



Older People: The New Kids on the Block

Despite good intentions, little housing aimed at increasing the housing options of older people is being planned, or as importantly built. It is statutory Development Plans that shape the vision for future housing development in each Local Authority area, but there is little discussion in the planning arena about the housing needs of older people at the present time. The talking that precedes the walking is obviously long overdue. This Viewpoint is a small step in starting a debate amongst planners about older people's housing needs, which also reaches across the housing profession. Some positive steps aimed at planners working in this field are also suggested.

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Introduction

By now, 'old news' should be no news. Post war baby boomers have skipped through youth, settled into middle age, and have started to reach retirement. Meanwhile, life expectancy has increased by ten years since 1960, with men living on average to 85 and women to 89. Household projections tell the tale. They suggest that by 2033 one in three households will be over retirement age. This could rise to a startling one in two in parts of rural Britain like South Lakeland where retirees are nudging out the young.

Under the circumstances it is surprising that older peoples growing needs are hardly discussed in planning forums and scarcely addressed in plan making. Or is it? The recent House of Lords Select Committee Report, 'Ready for Ageing' highlights that policy makers across the board, not just in planning, have long been in denial about many important issues affecting older people. They conclude 'the Government and our society are woefully under prepared'. So if planners are being remiss, at least we are not alone!

A main conclusion of this Report, and also of the recent All Party Parliamentary Group inquiry report 'Housing Our Ageing Population: Plan for Implementation' (HAPPI 2), is that housing, planning, health and social care need to act together. They particularly emphasise a need for 'togetherness' in delivering much more specialist housing for the elderly. They want urgent change from government, local authorities, housing associations and housebuilders to give as much priority to older peoples housing needs as to those of the young.

It is a case beyond argument, but none of this is new (or news) to planning. Planning Policy Statement 3 previously required councils preparing plans to identify the housing needs of older people. The recent National Planning Policy Framework (NPPF) continues this advice. Despite good intentions, little housing which meets the needs or aspirations of older people is being planned or, as importantly, built. The talking that precedes the walking is obviously long overdue, with a much better understanding of older peoples housing needs being a clear starting point.

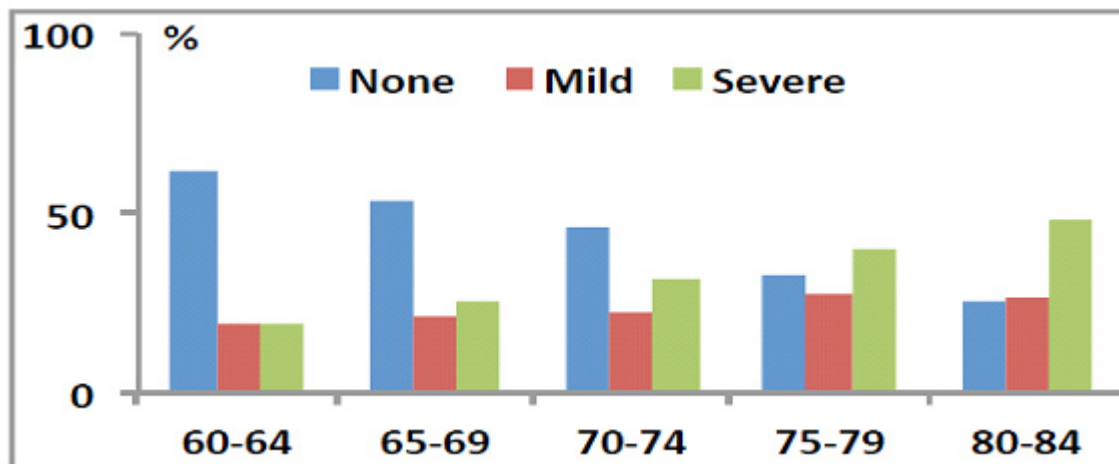
Disability, Ageing and Housing

In an age where 40 is the new 20, it is encouraging to think that extra years equal healthy years. ONS statistics do not support this optimistic view, instead suggesting pensioners now spend almost half of retirement in ill health. NHS estimates predict that spending on long term care would have to rise more than threefold to 2041 if our approach to meeting housing and support needs does not change.

The social care system is adapting. It aims to keep the disabled and frail in their own homes, with care workers visiting once, twice or three times a day to get people dressed, fed and put to bed. But much of the nations housing does not help. It is neither adaptable nor accessible. For example, bathrooms are often too small for toileting equipment, stair lifts too exhausting for the frail, bedrooms too tight for hoists, internal and external steps isolating and difficult. Conditions like dementia, estimated to rise by 70% over the next 20 years, often can't be dealt with in this way. NHS figures show that around half of all older people are admitted to a care home after hospitalisation because a return to their own home is not practical.

The graph below on just one aspect of disability, walking speed, illustrates the problem. By the age of 85, at least three quarters of the population will have mild or serious problems with walking speed. The issues this creates in older people's ability to navigate their own home can easily be imagined.

WALKING SPEED



Source: ELSA 2010

Who Wants To Move

Available figures are not particularly enlightening in estimating how many older people would like to move from their family home. Whilst they suggest that in pre recessionary times few 65 to 74 year olds moved every year (around 3% compared to 8% of those aged 35-44), this inevitably reflects serious constraints in housing choice. Indeed, in the United States, where there is much more housing choice for older people, the probability of moving is actually higher for those over 60.

Public debate too, obviously has a powerful impact on intentions. Recent research by the National Housing Federation, 'Breaking The Mould', found those aged 60-65 dreaded ending up in care homes. An overwhelming 80% of those included in their research were positive about downsizing. More media coverage seems essential to inform older people of housing choices that could make a real difference to their lives – that is provided they are made available!

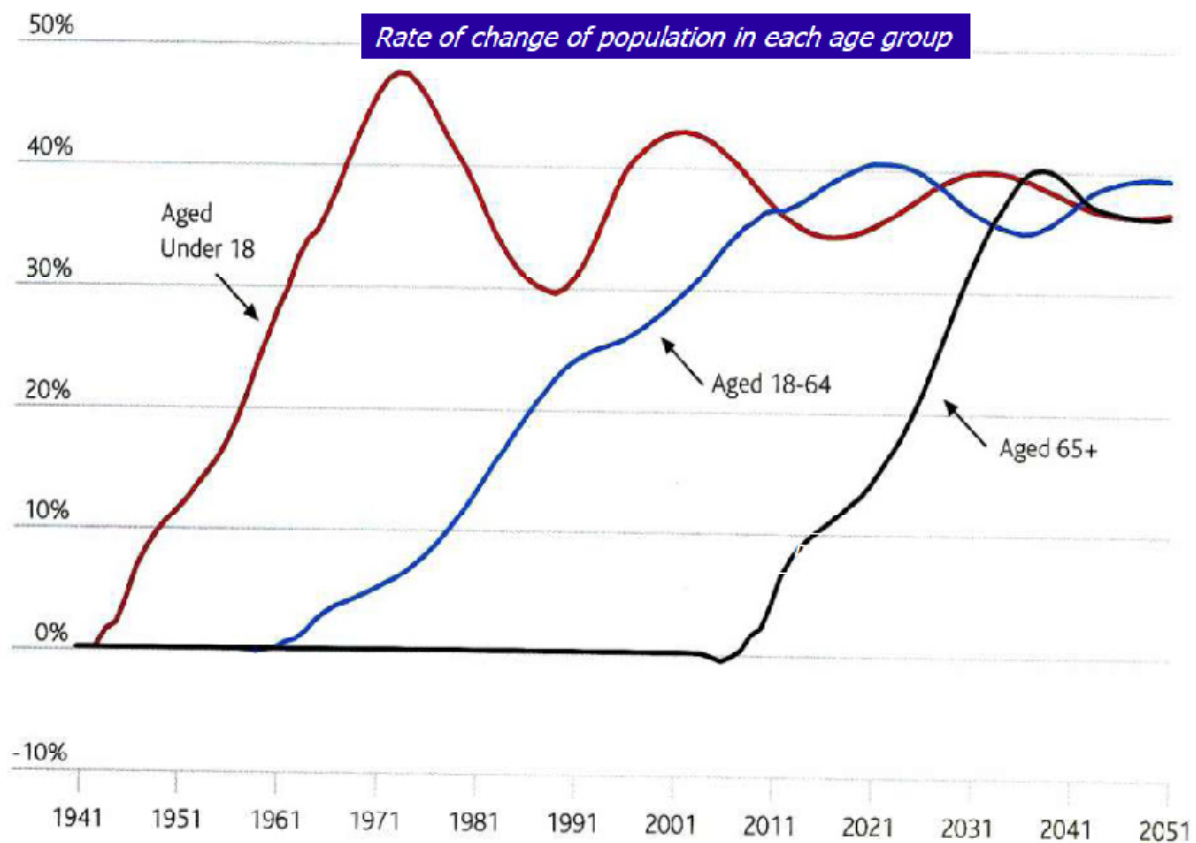
Of course, many older people do not wish to move from their family homes at all, regardless of practical problems. But this decision is not exclusive to older people - most people in all age groups do not wish to move either. This should not be used as an excuse for inaction in meeting the housing needs of those that do.

Housing Choices For Older People

Most planners are familiar with the 'Lifetime Homes Standard', the general standard used to address older peoples housing needs. The previous government considered making this standard mandatory to 'future proof' all new housing – which, outside London, is largely family housing. Many local authority Development Plans embrace this idea, on the basis that 'one size' fits all.

Problem solved? Well no. This useful standard is far from a panacea. It is not a 'wheelchair standard', and many Lifetime Homes are built with steps to the front door. Family homes are, themselves often be too big for many older people, with maintenance issues becoming too demanding, regardless of design. There are also critical timing issues. Younger people buying family homes now will not experience the frailties of old age until 2050, just when the older population is predicted to fall.

But most importantly, family homes do not meet the urgent needs of growing numbers of older people wanting a purpose built house 'right now'. The table below shows that the over 65's have been on the rise since 2007, and they do have a choice, albeit a negative one – that is the option to 'stay put' in their own home, no matter how unsatisfactory, if they do not like the housing choices available.



Source: Pensions Commission analysis based on a synthetic model of the England and Wales population

Alternative types of accommodation that might be attractive to older people include both the conventional and the innovative. In particular, those thinking of moving usually want standard 'retirement housing' – either a level access bungalow or flat. Both are at a premium. Valuation office information suggest that bungalows make up only 10% of the housing stock in England, and that new construction is currently at an all time low at around 2%. Whilst flats abound, most are not built with the elderly in mind. Rising numbers of families with 'live in' parents are also being over-looked. To make matters harder, pensioners must compete with younger people to buy the few suitable homes available.

There is also a mismatch in tenure. By far the majority of older people live in private housing, but in many areas there is more retirement housing in the social sector - much of it built in the hey day of social house building, and protected from Right to Buy. This ageing stock can be unsuited to modern needs. Single bedrooms, steps, and small bathrooms are common. Perhaps sensibly, some providers are using their poorer social retirement stock to meet pressing demands from working age tenants facing benefit cuts. However, such an approach also needs parallel plans for modernising the social retirement stock - and few are yet evident.

Other types of specialist housing are important for the frailer elderly and for those with dementia. This includes 'sheltered housing' which has a resident warden and 'extra care housing' which offers round the clock care. Numbers of private sheltered schemes are slowly on the rise. Whilst associated service charges can seem high, they are usually offset by savings in council tax, maintenance costs and bills. In contrast, numbers of social sheltered housing schemes are plummeting, a casualty of the loss of 'Supporting People' grant. Disappointingly little 'extra care' housing is being built - the type of housing most suited to dementia. A rare example is North Yorkshire which has positively embraced extra care housing, using it to progressively replace all its old people's homes.

The provision of 'village' environments for the elderly is still in its infancy – larger schemes offering a variety of types of houses with dedicated facilities like restaurants and on site support. For the more affluent there are some 'retirement villages', invariably developed by specialist providers with high service charges. For the less affluent there are a few 'expanded extra care schemes', offering a variety of types and tenures of housing. Such schemes can be complex, often needing public subsidy.

There is now convincing evidence from bodies like the Joseph Rowntree Foundation that the best housing for older people increases wellbeing, reduces care home admissions, and offers major savings to the health service. But the impact of painfully slow build rates is truly alarming. It means that the amount of older peoples housing is actually decreasing as a proportion of the total stock at the same time as numbers of older households multiply. Meanwhile, with no reliable updated data base kept by the government, it is impossible to identify the exact quantity and distribution of existing housing suitable for older people across the country - other than to say there is just far too little of it.

The Housing Market for Older People

Some may question if now is really a good time to right these wrongs and to try to deliver suitable housing. Is it indulgent when many younger people struggle to get on the housing ladder? At least most older people have a home! Such views overlook older people's role in the housing market where they now dominate housing wealth. Approaching 75% of all pensioners own their own homes, usually outright, with this set to rise. Meanwhile renting, particularly private renting is growing disproportionately among young people and families.

This topsy turvy market place actually disguises the real situation. The overall health of the housing market in fact depends on older people being encouraged to move. Most older people significantly under occupy existing family housing, cheaper second hand stock that young families can afford. Many own outright and could move to a new retirement property without a mortgage, enabling a single mortgage to support two house purchases – and making limited mortgage lending twice as effective.

So what is stopping new house building for older people, particularly much needed bungalows and flats? It is partly to do with the unintended impacts of recent planning policy. In 1999 the government made sweeping changes to the planning system which pushed development into high density urban schemes. This, combined with a housing boom and chronic housing shortages created a climate where anything would sell – and did. Low density bungalows were squeezed out of housing schemes and few of the many flats built were aimed at older people. Housebuilders had no profit motive to drive them to build older peoples housing. Previous expertise was soon forgotten.

Problems persist, even though the new NPPF has a much more flexible planning approach to density. The recession has had a lasting impact on an already conservative housebuilding industry. Many smaller builders, traditionally more inclined to build bungalows or to innovate, have gone out of business. Remaining volume builders have understandably become ever more risk averse, retreating into a mainstream offer of family housing, underpinned by government mortgage support.

Meanwhile some builders claim that bungalows are bad for business, arguing they are land hungry and eat up two family sized plots. This overlooks some positive advantages. Bungalows usually sell fast and at a premium, giving a quick return on investment – important in the current market. Communities are often more accepting, and sometimes positively welcoming, of housing developments which include bungalows for their older people. Some negatives can be overcome by standard planning requirements for bungalows which create a level playing field for land take/purchase. In the current climate all of these amount to yet more reason for ‘togetherness’.

Choices and Talking Points

The clock is ticking and the preparation of most Development Plans is now well advanced. By 2033, it is estimated that three quarters of all household growth in England will be in the over 65s. Actions to improve older people’s housing opportunities that could be considered by planners are:

- In a time of austerity, money talks. Clearer information is needed about how better housing reduces hospital stays and care home admissions - along with the way that health savings can translate into housing.
- Planners must understand the basics. A national Government data base is needed on existing older persons housing, which uses standard definitions.
- Joint council strategies between housing, planning, adult services and health are a must as a basis for planning approaches. In particular they need to define the role of extra care housing to enable planners to address complex development issues.
- Evidence is the bedrock of plans. Older peoples housing needs, preferences, housing wealth and income need to be identified through Strategic Housing Market Assessments, and through Older Persons Strategies. The viability of any older persons housing policies in plans must also be tested through Viability Assessments.
- Delivering more older people’s housing will be the measure of success. Mainstream housebuilders need to be challenged to provide more bungalows and flats for older people. Planners must consider if it is reasonable to require these through plans and to limit occupation to older people. Matters of distribution will be important as many older people choose to stay close to family and friends.
- Changing demands on social retirement housing must be faced. Should some outdated retirement stock be used to meet spiralling needs for affordable housing from working age tenants affected by welfare reform? Should affordable housing programmes focus on providing new ‘fit for purpose’ retirement housing to replace transferred stock?
- Thinking must be joined up. Outdated NHS domestic technology, like hoists and toileting equipment warrant particular attention. Could innovation allow equipment to be used in smaller bathrooms etc enabling more people to stay in their homes for longer.

- There is more to understand. In Local Government 50 is becoming the new 65 as planners in their 50's and 60s with experience of caring for older parents retire early. It is particularly important to seek the views of older people and their carers to understand their housing needs and aspirations
- Imaginative media coverage could be transformative. It is the quickest way to bounce urgent debate about older peoples housing into the public arena highlighting spiralling needs, limited choices and what 'could be'

With the current up-turn in the housing market and a new, government backed mortgage guarantee scheme for all house purchase, not just new build, older people should be increasingly confident about selling their properties. There seems no better time for planners, housebuilders and social housing providers to seize this change and to start to deliver the range of housing options that an ageing population wants and warrants.

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

Previously responsible for managing the Department of Health's Extra Care Housing Fund, the Housing Learning and Improvement Network (LIN) is the leading 'learning lab' for a growing network of housing, health and social care professionals in England involved in planning, commissioning, designing, funding, building and managing housing, care and support services for older people and vulnerable adults with long term conditions.

For further information about the Housing LIN's comprehensive list of online resources and shared learning and service improvement networking opportunities, including site visits and network meetings in your region, visit: www.housinglin.org.uk

The Housing LIN welcomes contributions on a range of issues pertinent to housing with care for older and vulnerable adults. If there is a subject that you feel should be addressed, please contact us.

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