Homeless at home? Analysing the housing needs and insecurities of single, older, non-homeowning women

Authors

Olivia Nesbitt, The University of Queensland, Australia, olivia.nesbitt@uq.net.au
Laurel Johnson, The University of Queensland, Australia, l.johnson3@uq.edu.au

Abstract

While it remains a relatively invisible issue in Australia, evidence is mounting that single, older women are increasingly at risk of housing insecurity and homelessness (Darab & Hartman 2013; Peterson 2015; Sharam 2010). This research looks at women’s housing preferences and aims to understand what makes them vulnerable to housing insecurity. The results suggest that a number of housing solutions and collective initiatives are housing women who have experienced housing insecurity. These strategies are successful in providing women with housing, who may not have access to public housing and other accommodation types.

Keywords

Housing, Older women, Homelessness, Australia.

Conflict of Interest

The authors have no conflicts of interest.

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1.0 Introduction and Objectives

Understanding the housing needs and preferences of older women, and the variety of potential and actual housing solutions can provide valuable insights for urban planning theory and practice (Peterson 2015). Housing affordability is a key issue and ensuring housing stock is consistent with preferences of vulnerable, ageing groups in society will ensure this population is adequately accommodated. This knowledge can ensure planning and housing policy includes the needs of ageing women in regard to housing type, neighbourhood planning and future social housing stocks, whilst ensuring planning can respond and adapt to modern housing solutions.

As Australia approaches a ‘silver tsunami’, or demographic shift towards an ageing population, the relationship between older women, their housing preferences and alternative housing solutions is a persistent and emergent issue (Property Council of Australia 2018; Darab, Hartman & Holdsworth 2018). Declining housing affordability in Australia, and the need for housing for older women is at a critical stage, and as a result has gained attention among academics, policy makers and professionals. Previous literature has focused on the causes of homelessness and the specific housing pathways of older women (Hartman & Darab 2017). Public housing tenants are key informants for the study, due to the availability of the data to the researcher, and the insecurity and vulnerability experienced by ageing women who are non-homeowners, including this cohort.

The research identifies a number of common themes for older women with regard to their housing preferences. Townhouses and apartments are not preferred by most single older women in this research, many of whom have caring responsibilities and pets, and physical disabilities that limit the use of stairs. Maintenance, suitability and accessibility of the current housing solutions are key factors that have led to the crisis of affordability for many older women (Darab and Hartman 2017). As well as housing preferences, the research investigates the collective action and adaptive strategies used to develop housing solutions, where public housing is not readily available.
1.2 Background

An increasing body of literature suggests that housing in Australia is becoming unaffordable, and as a result, a growing number of Australians are finding it harder to access secure housing that meets their needs (Nicolls 2014). Relatively stable home ownership in the past has resulted in a lack of social housing policy throughout Australia (Nicolls 2014; Berry 2014). Since the 21st century home ownership rates have dropped, and median house prices have escalated to fourteen times their price in the 1980s, significantly outpacing income (Sharam 2010; Nicolls 2014). A number of factors have been attributed to the affordability crisis that range from low interest rates, increased demand for housing by investors, negative gearing and reduced capital gains tax, and broader structural issues such as the “Australian Dream” and the increase in single person households in Australia (Nicolls 2014; Sharam 2008). In a broader sense, there has been a shift in the view of housing as shelter to meet basic emotional and psychological needs, to housing as a profitable investment (Sharam 2008). Increasingly, people are reaching retirement age without ownership of a home positioning ageing populations in an extremely vulnerable rental market which Darab & Hartman (2013), and Sharam (2008) describe as preferential towards landlords, over rental tenants. Those who are retired or on low incomes in a competitive rental market, competing with high income earners, can find themselves vulnerable to eviction and insecure housing (Power 2018). With the population ageing, and over 65s expected to account for nearly one quarter of the population over the next 50 years, there are an increasing number of people at risk of housing insecurity (ABS 2016a). The Australian Housing and Urban Research Institute (AHURI) consider this phenomenon of older Australians suffering homelessness, who may have had secure tenure throughout their whole lives (2015).

A number of socio-economic and structural impacts in addition to intersections of vulnerability, position ageing women at specific risk of housing insecurity. Intersections of vulnerability are factors such as marital status, income, ethnicity, age and dis/ability, that increase marginalisation in women and make it more difficult to secure housing (Robinson & Searby 2006; Hartman & Darab 2017; Peterson 2015). In 2013, Women’s Property Initiatives reported that there was an increasing problem with the lack of affordable housing which has a dramatic and under-reported impact on ageing, single women (WPI 2013). The hidden nature of women’s homelessness makes it difficult to document the prevalence and extent of the phenomenon but studies undertaken by authors including Sharam (2017) suggests that the risk is on the rise, particularly with decreasing housing affordability, an ageing population, and increasing single person households (ABS 2016a). Further, the Australian Bureau of Statistics (ABS 2016a) recorded a 31% increase in the incidence of homeless older women (those aged 55+), between 2011 and 2016. As a result, the research will focus on contributing to the understanding of ageing women experiencing housing insecurity, particularly in relation to their needs and alternative housing options.
1.3 Geographic Focus

The research will focus on Logan, within the geographic region of Greater Brisbane, Queensland (Refer to Figure 1). Logan is a city of 300,000 residents, located approximately 47 kilometres south of Brisbane City, and was chosen as a case study cohort to inform the research (ABS 2016b). The lack of specific research on this topic, and the prevalence of public housing in this area identified Logan as an appropriate case study location (ABS 2011). Preliminary housing estimates indicate that Logan has the highest concentration of social housing in Greater Brisbane (ABS 2011; Pawson 2016). The justification surrounding the focus will be detailed in Chapter Three.

Figure 1: Greater Brisbane Region, depicting Logan council area. Source: Roberts, Abbott & Addison 2017
1.4 Research Focus

The current literature surrounding ageing women and housing insecurity is limited, and focuses on qualitative analysis, analysing the experiences and pathways of select groups of women in Australia. In 2013, Darab and Hartman note that “any attempt to explore the literature available on the housing situations of single older women living in Australia will quickly reveal a large gap in relation to this specific housing group” (2013 p.348). In order to contribute to the understandings of single, older, non-homeowning women, a research question and subsequent objectives were developed that aim to build on this gap. As a result, this report takes a specific focus and aims to look at the needs of these women, the security of their housing tenure, and how alternate housing models can be developed to align with their needs and enhance their wellbeing (Cramm, van Dijk & Nieboer 2013).

Research Question

To understand the housing preferences of ageing women, who experience multiple intersections of vulnerability, and how collective action among these women could be used to develop alternative housing solutions.

Objectives

1. To analyse the specific housing needs of ageing, non-homeowning women, particularly those experiencing multiple intersections of vulnerability (marital status, age, gender, disability).
   a. What are the most important aspects of housing (including housing attributes, type of house, and neighbourhood features) to women in public rental housing?
   b. Are these housing needs comparable to other women in the rental market?
   c. What is the influence of disability in determining women’s needs and preferences?

2. To understand what makes older, non-homeowning women vulnerable in their housing security.
   a. Are women vulnerable in their housing security within the public housing sector?

3. To analyse collective action responses to housing that aim to provide housing solutions to older, non-homeowning women who experience vulnerability.
   a. Where there is an absence of adequate State-led public housing, what collective action responses are currently being adopted that empower women to develop housing solutions?
   b. Are these collective action responses adequate or appropriate in meeting their needs?
Together, these three objectives work to answer the overarching research question, by analysing older women’s housing needs, housing stability, and identifying alternative housing models.

1.5 Structure of the Thesis
The research thesis contains five key chapters, which explore the research objectives and inform future housing policy surrounding vulnerable ageing women. Following this chapter, Chapter Two provides a review of the literature, which identifies the major themes and gaps surrounding the topic, providing background information to inform the research. Chapter Three comprehensively details the chosen methodology for the research, including the rationale and justification. Chapter Four combines results and discussion of the findings, with a focus on responding to the key research objectives. Lastly, Chapter Five provides key recommendations, including limitations of the research, and a conclusion to summarise the findings.

2.0 Literature Review, Synthesis and Significance
Pioneering feminist planners such as Leonie Sandercock, Dolores Hayden and Jacqueline Leavitt have long argued for the consideration of women in planning theory and practice. Leavitt argues that “women face issues of such significance in cities and society, they can no longer be ignored” (1986 p.181) (as cited in Sandercock and Forsyth 1992). Ageing women at risk of homelessness has been a relatively unexplored topic, prior to the last decade where it has been appearing more in the literature and research. This review will provide an analysis and synthesis of the relevant literature across the last thirty years, with a range of perspectives, ideas and authors.

This review will analyse the research in terms of its significance and relevance to the research topic which will contextualise the research gap. To align with the research topic and objectives, this review will focus on three relevant themes. The first theme focuses on defining homelessness and vulnerability to homelessness, terms that are frequently misunderstood. Subsequently, this review will explore the gender context as it relates to homelessness and housing insecurity, before moving to an evaluation of the social housing policy context within Australia. Finally, emergent housing responses and alternative models of housing will be explored with a focus on suitability for older women.

2.1 Defining homelessness and vulnerability
The definition of homelessness is frequently misconceived as being synonymous with rooflessness, a term described by Tomas and Dittmar, as a notion that is far too narrow (1995). As Wardhaugh (1999) contends, home and homelessness are not simple descriptions, they represent shifting experiences and identities. Adding to this idea of shifting experiences, Robinson and Searby (2006) suggest homelessness is a continuum of experiences with pathways leading both in and out of homelessness. Whilst housing insecurity and
homelessness have contested views among the literature, in Australia the Chamberlain and Mackenzie (2003) definition is widely used among authors including McFerran (2010); Hartman & Darab (2010) and Sharam (2008). They define three types of homelessness including primary, meaning sleeping outdoors or in improvised shelters; secondary, meaning moving from place to place in temporary accommodation; or tertiary, meaning living in boarding houses without personal and private amenities or security of tenure (WPI 2013). This definition is based on the concept of 'home' as more than just a roof over a head, and has been utilised by the ABS (2016) in measuring homelessness. More specifically, the ABS definition incorporates the adequacy of the dwelling, the security of tenure, and having access to space for social relations (ABS 2016a). The need for access to space for social relations is emphasised by Tomas and Dittmar (1995) who describe the home as an arena for social activities. However, there is contention surrounding the idea of home as just three categories, where a home is argued to be a place that holds ontological significance, meaning, and necessary to construct self-identity (Tomas & Dittmar 1995). Further, Lenon (2000) argues that homelessness is not merely a housing issue, and for many women, a home is defined by a sense of safety and security.

Several authors provide additions to this notion of homelessness. Wardhaugh (1999) proposes the idea of 'homeless at home’, where a woman who experiences abuse and domestic violence in her home and does not feel the self-identity and sense of safety required to feel ‘at home’. Further, self-managed homelessness is a term described by Robinson and Searby (2006) as an adaptive strategy by women who suffer insecure tenure and move from place to place. Throughout the literature, it becomes clear that defining homelessness and measuring it is a complex and difficult process. Many authors describe women as a ‘hidden’ homeless population because of the difficulties in measuring homelessness, and because of the shame, guilt and embarrassment women face in seeking help (Robinson & Searby 2006; Darab & Hartman 2013; Sharam 2008; McFerran 2010).

2.2 Understanding Gender Roles

In 1980, Dolores Hayden pronounced “A women’s place is in the home” as one of the most important phrases that informed planning and architecture for the last century. She explained that dwellings designed for homebound women, constrain them in physically, socially and economically (Hayden 1980). Whilst we have begun to move away from this idea of women as domestic, stay-at-home carers, the Australian statistics show that women still take on the predominant carer role with women doing 53% more unpaid assistance and considerably more weekly domestic housework (ABS 2016b). In spite of recent progressions, gender roles and inequality remain entrenched in our beliefs (Robinson and Searby 2006). These social expectations placed upon women, and the subsequent economic disadvantage, are described throughout the literature as part of the vulnerabilities that put women at risk of homelessness (Saugeres 2009; Hartman & Darab 2013, 2017; Sharam 2008; Tually et al. 2007; Robinson & Searby 2006).
2.2.1 Causes of homelessness in older women

Women who are not homeless, may also be considered as vulnerable to homelessness, or experiencing housing insecurity. While these terms are discussed widely and variably throughout the literature; most authors agree on a number of factors that are considered to exacerbate vulnerability, including gender, age, ethnicity, disability, and marital status (Robinson & Searby 2006; Hartman & Darab 2017; Jones et al. 2007; McFerran 2010; Darab & Hartman 2013). In particular, single, older, non-home owning women, especially those of ethnic minority backgrounds are socio-economically vulnerable and at risk of homelessness (Robinson & Searby 2006; Hartman & Darab 2017; Jones et al. 2007; McFerran 2010). Vulnerability can become particularly compounded where these multiple factors intersect. Further, a number of risk factors can be identified as ‘pathways’ into homelessness as discussed by Darab & Hartman (2013). The major factors include housing, economic and family instability such as low incomes, low superannuation, divorce, domestic violence and other personal circumstances, also described by Sharam as critical life events (2017). While personal causes can exacerbate the risk of homelessness, Darab & Hartman (2013) stress that structural causes are more significant in identifying vulnerable groups, than personal attributes (Refer to Figure 2).

![Figure 2: Vulnerability and Risk factors for homelessness, prepared by author, adapted from Robinson & Searby 2006; Darab & Hartman 2013; Mcferran 2010; Sharam 2017](image)

Darab & Hartman (2013) and Sharam (2008) describe how structural gender disadvantages of the past century have led to the economic disadvantage and impacted on retirement savings in older, single women. Unpaid obligations can significantly decrease a woman’s earning capacity (Sharam 2008). It is useful to point out that older single women are not necessarily without children, or without other caring responsibilities such as caring roles of elderly parents...
and other relatives (Hartman and Darab 2013). In a later article, Hartman and Darab label this the ‘care penalty’, where they found women who took on principal carer roles throughout their lives became constrained later in life and at risk of homelessness (2017). Numerous figures are pointed to throughout the literature showing the disparity between male and female superannuation, where Tually, Beer & Faulkner (2007) report that women accumulate 46% of the superannuation men do by retirement whilst the Australian Human Rights Commission (2017) report that in women aged 65+ this could be as low as one third. As a result, women are less able to materially respond to the threat of homelessness and are less able to access the unaffordable private housing market (Robinson & Searby 2006; Saugeres 2009).

As discussed above, identifying these broader structural explanations for homelessness is essential in understanding how gender alone can place women at risk of housing insecurity. However, when these structures and traditional roles intersect with personal risk factors it can severely limit a woman’s ability to access secure housing (Darab & Hartman 2013). For example, Yon and Nadimpalli explain that women who have a disability are four times more likely to experience violence than other women, and more severely (2017). Critical life events are those which can compound and alter pathways of housing for many women (Sharam 2017). These crises such as divorce, disability, death of a spouse, disaster and migration, combined with gendered disadvantages can dramatically influence a women’s ability to remain in stable housing (Sharam 2017). Further the housing market itself is seen as a ‘critical life event’ where eviction from rental properties, changes in rents, and mortgage repossessions can create housing stress and lead to homelessness (Sharam 2008). McFerran’s approach similarly looked at how crises can propel women into homelessness through disability and work discrimination (2010). One respondent in McFerran’s (2010) study described how, despite her osteoarthritis which severely limited her ability to walk, Centrelink (Australia’s welfare payment provider) still deemed her fit to work.

There is a complex interplay of factors that can place women at risk of homelessness or in insecure housing situations. For the purposes of this study, women who do not necessarily meet the standard definitions of homelessness will be considered. Rather, those who have insecurities and anxieties within their current housing situation will inform the research. Housing insecurity can often be the result of extensive processes of marginalisation, experienced by vulnerable groups such as single, older women (Darab & Hartman 2013; Sharam 2017). It should therefore be a priority within policy and housing programs to gain a deeper understanding into the needs of vulnerable groups (Darab & Hartman 2013).

While this research does not explore the structural inequalities and pathways into homelessness, this gender and vulnerability context forms the basis and justification for this research.
2.3 Policy Context

2.3.1 Neoliberalism and Australian Policy

In Australia, public housing policy gained significant traction in 1943, through the implementation of the Commonwealth Government’s Housing Commission (Groenhart & Burke 2014). Under this commission, housing was provided to all who desired adequate housing, without any means testing (Groenhart & Burke 2014; Berry 2014). However, since 1980, a wider shift began surrounding the reduced role of government, coined neoliberalism (Groenhart & Burke 2014). Under neoliberalism, distortions to the market, including government subsidies and safety nets were removed or significantly reduced as to not interfere with the operations of the free market (Berry 2014). In a housing context, neoliberalism resulted in a winding back on regulation, with the privatisation of publicly available goods and services, including reducing the government’s role in housing provision and reliance on the private rental market (Berry 2014). In terms of policy surrounding homelessness, Nicolls (2014) attributes the lack of viable policy solutions to the housing crisis as the influence of neoliberal ideologies at the commonwealth level, including the notion that the market is an effective allocator of resources.

An examination of the white paper, Australia’s national approach to homelessness, indicates that there is an attempt to identify groups at risk of homelessness, but there is no attention given to the multiple vulnerabilities that affect single, ageing women (Commonwealth of Australia 2008). A report by the Australian Housing and Urban Research Institute (AHURI 2015) highlights the need for better coordination across sectors and a focus on prevention of homelessness in aged care policies. The policy context surrounding homelessness and housing assistance in Australia is described by numerous authors as inadequate and lacking a gendered focus (Sharam 2008; Darab & Hartman 2017). Sharam (2008) concludes that the re-examination of policy through a gendered lens is necessary for policy to recognise the impact of the gender pay gap, occupation-linked superannuation and the expectations surrounding childcare which all inhibit a woman’s ability to accrue savings. The influence of neoliberalist views on housing policy is highlighted as an issue not just affecting Australia. Authors Robinson and Searby, describe single women’s homelessness as an international issue, with numerous studies into the topic calling for policy changes internationally (2006).

In the public housing context, neoliberalism led Australia towards stringent eligibility criteria and means-tested social housing, for those who are of utmost need (Groenhart & Burke 2014; Fitzpatrick & Pawson 2014; Bell 2013). As Bell (2013) notes, Australia has dealt with public housing demand through adjusting allocation, rather than increasing supply. Groenhart and Burke (2014) describe the three main changes that altered public housing policy as: narrowing
the eligibility criteria, prioritising wait list to those in greatest need, and thorough, punitive rent systems that encourage higher income households to depart public housing. According to Nicolls, neoliberalist views, such as capitalist gains tax, may have actually perpetuated the issue through increased investment in housing (2014).

In Queensland, tenancy laws for renters are stringent. Queensland’s rental tenancies are granted for 12 months and ‘no grounds’ termination of tenancy is considered both legal and common (Bell 2013). This is despite calls for a European model of tenancy law, which provides that legitimate reasons must be produced to evict tenants, and ‘hardship measures’ can be argued for tenants to continue residency (Wharton 2011). Public housing in Queensland has historically granted high levels of housing security for tenants, and recognised the idea of housing for life (Fitzpatrick & Pawson 2013). However, in 2012, three year fixed-term tenancy laws were introduced under the Newman government, with regular reviews of eligibility and housing entitlements to ensure the highest and most complex needs are prioritised (Fitzpatrick & Pawson 2014; QLD Department of the Premier and Cabinet 2012). This has further reinforced the neoliberal ideologies that support reallocation of public housing, and has subsequently resulted in extremely high concentrations of those who are most disadvantaged in public housing (Bell 2013). Tually, Beer and Faulkner argue that low-income, older women in public housing can be negatively impacted by anti-social behaviour, related to living alongside an increased number of tenants with complex needs (2007).

Under these three year, fixed term tenancies, housing is limited ‘to the duration of need’ (Fitzpatrick & Pawson 2014 p. 597). Stricter and tighter eligibility testing has introduced a vulnerability and insecurity for many housing tenants, who are now faced with insecure housing tenure and increased susceptibility to the private rental market (Bell 2013).

2.3.2 Housing Insecurity

Security of housing tenure offers tenants the indefinite right to occupy their homes, except in situations where lease agreements are proven to be breached (Fitzpatrick & Pawson 2014). Public housing tenure in Queensland is recognised as precarious (Bell 2013). According to Bell, the deficiency of tenancy laws in Australia do not protect the security of tenancy for public housing residents, who may be forcibly evicted without reason (2013). This reinforces feelings of housing insecurity and instability of public housing residents, many of whom represent the most disadvantaged in society (Fitzpatrick & Pawson 2014). Morris, Hulse & Pawson define housing insecurity as the limited capacity of residents to determine the length of time they can remain in their home (2017 p.656). They argue the link between housing insecurity and ontological insecurity, which interferes in the ability to feel permanency, stability, continuity, and a comfortable home environment (Morris, Hulse & Pawson 2017). For female renters, this insecurity manifests itself in feelings such as a lack of privacy; a lack of belonging; immobility; housing instability and feeling insecure and unsafe (Morris, Hulse &
Pawson 2017). Bell reiterates this, describing the relationship between a person and their home as individual and subjective, where the loss of a home can be devastating and disrupt many aspects of an individual’s life (2013).

Housing insecurity and instability have been shown to create incessant anxiety and fear, and often have the greatest impact on single parents in low rent areas, and where domestic responsibility is high but capital is low (Fitzpatrick & Pawson 2014). This is significant given women are more likely to take on single parenting roles, and greater domestic responsibility (Morris, Hulse & Pawson 2017). Secure housing can also provide substantial progress to those with mental illness, a critical finding given those who are in public housing are disadvantaged, often suffering from mental and physical disability (Morris, Hulse & Pawson 2017).

For the purposes of this study, the idea of housing stability in older, female public housing tenants will be investigated, given the catastrophic impacts housing insecurity can have on personal wellbeing.

### 2.4 Emergent Housing Trends

The emergence of collective action models of housing has largely been in a push-back against top-down models used in Western urban planning (Leonhardt 2012). In top-down models, citizens are largely removed from decision-making processes in urban development, conducted by planners and politicians (Leonhardt 2012). According to Healey, whilst representative governance has traditionally been the emphasis in the planning profession, collaborative governance needs to be embraced by planners (1997). The challenge for planners is to develop innovative and new practices. Urban regions face complexities that require diverse ways of thinking and knowing, to develop collaborative strategies that challenge traditional ways of thinking (Healey 1997). For citizens with limited power, challenging power relations is necessary for a more open and inclusive development process (Leonhardt 2012).

Whilst the idea of collectivism and collaboration is not new, models of housing formed on ideas of collectivism are emerging in urban society. As described by Archer, collectivism or working collectively is an instinctive human response to group level problems (2016). Within the housing context, this manifests itself within co-partnerships and co-ownership of housing and more recently, common ownership management models, where tenants have the responsibility of collectively managing their tenancies. Collective action can enhance the housing process through collaboration with numerous actors, offering dynamic and innovative solutions to issues (Leonhardt 2012). For example, in Asia, collectivism and participatory governance has been used to address issues of insecure tenure, poor provision of services and low-quality housing (Leonhardt 2012).

This section will focus on grey literature and research surrounding alternative housing models.
and how they are adopted. Drawing from Healey’s (1997) discourse on collaborative governance, a range of collaborative housing strategies throughout Australia will be explored, which draw on collectivism to combat issues of affordability and vulnerability. Collectivism is an empowering tool, and collective housing strategies can offer residents with low-cost housing in good condition, with enhanced security of tenure (Archer 2016).

2.4.1 Co-housing

Co-housing is a model of living that focuses on providing a mix of communal and private spaces (Reidy, Wynne, McKenna et al. 2017). It is guided by principles of social interaction, accessible design, and environmental sustainability, and the maintenance of privacy and security for residents (OWCH 2018). Co-housing combines private and community living with attributes such as resident involvement in design, self-governance by residents, common facilities and social contact oriented design (Reidy, Wynne, Daly et al. 2017). Similarly, deliberative development involves high-quality affordable housing centred on community and liveability, such as the Nightingale Housing Model (Reidy, Wynne, McKenna et al. 2017). Co-housing or housing cooperative models involve self-contained homes with communal activities such as outdoor space and shared kitchens, where residents manage their own tenancies, providing them with secure housing tenure (Reidy, Wynne, McKenna et al. 2017).

Common Equity is one form of Housing Cooperative, and is one of the largest non-government developers of social housing. Common Equity utilises a Housing Co-Operative or ‘Co-Housing’ model, where residents work together making decisions, maintaining and managing their own tenancies (Common Equity 2018). Residents have input into the design, functioning and maintenance of the properties and pay a membership fee, and Common Equity provides support and manages major maintenance, compliance and reporting for the residencies (Morrison, Cahoun, Nash 2016; Common Equity 2018).

2.4.2 Community Housing

According to Burke (2017) and Mares (2018), community housing is the future for social housing growth in Australia. Community housing operates similarly to the private rental market but is run by non-for-profit organisations that provide housing at lower costs, for low-income households, to ensure tenants are not paying greater than 30% of their income on rent (Burke 2017; Mares 2018). Community Housing models can provide tenants with low-cost housing, while ensuring Public Housing is freed up for high, complex needs (Burke 2017).

For instance, the Brisbane Housing Company (BHC), a non-for-profit organisation and provider of community housing (Mares 2018). Constructed in 2015, Caggara House is just one of BHC’s affordable developments, located in Mount Gravatt in the Brisbane City Council region (Mares 2018). The high-quality design, and well-located apartment provides low-cost rental housing to tenants aged 55 and over (Mares 2018). Tenants of this housing model pay
no more than 30% of their income on rent, while the rent is capped at 74.9% of market rental rates (Mares 2018). This model allows tenants access to high quality, sustainable housing in well-located areas of the city, for affordable prices. Women’s Property Initiatives (WPI) is another example of a non-for-profit community housing organisation that provides affordable rental housing for women. WPI specialises in housing provision for women facing vulnerability and have limited financial resources whether that be women fleeing domestic violence, migrants, or older women (WPI 2018). The initiative operates on a shared equity model, where residents share the cost of buying the home with a partner, in this case, with the initiative (WPI 2018). The scheme allows women to invest into a property, with the ability to move into full ownership of the property over time, spending no more than 30% of their income on the property (Black & Ralston 2015). To fund this program, Women’s Property Initiatives operate a for-profit real estate agency, that helps to direct funds into the shared equity scheme (WPI 2018).

2.5 Research Gaps

An analysis of the current available literature has been undertaken to gain a deeper understanding into the gaps and opportunities for research into single, ageing women experiencing housing insecurity. Following this analysis, it was evident that there are significant omissions within the literature pertaining to single, ageing women, their housing preferences and insecurities, and effective housing policy responses. More recent research has added to this growing literature but there remains a large gap in the understanding of women’s homelessness (Darab and Hartman 2017). According to Darab and Hartman, current homelessness research is predominantly on visible groups who sleep rough, rather than non-homeowning women who are experiencing housing insecurity (2013). Consequently, this research focuses on non-homeowning women, who are not recognised as homeless, but may be experiencing insecurity.

Women’s Property Initiatives note that the lack of affordable housing has an under-reported impact on ageing women, and that the experiences of older women confronting housing stress are not well documented (2013). In addition to this, effective policy approaches can only become apparent when we recognise the characteristics of subgroups at risk of homelessness (Robinson & Searby 2006). Accordingly, this research emphasises the needs, preferences, attributes and experiences of older women who are confronting housing stress, that can inform future housing policy on vulnerable groups. Further, the research will analyse a range of existing collective action solutions and responses to homelessness and housing insecurity, and examine the effectiveness and appropriateness of these.

Tually, Beer and Faulkner argue that women and sole parent mothers are often over-represented in public housing, and the decline of available public housing will significantly
reduce the range of affordable housing options that are suitable for low income women (2007). Given this, the research is both significant and meaningful in contributing to the ongoing discourse surrounding the needs of, and insecurities experienced by, older, single women.

Much of the available literature on ageing single women in the Australian context is focused on Australia as a whole (Tually, Beer & Faulkner 2007; Darab & Hartman 2013), New South Wales (Darab, Hartman & Holdsworth 2018; Hartman & Darab 2017; Robinson & Searby 2006) and Victoria (Sharam 2008). Currently, research specifically in relation to Queensland and Greater Brisbane is considerably limited. This research is focused on ageing, single women in the Greater Brisbane region of Queensland. More specifically, Logan City is utilised as a case study cohort, and is recognised as having significant disadvantage, and the highest concentration of social housing in Queensland (Pawson 2016). Further, Peterson emphasises that there is currently a lack of research to contribute to the design of housing and support responses for older women’s homelessness (2015). As such, the opportunity for this research to contribute to housing and planning policy in Queensland is significant. Given the above analysis, the aim of the research is to provide a better understanding of the preferences of older women in regard to housing, with a focus on responses and solutions to the inadequate supply of affordable housing.

3.0 Methods and Rationale

The methodology is integral to the research, and provides detailed description as to how the research question was investigated and how the results were obtained (Creswell 2014). This chapter discusses the research methods selected to respond to the overall research question, and provides an explanation as to why these methods were appropriate for the study. The research question is restated below.

“To understand the housing preferences of ageing women, who experience multiple intersections of vulnerability, and how collective action among these women could be used to develop alternative housing solutions.”

The proposed research method will focus on the three objectives, to understand the risk factors and needs of single ageing women, to analyse what makes women vulnerable in their housing security, and to investigate a range of current solutions and responses that aim to provide housing to vulnerable, ageing women. These three objectives will be achieved through the methods detailed below. Given that this research is structured around women’s disadvantage as a result of patriarchal and capitalist structures and ideologies, the research will employ a feminist-materialist lens (Fenster 2005). To investigate the research question, this study employs a mixed methods approach, including a combination of quantitative and qualitative data, employing both a qualitative and quantitative analysis (Creswell 2014). Quantitative data will be used to understand the wider context of women experiencing housing...
insecurity and the factors that contribute to their vulnerability. Qualitative data will maximise discovery and description as well as access to people’s thoughts, ideas and memories in their own words (Naples 2003). The following diagrams illustrate the methodology utilised in this research, with a focus on the methods and data sources used to achieve the objectives (Refer to Figures 3 and 4). The diagrams visually represent the linkage of the methods and results of this study to the research objectives, overall research question, and the broader research issue.
**OBJECTIVE 1**
To analyse the specific housing needs of older, non-homeowning women, particularly those experiencing multiple intersections of vulnerability.

- Contextualise and locate the issue of vulnerability to housing insecurity through a review of the literature
  - Review Logan Social Housing Tenant Research data, filter spreadsheet responses for gender and understand existing vulnerabilities
  - Quantitative analysis and coding for major themes in regards to housing needs and preferences
- Review the results in context of the literature and other findings surrounding insecure, ageing women

**OBJECTIVE 2**
To understand what makes older, non-homeowning women vulnerable in their housing security?

- Contextualise housing vulnerability in the current housing market to understand economic/political climate
- Understand the major structural factors that contribute to housing vulnerability
- Review Government policy to understand the current security of tenure in public housing
- Analyse the Logan Social Housing Tenant Research Data to understand if themes of insecurity were apparent and corroborate with the literature

**OBJECTIVE 3**
To analyse a range of collective action responses to housing that aim to provide housing solutions to older, non-homeowning women who experience vulnerability.

- Conduct a document analysis of grey literature (government documents, policies, etc.) and research relating to emergent housing responses to affordability, homelessness and ageing
- Review major themes and responses from previous two objectives
- Undertake a comparison of the major themes identified in the discussion with the principles, values and outcomes of alternative housing models
- Provide recommendations and suggestions for housing policies

Figure 3: Research methodology, as prepared by the author (2018)
Homeless at home? Analysing the housing needs and insecurities of single, older, non-homeowning women | Nesbitt and Johnson
ISSUE: THE RISK OF HOUSING INSECURITY AMONG AGEING WOMEN

RESEARCH QUESTION: To understand the housing preferences of ageing, non-homeowning women, who experience multiple intersections of vulnerability, and how collective action among these women could be used to develop alternative housing solutions.

Objective 1
- Primary Data
- Comparison to literature
- Quantitative analysis and thematic coding

An analysis of the key housing needs and preferences of women characterised by major themes

Objective 2
- Primary Data
- Linkage to literature
- Review of policy
- Quantitative analysis and thematic coding

An analysis of contextual factors in SEQ regarding tenure security and the relationship of these factors to the interview responses

Objective 3
- Secondary Data
- Utilising themes informed by primary data
- Document analysis of housing and alternative policies and programs

A discussion of emergent housing models and the principles, and the relationship to the housing needs of ageing women

Figure 4: Research linkages, as prepared by the author (2018)
3.1 Theoretical Lens

The research will be undertaken through a feminist-materialist (sometimes referred to as socialist feminism) theoretical lens (Gonyea & Melekins 2018; Fenster 2005). This approach will frame the research through an understanding of women’s disadvantage as a result of economic and social constraints placed upon them, particularly with intersections of class, gender, disability and age. (Fenster 2005; Naples 2003; Gonyea & Melekins 2018). Materialist feminism views agency as complex and materialist feminist ideologies are important for this research as they recognise the role of broader social structures in women’s disadvantage, particularly those of lower class and ethnic minorities (Fenster 2005; Naples 2003). Throughout this research, housing vulnerability will be explored through the context of neoliberalism, exploring the a focus on gender, age, disability and class.

3.2 Case Study

In combination with the mixed methods approach, a case study cohort was selected to inform the research. Research conducted using specific case study locations of women in precarious housing situations has been documented in various studies (Hartman & Darab 2017; Reid, Lloyd & O’Brien 2017; Darab, Hartman & Holdsworth 2018; Sharam 2017). For instance, Hartman and Darab’s study examined housing pathways of older single women in the Northern Rivers region of New South Wales (2017).

For the purposes of the research, one LGA within the Greater Brisbane region was selected for investigation in order to accommodate time and resource constraints. Following a review of the available data on the Australian Bureau of Statistics, Logan was selected as the most appropriate region to focus the case study on. Logan is characterised as an area of significant social disadvantage, with lower than average incomes, and higher than average unemployment, when compared to Greater Brisbane and Queensland (ABS 2016b; Pawson 2016). Within the housing context, Logan was determined as having the highest levels of social housing (including State Housing Authority and housing cooperatives), compared to all other local government areas within Greater Brisbane. In 2011, 15.4% of all rented dwellings and 4.84% of total occupied dwellings were identified as social housing in Logan (ABS 2011). A comparison of social housing proportions in Greater Brisbane, reveals that Logan has the highest concentration of State and community housing compared to total rented dwellings and total occupied dwellings (Refer to Figures 5 and 6).
LANDLORD TYPE AS STATE HOUSING AUTHORITY OR HOUSING COOPERATIVE AS A PERCENTAGE OF TOTAL RENTAL HOUSING

<table>
<thead>
<tr>
<th>Local Government Area</th>
<th>Percentage of State or Community Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scenic Rim</td>
<td>5.8</td>
</tr>
<tr>
<td>Lockyer Valley</td>
<td>6.5</td>
</tr>
<tr>
<td>Somerset</td>
<td>2.2</td>
</tr>
<tr>
<td>Redlands</td>
<td>14.9</td>
</tr>
<tr>
<td>Moreton Bay</td>
<td>11.9</td>
</tr>
<tr>
<td>Ipswich</td>
<td>12.8</td>
</tr>
<tr>
<td>Brisbane</td>
<td>12.54</td>
</tr>
<tr>
<td>Logan</td>
<td>15.4</td>
</tr>
</tbody>
</table>

Figure 5: Percentage of State and Community Housing in Greater Brisbane LGAs, compared to total rental housing. Source: ABS 2011.

LANDLORD TYPE AS STATE HOUSING AUTHORITY OR HOUSING COOPERATIVE AS A PERCENTAGE OF TOTAL OCCUPIED DWELLINGS

<table>
<thead>
<tr>
<th>Local Government Area</th>
<th>Percentage of State or Community Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scenic Rim</td>
<td>1.4</td>
</tr>
<tr>
<td>Lockyer Valley</td>
<td>1.66</td>
</tr>
<tr>
<td>Somerset</td>
<td>2.18</td>
</tr>
<tr>
<td>Redlands</td>
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</tr>
<tr>
<td>Moreton Bay</td>
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<tr>
<td>Ipswich</td>
<td>4.72</td>
</tr>
<tr>
<td>Brisbane</td>
<td>4.47</td>
</tr>
<tr>
<td>Logan</td>
<td>4.84</td>
</tr>
</tbody>
</table>

Figure 6: Percentage of State and Community Housing in Greater Brisbane LGAs, compared to total occupied dwellings. Source: ABS 2011.

The Logan Social Housing Tenant Survey was a collaborative research project conducted by The University of Queensland (UQ) in 2017. The survey gathered data on the housing preferences and aspirations of older public housing tenants within Logan City. The time constraints on the project meant that access to the research was a significant opportunity, as the quantity of rich, primary data was not
replicable in the given timeframe. Accordingly, the Logan Social Housing Tenants were chosen as the case study cohort for the research. The research contains interviews from 152 respondents, with a significant proportion of respondents being older, single women. The purpose of the study was to understand housing needs to ensure the future of safe, appropriate and affordable public housing. For the purposes of the current study, the data was filtered to analyse the responses of single women aged 55 and over.

### 3.3 Mixed Methods Approach

Given the available data for the study, and the potential for these sources to contribute significantly to the research question, a mixed methods approach, also referred to as triangulation or multiple methods, was chosen. This research approach is common in current feminist research, and research on older women and housing (Doucet & Mauthner 2008; Naples 2003).

The mixed methods approach requires the collection of quantitative and qualitative data, and analysis of both forms (Creswell 2014). Accessibility to both forms of data, and evidence of the benefits of utilising multiple data forms, warranted the mixed methods approach. The benefit of having two forms of data is to generate deeper understanding of the context and complexities of this phenomenon. As well as combining multiple data forms, this approach can also combine data sources, numerous accounts of events and several researchers (Fielding & Fielding 2008). By combining methods, feminist researchers can illuminate previously misunderstood experiences and increase the chance of credibility (Reinharz & Davidman 1992). The combination of data can effectively combine the strengths of each data type, and limit the weaknesses (Creswell 2014; Jick 1979).

This research tends to a transformative approach, utilising mixed methods research. The transformative method was chosen as it incorporates elements of the exploratory sequential mixed methods approach and applies a social justice theory to the research (Creswell 2014). The transformative method is effective for understanding and recognising marginalised groups within society, and aligns with critical theories including feminist research (Creswell 2014; Brenner 2009). In this research, the transformative approach was applicable through the provision of a voice to marginalised groups, and a recommendation for the transformation of current housing models. The transformative approach will be achieved through the use of qualitative and quantitative interview data, with a feminist lens for analysis. The exploratory approach will first gather themes from the qualitative data, and use quantitative data to compare the findings and provide a more complete understanding of the research questions (Creswell 2014). The use of quantitative data will inform whether the qualitative findings from individuals, can be applied more broadly to the cohort and across the literature (Seawright 2016). The sequential approach will utilise the findings from the initial stages which focus on the first two objectives, to inform the discussion of the third objective.

Koopman-Boyden & Richardson, discuss their success in incorporating a mixed method approach to researching older individuals, where combining methods allowed for a completeness of the research through understanding the context and degree to which the experiences were shared among participants (2013). A study by Ecker and Aubry utilised a mixed methods research design by combining open-ended
interview questions with scale questions to measure community integration among vulnerably housed and homeless individuals (2017). The data from the open-ended responses was verified through triangulation using quantitative data to ensure reliability (Ecker & Aubry 2017). Similarly, this research will utilise the completeness and triangulation techniques to verify data from open-ended responses with quantitative findings. Seawright describes how quantitative data can be used to contribute to qualitative inferences, by testing the generalisability of findings from a case study (2016). In this instance, the quantitative data will be utilised to quantify effect sizes discovered throughout the case study, for example, the quantity of respondents who preference a certain form of housing (Seawright 2016).

This project utilises existing quantitative and qualitative research on housing needs of ageing public housing tenants conducted through surveys by UQ researchers in 2017. This data will be filtered for views of ageing women, to explore their housing needs, options and preferences. The final stage of the research will involve and evaluation of responses and collective action approaches to housing ageing women. An analysis of grey literature and material from the Australian Homelessness Conference will inform the study. In this project, the mixed methods approach was chosen to understand the most important aspects of housing, and the vulnerabilities experienced by older women through qualitative approaches. Quantitative approaches were developed to explore relationships and both the incidence and factors of vulnerability in ageing women. The list of methods is described below, with reference to the objectives of the research. To provide a visual understanding, a flowchart of the methodology is provided below.

### 3.4 Primary Data: Objectives One and Two

Objective One and Objective Two of the study aim to understand the housing needs of ageing women in rental housing, and what makes these women vulnerable in their housing security. These objectives are restated below.

1. “To analyse the specific housing needs of ageing, non-homeowning women, particularly those experiencing multiple intersections of vulnerability (marital status, age, gender, disability).
   a. What are the most important aspects of housing (including housing attributes, type of house, and neighbourhood features) to non-home owning women in public rental housing?
   b. Are these housing needs comparable to other women in the rental market?
   c. What is the influence of disability in determining women’s needs and preferences?
2. What makes older, non-homeowning women vulnerable in their housing security?
   a. Are women still vulnerable in their housing security within the public housing sector?”

These two objectives are explored using primary data, in the form of interview data, from the case study. The Logan Social Housing Tenant Survey, was collected during a collaborative research study conducted and gathered by the University of Queensland. The study involved a bipartisan agreement with three clients being Churches of Christ Queensland, Brisbane Housing Company and the Department of Housing and Public Works. This data was accessed with permission from the client, and involves de-identified survey responses to a number of quantitative and qualitative questions regarding housing preference, needs and aspirations. Respondents were asked a variety of questions, included in Appendix
A, that involved open-ended questions, closed questions with a range of responses to select, and Likert scale questions (scaled with one to five responses ranging from very important to not very important, or very appealing to very unappealing). The data was collected in 2016, which is vital to the study in remaining recent and relevant. Data sampling for this method was purposive, and respondents were recruited by the Department of Housing and Public Works. Purposive sampling is an effective method for accessing a direct population, and is used throughout research on gender, housing and gerontology (Darab, Hartman & Holdsworth 2018; Hartman & Darab 2017; Reid, Lloyd & O'Brien 2017).

The use of semi-structured interviews with open-ended questions aligns with the intention of the research, to investigate complex understandings and provide marginalised groups with a voice to empower participants (Dunn 2016). The main strengths of the process include the ability to fill a gap in knowledge, investigate complex behaviours and to collect a diversity of opinions (Dunn 2016). Interviews are utilised throughout similar housing studies and are effective in providing rich, qualitative data (Darab, Hartman & Holdsworth 2018; McFerran 2010; Judd et al. 2014).

Participants were over 55 years of age and living in Logan City in public housing. Participants were invited to be involved in the research and the response rate was high, with a total of 152 respondents. Respondents elected to be interviewed at a time and using a method of their choosing (face to face at home, at the housing service centre or by telephone). Most chose to be interviewed face to face in their own home. To ensure the data in the current research included solely those who identified as female, over the age of 55 and single, the data was filtered. An inductive approach was taken to the research to analyse the interview data. When reviewing similar studies, it is apparent that thematic analysis and coding are dominant data analysis techniques to assess qualitative interview data (Kennedy, Buys & Miller 2015; Darab, Hartman & Holdsworth 2018; Ecker & Aubry 2015; Peterson 2015). Peterson’s study on older women’s homelessness uses thematic analysis on interview transcripts, drawing on conceptual frameworks from literature, and focusing on the needs and capabilities of older women (2015). Similarly, this research conducted a thematic analysis, drawing on the literature to understand the needs, preferences and housing options for older women.

Coding is a method of identifying and sorting terms and phrases that appear regularly throughout the data and is useful to understand opinions and dominant feelings on a certain issue (Dunn 2016; Cope 2016). Ecker and Aubry’s approach develops initial codes based on a review of the data, which was then synthesised into categories and subcategories (2015). Similarly, Darab, Hartman and Holdsworth’s study used an inductive approach and created basic, initial codes to develop themes and categories and identify relationships within the data (2018). This research uses a coding technique with five main steps outlined by Dunn that include developing the coding system, preparing the interview/focus group transcript for analysis, allocating coding using ‘code text’, retrieving similarly coding text, and finally, reviewing and assessing the data by each theme (2016). Analytic codes will be used to reflect major themes identified in the primary research. Analytic codes are valuable in that they provide the researcher with a deeper contextual understanding of the terms and phrases (Cope 2016). The benefits of coding and content analysis are the ability to synthesise the research, to reduce and organise data and to aid in understanding the relationships within the data (Cope 2016). In this instance, an inductive approach was used to code the raw interview data into categories and subsequently, into generalised themes and patterns (Creswell 2014). This was conducted using excel. Quantitative data gathered from the interviews was used to
further identify any patterns or correlations, and to quantify effect sizes (Seawright 2016). Once the information was sorted into broad themes, these were compared with existing relevant literature provide a deeper analysis and understanding, and to identify any patterns or trends in the data (Creswell 2014). Within the discussion chapter of the report, the researcher provided a literal description of the themes and related these to literature, further findings and relevant quantitative measures.

3.5 Secondary Data: Objective Three

The secondary data in this project is used to investigate Objective Three. The third objective of the research project is to understand a range of housing solutions and responses developed for ageing women in need of housing. Objective Three is repeated below.

3. To analyse a range of collective action responses to housing that aim to provide housing solutions to older, non-homeowning women who experience vulnerability

a. Where there is an absence of adequate State-led public housing, what collective action responses are currently being adopted that empower women to develop housing solutions?

b. Are these collective action responses adequate or appropriate in meeting their needs?

As Koopman-Boyden & Richardson discuss, the phenomenon of the ageing population has prompted research that not only attempts to understand the issue, but informs policy and practice (2013). The first step in completing Objective Three was to undertake a qualitative literature review that analyses a comprehensive range of relevant material. This included sources from Google Scholar; peer-reviewed journals on the University of Queensland’s library page; presentations from the Australian Homelessness Conference; and web searches to identify any further programs. The searches included Australia and international contexts, and was limited to search terms surrounding gender, gerontology, housing, cohousing and collective action. The review of literature informed the researcher of the programs in place which was followed by an analysis and comprehensive review of the relevant solutions and responses. As a result, projects and responses in practice by community housing organisations, action groups and social housing providers will be reviewed in the discussion and results. The housing responses were analysed in context of the housing needs and insecurities of older women identified in the first half of the discussion. The sequential approach to this review allowed the results of this stage to inform the effectiveness of housing approaches and responses (Creswell 2014).

The analysis of the relevant programs will serve two main purposes, firstly to identify current examples of housing projects and programs that respond to the themes and patterns in the primary data. Second, and related to this, to understand how the primary research findings can inform future urban planning and housing programs.

3.6 Methodological Limitations

In developing the method for this research, a number of hurdles were encountered that limited the approach, though they were overcome. Whilst advantageous in numerous aspects, there are limitations to the mixed methods approach which range from the demands on the researcher, the need to effectively analyse several forms of data, and the complexity of the research design (Creswell 2014). In this research, the volume of interview data inhibited the researcher’s ability to include analysis of each question, the
associated responses and the apparent relationships. To overcome this, coding was conducted to understand which themes were most recurrent. Further, the research objectives were used to understand how to utilise the data which aligned most appropriately with the research question. Another limitation was the coding of the research into major themes, which were categorised by the researcher. The researcher’s interpretation of the results and themes provide a subjectivity limitation to this methodology. Further, time and word limit constraints meant that it was not feasible to include an in-depth review of each theme in the discussion. However, the benefit of this approach ensured that the most recurrent themes in the data and literature could be explored with greater depth.

Doucet and Mauthner (2008) describe some potential limitations of the interview approach being the potential for power imbalances to shape the responses received by participants. Within this research, the motivations behind the interviews provided a limitation in the responses from tenants. Confusion around the interview purpose meant that some tenants believed they were being interviewed in preparation to be downsized in their tenancies, leading to the overrepresentation of this theme in the results. This confusion over the research purposes, provides the potential for interviewees to change their responses accordingly. To overcome this, a comparison of the data to literature and similar research to corroborate findings was undertaken. Further, the triangulation of the methods allowed the research to further validate the findings (Jick 1979; Creswell 2014).

4.1 Research Results and Discussion

This chapter will present the results and findings of the data collection stage, and analyse them in context of the research objectives. The thematic approach of the study lends itself to an analysis of the results using major themes identified throughout the research (Seawright 2016). Research objectives one and two will be investigated throughout the results and discussion, while research objective three will be answered at the end of the discussion, where solutions and responses will be considered.

The survey consisted of 63 respondents of older, single women aged 55 and over. All of the women resided in public housing within the Logan region. Of these women, 34 identified as having a mental disability, physical disability or combination of the two.

4.2 Safety and Security

One of the key observations identified throughout the primary research, with regard to women’s housing preferences and needs, was the importance of safety and security. When asked to place a number of housing attributes on a scale from very important, to not very important, 92% of respondents ranked good security as very important or important. As part of the interview, respondents were asked to rank the top three things that made them feel unsafe or uncomfortable. Twenty-four of the respondents reported that nothing made them feel unsafe or uncomfortable and a further two did not answer. Thirty-seven respondents reported issues of safety, indicating that security was an issue in their current housing. The range of responses are indicated in Figure 7, below. A final unstructured, open ended question was provided to respondents regarding future issues for older tenants in Logan public housing. Eleven of the forty-eight respondents who chose to answer this question mentioned matters of safety and security in their responses.
Perceptions of safety were seen to be higher where residents felt safe around their neighbours, had good security features within their housing such as adequate locks, and were not experiencing loneliness or isolation. For instance, in the final open-ended question, one respondent who reported that she did not feel unsafe, commented:

“I don’t want to move from this home. I have good neighbours. In a unit if you get bad neighbours you can’t get away from them because it is too close.”

Similarly to Reid, Lloyd & O’Brien’s study of women living in high rise development in Brisbane, women were more comfortable when they had physical safety measures such as good locks and security in their own homes (2017). Further, respondents had increased perceptions of safety, when feeling comfortable around their neighbours, who were described by tenants as ‘good neighbours’. Fear of crime, for example, was most likely to be reported as an issue alongside ‘bad behaviour’, ‘my neighbours’ or ‘[feeling] lonely/isolated’. Having good neighbours is important for social connectedness and social cohesion with neighbourhoods, which can have a positive effect on perceptions and experiences of safety (Menec 2017; Cramm, van Dijk & Nieboer 2013; Reid, Lloyd & O’Brien 2017). Reid, Lloyd & O’Brien found that women had increased perceptions of safety as a result of living in close proximity to neighbours, whom they trusted (2017). Despite the positives of social networks in this aspect of safety, this study found no correlation between other social networks and perceptions of safety. Women who had two or more social networks (clubs, sports, hobbies, volunteering or paid employment) did not experience increased feelings of safety over women who did not have external social networks. Women who had two or more social networks still felt unsafe, with the majority reporting feelings of insecurity as a result of their neighbours and bad behaviour in the neighbourhood. This study suggests that social
cohesiveness and social interaction do not increase perceptions of safety, unless those ties are within close proximity to tenants’ homes, such as household guests or neighbours (Phibbs & Young 2005; Cramm, van Dijk & Nieboer 2013). Older women’s concern of bad neighbours is a theme identified by Phibbs and Young, where ‘unsuitable neighbours’ were described as a source of stress for housing tenants (2005 p.69).

Safety and security are highlighted throughout the literature encompassing gender, ageing and housing provision, as recurrent themes (Reid, Lloyd & O’Brien 2017; Morris, Hulse & Pawson 2017; Robinson 2013; Phibbs & Young 2005; Bijen & Piracha 2012; Bunce 2013). In this current research, the most common reasons reported for feelings of insecurity, resulting from both survey questions, included bad behaviour, crime, the neighbours and noise. The main concerns from the open-ended responses were worrying behaviour of tenants and neighbourhood disputes, drugs and criminal activity of neighbours and the surrounding community, a lack of secure locks on homes and the controlling of dogs. Jones et al. notes that safety is a key attribute valued by older residents, and emphasises the importance of personal safety within the dwelling, and feeling safe within the neighbourhood (2007).

When coupled with disability, safety becomes an issue of even greater prominence. Disability is self-reported throughout this research and includes disabilities that are physical, non-physical and combination of the two. Where 50% of the respondents who did not identify as having a disability reported issues of safety, over 70% of respondents identified as having a disability reported issues of insecurity and safety. Of the twelve respondents who discussed safety and security in the final open-ended question, eight self-identified as having a disability.

A number of the respondents discussed how the bad behaviour of other tenants makes them feel uncomfortable. For example, one of the tenants identified as having a disability commented:

“[I] want to be safe and secure. I want to live with people my own age. Older people like a quiet life.”

This was a common theme among public housing tenants, and may be explained by the high concentration of disadvantage (Fitzpatrick & Pawson 2017). Fitzpatrick and Pawson argue that moves to phase out open-ended security of tenure for tenants, as a result of neo-liberal ideologies, and targeting shift towards complex and disadvantaged households has resulted in clusters of highly socially disadvantaged tenants (2017). Tenants who have complex needs and anti-social behaviours can have an adverse impact on older women’s ability to feel safe and secure in her home environment (Tually, Beer & Faulkner 2007). This was reflected throughout the respondents. One of the respondents, who identified as having a disability, requested the department screen tenants for bad behaviour. Another tenant who identified as having a disability, commented about issues in her neighbourhood including:

“Dog walking - issues with vicious dogs [and] crackdown on bad tenants”

Robinson (2013) notes that personal safety with neighbours was an issue in persons with disability in social housing, who are negatively affected by transient and high mobility neighbourhoods, which they have little control over. This can result in ‘bad’ neighbours, who demonstrate anti-social and threatening
behaviour, moving in and out (Robinson 2013 p.109). The transient nature of the neighbourhoods can result in feelings of tension in persons with intellectual disability in particular, and is critical to understand in the prevention of violence and abuse (Robinson 2013). Perceptions of safety are an issue for women, particularly for those experiencing disability, as these feelings of insecurity can confine women to their homes (Reid, Lloyd & O’Brien 2017).

4.3 Housing Attributes

4.3.1 Accessibility, Mobility and Maintenance

The variety of responses with regard to housing attributes indicated the importance of choice of housing that was suitable to the respondents needs. When asked about changes to their home to enhance liveability, over 50% of respondents indicated issues of maintenance, mobility and attributes that made the housing inappropriate for the hot climate. Further, the high prevalence of disability and elderly within the study cohort led accessibility, mobility and maintenance issues to be dominant themes in the interview transcripts. A number of respondents indicated issues within their current homes, that made the homes inaccessible and hazardous.

Throughout the interview, respondents were asked about any modifications necessary for the liveability of their housing. Fifteen respondents identified changes were needed to make their home more accessible and mobile, and 80% of these respondents identified as having a disability. A further thirteen tenants identified accessibility and mobility issues in the final open-ended questions of the interview, where approximately 70% of these respondents identified as having a disability. It was evident throughout the interview that accessibility and ease of movement within the home was a significant issue, and disproportionately affected those who identified as having a disability. According to Judd et al. (2014), older people ageing in place have implications for housing design, where much of the existing housing stock is inappropriate for ageing in place.

Alongside issues of access and mobility within the tenancies was the issue of lack of maintenance and climate appropriate design, identified by twelve tenants as significant issues. Within the literature, climate appropriate design is not reported as regularly. However, when reflecting on the context of Greater Brisbane and the subtropical climate, climate appropriate design is key for older residents (Miller 2017). Miller indicates that the older people are the most susceptible to heatwaves in Australia, with the most vulnerable including women, people living alone, people on low incomes and people with existing health/mobility issues (2017). Accordingly, the case study population is at significant risk of heatwaves and inappropriate design, and climate appropriate design should be a priority for residents at risk.

According to the World Health Organisation (WHO) 2007, the inability to maintain their own home is a key barrier for older people. Inappropriate housing appears to be a theme throughout private rental tenancies, where women don’t inform landlords of issues due to risk of eviction or rental increases (Power 2018). However, in the public housing sphere, neglect and lack of communication with the housing department appears to be the root cause, creating homes that are substandard for the residents.
One resident noted the maintenance waiting list and ‘red tape’ results in extensive waiting times for maintenance issues to be resolved. The majority of residents noted that bathrooms were putting them at greatest risk. This was predominantly a result of the steps on combined showers and baths, creating a barrier for disabled and older women, and the lack of hand rails to prevent falls. One of the tenants noted that she had “accidents falling out” of the combined shower/bath. According to Power, housing that is unsafe or inadequate can diminish the ability to meet care needs, and health can suffer as a result (2018). In Power’s study, she found that women renting homes that do not meet basic standards, struggle to age in place, and maintain their health (2018). Similarly, in this research, a correlation was identified with worsening health conditions over the last year, and whether the house was meeting the tenants needs. Women who identified with worsening health issues were more than twice as likely to report that their house did not meet current needs, when compared to tenants who reported similar or better health conditions. The lack of age and disability friendly design in housing is a significant issue for public housing tenants, and proper design and maintenance is central to meeting their basic needs (Power 2018; WHO 2007; Yeh et al. 2016).

4.3.2 Community and Lifestyle

The absence of support and a sense of community belonging were themes captured throughout the interviews. For residents without family and other social supports, social isolation was evident. Seven tenants noted that their current housing didn’t offer adequate social interaction, support or a sense of community. One tenant noted there was no “feeling of community”, and another mentioned the need for “social support service[s] for older residents without family and friends”. Of the residents who cited a lack of community and social support, 100% of the women responded that they did not participate in volunteering, were not members of hobby, sport or interest clubs, and were not in paid employment. Further, 5 of the 7 women (71%) who brought up issues surrounding support services and lack of community had considered alternative housing options, compared to only 44% of the general cohort. A range of factors may act as barriers to social interaction, including disability and inaccessibility to social activities, health problems, transport disadvantage, and lack of available support networks or social contacts (Cramm, van Dijk & Nieboer 2013; Menec 2017; Judd et al. 2014). In their study of older Australians, Judd et al. describes the essential link between a person’s dwelling and their social networks (2014). They found there to be a greater impact on social support networks in people that move location, rather than just moving dwelling house, where participants experienced greater difficulties maintaining networks in their new locality (Judd et al. 2014). Menec, reinforces this concept, explaining that social capital is built when individuals are well connected whether through neighbours or social activities (2017). According to Menec, greater social connections are important for decreased mortality, better mental health and lower rates of morbidity (2017).

4.3.3 Dwelling and Neighbourhood type

There were divided opinions amongst tenants with regards to their preferred age of their immediate neighbours in the community. Slightly more tenants preferred a mix of ages within the community, rather than strictly tenants of similar age to their own, as displayed in Figure 8. One respondent preferred “being around people of [her] own age”, perhaps a preference caused by bad experiences of disruptive neighbours in the past. Another tenant notes that there is screening needed, specifically for younger tenants for “bad behaviour and destruction”. This theme is not widely reported throughout studies of ageing women and housing. As previously discussed, Bell’s (2013) and Tually, Beer & Faulkner’s (2007)
ideas regarding neoliberalist ideologies, targeting and subsequently high concentrations of disadvantage in public housing are a likely factor here, causing women to feel unsafe or unwelcome amongst younger, complex-needs tenants.

Dwelling type, and in particular the size of the dwelling was a key theme that resonated with the interview respondents. In terms of dwelling attributes, space for pets and gardens were highly regarded. In this research, 71% of tenants ranked pets, and 62% ranked gardens, as very important or important qualities for a new type of dwelling to possess if they were to move. Perhaps one of the highest rated qualities was a home without stairs, ranked by three quarters of respondents as very important or important. The findings resonate with the notion of a home and desire to make a space one’s own, extending to the gardens and outdoors. Pets are regarded as important for emotional wellbeing for elderly women, which is seen consistently throughout the literature, with similar findings in Darab, Hartman and Holdsworth’s study (2017).

Figure 8: Preferences for living arrangements in Logan, QLD, as prepared by author (2018).

Overall, townhouses and unit complexes were regarded negatively (See Figures 9 and 10), with stairs and reduced numbers of bedrooms being the critical issues for many tenants. In addition, retirement villages and on-site support generally had minimal support with less than 15% of the respondents regarding them as very appealing. Approximately 54% of tenants regarded retirement villages as very unappealing. The majority of respondents had visitors at their house throughout the year and needed bedrooms to accommodate them. Approximately 50% of tenants had visitors stay in their extra bedrooms weekly, fortnightly or monthly. For one of the respondents, caring for foster children and accommodating family and friends occupied her extra bedrooms. Other tenants discussed the importance of storage and recreation space as to not feel ‘claustrophobic’. For example, one respondent concerned about moving into units due to lack of bedrooms responded:

“It is hard to live peacefully in units. I use each of my 3 bedrooms. 1 for storage, 1 as an art room and my room.”
For another tenant, who identified as having a physical disability, stairs were a major barrier to townhouses.

“The new townhouses need to have no stairs, not upstairs and downstairs areas”

The findings were surprising when relating back to Darab, Hartman and Holdworth’s study in 2017, which found women preferred smaller dwellings and were open to new living arrangements such as co-housing models. While the respondents in both studies were comparable in the way they prioritised space for family, pets, and gardens, this research found that the majority of women were not looking to downsize to smaller dwellings, or ‘dog-boxes’. Contrasting values as a result of differing locations, fear of being forcefully moved to apartments and higher rates of disability may be factors that affect the women in this study’s preference for dwellings with multiple bedrooms.

Figure 9: Preferences for Townhouses among the cohort, as prepared by author (2018).
Downsizing is an emergent policy response, seen by Governments as a way to ensure efficient use of housing stock and reduce the perceived ‘underutilisation’ or ‘under-occupying’ of social housing stock (Wulff, Healy & Reynolds 2004; Judd et al. 2014). However throughout this study, it was found that the majority of women did not want to move and had sentimental attachment to their home. When asked if they had considered alternative housing, 50% of women said they had not. The remaining women who had considered alternative housing cited big backyards as an issue in current public housing, or were identified as more mobile and with lower levels of social connectivity or attachment to their current neighbourhood. These findings are significant in considering future housing policy and public housing design.

Coinciding with the women’s concerns over downsizing, was the issue of security of tenure, which will be explored below. A number of women discussed a lack of communication with the Department, and anxiety over the possibility of being moved out of their dwellings without knowledge of where they would be moved to and whether they would be re-housed.

### 4.4 Tenure Security

Security of tenure, and a home for life was once regarded as a right for all public housing tenants in Queensland. However, the introduction of fixed term public housing tenancies, in 2012, has resulted in precarious housing tenure for tenants and removed lifelong housing security. Within this study, the data revealed that a number of respondents reported insecurity and uncertainty in their current tenure. Consistent among the women, were feelings of insecurity and instability about their tenure situation.
While security of tenure was not a focus of the interview questions, ten women described feeling insecure in their current tenure, within the open-ended response section of the interview. One of the respondents reported that evicting elderly people was generating anxiety in the community:

“Evicting elderly people creates insecurities, stress caused by this pressure to move out is reflecting negatively [in the] community”

According to Lewis, tenants with security of tenure are offered control, certainty, autonomy and freedom within their home environment (2006). When tenure security is taken away from tenants, it can threaten ontological insecurity, and affect their stability and sense of permanency (Morris, Hulse, Pawson 2016; Lewis 2006). The emotional toll carried by older women searching for affordable, secure tenure can result in increased anxiety, lack of stability and privacy, and lower perceived safety (Morris, Hulse & Pawson 2016).

Connection to home is strong within the cohort, and the threat to ontological security was significant. Most of the tenants had spent a considerable number of years in their current homes. When the tenants were asked about the most favourable attribute of their home, the most common response was “I have been here for a long time” (30%), followed by “I don’t have to move” (20%). Connection to home and community are elements WHO describe as necessary to older people, for a sense of psychological safety and community (2007). Moving can cause older people to lose social connections to their community and lead to isolation (WHO 2007).

Precarity of tenure is a theme that resonates with vulnerable, older women in the private sector, where a lack of security is often a part of their everyday consciousness (Darab, Hartman & Holdsworth 2018; Morris, Hulse & Pawson 2016). Darab, Hartman and Holdsworth’s (2018) study of single, older non-homeowning women found that many experienced significant instability in the rental market. Precarious financial situations meant women were not able to re-enter home ownership and gain a sense of stability, which added to their levels of anxiety and stress (Darab, Hartman & Holdsworth 2018). This study echoed feelings and responses of women in the public sector, once security of tenure was taken away.

As previously discussed, structural explanations for tenure insecurity, and the dominance of neoliberal ideologies have generated perceptions of public housing as an ambulance service, rather than lifelong housing option (Fitzpatrick & Pawson 2014). When coupled with experiences of vulnerable women who had increased caring responsibilities and have limited capital, public housing tenure insecurity can exacerbate vulnerability and instability (Fitzpatrick & Pawson 2014; Lewis 2006).

A few respondents described their feelings about the Logan Renewal Initiative and the uncertainty around this. The Logan Renewal Initiative was a proposal to overhaul Logan’s public housing, including the renewal and replacement of existing outdated public housing (Pawson 2016). The proposal would be led by a community housing-provider-led consortium (Pawson 2016). One respondent was concerned that the lack of communication between the department and tenants, and uncertainties over moving were generating anxiety within the community:
“The events of the past couple of years (Logan Renewal) have created a high level of anxiety because people are unsure if they will need to move in the future”

This feeling of insecurity and lack of communication is a concern shared by another tenant who responded that better communication was needed with the housing department about the “plans for moving”, suggesting many tenants are aware they may be required to downsize. The fear of the new Logan Renewal Initiative was shared by other tenants and it was clear that tenants were not kept informed about prospects of moving and whether the new housing would be suitable for their needs.

“I was terrified of being forced out when the Federal housing Minister announced a few years ago that tenants would be moved out if the home was 'not suitable for their needs'. I won't go into a 'dog box. I don't want a 1 bedroom house”

Coinciding with feelings of housing insecurity was the worry of moving into housing not suitable for their needs and the feelings of pressure to ‘downsize’, as discussed above. Consequently, the anxiety within the community over moving out was significant, and is likely to generate stress and instability within a vulnerable community. Fitzpatrick and Pawson’s research resonates with the findings, where they argue:

“Perhaps most troubling of all is the prospect of further disempowering households drawn overwhelmingly from the poorest and most disadvantaged sections of society, such that their prospects of ever establishing a stable home for themselves become increasingly remote” (2014, p. 611).

4.5 Housing Responses and Trends

The transformative nature of this study, lends this research to identify emergent responses to housing including potential alternative housing models. These responses will be reviewed in regard to the needs of older, non-homeowning women, identified above.

Modern housing in Australia has a range of negative effects as cited by Hilder et al. including mental health impacts, increasing social isolation, environmental damage through urban sprawl and increased greenhouse gas emissions (2018). In an effort to combat modern housing effects, alternative housing arrangements are emerging, building on ideas of collaborative governance, collective action and co-habitation (Archer 2016; Leonhardt 2012). The emergence of collective action as an empowering tool to address housing and governance issues, particularly in South America and Asia, is well documented throughout case studies (Leonhardt 2012; Archer 2016). Traditional governance structures are replaced or modified, with more collaborative and bottom-up modes of governance to address matters of collective concern (Healey 1997). Despite contextual differences, the ability for Australia to adopt principles of collective action within housing is significant and there is some evidence of this activity in the housing sector.

While alternative housing models in Australia are not new, introduced around the 1970’s, these models have faced barriers that prevent them from gaining considerable traction (Crabtree 2018). In particular,
Co-housing and housing cooperative models provide the opportunity to implement workable solutions that align with the core principles and goals of collective action, such as trust, leadership and social connectivity. In alternative housing models, residents are empowered with decision-making to design, manage and secure their own tenancies (OWCH 2018; Glass 2009). This section will analyse emergent housing solutions, particularly co-housing/housing cooperative models, and evaluate their effectiveness in aligning with ageing women’s housing needs.

Safety and security, a lack of community cohesion, maintenance and accessibility, tenure security and dwelling types were identified as prominent housing issues, consistent among older women (Bijen & Piracha 2012).

The issue of safety is not uncommon in social housing estates, which have disproportionately higher rates of crime (Phibbs & Young 2005). In this research, women were most likely to report fear of their own neighbours and bad behaviour within the community. Phibbs and Young document the capacity for community mobilisation and increased social capital to contribute to the prevention or reduction of property crime and neighbourhood disputes through informal social control (2005). Co-housing models, also referred to as intentional communities, have been shown to provide older generations with the capacity to build social cohesion and become self-reliant as they age (Hilder et al. 2018; Glass 2009). They work by striking a balance between community and privacy (Bamford 2005). Further, neighbourhood social cohesion and social capital are shown to be beneficial for the well-being of ageing adults (Cramm, van Dijk & Nieboer 2013). According to Cramm, van Dijk & Nieboer, increased social capital can even buffer against the negative impacts of vulnerability for those who may be single, ageing and low-income (2013). Further, within co-housing models, women have been shown to report feelings of safety and security because neighbours were trusted, and close enough to notice any odd behaviours (Bunce 2013). A resident in the Common Equity model, as discussed in Chapter 2, described that being part of the cooperative provided them with a feeling of belonging, friendship as they helped one another with the responsibilities of managing the tenancy (Morrison, Cahoun, Nash 2016). Accordingly, the introduction of co-housing as a model for housing vulnerable, older women could enhance social connectivity, and reduce perceived and actual insecurity.

Alternative housing models are meaningful in providing security of tenure, where residents are responsible for devising the governance structure and managing their tenancy (Hilder et al. 2018; Bunce 2013; Bamford 2005). The ability for co-housing to reduce insecurity and ensure ontological security within the community is significant. Bunce’s study on alternative tenure in housing cooperatives found that residents had guaranteed security of tenure through membership and control of the organisation, giving them stability and continuity (2013). Further, community housing can provide security of tenure to residents through a shared equity model. Shared equity models, such as the one used by WPI, can remove the vulnerability prevalent in women experiencing insecure housing (Black & Ralston 2015). The models allow shared equity holders to buy back a portion of the housing if residents cannot afford to pay rent over a period of time (Black & Ralston 2015; WPI 2018).

In mobility terms, the input of residents into the design process would allow for accessibility issues to be a key concern of the development design. According to Reidy, Wynne & Daly, co-housing models can allow for these community values to be reflected in the development design (2017). In this research,
residents cited lack of accessibility issues in their homes, which did not account for physical disabilities and declining health as the residents aged. Despite this, older women did not wish to live in care facilities and retirement homes. Co-housing provides an alternative mode which can incorporate age-friendly design, while maintaining privacy and autonomy for residents (Bamford 2005). Similarly, maintenance can be managed on agreed upon terms, and in mixed age co-housing scenarios, can be undertaken by other members in the cooperative (OWCH 2018; Bamford 2005).

Dwelling types in housing cooperatives are mixed. As described above, the ability to cooperate in the design process can help to resolve downsizing issues such as lack of storage, internal stairs, and space for families and pets. In the OWCH model, dwellings are a mix of one, two and three bedroom units that allow for diversity and choice (OWCH 2018). Further, the ability to provide a mix of ages, or appeal to one certain age group is a flexible feature of co-housing, allowing a variety of needs to be met (Bunce 2013; OWCH 2018).

Older Women’s Co-Housing in North London, provides a replicable model for shared housing amongst ageing, single women, with a proportion of the tenancies selected for social housing (Refer to Figure 11) (OWCH 2018). Women manage the properties through regular meetings and an elected management committee (OWCH 2018). This model provides women with the opportunity to build a community, foster social interaction and age in place and could be replicated in Australia to provide older women in public housing, or housing insecurity, with safe, adequate and affordable housing. Through shared management of the property, there is less individual maintenance, and less ‘red tape’, for women to manage their properties. As noted by Peterson, co-housing has received limited attention in Australia (2015), however this research shows the potential for its contribution.

Figure 11: Older women's co-housing model in North London. OWCH 2018.

Shared housing concepts can also provide platforms to address housing affordability and social isolation faced by single, ageing women. Better Together for example, is a pilot project that provides a platform to link people together who are interested in sharing their homes, with single, ageing women who may...
be facing housing insecurity and homelessness (Better Together Housing 2018). Safeguards are built into the platform including police and background checks, greater security of housing tenure, and support services to ensure women are offered support throughout the process (Better Together Housing 2018).

Corresponding with Healey’s (1997) concepts surrounding collaborative governance, collective action provides the opportunity for residents to become empowered to develop their own housing solutions, manage their own tenancies, and secure their own properties. The formation of housing collectives, owned and controlled by members and residents, has provided an innovative response to the concerns of public housing (Archer 2016). Shared housing models are built on collectivism and have the ability to be flexible to needs, while maintaining social connectivity and security of tenure (Archer 2016; Hilder et al. 2018). According to Bamford, motives of older residents in co-housing are to remain active and prevent isolation through increased social connectivity (2005). The capacity for these models to be adapted to the needs of older women who suffer vulnerability and housing insecurity is significant, and further exploration of these alternatives is recommended.

However, it is important to note that the needs and preferences of women need to be understood. This idea is reinforced by Peterson, who argues that shared accommodation is not generally supported in Australia, where it does not meet women’s needs (2015). Accordingly, co-housing models need to ensure collaborative design and the maintenance of privacy and autonomy for women, to support older women’s needs.

This chapter has presented the findings that meet each research objective. Through an analysis of women’s housing needs, and understanding of their vulnerability, the primary data findings were compared to housing solutions to understand alternatives to traditional social housing structures.
5.1 Conclusion and Recommendations

This chapter outlines the key findings, recommendations and limitations of the research. A combination of qualitative and quantitative data was utilised to inform the research, to respond to the primary research question:

“To understand the housing preferences of ageing women, who experience multiple intersections of vulnerability, and how collective action among these women could be used to develop alternative housing solutions.”

5.2 Key Findings

The findings produced in this research reveal responses to the main research objectives and provide important linkages to gaps within the literature. With regards to Objective 1, the specific preferences and needs of ageing, non-homeowning women were identified. The most essential and recurrent needs regarding older women identified the importance of secure, safe, accessible and climate appropriate design, with adequate space for family and pets. A comparison of women in public housing and women in other non-homeowning situations was conducted to understand whether these needs were consistent. Finally, these elements were analysed to understand the influence of disability in shaping needs and preferences. Given the emerging issue surrounding older women and homelessness, understanding these specific needs is important when considering design and management of future tenancies.

Subsequently, an analysis of women’s tenure security, within the public sector was undertaken. The research revealed that many women felt unstable in their housing situation, and were anxious about their future. Whilst there has been significant research on insecurity in the rental market, there is a significant gap pertaining to the tenure security of women in public housing. This research addresses that gap.

Lastly, collective action was explored through a discussion and analysis of potential housing alternatives. These alternatives, built on principles of collectivism and co-habitation, were investigated in respect to the housing needs of women identified throughout the research. A key finding of this research was the capacity of alternative housing models to meet needs specific to ageing women. According to Peterson, further exploration of the preferences of future tenants of co-housing, could inform future uptake (2015). This research recommended that alternative housing opportunities be explored in the context of older women.

5.3 Limitations and Recommendations

The aim of this project was to contribute to ongoing literature identifying ageing women as an emergent cohort at risk of housing insecurity and homelessness. This project initially set out to interview older women in precarious housing tenures, however time, ethical and population accessibility constraints meant that this was not feasible. This could provide the opportunity for further research, which identifies needs and preferences of women in a range of tenure and housing situations. This research explored alternative housing models to understand how they could relate to the needs of ageing women. Women however, were not specifically asked about the alternative housing models in the interviews. Future
research into women’s perceptions of alternative household options could provide invaluable information for academics and planning professionals alike. Moreover, it could inform research into how best to approach the implementation of housing alternatives of disadvantaged and vulnerable societal groups. Further exploration on the potential of co-housing to suit vulnerable, older women is recommended to encourage and support planning professionals, policy makers and governments to adopt new models of housing in practice (Hilder et al. 2018).

Due to time and resource constraints, this project only looked at Logan, in the context of the Greater Brisbane region, with many of the women from an Anglo-Saxon background. For breadth and quality of data, it is encouraged that women from a wide range of backgrounds, locations and experiences are investigated (Johnson & Madge 2016). As women are not homogenous group, it is important to understand if housing preferences differ, and to what extent other factors impact on this.

Finally, this study is significant in informing future planning practice through an investigation of the needs and insecurities experienced by ageing women in the public housing sector. This research can inform future housing design and provision among women to ensure their needs are accommodated. The identification of housing alternatives and recommendations for these to be further explored is vital to ensure affordability and suitability of housing for the ageing population into the future.

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Appendix A: Logan Social Housing Tenant Survey

Logan Housing Research Project

The Department of Housing and Public Works wants to better understand the needs of older tenants, and to hear their views and ideas about what housing services and products would ensure safe, appropriate and affordable housing. By completing this survey, you are helping the Department to better understand the needs of older tenants. Your input is important.
1. Interviewers initials


* 2. This survey is being conducted: (Interviewer, please choose one option)

   - ☐ by telephone
   - ☐ face to face in the participant's home
   - ☐ face to face at the Woodridge Housing Service Centre

* 3. Interview Time and Date

   Date / Time  
   DD  MM  YYYY  hh  mm  AM/PM
   / /  -
4. Participants Suburb

5. Is this the second interview being conducted in this home?

- [ ] No
- [x] Yes

6. We want to ask you about your current home. What are the top 5 things that you like about your current home?

- [ ] I don't have to move
- [ ] I have been here for a long time
- [ ] I have raised my family here
- [ ] The neighbours
- [ ] The size of my home
- [ ] It is close to my job
- [ ] I feel safe in this home
- [ ] It has been modified for my needs
- [ ] It is at ground level
- [ ] It is close to my family/friends
- [ ] The garden
- [ ] The size of the yard
- [ ] It's close to shops
- [ ] It's close to transport
- [ ] No answer

7. How would you describe the size of your home for your needs?
8. I want to ask you some questions about your current house and the neighbourhood. Please tell me if you strongly agree, agree, disagree, strongly disagree or have no opinion about these statements.

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
<th>No opinion/no answer</th>
</tr>
</thead>
</table>
| I am satisfied with the condition of my home
| This home suits my needs
| I hope that I can live in this home for the rest of my life
| This home is close to where I shop
| This home is close to people who matter to me
| I feel safe and secure in this home
| This home is close to public transport
| It is easy for me to get to the doctor from my home
| I like living in this neighbourhood

9. Are there specific changes that could be made to your home to make it more suitable for you?

- [ ] no
- [ ] yes

If YES, please specify
10. How long do you think your current home will continue to meet your needs?

☐ It doesn't meet my current needs
☐ 1-5 years
☐ 6-10 years
☐ 11-15 years
☐ 15 years or more
☐ No answer
☐ Other (please specify) 

11. The following question asks about the forms of transport that you use and how often you use them.

<table>
<thead>
<tr>
<th>Form of Transport</th>
<th>Often</th>
<th>Seldom</th>
<th>Never</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bus</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car as driver</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car as passenger</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walking</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxi/Uber</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Club buses</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Train</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bicycle</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

12. During the past twelve months, have you been involved in any volunteer work?

☐ No
☐ Yes
☐ No answer

13. During the past twelve months, have you been a member of any clubs, sport, interest or hobby groups?

☐ No
☐ Yes
☐ No answer
14. During the past twelve months, have you undertaken a period of paid employment?

☐ No
☐ Yes
☐ No answer

15. In general, how difficult is it for you to move around?

☐ Not difficult
☐ Difficult
☐ Very difficult
☐ No
☐ answer
☐ Other (please specify)

16. In general, would you say your health is

☐ poor
☐ fair
☐ good
☐ very good
☐ excellent
☐ no answer

17. Compared to a year ago, how would you rate your health now?

☐ much better than a year ago
☐ somewhat better than a year ago
☐ about the same as a year ago
☐ somewhat worse than a year ago
☐ Much worse than a year ago
☐ no answer
18. Which of the following best describes you?

- I am a person with no disability
- I am a person with a physical disability
- I am a person with a non-physical disability
- I am a person with a non-physical and a physical disability
- No answer/no response

19. Are you an Aboriginal or a Torres Strait Islander person?

- No
- Yes, Aboriginal
- Yes, Torres Strait Islander
- Yes, Aboriginal and Torres Strait Islander
- No answer

20. What country were you born in?

- Australia
- United Kingdom (England, Scotland, Wales)
- New Zealand
- Fiji
- No answer
- Other country (please specify)
21. How often do you receive help with the following activities?

<table>
<thead>
<tr>
<th>Cleaning</th>
<th>Daily</th>
<th>Weekly</th>
<th>fortnightly</th>
<th>Monthly</th>
<th>not applicable/don't receive this help</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gardening/mowing</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Home maintenance</td>
<td>☐</td>
<td></td>
<td></td>
<td></td>
<td>☐</td>
</tr>
<tr>
<td>Transport</td>
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</tr>
<tr>
<td>Shopping</td>
<td>☐</td>
<td></td>
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<td>☐</td>
</tr>
<tr>
<td>Preparing meals/meals on wheels</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Help with bathing or getting dressed</td>
<td>☐</td>
<td>☐</td>
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</tr>
<tr>
<td>In home health care</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<td>☐</td>
</tr>
</tbody>
</table>

22. Who provides this help?

<table>
<thead>
<tr>
<th>Cleaning</th>
<th>Friends/family/neighbours</th>
<th>Private business</th>
<th>Government service</th>
<th>Non-government service</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gardening/mowing</td>
<td>☐</td>
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<tr>
<td>Home maintenance</td>
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<tr>
<td>Transport</td>
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<tr>
<td>Shopping</td>
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<tr>
<td>Preparing meals/meals on wheels</td>
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</tr>
<tr>
<td>Help with bathing or getting dressed</td>
<td>☐</td>
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<tr>
<td>In home health care</td>
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<td>☐</td>
</tr>
</tbody>
</table>
Homeless at home? Analysing the housing needs and insecurities of single, older, non-homeowning women | Nesbitt and Johnson
23. Are there additional support services that would help you to continue to live independently at home? If YES, please indicate which services would assist you to continue to live independently at home. You can choose more than one of these.

- [ ] no services are needed
- [ ] cleaning
- [ ] gardening/mowing
- [ ] home maintenance
- [ ] transport
- [ ] shopping
- [ ] preparing meals/meals on wheels
- [ ] help with bathing or getting dressed
- [ ] in home health care
- [ ] Other (please specify)

24. I want to ask you if anything makes you feel unsafe or uncomfortable in your community. What are the top 3 things that make you feel unsafe or uncomfortable.

- [ ] Nothing make me feel unsafe or uncomfortable
- [ ] My home is not secure enough (not enough locks)
- [ ] Feeling lonely/isolated
- [ ] Noise
- [ ] Crime
- [ ] Bad behaviour
- [ ] My neighbours
- [ ] Barking dogs
- [ ] No answer
UQ|UP Research Paper no. 2 | Homeless at home? Analysing the housing needs and insecurities of single, older, non-homeowning women | Nesbitt and Johnson
25. How often do you have visitors staying overnight at your home?

- never ☐
- weekly ☐
- fortnightly ☐
- monthly ☐
- every few months ☐
- twice a year ☐
- once a year ☐
- less than once a year ☐
- no answer ☐
- Other (please specify) ☐

26. Have you ever thought about alternative housing options that may better meet your needs than this home?

- No ☐
- Yes ☐
- No answer ☐
27. We are keen to understand the style of housing that will meet the needs of older Logan residents in the future. Can you tell me to what extent these housing options appeal to you. Are they very appealing, appealing, somewhat appealing or very unappealing.

<table>
<thead>
<tr>
<th></th>
<th>Very appealing</th>
<th>Appealing</th>
<th>Somewhat Appealing</th>
<th>Very unappealing</th>
<th>No opinion/No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living in an area with people my own age</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Living in an area with a mix of ages</td>
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<tr>
<td>Living in a unit complex</td>
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<tr>
<td>Living in a townhouse</td>
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<tr>
<td>Living in a location with support services on-site</td>
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<tr>
<td>Living in an affordable retirement village alongside an aged care facility</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
28. If you were to move to a different type of housing, which of the following things would be important to you? Would they be very important, important, somewhat important or not very important.

<table>
<thead>
<tr>
<th></th>
<th>Very Important</th>
<th>Important</th>
<th>Somewhat Important</th>
<th>Not very Important</th>
<th>No Opinion/No Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Being close to my family</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Being in the Logan area</td>
<td>○</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Being close to shops</td>
<td>○</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Being close to public transport</td>
<td>○</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Having a more modern home</td>
<td>○</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Having a smaller home</td>
<td>○</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Having a home with no stairs</td>
<td>○</td>
<td>○</td>
<td></td>
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</tr>
<tr>
<td>Having a garden</td>
<td>○</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Being close to entertainment</td>
<td>○</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Being close to a Doctor</td>
<td>○</td>
<td>○</td>
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<tr>
<td>Having a pet</td>
<td>○</td>
<td>○</td>
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<tr>
<td>Good security</td>
<td>○</td>
<td>○</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Being able to have family/friends stay with me</td>
<td>○</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Having access to support services close by</td>
<td>○</td>
<td>○</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Help with moving</td>
<td>○</td>
<td>○</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Other things that are very important (please specify)

29. Is there anything that you would like to add that you think is important for the future of public housing for older tenants in the Logan area?