

Housing Futures for an Ageing Population

David Robinson

EVH Annual Conference

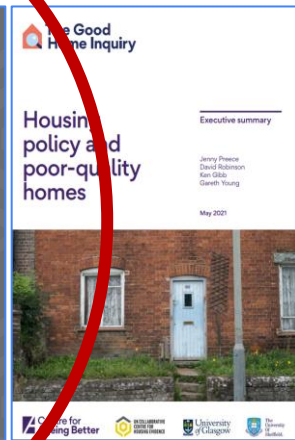
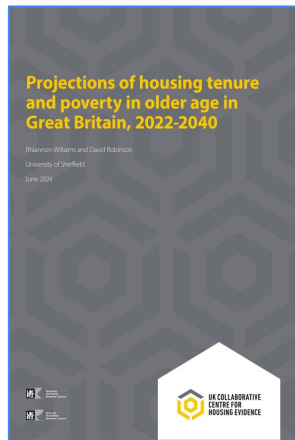
16-18th May 2025



Where am I coming from?



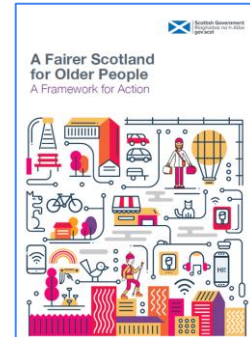
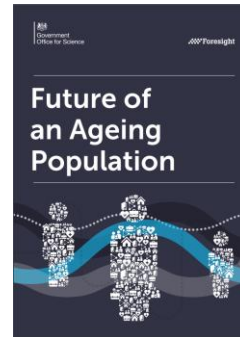
The Academics, Ben Dhaliwal



Overview

1. Population ageing – global, national, local
2. Housing and population ageing
3. Stereotypes of older age and the denial of difference
4. New and emerging challenges – the case study of tenure and poverty
5. Some final reflections

1. Population ageing – global, national, local



What is population ageing?

A basic definition

- a shift in the population toward older ages (absolute number and proportion of the population)

How widespread is population ageing?

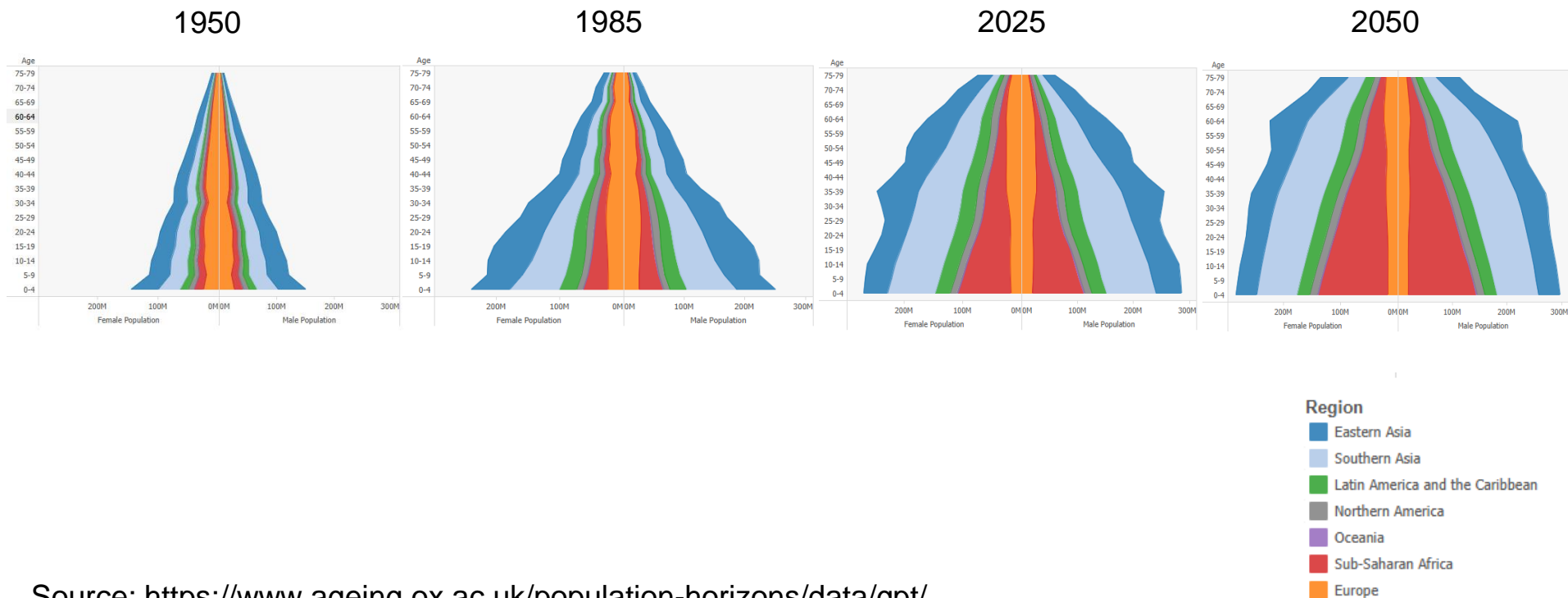
- an established global trend forecast to continue for several decades
- apparent across all nations and regions of the UK

What is driving population ageing?

- increasing life expectancy and declining fertility rates over the last 50 years



Population ageing – a global phenomenon

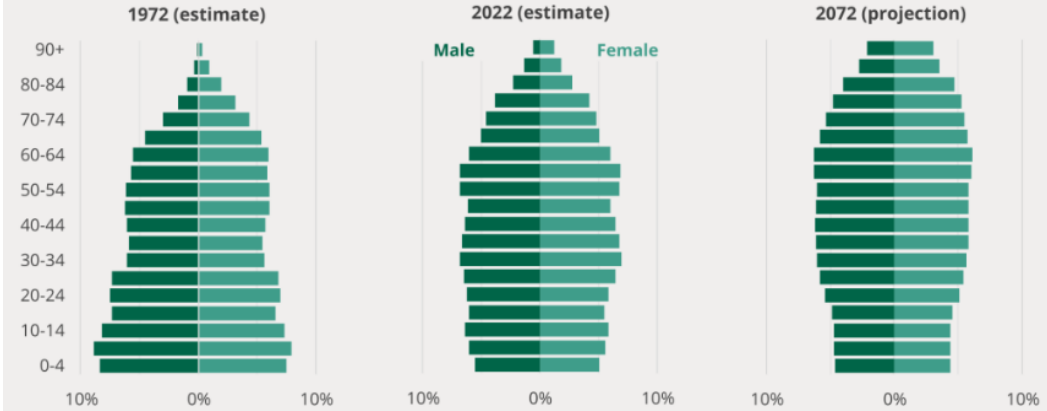


Source: <https://www.ageing.ox.ac.uk/population-horizons/data/gpt/>

Population Ageing: a UK phenomenon

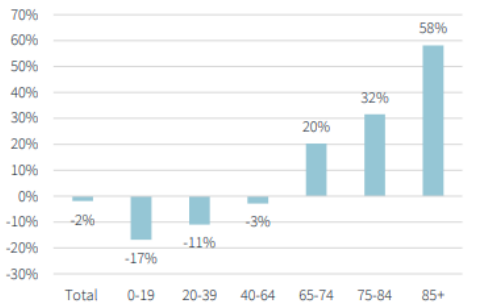
Chart 1: The changing age distribution of the UK's population

Percentage of total population by age group and sex



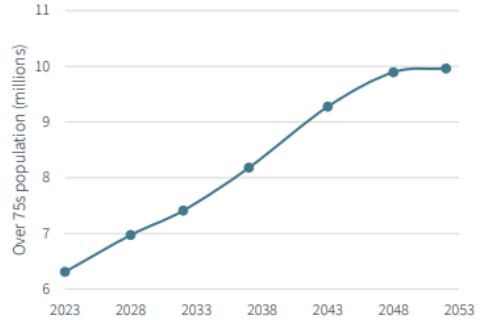
Source: <https://commonslibrary.parliament.uk/the-uks-changing-population/>

UK Population Growth (%) by Age Group, 2023 - 2040



Source: ONS, January 2024

UK 75+ Years Population (millions), 2023 - 2053



Source: ONS, January 2024

Source: <https://www.housinglin.org.uk>

Population Ageing – a Scottish phenomenon

Figure 2: The structure of Scotland's population is changing
Population by age group and sex, 1921 - 2022, Scotland

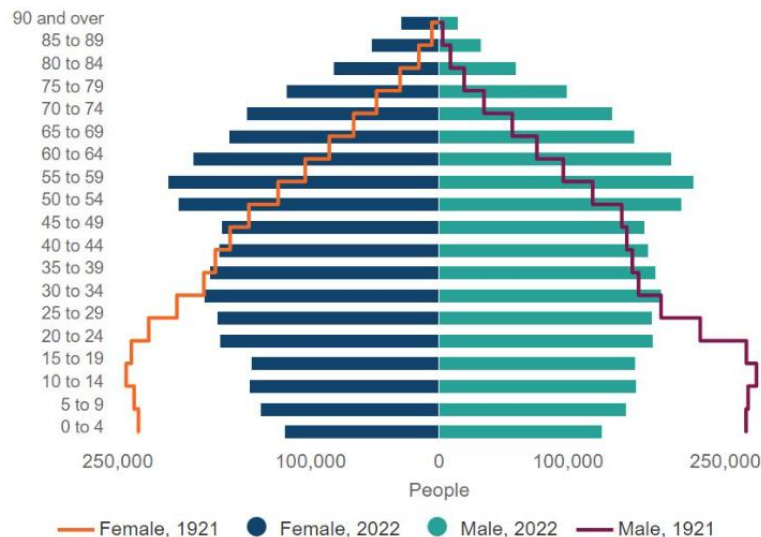
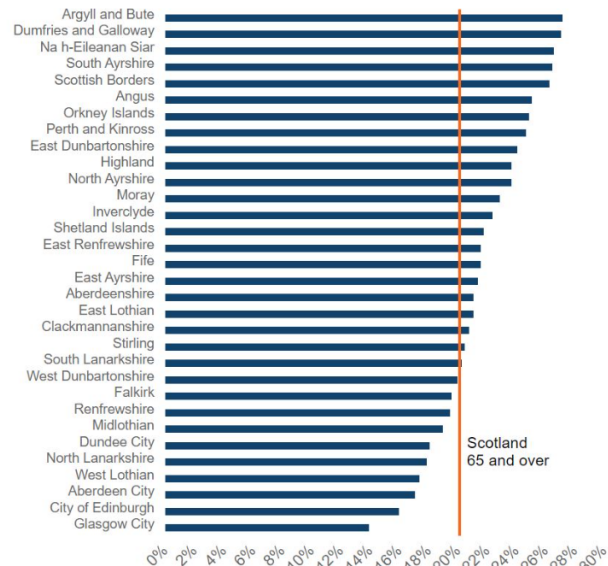
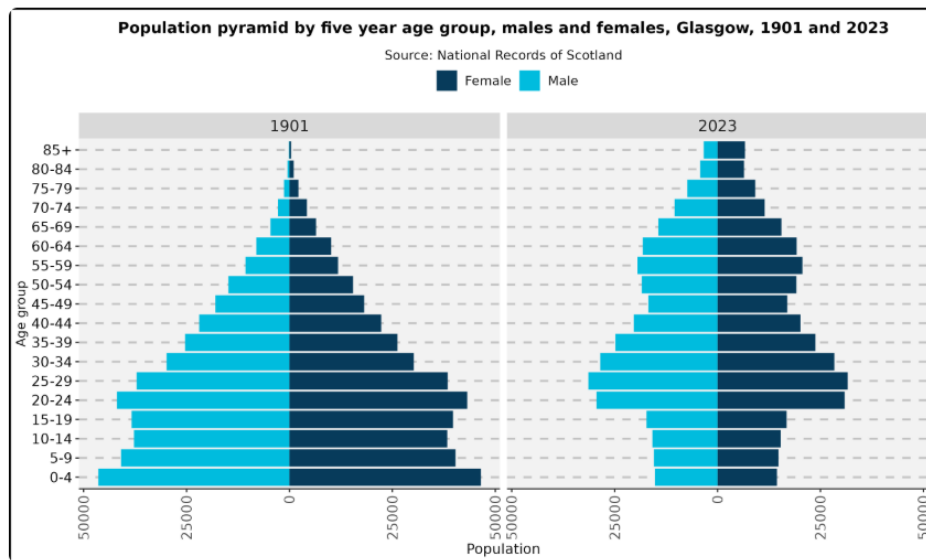


Figure 7: The percentage in older age groups varies across council areas
The 65 and over age group as a proportion of the population, 2022, council areas in Scotland



Population ageing – a local phenomenon

Age structure of Glasgow's population, 1901 and 2023



Source: <https://www.understandingglasgow.com/glasgow-indicators/population/population-estimates/age-and-sex-trends>

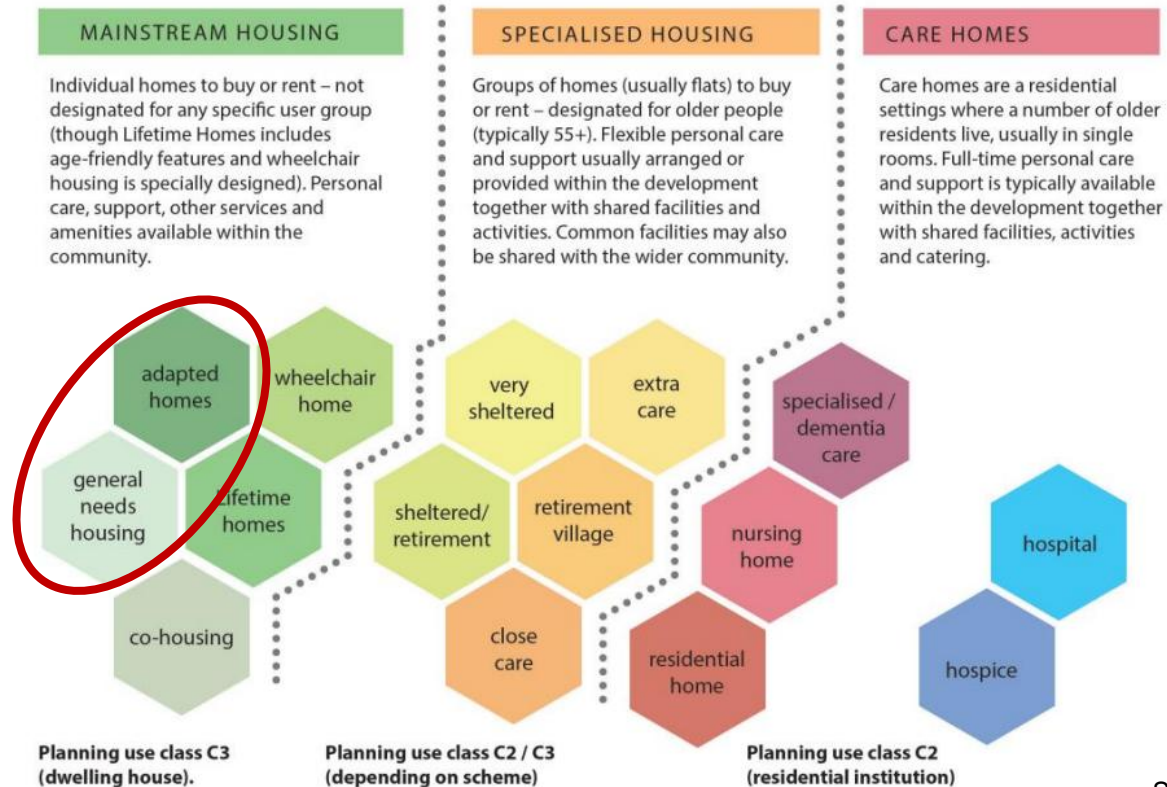
2. Housing and population ageing



Implications of an ageing population

- **opportunities and benefits** – e.g. increased involvement in volunteering and community activism, longer working lives, spending more time with family and friends, providing care and support for family members
- **multiple economic, public service and societal impacts** - e.g. pensions, health and social care, housing and well-being
- demand for an array of new and extended **services**
- includes **housing options** - beyond the traditional binary choice between staying put or moving into specialist housing or residential care
- demand for a more differentiated, diverse and user-centred suite of opportunities for housing, care and support

Spectrum of housing provision

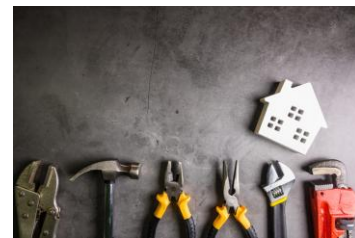


Housing in older age – some principles

- **Ageing-in-place** – involving people living independently in a home of their own as they age - central to the policy response to population ageing in the UK and across the world; consistent with the stated preferences of older people
- **Ageing in the *right* place** emphasises the importance of ensuring people are living in an appropriate and supportive environment that is safe, comfortable and promotes independence
- The **right place** should accommodate the ongoing adjustments people need to make between themselves and their environment as they age
- Living in the right place might can require: **a).** repairs, maintenance, adaptations to the home; **b).** a move to housing that is more suitable (design, size, location)

5 ways to ensure people are living in 'the right place'

- 1. Housing support and assistance services** (repairs, maintenance and adaptations) - vital in helping ensure older people are living in safe, appropriate housing that promotes health and well-being; supporting people to stay in their own home and live independently as long as possible
- 2. New housing** - promotes independent living by providing opportunities for older people to move to more appropriate accommodation as their needs change in later life
- 3. Specialist housing** - can assist older people with their housing and support needs in later life; a move into specialist housing can improve quality of life and delay or reduce the need for social care
- 4. Information and advice** - for older people, their families and carers promotes informed choices and planned moves and supports independent living in later life
- 5. Health, social care and housing** - collaboration and joint-working is essential to effectively meet the needs of older people. This includes promoting independent living, improving well-being and reducing the chance of hospital admission



The Theory

What we should be doing

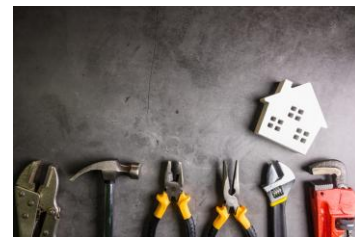


The Practice

What we are doing

The view from England

- 1. Housing support and assistance services** - cuts, reorientation and an end to ring-fenced funding (Supporting People; DFG; Renewal Grants; Handyperson Grants)
- 2. New housing** - 7% of dwellings currently fully accessible; 1.9% of homes planned to be built in 2020 included lifetimes home standard (Levelling Up, Housing and Communities Committee, 2024)
- 3. Specialist housing** – (older) social rented sheltered stock decommissioned or redesignated as age-exclusive housing; few new developments in the social rented sector; very particular geography to private sector provision; mismatch need and provision (geography; tenure)
- 4. Information and advice** – where to go?; lack of local, dedicated housing information / advice services for older people; local housing options service focused on homeless people
- 5. Health, social care and housing** - little integrated working between health, social care and housing; siloed working; managing cuts; focus on symptoms rather than causes; palliative rather than preventative



The view from Scotland

- adaptations, repairs and maintenance services are a fight to deliver and for older people to access
- there are over one million older people in Scotland but no mention is made of their housing needs in the NPF4 (national planning policy)
- new supply is detached from the needs of a changing population; focus on numbers rather than needs
- weaknesses in private provision of specialist housing (market failing to fill gap left by retreat of social provision?)
- lack of effective collaboration and coordination between housing, health and social care



Housing for older people in Scotland: a call for discussion

Summary

This report presents key topics for discussion that highlight housing for older people as a key priority area for policy and practice for the Scottish housing sector.

Scotland is ageing faster than other parts of the UK, and lack of planning for housing in terms of availability and accessibility will lead to people living in non-decent and unsupportive housing that negatively affects health, quality of life and wellbeing. This discussion piece highlights the acute changes that will drive this including Scotland's demographics, the extra challenges for our rural areas and the crucial role of the planning system and cross-tenure intervention. It includes practical steps to the Scottish housing sector alongside key partners in health and social care may want to prioritise, these include (but are not limited to):

- A new housing strategy for older people with links to other strategies and Scottish Government Housing to 2040 ambitions.
- Renew focus on Housing Need and Demand Assessments (HNDAs) to integrate the housing requirements of an ageing population.
- Link age-appropriate housing to a preventative approach with health and social care partners, including a tenure-neutral, adequately funded adaptations system.
- Pro-active policies for older people's housing linked to the planning process.
- Place a proportion of housing investment reallocated to improve existing homes and support a preventative agenda.

The report below highlights the key evidence and need driving these recommendations put forward from a working group of experts across the Scottish housing and academia in Scotland:

Working group

- Ashley Campbell and Callum Chomczuk, Chartered Institute of Housing
- Gareth James, The UK Collaborative Centre for Housing Evidence (CaCHE)
- Vikki McCall, University of Stirling
- Eileen McMullan, Scottish Federation of Housing Associations
- Aishee Rintoul and Steven Tolson, Royal Institution of Chartered Surveyors



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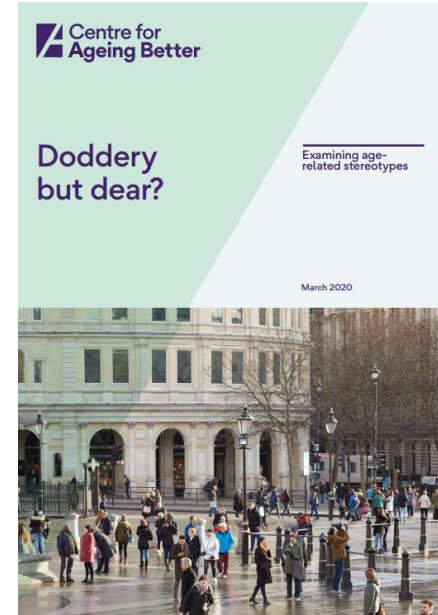
sfha
Scottish Federation of
Housing Associations
We are housing Scotland

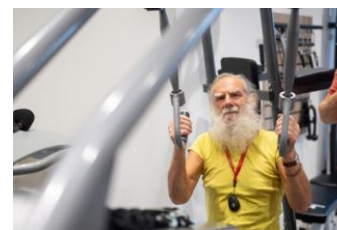
3. Stereotypes of older age and the denial of difference



Why is there such a wide gap between theory and practice?

- lots of reasons **BUT** key is **how we understand 'the issue'**
- age is a personal characteristic often used as a proxy for similarity, leading to assumptions that those who are of a similar age are alike in other respects too
- assumptions about older people are often wrong or inaccurate
- serve to deny diversity and difference in the housing situations, experiences and aspirations of older people
- situations remain hidden and neglected and responses are limited





Source: Centre for Ageing Better

“Older people” make up an extremely heterogenous group, and their diversity is increasing. While the broad trend in longer lives can be celebrated as “a triumph of medicine and public health”, the way people experience older age varies hugely, influenced by a range of factors including income, geography, housing, gender, marital status, and health and disability.



Housing stereotypes

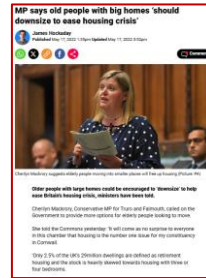


homeowners



Prevailing narrative – older people and housing

- asset rich, home-owning, wealthy ‘baby boomer’ stereotype
- owner-occupiers aged 65-plus hold a record estimated £2.587 trillion of net housing wealth in homes worth a total of £2.735 trillion, according to the latest assessment of housing wealth from property firm Savills
- simplistic narratives about older people and the housing crisis



BUT.....

- who owns this housing wealth? - over 65s in SE England hold £475 billion of housing wealth - £8+ billion more than the total for the whole of the North of England and Scotland combined
- asset rich, home-owning, wealthy 'baby boomer' **is** a stereotype
- 2.1 million people aged over 65 are living in relative poverty in the UK today: that's almost one in five people (18%) in this age group

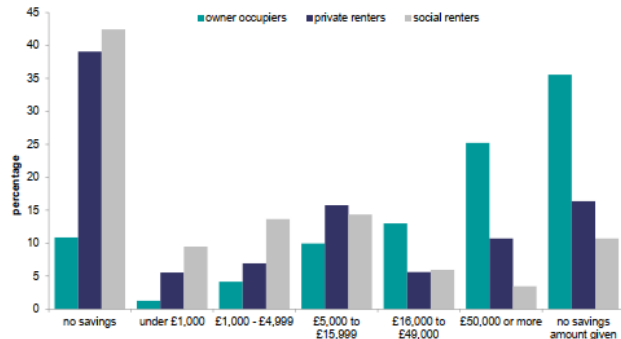
UK elderly suffer worst poverty rate in western Europe

Britain's low basic pension, combined with means-tested supplements, puts thousands of older people at risk

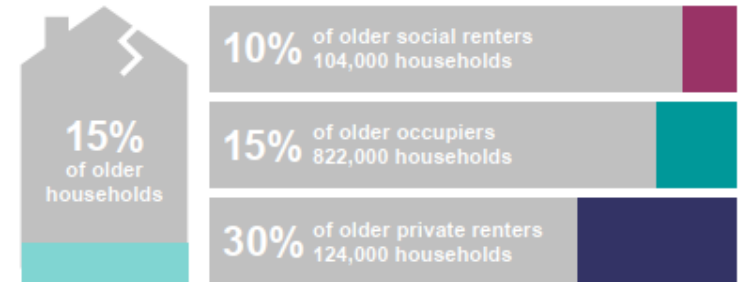


■ Around 5% of older people struggle to meet basic needs. Photograph: EM Welch/Rex

Figure 3.3: Presence and amount of savings by tenure, older households, 2020-21

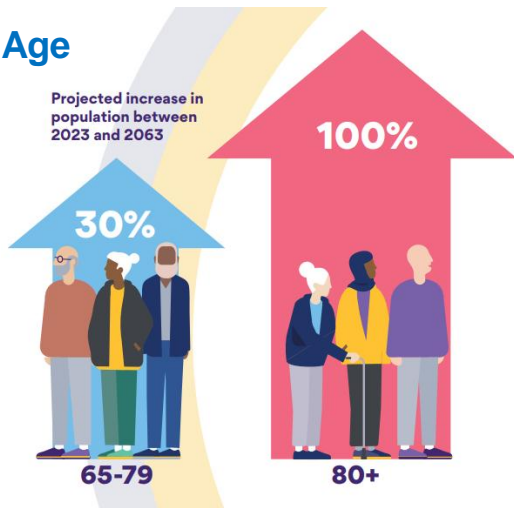


1.1 million older households live in non-decent homes. Most are owner occupied.



Other examples of (increasing) diversity & difference

Age

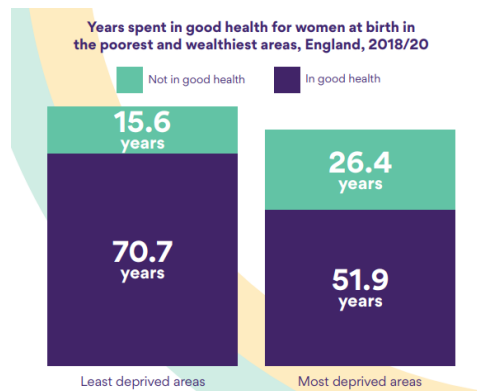


Households

Almost 5 million people aged 50 and over live alone in England – almost a quarter (23%) of this age group.

The number of people living alone has increased over time; the largest increase between 2011 and 2021 was among men aged 65 and over.

Health



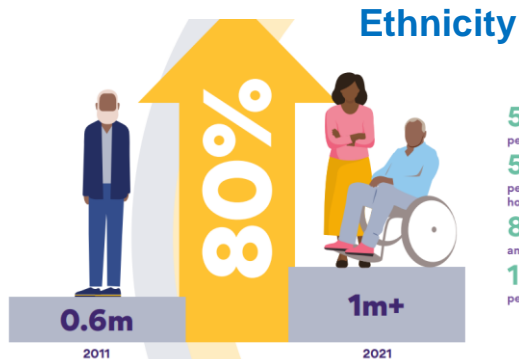
Orientation & identity

Diversity in sexual orientation and gender identity among older people is set to increase.

Among people aged 45-64 in England, over four times as many identify as LGBT+ and over twice as many identify as trans, as among those currently aged 65 and over.

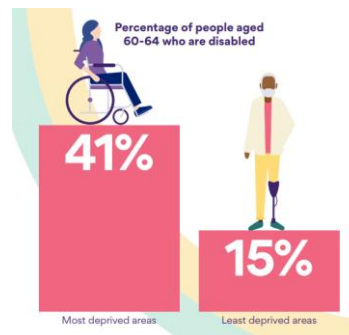
Our older population is becoming more ethnically diverse.

The number of people aged 60 and over with Black, Asian and Minority Ethnic backgrounds in England increased by 80% between 2011 and 2021.



57% of White British people and
50% of Indian people aged 50 and over own their own home outright compared with
8% of Black African and
19% of Bangladeshi people in this age group.

Disability



Work

There are
11 million workers aged 50 and over
4 million more than 20 years ago

4. New and emerging challenges – case study of poverty and tenure



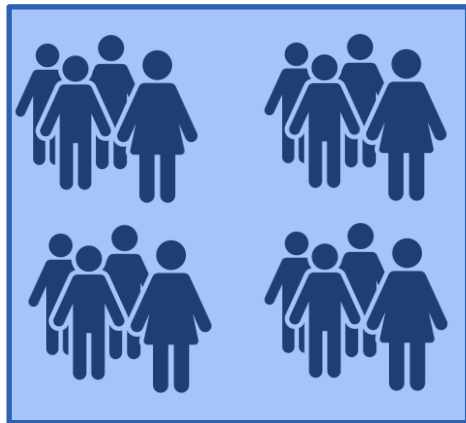
Overview of the research

- focus on **tenure and poverty**
- commissioned by Independent Age
- **aim** = generate projections of the proportion of older people (age 65+) in England, Scotland and Wales living in different housing tenures in 2040 and experiences of (relative) poverty
- **approach** = projections based on analysis of Understanding Society survey data (2010-2022)
- ~40,000 households / 100,000 individuals; broadly representative of British population

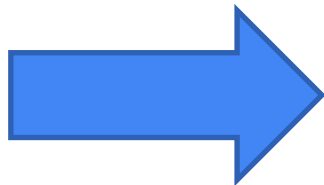


Generating the projections

Older People 2010-2022



Identify key predictors of tenure and poverty in older age among the current 65+ population



Older People 2040



New 65+



Existing 65+

+

-



Left the survey

Use key predictors to predict the housing and poverty situations of the 65+ population in 2040

A few caveats worth bearing in mind

- the models rely on various assumptions about future trends in tenure and poverty:
 - future ‘tenure trends’ will continue in line with developments between 2010 and 2022
 - trends will not be affected by external events or policy interventions
 - various situational factors (for example, the region people live in) will remain the same
- the research does not provide causal insights; can’t evidence what is driving projected changes in tenure and poverty

1. Tenure projections

- proportion of people aged 65+ living in the **private rental sector** (PRS) is projected to rise from **4% in 2022** to **13.2% in 2040**

	2022	2040 projections	Projected number of people*
Owner occupied	82%	76.7%	12,944,401
Private rental	4%	13.2%	2,227,720
Social rental	14%	10.9%	1,839,556

* Based on ONS population projections

2a. Relative Poverty*

Scenario 1: presuming **level of poverty** amongst older people in each tenure **remains the same** as 2022

- **increase** in the proportion of **older people in relative poverty** from **17.4% in 2022** to **19.1% in 2040**
- by 2040 the majority of older people living in poverty will be renting, despite 75%+ being owners

	Relative poverty <i>within</i> tenure		Percentage of 65+ population in poverty living <i>in each</i> tenure	
	2022	2040	2022	2040
Private rental	39%	39%	1.6%	5.2%
Social rental	43%	43%	6%	4.7%
Owned	12%	12%	9.8%	9.2%
Total			17.4%	19.1%

* household income below 60% of the median post-housing-costs

2b. Relative Poverty*

Scenario 2: level of poverty amongst older people in each tenure **changes in line with trends since 2010**

- **increase** in the proportion of **older people in relative poverty** from **17.4% in 2022** to **22.9% in 2040**
- relative poverty **increasingly concentrated in rental tenures** – over half people in poverty renting

	Relative poverty <i>within</i> tenure		Percentage of 65+ population in poverty <i>living in each</i> tenure	
	2022	2040	2022	In 2040
Private rental	39%	50.1%	1.6%	6.6%
Social rental	43%	74.1%	6%	8.1%
Owned	12%	10.7%	9.8%	8.2%
Total			17.4%	22.9%

* household income below 60% of the median post-housing-costs

3. Population group headlines

Women more likely than men to experience poverty in older age

- gender-gap will increase - **26% of older women** in poverty by 2040; **19% of men**

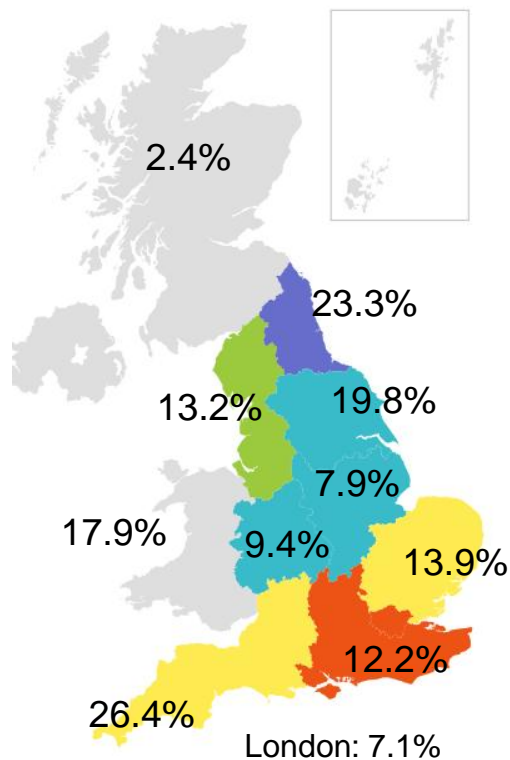
People with a disability more likely to experience poverty in older age

- **29%** of older people **with a disability** in poverty in 2040; **18.9% without a disability**

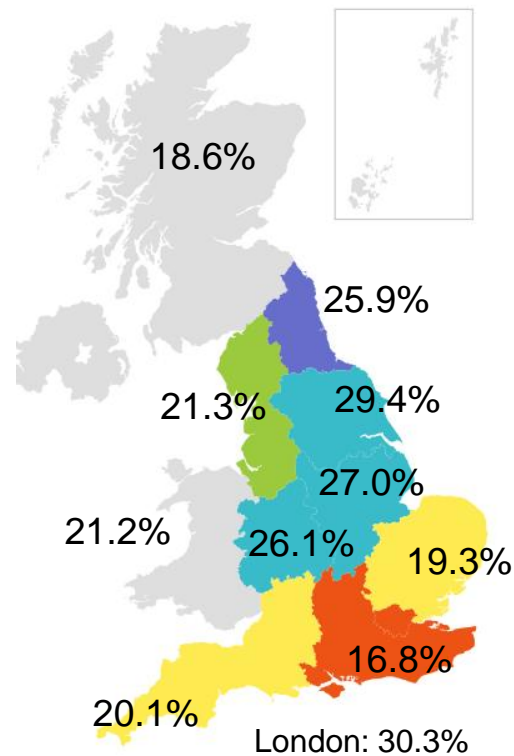
4. Variable geography

- increasing **geographical variations** in tenure & poverty
- notable increases in PRS and poverty in **England and Wales**
- distinctive picture emerging in **Scotland**
- large variations between **English regions**

Older people in PRS 2040



Older people in poverty 2040



5. Focus on Scotland: tenure in older age

- little change
- PRS only increases from 2.2% to 2.4% in 2040
- relatively large proportion of OP still living in the social rented sector (17.9% to 17% in 2040)
- very different to England and Wales; large rise in PRS in both nations e.g. 4% to 17.9% in Wales

Table 14: Scotland

	Now			2040 forecast		
Tenure	Owned	PRS	Social	Owned	PRS	Social
% in tenure	79.9%	2.2%	17.9%	80.1%	2.4%	17%
% of tenure in relative poverty	12%	42%	37%	7%	44%	70%
% of population in poverty	17.1%			18.6%		

Poverty in older age

- forecast to increase
- 17.1% to 18.6% in 2040
- less than in England and Wales
- England - 17.7% to 23.8% in 2040
- Wales - 16.5% to 21.2% in 2040

Table 14: Scotland

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% of tenure in relative poverty	12%	42%	37%	7%	44%	70%
% of population in poverty	17.1%			18.6%		

Tenure and poverty in older age

- relative poverty in the social rented sector forecast to increase dramatically across all nations
- Scotland – from 37% to 70% in 2040
- reduction in poverty amongst OP who are owner occupiers

Table 14: Scotland

	Now			2040 forecast		
Tenure	Owned	PRS	Social	Owned	PRS	Social
% in tenure	79.9%	2.2%	17.9%	80.1%	2.4%	17%
% of tenure in relative poverty	12%	42%	37%	7%	44%	70%
% of population in poverty	17.1%			18.6%		

Why does the situation Scotland diverge from E&W?

Social housing

- larger and more resilient social housing sector in Scotland
- housing policy post-devolution e.g. end of RTB, Affordable Housing Supply Programme

Population changes

- changes in profile of people before entering older age in Scotland (in the survey)
- decrease in disability among 53-59 year olds (49% in 2010-2012; 37% in 2020-2022)
- increase in employment (75% in 2010-2012; 65% in 2020-2022)
- larger changes than in the England sample and key predictors of poverty

Other possible factors that have to be acknowledged

- other distinct social and anti-poverty policies in Scotland?
- the survey and the sample?



Implications

Scotland

- ~two-thirds of older people living in poverty forecast to be living in social housing by 2040
- implications for social landlords – supporting ageing well
- key role helping to manage the consequences of poverty in older age
- importance of collaboration with health and social care
- opportunity for policy-makers to target responses
- minimal exposure to the insecurities of private renting in older age

England and Wales

- older people in poverty more spread across housing tenures
- increasing numbers of OP exposed to problems associated within PRS
- insecurity, poor quality, lack of design features that promote accessibility, adaptations, affordability problems
- implications for ageing well?
- policy challenge – partners; targeting?
- provision of specialist housing?

Increasing poverty will impact on the experiences of older people and challenge the policy ambition of promoting healthy ageing, preventing or delaying the onset of long-term conditions and supporting older people to live independently

5. Some final reflections



In summary

- **population ageing is an established trend** across the nations and regions of the UK
- **the older population is an increasingly diverse** group of people (situations, experiences, lifestyles, etc.)
- the situations of many older people are **at odds with common stereotypes** about older age
- **housing is key to experiences of ageing** - poor housing impacts health / wellbeing and limits everyday life; good quality housing can minimise these risks and promote independence
- the **housing situations** of older people are increasingly **at odds with stereotypes** about asset rich homeowners
- many older people are living in **poverty** and in **inappropriate housing** situations that fail to support healthy ageing
- increasing numbers of people likely to experience **challenging circumstances in older age**, with significant implications for service providers and wider society
- urgent need for housing, health, social care to **catch up with this reality**... to do what needs doing

A way forward for Scotland? (remember the '5 ways' from earlier?)

1. Political leadership with a new **housing strategy for older people with links to other strategies** and Scottish Government Housing to 2040 ambitions alongside a champion in the Scottish Government
2. Housing Need and Demand Assessments (HNDAs) should **consider the housing requirements of an ageing population**, looking at the types of homes that need to be developed, not just the overall number
3. **Invest in age-appropriate housing** as a health preventative approach to enable older people to live well and stay home longer
4. Ensure cooperation from partners such as **health and social care**
5. Investment in a tenure-neutral, adequately funded **adaptations system** that supports changes to futureproof current housing stock
6. Focus on the planning process with pro-active policies for older people's housing alongside incentives and/or planning requirements **to get the private sector building for older people**



Rays of hope?



Thank you

Questions?

