

# MUTUAL APPRECIATION: A SOCIAL INNOVATION THINKPIECE



## Table of Contents

About Per Capita.....	3
About the author .....	3
Acknowledgements .....	3
The privilege of ownership.....	4
Our research: cooperative models of housing and aged care.....	6
Largescale cohousing: 'I'd move in tomorrow!' .....	8
Smallscale cohousing: 'a great idea but not for me' .....	11
Achievements, roles, and skills .....	12
Timebanking: reciprocal care .....	14
Diverse circumstances, shared concerns for the future.....	17
Shared concerns .....	18
The ideal 4 <sup>th</sup> Age .....	19
New models for care .....	24
Rethinking the care deficit.....	26
Rethinking homeownership .....	27
Pathways to cohousing?.....	28
Crowded housing?.....	30
Rethinking care .....	31
Homecare cooperatives? .....	31
Conclusion.....	33
From the 'thinksphere' .....	33
Appendix A: case study and My Aged Care screenshot.....	35
Appendix B: In Her Own Words – selections from the interviews .....	36

## About Per Capita

Per Capita is an independent public policy think tank, dedicated to fighting inequality in Australia. We work to build a new vision for Australia based on fairness, shared prosperity, community and social justice.

Per Capita's Centre for Applied Policy in Positive Ageing (CAPPA) is generously supported by the Wicking Trust.

## About the author

Myfan Jordan is the Director of Social Innovation at Per Capita's Centre for Applied Policy in Positive Ageing (CAPPA). Myfan spent 25 years studying and working in the UK, focusing mainly on community involvement, social housing, policy and advocacy, until returning to live in Melbourne in 2011.

Myfan is passionate about the meaningful participation of older people and has worked in various roles supporting this including Pensioner Action in the UK, Older Families Program at Commonwealth Respite and between 2013-2017 at Council on the Ageing (COTA) Victoria.

Myfan has a BA (Hons) in Social Policy from the University of Sussex and a Masters in Cultural and Media Studies. She has a Diploma in Social Sciences from the Open University, and is an Associate to the Healthy Ageing Research Group at La Trobe University.

## Acknowledgements

This report is the outcome of a 12-month social innovation research project, which was generously funded by the Lord Mayor's Charitable Foundation.

The author wishes to thank five peer researchers, without whose support this project would not have been possible: Bonita Best, Edith Chen, Daisy Ellery, Elsa Gladwin and Joane McKnight. The creativity, insightful intelligence and hard work of these women, from designing the project methodology through to developing innovative solutions, pathways and ideas in support of older women experiencing disadvantage, cannot be overstated.

Additional thanks to colleagues Warwick Smith and Emma Dawson; to Karen Corbett for her interview; and to Mary-Faeth Chenery, who generously shared information and advice on the Older Women in Cohousing Inc (WINC) project and on cohousing more broadly.

Additional thanks to Christine Margaret and the *Housing Alternatives for Women*, a group at the forefront of challenging poor housing outcomes for women.

Finally, thanks to the 23 women who shared their lived experiences and histories so generously in support of this research, many in the face of significant challenges around housing and income into older age. This report is dedicated to the significant unpaid contribution these women have made to Australia.

## The privilege of ownership

A triple threat is looming in relation to ageing in Australia, one with particular implications for women. While access to secure and affordable housing can mean the difference between poverty and a decent life in older age, full home ownership in Australia is increasingly a privilege.<sup>1</sup>

Global trends and domestic policy have challenged Australia's traditional owner-occupier housing model and undermined the assumption of zero housing costs in retirement that underpins both our retirement income and aged care systems. Housing has become a commodity, a place where investors grow wealth to hand down inter-generationally while others become increasingly vulnerable to housing stress.

As we age, housing takes on particular significance. 'Home' may enshrine memories, represent family life and be a safe space through which to express changing identity. Older people are known to spend significantly more time in the home than younger people,<sup>2</sup> and more time in their local communities accessing known services and making a significant contribution to local economies. For women in their 50s and over, increased barriers to earning<sup>3</sup> and growing support needs can mean access to secure housing becomes all the more important.

At the same time as the commodification of housing has bloomed, Australia has seen the scaling back of direct public provision. Government resources have instead encouraged a deficit-focused housing system, one aiming to mitigate the many market failures which cascade from the investor paradigm: homelessness, high costs, and accommodation unable to adapt and meet changing needs in older age.

The number of single older women experiencing housing stress has grown exponentially over the past ten years. Many women have never owned property, others are forced into private rental as a result of family breakdown and sole parenting, or family violence – a leading cause of women's homelessness.<sup>4</sup> We see the impact of the investor paradigm of housing in the startling statistic that women over 55 are now the fastest growing cohort experiencing homelessness.

At the same time as housing stress has burgeoned, there have been seismic shifts in how we structure aged care services delivered in the community under an ethos known as 'ageing-in-place'. Changes to 'home aged care', in particular, have seen a move away from council-led 'home and community care' (HACC) services to a 'consumer-directed' model characterised by individual consumers making rational decisions in a competing marketplace of service providers.

The locally-focused, block-funded supports that characterised HACC are in decline. Activity groups, neighbourhood houses, and other places where older people would routinely connect are dwindling and local knowledge in relation to age and disability is being lost as traditional structures within communities become increasingly fragmented.

---

<sup>1</sup> [https://www.theguardian.com/business/grogonomics/2019/jul/15/a-shrinking-tax-base-is-a-recipe-for-disaster-for-our-ageing-population?CMP=Share\\_AndroidApp\\_Outlook](https://www.theguardian.com/business/grogonomics/2019/jul/15/a-shrinking-tax-base-is-a-recipe-for-disaster-for-our-ageing-population?CMP=Share_AndroidApp_Outlook)

<sup>2</sup> [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Former\\_Committees/hsaf/report/footnotes#c02f35](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Former_Committees/hsaf/report/footnotes#c02f35)

<sup>3</sup> <https://www.theguardian.com/lifeandstyle/womens-blog/2014/mar/31/laura-bates-everyday-sexism-double-discrimination-intersectionality>

<sup>4</sup> <https://aifs.gov.au/cfca/2019/04/15/out-shadows-domestic-and-family-violence-leading-cause-homelessness-australia>

The 'triple threat' facing older women relates to housing insecurity, increasing care needs as they age and a tsunami of social isolation affecting older Australians. As a large 'baby boomer'<sup>5</sup> cohort moves into retirement, these threats will only mushroom as we enter the property market at a later age, if at all, and increasing housing migration affects traditional communities.

Unless we recalibrate some of the policy settings structuring both housing and aged care, gendered disadvantage in older age will become a significant, even a wicked, social problem.

---

<sup>5</sup> [https://www.investopedia.com/terms/b/baby\\_boomer.asp](https://www.investopedia.com/terms/b/baby_boomer.asp)

## Our research: cooperative models of housing and aged care

With these issues in the frame, Per Capita received funding from Lord Mayor's Charitable Foundation to explore to what extent cooperative models in shared accommodation, sharing care and mutual/reciprocal interactions, might be utilised to support older women experiencing disadvantage.

Working closely with a small group of peer researchers, we devised a co-design program of interviews and workshops exploring the 'current', 'past' and 'future' circumstances of older women experiencing disadvantage.<sup>6</sup> The research included core themes in relation to unpaid and volunteer work, housing circumstances and aged care. 23 interviews were carried out in total and participants were also invited to join researchers in an analysis and co-design workshop in March 2019.

From the outset we were keen for participants to articulate their own experiences, including any 'push factors' that had brought them to the project. However we understood that as women move into their 50s, their capacity to save for retirement is likely to be impinged<sup>7</sup> by caring for ageing parents, by chronic health issues<sup>8</sup> and the dual discriminations of sexism and ageism in securing employment.<sup>9</sup> We therefore framed our questions on current housing and financial circumstances within this core theme, explaining, "you might already know about some of the factors which can influence financial and housing outcomes for women..."

Defining themselves as experiencing disadvantage or financial insecurity, we had expected a majority of research respondents to be living in private rental, 'social housing' or to be experiencing homelessness, but what we found was much more diverse:

Housing type/tenure	Study participants
Full homeowners <sup>10</sup>	5
Mortgagees	4
Sole private renters	3
Shared rental	1
Residential park	1
Social housing (rental)	2
Public housing (rental)	2
Independent living unit	1
Experiencing homelessness	2
Other <sup>11</sup>	2

<sup>6</sup> NB: Participants self-selected to the study as 'experiencing disadvantage'.

<sup>7</sup> See: <https://www.lmcf.org.au/getmedia/23a2ebd6-b2dc-48b1-bc81-59e1bc0f27cd/2016-03-07-LMCF-Time-of-Our-Lives-Report.pdf.aspx>; Retiring into Poverty: A National Plan for Change Increasing housing security for older women, Mercy Foundation, 2018; [https://www.humanrights.gov.au/sites/default/files/document/publication/ahrc\\_ow\\_homelessness2019.pdf](https://www.humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf)

<sup>8</sup> <https://www.aihw.gov.au/reports/men-women/female-health/contents/how-healthy>

<sup>9</sup> <https://www.theguardian.com/lifeandstyle/womens-blog/2014/mar/31/laura-bates-everyday-sexism-double-discrimination-intersectionality>

<sup>10</sup> A relatively high ratio of homeowners suggests the even full homeownership doesn't automatically confer financial security in older age. Participants on the age pension expressed significant concerns about income sufficiency, particularly in relation to changing needs as they age.

<sup>11</sup> Renting in preferred suburb with children, with small investment property

## MUTUAL APPRECIATION

Where we did see a marked commonality however, was in the drivers of disadvantage for women, even for the full homeowners who approached us to take part, some of whom had made significant sacrifices to buy a home:

*I lived most of my life very frugally: no smoking, no drinking, no eating out, no big holidays; so I own the unit outright. But I'm living virtually on the full aged pension, with a small super payment from state government. – Britta, 70, homeowner*

*And the older you get, the harder it is; nobody wants to lend you money or employ you. Yes, yes that's why I wanted the house. I thought about it quite carefully and decided that a secure place to live was more important than an income, from my ex-husband. – Wendy, 84, homeowner*

*I did a lot of community work. I was a radio announcer. I ran Cubs for years. I did a lot of other things as well. – Wendy, 84, homeowner*

*I was a volunteer for about 20 years with Tourist Melbourne and after at an aged care facility. – Bess, 83, homeowner*

After describing their current circumstances, interviewees were asked to reflect on experiences of paid and unpaid work across the life-course and try to allocate the ratio of each on a timeline image of their life. The aim was to flag potential correlation or causal patterns between the portion of interviewee's lives spent contributing unpaid work (outside normal patterns of primary parenting) and the disadvantage she was experiencing later in life in her housing or income circumstances. Many of the interviewees specifically linked the impact of providing of unpaid care to current disadvantage:

*My work life has been so all over the place simply because of being in between children and caring. My dad moved into my house ... And I guess the onus, the fact that I was single, meant that other members of the family would expect me to do it. Dad coming to live with me, or going up to Queensland to look after him... It nearly killed me! – Carole, 54, mortgagee*

Thea's story typifies how experiences of unpaid caregiving continue to impact in later life:

**For Thea**, the financial impacts of caring hit early in life when her son sustained a debilitating brain injury. Thea was forced to abandon her teaching career and never returned to full employment, even when her ex-husband took over primary care five years later, in the wake of Thea's (carer-related) ill health. With lapsed professional skills, low confidence, ongoing health issues and a continuing impetus to support to



*her son, Thea couldn't accrue assets for retirement and "stopped applying for jobs two years ago" after "fruitless" searching. Thea has now secured a shared private rental house in a disadvantaged suburb of Melbourne and finds the arrangement works well, as she pays for two bedrooms in case her son needs to stay, but otherwise is able to split costs. Thea's limited income, her son's continuing needs and the insecure and short-term nature of the rental housing tenure make it almost impossible for her to plan for a time when she herself may need care.*

While our study found little evidence of poor financial planning of participants – sometimes identified as a push factor for women's homelessness.<sup>12</sup> It became evident that the mothers, almost all sole parents, had necessarily prioritised daily household and family expenditure over long-term investment.

Other common push factors were low earnings from careers in feminised professions, and the majority of paid work taking place before compulsory superannuation was introduced in the 1990s. 'Sexually transmitted debt'<sup>13</sup> also came up a number of times:

*(That was) before my ex went bankrupt! That was actually about the third or fourth or fifth business he'd had that he went into liquidation over. I did want to come out a bit better off (from selling the house) but you know... - Carole, 54, mortgagee*

*He was terrible with finances. Ended up leaving me with debts which I had to pay eventually. I was working six days a week then to feed the kids! Sold my engagement ring and wedding ring to pay for the electricity.....you have to be accountable for your kids and he was totally irresponsible... - Libby, 83, residential park*

*He is long-time unemployed and not very healthy. He has never supported them. – Felicity, 56, private rental*

### Largescale cohousing: 'I'd move in tomorrow!'

Within the context of housing stress for women, we introduced two models of cooperative living. The first was a UK initiative called Older Women's Co-housing (OWCH),<sup>14</sup> which we described as 'largescale cohousing'. The OWCH community, developed by a social housing provider with support from government, comprises 26 independent accommodation units for older women and is based on cohousing design and governance principles similar to those originating in Denmark some 50 years ago.<sup>15</sup>

<sup>12</sup> <https://www.abc.net.au/news/2019-06-17/why-older-women-are-the-hidden-victims-of-homelessness/11214672?pfmredir=sm>

<sup>13</sup> <https://womensagenda.com.au/life/money/lets-talk-about-stds-sexually-transmitted-debts-and-friends-with-financial-benefits/>

<sup>14</sup> <http://www.owch.org.uk/>

<sup>15</sup> <https://sagecohoadvocates.org/6-principles>



## MUTUAL APPRECIATION

One- or two-bedroom private apartments are augmented by communal areas for group dining and cooking, a garden and other 'third places'<sup>16</sup> which encourage social interaction and exchange.

While 'intentional' communities aren't new to Australia,<sup>17</sup> cohousing models for seniors, particularly for older women, don't yet have the foothold here that we see in other Western democracies.<sup>18</sup>

Auspiced by a social landlord (or community housing provider (CHP) as we call them in Australia), the OWCH community is governed by residents, who are collectively responsible for the day-to-day running of the community, including control of key budgets for repairs and maintenance, allocation of tenancies and leases, and all other decisions affecting the collective. We wanted to know whether this model of largescale cohousing might be something older women would consider for themselves, if available in Australia.

Responses were almost unanimous, and interestingly, didn't appear to relate to, or depend on, current housing circumstances:

*I'd move in tomorrow! – Gabrielle, 56, WWOOFing<sup>19</sup>*

*It's a wonderful idea! Oh god, I'd love it! I hate living by myself! I mean we all like our privacy, but it just gets so lonely... - Jan 61, public housing*

*I would love to do something like that in my older age. I don't want to be lonely. I do want my own space, but I do want to be part of a group...they all have their own little units and shared facilities. I think that's wonderful. – Libby, 83, residential part*

*The concept sounds very good to me; it would provide company, support, activities... - Liza, 71, private rental*

*I think for a lot of people who don't have the financial resources, this model would give hope... I think it's wonderful. – Shana, 56, private rental*

What seemed to draw participants to the model was not only the opportunity to pool resources, important though that was; the main attraction was the social organisation of the cohousing model:

---

<sup>16</sup> [https://en.wikipedia.org/wiki/Third\\_place](https://en.wikipedia.org/wiki/Third_place)

<sup>17</sup> Established Australian examples include Common Equity Housing, The AGENCY Project, Urban Coup, Murundaka, Christies Walk, and Cascade Cohousing

<sup>18</sup> Schwartz, H. (2015) Cooperative housing for an ageing Australia.

[https://msd.unimelb.edu.au/\\_data/assets/pdf\\_file/0006/2736789/Hannah-Schwartz-Thesis.pdf](https://msd.unimelb.edu.au/_data/assets/pdf_file/0006/2736789/Hannah-Schwartz-Thesis.pdf)

<sup>19</sup> WWOOFing is a program whereby labour on organic farms is exchanged for accommodation. See <https://www.woof.com.au/>

## MUTUAL APPRECIATION

*The sense of community and the fact that you're all in it together, you've got a shared responsibility for how it works out. – Carole, 54, mortgagee*

*An absolutely fantastic idea! The whole idea of people sharing resources, having their own place but being in a community where they don't feel lonely or isolated, where there are other people who can look out for each other, where they can share skills and feel useful and valued. – Felicity 54, private rental*

*Being involved in the decision-making is vital. Absolutely vital. Yep. – Sarah, 76, ILU*

*Be interesting to be in the management meetings. If everybody knows that getting on with one another is a necessary part of staying in that accommodation, I think it could work well. – Wendy, 84, homeowner*

That the model had implications for mutual care and support in older age was quickly understood:

*You're all in on the decisions, you'd roster who's going to do the shopping for that person, who's going to make sure she's OK. You've got enough people to have a roster so that you only have to do a morning or afternoon (each) per week. – Libby, 83, residential park*

*Myself and a few friends...we've all talked about getting together and pooling our resources. The thought of having care on tap is probably the next stage...to have the companionship and the support and sharing the financial burden a bit. – June, 50s, mortgagee*

Where interviewees did express doubt, it related to governance and privacy – both issues already addressed under the OWCH model. Of the 23 participants, only two expressed significant disinclination. Sarah explained:

*I'm very wary because I've lived in flats with groups of people all my lifetime. Living here, we've all learned that you'll help somebody, and all of a sudden, you'll find that you're the person doing the caring for that person when it's supposed to be their family... - Sarah, 76, ILU (social rental)*

Patricia's reluctance referenced a traditional model of ageing-in-place, one where 'home' was her known neighbourhood:

*I love it, I think it's a great idea, but my security is in [inner Melb suburb]. It's terrific, but I won't feel secure. I won't know the doctor and everything. – Patricia, 69, private rental*

There was broad appeal of largescale cohousing among participants, with its inherent qualities around social connection, defined role, and shared purpose particularly resonating.

### Smallscale cohousing: 'a great idea but not for me'

The next model to which we canvassed responses was 'smallscale cohousing'. This model was based on the international program *Homeshare*, already operating in Australia. Here, homeowners are matched with tenants able to provide basic support/companionship in return for rent-free accommodation.<sup>20</sup> The 'smallscale cohousing' model was framed by researchers as an option either for homeowners, or for women seeking affordable housing.

Although *Homeshare* incorporated an ethos of mutual support similar to the principles underpinning largescale cohousing, participants' responses to this model of cohousing differed significantly. Whilst almost all acknowledged *Homeshare* was an important add-on in a limited housing market, many expressed strong reservations in relation to the practicalities of sharing accommodation and key concerns around how the tenancy relationship would be managed:<sup>21</sup>

*To live together, a pair would need the same interests, good living habits, they would need to have yuan.<sup>22</sup> – Mai Ling, 60s, experiencing homelessness*

*You'd have to come to agreement about some very specific things (though); what happens if the person has friends calling and they're not particularly salubrious? – Wendy, 84, homeowner*

*Living with somebody else - sharing rooms - would not work for me. – June, 50s, mortgagee*

*I have experienced co-living from having students. It was a very negative experience. An older person can be quite vulnerable, to have that degree of participation into each other's lives doesn't appeal to me. – Marian, 56, homeowner*

---

<sup>20</sup> Usually around 10 hours per week

<sup>21</sup> Although It was explained that tenants are well-vetted, and the tenancy r is managed closely by an auspicing organisation, the degree to which this was accepted/understood is questioned by the responses.

<sup>22</sup> Translator's note reads: 'an ancient term equivalent to "God's will".'

## MUTUAL APPRECIATION

*It would be the last resort to be honest... - Libby, 83, residential park*

The intimacy of sharing bricks and mortar with another person, as opposed to the independent living quarters within the shared OWCH community, was framed as inherently problematic. Privacy, something expressed as fundamental to all the interviewees, was seen to be compromised or threatened in the *Homeshare* model. The concept of care in lieu of rental monies didn't resonate in the way the mutual exchange and reciprocity expressed in OWCH model seemed to.

The consensus around smallscale cohousing seemed to be, 'a great idea, but not for me', with not one of the 23 interviewees expressing an intention to explore this as a future housing option.

### Achievements, roles, and skills

Before introducing a third cooperative model with potential to support older women in aged care, the peer researchers engaged participants in two visual activities. The first related to past roles and achievements and the second activity explored the skills of older women.

The aim of the activities was to gain a richer understanding of the group's collective capabilities, but also to explore individuals' sense of capacity and desire to contribute within any of the reciprocal models we were putting before them.

Subsequent analysis of the interview data would reveal that a high number of women had experienced significant setbacks in life, including personal loss and trauma, disability and ill health, family violence, and substantial barriers to a decent standard of living. It was important to understand the lived experiences of participants and consider to what extent poverty, for example, might diminish a sense of agency and engagement.

For the roles and achievements activity, researchers shared images depicting a number of common identities women might have held, such as 'a professional' and 'a friend', 'part of a family', or 'my faith group'. The cards were a prompt only; women were encouraged to describe roles and achievements specific to their personal experiences.

Patterns emerged from this activity that were expected. For example, 'mother' and 'grandparent' were almost always selected where applicable (but not by all mothers and grandmothers), but the selection of 'spouse or partner' was conspicuous by its absence.

Many of the women selected a card depicting a 'carer' and took the opportunity to describe their many caregiving roles, often relating these to gender in accordance with the lens we had established around this:

*I had my father very ill for a long time and my mum, and in between time I had throat cancer. I'm the oldest of eight (and) learned from the time I was two how to be responsible. It's only really been since my husband died that I've...I'm in a very different place. I mean I've got to keep my eye on my daughter, but I went through a period*

## MUTUAL APPRECIATION

*where I was in an incredible fog. Eventually, a psychologist said to me, "you're missing your roles". – Margie, 67, mortgagee seeking cohousing*

Despite many interviewees having had careers, many of which were marked by seniority or status which only came through in other parts of the interview, professional achievements and professional roles were largely downplayed, and even ignored in some cases:

*I remember when I was young and watched a TV series about social work, from then I say, "I would like to be a social worker!" So I study at the polytechnic, then I do my Master's degree in England and then my PhD in Australia. I love to do something to help people; I'm really happy you see to do some volunteer work, to help other people you see, maybe social injustice or maybe other. – Michelle, 60s, mortgagee*

Interestingly, individualistic narratives of status and attainment hardly featured at all, and material wealth and assets barely got a mention, perhaps not surprisingly, given our target group was by definition disadvantaged. But perhaps this is also characteristic of older age cohorts and older women in particular, who are more likely to have been raised to nurture and put others' needs before their own needs and desires.

What was particularly notable in this exercise was the extent to which achievements were framed within, or defined by, social relationships: not only the expected relationships with family and friends, but the numerous voluntary and community-facing roles women had undertaken across their lives. Achievements that seemed to speak to a collective good, of contribution to Australia's broader social capital, featured heavily:

*I was a neighbourhood worker, encouraging groups to get together and do whatever... You never retire from that, it's in the opportunities that I get. They said, "there are a few older people here who can't trim back their trees" and so they had a barbecue. When I door-knocked, there was only one family who said, "you'll never get this street together". All of them came through. The year before last, my daughter was in our old street and someone said, "you and mum should come to our street party next week". It had been going all that time, since 1985. – Margie, 67, mortgagee seeking cohousing*

Moving on from roles and achievements, peer researchers asked participants to tell us about their skills. Again, using image cards as a prompt, participants were asked to describe any skills they may have gained across the life-course, both in relation to paid and unpaid work experiences. Researchers then asked them to reflect on how these skills might be used to contribute to a cohousing community like OWCH model, which all did without hesitation.

*Administration. Bookkeeping, banking, dealing with utilities, contact with customer service people. Um...I could assist with computer skills, bicycle maintenance, gardening and housework. – Gabrielle, 56, WWOOFing*

With these skills still at the forefront of their minds, researchers then introduced our third cooperative model for positive ageing: timebanking.

### Timebanking: reciprocal care

Timebanking is a reciprocal volunteering model, one gaining traction in relation to supporting the needs of ageing populations in a number of OECD countries and to a small extent in Australia.<sup>23</sup> The model was posed as a potential support for disadvantaged women in their '4<sup>th</sup> Age' – a time beyond the 'active third age' when they would be dependent on home help or home care to remain living independently. Of course, there was no certainty participants would ever move into this 4<sup>th</sup> Age, but the intention was to gauge whether they were attracted as 'active ageing' volunteers, or as people likely to need affordable or free support in the future.

Researchers introduced the model by describing a successful Swiss initiative, where older people routinely receive support from (usually younger, local) volunteers, who then clock up hours for their own future.<sup>24</sup>

The initial response from participants seemed to align with what we noted about gendered expectations that women will provide unpaid care and support. Many interviewees initially bucked at the notion of expecting a reward in return for voluntary work:

*That's a peculiar question. It would be years and years of care provided to me. Like a point system? I don't know. I would like to think that there's so many important things that we have to offer without getting something back for it. – Carole, 54, mortgagee*

*This is sounding horribly commercial – I don't like it as an idea! Compassion should be compassion. It should be...oh no. – Lorraine, 73, private rental*

*I don't think I'd particularly think about banking it – sounds as if you think you have a right to it and I've never thought that. I wouldn't expect it. – Wendy 84, homeowner*

*Volunteering's about doing it for the here and now, not doing it for any kind of reward. – June, 50s, mortgagee*

<sup>23</sup> Timebanking in elder care is developing in both the UK (see <https://www.timebanking.org/what-is-timebanking/>) and in parts of Australia such as this NSW initiative: <https://timebanking.com.au/home/Australia>

<sup>24</sup> <https://www.swissinfo.ch/eng/swiss-city-set-to-launch-elderly-care--bank-/32209234>

## MUTUAL APPRECIATION

*When somebody needs help we should help them because that's what human beings do. It's just totally natural to me. – Patricia, 69, privately renting in known neighbourhood*

*It's normal to contribute to the community. I am involved in things and I do help people to get around; I provide care and support. I have a friend who is going through hard times and I am spending quite a bit of time with her. – Helena, 70s, volunteer educator*

The ethos of reciprocity inherent in the timebanking model seemed to pose a challenge to participants' framing of their own volunteer contribution – something we had often seen framed as 'an achievement' in the card activity around roles and achievements.

After the timebanking example had been fleshed out further, peer researchers moved to reference participants' voluntary roles and unpaid contribution. The inference was not only that timebanking might support younger women to 'save' for retirement, we also meant to infer a sort of quid pro quo in relation to women's unpaid contribution to the Australian economy more generally.<sup>25</sup>

Once participants understood this, and that timebanks were already operating successfully to support older people, greater enthusiasm for the concept was expressed:

*You get it back as credit? It's brilliant! It's a great idea in so many ways, because when you volunteer it makes you feel good, right? Brilliant, absolutely brilliant! – Jan, 61, public housing*

*So if you've done say 20 hours, you could get back...It sounds good! There's so much I've done... accompanying and advocating, reading, I go to medical appointments – ringing up and making appointments as well. Well, I've had 38 years (volunteering). – Marian, 56, carer*

Many identified skills they might contribute:

*I'm a justice of the peace, so, I do that. I'm also a mentor driver... - Gabrielle, 50s, mortgagee*

*Once every two months I'm on the advisory board of \*\*\*\* Council. I love that! I've always done voluntary work, even when I worked. I was with (NGO) for 12 years; on their management committee for 8-9 years and the chair for a while... working 3 or 4 days a week. – Libby, 83, residential park*

---

<sup>25</sup> Beyond raising their own children.



## MUTUAL APPRECIATION

*I am involved in the \*\*\*\* Community Hub Committee, I am involved with on the high-rise redevelopment of the estate, I have been involved in a number of committees with \*\*\*\* Council, I was on its Learning Board, I was with \*\*\*\* Neighbourhood renewal Committee, I am also involved in \*\*\*\* Refugee Mentoring Project that is based here, I do voluntary work with them. I have a lot to offer, maybe in some managerial role? I also take some gentle exercise classes, so I could give; I do a range of outings, and various functions. I think I can bring a lot. – Felicity, 56, private rental*

*The neighbours know if they're not well they only have to ring me and I'll go and pick up something for them from the shops... We all keep an eye on other. If the curtains aren't open or you don't see someone you chase them up. – Libby, 83, residential park*

*There are many things I can do. Cooking? Yes. Whatever I can do I will. This is a great caring system. – Ai, 60s, experiencing homelessness*

*The concept is when you help others, you are helping yourself for the future? If you ask me to help someone now, at my stage (of my life), I would say "yes". – Mai Ling, 60s, public housing*

Interestingly, perhaps again in line with the gendered expectation of being givers or nurturers as opposed to takers, participants seemed more drawn to the volunteering component of timebanking, with few positioning themselves as potential recipients of support.

### Diverse circumstances, shared concerns for the future

Having explored current and past circumstances in relation to housing, finances, and experiences of work, and responses to our three cooperative models, we moved on to explore future scenarios with participants.

We hoped to increase our understanding of women's planning for the '4<sup>th</sup> Age', without being overtly personal: thinking about the future in terms of increased dependency can be confronting, particularly, of course, if one's capacity to make plans is limited by a lack of financial resources.

Using a fictitious case study and a screenshot depicting services available under *My Aged Care* (see appendix A), researchers engaged participants in a general conversation encompassing:

- plans of family care;
- plans outside of family;
- any alternative plans; and
- participants' knowledge of the aged care system.

We had expected there to be differences between the older women interviewed (some in their 80s) and participants in their 50s (many of whom were still in paid employment with retirement more than ten years away). And, indeed, a lack of planning was more common to the pre-retirees:

*I don't actually know what I'm going to do because I'm only a casual worker, so I am really concerned about remaining employed and paying my mortgage. – Carole, 54, mortgagee*

*I'm not there yet so it's not really a priority, but I understand it is for some people... - Gabrielle, 56, WWOOFing*

*For me it is bound up in finances ...I have to turn my mind to it, but whenever I do I get a bit freaked out. When you do need care, how do you pay for it? What's involved? I don't understand that yet and it does scare me. – Johanna, 56, mortgagee*

Tellingly, however, many of the women aged over 75 didn't have formal care plans in place either. Aside from the those with some home equity, only Eleanor, residing in a private rental, had a 'nest egg' of \$100,000 'for emergencies'. Others spoke vaguely of 'relying on the council'<sup>26</sup> or 'family support', but formal arrangements such as going to live with children weren't mentioned by any of the interviewees, only assumptions:

---

<sup>26</sup> Council-provided 'home and community care' services are now largely unavailable in relation to ongoing aged care; replaced by individual packages from which services are then purchased.

## MUTUAL APPRECIATION

*I never thought about it (financial support in old age); and I still don't think about it. Well, I've got five children! – Libby, 83, residential park*

*I think my children would probably want me to live with them... - Wendy, 84, homeowner*

Some of the women talked about continuing to provide support to their families, usually through provision of care to grandchildren, but one mentioned doing domestic (house) work a few times a week. Other focused on continuing to contribute as key to older age, using phrases such as “keeping busy”, “staying useful” and “being relevant”.

Geographical factors evidently came into play in relation to family supports, with a number of participants having children interstate or abroad for work. An area for future research might be the impact of migration on family care for older people, something that will become increasingly common with employment migration and the investor paradigm of housing driving ‘housing mobility’.

Some women weren't keen to see their own experiences of caring for ageing parents replicated by their own children, particularly daughters, expressing pride that their daughters were “career-focused” or “in a good job”. Three of the interviewees were still providing care to an adult child and plans for their own future were mitigated by this. Another three spoke of still providing care to former husbands.

### Shared concerns

*Mutual Appreciation* participants expressed many common concerns for the future. The greatest was having to enter residential aged care. This is not surprising, given residential aged care was being investigated as part of a royal commission during the research.<sup>27</sup> It is a fear that has also been noted in the literature:<sup>28</sup>

*I'd rather die. – Johanna, 56, mortgagee*

Only Sarah, a former nurse whose accommodation was linked to a nursing home, was happy to move “when the time comes”. Michelle agreed but for different reasons:

*I don't want to be a burden on other people... if one day I have to rely on the care of others then I prefer to go to a nursing home. (But) I still want to feel at home, feel alive, feel active. To feel connected as well. – Michelle, 60s, mortgagee*

The top seven concerns for the 4<sup>th</sup> Age identified in one of the co-design workshops were as follows:

<sup>27</sup> At the time the interviews took place, critical quality and safety issues had led to a royal commission into aged care

<sup>28</sup> See <https://hellocaremail.com.au/fear-moving-aged-care/>; <https://www.finleyregionalcare.com.au/overcoming-the-fear-of-moving-into-aged-care/>; <https://www.smh.com.au/national/some-older-australians-consider-residential-aged-care-a-death-sentence-20190619-p51z69.html>;

1. residential care – 44%;
2. loneliness/isolation – 33%;
3. lack of privacy – 33%;
4. loss of family – 22%;
5. lack of good food – 22%;
6. being irrelevant – 22%; and
7. loss of health – 11%.

From exploring concerns and plans for older age dependency, we wanted to end the interviews by giving participants the opportunity to describe their own vision for a positive older age.

### The ideal 4<sup>th</sup> Age

The 4th Age had been framed as a time beyond 'active 3rd' ageing, when the interviewee would need regular support to continue living in the community. It was explained to participants that home support was usually funded by the Australian government, via a home aged care package (HCP).

While a few of the interviewees had a good understanding of homecare from experiences as a paid or unpaid carer, the majority appeared to lack fundamental knowledge and understanding around how the aged care service system operates. Typically, most women we interviewed struggled to comprehend 'care' as it was communicated through the *My Aged Care* website, i.e. as a series of task-focused activities. In fact, responses to the service menu shown to them by researchers verged on the perplexed, characterised by:

*I don't know what you want me to say... - Bess, 83, homeowner*

*I would prefer to have one person to do the lot. So if I needed help with... (looks at list of MAC services) ...if I needed help with shopping or cleaning, I would prefer the one person. If she came once a week or so and I would say, "let's go shopping today, or let's do the cleaning today": I would like the flexibility. I don't want to go with a private provider, because they are only out to make money! – Britta, 70, homeowner*

*All those services were very good, but (my mother) was very lonely. And it was the loneliness that actually ended up...she just couldn't bear of being on her own after my father died. The nights and weekends were the hardest thing. That's why I think encouraging people to share more and live communally are better. People need support on evenings and weekends which these services don't cover! – Felicity, 56, private rental*

While the ageing-in-place narrative endured for some, it wasn't as strong as we had expected it to be:

## MUTUAL APPRECIATION

*To live independently and have the help that I need in the suburb that I know... - Ai, 60s.  
experiencing homelessness*

*I'm lucky, I've some very good neighbours, two or three who are particularly supportive,  
we look after each other. – Marian, 56, homeowner*

*I'll have to move to access the equity in the house. Which is frightening because I'll have  
to move out of my area. I won't be near the hospitals, the great public transport, my  
friends, all of that. Short of winning the lotto, that's what I'll have to do. – Johanna, 56,  
mortgagee*

*I think that staying at home for as long as possible seems to be the best thing to do for  
lots of different reasons. So that's what I'll probably try to do. – Jan, 61, public housing*

Participants talked about care as an emotion, or a relationship, no doubt shaped by lived experiences as caregivers, mothers, daughters, partners, and sisters. This construct of care has implications for how we might operate and organise homecare services in Australia to better meet the needs of older people, particularly women. A rethinking of aged care and the desired goals of care recipients is necessary; goals which don't simply focus on 'reablement' and 'activities'.

Whether as a consequence of housing stress and housing mobility, resulting from frequency of relocating, or whether down to the more diverse and well-travelled experiences of the 'baby boomers', we also noted a marked openness to moving house and community.

A reframing of ageing in place emerged, one more fluid than the 'known neighbourhoods' and 'bricks and mortar' demarcations of the traditional model; a concept of ageing in place where innovative and diverse models of housing might intersect across age and the financial circumstances of older Australians.

Of particular note was that older women talked about the importance of being part of a community, not about 'my community'. In this conception, 'community' was characterised by connected relationships:

*Living in a community which you feel very much a part of. – Mary, 79, experiencing  
homelessness*

*A sense of community is a very important thing, (feeling) a valued member of that  
community. – Francesca, 72, social rental*

*To feel connected with others...coffee twice a week. Socialising, learning, interests,  
comforts: whatever makes you feel good. – Bess, 83, homeowner*

## MUTUAL APPRECIATION

*Having fun. Friends and relatives. Love is important. – Sarah, 76, (social rental)*

*They'd say, 'come and have a cup of tea'. And if you had a question or problem, other women would give solutions...Just really supportive. – Ai, 60s, experiencing homelessness*

*Friends caring and relationships. Learning and socialising, being kept clean if I couldn't do it for myself... – Francesca, 72, social rental*

*Sharing, or living in a house with shared facilities...your own place but in a community. – Karen, 50s, private rental*

*To contribute to a better community, a better society where people are being looked after, being cared for and financially secured...these things are very important! – Ai, 60s, experiencing homelessness*

*I would like people around to communicate with, to chat with. To exchange information and help each other...– Ai, 60s, experiencing homelessness*

*A natural garden with people wandering around...a community. A little village. – Shana, 56, private rental*

*So it is a real challenge now, what am I going to do? If there was a cohousing thing I'd move in right now. – Margie, 67, mortgagee*

*I'd love to be able to share with someone, I'm sick of living by myself... – Jan, 61, public housing*

Where social connections and relationships might once have looked inward upon family, our research suggests the scope for meaningful relationships is now broader than that for older women; it is less familial and also less geographically bound:

*I've kept such extraordinary friendships of women that I admire, like you would not believe, like incredible human beings. People that have become more and more incredible over the years, like they haven't stopped at just being wonderful people and*

## MUTUAL APPRECIATION

*wonderful friends, they have become more and more extraordinary. I think that's the greatest gift. – Carole, 54, mortgagee*

*...so many benefits in a connected neighbourhood, connected people. That is what underpins my interest in cohousing. There'd be thousands of older women that would want to go into it. – Margie, 67, mortgagee seeking cohousing*

While family relationships hadn't necessarily diminished in importance (although 'loss of family' equalled 'loss of good food' in the 'priority of fears' table),<sup>29</sup> the reduced involvement of families in the day-to-day lives of older women might play a role, possibly driven by demographic and housing trends.

We also saw new articulations of 'community', away from the familiar and fixed neighbourhoods of traditional ageing in place. Community was again articulated as being about meaningful relationships and purposeful social roles; more of a 'communities of choice' frame than a geographical locus.

*That's another thing with old women who don't have their home, feeling necessary. Most people like to feel necessary to someone. – Wendy, 84, homeowner*

Margie's example straddles the two. She is well-connected locally, engaging with local people in regular 'veggie swaps' and community meetings, supporting neighbours who are unwell and so forth, but she had initially connected with many of these neighbours in online social networks such as *Good Karma*, *Transition*, and *Rough Trade*. These are networks shaped by shared values around sustainability, mutual exchange of goods and locally-focused support.

Margie had moved to her disadvantaged suburb reluctantly, priced out of the area in which she raised her daughter and then spent a number of years providing significant care for her husband. She was one of the more engaged and connected interviewees we spoke with, but also the only one who was actively exploring cohousing options to take her into older age.

Thea had also created an online community, speaking of over 1000 Facebook friends, many of whom she hadn't met, but who came to her for support and guidance because they 'value my experience' as a disability carer and an advocate for asylum seekers.

Whether influenced by increasing housing insecurity, by changing patterns around family support, or perhaps even by the individualism inherent in 'consumer-driven' 'community' aged care services, we seem to be shifting not only from our 'home ownership in retirement' model, but also away from the fixed rigidity of traditional ageing in place.

The concept of ageing in place emerging in our study is more fluid and adaptive, where neither home nor community are physically fixed, but things that older women are capable of creating collectively. This is shown by the openness of some participants to alternative living arrangements.

---

<sup>29</sup> The prioritisation of fears and concerns was done at a later workshop, with attendees selecting their priorities from a list pulled from the interviews.



## MUTUAL APPRECIATION

*I packed up the house, finished up with my partner, finished up with my job and went and did two months' cycle-touring which was very low budget. After, I thought, 'I don't want to be in the city anymore, I don't want to be in the suburbs.' So I looked up on the WWOOFing website – have you heard of WWOOFing?<sup>30</sup> – Gabrielle, 56, 'WWOOFing'*

*As a Plan B, I often think that starting again, to live communally or in tiny houses, or a van... Being environmentally friendly. I want to make as little impact on the earth as possible and make it beautiful and um, as affordable as possible. – Carole, 54, mortgagee*

---

<sup>30</sup> WWOOFing is a program whereby labour on organic farms is exchanged for accommodation. See <https://www.woof.com.au/>

### New models for care

Australia's model of residential aged care is largely medicalised and exclusionary, often isolating residents from family life and the broader community.<sup>31</sup> Older Australians rely on good homecare<sup>32</sup> and having a secure place to live is fundamental to good and consistent care:

*The housing issue needs to be considered, resolved, before the components of care can be arranged. – Bess, 83, homeowner*

*I would need a place to call 'home', where I can live peacefully and in security. Only when I have this, then I can be happy. – Mai Ling, 60s, experiencing homelessness*

Yet recent government-funded research shows extensive and systemic issues dominate, with services marked by "extortionate fees, potential roting and untrained staff."<sup>33</sup> The predominance of casual and agency staff, of multiple workers delivering itemised units of care, has driven dissatisfaction with homecare provision.

The lack of continuity in care, and resulting lack of relationships of care, seemed fundamentally at odds with what older women told us they wanted for their 4<sup>th</sup> Age. Almost without exception, the women interviewed articulated care as something experienced through meaningful relationships.

*If someone's coming into your home, at any age really, you want to feel safe with them and trust them and build up a bit of a connection. You can't do that if it's different people all the time. – Margie, 67, mortgagee seeking cohousing*

*People who really care what they're doing too. The person who's caring for you to understand what your needs are, not like in a regimented situation. More friendly. Love is important. – Sarah, 76, ILU (social rental)*

*I can't imagine living in a place where's there's a turnover of staff and you become 'the woman in room...' – Lorraine, 73, private rental*

---

<sup>31</sup> Andrews-Hall et al., 2007, Depression in Residential Aged Care. <https://www.aihw.gov.au/getmedia/7ad35fb2-bc14-4692-96b1-c15d73072319/16256.pdf.aspx?inline=true>

<sup>32</sup> Productivity Commission, 2015, Housing Decisions of Older Australians. <https://www.pc.gov.au/research/completed/housing-decisions-older-australians/housing-decisions-older-australians.pdf>

<sup>33</sup> <https://www.abc.net.au/news/2019-03-06/at-home-aged-care-report-finds-fee-gouging/10871152>

## MUTUAL APPRECIATION

That good care is experienced through a relationship is not a new concept: we see it in psychiatric care<sup>34</sup> and emerging in dementia care.<sup>35</sup> For older women, an instinctive relationships of care model may result from lived and gendered experiences around caring for someone, as well as their understanding of the importance of human connection and love in older age.

Arguably, this focus on relationships suggests there might be a sort of collective consciousness<sup>36</sup> common to older women, one structured by the prioritisation of meaningful social interaction and an outward-looking sense of personal identity influenced perhaps by experiences of working collectively to contribute to the broader social capital: in schools, local charities, helping older people, supporting families and so forth.

The older women we interviewed for *Mutual Appreciation* were particularly interested in accessing cooperative housing, due, it seems, to the attractiveness of the inherent cohousing principles of shared purpose and mutual support. Cohousing emphasizes support in ageing through ongoing relationships and reciprocity, with participants eager to experience care through the exchange of skills and a broader contributing to the collective good of the community. These seemed to differ significantly from an aged care service system focused around the purchase of units of service delivery by individual 'consumers.'

Our research shows that even full home owners would consider moving into cohousing if a suitable option was made available to them. So while the importance of home as "a place to hold the memories" certainly persists, women also see particular benefits in coming together, in pooling resources and appreciating the mutual.

*I just can't believe how we've gotten there. It's just ridiculous. Having this isolation in the way we're living. – Lorraine, 73, private rental*

*Something like a retirement village but it is particular for older women and to share the skills and, to share the care and concerns among them. I think this would be a very happy living community. I hope that I could be one of the members one day! – Shana, 56, private rental*

With cooperation in the frame in relation to both housing and to low-level homecare, reciprocal and cooperative models could play an important role in positive ageing. For older women experiencing disadvantage, it might be a particularly appropriate and effective model for pooling both human and financial resources. Research also shows there can be significant health benefits for women with robust support networks in place.<sup>37</sup> And while ideals around female solidarity are certainly not applicable to every woman's experience (and likely intersected by a range of social, economic and cultural factors), it is

---

<sup>34</sup> <https://www.ncbi.nlm.nih.gov/pubmed/24760340>

<sup>35</sup> <http://crackedondementia.ca/wp-content/uploads/2017/07/Relational-Caring-FINAL.pdf>

<sup>36</sup> [https://en.wikipedia.org/wiki/Collective\\_consciousness](https://en.wikipedia.org/wiki/Collective_consciousness)

<sup>37</sup> See <https://www.sciencedaily.com/releases/2016/12/161213115055.htm>; <http://www.anapsid.org/cnd/gender/tendfend.html>; <https://upliftconnect.com/why-women-need-a-tribe/>; [https://www.nytimes.com/2009/04/21/health/21well.html?\\_r=0](https://www.nytimes.com/2009/04/21/health/21well.html?_r=0)

possible that the benefits of the female tribe may become particularly relevant in older age, when we depend on others.<sup>38</sup>

The 'triple threat' emerging for older women is undoubtedly encouraging an appetite for alternative models of housing and support. So how would we get there? A good place to start might be in addressing some of the primary push factors driving gendered inequality in older age.

### Rethinking the care deficit

Were it possible to repay the unpaid contribution women make to Australia's social capital the value would be colossal and, for the current generation of much older women, a concept they would be unlikely to support. But we increasingly need to think about mitigating the negative dividend of unpaid care and community volunteering. Both are essential to our social capital, but increasingly incur penalties which affect women greatly in older age.

As the baby boomers come to dominate the retirement sphere, the concept of zero housing costs will further diminish. For women of the baby boomer generation, 'sandwich care' commitments, when caring for children and older relatives is required simultaneously, combine with expectations to undertake paid employment. At the same time experiences of family breakdown and violence, increasing job insecurity, and late, if ever, entry into home ownership will grow significantly unless we urgently put policies in place to better support women.

Marian has spent 30 years providing volunteering and unpaid caregiving. The economic value of her work is inestimable, but likely to be far in excess of the carer allowance she received (\$21,500pa) for looking after two parents with Parkinson's Disease and the Newstart payment on which she currently lives.

Without superannuation, Marian, like many others providing unpaid care,<sup>39</sup> is particularly vulnerable to poverty and to poor health. While the government offers some supports to Australia's 2.7 million carers, we need to go much further to mitigate the negative dividend of care.<sup>40</sup> As Marian says:

*I think some sort of superannuation scheme for carers [is needed], because I've saved the government an absolute fortune, keeping parents out of a nursing home. And the various things I'm doing in the community. You really have to really deplete all your financial resources before you can qualify for Centrelink. I mean, I'd still do what I've done in terms of looking after parents and things, but what it means for my own financial future ... You know how there's that scheme for veterans? I think there should be a similar sort of recognition for carers. Some sort of government superannuation scheme. – Marian, 56, carer*

---

<sup>38</sup> <https://upliftconnect.com/why-women-need-a-tribe/>

<sup>39</sup> While many carers are young, and many male, the average profile of the unpaid carer is a 55-year-old woman, making Marian's example typical

<sup>40</sup> See <https://www.carersaustralia.com.au/about-carers/statistics/>

In addition to a carer superannuation credit,<sup>41</sup> it might also be useful to think about unionising unpaid caregivers – they are workers after all. We might offer unpaid carers membership of an established union representing the paid care sector, or look at organising a new collective bringing together self-employed and gig care workers with family caregivers, supporting them to advocate for better ‘pay’ and conditions, as we are now seeing unemployed workers cooperating,<sup>42</sup> and digital collectives<sup>43</sup> unionizing the gig economy.<sup>44</sup> Union membership is a defining principle of work.

We might also consider a return to alms (housing), or ‘industry’-tied housing for carers, as we saw with ‘model’ villages in the industrial era<sup>45</sup> and re-emerging with Google’s new housing pledge.<sup>46</sup> Our research confirms the negative impact that unpaid caregiving has on housing in later life. Recognising and recompensing unpaid care work as a fundamental pillar of Australia’s economic and social capital is essential.

### Rethinking homeownership

Another way we might move forward from the investor paradigm of housing towards a more equitable and sustainable housing system is to tap into what already exists in cohousing, and to better resource it. Where we direct incentives at builder-developers and arms-length social landlords, we could be providing grants to emerging cooperative housing models. We already have good examples of privately-funded cohousing communities in Australia, ‘baugruppen’-style initiatives offering design choice and affordability, if you have some wealth to invest.<sup>47</sup>

In Common Equity Housing Ltd we see a successful template for socially-rented cohousing, but access is critically limited.<sup>48</sup> While “cooperatives run themselves, they don’t build themselves.”<sup>49</sup> For cohousing to develop into a cornerstone of Australia’s housing ecosystem, we will need to see “political will for long-term support and committed partnership(s)”.<sup>50</sup>

For most older women we spoke with, the cohousing alternative will remain out of reach, despite its clear potential to save public aged care funds and to drive positive health outcomes at both the individual and the community level. We identified that older women would like to see well-defined pathways to cohousing and would move away from ‘ageing in place’ to access it. Yet funding continues to target a deficit-focused housing system, rewarding developers of ‘affordable’ supply, CHPs, and a ‘retirement villages’ model which yields benefits for industry, often at the expense of residents. ‘Welfare’ measures

---

<sup>41</sup> For more details on the carer credit <https://theconversation.com/carers-deserve-more-credit-in-the-retirement-incomes-debate-39104>

<sup>42</sup> <https://unemployedworkersunion.com/>

<sup>43</sup> <https://iwgb.org.uk/>

<sup>44</sup> <https://www.ft.com/content/25271b48-38eb-11e9-b856-5404d3811663>

<sup>45</sup> See <https://en.wikipedia.org/wiki/Bournville>

<sup>46</sup> <https://theurbandevolver.com/articles/google-announces-1bn-housing-plan->

<sup>47</sup> <https://theconversation.com/reinventing-density-how-baugruppen-are-pioneering-the-self-made-city-66488>

<sup>48</sup> <https://www.cehl.com.au/>

<sup>49</sup> [https://ldn.coop/wp-content/uploads/2015/01/Co-operate\\_not\\_Speculate\\_2017.pdf](https://ldn.coop/wp-content/uploads/2015/01/Co-operate_not_Speculate_2017.pdf)

<sup>50</sup> <http://www.gmhousingaction.com/wp-content/uploads/2018/12/Housing-futures-MAIN-REPORT-Final.pdf>

targeted at supporting Australians in housing stress, such as Commonwealth Rent Assistance and social housing, are not nearly enough, and effectively prop up the investor paradigm threatening ageing Australians.

While cohousing garners increasing support from academics and advocates, cohousing, and other 'hybrid' models of homeownership, remain marginal in the Australian retirement housing system. If Australia is to respond effectively to the two greatest challenges we face - property unaffordability and an ageing population – only long-term approaches will suffice.<sup>51</sup> This means we need to rethink ownership on a broader scale, perhaps piloting some of the radical solutions being floated in parts of Europe,<sup>52</sup> and consider strong calls to renationalise former public housing properties.<sup>53</sup>

Planning obstacles are fundamental barriers to housing alternatives like cohousing, and land values constitute another key barrier: cooperative communities almost always rely on the donation or leasing of land. While there are emerging trends which support more democratic control of Australian land - community land trusts and 'land holding' are two examples – a tyranny of ownership persists. Ideally, pathways to cohousing could be locally driven and community-led.

### *Pathways to cohousing?*

- Locally-focused cohousing groups work with council, or a community housing provider, to identify potential sites. The focus would be on utilising 'lazy land';
- A feasibility study would be funded by state government with further funds made available under a commonwealth cohousing grants scheme;
- 'Pocket neighbourhoods'<sup>54</sup> could be rapidly developed, with costs kept low through use of age-friendly prefabricated housing such as the Bunnings flatpack. Or CHPs could tender for funds to develop a richer community;
- Site infrastructure would be funded through the NHFIC;<sup>55</sup>
- The resulting cohousing community could be fully self-governing, or administrated through a CHP;
- Residents could have lifeleases or socially rent, with affordable 'ground rent' covering maintenance and shared site costs;
- Site design would articulate private sufficiency, public luxury, with individual units kept basic and common areas offering additional amenity;
- The community might ringfence a unit for an (aged) support worker, perhaps under a Homeshare-style 'tied' tenancy or employed by residents pooling (HCP) funds.

<sup>51</sup> [https://www.theguardian.com/business/grogonomics/2019/jul/15/a-shrinking-tax-base-is-a-recipe-for-disaster-for-our-ageing-population?CMP=Share\\_iOSApp\\_Other](https://www.theguardian.com/business/grogonomics/2019/jul/15/a-shrinking-tax-base-is-a-recipe-for-disaster-for-our-ageing-population?CMP=Share_iOSApp_Other)

<sup>52</sup> In Germany, there are moves to 'expropriate' 'big landlord' housing into social housing. According to a recent study – 40 per cent of Berliners aged between 45 and 55 are unlikely to be able to afford to stay in the city after they retire. Unless housing is 'socialized'.

<sup>53</sup> <https://www.domain.com.au/news/berlins-grassroots-plan-to-renationalise-up-to-200000-ex-council-homes-from-corporate-landlords-807910/>

<sup>54</sup> <https://www.forbes.com/sites/sherikoones/2019/06/07/the-allure-of-pocket-neighborhoods/>

<sup>55</sup> NHFIC can pay for essential infrastructure such as sewerage, plumbing, soil work. A new commonwealth cohousing stock fund could be established to pay for appropriate tiny or small housing.

If not cohousing itself, we might instead look at other ways of rethinking ownership – of conferring collective ownership or governance rights.

Rental syndicates are useful to consider in the context of self-organised housing. Germany's Mietshäuser Syndikat is involved in more than 100 projects of rental syndication, for example.<sup>56</sup> They're not co-operatives; tenants would need their own capital for that. Instead, tenants create a housing association which joins with the syndicate to form a private limited company. That company then buys and owns the building, usually financed by 'microcredits' in the form of 'tiny loans' and crowdfunding, as well as standard bank loans and support from the syndicate. The rents stay the same, even after loans are paid off. Tenants administer the buildings and make the key decisions. The syndicate has the right to veto any proposal to re-sell the property<sup>57</sup>.

Similar in ownership structure are tenant management organisations.<sup>58</sup> The tenant management approach confers ownership by giving tenants or leaseholders legal and governance rights.<sup>59</sup> It has shown substantial benefits in UK public housing that might resonate in our socially fragmented public housing communities.<sup>60</sup> A tenant management model might also work to mitigate some of the issues identified with retirement villages and residential parks.

If well-organised and supported by (CHP) sector support where appropriate, cohousing initiatives not only have the potential to empower residents to save money through pooled facilities, they also have been shown to have strong environmental benefits.<sup>61</sup>

We might also rethink ownership in private apartment complexes in Australia. Here, blocks are managed under strata title law, conferring individual ownership of part of a property, and shared ownership of 'common property' such as foyers. Residents often have little influence as a collective more broadly, for example if they want to limit the growing market in short-term holiday leases. Yet prior to the strata title/body corporate model, 'company title' defined ownership of Australian blocks. Here, buyers effectively own shares in the common (whole) building, combining sole occupation with shared usage through the issue of a share certificate with 'right to occupy', voting rights and so forth.

Crowdfunding is no substitute for government recognition of the drivers of housing stress for older Australians and a long-term strategy to respond to this. However, the older women with whom we collaborated in our co-design process saw potential for disadvantaged individuals to access homeownership through cooperative and syndicated approaches to housing investment:

---

<sup>56</sup> <https://www.syndikat.org/en/>

<sup>57</sup> See <https://www.syndikat.org/en/>; <https://www.bbc.com/news/world-europe-46522118>

<sup>58</sup> [https://en.wikipedia.org/wiki/Tenant\\_management\\_organisation](https://en.wikipedia.org/wiki/Tenant_management_organisation)

<sup>59</sup> <https://www.npv.org.uk/who-we-are/what-is-a-tmo/>

<sup>60</sup> <https://www.theguardian.com/society/2009/sep/23/tenant-management-organisations-housing>

<sup>61</sup> <https://theconversation.com/how-co-housing-could-make-homes-cheaper-and-greener-39235>



### *Crowded housing?*

- A property syndicate for small and ethical investors. It enables crowdfunding of (co)housing developments;<sup>62</sup> crowdfunding allows those generally excluded from the property market to become owners;
- The syndicate might purchase a small parcel of land and housing to long-term lease as a large-midscale cohousing community;
- The syndicate might purchase a residential or caravan park, lifting it out of private ownership and putting into the hands of the residents perhaps through a community land trust;<sup>63</sup> through cohousing or as a TMO;
- A syndicated property investment could offer a long-term (albeit low) rental yield. There would likely be increased land value over time too;<sup>64</sup>
- The 'social return on investment' could be used to leverage funding for shared amenities.

However, any recalibration towards democratic urban planning would need to come from the top: "real change happens where we see government commitment."<sup>65</sup> We can already see successes in community-led housing strategies emerging in the UK and Canada, where government funding for affordable housing stipulates the active involvement of residents in development and planning. Canada's place-focused and long-term strategy to grow affordable housing stock has seen innovative funding models emerge, with diverse and broad partnerships and community-led decision-making prioritised.<sup>66</sup>

If Australia is to lead from the top, a good place to start might be to recognise a fundamental human right to adequate housing as the United Nations does.<sup>67</sup> Although a signatory to the Universal Declaration of Human Rights, Australia lacks the domestic rights infrastructure needed to cascade a *duty to house* through tiers of government. If a duty to house was in place, it might be enough to shift the onus from commodified housing to one directly involving local residents, and towards participatory urban planning,<sup>68</sup> which responds better to local needs and effectively creates communities of shared purpose and meaningful relationships.

---

<sup>62</sup> For examples see <https://www.covesta.com.au/> ; <https://helmsley.co.uk/property-syndicates/>;  
<http://propertycollectives.com.au/2011/08/how-to-start-a-property-syndicate-in-6-steps/>

<sup>63</sup> [https://en.wikipedia.org/wiki/Community\\_land\\_trust](https://en.wikipedia.org/wiki/Community_land_trust)

<sup>64</sup> Deeds would stipulate that land not be sold for a fixed period (e.g. 30-50 years) or for development

<sup>65</sup> [Cause We Care House](#) in Vancouver is an example of creative use of 'lazy' public land. There's a library on the first floor, which is topped by five floors of housing for women escaping domestic violence. Through a combination of local government land, senior government subsidy and philanthropic donations, 21 mothers and their children have found stable and secure housing.

<sup>66</sup> "Community-led housing broadly refers collective, self-organised housing characterised by high degrees of resident participation, community ownership of land and housing, and underpinned by principles of mutual help and solidarity." <https://housingevidence.ac.uk/our-work/research-projects/enabling-community-led-housing-through-local-government/>

<sup>67</sup> [https://www.ohchr.org/Documents/Publications/FS21\\_rev\\_1\\_Housing\\_en.pdf](https://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf)

<sup>68</sup> An urban planning paradigm that emphasizes involving the entire community in the strategic and management processes of urban planning; or, community-level planning processes, urban or rural. It is often considered as part of community development. Participatory planning aims to harmonize views among all of its participants as well as prevent conflict between opposing parties. In addition, marginalized groups have an opportunity to participate in the planning process

## Rethinking care

Australia's operating system of aged homecare seems essentially at odds with the constructions of collective identity preferred by the older women interviewed for this study. Individualised funding of aged care may have the potential to offer choice and control, but as a system it effectively fragments the person-centred and holistic approach it espouses to be. We see a disconnection between *My Aged Care* tasks and activities and the 'magic wand for the 4<sup>th</sup> Age' that interviewees described: one focused on caring and supportive relationships.

Concurrent with rising numbers of women needing support, we have a growing market of isolated, non-organised homecare workers,<sup>69</sup> many undoubtedly vulnerable to disadvantage and exploitation themselves, due to the casualised and poorly paid nature of their work. The explosion of agency-led care and 'on demand' gig platforms exploits an un-unionized and insufficiently protected workforce, leading to a fragmented marketplace of care which fails to reward women either as caregivers or care recipients.

Mutuality in provision of homecare – 'social cooperatives' of care – have potential here; not only for sector workers, but for recipients of services. Cooperativism offers established service providers a way to upgrade "by building the idea of partnership, or co-production, into the governance of service's organisation".<sup>70</sup> Another model might see cooperatives start small, in local circles of care provision with the potential to expand neighbourhood by neighbourhood.

In Wales, interesting hybrid cooperatives are emerging, where former council services join in membership with contractors and service-users to enter into a new collective. Here, member-owners are driving particularly positive outcomes as a result of shared values rather than the usual focus on profit, something that would fit well in the context of ideal 4<sup>th</sup> Age expressed by older women. A model might work something like this:

### *Homecare cooperatives?*

- 'Circle cooperative' is a smallscale, worker-owned homecare provider. Democratically-controlled by members, and with a neighbourhood focus, the circle cooperative supports residents to age in place through 'relational care'. Living and working locally, worker-members have a personal stake in delivering good care for decent work;<sup>71</sup>
- Circle coops could operate Buurtzorg-style,<sup>72</sup> where strong neighbourhood presence from key workers reduces 'back office' administration costs and managerialism;
- Care is delivered through ongoing relationships: consistency of caregivers supports better understanding of and responsiveness to the changing needs of care recipients;
- As a registered provider, the cooperative would be eligible for homecare package funding;

<sup>69</sup> See <https://www.asuvictas.com.au/wp-content/uploads/2019/02/Victorian-On-Demand-Workforce-Inquiry-ASU-Submission-20-Feb-2019.pdf>

<sup>70</sup> <https://www.stirtoaction.com/article/a-care-economy>

<sup>71</sup> <https://decentworkgoodcare.com/resourceslinks/>

<sup>72</sup> <https://www.buurtzorg.com/about-us/buurtzorgmodel/>

## MUTUAL APPRECIATION

- Care recipients could become cooperative members alongside the workers. This 'hybridity of ownership' will drive values-led operations and help to build a community of shared purpose, shared identity and local connection, just as our target cohort of interviewees articulated.

The social cooperatives of care is another way in which we might reframe traditional notions of ownership into something more mutual - models with the potential to pay social dividends for older people needing care at home, and perhaps for women at risk of poverty in older age.

In an economy that seeks to reward 'aspiration', we should consider directing some rewards to aspiring collectives, to groups coming together to develop housing solutions that reach beyond investment dividends to have a broader social impact: housing as a social relationship.

## Conclusion

*def. thinkpiece – an article or paper based on opinion, ideas, analysis or discussion rather than bare facts and figures. The aim of a thinkpiece is to promote new thinking and generate debate; it does not represent a definitive policy position*

This discussion paper, or 'thinkpiece', is intended to be a launch-pad for a broader conversation about reframing ageing-in-place in Australia. Older Australians, including older women experiencing disadvantage, need to be assisted to drive solutions towards equitable and supportive housing outcomes.

We need to address the significant and growing gaps in our housing market beyond our deficit-focused support system, to resource women to build and test their own solutions to housing stress and financial insecurity.

We need to innovate around the triple threat older women face: housing insecurity, unsatisfactory homecare, and increasing loneliness.

It is hoped that the ideas, examples, and pathways mapped out below can work to pivot from page to pilot, with financial assistance from decision-makers and other funders who recognise the importance of grassroots approaches to challenging wicked social problems.

Older women have the skills, knowledge, creativity and agency to develop pilot programs and prototypes and to develop models of cooperative housing and cooperative care, whereby they may provide mutual support into the 4<sup>th</sup> Age. They do not yet have the financial and policy resources to get there - yet.

## From the 'thinksphere'

- Recognise the fundamental human right to shelter by legislating a Duty to House;
- Recognise that market failures of investor housing will only be mitigated by long-term, strategic planning, led from the top but enacted at local level by participatory urban planning;
- Community-led housing should be a compulsory component of all government resourcing of social housing. Community-led housing, like participatory planning, involves significant, meaningful and ongoing engagement of local resident groups in housing planning and development;
- A fund to pilot locally-focused and locally-owned cooperatives of care should be introduced. Worker-member and hybrid cooperative models of care have strong potential to provide decent work for paid caregivers, and meaningful 'relationships of care' for older people in the community.
- An aged care service system that focuses on 'delivery' of tasks, goals and activities of care ignores what care means to older people: a relationship;
- Unpaid care work is just that: work. The contribution of women's unpaid care to Australia's economy is immense. Caregivers need to be better supported and represented as a sector. Recognition, representation and the capacity of unpaid carers to advocate around pay and conditions will help drive gender equity for Australian women, recompensing the negative dividend of care;
- Exchange-focused online networks are creating communities of reciprocal support all over Australia, many with a place-based focus which sees them filling the gaps left by the withdrawal

## MUTUAL APPRECIATION

of council services. We should reward these aspirant communities. Rather than solely resourcing a deficit model of housing, governments might resource an 'aspiring communities' model of support, funding them to trial innovative programs and models of community support;

- Pay a 'carer superannuation credit' to those in receipt of the Centrelink carer payment;
- Include a housing component of the carer credit: for example, priority access to social housing or an 'return to alms' fund;
- Cohousing development: people from all age cohorts and backgrounds would like to see clear and accessible pathways into cohousing. Cohousing has great potential to create community, and to provide low-level support for old and young. It saves money and has implications for the sustainability of our environment and urban spaces. State governments need to release under-utilised land and assess the funding feasibility of cohousing sites: these can start small but grow into something more age- and ability-appropriate over time.

The findings of Mutual Appreciation suggest Australia needs to set audacious goals to address system failures inherent in both our investor model of housing and our aged care paradigms.

Without a new approach, these failures will continue to increase in prevalence and impact, as a large cohort of disadvantaged women, including paid and unpaid carers, single women and mothers, and those who experience late entry into home-ownership, move into retirement.

In conclusion, this co-design study will inform further work Per Capita is doing on housing models for older people, including a 2019 project with The Australian Centre for Social Innovation (TACSI), as key thought leaders in housing and care solutions for older Australians.

## Appendix A: case study and My Aged Care screenshot



Lily is 83. She lives in public housing in Bendigo, in a small block without a lift, on the 2<sup>nd</sup> floor.

Diagnosed with arthritis, Lily managed well until she had a fall 6 months ago.

Now she struggles to leave her unit, struggles with housework and her personal needs.

She'd like to live closer to friends in Melbourne but cannot afford to move.

Lily currently receives a Home Care Package Level 2 and is waitlisted for a Level 3 package.

She is worried she may have another fall and end up in residential aged care.

Lily is feeling more and more socially isolated.

Location	Name
Enter postcode or suburb of service provider *	
Step 2 Select service type:	
<input type="radio"/> Allied Health and Therapy Services <input type="radio"/> Assessment <input type="radio"/> Assistance with Care and Housing <input type="radio"/> Case Management <input type="radio"/> Centre-based Respite <input type="radio"/> Client Care Coordination <input type="radio"/> Cottage Respite <input type="radio"/> Domestic Assistance <input type="radio"/> Flexible Respite <input type="radio"/> Goods, equipment and assistive technology <input type="radio"/> Home maintenance	<input type="radio"/> Home modifications <input type="radio"/> Meals <input type="radio"/> National ATSI Aged Care Program <input type="radio"/> Nursing <input type="radio"/> Other Food Services <input type="radio"/> Personal Care <input type="radio"/> Social Support Group <input type="radio"/> Social Support Individual <input type="radio"/> Specialised Support Services <input type="radio"/> Transition Care <input type="radio"/> Transport

## Appendix B: In Her Own Words – selections from the interviews

At 54, Carole still works as a disability carer. Providing support and unpaid care to her adult son and his children half the week means she can only work casual shifts, just covering her mortgage. Carole was a sole parent from the age of 17.

### *On housing:*

*Because I did it cheaply, myself – it doesn't have good resale value. If I was to sell, I wouldn't be able to buy here again, that's for sure. And because my kids live nearby, I want to stay in the area. But the housing is too expensive and the shopping is expensive as well. I've got really bad arthritis and I've only got about 20,000 in super and I've got the mortgage. I am really concerned about remaining employed and paying my mortgage. I often think that selling and starting again, to live communally or in the tiny houses, or in a van or something...*

### *On unpaid care:*

*My work life has been all over the place simply because of being in between children and caring. After mum died I had a sister with serious drug and alcohol issues and she would come and stay with me for months and months. We cared for mum when she was dying. It was really hard, really hard. (Later) My dad moved into my house when he was in palliative care...It nearly killed me! And one of my kids is quite...unwell, he struggles with mental health and life has been really fucked up for him lately. His kids come to me from Thursday to Sunday (and) I spend a lot of time with them because the kids are a bit traumatised.*

Sarah, 76, has lived in her independent living unit (ILU) in regional Victoria for over 10 years. The ILU is linked to a community aged care service provider. A former hospital nurse, Sarah is experiencing diminishing mobility as a result of having polio in childhood.

### *On housing:*

*It was costing me close to \$300 a week in (private rental), which gobbled up quite a bit of my very small amount of my superannuation. I put my name down and waited for 12 months (for the ILU): \$95pw, cheapest rent in Australia and any repairs are done immediately, there's no bickering or arguing.*

### *On cost of living:*

*I used to have at least \$200 left over from the pension each fortnight. It's only \$50 now, prices have gone up, petrol has gone up. Other bills have gone up. I don't have a landline anymore. I can no longer afford to do all those things that I used to do. I simply haven't got the money...Women with high incomes don't have too much of a problem. But it's the ordinary little Jo Blow. People will tell you the pension is a living wage, it is not. We pay (the unemployed) \$250 a week! You can't even afford to get around to all the interviews, to go for all the jobs you're supposed to. There's something wrong with the way we think in this country. We're greedy, we're complacent.*



## MUTUAL APPRECIATION

### *Gendered pay:*

*I was a nurse in the public health system for 45 years... our pay wasn't very good...it was virtually like living on the pension now. I didn't buy a house because I thought, 'I can afford to pay, but if I get sick for an extended period I'm up shit creek without a paddle. I had to retire early, because I just couldn't – physically - do it any longer.*

### *Social capital:*

*I don't have family and grandchildren and I didn't have the money to go off travelling. You really do have relevance deprivation when you retire - it happens with men a lot. I've joined lots of clubs and organisations – I went out and joined everything! I got involved with (advocacy organisation) and on the policy committee of (another advocacy organisation). Also at the Department of Health and Human Services as a consumer on a committee to do with older people in acute care... the level of bureaucracy, the bullshit. They don't listen to the voices of older people.*

### *On informal support networks:*

*I've got a nice group of blokes! 'Ed' from the nursing home comes over and chats. I've got 'Billy' who helps me with the garden. I've (also) got 'Wayne' and 'Gianni', (but) nobody really rings to say, 'Are you OK?' They're getting old like me...*

### *On ageing population:*

*We've known for 30 odd years we're going to have this big ageing group of people and nobody has done planning or anything. Housing has largely been left up to private enterprise in terms of retirement villages and what have you.*

### *On community:*

*We don't live in communities anymore. I think you need to have a good, cohesive group, who are multi-skilled, older women. I think if older people want things to change, older people have to stand up. I'll be 80 (soon); what do I want to do with those last years? Well I'll be quite happy to have a fight!*

### *On ideal 4th Age:*

*Love's an interesting thing, isn't it? I've always seen love as being really an action not an emotion. Socialising... a circle of conversation would be good. Learning is very important to me.*

Johanne lives in a property in Brunswick with a 'decent size' mortgage. In her 50s, she continues to work full-time in child protection.

### *On housing circumstances:*

*A friend was selling and we did the deal without real estate agents...a way of getting into the housing market with less drama. I realise how fortunate I am, so close to hospitals, public transport and all those things that I'll need down the track – well not 'down the track', now. I do feel a little bit vulnerable because I'm single and with a decent sized mortgage still, I literally can't not work for a week. I'm very conscious of needing secure employment for at least the next*

## MUTUAL APPRECIATION

10-15 years. I have no savings whatsoever. I'll keep working until I've paid off the mortgage and I've got enough available in super or in the (age) pension. I'm 55 now so at least 67. Probably longer.

### *On sole parenting:*

I'm a single mother. His father was around but I did the lion's share. I still am I suppose – you don't stop helping them. It's only since my son left home that I've been able to think about the next stage for me and start planning – particularly financially – because I just had no spare money.

### *On 4th Age:*

I've got three sisters – we've talked about getting together and pooling our resources. It might be a good idea to have the companionship and the support and sharing the financial burden a bit. I feel most vulnerable not having the financial resources to have choices that work for me. In terms of care, I'll probably have to go with whatever I can afford and I don't think that will be much.

Mai Ling is a 60yo former Chinese national. She is employed but lacks secure housing:

### *On the migrant experience:*

Australian society is pretty good. Many of us are immigrants. We form a multicultural society here.

### *On gender:*

There is a big gap. Women work hard for families, women work hard to survive in this world, they are not lesser than men. I think women's issues ought to be emphasized, especially older women... From my point of view, I think a woman ought to be financially independent. Then gain respect in living. Even though I am becoming ageing, I am still working hard to plan for the future.

### *On unpaid work and volunteering:*

Probably 20-30% in my teens. I think it's about 80% in my mid age or even about 85%. Now, as I go into ageing, I have to have more involvement. Though I work, whenever I have a moment, I have volunteering in my thoughts...we human beings need to contribute. My friend led me into the community, (and) it opened my eyes. I think people have to be participating something where they live in order to find their meaning in living. I was showing my gratitude to the society. My awareness and desire to serve, to contribute, grows as I age.

### *On co-living:*

So, I think of this group-living as a community living. May it be age differences, may it be health difference, I think such sharing and contribution may be a way to help selves live better. When people are together, caring together, this is what makes life continue. This is a good model for older people in this period. If older people are living by themselves, they lack talking partners, they could deteriorate and move into Alzheimer's. I would like people around to communicate, to chat with, to exchange information. I would like them to help each other - just like cohousing proposes. Such would be very suitable for older age. I may not be superb in anything, but I can

## MUTUAL APPRECIATION

*do many things. I would so look forward to being in many people's company to spend each day happy because our life is finite; we would need to be happy when we are together. Such would be my meaning of life.*

### *On ideal 4th Age:*

*To stay at home by oneself - I wouldn't say it's not good, but as far as for older people, such would set them up for being lonely. My mum had her fall about 1 am and she didn't reach her telephone 'til about 5am to ask for help. So, I think single living becomes more and more unsuitable when one gets older. I sincerely hope that (small- and larger-scale) types of (co-housing) are made available. I think from my point of view I would need a place to call "home", where I can live peacefully and in security. the basis of having the ability to do things is to have secured housing.*

Margie is a mortgagee. She appreciates how fortunate she is to be on the property ladder after spending much of her working-age life caring for her chronically ill daughter, her parents and her now-deceased partner. When able to undertake paid employment, Margie worked as a community development worker, an experience that carries through to strong local connections and a particular interest in cohousing.

### *On cohousing:*

*I really looked into (one cohousing community) because as I am older and was caring for my husband...he had a lot of health issues under a lot of different specialists... I really don't want to be alone.*

### *On community:*

*There are people there from 75 to little tots...a lot of single women. You see (the kids) knocking on their door at half past seven and they it's great for the parents. You know...it's real family.*

### *On housing options:*

*I think it's really because these new models haven't been done before...there's an opportunity to create really good models. Urban Coop are a sub-buyer in cohousing. Initially they had a partnership with (a social housing provider) to have some units and provide some of the management, but the financial model wasn't going to stack up and they've ended up going with Nightingale.*

Marian, 84, has lived in Frankston for more than 40 years. An outright homeowner, her income is the full age pension. Marian married young – not unusual in the mid-20<sup>th</sup> century – having to give up work upon marriage. Her husband worked in the RAF and they moved regularly in those early years.

### *On housing:*

*We did talk about housing a lot, the wives. It did affect my awareness of the problem. I was aware that having a permanent home was important from (being) a young thing...in my 20s.*

### *On unpaid contribution:*

*I sat down. It was Wednesday morning and I had been to five meetings already that week. I was feeling a bit... 'this is ridiculous'.*

Even when Marian's children had outgrown supervised activities, she spent significant time in unpaid roles, in addition to caring for her ageing mother. She was president of one Victorian health charity for more than ten years and had an extended role on the local council's disability advisory committee. When her marriage broke down in her 40s, Marian was aware that she would need to think of her future in financial terms. Although superannuation was now a common feature of employment, there could not be significant time in paid employment to accrue enough to see her into old age.

### *On capacity to save for retirement:*

*By that time I was in my 40s, so I didn't have a chance to build (super) up. I had just started work and it sounded good, working at a library at high schools, but it didn't pay very well! I went back to university (to) get a better job. But by my late-40s, you couldn't get a good part (time) paying job. And I wasn't in good health, I've always had bad asthma...*

### *On bricks and mortar:*

*That's why I wanted the house. I had heard of cases where there's been a divorce and then you're in trouble, you don't have anywhere to live. People don't realise just how easy it is to step into homelessness. I've met quite a few women who are not necessarily homeless, but you know, teetering... Well I'm very lucky, because I own this house. I don't have to worry about rent or anything else. That came through a divorce settlement. I said I wanted the house paid for rather than money. I thought about it quite carefully and decided that a secure place to live was more important than an income. So I got the house (and) it has been wonderful.*

Maureen raised four children while caring for ageing parents, both with Parkinson's disease. Consequently, she has spent little of her life in paid employment and hasn't had the opportunity to accrue superannuation. While she fully owns her home, she has 'substantial debts'.

### *On being a carer:*

*I worked full-time and then made that decision that I had to give up work. It started off as just a short-term thing, but then the second, other parent became ill... I don't see that I would be going back to earning a wage to be able to contribute to superannuation. I'm 56 now and the retirement age in terms of aged pension is 65...*

### *On retirement income:*

*I always manage to make bills but some days of the week I need to go to the foodbank. It destroys me to not have \$10 or \$20. I know a lot of people do (survive on the age pension), but having seen my parents, it depends on people's health. To be unwell is very expensive, even with Medicare. If I develop Parkinson's, seeing what happened to both my parents... I've got a bone density issue, I fractured my back just lifting up this chair (and) I have to be careful of that down the track.*

### *On volunteering:*

*I picked up from my mum that your family is your first priority, but around that you do things in the community. When I became a carer, I was on various sorts of reference groups for the council and I'm on a number of committees. If I'm asked to do something I just do it... Monday's my day for volunteering at the local hospital. Then there's the opp shop. (Volunteering's) a requirement of Newstart, but I would have been anyway. Last week I volunteered at \*\*\*\* doing a newsletter mail out. I've been volunteering there for 15 years, longer than the staff.*

### *On ideal 4th Age:*

*I would like to remain in my own home. I've seen nursing homes and I don't like them. I like those sort of schemes where, if you have to, you draw on the money in your home (equity) and pay for additional care and things at home. Having people come in...I'd like to think that my kids would give a bit of a hand. But I wouldn't expect them to be a full-time carer as I did. My daughter is very much the career girl. I like to think my partner and I would give each other a hand although he's older than I am. There's also the children's father, giving a hand looking after him ...I feel obliged to do that.*

### *On the aged care service system:*

*It's a very big-time commitment. I've got a certain level of intelligence and I speak English well, tertiary-educated and things, but the amount of times I've tried to get my head around NDIS or My Aged Care and care packages – it sounds good in theory. You get the money and you purchase the services, but I prefer the model where you have a case manager and the case manager attends to all that.*