FUTURE NEED AND DEMAND FOR APPROPRIATE MODELS OF ACCOMMODATION AND ASSOCIATED SERVICES FOR OLDER PEOPLE

Summary of research conducted by
Chris Paris, Emeritus Professor of Housing, University of Ulster

Background
In 1997, the Housing Executive and Northern Ireland Federation of Housing Associations (NIFHA) published a joint review of the social housing needs of older people in Northern Ireland. More than a decade later, Chris Paris, Emeritus Professor of Housing at the University of Ulster, worked with the Housing Executive’s Research Unit to revisit the subject on a broader level, in a research project that considered the need and demand for appropriate models of accommodation and services for older people.

Using Census data and household and population projections, as well as housing stock data, the research involved an analysis of demographic and policy trends to support informed decision-making regarding future housing need assessment for older people, including a ten-year projection of need across a mix of tenures, based on the 11 new local government districts proposed following the Review of Public Administration. The project used 2006 as base year, and examined likely trends and policy developments over the ten years to 2016. It also involved an extensive literature review on the subject of older people’s housing circumstances and need in the UK and Northern Ireland, where local-level research findings were available.

Key findings
- Northern Ireland is likely to experience the highest rate of growth in its older population of all UK regions in coming decades. Growth in the number of over-55s is projected to be relatively low in Belfast, but higher in other areas, especially the south and west of Northern Ireland.
- There is evidence that older people wish to maintain independence in their own homes for as long as possible. In many instances, this would require at most small levels of assistive input.
- Research indicates that access to suitable housing is not perceived as a major problem by older people in Northern Ireland, who are more concerned about fear of crime, keeping warm in winter, loneliness, making ends meet and isolation.
- Health-related frailty is a major reason for needing to move. Therefore, the rapid growth in the number of older people – especially those over 85 – implies a growing need for care-related residential accommodation, especially for people suffering from dementia.
- The level of home-ownership among middle-aged households in 2001 suggests that the next generation entering older age will have much higher levels of home ownership, especially outright ownership. The lowest levels of home-ownership for this age group were in Belfast; most non-metropolitan areas had much higher levels of home ownership and lower levels of social renting.
- The overall level of unfitness in Northern Ireland has been falling steadily, but older households were much more likely to occupy unfit dwellings than younger households.
- The geographical distribution of specialised social housing for older people shows a strong concentration in Belfast and Derry & Strabane districts, and suggests that higher priority for additional specialist accommodation could be given to places outside these areas. With high levels of home-ownership in areas that have low concentrations of specialised social housing there may, however, be little demand for increased supply.
- There is a glaring lack of age-related data on the housing expectations and attitudes of older adults in Northern Ireland.
Literature Review
The review of research, statistical and policy literature on housing and ageing identified complex inter-relationships between many factors influencing older people’s living arrangements. Research in the UK and Ireland has shown that the vast majority of older people live in mainstream housing, and most wish to remain living independently in their own homes for as long as possible. The evidence of this strong preference for independence and control has led some to question the extent to which previous UK policies had equated the housing requirements of older people with specialised, age-specific accommodation, and current strategy and policy has – partly for reasons of cost – moved away from this approach to one predicated on the assumption that most older people wish to remain in their own homes and should be enabled to do so.

Other recent work on the housing needs of older people emphasised that while maintaining control and a chosen lifestyle can be closely related to remaining in the family home or current accommodation, the two concepts are not necessarily identical. Calls have been made for a housing ‘offer’, tuned to the priorities of older age, which would allow people to ‘trade in homes that have become a burden for something new’. The literature suggests that while older people may recognise the need for, or benefits of, a move to accommodation that better meets their needs, they can be hindered by lack of realistic options, lack of information on their options, and reluctance to give up home ownership and/or move away from familiar surroundings.

Research carried out in Northern Ireland showed that the main problems identified by older people (aged 65+) were keeping warm in winter, fear of crime, making ends meet, loneliness, and isolation. Only 12 per cent of people in this age group identified access to suitable housing as a problem for older people, but the main issues mentioned have housing-related dimensions and are similar to aspects that have been identified as reducing quality of life in later years: financial hardship, health and mobility problems, lack of trusting relationships with family and friends and low opinions of the neighbourhood. On this theme, the literature review helped identify an amalgamation of ‘pull’ and ‘push’ factors that can influence older people’s housing choices, which are summarised in Figure 1.

**Figure 1: Pull and push factors facing older people in their current housing**

| HOME ← | Positive ‘pull’ factors to remain in current accommodation |
| | • control and independence |
| | • emotional and practical ties to home and community |
| | • proximity of family |
| | • space requirements |
| | • like neighbourhood and do not want to leave |
| | • retention of ownership and value of asset |

| HOME ← | Negative ‘pull’ factors to remain in current accommodation |
| | • lack of information about alternatives |
| | • lack of realistic/local alternatives |
| | • fear of upheaval, change and the unknown |
| | • reluctance to lose home and/or savings by going into rented housing |
| | • fear of the cost of any other type of care |

| HOME → | ‘Push’ factors necessitating a move |
| | • living in substandard/unsuitable accommodation and unable to access grant funding for adaptations/repairs |
| | • loneliness/isolation |
| | • safety, including concern about security |
| | • physical impairments/ill health |
| | • burden of repair, maintenance, garden upkeep etc |
| | • need to be nearer facilities and amenities |
| | • fuel poverty and/or making ends meet in current home |
Housing models and solutions
The literature shows an array of housing solutions that have been developed for older people in the UK and beyond, from mainstream dwellings with no adaptations to residential care. The range of housing options sits alongside a ‘triangle’ of intervention, from broad measures directed at the entire older population (e.g. information on benefits) to resource-intensive action with small numbers of complex cases. (See Figure 2)

![Figure 2: Housing options for, and input needs of, older people](image)

For those interested in moving to some form of specialised accommodation in Northern Ireland, the options have been – and remain – relatively limited. A small **park homes** sector provides ‘lifestyle’ living in mobile homes used for residential purposes, and the Caravans Bill is expected to improve legal protection for households occupying caravans (on approved sites) as their main residence. There are currently no **retirement villages** in Northern Ireland, and research revealed variable awareness of the concept among households in the region, suggesting general support for the type of package offered by retirement villages, but raising questions about households’ willingness to move away from their locality as well as the affordability of retirement village living.

**Sheltered housing** in the social sector has been the most common form of low-support specialised housing for older people in the UK, including Northern Ireland. Research has shown that most residents tend to be happy with sheltered accommodation and cite safety, security and company as key perceived benefits. Despite the prevalence and relative maturity of the sheltered model, however, less positive perceptions and a general lack of knowledge about the lifestyle it offers have been identified among non-residents. There has been less evidence of problems with ageing stock that does not meet modern standards in Northern Ireland than in Britain, but there have been frequent calls for improved space standards in sheltered housing – including provision of two bedrooms as the norm. On a broader level, it has been suggested that sheltered housing has become less attractive to its original target market of fit, active older people. With a rising resident age profile, sheltered housing appears increasingly likely to accommodate frailer, older people, yet it was not designed for this purpose, and there has been a move towards reduced onsite staffing in recent years.

**Extra care/housing with care** models offer a clustered living environment similar to sheltered housing, but aimed at an older clientele and with a greater level of on-site staffing and support. The model aspires to offer a home for life for all, including people with dementia, and expected benefits for residents can include improved health, sustained quality of life and reduced or maintained need for formal care and support. The literature suggests that many of these (and other) benefits, can be realised, but not in every case. Studies have shown that residents are generally happy with the mix of independence and support provided by extra care, and an increasing role is foreseen for the model, albeit that the cost of provision to the scale necessitated by a growing population will present challenges.
Many studies have provided evidence that **long-term residence in institutional accommodation** is generally a last resort for older people, although it can be a preferred choice for some, particularly those who would otherwise face isolation if housebound. Research published in 2010 showed that Northern Ireland had the highest share of care home places per thousand population aged 65 and over of the four UK constituent countries, and that the balance of care in the region was weighted more towards care homes than in other parts of the UK. Concerns about the extent to which existing arrangements in Northern Ireland pushed people towards residential accommodation were raised as early as 1991, and there has subsequently been a sustained policy emphasis on flexible community care services, as the ageing statutory residential sector stock has diminished. However, with the ‘older old’ population in Northern Ireland set to increase significantly and home care services unlikely to be more economical than residential care in the face of high levels of dependency, the need for long-term and relatively intensive care provision is unlikely to diminish.

A number of other complementary issues also emerge as having an influence on older people’s housing choices and circumstances:

**Carers**
Informal care can be a crucial factor in helping older people retain a level of independence in their own home. However, current social trends such as falling birth rates, higher divorce rates and greater family mobility are likely to have a negative impact on the availability of informal care at a time when the need for care is on the rise.

**Day Care**
Day centre services can help people remain living in their own homes by relieving social isolation, providing basic personal care services and offering respite to carers.

**Floating Support**
In response to changes in the funding regime, housing associations in England have restructured some of their services, providing a greater proportion of floating support which responds to assessed need irrespective of tenure. In this context, ERoSH, the umbrella organisation for sheltered housing providers in the UK, has advocated used of sheltered schemes as a resource to the wider community. Against the benefits of floating support services, which can be successfully linked with assistive technology to help maintain independence, concern has been expressed about the risk of social isolation among older floating support clients.

**Estimating need**
A number of approaches to help estimate supported housing need in general, and the need for older people’s housing in particular, have been developed in other parts of the UK. Factors taken into account tend to include the age structure of the population, the number/proportion of people living alone, health/limiting long term illness, housing circumstances, availability of support services and care home places, and availability of existing age-specific accommodation, as well as policy-related issues. A number of caveats accompany any need assessment methodology:

- **Age is not necessarily, in itself, a reliable indicator of the need for or use of services and the same is true for health and long term illness indicators.**
- **The availability of informal care provision is critical.**
- **Workforce issues in the care sector also need to be taken into consideration.**
- **Need and demand for different accommodation and/or services are difficult to quantify because people may only consider the need for change at a time of crisis.**
- **Demand for certain types of accommodation is at least partly supply-led. The need for age-specific accommodation, whatever its tenure, is relative, and depends on the availability, practicality and attractiveness of other options and services.**
- **Waiting list applications for sheltered housing are at most an indicator of ‘visible’ demand, and may only be ‘insurance policies’ for people who hope not to move.**
Planning policies
The research also considered the extent to which planning policies and practices in Northern Ireland may affect future housing provision for older people. Following a literature review which revealed no issues, semi-structured interviews were carried out with officials from the Housing Executive, Northern Ireland Federation of Housing Associations, DoE, DSD and DRD. Overall, the interviews indicated that since there is no separate land use classification for different types of housing development, proposals for age-related accommodation would be treated in the same way as other planning applications. Participants advocated approaches that facilitate community development, efficiency of service and adaptable design to help people remain in their local communities and foster sustainability.

Wider issues raised during the interviews included concern about issues around the closure of statutory residential facilities, the use of the social housing stock (and particularly who lives in accommodation that could be considered appropriate for older people), and the variable demand for sheltered accommodation; with some schemes more popular than others, there may be a case for refurbishment, but the availability of funding is likely to be a challenge.

Demographic trends and housing supply in Northern Ireland
The rate of household growth in Northern Ireland outstripped population increase between 1981 and 2001, with the result that average household size had fallen to 2.7 persons by 2001. While the population in the region remained relatively young by UK standards, by 2001 the number and proportion of young people had fallen, there were more people in the ‘middle’ stages of life, and an increasing proportion (and number) of older adults.

Population and household projections suggest that the trends identified up to 2001 are likely to continue and accelerate; Northern Ireland appears set to experience significant changes in its population structure over a relatively short period. Nearly all of the net growth in population between 2006 and 2016 (121,000 people) will be in older age groups (55+; see Table 1), and the number of people aged 65+ is projected to increase by 27% between 2007 and 2017 – the largest expected increase in all four UK countries. The rate of growth in the number of people aged 85+ during this period is also expected to be higher in Northern Ireland than in the other UK regions. Taken together, the figures point towards a considerably older population overall by 2016 and strong growth in the number of older single person and two-person households.

### Table 1: 2006-based population projections for Northern Ireland, 2006 to 2016

<table>
<thead>
<tr>
<th>Age Group</th>
<th>2006</th>
<th>2016</th>
<th>Change 2006-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Population ('000)</td>
<td>'000</td>
<td>%</td>
</tr>
<tr>
<td>&lt;55</td>
<td>1,318.3</td>
<td>1,355.1</td>
<td>36.8</td>
</tr>
<tr>
<td>55-64</td>
<td>183.9</td>
<td>210.1</td>
<td>26.2</td>
</tr>
<tr>
<td>65-74</td>
<td>129.6</td>
<td>164.9</td>
<td>35.3</td>
</tr>
<tr>
<td>75-85</td>
<td>83.5</td>
<td>93.1</td>
<td>9.6</td>
</tr>
<tr>
<td>85+</td>
<td>26.3</td>
<td>39.6</td>
<td>13.3</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1,741.6</td>
<td>1,862.8</td>
<td>121.2</td>
</tr>
</tbody>
</table>

Analysis of the projected numerical and proportionate growth in the number of persons aged 55+ by (new) local government district (LGD) shows that the biggest contrast both at 2006 and 2016 is between Belfast and all other LGDs. Despite having the largest number of over-55s in both 2006 and 2016, Belfast is expected to have by far the lowest growth in the number of persons in this age group to 2016; most of the next wave of people entering older age will be living outside Belfast, and spread across all other LGDs, both in suburban areas of the BMA and more rural councils. The trends are illustrated in Figure 3, which shows a slight north-east/south-west contrast in over-55 population growth outside Belfast.
The housing market
Explaining the need to take account of contextual issues such as a strong preference for ageing at home, the research provides an overview of the changing housing system in Northern Ireland, highlighting a number of key trends, which are outlined below.

Key housing market trends

- Huge expansion of home ownership over a 25-year period to 2006, during which the total number of households grew by 30% and the proportion of home owners increased from under 50% to over 70% of all households.
- Both a numerical and proportionate fall in the supply of social rented housing; only 14% of households were Housing Executive tenants in 2006, compared with almost 40% in 1981.
- A falling proportion of Housing Executive tenants in the ‘middle’ age groups, suggesting that in future smaller numbers of households will age within the social sector.
- Reversal, from the 1990s onwards, of the long-term decline in private renting, as buy-to-let investment increased the supply of tenancies.

Not all of the trends are expected to continue until 2016. A dramatic slow-down in social sector house sales coupled with continuing economic uncertainty and low levels of activity in the private housing market suggest that home ownership will not continue to grow at the same rate during the next five years. Social housing will be open to the influence of policy decisions, while the demand for private rented accommodation will depend to some extent on the situation in other tenures.
Importantly, however, the impact of recent market fluctuations on older people’s accommodation needs and demands between now and 2016 is expected to be minimal, especially as a growing proportion of people reaching the age of 65 by 2016 are likely to be outright home owners. In this context, the main issue for older people in Northern Ireland will be that falling property values since 2007 have reduced the notional asset value of most residential property. The implications are that owners’ capacity to withdraw equity from their homes, or to trade down to smaller homes, may have reduced. Housing market uncertainty may also reduce the likelihood of new accommodation options for older people (such as retirement villages) emerging.

The overall Northern Ireland figures disguise some variation at local level. The main contrast is between metropolitan and non-metropolitan areas; across all households, Belfast stands out as having a relatively low level of home ownership and high levels of social and private renting. The Derry and Strabane LGD exhibited a similar although less extreme pattern, but most non-metropolitan LGDs had high levels of home ownership and lower levels of social renting. The research also highlights the fact that, despite an overall improvement in housing conditions, older households remained disproportionately concentrated in much of the worst housing in 2006. In the period to 2016, therefore, the relatively high proportion of older households occupying unfit dwellings remains a cause for concern and potential target for action.

Supply of appropriate/specialised accommodation

Stock statistics indicate the following:

- The supply of Housing Executive dwellings classified as ‘appropriate’ for older persons fell from around 31,200 in 1991 to 27,500 in 2009/10, but in practice many of these dwellings may be occupied by younger households.
- During the same period, there was a significant increase in housing association provision for older persons, from under 6,000 to over 11,000 units of sheltered housing, supported housing and housing without support.
- There appears to have been some growth in the provision of bed places in nursing homes and residential care homes, from around 13,700 places in 1991 to over 15,000 in 2009.

Professor Paris used ‘location quotients’ (LQs) to describe the supply of specialised social sector accommodation for persons aged 55 and over in relation to the distribution of persons of this age in the proposed LGDs (see Figure 4). Districts with an LQ of 0.9 to 1.1 are considered to have an average share of specialised accommodation in comparison with the proportion of persons over 55; those with a ratio of 1.2 or above may be considered to have a ‘high’ share; and the share in those districts with LQs of 0.8 or below is ‘low’. It is important to note that the figures do not infer ‘over-’ or ‘under-supply’, but are simply a measure of the extent to which supply of specialised dwellings is proportionately greater or smaller than the number of over-55s in a given area.

With an LQ of 2.0, Belfast stands out as having an extremely high proportion of specialised accommodation in 2006 in relation to the older population. Given the low projected growth of the older population in Belfast – which will have a falling share of the overall population aged 55 and over – the ratio will be even higher by 2016 unless additional supply were to be located primarily outside Belfast. At the other extreme, there were very low LQs in 2006 in Mid Ulster and Newry City & Down, and low LQs in Lisburn City & Castlereagh, Antrim & Newtownabbey and Fermanagh & Omagh. The LQs for 2016, based on projected population change and no additional specialised accommodation supply, remain largely in line with those calculated for 2006.
Conclusions
Having reviewed the statistical evidence and taken account of the broader policy context, the report arrives at a number of conclusions:

- **In future, there is likely to be a reducing pool of older Housing Executive tenants.** Although this change is unlikely to have impacted by 2016, it will eventually have implications for the pattern of demand for sheltered housing.
- The geographical distribution of specialised social housing for older people shows a strong concentration in Belfast and Derry & Strabane LGDs, and suggests that higher priority for additional specialist accommodation could be given to places outside these areas. With high levels of home ownership in areas that have low concentrations of specialised social housing, there may, however, be little demand for increased supply. Therefore the question arises as to whether there is any demonstrated need for additional age-specific social housing, and if so, what form it should take.
- **Health-related frailty emerged as a major reason for needing to move,** thus the rapid growth in the number of older people, particularly those over 85, implies an increasing need for care-related residential accommodation, especially in response to the near-certain rapid growth in the number of people suffering from dementia.
- There does not appear to be a strong case for much expansion of specific age-related social housing provision, but there may be a need to review a range of strategic policies and management practices, especially relating to density of occupancy, possible re-modelling of social housing dwellings and allocation and transfer policies.
- Consideration may need to be given to the high proportion of older people living in unfit housing. Does this represent a residual ‘pool’ of unfitness that could be remedied largely by a strong policy focus, or does it reflect a continuing issue whereby older householders are less likely to maintain properties, thus there is a constant ‘flow’ of their homes into unfitness?
- **There is a glaring lack of age-related data on the housing expectations and attitudes of older adults in Northern Ireland,** so much of the understanding of many issues considered in this research was based on evidence from studies elsewhere. This evidence gap may need to be filled by a specific survey or placement of questions within other surveys.

The full report on the research is available as a free download from the Housing Executive’s website at [www.nihe.gov.uk](http://www.nihe.gov.uk). This report is part of a major Housing Executive research programme into The Future Housing and Support Needs of Older People.