Rural sociologist makes case for ‘move-over housing’

Winchester featured during K-State’s First Friday e-call for entrepreneurs

By Pat Melgares, K-State Research and Extension news service

MANHATTAN, Kan. – A rural sociologist who studies the impact of housing on economic growth in U.S. counties said helping older citizens find alternative living can be a key to addressing issues related to the local economy, population and work force.

Ben Winchester, who works with the University of Minnesota Extension and the Department of Community Development, says rural towns would do well to consider ‘move-over’ housing as a way to support growth.

“Move-over housing is not assisted living, but rather independent living housing geared towards single levels and low maintenance,” Winchester said. “In previous generations, up to 30% of households would move-over, but the inability for recent retirees to find open move-over housing will continue the trend of occupying a home that, in the past, would be workforce housing for the next generation.”

Winchester was the featured speaker during the July 12 First Friday e-Call, a monthly online series hosted by K-State Research and Extension that helps to nurture small businesses and inspire entrepreneurship in Kansas. The online discussions, which routinely host dozens of Kansas citizens from the public and private sectors, are available free each month.

Winchester acknowledged that many older residents want to remain in their homes once they retire; national statistics indicate that 90% of seniors intend to stay in their homes, though nearly half of those find it difficult to do so.

Their reasons for remaining in their homes are legitimate: They are familiar with their environment, they may have an emotional connection to the home, and – in general – may have a fear of what’s next.

But many rural communities would be doing well, he said, to build an economic strategy around building options similar to what he terms ‘Patio Homes’ – or, those residential living facilities that
have senior-friendly floor plans and provide landscaping services or minimal upkeep for residents.

As a rural sociologist, “I do advocate for moving over to new housing as you age,” Winchester said. “This has been one of the biggest successes I’ve seen for rural growth across the country.”

“When you provide move-over housing to your older population…you are now providing opportunities for them to move out of their four-bedroom, three-bathroom places, and you open up homes to help fill in your existing labor shortages.”

A common concern, Winchester said, is that even when older citizens are willing to move, they often cringe at the thought of taking on another mortgage. The reality, he added, is that many don’t have to.

“When we talk to seniors about potentially moving over (to new housing), we often hear them say that their mortgage is already paid off,” Winchester said. “But when moving over, you may not even get another mortgage; you are shifting your equity into something different.”

Winchester shared several examples of Kansas counties that have lost population over the last few decades, yet have increased the number of households. Fewer people are living in those households, he notes.

He cited another challenge with older citizens continuing to live in their house. Often, new investment is put into livability for the person – such as putting in a ramp that will help them remain in the home – which does not always translate into building equity in the home. And those who do not invest in maintaining the home end up with dilapidated homes that may eventually be taken out of the existing home stock – costing the community valuable tax revenue.

“I want to put forth the argument that a house is a home when there’s someone in it,” Winchester said. “Our houses have been homes to generations before, but I want to ensure that our houses also are going to be a home to someone in the future. Right now, that’s not a guarantee.

“Aging in house is portrayed as being cheaper (for the homeowner) but then there are incentives and programs to do so. But this really inhibits in-migration for a community; you can’t welcome new labor if you’re just helping people stay in their homes. And meanwhile, you have local employers who may have three people retire, but they can’t replace that labor because (prospective employees) have nowhere to live.”

Nancy Daniels, a community vitality specialist with K-State Research and Extension who hosts the monthly First Friday e-call, said only a few Kansas communities are paying attention to retirees as an economic driver.

“If we can help them live comfortably in our communities, their homes can become work force housing for the next generation of families,” Daniels said. “It’s time to have conversations in our communities to help seniors plan appropriately.”

Winchester’s full talk and other First Friday presentations are available online from K-State Research and Extension.
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