Planning for the majority

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The needs and aspirations of older people in general housing

Nigel J. W. Appleton

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Acknowledgements

I am grateful to all those who have offered encouragement and support in the preparation of this review, in particular to Pat Kneen of the Joseph Rowntree Foundation for commissioning the study and encouraging the thought that it might be of interest to a wider readership. I am indebted to many friends and colleagues for suggestions at various stages of drafting, particularly to Martin Shreeve, Peter Molyneux and Professor Philip Leather.

If it does not seem too pretentious for so slim a volume I would like to dedicate this review to Laura Caroline Appleton who, as an older person maintaining her independence and defining her own lifestyle, is 'walking the walk', although not without some difficulty. The generations that succeed her will be more demanding that we support both their needs and their aspirations more adequately.

Foreword

This report was originally commissioned by the Joseph Rowntree Foundation to inform the planning of a proposed new edge-of-town development in York but is offered to a wider audience in the belief that the material reviewed here and the recommendations made will have a wider interest.

The ageing of our society presents a range of challenges to housing providers. It is not just that there will be more older people in coming decades, or that they will represent a significantly higher proportion of the total population; their needs and aspirations will be different too.

This review argues that the lifestyle choices made by people through most of their old age need to be taken into account alongside the established concerns for potential increases in frailty and dependence.

Whilst the standards and style of specialised housing for older people need to reflect these emerging trends it is to those planning, designing and developing general housing that this review and its recommendations are particularly directed.

The overwhelming majority of older people live in general housing and it is here, whether in new build or in major refurbishment, in the planning of neighbourhoods and the design of dwellings, that the messages of this review need to be heard.

The Introduction provides a brief overview of some of the key issues. This is followed by a review of a range of demographic and statistical data and the identification of some key characteristics of the rising generation of older people as they may affect their housing situation and housing choices.

The third section of the review is focused upon the characteristics of neighbourhoods and communities that will meet the needs, aspirations and priorities of older people.

In the fourth section of the report the implications of current and future requirements of older people in the design and operation of their homes are discussed.

The key issues identified are summarised in a set of recommendations addressed to planners, developers and all those interested in the impact of an ageing society upon the provision of housing.

1 Introduction

Much of the literature dealing with the housing needs of people in later life is concerned with specialised forms of housing, such as sheltered housing, occupied by only a small proportion of older people. Such attention as has been given to older people living in ordinary housing has largely focused on the problems arising from disrepair and missed maintenance, or upon the opportunities for using housing wealth through equity release products. The housing circumstances, needs and aspirations of that majority of older people who live in ordinary housing in at least a moderate state of repair, generally as owner-occupiers, has been little remarked upon.

The discussion of future housing patterns as they affect older people has been set in a broader context in two recent studies. Among the essays contained in *Inclusive Housing in an Ageing Society* (Peace and Holland, 2001) are some that move beyond the well-rehearsed topics to discuss the changing requirements and expectations of older people in relation to their housing. Whilst *Housing and Home in Later Life* (Heywood *et al.*, 2002) reflects an approach more concerned with housing responses to the needs of old age the authors do place greater emphasis upon the aspirations of older people. They propose a social model for old age to replace the dominance of a medical model in shaping housing options for older people.

There is an implicit assumption in the overwhelming majority of the literature that the housing options for older people are generally to stay put or to move to sheltered housing. In reality the options for moving are more varied.

> *What would suit most older people best, if they are not to suffer architectural discrimination, is conveniently designed ordinary housing, not special housing. Where people do consider an alternative to mainstream housing, this should spring from a positive lifestyle choice to live that way, rather than from a decision forced by present home circumstances being (or being deemed) insufficiently supportive and enabling.* (Hanson, 2001, p. 38)

There is some recognition that older people may move to be closer to family members but this has generally been seen as problematic. More recently there has been some recognition of older people moving to settle in southern Europe but this is still a very small minority (King *et al.*, 2000). Leather, in an unpublished evaluation of the Anchor 'Moving On' initiative, has indicated that in fact many more older people might consider moving if it were to be supported and facilitated in the way that staying put has been through the work of Home Improvement Agencies (Leather *et al.*, 1996). Very little attention has been paid to those older people who might choose to move within the general housing stock, for example to trade down or sideways to a more modern, thermally efficient, compact and easily managed house or bungalow.

Forrest and colleagues have established that 'Most older home owners wish to stay put in their existing homes but a minority wish to move, usually to purpose built flats or bungalows providing manageable and accessible accommodation' (1997, p. 6). Among older people they have identified a very small net outward flow into social renting from home ownership, mainly in the 65–74 age group. In their judgement the situation is unlikely to change significantly unless initiatives such as shared ownership for older people grow rapidly. Drawing upon the study of the Moving On project they assert that this outcome is at odds with the evidence concerning demand:

> *The Moving On project in Birmingham found many older home owners, especially those over 75, looking to move into the social rented sector from owner occupation, provided that the accommodation available was sufficiently attractive.*
> (Forrest *et al.*, 1997, p. 6)

It is clear that moving home in later life involves much more than the choice of a house. There is widespread recognition that the issues involved in such moves extend beyond the physical design of

housing to the 'whole context of social relationships, access to shopping, transport, educational and social facilities which older people need for an independent and fulfilled life' (Appleton, 1997, p. 21).

A pan-European review of developments in housing and housing services for older people identified four trends that characterised successful initiatives:

- *flexibility*: a willingness to break institutional patterns, to cross professional and service boundaries

- *user participation and empowerment*: in the design of facilities and the management of services

- *normalisation*: providing a setting as close to normal life as possible with interventions which disrupt the normal lifestyle as little as possible

- *integration*: through small developments integrated into neighbourhoods and attempts at intergenerational integration. (Appleton, 1997)

For those in early old age or approaching it, the so-called 'baby boomer' generation, there are three main housing problems: availability, affordability and disrepair. Dalley notes that more of them will be owner-occupiers than in any previous generation and that they will be looking for intangible as well as tangible features in their housing:

> *They will also need a home where they can feel relaxed and secure, surrounded by their personal possessions. Thus, housing options will need to be developed to maximise the ability to make a genuine home in whatever accommodation option is chosen.*
> (Dalley *et al.*, 1997, p. 164)

Oldman provides a typology of moving home in older age in which four out of a number of categories relate to different forms of owner-occupation. The factors which Oldman identifies as conditioning an older person's housing decision are likely to be:

- the income and capital circumstances of the mover
- the tenure of the old accommodation
- the tenure of the new accommodation
- the running costs of the old accommodation
- the acquisition costs of the new accommodation
- the running costs of the new accommodation
- the type of accommodation moved to.
(Cited in Dalley, 2001)

Those who choose not just to move house but also to move country provide the most extreme examples of moving in old age. The ability to access benefits in any member country of the European Union has encouraged a small but identifiable group of people in early old age to move, generally to the south of Europe. The factors that King and colleagues have identified as influencing their choice of location include some which may also be relevant to those who choose to move within the United Kingdom, or even within their own locality:

- climate and other aspects of the natural environment such as landscape and clean air

- pace of life, feeling healthier, relaxation, opportunities for golf, sailing and so on

- lower living costs – housing, food, heating, lower taxes

- social advantages: many friends, good social life, opportunity for relatives to visit, friendly local population

- childhood or family links, including marriage to a local person. (King *et al*., 2000)

The choices of many older people about where they will live are heavily influenced if not by current need for health and social care services then by an awareness of possible future needs. The decisions they make will balance these concerns about health and social care with other broader issues that will influence future levels of independence. The importance of recognising these alongside issues of health and social care has been noted by Phillips and colleagues:

> So much community care writing restricts itself to narrow discussion about the health and social care interface, the changing role of residential care, the need for better targeting of community care services and so on. It is so rare for this work to acknowledge the importance to older people of such issues as transport, crime prevention, leisure activities, access issues and home maintenance.
> (J. Phillips *et al.*, 1999, p. 69)

They go on to assert that:

> Older people want a holistic response from planners and other professionals to their needs and potential in later life. (p. 69)

The importance of appropriate housing in sustaining independence in old age, even in advanced old age, is now widely recognised. Tinker points out that:

> Such features as the absence of stairs may enable even a very frail person to continue living independently. There is growing recognition of the link between poor health and housing. Warmth, too, is particularly necessary for less active people.
> (Tinker, 1997, p. 110)

The findings of Qureshi and Henwood concerning the expectations of older people in relation to the quality of services they expected to receive apply in the field of housing and related services as elsewhere:

> People wanted to be able to plan and organise their days, and enjoy a normal pattern of life. They wanted to maintain their own standards of cleanliness and tidiness in their own homes, to feel securely connected to the world, and to avoid boredom and isolation. They wanted to be able to have and deploy resources to achieve these outcomes, including having access to the maximum levels of benefit to which they were entitled, having sufficient information about services and entitlements to make choices, and being able to choose whether or not, and when, to draw on family assistance, or to give care to others. (Qureshi and Henwood, 2000, p. 6)

Harding has highlighted issues around the importance of retaining independence and autonomy: being in control of one's life; having choices about how one lives; and having one's priorities respected.

> The accommodation itself is only one of the factors influencing people's independence and inclusion. Location is another important consideration. A 'sense of home' comes from the area people live in, their sense of familiarity and of belonging. Access to local shops, post offices, and places of entertainment and of community activity all contribute to well-being and staying in touch and in control of one's life. The availability of public transport, the location of bus stops and zebra crossings, the siting of street lamps can all make a difference in how mobile older people are able to be and how safe they feel. Environmental planners need to take account of these human needs with an ageing population, and to ensure that both practical considerations and human interaction are core objectives of development plans.
> (Harding, 1997, p. 18)

Henwood and Waddington (1998) found reinforcement of such themes with groups of both older and middle-aged people who identified the prerequisites for maintaining independence and keeping control of their lives in terms of: financial

security; appropriate and timely information; and keeping a healthy body and mind.

From a planning perspective Phillips and Bartlett maintain that:

> *Other policies should be oriented to support and enhance the quality of life of elderly people, to help them overcome fear of crime, worries of financial impoverishment and of inadequacies in health and social care. In addition, in the urban environment, we need to remain aware that the vast majority of elderly people are not institutionalised. Yet there is a type of segregation, which can increase with older age, as elderly people can be hived off into sheltered accommodation, residential care or nursing homes. In the order of those three types of provision (ostensibly community based but increasingly effectively institutional), elderly people can become less and less visible in the neighbourhoods in which they live.* (Phillips and Bartlett, 1997, p. 297)

Tinker puts it succinctly:

> *What is shown more clearly than anything else by surveys in the UK and elsewhere is the desire of older people to be able to live in the way they want in their own home.* (Tinker, 1997, p. 110)

2 Who are we talking about?

Who are you calling old?

Agreeing upon a threshold for old age is not as simple as once it was. If we equate old age with exit from economic activity we find that, whilst average life expectancy has increased, the average age of exit from the labour market has continued to fall (Campbell, 1999). An average old age may, on this definition, stretch from the early fifties into the eighties and beyond. If instead we take functional capacity – the ability to move around freely and to live independently – the threshold might arguably move up to the mid-seventies for the majority. What is absolutely certain is that a simple threshold, such as that for entitlement to state pension at 65, is inadequate. For the purposes of this paper we shall regard 55–70 as early or pre-old age, 70–85 as mid-old age and 85+ as advanced old age.

The growth in the numbers of older people

The numbers of older people within the UK population are increasing and, in particular, the number of those surviving into advanced old age is growing quickly. This has predominantly been seen as a threat to the future sustainability of health and social care systems and of pension provision. Within the labour market there is a concern that there will be an insufficient supply of younger people to meet the requirements of service industries, most especially those providing care to people in advanced old age. It is all too easy for these concerns to grow out of proportion.

Not a homogeneous population

Within these age ranges the circumstances of individuals are enormously varied. The factors that will influence individual circumstances are well known: health, income, gender, social integration, work history, child-rearing and child-caring history, location and housing conditions, among others. The old age of some will be characterised by good health and high levels of independence before some acute health episode leads to sudden decline and death. Others will suffer the steady attrition of chronic health problems that diminish the quality of their life for much of their old age but will continue in this state for many years. Some will cope with these circumstances by deploying their savings; others will have to rely upon publicly funded services. Thus any

Table 1 Population by age in the UK (%)

	Under 16	16–24	25–34	35–44	45–54	55–64	65–74	75 and over	All ages (=100%) (millions)
Mid-year estimates									
1961	25	12	13	14	14	12	8	4	52.8
1971	25	13	12	12	12	12	9	5	55.9
1981	22	14	14	12	11	11	9	6	56.4
1991	20	13	16	14	11	10	9	7	57.8
1997	21	11	16	14	13	10	8	7	59.0
Mid-year projections*									
2001	20	11	14	15	13	10	8	7	59.6
2011	18	12	12	14	15	12	9	8	60.9
2021	18	11	13	12	13	14	11	9	62.2

Source: Office for National Statistics; Government Actuary's Department, 1999.

* 1996-based projections.

general statements must be hedged around with a clear understanding that one size will not fit all.

Gender balance

In the current population of older people there is a predominance of women over men. The imbalance becomes more pronounced in advanced old age so that some commentators speak of the 'feminisation' of old age. The experience of women in old age has been shown to be markedly different from that of men. In income, access to health and social care services, and housing options they are seen to be disadvantaged (Dooghe and Appleton, 1995). The different health experience of men and women in old age is marked, with many women suffering chronic health problems through many years of their old age, problems which could be addressed in part by appropriate housing. In future cohorts the survival rate of men is expected to improve and the gender balance may become more even.

Tenure and housing conditions

Forrest and colleagues have documented the steep rise in owner-occupation to the position of dominant tenure in Great Britain:

> *Fifty years ago, 27 per cent of dwellings in England and Wales were owner-occupied; by 1971, almost a half of British households were owner-occupiers; and, today, the proportion has reached two-thirds.*
> (Forrest *et al.*, 1997, p. 9)

Table 2 Gender balance in the older population of Great Britain, 1998 (%)

Age	Males	Females
55–59	48	52
60–64	50	50
65–69	48	52
70–74	46	54
75 and over	39	61

Source: Office for National Statistics (2000a).

The impact upon levels of owner-occupation among older people has been equally dramatic:

> *In 1995, just over three-fifths of households headed by someone aged 65 and over were owner-occupied compared with 46 per cent in 1971.*
> (Forrest *et al.*, 1997, p. 9)

The impact of high levels of owner-occupation among people now approaching early or pre-old age will carry the levels of ownership still higher. The only possibility for modifying that trend is seen to be a significant shift back into renting by those in the 55–70 age group, and this is acknowledged to be unlikely. Forrest *et al.* (1997) predict that by 2011, 73 per cent of households

Table 3 Levels of owner-occupation among married couples, 1973–93 (%)

	1973/74	1992/93
40–44	62	82
45–49	57	85
50–54	53	86
55–59	52	84
60–64	53	80
65–69	53	78
70–74	55	71
75–80	55	66
81–84	54	69
85+	52	55

Source: Forrest *et al.* (1997).

Table 4 Projected levels of owner-occupation for all older households for 2011

Age	%
60–64	78
65–70	79
71–74	77
75–80	72
80–84	70
85+	66
All over 60	75

Source: Forrest *et al.* (1997).

whose heads are aged 60 and over will own their homes.

Forrest and his colleagues draw a clear conclusion from this trend:

> *Compared with 1996, there will be an additional 300,000 owners aged 80 or over in England in 2011. Services such as Staying Put will need to expand and local authorities should begin to plan for the increased demand for grant aid.* (Forrest *et al.*, 1997, p. 6)

They believe that whatever happens to ownership trends in the housing market as a whole, these substantial increases in the absolute numbers of older homeowners in England in the next two decades are inevitable.

The attraction of home ownership is seen to lie in the field of self-determination. Askham and her colleagues, in their study of the bond between older people and the homes they own, found that many of their respondents felt that ownership gave them more freedom and control over their environment than they would be allowed if they were renting.

> *Some of the respondents simply expressed this advantage of owning as: 'It's mine, I can do what I like with it' or 'This is ours, this bit of ground, I can do what I want on it.'* (Askham *et al.*, 1999, p. 28)

Wealth and income

Table 5 shows the way in which the average income of pensioners has risen over the period from 1981 and the ways in which that income is drawn from different sources has changed.

Table 5 Pensioners'* gross income in the UK: by source (%)

	1981	1990–91	1994–95	1995–96	1996–97
Recently retired**					
Benefits	51	42	42	40	39
Occupational pensions	17	23	28	26	28
Investments	14	20	14	16	14
Earnings	17	14	15	17	18
Other	–	1	1	1	1
All gross income (=100%)					
(£ per week at July 1996 prices***)	165	226	249	262	284
Not recently retired					
Benefits	66	54	56	55	59
Occupational pensions	16	24	24	23	25
Investments	13	20	15	17	14
Earnings	5	4	4	4	2
Other	-	-	1	-	-
All gross income (=100%)					
(£ per week at July 1996 prices***)	119	160	180	181	177

Source: Office for National Statistics (1999).

*   Pensioner units – these are understood to encompass all pensioner households: single pensioners, a couple who are both pensioners, and pensioners living in a household in which other household members may be below pensionable age.

** Single women aged 60 to 64, single men aged 65 to 69, and couples in which the man is aged 65 to 69.

*** Adjusted to July 1996 prices using the retail prices index less local taxes.

Table 6 Distribution of equivalised disposable income* in Great Britain: by family type, 1996–97 (%)

	Bottom fifth	Next fifth	Middle fifth	Next fifth	Top fifth	All** (=100%) (millions)
Pensioner couples	23	29	21	15	12	5.1
Single pensioner	25	33	21	13	7	4.1

Source: Office for National Statistics (1999).

* Equivalised household disposable income, before housing costs, has been used for ranking the individuals into quintile groups.
**Figures are grossed to population totals.

However, Table 6 demonstrates that the distribution of income is very uneven with over half of older people being placed being in the lowest 40 per cent of incomes.

The increasing levels of home ownership are taken by some to indicate that older people may be able to finance themselves in old age by drawing down the value they have built up in their homes. The problems associated with this approach are not all associated with resistance to the idea on the part of older people and their desire to leave their house to their family. Taken with reservations about the balance of benefit to older people in the financial products currently available this remains an area of widely recognised potential but modest take-up.

Table 7 shows the levels of home ownership among older people and those approaching old age and indicates the proportion who own their property outright.

Table 8 translates these levels of outright ownership into median property levels and median equity values. However, there is a strong association of older people with property of lower value and the amount of equity that could be released is in many cases much more modest.

Evidence on the current use of funds realised through equity release schemes shows the majority being applied to meeting everyday costs and bills.

Table 7 Levels of home ownership by age group, with mortgage or owned outright (%)

Age	Home ownership as a percentage of population in age group	Owned with a mortgage	Owned outright
30–44	70	65	5
45–59	78	54	24
60–64	76	25	51
65–69	75	11	64
70–79	68	6	62
80+	59	2	56

Source: The Actuarial Profession (2001).

Table 8 Median property values and equity values in homes owned by older people

Age range	Median property value (£)	Median equity (£)
50–64	72,700	64,900
65–79	72,100	71,100
80+	72,500	79,900

Source: The Actuarial Profession (2001).

Table 9 Actual use of funds realised through equity release

Use of funds	Percentage of users (%)
Everyday costs and bills	86
Home repairs and improvements	24
Holidays and recreation	15
Investments and savings	7

Source: Davey (1996), cited in The Actuarial Profession (2001).

Fitness and health

Remaining in good health and fit enough to maintain an independent life is a major preoccupation for the majority of older people. Some measure of health problems is part of the experience of very many older people and incidence does rise with age. However, as Table 10 illustrates, a significant proportion of people will have been experiencing problems before they reach even early old age.

Table 10 Self-reported health problems in the UK: by gender and age, 1996–97 (%)

	45–64	65–74	75 and over
Males			
Pain or discomfort	39	52	56
Mobility	22	36	50
Anxiety or depression	19	20	19
Problems performing usual activities	16	21	27
Problems with self-care	6	8	14
Females			
Pain or discomfort	40	51	65
Mobility	21	37	60
Anxiety or depression	24	25	30
Problems performing usual activities	17	23	40

Source: Office for National Statistics (1999).

Of particular relevance for the design both of housing and of a neighbourhood within which older people are to live is the extent to which difficulties with mobility increase with age. It is possible to invert the figures in Table 11 and demonstrate that there are a significant number of people, even in advanced old age, who are able to be mobile without assistance. The table demonstrates clearly that in advanced old age a significant proportion of people will be disadvantaged by a failure to design out barriers to mobility.

The need for assistance with a range of daily tasks is generally taken, together with measurement of mobility and capacity for self-care, as an indicator of frailty triggering access to home care services or even transfer to residential or nursing home accommodation. The provision of services by statutory authorities to assist with purely domestic tasks is now a rarity. The need is however real and is a major issue for many older people. Table 12 shows that in any community containing a significant number of people in advanced old age there will be a significant proportion who need assistance of this kind if they are to maintain their independence.

Table 13 shows the figures for those needing assistance with self-care. Some assistance will generally be available from statutory sources but may not be sufficient to ensure independence. Whilst significant problems in the areas of personal hygiene, feeding and self-care generally may indicate the need for transfer from general housing into a more specialised setting, for an increasing number that option may not be available. The potential for the development of a significant care gap is further increased when account is taken of increasing shortages in the availability of labour to undertake these tasks.

Displaying these figures can contribute to a wholly negative view of old age and the challenges it presents to ageing individuals and to the

Table 11 Mobility: percentage who usually manage with help and percentage who cannot usually manage at all, by sex and age

	65–69	70–74	75–79	80–84	85 and over	All aged 65 and over
Going out of doors and walking down the road						
Usually manages with help						
Men	1	1	2	4	10	2
Women	4	6	10	12	18	8
All elderly	3	4	7	9	15	6
Cannot usually manage at all						
Men	2	2	5	8	9	4
Women	2	5	6	11	29	8
All elderly	2	4	6	10	22	6
Getting up and down stairs and steps						
Usually manages with help						
Men	1	1	2	6	9	2
Women	3	4	9	10	16	7
All elderly	2	3	6	9	14	5
Cannot usually manage at all						
Men	3	1	4	11	5	4
Women	2	4	6	6	15	5
All elderly	3	3	5	8	12	4

Source: Bridgwood (1998).

community at large. This would be a distortion of the truth. The majority of people in early or pre-old age and in mid-old age live fully independent and active lives in which they may experience some difficulties but they cope with them without recourse to outside help. Many live into advanced old age in the same condition. The great majority of older people, including many who experience some of the symptoms of frailty identified here, make a significant contribution to their communities in a wide variety of ways. The need to be aware of the need of some older people for assistance in coping with difficulties in mobility, in self-care and fulfilling domestic tasks must be set in that positive context.

Growth and learning

Whilst concerns for deteriorating health and diminishing functional capacity loom large in old age, over-concentration on these problems can lead to a partial view of the experience of many older people, especially of those in early or pre-old age and many of those in mid-old age. For many the early years of old age will be characterised by increased opportunities for travel, for study and informal learning, for increased participation in existing hobbies or pursuits or for the development of new interests. The growth of the University of the Third Age and of growing interest in lifelong learning is evidence of a desire among older people

Table 12 Domestic tasks: percentage unable to do tasks by themselves by sex and age

	65–69	70–74	75–79	80–84	85 and over	All aged 65 and over
Household shopping						
Men	5	5	9	16	28	8
Women	7	12	18	26	53	18
All elderly	6	9	14	22	45	14
Wash and dry dishes						
Men	1	1	1	2	5	1
Women	1	2	2	3	9	2
All elderly	1	1	2	3	8	2
Clean windows inside						
Men	7	8	12	24	30	12
Women	13	18	24	37	58	24
All elderly	10	13	19	32	49	19
Jobs involving climbing						
Men	12	12	21	40	44	19
Women	20	27	38	52	70	35
All elderly	16	20	31	47	61	28
Use a vacuum cleaner to clean floors						
Men	3	2	6	14	17	5
Women	5	9	13	19	35	13
All elderly	4	6	11	17	29	10
Wash clothing by hand						
Men	6	5	9	17	16	8
Women	5	7	7	10	21	8
All elderly	5	6	8	13	20	8
Open screw tops						
Men	4	3	3	4	10	4
Women	11	15	14	21	27	15
All elderly	7	9	9	15	21	10
Deal with personal affairs						
Men	4	2	5	7	13	4
Women	2	4	7	11	25	7
All elderly	3	3	6	9	21	6
At least one of the above						
Men	17	17	27	46	55	24
Women	26	35	44	58	80	41
All elderly	22	26	38	53	71	34

Source: Bridgwood (1998).

Table 13 Self-care: percentage usually unable to manage on their own by sex and age

	65–69	70–74	75–79	80–84	85 and over	All aged 65 and over
Bathing, showering, washing all over						
Men	3	3	6	11	15	5
Women	4	7	10	13	19	9
All elderly	3	5	9	12	18	7
Dressing and undressing						
Men	3	1	3	2	8	3
Women	2	3	3	4	8	3
All elderly	3	2	3	3	8	3
Washing face and hands						
Men	0	0	0	1	0	0
Women	0	0	1	0	2	0
All elderly	0	0	0	1	1	0
Feeding						
Men	1	0	0	0	0	0
Women	0	1	1	1	1	1
All elderly	1	0	0	1	1	1
Cutting toenails						
Men	12	15	27	46	51	22
Women	23	31	39	53	64	36
All elderly	18	24	34	50	59	30
At least one of the above						
Men	13	16	28	47	51	23
Women	24	33	40	54	66	38
All elderly	19	25	35	51	61	31

Source: Bridgwood (1998).

to see old age as a time of continuing development and not of decline (Carlton and Soulsby, 1999).

Staying connected

Loneliness is a frequently cited condition of old age and this is reflected in the incidence of anxiety and depression reported in Table 10 above. Even for those older people with an active social life and frequent contact with family members loneliness will often be a problem. This is frequently related to bereavement and the high incidence of single-person households in old age. Whilst sheltered housing has often claimed to address this problem by providing social facilities and activities the experience of many older people living in such accommodation is mixed.

There are limits to the extent to which loneliness can be 'engineered' out of the lives of older people. However, the arrangement of housing that encourages contact, especially intergenerational contact, and provides opportunities for informal meeting can play an important part.

For some the years of early old age will be a time of additional caring responsibilities with many caring both for older family members and a spouse,

and also providing child care for grandchildren. For many these responsibilities can continue well into mid-old age but meeting these responsibilities gives older people a sense of worth, and that they are continuing to contribute. Housing with sufficient space for accommodating grandchildren and other occasional visitors helps older people to play this important role in the lives of their families.

Who moves?

It has become an established truism in relation to the housing choices made by older people that the great majority will wish to remain in their own home. Tinker, for example, in writing about the needs of people in advanced old age, is able to say:

> The evidence is that the overwhelming majority both of the old old and the younger old in mainstream housing felt that their present home suited them best and did not want to move. (Tinker *et al.*, 2000, p. 53)

Whilst there can be no doubt that this is the choice the majority make when asked, it often reflects either an absence of attractive alternatives or a lack of information about the alternatives that might be available. For most older people the alternative to remaining in their own home is seen to be either a move to sheltered housing, often resisted on grounds of inadequate space, the concentration of older people, or the implication of dependency. For others it is the prospect of residential or nursing home care, generally reluctantly acknowledged as a last resort when they can no longer maintain themselves in their own homes. Only a small minority seem to envisage a move within the ordinary housing stock to more suitable and easily managed housing. Yet Phillips and Bartlett, writing in a planning context about the distribution of older people, identify mobility associated with retirement from paid employment as a significant factor:

> Retirement migration has been a phenomenon long influencing the distribution of elderly people within cities and between areas of the country. The lack of a need to be located near to work has given many older people less reason to be tied to inner urban locations. The spur to migrate might come from the desire to have a smaller house, to realise a capital sum from the sale of a family dwelling and to be in a more congenial location. The ability to sell a house at an acceptable price and the availability of suitable retirement housing are influenced by the housing market and by housing policy but, on average, retirement or approaching retirement can be a time of mobility for a number of elderly people. However, this should not obscure the fact that most ageing does occur in situ; the image of footloose pensioners is not altogether accurate.
> (Phillips and Bartlett, 1997, pp. 282–3)

Whilst poor housing conditions are widely identified as a characteristic of the housing of a significant number of older people there is no established connection between an awareness of disrepair and the desire to move. Whilst anxieties about repairs or maintenance may be a factor in the decision of some older homeowners to move into rented housing, principally sheltered housing, it is not high in any list of reasons given by older people themselves.

The ability to move about the house and access its facilities is much more often mentioned, for example by Riseborough and Niner, investigating why people had originally moved into sheltered housing:

> Respondents gave a wide range of reasons for moving. 57 per cent were property related, for example, their property was too large or the stairs were a problem. 69 per cent had personal and health reasons. Few mentioned a desire specifically for sheltered as opposed to small, convenient accommodation on one level.
> (Riseborough and Niner, 1994, p. 32)

Rolfe and her colleagues established that moves in old age tended to come early or late:

Moves by older people are much less common than those by younger people. The peak years for moving in old age are immediately after retirement, for those who have chosen to move nearer to relatives or to a more desirable location, and at or after the age of 80, when many of the moves which take place are moves into residential or nursing care.
(Rolfe *et al.*, 1993, pp. 42–3)

It is their view that between these ages older people move relatively rarely. A move seems to be judged successful if:

It is financially advantageous, if the new house is more manageable, and if links with friends and relatives are strengthened.
(Rolfe *et al.*, 1993, pp. 42–3)

The major sheltered housing provider Housing 21 acknowledges that a minority of older people do want to move within owner-occupation and trade down. In the study they commissioned of house moves in old age they established that for those who did want to move bungalows were the preferred option but that in many parts of the country these were in short supply (M. Phillips *et al.*, 1999).

Heywood and her colleagues (1999) established fourteen 'pull factors' that might draw older people to move house:

- closer to relatives
- more company
- pleasant area to move to
- support available when ill
- crime free
- pleasant surroundings
- releases equity
- no garden (or smaller one)
- nearer bus routes
- nearer centre of town
- still robust enough to resettle
- smaller and so more manageable
- more accessible for older people
- affordable.

3 The neighbourhood and the community

The estate agent's mantra that the most important factor in judging a property is 'location, location and location' applies with equal force to the housing choices of older people. Whether a location recommends itself may be influenced by both positive and negative elements: good local facilities may be balanced against problems arising from noisy neighbours. Askham and her colleagues, in surveying people in a variety of locations, found uniformly high importance attached to factors of this kind:

> *It was interesting that the external factors – of neighbours and convenience of situation – came up so often, with three-quarters in South London, half in Leeds, and just under half in Hants mentioning them when discussing what they liked about their home, and often in the same sentence as the internal factors. This shows that people's homes are not just the space within the four walls, but what impinges on them in the lives they live there. Noisy neighbours, for instance, could be seen as a serious problem. Other external aspects which came up included the quiet, peaceful area (particularly frequently mentioned in the rural area), or the green spaces nearby, and good local health services.*
> (Askham *et al.*, 1999, p. 23)

Age Concern, in their *Millennium Papers*, rather portentously but accurately describe the impact of the built environment upon the lives of all people:

> *The aggregate effect of the built environment is massive. We are totally immersed in it. The built environment modifies climate, consumer materials and resources, and supports social and organisational requirements. It is a setting for human activities and functions and it transmits symbolic and aesthetic values. On average, people spend over 90 per cent of their time in the artificial environments contained in buildings and almost all of the rest of their time is spent travelling between them.*
> (Age Concern, 1998, p. 3)

The importance that the design of these environments should facilitate mobility, health and a sense of well-being is seen to be even more acute for older people than for 'more robust and adaptable members of the population'.

Although Thomas and Roose are writing about the choice of sites for specialised accommodation for older people their findings apply equally to all neighbourhoods that are to include older people:

> *Accessibility does not begin and end in the home. Sites need to be chosen that maximise opportunities for older people to participate in the outside world.*
> (Thomas and Roose, 1998, p. 3)

This includes the ability to enjoy a clean and orderly environment. Qureshi and Henwood found:

> *The research literature indicates clearly the importance of this to many older people, particularly, but not exclusively, older women, not just because people value a clean environment in itself but also because a dusty home or an untidy garden can be experienced as a reflection on their reduced capacity to manage their own affairs.*
> (Qureshi and Henwood, 2000, p. 8)

The finding is supported by Page and Broughton (1997) in their investigation of how the design and management of mixed tenure estates might be improved. Keeping communal areas clear of litter and bulk rubbish came first on the list of priorities expressed by residents, with moderation in noise levels and other issues that might be regarded as contributing to a sense of an orderly community also featuring in the list:

- keeping communal areas clear of litter and bulk rubbish

- keeping bin stores clear and clean

- maintenance of the planted communal garden areas

- children and where they should play

- a safe place for children to play

- noise, including children's noise

- open-plan front gardens, need for defensible space

- management co-ordination between landlords

- conflict between the landlord and some children

- suspected abuse of parking spaces

- need for a bike store

- one location only, relationship with conservation area.

Whilst living with, or close to, other family members may be an aspiration for many older people it assumes increased importance within black and minority ethnic communities. Boyo established that among Bangladeshi and Pakistani communities the preference was clearly to live with other members of the family, rather than simply near them. In white and Irish households the preferences were reversed:

The results, however, showed a wide variation between the different ethnic groups regarding the importance attached to where they lived. A large majority of Bangladeshi (74 per cent) and Pakistani (66 per cent) householders said living with family was important to them as opposed to 17 per cent and 24 per cent respectively who said living near family was important. These percentages contrast sharply with those of the other ethnic groups. For instance the proportion of White and Irish householders who chose living with family was relatively small (11 per cent) compared to the 48 per cent who preferred living near family. Thirty-nine per cent of Indian and 29 per cent of Black Caribbean householders said living with family was important. The percentage of Black Caribbean householders (48 per cent) that said living

near family was important was comparatively higher than the percentage of Indian householders (11 per cent) but equal to those of Irish and White British/ European groups. (Boyo, 2001, pp. 32–4)

This has two clear areas of impact: first, that for those communities who prefer the option of living in shared households there must be a sufficient supply of large properties; and second, for those from black and minority ethnic communities who wish to live close to family there may be a reluctance to move out of established areas of settlement.

Accommodating all forms of travel

There are five main ways in which older people may move about the area in which they live: by public transport, by private car, by bicycle, by pavement scooter and on foot. Most planning guidelines will seek to limit the use of private cars and separate pedestrians from motorised transport.

The new feature in this range of transport is the pavement scooter. Increasingly common for relatively short journeys, they pose a number of challenges. If road crossing points have been lowered these will generally be suitable for pavement scooters to traverse them. Pavements may often be too narrow to accommodate pedestrians and pavement scooters in safety. It is not good practice for scooters to travel for any distance on roads where they may come into conflict with full-sized motor vehicles. In any development containing a significant proportion of people in mid-old age pavement scooters are likely to be in use and safe routes for them to use that do not bring them into conflict with either pedestrians or motorists are desirable.

Similarly cycles, whether ridden by older people or other members of the community, can present a hazard to pedestrians. The division of footpaths by lines designating one half for pedestrians and the other for cycles has drawbacks.

Which half of the path should be used for which purpose is not always clear and not always observed, even when clearly marked. Full separation between cycleway and footpath is desirable wherever this can be achieved.

In planning practice of the 1960s and for at least the two following decades footpaths and cycleways were completely separated from anything other than low-speed local roads. Whilst desirable from a road safety perspective this often created secluded routes in which older people in particular did not feel safe, sometimes resorting to walking at the side of high-speed roads that did not have footpaths. It is desirable that footpaths and cycleways used by older people should be separated from roadways to a level appropriate to the speed and volume of traffic but not so placed that they are not overlooked.

Car ownership among older people remains substantial as Table 14 illustrates:

Many older people will wish to maintain their own transport for as long as possible. The attractions of car ownership are much the same for older people as for younger groups within the population. They can travel at times of their own choosing, by the most direct route and with the capacity to carry passengers and luggage not easily transported by public transport. The active older person who is a DIY enthusiast will generally find some difficulty in transporting materials from the DIY store using public transport. The ability to provide lifts to non-driving or car-owning friends is an important element for many older people in

sustaining a view of themselves as a contributor rather than as a dependant. Developments that include older people should not assume a dramatically reduced need for parking facilities.

Access to public transport is essential for those older people who do not have access to private transport or who prefer to mix their use of public transport. The importance of transport in influencing the viability of housing options is acknowledged by Housing 21 (M. Phillips *et al.*, 1999) in reviewing the housing choices made by older people and by Toffaleti in his study of housing choices in old age:

> *Housing is also about transport. It must be located where people can get out and about, with access to public transport and at an affordable price.*
> (Toffaleti, 1997, p. 13)

The recognition that for people to use public transport it must be truly accessible to them is well recognised in the planning literature:

> *Public transport should be designed as an integral part of the street layout.*
>
> *Minimising walking distances between major land uses and public transport stops makes public transport easier to use and available to as many people as possible.*
> (DTLR/Commission for Architecture and the Built Environment, 2001, p. 26)

The importance of such planning considerations in reducing car use for local journeys is reflected in local planning guides:

> *The location of dwellings, facilities and public transport in close proximity encourages walking and cycling instead of car use for local trips.*
>
> *Preferably no part of the residential area should be farther than 400 metres from a regular bus route.*
> (Essex Planning Officers Association, 1997, p. 9)

In some areas public transport is arranged flexibly with the ability to vary routes and timings

Table 14 Access of older people to a car by age and gender (%)

	65–74	75+
Men	79	59
Women	62	28
All older people	70	40

Source: Office for National Statistics (2000b).

to meet the needs of individual older passengers. The Scandinavian experience of 'service routes' indicates that a high degree of integration can be achieved between the travel needs of older people and the provision of public transport:

> *A major difference between the UK and the two Nordic countries is the recognition of the important role of transport services in community care. Both Finland and Sweden recognise the importance of transport for older and disabled people. In Finland the rights of disabled and older people to specialist transport services is increasingly leading to concern over costs. In Sweden imaginative alternatives to specialised and individualised services and public transport are being developed. In the UK, specialist transport provision for older people is limited and patchy and there is also limited regulation of accessibility of public transport. In general, there is a lack of recognition in the UK of transport provision as an element of community care. It has taken some time for policy makers and service providers to accept the central role of housing to community care. This situation is improving but there remains very little focus on transport despite its obvious importance in enabling people to retain independent and fulfilling lives.* (J. Phillips *et al.*, 1999, p. 11)

The need of older people to be housed within a convenient distance of a range of facilities such as shops, post office, doctor's surgery and so on is no different to the need that many others in the community have. Whilst some who travel to work outside the community in which they live may be able to use other facilities many others will need access to facilities that they can reach on foot.

> *The location of new houses for older people (both private and public) must take account of their need to be near public amenities, including shops, banks, post offices, places of worship and transport.* (Boyo, 2001, p. 8)

A location with access to shops is seen by a majority of older people to be an important feature of where they live (Boyo, 2001).

Shops located within housing areas will generally be aimed at 'convenience' shopping. Prices here may not be as low as in major supermarkets and the range of choice will be restricted. Where access to a full range of goods at competitive prices cannot be provided on or adjacent to the estate then adequate public transport to link with major stores becomes even more important.

Cultural variations

Members of black and minority ethnic communities saw access to shops as even more important than their white neighbours did:

> *Over half of all householders (55 per cent) said living near shops was important with more than two-thirds of Pakistani, Bangladeshi, Indian, Irish and Black Caribbean householders agreeing. However, living near shops was important to less than half of White householders (47 per cent) and under a third of those in the 'Other' category.* (Boyo, 2001, pp. 32–4)

Cultural comparisons are very striking in the importance that older people attach to living close to a place of worship:

> *The great majority of Black Caribbean, Bangladeshi and Pakistani householders felt it was important to live near a place of worship. This not only indicates the importance of religion in the lives of householders from these groups but also the need to have easier access to their places of worship. A similar proportion of Irish (38 per cent) and Indian (39 per cent) householders also found living close to their places of worship important. Comparatively, only 13 per cent of White householders found this to be important.* (Boyo, 2001, pp. 32–4)

An inclusive neighbourhood needs to take positive action if elders from all communities are to be attracted to live in the area and become full members of the community. The actions that are needed may be set out in a housing equality strategy that will include the following features:

- involving the stakeholders and the black and minority ethnic groups in the initial processes and design of the strategy

- consulting them throughout the process and in relation to communication of the strategy and in maximising opportunities for involvement

- setting equality standards

- implementing effective monitoring systems and obtaining data where gaps are apparent

- assessing the current position in terms of service, governance, employment and benchmarking against others and the local community and measuring outcomes

- ensuring that all aspects of service delivery, housing management, maintenance development and care services, tenant participation and partnership are covered by the strategy and informed through consultation with BME groups

- undertaking an annual assessment of performance considered by the governing body

- implementing an action plan where improvements are needed. (Cope, 2001)

Community facilities

A single locality is unlikely to sustain all the facilities that might be needed to meet demands for social, recreational, educational and cultural activities, but for older people local access will be an important factor in their ability to access and maintain involvement in a range of pursuits.

Local schools can provide a context for educational activities which may include access to daytime sessions alongside pupils, evening classes provided by adult education services, and groups focused on the lifelong learning aspirations of older people such as the University of the Third Age. Take-up of craft activities such as pottery and woodwork, of artistic activities such as painting, drawing and photography, and of IT activities involving use of personal computers and the Internet will all be enhanced if the facilities and support to learning are of a high quality. Negotiation for potential access to facilities and courses should be part of the planning process for any new or expanded educational buildings and services associated with the estate.

Qureshi and Henwood identify keeping active and alert and having something interesting to do as crucial in achieving a good old age:

> *No matter what their physical capacities may be, this remains important to people. In general, they may seek opportunities to preserve their mental and physical health, but people whose health has declined seek at least to keep their minds active and pass their time in an interesting way.*
> (Qureshi and Henwood, 2000, p. 9)

Personal fitness is increasingly recognised as a key element in ensuring a good old age. Take-up of opportunities to use modern gym equipment, under the supervision of staff qualified to advise on an appropriate fitness regime, has in many places exceeded expectations. Older people are heavily represented in 'off peak' membership schemes for commercial fitness centres. One of the pioneers of UK retirement villages, Extracare Charitable Trust, has concluded from the experience of its Berryhill scheme in Staffordshire that future developments will need to have expanded fitness suites to accommodate growing demand. Interestingly they

report that use of these facilities is not limited to those in early or pre-old age and that rehabilitation regimes are much more acceptable when 'branded' as fitness training. A fitness suite, whether associated with a school or with a community centre, is likely to be used by people of all ages, encouraging intergenerational contact.

A school may also provide a base for more general social and interest groups which may be cross-generational or specifically aimed at older people. Alternatively, modest community accommodation, on the lines of a village hall, can provide a focus for community life and a context for a wide range of activities. The planning of the estate needs to make provision for such a facility.

Security and safety

Feeling safe as they move about their environment is especially important to older people. The fear of crime is an especially strong feature of older people's perceptions of the world in which they live. Design needs to take account of both the reality of risk of crime and levels of fear of crime that may be much higher. In the event the design features that will address the reality will also help encourage a more robust approach to the fear of crime.

There is a substantial body of experience in designing out features that encourage crime and anti-social behaviour and most police forces will have Architectural Liaison Officers who can advise when estate plans are being prepared.

Appropriate lighting can reduce the incidence of crime and will also increase the confidence of older people moving about after dark.

The need of all people to feel safe as they move about the area in which they live must have a high priority. Whilst the fear of crime is especially high among older people it is by no means exclusive to them. Those working on the pilot study that produced the Housing Options for Older People

(HOOP) instrument were influenced by the responses they received in early fieldwork:

> *The first change was to add a distinct category relating to issues of safety and security. These issues had been present as sub questions in the original Hoamchoice – distributed between the categories of location, comfort and control, but it was clear that they were issues of such great importance to group participants that they needed to be identified as a distinct category on their own. This was especially necessary as the need for security could be the single factor that caused a person to move.*
> (J. Phillips *et al.*, 1999, p. 49)

This finding is supported by the Housing 21 study of people moving house: safety and security, both safe neighbourhoods and living environment, could be both a push and a pull factor. The perceived absence of such safety and security could drive people into moving home and the provision of these elements exerted a powerful attraction in choosing an alternative home (M. Phillips *et al.*, 1999).

The relationship of buildings to one another, their relationship to roads, walkways, service areas, garages, and so on can produce environments that minimise opportunities for crime and 'feel' safe to those moving about in them. Most police forces have specialist officers, generally within their crime reduction units, who advise on ways in which opportunities for crime can be 'designed out'.

Safety in this context is about more than personal security but will include a concern for a safe environment. This will cover everything from level walkways, lowered kerbs at crossings, sensitive siting of posts and furniture to environmental safety and the absence of hazards to health through pollution.

In planning the siting of lamp-posts, signage and points at which pedestrians come into contact with cycles and motor traffic, the needs of people with sensory impairments need to be taken into

account. Obstructions to walkways should be avoided, colour contrasts used where appropriate and distinctive textures designed to signal hazards.

Combating loneliness

Loneliness is a major issue for very many older people, especially following a bereavement. Whilst the planning of the physical environment cannot of itself prevent loneliness it can all too easily exacerbate the problem. Design that brings people into contact with one another as they move about the neighbourhood, that provides convenient places to linger such as benches and shelters, even the provision of works of art that provoke the exchange of comment, can 'put people in the way' of human contact.

The design and orientation of individual dwellings can serve a similar purpose by providing an overlook to passing traffic, or to a children's playground perhaps, to combat the feelings of isolation that many older people in lone households feel once they have closed their front door. The encouragement of educational, recreational and social activities, through the provision of appropriate facilities, can also provide opportunities for new contacts to be made.

For a newly forming neighbourhood this may be especially important, as Qureshi and Henwood note:

> At its most basic, this is about the avoidance of severe social isolation that can follow upon difficulty in leaving the home. People may find themselves unable to maintain contact with special friends or relatives (particularly if they too are sick or disabled), or they may wish for opportunities to meet new people and make new relationships (Qureshi and Henwood, 2000, pp. 8–9)

Individuals must still be free to participate or remain aloof but good physical and social planning can create neighbourhoods in which the opportunities for at least ameliorating loneliness can be achieved.

Participation

The marginalisation of older people within the communities in which they live can be overcome when opportunities are created through which the community can benefit from their skills, knowledge and experience. The Better Government for Older People Programme has demonstrated the enormous resource that exists among older people for influencing policy, evaluating services and ensuring inclusivity. Martin Shreeve, Programme Director of the Better Government for Older People Programme, provides a number of practical examples:

> The 'House for Life' Project in Newcastle on Tyne brought together older people and housing providers to design a house, adapted from older stock, to better meet the needs of older people. The project has provided a joint learning opportunity for older people and the professionals with whom they worked. It has informed the development of multi-disciplinary training to enable workers in Health and Social Care to better understand the perspective of older people.
>
> In Hammersmith and Fulham older people were engaged in sheltered housing design and in the proposed new home care arrangements.
>
> In Watford older people participated in the design of a shopping bus scheme that substantially improved the access of tenants of sheltered housing to local supermarkets. (Shreeve, 2002)

The engagement or participation of older people adds value to projects: professionals benefit from the wisdom and experience of older people and the confidence and capacity of each of the older people involved are built for input to future projects.

The Retired Resource Network in Hartlepool has expanded the community facilities available for older people in the town in partnership with planners and providers. It also exists as a trusted resource for information to older people on facilities and tradesmen that can be trusted. Timely and trusted information is key to older people making informed decisions.

In Kensington and Chelsea the Readers Group, composed entirely of older people, has re-designed the public information material produced by the Council, substantially increasing its effectiveness in reaching target audiences.

In Rhondda Cynon Taff a group of committed older people working with the Benefits agency and local voluntary organisations have re-designed Benefit take up forms and as a consequence increased the financial resources available to the local community. Older people participated not just in the re-design of the forms but in advising their peers by taking the information to them via the 'benefits bus'.

On the Kicooley Estate in North Down Northern Ireland an intergenerational project, inspired by the vision of older people, brought together a group of unemployed young people and six older people to design and build a community garden in the only shopping centre on the estate. This led to a much larger improvement of the shopping area and the development of much greater community ownership of their refurbished resource. Members of the older persons' forum have now moved on to a project to build the first adventure playground on the estate. (Shreeve, 2002)

The engagement and participation of older people make a contribution that goes beyond benefits for those of their own age group. The evidence of projects initiated through the Better Government Programme is clear: the participation

of older people brings benefits to the whole community and to people of all ages.

As the examples cited demonstrate, the participation of older people involves them in more than talking about change; they also provide the workforce to provide the inputs that build and enable communities:

Planning based on local micro-influences requires knowledge gathered on a small scale – from local groups and area representatives and about local facilities like street lighting, health care centres, cafes and bus-stops or other overlapping facilities. Locally available information about industry or self help facilities, including: hire shops, crèches, materials, sponsorship, workshops, shared office spaces etc., would help those seeking work, particularly after retirement. As leisure and tourism increases, flat/ house exchanges could include exchanges of services and care, either abroad or seasonally. (Design Age, 1996, p. 33)

After two decades in the wilderness Community Development approaches are being seen as the means of combating the exclusion and alienation that afflict both young and old. Hanson provides a powerful example from Holly Street, Hackney:

This approach can be illustrated by the Holly Street Comprehensive Estate Initiative in the London Borough of Hackney... Holly Street is one of the largest housing regeneration projects of its kind in the world. It took shape in 1991, in a proposal to demolish one of Hackney's most notorious 1960s system-built housing estates. The area has now become a mixed-tenure residential neighbourhood of streets and squares, containing a mixture of mainstream housing for sale in shared-equity ownership, self-build housing and housing association rented homes. (Hanson, 2001, p. 46)

4 The dwelling

Getting the balance right

Every choice of a house is a compromise: for example, a house large enough to accommodate all the belongings and all the activities you might wish against a house of a convenient size to clean and maintain, or even of a size that can be afforded. How the balance is struck will be an individual decision in which a variety of factors will come into play. The team who drafted the original categories for the study that led to the Housing Options for Older People (HOOP) project identified six (J. Phillips *et al.*, 1999):

- *size and space*: having enough room inside and out and not too much to care for

- *location*: being in a neighbourhood that suits you

- *comfort*: including layout, noise levels, warmth and feeling safe

- *cost*: of housing and heating – including maintenance, insurance and value for money

- *condition*: is the property in good repair inside and out?

- *control*: including tenure, freedom to do as you please, control over what is done, responsibility and ease of moving if you wish.

Accessibility

The accessibility of the main facilities of the home and of the major living areas is a basic requirement for maintaining an independent lifestyle and yet in many houses it is problematic. A survey of older women in Lewisham, living in a variety of settings and tenures, found that:

> When asked in what way women would like to change the design of their home or the physical surrounding area, there were a large number of suggestions given. The majority of these related to a wish to have toilets upstairs and downstairs, where these did not exist, and the installation of stair/chair lifts. A few people's comments suggested a desire for greater accessibility in and around the area of their home, including accommodation on one level.
> (Older Women's Network, 1999, p. 35)

This is reflected also in the practical advice available to older people who are reviewing the medium- to long-term viability of their current housing. Tricia Parker's Home Audit instrument suggests:

> If your home has more than one floor then the siting of the bathroom and toilet is crucial. Larger modern houses often have two bathroom/toilets, one on each floor, but if your house has only one, it is likely to be situated upstairs. Will this continue to meet your needs as you get older? One way of dealing with any difficulties in climbing stairs is to install a stairlift or homelift. Expensive as these are, they might be cheaper than installing a second bathroom and toilet in your home. (Parker, 2001, pp. 8–9)

For new dwellings the design standards that will ensure a high degree of flexibility in supporting changing needs and levels of functional capacity are to be found in Lifetime Homes standards.

The approach is seen to be supported by 'good business sense':

> Today, designing with only the young and fit as target users and buyers of homes is a narrow and short-sighted approach. Designing with the needs of later life in mind extends consumer choice and widens the potential client group – which makes good business sense and provides a challenge to architects and designers. Older people do not generally become more mobile and active than they were when younger, but a product or element designed to suit an older person will generally be just as useful to a younger person. (Kelly, 2001, p. 55)

Lifetime Homes standards

A Lifetime Home incorporates all the relevant standards listed

Access

1   Where car-parking is adjacent to the home, it should be capable of enlargement to attain 3.3 metres width.

2   The distance from the car-parking space to the home should be kept to a minimum and should be level or gently sloping.

3   The approach to all entrances should be level or gently sloping. (Gradients for paths should be the same as for public buildings in the Building Regulations.)

4   All entrances should be illuminated and have level access over the threshold, and the main entrance should be covered.

5   Where homes are reached by a lift, it should be wheelchair accessible.

Inside the home

6   The width of the doorways and hallways should accord with the Access Committee for England's standards.

7   There should be space for the turning of wheelchairs in kitchens, dining areas and sitting rooms and adequate circulation space for wheelchair users elsewhere.

8   The sitting room (or family room) should be at entrance level.

9   In houses of two or more storeys, there should be space on the ground floor that could be used as a convenient bed space.

10   There should be a downstairs toilet which should be wheelchair accessible, with drainage and service provision enabling a shower to be fitted at any time.

11   Walls in bathrooms and toilets should be capable of taking adaptations such as handrails.

12   The design should incorporate provision for a future stairlift and a suitably identified space for potential installation of a house lift (through-the-floor lift) from the ground to the first floor, for example to a bedroom next to the bathroom.

13   The bath/bedroom ceiling should be strong enough, or capable of being made strong enough, to support a hoist at a later date. Within the bath/bedroom wall provision should be made for a future floor to ceiling door, to connect the two rooms by a hoist.

14   The bathroom layout should be designed to incorporate ease of access, probably from a side approach, to the bath and WC. The wash basins should also be accessible.

Fixtures and fittings

15   Living room window glazing should begin at 800mm or lower, and windows should be easy to open/operate.

16   Switches, sockets and service controls should be at a height usable by all (i.e. between 600mm and 1200mm from the floor).

Source: Joseph Rowntree Foundation (1997).

The experience of providers of specialised schemes for older people shows that successful developments are those that go beyond the standard requirements and provide creative design solutions to improve accessibility and adaptability in the home (Thomas and Roose, 1998). However the same review found that as many older people take a pride in being able to cope without certain aids. They should therefore be able to choose which aids, if any, they wish to see fitted in their homes.

Does size matter?

How much space does an older person need in their home? The assumption that has informed design decisions for many years has been that as age increases our need for space decreases. One of the main arguments advanced against the early Home Improvement Agencies was that they encouraged older people to under-occupy houses that should be passing on to families. Older people, it was asserted, should move from a house with three or more bedrooms and two living rooms to something much smaller.

The space standards adopted for sheltered housing demonstrate these assumptions in an extreme form. In many local authorities it is still common practice that applicants for housing who are over retirement age will only be offered accommodation in sheltered housing schemes and that tenants in larger accommodation will be encouraged to transfer. It should be no surprise that resistance to moving into sheltered housing is often grounded in a desire not to relinquish the majority of a lifetime's possessions and to move into accommodation in which friends and family members cannot be comfortably accommodated.

Room for storage is a major issue in smaller accommodation. Lack of storage space was a complaint voiced by the older women in Lewisham (Older Women's Network, 1999) and is often identified as a source of dissatisfaction in studies among tenants of sheltered housing. The smaller the accommodation the more crucial adequate and well designed storage facilities are seen to be.

The concept of 'under-occupation' may carry weight with housing managers but not generally with older people. Whilst there are examples of people in advanced old age who have retreated to occupy a small part of their house, often on the grounds that the remainder is inaccessible or too expensive to heat, these are a minority. For many the activities and social patterns of old age require at least as much space as lifestyles in early parts of the life cycle. Room may be needed to accommodate hobbies, whether sewing or computing, or room to accommodate guests, whether new friends met on overseas holidays or grandchildren visiting.

This desire of older people to secure accommodation that gives the space to accommodate guests or to pursue their hobbies is supported by the findings of Askham and colleagues in their survey:

> *Size of house or flat, or of rooms within the home, was frequently mentioned (by just under half the people in South London, where homes were bigger, and a third of those in Leeds and Hants). The reason given varied, but were mainly to do with the activities in which they wanted to engage. Often this was the need for space for children or grandchildren to visit or to stay or for the activities which they themselves wanted to do. There were many of these, illustrating the use of the home for recreation and pastimes.*
> (Askham *et al.*, 1999, p. 22)

In advanced old age couples may find it more convenient to occupy separate bedrooms to avoid disturbing each other with broken sleep patterns. As frailty increases room may be needed to accommodate a sleep-in carer or just to make space for equipment such as hoists and wheelchairs.

Some will wish to move to somewhere more compact, although more often the extreme compactness of some housing designed for older people is accepted as a necessary condition of securing housing in which the facilities are all on one level.

What is clear is that there is no one solution that will respond to the housing needs of older people. As Toffaleti asserts:

There needs to be a variety of housing. Some older people want two bedrooms. Others may be content with a bedsitter. (Toffaleti, 1997, p. 13)

General design features

It has in the past been a frequently heard complaint that houses are designed by men but the consequences of design errors are mainly experienced by women. When the Lewisham Older Women's Network asked women about the design of their home they found 8 per cent did not like the design and/or layout and a further 24 per cent were only partly satisfied with this. The following things were not liked about home design or layout:

- a lack of downstairs toilet facilities
- the size and layout of kitchens
- lack of storage space
- inaccessible electric wall sockets.

(Older Women's Network, 1999)

Whilst older people living in general housing have been little surveyed about their feelings concerning the accommodation they occupy, tenants in sheltered housing have been frequently surveyed. The findings of such surveys may be instructive in understanding what the main design considerations may be. Riseborough and Niner (1994), for example, in their survey of Anchor tenants, found that warmth, security, size, layout and design and the ability to keep the place clean were the things that people liked most about their flat (see Table 15).

Table 15 What people liked about their flat

Things liked	%
Warm	37
Easy to keep clean	25
Size	24
Layout/design	23
Secure	20
No worry over repairs/maintenance	13
Neighbours	7
Other – this included a wide variety of aspects, such as location of flat in the building and the view, comfort and aspects of the scheme that were liked	31
Everything liked	16
Nothing liked	3
Don't know	2

Source: Riseborough and Niner (1994).

Base = all respondents (755)

Home security

In addition to concerns about the safety of their neighbourhood, discussed in the preceding section, feeling secure in their own home is a major concern for very many older people. The police in many parts of the country have active schemes to advise older people of the ways in which they can make their homes more secure. There are also specialised services provided for older homeowners such as the Help the Aged 'Man with a Van' scheme and the 'Bobby' scheme provided by Safe Partnerships (formerly the McCarthy Foundation). The schemes have much in common, providing an assessment of risk and the provision of improved door locks, window locks, door chains and other equipment. Evaluations of these schemes have shown them to be effective both in reducing the fear of crime among older people and in having an impact upon re-victimisation rates (Appleton, 2001).

Dalley looks forward to the deployment of more sophisticated technology as attitudes, and possibly levels of crime, change:

As already indicated, one response is to improve the safety of one's home through burglar alarms, window locks and perhaps – by the time the baby boomers retire – closed-circuit TV, but another is to move to a safer neighbourhood or housing environment. Fears about security of the home may be of greater importance in future if crime increases. Alternatively, the baby boomers who have already grown up with house and car alarms may see it less as a problem of old age and more as a way of life.
(Dalley *et al.*, 1997, pp. 149–51)

Certainly the provision of good-quality locks for doors and windows, door chains, security viewers and similar features will be expected as basic requirements in new homes if older people are to feel secure in them. Dalley's hint that provision for CCTV may soon be commonplace is reinforced by the availability through DIY stores of equipment for less than a hundred pounds that will connect to an ordinary television.

Alongside being secure is the requirement to be safe. This is reflected in the fitting of smoke and carbon dioxide detectors as standard. Where a community alarm has been provided then the detectors, together with intruder alarms, can be connected to it to provide guaranteed response in emergency. The community alarm itself is an increasingly common source of reassurance both to those in mid- or advanced old age living alone but also to members of the family who may not live in the immediate vicinity. All these devices provide means of diminishing risk. It is a matter of judgement for individuals how far they are willing to tolerate the intrusion that more advanced devices, such as inactivity monitors and the like, represent and how they will balance the management of risk against the possible invasion of privacy. As Qureshi and Henwood make clear:

This relates to confidence in the accessibility of help in any emergency as well as to generally feeling secure and protected from possible harm. Of course, people have different levels of tolerance of risk in their lives. (Qureshi and Henwood, 2000, p. 8)

Maintenance

The difficulties faced by all homeowners, but especially older homeowners, in adequately maintaining their property have been well documented (Leather, 2000). Some look to deal with the problems by moving to a situation in which such matters are taken care of as Askham reports:

Mrs Cope said ideally she would want to live somewhere where: 'I would look after meself, but maintenance taken care of' and Mrs Edmunds said: ' I think it's less responsibility when you're getting older, to have somewhere where all this is taken care of for you.' (Askham *et al.*, 1999, p. 28)

Dalley has seen a move to smaller property or to other tenures in which responsibility for repair and maintenance is transferred or shared as a possible solution.

In terms of options to stay put or move on, it must be recognised that an alternative to repair of one's present home is to move to more manageable accommodation. This might be a smaller property, a move to renting or possibly to some form of mixed, shared or flexible tenure in which one becomes part owner and part renter.
(Dalley *et al.*, 1997, pp. 149–51)

Whilst on the face of it this argues for easier transfer into the rented sector a number of other solutions are possible. The Rowntree-sponsored experiment in which homeowners were encouraged to subscribe to a service that would

programme regular maintenance and ensure that it was appropriately completed was not successful. There may have been a number of reasons why people resisted the idea but significant among them was the high level of initial work needed to most of the properties to bring them to a baseline position and the level of subscription needed to adequately fund future work. However, the combination of new properties and design features that reduce future maintenance might make the offer of a subscription to cover cyclical maintenance more attractive. In the absence of an insurance-based or 'mutualised' response to anxieties about future maintenance then at least access to professional advice on the programming of work and selection of reliable contractors would be advisable.

Affordable warmth

The need for affordable warmth is not confined to older people, but together with others who spend a high proportion of their time within their home, and in common with others who may suffer poor circulation, it assumes a high priority for older people. Other factors, such as the need to meet government targets for thermal efficiency and energy use, also drive the adoption of high standards in insulation and draught-proofing and the use of efficient means of heating water and heating rooms.

Affordable, adding value, negotiable

Those considering a move in later life within the general housing stock will have a number of concerns about the financial dimension of the decision they make.

The home they own represents a major negotiable asset for many older people. As attitudes change, from the assumption that the property should be left to children to the acceptance that this asset can be used to meet the

needs of those who have amassed it, deploying housing equity to fund choice in old age will increase. Forrest spells out the special status of housing-based wealth:

> Any increase in the value of owner-occupiers' homes is free of Capital Gains Tax (although may be subject to Inheritance Tax). Housing wealth is disregarded (in most circumstances) in assessing entitlement to means-tested social security benefits. All these appear to have made owner-occupation an attractive form of saving for old age.
> (Forrest *et al.*, 1997, pp. 1–2)

The choices facing older homeowners are complex, as Dalley explains:

> For people in more expensive property, 'trading down' to release income is an option, although ... specialist options such as bungalows and sheltered housing are expensive to buy and rarely leave much capital over for re-investment by the mover. The alternative is to stay put and to take out a home income plan, which is really a loan taken out, using one's home as guarantee of repayment, whereby an agreed sum is paid to the older person, usually on a monthly basis. The Bank of Scotland has recently developed a 'shared appreciation mortgage', in which no monthly interest repayments are required; when the home covered by this mortgage is sold, the loan is repaid together with an agreed percentage of the increase in the value of the home.
> (Dalley *et al.*, 1997, pp. 149–51)

For those transferring as owner-occupiers the property they acquire will need to be affordable, although perceptions of what constitutes affordability will vary. They will be influenced by the value of the property from which the older person is considering moving and whether they are expecting to trade down, to trade up or to transfer at an equal level of value.

Some will simply be looking to change their house, attracted by the factors we have already

identified in the neighbourhood and in the individual dwelling. They will expect the financial impact to be broadly neutral, having allowed for fees and consequential costs, such as those of moving. The total acquisition costs of the new house will need to be related to a band of house values in the area if this category of older people is to be attracted into purchase.

Some will be looking to trade down and to release a proportion of their equity. Moving to a property of lower value is the most profitable way of releasing equity and one that is most easily understood. Those looking to pursue this option will only be able to do so if the properties within the development are priced at a level below that to be found in a substantial part of the local housing market.

Others will be looking to trade up. This will generally be with the intention of moving to a property in which any future frailty can be more successfully coped with than in their existing home. Whilst some will contemplate taking a mortgage, or drawing upon financial contribution from the family, others will only be able to make such a move if some form of shared ownership option is available.

A fourth category may be those who move with a thought to releasing a proportion of the equity in their new property at some future date. This may form part of their planning for future care needs. The offer of a scheme such as that recommended by Terry (1999), allowing modest sums to be drawn down over time as need might arise, would respond to those who in making a house move also wished to plan for future care needs.

Accommodating changing lifestyles

A relatively new requirement for housing will be that it is capable of being 'shut down' for significant periods of time. There are increasing opportunities for people throughout the years of old age to spend time away from their homes. This may be on extended child-care or 'house sitting' duties either within the UK or abroad or in visits to relatives in North America or Australia and New Zealand. Many more are attracted by low-cost extended holidays in southern Europe during the winter months. Attractive terms for spending several weeks at a time in Spain or Portugal are now tempting many older people to winter in warmer climes. Others still will spend summer months caravan touring or canal cruising, developing what have been occasional hobbies into an extended part of their lifestyle.

Such prolonged absences give rise for requirements that the home should be safe and secure, adequately heated and ventilated, and that its status can be checked upon from a distance. The technology to provide the ability to 'shut down' the house exists and much of it might normally be provided to cover shorter periods of absence and will need to be augmented or modified to cover longer periods. Such provision will also help address the insurance complications that can arise when a house is to be left unattended for an extended period.

The reverse requirement might be to support continuous occupation, as in advanced old age frailty increasingly confines the older person to their home. In these circumstances technology can provide the means of controlling security, environmental conditions such as heating and ventilation, communication with the outside world and entertainment. It can also provide, through assistive technology, the means of self-care or support to carers, whether informal or paid. It can provide reassurance both to the older person and to family members through a community alarm or more sophisticated devices that will alert carers to the need for their intervention.

The growing possibilities of smart homes offer possibilities that may form part of the response to a wide range of circumstances, from the desire to

supervise the house from a distance to the provision of support systems for the housebound. Fisk identifies eleven core functions offered by generic smart systems:

- control of system
- emergency help
- temperature monitoring
- water and energy use monitoring
- automatic lighting
- door surveillance
- cooker safety
- water temperature control
- window, blind and / or curtain control
- property security
- online links. (Fisk, 2001)

The garden

Attitudes toward gardens vary. There are some people who in early or pre-old age will rejoice in the opportunity to devote time to their garden and will be unwilling to move to accommodation in which they do not have responsibility for maintaining the garden. By mid-old age this enthusiasm may be waning, especially if only one partner is left to maintain the garden. As Tricia Parker's Home Audit succinctly puts it:

> *As you carried out your Home Audit you might also have identified the fact that your garden could become a major challenge in the future.*
> (Parker, 2001, pp. 8–9)

In local surveys of needs among older people living independently, help with the garden is generally high in the list of priorities. Inability to maintain the garden is often seen as a demonstration of declining capacity to maintain independence and standards with an impact that is psychological and emotional, as well as practical.

The provision of a gardening service that is affordable to the majority of older people is not easy. There are examples of peer support through informal networks of mutual care. One solution is for gardens to be designed in such a way that the amount of private space that remains the responsibility of the householder can reduce, with the remainder becoming part of the shared green space. Planning for such flexibility has an impact upon the placing of walls and fences, the demarcation of private space and, indirectly, issues of security.

5 Recommendations

In the light of this review of literature and practical experience in meeting the needs of older people in the context of mainstream housing, planners and developers are recommended to:

1   Recognise the importance of providing opportunities for older people to choose to be housed within mainstream housing.

2   Take account in all planning decisions of the enormous variations in age and circumstances that exist within the older population.

3   Recognise that people who move in old age predominantly do so in early or late old age and consider whether, by emphasising the factors identified in the report, people at other stages of old age might be encouraged to make appropriate moves within the general housing stock.

4   Respond to the high levels of owner-occupation among older people and those approaching old age by offering options that will allow them to maintain that tenure either in whole or in part.

5   Consider how the immediate and potential needs of older people living in any new development of general housing for a variety of services, from personal care and domestic assistance to access to maintenance services and help with gardens, might be met.

6   Consider in the design of estates and the design of individual dwellings those elements that will encourage interaction between residents and thus contribute to combating loneliness.

7   Give consideration to accessibility in the ways in which people move about the estate.

8   Recognise that elders from black and minority ethnic communities may have particular needs if they are to settle happily in new housing developments.

9   Take account of the need for pedestrians, cyclists and users of pavement scooters to coexist in safety.

10 Recognise that the motor car will continue to have a place in the lives of many older people living on the estate.

11 Provide good access to public transport.

12 Ensure the provision of community facilities that are capable of accommodating a wide range of activities to a high standard.

13 Give priority to the provision of a safe environment and draw upon the expertise of Architectural Liaison Officers from the Police Service to assist in this.

14 Provide opportunities for older people to participate in decisions that affect the design, development and management of the estate.

15 Ensure that all dwellings are provided to a high standard of accessibility, using the Lifetime Homes standards as a minimum benchmark, and secure the best achievable space standards.

16 Consider the provision within dwellings of the infrastructure for the future development of smart home technology, according to the preferences of the eventual occupiers.

17 Incorporate good standards of security in all dwellings, together with smoke and carbon monoxide detectors.

18 Adopt best practice in ensuring thermal efficiency and insulation in dwellings and public buildings.

19 By providing a range of tenure options ensure that accommodation is available to older people in a range of financial circumstances in order to ensure the creation of a mixed community.

20 Consider the provision of packages for eventual equity release within purchase arrangements for older residents.

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