Co-designing housing for an ageing society: the key to more inclusive, sustainable, integrated communities?

By Tony Watts OBE

Today I’m going to talk for a while about housing but then, most importantly, ask you for YOUR opinions on how we deal with one of the most pressing issues in our society.

But before I start, can I ask for a show of hands? How many people in the audience are on the right side of 60?

I’m glad that caused a bit of confusion. I’m 64 and, in my mind if not in my body, I’m on the right side of 60. My running and cycling times aren’t so quick these days, and the ground has somehow got a lot further away when it comes to picking things up, but I enjoy knowing more stuff and appreciating things I didn’t when I was younger.

When my children come to me for advice, I’ve often got the answer. And I appreciate every autumn more than the last one.

But age is something that now appears to come at a cost to social harmony.

We’re living in an increasingly divided society – as the fall out from the Brexit referendum continues to clearly demonstrate. And we only have to look across the Atlantic at the bitterness and rancour of the Presidential election to see where that path leads.
But the division lines in the UK are not just about attitudes to race, religion, immigration, employment and politics.

Increasingly in our country, younger and older people are being pitched against each other.

Believe what you read in the newspapers – and I do hope you don’t - and you’ll discover that older people are the ones who block the beds in our hospitals...

We enjoy state, private pensions and state benefits which the country can't afford...

We own property to which young people can never aspire...

We keep those younger people out of work by insisting on staying on in our jobs rather than retiring to our armchairs and allotments...

We even have the gall to stay on in our own homes at a time of massive housing shortage when – if we had any decency and sense of intergenerational fairness – we would downsize.

There were more than a few voices after the referendum asking whether older people should really be voting at all – after all, it’s not our future at stake.
We are the ticking demographic time bomb. The burden that society cannot afford. The generation that got old and then refused to go quietly into that good night.

It’s enough to give you a complex.

But there is a serious point here. Can we actually afford our rapidly ageing population? You definitely wouldn’t think so when you look at our buckling healthcare system, councils salami slicing public services, and hospital discharges being delayed because homes cannot be found for people to move into.

In this half hour presentation, I don’t have time to address all those issues, but I think I can offer a critique on one area where huge social gains could be made for all generations – with a little imagination on the part of the Government, local authorities, planners, developers and architects... and with older people themselves being given a bigger voice.

And that’s housing. Or, more crucially, the role that housing has in creating sustainable communities.

Because my contention is that – as with all of the other criticisms levelled against the “selfish older generation” – older people don't want to constantly be seen as the “problem”. We want to be part of a solution that can benefit ALL ages.

And why is it so important that older people are the solution? Because the ageing society is here to stay. And if anyone can understand and articulate how to solve
ageing challenges it’s older people. No one knows what it’s like to be old except the old themselves.

Moreover, we shouldn’t just be defending ourselves because of the current problems but helping the planners and strategists to deal with the long-term consequences, challenges... and opportunities of increased longevity.

In the early 1930s life expectancy for a man at birth was about 60. By the 1950s it had risen to about 65. In 2015 life expectancy was 79 for a man in the UK and 83 for a woman.

Lest we forget, we are the first generation – largely untouched by war – that has been allowed to grow old.

But the current baby boomer bump pales into insignificance when you realise that one in three of today’s children are expected to live until they are 100.

Increasing longevity is a privilege not granted to previous generations and to many people around the world today. Its something to celebrate. However it does come with a caveat.

We aren't all ageing equally, or in equally good health. 40% of those in the UK aged 60 to 74 have a lifetime limiting illness, rising to almost 60% at 75 and over.

As more of us move into that demographic (and don’t drop out of it for even longer), this, inevitably, will turbo-boost demands on social care, housing and support services.
The pressure on families, individuals and local authorities is to keep people in their own homes for as long as possible... but the inadequate supply of suitable housing militates against that. If these individuals can't be catered for safely in their own home, they will have to go into care.

It would be nice to think there was an option in the form of plentiful dedicated older people’s housing.

According to the DCLG, there is a supply gap of up to 45,000 units a year of specialist housing suitable for people with varied support needs. So every year the yawning supply gap grows wider by a further 45,000 units.

To put that into context, there are currently around 715,000 homes loosely classed as ‘retirement housing’, ranging from age-restricted developments to close care housing – that’s just 2.6% of total housing stock, and is dominated largely by older stock in the affordable housing sector – council houses, housing associations and so on

Private retirement housing accounts for just 0.6% of all dwellings in the UK. And this year will be slightly better than previous years when just 5,500 new units are built – probably enough to meet the demand in Shropshire. Certainly nowhere near enough to provide the choice of homes in the right places to persuade people to downsize.

For those of us arguing that more attention should be paid to older people’s housing, the analogy is this: social care, health and housing are three legs of a
stool. If older people can't stay in their own homes, or these homes are unsafe for them to use, they will make greater calls on the health and social services elsewhere in the system.

Underinvest in one, and the stool can only wobble on two legs for so long...

In an ideal world, we would not just be building more houses dedicated to older people’s needs, but also ensuring that every new home built would allow them to age safely and securely in place - and for longer.

Heaven knows, future generations will need these homes as well as this one. After all, one in three of today’s babies will live to reach 100.

It isn’t that difficult. Homes can be designed to meet everyone’s needs – with wider doorways, higher electrical sockets, easily managed gardens, moveable walls and so on.

Sadly, we don't have the will in Government to look that far ahead.

The Government scored, in my opinion, a huge own goal when it failed to make lifetime standards a pre-requisite for all new housing, so occupiers can remain even when their mobility decreases. Instead, DCLG made lifetime standards an optional requirement.

On top of this, there is a widespread assumption that new-build targets should concentrate on first time buyers and social housing. But there is a strong
argument that the focus should be somewhere entirely different for all
generations to benefit.

In June of this year a very timely report was launched: “Housing our Ageing
Population: Positive Ideas”, “HAPPI 3”. Introducing it, Lord Best concluded that:
“Government must move away from concentrating exclusively on support to
young first time buyers, with its huge investment in Help-to-Buy schemes and
now in Starter Homes.

“The UK needs ‘Later Homes’ too.”

Help-to-Buy might have helped thousands into their first homes; but it has also
fanned the flames of house price inflation – pushing further into the distance the
prospect of buying a first home for many younger people. Perhaps it’s no surprise
that this flagship Cameron policy has just been ditched.

Switch the thinking, goes the argument, and encourage older people to swop
their family home for a smaller, more manageable property and it’s a win-win
situation. The departing pensioner receives a much-needed boost to their
finances, helping to help fund their retirement years and possibly care, while an
equally-needed family home comes back into the market.

It’s an argument that I, amongst many others, have been making for many years.
Neither, sadly, are we building enough housing that older people feel inclined to
purchase. If the nation wants older people to downsize, there needs to be much
a much greater choice of properties in the right places.
In his report, Lord Best went on to spell out the need for more choice in older people’s housing as pivotal to shifting the balance. With such a restricted choice of product, many prospective buyers resist moving away from their neighbourhood – with its ready-made network of support and social contact. The option to move close to a family member is also significantly reduced.

You can view this as just one more broken part of a broken housing market. But the implications go well beyond fuelling house prices and supercharging rents. If you accept the premise that, by focussing on older people’s housing, you can unleash a virtuous chain reaction that will benefit other generations and reduce public expenditure savings in other areas – notably health and social care – then much more is at stake.

Empowering and enabling older people to remain safe and independent in their own home, and so age in place, reduces burdens on health and social care, delays their need to go into care and enables reliance on their existing social and familial networks.

The reason why this strand of the housing crisis is so critical is also sheer numbers. There are 11.6 million people aged 65 and over in the UK. Assisting this cohort can make a big difference. Moreover, by 2040, nearly one in four people in the UK (24.2%) will be aged 65 or over.

On top of that, we are looking at a cohort that (conspicuously) has a much higher rate of home ownership than other age groups: 76% of older people (aged 55 and over) own their own homes. Just 18% of older households are housing
association or council tenants, while an even smaller percentage - 6% - are private sector tenants.

This is also a demographic that – while they might own their own homes - struggle to occupy them healthily and safely: two million live in “non-decent homes” – defined as having a serious (Category 1) hazard which puts the occupant at risk. 530,000 long-term sick and disabled over 65 years live in a non-decent home.

The estimated costs of poor housing to the NHS, meanwhile, is £1.4 billion a year.

Just as tellingly, 95% of older people live in accommodation lacking even basic accessibility features, so when mobility or health issues strike, many find it hard to move about their own homes. A percentage will inevitably suffer a fall as a direct result of living in a house that has poor accessibility or is not fitted with even basic mobility equipment such as grab rails and ramps.

Why is this factor so important? According to NICE: “Falls are the leading cause of mortality resulting from injury in people aged 75 and older in the UK. Around 30% of adults who are over 65 and living at home will experience at least one fall a year (approximately 2.5 million people in England). Falls and fractures in people aged 65 and over account for over four million hospital bed days each year in England alone.”

And did I mention the 30,000 or so excess winter deaths we see every single year. That’s the equivalent of Newport, Ludlow and Market Drayton...every year. Last year there were almost 44,000 excess winter deaths, so we can Bridgnorth to that
list. Many deaths are through people living in poorly heated, under-insulated or poorly ventilated properties. Or though falls in the home.

There is a direct correlation between poorly maintained or designed housing and ill health and mortalities. Invest in older people’s housing and society benefits.

There is, of course, a very cogent argument that many of those in houses that need to be repaired, improved or adapted could very well afford to pay for the work. Some, but not all... because 67% of those living in “pensioner poverty” are owner-occupiers.

The quandary many find themselves in is being asset rich and cash poor: owning a valuable house but struggling to afford to heat and maintain it. One longer-term solution to this problem is making access to equity release type loans more flexible and competitive.

Another is providing adequate funding for care and repair, “handy man” services around the country: sadly, many councils see this as one area where economies can be made.

According to Care & Repair England, 300 people can be helped by a handyperson for the same cost as one place in a care home for a year. The expression of “investing to save” springs to mind, especially as a fair percentage of those going into care will rely on local authority funding.

Where is all this going? Just this: In their recently published report “Valuing Retirement Housing (August 2016), the Strategic Society estimated that the
aggregated savings to the state for each new specialist retirement housing unit amounted to £83,100 over 10 years – taking into account reduced health and care needs, reduced local authority entitlements and (biggest of all) the impact on first time buyers being able to enter the housing market rather than rent and so be in receipt of housing benefits.

Surely it's time to make this a national priority, benefiting all generations in the process.

So what do older people themselves think about this? After all, prescribing solutions will never work without their buy in. What is urgently needed is for older people themselves need to be part of the co-design process – telling developers and planers what THEY are looking for.

A year ago I ran a housing workshop with older people in Yorkshire; here are just a few of the top line observations from a very knowledgeable group of people.

- Many of us want to remain local to our existing communities and support network
- Inclusive design is good for everyone – not just older people;
- All homes should be built to lifetime standards that allows them to be still used by everyone when their mobility reduces and so age in place;
- Housing aren’t just about bricks and mortar – but communities. We need to design communities, places, not just new houses;
- Housing is a major determinant of health – and thus should be considered alongside health and social care, to avoid silo thinking;
• We don’t want to live in shoeboxes... we need two bedrooms, we may want access to a garden and we often want to keep our pets;
• To save on falls and hospital admissions, grants and adaptations are vital;
• We need more choice to rent privately as well as part own;
• Older people’s housing should be integrated into local communities so we can play a fuller part socially and economically;
• Our homes are our key capital asset, but we need more choice on how we tap into that asset to enjoy a more comfortable retirement.

A brand new report published by Housing LIN, Designing with Downsizers, from research work done in Sheffield came to similar conclusions: they identified:

• A demand for bungalows - despite their apparent unpopularity with planners and developers.
• A willingness to consider apartment living, as long as the offer feels secure, spacious and is in a good location, and potentially provides extra facilities such as allotments and shared space to host social events.
• A rejection of the “rabbit hutches” associated with most new builds.
• Demand for fewer (bed) rooms but more space and adaptability to accommodate separate living, visiting friends and family, and grandchildren.
• An appetite for manageable outdoor space for gardening and relaxation, such as courtyard gardens, roof terraces or generous balconies.
• The need for dedicated resident and visitor car parking provision in all but the most centrally-located sites.
• Above all, older people want a home that continues to allow them to pursue the pleasures of life today, while feeling secure that their home can adapt to their future needs.
• The concept of “flexible space” was explored in this research – homes where the walls can be moved during the occupier’s time there, allowing them to adapt the home to their changing needs.

Older people, then, know what they want to age independently in place... but their needs are not currently being addressed.

But do developers and planners really understand the opportunity this represents?

Here is a very salient paragraph from the recent report from Sheffield: “Rather than seeing our ageing population as a “problem” to be solved through solutions such as specialist housing, the aspirations, knowledge and spending power of third agers should be viewed as an opportunity to deliver the next generation of high quality and sustainable homes – to regenerate and densify our neighbourhood and urban centres.”

It goes on to explain the ramifications of this.

“A dramatic expansion of this form of housing could also play a vital role in creating and sustaining age-friendly, mixed-age neighbourhoods and
communities that support people to remain active and engaged throughout their third and fourth age.”

At a recent Housing LIN Conference in London, for the first time, I heard voices from all sides recognising the interconnectedness of health and housing, the need for more specialist housing, and (critically) the wisdom of giving older people a say in what housing is provided for them.

Why is this latter point so important? Because unless you create housing that older people want to live in, they won’t move there. Yet still you see developers banging up new developments without any conversation beforehand with local people on what they might like to see – and then buy or rent.

Older people’s housing should be seen as aspirational, not a last option. Provide more choice, change the concept of “downsizing” to “rightsizing”, and you might encourage more to make the move.

Good community engagement is actually enshrined now into the Localism Act... developers and planners are obliged to respond to local views. But how hard are they listening?

I would argue that a wise developer would fully engage with a community beforehand and discover what is really needed locally – even going as far as co-designing a development with them: as well as securing a speedier consent, they would also sell or rent their apartments or houses far more readily.
Importantly, if developers want to build and then sell or rent housing that older people will want to live in – now or in the future – they need to be talking to local older people to determine exactly what they want – and where they want it.

And they’d be talking about whether local people wanted to buy, part by or rent these properties on lifetime leases.

Far too many house builders either build to a formula that’s worked in the past... or think they know best.

Moreover, I’d go one further. If society really wants to deal with the challenges of an ever-ageing society, and ensure that the needs of all generations are met, why not go past the old cliché of squeezing developments of as many two, three or four bed houses as you can into a parcel of land, all aimed at a homogenous target market of young families, executives or older people... and engage with local people to co-design new self-sustaining communities.

These would be intergenerational communities – with neighbours complementing and supporting each other: the older ones acting as surrogate grandparents and child minders for busy young families, who (in turn) keep an eye out for the older community.

It wouldn’t cost any more to build, but it should cut the cost of care for individuals and the community. And if that sounds a tad Utopian, it’s not a new idea at all. For centuries, most of us lived in just such communities. We called them villages. And they worked pretty well.