

Housing, home ownership and the governance of ageing

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‘Active ageing’ has become core to ageing policy internationally. This paper argues that housing, and specifically home purchase, is fundamental to the governance of active ageing in liberal welfare states such as Australia, the UK, the US and Canada. Specifically, the paper expands understanding of how neoliberally inflected active ageing agendas are advanced in conjunction with housing consumption, and builds new knowledge of the governance of asset-based welfare, the investor subject, and housing marginality, showing how these practices and identities are governed temporally through ideas about what it means to age well. Arguments are advanced through analysis of Australian government ageing and age-connected housing strategies in the 20 years to 2015. These strategies construct three key connections between housing and ageing. First, housing is framed as a base (or location) for active ageing, with secure, appropriate and affordable housing depicted as enabling participation. Second, home ownership is positioned as an individual responsibility. In this framing home ownership becomes a ‘choice’ and means through which individuals can demonstrate responsibility by self-insuring against the fiscal risks of older age. Third, home ownership is connected to the activation of ideal ageing identities by enabling home owners as productive agers (the home as a form of income) and active consumers (home as a resource to fund prudential and age-defying consumption in older age). Significantly, in framing home ownership as an individual responsibility and choice the importance of structural factors shaping housing access are downplayed. This is a question of key geographical significance, foregrounding an interlinked agenda of not just how, but where, ageing should take place.

KEY WORDS: ageing, active ageing, housing, home ownership, asset-based welfare, governance

Introduction

Active ageing is core to the governance of older age internationally and assumes particular importance in the liberal welfare states of Australia, the UK, the US and Canada where it has been mobilised to promote economic participation and self-provision in later life (Asquith 2009; Biggs and Powell 2001; Moulaert and Biggs 2013). In these countries, neoliberally inflected active ageing agendas define what it means to age well: productivity through participation in paid and unpaid work, healthy (non-)ageing through care of the body, and participation in consumption cultures are key (Asquith 2009; Katz 2001/02; Laliberte-Rudman 2006 2015). Yet, despite the central importance of housing and home to security, independence and identity in later life (Rowles and Bernard 2013), the interconnection between housing, homemaking and consumption (Blunt and Dowling 2006), and the broader promotion by governments in Australia, the

UK, the US and Canada of home ownership ‘as part of the art of responsible citizenship and ethical living’ (Smith 2008, 522), housing and home ownership remain absent within analyses of active ageing. However, a small body of work showing how retirees construct ideal ageing identities through purchasing housing in lifestyle retirement estates begins to point to its potential significance (Bosman 2012; Laliberte-Rudman *et al.* 2009; McHugh and Larson-Keagy 2005; Simpson and Cheney 2007). This paper begins to investigate the absence. Its central contribution is identifying a foundational connection, promoted within government agendas, between housing, home ownership and active ageing, going beyond the purchase of housing in specific retirement estates. From this standpoint, it expands knowledge of the governance of asset-based welfare and housing marginality.

Locating the analysis in Australian government ageing and age-connected housing strategy in the 20 years to 2015, the paper shows that, in this country,

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the act of becoming a home owner is connected with the governmental objectives of promoting individual responsibility for the economic risks of older age. This connection includes, but is not limited to, the growing international policy emphasis on housing equity withdrawals to fund welfare. First, the paper identifies policy connections between housing as a place of dwelling and the capacity of older people to participate in society. Housing is identified as a requirement for active ageing, and a role for state assistance in enabling access to 'adequate' housing is posited. A second set of themes connect home ownership and active ageing, first equating home ownership with 'good' economic choices and valorising home owners as successful agers who have planned well for older age; and second, prioritising the economic value of the owned home, which produces income and funds consumption in older age, thereby enabling home owners as active and 'productive' subjects.

The linking of housing, home ownership and ideal ageing is fraught, framing those outside home ownership as 'non-ideal' agers by positioning home ownership as an individual responsibility and choice while downplaying structural factors shaping housing access. This is an issue of geographical significance, driving an interlinked agenda of not just how, but where, ageing should take place: it centres housing within the performance of ideal ageing, and brings the potential to exacerbate geographically differentiated experiences of older age, as housing markets in some locations provide home owners with greater fiscal support, thereby enabling them to be the type of active consumers that governments value and promote. Conversely, those outside home ownership become defined as 'failed' agers, experience greater direct government intervention in their life opportunities, and are relegated to more precarious housing contexts. While the analysis is located in the Australian context, the shared histories of state-led support for home ownership, growing emphasis on asset-based welfare, and interconnection between active ageing and neoliberal policy agendas suggest that similar forces may be at play in the UK, the US and Canada. The following section introduces active ageing and reviews the place of housing in this discourse. An overview of the research is then provided, and the results are presented.

Active ageing

Active ageing and its related characterisations (positive, healthy, successful, and productive ageing) dominate government approaches to ageing internationally. These discourses, which emerged in the early to mid-1990s, have powerfully reconstructed understandings of old age as a stage of decline through the promotion of health, well-being and activity (Asquith 2009). Although initially imagined through a

health, rights and abilities discourse (Walker and Foster 2013), active ageing has become dominated by a focus on productivity through paid and unpaid work, ongoing education and training (Moulaert and Biggs 2013), and consumption through the purchase of age-defying goods (Katz 2001/02). This paper brings a governmentality lens to active ageing, exploring the moral focus of active ageing discourses and their growing interconnection with neoliberally inflected policy practices.

Governmentality is concerned with processes of government, or the 'conduct of conduct'. Distinct from a focus on government performed through direct relations of control, this approach mobilises the diverse meanings of conduct, including 'to lead, to direct or to guide' as well as 'to conduct oneself' to conceptualise government as 'any attempt to shape with some degree of deliberation aspects of our behaviour according to particular sets of norms and for a variety of ends' (Dean 2010, 16–17). It incorporates efforts to shape the behaviours of groups and individuals as well as the processes, or 'technologies of the self', through which individuals self-regulate to incorporate, re-work or reject these norms (Dean 2010). As Laliberte-Rudman explicates:

From a governmentality perspective, positive aging discourses are conceptualized as a technology of government through which power operates via producing and circulating 'truths' that aim to guide the conduct of individuals and collectives. Shaped within particular thought systems, or political rationalities, discourses shape idealized subjectivities and outline particular practices of the self ... as a means to work towards ideals that ultimately align the values and aims of individuals with those of broader rationalities. (Laliberte-Rudman 2015, 12)

These discourses define the ideal ageing subject, providing a type or model around which individuals might ideally shape their conduct in older age.

Governmentality-informed gerontological research demonstrates the moral nature of active ageing discourses, and the intersection with neoliberal rationalities and policy practices (Laliberte-Rudman 2015). This intersection sees the moral discourses of active ageing deployed by governments and associated institutions (e.g. welfare agencies) to shift the fiscal risks of population ageing onto individuals and is a response to the perceived economic 'burden' of population ageing (Asquith 2009). Here, active ageing is defined through active consumption and economic productivity, particularly through paid work, with the goals of age defiance and risk reduction (Laliberte-Rudman 2006). Constructing the ideal ager as one who self-provides makes individuals responsible for their own economic well-being (Asquith 2009; Conway and Crawshaw 2009; Walker 2008). Conversely, those who experience bodily

decline or become dependent on government welfare are depicted as failing in their responsibilities (Kemp and Denton 2003; Moulaert and Biggs 2013). Notions of responsibility are central to the circulation and reproduction of these agendas, with emphasis on individual rights, duties and obligations (Moulaert and Biggs 2013, 34). Specifically, the responsibility is 'to invest appropriately to create a post-work income that will enable him or her to live well in later life' (Gilleard and Higgs 2000, 197). These practices are part of a broader individualisation of risk in advanced liberal states (e.g. Rose 1999, 158–60; Dean 2010, 194–5) which encourages individuals to view their life outcomes, whether positive or negative, as a product of their own choices (Moulaert and Biggs 2013, 32). This individualises risks that might have previously been understood as originating in structural disadvantage (Conway and Crawshaw 2009, 388).

In this paper I bring housing into this analysis, suggesting that housing, and specifically home ownership, is a key site and practice through which active ageing is conceptualised and affected within government policy. The following section highlights research that shows how active ageing is affected through the consumption of housing within active retirement estates. This work is an important foundation for the argument advanced in this paper.

Housing and active ageing

A small but significant body of work identifies connections between housing and the performance of ideal ageing subjectivities, highlighting the mobilisation of active ageing discourses in the promotion and consumption of 'lifestyle' retirement estates. Laliberte-Rudman's analysis of ideal active ageing identities in Canadian newspapers provides a useful device for interpreting these connections. The first idealised active ageing subject, the age-defying consumer, 'makes occupational and consumer choices, beginning in mid-life, aimed at maximising his or her retirement lifestyle and body' (2006, 190). This subject is apparent in the way retirees understand housing purchases in active-retirement estates. McHugh and Larson-Keigy (2005, 247), for example, show that purchasers in US Sunbelt retirement communities often 'thought themselves to be pioneers forging a new way of life, disproving stereotypes of older age as decline and decrepitude', while Grant (2004, 233) shows that living within such estates can support the development of identities based around 'productive, active and successful aging'. These associations are fostered by the design and marketing of estates, which promote active ageing through the types of activities offered, community policies and age-friendly design (Bosman 2012; Laliberte-Rudman *et al.* 2009; Simpson and Cheney 2007).

A second ideal ageing subjectivity, the prudential consumer, 'who, beginning in mid-life, proactively

maximises his or her sense of security for the future' (Laliberte-Rudman 2006, 190), is also activated through housing consumption. The emphasis here is on the physical appropriateness of housing for older age. Laliberte-Rudman's prudential consumer will move to:

specialised 'seniors housing' while still in 'relatively good health', so 'avoid[ing] the stress of moving to a nursing home late in life' and ensuring the ability to 'age in place with comfort and dignity'. (Laliberte-Rudman 2006, 190)

Such housing would include accessibility features 'to accommodate potential future bodily decline' (Laliberte-Rudman *et al.* 2009, 20). Tulle and Mooney's (2002, 698) UK-based analysis suggests that such practices support a 'competent, forward thinking and independent' subjectivity, while Bosman's (2012, 166) Australian research shows that active retirement estates support production of 'independent and self-reliant subjects' who are not 'a burden on family, neighbours, the community or the state', through provision of structured activities and learning opportunities. In a period when neoliberal policy imperatives situate ageing 'poorly' as a personal risk, prudential consumers insure their future by purchasing housing and a community environment that is age appropriate.

As this overview suggests, there are strong connections between the production of idealised ageing identities and housing consumption. In this paper I expand these understandings by identifying a more foundational connection between housing, home ownership and active ageing: rather than requiring the purchase of housing within specific, active retirement estates, government active ageing discourses are focused dually around, first, housing as a stable basis for social and economic participation, and second, promotion of home ownership. These connections underscore a broader articulation between active ageing and the historical framing and promotion by governments of home ownership as a normalised act by a responsible citizenry (Smith 2008), a phenomenon noted in the US, the UK, Canada and Australia, and which is exemplified in the growing international importance of asset-based welfare (Doling and Ronald 2010).

The research

The Australian context

Active ageing and its allied concepts were core to Australian government ageing strategies throughout the review period (1996–2015). In Australia, active ageing has been focused around three core themes: economic productivity and workplace participation; lifelong learning, education and training; and the

importance of healthy lifestyles and physical activity (Andrews 2001; DoHA 2012; EPSA 2011a 2011b 2011c).

In these strategies, participation is 'good' for the nation, with economic modes of participation especially valued as minimising the fiscal risks of population ageing. Prevalent discourses have emphasised the responsibilities of older people to remain physically and economically active, and ensure self-provision of needs in later life (Asquith 2009). Reflecting the international context, and as outlined above, this individualisation of risk is an outcome of the framing of population ageing as a 'problem' and a 'deficit that must be managed, primarily by individuals' (Asquith 2009, 255–56; and see Aberdeen and Bye 2013). Australia's ageing strategies are allied with a broader international move towards asset-based welfare, where:

Individuals accept greater responsibility for their own welfare needs by investing in financial products and property assets which augment in value over time. These can, at least in theory, later be tapped to supplement consumption and welfare needs when income is reduced, for example, in retirement, or used to acquire other forms of investment such as educational qualifications. (Doling and Ronald 2010, 165)

Housing is pivotal due to its status as a key repository for private savings, leading Yates and Bradbury (2010, 193) to describe housing as the 'fourth pillar of social insurance' in Australia. Stated policies prioritising home ownership through targeted financial support and tax benefits underpin this system in home-owner-dominated states like Australia, the US, the UK and Canada (Balchin 1996; Berry 1999).

Home ownership is the dominant housing tenure in Australia and is particularly prevalent among older and wealthier households. While two-thirds of all households are owner occupiers, approximately 80% of older Australians own their home (Productivity Commission 2015). A recent downturn in home ownership has impacted on younger households. Cohort comparisons show that home ownership declined 15% among households aged 24–34 between 1976 and 2011, and that there is little 'catch up' with previous generations as they age (Yates 2011). Financial deregulation, tax concessions to owners and investors, and decreasing housing affordability have driven these changes (Yates 2011), advantaging higher-income households and those who are already home owners. Older home owners are at a particular advantage, having seen the greatest asset rises across their period of home ownership (Productivity Commission 2015). Value growth particularly advantages those in high-value locations. It also widens the wealth gap between older home owners and those in the private rental market. It

especially advantages the top quintile of households by income and wealth who are also more likely to own additional investment property (Wilkins 2016). Conversely, those most disadvantaged are older people who have had 'working lives ... characterised by low paid and often insecure employment' (Petersen *et al.* 2014, 13), and women, for whom the gendered pay gap and family responsibilities have led to lower paid and more precarious work. These groups are at greatest risk of homelessness for the first time in later life (Petersen *et al.* 2014).

Research methods

This paper reports on a critical discourse analysis of key ageing and age-related housing strategy papers released by the Australian federal government between 1996 and 2015. Following Fairclough's (1992, 2003) analytical approach, the aim was to identify the master discourses or rules governing this body of texts. Twenty documents of three types were reviewed (see Table 1):

1. Those presenting a national 'ageing strategy', including government-authored documents (Andrews 2001; DoHA 2012; Swan and Butler 2012) and commissioned reports from the Advisory Panel on the Economic Potential of Older Australians (EPSA 2011a 2011b 2011c).
2. Reports released by government bodies, ministers and departments (e.g. the Department of Treasury, Ministers of Ageing and related portfolios, and Senate Committee reports).
3. Reports released by the Productivity Commission, the Australian government's 'independent research and advisory body'.

Documents were identified through reviews of scholarly and policy-focused writing on ageing in Australia, such as referenced in this paper; interviews with ageing and housing advocates which were undertaken for a broader phase of the research; and through searching government websites and the National Library of Australia database, which includes archives of government policy and research. Documents were selected based on authorship and publication (federal government, a government department or report commissioned by one of these bodies) and their significance within national ageing discourse. These documents represent 'moments of crisis' (Fairclough 1992, 230), instances when the government and related agencies have sought to define the ageing 'problem' and articulate its solutions.

Analysis identified how housing figured within constructions of active ageing. Reflecting the governmentality framing, active ageing discourses were understood as providing 'morally-laden messages that shape possibilities for being and acting' in older age (Laliberte-Rudman 2006, 184).

Table 1 Overview of reviewed documents

Title	Author/producing body	Year	Party in government, date of release	Pages	Abbreviation (citation) ^a
Recognising older Australians (budget statement)	Peter Costello, MP, Treasurer of the Commonwealth of Australia, et al.	1996		25	(Costello et al. 1996)
<i>The national strategy for an ageing Australia: independence and self provision</i> (discussion paper)	Bronwyn Bishop, MP, Minister for Aged Care	1999		71	(Bishop 1999)
<i>National strategy for an ageing Australia: an older Australia, challenges and opportunities for all</i>	Kevin Andrews, MP, Minister for Aged Care	2001	Liberal	69	NSAA (Andrews 2001)
<i>Australia's demographic challenges</i>	The Treasury	2004		28	
<i>A more flexible and adaptable retirement income system</i>	The Treasury	2004		15	
<i>Australia's future tax system: retirement income consultation paper</i>	The Treasury	2008		50	
<i>Australia's future tax system: consultation paper</i>	The Treasury	2008		290	
<i>Australia's future tax system – the retirement income system: report on strategic issues</i>	The Treasury	2009		71	
<i>A good house is hard to find: housing affordability in Australia</i>	Select Committee on Housing Affordability in Australians	2008		226	Senate (2008)
<i>Realising the economic potential of senior Australians: changing face of society</i>	Advisory Panel on the Economic Potential of Senior Australians	2011		27	EPSA (2011a)
<i>Realising the economic potential of senior Australians: enabling opportunity</i>	Advisory Panel on the Economic Potential of Senior Australians	2011		58	EPSA (2011b)
<i>Realising the economic potential of senior Australians: turning grey into gold</i>	Advisory Panel on the Economic Potential of Senior Australians	2011	Labor	53	EPSA (2011c)
<i>Caring for older Australians 1</i>	Productivity Commission	2011		138	Productivity Commission (2011)
<i>Caring for older Australians 2</i>	Productivity Commission	2011		566	Productivity Commission (2011)
<i>Government response to the final report of the Advisory Panel on the Economic Potential of Senior Australians</i>	Wayne Swan, MP, Deputy PM and Treasurer; Mark Butler, MP, Minister for Health and Ageing	2012		15	Swan and Butler (2012)
<i>Living longer, living better</i>	Department of Health and Ageing	2012		38	DoHA (2012)
<i>An ageing Australia: preparing for the future</i> (overview)	Productivity Commission	2013a		19	Productivity Commission (2013a)
<i>An ageing Australia: preparing for the future</i>	Productivity Commission	2013b		329	Productivity Commission (2013b)
<i>Housing decisions of older Australians</i>	Productivity Commission	2015		232	Productivity Commission (2015)
<i>Out of reach? The Australian housing affordability challenge</i>	The Senate Economics References Committee	2015	Liberal	461	Senate (2015)

^aProvided for documents where citation details do not readily indicate document title.

Documents were first coded to foreground master discourses and concerns, identifying key dimensions of active ageing (and broader neoliberal) discourses, as outlined above, particularly participation and responsibility. Second, documents were coded to identify the significance of housing and home ownership. Informed by housing research showing the interconnection between home ownership and citizen responsibilities in liberal welfare states, and ageing research showing the performance of active ageing through housing consumption, initial attention was on the framing of home ownership. This focus broadened as the importance of housing as a location for the governance of older age emerged. Through this iterative process the centrality of housing and home ownership to the governance of ideal ageing emerged. The two themes in this paper draw directly from this coding process. The first shows housing depicted as a prerequisite, and location, for active ageing. The second shows the centrality of home ownership to active ageing across two sections: the first showing the framing of home ownership as a choice and responsibility, and the second exploring the economic valuing and benefits of home ownership and how these activate active ageing subjectivities. Across these themes, home ownership is positioned as evidence of successful ageing to the extent that home ownership itself becomes a form of active ageing. Quotes are emblematic of a broader theme unless otherwise indicated.

Results

Housing as a secure location for active ageing

Housing is central in strategy for an actively ageing Australia, with secure, appropriate and affordable housing identified as enabling socially and economically valuable forms of participation. This theme situates housing as an essential basis for successful ageing at an individual and national scale, emphasising housing as a place that provides a stable and secure living environment and a location for active ageing. These themes are strongest in the government-authored ageing strategies (Andrews 2001; DoHA 2012) and commissioned EPSA reports (2011a 2011b 2011c). The National Strategy for an Ageing Australia (NSAA), for instance, advances:

the need for age-friendly infrastructure and community support (including housing, transport and communications), to enable greater numbers of older Australians to participate in and remain connected to society. (Andrews 2001, 1)

Housing, and specifically 'housing design, location and availability', is identified as one of a series of infrastructure considerations required to

remove barriers to participation (Andrews 2001, X). NSAA housing-related goals are characterised as goals of participation, with housing a component of the 'public, private and community infrastructure [that should be] available to support older Australians and their participation in society' (Andrews 2001, 34).

The Labor Party's ageing/care strategy (DoHA 2012, 36) similarly notes that 'Housing, particularly home environments, are fundamental to older people's capacity to participate in society'; while the EPSA reports identify housing as one of 'four key enablers' ensuring 'the opportunity for older Australians to continue contributing to society, to the workplace and to their own wellbeing to an extent not previously experienced' (2011b, v). EPSA (2011b) (which takes 'housing' as a key focus area) advances the importance of 'appropriate (affordable, secure and suitable) housing' in achieving active ageing:

The housing circumstances and environments of older people significantly affect their life choices as they age. The ability of seniors to access health and community care, participate socially and in paid employment, and live the kind of longer later life that they value is premised on them occupying housing that is stable, affordable and suitable for their needs. (EPSA 2011b, 19; see also EPSA 2011c, 13)

Appropriate housing is connected with social participation and healthy ageing. Tenure, affordability and security are identified as particular challenges facing older renters, and therefore a 'threat' to 'the ability of senior Australians to realise their potential' (EPSA 2011b, 19).

As these excerpts capture, ageing strategies across the review connect housing with social and economic participation. Housing is valued as a residential location, and 'ideal' housing is associated with four key values – security, affordability, location and design – dimensions identified as underpinning the capacity for participation in older age. This conceptualisation of housing is mobilised to advance the importance of all individuals having access to a basic standard of housing, a perspective allied with critical research that identifies the multiple social and economic challenges brought by insecure housing (Hulse and Milligan 2014). This framing underpins government commitments to ensuring 'adequate' housing for those in need through schemes including Commonwealth Rent Assistance (paid to qualifying individuals within the private rental market and community housing sector), the National Rental Affordability Scheme and National Affordable Housing Agreement. Imbrications between these programmes and the governance of ideal ageing through the promotion of activity and choice are discussed in the final section of this paper.

Home ownership

The previous section showed housing framed as a locational base for active ageing. This section focuses on housing tenure and specifically home ownership. The shift from housing to home ownership marks a different way of valuing housing. More than a site of residence that secures the capacity to participate, the owned home becomes bound up with the governmental objectives of active ageing, and specifically the promotion of individual responsibility. This section has two parts. The first identifies the central discourse of home ownership as choice and responsibility. The second identifies values associated with home ownership, showing that the economic valuing of home underpins the activation of ideal active ageing subjectivities.

Choice and responsibility Home ownership was depicted as a central individual responsibility, 'choice' and outcome of individual agency across the review. This framing emerged in conjunction with a growing emphasis on economic self-sufficiency in older age, which was a key theme from the mid-1990s following the election of the new Liberal government. This government placed early emphasis on superannuation and private savings, with the Treasurer observing in 1996 budget papers that while the pension provides an 'adequate safety net', 'greater self-provision will allow retirees to maintain a standard of living more in keeping with their pre-retirement lifestyle' (Costello *et al.* 1996, 2). Though there is no specific mention of home ownership, the private home's status as the key repository of private savings makes it an assumed presence. Home ownership is explicitly identified in discussion papers in the lead-up to the NSAA. The *Independence and self provision* paper seeks to 'send a clear message to individuals that they may be able to influence the level of their income in retirement' (Bishop 1999, 54). It situates investment as an individual responsibility and 'choice', and flags owner-occupied housing as core; an important vehicle for private savings and part of the 'third pillar' of the retirement income system (Box 1a). While those who make this choice, who recognise the 'responsibility to make provision for themselves' (Bishop 1999, 3), gain access to 'a higher level of income in retirement' and greater choice, those who do not become dependent on public resources which simply ensure 'adequate support for those most in need' (Bishop 1999, 19). More broadly, self-provision is depicted as underpinning the government's capacity to cover expanding costs associated with population ageing (Bishop 1999, 7–8) and in this sense is framed as a responsibility to the fiscal sustainability of the nation.

'Choice' figures strongly across all reports. In Bishop's (1999) *Independence and self provision* paper the term appears 36 times (through terms including choice, choose, choosing) across 65 pages.

However, the only responsible choice identified is that of saving towards retirement. Choices are similarly defined and restricted in the NSAA: early retirement is a choice that many pursue, 'but not one that is financially adequate for most people', whilst home ownership is the 'best' choice for security. Box 1a captures the attribution of positive moral values to the 'choice to take part' in financial planning and to 'save', including through housing. Significantly, this practice is positioned as common sense with special recognition afforded to the 'centrality of home ownership to financial security particularly in older age' (Andrews 2001, ix). These themes continue in the EPSA reports, with connections made between ageing well and housing choices, with housing options positioned as a product of good economic choices and planning, and the benefits of home ownership expounded and naturalised (Box 2). More recently, the Productivity Commission (2015) discusses home ownership and other 'precautionary savings' in terms of rational decision-making. Identifying barriers to rational decision-making, it lists individual 'cognitive constraints' such as myopia and information deficiencies, arguing that these factors can lead to older people making sub-optimal choices. Across the review, emphasis on 'choice', 'planning' and rational decision-making reconfigures failure to achieve home ownership as an individual problem.

Enacting the neoliberal intent of the reviewed documents, self-provision is rarely enforced (though there is an element of this in compulsory employer superannuation). Rather, the government's role is educative, ensuring that individuals are aware of their responsibility to self-provide and have sufficient information to inform rational decision-making (Andrews 2001; EPSA 2012c; Swan and Butler 2012; Productivity Commission 2015). While this agenda encouraging responsibility is occasionally overt (Box 1b, c), more often it is simply built into policy settings favouring home ownership. For example, the social security, employment, taxation, health and aged care 'systems provide a consistent message' to the community about the nature of 'good' decision making in older age (Box 1c). Specifically, home ownership is both 'tax preferred' (Bishop 1999, 21) and exempt from pension assets tests. As the Productivity Commission (2015, 37) notes:

A fundamental principle in economics is that rational decision making and well-functioning markets lead to the most efficient outcomes for individuals and the community. However, those pre-requisites are not always present, and in some cases government intervention may be warranted to improve on the market outcome.

These policy decisions create home ownership as a 'good' investment decision. This normative policy

Box 1 Key excerpts from the National strategy for an ageing Australia (2001) and associated discussion papers

1a. 'Choice' and individual responsibility: excerpt from the 'Independence and self provision discussion paper'
While there is a compulsory SG [superannuation guarantee] system operating for employees, most individuals still have a wide range of *choice* about how they save, how much they save and how they use those savings, including for their retirement. Individuals can *choose* between many different forms of saving and can *choose* the vehicles most suited to their needs [including housing, as explained on pg 61]. For individuals this range of *choice* carries with it not only the ability to make decisions but also *significant individual responsibility* for saving towards retirement while in the labour force, recognising the contribution made by compulsory superannuation for many people.

Source: Bishop (1999, 19, emphasis added)

1b. Emphasising the government's educative role

With the population ageing it will be *important for the community to understand the value of saving* throughout life in order to achieve a level of retirement income, adequate to their own needs. Across all age groups, the community needs to be better informed on financial planning matters. Promoting *informed and positive attitudes and practices regarding home ownership* and/or investment in income producing assets is important . . . It is never too late or early to start saving to fund retirement income. Across all age groups, *the community needs to be better informed on financial planning matters*. The key message is that *planning and commitment is required* to set aside money in order to generate financial gains for later use.

Source: Andrews (2001, 12–13, emphasis added)

1c. Creating a responsibilised citizenry

Working towards ensuring that the social security, employment, taxation and health and aged care systems provide a consistent message about the desirability of, and support for, private savings as a major part of retirement income; Continuing to educate the community on the benefits of building their own resources through superannuation or other savings/investment options to support a higher standard of living in retirement; and Ensuring that information is available, and mechanisms are in place, to support skilful and secure management of retirement assets by individuals and by financial institutions over the longer term.

Source: Andrews (2001, 15)

1d. Normalising homeownership: the example of income calculations

. . . fully retired people do not face work-related expenses such as clothing and transport costs, while the major costs of raising children and paying off the mortgage generally would be in the past. Therefore, a replacement rate of 84 per cent is in the range independent experts consider to be appropriate.

Source: Treasury (2004a, 12; 2004b, 5)

framing is affirmed in Treasury documents which make it clear that retirement income calculations assume home ownership (Box 1d).

Economic values and the activation of active ageing identities This section further considers the owned home, examining the valuing of home ownership across the documents to identify the benefits imagined to flow to those assuming the 'responsibility' of home ownership. Economic values are centralised and connected with the activation of ideal, active ageing identities.

Research shows that the house-as-home is both a place (the house) and 'an idea and an imaginary that is imbued with feelings' (Blunt and Dowling 2006, 2). In the Western imagination the 'ideal' home is associated with feelings of security, comfort and belonging, and is widely connected with family and children (Blunt and Dowling 2006). It is also imagined as a private space. These broad understandings of home were acknowledged to some extent across the review, but were overwhelmingly associated with the owned home. Other tenures were contrastingly described as 'housing' or 'accommodation' and rarely

associated with these values (indeed, the absence of 'security' from rental housing was widely noted (e.g. Andrews 2001; EPSA 2011b; Senate 2008 2015). This normalised association between home values and 'ownership', as in the phrase 'home ownership', is core to the 'significant cultural purchase' of this tenure (Blunt and Dowling 2006, 93) and is further evidence of the normalisation of home ownership within government discourse.

The value most strongly connected with the owned home was security. This theme was most widespread, discussed in greatest detail, and connected with the bulk of policy-making. While research shows that home as a site of security can be conceptualised through diverse modes including security of being (i.e. ontological security; Dupuis and Thorns 1998), security of property (through the right to control who and what enters the home; Milligan 2009), and security of tenure (Hulse and Milligan 2014), across the review it was conceptualised very narrowly and predominately through three modes: the dominant theme was economic security, a secondary theme was physical security/safety and a minor theme was

Box 2 EPSA reports

Connecting ageing well and housing choices

Everyone's financial circumstances are different. Early and flexible financial planning supports greater choice and self-management. Our financial position can limit or boost our options, affecting our capacity to enjoy life. It also impacts on our housing options. Without secure housing, older people face uncertain lives.

Source: EPSA (2011a, 9)

Ageing well means planning ahead for life transitions – planning finances, and making choices about education, work (both paid and unpaid) and housing. It's about making choices to remain fit and healthy, choosing to be connected with family and friends, and being part of the community.

Source: EPSA (2011a, 9)

Home ownership lowers housing costs in retirement, and Australia's high rates of home ownership are important in maintaining living standards and preventing poverty among seniors.

Source: EPSA (2011b, 19)

tenure security. The first (and most prevalent) of these values, economic security, is the focus of this section¹ Depictions of home as a site of economic security were connected exclusively to the owner-occupied home and constructed home: first, as a site of residence with no regular, ongoing costs; second, as an asset that can be sold or rented to another party to generate income; and third, as an asset whose equity can be accessed through new financial products to generate income. Through these three modes the owned home is framed as both freeing up and creating retirement income and hence enabling home owner retirees access to greater lifestyle choices and consumption possibilities (see Toussaint and Elsinga 2009 for further discussion of these ways of activating housing within asset-based welfare models). Government emphasis on economic values is common in nations pursuing the expansion of asset-based welfare regimes (Fox O'Mahony and Overton 2015). In this section, I show how emphasis on economic value intersects with the governance of ageing, creating older home owners as active agers through the activation of productive (the home as income producing) and consumer identities (spending this income).

The owned home as a site of residence was the most widespread and historically consistent mode of economic value (and form of security) associated with home. Home was valued as a physical location with no regular, ongoing costs and was explicitly connected to home ownership:

Because the majority of older Australian households own their homes outright, their housing costs are typically very low, yet they enjoy the benefits from continuing to live in their homes ... This source of value (relative to overall household expenditure) becomes markedly more important with increasing age. (Productivity Commission 2015, 56)

The owned home is positioned as largely cost neutral (though the costs of maintaining housing are recognised

in the documents). The privately rented home, by contrast, is depicted as a financial drain. Characteristic of the broader discourse is the normalising of home ownership as the pinnacle of the housing career. This understanding is enshrined in retirement income calculations, which assume home ownership (e.g. Treasury 2004a 2004b). The owned home from this perspective provides economic security by freeing up income, ensuring greater disposable income and discretionary spending in older age. In this way, the owned home enables home owners to be active consumers, facilitating the purchase of 'age-defying' or 'prudential' goods as they plan for older age.

The second mode of economic security sees the owned home valued as an asset that can be sold or rented to pay for costs associated with moving to 'age-appropriate' housing (EPSA 2011b; Productivity Commission 2015). Here the capacity for housing to become a liquid asset is valued, with the result that those who own higher value housing gain proportionally greater benefits than those with lower cost housing. These funds can be used to purchase a new house, or bonds for retirement villages or nursing homes, with residual funds increasing income in retirement. EPSA (2011b, 22) emphasises connections between this income and participation:

For home owners, one option is to sell and move to smaller and more manageable housing, closer to support services and care facilities, and release funds that can be used to improve participation in later life.

The Productivity Commission (2015, 58) similarly connects consumption capacity with housing equity. This theme appears across the review and produces older home owners as prudential consumers equipped with the financial resources to make 'appropriate' choices for housing and care that reduce the risks of ageing, for example, purchase within an 'active lifestyle community' (Bosman 2012) or 'age appropriate' housing (Tulle and Mooney 2002). The

capacity to generate income through rent additionally produces home owners as productive agers. In achieving the responsibility of home ownership, home owners become financially equipped to manage the health and social risks of older age. The owned home is thus mobilised as a mode of individualised risk management (cf. Dean 2010; Rose 1999).

The third way that home is activated as a site of economic security is through new financial products that enable home owners to access, and spend, the equity in home. The capacity to make a proportion of the home 'liquid' whilst retaining overall ownership and rights to inhabitation is the focus. These funds are depicted as enabling 'choice' in lifestyle (framed as consumption) and care in older age. 'Baby boomers' are distinguished in some reports as deserving and desiring a higher quality lifestyle (e.g. EPSA 2011b; Andrews 2001), with the capacity to access home equity central to this. This theme is most widespread in Productivity Commission reports that canvas options for funding income (pensions) and care provision into the future. These reports advocate the inclusion of home ownership within asset tests and explore mechanisms for expanding the use of housing equity to fund old-age care (Productivity Commission 2011 2015). Emphasis is on the capacity of home owners to contribute to the costs (risks) of older age, and the necessity of this for government budgets in the context of population ageing. Discussing aged care, the Productivity Commission (2011) posits that equity withdrawals may be utilised 'to pay for additional services over and above the approved care' (2011, 7). This suggests a system where home owners are equipped with greater spending power, and hence choice, of care in older age, activating their capacity as prudential agers to much greater extent than non-home owners. Parallel practices are evident in the UK, where the use of housing equity to boost income and fund long-term aged care has contributed to the expansion of mortgage equity release to around one-fifth of all mortgage lending (Toussaint and Elsinga 2009).

At the same time, equity withdrawal can enhance lifestyle choices. Using the Association of Superannuation Funds of Australia's 'standard income benchmarks for "modest" and "comfortable" retirement lifestyle standards' the Productivity Commission (2015) calculates:

whether older Australians below this standard — or between the two standards — could use a debt-based equity release product to reach and maintain these income levels over the rest of their lives, without the size of the debt exceeding the value of their home (negative equity) (146–7).

It concludes that for 90% this is viable. Deconstruction of these calculations reveals an emphasis on enhancing retirees' consumption

capacity. These income thresholds (modest/comfortable) are drawn from a university report (Saunders *et al.* 2004). In the original, the 'modest' income level was termed 'Modest but Sustainable', whilst 'comfortable' was 'Comfortably Affluent' (Martin 2015). The 'modest' income provides ample space for lifestyle-based consumption, including budgets for domestic travel, regular eating out and alcohol consumption. 'Comfortably affluent' consumers are enabled at very high levels of consumption which, as journalist Peter Martin (2015) elaborates, would be beyond the reach of 'most working Australians'. The use of home equity to meet these income standards, and particularly the 'comfortably affluent' retiree, is arguably geared toward enhancing spending capacity. My purpose here is not to suggest that retirees do not have the right to these higher levels of income and consumption. Rather I am interested to foreground the connections between ideal income assumptions, the promotion of home ownership and lifestyle-related consumption in older age, practices that we have seen are connected with idealised ageing subjectivities.

Discussion and conclusions

Employing a governmentality framing, this paper has shown the centrality of housing and home ownership to the governance of ageing in Australia, with housing constructed as the central location or base for ideal ageing, while the act of becoming a home owner is framed as core to the performance of ideal ageing. In this discourse the successful ager is, by definition, a home owner. This discourse expands Australia's home owner culture, imbricating the pursuit of home ownership with the governance of ageing, and framing this as a solution to the 'problem' of population ageing. This represents a more foundational and far-reaching connection between ideal ageing and home ownership than identified in previous research, which has focused on the purchase of housing in specific lifestyle retirement estates, and underscores a shift from viewing housing as a consumption good towards understanding housing as an investment, and home ownership as an investment practice. From this base the research has expanded understandings of the discursive governance of asset-based welfare and housing marginality, showing that these practices have a temporal dimension. A further contribution is the identification of a geography of ideal ageing. While the research is located in a close analysis of Australian policy discourse and is therefore not fully generalisable, it is believed that the identified trends reflect wider discursive patterns at play across the liberal welfare states of Australia, the UK, the US and Canada. Some of these connections are identified in this final discussion.

First, the paper broadens knowledge of the governance of asset-based welfare, identifying the central subject positions through which home

ownership is promoted as a form of welfare in later life. In the home owner societies of Australia, the UK, the US and Canada, home ownership has long been promoted by governments as evidence of responsible citizenship (Smith 2008) and respectable adulthood (Fox O'Mahony and Overton 2015). More recently, in a move common to the development of asset-based welfare regimes across these nations, the economic values of home ownership have been prioritised over the socio-cultural meanings of home (Forrest and Hirayama 2015). In this context, the responsible investor has emerged as a central subject position (Langley 2006). This paper has shown that these practices and identities have a temporal dimension, activating not just the responsible citizen but the responsible, successful and active ager. Older home owners become successful agers through two key modes: productive agers whose home is a form of income, and active consumers mobilising this income to fund prudential and age-defying consumption. To this extent, the policy discourse inserts the promotion of home ownership and asset-based welfare into a set of ageing practices and performances that already have strong cultural purchase across the Anglosphere.

Second, the paper expands understandings of the governance of housing marginality. Discourses that connect home ownership with ideal ageing position non-home owners as non-ideal agers. The failure of this group to achieve home ownership is framed as an outcome of poor planning and choices: they become 'vulnerable' seniors (Laliberte-Rudman 2006) and 'flawed' agers (Conway and Crawshaw 2009) who constitute a fiscal risk to the nation. The policy consequences of this move are significant. First, government is absolved of responsibility for housing insecurity, such as is experienced by low-income older people in the private rental market. Instead this group are seen as bearing risks born of a failure to achieve home ownership. Second, dependency framing becomes a rationale for the mobilisation of housing welfare policies as technologies of participation. Rather than provide secure, direct housing assistance (e.g. social housing), emphasis is on market-based solutions (e.g. rental assistance). These programmes make recipients active consumers of private rental housing, introducing 'choice' and the effort, education and exercise that involves' (Dufty-Jones 2016, 445), supporting the creation of new and 'active' consumer subjects (see Flint 2004 for a parallel UK analysis). However, while market-based housing solutions such as rental assistance are framed as evidence of government assuming welfare responsibility for non-home owners, Morris (2013) shows that these private market solutions condemn many older tenants to a marginal social and economic status. Similar trends are noted in the UK and the US, where declines in social and affordable housing push older households into the private rental market where

they face unaffordable rents and housing insecurity (Crane and July 2014). A discourse of dependency and the subject position of the 'flawed consumer' naturalises this marginality at a population scale. As this paper again shows, these identities have a temporal dimension: the flawed ager naturalising the marginality of older non-home owners and lending support for the retrenchment of direct housing assistance to ageing populations – a group hitherto distinguished as deserving of state support.

A third contribution of the research is the identification of a conceptual and spatial geography of ideal ageing centred on housing. In this framing secure, affordable and 'age appropriate' housing provides a launch pad for the performance of active ageing, ensuring agers who contribute, rather than constitute a burden, to society. Appropriate ways of valuing this housing-as-home are also proscribed, with economic values foregrounded as underpinning security in later life. From this framing the owner-occupied home emerges as the natural location of ideal ageing. Next, in emplacing older age, this conceptual geography produces a spatial geography of ideal ageing. Home ownership is one axis of difference, while housing value creates a second: home owners and those who own higher value housing (often located in central city, high-amenity regions), more readily achieve the hallmarks of 'good' ageing than non-home owners and those who inhabit regions experiencing economic slowdown. In Australia home value declines with remoteness. There are also differences within cities, with prices typically higher in inner cities than outer regions. Similarly, in the UK housing prices tend to be stronger in London and the South East (Montgomerie and Büdenbender 2015). These differences mark the potential for spatial inequality in ideal ageing, which is naturalised by the framing of home ownership as a common-sense individual responsibility and insurance against the risks of older age. These inequalities will be amplified by the expansion of asset-based welfare and the development of new financial products that facilitate equity withdrawals from higher value homes to fund consumption and a 'higher quality' of care in older age. They will be further amplified by growing housing affordability challenges which advantage home owners but disadvantage renters and those seeking to buy (Hollanders 2016). For non-home owners, and home owners living in low-value housing, at stake is not only their future income and housing security, but also their public evaluation as responsible and independent older citizens.

The dependence on homeownership as a welfare base and source of identity in later life raises a series of interconnected challenges. First, active ageing agendas already extend the demands of ageing into earlier phases of the life course, demanding 'savings, private pensions, insurance and other investments' (Kemp and Denton 2003, 738). Home ownership

extends these demands, requiring that individuals invest early or risk extending mortgage costs into retirement. However, the drive for home ownership is challenged by the increasingly unaffordable nature of housing in many countries, and particularly in high-amenity regions that achieve the type of price increases that asset-based welfare systems depend upon. Second, these policies have intergenerational implications, with older generations accumulating not only their primary home but also additional residential investment properties, while younger generations are increasingly likely to be long-term renters. While there is clearly some potential for intergenerational exchange after the death of a parent (as parental estates fund children to access home ownership), the use of housing equity to fund retirement may significantly diminish these resources. At present, it is unclear how this dynamic will play out over time. One possibility is that home ownership becomes increasingly concentrated within very wealthy families, whilst growing proportions of the population are excluded from the security afforded by home ownership. These tensions underpin questions about the long-term viability of home ownership as a pillar of the welfare system (Yates and Bradbury 2010; Montgomerie and Büdenbender 2015; Forrest and Hirayama 2015). A key concern is the prospect of growing proportions of older people lacking the economic resources to fund a secure retirement. The dependence of asset-based welfare models on the growth, or at least stability, of asset values, a factor that is difficult to guarantee in a period of global economic uncertainty, accentuates these risks. The research in this paper suggests that ideal ageing identities are also at risk, the sustained political centrality of home ownership making ideal ageing increasingly elusive to growing portions of future generations. Of course, such vulnerability is also shaped by the degree to which discourses imbricating home ownership and ideal ageing are adopted by individuals. Core to the governmentality approach is recognition that people incorporate, rework and reject discursive norms. Research questioning the extent to which home ownership shapes subjectivity in later life, or ideal ageing shapes attitudes to home ownership among younger people, would be a fruitful extension of this work.

Acknowledgements

This research was funded by an Australian Research Council DECRA Fellowship. I am grateful to Dallas Rogers and Andrew Gorman-Murray for their generous comments while this paper was in preparation, and to Dallas for fruitful discussions of governmentality and housing. Thanks also go to the anonymous referees and Editor, whose insightful comments have improved the final argument. Any shortcomings are, of course, my own.

Note

1 The theme of physical safety/security interconnected with broader discussions about the nature of 'appropriate' housing in older age and was connected with some policy-making, for example, the promotion by government of universal design guidelines (Swan and Butler 2012). It was not connected with housing tenure to any great extent, but rather was seen as an essential feature of housing that underpins the capacity of older people to participate in society. To this extent, it connects most strongly with the discussion in the first empirical section of this paper. This theme is not discussed in detail in this paper, but is interrogated by others elsewhere (see Tulle and Mooney 2002). The second value, home as a site of tenure security, was a secondary theme. It was connected exclusively with the owned home and was not connected with policy-making.

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