



A Roadmap for Independent Living: Reimagining Housing, Health, and Ageing in Scotland



Executive Summary

Scotland's population is ageing, and with that comes both challenges and opportunity

The question is not simply how people can live longer – but how they can live well, safely, and independently in the homes and communities they choose.

Bield Housing and Care, one of Scotland's leading providers of housing and support for older people, partnered with Socialudo to host a bespoke Hopetown Game – an interactive, evidence-based exercise that helps people step into the future and test how today's decisions shape tomorrow's lives.

Drawing on anonymised narratives from Bield tenants, the Hopetown Game brought together professionals from housing, health and social care to explore what it will take to make independent living real for everyone. What emerged was a shared understanding that the conditions for healthy ageing are created long before someone reaches a hospital or care service. Independent living begins in warm, safe homes and connected communities – the first and most effective line of defence against crisis.

What we learned

The message was clear; independence doesn't happen by accident.

It happens when housing, health and social care work together – with long-term consistent funding, and a shared commitment to prevention.

Key insights included:

- Collaboration works. When sectors planned together, outcomes improved for everyone.
- Prevention matters. Reactive crisis management is costly; early investment keeps people safe and independent
- Funding stability enables progress. Predictable resources build trust, innovation, and better outcomes.
- Lived experience transforms design. When tenants' voices are heard, solutions become more inclusive and effective.
- Technology empowers. Digital and assistive tools enhance safety, confidence, and autonomy – when used to strengthen human connection, not replace it.



A Roadmap for Independent Living in Scotland

Insights from the Hoptown Game revealed four principles for a national roadmap:

- 1.** Homes designed for life - adaptable, affordable, and sustainable housing.
- 2.** Technology that works for people – digital tools that enhance safety and confidence.
- 3.** Communities that connect – neighbourhoods that reduce isolation.
- 4.** Systems that work together – getting the best out of our systems.

Our call to action

Scotland now needs a National Independent Living Strategy – a long-term, cross-sector commitment to embed these principles across housing, health, and social care. This is how we can ensure people not only live longer, but live better – with independence, dignity, and choice at every stage of life.



Introduction

Scotland's population is ageing rapidly. By 2030, the [World Health Organisation](#) notes that one in six people worldwide will be aged 60 or over, and Scotland already has more than [one million people aged 65+](#). At the same time, [healthy life expectancy is falling](#) – particularly in places like Glasgow, where many people spend [additional years in poor health compared to other places](#). This combination makes it vital to think differently about how people can live well, safely, and independently as they age.

Housing is central to this challenge. [The quality, accessibility, and adaptability of homes directly shape people's health and independence](#). Addressing these issues requires more than short-term fixes, it requires system-wide, long-term change and a joined-up roadmap that brings housing, health, and social care together.

Bield Housing and Care (Bield), a leader in independent living, recognises the urgency of this challenge. This report captures the insights from a collaborative Hopetown Game event, which brought together Bield staff and key stakeholders from across housing, health, and social care. Using a bespoke version of the serious game, participants were able to step into the future, test difficult trade-offs, and explore what it will take to support Scotland's ageing population.

What emerged was not just a set of reflections on the day, but the building blocks of a roadmap for independent living – a vision for how Scotland can reimagine ageing, ensure people live well in the homes of their choice, and position housing at the heart of health and social care strategy.





Why Housing, Why Bield?

Housing is central to independent living. Yet across Scotland, housing conditions remain a barrier. **More than half of homes show some level of disrepair**, nearly a fifth have urgent issues, and one in three households experiences **fuel poverty**. These challenges directly impact health outcomes and **contribute to deep inequalities**. For example, women living in the least deprived areas of Scotland spend around 25 more years in good health than those in the most deprived. For men, the gap is 26 years.

Meeting these challenges requires housing, health, and social care to work together. Homes are not just physical spaces – they are foundations for wellbeing, independence, and inclusion.

This is why Bield has placed independent living at the heart of its 2023–2028 Corporate Strategy. With over 4,500 homes across 21 local authorities, Bield's purpose is clear:

to make it possible for more people to live their best lives, at home, surrounded by a supportive community.

Bield's 10-year vision is ambitious – to lead, set, and deliver the global standard for ageing at home. To achieve this, Bield has committed to:

- Designing and adapting homes to meet evolving needs, including technology-enabled, accessible, and sustainable housing.
- Embedding personalised services that give tenants dignity, choice, and safety.
- Harnessing partnerships and collaboration with health, social landlords, social care, third sector and community organisations.
- Driving innovation, from telecare and predictive data to new models of housing and service integration.
- Championing tenant voices, ensuring services are shaped by lived experience and co-designed with communities.

By combining these organisational priorities with Scotland's wider housing and health challenges, Bield is uniquely positioned to lead the way. Its strategy demonstrates how housing can no longer be seen in isolation: it must be at the heart of a roadmap for independent living in Scotland.

Centralising the lived experiences of Bield tenants



Figure 1: Bield residents highlighting their feedback to the question ‘what does it mean to you to live in a Bield development?’ answering “a safe environment in which to live independently”

At the heart of independent living are the voices of tenants themselves. For this project, narratives and direct insights from Bield tenants shaped the Hoptown exercise and the roadmap that follows. Their words make clear that independent living is not simply about housing design or service delivery, but about fostering a mindset of independence, dignity, and connection.

Tenants consistently described the importance of:

- **Social links and activities** – shared meals, opportunities to connect, and everyday routines that reduce isolation.
- **An “independent living mindset”** – support for both staff and tenants to build confidence, autonomy, and wellbeing.
- **Gardening and green spaces** – access to nature and outdoor activity as part of daily life.
- **Going out every day** – mobility and participation in the wider community.
- **Adaptations** – practical adjustments that allow people to stay in their homes as their needs change.
- **Feeling secure** – not only personal safety, but the reassurance for families that their loved ones are supported.
- **Networks of support** – community, staff, and services working together to sustain independence.

Together, these perspectives highlight that Bield tenants want more than safe housing, they want to be supported to live well, with independence embedded in daily life. This reflects an independent living mindset, where homes, services, and communities work in unison to give older people confidence, choice, and belonging.



Hopetown: Reimagining Independent Living with Bield

To explore the future of independent living, Bield staff and stakeholders came together for a bespoke Hopetown Game. This serious game created a safe space to step into the future, test trade-offs, and negotiate solutions to complex housing, health, and social care challenges.

The Bield version of Hopetown was designed to reflect the realities of central Scotland. It included a high-level representation of Glasgow alongside rural Argyll and Bute, allowing participants to grapple with the different pressures of city and rural areas. By weaving in these cross-local authority dynamics, the game highlighted how place-based inequalities shape the opportunities and constraints of independent living.

For this project, that commitment meant ensuring the voices of Bield tenants were at the heart of the exercise. The Hopetown game was underpinned by real tenant narratives – anonymised stories drawn from lived experience. These narratives gave participants a grounded sense of the challenges, aspirations, and realities that shape independent living. By starting with tenants' voices, the game ensured that strategy was not only about systems and services, but about people's lives, choices, and futures.

Laura

Laura is lower income, with support needs. She lives in a retirement housing development Bield home. Laura recently moved after a long-term relationship ended and is adjusting to a new chapter in her life. She enjoys reading and occasionally browses online or plays games to unwind. Laura also helps care for her grandchildren, although this can be tiring at times. She manages her household tasks well but has been feeling overwhelmed lately, both emotionally and physically. Despite everything, she's trying to create a calm, familiar routine that helps her get through each day.





Participants took on roles such as service providers, developers, community members, and policy makers. Each team had to balance limited budgets, respond to immediate crises, and plan for long-term prevention – reflecting the real tensions in supporting an ageing population.

Serious games are a well-evidenced way to bring strategy to life. Developed by Socialudo and evaluated by SCIE, Hopetown enables participants to “play forward,” facing the consequences of their decisions across multiple turns. For Bield, the game was tailored to explore challenges such as unequal living costs, inaccessible homes, and pressures on local authorities and how we balance those to support independent living.

The Hopetown event was designed not only as an interactive game but also as a way of gathering stakeholder perspectives. Data was collected through structured observation of negotiations during the game, notes capturing stakeholder priorities, a facilitated focus group discussion at the end of the session, and a post-event survey. This mixed-method approach ensured that the findings reflected both the dynamics of decision-making in real time and the considered reflections of participants afterwards.

The insights generated went beyond the game itself. They revealed the building blocks of a roadmap for independent living shaped by collaboration, community voice, and a recognition of the trade-offs between short-term crisis management and long-term planning. The following sections highlight the key themes raised by Bield staff and stakeholders.

Findings: Reimagining Independent Living

The Hopetown session highlighted that reimagining independent living requires a collaborative, future-focused approach. Housing, health, and social care cannot succeed in isolation. Instead, stakeholders must work together to plan long-term, listen to communities, and navigate the tension between crisis response and prevention.

Collaboration between Sectors

Throughout the game and during the reflective discussions, participants emphasised the importance of partnership working across health, housing, and social care sectors. The serious game emphasised the importance of collaboration across sectors, to develop effective, strategic, long-term solutions to enable tenants to live independently, and empower communities to support an ageing population.

Indeed, planning and communication between sectors play a vital role in fostering independent living. When stakeholders collaborate and communicate clearly, they can develop innovative solutions and make informed decisions that improve the well-being of community members. This was highlighted during the gameplay where increased collaboration resulted in more positive outcomes. Indeed, when communication between the teams was poor, crisis increased across 'Hopetown'. When collaboration and communication improved in the subsequent rounds, the needs of community members were more easily met, with the well-being of the residents and the availability of accessible, supportive housing and services increased.

“When we worked together, everyone was happier.”

Indeed, clear communication and effective collaboration emerged as the key factor that is vital to achieving good outcomes and foster independent living. Participants particularly emphasised the importance of collaboration within the housing sector. Partnership working allows developers to make informed decisions, building housing stock that meets tenants' needs, and can be easily adapted to fit the changing landscape of Scotland's communities.

The game underscored the importance of collaboration, planning and innovation. When communication went well, this led to a surge in creative solutions and a reduction in community members in crisis. When all stakeholders were involved from the outset, the outcomes were significantly better, with all teams making better informed decisions, and implementing effective, strategic plans.



The Tension between Immediate Crisis and Long-Term Prevention

Throughout the game, participants noted that there was a significant tension between reacting to immediate crisis and proactively planning to prevent future crisis. Indeed, participants found this highly complex due to limited resources, and poor communication between teams during the initial round of the serious game. The participants noted that this issue was especially complex to navigate within the housing sector, where existing challenges to balance immediate needs of communities, stakeholders, and developers, while also prioritising developing future-proofed preventative housing stock are common.

“Budgets work on four-year political cycles, but independent living needs 20-year investment.”

The game highlighted these issues, where limited budgets forced tough trade-offs between essential immediate needs, and long-term strategic objectives. Planning for the effective allocation of resources was critical, and proper collaboration and communication amongst teams helped players make better informed decisions, effectively balancing immediate and future crisis.

Indeed, participants noted that effectively balancing this tension is essential to enable independent living. Reacting to crisis proactively and strategizing a preventative approach allows people to live independently for longer. This is particularly essential amongst policy professionals and the housing sector. Participants discussed the need for longer term budget streams and financial support to enable preventative spend. Indeed, housing and support models in Scotland have strong preventative potential, with prioritising independent living considered vital to avoid crisis situations.

Funding Uncertainty

A further theme that emerged during the gameplay was the importance of effective and consistent funding streams to enable proactive crisis prevention and independent living. The gameplay made this clear when a lack of transparency around budget allocation hindered effective, proactive planning and crisis management amongst the teams.

“If we don’t know the budgets up front, we don’t know what we’re delivering in the next three to five years.”

Indeed, funding constraints were highlighted as a key issue hindering the delivery of independent living.

‘The lack of funding could turn us to the Darkside’.

This was further linked to the importance of collaboration and transparent communication between sectors. When policy makers were clear about the funding available, and the ways they planned to distribute it, services, communities, and housing associations were able to effectively strategize, preventing future crisis and enabling independent living. Longer term funding allows housing providers to invest in sustainable, accessible, future proofed homes, prioritising community needs.





Listening to Tenants and Communities

Community engagement was highlighted as vital for fostering independent living by all of the stakeholders present. During the initial stages of the game, community members found it difficult to engage policy makers, developers, and service providers, needing to take action and protest as a group to have their voices heard, and their needs provided for.

“We had to protest just to be heard – once people listened, solutions got better.”

In the subsequent rounds, the teams learned to engage with community members, providing effective services and houses that fit the needs of the tenants. This improved both the individual well-being of the Hopetown residents and also helped prevent future crisis. To design inclusive and effective services, and housing developments, it is vital to engage communities, employing an experience based, person-centred approach. This will ensure that housing can adapt to and support the changing needs of Scotland’s tenants. It is important that professionals do not isolate communities. Understanding their needs is essential to enable independent living, allowing tenants to feel safe in their own homes.

Clear Communication

Overall, clear communication, and collaboration across all sectors and with community members emerged as vital throughout the gameplay session. Indeed, good communication between teams was considered just as important as effective funding allocation. Teams invested time in understanding each other’s roles, constraints, and needs, allowing for fully informed preventative planning, and collaborative decision making that benefitted the residents of Hopetown.

“Sometimes it wasn’t about the big money – with small amounts and good communication we achieved a lot.”

Clear communication was discussed as vital for enabling independent living. Triangulating the information and experience provided by community members and diverse stakeholders is essential to strategically plan for future crisis, and housing needs.



Reimagining Independent Living

The Hopetown session made clear that 'independent living' is not consistently defined or understood. This lack of clarity leads to uneven delivery of services, fragmented housing provision, and missed opportunities to empower people to live well in their own homes. To move forward, Scotland needs to adopt a shared and future-focused understanding of independent living – one that can guide policy, practice, and investment.

From the discussions, several barriers were identified: short-term funding cycles, siloed organisational cultures, competing priorities across sectors, and resistance to change among institutions and individuals. Overcoming these barriers requires not just better collaboration, but a reframing of independent living itself.

Drawing on Bield's strategy and the insights from Hopetown, we can define independent living as:

The ability for people to live safely and well in the home of their choice, with the right mix of housing, technology, and community support, so that independence is not about being alone but about having control, dignity, and security.



A roadmap for independent living in Scotland should therefore be built around four core principles:

- 1.** Person-Centred Homes – housing that adapts to people’s changing needs, blending accessibility, affordability, and sustainability.
- 2.** Technology for Independence – digital and assistive solutions that support safety, confidence, and autonomy.
- 3.** Community and Connection – neighbourhoods and services that reduce isolation, build inclusion, and ensure older people remain active citizens.
- 4.** Collaboration and Prevention – joined-up approaches across housing, health, and social care, underpinned by long-term funding and strategic planning.

Independent living is not just about specialist housing or care services. It applies across the continuum of general needs and retirement housing, recognising that most people want to age in place. Investing in homes, services, and systems that make this possible is not an optional extra – it is a preventative strategy that reduces crisis, enhances wellbeing, and delivers long-term value for Scotland.

As one participant reflected:

“We may all have different roles, but every one of us is a future tenant.”



Conclusion

The Hopetown game demonstrated both the challenges and opportunities of reimagining independent living in Scotland. Participants saw that fragmented working, short-term budgets, and reactive crisis management hold the system back. But they also saw how collaboration, transparent communication, and meaningful community engagement can transform outcomes – creating safer homes, stronger partnerships, and healthier lives.

For Bield, this exercise confirmed the importance of placing tenants at the centre, embedding lived experience into planning, and designing housing and services that are adaptable, inclusive, and future-focused. It also reinforced the role of innovation (particularly technology) as a driver of safety and independence.

What emerged was more than a set of insights: it was the outline of a roadmap for independent living. This roadmap envisions housing, health, and social care working together as equal partners, with technology harnessed to enhance safety, independence, and dignity. It places tenants' voices at the centre of decision-making, ensuring that lived experience guides design and delivery. Above all, it calls for a shift from reactive crisis management to proactive prevention, creating the conditions for older people in Scotland to live well, securely, and independently in the homes of their choice.

This vision reflects both Bield's future ambition to set and deliver the global standard for ageing at home and Scotland's urgent need to plan for an ageing population. Independent living must no longer be treated as a peripheral issue or a short-term pilot. It must become the backbone of a national strategy, guiding investment and innovation over the next 20 years.

Roadmap to a National Independent Living Strategy

Activities we must unite under the banner of independent living

The ability for people to live safely and well in the home of their choice, with the right mix of housing, technology, and community support, so that independence is not about being alone but about having control, dignity, and security.



Designing accessible homes to meet evolving needs

Adaptations

Safety and security, from fire prevention to tackling anti-social behaviour

Personalised services that give tenants dignity, choice, and safety

Communication and championing tenant voices

Preventative services

Person-centred homes

Technology-enabled support, telecare and predictive data

Sustainable housing

Collaboration with health, social landlords, social care, third sector and community organisations.

Supportive community environment

Recommendations

We're calling for a National Independent Living Strategy – a shared, long-term framework that unites housing, health, and social care around one purpose: helping people live well, safely, and independently at home.

This strategy should:

- Put independent living at the heart of national policy.
- Commit to long-term, preventative investment.
- Amplify tenant voice, embedding lived experience in every decision.
- Harness technology and design to enhance safety, dignity, and choice.
- Confront inequality, so independence is not determined by income, gender, or geography.

This is not about another pilot or short-term fix.

It's about building a fairer, healthier Scotland – where ageing well is part of everyday life.

To turn intent into action, we propose three practical steps.

1. A National Independent Living Strategy

The Scottish Government should convene housing, health, and social-care leaders to co-design a shared roadmap for independent living.

This strategy should define clear long-term outcomes, establish accountability, and commit to sustained investment in prevention.

2. A Partnership Framework for Delivery

Local authorities, housing associations, health boards, and care providers should form regional Independent Living Partnerships to coordinate planning, share data, and pool resources for shared outcomes.

3. A Voice-Led Design Standard

Independent living should be designed with people, not for them.

We recommend a national co-design framework that ensures tenant voices – especially older people and those with disabilities – are central to every new home, adaptation, and service.

Together, these steps would move Scotland from isolated initiatives to a connected system – one built around homes, health, and human dignity.



If you would like more information about anything in this report, please contact:

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