

evidence.

AN AGEING SOCIETY

THE LATEST RESEARCH AND ANALYSIS - IN PLAIN ENGLISH

Are we ready for ageing or are we woefully unprepared?

We know that people are living longer. Many point to the rising costs of pensions and health care that go along with this. The House of Lords says that the country is 'woefully unprepared' for these changes. What can we learn from researchers that might help us to prepare better?

An Institute of Gerontology study has lots of practical advice for housing organisations:

- People over 75 tend not to be online so they need face-to-face contact – we need to think about this for our customer contact strategies
- More and more frail elderly people live on their own – some with dementia. They may fall victim to financial mis-selling or abuse – housing staff should be trained to look out for this
- In a couple if the partner that dealt with money dies – the surviving partner may need extra support

Not all elderly people are short of cash. Old age is no longer a proxy for poverty. The Fabian Society argues that better off older people should pay more tax than they do now. In return some of the money would pay for extra health care. Will any government push such a deal?

Make sure you read the item from the chair of the Housing Statistics Network. It explains how you can build up a profile of the need for care and support in your area. There is a lot of data that is freely available. Why not use it?

Alistair McIntosh
Chief Executive, HQN



Better design – from first-hand experience

Researchers from the University of Sheffield are starting a research project to improve housing and neighbourhood design for older people. They will work with older people and professionals to develop prototype designs that aid mobility, and to find out how better design can be embedded in the processes of managing places.

The results will be drawn up into a series of tested specifications, designs, codes and guidelines to help housing and other professionals integrate concerns for older people's mobility into their work. Sheffield will be the test ground, with designs and specifications then tested nationwide through regional workshops and with an expert advisory board. The project will culminate with a national conference and a range of publications detailing the designs and specifications developed during the research.

To find out more about the project, or if you would be interested in participating (eg, at a regional workshop) please contact Dr Malcolm Tait, m.tait@sheffield.ac.uk.

Shaping its own destiny: commissioning for Orbit 2020

In 2011 Orbit, one of the country's largest housing organisations managing 38,000 homes across the Midlands, East and South, began to think long and hard about the future, writes Executive Director Futures Boris Worrall.

A new coalition government was embarking on a radical reform agenda, driven in part by the global banking crisis and an emerging 'age of austerity'. But more than that, we sensed that more fundamental changes in social, environmental, technological and policy terms were underway. It felt like the world was changing – for ever. And so we needed to respond in an equally significant way to ensure we could continue to deliver our social purpose in the new world for many years to come.

We wanted to involve staff, customers, board members and stakeholders in exploring how the world could look in 2020 and then shaping our business strategy to meet challenges and opportunities. At the core of the project was a desire to embrace new thinking and innovation.

We commissioned six academic 5,000-word 'think pieces' from an expert in each of the fields of housing, economics, social policy, consumers and choice, the environment and localism/government. Each academic was given a focused brief and the think pieces went through two or three iterations in what was a genuinely collaborative approach. In some cases the brief worked well, in others more discussion was needed to achieve the insight we felt we wanted. We also used an external sounding board of three people to test and challenge our thinking at key points during the process – their input was invaluable in ensuring the quality of material and the conclusions we were drawing were of a consistently high standard. Key also was the input of consultant Simon Graham, who worked closely with me throughout, providing a depth of knowledge about the key issues that I certainly didn't have. Simon also helped to ensure we remained on track in what was at times a very challenging programme to deliver.

The think pieces gave us an incredible reservoir of ideas which we were able to repeatedly engage our people in exploring over an 18-month period, enabling us to synthesise the collective conversation into an emerging vision for the future. The 2020 project built real momentum for change and innovation, inspiring many of our staff and stakeholders.

We also embarked on an innovative 'bottom up' research project with the London School of Economics (LSE) to



work with our customers and communities to find out what they wanted from us now and in the future. Using residents as 'peer researchers' LSE were able to help us understand what mattered to our customers and challenge our thinking about our role in communities. This was a major research project and there were inevitable tensions as we sought to steer a middle way between the need for rigorous, independent research and what Orbit felt it needed as a housing business. Although the ride felt a little bumpy at times, ultimately this creative tension was fantastically productive and has built lasting respect and relationships between those involved in the project. Absolutely key was open and regular communication to enable us to challenge and be honest about where we were and our expectations at each stage of the programme.

In terms of practical outcomes, the executive team spent a couple of months working through the academic outputs to develop six themed cornerstones around our core objectives for the future. This not only delivered deep engagement and ownership at a senior level, but it enabled us to translate the strategic-theoretical research outputs into practical plans for the future and ultimately, a new vision for Orbit in 2020. Even today as we continue to work on the detail of the plans, we revisit this reservoir of thinking which we may well refresh in the future. We also achieved significant profile in the sector through sharing the work we had commissioned and our own thinking.

Many boards and executive teams have used our Housing 2020 Report to stimulate their own long-term strategy and we are certainly proud to have contributed this thought-leadership to the housing sector in some small way. The LSE Bigger than Business Report has also proved a huge hit with housing professionals. The work on housing also resulted in the development of the Market Intelligence tool which is helping us to explore where we focus our efforts.

We learnt a lot along the way. This was a hugely ambitious programme and required significant resources, especially in managing the outputs and translating them into practical plans. Engagement was hugely resource intensive but ultimately one of the most successful aspects of the project.

My top five tips for commissioning and collaborating with academics:

- A clear brief, timescales and expectations are critical
- Remember they are academics, not consultants!

They will challenge you and their value is in truly independent thinking

- Get involved: don't hand-off after the brief and expect them to deliver pure gold
- It's all about collaboration so there needs to be mutual respect, honest challenge and above all, good communication
- Don't forget to have fun. I found working with academics incredibly rewarding and we both learnt a lot on the journey.

You can find our Housing 2020 Report, the LSE Bigger than Business report and background material on the 2020 project at: www.orbitgroup.org.uk > About Us > 2020 (➔ <http://www.orbitgroup.org.uk/main.cfm?type=2020>)

Sheltered housing: a rosy future?

The Northern Ireland Housing Executive commissioned research from Fiona Boyle Associates to find out what current and prospective tenants in sheltered housing think about their accommodation. The findings point towards a need for debate around some of the fundamental characteristics of sheltered housing.

An important question is whether it is to remain as independent, age-specific living for older people or whether it has become (or should become) a different model that is more about supporting people of all ages to live independently.

Housing support is a further issue. The range of services on offer and the 'one-size-fits-all' funding and delivery model have changed little since sheltered housing came into existence. For many tenants, the level of support is appropriate, but with evidence of a broadening range of needs among residents, the support provided may be unnecessary for some, and inadequate for others. In future, it appears that housing associations will need to think differently about the range of services they offer. Part of the rationale for commissioning a study on sheltered housing was the concern that some schemes had experienced difficulties with occupancy and voids.



Issues and suggestions included the following:

- **Other opportunities:** Appropriate provision and/or rule changes could enhance quality of life by enabling sheltered housing tenants to tend a garden or keep a pet.
- **Location:** Proximity to services and feeling safe and secure were considered to be vitally important.
- **Name and concept:** The term 'sheltered housing' was considered outdated and stigmatising.
- **Age/range of tenants:** Focus group participants were concerned that the expanding age range and mix of needs within sheltered housing were not helpful to either the process of management or residents' enjoyment of living there.
- **Space and size:** Space standards and the size of individual units were considered insufficient and inadequate for hobbies.
- **Upgrading:** Participants commented on the age of some sheltered housing schemes and the need for refurbishment.

'The role of sheltered housing in Northern Ireland and related issues' is available as a free download from the Housing Executive's website at ➔ www.nihe.gov.uk.

Statistics for housing in an ageing society

Mick Johnston, Chair, Housing Statistics Network

Housing providers, regardless of sector, know that they must continually adapt the dwellings and services they provide to meet changing needs and aspirations.

One of the big drivers of change is demography and, while net change in total population has an impact on some areas, change in the age structure can have an even bigger impact and is likely to affect all areas in some way. Increased longevity means that the over 65s and over 85s are forming an ever larger percentage of the population but it also means that the distribution of household types is changing with a knock-on effect on housing requirements. It also means that health issues and care and support requirements are increasingly significant factors.



Photo courtesy Hanover

There are many imponderables for agencies to consider but getting hold of the basic statistics should be the easy bit. There are more data out there than ever but that can make it harder to find what you want. Just accessing what is readily available shouldn't be a full time job but sometimes it feels like it. Some of the following may help.

Starting with the straight demographics, statistics from the 2011 Census are now available in some detail. The Office for National Statistics Population and Household Estimates for Wards in England and Wales provide figures for usual resident population by five-year age groups and the number of households with at least one usual resident present on census day for regions, districts, unitary authorities, wards, MSOAs, LSOAs and Output Areas. It also provides estimates of population density and average household size. Census statistics are about as reliable as statistics get.

Looking ahead the ONS also provide Subnational Population Projections for England. These are 2010 based and give five-year age groups and gender annually to 2035 at local authority level. These are trend based projections, not forecasts. They provide an indication of the future size and age structure of the population if recent demographic trends continued. These do not take account of the 2011 Census.

The ONS also provide a rather nifty mapping tool which they call Ageing in the UK. This gives dynamic analytical mapping and graphs including for median age, population over 65 and population over 85 projected from 1992 to 2033. The underlying data tables are downloadable separately.

The ONS has however produced Interim 2011 Based Subnational Population Projections for England. These only project to 2021 but they do take account of the 2011 census and they provide population by gender and single year of age.

Even more useful in the context of housing is the Interim Household Projections 2011 to 2021 produced by the Department for Communities and Local Government. The Detailed Tables and Live Tables give figures on the number of households by age of head of household and by type of household down to local authority level. Like the Interim Population Projections on which they are based these are trend based projections, not forecasts of what will happen. Nevertheless they are essential for forward planning by housing agencies.

The Interim Household Projections do not go very far ahead so you might be tempted to use the earlier DCLG Household Projections 2008 to 2033. However bear in mind that these do not take account of the latest information from the 2011 Census and that the Interim Projections have reduced the figures significantly. The differences vary a lot a local authority level; in some cases they are minor in which case it may be OK to use the 2008 to 2033 figures but in some areas the differences are quite large so it might be wise to wait for the next set of projections probably out in 2014.

Housing agencies are likely to be interested in the current stock of housing. It can be hard to get reliable and detailed information on this without paying a commercial data agency. However at present, while the 2011 Census is still reasonably up to date it provides some pretty useful data. A number of tables published on NOMIS give detailed characteristics including tenure by number of rooms, number of bedrooms, dwelling type, occupancy, central heating, and household size by dwelling size, and age of household representative are among the most useful. These are mostly available down to local authority level at present but lower geographies should be available eventually. A little caution is required over accuracy as Census data is completed by the occupant and errors occur over tenure in particular.

Health related statistics are a bit harder to come by. The first place to look is in the Health Strategic Needs Assessment for the area of interest, published by the county or unitary local authority and likely to be referenced in the Clinical Commissioning Group's Integrated Commissioning Strategy. This will give an overview of the health of the population but is likely to be broad brush.

Community Health Profiles produced by Public Health England use 32 indicators and are produced the former Regions and Strategic Health Authorities and for local authorities in England. However most of the indicators are of little direct relevance to housing agencies. Life expectancy, excess winter deaths and hip fractures of over 65s may be more useful.

More detailed health statistics at lower geographical levels are available through an online tool also provided by Public Health England. Local Health provides mapping and data downloads for 62 health indicators down to local authority, ward or MSOA level. The majority of indicators have little direct relevance to housing agencies but the general picture they provide could be useful and some, such as pensioners living alone, older people in deprivation or hospital admissions for hip fractures in over 65s are relevant.

Where to find it

ONS 2011 Census Population and Household Estimates For Wards and Output Areas in England and Wales

→ <http://www.ons.gov.uk/ons/rel/census/2011-census/population-and-household-estimates-for-wards-and-output-areas-in-england-and-wales/index.html>

ONS Subnational Population Projections for England 2010 based.

→ <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-246448>

ONS Interim 2011 based population projections

→ <http://www.ons.gov.uk/ons/rel/snpp/sub-national-population-projections/Interim-2011-based/stb-2011-based-snpp.html>

DCLG Interim Household Projections 2011 to 2021 Report

→ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/190229/Stats_Release_2011FINALDRAFTv3.pdf

Detailed Tables

→ <https://www.gov.uk/government/statistical-data-sets/detailed-data-for-modelling-and-analytical-purposes>

Live Tables

→ <https://www.gov.uk/government/statistical-data-sets/live-tables-on-household-projections>

DCLG Household Projections 2008 to 2033

→ <https://www.gov.uk/government/publications/household-projections-2008-to-2033-in-england>

2011 Census Detailed Characteristics on Housing

2011 Census: Detailed Characteristics on housing for local authorities in England and Wales – links to tables on Nomis (Excel sheet 53Kb)

ONS Ageing in the UK. Mapping Tool

→ <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-285429>

ONS Ageing in the UK Underlying Tables.

→ <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-285429>

Health Profiles

→ <http://www.apho.org.uk>

Local Health

→ <http://www.localhealth.org.uk>

Behind closed doors – older couples and the management of household money

In an ageing society faced with a period of prolonged economic austerity the affordability of pensions, healthcare and adult social care is a cause for growing political concern. Consultant and academic Lynne Livsey explores the issues.

Successive governments have promoted the idea of a 'shrinking welfare state' in favour of private pensions and savings. This raises important questions about how individuals and their families can make adequate financial preparation for retirement. At the same time, rising life expectancy means that older households must make their money last longer. People must continue to make complex financial decisions into late old age.

As a result there is growing interest in the topic of financial capability. This broadly refers to the ability of individuals to manage their personal finances throughout their adult life. Of particular importance is people's ability to plan ahead and save for retirement.

There is a large body of research on financial decisions and the credit habits of younger households. However, until recently, there has been much less research into how people negotiate personal financial decisions within families in later life, particularly amongst older couples. This is important because more people are married and or cohabiting in retirement and couples must make complicated choices in relation to their income and savings. At later ages they may have to renegotiate their finances at a time when their health is declining and the future is uncertain. Most are doing this in the absence of independent expert financial advice. At the same time many older people are providing active financial support to younger relatives and this can be a source of conflict within the family.

Behind closed doors

The Institute of Gerontology at King's College London completed a two-year study into the management of household money by older couples. It was funded by the ESRC. It included quantitative analysis of a nationally representative dataset of older people living in England; eight focus groups, and in-depth interviews with the men and women in 45 heterosexual couples aged 65 and over

living in London and the South East (across all tenures); and analysis of government policy around financial capability and equity release.

Key findings

- Older men and women are unequal contributors to household income, with women typically contributing less than a third of total income.
- The qualitative study revealed that access to household income is not equal, with women often sacrificing 'needs and wants' over the lifetime of the relationship to reduce conflict. These gender differences and power imbalances often extended to discussions about house moves and home adaptations in later life.



Photo courtesy Hanover

- Money management habits are fairly constant over the course of married life, linked to people's identity with the role of 'husband' and 'wife'. Failing health can force a change in money management responsibilities and routine. This can be very stressful for the partner or spouse who has to take on additional responsibility for household finances at a time when they are often providing significant care.
- The study found that while people were prepared to discuss the need to put money aside for funerals, few were actively saving for long-term care, finding this difficult to contemplate and seen by some as a 'waste' of hard earned savings. People were aware of the potentially large costs involved and home-owners acknowledged that they may have to sell their home to pay for residential care.

Implications for housing providers

- There is a need to address the 'advice gap' to support people with complex decisions throughout their retirement, including from a housing perspective, the timely provision of information about funding for aids and adaptations, welfare benefits, care and support at home, housing options and equity release.
- Those aged over 75 are more likely to be digitally excluded and face-to-face information that is tailored to their personal circumstances is preferred.
- Failing health or widowhood can bring about a major change in financial circumstances (particularly for women) and it is at this time that people may need to review their housing circumstances, income and living costs.
- With increasing numbers of frail older people living at home, including rising numbers of people living with dementia, there is a potential for financial mis-selling and abuse. Housing staff need to be alert and trained to deal with this.

For more information

ESRC Grant ref RES-061-25-0090

Open access reports and presentations of the main findings can be accessed from:

➔ <http://www.esrc.ac.uk/my-esrc/grants/RES-061-25-0090/read/reports>

➔ <http://www.householdmoney.co.uk/images/stories/findings/findings.pdf>

QUICK LINKS



Government technical housing standards review

➔ <https://www.gov.uk/government/policies/providing-effective-building-regulations-so-that-new-and-altered-buildings-are-safe-accessible-and-efficient/supporting-pages/technical-housing-standards-review>

Joseph Rowntree Foundation

Work programme on positive responses to an ageing society

➔ <http://www.jrf.org.uk/work/ageing-society>

National Institute of Adult Continuing Education (NIACE)

Get Digital – online access for older people in sheltered housing

➔ <http://www.niace.org.uk/news/online-for-older-people-in-sheltered-housing>

Housing Learning and Improvement Network

Resources on housing innovations and dementia

➔ <http://www.housinglin.org.uk/Topics/browse/HousingandDementia/>

erosh: national consortium for older people's housing and support

Policy and practice portal

➔ <http://www.erosh.co.uk/policy-practice-portal/>

Habinteg HA leading EU home technology project

➔ <http://www.habinteg.org.uk/main.cfm?Type=NI&objectid=2794>

For more information about the study contact:
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The next half century

This year Hanover Housing commissioned nine think tanks to produce debate pieces about housing and ageing. The work marks Hanover's fiftieth anniversary and charts possible futures for the UK.

The papers are summarised below.

Ageing in the middle The Fabian Society

Andrew Harrop shows that 'middle income' pensioners are almost as well off as middle-income people of working age.

The paper says:

- Older age is no longer a proxy for poverty so there should be a presumption of equality across age groups – including in sharing the pain of deficit reduction
- Older people on middle incomes should pay tax at the same rate as working people on similar incomes
- Less protection from the austerity cuts for older people could be part of a 'grand bargain' – with revenue used to fund health and wellbeing.

Housing and intergenerational fairness Policy Exchange

Alex Morton calls for more high quality housing for all without antagonising local people.

The paper says:

- High house prices and rents are making home ownership the preserve of older people and the wealthy, hitting economic performance and entrenching inequality between and within generations
- Although this is a national problem, high housing costs are already threatening London's ability to attract and keep the best young talent
- A dysfunctional planning system has failed to deliver the numbers of homes we need or the type of housing that would encourage downsizing.

Selling off the family silver? The Smith Institute

Paul Hackett and Paul Hunter argue that equity release may become a mainstream product in the future out of sheer necessity. The paper says that many asset-rich, income-poor older homeowners are living in inappropriate or 'non-decent' homes but cannot afford to refurbish or adapt them, or buy somewhere better.

Sex, skydiving and tattoos The RSA

Emma Lindley and Steve Broome warn that language about ageing shapes negative attitudes that are damaging to older people and to society. Ageist language and attitudes deprive older people of the opportunity to contribute to their communities. The RSA argues that western society should 'retire retirement' and develop new language as

well as models of care that value the experience and wisdom of older people.

Sociable housing in later life

Demos

Louise Bazalgette and Jo Salter suggest that many older people are dissatisfied with existing mainstream and specialist retirement housing. They conclude that while sociable housing arrangements – such as cohousing – may be challenging to establish, these innovative forms of housing are valued highly by older people who might otherwise be exposed to the risk of social isolation and loneliness.

Downsizing and appropriate housing size ILC-UK

- Asking older people alone to downsize is ageist: we should be discouraging under-occupation through life
- Older people are often in denial about the realities of ageing – and therefore what downsizing and specialist housing could offer them
- Older people will move if they are offered housing options that will improve their quality of life and potentially improve their health and social care outcomes in later years
- Local authorities have seen retirement housing as largely for those with existing care needs, exacerbating the sector's image problem



Photo courtesy Hanover

Putting people into personalisation

ResPublica

Alex Fox argues that traditional care services are impersonal, disempowering and increasingly rationed. He proposes that relational and 'asset based' models characterised by mutuality and micro-scale are the best way to meet care, support and inclusion needs – and offer the best value.

Strengthening relationships to prevent isolation

The Centre for Social Justice

Samantha Callan laments that 'fairness' in older age is often expressed as 'a spreadsheet'. Dr Callan argues that we should look more broadly at how loneliness and isolation can blight older people's health and wellbeing. Ultimately, she suggests, we need to address societal and family breakdown and ameliorate its impact, particularly on the poorest, in older age.

Moving on: migration trends in later life

IPPR

New analysis suggests there is some truth to the stereotype of retired people moving to the sea, but that the picture of post-retirement internal migration is complex. Jenny Pennington argues that local service

providers should recognise the challenges that movement poses and develop services that combat loneliness and isolation.

The piece says:

- While many older people do move to the seaside or rural areas, the picture is much more complex
- There are two spikes in movements from one region to another: around retirement age and during 'older' old age
- Renters are far more likely than homeowners to move between regions
- Encouraging people to move to appropriate housing, possibly in a new area, is often good for the individual's health and wellbeing and may help to ease housing shortages
- Movement does bring challenges – older people who move can be significantly affected by loss of social networks

The full Hanover@50 debate can be found at

➔ <http://www.hanover50debate.org.uk/debate>

Ready for ageing?

The House of Lords Committee on Public Service and Demographic Change published its report on the UK's ageing society in March 2013. The report gave a stark warning that the country is 'woefully unprepared' for the changes to come.

On housing, the report makes these recommendations (in summary):

A better health and social care system to support people to stay living independently needs adequate housing and support in the home.

The work done by housing adaptation and repair charities is commendable, but needs to become universal. The housing market is delivering much less specialist housing for older people than is needed. Central and local government, housing associations and house builders need urgently to plan how to ensure that the housing needs of the older population are better addressed and to give as much priority to promoting an adequate market and social housing for older people as is given to housing for younger people.

And following up on the critical issue of how health and social care link with housing, the report says:

To meet the needs of the population the health and social care system needs to work well 24 hours a day, seven days a week.

The inter-dependent nature of health and social care means that the structural and budgetary split between them is not sustainable: healthcare and social care must be commissioned and funded jointly, so that professionals can work together more effectively and resources can be used more efficiently. The government and all political parties will need to rethink this issue.

The government must set out the framework for radically transformed healthcare to care for our ageing population before the general election in 2015. All political parties should be expected to issue position papers on the future of health and social care within 18 months, and address these issues explicitly in their manifestos for the 2015 election.

The full report can be found at

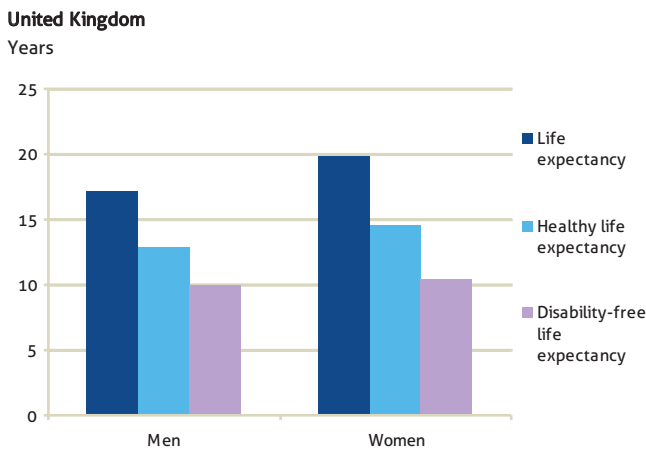
➔ <http://www.parliament.uk/business/committees/committees-a-z/lords-select/public-services-committee/report-ready-for-ageing/>

In numbers

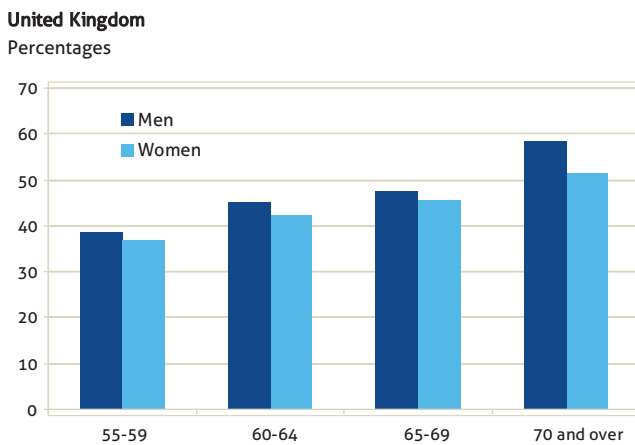
The House of Lords report Ready for Ageing offers a range of statistics on the UK's changing demography.

- 51% more people aged 65 and over in England in 2030 compared to 2010
- 101% more people aged 85 and over in England in 2030 compared to 2010
- 10.7 million people in Great Britain can currently expect inadequate retirement incomes
- over 50% more people with three or more long-term conditions in England by 2018 compared to 2008
- over 80% more people aged 65 and over with dementia (moderate or severe cognitive impairment) in England and Wales by 2030 compared to 2010.

Period life expectancy, healthy life expectancy and disability-free life expectancy at 65: by sex, 2006



Proportion of economically active population with a long term health problem or disability: by age band and sex, April to June 2009



See and use the ONS Ageing in the UK interactive mapping tool here <http://www.ons.gov.uk/ons/interactive/theme-pages-1-2/age-interactive-map.html>

The numbers of older people are set to rise, while the under-16 population stays steady.

United Kingdom	Millions		United Kingdom	Millions	
	Under 16	65 and over		Under 16	65 and over
1971	14.3	7.4	2002	11.8	9.4
1972	14.3	7.5	2003	11.7	9.5
1973	14.3	7.7	2004	11.6	9.6
1974	14.2	7.8	2005	11.6	9.6
1975	14.0	7.9	2006	11.5	9.7
1976	13.8	8.0	2007	11.5	9.8
1977	13.5	8.1	2008	11.5	9.9
1978	13.3	8.2	2009	11.5	10.1
1979	13.0	8.3	2010	11.6	10.3
1980	12.8	8.4	2011	11.7	10.5
1981	12.5	8.5	2012	11.8	10.9
1982	12.3	8.5	2013	11.9	11.2
1983	12.1	8.4	2014	12.0	11.4
1984	11.9	8.4	2015	12.2	11.7
1985	11.7	8.6	2016	12.3	11.9
1986	11.6	8.7	2017	12.5	12.1
1987	11.5	8.8	2018	12.7	12.3
1988	11.5	8.9	2019	12.8	12.5
1989	11.5	9.0	2020	13.0	12.7
1990	11.6	9.0	2021	13.1	12.9
1991	11.7	9.1	2022	13.2	13.1
1992	11.8	9.1	2023	13.2	13.4
1993	11.9	9.1	2024	13.2	13.6
1994	12.0	9.2	2025	13.3	13.9
1995	12.0	9.2	2026	13.3	14.2
1996	12.0	9.2	2027	13.3	14.5
1997	12.0	9.2	2028	13.2	14.8
1998	12.0	9.3	2029	13.2	15.2
1999	12.0	9.3	2030	13.1	15.5
2000	12.0	9.3	2031	13.1	15.8
2001	11.9	9.4			

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COMING SOON

Our next issue at the end of September will be on welfare reform.

Send us your research news and events on these topics.