



Do the generations need each other or “never the twain should meet”?

What are we, the older person, the seniors, looking for as we move into another phase of our lives? The one aspect that comes to mind straight away is the need to be in the midst of ‘life’; to be near, and with, the generations. The segregation of one section of the community in ‘inward orientated homes’, away from the interaction of the generations, just because of age is a failed proposal and needs to be addressed urgently.

But, and it’s a big but, where are the ‘real homes’ that would meet the aspirations of the older generation? The mainstream housing sector is fixated on the younger generation to the exclusion, and detriment, of the older person. The population of over 65’s is expected to grow at a greater rate than that of the general population and have an estimated property wealth exceeding £900 billion, so why is the housing industry ignoring them?

This viewpoint examines the position of the older person within the housing system and puts forward innovative and inspirational ideas for the retirement sector in Wales. However, the main theme has to be the need for a radical transformation of the Welsh retirement sector so that the options available are vibrant, provide lifelong purpose and participation, companionship and visitability.

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Property Rich, Prospect Poor

Why is the mainstream housing sector so fixated on the younger generation to the exclusion of a section of the population, those in or approaching retirement. Their numbers are expected to grow at a greater rate than that of the general population. However, the housing market in Wales is not meeting the needs of the younger generation and many would say that it is failing the older generation even more so in this regard.

The Office of National Statistics in their population projections [2012] estimated that the numbers of pensioners in the UK as of 2013 would be equivalent to the combined populations of Finland, Latvia, Lithuania and Estonia at 12.2 million. In Wales, the population projections show a 5% rise in the general population by 2030 but, in the same period, the number of people aged 65 and over will increase by 20% to over 729,000.¹

Back in 2013, the Welsh Assembly Government issued a consultation document entitled, 'The Strategy For Older People in Wales (Phase 3) 2013 – 2023'², which noted that: "an engaged lifestyle is widely regarded as an important component of successful ageing". It also noted that "building wellbeing and resilience is good for individuals and society, reducing dependence and improving overall health". But the document also makes the important observation that attachment to home and uncertainty about how the ageing process will personally affect them, means that many people undertake little planning for the future.

Whilst the likelihood of moving diminishes with age, there is evidence that the 'baby boomer' generation are more likely than earlier generations of older people to move in later life. This statement is backed by a Demos report entitled, 'The Top of the Ladder'³, which shows, even though retirement properties make up just 2% of the UK housing stock [533,000 homes] with only about 100,000 available to buy, that:

1. One in four over 60's would be interested in buying a retirement property - equating to 3.5 million nationally
2. More than half (58%) of people over 60 were interested in moving
3. More than half (57%) of those interested in moving wanted to downsize by at least one bedroom - this rose to 76% among older people currently occupying three, four and five-bedroomed homes
4. These figures show that 33% of over 60's want to downsize, which equates to 4.6 million nationally

Key Retirement Solutions issued a report in 2014⁴ in which it stated that its "pensioner property equity index shows over-65's homeowners now own property wealth of £827.796 billion outright". In Wales, the estimated property equity in homes owned outright by over-60s (264,000 homes) was at that time £31 billion. It is now estimated to be £917.1 billion for the UK and £32.2 billion for Wales.

Emma Cleugh, Head of Institutional Consultancy at Knight Frank⁵, expressed the view that, "stepping up the provision of retirement housing now could not only help mitigate a care crisis in the long term but could help some of the issues in today's housing market which are only likely to become more pronounced with time".

¹ Office of National Statistics 2012

² <http://gov.wales/docs/dhss/publications/130521olderpeoplestrategyen.pdf>

³ www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386

⁴ <https://www.keyretirement.co.uk/news/pensioner-property-wealth-hits-874-billion>

⁵ www.inst.knightfrank.com/view/retirement2014

Last year, a Public Policy Institute for Wales evidence review⁶ for the Welsh Government suggested that work is needed to provide the range of housing options that older people in Wales will rightly increasingly aspire to. The report called for policymakers, commissioners and providers to look outside Wales – to England and beyond – and come up with recommendations. It was encouraging that Lesley Griffiths, former Community Minister, took up this call and established an ‘expert group’⁷ to do just that. Following May’s elections in Wales, the new Cabinet Secretary with responsibility for housing, Carl Sargeant AM, will carry this forward with the report due in December of this year.

Prospects Improving?

From the viewpoint of many older persons, they consider that the housing market for them is not only lacking in the physical environment but also in the emotional side of contact with the wider community. The segregation of one section of the community in an ‘inward orientated home’ just because of age is a failed proposal; ‘baby boomers’ are looking for more enlightened prospects for their later lives.

In many parts of Europe, Australia and the US, the trend is to shut the retirement and nursing homes. In their place are complexes for ‘seniors’ where the older person can live in their own home throughout the changes and challenges of later life, with a sense of autonomy and purpose, while still being fully connected to their local community. In England, there has been a similar growth in the development of a number of public and private sector retirement ‘villages’ and extra care housing for rent and/or sale.

Within the Netherlands, a Dutch housing association called Humanitas has taken this concept of ‘Apartments for Life’ to a new level with the ethos of care being “too much care is as bad as too little care” or “use it or lose it”. Refreshingly, it does not focus undue attention on “handicaps and medical and hygienic problems”. The complexes are normally multi-storey (as they would be in a space-sparse country) but they are designed to ensure that residents can remain for the rest of their lives, so reducing the progressing to higher cost residential care - a boon to cash strapped councils!

The Bergweg complex in Rotterdam shows the aspect that Humanitas has taken to heart and that is companionship and community. To ensure that the residents remain part of the community the complex has a ‘village square’ which brings the community to the residents. The square is critical to creating an ambience in which apartment residents are, and are seen by others as, part of the world around them. The square is a covered atrium with comfortable seating, restaurant, bar and cafe, convenience store, health centre and pharmacy, and open spaces with art and sculpture.

So what does this type of complex give the residents?

- Ease of maintaining existing social networks and opportunities for wider social interaction including multi-generational contact
- Privacy when wanted by having own front door and with security of tenure
- Living in a community which will be “fun” and would foster self-reliance, self-control and determination, interdependence and co-operation. These being factors that contribute directly to continued independent living, successful ageing and enhancement of a longer life

⁶ <https://ppiw.org.uk/files/2015/09/Report-of-recommendations-Meeting-the-Housing-Needs-of-an-Ageing-Population-in-Wales-FINAL.pdf>

⁷ <http://gov.wales/about/cabinet/cabinetstatements/2015/ageingpopulation/?lang=en>

- Health professionals being embedded within but not dominating the complex, would ensure that residents, when hospitalised, would not ‘bed-block’ at time of discharge
- Having open welcoming public areas and quality apartments provides a retirement complex which children and grandchildren will be happy to visit and creates ‘feel good’ memories for all

This style of retirement complex would meet the aspirations of a large section of the ‘baby boomer’ generation, mainly because it is one where the generations would be attracted to visit, meet and mix in a vibrant environment. The equivalent in the UK is accommodation built to HAPPI design principles⁸ in England. However, in Wales, with a few exceptions, we are lagging behind planning and building age-friendly homes and neighbourhoods with our older populations in mind. In my view, we urgently need to address this for both our current and future generations of older people.

So could a version of the inspiring Humanitas model be replicated in Wales?

Assessing various Local Development Plans (LDP) in the South Wales area - The City of Cardiff Council, Vale of Glamorgan Council (VoG), Bridgend Council and City and County of Swansea – as a surveyor, it became apparent that there were sites which could provide unique opportunities for the establishment of “Local and Neighbourhood Centres” on this model. These sites range from a waterfront regeneration project of over 1,000 units in Porthcawl to a smaller site in Penarth which would meet the aspirations of the site owner for up-to-date facilities for its existing situation but also meet the VoG’s LDP Policy MG7 where new/enhanced community facilities would provide co-location of healthcare, school, library, leisure and community services in accessible locations.

Within the Cardiff and Swansea areas there are a number of major housing developments of over 300 units where, with good planning and the assistance of local authorities, complexes could be embedded. In one development in Llandaff, Cardiff, the developer will be constructing three-block, six-storey apartments and also a courtyard area made up of four to six-storey apartment blocks. Now could the type of complex noted above be embedded into this development by utilising one of the apartment blocks? The answer is likely to be ‘no’ from the developer as mainstream housing developers cannot see the potential of the ‘baby boomers’ as a source of income and the private equity firms do not yet seem to see the potential for a viable investment. However, in Newport, they appear to be bucking the trend. Plans are in place to develop a flagship older people’s development centred around a community hub.⁹

And what of the wider benefit to the economy? Recent research by the ExtraCare Charitable Trust¹⁰ shows that imaginative housing schemes for older people can save money for the NHS and social services. They can also make it more attractive for older people to move out of their family homes thereby helping to meet the pressing housing needs of young families.¹¹ This was echoed in a Housing LIN ‘state of the nation’ report on extra care housing in Wales.¹²

⁸ www.housinglin.org.uk/Topics/browse/Design_building/HAPPI/

⁹ www.derwencymr.co.uk/update-gaer-homes-and-community-hub/

¹⁰ www.extracare.org.uk/research

¹¹ Nick Boles, former Planning Minister. Dec 2012

¹² www.housinglin.org.uk/_library/Resources/Housing/Housing_advice/HLIN_ECH-in-Wales_Report_FINAL.pdf

¹³ US Gallup Poll 2013 - Reported in Life Science, August 2013

It projected that by 2030 there will be a shortfall of 8,000 specialist housing in Wales alone. However, extra care housing should not be the only option as I believe there is a need for a greater diversity of housing choices for older people, including tenure diversity.

In conclusion, older age should still be a time of growth and opportunity, and it should be so for all. Recent studies show that older age is often the happiest time in people's lives: "By 85, people were more satisfied with themselves than when they were at a bright and sprightly 18 years of age", according to a substantial poll of 340,000 people [US Gallup Poll].¹³

If we, in Wales, answered such a poll, would it come up with the same answer or would "loneliness" be our cry!? What we, older people, are looking for is a home for life, security, community and a safety net. We do not want coddling, just the knowledge that someone will be there when needed, to give a 'cwtch', as the Welsh say, or more. I believe that older people are looking for a place to live out their lives which provides them with purpose and participation, companionship and which gives out a feeling of "visitability" for friends and family. Let our living and place of living create 'feel good' memories for our children and grandchildren.

And finally, I look forward to the forthcoming recommendations of the 'expert group' and how these can be translated into action to address the issues I have raised in this viewpoint for the Housing LIN.

Note

The views expressed in this paper are those of the author and not necessarily those of the Housing Learning and Improvement Network.

About the Housing LIN

The Housing LIN is a sophisticated network bringing together over 40,000 housing, health and social care professionals in England and Wales to exemplify innovative housing solutions for an ageing population.

Recognised by government and industry as a leading 'knowledge hub' on specialist housing, our online and regional networked activities:

- Connect people, ideas and resources to inform and improve the range of housing choices that enable older and disabled people to live independently
- Provide intelligence on latest funding, research, policy and practice developments, and
- Raise the profile of specialist housing with developers, commissioners and providers to plan, design and deliver aspirational housing for an ageing population

Further information about the Housing LIN Cymru's comprehensive list of online resources can be found at: www.housinglin.org.uk/Wales

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