



Understanding the
Housing Needs of
Older Owner- Occupiers

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FOREWORD

In general, housing for older people is understood, or at least discussed, in terms of adaptations, avoiding trips and falls to reduce unplanned hospital admissions and “bed blocking”. New build for older people is, for the most part talked about in the context of what Social Landlords should be doing.

The specific issues that exist across tenures has been recognised but not fully articulated or explored. With over 75% of all over 65 year olds owning their own homes, the issues of supporting older people to remain at home are, for the most part, issues of owner occupation. Despite this little or no consideration has been given to the very wide range of experiences and situations of older owners. Even less attention paid to the voice of owners themselves.

For the first time this report focuses specifically on a key group of older home owners, those in lower value properties. And allows their voice to be heard directly.

What we learn from listening to them is in some ways unsurprising, in others stark and worrying. We learn, for example that most owners want to remain owners if they can, but that an increasing number are turning to the Social Rented Sector to meet their housing needs. The significance of that need made clear by the fact that a third of those interviewed for this study have a household member who cannot access the whole of their home.

A specific policy response is required. We hope that this report, commissioned jointly by Stirling Council and the Scottish Futures Trust, will be the starting point for a discussion with providers, policy makers locally and nationally and with older owners themselves.

Tony Cain

Stirling Council
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INTRODUCTION

This research has its origins in the recognition of population ageing, where around a third of all households in the UK contain at least one person of pensionable age, and the propensity of older person households to be in home ownership - seventy-six percent of older people in the UK are owner-occupiers, with most owning their property outright (Pannell et al. 2012a, b). Furthermore, nationally attention has increasingly focused on the housing needs of older people in relation to care as over 96% of people aged 65 and over are living at home in Scotland (Scottish Government 2011: 12).

Owner-occupation has increased markedly in recent decades amongst all income groups, but particularly for those on lower incomes (Easterbrook 2010). However, the period from 2007 has seen modest decline at national and UK levels in the percentage of households who are home owners in the wake of the global financial crisis. There are no data that allow us to comment on trends amongst different income groups, though it would seem likely that the decline has been sharper for lower income households. Therefore despite large numbers of older owner-occupiers, there is limited information on their current and future housing needs.

In light of this, the aims of this research were to:

1. Ascertain the need and demand for housing for certain categories of older occupiers who live in housing that cannot be easily adapted to their needs and who cannot easily move within the private sector
2. Explore the delivery mechanisms to enable appropriate houses to be built for that group
3. Ascertain if a gap exists in the housing provision for older owner occupiers living in lower value properties.
4. If there is a gap, ascertain what that gap is, how wide it is and who is most affected by it
5. Identify the housing options that should be available to older people in the Stirling Council area
6. Recommend the most appropriate housing solutions for older owner occupiers living in lower value properties.

These aims are particularly focused on the aspect of providing new housing provision – in particular new build housing – that will allow people to remain living independently in the local area. This project report will help to inform future developments focused on older owner occupiers living in lower value properties.

This report highlights Stirling Council's commitment to Scottish Government (2011) principles of increasing the choice available in housing for older people and planning ahead for important life choices in the local area. Furthermore, the report focuses on preventative support and efficient and cost effective ways to improve quality of life and increase independent living for older owner occupiers on a low income and/or in low value properties throughout the Stirling Council area. These build on the concerns from Stirling Council that some older owner occupiers are not able to meet their housing needs. These include those

who have applied to Stirling Council for housing and those living in flats or homes no longer suitable. Furthermore, there was the wish to explore whether older home owners wanted or needed to downsize and stay in their communities where there may be limited options.

The report explores the relevant policy background, highlighting market demand for housing for this particular group and the motivating factors that encourage people to move home. Although this report has a particular focus on the local area, the findings and recommendations have wider implications throughout Scotland.

The report was written by Drs Madhu Satsangi, Vikki McCall and Corinne Greasley-Adams. We appreciate the consistent support and advice from the commissioners' nominated officers, Tony Cain and Steve Mason (Stirling Council) and Ann Leslie and Christa Reekie (Scottish Futures Trust). We also acknowledge the council's help in organising and supplying data sets and liaising with partner organisations to provide stakeholders willing to be interviewed.

METHODOLOGY

The School of Applied Social Science, University of Stirling, was commissioned by Stirling Council and the Scottish Futures Trust to explore the housing needs of older owner occupiers in Stirling.

This study takes a mixed methods approach utilising secondary and primary quantitative data analysis and qualitative methods.

The first stage consisted of a literature review. The information contained in this report was identified following a non-systematic search of the Internet and a search on Stirgate (a facility that searches a number of databases) utilising the phrase: Older AND hous* AND tenure; Age* AND hous* and tenure; and ageing in place. Results of the searches were screened and relevant articles from 2009 onwards were explored in further detail, with key messages/conclusions from the articles being identified in this document.

To explore wider stakeholder perceptions of the priorities, demands and delivery of services for older owner occupiers in low value properties qualitative methods were implemented. This comprised semi-structured, face to face and telephone interviews with developers, RSLs and wider stakeholders. This proved an effective method due to the depth of information that the researchers can explore (interviews ranging from 3.5 hours to 45 minutes). Those who were unavailable also had the option to contribute written comments. All qualitative data were then analysed and coded using the qualitative software package QSR Nvivo. This allowed the researchers to explore and extract key themes from the data. The topic guide used to frame discussions is attached as Appendix 1.

Secondary data analysis comprised firstly, an analysis of the waiting lists of Stirling Council, Forth Housing Association and Rural Stirling Housing Association. In particular, the aim was to look at owner occupiers (with a household reference person¹ aged 55 or over). The focus was on local providers and national and regional housing associations' waiting lists were not analysed. Secondly, house price data were obtained from the Register of Sasines, with a view to identifying any differences in the housing market behaviour of older home owners.

Data on older owners' perceptions of the local housing market, views on moving and the suitability of their housing were obtained from a face to face survey. Older owners were identified from the waiting lists referred above and Stirling Council's records of owners who had received Care and Repair services in 2013-14. Amongst the latter category, addresses were identified which were in relatively lower value areas of the local housing market, according to postcodes recognisable in Register of Sasines' data on house purchases in the Stirling Council area in 2012. The survey was thus designed to consider the views and behaviour of owners who had already considered their housing circumstances and sought to change them. It was *not* designed to be representative of all older home owners in the Stirling council area. The survey was also designed to capture views from a small number of former owners who had applied for social housing and been rehoused. The aim was to

¹ The HRP is the approach used in Government surveys and a full definition is provided at <http://www.scotlandscensus.gov.uk/variables-classification/household-reference-person>

achieve 100 completed interviews using a questionnaire drawn up using questions from the Scottish House Condition Survey with a small number of additional questions. The questionnaire is attached as Appendix 2. Further information on the sample achieved is given below.

LITERATURE REVIEW

POLICY BACKGROUND

The impact of the ageing population has had increasing policy attention by both the UK and Scottish Government. In an overall review from the House of Lords, the Select Committee on Public Service and Demographic Change (2013: 7) was that the UK remains 'woefully underprepared'. Housing is at the centre of this focus as:

"The housing market is delivering much less specialist housing for older people than is needed. Central and local government, housing associations and house builders need urgently to plan how to ensure that the housing needs of the older population are better addressed and to give as much priority to promoting an adequate market and social housing for older people as is given to housing for younger people" (Select Committee on Public Service and Demographic Change 2013: 15).

This has coincided by calls to stimulate the market in housing for older people and a perceived gap in the market for older owner occupiers throughout the UK (Select Committee on Public Service and Demographic Change 2013: 15). Increased home ownership amongst all adults is an overriding, long standing government priority. More recently, this priority has focused on supporting older people to live independently at home for as long as possible (Scottish Government 2011a). This is an important area of policy in the Scottish Housing sector and constitutes the background to this report's focus on home owners in lower-value properties.

The Scottish Government has a strong commitment to achieving positive housing outcomes for older people. The main policy outcomes behind this include:

- Clear strategic leadership is in place at national and local level about the housing outcomes to be delivered for older people.
- The information and advice needed by older people to make the best decisions about their housing and support is provided.
- Older people are better assisted to remain in, and make best use of, existing housing stock.
- The needs of older people for low level, preventative support are met.
- Investment in new housing provision across the sectors meets future needs of older people.

(Scottish Government 2011a: 19).

These priorities are set out in the context of the Christie Commission on the future delivery of public services that focuses on integrated services, long-term strategic planning and the prioritisation of preventative measures to reduce demand and lessen inequalities.

Data from the General Register Office for Scotland show that from 2010-2035, the country is expected to show a 10% increase in total population. However, whilst the working age

population is forecast to show a 7% increase, the population in pensionable age is forecast to increase by 26%. The trends in the Stirling Council area are of a 29% increase in pensioners and a 14% increase in working age people (overall 16% growth)².

Local challenges relating to the ageing population as cited by the Scottish Government (2011) market analysis include:

- Each of these types of housing needs is projected to rise rapidly as a result of population ageing.
- Rural local authorities tend to have an older population and a lower proportion of working-age people, and this pattern is projected to increase.
- Family support may be more challenging in the future, as there will be relatively fewer people in those age groups which typically provide support to older households

(Scottish Government 2011b: 22-23)

Stirling Council's (2011) Housing Need and Demand assessment notes that there will be a steady increase in the older population in Stirling with a 46% increase in 65-84 year olds and 174% increase in those aged 85 and above by 2032. This has been highlighted as a key concern.

Stirling's Local Housing Strategy 2012 (LHS) sets out key actions in relation to housing in the local area. These include improving the supply of social rented and other affordable housing and addressing particular housing needs including the needs of older people.

The LHS and Stirling's Local Development Plan 2014 both point to the need for more affordable housing. They also describe the projected increases in the numbers of older people and seek the support of housing developers in addressing local needs including the provision of smaller houses, houses that meet the needs of those on low incomes, houses that meet the needs of older people and houses that meet varying needs standards.

The LHS discusses the shift in the 'balance of care' which involves increasing the use of intermediate care, re-ablement and tele care to enable older people and those with disabilities to continue living in the community. The Council funds a programme of aids & adaptations and a care & repair project to assist older people. The LHS also describes initiatives to encourage downsizing and to reduce the number of trips and falls in the home which can lead to hospitalisation.

Stirling Council's Single Outcome Agreement (2013-2023) also sets out the key actions which include improving the supply of social and affordable housing, reducing risk factors that lead to health and other inequalities and making sure communities are well served and better connected and safe (Stirling Council 2013).

² Source: <http://www.gro-scotland.gov.uk/files2/stats/population-projections/scottish-areas-2010-based/10pop-proj-scottishareas-tableb.xls>

OLDER OWNER OCCUPIERS IN LOWER VALUE PROPERTIES

The prevailing understanding that home-ownership and affluence are synonymous has been challenged by the increasing links between home-ownership and poverty (Burrows 2003). The distribution of wealth amongst owner occupiers is highly uneven (Appleyard and Rowlingson 2010: 25). However, there has been relatively little attention to owner occupiers living on low incomes and/or lower value properties, despite half of this group living below the poverty line (Burrows and Wilcox 2000) and the current research thus tackles something of a gap in the literature.

Although somewhat dated, research by Burrows and Wilcox (2000: 34) in England gives a clear indication that home-owners make up a significant proportion of those living on low incomes. As shown in the table below, data confirm a reasonable expectation that equity held by home owners increases with age and with income. However, for home owners in the lowest income quintile, the rate of increase is much more subdued than for the highest income growth.

TABLE 25: HOUSE VALUES AND NET EQUITY BY AGE OF HOUSEHOLD HEAD, 1996

Age band	Lowest income quintile			Highest income quintile		
	Value £	Net equity equity £	Estimated £	Value £	Net equity equity £	Estimated £
16 thru 29	40,129	13,934	17,314	63,721	10,877	17,556
30 thru 44	51,821	26,400	32,197	94,823	39,050	50,057
45 thru 64	51,720	45,626	47,260	119,920	94,356	100,763
65 or over	59,773	59,003	59,340	134,821	131,235	131,458

Source: English House Condition Survey 1996

(Table from Burrows and Wilcox 2000: 34)

Warwick Institute for Employment Research (2004) also noted a clear and positive link between low household income and lower property value. Furthermore, the majority of households living in poor housing conditions based on the EHCS composite measure are home-owners (Burrows and Wilcox 2000: 49). Spicker (1996) highlights the issues facing Scottish owner occupiers on a low income:

"The options which are open to low income owner-occupiers in difficulties are also limited. In a fairly flat housing market... people do not gain on their mortgages. People who have bought at the lowest end of the market do not have the option to trade down. All this means that the kinds of consideration which in times past were mainly confined to tenants - problems of insecurity, social protection, inadequate income and loss of people's homes - have become important considerations for a part of the market of owner-occupied housing" (Spicker 1996: 7).

Nationally, Scottish House Condition Survey data³ (2012: 2.9) show that 26% (10,000) of households in the Stirling council area were pensioners living in private housing, the majority of whom would be home owners (the Scottish figure was 23% of 537,000 households). The median annual household income was £13,100 for all pensioners and £24,000 for all households in private housing in the Stirling area (the national figures are £13,400 and £23,400). Pensioners in private housing might be more likely to have income sources other than the state pension (e.g., private pensions), but these are not common and so the £13,100 median may not vary significantly: indeed the median pensioner household across all tenure types in the Stirling area was £13,000.

DEMAND FOR MORE OLDER OWNER-OCCUPIED HOUSING

Shelter (2012: 7) highlights a 'latent' demand for new housing for older people. They recommend:

- A significant increase in the supply and range of suitable housing for older people, including private-rented and owner-occupied specialist housing.
- Developers should build attractive and well-designed homes for older people and specialist providers must be upfront about their services and charges.

Housing tenure is an important issue since it affects both the services people can access as well as those they may need. For example, the ongoing financial responsibility for repairs, maintenance and improvements falls to the private owner occupier.

ECOTEC (2006) explores the issues surrounding repair and maintenance costs for home owners on lower incomes in the UK (although their figures only seem to be presented from English surveys). It estimates that low income homeowners should expect to spend £25 a week on upkeep. However, there is an average backlog of £3,500 per house in the owner occupied sector – a major burden on those on low incomes (they estimate 2.4 million owners may experience difficulty in meeting this). Significantly, 50% of these owner occupiers are aged 65 and over. They note that:

"Older people, especially those who experience a decline in income or savings following retirement and as they get older, a reduced capacity to carry out work for themselves. Increasingly, this means older people aged 75 or more amongst whom ownership rates are still increasing rather than those in the immediate post retirement years" (ECOTEC 2006: 9, original emphasis).

In particular ECOTEC's (2006) study noted that those who had bought their home through the Right to Buy scheme had particular difficulties meeting repair costs as they live in predominantly older housing stock with higher maintenance costs. This suggests a latent demand or need for better quality housing for owner occupiers on a lower income that is cheaper to maintain.

³ From the 2010-12 local authority report, <http://www.scotland.gov.uk/Topics/Statistics/SHCS/LATables2012>

EVIDENCE FOR MAKING PROVISION FOR OLDER OWNER-OCCUPIERS

The association between owning your own home and general well-being has been well rehearsed in the literature. The particular associations for older people have also been studied, thus Costa-Font (2012) noted how home ownership was associated with an enhanced level of well-being in older age. McIntyre et al. (2003) and Connolly (2012) make comment on how owning your home means you are more likely to have better health when you age. Connolly (2012) also finds that this holds true across different income levels and educational attainment levels and argues that the difference is directly related to higher housing quality levels in owner occupation.

Connolly (2012) also reported how housing tenure was linked to the risk of moving into residential care, with people who owned their homes being less likely than those who rented their homes to end up in residential care. It was argued that this is associated with funding arrangements for residential care and attempts to avoid having to release equity in owned properties for the purpose of funding care. Overall, however, older owner occupiers connect strongly to the positive characteristics of being a home (such as increased freedom) and have been found to be dubious about renting (JRF 1999).

Some research (e.g. Ball et al. 2011; Shelter 2012) has suggested that when older owner-occupiers choose to move homes, the result is the release of suitable family properties to the market. Even if older owner-occupiers chose to remain within their own home, this can have significant impact on the housing market. Bell and Rutherford (2012) note that the move to increase provision for care at home will most likely affect smaller than average houses, which are arguably also those that are sought after by first time buyers.

EVIDENCE AGAINST A MARKET FOR OLDER OWNER-OCCUPIERS

The current research is directed at new housing provision for older people on lower incomes and/or lower valued properties. It needs to be recognised that this is set in a context where the desire to remain within one's own home is something that has been reported by a number of authors. Many studies over at least 30 years since Anchor Housing Trust (1980) *Staying Put* has emphasised this as a realistic choice. Much policy and practice attention has thus been focused on mechanisms to facilitate the desire to be enabled (Randall 1995). Banks et al. (2012: 6) compare ownership to rent transitions in Britain 1991-2007:

FIVE-YEAR HOUSING TRANSITIONS BY AGE, OWNERS AT BASELINE

	50-59	60-69	70-79	80 +	Total 50 +
Britain					
<i>Owners who remained owners</i>					
No move	85.6	88.9	88.8	89.5	87.5
Moved within region	9.6	7.1	6.3	3.2	7.9
Moved out of region	2.9	2.3	2.4	1.1	2.6
<i>Owners to renters</i>					
Moved within region	1.3	1.1	1.5	4.6	1.4
Moved out of region	0.3	0.4	0.5	1.2	0.4
<i>Owners to 'other tenure'</i>					
Moved within region	0.25	0.14	0.35	0.23	0.23
Moved out of region	0.05	0.11	0.11	0.24	0.09

Notes

Tenure transitions are defined over a five-year period among individuals who were owners at the beginning of the time interval. These transitions are all defined by the end of the five-year period tenure status based on whether the respondent did not move, moved within a state or region, or moved across the state or region between the beginning and end of the five-year period.
Source: the PSID (1991-2005) and the BHPS (1991-2007); authors' calculations from weighted individual-level data.

The table shows that the majority of owners do not move, but if they do they tend to stay within the same region (i.e. economic planning region, Scotland is classed as one region). It is clear that very few older home owners become renters, and the reasons for this are set out in the next section.

Clarke (2012) also looks at housing careers and shows that housing mobility across the UK decreases as age increases. This means that in most instances older people remain within their longer term home. There is some evidence from a small case study that suggested that a minority of older households are prevented from moving by a shortage of appropriate and affordable housing (Oldman, 1991) which helps to explain the emergence of private sheltered housing as a niche market for some specialist housebuilders. This has, however, been more commonly associated with better off households (Williams, 1990).

FACTORS THAT ENCOURAGE OR DISCOURAGE OLDER PEOPLE TO MOVE HOME

Shelter (2012: 14) represents motivating factors as follows:



Pannell et al (2012a) argue that across the UK, inherited housing has a significant housing market impact and for Scotland, Bell et al. (2014) note that variations in inherited wealth mean that the inequalities experienced by one generation will be passed on to the next. Also looking at Scottish data, it has been shown that contentment with current owner occupied homes underpinned people's decisions not to move (Croucher et al. 2008: ix). Croucher et al. (2008) found that motivations to move were mostly linked with suitability of the new location, better access to facilities and relation to family. In a comparative analysis of later life home schemes, Croucher et al. (2007: 6) note that non-care motivations for moving included:

- planning for the future
- being attracted by a particular development
- moving to be nearer family
- feeling alone and vulnerable following bereavement
- housing need and/or inappropriate, insecure accommodation
- concerns about poor community safety.

There are some arguments that run counter to the Shelter (2012) finding on the wish for older owner occupiers to preserve housing wealth for their children: Appleyard and Rowlingson (2010) suggested that Britain is not yet the 'nation of inheritors' that it is perhaps perceived to be. In fact, the number of housing assets that are inherited has declined (Holmans in Appleyard and Rowlingson 2010: 27). Those who benefited from the Right to Buy (RTB) of the 1980s are living longer and not yet in a position to pass on their housing wealth. Furthermore, there is evidence of people 'making use of their assets' rather than prioritise passing it on (Rowlingson and McKay 2005 in Appleyard and Rowlingson 2010: 28). Therefore, although there is general support for the idea of keeping housing assets to pass on, in reality there is both a social and demographic change that has seen people more willing to use wealth and equity. However, it was also noted that equity is less likely to play a part in improving housing and living standards and is more likely to be used to pay for care.

All of these factors – both the 'push' and the 'pull' - would need to be considered in regard to new build housing. Area/location, access and family have been reported as overwhelming priorities in the motivation to move house.

HOUSING DESIGN

Housing design is also a factor and we provide more details in Appendix 3. Beyond these, Housing Options (2013) indicated that there was little support for retirement villages, with older people preferring to remain in areas where they had lived or areas with good transport links. Furthermore, it cannot be assumed that they will only be accommodating themselves and/or spouse as "older people may still need to accommodate, at one time or another, both adult children and grandchildren, so cannot be assumed to need smaller homes" (JRF 1999).

Leach (2012) explored patterns of downsizing by older people. The report indicated that older people are not likely to downsize to a property with less than three bedrooms because they wanted to have room to accommodate children and grandchildren, and to have enough space to allow for lifestyle (including have office space for those that might continue to be involved in work activities). There were a number of motivations noted for downsizing including: property too big; running costs; need for refurbishment and upkeep; release equity; to be closer to family; and to be closer to shops and services. With this in mind, it is desirable for new properties to have lower running costs; lower maintenance; smaller, more manageable gardens; and fewer stairs (Leach 2012). There were particular concerns with flats noted in the research including the concern of close proximity to others, a perception of more transient neighbours and the size of service charges. Bungalows were often felt to have advantages such as for mobility, but there were worries that they were less affordable (Leach 2012). It should be noted that this report looked at older home owners in general and lower income older owners' attitudes, needs and constraints may not be the same as the wider population.

Leach (2012) also acknowledged some aspects that would be incentives for those that hadn't downsized and weren't thinking of doing so to downsize, including: abolishing stamp duty for downsizers; and changes to planning to increase supply of suitable housing. In

Scotland, stamp duty will soon be replaced with Land and Buildings transaction tax (LBTT) that “will have a progressive structure to bands and rates which is designed to remove the distortions in house prices associated with bunching of sales around the current thresholds SDLT” (Scottish Government 2014), which may become a further incentive for home owners moving into affordable new build properties.

POTENTIAL HOUSING OPTIONS FOR OLDER OWNER-OCCUPIERS ON LOWER INCOMES

In this report so far, comment has been made on the current tenure of older people, on ageing in place and on the design of housing for older people. In this next section, exploration will be made of reports from a number of different housing needs reports and policy documents, with the focus turning to considering examples and suggestions of different approaches to the provision of housing for older people.

Appleyard and Rowlingson (2010) note that new equity release schemes could be devised to be more appropriate for low-income owner-occupiers. In their review they found that people do withdraw equity in a variety of ways, including moving to a cheaper property and/or selling and renting.

A review of Scottish sheltered housing in 2008, before the recession, noted that the demand for such provision by private sector developers is set to increase due to increased numbers of owner occupiers. Areas and schemes with a good reputation were especially popular (Croucher et al. 2008). Many older people taking part in the review saw sheltered housing as an option they would consider but to make sheltered housing a viable option there had to be a lot of space, good access for those living with disabilities and ultimately value for money options available.

Whilst arguably a marginal form of provision, there has been some attention given to private retirement communities. Pacione (2012:149) reviewed the experiences of people living in one of these and highlighted a sense of community in the complex he studied. However, there were some frustrations at “restrictions on personal freedom” imposed by rules in the deeds (Pacione 2012: 166). He also observed that private retirement communities have received criticism based on the elitism they attract, and on the age profile of residents.

Another model in the literature includes Extra Care housing, or very sheltered housing, as it has been seen as an alternative to helping older people stay out of hospital and ease acute care services. There are a variety of types of extra care housing in both the public and private sector, but it is a concept that includes owned, rented, part owned and part rented and leasehold housing. All these types of housing can have design features that ‘encourage ageing in place’, that includes day care activities, community based support and intermediate care (Riseborough and Fletcher 2003). This option is centred on people who need a small amount of support to enable them to live independently.

However, there is a stigma attached to the idea of sheltered, retirement and extra care housing. This is to the extent that “the negative perceptions of sheltered housing for some older people may be outweighed by the benefits associated with this form of congregate

housing” and generally older people do not wish to move to residential care (Burholt and Windle 2007: 14). An Age UK (2012) report noted that there remains a lot of confusion of what sheltered and retirement housing has to offer.

There is also an ongoing emphasis on the option of ‘staying put’. Staying put schemes in particular aim ‘to help their clients find an appropriate solution to their housing problems by improvements, repairs or adaptations’ (Randall 1995). Care and Repair England (2003) has long advocated a Housing Options support service for older people. There is a need to help older occupiers to assess their options and help them decide to move. The priority should be for people to live in a safe, adapted and manageable home as it is central to their health and quality of life. This debate has become more nuanced as ‘staying put’ does not necessarily mean to stay in the current home – but rather a suitable alternative property that is not a care home. As the Scottish Government strategy for 2012 – 2021 notes:

“A move to an accessible home may help some people to continue to live independently for longer. A smaller home may also provide financial benefits, in terms of being cheaper to heat and maintain. Where this is the case, it is important that a move to a more suitable home takes place before a crisis point is reached” (Scottish Government 2011a: 45).

Croucher et al. (2007: 59) offer findings from a longitudinal study of seven different housing with care schemes for those in later life. They conclude that there is no dominant model of housing for older people that works best. However, those schemes with a linked residential care facility had the most advantages for people in regards to making a ‘home for life’. Also, a good balance of security, care and independence were key to success for residents.

LOCATION

Location was also a key aspect with links to family, community centres, shops, cultural facilities and places of worship being seen as important. One of the quotes within the review stated:

“I would move because we cannot maintain the flat we are living in, so a smaller, modern property which will be cheaper to look after, and cheaper in the long run to heat. If I was to move, the highest priority would be being close to family and easy to shop nearby.”(quote in Croucher et al. 2008: 67).

Interestingly, the review found that those who had sold their house to move into more suitable accommodation had not regretted their choice. Croucher et al. (2008: 86) conclude that sheltered housing can help and support the independence and well-being of older people.

McCarthy and Stone et al. (2012: 6) note the importance of location in development:

The importance of location

The success of schemes for specialist housing for older people is largely dependent on site location. Different types of schemes have different locational criteria. While one type of development may work well in one type of location, it may be inappropriate in another.

Relative to retirement housing and Extra Care schemes, good sites tend to be:

- Well-located and prominent – the most popular schemes are located in busy areas with good access.
- Within a catchment area with a specific need for this form of accommodation and able to support the proposed tenures.
- Usually between 0.5 to 1.5 acres (0.2 to 0.6 hectares).
- Close to an established town centre and public transport, usually meaning the development of brownfield sites.
- Sufficiently close to shops, amenities and facilities (such as a GP surgery and hairdressers) with ideally a level and safe route of access.

Such sites will be in high demand with other developers, including other residential developers as well as supermarket and office providers. High competition impacts upon the cost of the land, which can affect the viability of proposals that come forward.

Retirement villages, for example, require larger sites which can often be situated in less urban surroundings. These sites can be more self contained and include additional on-site facilities. These sites may be up to 12 acres (5 hectares) but will still normally be accessible to major centres of population via good transport links.

Specific cultural requirements will also need to be taken into consideration when determining location.

Their toolkit for housing in later life (McCarthy & Stone et al. 2012) notes that getting the location right can help maintain and sustain communities. Housing can reintroduce residential uses to central locations, provide services to communities and have a wider and positive impact on the local economy (McCarthy & Stone et al. 2012).

KEY POINTS FROM THE LITERATURE REVIEW

- There is a perceived housing demand for those living on lower incomes and lower value housing as they tend to have higher maintenance costs and live in older, harder to maintain properties.
- However, older-owner occupiers clearly value their tenure status with a very small willingness to switch to a different tenure. This is related to feelings of identity and ownership.
- The priority features of new housing for older people include a well-insulated and easy to heat home with enough interior space and the ability for family to visit (including spare bedrooms and manageable outdoor garden space).
- The motivating factors to move house include a good/safe location, access to facilities/ amenities, closeness to family and accessibility both internally and externally
- Lifetime homes that can be adapted as people need them allow may be considered in the design of new homes.
- Through lifetime homes and barrier free designs it is possible to have a housing stock that allows people to respond and adapt to life events as they occur.
- There is an ongoing stigma attached to sheltered housing and both policy and perceptions of current home-owners suggest that staying in suitable accommodation as an owner is the preferred option.
- The literature suggests that the first option for many would be 'staying put'. However, other studies have shown that those who have moved have not regretted their choice and there is evidence of a willingness to utilise built equity.
- There are different models of housing options available, but as yet no dominant model that works best as an option for older owner occupiers on lower incomes. There do not appear to be models that particularly target older owners living in low value homes

ANALYSIS OF WAITING LISTS

Waiting lists of Stirling Council and the two locally based housing associations with significant numbers of houses in the Council area, Forth and Rural Stirling Housing Associations were analysed. The purpose was to look at the household circumstances of older home owners who had chosen to apply for social housing. By inference, these households would be applying recognising first, the limitations of their current housing for meeting their present and/or future housing needs. It is also likely that these households would be applying having determined that they would be unlikely to find suitable housing at a price they could afford in the private market. In the following analysis, we report results for all social landlords rather than separately for individual landlords.

In January, 2014 across the social landlords approximately 6% of applicants on waiting lists were older home owners. As shown in Table 1, the most common age bands of HRPs were 55-64 and 65-74 whilst Table 2 shows that 85% of the older home owners on the waiting lists were single people or couples with no other household members. 32% of older home owner applicants qualified for medical priority.

Table 1 Age profile of older owners on waiting lists

Age band of HRP	% of households
55-64	35
65-74	33
75-84	26
85 or older	5
Total	100 (N=210)

Table 2 Household type of older owners on waiting lists

Household type	% of households
Single person	57
Couple, no others	28
Single, 1 or more others	5
Couple, 1 or more others	6
Unknown	4
Total	100 (N=210)

Table 3 shows approximately one household in five (33) was living outwith the Stirling Council area. As anticipated, the majority of those in the area were in the Stirling urban area (includes Bridge of Allan and Dunblane, as defined for the Local Housing Strategy). However, 30% of households were living in rural Stirling (including the area of Loch Lomond and Trossachs National Park).

Table 3 Current location of older owners on waiting lists

Current address	% of households	% of households in Stirling Council area
Stirling, urban area	52	64
Stirling, rural area	17	21
National Park area	13	16
Outwith Stirling Council area	18	n-a
Total	100 (N=210 households)	100 (N=173 households)

MARKET ACTIVITY

The team had access to sales transactions data for the Stirling Council area, supplied with the intention that these could be used to provide some findings on house purchase activity by older home owners. Historically, Register of Sasines (RoS) data contained a field that identified whether the purchase was with a mortgage or not. Purchases without a mortgage are made by households with relatively larger amounts of equity and are likely to be more frequent amongst older age groups. However, the field is absent in recent transactions data and no reporting was possible. Staffs at the RoS were commissioned to provide a table showing the price levels for quartiles of all transactions⁴ and transactions without a mortgage for Stirling Council area and the country as a whole in 2003-04 and 2013-14.

The data are shown in Table 4, with three house price figures shown nationally and locally for each of the years: the price below which 25% of sales fall (lowest quartile price), the median and the highest price. They show that in both years and for the Stirling Council area and the country as a whole, price levels in the lower quartiles tend to be lower for outright purchases than for purchases with a mortgage. The differential between outright and mortgaged house purchase prices is much greater in the Stirling council area than nationally. This finding suggests a particular market for older home owners in the local area on lower incomes. At the same time, there must be some caution exercised in interpreting the data as outright purchases will have been made by households other than older owners.

⁴ A small number of outliers at the upper and lower ends of the distributions were excluded.

Table 4 House prices in Stirling and Scotland, 2003-04 and 2013-14

	Stirling Council area			Scotland		
	All Sales	Outright purchases	Bought with mortgage	All Sales	Outright purchases	Bought with mortgage
2003/04						
Lowest quartile price	£57,000	£48,750	£59,975	£44,000	£41,500	£45,000
Median	£94,128	£85,050	£97,000	£78,000	£76,156	£78,000
Highest price	£1,425,000	£650,650	£1,425,000	£1,500,000	£1,500,000	£1,500,000
No. of sales	4,505	678	3,827	102,866	19,147	83,719
2013/14						
Lowest quartile price	£90,000	£80,000	£96,000	£82,500	£69,000	£90,000
Median	£139,000	£125,000	£147,500	£130,000	£119,000	£137,000
3 rd quartile	£220,000	£205,000	£230,000	£197,000	£187,000	£202,000
Highest price	£1,100,000	£1,100,000	£1,000,000	£1,500,000	£1,500,000	£1,500,000
No. of sales	1,506	581	925	86,989	28,995	57,994

Source: Register of Sasines

THE VIEWS OF OLDER HOME OWNERS

INTRODUCTION

This chapter sets out the main findings from the face-to-face survey of home owners in the Stirling Council area. The chapter first sets out summary demographic information, then looks at current housing circumstance and housing history and then at views on moving.

The survey was undertaken by BMG research in June and July, 2014. 101 completed interviews were achieved⁵. Looking at the achieved sample of responses by source (Table 5), there is a reasonable return of rehoused owners, care and repair grant recipients and owners on social landlords' waiting lists as a whole. Looking at the achieved sample by housing market area (Table 6), there is some bias towards the Stirling, urban area and away from (particularly) the Stirling, rural and National Park areas. The rates of return suggest that we can reasonably confidently look at patterns in the urban area but we should be cautious for the rural areas. In the analysis below, we group the Stirling rural and National Park responses into 'Rural Stirling'.

Table 5 Response rates by source of interviewee

Interviewee source	Potential interviewees		Responses		Response rate
	Frequency	Percent	Frequency	Percent	
Rehoused owner	14	4.4%	6	5.9%	42.9%
Care and Repair grant recipient	154	48.6%	46	45.5%	29.9%
Waiting lists	149	47.0%	49	48.6%	32.9%
Total	317	100%	101	100.0%	31.9%

Table 6 Response rates by Housing market area

Housing market area	Potential interviewees		Responses		Response rate
	Frequency	Percent	Frequency	Percent	
Stirling, urban	235	74.1%	87	86.1%	37.0%
Stirling, rural	60	18.9%	10	9.9%	16.7%
National Park	22	6.9%	4	4.0%	18.2%
Total	317	100%	101	100.0%	31.9%

⁵ This number came from a potential sample of 317, meaning an attrition rate of 68%. This is relatively high for this form of survey. Approximately 40 households indicated that they didn't wish to participate by response to a letter sent 10 days-2 weeks before possible interview or by phone. In addition, contact could not be made at some addresses despite repeat calls and refusals at the door related to ill-health amongst the target population and households not wishing to engage in a discussion which appeared not to be relevant to them.

DEMOGRAPHIC CHARACTERISTICS

Respondents to the survey tended to be drawn from older rather than from younger age groups (Table 7) and 65% were female. Proportionately more of the oldest age group were in the Stirling, urban area than in the Rural Stirling area. 85% were retired and a further 3% described themselves as permanently sick or disabled. Approximately 10% were working part or full time, self-employed or had some irregular earned income. The majority of interviewees lived alone or with their spouse/partner (Table 8). 66% of respondents and 53% of their spouses/partners reported having a disability or long-term illness or both that limited their daily activities. 92% of respondents described themselves as 'White Scottish', 4% as 'White British' and 2% as 'Asian' (including Pakistani, Pakistani Scottish and Pakistani British). These data were repeated for spouses and other household members.

Table 7 Age (banded) of respondent

Age group	Frequency	Percentage
56-65	17	16.8%
66-75	31	30.7%
76-85	46	45.5%
86 or higher	7	6.9%
Total	101	100.0%

Table 8 Respondent household type

Household type	Frequency	Percentage
Single person	43	43.0%
Couple, no others	36	36.0%
Single person and (grand)sons/(grand)daughters*	9	9.0%
Couple and (grand)sons/(grand)daughters*	10	10.0%
Single person and other relation	1	1.0%
Single person and carer	1	1.0%
Unknown	1	-
Total	101	100.0%

* Including adopted son/daughter and foster child.

CURRENT HOUSING

As noted above, the achieved sample included 6 renting households, former owners who had been rehoused. 2 more households said that they were also renting, but renting free. As might be expected, the majority of home-owners were outright owners rather than mortgagors (Table 9). Table 10 shows that respondents generally lived in houses rather than flats: there was no difference for urban or rural residents.

Table 9 Respondent housing tenure

Tenure	Frequency	Percent
Buying with mortgage/loan	18	17.8%
Own outright	75	74.3%
Rents (including rents paid by housing benefit and rent free)	8	7.9%
Total	101	100.0%

Table 10 Respondents' house type

House type	Frequency	Percent
Semi-detached house	55	54.5%
Detached house	11	10.9%
Terraced house	18	17.8%
Ground floor flat	6	5.9%
Flat, 1 st -4 th floor	8	7.9%
Other	3	3.0%
Total	101	100.0%

There was a high degree of satisfaction with respondents' current housing (Table 11) and its size (Table 12).

Table 11 Housing satisfaction

Satisfaction	Frequency	Percent
Very satisfied	76	75.2%
Fairly satisfied	22	21.8%
Neither satisfied nor dissatisfied	2	2.0%
Fairly dissatisfied	1	1.0%
Total	101	100.0%

Table 12 Views on house size

Is the number of rooms in the house...?	Frequency	Percent
Too few	4	4.0%
Too many	19	18.8%
About right	78	77.2%

Total	101	100.0%
-------	-----	--------

32 respondents said that they didn't use any aid or adaptation to get around their house and had no need of one and one person said that s/he couldn't get round the house. The majority (over two thirds) thus did need a form of assistance and the most commonly cited were handrails (52 people), a walking stick or crutches (40) and a walking frame (13). When asked if there was anything about the home that limited a household member's daily activities, 33 people said there was nothing and 10 preferred not to answer. Of the 58 household responses, the most common was that the person could not get up or down stairs inside the house (28), that the bath/shower was hard to access or use (9) and that a toilet was hard to access or use (6).

36 respondents said that they/a household member had some form of care or support service. Most commonly, this was assistance from a family member, friend or neighbour (19), a home care worker helping with housework, cooking and cleaning (12), and a home care worker helping with washing/bathing, getting dressed and going to the toilet (10). 22 people said that some form of care or support would improve their life quality or that of another household member, mentioning help from a family member, friend or neighbour (5), with housework etc. (5) and in maintaining the garden being most commonly cited.

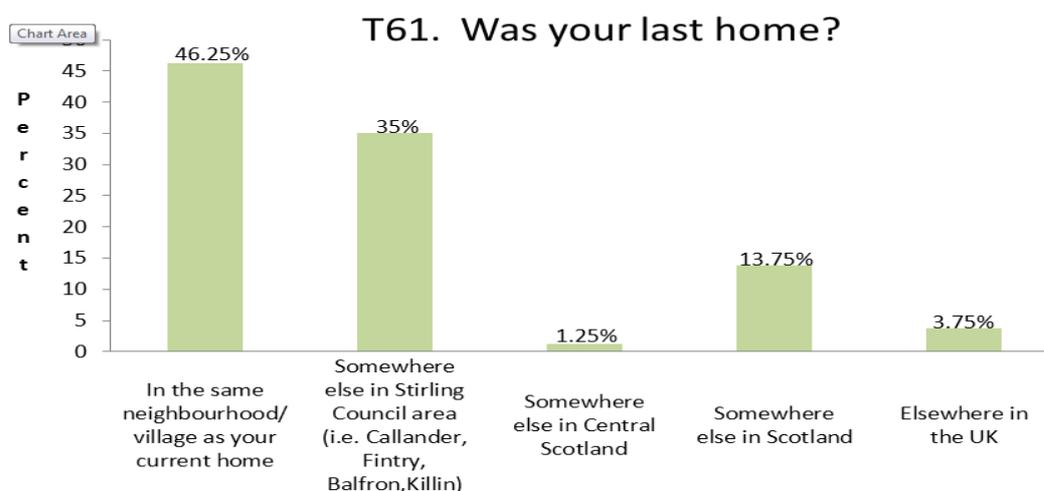
In sum and notwithstanding any survey bias these findings reveal a population of owners drawn from older cohorts of the 55+ age groups. Small, and single person households dominate; very high proportions (one in three at least) either find it difficult to access all of their housing or make use of some form of care and support.

HOUSING HISTORY

Of all the households interviewed, one in five had never lived in any house other than their current residence⁶. That figure was similar in both urban and rural Stirling. Those who had lived elsewhere had not been far away in their previous home. Figure 1 shows that approximately 80% of these people had lived in the same neighbourhood/village or elsewhere in the Stirling Council area.

⁶ We assume that interviewees responded for their adult lives, the question asked was "Have you ever lived anywhere else (other than this address)?"

Figure 1 Location of previous home



The Right to Buy had been a significant part of many respondents' housing careers: 62 owners (67%) said that they had rented their current property before buying it. The proportion was higher for interviewees from urban than from rural Stirling. Furthermore, 68 owners said that their house had previously been owned by the council or a housing association (or one of these landlords, but they didn't know which), suggesting theirs was a resold former council/HA house. Many owners had bought their house a long time ago, almost a half said the purchase was 1990 or earlier (Table 13). At the same time, one in four had bought since 2000. As might be anticipated, the longer ago the house was bought, the older the age of the household reference person (HRP, see footnote 1), although not all of the observations fit a simple linear trend (Table 14).

Table 13 When did households buy their house?

Period	Frequency	Percentage
Pre 1981	19	24.1%
1981-1990	17	21.5%
1991-2000	23	29.1%
2001-2014	20	25.3%
Unknown	14	-
Total	93	100.0%

Table 14 Age of HRP and year house was bought

Year house was bought (banded)	Age band of respondent				Number of households
	56-65	66-75	76-85	86 or higher	
Bought 2000 or after	22.7%	36.4%	40.9%	0.0%	22
Bought 1990-1999	12.5%	41.7%	37.5%	8.3%	24
Bought 1989 or earlier	18.2%	21.2%	48.5%	12.1%	33
Total	17.7%	31.6%	43.0%	7.6%	79

Those who had lived elsewhere fell fairly evenly between previous owners (44%) and renters (56%) and 60% of had lived in their previous home for ten years or longer. Table 15

looks at motives for moving amongst all those who had moved. Of these motives, change in family/household circumstance was most commonly cited as the most important, followed by right kind/size of property and to be closer to family/friends. Amongst those who had bought their homes in the earliest period, the most common motive was the right kind/size of house followed by a change in household circumstance/(a) child(ren) leaving home. For those buying in the most recent period, the most common motive was the right kind/size of house.

Taking these findings together, the long periods of residence in residents' current homes, the fact that they generally had moved short distances if at all and the reliance of many on local family or neighbours for care/support, we would tend to expect that if this population were to consider moving it would only be a short distance.

Table 15 Why households had moved

Reason	Number of times cited
Right kind/size of property	30
Change in family/household circumstances	20
To be near family/friends	15
To have a place of my/our own	9
To stay in the local area	8
To be close to work	8

MOVING OR STAYING PUT

Respondents were asked whether they expected to move in the next few years. A sizeable minority of 32 households (i.e. 36% or 41% excluding those who didn't know) said yes: the propensity to move was similar for urban and rural areas. Table 16 looks at how the propensity breaks down for the different interviewee sources. A first observation is that 20 households who had applied for social housing didn't anticipate moving and a further 9 didn't know. Most commonly, people said they wanted to 'stay an owner' or 'stay in their current neighbourhood' or they did not believe that a suitable house would become available. Approximately one care and repair grant recipient in five (9 households) and 2 of the 6 rehoused owners expected to move. Where people expected to move, this was most commonly in the next 1-2 or 2-3 years. The most common reasons why people expected to move were their poor health (22 cases), wanting a smaller property (12), and planning to move to sheltered/supported housing (3).

Table 16 Do you expect to move from this property within the next few years?

Do you expect to move from this property within the next few years, or not?	Modified source of interviewee			Total
	Rehoused owner	Care and Repair grant recipient	Social landlord applicant	
Yes - Over 6 months-1 years' time	0 0.0%	0 0.0%	6 12.2%	6 5.9%
Yes - Over 1 year-2 years	1 16.7%	7 15.2%	3 6.1%	11 10.9%
Yes - Over 2 years-3 years	0 0.0%	2 4.3%	6 12.2%	8 7.9%
Yes - Over 3 years-4 years	1 16.7%	0 0.0%	3 6.1%	4 4.0%
Yes - Over 4 years-5 years	0 0.0%	1 2.2%	0 0.0%	1 1.0%
Yes - Over 5 years	0 0.0%	0 0.0%	2 4.1%	2 2.0%
No, don't expect to move	4 66.7%	31 67.4%	20 40.8%	55 54.5%
Don't know	0 0.0%	5 10.9%	9 18.4%	14 13.9%
Total	6 100.0%	46 100.0%	49 100.0%	101 100.0%

Those expecting to move in the next few years divided approximately evenly between those looking to buy (13) and those looking to rent from a social landlord (18). The tenure choice was an exclusive one – no-one willing to buy would be willing to rent from a social landlord and no-one looking to rent would consider buying. 2 households said they would consider sheltered/supported housing. No respondent expressed an interest neither in private rental, nor in shared equity housing although one household said they would consider part rental/part purchase. The main reasons for householders rejecting renting were that they wished to stay home owners or they wanted “their own house” and they considered renting to be too expensive and “wasting money”. Householders chose social rental as (most commonly) there was a “better repairs service”, they “can’t afford to buy” and “rents are lower”. Amongst those looking to buy, the modal price considered likely was £100,000; amongst those seeking to rent, the modal rent was £300 per month.

Taking their income and other household circumstances into account, if households were to move in the next year they would choose a bungalow over any other house type (67% compared to 11% for sheltered/supported housing and 5% each for detached and semi-detached houses). As shown in Table 17, approximately one household in three thought it likely that they would be able to move to their property of choice (taking the responses of ‘certain’, ‘very’ or ‘fairly likely to be able to’). Perhaps more significantly, almost 58% of those with a self-defined need for housing did not expect to be able to meet it (taking the responses of ‘not very likely’, ‘not at all likely’ and ‘certain not’ to be able to move). Looking at people’s reasoning more closely, the most common explanations were that people were “happy in their current house” or that they were “too old to move” or “they couldn’t afford the price” of a new home.

Table 17 Likelihood of moving to property of choice

How likely, if at all, do you think it is that you will be able to move to the type of property you would most like to live?	Frequency	Percent
Certain to be able to	2	2.2%
Very likely to be able to	8	8.7%
Fairly likely to be able to	20	21.7%
Not very likely to be able to	16	17.4%
Not at all likely to be able to	28	30.4%
Certain not to be able to	9	9.8%
Already live in it	9	9.8%
Don't know/missing	9	-
Total	101	100.0%

In addition to asking whether households expected to move in the next few years, we asked questions that link to aspiration. These present the interviewee with considering more hypothetical circumstances and therefore need to be interpreted with caution: they are less likely to be revealing of intention or choice than the data already examined.

A first observation is that approximately a third of all interviewees had heard of shared equity before interview and 5% said they would consider it if they were buying a new house. This is clearly higher than the number of people considering shared equity seen earlier. When asked "if you had a choice, what type of property would you most like to live in?", a bungalow was the most common choice (64% of interviewees), followed by a detached house (8%) and sheltered/supported housing (8%). Looking at property characteristics, the most important by far was "a property without stairs". Having "at least one spare bedroom" and "my own outside space/garden" were also commonly cited.

Turning to households wishing to stay put, their choice was most commonly because they "wanted to stay in their present neighbourhood/village" (32%) and they "wanted to stay an owner" (15%). However 16% also said "there are no new houses available for me". Looking at both moving expectation and aspiration, it is plausible, therefore, that suitably sized, priced and located bungalows might encourage more 'stayers' to consider moving.

MONEY AND PAYING FOR HOUSING

For 10% of households, there was at least one source of income from employment. Data on other income sources (and, to a lesser extent, income levels) are poor, with high rates of missing data. This is not unusual in this type of survey, but it means that we need to be cautious in interpreting the survey results.

Eight interviewees said that they received an occupational pension, six had sickness/accident-related benefits and two declared receiving housing benefit. Reported household income levels (Table 18) were most commonly in the lowest two bands although it isn't easy to reconcile these to state pension levels for single and couple pensioner households which are somewhat higher.

We asked owners about the value of their house and about mortgage payments with a view to estimating equity levels. It must be noted that we have no information on actual market value: the estimates may be out of line with market reality. 44 home-owner households provided an estimate of the current value of their property, ranging from £70,000 to £300,000⁷. The mean value was £122,000 (standard deviation £44,000) and the median was £107,500. 11 owners said that they had an outstanding mortgage and 7 gave monthly repayments, ranging from £30 to £400 (median £240). With a high proportion of outright owners, it is likely that the majority have full equity in their property. Conservatively, this may be estimated at being around the lower house values estimated by owners, i.e. approximately £70,000. An alternate estimate - £100,000 - is given by the modal price provided by those anticipating purchase on a house move, given that these households are

⁷ The upper end of estimates substantiates the health warning on the reliability of these figures as we are very unlikely to have interviewed people in houses of these values.

unlikely to be taking out a mortgage and thus need to find the purchase price from their own resources.

Table 18 Household income

Household income	Frequency	Percent
Below £9,999	17	27.0%
Between £10,000-£14,999	31	49.2%
Between £15,000-£19,999	9	14.3%
Between £20,000-£24,999	3	4.8%
Between £25,000-£29,999	1	1.6%
Between £40,000-£44,999	1	1.6%
Over £50,000	1	1.6%
Don't know/refused	38	
Total	101	100.0%

Finally, we asked interviewees how they were managing financially. Table 19 shows that few people expressed difficulty. It is commonly found that older people tend not to admit to facing financial difficulties.

Table 19 How well is your household managing financially?

How well is your household managing financially?	Frequency	Percent
Manage very well	18	18.4%
Manage quite well	32	32.7%
Get by alright	45	45.9%
Don't manage very well	1	1.0%
Have some financial difficulties	2	2.0%
Don't know/refused	3	
Total	101	100.0%

CONCLUSIONS

The main findings from this chapter are:

- The face to face survey of owners and rehoused low income owners tended to interview people pre-retirement and in early retired years.
- Households were generally small: one or two people.
- About a third of households had had some form of adaptation to the house or used an aid to enable their normal daily activity. A similar proportion received some form of support or care. These mean that future housing choices are bound to be affected by the presence of adaptations and by considerations of the practicality of care provision.
- Owners had generally lived in their house for a long time and were satisfied with it and their neighbourhood or village.
- The right to buy had played an important stepping stone into home ownership for many owners. These are important reasons why many owners were looking to stay put in their current housing.
- At the same time approximately a third of households were expecting to move, and over half of those with a self-defined need to move reported that they were unable to do so.
- For both cohorts, bungalows in or close to their present neighbourhoods or villages would be their preferred housing choices. Such provision would thus be likely to increase movement out of housing that does not suit many households' current or likely future needs.

FINDINGS

REGISTERED SOCIAL LANDLORDS

The following section outlines some of the key themes from the interviews and the evidence. To protect participants, quotes are anonymised.

EXPERIENCES OF WORKING WITH OLDER OWNER OCCUPIERS IN LOWER VALUED PROPERTIES

Nearly all participants agreed that there was a need to build more housing for older people. The wider policy and political context was encouraging development of housing in this area. All RSLs that were interviewed (except for one) had an appetite for developing new build housing for older owner occupiers in the Stirling Council area. Some participants even encouraged this intervention as a call to action on the entire approach to housing for older people:

"The policy is going in right direction that there is an acknowledgement of the issue but needs to go further with further investment. We need to value our older people – they don't need 'mollycoddled' they need viable options".

This was also linked to call for a 'cultural change' in the approach to housing for older people. Planning for the future and the idea of lifetime homes that 'enables' people to live independent lives were key themes throughout the interviews.

The range of experiences with older owner occupiers in lower valued properties was divided into four categories:

- Experience in housing this group (four HAs)
- Limited experience with this group (one HA)
- Factoring for this group (two HAs)
- Catering/targeting this group specifically (one HA)

LOWER VALUED PROPERTIES AND THE RIGHT TO BUY

All the participants linked the categorisation of 'lower valued properties' with older right to buy properties. This was further linked to properties that people may have bought 20/30 years ago. This was seen as an issue that complicated matters for those living in RTB properties. Owner occupiers in RTB properties were seen as less likely to want to move and linked to a specific set of cultural values:

"Those who have been on the housing ladder are more 'stoic'. Those who haven't been on the ladder can have a real culture shock"

Furthermore, this group were seen as less likely to be able to afford a new property:

"But people see their RTB houses as a house for life. Because it's cheaper than paying rent".

"Well, the obvious issue is people able to cash in on equity – An RTB property will not get them a nice bungalow".

Therefore there is a perceived temporal and maintenance aspect for older owner occupiers in lower value properties. There may be a requirement for extensive help and guidance on moving properties for older owner occupiers in lower value properties.

MARKET FOR

The majority of respondents believed that this was a group they had experience with and had responded to. The experience from one provider in particular had highlighted a growing need for provision for older owner occupiers before they reach a certain health or life crisis.

"At the moment 70% of older people own their homes and ...older people's housing needs to be mixed to utilise the money that is there".

Overall, there was perceived need but also hesitancy due to lack of numbers and information about older owner occupiers.

MARKET AGAINST

Although the majority of participants agreed there was a market and had experience with older owner occupiers, it was acknowledged that this could be a limited market. One of the most important factors against a market for older owner occupiers in lower valued properties was the prioritisation of independent living in current homes:

"Can see the theory that there must be this group – such as RTBs may find themselves needing new housing. But (name of organization deleted) is not seeing them... It's about being in their own homes. Not seeing them switching homes"

Some participants were already taking this into consideration and planning for solutions:

"Potentially there could be support for those remaining in their homes and make (name of organization deleted) a support function – sort of outreach e.g. inviting people around for lunch etc. Alternative to day centres but different".

Overall, however, there was a clear willingness to make provision and support for this group.

MIXED MODEL OPTIONS

Despite the maintenance and repair difficulties that older properties have, all participants agreed that this group's identity was vitally linked to being a home owner. People in this group often have a "real desire to be an owner". The view was that those who were already established owners should have the option to keep their identity as a homeowner. However, there was an emphasis that the choice should be available in mixed developments. There was also a perception from those RSLs who catered to both groups that there was a real divide in service expectations between renters and owners. Owners were perceived to be

more demanding with their services such as factoring and were more likely to hold money back if they thought an inadequate job/repair had been done. This had led to most participants offering mixed options in the past. The most popular was a mix between shared equity, shared ownership and socially renting.

Shared equity was seen as an affordable solution by the majority of participants. However, one participant had moved away from this to a full shared ownership model while another was moving to a renting only model. No one advocated mid-market renting in this group. The solution was overwhelmingly that any new build housing should offer a range of options. The key would be to offer information and advice so people understood what these options were.

The literature and feedback emphasises that tenants like to mirror their current tenure as much as possible. There is a clear cultural connection to being a home-owner. Interviewees strongly advocated a mixed-tenure approach, with options including:

- Support for staying in current homes
- Shared equity
- Shared ownership
- Social renting
- Full ownership

Only mid-market renting was not a supported option.

THE PUSH AND PULL FACTORS TO MOVING

In exploring the push and pull factors that are linked to older owner occupiers moving house, it was clear that the two issues are not mutually exclusive. Some participants would use an issue – such as health - as a motivating factor, while some saw it as a barrier. Therefore although the analysis below is broken into two headings called motivating factors and barriers, the issues raised must be taken as both opportunities and barriers.

MOTIVATING FACTORS

Motivator	Evidence
Health and life 'crisis'	One of the clear motivating factors that would instigate or motivate a house move was linked to a crisis in the health of one of the residents. Those who had suffered a critical life event often were categorised as medical priorities within social housing. However, these critical life events were hard to predict and all support is generally reactive. "Not a matter of targeting them but this group... are usually forced to seek help at pivotal stage in life...".
Combating Isolation and access to facilities	"Isolation and loneliness is tremendous and that makes community integration very important. Especially for widows. So that's tricky".
Safety and Security	"For (name of organization deleted) people report that the main reason for moving is safety and security. Secure entry systems are key".
Help with	"A lot of RTB are semi-detached larger houses and people can't

maintenance and repair	keep up garden maintenance. It's too much of a burden".
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Repeating a theme from the literature review, low maintenance costs and energy costs were seen as a priority for older owner occupiers in lower value properties. Properties that can offer both a lifetime home approach with a promise of little cost and maintenance from the home owner would be seen as quite attractive for those in older more expensive to run and maintain properties. Design of any new build properties should take this into account for both the property and the surrounding area.

INFORMATION AND ADVICE

Giving information and advice that enabled older owner occupiers to make decisions was a key theme from participants.

"People need to feel they are entitled and in control of their move. They need to feel they are deciding to move – not being pushed".

All participants agreed that there was space to increase the help and support offered to older owner occupiers. None were convinced that this was a group that had a high level of awareness of housing options. Decisions were further complicated if other family members were seen to have a stake in the house or were key decision makers (one participant had experience of children making their parents homeless). It is clear here, therefore, any housing options should be directed to both the potential recipient and also for any other family member or other care giver upon whom the recipient would rely for information and advice.

If new build housing was to be a viable option, there would have to be an information and support option available. One participant even mentioned a scheme they had experience with such as 'moving grants'. However, although this would help as a financial motivation, it is the provision of information and advice – to highlight these 'viable options' that were seen as key to helping people make a decision to move home. The general view was that keeping this 'attractive and simple' was the key. Timing is also crucial as:

"This group need to be informed of the options before it's too late. They need to move before they have to move. This is all about future planning – they need to know before they need it".

Therefore housing options for older people should be communicated and proposed at an early life stage before retirement. Communication and information was seen as particularly important for this group. Offering multiple options seems to be the most appropriate way forward. Everyone agreed, however, that the target group of older home owners in lower valued properties would need extra guidance and information about the options available to them.

BARRIERS TO MOVING

Empowerment and cultural change was viewed as important by all groups. This was fundamentally linked to the approach taken towards older people in society more generally. Participants welcomed the attention and acknowledgment that this study gave this specific group. As mentioned in the findings, only one RSL did not support more attention to older owner occupiers in lower value properties in the Stirling area.

This was also mirrored by the need to embrace policy change that focuses on providing for older people more generally. A focus on building homes designed to be lifetime homes with integrated support systems would be key to doing this. This was reflected very strongly by the volunteer bodies that participated in the research.

Certain traits were linked to older RTB property owners, including the perception that they were less likely to move and they were especially attached to the only home they have owned. However, the barriers to actually moving house were much wider:

"there are more present issues in lower value of the houses and you have the more pervasive issues of confidence, health and feelings of safety and security".

More detail is given below:

Barrier	Evidence
Affordability	Affordability was a key barrier as it was felt that this group would have limited equity due living in lower valued properties. Participants stressed that there are solutions that would be viable as good value for money for both buyers and housing associations. A development in Manchester was used as an example of where high rise flats had been converted for example. The majority of participants who had an appetite for development mentioned that level access flats are becoming a more viable option. All agreed that over £100,000 was out for this group. (Name of organization deleted) reported that it had had some success with: <i>"previous shared ownerships, [which] have been £75,000 – £80,000 for 1 bedroom and £85,000 for 2 beds. In the west end of Glasgow. This is a good price for those folk who have previously been in a RTB property. Has to be under £100,000"</i>
Inertia and the psychological and physical implications of moving.	This was viewed as both a psychological and physical issue. Those who have lived in the same property for 20/30 years, to put it simply, tend to have a lot of belongings. This can be a barrier in itself. <i>"The move itself is a barrier – hassle wise. Been in same house for 30 years they have a lot of thing and memories".</i>
Difficulties selling the property	Those still in RTB properties were generally viewed to have missed the boom and now will have difficulty selling. One participant mentioned some properties that owners are trying to sell in Falkirk and only being offered £40,000. The participant did not provide any further information on the size or location of the houses and there is therefore no way of judging

	whether this sum is well below market value (egg for a 3 bedroom house) or in line with it (e.g. for a 1 bedroom flat).
Barrier	Evidence
Confidence	Confidence in moving, or the knowledge of how the market worked was seen as a barrier. This was especially “daunting” for those who had become owners through the Right to Buy. <i>"There are...pressing issues in the lower value of the houses and you have the more pervasive issues of confidence, health and feelings of safety and security".</i>
Options for Adaptions	<i>"It also may not be about new build but about adaptations. If people already feel safe and secure in their own communities the best solution may be for them to stay there".</i>
Desire to stay an owner	<i>"The lack of will to move is ultimately a cultural thing – there is a strong emotional attachment. Homeownership was sold to them as an investment opportunity".</i>
	The idea of paying rent was seen as a barrier to some participants. However, others claimed they had not experienced this as a drawback as renting is something people understand. Overall, however, there was an overall feeling that owners would wish to stay owners. But any information and advice on different options would have to be clear, focused and easy to understand.
Family Support	Lack of family support and/or family pressure over inheritance was seen as a barrier to selling. Homeowners were perceived as wishing to keep properties and family homes for their children. Also, the idea of moving away from family could also be a barrier, if new homes were not able to be built in the same or similar locations.
Availability	<i>"Availability of a suitable type [of property] for older people – there is a lot of traditional sheltered still about, not much "amenity". Those wishing to make a move well before they are "forced" through death of a partner, disability etc. have limited choices. Smaller accommodation is not so plentiful (as the bedroom tax issue showed) and the private sector has built too many 3-4 bed houses for the market".</i>
Service costs	Service costs were perceived as a barrier mainly due to home owners having a lack of experience of not having service costs and what they entail. <i>"Experience of operating in the private market – for older people, esp. those who bought their home as sitting tenants, or "inherited" lower value property many years ago".</i>

LOCATION

Location was a critical aspect as to whether there could be a market for new build housing for this group. There was consensus that any new build housing solution for this group had to be localised:

"Local area is key – people don't want to move from their local area. People want to stay within their current communities".

Locations that were suggested included Stirling town, Dunblane, Hillfoots, Bridge of Allan, Callander and Killin.

Tied to this was that any new housing had to be integrated into communities and have easy access to facilities and transport links. Getting the location right was key to the success for any future development designed for owner occupiers in lower valued properties. There were fewer areas to avoid but they included the tops of hills and so the debate and decision over viable locations is actually quite nuanced.

For owner-occupiers, therefore, the location is crucial but not simple. The importance of the local area was a key theme. If new housing was built, it would be more successful if it was small scale and specialised for the local area. Both their current home and the local area are key motivational factors for staying in unsuitable accommodation. People do not wish to leave their local communities to which they are attached. Any future developments could be small-scale and specific for those home owners already living in the locality.

HOUSING DESIGN

Having well designed housing makes a lot of sense as *"good design benefits everyone"*.

Most of the RSLs advocated level access flats but there was also support for cottage flats. Two RSLs particularly advocated bungalows:

Overwhelmingly, however, the housing had to be value for money for both buyers/renters and housing developers.

The priority features include:

- There was consensus of having 2 bedrooms, as 1 bed houses/flats are not seen as attractive. This also left room for future needs such as room for carers
- All new houses need to be designed for Dementia
- Outdoor space (easy to maintain and communal)
- Lots of lighting (needs to be bright inside and out)
- Has to be part of the community – a mixed, larger community.
- Level access and Lift access if not single story
- Level access showers (One RSL mentioned that wet rooms were not seen as attractive to buyers due to the high cost and not everyone needs one)
- No noisy neighbours
- Self-contained flats with access to communal facilities

- Features that make the housing safe and secure
- Need to build houses for older people where services are and they can access them. Mixed tenure ideally.
- Transport links
- Car park spaces close by

Less of a priority, but seen as a successful model, was access to a café, hairdressers, activity room.

There were mixed views on having care providers on site and also wardens. Most advocated this type of service, although it was often difficult to support financially. The experiences ranged from an organisation offering the full package to one who advocated virtual care support and have the systems in place for this.

Full packages ranged from including everything from wardens, care and meals. Tele care could include alarms, phone calls and other type's individualised support. Tele care was not viewed as the answer to everyone's needs, but there was acknowledgement that it needed individualised planning.

FUTURE PLANNING

The participants were asked specifically about their future plans. Below were listed as priorities:

- Big issue is dementia – has to be dementia friendly. Has to be addressed and LA has to think of managing that.
- Focus on a viable option on a localised settlement basis.
- Could identify those that may be attracted to a mixed model, where they own housing and enable them to move.
- Assistance with funding.
- Everything we do in development goes hand in hand with consultation
- Need examples from elsewhere e.g. lease holding with the private market – seems to be attractive

Overall, the appetite and also enthusiasm from the various social landlords was high. All were willing to support and provide for older-owner occupiers in partnership with Stirling Council and the Scottish Futures Trust.

FINDINGS AND INTERVIEWS WITH OTHER VOLUNTARY BODIES

Contact was made with people working in the voluntary sector to identify their views on the housing needs of older people in the Stirling Council area. Despite numerous efforts to contact organisations within this sector, only two representatives were willing to engage in interviews. The following sections provide an overview of the key findings from the analysis of interviews with people in the voluntary sector. However, it is important to note that due to the very small sample size it is not possible to know how whether or not these findings are representative across the voluntary sector.

EXPERIENCE OF WORKING WITH OLDER OWNER OCCUPIERS IN LOWER VALUED PROPERTIES

Both participants had knowledge and experience of supporting older owner occupiers in the Stirling Council area. However, this group was not an explicit focus of the activities and services provided by their organisations. Indeed, both expressed their view of the importance of supporting all people with disabilities irrespective of age, housing tenure or income level.

THE NEED TO LOOK BEYOND OLDER OWNER OCCUPIERS AND TO CREATE LIFETIME HOMES

As noted earlier, both respondents argued for looking “at a broader age population with adapted housing needs” rather than older home owners alone. They suggested that there is a shortage of accommodation within the Stirling area that caters for people with disability, that “we should be providing about 16% accessible homes” and perhaps a higher percentage in rural parts of the council area.

Participants suggested that homes should be able to accommodate changing needs and provide sufficient design and space to house two individuals with wheelchairs if this is required. In order to achieve this, it was argued, designers need to be educated on the fact that lifetime homes are not, in real terms expensive to build. Reference was made to encouraging good practice in designers and developers in relation to lifetime homes. Stirling Council was seen to have an important influencing role in this: “...*listening to stakeholders and ensuring new future housing stock is able to be made accessible through functional, modular design practice*”.

BARRIERS PREVENTING LOWER INCOME OWNER OCCUPIERS MOVING

Issues of social deprivation and difficulties in affording to move were identified as barriers that would prevent lower income owner occupiers from moving. More specifically, it was suggested that there may be challenges in terms of purchasing smaller or more appropriate furniture, redecoration, re-carpeting and in the removal costs themselves.

In addition to the financial barriers, the participants suggested that there may be difficulties in relation to health that might make moving more difficult. People may also have family links and ties within a particular area and that can, for some, be a barrier to moving. Furthermore, it was noted by one of the participants that a lack of knowledge of buying and selling homes may well be a barrier to moving. This participant suggested that many lower income owner occupiers would have purchased through the right to buy schemes and as such have no direct experience of looking at or purchasing property, or indeed of the practicalities that might be involved in moving from an owned property.

Responding to this argument, it is possible to see a role for schemes which develop housing options approaches and offer help to owners with, e.g., moving costs and the resale of their existing property.

MOTIVATING FACTORS FOR MOVING

There was less discussion in the interviews of motivating factors for moving. However those that were discussed were if the property being moved into was efficient and cheaper to heat and maintain; if these had an adequate square footage; if the property was situated in an area that had good transport links; if overall the property was more pleasant to live in compared to the current accommodation; and if the home was suitable designed to allow for any disabilities being experienced by the individuals or their family.

HOUSING DESIGN

A number of suggestions were made by both participants about housing design. One respondent suggested that equality was important in housing design, whereas the other suggested that whilst a minimum level of design should be accessible for all, it is realistic that there will be differing levels available according to tenure. There was agreement on the need for a standard minimal amount of space, with the amount actually provided varying according to the type of accommodation i.e. council/social housing, lower income owner occupied, and higher income owner occupied. Reference was again made to lifetime homes: design should be such that it can accommodate the changes in life factors that might be experienced during the life course. Beyond this, respondents suggested specific design features for new housing, provided in Appendix 3.

FINDINGS FROM PRIVATE DEVELOPERS

The response from private developers was disappointing but McCarthy & Stone gave some very detailed feedback. Key points from its response are outlined here, although we note that these are likely to be specific to McCarthy & Stone's niche role⁸, rather than representing all housing developers.

Developments can also offer part exchange, which may be a significant offer for those in homes difficult to sell due to the current market and location. Furthermore, they have launched an equity release service to support purchase of better accommodation and care (see McCarthy & Stone 2012b for more details).

They also emphasises the local approach – with most residents living within 5 miles of their original homes (see McCarthy & Stone 2012b: 9).

HOUSING DESIGN

McCarthy & Stone categorise their developments as:

- Later living (most popular, for active independent lifestyles)
- Assisted Living Extra care (more comprehensive communal facilities and 24 hours support)

However, their categorisation of 'lower value properties' is up to £150,000. This is higher than some of the feedback on affordability from others. They note in their response to this project:

"The elderly tend to be 'cash poor' but 'asset rich' as they tend to not have a high income due to retirement but crucially often own their own home outright. As a broad rule of thumb we expect owner occupiers to 'downsize' to a property that is two thirds the cost of their existing property leaving a remaining third for debts / contingencies / lifestyle aspirations etc.... If an existing owner occupier owned a property of £150,000 then, using the above formula then they would purchase a retirement property of circa £100,000. Candidly, McCarthy and Stone would struggle to make a competitive return selling new build apartments for this price however I would note that there is currently sheltered stock currently advertised for sale at under £100,000".

McCarthy & Stone's development mirrors some of the priorities of older tenants and RSLs. Design of apartments includes:

- Larger apartments
- More storage
- Walk-in showers and ensembles available
- Extra toilets in some two-bedroom apartments

⁸ McCarthy and Stone (2012b) notes it provides 70% of all owner-occupied retirement and Extra Care accommodation in the UK, which equates to 45000 individual apartments and 1,000 different schemes.

MARKET FOR

McCarthy & Stone argue that there is a clear and growing need for more specialist housing to manage the impact of the ageing population (see McCarthy & Stone 2012b: 15). They note in their response to this project that adequate support and accommodation is a significant challenge and that:

"The overwhelming majority of specialist accommodation for the elderly in Scotland (circa 90%) is provided by Local Authorities and Housing Associations with 33,300 units in the public sector and only 3,600 in the private sector. This lack of choice forces owner occupiers into socially rented accommodation they may not want and takes resources away from those who need it most".

Also they note that the population demographics of Stirling are ageing and that:

"Crucially the tenure of specialist accommodation for the elderly being built should reflect the existing tenure of older households in Stirling".

This related to older owner occupiers retaining their ownership status, which was seen in the literature as something residents also desire.

PUSH AND PULL FACTORS

The feedback from this specialist housing provider coincided with feedback from RSLs in that moving is related to major life events:

"Whilst we would certainly like to hope that the appeal of the 'lifestyle' on offer in our developments attracts many of our residents, it is often an 'event', such as the death of a spouse or a health related concern, which motivates people to move. Most home owners will have an emotional attachment to their home and be understandably reluctant to leave".

However, it suggests availability as the key barrier to stop people moving with people's desire to stay in their current neighbourhood/area a close second.

CONCLUSIONS

The aims of this research were to:

1. Ascertain the need and demand for housing for certain categories of older occupiers who live in housing that cannot be easily adapted to their needs and who cannot easily move within the private sector
2. Explore the delivery mechanisms to enable appropriate houses to be built for that group
3. Ascertain if a gap exists in the housing provision for older owner occupiers living in lower value properties.
4. If there is a gap, ascertain what that gap is, how wide it is and who is most affected by it
5. Identify the housing options that should be available to older people in the Stirling Council area
6. Recommend the most appropriate housing solutions for older owner occupiers living in lower value properties.

In order to meet these aims, we first conducted a review of academic and policy literature that showed that there is a perceived housing demand for those living on lower incomes and lower value housing as they tend to have higher maintenance costs and live in older, harder to maintain properties. However, older-owner occupiers clearly value their tenure status with a very small willingness to switch to a different tenure. The proposal identified from the literature that downsizing older home owners might be exempt from the Land and Buildings transaction tax seems one worthy of further consideration by the Scottish Government. The priority features of new housing for older people include a well-insulated and easy to heat home with enough interior space and the ability for family to visit (including spare bedrooms and manageable outdoor garden space). The motivating factors to move house include a good/safe location, access to facilities/ amenities, closeness to family and accessibility both internally and externally. Lifetime homes that can be adapted as people need them allow may be considered in the design of new homes. Through lifetime homes and barrier free designs it is possible to have a housing stock that allows people to respond and adapt to life events as they occur. There is an ongoing stigma attached to sheltered housing and both policy and perceptions of current home-owners suggest that staying in suitable accommodation as an owner is the preferred option. The literature suggests that the first option for many would be 'staying put'. However, other studies have shown that those who have moved have not regretted their choice and there is evidence of a willingness to utilise built equity. There are different models of housing options available, but as yet no dominant model that works best as an option for older owner occupiers on lower incomes.

The second part of the analysis was an examination of the waiting lists of Stirling Council and the two locally based housing associations which showed older owners' expressed needs for housing of a different form/location to their current property. Examination of house price data for the Stirling area in 2003-04 and 2013-14 showed that prices paid by outright

owners, many of whom would be older households, were rather lower than prices on which a mortgage was taken out.

Fourthly, a face to face survey of older home owners sampled from the waiting lists noted above and from Stirling Council's records of care and repair grant recipients in 2013-14 was undertaken by BMG research using a questionnaire that we supplied. The face to face survey of owners and rehoused low income owners tended to interview people pre-retirement and in early retired years. Households were generally small: one or two people. About a third of households had had some form of adaptation to the house or used an aid to enable their normal daily activity. A similar proportion received some form of support or care. These mean that future housing choices are bound to be affected by the presence of adaptations and by considerations of the practicality of care provision. Owners had generally lived in their house for a long time and were satisfied with it and their neighbourhood or village. The Right to Buy had played an important stepping stone into home ownership for many owners. These are important reasons why many owners were looking to stay put in their current housing. At the same time approximately a third of households were expecting to move, and over half of those with a self-defined need to move reported that they were unable to do so. For both cohorts, bungalows in or close to their present neighbourhoods or villages would be their preferred housing choices. Such provision would thus be likely to increase movement out of housing that does not suit many households' current or likely future needs.

Finally, we held individual discussions with developers, RSLs and stakeholders in statutory and voluntary social care providers. These showed a common, though not universally agreed, perception that there were particular housing needs amongst low income older home owners that were not being met. Small scale provision thoughtfully designed and located was advocated. Shared equity and shared ownership and full ownership options were supported but mid-market rental provision was not thought to be a sound option. Care provision needed to be planned at the same time as any housing provision and interviewees considered discussing care and support with older owners to be very important. There was some suggestion that some low income older owners were looking to social rental because of a lack of suitable private ownership option.

Drawing these points together with reference to the research aims, we find that there is both a latent and expressed housing need amongst older home owners living in lower valued houses (aims 1, 3). The existence of expressed need is substantiated by the significant numbers of members of this group having applied for housing from (at least one of) the local social landlords. The existence of latent need is substantiated by survey results showing a significant number of people living in housing that either does not meet their current needs or is unlikely to do so until the end of their lives. This is most clearly demonstrated by the fact that approximately one in three older owner households had at least one member who couldn't access the whole of their house. Trying to do so might lead to falls or other accidental injury. It is also substantiated by qualitative evidence from locally-operating social landlords and from the national developer: the lack of suitable private housing for this client group is forcing home owners to look to the public sector and pressuring its ability to meet the needs of vulnerable groups.

This research focussed on lower income older owners, drawing evidence particularly from owners of low value properties. A striking finding for this group was the significance of the Right to Buy in the majority of these people's housing histories: either directly as they lived in the house they had formerly rented from a social landlord or indirectly as they had bought a resold former social rental property. Approaching a third of RtB purchasers aged 55 or over is currently identifying something of a gap in the provision of appropriate local housing options, and we would expect that a gap of such a scale would persist with no mitigating action (aim 4). Indeed, that gap might grow as the significant number of more recent RtB purchasers mature.

What might mitigate that gap (aims 5, 6)? The qualitative evidence suggests the importance of advice and action before owners reach a crisis point. Aids and adaptations funded through care and repair clearly have an important role overall. At the same time, the evidence suggests this is unlikely to be a complete solution and in-situ adaptations need to be complemented by new provision. New provision in both housing for social rental and home ownership seems to be warranted. However, the findings provide some food for thought on:

- the form of housing to be provided – houses without stairs clearly emerge as the preferred design;
- the price of housing – there is a conflict between the price at which it is likely a developer could sell (a single bungalow would be extremely unlikely below £150,000) and that supported by owners' means (£100,000);
- location – for very practical reasons of care and support as well as perhaps less tangible issues surrounding place attachment, it is clear that older owners are extremely reluctant to move far from their current neighbourhood / settlement. The simple response to this would be to suggest spreading any new provision around a number of small developments, immediately invoking a counter that such provision tends to increase unit development costs.

Delivery mechanisms need first to contend with a value gap and the financial realities of social rental housing provision. It is hard to avoid the conclusion that some form of shared equity development is appropriate. Yet, such models are apparently either unknown or unwelcome to older home owners. If they are to be promoted, they might be coupled with other forms of help to low income older owners, such as help in selling their current property and assistance with moving costs. Older home owners clearly need to be counselled about their housing options and such discussions should also involve thinking through appropriate care and support provision.

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