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UNSW Built Environment

*The Ageing City: Are we Prepared?*

Never Stand Still
Built Environment

2014
LECTURES
UTZON

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The Ageing City: Are We Prepared?

Prof Bruce Judd, Director ASA+D

Photo: http://shrewsburyrc.co.uk/wp/wp-content/uploads/
Overview

- Population ageing
- Economic and Social Implications
- Built Environment Implications
  - Housing
  - Urban Planning & Design
  - Infrastructure
- Policy developments
- Housing options and choices of older people
  - Housing and neighbourhood utilisation
  - Downsizing in later life
- Are we prepared?
Two AHURI Funded Studies

- **Dwelling, Land and Neighbourhood Use by Older Home Owners (2010)** (co-funded by DoHA*)
  With Diana Olsberg, Joanne Quinn, Lucy Groenhart & Oya Demirbilek

- **Downsizing Amongst Older Australians (2014)**
  With Edgar Liu, Hazel Easthope, Laura Davy & Catherine Bridge

* Commonwealth Department of Health and Ageing
Who is ‘Older’?

- What do we mean by ‘older’?
  - 65+ Age pension eligibility (increasing from 65-67)?
  - 60+ Eligibility for Senior’s Card?
  - 55+ Empty nesters/pre-retirees?

- Should it be:
  - Chronologically based?
  - Attitudinally based?
  - Lifestyle based?
  - Ability based?

- Diversity
  - Older people are a very diverse group
  - Generalisations are dangerous

Photo: Bruce Judd
Ageing is Not What it Used to Be

- **Shifts in Gerontological Theory**
  - From biological to biopsychosocial theories of ageing
  - From ‘Disengagement Theory’ to ‘Activity Theory’ and ‘Successful Ageing’
  - To ecological theories of ageing that consider the social and physical environment
  - To Political Economy, Feminist and Critical Theories of ageing

- **Shifts in Policy Emphasis**
  - Human rights and empowerment
  - Active, positive and healthy ageing
  - Independence
  - Ageing in place
  - Participation in the community
Global Population Ageing: 65+

Projected share of population aged 65+ years


Source: Productivity Commission, 2013
Global Population Ageing: 85+

Projected share of population aged 85+ years


Source: Productivity Commission, 2013
Ageing Map of the World

2012

2050

Percentage aged 60 years or over

- 0-9
- 10-19
- 20-24
- 25-29
- 30 or over
- No data

Source: UNPF and Help Age International, 2012
Ageing – An Urban Problem

- **Urbanisation**
  - 10% of the world’s population lived in cities in 1900
  - 53% live in cities today
  - 70% are estimated to live in cities by 2050 (GCIF, 2013)

- **Global 65+ Population Growth**
  - 2010 = 522 million
  - 2050 = 1,475 million
  - An increase of 183% (GCIF, 2013)

- **Australia**
  - 171% increase from 2010-2050
  - An additional 7 million 65+ (GCIF, 2013)

- **Most of the population ageing will take place in cities**
Contributing Factors

- Low fertility rates
  - Birth control
  - Female education
  - Female workforce participation
- Low death rates
  - Increasing longevity
  - Advances in medical science
  - Health education (eg smoking and other risks)
- Post-war baby-boom generation entering older age
  - Born 1946 to 1964
  - Accelerates population ageing from early to mid 21stC
Baby Boomers Attitudes & Values

- “In retirement boomers may:
  - refuse to accept that they are ‘old’
  - be more ethnically heterogeneous,
  - more selfish, socially polarised, demanding and belligerent
  - less accepting, trusting and conforming than their parents’ generation
  - prioritise being in control, freedom of expression and individuality
  - economically conservative but socially moderate swinging voters
  - expect more from retirement than their parents’ generation” (Quine & Carter, 2006:4)
Baby Boomers & Housing

- More likely than previous generations to:
  - Live independently (not with children or in institutions)
  - Continue to be active
  - Live in intergenerational communities
  - Retaining their existing social networks
  - Live alone due to higher levels of divorce and separation
  - Require modified housing
  - Require specialist services, technology and design, and
  - Require age-friendly infrastructure and built environment
  (Quine & Carter, 2006)

- Carbon Footprint
  - Largest carbon footprint of any age cohort
  (Haq et al 2007)
Population Ageing Australia, 2012-2100

Source: Productivity Commission 2013
Population Ageing in Australian Cities

Proportion of population aged 65 and over in capital cities, 2008 and 2056 (low and high population ageing projections)

“As the population ages, the suitability and affordability of housing for older people will become increasingly important for governments. …the degree to which ‘ageing in place’ is an option for older people depends on the suitability of the design features of their dwelling and the neighbourhood, as well as the availability of services.”

Major Cities Unit, 2103

Source: Major Cities Unit, 2013
Social and Economic Implications

- **Dependency Ratio**
  - Number of working age people to those aged 65 and over
  - Increasing need for health and aged care support services

- **Economic Impact**
  - Reduced Tax Revenue
  - Increased Expenditure
    - Age pension
    - Health
    - Aged care

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**Dependency Ratio 1970-2050**

<table>
<thead>
<tr>
<th>Year</th>
<th>Dependency Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>1970</td>
<td>7.5</td>
</tr>
<tr>
<td>2010</td>
<td>5.0</td>
</tr>
<tr>
<td>2050</td>
<td>2.7</td>
</tr>
</tbody>
</table>

Source: Productivity Commission 2013
The Fiscal Gap
(Commonwealth revenue to spending)

2002 Treasury Predictions

- Large budget blowout predicted by 2041/2042
- 5% of GDP
- $87 billion in additional taxes needed
(IGR, 2002)

Source: Australian Treasury, Intergenerational Report, 2002
The Alarmists

- Dire Predictions
  - ‘The Silver Tsunami’
  - Intergenerational warfare
  - Overwhelmed social services
  - Cuts to benefits
  - Social and political upheaval
  - Fiscal crisis due to declining tax earnings
  - Declining after tax earnings
  - Military aggression

Cartoon: Graham Mackay [http://mackaycartoons.net/tag/tsunami/]
Prophets of Doom

The World Won’t Be Aging Gracefully. Just the Opposite

For the world's wealthy nations, the 2020s are set to be a decade of hyperaging and population decline. Many countries will experience fiscal crisis, economic stagnation and ugly political battles over entitlements and immigration. Meanwhile, poor countries will be buffeted by their own demographic storms. Some will be overwhelmed by massive age waves that they can't afford, while others will be whipsawed by new explosions of youth whose aspirations they cannot satisfy. The risk of social and political upheaval and military aggression will grow throughout the developing world -- even as the developed world's capacity to deal with these threats weakens.

Watch out! They’re coming to get you!

Intergenerational Inequity

Whilst increasing longevity is to be welcomed, our changing demographic and expectations of entitlement are placing increasingly heavy burdens on younger and future generations. From housing, health and education to employment, taxation, pensions voting, spending, transport and environmental degradation, younger generations are under increasing pressure to maintain the intergenerational compact whilst losing out disproportionately to older, wealthier cohorts. (Intergenerational Foundation, UK, 2012)
The Case Against Alarmism

The available evidence indicates that population ageing will only have a limited effect on healthcare costs, and there is no evidence that population ageing will cause chaos for our health system. Policy making in Australia would be improved if this was more widely acknowledged.

(Coory, 2004)

To varying degrees, all western countries are retrenching in the expectation of unsustainable costs caused by the needs of an older population. That this expectation is highly unlikely is rarely considered, perhaps because it meshes so well with neo-liberal interests. Sometimes, even evidence that population ageing is not particularly influential for future public health costs gets lost in the rhetoric of demographic alarmism.

(Gee, 2002)
‘Be Alert but Not Alarmed’ (with apologies to John Howard)

“…Australia is fortunate to be in a position to decide its demographic future. But whatever we chose one thing is clear. The only way to return to the youthful age structure of the past is by having very large families and dying young. We do not want to do this. This means that, just as individuals have to adjust to personal ageing, so do developed societies have to adjust to demographic ageing.”

(Betts, 2008)
Policy Responses to Population Ageing

- **Economic**
  - Changes to the superannuation system
  - Increasing the pension age
  - The baby bonus
  - Housing help for seniors pilot scheme (2013/14 budget)
  - Stamp duty exemptions/concessions (4 States & territories)

- **Social**
  - Promoting independence and active/healthy ageing
  - Encouraging and supporting ageing in place
  - Progressively increasing levels of community care
### National Community Care Initiatives

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>1985: HACC Program</td>
<td>• Assistance in the home to reduce residential aged care&lt;br&gt;• Home modifications to enable ageing in place</td>
</tr>
<tr>
<td>1987: Community Options Projects (COPs)</td>
<td>• More intensive home-based support&lt;br&gt;• Highly dependent people with complex care needs&lt;br&gt;• Available to people of all ages (majority 80+)</td>
</tr>
<tr>
<td>1992: Community Aged Care Packages (CACP)</td>
<td>• Specifically for older people&lt;br&gt;• Tailored to individual needs (capped fees can apply)</td>
</tr>
<tr>
<td>1998: Extended Aged Care at Home program (EACH)</td>
<td>• For frail aged people&lt;br&gt;• Flexible high level care package with capped fees</td>
</tr>
<tr>
<td>1998: Extended Aged Care at Home (Dementia) Program (EACH-D)</td>
<td>• Older people with dementia with behaviours of concern&lt;br&gt;• High level of care for those capable of living at home with assistance</td>
</tr>
<tr>
<td>2013: Home Care Packages</td>
<td>• Living Longer Living Better aged care reforms&lt;br&gt;• Four levels of care replacing CACP, EACH &amp; EACH-D&lt;br&gt;• From community care to high residential care</td>
</tr>
</tbody>
</table>
Implications for the Built Environment

- Housing: Ageing in what kind of place?
  - Housing types
  - Size of dwellings
  - No of storeys
  - Accessibility
  - Maintenance

- Planning
  - Housing diversity and choice
  - Location of services for older people
  - Housing location in relation to services
  - Age friendly neighbourhood/urban design

- Infrastructure
  - Convenience, accessibility and safety of public transport
International Policy

- WHO Age Friendly Cities (2007)
  - ‘Active ageing’ model
  - Initial network of 33 participating cities
  - 2 in Australia (Melbourne, Melville WA)

- Focussing on:
  - Outdoor spaces & buildings
  - Transportation
  - Housing
  - Social participation
  - Respect & social inclusion
  - Civic participation and employment
  - Communication & information
  - Community support & health services

http://www.who.int/ageing/publications/
## National Housing & Urban Policy Initiatives

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Key Themes</th>
</tr>
</thead>
</table>
| **1992: National Housing Strategy** | • Howe (1992) Housing for Older Australians: Affordability, Adjustments and Care  
• Housing preferences, mobility |
| **1994: Australian Urban and Regional Development Review** | • Increase housing choice  
• Encouraging more efficient use of housing stock |
| **2002: National Strategy for an Ageing Australia** | • Long-term, whole of government approach needed  
• Independence and ageing in place, or moving to more appropriate accommodation |
| **2002: Disability Standards for Public Transport** | • Accessible vehicles and premises  
• Roll-out over 30 years |
| **2003: Prime Ministers Science Engineering and Innovation Council** | • Healthy/positive ageing  
• Need for technical innovation in housing, neighbourhoods, transport and urban planning |
| **2006: DoHA National Speakers Series** | • ‘A Community for All Ages’: Building the Future  
• Need for age-friendly housing and communities |
# National Housing & Urban Policy Initiatives

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Key Themes</th>
</tr>
</thead>
</table>
| **2009: National Rental Affordability Scheme** | • Affordable housing  
• Accessibility for older people and those with disabilities |
| **2009: National Dialogue on Universal Housing Design** | • Consultation with wide range of stakeholders  
• Strategic Plan, aspiring to 100% of new housing by 2020 |
| **2010: Access to Premises – Buildings Standards, Disability Discrimination Act** | • Includes Class 2 (flat/apartment) buildings  
• Level access at building entrance  
• Access to at least one floor of sole occupancy units |
| **2012: Livable Housing Design Guidelines** | • Voluntary standards for housing with Silver, Gold and Platinum level performance/accreditation  
• Aim for 100% adoption at Silver level by 2020 |
| **2013: Advisory Note on Streetscape, Public Outdoor Areas, Fixtures, Fittings and Furniture** | • Human Rights Commission initiative  
• Response to industry requests regarding obligations under the Disability Discrimination Act  
• For outdoor areas not covered by Access to Premises |
# NSW State Government Initiatives

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Key Themes</th>
</tr>
</thead>
</table>
| **1982**: SEPP 5 (Housing for Older People or People with a Disability) | • Age restricted to 55+ or people with a disability  
• Permitted in land zoned for urban purposes  
• Set aside local planning controls  
• Location and accessible design requirements |
| **2004**: SEPP (Seniors Living) | • Replaced SEPP5: Balancing growing demand with maintaining neighbourhood character |
| **2004**: Seniors Living Policy Urban Design Guidelines for Infill Development | • Companion to SEPP (Seniors Living) by UDAS  
• Contextual fit, site planning/design, impacts on streetscape, neighbours, internal site amenity |
| **2007**: SEPP (Housing for Seniors or People with Disabilities) | • Amendment to SEPP (Seniors Living)  
• Site compatibility certificates required  
• Moratorium lifted on land adjoining ‘urban’ zone |
| **2008**: Landcom Universal Housing Design Guidelines | • Universal Housing Design Guidelines  
• Planning for all Ages in Built Form Guidelines |
| **2012**: NSW Ageing Strategy | • Age-friendly local communities grants to councils  
• Greater housing choice & monitoring supply  
• Grants to assist moving/downsizing to new dwellings |
## Peak Body Initiatives

<table>
<thead>
<tr>
<th>Year</th>
<th>Organisation</th>
<th>Initiative</th>
</tr>
</thead>
</table>
| 2002+ | Australian Network for Universal Housing Design (ANUHD) | • Top 10 Housing Universal Design Features  
• Now advocates mandated Livable Housing Guidelines to Gold level in the Building Code of Australia |
| 2006 | Australian Local Government Assn. (ALGA) | • Age-friendly Built Environments publication  
• Best practice examples and case studies |
| 2009 | National Heart Foundation ALGA & PIA | • Healthy Spaces & Places  
• Active/healthy living urban planning/design guidelines |
| 2012 | Local Government Assn. of NSW (ALGA) | • Promotion of inclusive and accessible communities  
• Age Friendly Community Grant Scheme (funded by the Office of Ageing, FACS) |
| 2012 | COTA WA (with WA Dept. of Commerce) | • Seniors Housing Centre  
• Your Home Guide to housing options  
• Information/seminars on housing options incl. downsizing |
| 2013 | COTA NSW (with NSW Government) | • Liveable Communities Project  
• Creating Age Friendly Communities Workshops  
• 23 NSW Councils assisted |
Older People and Their Housing, 2011
Source: ABS Custom Tables, 2011 Census

Household Size: Private Dwellings (65+)

<table>
<thead>
<tr>
<th>No of Residents</th>
<th>65+ Percentages</th>
<th>85+ Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Person</td>
<td>27.8%</td>
<td>13.4%</td>
</tr>
<tr>
<td>2 Persons</td>
<td>48.4%</td>
<td>38.2%</td>
</tr>
<tr>
<td>3+ Persons</td>
<td>16.4%</td>
<td>13.4%</td>
</tr>
</tbody>
</table>

65+ 84% 1 or 2 residents
85+ 87% 1 or 2 residents
Older People and Their Housing, 2011
Source: ABS Custom Tables, 2011 Census

Dwelling Structure (65+ and 85+)

<table>
<thead>
<tr>
<th>Dwelling Structure</th>
<th>65+</th>
<th>85+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Separate House</td>
<td>70.9</td>
<td>50.4</td>
</tr>
<tr>
<td>Semi, Row, Terrace</td>
<td>9.1</td>
<td>10.3</td>
</tr>
<tr>
<td>Flat, Apartment</td>
<td>9.6</td>
<td>10.9</td>
</tr>
<tr>
<td>Other Dwelling</td>
<td>2.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Non Private Dwelling</td>
<td>27.9</td>
<td>8.3</td>
</tr>
</tbody>
</table>

Percentage
Older People and Their Housing, 2011
Source: ABS Custom Tables, 2011 Census

Number of Bedrooms (65+ and 85+)

<table>
<thead>
<tr>
<th>No of Bedrooms</th>
<th>Percentage 65+</th>
<th>Percentage 85+</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-1</td>
<td>5.7</td>
<td>7.6</td>
</tr>
<tr>
<td>2</td>
<td>21.2</td>
<td>32.4</td>
</tr>
<tr>
<td>3</td>
<td>49.3</td>
<td>44.4</td>
</tr>
<tr>
<td>4+</td>
<td>23.8</td>
<td>15.6</td>
</tr>
</tbody>
</table>

65+ 73% 3+ bedrooms
85+ 60% 3+ bedrooms
Older People and Their Housing, 2011
Source: ABS Custom Tables, 2011 Census

Tenure (65+ and 85+)

<table>
<thead>
<tr>
<th>Tenure Type</th>
<th>65+ Percentage</th>
<th>85+ Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>67.3</td>
<td>48.5</td>
</tr>
<tr>
<td>Purchasers</td>
<td>9.1</td>
<td>3.8</td>
</tr>
<tr>
<td>Public Rental</td>
<td>4.8</td>
<td>4.0</td>
</tr>
<tr>
<td>Private Rental</td>
<td>6.9</td>
<td>3.5</td>
</tr>
<tr>
<td>Other</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Non Private</td>
<td>8.9</td>
<td>27.9</td>
</tr>
</tbody>
</table>

Tenure Types:
- Owners
- Purchasers
- Public Rental
- Private Rental
- Other
- Non Private

Source: ABS Custom Tables, 2011 Census
Underutilisation of Housing

- **The Mismatch Argument**
  - That older people underutilise their housing
  - They should be encouraged to move to smaller dwellings
  - Release their larger housing for family households

- **Utilisation Measure**
  - Canadian National Occupancy Standard (CNOS)
  - Adopted by ABS as a measure of utilisation

- **The CNOS Calculation**
  - Relates number of people to number of bedrooms
  - Children under 5 of either gender can share a bedroom
  - Children from 5-15 of the same gender can share a bedroom
  - Adults (married or de-facto) can share a bedroom
The Housing Utilisation Study

- **Participants**
  - 55 years and older
  - 1,604 respondents Australia wide
  - 70 face to face interviews in NSW, VIC, QLD, WA and ACT

- **How Older People 55+ Were Housed** (2006 Census)
  - 83% in households of 1 (38%) or 2 (54%) people
  - 81% in detached suburban dwellings
  - 83% in dwellings with 3 or more bedrooms
  - 84% of all dwellings of 55+ ‘underutilised’ by CNOS measure

- **Survey Findings**
  - 91% satisfied with the dwelling size for their household’s needs
  - Why this apparent contradiction?
Temporary Residents

- Temporary residents
  - Stay over at least 20 nights, but less than 6 months annually
  - Not included in census count for no of permanent residents
  - 25% of respondents had at least one temporary resident
  - Compared to 12% from 1999 Australian Housing Survey

- Types of temporary residents
  - Child (37%)
  - Other relative (20%)
  - Grandchild (18%)
  - Friend (14%)
  - Elderly parent (5%)
  - Tenant/boarder (1%)

“At the present moment I’ve got another temporary resident. That’s my son. My eldest boy. He’s forty-nine; he just turned forty-nine. He’s just split with his wife, so…it’s temporary, but how temporary, well it’s been more than twenty nights, put it that way.”
Alternative Use of Bedrooms

- Other uses of ‘spare’ bedrooms
  - Office (34%)
  - Guest bedroom (27%)
  - Hobby room (12%)
  - Storage (9%)
  - Ironing room (4%)
  - Reading room (2%)
Other Alternative Uses

- Additional living rooms used for
  - Craft rooms
  - Exercise rooms/gym
  - Office/study rooms
  - Library/reading room

- ‘Spare’ garage/carport space
  - Workshop
  - Hobbies
  - Outdoor living
Other Considerations

- Desire to age in place
  - Attachment to the home
  - Attachment to the location
  - Attachment to community

- Couple’s need for personal space
  - For hobbies
  - Separate offices/work spaces
  - To “get away from each other”
  - Sleeping separately for health reasons

- Increased use of the home
  - More time spent at home since retirement

- It is that I know everything with my eyes closed and I feel secure here. Yes. If I go and live somewhere else, I don’t know anybody.

- Once we retired we needed space, enough space to be able to get away from each other so that we’re not underfoot.

- Now I’m retired I stay at home much more so I use the space more. And I need room for the grandkids.
Utilisation of the Neighbourhood

<table>
<thead>
<tr>
<th>Activity Type</th>
<th>Monthly-Yearly</th>
<th>Daily-Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shopping/Banking/Retail</td>
<td>5.1</td>
<td>94.9</td>
</tr>
<tr>
<td>Sport/Recreation</td>
<td>20.8</td>
<td>79.2</td>
</tr>
<tr>
<td>Religious Services/Activities</td>
<td>31.9</td>
<td>68.1</td>
</tr>
<tr>
<td>Visiting Family/Friends</td>
<td>35.9</td>
<td>64.1</td>
</tr>
<tr>
<td>Volunteering Activities</td>
<td>43.3</td>
<td>56.7</td>
</tr>
<tr>
<td>Community/Social Clubs</td>
<td>44.2</td>
<td>55.8</td>
</tr>
<tr>
<td>Friends/Family Visit You</td>
<td>49.1</td>
<td>50.9</td>
</tr>
<tr>
<td>Educational Courses</td>
<td>49.6</td>
<td>50.4</td>
</tr>
<tr>
<td>Dining Out</td>
<td>42.1</td>
<td>57.9</td>
</tr>
<tr>
<td>Theatre/Cultural Activities</td>
<td>10.2</td>
<td></td>
</tr>
<tr>
<td>Medical/Health Appointments</td>
<td>7.6</td>
<td></td>
</tr>
</tbody>
</table>

Percentage
Barriers to Participation

- **Paths of travel**
  - Absent
  - Discontinuous
  - Poorly maintained
  - Overgrown
  - Lack of road crossings
  - Poor lighting at night

- **Public access to buildings**
  - Stairs
  - Lack of ramps
  - Lack of handrails
  - Lack of seating
Barriers to Participation

- Street Furniture & Fixtures
  - Lack of seating
  - Lack of shelter
  - Lack of public toilets
  - Poor maintenance

- Public open space
  - Inadequate/poor provision
  - Poor design
  - Lack of paving
  - Lack of seating
  - Lack of shelter
  - Lack of public toilets
Barriers to Participation

- Transport Infrastructure
  - Poor provision or quality of service (irregular/unreliable)
  - Waiting/transfer times, queues and crowding
  - Confusing timetables and bus routes
  - Distance or steep topography to public transport nodes
  - Lack of seating & shelter
  - Stair only access to stations and buses
  - Crime/safety concerns at transport nodes

- Lower-income outer-suburban and some regional towns usually worse
Gunnedah Town Centre

Photos: Bruce Judd
A Central NSW Town Centre

Photos: Bruce Judd
Older Home Owners: A Summary

- **Housing**
  - Most live in 3 or more bedroom dwellings
  - High levels of satisfaction with dwelling size
  - Space is generally highly utilised
  - Alternative uses of bedrooms and other spaces are important to the health and well being of older people
  - All reasons why most older people want to stay put

- **Neighbourhood**
  - Participation in local neighbourhoods is important to older people
  - Poor provision, quality, continuity, and maintenance of urban infrastructure are barriers to participation
  - Many neighbourhoods are not age-friendly and therefore are barriers to participation
The Downsizing Study

- **Questions**
  - How many older people do downsize?
  - Why do they downsize?
  - Into what kind of housing?
  - With what outcomes?
  - Should we encourage more older people to downsize?
  - If so, what might help to facilitate this?

- **Participants**
  - People who had moved since turning 50 years of age
  - 2767 survey respondents
  - 60 in-depth interviews in three states (NSW, VIC, SA)
  - Policy Forum in each state
Extent of Downsizing

- Estimating the number of downsizers
  - 18% of 50+ Australians moved in the 5 years 2006-2011 (ABS Census data)
  - 50% of 50+ survey respondents who moved in the 5 years 2006-2011 downsized to a dwelling with fewer bedrooms
  - 9% (or 235,509) of 50+ Australians estimated to have downsized between 2006-2011

- Where did survey respondents move?
  - 98% had lived previously in the general community
  - 71% remained living in the general community
  - 21% moved into retirement villages
  - 5% moved into other seniors’ accommodation
Change in Dwelling Type

<table>
<thead>
<tr>
<th>Dwelling Type</th>
<th>Former</th>
<th>Current</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sep House</td>
<td>90.5%</td>
<td>42.5%</td>
</tr>
<tr>
<td>Attached Row House</td>
<td>5.4%</td>
<td>28.2%</td>
</tr>
<tr>
<td>Flat/Apartment</td>
<td>3.2%</td>
<td>23.2%</td>
</tr>
<tr>
<td>Caravan or Mobile Hm</td>
<td>0.2%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Other</td>
<td>0.6%</td>
<td>1.9%</td>
</tr>
</tbody>
</table>

(n=1269,1262)
Change in Number of Bedrooms

(n=1214)
Change in Floor Area

(n=894)
Why Did They Downsize?

Circumstances

- Lifestyle preference
- Inability to maintain house/garden
- Child(ren) leaving home
- Retirement of self or partner
- Relationship breakdown
- Employment reasons
- Financial gain
- Self/partner's illness
- Self/partner's disability
- Financial difficulties
- Distance from family
- Formed new relationship
- Dwelling too big
- Employment reasons
- Locational Dissatisfaction
- Other

Percentage of respondents

(n=1212, multiple answer question)
Who Provided Advice & Assistance?

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Percentage of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>52.2%</td>
</tr>
<tr>
<td>Friends</td>
<td>29.5%</td>
</tr>
<tr>
<td>Real estate agent/website</td>
<td>27.4%</td>
</tr>
<tr>
<td>Financial advisor</td>
<td>14.1%</td>
</tr>
<tr>
<td>No one / own decision</td>
<td>11.9%</td>
</tr>
<tr>
<td>Health/aged care professional</td>
<td>5.1%</td>
</tr>
<tr>
<td>Local Government information</td>
<td>3.9%</td>
</tr>
<tr>
<td>State Government information</td>
<td>3.9%</td>
</tr>
<tr>
<td>Australian Government information</td>
<td>3.8%</td>
</tr>
<tr>
<td>Popular media</td>
<td>3.2%</td>
</tr>
<tr>
<td>Legal advisor</td>
<td>1.6%</td>
</tr>
<tr>
<td>Other seniors' organisation(s)</td>
<td>1.4%</td>
</tr>
<tr>
<td>National Seniors Association</td>
<td>1.3%</td>
</tr>
<tr>
<td>Council of the Ageing (COTA)</td>
<td>1.2%</td>
</tr>
<tr>
<td>Other</td>
<td>3.7%</td>
</tr>
</tbody>
</table>

(n=868, multiple answer question)
What Were They Looking For?
(important + very important)

<table>
<thead>
<tr>
<th>Considerations</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less maintenance of the home</td>
<td>74.0</td>
</tr>
<tr>
<td>Less maintenance of the yard</td>
<td>72.3</td>
</tr>
<tr>
<td>Smaller dwelling</td>
<td>66.5</td>
</tr>
<tr>
<td>Lifestyle improvement</td>
<td>57.2</td>
</tr>
<tr>
<td>Closeness to shops</td>
<td>55.3</td>
</tr>
<tr>
<td>Closeness to public transport</td>
<td>48.7</td>
</tr>
<tr>
<td>Closeness to health services</td>
<td>47.5</td>
</tr>
<tr>
<td>More accessible home</td>
<td>40.0</td>
</tr>
<tr>
<td>Closeness to children or relatives</td>
<td>38.3</td>
</tr>
<tr>
<td>Reduce cost of living</td>
<td>34.6</td>
</tr>
<tr>
<td>More attractive area</td>
<td>33.2</td>
</tr>
<tr>
<td>Closeness to friends</td>
<td>31.8</td>
</tr>
<tr>
<td>Closeness to aged care services</td>
<td>29.2</td>
</tr>
<tr>
<td>More modern home</td>
<td>24.4</td>
</tr>
<tr>
<td>Better investment</td>
<td>23.5</td>
</tr>
<tr>
<td>Discharge or reduce a mortgage</td>
<td>19.2</td>
</tr>
<tr>
<td>Larger dwelling</td>
<td>14.4</td>
</tr>
<tr>
<td>Other</td>
<td>14.5</td>
</tr>
<tr>
<td>Other</td>
<td>1.9</td>
</tr>
</tbody>
</table>

(n=1212, multiple answer question)
What Difficulties Did They Encounter? (difficult + very difficult)

- Availability of suitable housing type: 64.3%
- Cost or affordability of housing: 44.9%
- Suitability of available locations: 32.5%
- Distance from family or friends: 17.8%
- Distance to retail facilities: 11.8%
- Distance to health facilities: 8.6%
- Fees or stamp duty costs: 5.4%
- Difficulty obtaining finance: 5.1%
- Lack of information or advice: 3.5%
- Other: 11.8%

(n=314, multiple answer question)

74% found it easy or very easy
26% found it difficult or fairly difficult
Reasons for Dissatisfaction

- Building/village defects/maintenance: 24.6%
- Building/village management issues: 21.7%
- Inadequate space: 20.3%
- Affordability: 15.9%
- Unexpected costs: 15.9%
- Neighbours/social issues: 13.0%
- Strata issues: 11.6%
- Dislike cohort living: 8.7%
- Poor construction quality: 8.7%
- Noise: 8.7%
- Crime/safety/security issues: 8.7%
- Lack of privacy: 7.2%
- Inappropriate/poor design: 7.2%
- Accessibility/location/transport: 5.8%
- Stairs: 2.9%
- Other: 10.1%

(n=69 multiple answer question)

90% satisfied or very satisfied with the home they downsized into
# Barriers & Policy Options

<table>
<thead>
<tr>
<th>Type</th>
<th>Barriers</th>
<th>Policy Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling &amp; Locational Barriers</td>
<td>• Difficulty finding suitable (smaller), affordable, accessible dwellings in suitable locations (close to retail, transport and other services)</td>
<td>• Age friendly planning &amp; urban design controls</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Mandated accessible housing design</td>
</tr>
<tr>
<td>Financial Barriers</td>
<td>• Cost associated with moving:</td>
<td>• Stamp duty exemptions/concessions (4 states) or replacement with land tax</td>
</tr>
<tr>
<td></td>
<td>• Stamp duty</td>
<td>• Age pension assets test exemption (2013/14 budget)</td>
</tr>
<tr>
<td></td>
<td>• Removalists fees</td>
<td>• Last home owners grants</td>
</tr>
<tr>
<td></td>
<td>• Temporary accommodation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Estate agent’s fees</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Impact on age pension eligibility</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Housing market fluctuations</td>
<td></td>
</tr>
<tr>
<td>Psychological &amp; Practical Barriers</td>
<td>• Emotional attachment to home and neighbourhood</td>
<td>• More effective information, advisory &amp; assistance services by government &amp; NGO providers</td>
</tr>
<tr>
<td></td>
<td>• Stress of preparation for sale</td>
<td>• Age-specific financial advisors &amp; removalists</td>
</tr>
<tr>
<td></td>
<td>• Stress of moving</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Difficulty of sorting, packing disposing of belongings</td>
<td></td>
</tr>
</tbody>
</table>
The Ageing City: Are We Prepared?

- **Housing**
  - Progress with Access to Premises Standards and Livable Housing Guidelines, unlikely to meet targets unless mandated
  - Greater Innovation in the housing industry to provide the housing types older people will want to downsize into
  - Less focus on specialised housing, more on inclusive housing

- **Urban Planning**
  - Planning and development controls to encourage housing types suitable for older people close to amenities and services
  - National inclusive urban design guidelines

- **Infrastructure**
  - Review the slow roll-out of disability standards for public transport unlikely to keep pace with population ageing
Postcript: Back to the Future?

1960/70s Villa Homes in Ramsgate

Source: Google Earth, Sinclair Knight Merz/Google
Utzon: Kingo Houses, Elsinore, Denmark
1956-60

- Smaller (but not too small) dwelling
- Single level
- Small garden
- Low maintenance
- Not universal design

Source: betonbabe.tumblr.com
Source: bdstudio3.blogspot.com.au
Source: http://metrhispanic.com
Source: www.flikr.com
Utzon: Fredensborg Housing, Denmark 1963

- Pensioner housing
- Smaller (but not too small)
- Single level
- Small Garden
- Low maintenance
- Closer to universal design

Source: http://www.pinterest.com/
Source: http://en.wikipedia.org
Source: http://arquiscopio.com
References


Thursday 1 May
Phil Enquist
Lead Partner Urban Design and Planning
Skidmore Owings & Merrill Chicago
2014 LECTURES

Wednesday 30 July
Ms Jennifer Westacott
Chief Executive, Business Council of Australia

Cities, Competitiveness and Australia’s Comparative Advantage - why we must get cities right in Australia