

How well do older Australians utilise their homes?

DESPITE THE APPARENT UNDER-UTILISATION OF THEIR DWELLINGS ACCORDING TO PREVIOUS METHODS OF MEASUREMENT, THE MAJORITY OF OLDER PEOPLE REGARD THEIR HOUSE AS SUITABLE FOR THEIR NEEDS AND UTILISE *EXCESS* BEDROOMS TO ACCOMMODATE TEMPORARY RESIDENTS, VISITORS AND PURSUE A RANGE OF RETIREMENT ACTIVITIES.

KEY POINTS

- The vast majority of older people (aged 55 and over) in Australia live as singles or couples in owner-occupied separate houses—most with three or more bedrooms. Using the Canadian National Occupancy Standard, 84 per cent of these houses would be regarded as under-utilised.
- However, most surveyed as part of this study regard their current dwelling as well utilised and of a size suitable for their purposes. These purposes include: housing permanent and temporary residents; accommodating visiting friends, family and grandchildren; and utilising spare bedroom space for a home office/study, hobbies or exercise.
- When faced with various housing options to deal with their future needs, 91 per cent of older home owners indicated that they favoured remaining in their own home with the support of professional care services. While 63 per cent would consider retirement villages and 56 per cent over 55s developments, relatively few (18%) were prepared to live in their children's homes.
- When considering future decline in abilities, most older home owners considered it important that their dwellings would accommodate their needs, either by being easily and inexpensively modified, or being suitably designed so that modifications were unnecessary.

This bulletin is based on research by Associate Professor Bruce Judd, Dr Diana Olsberg, Ms Joanne Quinn, Ms Lucy Groenhart and Associate Professor Oya Demirbilek of the AHURI UNSW-UWS Research Centre. The research examined how older home owners utilise the space in their dwellings and land as well as the facilities available in their neighbourhood, and the barriers that exist in housing and neighbourhood design to ageing in place.

- Of three approaches to the design of housing that can better facilitate ageing in place (Visitable, Adaptable and Universal Design) all could be met within three commonly available housing types and all had consumer acceptance. However, visitable (i.e. providing basic accessibility features in a dwelling during construction) design was the easiest to implement and the only one where the benefits (e.g. in delaying need to move into residential care and avoidance of home modification costs) clearly outweighed the costs of implementation.
- The quality of neighbourhood design and provision of public facilities is important to older people's participation in activities outside the home. Barriers to participation include: lack of and/or poor quality pedestrian paths and public open spaces; lack of seating, shelter and public toilets; and fear of crime and anti-social behaviour.

CONTEXT

The ageing of Australia's population has implications for the economy, social policy, community services and housing. It is often assumed that an increase in older and hence smaller households will see an increased demand for smaller dwellings and associated private open space, yet most older people continue to live in separate houses with three or more bedrooms on large suburban allotments.

This study sought to understand how older home owners regarded and utilised their housing and land, and their views about more *efficient* alternatives. It also examined the role of housing and neighbourhood design in enabling people to remain living in their own homes.

A number of competing objectives are relevant to housing policy makers: preserving quality of life and housing choices of ageing Australians for as

BOX: EXAMPLES OF THE NEED FOR EXTRA SPACE

Example 1. More time spent at home

One partnered female, 60–64 years, explained how retirement was a transition to a very different lifestyle, one aspect of which was using the house a lot more:

It's about my day now, because normally during the day we would have both been at work. But now ... you need to have a bit better space ... it's a big transition to retirement ... We're using it [the house] a lot more.

Example 2. Temporary residents (i.e. those staying 20-nights or more per year)

Many parents were keen to help out their children - one single female, 70–74 years, advised:

My son left his marriage of over twenty years and came to live with me for six weeks before he ... got himself a flat.

Others had regular visits from grandchildren - one single male, 65–69 years, advised:

... he's got a bedroom, and he's got clothes in there ... He usually stays for a week or so during school holidays, and say every third weekend.

Others accommodate students or overseas visitors for extended periods. One partnered male, 55–64 years advised:

I enjoy having visitors ... I am able to share my home with long standing friends for several months at a time.

Example 3. Resident with a disability

In some cases it is necessary for partners to sleep in separate rooms, for this 60–65-year old couple as the result of surgery for a facial tumour:

It's only the last two months we slept apart I suppose? Because I'm ... frightened of bumping her in the face to start with. Just you know, get away fly and suddenly hit her in the face, because that's a week or a month just in bed. So it's good to have another bedroom for space in that respect.

long as possible; reducing the need for inefficient and expensive dwelling modifications and social supports by ensuring housing and neighbourhoods are appropriately designed to meet peoples' needs across the life course; and ensuring the housing market works fairly to meet the needs of all groups demanding affordable housing.

RESEARCH METHOD

The project utilised a multi-disciplinary, multi-method approach including researchers from sociology/social gerontology, architecture/urban design, industrial design and economics disciplines. The research focussed on home owners (thereby by-passing the issue of tenure as a factor). It combined quantitative and qualitative research methodologies using a range of sources including:

- ABS Census and Australian Housing Survey Data, and a national survey of 1604 older home owners recruited through the National Senior's Association magazine *50 Something*.
- In-depth qualitative interviews with 70 of these home-owners.
- A design and Cost-Benefit Analysis (CBA) of three housing design approaches (Visable, Adaptable and Universal Design) for three dwelling types, as compared to modifying a conventionally designed home.

KEY FINDINGS

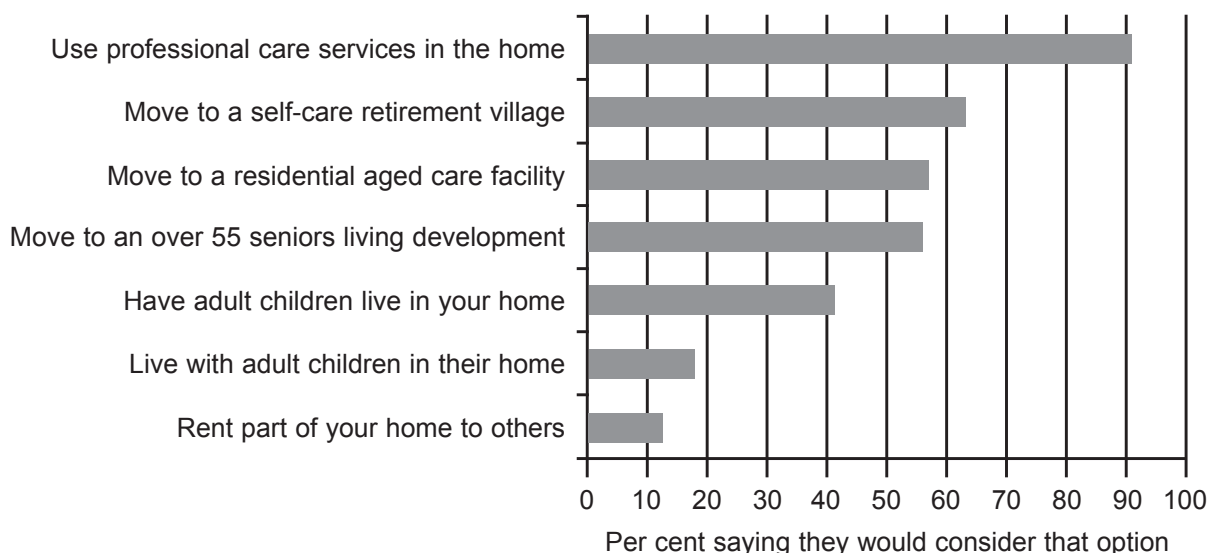
The majority of older people view their dwelling as suitable for their needs

The Canadian National Occupancy Standard (CNOS) is widely used in Australia to measure the utilisation of housing space. According to this measurement, the vast majority of older people's dwellings (84%) appear to be grossly under-occupied and hence under-utilised. On this basis it has been suggested that older people should be encouraged to downsize to more appropriate (smaller) accommodation.

This indicator of under-occupancy contrasts with the perceptions of older home owners surveyed as part of this study. The majority (92%) of survey respondents regarded the space in their home as suitable, and therefore efficient, for the number of permanent and temporary residents it housed. It is clear therefore that a number of other factors make demands on space in the home, and therefore need to be considered when determining utilisation, including the increased need for space for a range of activities and temporary residents (see Box).

Home owners in separate housing with outdoor areas still used these spaces for gardening, entertaining, meals and recreational space for grandchildren, only a few were concerned about the on-going maintenance of large back yards and gardens. Even garages were used for a range of recreational and hobby activities.

FIGURE: ATTITUDES OF OLDER PEOPLE TO OPTIONS FOR FUTURE HOUSING AS THEY AGE



The majority of older people want to age in their own homes with appropriate supports

By far the most popular option for people was to use professional care services in their own home—91 per cent of all respondents indicated this. However, 63 per cent also indicated their willingness to consider self-care retirement villages, and over half would consider over-55 seniors living developments as housing options—if their circumstances change as they age.

This study confirms previous evidence that there is a preference for housing in the general community, more than segregated and age-specific housing developments and there is also a preference for housing that supports independence and autonomy. Other alternatives such as house sharing or living with family are not attractive options to most older home owners. However, in the interviews many responded positively to living with children if self-contained accommodation (accessory dwelling) was available. The higher percentage prepared to have their children live with them was due to a willingness to help out in an emergency or transitional situation. Lifestyle issues, cramped living quarters and bad experiences reported by others were issues which many stated would affect their liveability in retirement villages. There was also widespread concern about the cost. Moving to a more suitable dwelling was an option for some but could result in disconnection from existing social networks and a familiar neighbourhood.

Many dwellings are presently unsuitable

Whether older householders thought their present homes were suitable for the future depended upon whether a person requiring assistance was in the household. Where there was no person requiring assistance, 89 per cent saw it as very suitable. When there was a person with special needs, only half saw their present dwelling as very suitable, and 29 per cent saw it as less suitable. There were also problems in efficiently modifying the house to meet their needs.

For the majority of older home owners living in conventionally designed housing and wishing to age in place, home modification was expected to be necessary at some point. Approximately one

third had already made modifications to their dwellings to make them safer or easier to use—most commonly installing grab rails, modifying bathrooms or stairs. Despite this, 46 per cent of those who expect to undertake modifications in future were either unable or uncertain about their ability to pay for them.

Visitable Design was shown to have the greatest benefit at the lowest cost

Visitable Design was found to be the only option in which benefits consistently outweighed costs. This was largely attributable to the fact that Visitable Design is the least costly approach. The costs of Adaptable and Universal Design are generally greater than the benefits. However in most cases the benefit-to-cost ratio is much higher for these alternatives compared to home-modification. For example, the benefits of Universal Design are 29 per cent of the costs, and for single level Adaptable Design 21 per cent, whereas the benefits of home modifications were only 7 per cent of costs. If the first floor of a two storey dwelling is included, Adaptable Design performs even more poorly than home modification, delivering benefits of only 4 per cent of costs, due largely to the additional costs of an elevator. This indicates that compared to Universal and Adaptable Design, home modification is a sub-optimal policy. This is because minimal cost features included at construction are far more difficult and expensive to adapt.

The study found strong consumer acceptance amongst older home owners of the principles behind Universal, Adaptable and Visitable Design of housing: by planning for accessibility at the time of construction. In the survey, having a home that can be easily modified at low cost to meet needs (the Adaptable approach), was the most strongly supported. This was followed closely by having a home that meets needs without modification (the Universal approach), possibly reflecting a priority on staying put. Nevertheless, moving to a home that better suits the older person's needs was also quite strongly supported if available in the housing market. Least favoured was moving to a home specifically designed for older people, such as a retirement village or seniors development.

Neighbourhood design and provision of neighbourhood facilities can enhance or inhibit participation

Older home owners wish to live in areas that are well serviced by a combination of facilities. They value convenient access to public transport, retail, medical, community, cultural and recreational facilities. Important aspects of neighbourhood design were found to include well maintained and safe paths of travel and pedestrian crossings, age friendly transport and street fixtures, accessibility to public premises, public open space, easy way-finding and design for crime prevention. Some councils and local governments have already adopted age friendly planning, transport and housing strategies—however despite these initiatives there are no consistent national guidelines or standards specifically for age friendly urban environments in Australia. As a consequence, wide variation currently exists in urban design quality and transport provision between different neighbourhoods.

Older home owners are extremely dependent on private motor vehicles for access to activities

While 85 per cent of older home owners had access to public transport of some form, the vast majority depended on private cars. This was partly due to the freedom and independence offered by cars (many undertook multiple trips per day), but also because of poor provision or quality of service of public transport. Barriers to public transport use included: lack of services (in some areas); excessive distances to transport; irregular or unreliable services and hence waiting times; queues and lack of seating at bus stops; transfer/waiting times between transport modes; crowding; and concerns about crime and safety.

POLICY IMPLICATIONS

Improving efficiency of land use

Most older Australians generally wish to age in their own home and are not predisposed to vacate to smaller accommodation. Policy makers looking to improve efficiency of land use by seeking to encourage older home owners to move into smaller dwellings will need to consider that present larger

homes still may play an important role in healthy ageing by accommodating retirement hobbies or part time work, and facilitating visits by family members. Greater financial incentives to sell up or redevelop land presently owned by older Australians (such as through land taxation arrangements or addressing the present exemption of family home on assets test) may need to take into account these uses in order to facilitate such change.

Community based models of care

Even if they do seek to downsize, older home owners will usually seek to remain in a community-based setting—proximity to family and friends, as well as medical, transport and familiar community facilities all play a role in anchoring people to their present house and neighbourhood. This indicates there will remain a need to fund a community-based model of support services (such as home and community care) into the future. Even so, there remains some consumer interest in age-based retirement villages and independent accessory dwellings, each of which will entail different care based models.

Guidelines and standards for accessible design require improvement

The fact that up to a third of those requiring assistance expressed dissatisfaction with the suitability of their present homes does point to problems in modifying present dwellings to serve these needs. The lack of resources to make changes to their present housing among those on low incomes means that there will remain a strong call on the public purse through HACC and other funding to make this possible.

Older Australians will need to be supported to make changes in their homes *before* their abilities decline. Information needs to be provided early regarding modifying their homes to make them more accessible, or planning ahead for better access at the time of construction or during major renovations. To do this, residents require reliable information on the features and spatial requirements that will address their needs.

Strong consumer support for Universal and Adaptable Design approaches and the potential

for cost savings to be made compared to home modifications provide a strong rationale for regulating housing design approaches to eliminate, minimise or reduce the need for, and cost of, future modifications. However the fact that the costs still outweigh benefits means there may be a disincentive to pay for these forms of construction, unless there is a subsidy or regulatory approach to force it on new development. The cost-benefit advantages for VISIBLE Design are unambiguous yet there still may be an upfront cost for some dwelling types that may dissuade development.

Policy makers should explore ways by which consumers and developers can *capture* future benefits of Adaptable and Universal design through market based mechanisms, or regulating for its inclusion on the basis that any additional costs faced initially will ultimately benefit all Australians that grow old in such residences in terms of lower home modification costs.

Age-friendly public realm and transport infrastructure

Reliance on ageing in place may not present problems for many still able to use their privately owned cars to access services. But for those reliant on public transport or local footpaths, and in locations where such services are distant or inadequate, this will present challenges for social participation and access to essential services. Improvements to public transport infrastructure and more creative use of taxis are necessary to permit all to participate in activities outside the home.

A continuing problem is inconsistency across local areas. A more coordinated approach to standards for age-friendly planning and urban design could help to reshape neighbourhoods to better support an ageing population. The 25–30-year targets for full compliance to the Disability Standards for Public Transport should also be reviewed in light of the needs of an ageing society.

FURTHER INFORMATION

This bulletin is based on AHURI project 70392, *Dwelling, land and neighbourhood use by older homeowners*.

Reports from this project can be found on the AHURI website: www.ahuri.edu.au, or contact the AHURI National Office on +61 3 9660 2300.

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ACKNOWLEDGMENTS This material was produced with funding from Australian Government and the Australian States and Territories. AHURI Ltd acknowledges the financial and other support it has received from the Australian, State and Territory Governments, without which this work would not have been possible.

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