Challenges and Opportunities for Ageing in Place in Western Australia

By Phil Airey
1999 : 39 percent lived in Aged Care or related facilities
2011 : 26 percent lived in Aged Care or related facilities [ABS]
91% of Seniors would prefer to stay at home with access to appropriate care services [AHURI 2010]
Defining Ageing in Place

Australian Institute of Health and Welfare: “…allows low care residents to stay in a low care service (formerly hostels) when their dependency increases, whereas under the previous two-tier system they were required to move to a nursing home.”

Extension: living as independently as possible in self-managed accommodation.
Future Proofing

Making one’s residence as appropriate as possible for all foreseeable future ageing in place needs.

1. Planning
2. Assessment
3. Home modification or relocation
4. Financial aspects
5. External care services
Planning (realisation + preparation)

40% of people who are aged 65 and over in WA will live to be over 90 [ABS Australian Life Tables 2009-2011]

88% of those aged 90 and over have some form of disability [ABS Disability, Ageing and Carers Australia 2009]

Disability: Any limitation, restriction or impairment which restricts everyday activities and has lasted or is likely to last for at least six months.
Planning (core areas)

- Removal of risks: WA Department of Health’s Stay on your Feet programme and Home Safety checklist
- Accessibility: both residence and neighbourhood
- Sustainability: longevity of property, reducing maintenance needs, reducing environmental/financial costs
Planning (challenges)

Challenges:

- Cultural: apprehension/denial of concept of ageing, particularly amongst baby boomers
- Awareness: promotion of planning concept to Seniors
Assessment (residence and neighbourhood)

Residence: Age Friendly Homes checklist

Neighbourhood: Availability + accessibility of essential services (transport, medical, social and other needs)

Age Friendly Neighbourhoods, Seniors’ Strategic Planning Framework (high level only)
Assessment (challenges)

- **Awareness** of residence assessment tools
- **Availability** of standardised neighbourhood assessments
Modification (residence)

AHURI 2009 report
34% already made home modifications
40% likely to modify more
Reduce carers through technology and efficiency
Modification (process)

- Identify core accessibility needs
- Schedule modifications by impact, cost + sustainability
- Implement technology [ILCWA] and smart home concepts
- Implement energy efficiency
- Internet connectivity (essential)
Modification (challenges)

- Knowledge of modification options
- Knowledge of sources of assistance
- Technological literacy within Seniors’ community… some advances (i.e. Siri, Google Voice) will help over time
- Prioritising home modification > future care… cost savings
Modification (finances)

54% felt unable and 35% uncertain to afford vital home modifications [2009 AHURI]

Challenges:

- Awareness of cost-effective options (e.g. low cost providers: TADWA, small mod finance [WA NILS, HACC], large mod finance [Equity Release options])
- Structured financial planning – Centrelink FIS, NICRI
Local Adapters
Downsizers/pricers for maintenance or cost advantage in similar neighbourhoods
Private homes, strata titles, retirement villages, residential parks
Relocation (Local Adapters - challenges)

Challenges [AHURI 2011]:

- Availability of appropriate housing stock... particularly in desired/current locations
- Impact of increased liquidity on benefits/entitlements
- Tariffs/charges/stamp duty
- Conception of some properties as age appropriate

Source: Australian Treasury estimates published in (Australian Treasury 2009b).
Relocation (forced relocations)

Due to divorce or other life events, want to stay in same area to limit lifestyle impact

Challenges:

- With property boom, finding affordable and accessible housing in selected areas
- Finance for Seniors when only part capital held
- Availability of appropriate equity release products i.e. POPI
Relocation (scene changers)

Like “Tree/sea change” for lifestyle reasons
Moving to regional areas as “High amenity/cost effective”
Rural (26% of over 65’s) and major metro (39%) involved
78% growth in Albany, Esperance, and Bunbury 2006/2011
Relocation (scene changers)

Key challenges:
- Loss of routine/lifestyle
- Loss of family and social links/isolation
- Reintegrating into new communities
Relocation (older renters)

One in eight Seniors in WA pay rent
Since June 2003, average rent increased from $150 to $475/week
25.2% of tenants in Social Housing are already age pensioners
Relocation (older renters)

- Demand for assisted housing to spike due to retiring baby boomers unable to meet cost of private rentals
- More movement to “high amenity/cost effective” areas (regional centres) expected/needed
- Alternative, affordable rental housing (pragmatism)
- Some affordable rentals not appropriate for ageing in place
Relocation suggestions

- “Home for Life” rating for all residences prior to sale with incentives for builders to improve
- Scorecard rating of neighbourhoods for ageing in place (transport, medical, accessibility, etc)
- Free up zoning for redevelopment of appropriate higher density accommodation in neighbourhoods
- Turnkey finance/project management for redevelopments
Relocation suggestions

- Expansion of shared equity and appropriate equity access products for Seniors suffering life events
- Neighbourhood relocation kits
- Expanded ancilliary accommodation (Dept Housing)
Living Longer, Living Better

- $955.4 million to Home Care over five years… increasing from 40,000 to 100,000 packages
- Currently HACC/ACAT assessments split services and self-funded retirees cannot access subsidised home services
- 4 levels of care, plus supplement for dementia, Gateway
- Allows all people to access ($10k cap for fully self-funded)
- Consumer Directed (CD) care enables Seniors to allocate their own packages as they see fit
Living Longer, Living Better

- Implementation of home care assessment/CD... quality
- Depth of available services
- Access to volunteering services
- Availability of any care services in remote areas (pragmatic shift in service delivery)
- Cultural: fear of loss of entitlement (additional $660.3 million for residential aged care)
 References (1 of 5)

References (2 of 6)

References (3 of 5)


• “Understanding housing and location choices of retiring Australians in the ‘baby boom’ generation” (2013), Simon Pinnegar and Ryan van den Nouwelant with Bruce Judd and Bill Randolph, City Futures Research Centre, Canberra available at http://nhsc.org.au/files/2013/02/housing_in_the_baby_boom_generation.pdf

• “Downsizing amongst older Australians” positioning paper” (2012), Bruce Judd, Australian Housing and Urban Research Institute available at http://www.ahuri.edu.au/publications/projects/p70687
References (4 of 5)

- Real Estate Institute of WA research cited in ‘Building the housing system we need : Housing Priorities for the 2013 WA State Election’ (Figure 1, p. 12) by the Community Housing Coalition of Western Australia, available at http://www.communityhousing.com.au/wp-content/uploads/2012/05/CHCWA-2013-WA-State-Election-Building-the-housing-system-we-need-FINAL.pdf
References (5 of 5)