Housing an ageing population

An approach to improving housing affordability, liveability and financial resilience for senior Australians

Institute for Sustainable Futures

Acknowledgements

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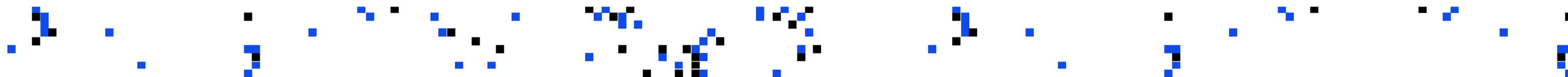
Cohousing contains a mix of private and communal spaces, 'combining autonomy of private dwellings with the advantages of community living'

(Williams, 2005)

- There is a spectrum, from intentional community to mainstream
- There are different scales of cohousing, from 2-3 households to 50 or more
- Cohousing aims to foster community and enable sharing of resources/ skills
- Residents usually have significant involvement in design and management
- Often, but not always, there is a focus on reduced environmental impact

Deliberative development

A designer supports future residents in co-designing an apartment block with an agreed mix of private and shared spaces

Cooperative Tenancy

Tenants form a cooperative to self-manage the property that they occupy, usually with support from a cooperative management company

Small scale cohousing

A group of friends or family coming together to convert a large existing family house or a couple of adjacent blocks into two to four smaller dwellings with a mix of private and shared spaces.

The challenges of housing and caring for an ageing population

- The number of Australians 65+ is projected to double between 2010-50

- Aged dependency ratio in NSW will almost double by 2056

- Increased demand on health and care services

- Increased debt levels and divorce/separation compared to previous generations

- Vulnerable populations – private renters, single senior women

- Desire for independence, freedom of choice and ageing in place

- Most seniors do not plan well for future housing needs, with choices forced upon them
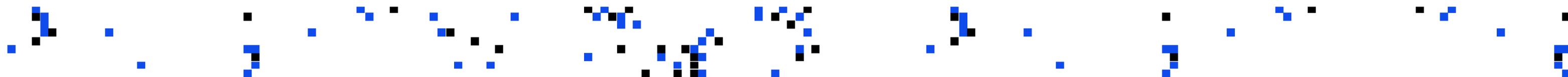
Why cohousing for seniors?

- Older people have much to contribute to society but their contribution can be undermined by financial insecurity, poor health, isolation and disability

- Cohousing can help older people to age with dignity by providing:

  - an affordable home that they love

  - connected to their friends, family and community across generations

  - maintain independence

  - with good access to care

  - and with a positive social and environmental impact

- Cohousing can help address policy challenges associated with an ageing population, rising health care costs and housing affordability

The research project

- Desktop research

- Interviews with stakeholders

  - Aged care providers, community housing, housing cooperatives, state and local government, development industry, academics and finance experts, cohousing/ deliberative development projects

- Ethnographic research with cohousing proponents

- Five focus groups targeted to 55-65 age group – inner Sydney, Parramatta, Nowra

- Stakeholder workshop

- Strategy development, project outputs and outreach
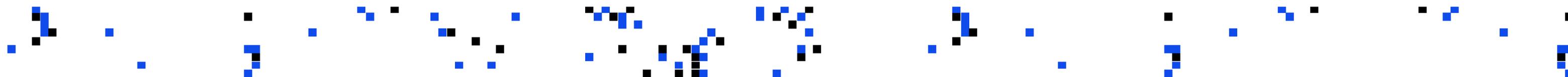
Research findings

Photo: Andrew Wutke | Nightingale Housing

Key findings – interviews with expert stakeholders

- Seniors are a very diverse group, with diverse housing demands

- A decent home that's affordable is the number one priority

- Safety and security are also a high priority

- Nobody wants to move to aged care, they want to stay in their own home

- Retirement villages are attractive but seen as expensive or not available in desired locations

- Very few people actively plan for ageing

- **Experts believe cohousing has a lot to offer, but are uncertain about the market**

Key findings – focus groups with 55-65s

- Participants were concerned by the lack of housing options available and the likelihood of being forced into particular choices

- Retirement was not always a clear choice but something that was forced on them, making planning for retirement difficult

- There is low awareness of cohousing and its benefits

- Increased community interaction is welcome, but secondary to privacy and location

- Many participants were reluctant to share or to engage in ongoing management

- **2-3 participants in each group of 10 were immediately enthusiastic about cohousing, a further group were somewhat interested but confused about how it would work**

# Key findings – focus groups with 55-65s, cont.

- Participants raised concerns about:

  - Council restrictions that disallow cohousing

  - Land title and inheritance issues

  - The impact on pension eligibility

  - Financing

  - Breakdown of friendships

- Cohousing would be welcome as a choice, but it doesn't mean everybody will take it up

In their own words…

In theory it all sounds lovely but in practice can it work? Maybe people could cook in their apartments and bring food to the communal area.

Australians by nature want to do their own thing. It's different to Europe and the US – we're used to the quarter acre block.

But I like the idea of living near people, checking in on each other. I lived next door to a woman who had a fall and died. Maybe she could have been found earlier.
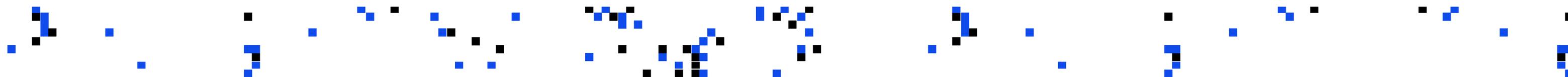
Reflections

- Groups shared many of the concerns cohousing is trying to address, but baulked at the term 'cohousing' and some specific models
    - Suggests 'cohousing' has an image problem
- Groups often got stuck on a particular example that might not be representative, e.g. the Shedders (who share living areas/ kitchen)
    - Tailored information, more 'mainstream' demonstration projects
- A few participants (2-3 in a focus group of 10) were interested from the outset
    - Suggests a need to connect and support this minority
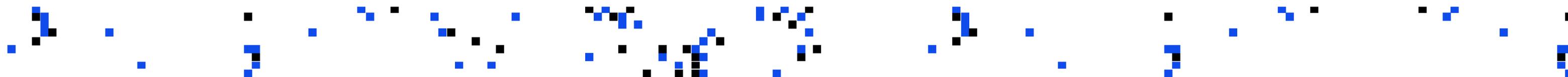
Next steps

- Connect and support interested people

- Awareness raising and myth busting – case studies & demonstration projects

- Government support and regulatory reform to remove barriers

- Adopt principles in existing housing models – retirement villages, mainstream housing

- Further research – markets for each model, financial models

- Project outputs: https://www.uts.edu.au/research-and-teaching/our-research/institute-sustainable-futures/our-research/social-change-4

Thank you

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