# WHAT OLDER PEOPLE WANT
**Attitudes to Options for Improving Housing Efficiency and Liveability**

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## INTRODUCTION

An ageing population raises many questions about the appropriateness of current housing and neighbourhood options. While downsizing or retirement village living are often the major stereotypes for the ideal living arrangements for older Australians, only a relatively small percentage of older Australians actually live in such housing. The vast majority remain in the general community in separate houses with 3 or more bedrooms. Indeed, government policy encourages ageing in place and has progressively increased the delivery of support services to the home, resulting in substantial savings to the public purse and, arguably, better health and wellbeing outcomes for older people. In the light of these changes, it important to understand the perceptions of older people themselves about the housing and neighbourhood options available and their reasons for staying put or moving.

This paper reports on research undertaken for the Australian Housing and Urban Research Institute (AHURI) on housing, land and neighbourhood use by older home owners, and in particular what it reveals concerning the attitudes and preferences of older people with regard to options for improving efficiency and liveability. Findings are drawn from a national survey of 1604 older home owners in 2007-8 and 70 follow-up interviews undertaken in five states and territories in 2008-9. In addition to confirming that older people have the strongest preference for remaining in their current home with appropriate support, it canvasses their views on a range of other future housing options and the circumstances that might precipitate changes in their housing arrangements. Implications for housing and urban policy and the development industry are then discussed.

## THE CONTEXT: POPULATION AGEING, HOUSING AND NEIGHBOURHOOD

As part of a global trend, particularly in developed countries, the Australian population is ageing rapidly. Put simply, in the first half of the 21$^{st}$ Century the percentage of Australians 65 and over is expected to double and those 85 and over to quadruple (ABS, 2006). This is due to a combination of factors including low fertility, low death rates due to health and medical advances and the entry of the baby boom generation (born 1946-1964) into their senior years.

Population ageing has profound implications for society and the economy, as recognised by former Treasurer Costello in the first Intergenerational Report (Australian Government, 2002) which predicted an alarming blowout in the budget over the following 40 years due to increasing health and aged care costs, lower tax revenues and higher social security payments. In response the Government has adopted a range of new policies to encourage more self reliance amongst older people, longer participation in the labour force, and ageing in place to reduce the demand on residential aged care. While a level of care has been available to older people in the home for many decades via the Home and Community Care (HACC) program, home-based care has progressively increased via Community Options Packages (COPs), Community Aged Care Packages (CACPs), Extended Aged Care at Home (EACH) and EACH-D (Dementia) programs (Quinn et al, 2009). Ageing in place is a rare example of win-win-win policy as most older people prefer to remain in their own home (Manicaros & Stimson, 1998; Kendig & Neutze, 1999, Stimson & McGovern, 2002), it costs less for government to provide support in the home (Bridge et al, 2008), and there are better health and wellbeing outcomes by maintaining independence and participation in the community.

Although ageing in place is generally accepted as an appropriate and cost effective strategy, it does place additional demands on the design of the home and neighbourhood. The importance of the design of housing in the context of the ageing of the population has been recognised in a number of Government policy and research documents since the early 1990s including the National Housing Strategy (Howe, 1992), the New Homes for Old Strategy of the Australian Urban and Regional Development Review (AURDR, 1994), the National Strategy for an Ageing Australia (Australian Government, 2002b) and the Prime Minister's Science, Engineering and Innovation Council's report on Promoting Healthy Ageing in Australia (PMSEIC, 2003). There is an emphasis in many of these documents on the changing demographics of the Australian population, mismatch with the housing stock due to under-utilisation or

inefficient use of the housing stock, and the need for greater housing diversity to provide options for smaller and older households. This is well illustrated in the National Strategy for an Ageing Australia which stated that is was essential that greater attention be given "...to housing which is suitable for older people – whether it be housing specifically for older people or housing which meets the changing needs of people as they age" and that "[t]he ability of the structure and design of housing to be adapted to support people's varying levels of independence will provide future cohorts of older people with more options to remain in their own homes and communities" (Australian Government, 2002b:27). Amongst the goals of this policy document were: "...exploring options that enable older people to maintain their accommodation in accord with their needs, or enable them to move to accommodation which better suits their needs " and "improving consumer and housing design and building industry awareness of housing options for older people, and encouraging innovative housing designs" (ibid:34).

In 2004, in support of the National Strategy for an Ageing Australia, the Australian Local Government Association (ALGA) in partnership with the Department of Health and Ageing (DoHA) initiated the Local Government Population Ageing Action Plan 2004-2008 to "build the capacity of local government to plan for an ageing population" (ALGA, 2004:7). Key initiatives of this were the development of the Planning for an Ageing Community website (http://www.alga.asn.au/policy/healthAgeing/ageing/), occasional papers, local government ageing awareness and action surveys, and case studies of age friendly local government initiatives. This initiative paralleled an international Age Friendly Cities Project initiated in 2005 by the World Health Organisation.

In partnership with the ALGA and other built environment peak bodies, the Australian Government's Office for an Ageing Australia in DoHA coordinated a National Speakers Series in 2005-6 entitled 'A Community for All Ages: Building the Future to "...raise awareness of the need to plan and build better communities to meet the long term needs of a future Australian population which will have a higher proportion of older people" and "...challenge traditional models of housing and community design...and move our thinking from our current car-oriented suburbs to creating 'walkable communities' where older people can remain active in their own homes and communities" (DoHA, 2006:8).

In response to population ageing, recent state metropolitan strategic plans (e.g. Queensland Department of Infrastructure and Planning, 2009; NSW Department of Planning, 2005 and Victorian Department of Infrastructure, 2002) have also assumed, that demographic change including population ageing implies the need for a more diverse range of smaller dwelling types and more compact or dense cities. An example of this can be found in the 'City of Cities' Sydney Metropolitan Strategy.

> *"The trend to smaller households is partly driven by the ageing of the population, which tends to result in more single and two person households. By 2031 there is likely to be 700,000 more people aged 55 years or older in Sydney than in 2001. Many are expected to be living alone or in small households and this will lead to greater demand for smaller housing with good access to shops, transport and services such as health."* (NSW Department of Planning, 2005:122)

While not explicitly mentioning ageing, this has been echoed even more recently by the Federal Government's Major Cities Unit.

> *There has been a notable trend towards smaller households over the past decade. This trend reflects the increase in the number of lone-person households and couple-only households. These various households will require more diverse housing stock but there is a mismatch between these demographic trends and current patterns of housing development, firstly in the type of dwellings being built and secondly in the size of dwellings.* (Major Cities Unit, 2010:38)

The mismatch assumption has, however, earlier been questioned by Batten (1999) who argued that it had become a kind of orthodoxy "because it does not focus on direct relationship between households and their dwellings, but instead looks as statements made about that relationship" and that "[t]he problem with the mismatch argument is not that people can or are 'underutilising' their dwellings; it is that the decision to use this notion from a statistic is a profoundly normative act, and one in its context of influencing policy that is also anti-democratic". He further argues that "the basis for this critique is concern for the way the mismatch argument is formed, and its role as a discourse of power naming people according to categories of administrative rationality." (Batten, 1999:148)

The assumption that older Australians want to live in smaller, higher density dwellings was also challenged by Wulff et al (2002) who noted that despite "[t]oo great a trust in a demographic imperative in the determination of dwelling choice can lead to urban policies that fail to understand the complexities involved in people's choices concerning dwelling size and type". With regard to older people they

concluded that "[t]he expectations that smaller households 'need' smaller dwellings often results from too static a view of the lives of older persons in small households" and in regard to older people specifically "older lone persons may have adult children or grandchildren live with them for a period or have relatives visit or live-in for a time." (Wulff et al, 2002:69).

**THE RESEARCH PROJECT**

The research on Dwelling, Land and Neighbourhood Use by Older Home Owners was funded by AHURI with supplementary funding from DoHA with the aim of understanding the attitudes and behaviour of older Australian home owners in regard to the suitability of their current home and neighbourhood, their utilisation of space in the home, their neighbourhood participation and possible future options that could improve housing efficiency and liveability.

The research was undertaken during 2008 and 2009 and took a mixed method approach using both quantitative and qualitative methods, including:

- Analysis of ABS 1996-2006 Census and 1999 Australian Housing Survey data.

- A national self administered mail survey of 1604 older home owners via the National Seniors Association magazine '50 Something' and an online survey.

- In-depth interviews with 70 survey respondents selected according to state/territory representation, geographical location (inner urban, outer suburban and regional) and three age cohorts (65-74, 75-84 and 85+). Photographic records of space utilisation were included with the permission of informants.

- A cost-benefit analysis of three approaches to inclusive housing design (universal, adaptable and visitable design) compared to home modification.

This paper reports primarily on the findings related to the existing housing and neighbourhoods of older people, their utilisation of space in the home and their views about a range of housing options that might improve housing efficiency and liveability - with some reference also to neighbourhood design. Other aspects are fully reported in the AHURI Final Report (Judd et al, 2010) and in summary in the AHURI Research and Policy Bulletin (AHURI, 2010).

For the purposes of the research 'older' was defined as 55 years and over, and four age groups were compared (55-64, 65-74, 75-84 and 85+) corresponding with those in the pre- or early-retirement years (baby-boomers), the young-old, the middle-aged old and old-old cohorts. This was done for convenience, while acknowledging that the diversity of individual health and ability levels in each of these age groups also needs to be recognised.

**HOUSEHOLDS AND HOUSING UTILISATION**

Australian Bureau of Statistics (ABS) Census and Australian Housing Survey data were used to analyse the household and dwelling characteristics of older Australians. At the 2006 ABS Census 66% were in couple households and 23% were living alone, however single person households increased with age from 25% of 55-64 year olds to 63% of those 85 and over reflecting the increased longevity of women.

In terms of dwelling characteristics, in 2006 84% of Australians aged 55 and over were owner occupants, 82% lived in single detached dwellings and 83% lived in dwellings with 3 or more bedrooms – though number of bedrooms does decrease from 85% of 55-64 year olds to 57% of those 85 and older – still a majority, but suggesting some downsizing in later years.

In light of the small household sizes, at first glance this suggests a significant under-utilisation of housing by older Australians – a view often expressed by commentators and policy makers. Australia does have an official measure of under-occupancy based on a modified version of the Canadian National Occupancy Standard (CNOS)[1] which, if applied, appears to confirm this. Our analysis applying the CNOS formula to older households, indeed renders the vast majority (84%) of dwellings occupied by older Australians as under-occupied. Furthermore, our analysis of the last three Censuses (1996-2006) using the CNOS measure indicates that there had been a 28% increase in under-occupancy amongst older Australian households.  It is this that raises questions among commentators and policy makers about

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[1] A formula based on the number of adults and children in the household (including their ages and gender) and the number of bedrooms.

underutilisation or inefficient use of the housing stock by older people, and is often an underlying assumption in housing and urban policy.

Our critique of the use of the CNOS is that it does not take into account 'temporary residents', the need to accommodate visiting family and friends, or the use of 'bedrooms' for numerous purposes other than sleeping. Temporary residents, defined by the ABS as people staying 20 nights per year or more, are not accounted for in the ABS Census, but are included in the Australian Housing Survey, most recently undertaken in 1999 where 12% of older households had one or more temporary residents. Our 2008-9 survey of older home owners found almost double that percentage (23%) of households with temporary residents - though the sample was not fully representative of the older population, including only home owners, and with an under-representation in the older two age cohorts, which may have inflated this figure.

In our survey, 94.5% of survey respondents had one or more 'spare' bedrooms (i.e. not used by permanent residents for sleeping), these were often used for other purposes such as for a home office (34%), a guest bedroom (27%), hobbies (12%), storage (9%) and ironing (4%). Some examples from our respondent's homes are shown in the photographs in Figure 1.



*Bedroom used as office space*

*Guest bedroom*

*Bedroom used as hobby room (model railway)*

*Bedroom used as exercise and storage room*

**Figure 1: Examples of Alternative Uses of Spare Bedrooms**

Guest bedrooms were important for accommodating visiting family and friends, and in some cases grandparents played an important role in caring for grandchildren during school holiday periods.  For those born overseas, guests would often come from other countries for extended periods of time. Others accommodated students or adult children requiring temporary housing when returning from overseas, or following relationship breakdown.

Likewise, living areas that may appear to be excessive for a home with one or two older permanent residents (family rooms and rumpus rooms) were also often used for alternative purposes – such as offices, art and craft and recreation purposes, as illustrated in Figure 2.

*Family room used as a double office*


*Family room used as a hobby room*


*Rumpus room used as an exercise room*


*Rumpus room used as a recreation room*

**Figure 2: Examples of Alternative Uses of Living Areas**

When asked about the suitability of the dwelling (most of which were of three or more bedrooms) for the number of permanent and temporary residents, 91% of survey respondents regarded the size of their dwelling as suitable for the needs of the number of permanent and temporary residents. Interviews revealed a number of additional factors underlying such views. One was the need for couples to have individual personal space in the home following retirement.

> *Once we retired we needed space, enough space to be able to get away from each other so that we're not underfoot. You might just feel like sitting and doing something on your own. It's an important thing in retirement. (Alan, 65-69 yrs with partner, separate house, regional, self-funded retiree)*

Others suggested a temporal dimension to space utilisation, arguing that following retirement they spent more time at home and therefore utilised the space more than during their working years.

> *Now I'm retired I stay at home much more so I use the space more. And I need room for the grandkids. I have a whole wardrobe devoted to the toys for grandchildren. I cannot operate in a small environment. I wouldn't ever be able to. (Phil, male with partner, age not specified, CALD, suburban, flat/apartment, working part-time)*

For others, health or disability needs required the use of additional bedrooms.

> *The present unit does not allow me and my wife (my carer) to live comfortably due to my rehab needs, therefore we both need separate bedrooms with also separate space for my granddaughter who comes to care also for me (James, 55-64 year with partner, capital city, suburban, flat/apartment, pensioner)*

This suggests that the homes of older people are more highly utilised than apparent from looking simply at the relationship between the number of permanent residents and the number of bedrooms – on which under-utilisation measures such as the CNOS are based. It is not surprising therefore that such a high percentage regarded the size of their home as suitable for their household needs.

## ATTITUDES TO STAYING PUT AND MOVING OPTIONS

When asked if there were circumstances under which they would consider a range of alternative staying put and moving options should they develop a disability or need for assistance, survey respondents were far more strongly in favour of remaining in their own home with professional care services than any other option (See Figure 3).
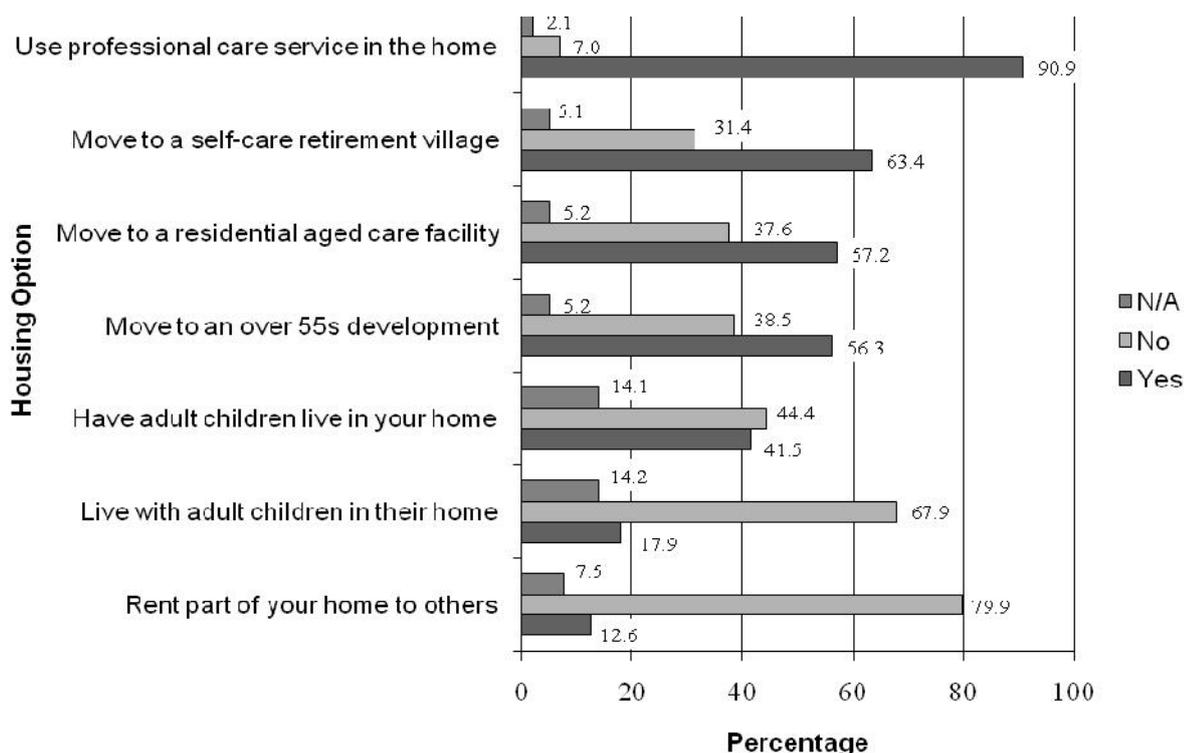


*Figure 3: Consideration of Staying Put and Moving Options*
(Multiple response question)

Common themes amongst the reasons for this preference were the desire for independence, privacy, to stay in the home for as long as possible, and familiarity and attachment to the home and community. This was well expressed by the following interviewees.

> Because you're your own person, you don't have to – you can do what you want you know, I think just being on your own and making your own choices. I think you should get assistance, medical and even maybe social visits or something. (Harry, 55-64, with partner, separate house, regional location, self funded retiree)

> It's an emotional thing, yes. The love, the feeling that it emanates. The children all come there and just love it. (Muriel, 75-84, with partner requiring assistance, separate house, pensioner)

> I'm just a believer that if people are very happy in their surroundings and they have all their memories, their happy memories, why shouldn't they stay there? You know, and to take them out of that and put them in a completely foreign environment, I thought could be detriment to their health mentally and physically. (Margaret, 55-64, with partner, separate house, regional location, working)

The other two staying-put options, 'have adult children live in your home' and 'rent part of your home to others' were not considered important by the majority of respondents. While the former was considered as an option by 41.5% of respondents, the reasons given hinged mostly around willingness to support their children at times of need (relationship breakdown, unemployment, , returning from overseas, illness

or disability) – and often only on a temporary basis – rather than the preference of the older person for that kind of living arrangement.  A common view was that they and their children needed their independence and that living together could result in conflict.

> [T]here can only be one boss in the house.  I think that they should own their own homes.  Once they are married they have the responsibility of their families and they should have their own homes.  What would be ideal is if you could live close by. If they had their home nearby yours, then you could drop in have a drink, have a chat and go, but they must essentially be left to live their own lives, I think. (Peter, age not specified, with partner, capital city, separate house)

> A lot of people, adult children I think, also don't like to stay in their parents' house. They find that – I guess they're personal issues. Psychologically, I think, there's a kind of attitudinal thing, when you step back into your family home and your parents' home. They see you as a daughter or a son. You feel like a child again. A lot of adult children really don't like that feeling. So they choose elsewhere and visit. (Lucy, 55-64, living with adult child, capital city, separate house, self-funded retiree)

While a small number of respondents rented out rooms in their dwellings to university students, this form of increasing dwelling utilisation was by far the least favourable staying put option.

In terms of moving options, self care retirement villages were the most favoured, with reasons commonly given around loss of a partner, inability to manage at home, safety and security, or need for care. Health and ability reasons were even more important when considering the option of residential aged care with respondents often seeing this as a necessity at some stage in the future, but not necessarily positive about the prospect.

> I could consider that [residential aged care] when I got more older or more infirm, think in terms of late 80s, 90s, there might be a need to go somewhere else. I would still hope to have my own apartment in an old people's complex or a hostel, where perhaps you were able to get meals if you couldn't cook for yourself, or you had a buzzer system so if you had a fall you could get people. (Barbara, 55–59 years, living alone, capital city, flat/apartment, working part-time.)

## ATTITUDES TO DWELLING DESIGN

Respondents recognised that to facilitate ageing in place, the design of the home was important. Approximately one third (34%) of respondents had already made modifications to their dwellings – mostly grab rails (28%), modifications to bathrooms (26%), stairs (23%), or ramps (8%) – to improve liveability. Forty percent indicated that they were likely to modify their homes in future to improve safety and liveability with a similar range of modifications specified.  However only 54% of these were confident that they could afford such modifications, 35% were uncertain and 11% felt that they would not be able to afford them.

To gauge attitudes of older people to the concepts of universal, adaptable and visitable housing design respondents were asked how important they considered these features to be in the home they were living in should they develop a disability or increased need for assistance. Highest importance was given to adaptable design (89%) followed by universal design (78%) as compared to moving to a more suitable or specially designed home (68%) or the visitable design approach (65%).  This suggests there is strong consumer support amongst older homeowners for adaptable and universal housing design.

## ATTITUDES TO NEIGHBOURHOOD DESIGN

However the importance of design for ageing in place is not limited to the home, but also extends to the neighbourhood and urban infrastructure which are critical to the social and economic participation of older people. The interviews revealed a number of barriers to neighbourhood participation including:
- Paths of travel: absent, inadequate, discontinuous, poorly maintained, uneven, overgrown, inadequate road crossings, and poor lighting at night;
- Transport infrastructure: distance and/or topography, lack of shelter, seating, confusing information and bus routes, stairs/steps at stations and bus stops, fear of crime;
- Public access buildings: stairs (in older buildings), lack of handrails, ramps and seating;
- Public open space: poor or inadequate provision, poor design and maintenance, lack of paving, shelter, and public toilets; and

- Street fixtures and furniture: lack of seating and shelter, poor maintenance, lack of or inadequate public toilet provision, maintenance, and closing hours.

The research found that quality of neighbourhood design and transport infrastructure for an ageing population varied enormously across the five states where the interviews were conducted depending on urban/regional location, socio-economic characteristics and local concentrations of the older population.

## DISCUSSION: IMPLICATIONS FOR POLICY AND THE HOUSING INDUSTRY

The findings of this research have some important implications for government policy, the aged care sector and the development industry in the light of a rapidly ageing society. Clearly there is a strong desire for older Australians to age in place, and this is reinforced by government policy and often results in a preference for remaining in detached housing of three or more bedrooms. However, contrary to what is often assumed, this does not necessarily mean that older people underutilise their dwellings. Both in terms of time spent in the home and the range of home based activities pursued after retirement, our findings suggest that the vast majority of older home owners regard the size of their three to four bedroom homes suitable for the needs of themselves and their visiting family and friends, and arguably such activities are important for health, wellbeing and social participation. This suggests the need to rethink the way that housing utilisation is conceptualised and measured in regard to older people. The use of the Canadian National Occupancy Standard to measure under occupancy for older Australians is of questionable value, and should such a measure be necessary, a more sophisticated method is needed that takes into account the 'hidden' users and activities.

Governments need to remain focussed on policies concerned with housing and neighbourhood design for an ageing population. Recent initiatives of the Federal Government are encouraging – for example the extension of the Access to Premises standards (Attorney Generals Department, 2004) to include common areas of apartment buildings, and the introduction of voluntary Liveable Housing Design Guidelines (National Dialogue on Universal Design, 2010) are an important move in the right direction and are supported in the recent Productivity Commission's recent Caring for Older Australians Draft Report (Productivity Commission, 2011). The NSW Government's development corporation Landcom has also devised its own universal housing design standards which adopt 12 key design features (Landcom, 2008). It will be interesting to see to what extent the industry takes up voluntary universal design standards in new housing and if not, whether future mandating might be necessary. A key problem in the housing industry remains the prevailing attitude that older people require specialised housing products, rather than seeing all housing as better serving the needs of people of a wider range of ages and ability levels - including older people.

However, new housing only represents a small proportion of total dwelling stock, and the inappropriateness of much of the existing housing is a much more difficult problem to address. At present home modifications serve this purpose at considerable difficulty and cost to both government and older residents. Given that dwellings are typically renovated every 10 years or so, perhaps this might offer an opportunity to incorporate adaptable or universal design features either on a voluntary or mandated basis.

While only two Australian cities (Melbourne Victoria and Melville, Western Australia) participated in the WHO Global Age Friendly Cities Network (WHO, 2007), there has been some progress towards more age-friendly neighbourhoods in Australia. DoHA has partnered with a number of peak bodies and built environment professional associations to encourage age friendly communities, and the Australian Local Government and Shires Association has been active in promoting and resourcing local councils around planning for age friendly environments (ALGA, 2005) with DoHA support. Broader, but related, guidelines for healthy built environments have also been developed by the National Heart Foundation and the Planning Institute of Australia (NHF, 2004; PIA, 2009). However, as recognised by the Productivity Commission, Australia still lacks a national approach to age-friendly neighbourhood design (Productivity Commission, 2011).

Likewise there have been movements toward more accessible public transport via the national Disability Standards for Public Transport (Attorney Generals Department, 2004) made under the Disability Discrimination Act 1992 which include targets for upgrading both vehicles and associated infrastructure over a 30 year period. However this has been poorly monitored and compliance has been uneven, and the implementation time frame does not seem to be well aligned to the rapid ageing of the population.

## CONCLUSION

This paper has demonstrated that common perceptions or assumptions about underutilisation amongst older home owners are something of a myth, or at least an exaggeration. What most older people want is to remain in their own homes and neighbourhoods for as long as possible, to have adequate space for temporary residents or visiting friends and family, to accommodate increased home-based post-retirement activities, and to enjoy the greater amount of time that they spend in the home. They also want homes that are designed to either minimise or eliminate the need for adaptation (adaptable or universal design) when abilities decline, and safe, walkable neighbourhoods that enable them to participate in their communities with easily access to retail, cultural and recreational facilities.

However, despite the strong support for ageing in place found in this research, and high utilisation of space in the home, it is important to recognise that some older people will want to move and/or downsize, whether this is for lifestyle, health/ability or other reasons. As well as improving the design of housing and neighbourhoods to facilitate ageing in place it is important therefore to ensure that adequate choice of dwelling type, size, design and location exist for older people who want to move. At present there is inadequate research in Australia on moving and downsizing behaviour amongst older Australians, and a current AHURI research project led by the author is intended to remedy this. There is evidence from our interviews of older home owners that there remain many disincentives for those desiring to move, not the least of which are the associated costs of estate agents fees and stamp duty, and the cost and availability of appropriate housing types in the area where older people often wish to remain. For as Olsberg and Winters (2005) have noted ageing in place is often more about location than the dwelling. It is important therefore for government and the industry to remain focussed on improving their response to providing appropriate housing and neighbourhoods for an ageing society.

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