



Building Mutual Support & Social Capital in Retirement Communities

This viewpoint explores what it might mean to build 'social capital' in specialist housing for older people and the opportunities and obstacles to doing so. It presents and reflects on good practice examples which are seeking to do this through volunteering, peer support, social enterprise and co-production.

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Introduction

The ministerial introduction to *A Vision for Adult Social Care: Capable Communities and Adult Citizens* (DH November 2010) states:

'Social care is not solely the responsibility of the state. Communities and wider civil society must be set free to run innovative local schemes and build local networks of support.'

Since the coalition government came to power, we have seen a significant shift, at least in the rhetoric, of social care. 'Localism', 'co-production', 'mutuality' and 'social capital' are the buzz words for a movement that some believe can turn public services "inside out", generating "innovation that overturns the conventional passive relationship between the 'users' of services and those who serve them" (Boyle 2010). We anticipate that these themes will feature strongly in the forthcoming white paper on adult social care.

The underlying vision of a 'Big Society' has been critiqued for being strong on empowerment, yet weak on equality (nef 2010). Whilst the drive to build community capacity is widely welcomed, there is concern that it cannot provide a cheap substitute where jobs, services and facilities are being cut, especially within the very organisations which currently support local communities (Stanford 2011). However, Alex Fox of NAAPS, now SharedLivesPlus, argues:

"the impact of cuts can be mitigated, if only partly, if we give genuine ownership of the care and support system to the people closest to its delivery. Small can often mean cheaper, because micro approaches cut out layers of bureaucracy which add no value, but this won't simply be about the state stepping back and relying on free market economics, which are so often the enemy of genuine competition and choice. There will need to be investment, but investment in different places. Investment in advocacy rather than in gate-keeping. Investment in helping people, families and front line workers to share ownership of services, rather than in endless consultation" (2010).

So what does all this mean in practice for those providing, commissioning – and above all, living – in retirement housing for older people? What 'innovative local schemes' and 'networks of support' currently exist in or around this type of housing? How do volunteers contribute to the running of sheltered and extra care housing and the quality of life of those living in them? How do those living in communities exclusively designed for older people support each other and contribute and connect to the wider community? What might 'choice and control' and 'co-production' look like for these micro-communities? What scope is there to encourage 'localism', 'co-production', 'mutuality' and 'social capital' here and what are the obstacles and the limitations?

About this Viewpoint

This Viewpoint draws on: feedback from Housing LIN members and others; a brief search to identify relevant research findings and good practice examples; and our own experience. We found it relatively easy to find innovative small scale initiatives which are happening in schemes across the sector and the country. These include: using retirement housing as a community hub; supporting inter-generational relationships and learning; structuring volunteering through time banks; and giving more power to tenants and leaseholders in

planning personal care, scheme management or local strategy. These initiatives undoubtedly enrich the quality of life of people living in retirement housing and, in turn, enable them to make a contribution to their communities. However, we found it more difficult to draw clear conclusions about the potential to mainstream and expand these approaches. As Nick O'Shea in his recent report for FirstStop (2012) points out, "For a sector with so many good ideas and dedicated people, it is odd that there has not been the translation of small scale interventions into larger programmes".

We will begin by briefly defining what we mean by 'retirement housing' and 'the community' before considering some of the drivers for providers and residents to make links with local initiatives; and what their 'offer' is to the wider community.

We build on an earlier Housing LIN viewpoint (Simpson 2010) and describe a series of practical examples which illustrate the kinds of initiatives which are already happening across the sector. We reflect on what seems to support (or impede) such initiatives and identify some of the key questions for those trying to develop these projects. We then conclude with some broader reflections and questions – aimed more at policy-makers and commissioners - about the scope and limitations of these initiatives in the retirement housing sector.

What do we mean by 'retirement housing'?

In this Viewpoint, we are classing the following as 'retirement housing':

- Sheltered housing and private retirement housing
- Extra care housing/ Housing with Care
- Retirement villages
- Other models, including Abbeyfields housing, almshouses, close care bungalows located in the grounds of a care or nursing home; older people's co-housing or perhaps even smaller private arrangements, such as 'granny flats'

These developments offer older people independent living (i.e. with their own front door) in one- or two-person households, usually within a community designated exclusively for those over about 55 years of age and generally with access to some form of support or care. The bulk of such housing has to date been provided by social landlords and for rent but a growing number of leasehold properties for sale (including shared ownership) have been developed by private companies and the not-for-profit sector. There is also a small private rented market, mainly in retirement housing schemes, and around 36,000 people live in almshouses in the UK (The Almshouse Association 2011) where, as 'beneficiaries of charity' they have neither tenants' nor leaseholders' rights.

As discussed in Viewpoint 19: *Downsizing for Older People into Specialist Accommodation* (Sutherland 2011), around 10% of older people currently move into specialist housing, with the remainder staying in, or downsizing within, general needs housing.

What do we mean by 'the community'?

In our discussions about links with 'the community', it is important to distinguish between the community within the retirement scheme and the social or 'bonding' capital therein, and the

links between the scheme and the wider community in which it is located, which might be described as 'bridging capital' (Skills for Care 2010).

Some of the older people living in such schemes will have moved from the surrounding area and, mobility and transport permitting, will probably seek to maintain their existing social links; others will not have such local links, having relocated perhaps to be nearer to family or because there were no options closer to home. For others, experiences of loneliness or vulnerability in their original neighbourhoods may have been one of the 'push' factors prompting the move into specialist older people's accommodation (Netten et al 2011).

Recent evidence suggests that extra care housing does bring new friends and social life for most of those moving in (Netten 2011). Those who continue to experience social isolation tend to be those with the highest support needs, especially where mobility, dementia or sensory impairment are an issue (Callaghan et al 2009). We cannot, therefore, assume that living in retirement housing automatically brings a sense of community and bonding with scheme neighbours.

Bulmer (1986) has argued that the segregation of older people into specialist housing cuts them off from neighbours of different ages and this can accentuate social isolation. Over 3,500 residents took part in a survey to inform the 2011 Elderly Accommodation Counsel Awards, rating over 400 retirement and housing with care schemes on a number of factors (EAC 2011). There were high levels of satisfaction with most aspects. The highest scoring statement was 'This is a place where you can choose to live very privately and join in when you wish', with 92% of all respondents in all scheme types saying 'Yes'. Questions about community spirit within the scheme and being a good place to make new friends also scored well. In contrast, responses to the question 'We feel part of the wider local community' were below average: 41% of retirement housing respondents and 33% of housing with care respondents answered 'No' or 'Partly'. However the questions did not ask whether older residents *wanted* to take part in their wider community, and whether they felt able to get out and about, or whether they were satisfied with opportunities *within* their scheme. For this reason, the Housing LIN wanted to explore this further.

What can those providing and living in retirement housing offer to and gain from the wider community?

There are a number of possible drivers for **providers** to seek to develop links between their retirement housing schemes and the wider community:

- **Marketing:** raising public and professional awareness of the scheme to increase demand;
- **Partnerships:** developing better relationships with health, local groups, places of worship, etc;
- **Use of communal spaces:** getting a 'return', albeit in kind, on communal spaces within schemes;
- **Meeting needs:** facilitating services which reach the parts that they can (no longer) reach, perhaps due to changes in Supporting People funding, such as social activities, befriending, transporting and accompanying people off site; and
- **Outreach:** developing the service out into the community (the 'hub' model) to create an economy of scale (e.g. for catering facilities or even domiciliary care).

Making it Real from Think Local Act Personal (2011) sets out six markers, based on what people who use services want in order to 'mark progress towards personalised community based support'. The second of these deals with the theme of: 'active and supportive communities: keeping friends, family and place'. Comments include:

"I have a network of people who support me – carers, family, friends, community and if needed paid support staff."

"I feel valued for the contribution that I can make to my community."

Older people may benefit from improved links with the wider community in a number of ways:

- Getting an opportunity to make a **contribution**
- Receiving befriending/ extra (free) **support**
- Having a greater choice of **activities** and/or more support to participate in them
- Greater **choice and control**, whether over own lifestyle/ support package, or over how the scheme/ local community is designed and run
- Being in contact with **diverse** people (younger, ethnically diverse, etc.)
- Access to more on-site **facilities**

However, these benefits can bring greater risks, including:

- Reduced security, where more people are coming in to use the complex
- Increased noise, greater wear and tear, less privacy
- Safeguarding issues
- Risk that formal services will be withdrawn, e.g. if peers or volunteers provide support
- Lack of consistency and insecurity, where projects are time limited and individuals may pull out

In return for the potential benefits, retirement schemes may be able to offer local initiatives:

- **Buildings and facilities:** including meeting rooms, venue for events, gardens
- A ready-made **community of people:** who may want, need, benefit from, or contribute to the initiative
- The **resources, knowledge, skills and time** of the older people living there
- A **named professional contact** (i.e. scheme/ house manager) to liaise with, who is already engaged with and in regular communication with the residents
- A **secure and structured environment**, often with security and on-site support (which should help to protect both parties where people are acting in a voluntary capacity)

Good practice examples

Volunteer support for those in retirement housing

Volunteer and community involvement with retirement housing can be traced back over centuries. In this sense the Big Society is not new. 'Pastoral care' was provided by volunteers (usually upper middle class women) to the almshouses and the earliest housing associations were charities set up by Victorian philanthropists and early twentieth century social reformers, often linked to churches, or the Quaker or humanist movements.

Many of today's housing associations have well established volunteer programmes, allowing members of the wider community to support those living in their retirement housing. For example:

- **Octavia Housing** employs a Volunteer Coordinator and an Employment Advisor and encourages people with a background in care to volunteer to work in their sheltered, extra care and dementia schemes, supporting the care team in 'all aspects of their role'.
- **MHA** (Methodist Homes) draws on the support of over 4,000 volunteers in its work with older people and produces a regular newsletter to share stories, views and news throughout this network.
- **Abbeyfield** has drawn up role descriptions for a wide range of voluntary positions, including fundraiser, librarian, maintenance liaison, administrator, receptionist and volunteer co-ordinator.
- **Thomas Pocklington** encourages employer-supported as well as individual volunteering. Travis Perkins, who were looking for a voluntary project to improve their relations with the local community, were put in touch (via the local volunteer centre) with one of the association's extra care schemes for people with sight loss. A team of eight employees designed and installed a sensory garden and communal seating area at the scheme. Service users also got involved – offering planting suggestions and refreshments.

Organisations which promote volunteering are also keen to link up with the providers of specialist older people's housing. Below, we present an example from a university-based volunteer centre; Travis Perkins and Thomas Pocklington were matched through the local volunteer centre; and Community Service Volunteers (CSV) offer full-time volunteering opportunities to younger people, which could include placements at an extra care scheme to provide befriending, support and organise social activities.

Organisations which co-ordinate volunteers to support older people living independently in the community will often provide services to some tenants of sheltered or housing with care schemes. One scheme manager we spoke to recently pointed out that, although her tenants 'live independently in the community', it can sometimes be a challenge to convince support providers that some of the tenants still need and are eligible for additional support services.

Age Concern Liverpool & Sefton Independent Living Service

In March 2011, this Supporting People funded service was providing free support to 2,300 older people in their own homes and across all tenures, including many older people in sheltered housing. The Manager told us the service is increasingly in demand from older people living in sheltered housing “as RSLs scale down the services they offer”.

Unusually, the service uses a large number of volunteers (around 280) to deliver much of the practical and social support it provides, including shopping, pension collection, befriending and help following hospital discharge. Paid workers draw up and review individual support plans and risk assessments, looking at wider provision to improve and maintain quality of life; and specialist (paid) advisors help to maximize clients’ income. Crucial to the success of the programme are the back-up, training opportunities and support which the paid workers offer to volunteers. Recruitment literature for volunteers explains that “our volunteers often become close friends with their clients and make a real difference to their quality of life.”

Inter-generational work

A number of the initiatives which bring volunteers into retirement housing have an explicit aim to bring together younger and older people. Many retirement schemes enjoy links with local schools: in a couple of Hanover schemes older residents sometimes go to a local school for their dinner (Hanover 2009); and pupils come to the scheme to read with residents and look after the garden as part of their community project (Hanover 2010).

As part of the Housing Associations’ Charitable Trust (HACT)’s Age2Age intergenerational programme, a pilot project run by Carlisle and Eden Age Concern sought to tackle some of the inter-generational tensions which arose when a foyer was built next to a sheltered scheme. Many of the younger and older residents shared similar issues, including isolation, financial constraints and family breakdown. They developed a joint programme of activities (like salsa dancing lessons), crafts and games to create opportunities for the two groups to mix (HACT 2010).

Willowbrook (an Extra Care Charitable Trust scheme in Canley) is one of four ‘community partners’ of **Warwick Volunteers**, which enables students and staff from the University of Warwick to take part in community volunteering. Once a fortnight, at the Sunday afternoon “Buddy Club”, around 20-25 students come into the scheme’s communal areas to meet and mix with the older people living there. After an hour of socialising, the students organise a shared activity, which could be anything from cupcake decoration to Karaoke. Several friendships have grown as a result of these and other events such as the February Fun Day and the Christmas Party and student fundraising has bought a communal camera and photo-printer for the scheme.

The Scheme Manager at Willowbrook, explains that “volunteers make an enormous contribution here. They are able to spend more time one-to-one with residents than we often can. When the students are in, the place is buzzing and the older people welcome that”. She thinks it has also been helpful for both parties to share experiences. The

project brings together older and younger people and the predominantly white residents with an ethnically mixed group of students, helping to challenge myths and stereotypes on all sides. The Scheme Manager says, “It’s important for older people to know what’s happening with younger people out there”. International students who do not get to see their grandparents often have enjoyed the opportunity to mix with older people and, in some cases, practise their English. A member of Warwick Volunteers explains that “A lot of students are stuck in a bubble on campus and it’s great for them to be involved in the local community. The project leaders get the opportunity to increase their skills in leadership and delivery and many of them are keen to pursue careers in social care.”

Volunteering by older people living in retirement housing

“I want to do some more work, helping out ... voluntary, do some voluntary work ... helping out with tea or something like that or serving customers ... helping out, I like to help people out.”

Jack, aged 73, with learning difficulties and a heart condition, living in sheltered housing (Katz 2011)

Katz (2011) found that making a contribution, fulfilling a role and being able to reciprocate is valued (or missed) by many older people, including those with high support needs. We found a number of organisations, structures and local initiatives that promote these opportunities for people living in retirement housing.

Many residents initiate or participate in fund-raising activities. In Goldsborough Estates retirement developments, for example, older leaseholders run regular coffee mornings to raise money for charities and, since the parent organisation (Bupa) match funds monies raised, some schemes are donating around £4,000 a year. Residents at Hanover’s Violet Elvin Court in Norwich did a scooter and wheelchair rally to raise money for the local air ambulance (Hanover 2009).

In some schemes, residents are encouraged to volunteer – sometimes alongside volunteers from the wider community – to run activities and facilities within the complex. Callaghan (2009) found that a particular feature of retirement villages (compared to extra care schemes, which are generally smaller) was that ‘resident volunteers were encouraged to get involved in helping to run facilities such as the shop, café or library, which in turn helped to build up friendships’. This is probably due to a combination of the greater numbers of (more active) residents and the type of facilities which such developments offer. Even in smaller, more traditional sheltered schemes though, residents may contribute to the running of the scheme and its social life in a range of ways – calling bingo, checking notice boards, gardening, or organising social events. However, where staff are no longer available to organise social events, tenants may not wish or be able to simply take over some of their roles. One woman at the focus groups for the *Nobody’s Listening* research (King et al 2009), who was in her eighties and in poor health, explained that, without a worker to initiate social events:

“We’re like a body with no head. It’s not the same – we don’t know what we’re going to do about the Christmas dinner this year – I don’t feel it’s my place to do this or call meetings – I’d rather not.”

This suggests the importance of some kind of structure or focal point to organise and support resident volunteering, both on site and in the wider community whether this is an Activity Coordinator, a residents' association, a time bank (see below), or even just a well-established tradition within the scheme. In addition to their work with younger volunteers, CSV have also set up a programme for (and led by) volunteers over 50 (Retired and Senior Volunteering). Projects like this could give older residents 'the opportunity to become active citizens in their own right'.

Peer support

In retirement housing, as in any other community, it seems that there is considerable variation in the extent to which neighbours support each other. Some providers we have spoken to in recent months have described retirement housing as 'a wonderful vibrant community in which people help each other'; others have admitted at times being shocked by the lack of empathy which they have encountered between neighbours. Interestingly, Skills for Care (2010) point out that restraint and respect for privacy often defines a 'good neighbour' rather than necessarily being actively helpful.

This is reflected in the comments of older people who had moved to Westbury Fields retirement community (Evans & Means 2007). One describes 'friendliness but not over-friendliness'; another complains that although everyone greets each other in the corridors, nobody comes to visit. Reflecting on this, one of the leaseholders explains that "There hasn't been time for them to grow the kind of roots that friendship implies. It derives so much from working together or shared experience". A number of residents describe how structured social activities and the subsequent formation of interest groups have helped them to build real friendships.

At Hanover's Bowes Lyons Close in Windsor, six female residents and the Estate Manager have set up a good neighbour scheme to help fellow residents who are less mobile or are feeling unwell. On request, they will assist with light shopping, prescription collection and 'other bits and bobs'. Residents who would like some help can either ask one of them directly or ask the scheme manager who will check who is available to help. The Estate Manager feels that 'having designated 'named' neighbours means that residents who do need the occasional helping hand don't feel so shy about asking for it' (Hanover 2009).

The success of this kind of simple arrangement seems to hinge not only on the scheme manager and the personalities of the group of tenants, but also on the balance between those who are active and those who have higher support needs, especially linked to mobility, dementia and/or sensory impairment. There is a danger that fit and able residents will be put off from offering peer support if they perceive a much larger (and growing) proportion of neighbours with high support needs, since they may fear that they will become over-burdened and that it will be difficult to extricate themselves from these relationships if and when they choose or need to (King et al 2009; Percival 2010). Further research on this topic has been commissioned by the Joseph Rowntree Foundation and is underway: 'Living together, getting along' explores current approaches to promoting supportive and inclusive communities in Housing with Care' (forthcoming).

The interim findings from *Not a One-Way Street*, which explores older people's experiences of support based on mutuality and reciprocity (Bowers 2011) highlight the adaptability and flexibility of mutual support as key to its success. The examples of mutual support they identified tended to be on a very small scale and were not well connected to other forms of

support. Although they did not look specifically at retirement housing, it is possible that such schemes could provide the infrastructure, information and support that mutuality needs if it is to develop; however, 'fears about quality and safety' could be a barrier to housing providers promoting such arrangements.

Timebanking

'Timebanking provides a new kind of mutual insurance scheme – we all pay in with our time and then take out the help that we need.' Time banks are 'a proven way to build and sustain a local, practical support network' (Schermer and Simon undated).

Time banks are run by housing associations, charities (such as Age UK) and social enterprises (such as Spice). They help both individuals and organisations to structure their reciprocal relationships; making contributions to earn 'credits', then exchanging these credits to receive support or rewards in kind. Time banks have a higher proportion of members who are retired (42%) or living with disabilities and/or long-term health problems (20%) when compared with the profile for general volunteers (19% retired, 3% disabled) (Schermer and Simon undated). This may be at least partially explained by the involvement of local Age UK branches in time banking and the joint initiative between Help the Aged and Timebanking UK (funded by the Department of Health 'Change Up' programme) to promote time banking amongst older people.

We spoke to several time banks which had developed links with sheltered or extra care housing. The manager of Age Concern Gateshead Timebank explained that she had approached sheltered schemes when promoting the initiative at the outset and continues to send newsletters and advertising materials to local schemes. Two extra care schemes run by Affinity Sutton housing association became organisational members of the Age UK Bromley & Greenwich's Community Volunteers Timebank because the schemes' Activity Coordinator wanted to engage residents more fully in the community. Origin Housing Association runs its own Timebank, with funding from Santander. 11% of the Timebank's members live in the association's retirement housing and they are involved in planning its local projects through the resident forum for retirement housing.

We heard various examples of individual residents and housing providers contributing to and benefiting from time banking. At Age Concern Gateshead, a woman in her nineties had a reciprocal telephone befriending arrangement and would talk for hours with her 'match'. Sometimes groups rather than individuals are linked: in Gateshead, young adults with learning disabilities from a local college helped in the gardens of older residents living at a bungalow sheltered scheme. The reciprocity was in the relationships (including cups of tea!) and the building of mutual understanding. In some examples, individuals make a contribution to the organisation (such as sheltered tenants proof reading the Origin tenants' newsletter) in return for rewards (such as free IT and exercise classes).

The organisational membership of extra care housing schemes in the Age UK Bromley & Greenwich Community Volunteers Time Bank (CVTB) is at a fairly early stage: to date, in one of the schemes, time bank members host a regular monthly games group for residents, help out with the Saturday Bingo game and also deliver one-to-one companionship. In the second scheme, a time bank member played the piano as a one-off-entertainment. The schemes have invited members of the Time Bank to attend parties and entertainments (in exchange for credits). The CVTB Time Bank manager explains that:

“The type of thing we would hope to swap with this organisational member would be if they have a large room in the scheme they could offer it to other time bank organisational members for meetings or an event, the scheme would receive time credits for this which they could spend on something they needed or wanted from the time bank: maybe getting in some administrative help with a big mail out.....or they could donate some or all of these credits to their residents, perhaps to get befriending input for individuals or transport for a group of people wishing to go somewhere in the community.”

Some respondents suggested drawbacks for time banking in sheltered housing schemes. There is a general reluctance amongst many time bank members to be matched with people on their doorstep: many prefer to have links further away, because of the difficulty of limiting engagement if it becomes too much. Residents may also be unwilling to contribute to the running of a scheme, especially if they perceive that this is to replace services that have been withdrawn (such as reductions in warden services), and it is possible that some self-funders may feel more strongly about this. For example, the Head of Community Development at Origin HA emphasises that the time bank is one of the tools they use, but “always an extra, and couldn’t replace services, but it also gives people opportunities they wouldn’t have otherwise”.

Retirement housing as a community hub

The idea of using retirement housing as a ‘hub’ within the community seems to be gaining in popularity. In addition to the Penfold Hub (see box below), other examples include:

- Developing community health services on site: for example, at Barton Mews, where a partnership between Shaw Healthcare and the local PCT has led to the development of a community hospital, a GP practice, and a room for use by a range of other community health professionals (Evans 2008/Housing LIN case study 40).
- At Hanover’s extra care scheme, Hedgerow Court, some of the residents are growing vegetables for the scheme’s restaurant, which also acts as a lunch club to older people in the community (Hanover 2010).
- The Alzheimer’s Society runs memory or dementia cafés in a number of Housing with Care (HwC) schemes, which are attended by residents and people from the wider community. One HwC provider explained that they have an arrangement with the Alzheimer’s Society whereby they provide the premises and refreshments for free in return for their tenants being able to attend the café without a carer (unlike people from the community). The scheme has also benefitted from helping to develop the way in which the sessions are run to better meet residents’ needs.

Penfold Hub, Paddington, London

Notting Hill Housing Trust extra care housing scheme, Penfold Court, contains a multi-purpose space with a café open to all Westminster residents over 50, including the extra care tenants. The hub runs a hugely varied programme of structured activities, advice and information, including Tai Chi, IT, language classes, an all-age community choir, energy efficiency, benefits advice and healthy eating. The annual Older Persons

Health and Wellbeing Day involves 15 agencies which deliver health checks, advice, taster sessions and demonstrations of activities available in the local area, and there have been a number of inter-generational projects with children through local nurseries and schools.

The Hub is a free standing project with its own funding (from Westminster City Council, NHS and other funders) and its own targets, aimed primarily at engaging older people in the local community. There is just one member of staff, employed by Notting Hill Pathways. Sessions are run by tutors, external agencies or self organised groups of older people.

The Hub works closely with other local projects and community networks in order to cross refer, share resources, set up joint activities and identify unmet needs. It acts as a bridge between the extra care scheme and the wider community, raising awareness about learning disability and dementia in the community, and providing opportunities for tenants in addition to their own activity programme. This also brings challenges, such as persuading and enabling frailer residents to participate in the Hub activities and managing access in order to safeguard tenants, by limiting activities to office hours.

There can be clear benefits from these kind of arrangements for the providers and residents of sheltered schemes, members of the local community, and organisations using the 'hub'. There can be a strong business case for providers, both in terms of improving services for existing tenants and developing a stronger profile in the community. As the manager of a Hanover scheme which provides space for an African-Caribbean day centre explains, "Plenty of people have moved in because they've visited the day centre and then fallen in love with St Catherine's" (Hanover 2010).

Aspen Retirement Ltd is reaching out into rural areas using a hub and spoke model in which one large 'court' (equivalent to an extra care scheme) in a central town supports outreach work and smaller retirement schemes in other market towns. These smaller schemes would not be viable were it not for the larger scheme (at which the visiting manager and care staff are based) and, although they will not have all the facilities of the hub, a 12-seater minibus can be used to shuttle people from the 'spokes' to the 'hub' for meals or social events. As the M.D. explains, this model gives you "the economies of scale of a retirement village but, instead of this standing in isolation, it's dispersed through the region so people can choose to remain in or near their local areas".

Social enterprises

The coalition government is increasingly keen to support local social enterprises to provide social and health care and a range of other public services (HM Government 2011, Burstow 2011). The official definition of a social enterprise is 'a business with primarily social objectives whose surpluses are principally reinvested for that purpose in the business or in the community, rather than being driven by the need to maximise profit for shareholders and owners' (BIS 2010).

In this section, we look at several examples of very different types of social enterprises which link into retirement housing. In one, local residents set up a social enterprise to develop sustainable retirement housing in partnership with Abbeyfields; in another, a social

enterprise which prepares locally produced food is developing its work with the over-50s. The smallest scale example came from the Chief Executive Officer of Community Catalysts who told us of a 'micro-enterprise', in which a young woman with Down's Syndrome ran a tea club for older people living in sheltered housing.

Abbeyfield Esk Moors Lodge in the North Yorkshire Moors is the only Abbeyfield house in the UK managed by a partner 'community-led organisation'. The extra care scheme provides 12 one- and two-bed flats for independent living and houses the Bradbury Centre, a thriving community centre and bistro, which is open to everyone in the area. It is also the base for two local social enterprises: **Esk Moors Caring**, which provides domiciliary care to residents and people living in the community, and **Esk Moors Active**, which provides community transport to older people.

In 1997, a community group formed 'Esk Moors Action for the Elderly' because neighbours were having difficulties if they could not cope alone. They acquired charitable funding to undertake research with local older people and approached the Abbeyfield Society with the findings and their ideas. They set up Esk Moors Caring, which Abbeyfield now pays to manage the Lodge. One of their Trustees explains that "We're a small operation: we're small in terms of providing housing, we're small as a domiciliary care agency, we're small in providing activities, but the fact that we can bring those three together and use a common pool of resources to help them happen begins to make them sustainable in the long term".

Setting up a service for the whole (very geographically dispersed) community not only provides an economy of scale but also creates a number of other benefits for the tenants. He says, "We didn't want to have an isolated building with twelve flats. We wanted it to be part of the community and that meant that we wanted to be sharing things with the community as a whole. The tenants in the flats now all welcome that and see it as a very big plus for living there". The Bradbury Centre hosts activities ranging from fitness to 'Learning for Leisure' courses and speaker, film or bingo nights. CAB, hairdressers, therapists and opticians also hold regular sessions at the centre.

Local Food Links Ltd is a not-for-profit social enterprise. Based in Dorset it was established to bring back a freshly prepared hot school meals service to local primary schools making use of local produce where possible. Funding from *Local Food* (part of the Big Lottery Fund's Changing Spaces programme) has enabled them to employ a Community Development Worker to develop their work with the over 50's. This includes supplying meals to day centres, working in partnership with a domiciliary care agency to provide meals on wheels, running cookery workshops and supplying lunch clubs.

Local Food Links has worked closely with Magna Housing Association to successfully establish lunch clubs within a number of rural sheltered housing schemes. Local Food Links delivers hot, freshly prepared 2-course meals which are served by volunteers who also set the room up and co-ordinate orders. "Many lunch clubs had fizzled out because volunteers themselves were getting older and although they were willing to help with lunch clubs they weren't willing or able to cook for big groups of people. Thus the delivered-in model offered by Local Food Links provides a sustainable alternative."

Choice and Control

Right to manage

The Commonhold and Leasehold Reform Act 2002 introduced the Right to Manage, in which leaseholders who are dissatisfied with the managing agency appointed by their landlord can follow a democratic process and take control of the management of the development in which they live. This has given ‘choice and control’ back to leaseholders in retirement housing who, despite paying to buy the leasehold on their properties and paying substantial service charges and ground rents, had previously had little say in what used to be a very ‘top down’ model.

Kingsdale is a private company, providing professional property management and specialising in very sheltered and retirement developments. In recent years, they have taken over the management of ten retirement developments where leaseholders have used their Right to Manage to oust managing agents who were not delivering a good service. Kingsdale’s Managing Director explained that “people do have an active interest – they realise that they can actually change things. The leaseholders elect a board and from day one, our interests are best served by following this representative group of owners and making sure that all the leaseholders are happy with our service. We really are very accountable to them”.

The chairman of one of these Right to Manage companies within a “full service” (or extra care) scheme explained to us that the previous managing agent was “taking all sorts of decisions, inflicting us with price rises and uncalled for works and sub-contracts. For example, we all had to pay an excessive fee to their ‘preferred contractor’ for a mandatory roof inspection. People were fed up and it was a very easy process to move. We formed a Residents’ Association and 95% of us voted to change the agent. We control our own destinies now – well, as far as we can. The landlord still charges exorbitant ground rent. Kingsdale are working with us to take up legal issues with the landlord and they are trying to organise a loan so that we can buy back the freehold. Some of the benefits are hard to quantify but, two years on we’ve collectively bought water butts; we’ve rearranged the garden through a new contract with a gardener and we have a new re-decoration contract which everyone seems to be happy about. When we finally take over the freehold, we will feel 100% in control of our own homes.”

Co-production

Co-production is about ‘active input by the people who use services’, not just as ‘critical consumers’ but also as ‘producers’ (SCIE 2009). It involves ‘local authorities, older people and older people’s organisations working together to design and deliver opportunities, support and services that improve wellbeing and quality of life’ (NDTI 2010).

The NDTI’s guide to co-production with older people identified the following two examples of co-production within retirement housing, which we have abridged.

The **Dorset Age Partnership** is a network of older people and statutory and voluntary organisations working with them, with a structure of district and locality groups. Throughout the partnership, older people must be in the majority and an older person chairs all groups. The partnership played a key role in developing the county's **Extra Care Housing Strategy**, in which plans are reviewed on the basis of what works for older people. One outcome of this has been the rejection of a planning application from a major care provider on the grounds that their proposed new scheme was too large and would not provide personalised support or promote independent living. The next step would be for designers to work with older people to make sure that in future they submit plans which meet their criteria.

Brighton and Hove Council Sheltered Housing Advisory Group (a partnership between the council's housing department and Hanover Housing) have engaged the local 60+ Action Group in designing communal spaces in a supported /extra care housing development, to be both a good space for people who live there and for the local community. The 60+ Action Group used a community development model to build relationships, understand different people's perspectives and get to know the local neighbourhood. As a result of this approach, the development has a community café, an allotment, and fully accessible chairs.

Other examples which might be described as 'co-production' include housing with care schemes that have been developed as part of wider regeneration projects and as a result of local community action. For example, the regeneration of Low Hill in Wolverhampton included a 64-flat extra care scheme, alongside new homes for sale and rent, a day centre for older people and a community garden, allotments, community art and play areas. The New Low Hill Partnership Group consisted of local people (residents, businesses, councillors, volunteers) and public bodies and the project was delivered by Keepmoat (a private developer), working in partnership with Accord Housing Association and Wolverhampton Metropolitan Borough Council (Bradley & Fielding/Housing LIN case study 51 2010). Similarly, Sycamore Court is an extra care housing scheme borne out of the re-development of Perry Common in Birmingham and seems to be the only example of specialist housing for older people which is actually owned by a local community association.

Abbeyfield's approach to the development of retirement housing is driven by the belief that older people have an important role to play amongst their family, their friends and in their communities. Co-production of extra care housing is a daunting task because of the scale, timeframe and financial risks, but the Abbeyfield Society can offer support to local communities. A professional at Age Scotland whom we recently interviewed said of Abbeyfield's approach, "When they set up a HWC/sheltered scheme, the whole process involves older people in the design and development and older people are engaged throughout. As a result, their schemes seem to have strong sense of community, with older people contributing to the governance and having ownership of the project as a whole. This seems to help residents to feel active, valued, and responsible for wider decision making in their immediate community". The new Abbeyfield extra care scheme at Girton, Cambridge has been driven by volunteers linked to local Abbeyfield Societies. The development is due

for completion in 2012 and will provide 76 one, two and three bed apartments for leasehold sale and market rent, with a wide range of amenities and care provision.

Co-operatives and co-housing

*“The conscious intention of all who sign up to [cohousing] is to be active participants in the cohousing group and to benefit from neighbourliness”
(Brenton 2008).*

In addition to the principles of active participation and shared responsibilities, cohousing developments are developed then democratically run by their members and typically provide common space and physical design which encourage social interaction. Cohousing for older people is well-established in a number of countries outside of the UK: in Denmark there were 160 such developments in 2008, with a further 60 in the pipeline (Brenton 2008). In the US, Affordable Living for the Ageing provides cooperative housing for older people in several sites across Los Angeles, all close to local infrastructure. The organisation’s founder coined the catchphrase ‘independence through interdependence’.

In the UK, three older people’s cohousing groups have recently partnered with Hanover HA and are now actively looking for sites to develop. One of these groups, the London Countryside Group (whose members are aged between 45 and 60) state on their web site an explicit intention “to include care and other provisions on site, allowing us to stay in our own homes for life”. Thomas (2009), writing for CDS Cooperatives, describes a mutual retirement housing model in which retirement housing is built on land owned by a community land trust, providing tenancies for those who wish to live in a democratically run, retirement community but cannot or do not wish to buy their properties.

An alternative mutual model which may be relevant to people living in retirement housing is one in which direct payment recipients join a co-operative, retaining individual control over their own care, but collectively sharing the responsibilities of employment, insurance, training, recruitment and other organisational burdens. One of the pilots in the Cooperatives UK (2010) project on self-managed care aimed to establish a multi-stakeholder co-operative based on people living in sheltered accommodation owned by Melton Borough Council. In one of hact’s *up2us* pilots (2011), older residents of an extra care housing scheme in Barking and Dagenham, have been supported to set up a formal association and, although they do not receive individual budgets, they instead contribute from their own money to collectively purchase activities and have opened a collective bank account in order to do this.

What seems to help such initiatives?

- **It’s embedded in the culture of the organisation** – for example, community development is a core part of Origin Housing Association’s mission and their humanist founders believed that everyone has a contribution to make – this seems to have assisted the development and ‘mainstreaming’ of the association’s time bank
- **Size of retirement housing complexes** – this seems to work both ways: larger retirement villages offer more opportunities and economies of scale, but sometimes it is easier for a local initiative to engage staff and residents in much smaller developments
- **Having an Activity Coordinator** – several of the local initiatives we spoke to were clear that the impetus and momentum for them linking up with older people’s housing

developments had come from the activity coordinator; proactive scheme managers help but may not have enough time to sustain a project

- **Good infrastructure within the local initiative** – the flip side of this is having a named contact and adequate infrastructure within the community-based organisation, for example, to recruit, vet, train and support volunteers and to process CRB checks and other paperwork
- **Funding** – we came across various examples of short-term external funding playing a vital role in getting initiatives off the ground (e.g. Origin HA has 3-years' funding from Santander for their time bank; and hact funded intergenerational pilots through its Age2Age programme); however, ongoing funding must be identified and/or exit strategies developed if the benefits are to be sustained
- **Ownership and engagement by residents** – sometimes (as in the Right to Manage example), shared anger and concern galvanises residents to take collective action; in other cases, it is important that residents are engaged in a positive way and do not feel that they are being 'dumped on' and left unsupported to fill gaps where services have been cut
- **Grassroots ideas and drivers** – many of the best practice examples have developed ideas that have been generated by older people themselves, or by community volunteers or by the wider community (such as local people lobbying for retirement housing, perhaps as part of wider regeneration, as at Perry Common or Low Hill)

What are some of the barriers?

- **Regulatory framework** – for example, Health & Safety policies and legislation can restrict volunteer involvement (or necessitate training, on food safety or manual lifting); volunteering may interfere with benefits and tax credits (for those of working age); the outcomes from a co-produced project may not fit with other Key Performance Indicators
- **Transport and accessibility of community facilities and venues** – including the comfort and height of chairs, can make it difficult for some residents of retirement housing to attend meetings, events and activities outside of their housing developments
- **Design and location of schemes** – security can be an issue when opening housing schemes up to the public, depending on the location of communal areas and door entry systems; where schemes are built on the outskirts of towns, it can be more difficult to establish a hub or attract volunteers, especially if public transport or car parking is limited
- **Stereotypes of older people** – assumptions that older people will not have the energy or motivation to get involved and that they are recipients rather than contributors can mean there is a risk of them being excluded from community development work or local initiatives
- **High support needs** – especially in extra care housing, where there tends to be increasing levels of disability, frailty and dementia, there can be a number of cognitive, practical and communication barriers to involvement
- **Affordability** – as the CEO of Community Catalysts points out, although there are examples of sheltered housing residents using their own or public money to buy services from micro enterprises, "We have no examples of people living in extra care housing

using their money in this way and I suspect that may be because their money is tied up in buying the support that they need to live in their accommodation”.

Key questions for those trying to develop these projects

- **Sustainability:** Is there broad ownership or is the initiative being driven by just one pivotal person? Do we have an exit strategy if funding is short-term? What is the business case for mainstream funding?
- **Values, mission, outcomes:** Are we clear about what we are trying to achieve and why? How will we measure and evidence the outcomes (see FirstStop (2012) for more advice here)?
- **Safeguarding, quality and accountability:** How will we monitor quality? What happens if things go wrong?
- **Costs:** Have we factored in the full cost of projects, e.g. to include staff time, transport, volunteer support, CRB checks and insurance, etc?
- **Equality & Diversity:** How can we make sure our initiative will be inclusive to people with a range of disabilities, from different ethnic and religious backgrounds, men as well as women, lesbian and gay older people, people from different class backgrounds?

Reflections and implications

The examples we have reviewed show that there is plenty of innovative work going on across the retirement housing sector to develop and make better use of ‘social capital’. Many of these initiatives help to break down barriers between retirement communities and the wider community and challenge stereotypes about the contribution older people can and do make. The big question, however, is whether and how these often very localised and individually-driven initiatives can be replicated, sustained and expanded? If it is desirable and possible to bring them into the mainstream, do we risk losing their very grass-roots, person-centred essence?

As public funding for the sector contracts, we may increasingly find there is more need for the sort of ‘value added support’ that volunteers can offer, but less of an infrastructure to support it. Recent conversations with a range of housing with care providers confirm that everyone is working to very tight budgets. Although many will support the underlying philosophy of personalisation, the prospect of individuals opting out of core services and using their personal funds or individual budgets to buy in services from local social enterprises presents very real threats to the current funding model. Communal spaces and Activity Coordinator posts might enable better links with community initiatives, but they also represent costs to be absorbed elsewhere.

Mutuality seems to be more difficult to develop and sustain in retirement communities where there is a large proportion of older people with high support needs. It is not that those with high support needs will be unable or unwilling to make a positive contribution, but a core group of more active residents can certainly help something like the Bowes Lyons Close good neighbour scheme to get off the ground. Where more active residents perceive the balance to be shifting (as is often so in Housing with Care) and are concerned that ‘the place

is turning into a care home', they may be more likely to keep themselves to themselves or look outside the scheme for their networks of support.

Volunteer-led initiatives can undoubtedly improve quality of life for all participants, but it is difficult to see how they could become a cheap substitute for services provided by paid staff. In a report by the Leeds Older People Forum in 2005, local voluntary groups 'wished to strongly challenge the assumption that using volunteers is cheap, and asserted that the management of volunteers can be more time-consuming for managers'. One organisation with a well-established volunteer programme told us that volunteers cost an average of £5 an hour. This paid for volunteer recruitment, training and support from paid staff as well as volunteer expenses, and paid staff to provide cover for volunteers who were unavailable due to sickness, holidays or job interviews.

Recruiting and retaining volunteers can present challenges, especially in poorer areas, where the 'opportunity cost' to individuals of volunteering may be relatively higher than in affluent areas. Moreover, volunteers, neighbours and cohousing members can only really be expected to provide certain types of support: shared social activities, befriending, occasional light shopping, changing a light bulb, and keeping an eye out for each other. They are unlikely to want or be able to commit in the long term to providing personal care, doing housework, responding to night time problems or helping someone out of bed each morning.

As one retirement housing resident wrote in response to our questions on the Housing LIN website:

"Volunteers and self help groups provide a valuable part of any community, but they are not strong enough nor trained to provide the sort of support Sheltered Housing Residents may require. It cannot be expected of a volunteer to maintain daily contact, but without this daily contact, problems for residents in sheltered housing go unnoticed, for example, the onset of dementia, deterioration in care or a fall from which the resident cannot get up. Volunteering has its place in providing befriending schemes, routine support for neighbourhoods and community cohesion. To ask that the role effectively replaces paid employment is simply unacceptable, not least because of lack of personal protection and foundations in employment law."

This brings us to another key challenge for organisations as they seek to develop or expand volunteering, peer support or links to local small-scale initiatives: how do they manage the risks around quality and safety? The coalition government seems keen to remove some of the 'red tape', but organisations still need to protect themselves, their staff and service users from abuse, accidents and poor quality services. Where mutual support occurs naturally it is clearly to be welcomed and encouraged, but if an organisation actively *promotes it*, by for example, matching people to provide support, who is accountable if something goes wrong?

The issues seem to be slightly different for many of the 'choice and control' examples we have presented. Setting up your own retirement housing, whether through a cohousing group, the formation of a social enterprise or the development of a community association is a long-term project, requiring considerable individual and collective energy, often spanning more than a decade. We would expect this level of commitment to mean that these 'intentional communities' will be sustainable and that the risks and responsibilities will be shared by their members, but how replicable are they? Proposals such as the Community Right to Build in the government's new housing strategy, *Laying the Foundation*, may

remove some of the barriers to mutual retirement housing, but it is hard to imagine a *huge* increase in the numbers of such developments as a result.

Rural communities – such as that at Esk Moor – may have the most to gain from a locally-driven approach. Without Esk Moors Caring linked up to activity, transport and housing provision in order to generate sufficient economy of scale, it is hard to see how mainstream services could effectively reach such a remote and dispersed community. You can imagine that this approach may seem attractive for other communities who do not receive the services they want and need in the mainstream, such as lesbian, gay, bisexual or transgender older people. For them, co-operatives or co-housing may provide one of the few opportunities to get the housing and care you want in older age, with staff and neighbours who can be trusted to support your lifestyle, identity and needs.

In conclusion, then, there seem to be a number of questions and challenges to tackle as we attempt to roll out the 'Big Society' in the context of retirement housing. A key question for housing associations (the largest providers of retirement housing) in all this was posed by the Joseph Rowntree Foundation (Purkis 2010): 'Do housing associations exist principally to provide good services to paying customers - an extremely important aim in its own right, or do they exist for a wider social purpose: to build social capital and work for people and communities in need?'

Despite the questions and challenges for policy makers and commissioners, it is undoubtedly time to support people who use services to challenge the professionals-know-best mentality, and the ageist passive approach which services have for so long taken with older people. The examples we have reviewed will hopefully inspire those living and working in or near retirement housing to think about how social capital, choice and control can be maximised to improve the quality of life of all of us as we age.

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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 'knowledge hub' 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 on-line 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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