

# Delivering housing for an ageing population:

Informing housing strategies and planning policies



Housing and Older People  
Development Group



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## About HOPDEV

The Housing and Older People Development Group (HOPDEV) was established in 2001 by the then Department for Environment, Transport and the Regions (DETR) and now the Office of the Deputy Prime Minister (ODPM), with the Department of Health (DH) to help Government deliver on the strategic framework Quality and Choice for Older People's Housing.

HOPDEV is the body charged with advising Government on matters relating to housing and older people. Its members include older people, housing providers, voluntary organisations, local authorities, and other experts on housing and older people. It works in partnership with other organisations and Government bodies.

HOPDEV has 4 work stream groups, each with its own programme of work:

- Housing Strategies
- Ageism
- Black and Minority Ethnic Elders
- Information & Advice.

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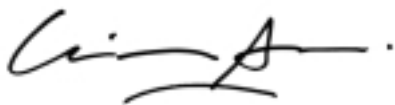
## Foreword

The most important single factor in the growth in households and the need for more homes is the ageing of the population.

With longer lives and a propensity not to move into residential care we need to occupy houses for longer. Additionally whilst around one in ten of the population is disabled, that figure rises to more than half of people over pensionable age. There are already difficulties for some older people in trying to find suitable housing options in the areas in which they live - many of which are highlighted in this report.

Addressing the housing and related needs of older people is not an optional extra and particular attention needs to be drawn to the now evident increase in very older households. This report sets out how we can and should seize the opportunities to do this in national, regional and local planning and housing strategies and it is hugely important for that reason.

As we increasingly need to address the housing needs and aspirations of older people as a key group in society, we must begin to create not only sustainable but also inclusive communities throughout our towns and cities. This is a task that will benefit all of us and our families over the next fifteen, twenty and possibly more years.



Gideon Amos RIBA MRTPI  
*Director - Town & Country Planning Association*  
*October 2005*

## Introduction

**The ageing of the population affects every aspect of life in the UK – this is particularly true when planning for housing. Thirty per cent of all UK households are currently headed by someone aged 60 or older – and this is set to increase.**

Meeting the Government's aim of a decent home for everyone in the country (HM Treasury, 2005) means providing for the wide range of housing needs and aspirations amongst older people, as well as addressing those of younger adults and children.

*This report sets out key issues facing all those involved in planning the housing supply, and in planning for communities, for an ageing Britain over the next decade and beyond. It is intended for use primarily by planners, commissioners, and housing providers.*

## Sustainable living

A major theme running through this report and through the Government's agenda is the need for older people to be able to achieve and sustain a good quality of life. Good standard, accessible and appropriate housing - and the creation of a built environment that meets the needs of an ageing population - are key to achieving this aim.



## Planning for an ageing population

Proposed changes to the supply of housing through the planning system will require local planning authorities both to look 15 years ahead and to make greater reference to housing market information at the regional level.

Significantly, the largest projected growth for all households over the next 15 years are those headed by people aged 55 or over (Housing Corporation, 2004) – this has major implications for the future (Retirement Housing Group and Planning Officers Society, 2004). Plans for housing made today will therefore set the scene for housing until at least 2020. This also means planning from 2005 for:

- *People aged 50, who will be 65 in 2020*
- *People aged 65, who will be 80 in 2020*
- *People aged 80, who will be 95 in 2020.*

Over the next 15 years and beyond there are also expected to be:

- *Increasing numbers of people aged 85 and over*
- *Increasing numbers of older black and minority ethnic (BME) people*
- *Increasing numbers of older people who live alone.*

Despite forming a significant and growing proportion of all households, older people's housing aspirations can still be all too easily overlooked. In older age a wide range of housing choices are needed, including appropriate mainstream housing as well as more specialist provision, such as retirement housing or accommodation that enables the most frail older people (such as those with complex and multiple disabilities) to be supported.

## Delivering the Government's agenda

The Government's key aims include providing a “*decent home for every individual in the country*” (HM Treasury, 2005: 5), and promoting choice and independence in older age. It is seeking to address the UK's long-term lack of supply and responsiveness of housing.

Aside from looking 15 years ahead, local and regional planning authorities will also make greater reference to housing market information at local and regional levels, and involve local communities in plans for new development (HM Treasury, 2005).

Local housing assessments are to include the housing needs of older people, including black and minority ethnic (BME) elders. Part of Local Development Frameworks, each local planning authority's Statement of Community Involvement will set out its consultation issues and explain how the broadest range of views will be sought – including from hard-to-reach groups – as community involvement becomes a crucial part of how planning is managed.

This builds on continuing expectations of socially inclusive regional and regeneration policies. These changes are only one part of a wider agenda in which housing – and planning policies for housing and neighbourhoods – are increasingly taking a central role, particularly in the delivery of a good quality of life for older people (Box 1).

### Box 1: Role for housing in ensuring a good quality of life in older age

- *Planning for Mixed Communities* (ODPM, 2005): sets out proposals to create sustainable communities through a mix of tenure, household sizes, ages and incomes – and *PPS3: Planning for Housing Provision* (2005, forthcoming)
- *The Sustainable Communities Plan* (ODPM, 2005a): describes eight factors needed to create sustainable communities for everyone
- *Opportunity Age* (HM Government, 2005): ensure an increasing proportion of older people live in decent accommodation, with suitable care and support as needed
- *Excluded older people* (ODPM, 2005b): the importance of early intervention, joined-up services and accessible environments to older people's quality of life
- *Independence, well-being and choice* (DH, 2005): support older people to stay independent at home, with care, support or specialist accommodation as needed
- *Choosing Health* (DH, 2004): role of housing, built environment and feeling safe in promoting healthy and active life amongst older people.

*Older people's housing needs and aspirations are a critical part of the next stages in planning for housing, in developing and delivering Regional Spatial Strategies, and in identifying, planning for and achieving this much broader agenda.*

<sup>1</sup>Local Development Frameworks: documents prepared by district councils, unitary authorities or national park authorities that outline the spatial planning strategy in each local area.



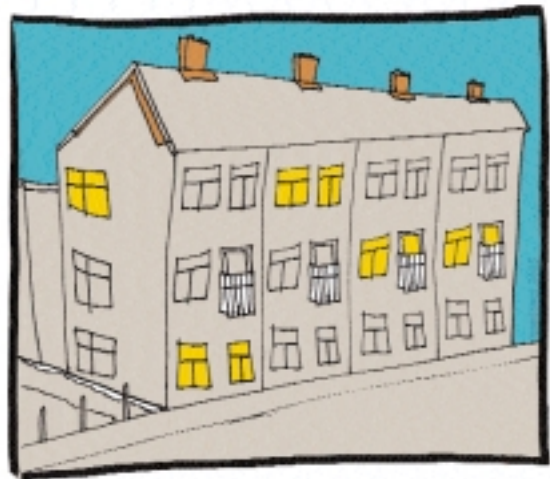
## Older households

- *30% of all households in the UK are currently headed by someone aged 60 or older*
- *90% of older people live in ordinary or mainstream housing.*

It is the 'oldest old' - or the most senior citizens - who are most likely to have long term limiting illnesses, most likely to live alone, and most likely to live in either social rented sheltered housing or care homes. Even so, these are still the minority. On Census night in 2001, the proportion of older people living in sheltered accommodation were:

- *3% of people aged 65 – 69*
- *7% of people aged 70 – 74*
- *11% of people aged 75 – 79*
- *17% of people aged 80 – 85*
- *19% of people aged 85 and over*  
(Laing & Buisson, 2005).

A detailed insight into and understanding of the changing housing needs of older people over time is essential in order to plan to meet the housing needs and aspirations of such a diverse and large section of the population.



**30% of all UK households are headed by someone aged 60+**

As with the rest of the population, most older people live in private sector housing. Of all households in England where the head was aged 55 or over in 2001:

- *76% were owner-occupiers*
- *17% were council or housing association tenants*
- *7% were private tenants (2001 Census).*



## Box 2: England - housing tenure of older people (2001 Census)

Tenure	Rural/Urban	55-59(%)	60-64(%)	65-74(%)	75-84(%)	85+(%)	All 55+(%)
Owner occupied	Rural	85.6	84.4	81.3	74.1	68.6	80.8
	Urban	78.8	77.2	73.9	65.2	58.1	72.9
	All	81.7	80.3	77.1	69.0	62.6	76.3
Social rented	Rural	6.7	8.4	11.9	16.6	18.6	11.3
	Urban	15.5	17.4	21.0	27.4	30.8	21.0
	All	11.7	13.5	17.1	22.7	25.5	16.8
Private rented	Rural	7.7	7.2	6.8	9.3	12.8	7.9
	Urban	5.8	5.4	5.1	7.4	11.1	6.1
	All	6.6	6.1	5.8	8.2	11.8	6.9
Total %	Rural/Urban/All	100	100	100	100	100	100
Total (number)		2,769,675	2,378,132	4,059,956	2,632,067	763,935	12,603,765

The proportion of older owner-occupiers is set to rise – partly as there are more homeowners amongst younger age groups. For example, in 2001, nearly 82% of people aged 55-59 owned their home.

### Regional factors

Regional factors also play a part in building this picture. A greater proportion of the population in South West England is aged 65 and over compared with London, for example. Older people on low incomes are concentrated in areas such as the North East, North West, West Midlands and Greater London – and there are higher proportions of people above state pension age in some rural and coastal areas, such as the South West, East Anglia, Yorkshire and the Humber. Some of these patterns may be tied into earlier retirement patterns, especially in older age, and to the ways in which suitable housing has developed over time in different areas as a result (Box 3, overleaf).

### Market mobility

As people age, they are currently less likely to move house. This is an issue for the mobility of the housing market and the impact on the availability of housing stock, given the increasing numbers of older homeowners. People tend to buy their largest property between the ages of 45 and 54 – and most currently appear to then stay put. This has implications for under-occupancy, as children leave home and partners die or divorce; for maintenance and upkeep because of costs and income levels in older age; and for the general housing stock, if existing

numbers of 'family homes' remain unavailable for younger couples with dependent children, as this type of housing may become over-represented in new developments as a result.

One of the main problems facing older people, as they decide whether to move on or to stay where they are living, is the lack of suitable alternatives. Not everyone wants specialist retirement housing – but those who do need a good range of local choices. Older people frequently have very good reasons for wanting to continue to live in their area – but they need a range of local housing solutions for this to be feasible. Appropriate mainstream housing should also offer good local facilities and transport links, or any other factors that older people identify as significant locally.

For those with little or no housing equity, the ability to move rests entirely on what is available within either social housing or the private rental stock.

### Box 3: **The potential impact of 'traditional' retirement housing patterns**

The 2001 Census found the highest proportions of those aged 85 and over were living in Eastbourne, Worthing and the Adur Valley. There is an argument that these figures reflect earlier retirement patterns to the south coast, in terms of past housing developments.

As the large numbers of people who used to retire to coastal areas aged and some began to need care, specialist housing and care services developed (albeit in a piecemeal manner) to meet these local needs. This concentration of services in these areas remains.

The most senior of citizens are more likely than any other section of the population to need some kind of specialist housing or care services. But these are not available everywhere. In 2005, the King's Fund found that the traditional lack of sheltered housing and care homes in London continues to 'force' older people with care and support needs out of the capital. This may be contributing, at least in some part, to the continued younger age profile of London's population. In contrast, the availability of sheltered and retirement housing and care home options along England's south coast inevitably attracts those aged 85 and over who are more likely to need this type of provision and may well not be able to find it closer to home.

A report from the Department of Health on extra care housing in the Yorkshire & Humber region (2005a) notes similar retirement patterns, in particular, of people moving from West and South Yorkshire to coastal areas such as in the East Riding.

These examples also underline the importance of all regions taking into account the housing needs and aspirations of their older populations, rather than - in effect - relying only on some regions providing appropriate housing in older age.

Information from the current housing market may not, however, provide sufficient detail to plan for the future. One reason older people currently move house less frequently is because of the lack of suitable alternative housing options. Those who do move may well feel forced to go to a new area simply to access appropriate housing or accommodation. Such patterns are likely to continue unless and until housing options develop to meet the range of existing - as well as emerging - aspirations and needs.

*Housing market information will describe the services that older people are currently accessing - but may not explore whether they would behave differently if there were greater housing choices on offer.*

## What older people want

In recent years the Government's policy agenda has moved from focusing on supporting the minority of older people with the highest levels of health and care needs to including the maintenance and promotion of independence for many more older people. In 2005, the agenda widened further to include the well-being of, and good quality of life for, everyone in older age (DH, 2005; HM Government, 2005; ODPM, 2005b).

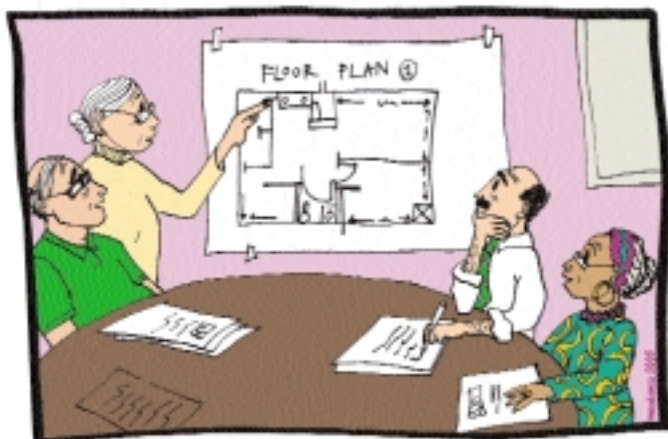
This focus on and definition of a 'good quality of life' has been influenced by the contributions of many older people. Some of the factors that mean older people feel socially excluded and that act as barriers to a good quality of life are:

- *living in inappropriate or inadequate (non-decent) housing*
- *lack of housing-related services*
- *low incomes*
- *lack of access to leisure facilities*
- *lack of accessible transport*
- *fear of crime*
- *age discrimination (ODPM, 2005b).*

In contrast, a good quality of life includes elements such as good social networks and sense of support (HM Government, 2005). Maintaining independence and control over one's life – with or without illness or disability – is also an essential factor. Older people value interdependence – helping others as well as receiving support. They also value good housing in safe, friendly neighbourhoods; getting out and about and keeping busy; an adequate income, good information and good access to health care (Audit Commission, 2004).

Older people have been ignored for far too long in local, regional and national policy and practice. They continue to face barriers such as ageism (ODPM, 2004). Older black and minority ethnic people frequently face a double disadvantage. Whilst the National Service Framework for Older People (DH, 2001) set targets to tackle ageism within health and social care, this issue is yet to be addressed satisfactorily within and through planning, housing or wider public policies.

Older people have argued strongly for both a change in attitudes to ageing and to involve older people in community life in new ways (Joseph Rowntree Foundation, 2004). Measures to tackle ageism must include opportunities to hear and respond to the views of a broad range of older people.



The desire to ensure that older people remain involved in their local communities – or become involved for the first time – links two key issues. Firstly, that such involvement enhances individuals' sense of well-being, control and independence; secondly, it ensures that communities continue to benefit from the active role played by older citizens locally, regionally and nationally. Relying

solely on traditional consultation methods (such as one-off meetings or events) may not be sufficient when seeking to involve older people as partners over the longer-term. Delivering citizen-focused services is increasingly a part of the Government's modernisation agenda.



Where people do move in retirement, there is an emerging pattern of people in urban areas moving first to rural or semi-rural areas, but, some years later, making a further move to a market town to be nearer shops, banks and other local facilities.

People rent or buy a joint product – the actual house and the amenities and facilities in the local community, but have little control over the latter (HM Treasury, 2005) even though these play a critical quality of life role.

*This focus on well-being and quality of life requires strong links to be made between health and social care agendas, housing strategies and planning policies, and community plans. These links are essential, given that good quality housing is at the heart of achieving a good quality of life – and at the centre of fulfilling health and social care agendas for older people, including preventing or delaying the need for care.*

*There are proposals for local authorities to undertake regular strategic needs assessments to plan ahead for the care and support needs of the whole population for the next 10 –15 years. This local needs assessment should be linked with the wider assessment of housing need in each area (DH, 2005).*

*National, regional and local housing strategies and planning policies should recognise not just what older people need and want – but what older people can offer, whether to each other, to younger adults and children, to the local environment, or to the local community.*

## Housing standards and design

Older people spend between 70-90% of their time in their home (ODPM, 2005), so its standard and design is particularly important.

### Poor-quality housing

Significant numbers of older people live in non-decent or poor quality accommodation. Conditions are worse where occupants:

- *are aged over 75*
- *have lived in the same house for over 30 years*
- *are from black and minority ethnic communities, particularly Pakistani and Bangladeshi older people (ODPM, 2003).*

The proportion of older people in non-decent social housing is lower than for the wider population – but higher in the private sector. The Government has made a commitment to making all social housing decent and increasing to 70% the proportion of vulnerable people in decent private housing by 2010. A 'decent home' means one that:

- *meets the current statutory minimum standard for housing*
- *is in a reasonable state of repair*
- *has reasonably modern facilities and services*
- *provides a reasonable degree of thermal comfort.*

There are particular problems around fuel poverty, whose 3 main causes are:

- *being on a low income*
- *living in poor quality, energy inefficient homes*
- *under-occupancy, i.e. small or single-person households living in big houses.*

The Government has promised to eliminate fuel poverty amongst older households by 2010: housing planning has a key role to play in meeting this target and in reflecting on the ways the extremes of heat and cold affect older people in their own homes.

### Wider housing issues

While many older people are happy living in their existing accommodation they still face problems such as:

- *mobility within the home, especially stairs and bathrooms*
- *accessing disabled adaptations*

- *poorly designed and maintained housing*
- *lack of information and advice on housing support options*
- *fears about falling*
- *distance from family and local amenities (Age Concern England, 2001).*

Loneliness, not being able (or feeling unable) to take part in local life, and fears about security, are also important. Other problems include a lack of suitable supported housing schemes such as sheltered housing and SMART homes (in which everyday appliances, some fittings and fixtures can communicate with each other and can be controlled automatically and/or remotely to suit the needs and preferences of the occupiers of the home). It is beginning to be more common, however, for older people to access computers and other technology, and this trend is expected to continue.

Suitable housing stock is at the heart of ensuring that people can be supported to live at home in greater numbers, especially in terms of housing condition and adaptability (DH, 2005). Older people face particular problems accessing suitable housing because of inadequate or poor access to housing advice and information services, including housing support options, adaptations and home maintenance grants. These play a cost-effective and popular part of supporting older people to remain in their current homes for as long as possible (ODPM, 2005b).

Living in an accessible and flexible space; the location of homes to local amenities; and the orientation of buildings all play crucial roles, as does security of tenure. In addition, delivering design to Lifetime Homes standards means including sixteen design features that ensure a new house or flat will meet the needs of most households, whatever their age or composition and whether or not such needs are influenced by either physical or mental health issues. Design plays other important roles too – especially in the ergonomic design of white goods, fixtures and fittings – in ensuring that everything in the home meets older people's aspirations and needs.

*National, regional and local housing strategies and planning policies need to include the needs of older and disabled people if they are to attract new investment in adaptations services and housing provision for older people via the Housing Corporation, for example, as well as from the private sector.*

*Access to ordinary facilities plays a key part in a good quality of life in older age, as does a safe environment, and will contribute to the broader health and social care agenda.*



## Health, care, support and housing

Better housing for older people leads to improvements in their health and well-being, as well as securing better environments in which to deliver social care.

There have been major initiatives and policy changes within older people's housing in recent years. The Supporting People programme has brought together several previously separate streams of public funding into a single budget, and broken the link between either tenure or type of accommodation and the support received. This has created opportunities for floating support models to help people stay at home - and to follow the person should they need or want to move to a new home.

The Government has also become increasingly interested in 'extra care' sheltered housing, pledging additional funds totalling £147 million between 2004 and 2008. Between 2006 and 2008, £80 million will be available under the Preventative Technology Grant for local authorities to invest in Telecare and other SMART schemes (DH, 2005b).

Increasingly, public policy has been moving from focusing support on those with the most complex needs, to an approach that seeks also to maintain and promote people's independence, health and social inclusion and prevent the need for higher levels of care (DH, 2005).

### Box 4: What is independence?

The capacity to make choices and to exercise control over one's life are key to having a sense of independence – whatever one's age. Older people report that their sense of independence and well-being are enhanced by:

- *Having a safe, comfortable home, keeping the house and garden in good order, and having suitable aids, adaptations and assistive technology*
- *Being close to friends, shops & other amenities, in well-designed towns and streets*
- *Having social activities and networks and keeping busy with leisure and educational opportunities (Joseph Rowntree Foundation, 2004).*

This growing emphasis on older people's quality of life increasingly means supporting their physical, mental and emotional health, as well as their access to ordinary facilities. Plans for NHS health trainers to support people of all ages deal with stress and access local services, for example, (DH, 2004) are likely to be implemented from 2006.

Older people may increasingly be providing the 'social glue' in their communities' lives.

*Local, regional and national housing strategies and planning policies need to ensure that the links they develop with health, social care and general strategies for older people, reflect local Supporting People and Telecare services and plans.*

# Summary and Checklist for Action

## Summary

Housing has an increasingly central role to play in delivering a raft of policy agendas, as well as seeking to address major concerns within its own field.

There are significant opportunities for housing planners, commissioners and providers to influence the future of local and regional communities – and the lives of all those living in those communities, now and in the future.

To do so effectively, the housing needs and aspirations of older people must be identified and responded to, in national, regional and local housing strategies and planning policies as well as local development frameworks – and linked with the raft of other health, social care and older people's strategies.

## Checklist for Action on Housing Strategies and Planning Policies

### 1. Maintenance and repair of existing housing stock

**Q:** *Does the strategy adequately address private sector housing disrepair and ensure suitable help for older people in non-decent housing?*

For example:

- Are local authorities adequately addressing non-decent standards in private sector housing?
- Is the area adequately covered by home improvement agencies and small repairs services?

**Q:** *Where housing providers are undertaking major programmes of improvement to meet the Decent Homes standard, is the opportunity being taken to 'age proof' properties?*

For example:

- Are specifications checked with an occupational therapist? Is there application of aspects of Lifetime Homes standards?

#### Info Link

- Decent Homes targets and guidance information: [www.odpm.gov.uk](http://www.odpm.gov.uk)
- Home improvement agencies information: [wwwFOUNDATIONS.uk.com](http://wwwFOUNDATIONS.uk.com)

## 2. Adaptations and adaptability

**Q:** *Does the strategy quantify and address current and future needs for accessible and adapted properties?*

For example:

- Has the demand for adaptations, both major and minor, been adequately quantified and strategies put in place to address this? Have innovative systems for fast delivery been considered?
- Has due consideration been given to Lifetime Homes standards for all new build?
- Is new accommodation being built to adequate space standards?
- Has thought been given to using good design standards to ensure future adaptability?

### Info Link

- ODPM issues detailed guidance on delivery of adaptations [www.odpm.gov.uk](http://www.odpm.gov.uk)
- Lifetime Homes information via [www.jrf.org.uk](http://www.jrf.org.uk)

## 3. Supply of new housing

**Q:** *Has up to date local information been collected and analysed about the area's demographic trends, and analysed in terms of current availability and potential future demand for housing for older people across all tenures?*

For example:

- Has the potential demand for private sector retirement housing been given due consideration?
- Has the contribution of specialist retirement housing to improving the mix of housing options been assessed?
- Has there been innovative thinking about movement across tenure?
- The application of 'Lifetime Homes' standards for all new build can make a useful contribution to 'age-proofing' the housing stock. Has this been considered?
- Given demographic trends, has analysis of housing supply/demand for black and minority ethnic elders been undertaken?

### Info Link

- Census data: [www.statistics.gov.uk](http://www.statistics.gov.uk)
- Housing Corporation sector studies: [www.housingcorp.gov.uk](http://www.housingcorp.gov.uk)
- Survey of English Housing: [www.housing.odpm.gov.uk/research/seh/index.htm](http://www.housing.odpm.gov.uk/research/seh/index.htm)

#### 4. Demand for supported, special needs and purpose built housing in all sectors

**Q:** *Has an assessment been made of the demand for a range of supported housing?*

For example:

- Has there been liaison with social services re housing for the growing numbers of older adults with learning difficulties and complex physical disabilities?
- What assessment has been made for the need for extra care and other forms of housing with care?
- Is the regional supported housing strategy linked with health and social care strategies?

##### Info Link

- Supporting People [www.spkweb.org.uk](http://www.spkweb.org.uk)
- Supporting People Directory of Services [www.spdirectory.org.uk](http://www.spdirectory.org.uk) - available to professionals and the public to search for and find suitable services
- Extra Care Housing: Department of Health Housing Learning & Improvement Network [www.changeagentteam.org.uk/housing](http://www.changeagentteam.org.uk/housing)
- Telecare: Department of Health Integrated Community Equipment Services [www.icesdoh.org/telecare](http://www.icesdoh.org/telecare)
- Making the links:  
[www.odpm.gov.uk/stellent/groups/odpm\\_housing/documents/page/odpm\\_house\\_609052.pdf](http://www.odpm.gov.uk/stellent/groups/odpm_housing/documents/page/odpm_house_609052.pdf)

#### 5. New Thinking

**Q:** *Does the strategy look at emerging alternative housing options for older people?*

For example:

- Movement across tenures and lettings policies?
- Building shared ownership and leasehold schemes?
- Provision of wider housing options advice and information?

##### Info Link

- Elderly Accommodation Counsel: details of housing options [www.housingcare.org](http://www.housingcare.org)
- Care & Repair England: setting up a housing options service and model self help guide (In Good Repair) [www.careandrepair-england.org.uk](http://www.careandrepair-england.org.uk)
- Association of Retirement Housing Manager for private sector contacts: [www.arhm.org/](http://www.arhm.org/)

## 6. Developing connections

**Q:** *Do the local and regional housing strategies and planning policies link with older people's strategies, transport, health and other strategies?*

For example:

- Location of housing for older people is particularly critical. Is there any assessment of planned new build in terms of access to public transport, shops and services?

### Info Link

- ODPM/ DH/Housing Corporation guide to Preparing Older People's Strategies: [www.odpm.gov.uk/stellent/groups/odpm\\_housing/documents/page/odpm\\_house\\_609052.pdf](http://www.odpm.gov.uk/stellent/groups/odpm_housing/documents/page/odpm_house_609052.pdf)

## 7. Vision and implementation

**Q:** *Have older people been adequately involved in shaping the vision for older people's housing in the area, and are older people being engaged in the ongoing implementation and review of the strategy and policy under development?*

For example:

- Is there good provision of advice and information for older people about housing and related services?

### Info Link

- Better Government for Older People: [www.bgop.org.uk](http://www.bgop.org.uk)
- Care & Repair England's Housing Action Kit for Older People contains ideas for actively engaging with older people: [www.careandrepair-england.org.uk](http://www.careandrepair-england.org.uk) (see publications)
- Information about all aspects of finding out about housing options for older people: [www.housingcare.org](http://www.housingcare.org)

## Appendix 1 - Facts and figures

### Demographics

In 2003, 18.5% of the population was over pensionable age<sup>2</sup> – around 11 million people (Shaw, 2004).

The number of people over pensionable age is projected to increase from 11.4 million in 2006 to 12.2 million in 2011; 13.9 million by 2026 and peaking at 15.3 million in 2031 (Shaw, 2004).

By 2007 it is anticipated that the number of older people will outstrip the number of people under the age of 16 (GAD, 2004).

Growth is highest in the older population - those who are over 75 and over 85. Of those aged 65 and over, 12% were 85 or older (Social Trends, 2005). In 2003, 1.9% of the UK's population were aged 85 and over; this is projected to rise to 3.8% of the population by 2031 (GAD, 2004).

The black and minority ethnic population in the UK generally has a much younger age profile than the rest of the population. The 2001 UK Census recorded:

- 9% of Black Caribbean people were over the age of 65
- 2% of Black-African people were over the age of 65
- 6% of Indian people were over the age of 65
- 4% of Pakistani people were over the age of 65
- 3% of Bangladeshi people were over the age of 65
- 5% of Chinese people were over the age of 65.

### Housing circumstances

90% of older people live in the general housing stock, 5% in residential/institutional provision (DH/ODPM, 2000), and 5% live in sheltered/supported housing – but of this, 82% is provided by the social housing sector.

Over the past 30 years, home ownership amongst older people has grown significantly – and a high proportion own their homes outright<sup>3</sup>. The 2001 Census recorded 61% of those aged 65 and over as owning their homes outright. Seventy-six per cent of people aged over 55 are homeowners, and this figure continues to rise. It is thought that by 2031, 75% of people will be homeowners by the age of 45 and remain so throughout their lives (HM Government, 2005a). Renting remains much more common amongst those aged 85 and over than those aged 65-84 – this is mostly rented social housing (ONS, 2002).

The older population is very unevenly distributed around the UK. Eighteen per cent of all those living in rural areas are aged 65 or over, compared with 15% in urban areas. Overall, the proportions of older people are highest in Wales, Cornwall and coastal areas of the UK (HM Government, 2005a).

The percentage of older people living alone continues to rise, especially amongst the most senior of citizens. For example, the 2001 Census found that 70% of women aged 85 and over were living alone, as were 42% of men in this age range.

In 2001, in England, some 2.4 million older households with at least one person aged over 60 years or more lived in non-decent homes (compromising 36% of all households in non-decent homes). Some sections of the older population are more likely to live in non-decent homes – those over 75, those who live alone and those who have lived in their home for 30 years or more (ODPM, 2003).

In 2002-2003, 1.4 million people with a medical condition or disability needed adaptations to their homes (ODPM, 2005c).

<sup>2</sup>Pensionable age means the age at which people are entitled to claim the State Retirement Pension. This is currently 65 for men and 60 for women, but will also rise to 65 for women between 2010 and 2020.

<sup>3</sup>Owning property outright means there is no mortgage or other debt secured on the property.

## Income

In 2002-2003, 69% of pensioners depended on state benefits for at least 50% of their income (DWP, 2004).

Single pensioners in 2002 –2003 received on average £177 net income per week. Pensioner couples received £327 per week on average (DWP, 2004).

In September 2004, 3.18 million older people received Pension Credit because of their low income and/or low savings – that is, 2.62 million households. The Department for Work and Pensions has estimated that a total of 3.75 million pensioner households are eligible for this benefit (DWP 2004a).

People over 75 are likely to have lower incomes than younger older people. Lone women have much lower incomes than couples (Help the Aged, 2003).

## Housing, Health and Safety

In 2002, 63% of people aged 65 – 74 and 72% of people aged 75 and over reported a long-standing illness. Of these groups, 41% and 53% respectively said this limited their life style (National Statistics, 2004).

A separate survey found that one in five of those aged 50 and over, and 2 in 5 of those aged 80 and over, reported difficulties with one or more aspects of basic self care – such as washing and dressing (IFS, 2002).

In a three-month period in 2002, 25% of those over 75 and over had attended casualty or outpatient dept of a hospital, compared with 14% of people of all ages (National Statistics, 2004).

In 2002, of all accidents within the home, just over 14% involved people aged 65 and over (RoSPA, 2004).

In 2002 in England and Wales the deaths of 71 people aged 65 or over involved hypothermia as the underlying cause, according to their death certificates (ONS, 2003).

Health issues are not confined to physical difficulties. Figures from the Mental Health in Later Life Inquiry estimate that 6% of those aged 65 and over have some form of dementia and that as many as 1 in 10 older people experience depression at some stage ([www.mhilli.org](http://www.mhilli.org)).

The links between poor housing and ill health have been identified over many years – and the important role that decent housing can therefore play in terms of people's good health. A survey of one private sector company's sheltered housing scheme's older residents found 41% reporting their health had improved since moving into this accommodation, with 78% believing that private sheltered housing helped alleviate their worries and anxieties (McCarthy & Stone, 2004).

## Appendix 2 - References

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The ageing of the population affects every aspect of life in the UK – this is particularly true when planning for housing. Thirty per cent of all UK households are currently headed by someone aged 60 or older – and this is set to increase.

*Delivering Housing for an Ageing Population* sets out key issues facing all those involved in planning the housing supply, and in planning for communities, for an ageing Britain over the next decade and beyond. It is intended for use primarily by planners, commissioners, and housing providers - and by older people, whose housing needs are being considered here.

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HOPDEV acts as a reference group and a sounding board to Government. Its members include older people, housing providers, voluntary organisations, local authorities, and other experts on housing and older people. It works in partnership with other organisations and Government bodies.



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