



# **Submission to the Commonwealth Department of Social Services on developing the National Housing and Homelessness Plan**

**Prepared by  
COTA Australia**

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## About COTA Australia

COTA Australia is the peak body representing the almost nine million Australians over 50. For over 70 years our systemic advocacy has been improving the diverse lives of older people in policy areas such as health, retirement incomes, and more. Our broad agenda is focussed on tackling ageism, respecting diversity, and the empowerment of older people to live life to the full.

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## Introduction

COTA Australia welcomes the opportunity to provide a submission responding to the Issues Paper on the establishment of a National Housing and Homelessness Plan.

We support the development of a shared national vision and policy objectives on housing and the commitment to look at the whole housing system. All levels of government and the private and community sectors should work together to address our housing challenges.

Australia is experiencing a housing affordability crisis, impacting on people of all ages.

Our population is ageing. Our retirement system is built on the expectation that older people will own their homes. However, increasing number of older people are not able to become homeowners, not able to meet mortgage repayments, live in insecure private rental housing and are unable to access a limited supply of social housing.

To live in adequate housing is a well-recognised human right. Since the 1970s, Australia has supported the right of all people to an adequate standard of living, including adequate food, clothing, and housing, enshrined in the International Covenant of Economic, Social and Cultural Rights (ICESCR).

The need for appropriate and secure housing for a growing number of older people is immediate as they have a more limited lifespan and a lack of ways to accumulate wealth. Private rental dwellings provide less flexibility to modify housing to support people as they age. Many properties do not meet universal design standards and are not suitable for people with a level of frailty (e.g., many steps, showers over bath). Private rental housing can also be poorly insulated with inefficient or poor heating and cooling. This has a disproportionate health and financial impact on older people particularly during times of extreme weather conditions.

Government has a key role in housing provision in Australia. Currently, there is a lack of coordination of affordable housing supply across local, state and territory governments. Governments should recognise and link the affordable housing shortage and the need to support a growing number of older Australians to age well. Affordable, safe, and secure housing plays a critical role in better health, wellbeing, and social inclusion outcomes for older people. Responses to affordable housing and positive ageing should be planned and coordinated not piecemeal and fragmented. The need for a national plan is clear.

The National Housing and Homelessness Plan should include:

- Establish an ambitious goal to end homelessness through a program of targets and timeline milestones.
- Increase the supply of social housing by committing to dedicated annual national and state and territory targets.
- Include measurable targets and transparent reporting against these targets, so there is accountability from all levels of government.

- Define and legislate “affordable” housing. Affordable housing should be no more than 30% of household income for low-income households.
- Increase the maximum rental threshold on which Commonwealth Rent Assistance (CRA) is calculated by at least 50%.
- Establish and implement a process to redesign Commonwealth Rent Assistance (CRA) and other policy measures to better alleviate housing stress for people on low incomes in both the short and longer term and implement the reforms.
- Strengthen and harmonise residential tenancies legislative protections across jurisdictions addressing short lease periods, eviction without cause and arbitrary rent increases. Legislation should also enable renters to modify their homes to meet changing needs as they age.
- Develop and promote alternative affordable housing models such as cooperative housing or co-ownership models. This could include provision of government incentives and subsidies and dedicated financial and development support for social impact investors, not-for-profit organisations and self-organised collectives looking to develop affordable housing. Shared equity models should also be considered including the proposal for the National Housing Finance and Investment Corporation (NHFIC) to co-purchase up to 30 per cent of the home value.
- Ensure the requirement of the Liveable Housing Design Standard in the National Construction Code is implemented by state and territory governments.
- Targeted specialist housing service interventions for older people such as developing and strengthening approaches to support older people to receive housing information and access housing assistance.

## The Housing Landscape for Older People

### Lack of Housing Options

There are limited housing options for a growing number of Australians with limited or no wealth or income including older people. The National Housing and Homelessness Plan should include targets, mechanisms, and initiatives to both improve access to affordable mainstream housing such as home ownership and social housing as well as developing alternative housing models including shared equity, co-housing and rent-to-build.

The number of older people experiencing housing insecurity has increased significantly. Recent projections indicate that about 440,000 households aged 55 years and over will need affordable housing by 2031, a 78 percent increase in unmet demand from 2016.<sup>1</sup>

Mainstream housing options are increasingly becoming scarce for those with limited resources. Home ownership is in decline, the private rental market is not affordable for

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<sup>1</sup> Ong, R., Wood, G., Cigdem-Bayram, M. and Salazar, S (2019) *Mortgage stress and precarious home ownership: implications for older Australians*, AHURI Final Report No. 319, Australian Housing and Urban Research Institute, Melbourne, <http://www.ahuri.edu.au/research/final-reports/319> p95

many with high and increasing rents and limited time leases and social housing has become residualised, rationed for those with 'high', 'complex' or 'special' needs.

Older people who do not own their homes outright (including those on the Age Pension), particularly renters, are increasingly at risk of living in insecure and inappropriate housing, experiencing housing stress and becoming homeless.

Along with other age groups, homeownership is in decline for older people. In 2021, 58 percent of people aged 55 years and over owned their home outright. This is a decrease from 63 percent in 2011.<sup>2</sup>

Home ownership in Australia protects many people as they age from being in poverty. However, there are a growing number of Australians who are carrying mortgage debt into retirement and paying off higher levels of debt relative to house values. Between 1996 and 2013, the proportion of people aged 55 to 64 years who were still paying off their mortgage climbed from under 20 percent to 45 percent. Mortgage indebtedness later in life presents significant ramifications for retirement incomes policy and housing assistance programs.<sup>3</sup>

Older Australian renters have among the highest relative poverty rates in the OECD and experience greater rental affordability stress than other age groups.<sup>4</sup> Older renters face more involuntary moves than other renters and they are more likely to experience rental stress than the average renter.<sup>5</sup> Older people receiving low incomes and living in the private rental market are less likely to live in their preferred location or have their expressed housing needs and aspirations met.<sup>6</sup>

Social housing provides housing security to a tiny number of older Australians in an increasingly residualised housing tenure. About 250,000 older Australians are living in social housing, about 35 percent of all social housing tenants. Whilst the total number of people aged 55 years and older in Australia increased by a third between 2011 and 2021, the number of older social housing tenants increased by only 11.4 percent. The total number of social housing tenants decreased by 10.5 percent.<sup>7</sup>

Age specific housing options such as residential parks, rental villages and independent living units are considered by many older Australians to be less viable and insecure. They are often expensive with complex contract arrangements, inadequate legislative and regulatory

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<sup>2</sup> Wendy Stone, Margaret Reynolds, Piret Veeroja, Emma R. Power, Francesca Perugia, Amity James (2023) *Ageing in a housing crisis: Older people's insecurity and homelessness in Australia* (Swinburne University of Technology. <https://doi.org/10.26185/87bq-4190> p55

<sup>3</sup> AHURI (2019) *Examining the impacts of growing mortgage debt amongst older Australians* (Policy Evidence Summary)

<sup>4</sup> CEPAR (2019) *Housing in an ageing Australia: Nest and nest egg?* (CEPAR research brief)

<sup>5</sup> Productivity Commission (2019) *Vulnerable Private Renters: Evidence and Options*. Canberra: Productivity Commission. Available at: <https://www.pc.gov.au/research/completed/renters>.

<sup>6</sup> James, A., Rowley, S., Stone, W., Parkinson, S., Spinney, A., and Reynolds, M. (2020) *Older Australians and the housing aspirations gap*, AHURI Final Report No. 317 (AHURI, Melbourne) <https://www.ahuri.edu.au/research/final-reports/317>

<sup>7</sup> ABS Census of Population and Housing

frameworks that do not provide protections and safeguards and are unsuitable in providing access to care and support services.<sup>8</sup>

Older people living in insecure housing face greater risk of falls, injury and immobility, and the prospect of premature entry into residential aged care. The Royal Commission into Aged Care Quality and Safety recommended government coordination to provide more integrated solutions to the housing and care needs for older people in insecure housing who want to remain in the community.<sup>9</sup>

Low-income older people in housing need are spread across metropolitan, regional, and rural areas. They are generally not highly mobile which should make the targeting of alternative affordable housing easier, more efficient, and effective than other age groups within the housing system.

Older Australians in precarious housing do not always have a complete understanding of the housing options or services available to support their decision-making. Older people experiencing homelessness for the first time are often unfamiliar with, and reluctant to engage with, the welfare and homelessness service sectors. The service approach across Australia to support older people with decision making on housing is fragmented, complex and in some areas does not exist. There are a lack of trusted housing resources and accessing information for older people is often a minefield.<sup>10</sup>

### Older Women and Insecure Housing

The housing crisis has a gendered face with growing numbers of single older women living in insecure housing with limited or no assets, with many at risk of homelessness and some becoming homeless. Older women generally have longer life expectancy and much lower levels of wealth in retirement. For many older women, renting insecure housing is compounded by the loss of a partner through divorce or widowhood, ill-health, and an episodic or infrequent employment history.

The average low-income renter aged 50 years and older in Australia is most likely to be female, be in the 'young-old' age cohort (aged 50-64 years), have a low level of education (high school only), not be in the labour force, live alone and have a higher need for assistance with activities for daily living than the average older Australian.<sup>11</sup>

Research into older homelessness reveals that older women predominantly experience homelessness for the first time in later life. The gendered pay gap and time out of the workforce to care for children mean that many women have less superannuation in later

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<sup>8</sup> See Bridge, C., Davy L., Judd, B., Flatau, P., Morris, A. and Phibbs, P. (2011) *Age-specific housing and care for low to moderate income older people*, AHURI Final Report No. 174 (AHURI Limited, Melbourne).

<sup>9</sup> Royal Commission into Aged Care Quality and Safety (2021) Final Report: Care, Dignity and Respect (Commonwealth of Australia)

<sup>10</sup> Faulkner, D., Sharam, A., James, A., Tually, S. and Barrie, H. (2023) *Inquiry into housing policies and practices for precariously housed older Australians*, AHURI Final Report No. 406, (AHURI Limited, Melbourne) <https://www.ahuri.edu.au/research/final-reports/406>.

<sup>11</sup> *ibid*

life. Relationship breakdown and limited resources results in older women struggling to find suitable housing in Australia's increasingly costly rental market.<sup>12</sup>

Homelessness statistics show that men experiencing homelessness are often recorded as living in boarding houses or sleeping rough. Women are more likely to be amongst the 'hidden' homeless, staying temporarily with friends and family or sleeping in their car, often for personal safety reasons. A consequence of this is that women are more likely to be less visible in data systems and possibly underrepresented in statistical counts.<sup>13</sup>

The National Housing and Homelessness Plan should recognise the distinct circumstances and issues faced by older women living in insecure housing or experiencing homelessness and develop a strategy with a suite of investment initiatives to meet their distinct needs.

### Homelessness

A commitment to fulfil the right to adequate housing in Australia would be transparent through a National Housing and Homelessness Plan that had the core objective of ending homelessness. Targets and timelines should be set to reduce and ultimately eliminate homelessness.

Around 2.2 million Australians have been without a permanent place to live at some point in their lives.<sup>14</sup>

More older people are experiencing homelessness. Based on the Census count, the number of older people experiencing homelessness in Australia in 2021 was 19,372 people, an increase of 4,789 since 2011.<sup>15</sup>

The number of older Specialist Homelessness Services clients aged 55 years and over has risen by over 11,000 clients in the decade to 2021–22, from 14,300 clients in 2011–12 to 25,300 clients in 2021–22. The rate of older clients has increased from 6.4 clients for every 10,000 people in 2011–12 to 9.9 in 2021–22.<sup>16</sup>

The number of older people living in marginal housing (caravan parks and overcrowded dwellings) has also increased over the past decade from 10,908 people in 2011 to 14,017 people in 2021.

Some older people in the homeless population experience higher levels of mental illness, alcohol and drug misuse, incarceration and chronic health problems combined with continuous housing challenges.

In contrast, there is a growing number of older people experiencing homelessness for the first time in later life. Many of these people have had 'conventional' housing histories,

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<sup>12</sup> Stone, W., et al (2023) *Ageing in a housing crisis*

<sup>13</sup> Petersen M (2015) *Addressing older women's homelessness: service and housing models*. Australian Journal of Social Issues 50(4): 419-438

<sup>14</sup> AIHW (2023) *Australia's welfare 2023: data insights* p92

<sup>15</sup> ABS (2021) Estimating homelessness (ABS website)

<sup>16</sup> AIHW (2023) Specialist Homelessness Services, (AIHW website)



typically having lived in the private rental sector or have previously owned and exited homeownership.<sup>17</sup>

There should be greater recognition of older people as a cohort of the homelessness population and specific interventions should be considered as part of a prevention and early intervention approach to reducing and ending homelessness. Australia could use the Canadian Housing Strategy example where at least 25% of investments support projects that specifically target women and girls including the provision of affordable housing for older women. Under the Canadian strategy there are also specific affordable housing projects for seniors delivered through provinces and territories.<sup>18</sup>

Older people, aged 50 years and older, should be recognised as a distinct group in the homelessness population. Age specific service approaches for older people who have experienced long term homelessness should be considered, expanding on the groundbreaking work of Wintringham. Early intervention and preventative services could also develop age specific responses to ensure that older people can maintain secure housing and are able to age in place.

### First Nations Housing

First Nations people are overrepresented in the homeless population representing one in five (20.4%) of all people experiencing homelessness. About 46 percent of the First Nations people recorded as experiencing homelessness were living in the Northern Territory with 19 percent recorded as living in Queensland. First Nations homelessness increased in all state and territories between 2016 and 2021.

About 21 percent of First Nations people recorded as experiencing homelessness were aged 45 years and over. First Nations older women have over 14 times the rate of homelessness compared to all women from the same age group. First Nations older men have 8 times the rate of homelessness compared to men of the same age.

It should be recognised that the lives of many First Nations people are shaped by a continuity of dispossession, racism, profound economic disadvantage, and cultural oppression.

The statistical definition of homelessness does not address specific cultural definition issues related to concepts and First Nations understandings of home and homelessness, which may differ in a range of ways from those of non-Indigenous Australians.

First Nations Australians are less likely to perceive themselves as homeless if they are living on Country, irrespective of dwelling adequacy. Family and kinship responsibilities play a large part in their culture and disconnection from family can be seen as a form of homelessness. Indigenous Australians are often highly mobile and connected to multiple

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<sup>17</sup> Stone, W., et al (2023) *Ageing in a housing crisis*

<sup>18</sup> Canadian Government (2023) *Canada's National Housing Strategy: A place to call home.*

communities, which leads to them having multiple usual residences where they feel at home.

First Nations Elders play an important role as community leaders and protectors of cultural heritage. This involves passing down knowledge and stories, leadership, care-giving and safeguarding family, community, and intergenerational wellbeing. Staying active in the community with support from local Aboriginal Community Controlled organisations is a crucial part of wellbeing for older First Nations people.

Aboriginal Community Controlled Organisations and Aboriginal Community Controlled Health Organisations are pivotal to policy, service planning and implementation that meets the needs of First Nations people experiencing homelessness. Co-designed programs and responses are essential applying the ‘nothing about us, without us’ as an important principle and ensuring self-determination in policy development.

## Policy themes and considerations

### Social Housing

Social housing should be a core policy area of the National Plan. It should aim to provide affordable, secure, and decently maintained housing for people who are not adequately served by the private market.

A timetabled investment plan should have the long-term aim of moving social housing away from a rationed form of welfare housing prioritising allocation based on ‘special’ needs to quality low-cost housing for people who genuinely are unable to afford it in the private market.

Clear targets should be set to increase the supply of social housing under the National Housing and Homelessness Plan. State and territory plans should regularly assess, and update need and delivery.

Some researchers are estimating that to meet current and future need, an ambitious target to grow social and affordable rental housing by 950,000 dwelling to 2041 should be set.<sup>19</sup>

Social housing is a small and diminishing housing tenure. Currently, about 4 percent of all households are social housing dwellings, down from over 6 percent in the mid-1990s.<sup>20</sup>

For a small number of low-income people, social housing provides housing security and range of other important social, health and wellbeing outcomes such as improved access to doctors, eating healthier food, feeling less stressed and improved school attendance for children.<sup>21</sup> These outcomes are generally not available for many low-income people living in

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<sup>19</sup> van den Nouwelant, R., Troy, L. and Soundararaj, B. (2023) *Quantifying Australia’s unmet housing need: a national snapshot*, Community Housing Industry Association, Sydney

<sup>20</sup> Martin, C., Lawson, J., Milligan, V., Hartley, C., Pawson, H. and Dodson, J. (2023) *Towards an Australian Housing and Homelessness Strategy: understanding national approaches in contemporary policy*, AHURI Final Report No 401, AHURI Melbourne

<sup>21</sup> See Pibbs, P. and Young, P. (2005) *Housing assistance and non-shelter outcomes*, AHURI Final Report No. 74, AHURI, Melbourne

the private rental market. Research has concluded that the cost of not providing social housing, considering the societal benefits, is significant. It is estimated that the large, but avoidable, annual social and economic costs of Australia's affordable housing shortage will top \$1 billion annually by 2036.<sup>22</sup>

The commitment by the Australian Government to invest \$10 billion in a social housing future fund to create 30,000 new affordable homes over the next five years is welcome. This will complement affordable housing commitments made by state and territory governments. It is acknowledged that pandemic-related inflation of construction materials and labour and materials shortages are impacting the progress of these commitments.

### Private Rental Housing: Legislative Protections and Commonwealth Rent Assistance

Tenants in the private rental market are insufficiently protected by residential tenancies legislation. Along with a lack of supply of affordable private rental properties, tenants can experience short lease periods, eviction without cause and arbitrary rent increases. There is a lack of capacity to modify their homes to meet changing needs as they age. Greater tenancy protection will support improved health and wellbeing outcomes for older tenants and play a role in limiting the growth in poor quality and unregulated alternative accommodation arrangements (e.g., rooming/boarded houses) requiring regulatory government intervention.

We welcome the Australian and state and territory government commitment to provide a better deal for renters announced following the National Cabinet meeting in August 2023, particularly developing a nationally consistent policy on reasonable grounds for eviction, a national standard on rent increases and phasing in minimum quality standards for rental properties.

Commonwealth Rent Assistance (CRA) provides critical income support to millions of low-income households in the private rental market and should be within the scope of the National Housing and Homelessness Plan. Rents in Australia have risen considerably and have never been less affordable. Rents are around 37 percent higher than three years ago. This can be compared to an increase in the overall CPI of about 12 percent.<sup>23</sup> An older person receiving the Age Pension can only afford to rent 0.4 percent of properties, and the percentage of affordable rentals for a person on the minimum wage has dropped to below one percent for the first time.<sup>24</sup>

CRA should be substantially increased to reduce the high rent burdens and cost of living pressures of low-income people in the private market. The 2023-24 Budget contained the first real increase in rent assistance in Australia since 1990. Whilst this was welcome, it was insufficient to breach the substantial gap between actual rents and rent assistance. COTA

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<sup>22</sup> Nygaard, C. (2022) *Cost of inaction: Social and economic losses due to the social and affordable housing shortage*, Working Paper, Swinburne University

<sup>23</sup> SQM Research <https://sqmresearch.com.au/weekly-rents.php?t=1&avg=1>

<sup>24</sup> Anglicare Australia (2023) *Rental Affordability Snapshot: National Report*, 14th edition

Australia recommends that the maximum rental threshold on which Commonwealth Rent Assistance (CRA) is calculated be increased by at least 50%.

The Australian Government should also establish and implement a process to redesign Commonwealth Rent Assistance (CRA) and other policy measures to better alleviate housing stress for people on low incomes in both the short and longer term and implement the reforms. There is some evidence that CRA could be more effective in targeting people in high housing stress and addressing regional housing cost variations.<sup>25</sup> There are questions about the fairness of the payment. Vulnerable groups requiring housing support can be excluded. Only one in three people receiving JobSeeker payment is eligible for CRA. There are administrative hurdles for many people living in share accommodation from claiming CRA.<sup>26</sup> We would agree with the Productivity Commission recommendation that CRA be reviewed to assess all aspects of the design of the payment to improve its sufficiency, fairness, and effectiveness.<sup>27</sup>

### Alternative affordable housing supporting ageing in place.

The primary focus of the National Housing and Homelessness Plan should be to improve access to mainstream affordable housing including expanding social housing, providing protections and support for people living in the private rental market and ensuring that some people can achieve home ownership. However, gradual improvements to access to affordable mainstream housing will be insufficient for some and there is a need to investigate and support alternative housing models that improve choice, enable people to remain in supportive communities and respond to specific needs and preferences.

The limited life span of older people and the lack of options for them to accumulate wealth mean that their need for appropriate, secure housing is immediate and there is little time to wait for the potential development of large-scale housing options. There is a distinct need for increasing the scale of alternative housing models in Australia and some evidence that many lower income renters are interested in these options.<sup>28</sup> Some alternative housing models like shared equity may best suit older people who have some assets and retirement income but are unable to find secure mainstream housing that enables them to age in place. For example, older women who experience divorce or relationship separation at retirement age.

In a housing crisis, alternative models should be investigated and pursued to improve the wellbeing, inclusion, and participation of many low-income people as they age. Most older people want to remain living in their own homes and community as they age and generally

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<sup>25</sup> Ong, R., Pawson, H., Singh, R., and Martin C. (2020) *Demand side assistance in Australia's rental housing market: exploring reform option* AHURI Final Report No. 342, (AHURI, Melbourne).

<sup>26</sup> Azize, M (2023) *Reforming Rent Assistance: Ending Rental Stress Across Australia* (Anglicare Australia, Canberra)

<sup>27</sup> Productivity Commission (2022) *In need of repair: The National Housing and Homelessness Agreement*, Study Report, Canberra

<sup>28</sup> Faulkner, D., Sharam, A., James, A., Tually, S. and Barrie, H. (2023) *Inquiry into housing policies and practices for precariously housed older Australians*, AHURI Final Report No. 406, (AHURI Limited, Melbourne) <https://www.ahuri.edu.au/research/final-reports/406>.

prefer not to move into residential aged care.<sup>29</sup> The ability of people to age in place is not only about their dwelling but also neighbourhood and location. Easy access to amenities, transport, care, and health services are all critically important. Integral to this is the capacity for older people to recover at home after adverse health events rather than remaining for long periods on hospital or moving into residential aged care. Unaffordable, insecure, and unsuitable housing leads to poorer psychological and physical health outcomes. There is a significant link between poor quality housing, low socio-economic status, housing stress, unsafe housing conditions and increased risk of illness and falls.<sup>30</sup> There is a built-in assumption with programs supporting ageing in place that housing occupied by older people is stable, safe, and appropriate.<sup>31</sup>

Alternative affordable housing provision is at a low level in Australia. Policy, practice, and research have paid less attention to exploring the potential of non-mainstream housing models to enable a diversity of housing options. There are a range of financial, legal, planning and policy barriers to new and innovative housing models. Older renters need a more nuanced approach to housing offering viable and affordable alternatives to the generic private rental market.

Some alternative housing models to be developed as part of a National Housing and Homelessness Plan include collaborative housing or co-housing, shared equity, and build-to-rent. The expansion of these models will need to coincide with agreements between Australian governments to planning reforms and public awareness campaigns that promote alternative housing options.

## Conclusion

Australia needs a National Housing and Homelessness Plan with clear targets and milestones. The development and implementation of this plan is an important opportunity to improve the lives of many people whose housing needs are not being adequately met including older people. Whilst the main goals of the plan should benefit all Australians, older people should be recognised as a distinct priority group within the plan with specific targets and funding approaches considered. We look forward to working with you further to progress the Plan and its outcomes.

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<sup>29</sup> See AHURI (2019) *What's needed to make ageing in place work for older Australians*, AHURI, Melbourne

<sup>30</sup> Ong, R., Wood, G., Cigdem-Bayrem, M. and Salazar, S. (2019) *Mortgage stress and precarious home ownership: implications for older Australians*, AHURI Final Report No. 319, AHURI, Melbourne

<sup>31</sup> Cornell, V. (2019) 'Housing implications of individual budget home care models for older renters: an Australian case study', *Journal of Housing for the Elderly*, vol. 33, no. 1: 16-30.