



Affordability

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Introduction

With a growing ratio of senior in Manitoba, affordability is regarded as an important issue for seniors’ daily living because many desire to live **independently** for as long as possible, without support from their children. Manitoba has second largest population of seniors in Canada. Kagis, Menec, and Blandford (2006) asserted “the increase in the senior population is substantial, therefore, the need for planning is essential” (p.14). Furthermore, the research shows that most seniors are faced with challenges regardless of whether they own house or not. Kagis, Menec, and Blandford (2006) explained,

“the increase in the senior population is substantial, therefore, the need for planning is essential”

“Seniors who do not own their own homes are much more likely to live in inadequate housing. And elderly low income seniors who do own their own home pay a greater proportion of income on” (p.22).

In this context, this section attempts to articulate what affordability is, how economic and social supports affect senior housing options, and therefore affordability, and the role of senior cohousing and shared housing play in seniors’ housing satisfaction.

What is affordability?

The definition of affordability includes a variety of factors including **social and economic perspectives**. From an economic perspective, the ratio of cost for housing is a significant criterion. Kagis, Menec, and Blandford (2006) define “affordable dwellings cost [as] less than 30% of before-tax household income” (p.21). From a social perspective, a connection between economic perspectives and basic satisfaction in daily living is an important factor. According to Skaburskis (2004), “a deeper level affordability expresses a link between the social and economic system and the quest for the satisfaction of basic human needs that is not merely monetary” (p.119). In consideration of affordability, it is important to consider how seniors’ housing receives support from government and how it can increase the quality of life for seniors.

Economic and social supports for senior housing

A case-study in Manhattan provides an example of how the municipality



Figure 1: Affordable Housing
(Silver Sage Senior Cohousing)



Figure 2: Senior Cohousing
(Petaluma Avenue Homes)

economically supports the creation of affordable housing. The Department of Housing and Urban Development (HUD) in Manhattan offered to fund a developer who wanted to buy land for constructing low-income housing for seniors. When developers wanted to build affordable housing for seniors, the municipality provided **tax credits and capital financing**. This case-study shows how local governments can encourage the creation of affordable housing for seniors.

The Living Independently Design Guidelines for a Senior’s Home (1993) suggests “high density, small scale developments may offer more affordable options” (p.13). Furthermore, the design guideline provides 5 directions for reducing cost for housing. First is to build small sized houses which are less than 74m², and also to avoid unnecessary renovation and to eliminate basement construction because this can save 5,000 to 10,000 dollars per house. The fourth and fifth recommendation are to share expenses by home sharing and to reduce utility cost by simple design because simple and compact housing design has’ higher energy efficiency.

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Satisfying human needs by cohousing and shared housing

Community project called [Wolf Creek Lodge](#) in Grass Valley, California, provides a great example of how the community encourages independence for seniors by cohousing and community activities. The community used a concept of **co-care** and universal design for seniors cohousing. Marriott (2010) stated, “Co-care means that neighbours look out for neighbours” (p. 49) because seniors usually needed more care support than cohousing provide. These concepts helped seniors live independently for as long as possible. Furthermore, the community attempted to increase consensus among members through frequent meetings and informal participation such as conversation with tea. These concepts and cooperation within a community are a great example of increasing the quality of seniors’ lives.

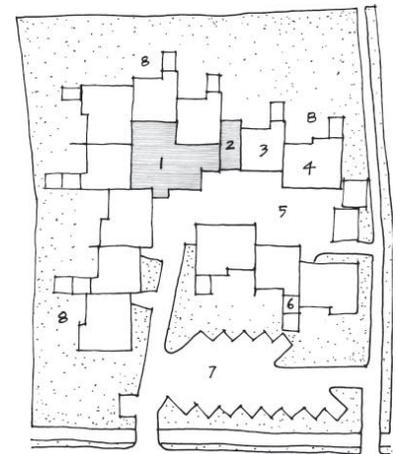


Figure 3: DKS layout diagram
(Cohousing for older people)

Det Kreative Seniorbo (DKS) in Denmark offers a great example of cohousing. Seniors, who are aged over 55 years, live in the area. DKS provides a common room [figure 3] which includes a kitchen, dining area, and laundry. Moreover, the area offers workbenches and storage for seniors’ craft activities. The common room and facilities improve **social interaction** among the seniors and



Figure 4: Common Room
(Cohousing 2010 - International Conference)



Figure 5: Shared Housing
(County of San Diego)



Figure 6: Senior Cohousing
(Google Image.com)

prevent loneliness, which can occur when living independently.

The shared housing provides a great way to improve affordability and life satisfaction for seniors. Granberry (2009) stated, “Shared housing is an affordable and attractive alternative for a senior struggling with financial concerns who may also fear losing independence” (p. 157). Although sharing a house with others is not an easy decision, if seniors share their houses or live in another’s house, they not only reduce housing cost, but can also improve quality of life. In this context, the [National Shared Housing Resource Centre \(NSHRC\)](#) offers information of shared housing programs and assistance programs for people who want to share their houses or to seek shared housing.

Conclusion

In conclusion, when seniors choose their housing, income level is not only an important factor, but the quality of neighbourhoods is also a significant element. The case-study in Manhattan suggests a way to supply affordable housing. The Living Independently Design Guidelines for a Senior’s Home provides direction to reduce housing cost. Furthermore, these examples relate to housing part of Global Age-Friendly Cities: A Guide because the document regards the cost of housing as a significant factor, affecting the quality of seniors’ lives. The case of Wolf Creek Lodge shows how senior cohousing meets seniors’ desire to live as an independent person and how community members can cooperate through meeting a variety of needs and providing activities. The case-study of cohousing in Det Kreative Seniorbo provides an example of how social interaction is encouraged through the use of common room and seniors’ activities. In this context, in analyzing affordability, economic supports for senior housing and improving satisfaction through social interaction between seniors needs to be considered as a basic criterion.

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