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The Relevance of Affordance for Women "Ageing in Place"

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Abstract

Affordance is a separate and distinct concept from affordability and is infrequently used in discussions of housing and ageing. It is nonetheless a concept that can provide a cohesive framework for the consideration of wide-ranging socio-cultural benefits that derive from features of the built environment.

Affordance is a term coined in ecological psychology by Gibson (1979). One of the key aspects of Gibson's idea of affordance is its contrast with theories and concepts that rely solely on human perceptions as important in determining the way objects are used. That is, affordances are features of the environment that, given the capacities of a particular agent, facilitate particular actions. For example a doorway affords movement across a threshold. An important fact about affordances is that while they are in a sense objective, real and physical, unlike values and meanings, they are neither an objective property nor a subjective property. They are both a fact of the environment and a fact of embodied behaviour that exists only in the relation between them.

The inter-relationship of the affordance of housing as people age and a property's affordability to enhance affordance has not been considered by policy makers. Nor have the concepts been considered from a gendered perspective. This paper will examine the potential benefits of applying the concept of affordance to studies of housing and the government policies encouraging 'ageing in place'. It will also consider the interrelationships between affordance and affordability, particularly for 'middlessent' women who are contemplating 'ageing in place'.

The Relevance of Affordance for Women "Ageing in Place"

Introduction

This paper considers preferences for home ownership and ageing in place and the potentially unforeseen costs associated with living at home into old age. This is an important policy issues because the proportion of people who are 65 years and more is going to increase rapidly due to the post World War population bubble. Previous research tells us that the vast majority of those older people plan to live in their homes and communities in their later life. However, it seems likely that this will occur in environments that have not been designed with their ageing needs and capacities in mind. There are affordability issues associated with the need to modify homes to enhance their accessibility for older people which have not yet been fully recognized. Women are particularly vulnerable because they usually live longer than men but are less likely to be as financially secure as their male counterparts as they reach retirement. Given that there are many baby boomers reaching retirement in single status due to a higher incidence of divorce and family dissolution statistics and women have often had an interrupted superannuation history, if they have one at all, women's capacity to age in place in some sort of security and comfort is compromised.

To begin with, this paper will review the population bulge and the ageing baby boomer cohort as housing consumers. The following section will explain the notion of affordance in terms of the livability of a home and consider the notion of a home's affordance qualities for older people. The potential attendant affordability issues that enhanced affordance might incur will also be discussed because the inter-relationship of the affordance of housing as people age and a property's affordability to enhance affordance has not yet been considered by policy makers. It will also assess the relevance of housing affordance for women and show that single women in particular are vulnerable to affordability issues as they approach retirement.

The Ageing Population Bulge

Following from the definition adopted by the US Census Bureau, the term "baby boomers" commonly refers to the population born between the years 1946 and

1964 inclusive (Wellner 2000). The increased birth rate experienced within Australia and other western economies during this period has given rise to widely recognised and well documented demographic patterns, currently being experienced as an ageing of Australia's demographic profile. This has recently been discussed at length by the Productivity Commission in the report Economic Implications of an Ageing Australia (2005). The Productivity Commission (2005) has made estimates of Australia's ageing population:

> *Over the next forty years, the number of children is projected to grow at about a third of the rate of overall population growth. In contrast, the number of old people will rise strongly. And the significance of the very old is projected to grow even more. At the moment, there are around 300 000 people aged 85 or more in Australia — roughly the size of a small city like Canberra. By 2044-45, the metropolis of the very old will have grown to 1.4 million. By 2050-51, just six years later — their number would have swelled by a further 175 000. The number of centenarians, now a rarity, will grow more than 11 fold from 4300 in 2003-04 to 50 000 by 2044-45. Just six years later there will be over 70 000 Australians of this advanced age (Productivity Commission 2005:8).*

This shift in Australia's age structure means that, over the next four decades, the aged dependency ratio, the number of people aged 65 years and over relative to the population aged 15-64, will rise significantly.

Government policy is encouraging Australians to 'age in place', meaning that rather than retiring to an aged care facility at the earliest opportunity, older Australians are encouraged to live at home for as long as possible and if necessary, to access services into the home when the capacity to care for oneself is impaired. This strategy complements baby boomers preferences for independence and flexible lifestyle choices, which was confirmed by Oldsberg and Winters (2005) in their research into ageing in place and baby boomer retirement expectations. Their research found that baby boomers housing preferences and expectations are quite different to that of their parents as they reached retirement and old age and they do not identify with the aged housing products currently available. There is a strong expectation that the baby boomers will age in place and housing tenure is important.

Homeownership is therefore very important and is often the greatest asset for many Australians. It is usually this asset upon which many baby boomers are

depending as a conduit for choices later in life (Olsberg & Winters 2005). However, more baby boomers are reaching retirement age in single status than ever before and this is usually because of divorce and family dissolution (Chapman 2006; Olsberg & Winters 2005; Warren 2006). Their financial foundation for retirement is therefore likely to be compromised as housing has already been downsized, sold and converted to a financial settlement. Much of the literature examining the social and economic implications of the ageing baby boomer cohort reflects similar concerns to those identified by the Productivity Commission. Relevant studies include projections of the private and public economic resources that will be available to baby boomers in retirement (Harding, King & Kelly 2002ab; Kelly 2002; Kelly, Harding & Percival 2002ab); the health costs (ACIL Consulting 1999; Cooper & Hagan 1999); as well as studies, that focus on the suitability and affordability of Australia's current housing stock.

For women, there are additional concerns regarding their financial preparedness for an old age that is likely to be longer than previous generations (Hamilton & Hamilton 2006; Productivity Commission 2005). As noted by Jefferson and Preston (2005) and Hamilton and Hamilton (2006), baby boomer women in particular have fallen through the superannuation gap. The superannuation guarantee charge was introduced in 1992 when baby boomers were between the ages of 30 and 45 years. Baby boomer women are more likely to have had interrupted patterns of paid employment and relatively low wages compared to their male counterparts (Jefferson 2005) and Generation X and Y female employees. "Over their lifetimes, Australian women baby boomers will spend around 35 percent less time paid employment than their male counterparts" (Jefferson & Preston 2005, p. 79) and therefore there is a low probability that these women will accumulate adequate independent private retirement income.

Universal housing principles and 'lifetime' housing are relatively new ideas which encourage housing design that is flexible and able to accommodate accessibility and liveability needs for all ages and physical capacities. There are few houses that are built with lifetime and universal housing principles in mind, and it is therefore likely that a house may need modifications to enhance liveability as mobility is impaired with old age if that home is to be fully utilised. As a person's physical capacities change over time, their relationship with their physical environment and hence how that physical environment *affords* a liveable place may also change. If the physical environment, (house) has to be modified in some way to *afford* liveability then it is likely that affordability issues come into

play. The inter-relationship of the affordance of housing as people age and a property's affordability to enhance affordance has not been considered by policy makers.

Housing Affordance

Research on affordance focuses on the interrelationships between agents and particular characteristics of their environment. In particular, it examines the extent to which particular environmental characteristics facilitate or constrain particular actions. It is apparent that many baby boomers are expecting their private home to afford a wide range of lifestyle choices and that government policy is based on a perception that private homes are a viable location for people to "age in place".

Affordance is a term coined in ecological psychology by Gibson (1979). One of the key aspects of Gibson's idea of affordance is its contrast with theories and concepts that rely solely on human perceptions as important in determining the way objects are used. That is, affordances are features of the environment that, given the capacities of a particular agent, facilitate particular actions. For example a doorway affords movement across a threshold. An important fact about affordances is that while they are in a sense objective, real and physical, unlike values and meanings, they are neither an objective property nor a subjective property. They are both a fact of the environment and a fact of embodied behaviour that exists only in the relation between them. "An affordance points both ways, to the environment and to the observer" (Gibson, 1979, p. 129). We perceive the significance of our environment in relation to our bodies.

The potential benefits of applying the concept of affordance to studies of ageing and housing derive from its focus on the interrelationships between the capacities of a person in relation to their physical environment. If a person's capacities change over time, so too may their interrelationships with their physical environment. For example, a two storey home may afford a physically fit person pleasant views and additional privacy. However, for a person who has trouble physically negotiating a stairwell, a two storey home may afford reduced access to parts of their house. Available research indicates that both governments and baby boomers hope and/or expect that privately owned homes are going to afford a range of benefits into the future. Examining the affordance of housing in the context of ageing home owners potentially provides a framework for examining the future interrelationships of ageing baby boomers and the housing which is

likely to be their key financial and physical asset. For this reason, the notion of affordance has become a focus for gerontology with regard to the social, psychological and biological aspects of ageing. However, despite its apparent relevance, there is little research which specifically applies the concept of affordance to understanding the affordability implications of the physical environment for an ageing population.

Affordability

While the concept of housing affordability may seem a relatively straight forward question of assessing housing costs against income, it poses a range of measurement challenges. The Australian Bureau of Statistics notes that although "there is no nationally recognised standard for identifying households with housing affordability problems", the following definition is a commonly used benchmark:

> *… households with lower incomes (those in the bottom 40% of the income distribution…) and with housing costs above 30% of their disposable income (Australian Bureau of Statistics 2002, p. 42).*

Given the identification of under-saving among the pre-retired population (ANOP Research Services 2004; Bateman, Kingston & Piggott 2001), issues of affordability may become increasingly important in future years for some of the baby boomer population, especially those relying on private rental accommodation. Currently there is little research on this specific issue and, as indicated in the Productivity Commission's recent report, there is significant uncertainty about future policy directions and future costs associated housing and an ageing population profile (Productivity Commission 2005, p. 231). Available literature indicates considerable gaps in our knowledge about the specific issues relevant to housing affordability and the housing needs and expectations of baby boomers.

According to the Australian Bureau of Statistics, older people aged 65 or older living in couple only and lone person households, together account for nearly 10% of the total population. Over half of both groups were in the low income group. A larger majority were dependent on government pensions and allowances as their principle source of income. But, relatively few were in housing stress, with only 9% of older couples (or 10,000 people) and 22% of older lone people (or 35,000) people renting or paying a mortgage (the majority owned their own homes) (Australian Bureau of Statistics 2004, p.65).

With respect to researching baby boomers, retirement and issues connected with housing, the literature on affordability appears to pose several challenges. Much of the literature focuses on either first home buyers, or the housing life-cycle, rather than issues specifically connected with ageing and/or retirement (see for example, Brodie 2004; Guest 2005). The challenges of both measuring affordability and interpreting the policy implications of aggregated measurements limits the application of housing affordability studies to particular population cohorts such as baby boomers. There appear to be indications that important issues of affordability, particularly among those of retirement age, may be more important to specific market segments than for the population as a whole. When analyses of income and housing costs of older people have investigated specific market segments, varying policy issues are brought into focus. For example, housing costs not generally considered in measures of affordability, such as maintenance costs, can become a significant source of concern for people as they age (Association of Superannuation Funds Australia 2000; Davison et al. 1993).

In short, it appears that generalisations based on aggregated data neglect important differences and growing disparities between different sectors of Australia's housing market, whether one considers young home buyers or older home owners and renters (Berry 2003). Due to relatively high levels of home ownership among the older population, issues of affordability appear relevant for a relatively small percentage of people in retirement.

Despite these gaps in the data, it has been recognized that women and unmarried baby boomers are more likely to suffer housing stress and are more likely to work long after retirement age because of financial need (Australian Bureau of Statistics 2004; Hamilton & Hamilton 2006; Warren 2006). The poorer half of the baby boomer cohort, the majority of whom are women, has virtually no wealth that they will be able to draw on in retirement. If they own a home, it is often viewed as a source of potential income for the funding of retirement. For this cohort of the population, housing affordance is unlikely to be a luxury they will be able to easily afford. The research undertaken by Hamilton and Hamilton (2006, p. 8) shows "a strong emphasis on home ownership as a means of living more comfortably in retirement, and as the only means of being able to get by on the age pension in retirement". It also showed that ill health and disability were viewed as significant threats to affordability of retirement and hence, affordance.

Affordance and Housing for Ageing Baby Boomers

Some of the insights from Olsberg's and Winter's (2005) research suggest that it is the broader context of "well-being" that housing facilitates, rather than costs alone, that might be of more significance for many baby boomers. That is, rather than looking upon home ownership solely as a source of reduced accommodation costs, baby boomers have expectations that home ownership will allow them to facilitate self determination and achieve preferred lifestyle choices in older age (Olsberg & Winters 2005, p. VIII). In the context of considering housing as a method for facilitating social and economic well-being, it may be the case that *affordance*, rather than affordability, could prove a more useful concept for evaluating the role that housing may play in the lives of many baby boomers as they age.

One of the key features of studies of affordance is their focus on current features of the environment and current interrelationships between people and that environment. Perhaps less well captured, however, are issues related to changing expectations for the future, including the role housing is expected to play in providing opportunities for flexibility and choice with respect to lifestyles. Much of the literature focuses on features of specific geographic locations, particularly retirement villages, rather than the affordances available in society more generally. However, Olsberg's and Winter's study indicates that baby boomers have expectations that will require appropriate interrelationships with their built environment across a range of geographic locations as they pursue future lifestyle choices (Olsberg & Winters 2005).

One of the most readily available lists of appropriate housing characteristics for an ageing population is provided by Lutton (2004). As demonstrated in Table 1 below, it is a relatively simple exercise to convert some elements of his assessment framework into a potential list of affordances that might be an appropriate starting point for developing a project to examine interrelationships between housing and ageing.

Table 1: Identifying potential affordances using Lutton's (2004) Evaluation Criteria

	Lutton's Evaluation Criteria	Possible issues relevant to private housing and affordances
1.0	Psychological	
1.0	Individuality	Affords sense of individuality
1.2	Sense of security	Affords sense of security
1.3	Way finding	Affords sense of orientation
1.4	Sensory stimulation	Affords sensory stimulation
1.5	Separateness	Affords separateness and opportunity for retreat
1.6	Outlook	Affords an outlook
1.7	Visual privacy	Affords visual privacy
1.8	Aural privacy	Affords aural privacy
1.9	Scale	Affords appropriate scale
2.0	Sociological	
2.1	Sense of neighbourhood	Affords a sense of community belonging, well being
2.2	Territoriality	Affords a sense of territory, independence, privacy
2.3	Space for family socialisation	Affords family socialization
2.4	Village centre	Affords social interaction
2.5	Crime prevention	Affords protection from crime, sense of security
3.0	Biological	
3.1	Day light	Affords comfortable and appropriate environment for everyday living
3.2	Environmental noise	
3.3	Thermal comfort	
3.4	Overshadowing and sunlight	
4.0	Spiritual	
4.1	Contemplative environment	Affords contemplation, relaxation, intellectual development
4.2	Connection to nature	Affords interaction with natural environment, physical and mental stimulation
5.0	Spatial	
5.1	Overall village size	Affords access to neighbourhood, community infrastructure
5.2	Number of bedrooms	Affords comfortable and convenient everyday living.
5.3	Main bedroom	Affords privacy and socialisation experiences at home; independent living
5.4	Living spaces	
5.5	Utility rooms and spaces	
5.6	Internal circulation	Affords health, freedom from respiratory concerns
5.7	Private outdoor spaces	Affords outdoor activity
5.8	Storage	Affords access to private possessions
5.9	Entries	Affords protection from elements when entering house
5.10	Housing of motor vehicles	Affords mobility and security
5.11	Visitors cars	Affords interaction with visitors; socialisation
5.12	Patterns of vehicle movement	Affords mobility and access to services
5.13	Patterns of pedestrian movement	
5.14	Parks and gardens	Affords physical activity, contemplation, socialization
5.15	Street width	Affords mobility; access to services
5.16	Lot size and yield	Affords privacy, flexibility of housing; independent living
6.0	Constructional	
6.1	Fire resistance	Affords safety
6.2	Adaptability	Affords independence
6.3	Building services	Affords economic access to water, power.
7.0	Contextual	
7.1	Public transport	Affords mobility
7.2	Health care services	Affords health maintenance; independence

7.3	Community infrastructure	Affords access to goods and services, socialisation, interaction
7.4	Natural amenities	Affords physical activity, passive enjoyment/contemplation
7.5	Topography (relatively flat or undulating)	Affords mobility
7.6	Natural hazard	Affords safety (eg protection from bush fires)
8.0	Economical	
8.1	Operating costs	Affords sustainable expenditure on operating costs
8.2	Maintenance costs	Affords sustainable expenditure on maintenance
8.3	Capital cost	Affords economic access to appropriate housing
8.4	Future value	Affords future appreciation and value of assets
9.0	Ecological	
9.1	Ecological impact	

*Note that Lutton's framework was developed for assessing a village rather than individual houses.

Lutton's list highlights the importance of housing related affordances (or constraints) on well-being, particularly with respect to environmental characteristics such as neighbourhood and social interaction, coupled with significant links between well-being and ageing in place (Rioux 2005). The importance of social networks for physical and mental well-being and access to community facilities for diverse outcomes associated with physical activity and social interaction are also emphasized.

This list assumes a financial ability to facilitate these affordances, However, single women baby boomers in particular, are very likely to be financially vulnerable as they reach retirement. Warren's research (2006) indicated that compared to couples and single men, it was more common for women to sell their home or move to lower cost accommodation because of their financial circumstances. It is this group who will rely most heavily on government pensions in retirement. Single men are better off than single women and retired couples are best off overall. This difference is largely due to family responsibilities, gender based wage rates prior to the 1970's equal pay cases, lower average wages compared to men and the fact that prior to the introduction of compulsory superannuation, women were more likely to be in jobs where their employer did not contribute to a superannuation fund on their behalf (Warren, 2006).

In addition, there has been limited consideration of the inherent costs incurred, and hence, the affordability threats when a home has to be modified to facilitate accessibility to maximize its affordance opportunities.

Conclusion

For a larger proportion of baby boomers, it appears that issues of housing affordances, rather than affordability, are likely to be a key issue. For single women however, the affordability of housing affordance is significantly compromised. In this context, systematic study of housing affordances, affordability and baby boomers ageing in place appears to provide a coherent framework for multidisciplinary study focused on interrelationships between ageing baby boomers and their housing. However, there is little existing research which directly applies the concept of affordance to this context.

This paper has explored the notion of affordance and the economic implications of housing and accommodation for ageing in place government policy. It has examined the extent to which particular environmental characteristics facilitate or constrain particular actions. If, for example, a person's physical capacities change over time, so too may their relationships with their physical environment. It was suggested that housing affordability for the ageing may be influenced by housing affordance and vice versa.

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