

Downsizing has an upside

Incentives to seniors to move may boost affordable housing



ANNABEL HENNESSY

In a State as fortunate as WA it is a moral indictment on society that any person, let alone a mother with a child, is sleeping in their car.

On the weekend I wrote a piece for The Sunday Times about the rising number of children and young people who are experiencing homelessness.

For the piece I spoke to Sharra Roberts who has been homeless since she was evicted from her public housing property last year.

Recently she has been sleeping in her car with her four-year-old daughter Alice.

Alice has asthma and chronic bacterial bronchitis and is often in and out of hospital. Her paediatrician has warned that her current living situation is making her health worse.

The Department of Communities has approved a loan for bond assistance to support a private rental application, but Sharra says despite applying for dozens of properties she has been unsuccessful.

This is unsurprising. The current Perth median rental price of \$430 would cost a single mother with one child on Centrelink's parenting payment 64 per cent of her weekly income.

Most of Perth's crisis accommodation and housing services say demand is so high they are having to turn families away.

From January to June this year, Centrelink's Family Accommodation Service received queries from 506 families which were made up of 597 adults and 1124 children.

Due to housing shortages they were only able to provide housing to five of the 506 families.

Also in The Sunday Times was an interesting feature by my colleague Kim Macdonald on the

"anti-downsizers". She described them as a "small but stubborn cohort of seniors who are bucking social and family pressure to sell the family home and move into an apartment or villa".

I can understand why for some retirees downsizing is simply not going to be right for them.

It's a personal choice and our housing affordability crisis is not going to be magically solved by retirees moving into apartments alone.

But for those who do want to downsize, I think both State and Federal governments need to look at what can be done to incentivise this.

Real Estate Institute of WA president Damian Collins says that the reluctance for some to downsize does have an impact on housing affordability because often the properties that older Australians are living in are suitable for redevelopment.

Mr Collins said current Government policies could actually be disincentives.

"Federal and State

governments talk about how they want to make housing more affordable and on a State level they want more infill but then the policies they have in taxation work directly opposite to those plans," Mr Collins said.

"On a State level a lot of people don't like to move because of stamp duty . . . that's a huge cost particularly when you're older and you don't have an income anymore."

Mr Collins said he would like to see a stamp duty rebate for downsizers.

On a Federal level he wanted the Government to consider how it treats cash that is released from downsizing.

Because currently the family home is exempt from the assets test for the pension, some people avoided downsizing as doing so could mean they will lose their pension.

Mr Collins suggested that

money made from downsizing could be exempt from the pension asset test for a period of five to 10 years.

These are both sensible ideas.

Again it is still about choice. Nobody should be forced from their home, but with the population growing long-term it's good policy to encourage downsizing where possible.

The other thing that needs to be considered is making sure we have suitable medium-density options for people to move to.

Apartment life is not for everyone, but duplexes and townhouses may be more appealing to some seniors.

This is particularly true if it can allow people to downsize while still staying in their suburbs.

Perth's urban sprawl cannot continue to endlessly grow and we need to lose the snobbery around infill.

Dr Julian Bolleter, co-director at the Australian Urban Design Research, said government and the property industry needed to get better at how they sold the benefits of infill.

"Historically we have struggled to meet our infill targets and that situation is not changing," he said.

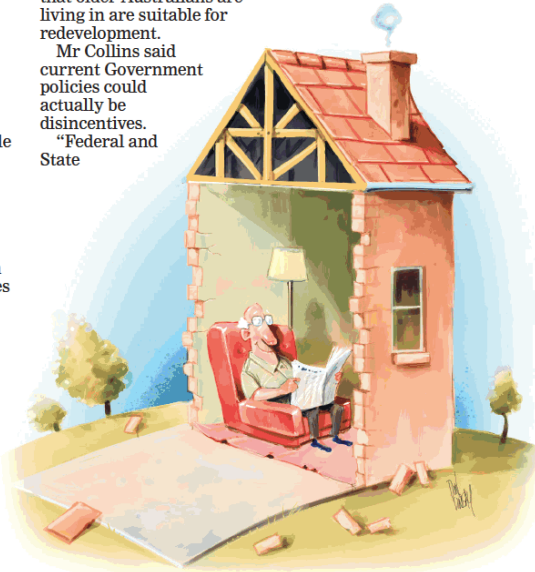
"What needs to be made clear to existing residents is that density can be leveraged for improved public domain.

Which means better streets, better parks and also more neighbourhood amenity in terms of cafes and bars."

These are important points and personally I find the outrage around infill in Perth over-the-top.

We clearly have a growing affordability problem and making sure everyone has a safe place to call home needs to be given priority.

**Annabel Hennessy is the
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Grandparenting a wonderful time but balance is needed

Enforced separations during the pandemic have caused great anguish for many grandparents.

Many had to cancel visits, steer clear of birthday parties and other family celebrations or forgo the everyday joy of reading stories and playing games with their precious grandchildren.

But nanas and pops in WA have been able to make a grand re-entry, which has brought a mixture of parental pleasure and pressure.

The pleasure comes with parents sharing the joy of seeing their parents be part of their children's lives. The pressure comes from continued disagreements about the best

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way to raise grandchildren.

Hours on end in front of the TV, unlimited time on the PlayStation or Xbox and more junk food than you could dream of can all be part and parcel of a visit to the grandparents.

For many extended families, what happens at grandma's stays at grandma's.

Yet for others, it is a major source of bickering between grandparents and their adult children.

Disagreement between parents and grandparents over

how to raise a child is remarkably common.

Areas of contention include discipline, screen time, food choices, manners, health and safety and bedtime. Unspoken conflicts can drive a wedge between a child's parents and grandparents. The most common response — while extreme — is restricting children's time with their grandparents.

This extreme response is the reason why we need experienced grandmas and grandpops to step up and share the well-known but mostly unspoken set of grandparenting rules to guide novices — or remind those who have forgotten.

The most important piece of advice from experienced grandparents is to provide "no advice".

Even if you have extensive parenting experience, your sons and daughters will automatically assume you know nothing about child rearing. Going easy on sweet treats and soft drinks, being aware of what you are watching on the box when the grandchildren are over and avoiding trying to buy affection are all unspoken but important grandparenting rules.

A loving and engaged grandparent can enhance a child's social and cognitive skills and build their confidence and self-esteem.

Grandparents, too, benefit from being involved in their grandchildren's lives because it can become a deeply powerful source of meaning and pleasure.

When you consider all the benefits of being involved in a grandchild's life, adhering to the advice of seasoned grandparents ought to be a top priority for new grandmas and grandpops.

And if you have lingering doubts about your grandparenting skills, you can always enrol in grandparenting school.

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