The Housing Challenge: Patricia Edgar

Our housing crisis is acute and will not be solved by calling on older households to downsize. Their over 50 year old occupants plan to stay put, with good reason, occupying 60 per cent of free- standing houses with back yards. They are happy where they are, in familiar surroundings, and many of those who might consider moving to a smaller property are deterred by the costs of renovation, agents, surveyor and legal fees, and the pernicious stamp duty payable on a new property. As well, accessing their capital can mean losing their pension, leaving them financially worse off in a smaller house.

In greater Melbourne alone there are 30,777 lone person households, in the over seventy age group, with two or more bedrooms. The Population Research Institute’s report in November 2016 by Bob Birrell and David McCloskey stated that Melbourne will need an extra 355,000 homes by 2022 and Sydney an extra 309,000. As people live longer and desire independence over aged-care facilities, they prefer to remain in the homes they own, thus creating social dilemmas for the old and the young. So we are in need of strategic thinking and creative solutions to address the facts.

Even if living alone by choice, we need company, support, places to go and the means to get there. We know that older adults’ health and well being improve when they have varied opportunities to stay socially engaged as part of a familiar community. To achieve successful longevity we need to adapt.

Today’s younger generation too is making adjustments, having to live with their parents longer, sometimes conducting relationships under the same roof as they remain in study, work and save, search for a job and are unable to buy into the high-priced housing market. In 1976, 67% of 24 year olds were married. In 2011, 14% were married. More are deciding they won’t marry, nor will they have children. By 2031 it is predicted the proportion of families with children (38 %) will be overtaken by couples without children (43%) and lone-person households are forecast to increase by 73% to constitute some 3.2 million households.

These demographic changes are further complicated by the fact that Australia has 35.5 percent of its people, over the age of 60, defined as living in poverty, unable to find work or to access the pension, and public housing spaces have declined over the last decade. As well, it is claimed, it will cost $214 million in one year to pay for people older than 65 who are eligible for the National Disability Insurance scheme. So creative thinking is needed.

The time has come for multi-generational living. There has been a shift in housing arrangements over the past three decades along these lines as the marriage demographics have changed. Renovations on the family home are adding bathrooms and living space and increasingly grandma or grandpa is joining in if their house is not the home already.

Alongside living changes involving multi-generational families, there are ingenious models for intergenerational living cropping up around the globe under the umbrella of *Homeshare*. This movement has its roots in the USA and the idea is spreading: Australia is now part of this movement for innovation in inter-generational living. Share arrangements are flexible. It is about finding the right match. Program coordinators screen all applicants, suggest matches and either refer one person to another, or support people to choose a suitable match. Low income singles can be offered rent-free homes with senior citizens in return for help with the daily chores. The nature of those chores is negotiated.

As well*, Homeshare* has potential in the service delivery landscape for those with less profound disabilities with offers of housing assistance being made in exchange for practical support.

Given that housing our population – the old and the young – has become such a contentious challenge, we should look closely at an innovation like *Homeshare* to discover how successfully it may service mutual needs to help maintain the neighbourhood connections that sustain us all.

Patricia Edgar is the author of *In Praise of Ageing* ( 2013), PEAK, Reinventing Middle Age (With Don Edgar) 2017, and an Ambassador for NARI, The National Ageing Research Institute.