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Chapter

Perspective Chapter: Is Expecting Older People to Downsize to Help Solve the Nation's Housing Crisis Really Such a Good Move?

Tony Watts

Abstract

On a regular basis the cry goes up: “Older people should downsize to free up their houses for younger families.” However, it’s not quite as straightforward as it’s made out to be, maintains older people’s campaigner Tony Watts OBE. Moreover, the lack of a suitable housing supply in the right locations means that significant opportunities to improve the health and wellbeing of older people... and reduce public expenditure on health and care... are being missed.

Keywords: Later life housing, retirement living, downsizing, age-friendly communities

1. Introduction

A key highlight of the UK 2021 Census [1] was the inexorable ageing of our national population: the “baby boom” that followed the Second World War, combined with increasing longevity, mean that almost one in five of us is now aged 65 and over. In some parts, such as Norfolk, it is one in three. Those figures are set to grow still further in the years ahead.

The implications – economically, socially and politically – are huge. And one of the biggest of these is where (and how) we house our ever-ageing population, many of whom will have restricted mobility or specific care or support needs.

2. The pros and cons of downsizing

In the latter part of this paper I look at how a more considered and co-ordinated approach to meeting the housing needs of older people would actually represent a national opportunity: the key to better care, fewer (and shorter) hospital stays and a more integrated society. But first I’d like to address the related and highly controversial issue of downsizing that, at the moment, is diverting attention away from seizing this opportunity.

It's not unusual in our society for older people to be portrayed either as an economic and social burden and a roadblock to progress, and/or as the owners of a disproportionate amount of the nation's wealth and assets... with housing the prime example of that.

Blaming older people for the country's housing crisis is not only discriminatory but also demonstrably untrue: the problem is far more deep-rooted and borne of decades of undersupply against a background of a rising population. Despite that, older people are routinely characterised as selfishly "rattling around" in the large houses they were fortunate enough to purchase before housing became unaffordable to a large swathe of the population... and they are regularly being exhorted to make way for others. In November 2021 [2], then Housing Minister Chris Pincher became one of the latest, telling a House of Lords committee that almost four in ten properties were currently "under-occupied" and could be better used by younger families with children.

He went on to insist that the Government was keen to encourage housebuilders to create more developments suitable for pensioners. Having heard a string of Ministers make similar noises over the years, but seen little to further the process (not least, failing to change obstructive planning regimes) you'll excuse me if I do not hold my breath.

In fact, research by WPI Economics and Homes for Later Living [3] estimates that three million older people would like to downsize, yet only about 7000 new retirement properties are built each year. Their "key national policy recommendation is for a 10-year programme of building 30,000 retirement properties every year", which would represent a complete step change in the planning and development process.

For those seeking smaller, more manageable and accessible homes, bungalows have long been hugely popular and could easily form an important part of this equation... if enough were being built. But in 2020, just 1942 came out of the ground, according to the National House Building Council: around 2% of total housing supply [4], against a figure of 26,000 in 1987. Further research in 2021 by McCarthy Stone [5] found that 70% of over-65s would consider moving to a bungalow. Older people cannot be asked to move to housing that is not there.

Agreed, on the face of it, downsizing to more suitable housing makes good sense on all sides. The prospect of reducing maintenance and heating costs, along with lower Council Tax payments for those downsizing... perhaps even releasing some much-needed capital along the way; plus a chance to get families into larger accommodation. Moreover, two million homes occupied by older people are currently deemed "not decent", invariably because they cannot afford to adapt or improve them; reducing that figure by enabling older singles and couples to move into housing that was in good repair, warm and accessible would also be very welcome.

Further, if a proportion of those new retirement units were to be located on our currently decaying High Streets, they could play a big role in revitalising our town and city centres, as has been set out by organisations including ARCO (Associated Retirement Community Operators) [6] – as well as enable the occupants to live close to the shops and other services they need in their daily lives.

3. Obstacles to opportunity

And, yes, dedicated retirement developments are being built, but nowhere near enough (or in the right places) to meaningfully move any dial, or for the calls for more

older people to downsize to represent a realistic possibility. Only 2.5% of the UK's 29 million dwellings are technically defined as "retirement housing" according to a recent report from the Urban Land Institute [7] while the number of purpose-built homes also offering care services is far less, at around 0.7% of UK housing stock.

Neither are the statistics likely to significantly improve any time soon. According to Laing & Buisson in their 2021 review of the senior housing sector [8], "We expect the number of specialist seniors housing units in the UK will grow by 9% over the next five years to just short of 820,000 units. Yet, even with this forecast expansion, the rate of delivery will still be dwarfed by the UK's ageing population, deepening the existing imbalance between supply and demand."

They go on to say: "The benefits of a larger seniors housing sector to society are substantial. Yet, just 20% of local authorities in England have supportive planning policies or sites allocated to seniors housing."

In their July 2022 report, "Later Living: The £30bn Baby Boomer Challenge" [9], property experts JLL estimate that "an ageing population will require an additional 75,000 later living homes and 30,000 care homes over the next four years." Neither of which are remotely likely to happen.

Critics of retirement housing proposals during planning applications regularly point to existing schemes not being fully occupied. But this can be down to a series of factors, not least location: many prospective older home buyers will resist moving away from their immediate neighbourhood – with its ready-made network of support and social contact. To square that particular circle, we need more choice local to where people currently live, and with so few units being built each year, that level of choice currently does not exist.

Small wonder there is a lot of resentment building up among those who are being made to feel fingers are being wagged in their direction: yes, there's a housing crisis, but whose fault is that? The plain fact is, we simply aren't building enough new homes full stop – let alone enough suitable housing for older people, many of whom would elect to live in mainstream housing if it was better adapted to their needs.

Lest we forget, our population continues to grow: albeit Brexit has skewed figures (probably) short term, it's around 0.5% per annum – an additional 350,000 people a year. Against that, in England we reached the dizzy heights of 160,000 new homes in 2019 before sliding back to 123,000 in 2020 [10]. A 2020 Building Research Establishment (BRE) report found we now have the oldest housing stock in Europe [11] and that, to replace it at current rates, each new build will need to last 1000 years. No wonder we have over four million poor quality homes in the UK, over half of which are occupied by older people.

4. The impacts of inaction

We all know the impacts of the continuing failure to meet housing targets being felt across the whole of the population: spiralling house prices, unaffordable private rents, lengthening waiting lists for social housing along with millions of unhealthy and/or unsafe homes.

But, critically, neither are most of the houses we ARE building fit for purpose... once you take into account the age of the people who are, or will, be living in them. By 2066, a further 8.6 million UK residents will be aged 65 years and over (an additional cohort the size of London [12]). And the fastest increase will be among those aged 85 years and over.

If retirees are to be persuaded into mainstream homes where they can age in place, there's a long way to go. For instance, around 40% of those in the UK aged 60 to 74 report having a lifetime limiting illness, rising to almost 60% at 75 and over [13] ...but DCLG itself estimates [14] a supply gap of up to 45,000 units a year of housing suitable for people with varied support needs, a figure that is growing as each year passes.

And here's the thing: a baby born in 2020 has a 54.3% chance of reaching the age of 90 [15]. You would think it would make sense to ensure that every new home being built would be suitable for everyone to age in place. However, by the time today's young generation reach retirement age, say, or start to live with a disability that makes a mainstream house difficult, there will be even fewer suitable homes available than now.

From its analysis of 324 local housing plans, Habinteg Housing [16] has found that there will just be one new accessible home erected in the next 10 years for every 77 people in the population – down from one for every 67 two years ago.

5. Health implications

So how can meeting the housing needs of our ageing population be turned from a challenge into an opportunity?

The pressure now on individuals, local authorities and health services is to keep people in their own homes for as long as possible rather than enter the care system... but inadequate suitable housing militates against that. If these individuals cannot be supported to live safely in their own homes, they will have to go into care. And while some may be able to pay for themselves, a large number will not... placing the burden on our already-overstretched local authorities.

I view social care, health and housing as three legs of a stool, each of which needs to be in place (and equal in length) for the stool to remain upright. The solution is a coordinated, dual approach: more specialist housing with care and support plugged in, together with making our mainstream housing fit for purpose for the needs of an ageing population. It will require time, commitment and a relatively modest investment, but it will not just be this generation that will benefit, but every generation to follow.

However, given the opportunity to put in place basic “lifetime standards” as a pre-requisite for all new housing, so occupiers could age in place close to their existing support network, Government has opted instead to bow to market pressure and leave it to individual authorities to decide whether developers need to make that small additional investment based on how this would affect a scheme's viability [17].

There are bright spots. The London Plan for instance requires local authorities to ensure that 90% of homes meet “Category 2” standard for accessibility [18] – broadly equivalent to the old “Lifetime Homes” one. But outside of London, less than a quarter of new homes are required to meet the standard. London are also showing the way on wheelchair accessibility, requiring 10% of new housing to meet that higher standard. The Liverpool Local Plan (adopted January 2022) also includes these 90% and 10% figures. If those local authorities can see the benefits of these requirements, why cannot others?

The Government is currently “consulting” on the subject [19], and making some positive noises; we can but hope... but we all know what happens to consultations – especially if there are vested interests to overcome – and not helped by regular ministerial changes at the top. Like others who believe in accessibility standards being

made mandatory rather than voluntary, the Housing Champions group to which I belong have made their feelings clear in the consultation process.

What are campaigners like myself arguing for? Well not that much really. Category 2 requires a home to be accessible to most people and fit for purpose for older people, those with reduced mobility and some wheelchair users. The estimated additional cost to developers would be an extra £1400 per home [20]. However, not making them readily accessible will incur a cost we will all pay... this and future generations.

To me, this all comes down to looking at the impact of inappropriate or poor housing on health in a far more integrated, holistic way and breaking down the silos that currently exist between the various departments and organisations with a stake in this, allied with a willingness (or otherwise) to invest in the future.

Another example of this blinkered vision that has thwarted the development of more housing for older people is the regular resistance seen at planning committees throughout the land... resistance from local residents who insist that starter homes for young people should take priority, but also resistance from councillors who fear the impact of having more older people to care for in their community – ignoring the fact that these are the very older people currently living locally in unsuitable homes and whose care bills will ultimately be paid for by that same local authority.

Agreed, starter, affordable and family-sized homes are needed too. But consider this: every time an older person moves out of a home that has become too big for them and into a purpose-built unit, it frees up a home for a younger couple or family to occupy... a virtuous circle. The older person, meanwhile, could have delayed moving into a care setting as well as freed up capital that will help them fund that care. It should not always be “either-or”, as I’ll come onto later.

6. The financial benefits to society of investing in housing

Looking at the bigger picture, there is also a direct correlation between poorly maintained or designed housing and ill health and mortalities. According to the BRE, the estimated costs of poor housing to the NHS is £1.4 billion a year [21]. Even if the country reached the Government target of 300,000 new homes each year [22] and built them to Category 2 standards the total cost of that would be £420 million... just one third of the NHS figure.

Invest in older people’s housing and the whole of society benefits, but that opportunity is currently being ignored.

According to The Strategic Society [23], aggregated savings to the State for each new specialist retirement housing unit built amounted to £83,100 over a period of 10 years – once you take into account reduced health and care needs, a reduction in local authority entitlements and the benefit of first-time buyers not having to rent and so receiving housing benefits. Equally, how much is it currently costing the nation for some 530,000 long-term sick and disabled over 65-year-olds to be living in a non-decent home? [24] The current energy crisis is highlighting the problem that so many elderly people have in keeping their home warm and dry when it is poorly insulated, draughty or subject to damp.

The failure to adequately adapt and repair the existing homes of older people represents a huge missed opportunity to improve the health and wellbeing of a large swathe of the population and reduce public expenditure in the process. In the Centre for Ageing Better’s 2021 report, “Home & Dry, the need for decent homes in later life” [25], compiled in association with Care & Repair England, the conclusion

is drawn that: “After decades of improvements and year-on-year decreases in the number of non-decent homes, the rate of improvement is stalling for all ages. In the case of households headed by someone aged over 75 years old, the trend has actually reversed and the number of non-decent homes has risen from 533,000 in 2012 to 701,000 in 2017. This age group are also disproportionately likely to be living in a non-decent home compared to younger age groups (more than 1 in 5 of over 75-year-old households).”

Further, they report that: “New analysis for this report shows that the NHS spends £513 million alone on first year treatment costs for over 55s living in the poorest quality housing. An investment of £4.3 billion could repair all these homes – a cost that would be paid back in just over eight years, and would immeasurably improve the quality of life for millions of people, now and in the future.”

The lack of relatively small amounts of funding is cited as the primary obstacle to dealing with this issue: “Around one third of all non-decent homes could be repaired for £1,000. Previous funding to address housing disrepair, such as means-tested grants for lower income homeowners, has been withdrawn in recent years. In 1983-84 the national allocated funding for private-sector housing improvement and repair was £1.1 billion. By 2010-11 this was down to £317 million, and then ceased completely the following financial year.”

As ever, it’s all a question of priorities... and votes. As of May 2022 [26], the Government had provided over £22 billion in equity loans for 355,634 starter homes since 2013, creating lots of nice headlines for an investment of just over £60,000 per home. But the UK needs “Later Homes” too. Where is the support to make that happen?

If you enable older people to remain safe and independent in their own home, and so age in place, many will be able to rely on their existing informal social and familial networks for basic support... which not only reduces the burdens on health and social care but also delays their need to go into specialist care. Surely it’s time to make this a national priority, benefiting all generations in the process?

But some 95% of older people live in accommodation lacking even basic accessibility features [27], so when mobility or health issues strike, many find it hard to move about their own homes, leaving them to live in just one or two rooms. A percentage will inevitably suffer a fall as a direct result of living in a house that has poor accessibility or is not fitted with even basic mobility equipment such as grab rails and ramps.

Why is this factor so important? According to NICE [28]: “Falls are *the leading cause of mortality resulting from injury in people aged 75 and older in the UK. Around 30% of adults who are over 65 and living at home will experience at least one fall a year (approximately 2.5 million people in England). Falls and fractures in people aged 65 and over account for over four million hospital bed days each year in England alone.*” [29]

Moreover, getting those people back home again swiftly, and “unblocking” the bed they are occupying, can be a major problem if the assessment undertaken before they can be discharged finds their home is unsuitable for them to return safely.

7. Who will pay?

According to the Chartered Institute of Housing, “For many older people, being able to live independently at home, or in a homely setting, for as long as possible can be hugely beneficial for both physical and mental health, and local connections to family, friends and community can help to reduce social isolation and loneliness. This

can also reduce the need for more costly interventions such as a stay in hospital or a move to residential care” [30].

But who should foot the bill for this?

There is, of course, the perfectly sensible argument that many of those in houses that need to be repaired or adapted could very well afford to pay for the work. Agreed, some can, but not all... 67% of those currently living in “pensioner poverty” in the UK are owner-occupiers [31]. They are “asset rich and cash poor”: owning their own home (which in many cases has spiralled in value since they purchased it) but struggling to afford to heat, repair, adapt and maintain it.

Making access to equity release type loans more flexible and competitive could be one part of the solution, allowing older homeowners to release and live on part of the value of their home. Another would be to adequately fund “handy man” care and repair services that can carry out the small but vital jobs that make homes safer and more accessible: sadly, many councils have seen this as one area where economies can be made.

Care & Repair England research shows that 300 people can be helped by a handyperson for the same cost as one place in a care home for a year [32]. This really exemplifies the principle of “investing to save” as many of those whose move into care can be delayed will rely on some measure of local authority funding. It is perhaps symbolic that Care & Repair England itself recently closed (April 2022) after 36 years because it could no longer secure funding for its work. As it said in its statement on closure: “Despite the strong evidence and data about the connections between ageing, disadvantage, poor housing and health, effective policies, funding and action to tackle non-decent homes are all notable by their absence” [33].

Alongside that, providing better mechanisms for the 76% of older people (aged 55 and over) who own their own homes [34] to move to more appropriate housing could enable more to fund their own future. But why not accelerate that process and incentivise older people in homes that are too large for them to downsize? Better still, provide funds that would enable retirement living developers to incorporate more affordable homes in their projects... something that is also a big barrier for many.

8. Older people's perspectives

What, then, do older people themselves think about this? Prescribing solutions will never work without their buy-in. Quite simply, if older people had more say in the decision-making processes that affect their lives, many of the issues I've covered here could be resolved.

I am one of the one of Older People's Housing Champions appointed by Care & Repair England, a national network of older activists and sector specialists who have for the last decade or so worked to improve housing and related services for our ageing population – primarily by acting as sounding boards for public and private sector bodies including national Government.

One of our tasks has been to generate a “manifesto” [35] of the actions we believe would make the biggest contribution to ensuring older people can live independently as long as possible in homes that are safe, warm, comfortable and accessible. Because so many people live (and continue to live) in mainstream housing, part of our focus is on adapting and maintaining existing housing stock; but we also have strong views on future housing too. These are the key tenets of that manifesto:

1. Home adaptations can extend safe, independent living at home. They also have a significant impact on health and wellbeing, by preventing falls and accidents. Home adaptations assistance should be mandatory, delivered quickly, efficiently and be a core part of future integrated health, social care and housing systems.
2. A significant number of older people, particularly low-income homeowners, live in poor quality, cold homes which have a negative impact on their health. Many homes occupied by older people require repairs and maintenance. There should be nationwide provision of practical, affordable housing repair and adaptation services – including home improvement agencies and handyperson services for older people in all housing sectors.
3. Small “healthy at home” grants or low-cost loans for essential repairs and improvements (including heating systems) should be made available for disadvantaged older people resulting in benefits for individuals and society.
4. Local authority house condition audits should be re-introduced, alongside private sector housing renewal programmes, to tackle disrepair and prevent existing housing stock decline.
5. All new homes should be built to accessible standards and be suitable for further adaptation.
6. Build more innovative mainstream housing of a design and size that is particularly suitable for later life – e.g. using HAPPI²⁴, DWELL²⁵ principles.
7. Build a wider range of specialist and supported housing for those with later life care and support needs.
8. Demand for specialist housing is likely to outstrip supply. More supported housing options for older people of all income groups are needed – both to rent and to buy.
9. A national source of independent and specialist housing, care and finance information, combined with impartial local one-to-one advice and support, is urgently needed for older people, their carers and professionals. This would include a register of accessible, adaptable housing to help people locate suitable homes when their needs change.
10. Older people – experts by experience – need to be engaged and involved in developing and delivering housing solutions and strategies for later life at all levels locally and nationally.

Older people, then, know what they want... but their needs are not currently being addressed. Why is this latter point so important? Because unless you create housing that older people want to live in, they will not move there. Yet still you see developers applying for consents with no consultations with local people on what they might want to buy or rent. The result is all too often rejection at the planning stage or developments struggling to fill up.

The Localism Act means that developers and planners are obligated to take on board local views. The principles of developing any new product for any marketplace entails market testing, but this does not always seem to take place with new housing for older people: would it not make sense for a developer to fully engage with a community before the pre-app stage and determine precisely what is really needed and wanted locally? As well as securing a speedier consent by demonstrating demand and heading off criticisms from local nimbys, they would also be able to refine their offer at an earlier (and less expensive) stage, then go on to sell or rent their apartments or houses far more readily.

I will add another key factor here: developers should create product that can be seen as aspirational, not a last option. Many of us go through our lives looking to progress up the housing ladder and find it problematic to make a move to a smaller house if it is perceived as a “downward” move. Not everyone wants to move into a shoebox or lose their garden; not everyone wants to move away from their community; not everyone wants to live well away from shops and services or somewhere that has no public transport links.

Provide more choice, listen to what local older people feel would meet their specific needs, change the concept of “downsizing” to “rightsizing”, a repositioning that I have argued for over many years now, and you might encourage more to make what (for many) will be their last move.

9. Conclusions

In essence, if society is to meet the challenges of housing an ageing population, concerted action needs to be taken that breaks down the silo thinking that currently dogs the planning process, and instead involves all of the stakeholders: local authorities, health trusts, developers, the Government and older people themselves.

Alongside more resources being dedicated to adapt and repair the mainstream housing that many older people currently occupy, the end goal should be a greater choice of more dedicated and/or suitable housing enabling people to age in place – not just in larger developments but in much smaller ones too, that allow more of them to be pepper-potted into our towns, cities and villages and encourage the occupiers to engage with their local communities... a mix of generations living together and supporting each other.

Many older people really do not want to live in what are often labelled as “old people’s ghettos”... not least because most of us have a problem with seeing ourselves as being as old as we actually are! Moreover, the sights and sounds of children playing and the interaction with younger generations is something many of us would miss.

If there is a more holistic approach to add to the mix that would meet the challenges and needs of an ever-ageing society, instead of homogenous developments squeezed into parcels of land aimed at just one part of the market, why not go for a far more mixed approach, and engage with local people to co-design new self-sustaining communities? As I suggested earlier, this overcomes the “either-or” decision we so often see at planning.

These would be integrated and intergenerational developments, with each generation looking out for other, and with the potential for people to transition to larger/smaller/differently designed houses as their needs changed. It would not cost any more to build, but should cut the cost of care for individuals and the community... and enable people to age in place close to an informal support network.

Of course, that's not a new idea at all. For centuries, most of us lived in just such communities. We called them villages, and they worked pretty well. Perhaps we need to rebadge them as something whizzier like "smart villages" and the idea might regain traction...

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Author details

Tony Watts
Director of EngAgeNet and Older People's Housing Champion, Bristol, England

*Address all correspondence to: tony@hartleywatts.co.uk

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