

SEATTLE POST-INTELLIGENCER

http://seattlepi.nwsourc.com/opinion/325083_seniorhousing26.html

Getting old an expensive prospect

And lack of affordable housing makes it a whole lot worse

Last updated July 25, 2007 4:59 p.m. PT

By **CLARA BERRIDGE AND ANDREW MCLEOD**
GUEST COLUMNISTS

The United States is woefully unprepared for the coming surge in the population of people 65 and older, and lacking in policies to mitigate the high social and financial costs associated with aging.

The long life expectancy brought about by modern medicine, as well as the high cost of achieving it, nearly guarantees that growing old will be an expensive prospect. A lack of affordable housing aggravates the situation, with 57 percent of renters over 62 paying more than 30 percent of their income on housing. Such a high proportion of an elder's income spent on housing limits her access to medical care and prevention, nutritional health, transportation, entertainment activities and her sense of financial security.

Our collective lack of preparedness for this demographic shift provides tremendous opportunity for profit by the private sector. But when we look at that potential profit, we must recognize that it is coming directly out of people's life savings, estates and incomes. When a loved one's health declines with age, it is already a stressful period; financial losses worsen the situation.

We urgently need to explore elder housing alternatives, particularly those that enhance well-being and social connectedness and postpone (or prevent altogether) undesirable institutional care and costly assisted living. Cooperative senior housing has been embraced in the upper Midwest as a response to the needs of both rural and urban elders. It allows residents to accumulate home equity as owners, controls the costs of collective services specific to the needs of its members through group purchasing power, and provides tax advantages. Because cooperatives operate for the benefit of their members rather than outside investors, the focus remains squarely on what is best for residents.

The nature and location of an elder's home affects her ability to be safe and independent and access social activities. Living in a vibrant community near family has been shown to help maintain mental function and independence, and cooperatives like Bellevue's Silver Glen provide many opportunities for this. Members can join numerous activity groups, or use facilities including a swimming pool and workshop. Silver Glen has spacious units in a serene wooded setting, at a price that rivals the cost of a simple apartment or condominium unit at market rates.

It is worth emphasizing that Silver Glen was started with significant help from the Senior Caucus of the Group Health Cooperative; a reflection of one of the principles of the cooperative movement that co-ops should help each other. Further opportunities exist to create worker-owned companies to provide home care for residents. The housing co-ops may assist in the creation of these home care agency co-ops, and provide a stable and concentrated market in which many elders may receive care at a reduced rate as part of a group contract.

There is much potential, but much work to be done. We would do well in the Pacific Northwest to learn from the Midwest's dozens of senior housing co-ops, where members overwhelmingly report feeling secure and happy with their social lives. The cooperative model balances autonomy and interdependence, and is well suited for those who want control over the environment in which they age. Communities wishing to enable

their neighbors to age in a familiar place should consider this living alternative.

Clara Berridge and Andrew McLeod are cooperative development specialists with the Northwest Cooperative Development Center.

© **1998-2007 Seattle Post-Intelligencer**