The future of housing for an ageing population

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Key Issues re population ageing

- Major post war social achievements include addressing poverty & disadvantage; extending life and improved quality of life

- Ageing & housing debate: Tend to conflate short, medium & long term – need clarity about which issue we are trying to address
  - Current housing shortages / shortcomings?
  - Planning for an anticipated future population profile?
Planning for ageing - based on:

- **Political perspective of the day**
-Govt Planning / Wider Policy Framework (s)
- **Data** eg. *Analysis of housing stock, population characteristics*
- **Research** eg. *Wider social/ fiscal benefits of the right housing and environment; What makes a good place to live in later life?*
- **Intelligence** = - [Older] people’s views
- **Conjecture** = *Older people today and in the future*
Useful Framework: ‘The triangle of independence’

Evidence on key reasons for loss of independence are inter-action between health, social, housing and environment.

Multi-disciplinary approach more successful. Housing often missing link.

Services in one area fail the person if other parts missing.

- Good health
- Independent older person
- Social networks and care
- Enabling housing & environment
Realistic housing planning....

- Recognises very wide diversity of later life experience – different wealth, personal circumstances, aspirations–spectrum of housing situations

- Uses Projections – longer life but not yet longer healthy life; could change - *challenge is to plan in housing stock flexibility*

- Interconnections- wealth, health, housing – *at all ages*
In case we forget......

Created a strategic vision of enabling older people to live well at home in later life – cross departmental
Are we ‘Ready for Ageing?’

House of Lords Inquiry led by Lord Filkin concluded that country is ‘woefully underprepared’ for population ageing - recommended:

”...to give as much priority to promoting an adequate market and social housing for older people as is given to housing for younger people.”
Thinking longer term: Data

- 51% more people aged 65+ in 2030 compared to 2010
- 101% more people aged 85+ in 2030 compared to 2010
- 80% more people aged 65+ with dementia

52% of households (HoHH 65+) includes person with activity limiting long term health condition or disability
Data

- Projected household growth

  → Between 2008 and 2033 around 60% of projected household growth will be made up of households with someone aged 65 or older

Other HH growth drivers: Migration; Population & social (births/ divorce/ age of indep. HH formation)
Need more homes –*the right ones*

- Taking the longer view (*homes last longer than policies*) – Need to be flexible & adaptable

- Wider social & fiscal benefits of the right housing
  - think long term (decades or even hundred+ years) – health impacts, family / friends support & care, welfare benefits/ financial impact
Data: Where do older people actually live?

→ 90% live in mainstream housing stock

→ c.6.3m OHH - 500,000 units sheltered/ retirement (6%) (c.4% residential/ nursing/ other)

→ 75% owner occupation (50% in 1970)

→ 30% of all homes lived in by older people

And in the future? Will it really be that different?
Data: Health, age & housing link

- **Quantifiable link** between housing characteristics & health conditions

- **BRE conservative estimate** – poor housing costs NHS £600m pa (HHSRS modelling)

- **Ageing**: Falls - hip fractures cost £2b pa; 60% of GP visits are by people with LTCs; 66% hospital beds patient 65+; mental health strongly linked to housing
Research: What is important to people?

- Aspiration to live independently in a home of their own choosing for as long as possible

- Choice and a variety of housing options for all stages of later life – older people are all different, not a homogeneous group [50yrs - 100yrs +]
Research: What makes a good place to live?

More than Bricks & Mortar

- **Wider social factors:** history, identity, status

- **Location:** Access to facilities/services/transport
Money & Equity

- Home as embodiment of lifetime achievement – often only asset

- Location primary factor

- Mythology of the not rich, not poor pensioner – not a common species
Unequal distribution

- Across UK- 42% housing equity in London & SE compared with 3% in NE

- Across income bands – 34% of housing wealth owned by people in the top income quintile

- 25% of housing wealth is owned by people under 65yrs in the top earning 20% of HHs

- Limitations of expectations re asset based welfare
Multifaceted approach needed

- Taking the long view
  - design all new homes to be as healthy, flexible & inclusive as possible, *in all tenures*

- Specialist housing - reflect diversity & change

- Neighbourhood design – learn from large body of evidence (Healthy Cities/ Age Friendly Cities/ WHO)
Housing based on a Vision of Active Ageing

Evidence plus ethos, vision and shared values across government

- choice and self determination in later life
- enable older people to remain active and socially engaged
- enable independence and quality of life
- older people viewed as a positive contributor
- home vs 'accommodation' - acknowledgement that home is more than bricks and mortar
Practical Solutions

Current housing – enable repair & adaptation

Options – need independent, impartial information & advice about housing and care, & support to implement choice FirstStop

www.firststopcareadvice.org.uk
Looking forward together

- Support a positive, active ageing vision and ethos to underpin housing & planning

- Share information & evidence to build the economic case for better quality, flexible housing

It is all our futures.....
Contact and Links

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Housing & Ageing Alliance:
www.housinglin.org.uk/AboutHousingLIN/HAA/