<u>Altmann, E</u> and Travers, M. (2016).'Probing tensions between housing and age friendly communities policies for future direction' [online]. *Parity, Council to Homeless Persons*, 29(9), Oct 2016: 18-19. Availability: IS">http://search.informit.com.au/documentSummary;dn=457568319413214;res=IELHSS>IS SN: 1032-6170

Probing tensions between housing and age friendly communities policies for future direction

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Significant tension exists between past and current housing policies and the move towards age friendly communities. These tensions need to be highlighted and resolved if older Australians are to undertake the roles allocated to them in later life such as working, volunteerism and family assistance, remaining active, healthy and able to contribute to society in later life. Little awareness exists of the disjunct between policies in these two areas at national, state or local levels despite the impact on a growing number of older Australians.

Population aging is a significant issue for Australia and across the globe. Not only is Australia's population predicted to almost double over the next three decades to around 40 million people (ABS, 2012), the current profile is for those in the 65 years and older age bracket to increase from 3.2 million in 2012 to 5.8 million in 2031, and up to 11.1 million by 2061 (ABS, 2012). This reflects an overall percentage increase from approximately 13 % of the population to just over 25% of the population as the those born during the baby boomer period reach retirement. Of these, around 800,000 are expected to be older renters by 2050 (Sharman et al., 2016). This change to larger groups of older renters has come about through past housing and employment policies.

From the 1980's there has been a significant move away from social housing support that provided security of tenure for renters and a pathway into home ownership for low income workers in favour of market mechanisms for the home ownership and rental sectors. In conjunction with this, the 1990's saw changes to employment contracts with fewer people able to purchase and greater numbers of people renting for longer periods of their life, limiting the ability for people to create financial security in later life. Since then, escalation of house prices to unrealistic levels due to high rates of landlord investment and property flipping combined with urban densification policies has meant that fewer people are able to enter into home ownership. The result is that fewer people in the future are expected to own their own home in later life, placing increased pressure on rental markets which are further destabilised through the flipping process.

At the same time, existing housing policies place emphasis on urban consolidation through increasing housing density particularly in middle ring suburbs. There are frequent calls for older people to give up their three bedroom homes in established middle ring suburbs to make way for 'working families' and move into apartments. This continued focus on working families has left little room for discussion of the needs of older age groups.

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There are known links between health and housing for all age groups. Health inequalities widen with insecure tenure (Eltanani & Smith, 2014) particularly for the elderly. Aging in place policies advocate that older people have better quality of life and manage better in an environment that is familiar to them, close to public transport so that they are not disadvantaged if they stop driving or continue working, are close to medical and community services and to social opportunities.

Past housing policies and higher rates of home ownership among the elderly have meant that a larger proportion of the population has aged and lived with associated disability in their own homes up until now. They have been able to predominantly age in place, in their own homes, known neighbourhoods and with community ties in place. Help has been close to hand and physical modifications have been easier to undertake in owner occupied home but also within social housing contexts. Given that the rental market in Australia is notoriously fickle and security of tenure among renters an almost impossible dream, aging in place for renters remains elusive, none more so than for people living with dementia and their carers. There is growing recognition of the advantages of enabling people with dementia to remain in a familiar environment. Familiar surroundings assist people with dementia with memory tasks by allowing established routines to remain in place. A key element in achieving this continuity is housing security particularly during the mild and medium stages of cognitive decline.

Dementia has gained prominence as a key health, aged care and social policy challenge and is predicted to become the leading cause of disability in Australia by 2030. Figures cited by Gabriel et al. (2015) indicated that approximately 13,500 people with dementia rent within the public or social housing sector and 16,500 rent privately. However, the number of people living with dementia is expected to double for each of the next four decades. People with dementia, renting privately, are an important subsector of the aged community and require targeted housing support if they are to age in place and we are to achieve an age friendly society.

While many landlords are socially responsible, there are those who are not. Even among socially responsible landlords there is often resistance to making minor physical modifications such as handrails and ramps. There is often the perception that these will detract from future rental opportunities or house resale value where the property is likely to be flipped. Seeking modifications required to meet the cognitive changes people undergo with dementia is even more difficult as the needs of people living with dementia are so little discussed or understood. As a consequence, people with dementia renting privately enter aged care facilities at a younger age than those in owner occupied housing or social housing (Gabriel et al., 2015). Many cite the difficulty of aging in place and inaccessibility of home modifications in rental properties as a reason for early entry into aged care facilities. When

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necessary for healthy aging. However, even this option will be curtailed over the next 40 year period.

At the same time that the number of older people in private rental is increasing and rates of dementia are increasing, aged care placements are decreasing as a percentage of the population in line with aging in place policies. For example, the rate of people with dementia living in community is expected to increase to 85% of the population by 2050. An easy option is to call for increased investment in social housing for older people. There is certainly a case for this. However, it is at odds with Australia's private rental expansion, creating tension that has hitherto been ignored by both aged care and housing policy makers.

Aging, and age related illness such as dementia need to be better understood as a life stage that brings benefits to society and to landlords. Older tenants are more settled, have less parties, take fewer recreational drugs and are better at paying their rent on time than other age groups, making them ideal tenants. More needs to be done to understand the resistance that landlords have to leasing to older tenants and physically modifying properties to meet the needs of an aging population of renters. Modified properties such as units and apartments will be attractive to an increasing number of older buyers seeking to downsize. The issues facing people in older age such as insecurity of tenure and negative effect on health need to be better understood. The positive aspects of aging in place need to be highlighted. This may include the benefits that older people bring to voluntary community services, family child care support and population diversity.

Looking towards the future, there needs to be new focus on housing for the aged at the policy and practical levels that allows older people to age in place, particularly renters, preferably in a home that they are familiar with, definitely in a neighbourhood that is familiar to them. There also needs to be genuine engagement with landlords that highlight the needs of an aging population including those with dementia as they age in place. I suggest a five stage approach to achieving this.



Figure 1 - 5 Steps to decreasing tension between housing and age friendly communities policies

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The first step is to acknowledge that negative attitudes towards the aged exist. The second step is to ensure that policy makers and landlords aware of the issues facing older people as they age and the predicted increase in older renters. This includes education about the tensions currently existing between housing and aging in place policies. It also includes an understanding of how the two issues of housing tenure and aging in place are best addressed as a cohesive whole. To facilitate this, more cross disciplinary research needs to be undertaken into age friendly communities, dementia friendly communities, attitudes towards aging and housing for the aged. Step three requires an awareness among policy makers that brings together silo oriented health and aging in place policies and silo oriented housing policies into a cohesive whole. A cohesive statement on aging in place that recognises the importance of housing as a central pillar supporting better health in aging needs to be developed and targeted at landlords and property managers. This will support and enhance positive attitude change (step 4) towards elderly renters and lead to behaviour change (step 5).

Academics at the University of Tasmania are currently undertaking projects to probe the tension and raise awareness of this important issue through the Maintaining Housing: Dementia Friendly Communities Project.

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