

# Research Bulletin

## The older ex-service person's need for rental accommodation An exploratory study

### Overview

This exploratory study forms part of a larger RSL Care research program that is focused on *Understanding The Needs Of The Ex-Service Community*.

While only a small number of the ex-service community require rental accommodation in later life there is little understood about this phenomenon and what aspects of it may be related to ADF service.

### Research Question:

Why do some ex-service people have a need for rental accommodation in later life?

What is the range of social issues that occur across the life course that impact on homeownership?

What are the service and service discharge issues that contribute to the options available for homeownership?

### Method

A qualitative research methodology was chosen to inquire into the life experience of each participant, their housing/accommodation choices and options, and the meaning of these experiences to the individual.

The study explored the life experience of participants, including their housing/accommodation choices and options, and the meaning of these experiences to the individual.

The research method utilised in-depth, semi-structured interviews to facilitate the depth of information required to explore the broad range of issues that related to the participants' experience and Grounded Theory method of analysis.

Participants were drawn from three RSL Care Retirement Villages in southeast Queensland. The circumstances of individual participants were dynamic and non linear as represented by Kendig's (1984) tradition pattern of home ownership within the Life Course trajectory during the middle adult phase of commencement of a family.

All participants experienced multiple shifts between homeownership, rental and other arrangements. Categories established from this exploratory study will inform the development of RSL Care's ongoing approach to research in this area.

### Results

The findings of this study clearly identified relationships between occupational mobility, employment, income and asset building and housing career for a small sample of ex-service people. The circumstances by which the participants had arrived at their present residential situation in retirement were related to: the degree of mobility throughout the adult employment period of the life course; their employment market tenure and its impact on income security; the housing market timing of decisions impact on asset building capacity; and ultimately on their continuing homeownership opportunity. The interface of the employment and housing market and the individuals' decision making processes, then becomes a pivotal point in predicting the consequence on long term homeownership. For participants of this study the consequence was the need for rental housing support in retirement. The option for retirement rental was directly linked to their awareness of eligibility for RSL Care Retirement Living Options.

Though this insight may not be directly translatable to others in the ex-service community experiencing rental need in later life, a larger study of a broader cross section of the ex-service community will be undertaken to more fully explain these categories and the relationship to this phenomenon.

Where To from here?

Future research

An expansion to the current study to capture a broader depth of experience within the ex-service community and key ex-service organisations, with a particular focus on the relationship between transitions including service transition, employment transitions and transition to single person households and homeownership.

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