

Downsizing in later life and appropriate housing size across our lifetime

How an unholy trinity of ageism, self-denial and misinterpretation are shaping housing policies for older people

DYLAN KNEALE WITH SALLY-MARIE BAMFORD AND

DAVID SINCLAIR OF THE ILC-UK *MAY 2013*



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Key findings

This paper from ILC-UK laments the refusal of many people aged over 65 to recognise they are ageing, aggravated by a misinterpretation of 'ageing in place' in the UK. The latter has seen retirement housing regarded by policy-makers and many potential customers as a place for those with significant health and care needs – and thereby exacerbated the sector's poor image. We have also been distracted by arguments around under-occupancy marred by ageist overtones.

The paper says:

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

About Hanover

Since 1963, when Hanover was founded, we have become one of the UK's leading specialist providers of retirement housing and related services.

We are a registered provider and manage almost 19,000 properties in over 600 locations. These include:

- Around 5,000 home ownership (typically leasehold) properties
- Around 14,000 properties for rent, including 3,000 Extra Care properties where residents can access 24-hour care on-site.

Hanover also manages a 24-hour, 365 day a year emergency response service, handling over 400,000 calls a year from over 20,000 residents.

By 2016, Hanover aims to develop 1,250 new-style homes for older people.

We operate in over 175 local authority areas across England and Wales with over 30,000 residents and customers.

We aim to be the leading provider for older people looking for high quality housing and related services.

About this series

The Hanover@50 Debate is part of our work around our 50th anniversary.

The debate aims to stimulate discussion around some of the key issues facing our society when it comes to our ageing population, with a particular focus on housing.

Sheltered and retirement housing is often perceived poorly, despite residents and tenants reporting high levels of satisfaction. So the concept of 'retirement housing' needs to change if it is to be a credible and positive choice for people as they grow older.

To help start the discussion, we have commissioned a series of think pieces and new research from 10 think tanks from across the political spectrum.

We've asked the think tanks to question the assumptions, challenge perceptions and consider the principles that underpin much of policy around housing and the ageing population.

We want to generate fresh ideas about future policy and provision of housing and services for older people that take account of social, economic and demographic change.

And we're hoping these pieces will help set an agenda for providing housing options and creating services that are age positive without being ageist by either prejudicing, or privileging, older people.

About the International Longevity Centre-UK (ILC-UK)

The International Longevity Centre-UK is the leading think tank on longevity and demographic change. It is an independent, non-partisan think tank dedicated to addressing issues of longevity, ageing and population change.

Should we be asking older people to downsize, where should they move to, and how can we get them moving at the right time?

'Unhelpful' and 'offensive' were some of the words used in 2011 to describe calls for older people to downsize and relinquish that most treasured possession – a home with more bedrooms than people¹. Less than six weeks later, when plans to halt under-occupancy in the social rented sector did not include the over 65s, it was deemed that this would mean 'pensioners will still be living in family homes that are far too big for them'². In a debate marked by contradictory standpoints, how should we respond to calls to downsize – does it depend on the age or the tenure – and indeed, should we be asking older people to downsize?

Here we argue that we should be asking older people to consider moving home, but not for the reasons that are often given. Under-occupancy is not a defining characteristic of older people's housing and directing policies to reduce under-occupation among pensioners alone is ageist. Older people should not be encouraged to move only for the sake of young people but we should instead be fostering a culture where older people are encouraged to move or downsize to housing that reflects their current and likely future needs, and we should be discouraging under-occupation across the life course. However, downsizing can only work where there are clear alternative options – at the moment this is not the case – why should older people move when there is nowhere to move to?

A whole spectrum of housing can fit older people's current and future housing needs, which includes retirement housing. But retirement housing is mainly reaching either those with support needs or more affluent people in the private (owner-occupied) sector. Part of this limited market penetration reflects the low demand from potential consumers themselves, who view retirement housing as incompatible with their current needs and lifestyle. We view this as denial on the part of older people of the realities of ageing, which results in decisions about housing being put off until adverse health or social care events emerge, and consequently too many moves in later life represent crisis movements. While we are constantly bombarded with messages telling us to 'fight the signs of ageing', this doesn't mean that we should ignore getting older altogether.

Propping up this culture of 'self-denial' is the way in which policy-makers have interpreted initiatives for 'ageing in place', and staying in one's 'own home', which have conspicuously not included retirement housing. Policy-makers have stubbornly misinterpreted the role of retirement housing as being for those with existing or substantial health and social care needs. There is a wilful ignorance of emerging evidence of the way in which good housing can help to postpone or better manage the onset of chronic conditions or frailty, and reduce dependence on acute services. As a result of the narrow conceptualisation of retirement housing as being only for the 'currently frail' in housing policy, we have witnessed a level of construction that is woefully inadequate, and a generation of potential consumers with little trust in claims of providers, and little awareness of how their housing needs might develop in the future.

Our recommendations therefore centre on how we can get policy-makers to foster a culture whereby older people actively plan their housing futures.

1. Should we be asking older people to downsize?

Older people and their housing under the spotlight

In 2011, the Intergenerational Foundation launched the provocatively titled report 'Hoarding of Housing: The intergenerational crisis in the housing market' outlining the way in which older people's overconsumption of housing was the principal cause of the current housing crisis³. Using data from the English Housing Survey, Griffith argued that the 'hoarding of housing' was particularly problematic for those aged over 65, and outlined the case for encouraging older people to downsize through punitive measures as well as a number of incentives. The report raised an important issue around under-occupation of housing, albeit in a deliberately provocative way. The then Housing Minister, Grant Shapps, felt compelled to respond that "Whilst this report makes interesting reading, we do not agree that people should be taxed or bullied out of their homes. Instead we will work with families to ensure that housing becomes more affordable over time"⁴.

The cultural practice of over-consumption of housing is prevalent across all ages, although older people, through possessing greater financial resources, may be best placed to act upon this aspiration.

To date, housing policy-makers have not explicitly used the findings from the report in shaping new policies. Nevertheless, under-occupancy has started to feature in government policy, both through the introduction of the so-called bedroom tax (for which those currently over 65 are exempt), and the new rules abolishing lifetime tenancies in the social rented sector⁵. Such approaches have not been introduced to encourage downsizing among residents of private sector housing, although strategies around greater information provision for older people, such as FirstStop⁶, are expected to lead to augmented levels of downsizing. However, should older people in particular be targeted?

Is it right to ask older people to downsize?

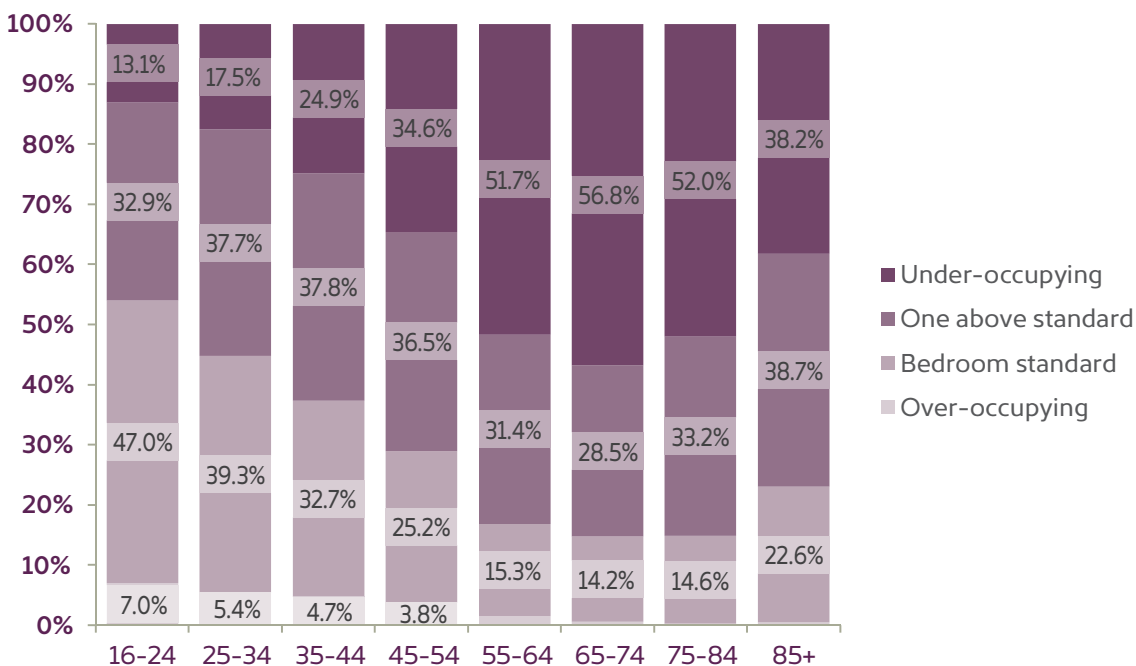
Many young people face an almost impossible situation in gaining a foothold on the housing ladder, although scapegoating older people as the root cause distorts a complex situation. ILC-UK analyses show that there is just cause in highlighting a relationship between age and occupancy levels. However, other trends should also be emphasised. Under-occupation, defined as occurring when a household has two or more surplus bedrooms, as opposed to a single spare room, occurs more frequently than over-occupation across all age groups. Although levels of under-occupation are higher among older people, it remains noteworthy that twice as many households headed by a young person aged 16-24 under-occupy than over-occupy property. The cultural practice of over-consumption of housing is prevalent across all ages,

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although older people, through possessing greater financial resources, may be best placed to act upon this aspiration.

Under-occupation also occurs earlier than would be expected conventionally – over half of households headed by a person aged 55–64 were under-occupying housing; similar results are found for households headed by people aged 65–74 (see Figure 1 which uses data from 2010/11). In 2009/10, greater *numbers* of households headed by a person aged 55–64 years were under occupied (1.9 million), followed by those headed by a 65–74 year old householder (1.6 million), then followed by those headed by a 45–54 year old (1.5 million). It is surprising therefore that the group aged 55–64 years escaped the attention of earlier calls around downsizing. Differences also occur within the heterogeneous 65+ group, with households headed by a person aged 85+ showing similar occupancy patterns as those headed by a person aged 45–54 years.

Figure 1: Levels of occupancy (2010/11) by age of head of household in England (based on English Housing Survey)



While we do not seek to defend those who vastly over-consume housing, it is wrong to confine the problem of under-occupation to those aged 65. Under-occupation among younger age groups may be considered less problematic as it may reflect future family building intentions; however, given that such intentions can take several years to come to fruition, this does suggest a lack of fluidity across the whole housing market.

Are older people really shutting out younger people from housing?

Analyses of under-occupation frequently fail to account for older people’s usage and perceptions of space; for example, under-occupancy debates overlook baby boomers’ possible usage of spare bedrooms as ‘insurance’ in the event of returns of offspring, or to house elderly parents or relatives who themselves are living longer, although not necessarily healthier. A rise in multigenerational households may be expected if one, or both, of these anticipated social trends were to be realised. ILC-UK analysis finds that truly multigenerational households (households of three generations⁷) account for only a minority of households where older people live – for example, up to two per cent of people aged 60-64 years live in multigenerational households – nevertheless, there were small net increases between 2002 and 2010. However, the proportion of older people living with one or more generations⁸ did rise substantially – for example the proportion aged 60-64 who reported living in a household with a member from a different generation rose by ten percentage points (table 1); most of this rise was attributed to rises in the numbers living with children, a reflection of the postponement of parenthood as well as changes in housing patterns.

Table 1: Number of Older People Living in Multigenerational Households 2002-2010 (Based on cross-sectional sweeps of the English Longitudinal Study of Ageing)

Year		60-64	65-69	70-74	75-79	80-84	85+
2002	%	19.3%	11.8%	9.9%	9.6%	9.2%	11.4%
2004	%	20.2%	13.0%	11.0%	8.8%	9.4%	9.0%
2006	%	20.2%	14.0%	10.5%	8.2%	10.8%	8.6%
2008	%	26.4%	17.1%	11.3%	10.3%	12.3%	9.8%
2010	%	29.3%	16.6%	13.4%	10.4%	10.4%	13.0%

This evidence may be demonstrative of an environment where many older and younger people view spare capacity in family homes as ‘insurance’ against instability in the housing market for younger people. In this sense, there is a cyclical dimension to housing problems – while young people may be seeking to move into homes of their own but are finding it difficult to do so; older people may be reluctant to move and free up housing because of the difficulties faced by their younger offspring in accessing housing (in addition to viewing additional space as a resource in the event of needing to care for a parent). Many studies fail to acknowledge that filial piety is bidirectional throughout the life course, and those same baby boomers who are ‘hoarding housing’ are also those who increasingly provide a home for their adult children in the housing crisis, often offering a home for much longer periods than was provided to them as young people.

We should be asking older people to move, but not for the reasons given

So far, the reasons for asking older people specifically to move appear to rest on shaky foundations – other counterarguments can be presented that destabilise the basis for people to downsize on account of their age alone.

Firstly, virtually all studies on under-occupation do not include an assessment of how older people use space – some older people may need additional space to sleep separately from a partner for health reasons⁹, or to store medical or mobility equipment. Others may actively be using ‘excess’ space for hobbies or employment; others still may use excess space, as discussed above, as ‘insurance’ in the event of family members returning.

Secondly, the UK differs from continental Europe in our measurement of space through the metrics of bedrooms per person – should we be thinking about total area and people’s space needs rather than bedrooms? Until we begin to understand the metrics and usage of space, it is difficult to understand how to incentivise downsizing or the effective use of ‘excess’ space (through such schemes as homeshare), irrespective of age. In the meantime, it is essentially ageist to assume that older people who appear to have spare capacity don’t use this as effectively as young people do.

Thirdly, the concepts of housing movement and downsizing have become conflated in popular debate on older people’s housing. Downsizing implies moving to a smaller and less expensive property, although older people may move into properties that are of the same value or the same size, but may be more suitable in other ways, for example having fewer stairs or a better location. However, this type of movement could hold benefits through reduced dependence on state-run services in combating social isolation or the aftermath of a fall, for example. Additionally, in today’s economic climate, it is arguably a less effective strategy to free up capital from their homes when the housing market is depressed. Furthermore, where exactly are those being encouraged to downsize are going to live? If older people are encouraged to downsize, with general purpose housing being the only type widely available, could older people and younger starters both start to pursue similar types of smaller properties, leading to further competition for young people in the absence of house building?

Finally, older people are no different from younger generations in being rational consumers; they need to be convinced that moving is the right decision for them as much as it could be construed an altruistic behaviour. Our indicative focus group of older Londoners across a spectrum of tenures, were sympathetic to arguments of the need to downsize into smaller homes to free up larger family sized housing. However, converting altruistic sentiments to actual behaviour also involves presenting a rational argument to older people.

We shouldn’t just be calling for older people to downsize – we should be incentivising all generations to refrain

‘England is so small ... people become set in their own ways, they become selfish, and you have to make way for other younger people’

Older woman in socially rented general purpose housing

from under-occupying properties. Scapegoating older people, as has been the case put forward by many thus far, is simply another form of age-based housing policy-making with no more merit than other age-based housing policies directed unfairly at younger people, such as restricting housing benefit to those aged 25 and over (Kneale 2013). Similarly, we shouldn't just be arguing that older people should move in later life simply to downsize – we should be asking older people to move because living in the right type of housing can improve their quality of life, improve health and social care outcomes, and because it can free-up family sized housing at the same time.

2. Where could older people move to?

Our focus, in the remainder of this think piece, is on purpose built (retirement) housing for older people, where providers claim to have a product that works. Even so, expansion in the supply of retirement housing has been sluggish, and overall construction rates of retirement housing have declined since the 1980s heyday, when over 30,000 units of retirement housing were constructed, to the current estimated rate of 8,000 units a year, dipping even lower during the financial crisis¹⁰. Declines have left gaps in provision across geographic areas; for example Bligh and Kerlake¹¹ describe seven London boroughs that have no retirement housing for sale whatsoever, despite having substantial populations of older people. Among our indicative focus group of older Londoners, a prevailing perception was that retirement housing was unavailable locally.

Current estimates place the number of purpose built retirement housing units per 1,000 older people (aged 65+) at 56 in England, falling to 45 in Scotland, 44 in Wales, and just 31 per 1000 in Northern Ireland¹². Some have estimated that as many as 280 units of retirement housing are needed per 1000 population aged 75 and above (including residential and nursing care places)¹³; even if all current retirement housing was only occupied by those aged 75 and over, the current level would reach only 177 units per 1000 population. So what is the problem – why is the supply so low – is there a problem with the product?

‘At the moment this [retirement housing] is not available in London’

Older male living in general purpose accommodation rented from a housing association

Does retirement housing work?

In short, the evidence does suggest retirement housing ‘works’, although there remain substantial gaps in knowledge. Retirement housing has been associated with better physical and functional ability, fewer falls, lower levels of hospitalisation, decreased likelihood of movement to institutional accommodation, better rehabilitative outcomes, and better wellbeing and quality of life, (for example^{14,15,16,17,18,19,20,21}). Recent work on extra care housing found positive outcomes were especially visible for recently retired people and those with low support needs²². Several of the features of retirement housing can help to promote social interaction^{23,24}, and thereby lower levels of social exclusion, social isolation and loneliness, and promote wellbeing. Postponed movement to retirement housing raises the risk that movement is crisis driven, which in itself is linked with less auspicious housing outcomes in terms of movement to institutional care²⁵, but can also raise the likelihood that older people don’t move into the ‘right’ form of retirement housing.

Grouping outcomes from very different models of retirement housing is at best an inexact science, and it would be incorrect to assume that benefits are conferred across all forms of retirement housing and to all residents. Nevertheless, few sources link retirement housing with detrimental outcomes. Given this seemingly positive evidence as to its efficacy, it is not immediately clear why the supply of retirement housing has not met potential demand.

A problem of perception: who is purpose built retirement for and what should it do?

Defining retirement housing should be straightforward, although in reality complexities arise, even in establishing its purpose. Opinion differs as to whether retirement housing:

1. provides a direct alternative to institutional settings for those with moderate to high care needs (is a safety blanket for with care needs), or
2. whether it prolongs a period of independence for those with low/no care needs (essentially a pre-emptive and preventative move), or
3. is a form of housing for older people who anticipate future care needs who may or may not subsequently develop care needs (essentially a stepping stone between institutional care and care in the community), or
4. is simply an alternative form of housing for those older people regardless of current or anticipated care needs.

'Retirement housing looks depressed, like a care home'

Older female living in private rented housing

Confusion may stem from changes in the role and purpose of purpose built retirement housing since 1950-70s, where the prevailing philosophy was the retirement housing was merely a stopgap before an inevitable destination, institutional care²⁶. Since then, this has been replaced by the notion of retirement housing being a normalised 'home for life', precluding the need to move to institutional care elsewhere, although evidence to substantiate these claims varies^{27,28}.

However, it could be argued that nobody told Local Authorities, acting as facilitators and suppliers of retirement housing, about these changes in role; or rather, to give a bit more grace to Local Authorities, the supply of retirement housing is so low that in pragmatic terms, much retirement housing is prioritised to those with current care needs. Many have done little to encourage people to view retirement housing as an option in anticipation of developing care needs, or indeed, to encourage older consumers to view retirement housing as a 'home'.

A lack of supply – who has missed out?

Those who are neither very wealthy, nor very socioeconomically disadvantaged have difficulty in accessing retirement housing^{29,30,31}; although recent studies have found that only around half of all pensioners have an income level to afford retirement housing³²; clearly there is a two pronged gap in supply in providing more affordable retirement housing, as well as in providing retirement housing that could stimulate demand among those who could afford it. Our focus group participants echoed a view that retirement housing was a commodity for those with high support needs or those with considerable assets.

Yet at the same time, cost is only part of the issue; many older people hold negative perceptions of retirement housing.

However, what was striking was that many of the features that our older Londoners described as ingredients of a desirable home, such as good security or quiet neighbours, are already inherent to most models of retirement housing. A recurring theme was that it was desirable for retirement homes to be on one floor – the vast majority of retirement homes are, and those with entrances above ground level are accessible by lift. An overall secure feel to the accommodation was desired; all agreed that retirement housing was secure and many thought that the presence of a warden and cords in the event of an emergency were essential and desirable. They also wanted discrete assistance on hand in the event of ‘a problem’, but that this presence should not be a dominant feature of retirement housing.

Many had assessed their current accommodation to be suitable for ‘the time being’, but only one participant had actually considered moving into a purpose built retirement home in the future. However, trends such as inadequate saving and pension provision, together with the collapse in defined benefit occupational pension schemes, all arguably tend to promote disinvestment in the housing market by older age groups – the most probable, or at least logical, scenario for older people may be to move³³ (Heywood 2012). Thus while the stage may be set for retirement housing, there is as yet no script with our older actors uncertain as to their role. While there may be latent demand – it is estimated that at over a third of older people are interested in the idea of retirement housing³⁴ (Shelter, 2012) – this evidently has yet to translate into any significant behavioural shift. Behavioural economists may recognise a familiar pattern in this scenario, where the adoption of learned behaviours and social norms prevent older people from making the most rational housing decisions³⁵. As we argue later, much of this may be related to the way in which retirement housing is presented in policy, the ‘choice architecture’, to use the language of behavioural economists. Here we would also argue that there is evidence of elements resembling ‘hyperbolic discounting’ where potential incentives and rewards in the future provide little incentive for current actions,

‘The trouble is with these places is that they are very expensive aren’t they (retirement housing), they’re out of people’s budgets’

Older female living in general purpose owner occupied housing

‘Most of retirement housing is geared up for people with a wheel chair. They automatically think retired people need to use a stick or a wheel chair, which is bad’

Older male living in general purpose owner occupied housing

and ‘regret aversion’ bias, where concerns about making the wrong decision about moving paralyses any action altogether.

Our evidence suggests that without intervention, be this from suppliers, policy-makers, or behavioural change on the part of older people themselves, there is an increased risk that any movement in later life is likely to be a crisis driven movement, without forethought or preparation. But what is preventing people ‘demanding’ retirement housing?

Retirement housing as a lifestyle?

Location and perceived expense were two disincentives to moving into retirement housing implicated among our focus group participants. Others felt that retirement housing should be absent of the unexpected maintenance charges frequently incurred by leaseholders in general purpose housing, while others were apprehensive about the way in which leasehold charges would be set. Interestingly, the older people we spoke to were not overly concerned that retirement housing was age segregated – they ascribed to a view that it was satisfactory for children (and younger generations) to be ‘seen but not heard’, in quite literal terms. Issues around space or number of bedrooms were not frequently mentioned, neither were concerns about the process of moving itself, although this may reflect the composition of our participants as both issues are discussed extensively in the context of retirement housing in the literature. None of our group commented positively or negatively on the expected social life experienced in retirement housing.

‘70 is the new 50, people are very active’

Older woman living in general purpose housing in rented accommodation

Furthermore, the blurred distinction between public and private space, associated with institutional settings, was not mentioned by our older Londoners. Good design, including the opportunity for residents to express their individuality, all help to reduce the institutional feel characteristic of some retirement housing³⁶.

However, even in developments that include ‘aspirational design features’, problems can occur – CABI³⁷ provide examples where properties have lain empty after adult

children have bought homes for their parents, but where parents have refused to move into these homes. Clearly, there is often a divide between what retirement housing provides, and what older people want; part of this may derive from what retirement housing represents for older people.

One recurring point of hesitation among our focus group participants was that they couldn’t ‘see’ themselves in retirement housing. This may be related to the design, although the sentiments expressed suggested that there were deeper reservations related to the ‘purpose’ of retirement housing. Retirement housing was viewed as incompatible with the lifestyles and youthful approach to retirement that our focus group, composed mainly of 60-75 year olds, subscribed to. Our focus group appeared unanimous in viewing retirement housing as a location for receiving care, and not as a home in itself. Many older people therefore do not arguably aspire to move to retirement housing and this is perhaps not only linked to their failure to recognise themselves as the natural consumers for retirement housing, but as aged per se.

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Thus while we have argued for the need to base housing policies solely according to chronological age, older people need to reconcile their self-perceived age with a realistic appraisal of their envisioned trajectory of ageing. In our penultimate section we show how this discernment of retirement housing as being for those with high dependency, and active ageing as being a period that excludes active 'preparation', has been enduringly supported in policy.

3. How do policy-makers get older people to move at the right time?

The UN 'Madrid International Plan of Action on Ageing' launched in 2002, encouraged policy-makers globally to promote "ageing in place" in the community with due regard to individual preferences and affordable housing options for older person, including 'ensuring that housing provided for older persons takes appropriate account of their care and cultural needs'³⁸. It is unknown whether such a philosophy, which ostensibly would support the development of retirement housing, was lost in translation, or was in conflict with UK policy which sought to encourage remaining in one's (existing) 'own home' as a means of reducing health and social care spending³⁹. It is clear, however, that the British interpretation of 'ageing in place' was directed towards the adaptation of existing housing, and the development of theoretical 'age neutral' housing; purpose built housing for older people has rarely been interpreted as being one's 'own home'.

Policy preferences for staying in your own home

Up and down the country, Local Authorities offer services helping older people to 'stay in their own homes' (for example from Oldham to Cornwall). These services transcend the delivery of direct care to include providing physical adaptations, such as grabrails or maintenance, to help older people navigate their way around their own home. Such services help older people to 'age in place', literally, with little consideration of the role of retirement housing, or even of downsizing. People's own (family) homes have become a major vehicle for the delivery of health and social care, as the burden of care shifts from the state to the family and individuals^{40,41,42}. Policies around ageing in place and staying in one's 'own home' were prominent in the strategies of the previous Labour Government (for example in 'Building a Society of All Ages'⁴³ or the funding of Handypersons schemes and Home Improvement Agencies, or in the creation of Lifetime Homes⁴⁴, many of which have continued, albeit at varying paces, under the current Coalition Government. A defining feature of housing policies of the current Government is the focus on devolved decision making and the abolition of regional housing strategies⁴⁵).

'I wouldn't give up my home until the last minute'

Older male living in owner occupied housing

Cost savings from adapting general purpose housing to better meet the needs of older people with frailty or mobility problems⁴⁶, through lower reliance on formal social care services probably constitutes one of the strongest incentives for developing policies around 'staying'. The emphasis on 'staying put' is also supported by the preferences and priorities of older people themselves. Our own focus group also included those who viewed moving out of their current (general purpose) home only as a last resort:

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The implications of ageing in place policies are becoming apparent as older people appear to be remaining in place for longer: among households headed by an older person (65+), the proportion who had been resident in the same property for 40 years or more rose from 17% to 24% between 1993/4-2007/8⁴⁷.

Lost in the cracks: retirement housing

'Ageing in place' is an ambiguous term⁴⁸ which in the UK has been viewed through the narrow lens of staying in 'one's home', where 'one's home' has been regarded as general purpose housing by policy-makers, and consequently the public, alike. However, ageing in place and retirement housing need not be mutually exclusive. Much of what could be achieved by 'ageing in place' – remaining independent and part of the community for longer – can be achieved in many forms of retirement housing. Policy-makers have failed to grasp the nettle in terms of the purpose of retirement housing – they have failed to get to grips with the role of retirement housing for older people, leaving many retirement housing providers and Local Authorities singing from very different hymn sheets.

'Why stay?! Why would I want to go? I've got my friends, family and neighbours where I am'

Older female living in owner occupied housing

The timeliness of moving to retirement housing

As discussed earlier, the case for moving into retirement housing on older people's health and wellbeing appears to be relatively strong. Some highlight that forms of retirement housing may be particularly effective for recently retired people and those with low support needs⁴⁹, suggesting that moves pre-emptive of care needs may be most effective. Currently, the average age on moving to retirement housing is generally accepted to lie in the late 70s (for example 76-78 for some retirement villages and sheltered housing^{50,51}, and between 75-83 for some extra care schemes^{52,53}; some studies of sheltered housing find the average age at entry to be as low as 70⁵⁴, although this appears to be something of an outlier. If we consider disability-free life expectancy at 65, men can expect to live a further 10.4 years absent of limiting long-term illness, women a further 11.2 years⁵⁵. While not directly comparable, it is noteworthy that the number of disability-free years an average person has remaining at 65 years, and the average age at entry into purpose built retirement housing, are within a close range, on the surface suggesting that many moves may be driven by a change in health.

In their assessment of housing options, Pannell and colleagues⁵⁶ (2012) identified a group of 'crisis movers', those whose house movement corresponded with a negative change in circumstance, with their subsequent housing movements were characterised by a lack of choice. They are described as being particularly vulnerable to moving to a care home, perhaps unnecessarily, although their care needs could have been managed elsewhere in forms of retirement housing⁵⁷. Similarly, Monk and Lyall Grant⁵⁸ describe how the benefits of housing movement into smaller homes and sheltered housing are not appreciated by older people until after they have moved in, suggesting a (perhaps unnecessary) period of procrastination, increasing the risk of a 'crisis move'.

However Local Authorities, perhaps reflective of ‘triage’ experiences of working with scant resources, view retirement housing in the main as a place where older people go once they have health and social care needs. For instance, while the London Housing Strategy 2010 admirably includes mention of older people’s housing, this is usually suggestive of crisis driven options “The Mayor is committed to providing more accessible housing to meet the needs of those disabled, deaf and older people living in unsuitable homes that prevent them from living independent lives”⁵⁹; there is little provision to provide housing for older people pre-emptively of support needs. Providers, on the other hand, view retirement housing as providing an optimal setting to manage health and social care needs on occurrence, and for enhanced quality of life both before and after the onset of health and social care needs.

Much of this disjoint may be related to the way in which older age has been reconstructed in binary form among policy-makers, as a period of (young) older age, characterised by maximised activity and autonomy, followed by a period where support needs will need to be accommodated, often outside ‘the community’ and one’s ‘own home’. It is not so much the identification of these two stages that causes consternation, but more the lack of connectivity in policy between these two stages, even though housing choices made in early old age will influence wellbeing and lifestyles at later stages. In essence, a marker of success of the first period of older age in such a framework is not only the absence of markers of the second, but even the lack of planning for the second stage, which in housing terms does nothing to alter patterns of crisis-driven housing movements.

Policy has therefore failed to equate retirement housing as one’s ‘own home’ or a form of ‘ageing in place’, and failed to tackle the timeliness of housing movement in older age. Such omission does not correspond with the movement towards prevention and early intervention in public health strategies. The Government’s Health White Paper on Care and Support was focussed around prevention and early intervention as key to enabling ‘people to remain active, and living in their own homes, for as long as they can’⁶⁰ with measures including legislation ‘to introduce a clear duty on local authorities to incorporate preventive practice and early intervention into care commissioning and planning’⁶¹. However, while the White Paper was welcome in raising the profile of the role of housing in health and social care strategy, and included proposals for the allocation of £300 million for funds for constructing housing with care, as well as £1.5 million for the continuation of housing information provision services, purpose built retirement housing was not explicitly linked to prevention.

The absence of pre-emptive housing moves in policy points to the limited understanding of the way in which older people, and those approaching older chronological age, evaluate ‘risk’. Postponing moves to more suitable housing increases the risk that housing movements in later life will be crisis driven, and in particular, that they will be to sub-optimal destinations. Additionally, policy-makers have failed to foster confidence in the retirement housing sector as a whole. The potential conflict of interest from the state intervening in the success of a commercial product may be one explanatory factor, although the untenable status quo at the moment sees private providers who are in competition with one another fostering little public trust partially because of this lack of visible support from policy.

Downsizing in later life and appropriate housing size across our lifetime

The work of information provision services such as FirstStop, which builds on the longer-standing work of respected organisations such as the Elderly Accommodation Counsel, may help to resolve this in part. Initial evaluations suggested a third of people who contacted FirstStop did so to enquire about sheltered housing, and many clients gave positive feedback on the service they received⁶². However, renewed investment in such information provision services follows decades of overlooking the sector. Additionally, such policies could be criticised as 'giving without intent', given the woeful supplies of retirement housing.

'I would trust the Government more. I wouldn't trust [information from] the chaps who are selling it'

Older male living in socially rented general purpose housing

4. Actions

Much of the popular discourse around older people and their housing focusses around older people's apparent greed in over-consuming housing, but we should be asking older people to move home in later life, not because of an age-based fallacy, but because moving to the right type of housing in good time can improve older people's health and social care outcomes, and arguably their quality of life. However, the supply of retirement housing, as one option, is woefully inadequate, and we argue that this is partially driven by low demand, and a perception among many older people that retirement housing simply isn't 'for them'. This form of denial on the part of older people is more than a denial of their chronological age, but is more reflective of the denial of the ageing process altogether. This is a philosophy that is not only propped up in housing policy, but is actively encouraged. In fact, housing, health and social care policies have done little to avert a culture of crisis movements into retirement housing, and have not fostered a culture whereby older people prepare for their retirement housing futures in the same way that they prepare their retirement income. As such, most of our recommendations are aimed at policy-makers:

Actions for policy-makers:

1. Rewrite policies to reflect that 'ageing in place' and 'staying in own home' includes retirement housing

The current triage system ensures that retirement housing reaches only those with the greatest health and social care needs or those with substantial financial resources. Policy-makers should aim to create a social norm among the public in considering retirement housing as an option for residence in later life, and considering residence in retirement housing before the onset of support needs. Lessons could be learnt from behavioural economics and 'nudging' people to consider retirement housing. At the most basic level, policies need rewriting to include the full scope of roles retirement housing could occupy. For example, the National Planning Policy Framework (NPPF) states that older people's housing 'can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs'⁶³. This should be reworded to simply 'adaptable general needs housing and a full range of retirement and specialised housing'.

2. Incorporate the prevention agenda into policies involving housing, health and social care

Health and social care policies are beginning to demonstrate recognition of the role of housing in helping to keep older people independent. Current policies veer towards the role of housing coming into play after the onset of care needs develop; however, the right type of housing may help to delay the onset of support needs through keeping older people active and enhancing support networks.

Downsizing in later life and appropriate housing size across our lifetime

Health policies need to explicitly encourage people to access the right form of housing before crises emerge – this has not been the case in recent policy such as the 2012 Department of Health White Paper on care and support. Ensuring that housing representatives sit on Health and Wellbeing boards, as they absorb statutory functions as of April 2013, may be one way of ensuring that the role of housing in helping to prevent adverse outcomes is incorporated into policy.

3. Supply specific benchmarks – what is reasonable provision?

Centralised guidance for Local Authorities only extends to helping housing planners measure provision and need, but does not help in measuring unmet need per se. For example, guidance notes for Strategic Housing Market Assessments give information to Local Authorities on how to measure the provision of housing for older people, but not what a reasonable (relative) target for this might be – for example x number of units per 1000 number of the population aged 65+. Without a benchmark of what is reasonable provision, no Local Authority finds itself as definitively lacking (or, in a presumably rare case, having a surplus) of housing for older people according to any benchmark.

4. Help to foster trust in an embattled sector

Consumers have little trust in a sector that has been marred by unsavoury practices of some providers (no longer operating) in the past. Since then, providers have worked to successfully raise standards through industry-led member bodies. The voice of providers supplemented by support from government led action – our evidence suggests that the provider of information is as important as its content in fostering trust. We propose:

- A new, government backed, kite-mark membership scheme that sets minimum standards on providers on areas of key concern of consumers, such as the setting of leasehold charges.
- The involvement of a champion for the sector in helping to develop such a kite-mark scheme, such as Martin Lewis or the Consumer's Association.
- Further development of existing information sources to help facilitate easy comparisons between different providers in a compare-the-market style facility. This should also be backed-up by independent checks through mystery shopping exercises.

5. Incorporate housing into financial planning guidance

Housing is most people's biggest investment and asset. However, there is very little independent information on how or if this asset should be protected, invested, or sometimes decumulated. Better and earlier planning by householders could help reduce the incidence of crisis-movement and ensure a better deal. There have been recent calls to improve financial planning for those with small pension pots – this spotlight needs to be shared with those with smaller housing asset bases – with consideration of how likely changes in social care funding and other social care changes

will impact. Beginning the provision of such information and guidance around the time of retirement is likely to be most effective in helping to foster a culture of pre-emptive housing movements.

This information also needs to help people assess the costs and benefits of movement (for example lower fuel bills versus stamp duty, for example). While examining the investment of housing as an asset is relevant for owner occupiers alone, helping older people to assess the costs and benefits of moving is relevant for all older people regardless of tenure. At the moment, older people know little of how to use their most valuable asset, wisely.

Actions for retirement housing providers:

6. Innovation panels

Making retirement housing aspirational is a long-term goal of providers and what is good for the sector is good for individual providers. Some providers have taken steps to explicitly explore how retirement housing can become aspirational to younger cohorts – for example one provider recently launched a competition aimed at architects to design homes attractive to baby boomers. However, we would advocate that the sector needs a cohesive approach to innovation, falling within the remit of existing industry bodies such as the Association of Retirement Village Operators, so that the industry works together and pools resources to understand the needs of younger older people and how to meet these. There are some examples where providers have pooled together to understand the impact of their work⁶⁴ – we would welcome such an approach being extended to innovation within the sector.

7. Incorporate key learning from other sectors

Age segregated housing works for other ages (for example student housing) and age segregated lifestyle options works for different products (for example the runaway success of Saga holidays). What can the retirement housing sector learn from these examples? What is it about student housing that is aspirational for young people; why do many older people choose to holiday with other older people, but not necessarily live with other older people? Some private student housing providers have developed codes that have been approved by bodies such as the National Union of Students and Universities UK, while Saga recently dropped the 50+ age restriction on some of its holidays recently – could such developments be applied to the retirement housing sector?

8. Action on the concerns of potential consumers

Providers need to work jointly within the sector and with policy-makers in explicitly overcoming some of the concerns of prospective retirement housing residents if the sector is to grow. This includes helping providers to develop new products that bridge the transition between freehold owner occupation and leasehold owner occupation that many older people have to overcome upon movement to retirement housing.

Actions for older people and wider society:

9. Stop denying that we are ageing

This is not tantamount to telling older people to accept that they're 'old' based on their chronological age. However, there is a duty on older people to recognise that some preparations are needed for the period after retirement in order to fully embrace a period of active ageing.

10. In addition to having a right to accessing a range of housing options, assume greater responsibilities around housing

Our final recommendation relates to the recommendation above, and advocates that in addition to the services older people require being available, with older people having a right to these, that older people also assume a responsibility to consider, and where appropriate respond to, information, advice and guidance on housing options in later life. Providing information to older people will have limited effect if this falls upon (metaphorically) deaf ears.

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