had worked on that had been vehemently opposed by the local community despite their best efforts to incorporate neighbourhood character and good urban design into the projects. Indeed, the reluctance at the community level to accept the urgent need for more affordable housing stems in part from a long-held belief in Australia that housing is not a key concern. The researcher stated that, perhaps because the “Australian dream” is the overwhelming housing norm, and the majority of people do successfully own their own homes, there is a lack of understanding of the magnitude of the problem of affordability in housing for the significant minority who cannot achieve this dream.

5.2.4 The potential for cooperative housing

The purpose of these interviews was to ascertain the potential for cooperative housing in an ageing Australia. The broader challenges of affordable housing provision more generally, and the lack of clear policy, meant that most interviewees expressed doubt regarding its potential.

The CEO of the housing association and the policy officer, expressed an understanding that, theoretically, cooperative housing had the potential to be a successful model in providing affordable housing for older Australians. The housing association CEO pointed to the reduction in tenant damage, and the low incidence of arrears as specific benefits she understands as arising from cooperative housing. Unfortunately, both also observed that the major capital and ongoing funding that would be required to achieve non-equity, not-for-profit cooperative housing in Australia is incredibly unlikely without major policy reform.

Despite the pessimism regarding the rollout of cooperative housing as a model for an ageing Australia, it emerged that those involved in the housing sector have an understanding of the benefits that cooperative housing and cooperative housing-type activities and design could have on existing affordable housing. The architect observed that a new social housing venture he has been involved with, that is

specifically for older people focused, on ensuring that the design engendered a village or community-like feel for residents while maintaining their private space as well. He stated that the village-like feel of the development enhanced the residents' sense of perceived safety and belonging, which are vital to successful housing for older people. Similarly, the housing association's resident committee, on which two older people sit, although started as something of a gesture to include resident input, has become an invaluable resource for the association and those involved. The committee provides meaningful input for business and growth plans for the association and acts as a trusted liaison between the official board and general residents.

Based on the interviews conducted, I ascertained an undercurrent of support for cooperative housing as a model. However, support was muted, and largely hindered by a reluctance to agree that any one model would address the affordable housing shortage and overcome the challenge of housing an ageing population in the face of weak policy and a lack of funding.

6. Analysis

In considering whether cooperative housing can help to address the challenge of an ageing Australia, two key questions that have shaped the research must be answered:

- What are the benefits of cooperative housing for older people?
- How could cooperative housing be introduced into Australia?

This chapter provides answers to those questions through an analysis of the findings, drawing relationships and trends between the existing literature and the results of the interviews.

6.1 What are the benefits of cooperative housing for older people?

Broadly five key themes emerged from the study of cooperative housing for older people: Affordability, adaptability, autonomy, wellbeing and economic efficiency.

6.1.1 Affordability

This thesis focused on the not-for-profit, non-equity model of cooperative housing. The interview findings suggest that this model ensures that cooperative housing maintains its affordability through time by ensuring flexible financial arrangements for residents. In particular, not-for-profit cooperative housing has the capacity to allow residents to pay according to their means to ensure that they do not fall victim to housing stress. These findings are supported in the literature by research undertaken by Saegert and Benitez (2005), which finds that not-for-profit cooperative housing remains affordable because of the role of government funding in providing maintenance costs not covered by residents in times of need.

6.1.2 Adaptability

Cooperative housing offers an adaptable form of affordable housing that is conducive to meeting the changing needs of older people. Glass (2009) confirms that cooperative housing is adaptable in its capacity to address the priorities of different groups. A manifestation of this adaptability is the recent addition to the cooperative housing sector identified by an interviewee, which draws together special needs groups with

complementary interests, in this case AIDS sufferers and older people. An example expressed in the interviews of the capacity of cooperative housing to provide for the changing needs of residents as they age, is the engagement a paid nurse to provide care. This is because of the participatory governance structure which allows residents to make decisions based on their own needs.

6.1.3 Autonomy

The culture of housing older people in Australia has long assumed that the only means by which older people can retain autonomy is by remaining in their private homes. It is this culture that informed the Commonwealth Government's central approach to caring for older people in their homes through HACC. The alternative is to move into assisted care which often removes all sense of self and instills a sense of powerlessness in the older person. Cooperative housing provides a third option that preserves autonomy of residents, by facilitating a type of ageing in place (Scharlach et al., 2012). This capacity for autonomy is illustrated by the testimony provided by Canadian interviewees that older people in cooperative housing are required to be involved in decision making and governance processes for the project. Further, the evidence from the findings that older people in public housing in Australia are already significantly involved in resident committees and similar governance bodies suggests that older Australians would positively respond to similar opportunities within a cooperative housing model.

6.1.4 Wellbeing

Cooperative housing can enhance the wellbeing of older residents through its affordability (as above) and supportiveness (Mahamoud et al., 2012). Barker asserts that this supportiveness is facilitated by the creation of a community among cooperative residents (2002). This is best illustrated by Michael Shapcott's personal experience as a single parent who received the support necessary from his cooperative to maintain a career and care for his children.

The capacity of housing cooperatives to build communities stems in large part from their built form (O'Bryant, 1985). The architect interviewed for this study has

overcome the lack of Australian support for cooperative housing by applying cooperative housing built form concepts to an innovative new development in Port Melbourne that similarly supports the facilitation of community through the provision of communal spaces and passive surveillance.

6.1.5 Economic efficiency

Cooperative housing is an economically efficient model for ageing in place. It has been shown in the literature to reduce people's overall expenditure on health care (Borgloh and Westerheide, 2012). Economic efficiency is facilitated by the longer tenancies in cooperative housing. Findings suggest that residents of cooperatives in Canada view the model as a whole life-cycle housing solution that they will remain in through the different stages of their lives. This perception of cooperative housing makes it a cheaper model to run than conventional public housing, which often experiences a high rate of tenant turnover.

Cooperative housing has been adopted as a beneficial housing model across many parts of the world (Ganapati, 2010). Unanimously, the Canadian participants in this study recommended it as an appropriate affordable housing model that could specifically benefit older people.

6.2 How could cooperative housing be introduced into Australia?

The implementation of cooperative housing depends on a number of external factors. A comparative analysis of those external factors in Canada (where cooperative housing flourished), and Australia (where it barely exists), provides an insight into what would need to change in Australia for the introduction of this beneficial model.

6.2.1 Canadian enablers

The success of cooperative housing generally, and specifically for older people, in Canada can be largely attributed to three factors, a comprehensive housing policy, integration of housing and aged care, and the inclusion of not-for-profits in housing provision.

The policy analysis chapter demonstrated that in the period of intensive affordable housing construction in Canada there was a strong, comprehensive housing policy (Fallis, 2010). Bipartisan support for a policy focused on social and affordable housing ensured its success (CMHC, 2003), and as Suttor (2011) notes, the funding systems and regulatory framework introduced as part of this policy ensured its implementation. The impact of this policy is acknowledged in the interviews, with participants all asserting that the 1960s and 1970s can be considered the boom period in cooperative housing. As well as being comprehensive, housing policy in this period is identified by Shapcott as being innovative in its strong support for cooperative housing specifically, with his research finding that approximately a third of the social housing constructed in the boom period was cooperative.

The integration of housing policy and aged care policy in Canada during this period ensured better outcomes for older people (Mened et al., 2011). Specifically, the introduction of the “New Horizons” program encouraged seniors to get involved in community and active lifestyles (McDaniel, 2009). The findings strongly corroborate this research, with Devlin identifying “New Horizons” in her interview as one of the key complementary, contemporaneous policies in the time of housing policy reform. Shapcott’s identification of 25-30 cooperative housing developments built especially for older people in this period suggests that cooperative housing was understood to be a good way to implement positive ageing policies.

Community and not-for-profit groups’ involvement in the provision of affordable housing became an essential element of the success and longevity of cooperative housing (Wolfe, 1998). Canadian housing policy directly empowered these groups to become involved in housing provision (Fallis, 2010). The significance of community and not-for-profit involvement is highlighted by Shapcott who attributes much of the longevity and support for cooperative housing in Canada to the fact that it has its foundations in not-for-profit property development. He argues that the grassroots nature of the provision of this housing is what helped in large part to garner the community support required to keep cooperative housing projects running, even when funding became more sparse.

6.2.2 Australian barriers

The shortage of affordable housing and the lack of housing diversity in Australia are largely attributable to elements that are missing from its approach to housing, in particular a lack of a comprehensive housing policy, reliance on the private market and a lack of policy integration. In order to understand whether cooperative housing can help to address the challenge of an ageing Australia, it is essential to analyse those elements of Australian policy that currently act as barriers to its implementation and suggest how these might be removed.

The policy review chapter illustrated that since the post-war period in Australia, housing policy could best be described as piecemeal (Wilson et al., 2012). Currently, despite innovations and improvements made by the Rudd Government, there is no comprehensive housing policy and housing provision is again in decline (Suttor, 2011). The findings demonstrate that the lack of comprehensive policy directly affects housing providers, particularly in relation to funding. The CEO of the housing association claimed that the only defining feature of Australia's housing policy is a reduction in funding, the CEO of the homeless aged-care facility agreed, noting that this organisation had not received any real funding since the Rudd Government was in power.

In conjunction with the lack of comprehensive policy, the Federal Government is increasing its dependence on private market solutions through increased rent assistance programs (Wood et al., 2010). A recent report from the Australian Institute of Health and Wellbeing (AIHW) illustrated that the amount of public and community housing has decreased while the number of people receiving rent assistance has increased (AIHW, 2012). This dependence is perhaps best illustrated by the example in the findings of Billy, the 67 year old man who did not own his own home, was not eligible for the limited public housing available, and was unsuccessful in gaining a private rental home. The CEO of the housing association confirmed that as the government increasingly relies on the private market, there will be increasing numbers of older people like Billy, who are considered undesirable by private landlords and find themselves at risk of homelessness.

There is an overriding lack of integration in the Australian Government's approach to housing (Guest and Swift, 2010). Different levels of government and relevant authorities rarely work together to achieve positive, complex and nuanced housing solutions (Biggs et al. 2013). This lacking is identified most strongly by the architect interviewed for this thesis, who stated that he was often required to facilitate meetings and cooperation between different levels and departments of government to ensure anything got done. Needless to say, this should not be the primary role of an architect involved in a social housing project and thus paints a stark picture of the fragmented state of housing implementation in Australia. The findings suggest that this dysfunction extends to the housing providers, who the CEO of the housing association claimed undertake little inter-state or inter-organisational collaboration.

Some recent work in the affordable housing sector manages to overcome these barriers. The architect interviewed in this thesis has contributed substantial innovation in the housing sector that has enjoyed considerable success despite the barriers. In particular, his work with the City of Melbourne, which brought together funding from disparate sources including local government, not-for-profits and, most interestingly, a private foundation, illustrates how the restrictive nature of affordable housing policy in Australia is forcing good providers to think outside the box. In achieving this housing project, the architect both confirms the barriers that exist in Australia's housing sector, and provides insights into how they can be overcome on a case-by-case level.

6.4 Recommendations

This thesis set out to explore the relative strengths and suitability of cooperative housing for an ageing Australia, yet what it revealed was a housing sector altogether under-funded, over-stretched and unsupported by good policy. In order to present ways forward in the affordable housing sector, and for the pressing issue of affordable housing for older people, valuable insights can be gained from this study to serve as the foundation for further inquiry. In particular what emerges is a need to collaborate and innovate.

6.4.1 Collaborative funding

Funding represents the key to achieving good affordable housing, especially cooperative housing. So, an exploration of alternative and innovative funding models that can be implemented by existing housing corporations and associations, potentially with a focus on the role of local government in essential partnerships between the private and public in housing provision, is essential. The architect and CEO of the homeless aged care facility have both started their own explorations of the possibilities presented by collaborative and innovative funding to considerable success. With increased research and recognition for these models, their success could undoubtedly grow.

6.4.2 Community attitudes

The role of community input into the housing debate has not been thoroughly explored. Findings from this thesis suggest that community support has played an important role in the success of cooperative housing in Canada and may be required here to ensure that government provides strong housing policy and the accompanying funding. A deeper understanding of how to change community attitudes about affordable and social housing would allow the sector to garner more support for their work.

6.5 Conclusion

Australia faces the problem of a rapidly ageing population. How to provide appropriate and affordable housing to this growing group of older people is a pressing problem that will only intensify over the coming decades.

Cooperative housing is a model that provides support, flexibility and independence to older people who require access to affordable housing options. A range of cooperative housing projects in Canada, a country with a similar demographic and government structure, have shown that cooperative housing is a financially efficient and positive model for older people.

Cooperative housing can help to address the challenge of housing an ageing Australia, but first some things must change. Australia's lack of cohesive housing policy, and

overwhelming failure to integrate policy and funding across the full range of social welfare issues, including health, housing and ageing, means that the affordable housing sector is struggling to achieve any growth or advancement at this point, let alone being able to consider innovative, and largely foreign models such as cooperative housing. The potential for cooperative housing as a model for an ageing Australia is limited by this conservatism in the Australian affordable housing sector. The 1960s and 1970s in Canada provides a snapshot in time of how cooperative housing worked.

In order for cooperative housing to help address the challenge of housing and ageing Australia, Australian policy must learn from what has worked overseas.

Until those lessons are learned, and there major reforms of Australian housing policy, the real potential for addressing the challenge of housing an ageing Australia lies in the innovations of those already working within the affordable housing and aged care sectors.

References

- Abbot, M. and Doucouliagos, C. (1999). A long run analysis of cooperative housing societies and housing construction in Victoria. *Australian Economic History Review*, 39(2), 114-131.
- Abbott, M. and Doucouliagos, (2001). The rise and decline of the New South Wales cooperative housing societies. *Urban Policy and Research*, 19(2), 227-242.
- AIHW (2011) National Social Housing Survey: A summary of national results, Canberra: Australian Institute of Health and Welfare.
- Andrews-Hall, S., How, A., and Robinson, A. (2007). The dynamics of residential aged care in Australia: 8-year trends in admission, separations and dependency. *Australian Health Review*, 31(4), 611-622.
- ABS (2006). Population projections, Australia, 2004 to 2101. Table B8. Population projections, by age and sex.
- ABS (2009). Disability, Ageing and Carers, Australia: Summary of Findings, accessed at <http://www.abs.gov.au/ausstats/abs@.nsf/mf/4430.0>.
- Australian Housing and Urban Research Institute (AHURI) (2004). Housing futures in an ageing Australia. *AHURI Research and Policy Bulletin*, 43, May.
- AHURI (2011). Future housing for older Australians: overcoming barriers to innovation, *Final Report*, 25 Feb 2011.
- Barker, J. C. (2002). Neighbors, friends, and other non-kin caregivers of community-living dependent elders. *The Journals of Gerontology. Series B: Psychological Sciences and Social Sciences*, 57B(3), pp. 158–167.
- Barnes, A. (1999). The age pension: Is it really Australia's unstable pillar? Comment on the paper by Michael Rice, FIAA. *Australian Social Policy*, 1, 227-240.
- Bateman, H. (1999). Perspectives on Australian retirement income policy. *Australian Social Policy*, 1, 31-59.
- Bradford, N. (2007). Placing Social Policy? Reflections on Canada's New Deal for

- Cities and Communities. *Canadian Journal of Urban Research*, 16(2), 1-26.
- Beal, D.J. (2001). Use of housing wealth by older Australians. *Australasian Journal on Ageing*, 20, 127-132.
- Biggs, S., and Kimberly, H. (2013) Adult Ageing and Social Policy: New Risks to Identity, Social Policy and Society, 12(2), 287-297.
- Borgloh, S., and Westerheide, P. (2012). The impact of mutual support based housing projects on the costs of care. *Housing Studies*, 27(5), 620-642.
- Borowski, A. (2008). Back at the crossroads: the slippery fish of Australian retirement income policy. *Australian Journal of social issues*, 43, 311-334.
- Bridge, C., Davy, L., Judd, B., Flatau, P., Morris, A., and Phibbs, P. (2011). Age-specific housing and care for low to moderate income older people. *Australian Housing and Urban Research Institute, Queensland Research Centre, Final Report #174*.
- Canada Mortgage and Housing Corporation (CMHC), (2003). Co-operative Housing Programs Evaluation, Ottawa, September.
- CMHC (2011). Case Study Research on Social Housing Redevelopment and Regenerations – Prepared for the Canada Mortgage and Housing Corporation – October 2011 - ftp://ftp.cmhc-schl.gc.ca/chic-ccd/h/Research_Reports-Rapports_de_recherche/eng_bilingual/CA1_MH_11C17_W.pdf.
- Cheek, J., Ballantyne, A., Byers, L., and Quan, J. (2006). From retirement village to residential aged care: what older people and their families say. *Health and Social Care in the Community*, 15(1), 8-17.
- Clark, W. A. V. & Deurloo, M. C. (2006). Aging in place and housing over-consumption. *Journal of Housing and the Built Environment*, 21, pp. 257–270.
- Costa-Font, J., Elvira, D. & Mascarilla-Miro', O. (2009). 'Ageing in place'? Exploring elderly people's housing preferences in Spain. *Urban Studies*, 46(2), pp. 295–316.

- Creswell, J. (2007). *Qualitative Inquiry and Research Design*. California: Sage Publications.
- David, J.E. (2010). More than money: what is shared in shared equity homeownership? *Journal of Affordable Housing and Community Development Law*, 19(3), 259-277.
- Denzin, N. K. & Lincoln, Y. S. (Eds) (2005). *Handbook of Qualitative Research*. 3rd edition Thousand Oaks, CA: Sage Publications.
- Dono, J. E., Falbe, C. M., Kail, B. L., Litwak, E., Sherman, R. H. & Siegel, D. (1979). Primary groups in old age: Structure and function. *Research on Aging*, 1(4), pp. 403–433.
- Fallis, G. (2010). Progressive Housing Policy in the 21st Century: A Contrarian View. *Journal of Sociology and Social Welfare*, 37(4), 173-199.
- Finn, J., Mukhtar, V.Y., Kennedy, D.J., Kendig, H., Bohle, P., and Rawlings-Way, O. (2011). Financial Planning for Retirement Village Living: A Qualitative Exploration. *Journal of Housing for the Elderly*, 25, 217-242.
- Ganapati, S. (2010). Enabling Housing Cooperatives: Policy lessons from Sweden, India and the United States. *International Journal of Urban and Regional Research*, 34(2), 365-380.
- Giles, A. (2012). Waiting for Solutions, *Australian Ageing Agenda*, 22.
- Glass, A.P. (2009). Ageing in a Community of mutual support: the emergence of an elder intentional choosing community in the united states. *Journal of Housing for the Elderly*, 23, 283-303.
- Guest, R., and Swift, R. (2010) Population Ageing and House Prices in Australia, *The Australian Economic Review*, 43(4), 240-253.
- Hajer, M. and Wagenaar, H. (eds), (2003). *Deliberative Policy Analysis: Understanding Governance in the Network Society*, Cambridge: Cambridge University Press.

- Harris, R. (1999). Housing and Social Policy: An Historical Perspective on Canadian-American Differences – A Comment. *Urban Studies*, 36(7), 1169-1175.
- Hay, I. (Ed.) (2005). *Qualitative Research Methods in Human Geography*, 2nd edn Oxford and New York: Oxford University Press.
- Healy, S. (2011). All together now, *Money*, 135, 86-87.
- Henderson, R. (1975). *Poverty in Australia*. First Main Report. Australian Government Commission of Inquiry into Poverty. Canberra: AGPS.
- Hillcoat-Nalletamby, S., Ogg, J., Renaut, S., and Bonvalet, C. (2010). Ageing populations and housing needs: comparing strategic policy discourses in France and England. *Social Policy and Administration*, 44(7), 808-826.
- Holtzman, G. (2012). Sustainable neighbourhoods: the choosing model. *ECOS Magazine*.
- Hurd, M.D. (1990). Research on the elderly: Economic status, retirement and consumption and saving. *Journal of Economic Literature*, 28, 565-637.
- Jenkins, K.R., Pienta, A.M. & Horgas, A.L. (2002). Activity and health-related quality of life in continuing care retirement communities. *Research on Aging*, 24(1), 124-149.
- Jones, A., Bell, M., Tilse, C., and Earl, G. (2007). Rental housing provision for lower-income older Australians. *Australian Housing and Urban Research Institute*, AHURI Final Report No. 98.
- Kelly, S., and Harding, A. (2004). Funding the retirement of the baby boomers. *Agenda*, 11, 99-112.
- Kendig, H. (1990). A life course perspective on housing attainment. In D. Myers (Ed.), *Housing demography: Linking demographic structures and housing choices*, Madison, WI: University of Wisconsin Press, pp.133-156.
- Kupke, V. (2001). Relocation for retirement in South Australia. *Pacific Rim Property Research Journal*, 7, 168-181.

- Lehning, A.J., (2012). City Governments and Ageing in Place: Community Design, Transportation and Housing Innovation Adoption. *The Gerontologist*, 52(3), 345-356.
- Leone, R., and Carroll, B.W. (2010). Decentralisation and devolution in Canadian social housing policy. *Environment Planning C: Government and Policy*, 28, 389-404.
- MacLennan, D. (2008). Trunks, Tails, and Elephants: Modernising Housing Policies. *European Journal of Housing Policy*, 8(4), 421-440.
- Mahamoud, A., Roche, B., Gardner, B., and Shapcott, M (2012). Housing and health: Examining the links, Toronto: *The Wellesley Institute*, accessible at <http://www.wellesleyinstitute.com/wp-content/uploads/2012/10/Housing-and-Health-Examining-the-Links.pdf>.
- McDaniel, SA. (2009). The Conundrum of Demographic Ageing and Policy Challenges: A Comparative Case Study of Canada, Japan and Korea. *Canadian Studies in Population*, 36(1), 37-61.
- McNelis, S., Neske, C., Jones, A., and Phillips, R., (2008). Older persons in public housing: the policy and management issues. *Australian Housing and Urban Research Institute*, AHURI Final Report No. 121.
- Mened, V. H., Means, R., Keating, N., Parkhurst, G., and Eales. J. (2011). Conceptualising Age-Friendly Communities. *Canadian Journal on Ageing*, 30(3), 479-493.
- Metcalf, B. (2001). Tasman Village, Australia, *Communities*, 153, 58-59.
- Miceli, T.J., Sazama, G.W., and Sirmans, C.F. (1998). Managing externalities in multi-unit housing: limited equity cooperatives as alternatives to public housing. *Journal of Policy Modeling*, 20(5), 649-668.
- Miligan, V., and Teirnan, A. (2012). No Home for Housing; The Situation of the Commonwealth's Housing Policy Advisory Function. *The Australian Journal of Public Administration*, 70(4), 391-407.
- Minkler, M. (1996). Critical Perspectives on Ageing: New Challenges for

Gerontology. *Ageing and Society*, 16(4), 467-487.

Moore, T., and McKee, K. (2012) Empowering local communities? An international review of community land trusts. *Housing Studies*, 27(2), 280-290.

Morris, A. (2009). Contentment and Suffering: the Impact of Australia's Housing Policy and Tenure on Older Australians. *Australian Journal of Social Issues*, 44(4), 363-377.

Motevasel, I.N. (2006). Senior Housing in Sweden - A question of class difference and collective ageing: an interview study in rental apartments and housing cooperatives. *Journal of Housing for the Elderly*, 20(3), 77-93.

O'Bryant, S. L. (1985). Neighbors' support of older widows who live alone in their own homes. *Gerontologist*, 25(3), pp. 305–310.

Organisation for Economic Cooperation and Development (OECD) (2005). Ageing populations: High time for action. *Background Paper for Meeting of G8 Employment and Labour Ministers*, London, 10-11 March 2005.

O'Leary, Z. (2004). *The Essential Guide to Doing Research*. London: Sage Publishing.

O'Neill, P. Urban Research Centre, University of Western Sydney (2008). Housing Affordability Literature Review and Affordable Housing Program Audit, July 2008.

Paterson, E., and Dunn, M. (2009). Perspectives on utilising community land trusts as a vehicle for affordable housing provision. *Local Environment*, 14(8), 749-764.

Roberts, M. (1997). Housing with care: Housing policies for an ageing Australia, *Ageing International*, 90-106.

Robertson, K and Theisen, T. (2011). The impact of financial arrangements and institutional form on housing prices. *J Real Estate Finance Economics*, 42, 371-392.

Ruming, K. James, P. Tice, A. and Freestone, R. (2009). *Establishing a Federal Presence in Australian Cities: Reflections on the Role of the Department of Urban and Regional Development in Urban Regeneration in the 1970s*. Presented at State of

Australian Cities: National Conference 2009. Perth. 24–27 November accessed at http://www.fbe.unsw.edu.au/cf/staff/peter.rickwood/soac2009/PDF/Ruming%20Kristian_James_Tice_Freestone.pdf.

Saegert, S, and Benitez, L. (2005). Limited Equity Housing Cooperatives: Defining a niche in the low-income housing market. *Journal of Planning Literature*, 19(4), 427-439.

Scharlach, A., Graham, C., and Lehning, A. (2012). The "Village" Model: a consumer driven approach for aging in place. *Gerontologist* 52(3), 418-427.

Stake, R.E. (2010). *Qualitative Research: Studying how things work*, New York, NY: The Guilford Press.

Suttor, G. (2011). Offset Mirrors: Institutional Paths in Canadian and Australian Social Housing, *International Journal of Housing Policy*, 11(3), 255-283.

Townsend, P. (1981). The structured dependency of the elderly: A creation of social policy in the twentieth century. *Ageing and Society*, 1 (6).

Townsend, P. (1986). Ageism and social policy. In Phillipson, C. and Walker, A. (eds) *Ageing and Social Policy*. Gower, London, pp.15-44.

Travers, M. (2006). Qualitative Interviewing Methods. In M. Walter (Ed.), *Social research methods: an Australian perspective*. Melbourne: Oxford University Press.

Wagner, S.L., Shubair, M.M., and Michalos, A.C. (2010). Surveying Older Adults' Opinions on Housing: Recommendations for Polic., *Social Indicators Research*, 99, 405-412.

Walker, A. (1981). Towards a political economy of old age. *Ageing and Society*, 1, 73-94.

Westerhof, G. and Tulle, E. (2007). Meanings of ageing and old age: discursive contexts, social attitudes and personal identities. In J. Bond, S. Peace, F. Dittmann-Kohli and G. Westerhof (eds), *Ageing in Society. European Perspectives on Gerontology*, London: Sage.

- Wiles, J.L., Leibing, A., Guberman, N., Reeve, J., and Allen, R. (2012). The meaning of "ageing in place" to older people. *The Gerontologist*, 52(3), 357-366.
- Wilkinson, C. (2011). Strategic navigation: in search of an adaptable mode of strategic spatial planning practice, *Town Planning Review*, 82(5), 595-613.
- Willig, C. (2009). Discourse analysis. In Jonathan A. Smith (Ed.), *Qualitative psychology: A practical guide to research methods*, 160-185. Los Angeles: Sage.
- Wilson, S., Meagher, G., and Hermes, K. (2012). The social division of welfare knowledge: policy stratification and perceptions of welfare reform in Australia. *Policy and Politics*, 40(3), 323-346.
- Winston, N.A., and Barnes, J. (2007). Anticipation of retirement among baby boomers. *Journal of Women and Ageing*, 19, 137-159.
- Wolfe, J.M. (1998). Canadian Housing Policy in the Nineties. *Housing Studies*, 13(1) 121-133.
- Wood, G., Colic-Peisker, V., Ong, R., Bailey, N., and Berry, M. (2010). Housing needs of asset-poor older Australians – other countries' policy initiatives and their implications for Australia. *Australian Housing and Urban Research Institute*, Positioning Paper no. 133.
- United Nations (2009). World Population Ageing, *Economic and Social Affairs*, accessed at http://www.un.org/esa/population/publications/WPA2009/WPA2009_WorkingPaper.pdf.
- Yates, J. (2011). Explaining Australia's trends in home ownership, *Housing Finance International*, 6-13.
- Yin, R.K. (2011). *Qualitative Research from start to finish*, New York, NY: The Guilford Press.

Appendix A – Interview questions

What is your involvement in affordable/social or alternative housing?

Are you involved with cooperative housing as a model?

What do you see as the key challenges of housing Australia's ageing population?

How many cooperative/alternative and/or older people housing projects are you currently involved with? Please provide details of those projects such as how many units etc.

To what extent are older people a part of the general housing portfolio of projects that you are involved with?

Based on your experience, what are some good examples of cooperative or alternative affordable housing in Australia?

What are some of the strengths and weaknesses of current housing options for older people?

What do you see as the role of local government in housing policy and provision for an ageing Australia?