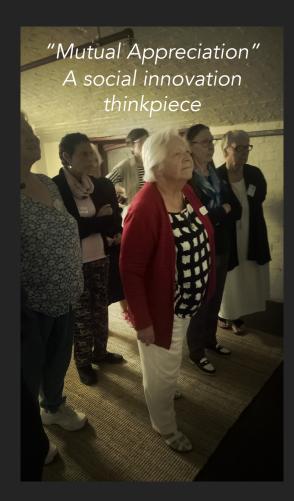
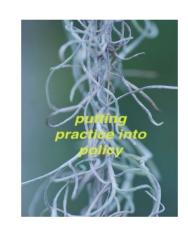
## percapita FIGHTING INFOLIALITY IN AUSTRALIA



https://percapita.org.au/our\_work/mutual-appreciation-a-social-innovation-thinkpiece/



Exploring ways mutuality and cooperation support ageing





# Challenges of an ageing population



- Declining homeownership
- The care deficit: lack of carers, lack of family proximity, lack of funding prioritization
- Social isolation, "loneliness pandemic", physical vulnerability

#### Gendered retirement

- Women average half the savings of men
- Live longer, but with more chronic health conditions
- Housing is a key tipping point
- 55+ women now the cohort most at risk of homelessness
- Gaps and failures in superannuation, housing and care outcomes.





#### Collective solutions?

'Homeshare' - small-scale cohousing, where weekly support is given to homeowner in lieu of rent

Older Women's Co-Housing
(UK) – medium-scale social
cohousing community, 15-25
units with some shared facilities
Timebanking: a reciprocal
volunteering model supporting
older people



"Mutual Appreciation" Our findings:

Homeshare:

"Great, but not for me"

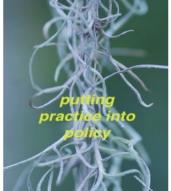
Timebanking:

Mixed, with concerns about the transactional shaping of volunteering

**OWCH:** 

"I'd move in tomorrow!"





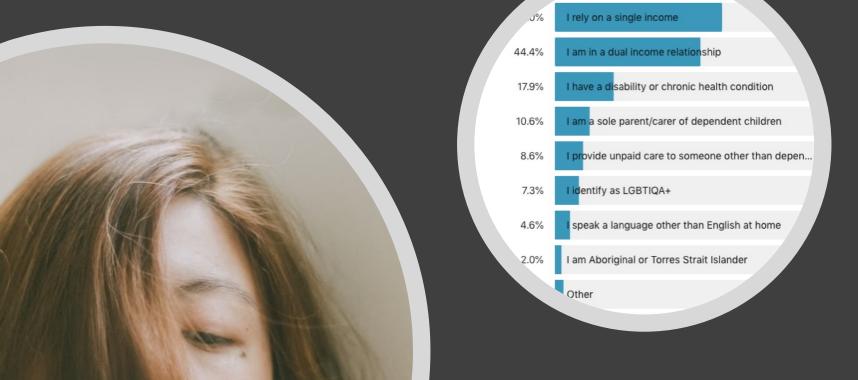
- Meaningful social role
- Reciprocal (dependency)

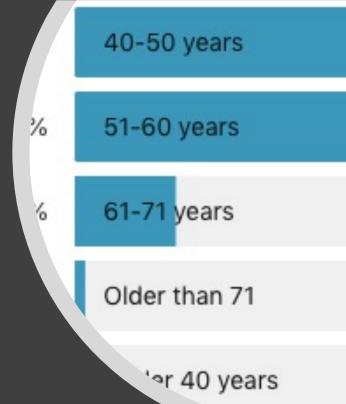


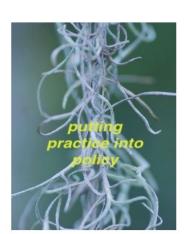
Rethinking 'ageing in place'

Shared costs and responsibilities: economic
Conviviality, companionship and purpose: social

Ecological rationale: repurposing well-built
suburban housing stock; growing food locally,
sharing vehicles/cycles; kinship and community

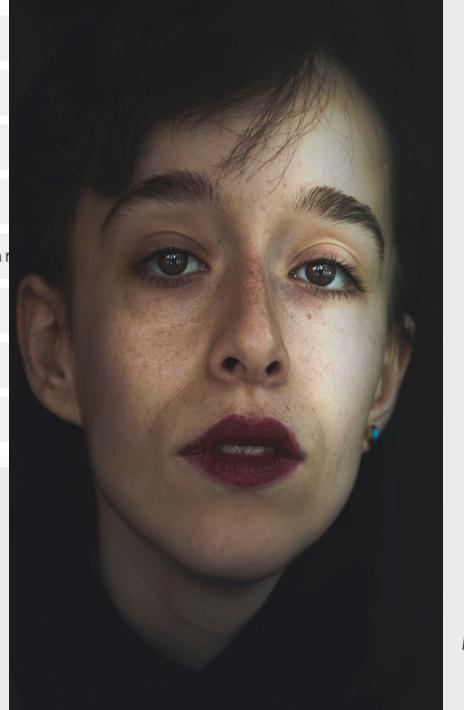






Gendered pandemic: with long-term (housing) implications from the "shecession"

35.1%	I am a co-mortgagee
20.5%	I live in private rental housing
19.9%	I am the sole mortgagee of my own home
17.9%	I own my home outright
4.0%	My housing circumstances have changed as a
2.6%	I have no secure housing at this time
2.0%	I live in social or public rental housing

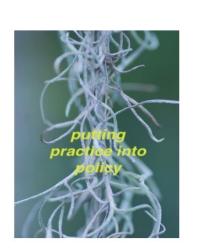


I was told I had to leave where I was living, which was connected to that person's anxiety about Covid-19

Was living alone in CBD, renting.
Still renting but now with my
daughter. Affected mental health
living alone during lockdown.

#### Had to move twice

I was renting with my defacto. The pandemic made his controlling behaviour much worse; this and the pandemic, badly impacted my mental health. I tried to commit suicide. After 3 weeks in hospital, I packed everything up and moved to Melbourne where I rent a flat with one of my sons.





Publicly- funded cohousing; transformative grants; bedrock support (Common Equity; CHIA Vic) universal design (modifications), sustainable



- Lifetime neighbourhoods
- Neighbourhood networks over global economies: Buurtzorg, care cooperatives, Timebanking etc.



### Grassroots Research Studio

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"Generation Expendable?" due July 2021