

Housing and Older People Study

South Somerset

Housing Market Area

Final report
November 2010

fordham
RESEARCH

Executive summary

- S1 Fordham Research was commissioned in July 2010 to undertake a study into the housing and support needs of older people (defined as those aged 55 and over, the qualification age for Council older person services), living in South Somerset. The Taunton Deane, Sedgemoor and West Somerset local authorities, together with South Somerset District Council, the Somerset NHS Trust and Somerset County Council have commissioned the following report and a parallel report for Taunton housing market area as part of this study. Funding for this study was provided by the South West Improvement and Efficiency Programme (SWIEP). The study largely draws on primary household survey data collected for the 2008 sub-regional Strategic Housing Market Assessment (SHMA) and uses feedback from six focus groups held in September 2010 with older people and service providers in Somerset. It is supported by available secondary data.
- S2 There are about 56,800 older people in South Somerset: some 36% of the total population, larger than the regional and national average. The number of older people is expected to increase by 42.9% in the next 20 years, compared with a decrease of 1.2% for non-older people. There are about 32,500 older person only households in South Somerset. The proportion of the population aged 55 and over is highest in rural areas. Over 75% of older households are owner-occupiers, the majority without a mortgage.
- S3 The main difficulty reported by older households is 'difficulty maintaining the home'. Almost a quarter of older households reported one or more age-related problem with their home (some 7,500 households). Such reported problems increase with age, and are highest among those in private rented accommodation. More than a quarter of older households reported a 'support need', most commonly for a physical disability followed by learning difficulties. Older person households with a support need are unlikely to contain a carer.
- S4 In terms of supply to meet these needs, there is a stock of 1,806 specialist affordable housing units for older people across South Somerset, all of which are run by RSLs / housing associations and the predominant tenure available is renting.
- S5 We carried out a short-term calculation of the net need for affordable specialised accommodation over the next two years. This suggested an unmet need for some 62 extra units per annum. We also carried out a five-year calculation which suggested a net unmet need of 55 units per annum. The types of household in need were older ones: typically headed by someone over 74. There was a preference for downsizing (in terms of the number of bedrooms) and for sheltered housing with a warden.

- S6 For households who would prefer to stay in their homes, only about half (56%) of those who needed adaptations to do so actually had them. The most commonly required adaptations were a downstairs toilet and handrails. Many older person households with support needs required further adaptations such as a low level shower. Few older person households (under a quarter) used a support service. Households over 85 or private rented households were most likely to use such services, with a strong bias towards female headed households rather than male headed ones.
- S7 We examined the scope for equity release (cashing in some of the value of the home). Since three quarters of South Somerset's older people are home owners this is a reasonable option to examine. Equity release schemes have a somewhat chequered history, but seem likely to become important in future. We looked at all older households over 55, and those of pensionable age. The latter, not surprisingly, showed a lower income profile. We divided the sample into those with more and less than £10k of savings, since that is the threshold for Pensioner Credit. Just under a fifth of the lower savings group had less than £100k of equity. They are clearly the most hard-pressed group. But over a fifth of the low savings group had more than £200k of equity and the average had £100-200k.
- S8 The higher savings group had very much more savings than the lower savings group. They also had much higher incomes and although typically they too had £100-200k of equity, and a large proportion had more than £200k of equity. There is clearly a lot of scope, and probably a lot of need, for equity release in South Somerset.
- S9 In terms of implications for policy, the net need figures quoted above are quite substantial. The respondents mainly indicated a desire for owner-occupation and so solutions other than the traditional rental model may be worth considering: e.g. shared ownership, which also ties in with the equity release points above. Equity release can be used to purchase a share in the ownership of a suitably designed private home. Sheltered housing with a warden was the most common preference of those who felt that they required specialist accommodation.
- S10 Estimates from Projecting Older People Population Information System (POPPI) suggest that some 2,500 people over 65 have dementia in South Somerset which is forecast to increase by over 40% by 2030. They also estimate that the number of people over 65 with mobility problems and a limiting long-term illness will also increase by over 40%. This raises the issue of more specialised accommodation for which there is likely to be a significant net need. The data available here does not permit this to be explored further.
- S11 For those who do not require such specialised accommodation, it seems clear that more adaptations would assist older households to remain independent for longer. There is a substantial shortage of such adaptations. Again some could be funded through the equity release route, though not for the 16.9% of older households in social rented accommodation and 5.7% in private rented accommodation.

- S12 It was evident from the focus groups that many older people were unsure of the services available to them and how they could be accessed. If programmes that provide support to older people in South Somerset intend to maximise their impact, a far-reaching communications strategy is required.
- S13 This study has cast considerable light on the situation of older persons in South Somerset. There is a substantial unmet demand for adaptations and services to enable people to remain in their homes. There is also a shortage of specialised accommodation for older people who are not able to live independently. Part of the solution could be found through equity release and part through innovative private sector solutions. But there is still a net need for publicly provided adaptations and accommodation.

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1. Introduction

Scope of the report

- 1.1 Fordham Research was commissioned in July 2010 to undertake a study into the housing and support needs of older people (defined as those aged 55 and over, the qualification age for Council older person services) by the Somerset local authorities of Sedgemoor, Taunton Deane, South Somerset and West Somerset, together with Somerset NHS Trust. Funding of the Study was provided by the South West Improvement Efficiency Programme (SWIEP) and Somerset County Council. The Study has produced two reports based on Housing Market Areas (HMA) – this report for South Somerset and a parallel report for the Taunton HMA covers the other commissioning districts.
- 1.2 This research complements local and national policy emphasis on:
- Establishing the housing and housing-related support needs of older people
 - Housing, health and social care services to provide a joint response to their needs
 - Ensuring that older people have the ability to live as independently as possible whether in their own home or through alternative provisions
- 1.3 The purpose of this research is to provide the Council with a robust evidence base with which to inform their strategies and allocation of resources.

Format of the report

- 1.4 The report chiefly uses the Somerset Strategic Housing Market Assessment (SHMA) household survey database supplemented with as much secondary data as we could obtain (on supply of housing for example), to illuminate the problems and issues faced by older people in South Somerset. It also uses feedback from six focus groups held with older people and service providers in September 2010 to add more in-depth information to some issues.
- 1.5 The report analyses the characteristics of South Somerset's older population and the types of problems and remedies available for them. There are still some gaps in the analysis but the available information allows a fairly comprehensive picture to be drawn.

- 1.6 This report draws on a number of sources of information including data from a household survey carried out in 2008 for the Somerset SHMA, focus groups with older people and service providers in Somerset, information from the Council regarding current provision of specialist accommodation for older people in South Somerset and secondary data on the population of older people within South Somerset. One of the report's key outputs is an assessment of need for older person's specialist accommodation.

Focus groups

- 1.7 In September 2010 we held six focus groups; two with service providers working in Somerset (including providers working for local Councils), two with 'younger' older people living in Somerset (aged between 55 and 74) and two with 'older' older people living in Somerset (aged 75 upwards). In total 12 service providers and 33 older people took part. The aim of the focus groups was not to access a representative sample of Somerset's older people from which statistically robust findings could be drawn. Rather, the intention was to hold focus groups with participants from across the County in a broad range of living circumstances and explore their experiences and views in depth. The recruitment of the participants was undertaken by the Somerset local authorities.
- 1.8 Participants in the focus groups were based in South Somerset and also in Sedgemoor, Taunton Deane and West Somerset. Feedback from these participants has been analysed together to increase the breadth of the responses. Therefore some of the references to focus group feedback in this report may have come from participants based outside of South Somerset, however we feel that all of the issues discussed in the focus groups and mentioned in this report would apply across Somerset County.
- 1.9 Feedback from the focus groups is refereed to throughout the report to provide more in-depth information on the experiences of older people and service providers in Somerset. Verbatim comments are used from participants in the report to illustrate the synthesis and analysis of views rather than as a description. The quotations provide a summary of particular perceptions, but do not necessarily represent the views of all those taking part.

2. Older person population and household composition

Introduction

- 2.1 This chapter aims to provide contextual information on the older person population in South Somerset. Initially the current and predicted future demography of the older person population, based on data from the Office for National Statistics (ONS), is analysed. It then considers the location and housing profile of older person only households based on data from a household survey carried out in 2008 for the Somerset SHMA.
- 2.2 Before this analysis is presented, the following section briefly introduces the SHMA household survey data which is used for much of the analysis in this report.

SHMA household survey data

- 2.3 The main data source used for the Somerset SHMA (Fordham Research, 2008) was a household survey conducted using postal questionnaires. In total 7,475 postal questionnaires were returned from households across Somerset, 1,818 of which were from South Somerset District. The data was weighted by a number of factors including tenure, area, number of people in the household and type (composition) of household, in order to be representative of the population of South Somerset as a whole. The data was grossed up to the estimated total number of households living in South Somerset District at the time of the survey (70,800 households).
- 2.4 Some 900 responses (49.5% of the sample) were received from older person only households, representing 32,428 older person only households across South Somerset District as a whole. 'Older person only' households are those which are comprised only of people aged 55 and over. For brevity, these households are sometimes referred to as 'older person' households.
- 2.5 Some care should be taken when viewing the results relating to older person only households at a lower level than district-wide e.g. ward-level, as the findings at this level are subject to a greater degree of error.

Size of the older person population

- 2.6 According to the latest mid-year population estimates from ONS, there were 56,800 older people in South Somerset in 2009. Older people make up 35.8% of the total population in South Somerset which is larger than both the regional figure of 32.4% and national figure of 28.0%. This trend persists across the age groups of older people.

Table 2.1 Older person population by age group (thousands) 2009						
Age group	South Somerset		South West		England	
	Count	%	Count	%	Count	%
55-64	22.8	14.4%	685.1	13.1%	6092.7	11.8%
65-74	17.3	10.9%	511.9	9.8%	4380	8.5%
75-84	11.8	7.4%	348.5	6.7%	2891.6	5.6%
85+	4.9	3.1%	151.4	2.9%	1162.9	2.2%
Total older persons	56.8	35.8%	1696.9	32.4%	14527.2	28.0%
Total non-older persons	101.8	64.2%	3534.3	67.6%	37282.5	72.0%
Total	158.6	100.0%	5231.2	100.0%	51809.7	100.0%

Source: ONS mid-year estimates 2009

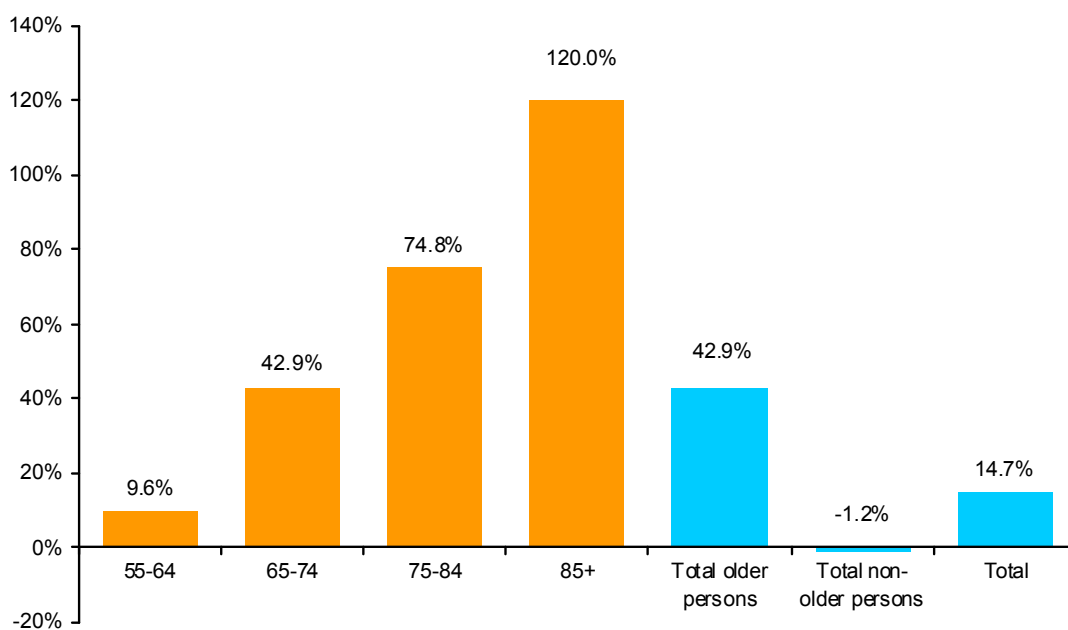
- 2.7 In terms of the estimated future population, the latest projections from ONS (2008-based) suggest that the older person population in South Somerset will increase over the next 20 years, to comprise 45% of all people in the District in 2030. The figure below shows that the older person population is expected to increase by 42.9% over the next twenty years, whilst the population of non-older people will decrease by 1.2%. The 'older' older person age groups are expected to record the greatest increase, with the number of people aged 85+ predicted to more than double. It is important to bear in mind that this increase is from a relatively low base (5,000 people in 2010), and that despite the large increase, this group (people aged 85+) will represent only 6% of the total population in South Somerset in 2030.

**Table 2.2 South Somerset's older person population -
increase by age group 2010-2030 (thousands)**

Age group	2010		2015		2020		2025		2030	
	Count	%	Count	%	Count	%	Count	%	Count	%
55-64	23.0	14.3%	22.2	13.3%	24.5	14.2%	26.5	14.8%	25.2	13.7%
65-74	18.2	11.3%	22.5	13.5%	23.8	13.8%	23.5	13.1%	26.0	14.1%
75-84	11.9	7.4%	13.1	7.9%	15.7	9.1%	19.7	11.0%	20.8	11.3%
85+	5.0	3.1%	6.0	3.6%	7.0	4.1%	8.6	4.8%	11.0	6.0%
Total older persons	58.1	36.1%	63.8	38.3%	71.0	41.1%	78.3	43.7%	83.0	45.0%
Total non-older persons	102.8	63.9%	102.8	61.7%	101.7	58.9%	100.7	56.3%	101.6	55.0%
Total	160.9	100%	166.6	100%	172.7	100%	179.0	100%	184.6	100%

Source: ONS 2008-based population projections

Figure 2.1 Forecast population increase in South Somerset, 2010 – 2030



Source: ONS 2008-based population projections

- 2.8 The table below shows that the increasing older person population in South Somerset exceeds regional and national trends by a notable margin. Further analysis shows that this growth will be focused on the 'older' older person age groups, whilst the increase in the 55-64 age group in South Somerset is smaller than expected in the region and England as a whole.

Table 2.3 Older person population - increase by age group 2010-2030 (thousands)									
Age group	South Somerset			South West			England		
	2010	2030	change	2010	2030	change	2010	2030	change
55-64	23.0	25.2	9.6%	684.5	766.6	12.0%	6,079.3	6,964.6	14.6%
65-74	18.2	26.0	42.9%	529.0	730.2	38.0%	4,472.0	6,112.7	36.7%
75-84	11.9	20.8	74.8%	352.2	561.9	59.5%	2,920.0	4,426.4	51.6%
85+	5.0	11.0	120.0%	156.1	317.2	103.2%	1,193.0	2,399.2	101.1%
Total older persons	58.1	83.0	42.9%	1,721.8	2,375.9	38.0%	14,664.3	19,902.9	35.7%
Total non-older persons	102.8	101.6	-1.2%	3,574.8	3,824.1	7.0%	37,533.9	39,835.4	6.1%
Total	160.9	184.6	14.7%	5,296.6	6,200.0	17.1%	52,198.2	59,738.3	14.4%

Source: ONS 2008-based population projections

- 2.9 Data from the 2008 SHMA household survey can be used to estimate the number of older person only households. The table below shows that there are 32,428 such households in South Somerset, representing 45.8% of all households (70,800). The largest proportion of older person only households (over a third) are headed by someone aged between 55 and 64 years old.

Table 2.4 Older person only households in South Somerset (2008)		
Age group*	Number	Percentage
55-64	12,719	39.2%
65-74	9,362	28.9%
75-84	7,633	23.5%
85+	2,714	8.4%
Total	32,428	100%

Source: Somerset SHMA household survey, Fordham Research 2008

*Denotes age of household head

Ethnicity of older person households

- 2.10 The 2001 Census indicates that the proportion of the older person population in a Black or Minority Ethnic (BME) (non-White) group in South Somerset is quite low by national and regional standards at just 0.3%, compared to 0.8% in the region and 3.7% nationally. The proportion of BME groups tends to be lower in older person groups e.g. BME groups make up 1.1% of South Somerset's population overall. ONS have produced some estimates of the changes in population by ethnicity to 2007, although these are classed as experimental statistics and are not separated into age groups. The table below shows the ethnicity of the older population according to the 2001 Census. After White British the next largest group is White Other. All other ethnic groups make up around 0.1% of the population.

Table 2.5 Older person population by ethnicity			
<i>Ethnicity</i>	<i>South Somerset</i>	<i>South West</i>	<i>England</i>
White British	97.9%	96.8%	92.4%
White Other	1.8%	2.4%	3.9%
Mixed	0.1%	0.2%	0.3%
Asian or Asian British	0.1%	0.3%	2.0%
Black or Black British	0.1%	0.3%	1.1%
Chinese or other ethnic group	0.1%	0.1%	0.3%

Source: ONS Census 2001

Location of older person households

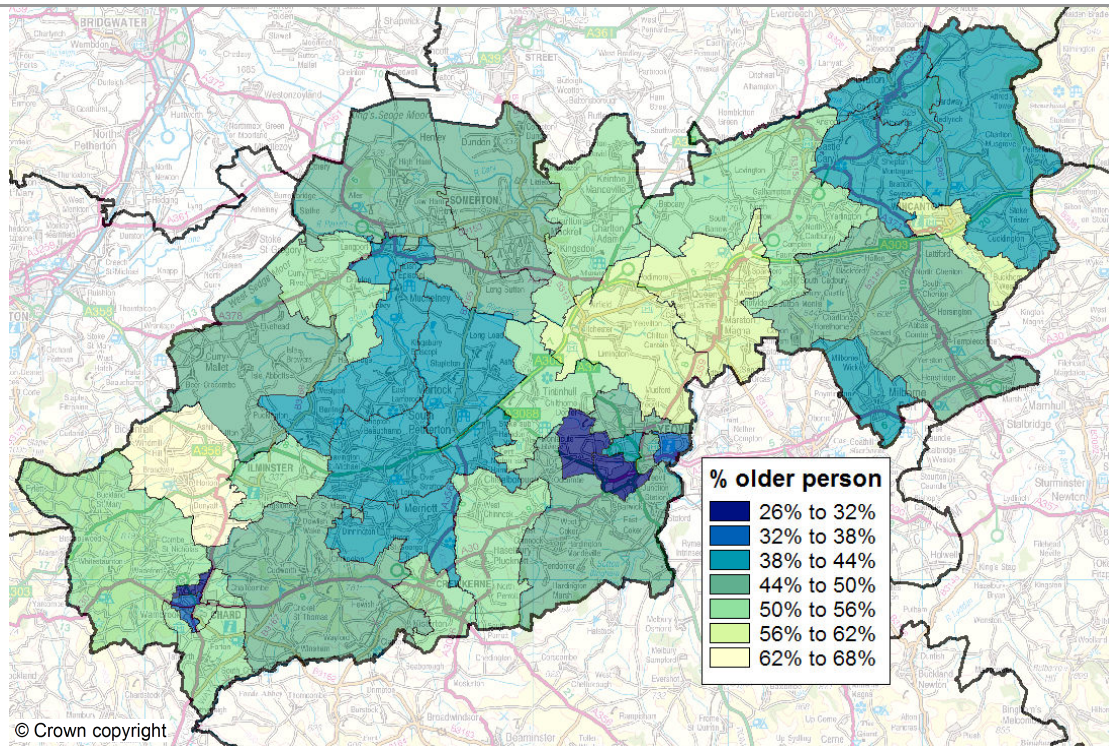
- 2.11 The table below shows the location of older person households across rural and urban areas. Whilst the urban area contains the highest overall number of households (and hence the highest number of older person only households), the non-urban areas contain a high proportion of older person only households (between 47% and 50%) and the urban area has the lowest proportion (39.7%).

Table 2.6 Older person only households by area				
<i>Area</i>	<i>No. of older person h'holds</i>	<i>Total no. of h'holds in area</i>	<i>% of older person h'holds in area</i>	<i>As a % of all older person h'holds</i>
Urban	10,090	25,415	39.7%	31.1%
Town and Fringe	10,078	20,476	49.2%	31.1%
Village	9,203	18,456	49.9%	28.4%
Hamlet	3,056	6,453	47.4%	9.4%
Total	32,428	70,800	45.8%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 2.12 Crewkerne, Yeovil Without and Yeovil Central ward contain the largest number of older person households (with more than 1,500 each). (Table A2.1 in Appendix 2 shows the number of older person households in each ward.) The map below illustrates the number of older person households as a proportion of all households in each ward – Wincanton, Camelot, Ivelchester and Neroche contain the highest proportions of older person households (more than 55% in each case). It also shows that the wards with the lowest proportions of older person households tend to be in the more urban areas.

Figure 2.2 Percentage of older person only households by ward



Source: Somerset SHMA household survey, Fordham Research 2008

Current housing circumstances

- 2.13 The following section considers older people's current housing circumstances, principally based on data from the SHMA.

Household composition

- 2.14 The table below shows the household size (number of people) of older person households (broken down by the age of the head of household) compared to other households and total households. Almost half of older person households are single person households, with single person households increasingly common in the older age bands. The remaining older person households are almost exclusively comprised of two persons, and only 0.7% of older person households contained three or more persons. Further analysis suggests that almost all (98.1%) of two-person older households were married/cohabiting couples.

Table 2.7 Household size by age group

Age group	1		2		3 (or more)		Total	
	Count	%	Count	%	Count	%	Count	%
55-64	5,511	43.3%	7,060	55.5%	149	1.2%	12,720	100.0%
65-74	3,945	42.1%	5,370	57.4%	46	0.5%	9,361	100.0%
75-84	4,066	53.3%	3,547	46.5%	19	0.2%	7,632	100.0%
85+	2,049	75.5%	666	24.5%	0	0.0%	2,715	100.0%
All OP h'holds	15,571	48.0%	16,643	51.3%	214	0.7%	32,428	100.0%
Other h'holds	5,392	14.1%	10,485	27.3%	22,494	58.6%	38,371	100.0%
Total	20,962	29.6%	27,128	38.3%	22,709	32.1%	70,800	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Dwelling type

- 2.15 The table below shows the type of properties inhabited by older person households (broken down by the age of the head of household) compared to other households and total households. Older person households are much more likely to live in a bungalow than other households. Over a quarter of all older person households resided in a bungalow, with households headed by someone over 75 more likely to do so than 'younger' older person households. Older person households were less likely to live in all other types of accommodation than other households.

Table 2.8 Dwelling type by age group

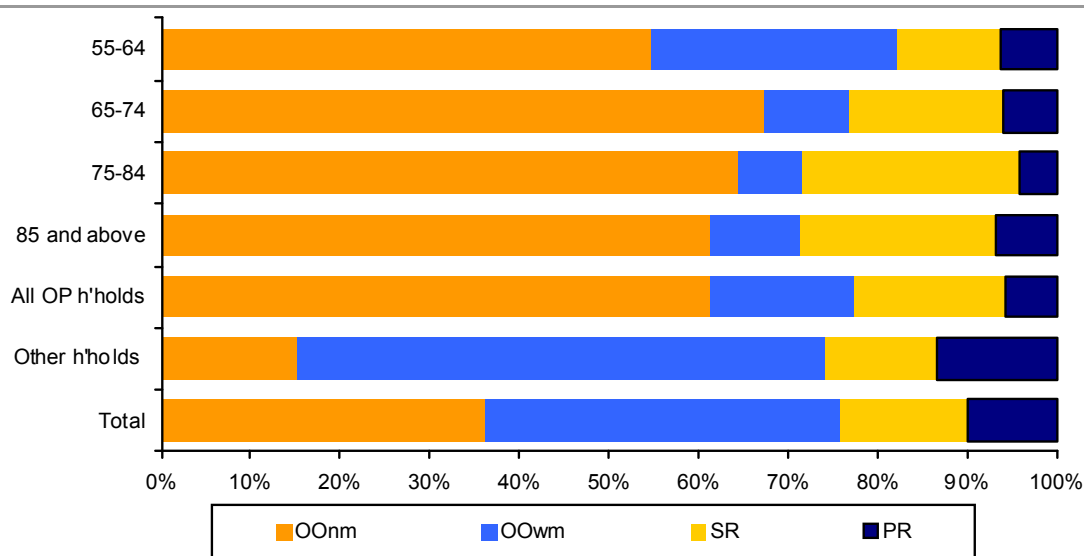
Age	Detached		Semi-detached		Terraced		Bungalow		Flat		Total	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
55-64	3,506	27.6%	3,166	24.9%	2,763	21.7%	2,234	17.6%	1,051	8.3%	12,720	100%
65-74	2,652	28.3%	1,993	21.3%	1,577	16.8%	2,355	25.2%	784	8.4%	9,361	100%
75-84	1,776	23.3%	808	10.6%	1,214	15.9%	2,821	37.0%	1,013	13.3%	7,632	100%
85+	567	20.9%	369	13.6%	272	10.0%	1,065	39.2%	441	16.2%	2,714	100%
All OP h'holds	8,501	26.2%	6,336	19.5%	5,826	18.0%	8,475	26.1%	3,289	10.1%	32,428	100%
Other h'holds	10,819	28.2%	12,149	31.7%	8,922	23.3%	2,697	7.0%	3,785	9.9%	38,372	100%
Total	19,320	27.3%	18,485	26.1%	14,748	20.8%	11,172	15.8%	7,075	10.0%	70,800	100%

Source: Somerset SHMA household survey, Fordham Research 2008

Tenure

- 2.16 The table and figure below show that older person households are more likely than other households to own their own home. The majority of owner-occupying older person households do not have a mortgage. Older person households are also more likely to live in social rented accommodation than other households, and the likelihood of doing so increases somewhat with age. Older person households were less likely to reside in the private rented sector than other households.

Figure 2.3 Tenure by age group



Source: Somerset SHMA household survey, Fordham Research 2008

Table 2.9 Tenure by age group

Age group	Owner-occupied (no mortgage)		Owner-occupied (w/ mortgage)		Social rented		Private rented		Total	
55-64	6,960	54.7%	3,497	27.5%	1,472	11.6%	790	6.2%	12,719	100%
65-74	6,314	67.4%	894	9.5%	1,589	17.0%	565	6.0%	9,362	100%
75-84	4,925	64.5%	552	7.2%	1,834	24.0%	321	4.2%	7,632	100%
85+	1,668	61.5%	270	9.9%	593	21.8%	183	6.7%	2,714	100%
All OP h'holds	19,867	61.3%	5,214	16.1%	5,488	16.9%	1,859	5.7%	32,428	100%
Other h'holds	5,819	15.2%	22,708	59.2%	4,712	12.3%	5,134	13.4%	38,372	100%
Total	25,686	36.3%	27,922	39.4%	10,200	14.4%	6,993	9.9%	70,800	100%

Source: Somerset SHMA household survey, Fordham Research 2008

Occupation levels

- 2.17 The table below considers the issues of overcrowding and under-occupation. Overcrowding does not appear to be an issue for older person households. Under-occupation is more prevalent amongst older person households than other households – over half of older person households were under-occupied, compared to around 31.7% of other households.

Table 2.10 Over and under-occupation by age group								
Age group	Overcrowded		Neither over or under-occupied		Under-occupied		Total	
55-64	0	0.0%	4,267	33.5%	8,452	66.5%	12,719	100%
65-74	0	0.0%	3,968	42.4%	5,393	57.6%	9,361	100%
75-84	0	0.0%	4,120	54.0%	3,512	46.0%	7,632	100%
85+	0	0.0%	1,478	54.5%	1,236	45.5%	2,714	100%
All OP h'holds	0	0.0%	13834	42.7%	18594	57.3%	32,428	100%
Other h'holds	1,123	2.9%	25,104	65.4%	12,146	31.7%	38,372	100%
Total	1,123	1.6%	38,938	55.0%	30,740	43.4%	70,800	100%

Source: Somerset SHMA household survey, Fordham Research 2008

- 2.18 Looking specifically at under-occupied older person households, the table below shows that there are notable differences in under-occupation between tenures. Older person households in the owner-occupied sector are much more likely to be under-occupied than those in the social rented sector.

Table 2.11 Under-occupied older person households by tenure				
Tenure	No. under-occupying	Total no. of older person h'holds	% of tenure group under-occupying	As a % of those under-occupying
Owner-occupied (no mortgage)	13,588	19,867	68.4%	73.1%
Owner-occupied (w/ mortgage)	3,494	5,214	67.0%	18.8%
Social rented	781	5,488	14.2%	4.2%
Private rented	731	1,859	39.3%	3.9%
Total	18,594	32,428	57.3%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 2.19 A tenth (10.4%) of under-occupying older person households said that they needed or were likely to move within the next two years. Just under half (44.3%) of these moving households expected to downsize.

Summary

- 2.20 There were 56,800 older people in South Somerset in 2009, according to the latest ONS mid-year estimates. Older people represent 35.8% of the total population in South Somerset which is larger than the regional and national average. The older person population in South Somerset is expected to increase by 42.9% over the next 20 years, which compares to a decrease of 1.2% for non-older people, with the largest increase seen in the oldest age groups. The increasing older population exceeds the nationwide and regional trend by a notable margin.
- 2.21 At the time of the 2008 SHMA household survey there were an estimated 32,428 older person only households in South Somerset, representing 45.8% of all households in the District. Rural households were most likely to comprise older person only households (49.2%) and urban households the least likely (39.7% of households), although there are further distinctions between wards.
- 2.22 Data from the 2008 SHMA suggests that almost half of older person households are single person households. Older person households are much more likely than other households to live in a bungalow and to own their own home, and the majority of owner-occupiers had no mortgage. However, older person households are also more likely to live in social rented accommodation than other households. Older person households are more likely to under-occupy their dwelling than other households, but overcrowding did not appear to be an issue.

3. Older person households

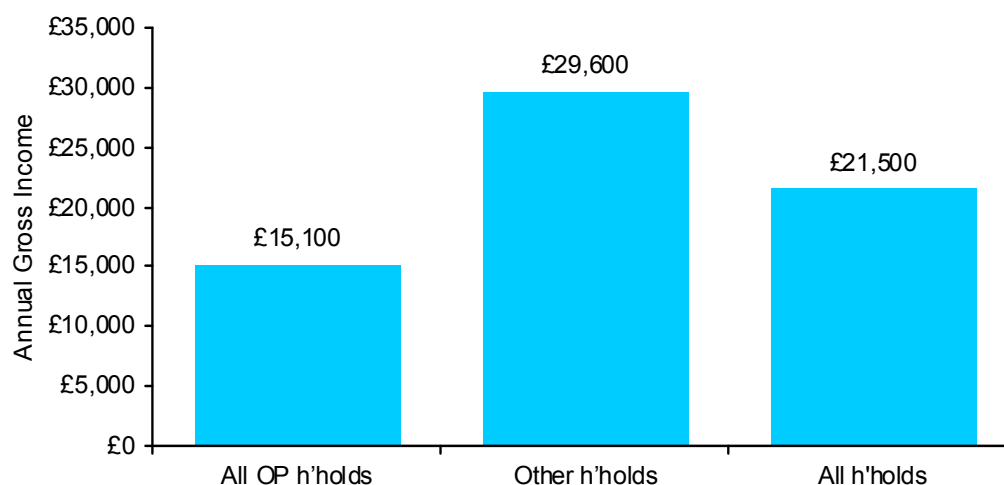
Introduction

- 3.1 This chapter aims to examine in more detail in the circumstances of older person households in South Somerset. This considers financial information, transport and accessibility, mobility and (self-identified) support needs of older person households, based on data from the SHMA carried out in 2008 in Somerset.

Financial information

- 3.2 The figure below gives information on the median annual gross household income (including income from investments and state benefits) of older person and other households. Older person households have on average just over half (51.8%) the level of income of other households. It is of interest to further sub-divide older person households by retired¹ and non-retired households. Some 78.2% of older person households are retired – these households have a median income of £13,250. Non-retired older person households have a median income of £20,270.

Figure 3.1 Household income



Source: Somerset SHMA household survey, Fordham Research 2008

¹ A 'retired' household contains at least one retired member

- 3.3 It is worth bearing in mind that whilst older person households have lower median income levels than other households, they have higher levels of savings and equity, as shown in the table below.

Table 3.1 Financial information (median figures)			
	<i>All OP h'holds</i>	<i>Other h'holds</i>	<i>All h'holds</i>
Income	£15,100	£29,600	£21,550
Savings	£14,900	£1,150	£4,500
Equity (owner-occupiers only)	£208,300	£132,600	£171,750

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.4 The percentage of the population aged 60 and over claiming pension credit is a useful indicator of the proportion of older people with reasonably low incomes in an area (only those with an income under £10,000 per annum qualify). According to data from the 'Health and Social Needs in Somerset' report², in 2007 15.6% of the population aged 60 and over in South Somerset were claiming Pension Credit, which is below the figure for Somerset County of 16.2%.
- 3.5 The table below shows financial information for older person only households by tenure. It shows that owner-occupiers tend to have a higher income than households in the rented sector, in addition to their equity. Older person households in the social rented sector tend to have lower income and savings levels than all other tenure groups.

Table 3.2 Older person households - Financial information (median figures) by tenure			
<i>Tenure</i>	<i>Income</i>	<i>Savings</i>	<i>Equity</i>
Owner-occupied (no mortgage)	£17,150	£35,700	£222,200
Owner-occupied (with mortgage)	£20,700	£2,050	£146,900
Social rented	£7,450	£1,000	-
Private rented	£12,650	£6,500	-

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.6 The table below considers older person households with an income under £10,000 per annum and their capital by tenure. It shows that the majority (52.4%) of these households have capital of over £50,000 and that these households are cash poor but capital rich. Owner-occupiers are highly likely (95.7%) to have capital above £50,000. Low income households in rented accommodation are highly unlikely to have substantial capital, primarily due to the absence of equity.

² Health and Social Needs in Somerset, Somerset Intelligence Network, 2007

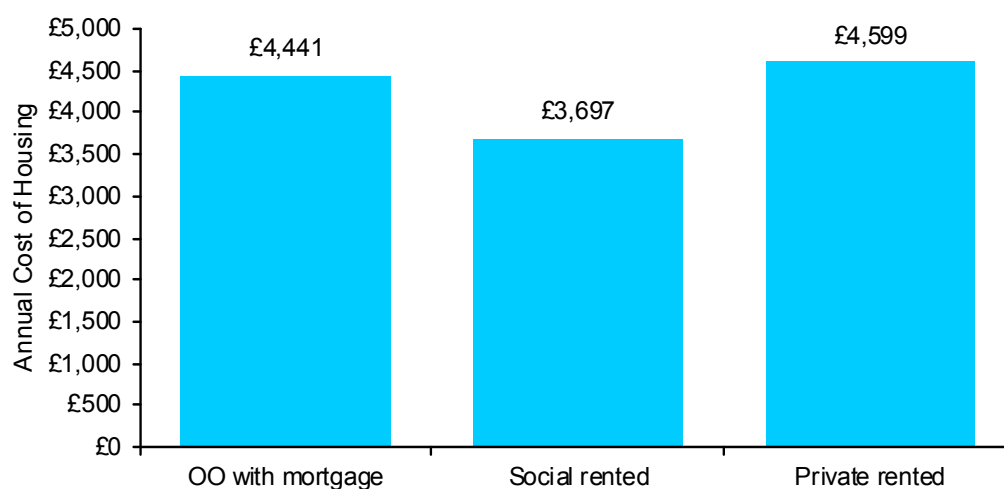
Table 3.3 Older person households with income under £10,000 – capital wealth by tenure

<i>Tenure</i>	<i>No with capital over 50K</i>	<i>Total no. low income h'holds</i>	<i>% of tenure group capital rich</i>	<i>As a % of low income h'holds</i>
Owner-occupied (no mortgage)	3,822	3,940	97.0%	84.9%
Owner-occupied (w/ mortgage)	655	738	88.8%	14.5%
Social rented	0	3,247	0.0%	0.0%
Private rented	27	677	4.0%	0.6%
Total	4,504	8,602	52.4%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.7 The figure below shows the annual housing cost of older person households. Owner-occupiers without a mortgage have a cost of zero as the property is owned outright. Older person households living in the private rented sector have the highest housing cost in South Somerset followed by owner-occupiers with a mortgage. Households in social rented properties have the lowest housing cost.

Figure 3.2 Older person households - Annual cost of housing



Source: Somerset SHMA household survey, Fordham Research 2008

Transport and accessibility

- 3.8 The following section considers older people's access to transport, perceptions of public transport and the perceived accessibility of local services using data from the SHMA.

Car ownership

- 3.9 Older person households are less likely to own or have access to a car or van. Overall 15.7% of all households in South Somerset do not have access to a car or van compared to 25.3% of older person households. The table below shows this information for older person households by tenure. Social rented sector households are the most likely to not have access to a car or van by a notable margin, followed by private rented sector households. Owner-occupied households were the least likely.

Table 3.4 Older person households – without access to car/van by tenure

<i>Tenure</i>	<i>No. without car/van</i>	<i>Total no. of older person h'holds</i>	<i>% of tenure group without car</i>	<i>As a % of all those without car/van</i>
Owner-occupied (no mortgage)	3,330	19,867	16.8%	40.5%
Owner-occupied (w/ mortgage)	723	5,214	13.9%	8.8%
Social rented	3,503	5,488	63.8%	42.7%
Private rented	657	1,859	35.3%	8.0%
Total	8,213	32,428	25.3%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.10 In terms of age group, the table below shows that as the age of older households increases the likelihood of not having access to a car or van also increases. There is a particularly large difference found between the older three age groups.

Table 3.5 Older person households – without access to car/van by age group

<i>Age group</i>	<i>No. without car/van</i>	<i>Total no. of older person h'holds</i>	<i>% of age group without car</i>	<i>As a % of all those without car/van</i>
55 to 64	2,096	12,719	16.5%	25.5%
65 to 74	1,732	9,361	18.5%	21.1%
75 to 84	2,711	7,632	35.5%	33.0%
85 plus	1,673	2,714	61.6%	20.4%
Total	8,212	32,428	25.3%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.11 How rural or urban an area is appears to have an impact on the likelihood of an older household having access to a car or van. The table below shows that households living in more urban areas (urban and town and fringe) are more likely to not have access to a car/van whilst households in more rural areas (village and hamlet) are less likely.

Table 3.6 Older person households – without access to car/van by rural/urban area

<i>Area group</i>	<i>No. without car/van</i>	<i>Total no. of older person h'holds</i>	<i>% of area group without car</i>	<i>As a % of all those without car/van</i>
Urban	3,483	10,090	34.5%	42.4%
Town and fringe	3,062	10,078	30.4%	37.3%
Village	1,458	9,203	15.8%	17.8%
Hamlet	210	3,056	6.9%	2.6%
Total	8,213	32,427	25.3%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.12 Finally, we can compare older households' access to a car or van with perceived problems relating to public transport. The following table shows the number of older person households that found public transport local to the home causes a problem for the household, with the number of cars or vans accessible. Surprisingly, it shows that households with access to more cars or vans are more likely to report that local public transport is a problem for their household. However, these households could have been motivated to buy a car because of the problems caused by public transport locally.

Table 3.7 Older person households – problem with public transport by access to car/van

<i>No of cars/vans</i>	<i>No. with transport problem</i>	<i>Total no. of older person h'holds</i>	<i>% of car group with problem</i>	<i>As a % of all those with problem</i>
None	1,691	8,212	20.6%	24.9%
One	3,241	18,054	18.0%	47.7%
Two	1,655	5,542	29.9%	24.4%
Three or more	207	619	33.4%	3.0%
Total	6,794	32,428	21.0%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Access to services

- 3.13 The survey asked households if it was difficult to access certain local services. In South Somerset older person households are slightly more likely to report that accessing a local service is difficult – 59.8% of older person households claimed that it was difficult to access at least one local service compared to 52.4% of households overall. The table below shows that the service most older person households found difficult to access was a hospital, followed by leisure facilities. The post office and grocery shops were the services that the fewest older person households found difficult to access.

Table 3.8 Difficulty accessing services

Service	Number	% of older person h'holds
Grocery shops	6,487	20.0%
Post office	6,337	19.5%
Bank/building society	10,593	32.7%
Leisure facilities	12,991	40.1%
Doctor	8,184	25.2%
Hospital	14,960	46.1%
Schools/educational or training facilities	9,782	30.2%

NB: Respondents could give more than one answer

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.14 The table below considers households that find accessing at least one of the services in the table above difficult and how urban or rural the area is. It shows that households living in urban areas are the least likely to have difficulty accessing services, although the level is almost 50%. In all areas not classed as 'urban' over 60% of older person households reported having difficulty accessing a service.

Table 3.9 Older person households – difficulty accessing services by area group

Age group	No. with difficulty accessing a service	Total no. of older person h'holds	% of area group with difficulty accessing a service	As a % of all those with difficulty accessing a service
Urban	4,742	10,090	47.0%	24.5%
Town and fringe	6,293	10,078	62.4%	32.5%
Village	6,413	9,203	69.7%	33.1%
Hamlet	1,942	3,056	63.5%	10.0%
Total	19,390	32,427	59.8%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.15 Finally, we can compare older households' access to a car or van with problems in accessing a service. The table below shows the number of older person households that had difficulty accessing a service with the number of cars or vans accessible. It shows that not having access to a car significantly increases the likelihood that a household will have difficulty accessing a service; 78.1% of households without access to a car or van had difficulty accessing a service compared to an average of 53.6% of households with access to a car or van.

Table 3.10 Older person households – difficulty accessing services by access to car/van				
No. of cars/vans	No. with difficulty accessing a service	Total no. of older person h'holds	% of car group with difficulty accessing a service	As a % of all those with difficulty accessing a service
None	6,416	8,212	78.1%	33.1%
One	9,793	18,054	54.2%	50.5%
Two	2,879	5,542	51.9%	14.8%
Three or more	302	619	48.8%	1.6%
Total	19,390	32,428	59.8%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.16 The results in the table above support the feedback from the focus groups on transport issues. Participants highlighted that having access to a car had a significant impact not only on older peoples' ability to access important services but also on their general lifestyle and independence.

"Earlier in the year I wasn't able to drive and I felt quite isolated. Even though I have really good neighbours, but it means you have to ask them for help all the time."

- 3.17 Participants said that the towns in Somerset had all the required amenities for older people, however, getting to the local town from home was a problem for some. It was far more difficult for people in wheelchairs to access services because not all buses were wheelchair accessible and older people have to get to the bus stop from their home first. Some older people in non-electric wheelchairs were very dependent on the help of others because they required a 'pusher' to accompany them when leaving the home.
- 3.18 As discussed earlier in this section, 46.1% of older person households found it difficult to access a hospital. Focus group participants agreed that getting to the hospital does pose a problem for residents in rural areas as the local bus service tends to go to the local town and not the hospital which is much further away for the majority of households. Residents in extra-care found that the scheme staff were able to help with transport arrangements for medical appointments including hospital visits.
- 3.19 One sheltered scheme had a range of services available to the residents, including a twice weekly minibus to the local town and doctors' surgery, a shopping bus once a fortnight to Tesco and a voluntary service with friends and neighbours giving residents lifts. The residents on this scheme have made costs per head for these services cheaper by travelling in groups at pre-planned times.

- 3.20 A number of other similar transport services available at a local level and some County-wide services were mentioned in the focus groups:
- A community car service costing £6 for an afternoon
 - 'Slinky-bus' (small coach) in Taunton (requires advance booking)
 - A community bus to Taunton from surrounding villages that stays in town for three hours
 - *Link* (a community run taxi service) that can be ordered by phone and is driven by volunteers
 - Western General Hospital provide a voluntary taxi service at a nominal fee of £5
 - Dial-a-ride service
- 3.21 This provision of demand-led (rather than supply-led) transport can be patchy and may not provide for all in need. However, service providers felt that demand-led public transport was the way forward for transport provision in Somerset as opposed to major increases in bus services across the County. By focusing on how small localised services such as the ones described above can be applied elsewhere, transport services can be targeted and tailored to local need which cost less to provide and is more efficient by only providing a service where and when it is required.
- 3.22 It is important to note that some older people in need of public transport may not live in an area where others require transport assistance and could easily be overlooked. If a demand-led model prevails in South Somerset, efforts should be made to ensure that transport options are available even where demand is low.

Mobility

Previous moves

- 3.23 Older person households are less mobile than other households. Only 13.6% of older person households in South Somerset had moved to their current home within the last two years – this compares to 20.1% of all households in South Somerset. The table below shows this information for older person households by tenure. Private rented sector households are the most likely to have moved, followed by social rented sector households. Owner-occupied households were the least likely to have moved.

Table 3.11 Older person households – recent movers by tenure

<i>Tenure</i>	<i>No. moving within last two years</i>	<i>Total no. of older person h'holds</i>	<i>% of tenure group moving</i>	<i>As a % of all those moving</i>
Owner-occupied (no mortgage)	2,413	19,867	12.1%	54.8%
Owner-occupied (w/ mortgage)	569	5,214	10.9%	12.9%
Social rented	902	5,488	16.4%	20.5%
Private rented	518	1,859	27.9%	11.8%
Total	4,402	32,428	13.6%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.24 In terms of age group, the table below shows that the 'younger' groups of older person households are more likely to have moved recently than the 'older' groups.

Table 3.12 Older person households – recent movers by age group

<i>Age group</i>	<i>No. moving within last two years</i>	<i>Total no. of older person h'holds</i>	<i>% of tenure group moving</i>	<i>As a % of all those moving</i>
55 to 64	1,966	12,719	15.5%	44.6%
65 to 74	1,512	9,361	16.2%	34.3%
75 to 84	816	7,632	10.7%	18.5%
85 plus	110	2,714	4.1%	2.5%
Total	4,404	32,428	13.6%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.25 In terms of location of their previous home, over a third (38.3%) of moving older person households had moved from within South Somerset, 12.6% from elsewhere in Somerset and the remaining 49.1% from elsewhere in the UK or abroad.
- 3.26 The most common reasons cited for moving home were 'to move closer to family and friends' (39.1% of moving older person households), 'previous home too big' (31.0%) and 'to move to a better environment' (23.8%).

Future moves

- 3.27 In terms of future moves, 10.0% of older person households in South Somerset said that they needed or were likely to move home within the next two years - this compares to 18.1% of all households in South Somerset. The table below shows this information for older person households by tenure. Private rented sector households are the most likely to move, followed by owner-occupiers without a mortgage.

Table 3.13 Older person households – future movers by tenure

<i>Tenure</i>	<i>No. moving within next two years</i>	<i>Total no. of older person h'holds</i>	<i>% of tenure group moving</i>	<i>As a % of all those moving</i>
Owner-occupied (no mortgage)	1,504	12,719	11.8%	46.4%
Owner-occupied (w/ mortgage)	668	9,361	7.1%	20.6%
Social rented	596	7,632	7.8%	18.4%
Private rented	473	2,714	17.4%	46.4%
Total	3,243	32,428	10.0%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.28 In terms of age group, the table below shows that the 'youngest' age group are most likely to need or plan to move.

Table 3.14 Older person households – future movers by age group

<i>Age group</i>	<i>No. moving within next two years</i>	<i>Total no. of older person h'holds</i>	<i>% of tenure group moving</i>	<i>As a % of all those moving</i>
55 to 64	1,709	12,719	13.4%	52.7%
65 to 74	769	9,361	8.2%	23.7%
75 to 84	569	7,632	7.5%	17.5%
85 plus	196	2,714	7.2%	6.0%
Total	3,243	32,428	10.0%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.29 The most common reasons cited for moving home are 'current home too big' (35.9% of moving older person households), 'to move to cheaper accommodation' (26.4%), 'to move closer to family and friends' (24.3%) and 'to move to a better environment' (19.9%).
- 3.30 The results of where older person households would like and expect to move to are shown in the table below. The table suggests that almost three-fifths of moving older person households would like to remain in South Somerset, slightly less than the proportion who would expect to do so.

**Table 3.15 Older person households – aspirations and expectations
re. location of next home**

<i>Location of next home</i>	<i>Like</i>	<i>Expect</i>
South Somerset	58.8%	63.1%
Elsewhere in South Somersetshire	13.0%	12.8%
Elsewhere in the UK/Abroad	28.1%	24.1%
Total	100.0%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

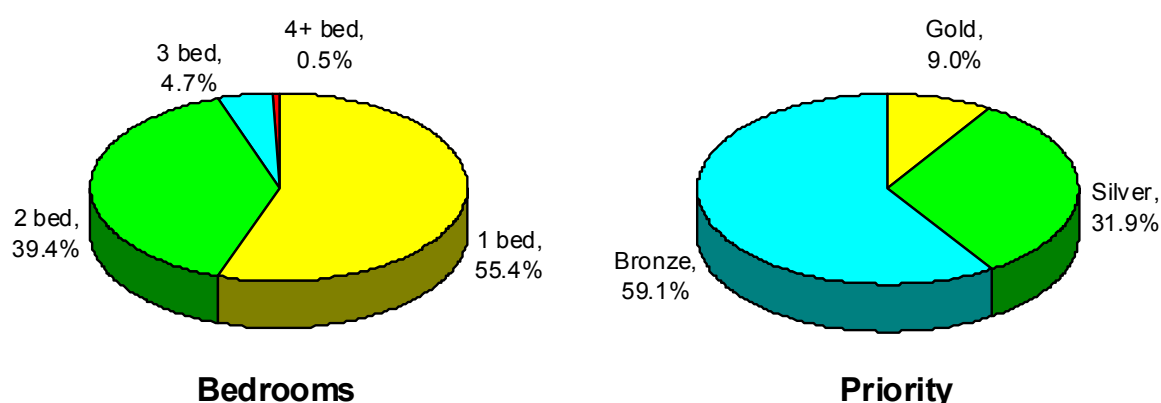
- 3.31 Households were similarly asked about what tenure they would both like and expect to move to; the results are shown below. The results suggest that the majority (62.3%) of moving older person households would like to move to owner-occupation; this is greater than the proportion who would expect to secure this type of accommodation (57.6%). In contrast, more moving older person households expect to rent privately than would like to. More than a quarter of moving older person households would like and expect to move to social rented accommodation.

Table 3.16 Older person households – aspirations and expectations re. tenure of next home		
<i>Tenure of next home</i>	<i>Like</i>	<i>Expect</i>
Owner-occupied	62.3%	57.6%
Social rented	28.5%	31.4%
Private rented	9.2%	10.9%
Total	100.0%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.32 According to data provided by Somerset Council there are around 5,077 applicants aged 55 and over registered with Home finder in Somerset (4,227 currently live in Somerset County, 1,187 in South Somerset). The figure below shows the number of bedrooms needed by these applicants and their housing priority. The majority of older person applicants on the Homefinder register are low priority (59.1% are classed as Bronze and 31.8% are classed as Silver). The majority of applicants are also in need of one bedroom accommodation (55.4%) followed by two bedroom accommodation (39.4%). No applicants over the age of 85 required more than two bedrooms.

Figure 3.3 Older person Homefinder applicants in Somerset by bedrooms needed and priority



Source: Somerset County Council, Homefinder applicant register 2010

- 3.33 Of the 5,077 applicants 1,603 were in need of housing with support (31.6%). Within the older person applicants needing supported accommodation, 20.5% (329) were in need of extra-care accommodation, 6.9% (110) of housing with a support worker and 72.6% (1,164) were in need of sheltered housing. The table below show the number of applicants in need of specialist housing by age group. It shows that older applicants are far more likely to be in need of supported accommodation, particularly after the age of 75. It should be noted that this data is not at district level but refers to all applicants on Somerset Homefinder register.

Table 3.17 Older person Homefinder applicants in need of supported accommodation – by age group

<i>Age group</i>	<i>No. older person applicants in need of supported accom</i>	<i>Total no. of older person applicants</i>	<i>% of age group</i>	<i>As a % of all older applicants</i>
55 to 64	324	2,137	15.2%	20.2%
65 to 74	422	1,460	28.9%	26.3%
75 to 84	512	1,006	50.9%	31.9%
85 plus	345	474	72.8%	21.5%
Total	1,603	5,077	31.6%	100.0%

Source: Somerset County Council, Homefinder applicant register 2010

- 3.34 Returning to the data of likely movers from the SHMA household survey, the table below shows the type of dwellings households would like and expect to move to. A significant minority (45.1%) would like to move to a bungalow and over a third to a detached house. In both cases, fewer households expect to move to these types of dwellings than would like to. The reverse is true of flats and caravans – only 4.1% wanted to move into a flat whilst 11.6% expected to.

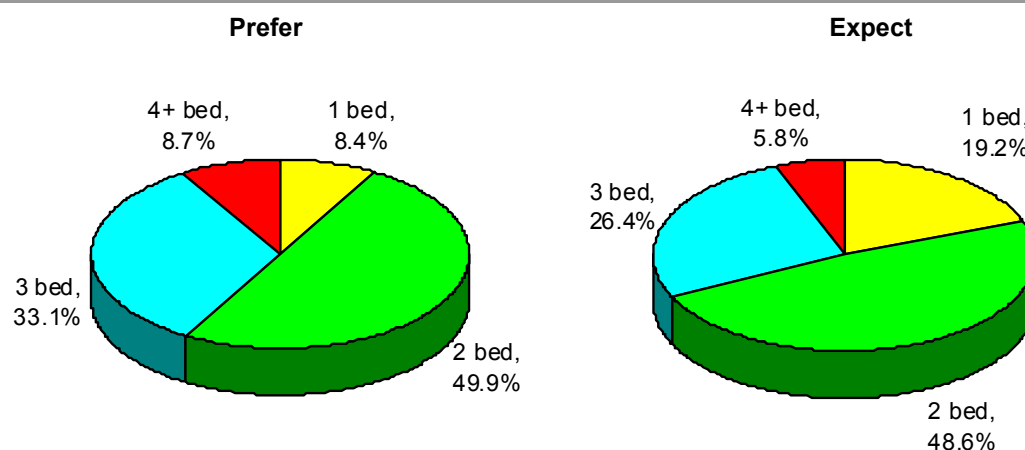
Table 3.18 Older person households – aspirations and expectations re. dwelling type of next home

<i>Dwelling type of next home</i>	<i>Like</i>	<i>Expect</i>
Detached house	37.0%	21.3%
Semi-detached house	9.3%	11.4%
Terraced house	3.2%	17.1%
Bungalow	45.1%	34.6%
Flat/maisonette	4.1%	11.9%
Caravan, mobile or temporary structure	1.3%	3.6%
Total	100.0%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.35 In terms of the sizes of accommodation required, half of households expressed a preference to move to a two bedroom property and a third to a three bedroom property. More households would expect to move to a one bedroom property than would like to. The reverse is true for three and four bedroom dwellings.

Figure 3.4 Size of accommodation preferred and expected



Source: Somerset SHMA household survey, Fordham Research 2008

- 3.36 Moving older person households were asked if they wanted (and expected) to move to 'ordinary' accommodation or any of the specialist housing types listed below. The majority (76.3%) wanted to move to ordinary accommodation, but 14.7% expressed a preference for sheltered housing with a warden. Fewer households expected to move to sheltered housing with a warden than wanted to. No households wanted or expected to move to a residential care/nursing home. It should be borne in mind that the differences between types of specialist housing are not often well understood, particularly when – like extra care housing – they are relatively new terms.

**Table 3.19 Older person households – aspirations and expectations
re. accommodation type of next home**

<i>Accommodation type of next home</i>	<i>Like</i>	<i>Expect</i>
Sheltered housing with warden	14.7%	9.0%
Sheltered housing without a warden	7.2%	3.8%
Supported housing	0.0%	3.4%
Extra care scheme	1.9%	0.9%
Residential care/nursing home	0.0%	0.0%
Ordinary accommodation	76.3%	82.9%
Total	100.0%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Housing intentions

- 3.37 Using information from the focus groups we are able to examine further the future housing intentions of older people and the reasons behind it. Feedback supported the survey results that older person households were less likely to move than other households. Participants said that older people were less likely to move because it is a 'hassle' to view houses and move possessions, particularly for frail older people. Participants also mentioned that many older people live in the home where they brought up their children and may not want to sell for sentimental reasons or want to leave the property to their children.

"Staying put is the easiest route."

- 3.38 Participants also expressed concern that as many older people do not want to move they may end up living in large under-occupied homes that they cannot afford to heat, decorate or maintain.
- 3.39 Across both service providers and older people there was a consensus that few people wanted or planned to move into specialist housing and would prefer to remain in their own homes. It was agreed that many decisions regarding changing lifestyle because of age limitations are made suddenly in response to a major life change, for example the death of a partner, and were rarely planned. One 'younger' older participant highlighted the importance of planning ahead but admitted that in practice this was unlikely.

"I'd rather think about it and plan it if I can. But part of me thinks that's not going to happen either."

- 3.40 One limitation to older peoples' capability to plan for the future was that many were unaware of the housing options available. According to one participant, a recent review found that many people did not know what extra-care housing was. It was raised that if older people are to adequately plan for the future they need to be informed of the options available to them.

"There is no point in saying for example to you 'would you like to go into sheltered accommodation' to someone who is fit and healthy because in 90% of people they don't know what sheltered accommodation is."

- 3.41 In the focus groups with service providers it was raised at that the current generation of 'younger' older people may be more likely to plan for their future based on the experience of providing care to their parents. However, as older people also tend to be active and independent later in their lives this may reduce the likelihood of planning ahead. One participant identified older people deciding to move to a mobile / park home when they retire as an example of the problems caused by older people not planning for the future – these homes tend to only last around 15 years and are not suitable for the majority of people in their 60s to live in for the rest of their lives.

- 3.42 Service providers felt that a greater emphasis needed to be placed on informing 'younger' older people on the measures that should be taken to prepare for possible future needs and prevent rushed decisions. One suggestion was to encourage younger 'older' people to identify a power of attorney and create of living wills to make later decisions easier to process. It was felt that early intervention in this respect is essential as social workers often become involved at a much later stage.

Problems with current home

- 3.43 Households were asked in the SHMA household survey whether they had any problems with their home, with possible answers based on CLG guided categories of 'unsuitable housing'.³ Five of the categories refer to age-related issues. Overall it is estimated that 7,590 older person households in South Somerset, or 23.4%, have at least one age-related problem with their home. The table below shows that the main problem reported is difficulty maintaining the home, reported by 11.1% of older person households.

Table 3.20 Age-related problems in the home		
<i>Problem</i>	<i>Number</i>	<i>% of older person h'holds</i>
Difficulty maintaining home	3,598	11.1%
Difficulty using stairs and/or lifts to or within home	3,187	9.8%
Need to be close to a relative to give and/or receive care	2,545	7.9%
A household member is unable to access essential facilities	1,616	5.0%
Health of household is suffering due to condition of the home	852	2.3%

NB: Respondents could give more than one answer

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.44 When broken down by age group, the table below shows that the likelihood of problems increase substantially after the age of 85 with 39.9% of households headed by someone aged 85 or over reporting a problem compared to around 21% for all other age groups. #

³ CLG, *Strategic Housing Market Assessments: Practice Guidance*, Version 2, August 2007.

Table 3.21 Age-related housing problems by age group

<i>Age group</i>	<i>No. with age-related problems</i>	<i>Total no. of older person h'holds</i>	<i>% of age group with age-related problems</i>	<i>As a % of those with age-related problems</i>
55 to 64	2,898	12,720	22.8%	38.2%
65 to 74	1,943	9,362	20.8%	25.6%
75 to 84	1,672	7,632	21.9%	22.0%
85 plus	1,077	2,714	39.7%	14.2%
Total	7,590	32,428	23.4%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.45 The table below shows the tenure profile of households who reported age-related housing problems. It can be seen that older person households in private rented accommodation are more likely to report an age-related problem with their home. Older person households in owner-occupied properties without a mortgage are the least likely to have age-related problems.

Table 3.22 Age-related housing problems by tenure

<i>Tenure</i>	<i>No. with age-related problems</i>	<i>Total no. of older person h'holds</i>	<i>% of tenure group with age-related problems</i>	<i>As a % of those with age-related problems</i>
Owner-occupied (no mortgage)	4,147	19,867	20.9%	54.6%
Owner-occupied (w/ mortgage)	1,530	5,214	29.3%	20.2%
Social rented	1,246	5,488	22.7%	16.4%
Private rented	667	1,859	35.9%	8.8%
Total	7,590	32,428	23.4%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Support needs

- 3.46 Information collected through the survey enables us to identify whether any household members have a particular support need. The household survey looked at whether household members deemed themselves to have one or more 'support needs' listed on the questionnaire (these are shown in the table below). It should be stressed that these figures are based on households' self-perceived support needs, and may therefore be different to those identified during an occupational therapy assessment.
- 3.47 Households with support needs do not necessarily need to move to alternative accommodation. In many cases the support need can be catered for within the household's current home whilst for others the issue may be the need for support rather than any specific type of accommodation. Adaptations and support services used and required by older person households with support needs are examined in Chapter six of this report.

- 3.48 An estimated 9,143 older person households have a support need, representing 28.2% of all older person households. The most common support need is for 'physical disability', followed by 'learning difficulty' and being 'frail elderly'.

Table 3.23 Older person households with support needs

<i>Support need</i>	<i>Number</i>	<i>% of older person h'holds</i>
Physical disability	5,369	16.6%
Learning difficulty	4,529	14.0%
Frail elderly	3,894	12.0%
Medical condition	1,169	3.6%
Severe sensory disability	921	2.8%
Other	371	1.1%
Mental health problem	259	0.8%

NB: Respondents could give more than one answer

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.49 The household survey did not collect information on specific conditions. Data from POPPI (Projecting Older People Population Information System) provides some estimates on this. According to POPPI, in 2010 there were 2,537 people in South Somerset aged 65 and over with dementia (7.2% of all people aged 65 and over), and that this is expected to increase to 2,922 (7.0%) in 2015 and 4,852 (8.4%) in 2030. The number of people aged 65 and over in South Somerset with a limiting long-term illness in 2010 was estimated to be 14,875 (42.4% of all people aged 65 and over), expected to increase to 17,495 (42.1%) in 2015 and 25,239 (43.7%) in 2030.
- 3.50 POPPI also consider mobility problems for older people estimating that in 2010 6,587 people aged over 65 in South Somerset suffered from some kind of mobility problem⁴ (18.8% of all people aged 65 and over). This is expected to increase to 7,645 (18.4%) in 2015 and 11,800 (20.4%) in 2030. This information is provided for context only, and cannot be compared to the information in the table above, which considers households (rather than people) and includes people aged between 55 and 65.
- 3.51 The proportion of the population aged 65 and over in Somerset claiming attendance allowance can be used to indicate the prevalence of support needs that limit the day to day activities of older people. Data from the '*Health and Social Needs in Somerset*' report⁵ shows that in 2007 16.6% of the population aged 65 and over in South Somerset received attendance allowance, below the overall figure for Somerset of 17.3%.

⁴ People aged 65 and over unable to manage at least one mobility activity on their own. Activities include: going out of doors and walking down the road; getting up and down stairs; getting around the house on the level; getting to the toilet; getting in and out of bed

⁵ *Health and Social Needs in Somerset*, Somerset Intelligence Network, 2007

- 3.52 Returning to the support needs households identified through the household survey, the table below shows the number of households with a support need by the number of people living in the household. It shows larger households are more likely to contain someone with a support need but that over half of households containing a support need are one person households. If all members of the household have a support need it would suggest that these households do not contain a carer as all members of the households require support themselves, whilst those living in a support needs household and do not have a support need themselves are likely to be a carer in the household.

Table 3.24 Support needs households by size of household

<i>Number of household members with a support need</i>	<i>No. h'holds where all members have a support need</i>	<i>Total number of support needs h'holds</i>	<i>% of group without a carer</i>	<i>As a % of h'holds where all have a support needs</i>
One	4,851	15,570	31.2%	53.1%
Two	4,122	16,643	24.8%	45.1%
Three	137	182	75.7%	1.5%
Four	33	33	100.0%	0.4%
Total	9,143	32,428	28.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.53 The table above shows that 4,851 one person households have a support need and no live-in carer. Further analysis suggests that in 1,535 two person households both members had a support need (37.2% of two person households with a support need) and are assumed to not to contain a carer. There were no instances of a three or four person household with support needs where all members had a support need. In total this suggests that 6,386 older person households in South Somerset have a support need and do not contain a carer (69.8% of older person households containing someone with a support need). The majority (76.0%) of such households contain only one person. It should be noted that this figure is for illustrative purposes and identifies households containing likely carers, it does not account for the level of support required and the level of support provided in these cases. It also does not account for informal support provided by family / friends who are not a part of the household.
- 3.54 In the focus groups with service providers it was stressed that the involvement of informal carers in the lives of older people varies hugely depending on individual circumstances – “*some families are good, some aren't*” – and this applied across all tenures. The level of care provided by a family depends on their perspective of care and their ability to get the right information on what is available. It was highlighted that the extent of a carer's ability to care depends on the distance they live from the person that they are caring for and their awareness of the services available locally.
- 3.55 It was felt that it is essential that communications about the support available for older people should be targeted at carers as well as older people. It was also felt that carers themselves needed to be provided with support and information on their role, for example, information on respite opportunities for carers, particularly in the case of carers of older people who are over 55 themselves.

- 3.56 The table below shows that the likelihood of having a support need increases with age – 21.0% of households headed by someone aged 55 to 64 have a support need compared to 58.8% of households headed by someone aged 85 or over.

Table 3.25 Support needs households by age group				
Age group	No. with support needs	Total no. of older person h'holds	% of age group with support needs	As a % of those with support needs
55 to 64	2,673	12,720	21.0%	29.2%
65 to 74	1,915	9,361	20.5%	20.9%
75 to 84	2,959	7,632	38.8%	32.4%
85 plus	1,596	2,714	58.8%	17.5%
Total	9,143	32,427	28.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

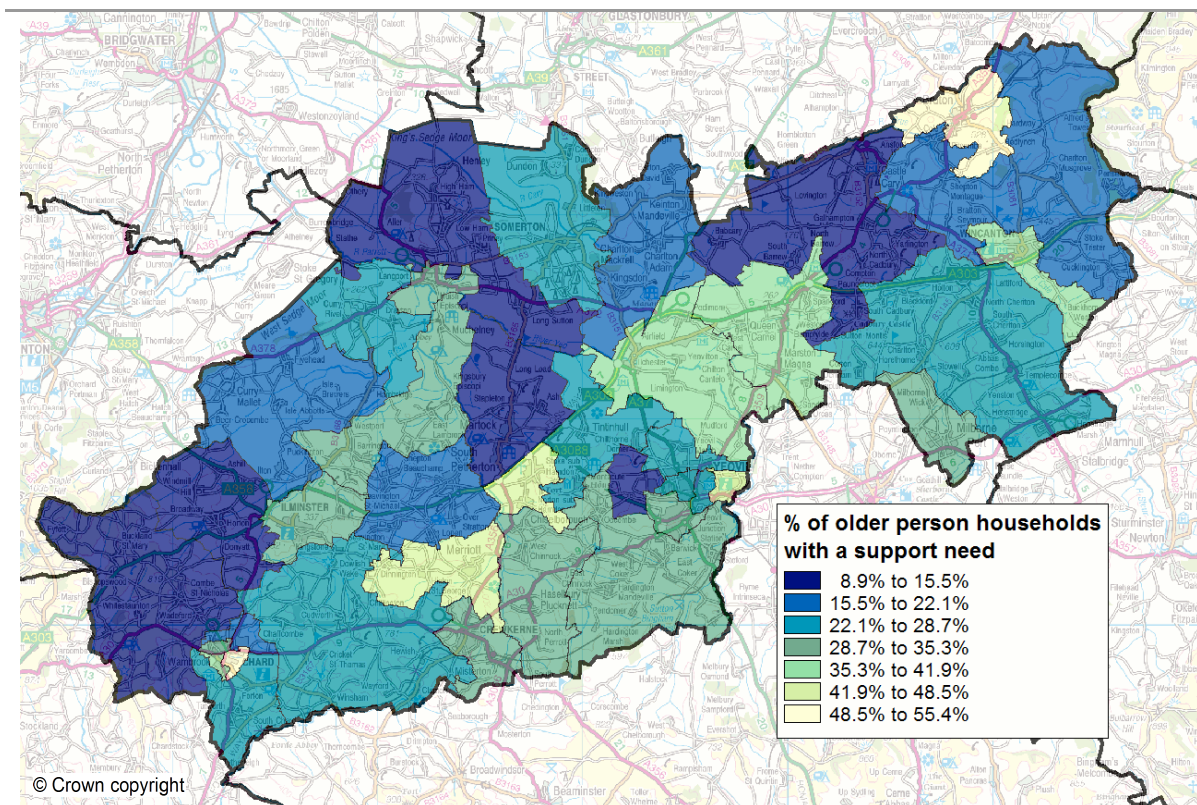
- 3.57 The table below shows the tenure profile of households with support needs. Older person households in social rented accommodation are most likely to have a support need, followed by households in private rented accommodation.

Table 3.26 Support needs households by tenure				
Tenure	No. with support needs	Total no. of older person h'holds	% of age group with support needs	As a % of those with support needs
Owner-occupied (no mortgage)	4,498	19,867	22.6%	49.2%
Owner-occupied (w/ mortgage)	1,070	5,214	20.5%	11.7%
Social rented	2,926	5,487	53.3%	32.0%
Private rented	649	1,859	34.9%	7.1%
Total	9,143	32,427	28.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 3.58 The wards with the highest numbers of older person households with support needs are Wincanton, Crewkerne and Yeovil East (500 or more each). Table A2.2 in Appendix 2 shows the number of older person households with support needs by ward and the proportion of all older person households. The proportion of older person households with support needs has been mapped below. Older person households in Chard Jocelyn, Bruton, and Yeovil East are most likely to have a support need (more than 47% in each case). This data should be viewed with a degree of caution, as ward-level data is subject to a greater level of error than district-wide data; this is exacerbated by the fact that a sub-set of the data (support needs households) is being considered here.

Figure 3.5 Households with a support need as a proportion of all older person households, by ward



Source: Somerset SHMA household survey, Fordham Research 2008

Summary

- 3.59 Older person households have lower incomes than other households (a median income of £15,100 compared to £29,600), but notably higher levels of savings and equity. Analysis of low income (less than £10,000) older person households has shown that the majority of this group have capital in excess of £50,000 and whilst cash poor are capital rich. However, the amount of capital is largely dependent on household equity.
- 3.60 Older person households are less likely to own or have access to a car or van than other households. Social rented sector households, households in urban areas and households in 'older' age groups are the least likely to have access to a car or van. Households without a car are more likely to find the local public transport service a problem, but this was a minority of households. Over half (59.8%) of older person households reported that accessing a local service is difficult, slightly more than households overall. The service that was most commonly considered difficult to access was a hospital followed by leisure facilities. Households living in urban areas are the least likely to have difficulty accessing services.

- 3.61 Focus groups discussions identified having car access has a major impact on older peoples' lifestyle and independence. The availability of public transport varied across Somerset as there were a number of small local schemes available in some places but not elsewhere. Service providers felt that expanding these small local services through a demand-led model of public transport would be appropriate in Somerset both in terms of meeting the needs of older people and in terms of cost-efficiency.
- 3.62 Older person households were less likely to move/have moved than other households. Older person households in the private rented sector and in the younger age groups are more likely to move, with the majority wanting and expecting to stay in South Somerset. Around 45% of older person households want to move to a bungalow, and the majority want to move to accommodation with two or more bedrooms. Almost 25% expressed a preference for specialist accommodation, mainly sheltered housing with a warden, although fewer households expected to move to this type of accommodation.
- 3.63 It was widely accepted across the focus groups that the majority of older people want to stay living independently in their own home for as long as possible and few would want to move to specialist housing. The main reasons suggested for older people not wanting to move was the 'hassle' involved in moving, the lack of financial need when the property is owned-outright and having personal attachment to a property. Participants also accepted that few older people plan for the future and that it is unexpected events or deterioration in health that lead to older people to move to specialist accommodation. One reason given for older people not preparing for possible future housing needs was that many older people are unaware of the options available to them and of what precautions they should take to prepare for the future.
- 3.64 The main problem in the home reported by older person households was 'difficulty maintaining home' (11.1% of older person households). Almost, a quarter of older person households had one or more age-related problems with their home, equivalent to 7,590 households. The likelihood of having a problem increases in the older age groups, and those living in private rented accommodation are the most likely to report problems.
- 3.65 More than a quarter of older person households have a support need, equivalent to more than 9,000 households. The most common support need is 'physical disability', followed by 'learning difficulties' and 'frail elderly'. The majority (69.8%) of older person households with a support need do not contain a carer (they do not contain anyone without a support need). The likelihood of having a support need increases with age, and those living in social rented accommodation are the most likely to have support needs.

4. Specialist housing provision

Introduction

- 4.1 This chapter focuses specifically on specialist older person housing in South Somerset. Firstly, it considers the supply of specialist housing across the district. Secondly, it uses feedback from the focus groups to detail residents' experiences of living in specialist accommodation and how recent changes to policies have impacted them. Finally, it considers the internal processes of service providers and how they work together supporting older people in specialist accommodation and other older people to live independently.

Supply of affordable specialist accommodation

- 4.2 Current provision of older person affordable specialist accommodation in South Somerset consists of sheltered housing and 'extra care' housing. Altogether there are 56 schemes across South Somerset with a total 1,806 older peoples housing units. The table below summarises current provision in South Somerset. The only providers of affordable older person housing in South Somerset are housing associations / registered social landlords. The majority of housing available is sheltered housing (82.7%).

Table 4.1 Older person's affordable specialist accommodation – current provision					
Type	Sector	Provider	Number of Schemes	Number of housing Units	Total Capacity
Extra Care housing	RSL/ HA*	Yarlington Housing	10	312	312
Sheltered	RSL/ HA*	Hanover Housing	1	33	1,494
		Housing 21	2	20	
		Sanctuary	1	16	
		Western Challenges HA	1	31	
		Yarlington Housing Group	40	1,331	
New sheltered	RSL/ HA*	Yarlington Housing Group	1	63	
Decommissioned sheltered	RSL/ HA*	Yarlington Housing Group	4	93	

*Registered Social Landlord / Housing Association

Source: Somerset County Council, 2010

- 4.3 The last two rows in table 4.1 show the recent changes to Yarlinton's sheltered accommodation stock in South Somerset. The 2010/11 programme involved the decommissioning of 93 sheltered units across four schemes and the introduction of 63 sheltered units on another scheme. Resultantly the sheltered housing stock level has fallen in 2010 from 1,524 to 1,494. However, as a result of this the quality of the sheltered housing stock in the Chard area where these changes have taken place has greatly improved.
- 4.4 The Supporting People programme in South Somerset also provides home support services to people in need (including but not exclusive to older people). Under this programme, which is currently frozen to new clients, Somerset Care Ltd and Care South run three schemes with the capacity to provide home support to 76 people across South Somerset.

Private rented sector

- 4.5 Around 8% of older person households live in the private rented sector (PRS). None of the older people in the focus groups lived in PRS accommodation and the service providers rarely had clients in the PRS. However, as the number of older people living in South Somerset and the need for appropriate accommodation is expected to increase substantially in the future, it is beneficial to consider the role of all tenures in the provision of specialist housing.
- 4.6 The table below shows the stock of specialist older person accommodation in South Somerset provided by the private sector according to the Elderly Accommodation Counsel.

Table 4.2 Older person's private sector specialist accommodation – current provision

Type	Provider	Tenure	Number of schemes	Number of units	Total Capacity
Retirement Housing*	Cranborne & Friday Street	Freehold	1	14	32
	Peverel Retirement	Leasehold	1	18	
	Broadleaf Management Services		1	20	
Sheltered Housing**	English Courtyard Association	Leasehold	2	56	439
	Homes & Watson Partnership		1	37	
	Malvern Court Management		1	28	
	Peverel Retirement	Mostly leasehold, some with equity share	6	298	
Extra care Housing***	Retirement Villages	Leasehold	1	20	30
	Park Healthcare		1	10	

*Listed as housing without support, **Listed as housing with support, ***Listed as housing with care

Source: Elderly Accommodation Counsel, 2010

- 4.7 Private sector companies provide 501 units of specialist accommodation in South Somerset (87.6% of which is housing with support). There is some retirement housing available in South Somerset (housing that does not offer support but requires residents to be above a certain age). The majority of older person specialist housing in Somerset is available on leasehold tenancies.
- 4.8 The SHMA survey data presented in the previous chapter shows that only 9% of older person households expecting/likely to move in the next two years would like to live in PRS accommodation, despite 46% of movers currently living in this sector. In the focus groups, service providers reported that the living conditions of older people living in the private rented sector (non-specialist accommodation) are generally poor.
- 4.9 However, a seemingly exceptional example was highlighted in one focus group where a participant was a private sector landlord of non-specialist housing who lets a stock of ten bungalows near Bridgewater. Each property has two or three bedrooms, is large enough for wheelchairs and some have wet rooms. The rent for residents has not increased since each tenant first moved in. The landlord aims to solve all small problems within 24 hours without any charge to the tenant. The landlord reported having had minimal contact with the Council regarding her properties until recently. She felt that private landlords are assumed to provide a poor service when the PRS can offer good practice examples that social housing schemes could learn from and potentially encourage.
- 4.10 It is clear that further research is needed on the PRS in South Somerset to fully grasp its capabilities to support older person households and the role that the PRS can play in future provision of specialist older person accommodation.

Experiences of specialist housing

- 4.11 The remainder of this chapter examines further the provision of specialist housing in South Somerset using information provided by the local Council and feedback collected through focus groups with older people and service providers. This section focuses specifically on the perspectives of older people on specialist accommodation for older people.

Perspectives of residents

- 4.12 Participants living in general needs accommodation and those in specialist accommodation understood that few people would choose to live in specialist accommodation. It was widely agreed that older people tend to want to stay living in their own home and retain their independence as long as possible.

“Most people wouldn’t be saying ‘I’d rather be going into a care home’.”

- 4.13 The majority of the older people in the focus groups lived in specialist accommodation and found that adjusting to the new surroundings and lifestyle can take a long time. However, residents of specialist accommodation reported high levels of satisfaction with their living situation.

"I'm very lucky to get in here and am happy to live here and I wouldn't want to go anywhere else."

4.14 The main advantages of living in specialist accommodation were considered to be:

- Feeling of safety
- Accommodation was suitable for residents' needs
- Frequent visits from warden / scheme staff
- Care is easily available
- Scheme staff are helpful and supportive
- Option to have meals provided (extra-care only)
- Communal room for socialising
- Able to remain independent

4.15 One of the key concerns of older people regarding moving into specialist housing was the variation in the standard of accommodation. However, the satisfaction of residents in a scheme depended not only on the standard of the homes but also the quality of care and support provided by the staff. According to participations, both are important in creating a sense of community within a scheme.

4.16 The following design aspects were considered important for residents' general wellbeing:

- The provision of a balcony / Juliette balcony for residents not living on the ground floor – this gives older people the chance to spend time outside for short period during their day-to-day routine. It would be particularly beneficial for the less mobile who find going up and down stairs difficult.
- Breakfast bars or work surfaces should face the window as people tend to spend more of their time in these areas of the kitchen, rather than the sink
- Less mobile residents should be provided with a washing machine as they struggle to carry bundles of clothes to a laundry room
- Installing lever taps on all sinks for ease of use
- Sufficient space should be provided in homes for couples as one bedroom properties can feel cramped with two people in

- 4.17 Those living in specialist accommodation generally felt that they were well informed of the care available to them. Many of those in extra-care housing were receiving care from a variety of people externally and within the scheme. Those in extra-care accommodation found staff very helpful in arranging transport and assistance in terms of going to doctors appointments. However, the level of service could be inconsistent:

“Sometimes the ambulance won’t turn up because they say they can’t take me that morning and then I have to wait a week before they do, but when they do it’s very successful.”

The main concern for this participant was that it needed to be made clear to her and other residents what older people are responsible for arranging and what others will do for them.

Moving to specialist accommodation

- 4.18 Given that the majority of older people are unaware of the specialist housing options available to them in great detail, we asked the participants that lived in specialist accommodation how they heard about it and decided to move. The most common experience was residents hearing about specialist accommodation through a social/health/care worker. Other channels included: living in Council housing, joining the waiting list, transferring from sheltered to extra-care housing or by word of mouth.

“They [friends] came up and had a look at my place and said it seems perfect: nice area, the caring seems to be going on all the time, there is always somebody running around. So I think one or two people have since signed up because they didn’t know this existed”

- 4.19 It is worth noting that few participants had actively sought out information on their living options independently.
- 4.20 The length of time waiting for a suitable property varied from three weeks to ten years across the participants. Those who were medically referred tended to be allocated accommodation in a shorter period than those on waiting lists. However, one participant reported waiting six years for her accommodation despite being severely disabled and unable to make a cup of tea.
- 4.21 A number of participants discussed having concerns about moving to specialist accommodation. These included: not having a garden, the hassle of moving, joining a new community, wanting approval from children and wanting reassurance from social workers.

“When I first saw it I didn’t want it because I didn’t want to move. It was because I considered the children and I had to talk to them as well as talk to my social worker to find out if they liked it or not.”

Choice-based lettings

- 4.22 One of the participants living in sheltered accommodation got the property through the Choice-based lettings (CBL) system. She reported that on the whole it was easy to use and that there was a phone number available to provide assistance if required. However, she noted that the use of the word 'bidding' regarding expressing an interest in a property was confusing, and was unsure as to the level of commitment 'bidding' on a property involved.
- 4.23 Representatives from two RSLs / housing associations attended one the focus groups and were asked for their feedback on CBL. One major concern from their perspective was the increased length of time properties are vacant for. Advertising the properties, allowing time for applications and sorting through applications is more time consuming than using a waiting list or asking the Council for a nomination. The additional time that a property is vacant leads to a loss of potential income for the RSL/ housing association.
- 4.24 The RSL/ housing association representatives were able to appreciate that CBL increased choice for social housing tenants, although there was concern that this approach was not necessarily appropriate for older people in need of specialist accommodation. This was a particular issue for one RSL/ housing association as CBL does not guarantee that properties are suitably allocated and the RSL / housing association was unable to assess if the property is appropriate for the prospective tenant.

"It's giving choice to the tenant but the tenant isn't always particularly well informed"

- 4.25 The other RSL / housing association was able to conduct home verification visits to check the successful bidder is suited to that home. Extra-care accommodation is exempt from CBL and tenants are passed on through adult social care.

Changes to specialist accommodation

- 4.26 This section uses information provided by the Councils working in Somerset to outline recent changes in policy or procedures affecting specialist housing in the County. It then uses feedback from focus groups to discuss how three of these changes (removing live-in wardens, centralising the emergency alarm system and mixed-age accommodation) have impacted specialist housing residents.

Warden presence in sheltered accommodation

4.27 Data from the Somerset SHMA found that sheltered accommodation with a warden is the most popular form of specialist accommodation amongst older person households. In the focus groups it was widely felt that the main appeal of sheltered accommodation was the feeling of security and reassurance from having a professional nearby able to provide support if required. Increasingly sheltered accommodation schemes in Somerset no longer have live-in wardens and instead have support workers deliver services to residents on a needs basis.

4.28 Many of the older person focus group participants lived in sheltered accommodation where the warden system had been altered during their tenancy. All of these participants reported that they or their neighbours had found the change worrying. This was because the main appeal of sheltered accommodation for residents was the security of having a live-in warden. Many of these participants felt that they had not been provided with the services that they were promised.

“They’re welching on the contract.”

4.29 It should be noted that under the previous live-in warden system, wardens were not available at all times and worked a 35 hour week. Despite this, having a warden on site was comforting for many sheltered housing residents; as the wardens were nearby and would often provide assistance out of hours.

4.30 Participants expected their services to be affected by public sector spending cuts and there was concern that decision makers did not take into account tenants’ needs and rights. This was a particular concern because sheltered housing applicants are no longer required to prove that they are able to live independently. It was felt that removing services from sheltered housing when the average resident requires an increasing amount of assistance would be detrimental to their wellbeing.

“In the end we are relying on neighbours in the building to offer in the caring and sharing. It would be helpful if the Council could sit down and think about what can be offered and what can’t. And don’t offer something you can’t commit.”

4.31 One participant reported that the warden system had changed twice in the year that she had lived in the scheme. A live-in warden changed to a part-time coordinator working on site during allotted periods, which then changed to two coordinators, one addressing personal needs and a scheme manager for community needs. Whilst this did not have a direct impact on the participant’s lifestyle, she was concerned that the ‘older’ older people in the scheme were unable to understand and adapt to these changes.

“They take it in when you say it to them, but it doesn’t register with them and yes they do get confused and say no one is there”.

- 4.32 The changes to the warden service have varied across Somerset County. One RSL / housing association has not changed their warden provision and use a site based model where the number of hours worked by the warden is proportional to the number of units on the site.
- 4.33 The call centres that many sheltered housing residents now use provide an efficient service and are connected with a number of services. However, based on feedback from the focus groups, procedures and service quality vary across Somerset County.

Extra-care accommodation and emergency alarm service

- 4.34 At the time of this report the delivery of extra-care housing was under review to explore models that meet the needs of owner-occupiers such as 'virtual' extra-care. The review will also explore potential demand for shared ownership and private ownership in extra care schemes. This is part of a regional project across all the local authorities in the South West to meet future demands and address funding cuts.
- 4.35 In one of the extra-care schemes represented in the focus groups the alarm system had recently been changed. Previously, when an alarm was raised a warden would be alerted and respond. Under the new system alarms go to a central office in Exeter. This was a concern for a number of the scheme residents as their condition would now be assessed over the phone instead of in person. They were also worried that the waiting time for treatment would increase which could be vital in an emergency. However, the only participant with experience of using the new system said that a high standard of care was delivered.

"The people on the phone, the paramedics and the hospital staff were all very good. Everybody was so efficient. Everybody here was as good as they ever could be, they couldn't do enough."

Mixed accommodation

- 4.36 Specialist housing in Somerset is increasingly open to younger people with physical, sensory or learning disabilities, and vulnerable people with mental health problems. This is partly because of an over capacity of sheltered accommodation for older people.
- 4.37 The specialist housing residents that took part in the focus groups had mixed feelings about allowing a range of people to live in their schemes. The negative impacts of having a range of needs and ages on a scheme listed by participants included:
- Many older people have a fixed routine and do not want it to be disrupted
 - One person can ruin a community and once they have moved in the damage is done
 - People with mental health problems could be dangerous or intimidating

"I've heard they can break out a bit"

- 4.38 However, many participants thought that integration could have a positive impact on their scheme as a range of people add value to the community. Primarily, participants wanted to know that housing providers considered who would be appropriate to join a scheme and they felt that there should be a range of housing options available to meet personal preferences i.e. some with a mix of people and some for older people only.

“If you do it properly I think it will work. But I can see where older people are coming from.”

Socialising in specialist accommodation

- 4.39 Participants’ experiences of the frequency and range of social activities available through specialist housing schemes varied and socialising was a high priority for all. In a number of schemes a weekly rotation of activities was organised, e.g. craft work and bingo, but the level of resident involvement varied. Attitudes towards the regularly arranged activities ranged from some appreciating the chance to get out of their home and spend time with other people to others who found that the activities were not appealing or stimulating and disassociated themselves from the community. All the participants in specialist accommodation, including those less involved in the activities, felt that the availability social and stimulating events were important for their wellbeing.
- 4.40 Three issues in particular hindered the success of social activities: the difficulty of getting enough residents involved, making sure that activities are wheelchair accessible and involving the local community. It was noted by many that to have an appealing and successful social activity, attendance needs to be high. Small numbers of people at activities was a deterrent for many and had a self-reinforcing impact (residents do not attend because of poor turnout so numbers remain low).

“The coffee mornings here haven’t really been very successful. Over the years I’ve arranged quizzes and such but the most we would get would be 16 and often it was only 12. We don’t get the support.”

- 4.41 External activities were a concern for some wheelchair users as they were unsure if the venue would be accessible, if they would need to arrange for a ‘pusher’ and if they would have to pay extra for these needs to be met.

- 4.42 Participants reported mixed experiences of involving the community in their activities. One participant found arranging to have the local village hall as a venue difficult and another gave the example of arranging a car boot sale where only five groups attended despite putting significant effort and resources into promoting the event to the general public. The main limitations in getting the wider community involved in local housing schemes were informing the general public of their events and persuading people to break their routine to support the local community. All participants felt that they would enjoy more involvement with the local community, suggestions of how this could be achieved included inviting them to events, a voluntary befriending service and inviting young people to provide IT training.
- 4.43 One participant had been very successful at arranging social activities within her sheltered housing scheme, getting residents involved and rallying support from the local community. The arrangement of the activities on this scheme was centred on a resident social committee. The activities included a regular weekly rotation within the scheme and monthly parties, pub lunches and coach trips. All the activities are arranged to be accessible to all. The price of attending an activity was kept as cheap as possible and is often only a nominal fee of 30p for tea and coffee. The scheme is very engaged with the local town by promoting their events in the local paper and through word of mouth, and in turn the community support their events. A lot of money for the scheme is raised through raffles and they also hold two large fundraising events a year for other causes – a recent barbeque was attended by 50 people and raised nearly £500 for Yeovil hospital.

“It was a lot of work but we enjoyed it”.

- 4.44 This example has been used as a pathfinder in other schemes that have adopted a similar approach. According to a participant on an extra-care scheme that has adopted this approach, satisfaction with the social life and the number of activities held has greatly increased. The participants from these schemes found that the involvement and initiative of residents was essential for its success. They said that one or two resourceful residents willing to ‘get the ball rolling’ by deciding on an activity, making the arrangements and informing other residents was all that was required to improve things socially. It was expected that attendance would be very small at first but that overtime this would gradually increase.

“I think basically it’s up to all of us. To try and get things going.”

“It’s a way to empower people to take part and try things and see what they would like to do. You are never going to get everybody to join in.”

Partnership working

- 4.45 There are a number of organisations providing services to older people within Somerset County. This section uses feedback from the focus groups with service providers to consider the level of partnership working and related issues.
- 4.46 Somerset Direct is a sign-posting phone service providing support to vulnerable adults or older people and their carers run by the County Council. It provides a centralised directory for service users to identify what is available to meet their needs. The older person participants that had used this service said that it was useful and effective in addressing their needs. However, many older people reported that there were certain services that they need or would like and did not know if they were available and how they could be accessed. Similarly, service providers reported that their clients would remark that they had struggled to find the appropriate service. This suggests that, whilst those who use Somerset Direct find it useful, a number of people that would benefit from the service are not aware of it.
- 4.47 In the focus groups with service users it was widely accepted that there are a number of services available to older people and that because many are small and niche, few providers knew of them all. Somerset Direct has the potential to unify service providers and to increase providers' awareness of what is available which they can then pass on to their clients. However, focus group discussions found that Somerset Direct did not engage with providers. Examples of this included not asking providers for updated information regarding changes to their services and receiving few referrals through Somerset Direct (one participant estimated to have received three referrals in eight years through the service). Support service providers reported that they would like more referrals from other organisations that work with older people as many older people are in need of their services but are unaware that they are available.
- 4.48 One problem of partnership working that was raised by a number of providers was the issue of confidentiality of client information. This caused a problem as providers are unable to pass on the information of their clients to other relevant providers without the client's permission. For example, one participant had independently sought help from the Red Cross in hiring disability equipment and it was only much later when she was assigned a social worker that she was made aware of her eligibility for carer's allowance. Confidentiality was also an issue because many older people will assume that service providers already share information and therefore withhold important information assuming that the provider is already aware.

- 4.49 Non-statutory service providers found the NHS particularly difficult to work with. As the NHS is a large bureaucratic organisation with its own funding and targets, small providers found initiating small scale involvement with the NHS difficult. There was concern that the NHS did not stay informed on the changes to the Supporting People programme and other housing policy changes. Whilst one participant did attend some NHS meetings in the spirit of information sharing, the agendas were rarely relevant. There was concern that as the NHS is not well informed on changes and as it has its own targets, such as vacating beds, many older vulnerable people are discharged without checking that their homes are suitably equipped for their needs.

"I think people's lives are being put at risk".

- 4.50 Despite previous difficulties with the NHS, there was much enthusiasm from providers for further engagement. Working together on the installation of adaptations was considered particularly important as it acts as preventative healthcare and early referrals from the NHS to suppliers would save the NHS money in the long-run (e.g. installing a handrail in the home of a vulnerable older person could prevent a fall and more intensive treatment at a later date).
- 4.51 One RSL / housing association had a successful experience working with an NHS PCT on the transitions between home and hospital and providing patients with options. However, despite its success, the work is no longer being funded.
- 4.52 Through Somerset Councils the NHS has had more involvement in health promotion and housing. The NHS target people from the age of 50 for health promotion and it makes roots into the local community and local organisations through primary and secondary care. Health promotion work in the social rented sector in Somerset has tended to be more intensive and responsive compared to work in the private sector which has had variable success.
- 4.53 Promoting healthy living was considered a high priority for all service providers as prevention work can remove the need for more intrusive care later in life and reduce the need for specialist housing if people are able to live at home for longer. It is very difficult to prove the value and impact of such interventions. However, data from the '*Health and Social Needs in Somerset*' report⁶ shows that in 2007 people aged 75 and over accounted for 26,219 per 100,000 of emergency hospital admissions in South Somerset (26.2%). This suggests that if service providers are able to promote healthy living and prevent accidents amongst older people, substantial savings can be made for the NHS.
- 4.54 Somerset County Council and Somerset NHS are currently in the early stages of developing a strategy for Assistive Technology. It should be noted that further progress in integrating the delivery of health and housing support with the NHS in Somerset and other providers is likely to be slow in the short-term due to the planned restructure of the NHS and abolition of PCTs.

⁶ *Health and Social Needs in Somerset*, Somerset Intelligence Network, 2007

- 4.55 One inevitable difficulty of partnership working on older person housing needs across Somerset is that there are five different housing authorities working within the County, each with their own funding and strategies. For example, the high standards in South Somerset have meant that some specialist housing has been decommissioned whilst others of the same standard are in use in Taunton Deane. Despite the complicated organisational structures, non-statutory providers were generally satisfied with the working processes with local councils, as Councils tended to listen to providers concerns and suggestions and provide honest answers.
- 4.56 A number of recent developments in Somerset suggest that partnership working is improving. For example, in a small pilot project occupational therapists who assess the need for adaptations such as grab rails are now receiving training to help them identify other problems and refer the client on to other services. The recently introduced Home Improvement Agency in Somerset will be responsible for case workers providing support to older people in getting support and adaptations even when a disabled facilities grant is not needed. The Councils in Somerset are also tendering for a County-wide handyman service for older residents that provides a centralised and consistent service. A County-wide adaptations provision tender is also being considered.

Summary

- 4.57 Current provision of older persons accommodation support in South Somerset consists of sheltered housing, 'extra care' housing and home-based services. Altogether there are 56 schemes across South Somerset with a total capacity to house 1,806 older people. All of the housing available is provided by RSLs / housing associations and hence the primary tenure option for residents is renting. There are few 'extra care' homes relative to sheltered housing. Through the Supporting People programme home-based services are provided to 76 older people in South Somerset.
- 4.58 Private sector companies provide 501 units of specialist accommodation in South Somerset, 439 of these provide housing with support. There is some retirement housing available in South Somerset (housing that does not offer support but requires residents to be above a certain age). The majority of older person specialist housing in Somerset is available on leasehold tenancies.
- 4.59 Few older people live in the private rented sector and service providers have few clients in this tenure. Further research into this sector is required to determine to what extent it needs to be improved and what role it can play in the provision of housing for the growing numbers of older people.
- 4.60 Although many older people do not want to live in specialist accommodation, focus group participants in this type of housing were generally very satisfied. These participants were able to name a number of advantages of specialist accommodation for older people. However, the level of satisfaction heavily depended on the design and quality of the housing and commitment and support received from the scheme staff.

- 4.61 The majority of participants that live in specialist accommodation had moved because of information provided to them through their social workers. Few actively sought information on specialist accommodation.
- 4.62 Specialist accommodation in Somerset has been subject to a number of changes in recent years to improve services and efficiency. Residents who have been affected by the changes were concerned that the services they were offered when they first moved in were being removed and that standards would slip. Many residents felt that these changes had not improved the housing schemes however there was no feedback to suggest that the changes had significantly impacted service quality in practice.
- 4.63 All the older person participants agreed that socialising on a housing scheme was important for residents' wellbeing and happiness. Whilst many schemes offered a weekly routine of activities the quality and attendance at these events varied. The main obstacles to holding successful social events were getting local residents to attend, ensuring that activities are wheelchair accessible and involving the wider community. Participants that had held successful events previously felt that it was up to a few determined and resourceful residents to drive improvements in social activities and that they should not just expect scheme staff only to do this.
- 4.64 Partnership working in Somerset has had mixed success. Many providers found that the NHS had been difficult to work with but they were still keen to collaborate, particularly in terms of providing adaptations which can be considered as preventative healthcare. Partnership working was a priority for providers as a way of improving service quality and increasing efficiency, and the situation across Somerset appears to be improving. Somerset Direct has the potential to be a valuable resource for sharing information amongst service providers, but ongoing engagement with providers would be required.

5. Assessment of need for specialist accommodation

Introduction

- 5.1 The aim of this chapter is to establish how many older people need or want to move home, and how many of these will present a need for specialist accommodation. We use a model to assess the level of this need, based on data for older person only households from the 2008 SHMA household survey. The first part of this chapter presents the various steps of the needs model before arriving at a net need figure for the next two years. The characteristics of those in need of specialist accommodation are then considered, and finally, a future projection of need for specialist housing is presented.

Age-related reasons for moving

- 5.2 The first stage of the model looks at the number of older person households planning a move and the reasons given for moving. Only a small proportion of older person households said they needed or were likely to move in the next two years – 10.0%, equivalent to **3,243** older person households out of a total of 32,428. Most of the remainder said they had no intention of moving (79.4% of older person only households).
- 5.3 The main reason given for moving was ‘current home too big’. The table below shows that more than a third (35.9%) of older person households planning a move gave this as a reason, with other key reasons including wanting to move to cheaper accommodation or to be closer to friends or family.

Table 5.1 Main reasons for needing or likely to move home

Reason	Number	As a % of older person h'holds planning a move
Current home too big*	1,164	35.9%
To move to cheaper accommodation	856	26.4%
To move closer to friends/family*	788	24.3%
To move to a better environment	645	19.9%
Other	587	18.1%
Access problems (e.g. steps, stairs)*	433	13.4%
To move closer to shops and services	392	12.1%
To move closer to transport links	267	8.2%
Unable to manage in current home*	265	8.2%
To receive higher levels of care*	252	7.8%
To move to a safer area	236	7.3%
To live closer to employment or other facilities	234	7.2%
Current home too small	221	6.8%
Problem with the condition of current home	155	4.8%
To live independently	136	4.2%
Relationship breakdown	41	1.3%
To move to live with partner	30	0.9%

*Denotes age-related reason

NB: respondents could give more than one answer

Source: Somerset SHMA household survey, Fordham Research 2008

- 5.4 A number of these reasons can be considered to be age-related. These are 'current home too big', 'to move closer to friends and family', 'to receive higher levels of care', 'unable to manage in current home' and 'access problems (e.g. steps, stairs)'. A total of **2,138** older person households needed/were likely to move due to age-related issues (the sum of these categories in Table 5.1 is greater than this, as households were able to give more than one reason for moving).
- 5.5 Not all of these households intended to stay in South Somerset however. Some 637 older person households expected to leave South Somerset when they move, and so are excluded from the need assessment, leaving **1,501** older person households.

Reasons for moving

Around 10% of older person only households need or are likely to move in the next two years. Many of the reasons given for moving were age-related, such as 'current home too big'. Of the 3,243 households needing or likely to move, 1,501 gave age-related reasons and expected to stay living in South Somerset. This figure is carried over into the need assessment.

Need for older people's housing

- 5.6 Looking more closely at this sub-set of 1,501 older person households needing or likely to move in the next two years, 1,410 (93.9%) of these households currently live in general needs accommodation, 53 live in sheltered housing with a warden and 38 live in sheltered housing without a warden. All of the households in general needs accommodation are owner-occupiers.
- 5.7 Of this group of 1,410 households currently in general needs accommodation, a large proportion (84.5%, or 1,191 older person households) expected that they would be able to stay living in general needs accommodation, and would not require a move into specialist accommodation. This leaves an estimated **219** older person households who would present a need for a form of specialist accommodation.
- 5.8 The next step is to assess the number of older person households in need of specialist accommodation who will move to South Somerset (from outside the district) in the next two years. This is based on the number of older person households who moved within the last two years for age-related reasons from outside South Somerset to specialist accommodation within the District⁷. It is assumed that this migration rate will remain the same for the next two years. An additional **266** older person households are expected to move to South Somerset within the next two years and require specialist housing. These households are added to the 219 households currently living in the District and requiring specialist housing, resulting in a total of **485** households requiring specialist housing.
- 5.9 From this is subtracted the likely supply of specialist housing units arising from the current stock over the next two years. The supply of specialist housing is split between 'extra care' housing and sheltered accommodation.
- 5.10 The current turnover of older person 'extra care' housing stock (excluding transfers) across all tenures is estimated to be 20 units per annum. This is calculated by applying the annual turnover rate of the West Somerset Councils' extra care schemes (6.3%)⁸ to the total stock of older persons extra care schemes in South Somerset (312 units). Assuming the rate continues for the next two years, this would generate **39** units (**20** per annum).

⁷ Information on in-migrants has to be based on past trends, as the SHMA only surveyed people living within Somerset

⁸ The turnover rate for West Somerset is used because this was the most accurate estimate available within Somerset County at the time of writing and there is not expected to be a large difference in the rate across districts.

- 5.11 The current turnover of older person sheltered accommodation across all tenures is estimated to be 106 units per annum. This is calculated by applying the annual turnover rate of West Somerset Councils' sheltered homes (7.4%)⁹ to the total stock of older person sheltered accommodation in South Somerset (1,431 units). Assuming the rate continues for the next two years, this would generate **212** units.
- 5.12 According to Somerset County Council information there are plans for the creation of **63** additional sheltered housing units to be made available through construction or refurbishment during 2010/2011. Alongside this **93** units across four schemes will be decommissioned. Due to transfers of the additional 30 units that will not be directly replaced, the total supply figure of sheltered housing for older person households not currently living in specialist accommodation is therefore **182** units in the next two years, **221** specialist units in total.
- 5.13 The steps in reaching this figure of need are summarised in Table 4.2. The total need is the difference between the 485 households assessed as in need of specialist housing, and the supply of 221 units, leaving a net need for **264** units over the next two years (**132** units per annum).

**Table 5.2 Assessment of need for older person specialist accommodation,
2010/11 to 2011/12**

<i>Need for specialist housing</i>	
1) Older person households needing or likely to move in the next two years	3,242
2) Minus proportion moving for reasons other than age-related support issues (1,104 households)	2,138
3) Minus proportion expecting to leave South Somerset (637 households)	1,501
4) Minus those already living in specialist accommodation (91) and those expecting to be able to stay in general needs accommodation (1,191 households)	219
5) Plus in-migrant households in need of specialist accommodation in South Somerset over the next two years	266
Total older people in need of specialist accommodation in next two years	485
<i>Supply of specialist housing</i>	
6) Annual supply of re-lets of extra care schemes (net) (20 p.a.)	39
7) Annual supply of re-lets of sheltered homes (106 p.a.)	212
8) Planned changes to units of specialist housing in the next two years	-30
Total supply of specialist housing units in next two years	221
<i>Balance of need and supply</i>	
Total in need minus supply (485 – 221)	264
Net need for specialist housing per annum (264/2)	132

Source: Somerset SHMA household survey, Fordham Research 2008; Somerset County Council 2010

⁹ The turnover rate for West Somerset is used because this was the most accurate estimate available within Somerset County at the time of writing and there is not expected to be a large difference in the rate across districts.

- 5.14 It should be noted that this figure of 132 per annum accounts for a net-stock decrease of 30 units in 2010/2011 making the figure for the next two years unusually high. We would expect this figure to be lower in later years when vacancies would not be occupied by transfers. A longer term view of need is discussed later in this chapter. It is also important to note that this figure is based on the assumption that older people in need will occupy all future vacancies, however a small proportion of these are likely to be filled by younger people with high level support needs.
- 5.15 An annual net need of 132 units is calculated when considering all households in need and all tenures of supply. It is also important to assess the requirement for affordable specialist accommodation in South Somerset. The second assessment model excludes those who may be able to afford to access accommodation in the private sector and also excludes the supply of private sector specialist housing.
- 5.16 A market survey of older persons' housing in South Somerset conducted in August 2010 found that the average price of a two-bedroom unit was £111,000. 141 of the 485 households have combined savings and equity of £111,000 or more so are excluded from the assessment¹⁰. This leaves **344** households in need of affordable specialist housing.
- 5.17 The entire stock of older persons' extra care schemes and sheltered housing in South Somerset used in the previous assessment was affordable and hence the same supply figures apply here. Therefore estimated total supply of affordable older person housing is **221** units (**39** of 'extra care' housing and **182** of sheltered housing).
- 5.18 The assessment is summarised in the table below. Again, the overall need requirement is calculated by subtracting the supply (221 units) from the need figure (344 units). This produces a net requirement for **123** units over the next two years (**62** units per annum). This is based on the assumption that all those able to do so will choose to buy a home in the private sector and that that all vacancies will be occupied by older people in need. In reality, a proportion of those with sufficient financial resources to access the private sector may access specialist housing through the social rented sector and young people with a high level of support needs will occupy some of the expected supply.

¹⁰ The affordability test excludes household income as it is based on the capital sum available to the household and multiples of income are usually only included in these assessments if it can be proved that the household is going to continue to be earning for the whole term of the mortgage (usually 25 years). Given the nature of the study group (those in or approaching retirement) it is assumed that the household would not be lent money based on their income levels.

Table 5.3 Assessment of need for affordable older person specialist accommodation, (taking into account affordability), 2009/10 to 2010/11

<i>Need for specialist housing</i>	
1) Older person households needing or likely to move in the next two years	3,242
2) Minus proportion moving for reasons other than age-related support issues (1,104 households)	2,138
3) Minus proportion expecting to leave South Somerset (637 households)	1,501
4) Minus those already living in specialist accommodation (91) and those expecting to be able to stay in general needs accommodation (1,191 households)	219
5) Plus in-migrants households in need of specialist accommodation in South Somerset over the next two years	266
<i>Sub-total: need for specialist accommodation in next two years</i>	485
6) Minus those who have savings or equity of £111,000 or more (141 households)	344
Total older people in need of affordable specialist accommodation in next two years	344
<i>Supply of affordable specialist housing</i>	
6) Annual supply of re-lets of supported housing and extra care schemes (net) (20 p.a.)	39
7) Annual supply of re-lets of sheltered homes (108 p.a.)	212
8) Planned changes to units of specialist housing in the next two years	-30
Total supply of affordable specialist housing units in next two years	221
<i>Balance of need and supply</i>	
Total in need minus supply (344 – 221)	123
Net need for affordable specialist housing per annum (123/2)	62

Source: Somerset SHMA household survey, Fordham Research 2008;

Market survey of older persons housing, Fordham Research 2010; Somerset Council 2010

- 5.19 The affordability test above assumes that all households should be tested against their ability to afford two bedroom older persons' accommodation. However, it is possible to assess the need for affordable specialist housing if some households were to access one bedroom older persons' accommodation. A market survey of older persons' housing in South Somerset conducted in August 2010 found that the average price of a one-bedroom unit was £90,000.
- 5.20 Using the median price of a one bedroom property in South Somerset to test affordability would mean that an additional 18 households would be able to afford market value properties and the need for affordable specialist housing would be **325**. The table below shows that this figure is then subtracted from the supply figure of 221 to get a net-need figure for the next two years of **104** units (**52** per annum).

Table 5.4 Assessment of need for affordable older person specialist accommodation, (taking into account affordability), 2009/10 to 2010/11

<i>Need for specialist housing</i>	
<i>Sub-total: need for specialist accommodation in next two years</i>	485
6) Minus those who have savings or equity of £90,000 or more (141 households)	352
Total older people in need of affordable specialist accommodation in next two years	325
<i>Supply of affordable specialist housing</i>	
Total supply of affordable specialist housing units in next two years	221
<i>Balance of need and supply</i>	
Total in need minus supply (325 – 221)	104
Net need for affordable specialist housing per annum (104/2)	52

Source: Somerset SHMA household survey, Fordham Research 2008;
Market survey of older persons housing, Fordham Research 2010; Somerset Council 2010

Assessment of need for affordable specialist housing

Based on analysis of household survey data, it is estimated that 485 households will need specialist housing in the next two years. Of these 141 can afford to access this accommodation within the private sector and 344 households require social rented specialist accommodation in the next two years. It is estimated that 221 units of specialist affordable accommodation will become available over the next two years (accounting for a net fall of 30 units in the sheltered housing stock) resulting in a net need for 123 additional units (62 per annum). The net-need is reduced to a level of 52 units per annum if households with the financial resources to access one bedroom private sector properties are excluded. The Council will therefore need to be flexible in how much specialist housing they provide depending on how units are allocated.

Characteristics of older person households in need of specialist housing

- 5.21 The following section considers the characteristics of the 219 older person households currently living in South Somerset in need of specialist housing over the next two years (prior to an assessment of affordability) derived in the previous section (step 4 of the needs model). It should be noted that the sample size used to produce the tables in this section is very small and should be treated with caution.
- 5.22 Information on in-migrant households is based on past trends and therefore cannot easily be combined with the information on households in need currently living in the District. A brief section summarising the characteristics of in-migrant households in need of specialist accommodation is therefore included towards the end of this section.

Age group and household size

- 5.23 The majority of households in need were headed by someone between the ages of 55 to 64. There is a notable increase in the likelihood of being in need of specialist accommodation after reaching the age of 85.

Table 5.5 Age of household head				
Age group	No. in need	Total no. of older person h'holds	% of age group in need	As a % of those in need
55 to 64	118	12,719	0.9%	53.7%
65 to 74	30	9,362	0.3%	13.7%
75 to 84	0	7,632	0.0%	0.0%
85 plus	71	2,715	2.6%	32.6%
Total	219	32,428	0.7%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 5.24 The majority (59.7%) of households in need of specialist accommodation were single person households, the remainder contained two people.

Location of current home

- 5.25 There is no clear pattern in terms of location and the likelihood of needing specialist accommodation. However, older person households currently living in urban areas were more than twice as likely to be in need of specialist accommodation than households in other areas.

Table 5.6 Location of current home				
Area	No. in need	Total no. of older person h'holds	% of area group in need	As a % of those in need
Urban	135	10,090	1.3%	61.6%
Town and Fringe	18	10,078	0.2%	8.4%
Village	54	9,203	0.6%	24.7%
Hamlet	12	3,056	0.4%	5.3%
Total	219	32,428	0.7%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Tenure

- 5.26 The table below shows that the majority of households in need of specialist accommodation (72.9%) are currently owner-occupiers, mainly outright owners, with the remaining in social rented housing. And none in private rented accommodation. Older person households living in the social rented sector were the most likely to be in need (1.1%, compared to 0.7% of all older person households).

Table 5.7 Current tenure				
<i>Tenure</i>	<i>No. in need</i>	<i>Total no. of older person h'holds</i>	<i>% of tenure group in need</i>	<i>As a % of those in need</i>
Owner-occupied (no mortgage)	141	19,867	0.7%	64.5%
Owner-occupied (w/ mortgage)	18	5,214	0.4%	8.4%
Social rented	59	5,488	1.1%	27.1%
Private rented	0	1,859	0.0%	0.0%
Total	219	32,428	0.7%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 5.27 The majority of households in need of specialist accommodation stated a preference for owner-occupation (the same proportion as currently living in owner-occupied accommodation without a mortgage). A considerable minority (35.5%) stated a preference for social rented housing and no households had a preference towards private rented accommodation. The housing association Hanover is currently piloting a scheme to sell some of their Somerset properties outright to residents. Re-sale of the properties will be as a leasehold property with attached conditions i.e. a minimum age. As ownership is the preferred tenure for the majority of older person households in need (64.5%), this scheme is likely to be popular. This scheme of offering older people their tenure of choice whilst ensuring that adapted housing stock continues to be allocated to older person households has huge potential for expansion across the South Somerset.

Table 5.8 Preferred and expected tenure		
	<i>Preferred tenure</i>	<i>Expected tenure</i>
Owner-occupied	64.5%	64.5%
Social rented	35.5%	35.5%
Private rented	0.0%	0.0%
Total	100.0%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Type of accommodation

- 5.28 A large majority (87.7%) of households stated a preference for sheltered housing with a warden, and the remaining 12.3% hoped to remain in general needs accommodation. Fewer households than would like to expected to live in sheltered accommodation with a warden. Around a quarter (26.6%) of older person households in need of specialist accommodation expected to move to sheltered housing without a warden. No households would either prefer or expect to live in an extra care scheme or residential care/nursing home. However, it should be borne in mind that the differences between types of specialist housing are not often well understood, particularly when – like extra care housing – they are relatively new terms. None of the households expected to live in general needs accommodation as they would not have been considered in need of specialist housing and have been excluded from this analysis.

Table 5.9 Preferred and expected accommodation type

	<i>Preferred type</i>	<i>Expected type</i>
General needs	12.3%	NA
Sheltered housing with a warden	87.7%	68.1%
Sheltered housing without a warden	0.0%	26.6%
Supported housing	0.0%	5.3%
Extra care scheme	0.0%	0.0%
Residential care and/or nursing home	0.0%	0.0%
Total	100.0%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Support needs

- 5.29 The majority of older person households in need of specialist accommodation (68.1%) defined themselves as having a support need. The table below shows that 'learning difficulty' and 'physical disability' were the most common support needs, followed by 'frail elderly'.
- 5.30 All of the support needs households contained someone with more than one support need, and 12.0% contained two people with a support need.

Table 5.10 Support needs

<i>Support need</i>	<i>Number</i>	<i>As a % of those in need</i>
Learning difficulty	149	68.0%
Physical disability	149	68.0%
Frail elderly	71	32.4%
Medical condition	44	20.1%
Mental health problem	0	0.0%
Other	0	0.0%
Severe sensory disability	0	0.0%

NB: Respondents could give more than one answer

Source: Somerset SHMA household survey, Fordham Research 2008

Number of bedrooms

- 5.31 In terms of size, the table below shows that a large majority (87.6%) would like two bedrooms in their new home, with the remainder wanting three bedrooms. The table also compares preferred size to current size and shows a general preference towards smaller accommodation. However, it also appears that some households expect their future accommodation to be smaller than they would prefer, with 27.1% expecting to move into one bedroom accommodation but 0% wanting to.

Table 5.11 Current, preferred and expected number of bedrooms

<i>Bedrooms</i>	<i>Current</i>	<i>Like</i>	<i>Expected</i>
1	0.0%	0.0%	27.1%
2	35.5%	87.6%	60.5%
3	25.5%	12.4%	12.4%
4	12.3%	0.0%	0.0%
5	26.6%	0.0%	0.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Characteristics of older person households in need of specialist housing

The likelihood of being in need of specialist housing increased after the age of 85, and older person households in need were most likely to reside in urban areas within South Somerset. In terms of preferred tenure and accommodation type, almost two thirds stated a preference for owner-occupation and the remaining 35.5% for social rented housing. Over three-quarters of households in need stated a preference for sheltered housing with a warden. The majority of households in need identified themselves as having a support need – all of whom had a ‘learning difficulty’ and a ‘physical disability’. The data suggests a tendency for households in need of specialist accommodation wanting to downsize, however, it also suggested that some households expect to downsize further than they would like to.

In-migrant households in need

- 5.32 In terms of the 266 in-migrant households in need of specialist accommodation in South Somerset, it was estimated that the vast majority were comprised of one person aged between 65 and 85, residing in the social rented sector.

Future projection of housing need

- 5.33 The information presented in the chapter thus far is concerned with assessing the need for specialist accommodation over the next two years. It is possible to make estimates about the level of need beyond this period, using ONS population projections.

- 5.34 The table below illustrates estimated need levels over the next five years. Figures for 2010/2011 and 2011/2012 were derived earlier in the chapter (table 5.2) and have been presented on an annual basis for the purposes of this analysis. (Gross) need for the years 2012/2013, 2013/2014 and 2014/2015 has been derived by applying the changes to the different age groups indicated by ONS population projections to the number of older people in that age band in need of specialist housing in South Somerset. For example, ONS estimates that the population of 65-74 year olds will increase by 10.4% between 2010 and 2012; the number of households in need of specialist accommodation in this age group is therefore assumed to increase by the same amount.
- 5.35 Again, the supply figures for 2010/2011 and 2011/2012 derived earlier in the chapter are presented on an annual basis here. Turnover is presumed to remain consistent at 6.3% of extra care stock and 7.4% across sheltered housing.
- 5.36 All households in need of specialist accommodation and the likely supply across all tenures are examined in the table below. Without considering affordability, the net annual need of 132 units per annum in 2010/2011 is expected to increase to 170 units per annum in 2014/2015.

**Table 5.12 Projected need for older person specialist accommodation,
2010/11 to 2014/15**

Age group	2010/2011	2011/2012	2012/2013	2013/2014	2014/2015
55 to 64	80	80	80	78	77
65 to 74	85	85	94	108	128
75 to 84	41	41	42	44	48
85+	36	36	39	42	48
Total need	243	243	254	272	301
Re-lets (including from new units)	126	126	131	131	131
New units	-15	-15	0	0	0
Total supply	111	111	131	131	131
Net requirement	132	132	123	141	170

Source: Somerset SHMA household survey, Fordham Research 2008; Somerset Council 2010;
ONS 2008-based population projections

- 5.37 We did not produce the equivalent data when affordability is taken into account as the sample size was too small in the older age groups. Instead the overall projected increase in population aged 55 and above was applied to the overall number of households in need of specialist accommodation. The net-need figure drops slightly in 2012/2013 when the impact of the fall in stock is accounted for. This suggests that in the next five years an estimated total of 275 units of affordable specialist accommodation will be required.

Table 5.13 Projected need for affordable older person specialist accommodation, (taking into account affordability), 2010/11 to 2014/15

	2010/2011	2011/2012	2012/2013	2013/2014	2014/2015
Base 2010 need	172	172	172	172	172
Estimated population increase from 2010	-	-	3.6%	5.7%	7.9%
Total need	172	172	178	182	186
Re-lets (including from new units)	126	126	131	131	131
New units	-15	-15	0	0	0
Total supply	111	111	131	131	131
Net requirement	61	61	47	51	55

Source: Somerset SHMA household survey, Fordham Research 2008; Somerset Council 2010

Market survey of older persons housing, Fordham Research 2010; ONS 2008-based population projections

- 5.38 As mentioned earlier and should be noted again that this need figure is a minimum estimate. This is based on the assumption that all those able to do so will choose to buy a home in the private sector and that that all vacancies will be occupied by older people in need. In reality, a proportion of those with sufficient financial resources to access the private sector may access specialist housing through the social rented sector and young people with a high level of support needs will occupy some of the expected supply.

Future projections of housing need

Information on the projected increase in the older person population can be used to estimate the likely level of need over the next five years. It is anticipated that over the next five years, an estimated total of about 275 units of affordable specialist accommodation will be required.

Summary

- 5.39 Around a tenth of older person only households need or are likely to move in the next two years. Many of the reasons given for moving were age-related, such as 'current home too big'. Of the 3,243 households needing or likely to move, 1,501 gave age-related reasons and expected to stay living in South Somerset. Some 91 of these households already lived in specialist accommodation and a further 1,191 of these households expected to be able to stay in general needs accommodation, leaving 219 households in need of a form of specialist accommodation. The number of households from outside South Somerset requiring specialist accommodation (266) is added to this, resulting in a total of 485 households in need of specialist accommodation over the next two years.

- 5.40 If all those with the financial resources to access two bedroom private sector housing are excluded from the calculation, then 344 households are in need of affordable specialist accommodation in the next two years. The likely available supply from re-lets of specialist affordable accommodation (excluding transfers) and planned new/decommissioned units across all tenures comprises 221 units over the next two years. The net need for affordable specialist housing over the next two years is therefore 123 units (344 - 221), or 62 per annum.
- 5.41 This need is reduced to a need for 52 units per annum if households with the financial resources to access one bedroom private sector properties are excluded. The Council will therefore need to be flexible in how much specialist housing they provide depending on how units are allocated.
- 5.42 Characteristics of the 219 older person households currently living in South Somerset in need of specialist housing over the next two years (prior to an assessment of affordability) were as follows:
- Almost a third were headed by someone aged over 85
 - Over half reside in the urban areas within South Somerset
 - Almost two thirds stated a preference for owner-occupation and the remaining a preference for social rented housing
 - Vast majority (87.7%) of households in need stated a preference for sheltered housing with a warden
 - The majority of households in need identified themselves as having a support need, with 'learning difficulty' and 'physical disability' being the most common
 - There is a tendency for households in need of specialist accommodation to want to downsize however, some households expected to downsize further than they would like to
- 5.43 In terms of the 266 in-migrant households in need of specialist accommodation in South Somerset, it was estimated that the vast majority were comprised of one person aged between 65 and 85, residing in the social rented sector.
- 5.44 Information on the projected increase in the older person population can be used to estimate the likely level of need over the next five years. It is anticipated that over the next five years, an estimated total of 275 units of specialist affordable accommodation will be required.

6. Home adaptations and support services

Introduction

- 6.1 Current national policy promotes supporting independent living through helping older people (those aged 55 or over) to live within their own homes for as long as possible (outlined in Appendix A1). To facilitate this, adaptations to the home can be made and/or support services provided to enable older people to continue living there. This chapter describes the type of adaptations and support services used, before describing which additional ones are needed.
- 6.2 The figures in this chapter are based on older person households who, through the 2008 SHMA household survey, considered themselves to have a support need. As was identified in Chapter 3 there are 9,143 older person households with a support need in South Somerset. These households were then asked about adaptations and support services. It should be noted that these support needs may be different to those identified during an occupational therapy assessment.
- 6.3 When looking at tenure, the social rented sector has been further sub-divided between those in general needs and specialist accommodation. It should be noted that the SHMA data has not been weighted to the total numbers in specialist accommodation and so these figures should be treated with a degree of caution as they may over-represent the total numbers in specialist accommodation. In terms of location, data is presented at urban/town/ village/hamlet level (as opposed to ward-level) - the sub-set of the data under consideration (sub-sets of those with a support needs) would be subject to an increased margin of error if presented at a lower level.

Use of adaptations

- 6.4 Households with support needs were asked whether they needed, or already had, a number of adaptations. Over half of older person households with a support need (55.7%, 5,094 households) already had some sort of adaptation. These are listed in the table below. The most common were extra handrails and a downstairs toilet.

Table 6.1 Use of household adaptations

<i>Adaptation</i>	<i>Number</i>	<i>As a % of older person households with support needs</i>	<i>As a % of all older person households</i>
Downstairs WC	3,325	36.37%	10.25%
Extra handrails	2,843	31.09%	8.77%
Car parking space near to front door	2,381	26.04%	7.34%
Low level shower unit	1,901	20.79%	5.86%
Emergency alarm	1,877	20.53%	5.79%
Other alterations to bathroom/ toilet	1,588	17.37%	4.90%
Other alterations to improve accessibility e.g. ramps to front door	947	10.36%	2.92%
Lift/Stair lift	669	7.32%	2.06%
Alterations to kitchen	539	5.90%	1.66%

NB: Respondents could give more than one answer

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.5 The table below show the how many older person households with support needs have an adaptation. The oldest group were the most likely (73.0%) to have adaptations by a notable margin. The difference between all the other age groups was relatively small.

Table 6.2 Households who currently have adaptations by age group

<i>Age group</i>	<i>No. with adaptations</i>	<i>Total no. of older person h'holds (with support needs)</i>	<i>% of age group with adaptations</i>	<i>As a % of all those with adaptations</i>
55 to 64	1,377	2,673	51.5%	27.0%
65 to 74	972	1,915	50.8%	19.1%
75 to 84	1,579	2,959	53.4%	31.0%
85 plus	1,166	1,596	73.0%	22.9%
Total	5,094	9,143	55.7%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.6 Around 60% of older person households (with support needs) in the rented sector had adaptations, compared to 36.5% of owner-occupied older person households with a mortgage (with support needs). Older person households (with support needs) living in social rented specialist accommodation were more likely to have adaptations than those living in general needs accommodation in the social rented sector. Interestingly, an adaptations provider in the focus groups reported that a very small proportion of his clients live in the PRS. This could be because many tenants require permission from their landlord before having adaptations installed.

Table 6.3 Households who currently have adaptations by tenure

<i>Tenure</i>	<i>No. with adaptations</i>	<i>Total no. of older person h'holds (with support needs)</i>	<i>% of tenure group with adaptations</i>	<i>As a % of all those with adaptations</i>
Owner-occupied (no mortgage)	2,560	4,498	56.9%	50.3%
Owner-occupied (w/ mortgage)	390	1,070	36.5%	7.7%
Social rented	1,731	2,926	59.1%	34.0%
<i>General needs housing</i>	<i>874</i>	<i>1,644</i>	<i>53.2%</i>	<i>17.2%</i>
<i>Specialist accommodation</i>	<i>857</i>	<i>1,282</i>	<i>66.8%</i>	<i>16.8%</i>
Private rented	412	649	63.5%	8.1%
Total	5,094	9,143	55.7%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.7 There is some variation in the proportion of older person households (with support needs) with adaptations across different degrees of urban and rural environments but there is not a clear pattern. Older person households (with support needs) in urban areas and villages were more likely to have had adaptations, compared to such households in town and fringe areas and hamlets.

Table 6.4 Households who currently have adaptations by area

	<i>No. with adaptations</i>	<i>Total no. of older person h'holds (with support needs)</i>	<i>% of area group with adaptations</i>	<i>As a % of those with adaptations</i>
Urban	1,776	3,167	56.1%	34.9%
Town and Fringe	1,608	3,016	53.3%	31.6%
Village	1,369	2,334	58.6%	26.9%
Hamlet	341	626	54.5%	6.7%
Total	5,094	9,143	55.7%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Use of adaptations

Over half (55.7%) of older person households with support needs already had adaptations to their home, with the most common being a downstairs toilet and extra handrails. Older person households with support needs in specialist (social rented) and private rented housing were most likely to already have adaptations. Older person households with a household head over the age of 85 were also most likely to have adaptations. There was no particular pattern in terms of location.

Need for adaptations

- 6.8 Some 4,956 households reported a need for additional adaptations - this represents 54.2% of older person households with a support need, and 15.3% of all older person households. The table below shows that the most common adaptation needed was the installation of a low level shower unit followed by an emergency alarm.

Table 6.5 Need for household adaptations			
<i>Adaptation needed</i>	<i>Number</i>	<i>As a % of older person households with support needs</i>	<i>As a % of all older person households</i>
Low level shower unit	1,453	15.9%	4.5%
Emergency alarm	1,324	14.5%	4.1%
Extra handrails	1,273	13.9%	3.9%
Lift/Stair lift	1,008	11.0%	3.1%
Other alterations to bathroom/ toilet	927	10.1%	2.9%
Car parking space near to front door	864	9.4%	2.7%
Downstairs WC	754	8.2%	2.3%
Other alterations to improve accessibility e.g. ramps to front door	735	8.0%	2.3%
Alterations to kitchen	288	3.1%	0.9%

NB: Respondents could give more than one answer

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.9 It should be noted here that improvements to doorways and windows was an adaptation discussed in the focus groups with older people, but not covered in the survey. This was considered important to older people to ensure that homes are energy efficient and not the cause of unnecessarily high fuel bills.

“People are living in homes that they can’t afford to heat properly”.

- 6.10 In terms of age, the results show that older person households with support needs headed by someone aged 55 to 64 are notably more likely (60.1%) to need adaptations. There is little variation between the other age groups.

Table 6.6 Households needing adaptations by age group

<i>Age group</i>	<i>No. needing adaptations</i>	<i>Total no. of older person h'holds (with support needs)</i>	<i>% of age group needing adaptations</i>	<i>As a % of all those with adaptations</i>
55 to 64	1,606	2,673	60.1%	32.4%
65 to 74	1,000	1,915	52.2%	20.2%
75 to 84	1,527	2,959	51.6%	30.8%
85 plus	822	1,596	51.5%	16.6%
Total	4,956	9,143	54.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.11 Older person households with support needs in general needs social rented housing were the most likely households to need adaptations by a notable margin. Older person households with support needs in the private rented sector were also likely to need adaptations (almost two thirds of these households). However, this group comprise only 8.2% of all households requiring adaptations, due to the small number of older person households (with support needs) in the private rented sector.

Table 6.7 Households needing adaptations by tenure

<i>Tenure</i>	<i>No. needing adaptations</i>	<i>Total no. of older person h'holds (with support needs)</i>	<i>% of tenure group needing adaptations</i>	<i>As a % of all those needing adaptations</i>
Owner-occupied (no mortgage)	2,271	4,498	50.5%	45.8%
Owner-occupied (w/ mortgage)	519	1,070	48.5%	10.5%
Social rented	1,760	2,926	60.1%	35.5%
General needs housing	1,134	1,644	69.0%	22.9%
Specialist accommodation	626	1,282	48.8%	12.6%
Private rented	405	649	62.4%	8.2%
Total	4,956	9,143	54.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.12 There is some variation in the proportion of older person households (with support needs) needing adaptations across different degrees of urban and rural environments. This variation is particularly stark for older person households (with support needs) living in a hamlet who are the least likely to have a need for an adaptation (37.9% compared to an overall average of 54.2%).

Table 6.8 Households needing adaptations by area

Area	No. needing adaptations	Total no. of older person h'holds (with support needs)	% of area group needing adaptations	As a % of all those needing adaptations
Urban	1,654	3,167	52.2%	33.4%
Town and Fringe	1,809	3,016	60.0%	36.5%
Village	1,256	2,334	53.8%	25.3%
Hamlet	237	626	37.9%	4.8%
Total	4,956	9,143	54.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.13 Finally in this section we look at the financial characteristics of those needing adaptations. The table below shows that older person households (with support needs) requiring adaptations have lower (median) levels of income, savings and equity than older person households as a whole. However, there may be potential for owner-occupiers to use equity to fund adaptations.

Table 6.9 Households needing adaptations - financial information (median figures)

	Households needing adaptations	All older person households
Income	£11,080	£15,115
Savings	£6,055	£14,921
Equity (owner-occupiers only)	£181,383	£208,282

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.14 It should be noted that in the focus groups a 'younger' older person living in sheltered accommodation highlighted that many of her older neighbours needed an adaptation for their home but "*don't want to be a bother*". This mentality may impact older peoples' survey response on self-reported need for adaptations – either perceiving that they are not in need when an adaptation would be beneficial, or claiming to be in need in the survey without initially attempting to have an adaptation installed. This also has implications for providers of adaptations who should be clear in their communications to older people and active in their outreach work to ensure all of those in need of adaptations feel that they are accessible.

Need for adaptations

More than half (54.2%) of older person households with support needs reported a need for additional adaptations – a low level shower unit was the most common followed by an emergency alarm. Private rented households and those in the social rented sector in general needs housing were most likely to need adaptations, but there was no particular pattern in terms of age group. Households in hamlets were the least likely to need adaptations compared to other groups by a notable margin. Households requiring adaptations had lower levels of income, savings and equity on average than older person households as a whole.

Provision of adaptations

- 6.15 Generally, in specialist social rented accommodation small adaptations (usually costing less than £500) can be supplied on demand internally without cost to the tenant. Larger adaptations require an assessment from an occupational therapist and funding through the Disabled Facilities Grant. In this tenure the turnaround for larger adaptations tends to be much longer than smaller adaptations (e.g. one RSL / housing association mentioned that a typical wait for a level access shower is around two years – although residents that can afford to are allowed to have adaptations installed privately).
- 6.16 In the focus groups older people raised two key issues on the provision of adaptations. Firstly, there was concern that means-tested funding for adaptations was not fair, punishing savers and rewarding spenders. Whilst it was accepted that funding should not be provided on demand, it was felt that all residents who were in need of an adaption for health reasons should be provided with funding regardless of their assets. Secondly, in one focus group an example was given of a 93 year old Somerset resident in need of a level access shower. The resident paid £1,800 to the local council and the shower was scheduled to be provided within six months, during which the resident died.
- 6.17 The example above illustrates an important point: older people can pay a high price for an adaption to their home which they may have limited use of for example, if their health deteriorates and they need to move into accommodation providing care. It may be worthwhile for the local councils in Somerset to consider how this can be compensated for through policy. For example, offering residents over 85 a discount on adaptations on the condition that when their property becomes available it will be made available exclusively to older people. This would benefit the older person by providing them with a discount on an adaptation and would be more efficient by guaranteeing that properties with a large adaption are lived in by people who require it.

- 6.18 Issues were also raised by service providers regarding inefficiencies in the installation of adaptations. Firstly, many adaptations are removed when properties become available and are occupied by households that do not need them, and secondly, that adaptations are being installed in properties that were only built recently. Service providers suggested that keeping a register of the properties with adaptations would be a low cost measure which would save large sums of money by allowing homes with adaptations to be appropriately allocated to residents in need. However, this has been proposed previously for sheltered housing and has been temporarily shelved. At present choice-based lettings list which properties have adaptations but do not specify what these adaptations are. The responsibility lies with individual RSLs / housing associations to house older people suitably according to needs and existing adaptations.
- 6.19 Service providers also raised concerns that a disproportionate amount of resources were targeted at installing adaptations in the social rented sector. A large Somerset-based ALMO landlord has estimated that the Council are spending on average £400-500 on adaptations per property per year in the social rented sector. One participant reasoned that in the social rented sector adaptations are provided quickly due to established processes and professional pressure, resultantly, there are higher expectations coming from social rented sector tenants. It was felt that this disproportionate allocation of funding for adaptations needs to be addressed so that variances between tenures are not as stark.
- 6.20 This theory is supported by SHMA survey data which shows that those in specialist social accommodation are the most likely to have an adaptation and the least likely to be in need of an adaptation. However, this does not extend to older person households in the general needs social rented sector who, excluding private rented sector households, are the least likely to have an adaptation and the most likely to be in need of an adaptation. The reason for the disproportionately high level of spending on adaptations in the social rented sector could be because owner-occupiers install and pay for adaptations independently. When Somerset councils assess how adaptations are provided across tenures in future, independent private suppliers should be consulted to ensure that a complete picture of the situation is achieved before future need is assessed.

Assistive Technology

- 6.21 Assistive technology is of increasing importance in providing older people with facilities that will allow them to live independently in their own home for longer. It has already changed some of the adaptations provided to older people, for example, pull chord alarms are being replaced with a 'pendant' that is worn around the neck.
- 6.22 In Somerset there is grant funding available for the provision of assistive technology although uptake has been low despite the benefits to the user and carer. Social workers and occupational therapists are aware of assistive technology (although it is more commonly the responsibility of the former) and offer it to clients who want to stay in their own home. However, it appears that awareness and promotion of assistive technology could be improved on and is likely to overtime.

- 6.23 It should be noted that participants raised concern that assistive technology and other adaptations can not solve all the issues facing older people. It was felt that it is important to remember that equipping older people with the tools to look after themselves could increase their isolation and having the opportunity to socialise is essential for wellbeing. The provision of adaptations should not allow neglect, particularly for older people in the private sector.
- 6.24 A good example of how assistive technology has been used in Somerset to help older people living independently can be seen in the work of Care line. Care line has worked with hospitals to install a care-line for discharged patients and is free of charge for six weeks. It operates across the whole of Somerset and provides security and confidence to patients returning home, who receive a call from Care line everyday. When the installers have access to the property they can also inspect other aspects of the property such as fire safety and provide advice on eligibility for attendance allowance. After six weeks the client is given the option of disconnecting the care-line or paying for its continuation.

Use of support services

- 6.25 Having examined who has and who needs adaptations to their home, we now turn to support services. Only 22.2% of older person households with a support need (2,026 households) used one or more of the three types of support listed below, which represents less than 6.3% of all older person households.

Table 6.10 Support service used			
<i>Support service</i>	<i>Number</i>	<i>As a % of older person households with support needs</i>	<i>As a % of all older person households</i>
Help maintaining home e.g. handypersons service	1,114	12.2%	3.4%
Support managing finances, completing forms etc	943	10.3%	2.9%
More support services (to help with budgeting, claiming benefits, managing problems with landlord or neighbours, accessing services and facilities etc)	861	9.4%	2.7%

NB: Respondents could give more than one answer

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.26 As a side note, data from the 'Health and Social Needs in Somerset' report¹¹ shows that in 2007 around 35 out of every 1,000 people aged 65 and over in South Somerset were in receipt of Home Care (people who require assistance with basic activities of daily living and who meet the eligibility criteria for Social Services Department support). The rate for Somerset as a whole was 32 per 1,000 aged 65 and over (3.2%).
- 6.27 Use of support services sharply increases for households headed by someone over 85 – over 40% of older person households with support needs in this age group used a support service compared to just 7.8% of those aged between 65 and 74.

Table 6.11 Households who use support services by age group

Age group	No. using support services	Total no. of older person h'holds (with support needs)	% of age group using support services	As a % of all those using support services
55 to 64	440	2,673	16.5%	21.7%
65 to 74	149	1,915	7.8%	7.4%
75 to 84	782	2,959	26.4%	38.6%
85 plus	655	1,596	41.0%	32.3%
Total	2,026	9,143	22.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.28 Regarding tenure, the table below shows that older person households with support needs in the private rented sector were most likely to use support services. Households least likely to access support were those in the social rented sector, particularly those in general needs housing.

Table 6.12 Households who use support services by tenure

Tenure	No. using support services	Total no. of older person h'holds (with support needs)	% of tenure group using support services	As a % of all those using support services
Owner-occupied (no mortgage)	931	4,498	20.7%	45.9%
Owner-occupied (w/ mortgage)	352	1,070	32.9%	17.4%
Social rented	451	2,926	15.4%	22.2%
General needs housing	243	1,644	14.8%	12.0%
Specialist accommodation	208	1,282	16.2%	10.3%
Private rented	293	649	45.1%	14.4%
Total	2,026	9,143	22.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

¹¹ Health and Social Needs in Somerset, Somerset Intelligence Network, 2007

- 6.29 The table below shows this information by area. The highest proportions of older person households with support needs using support services are found in the urban areas, where around a quarter of these households used some form of support. The rural areas contained the lowest proportion of such households.

Table 6.13 Households who use support services by degree of urban/rural				
Area	No. using support services	Total no. of older person h'holds (with support needs)	% of area group using support services	As a % of all those using support services
Urban	779	3,167	24.6%	38.4%
Town and Fringe	794	3,016	26.3%	39.2%
Village	369	2,334	15.8%	18.2%
Hamlet	85	626	13.6%	4.2%
Total	2,026	9,143	22.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.30 Finally in this section we look at gender – households headed by females were notably more likely to access support services than those headed by a male.

Table 6.14 Gender of household heads who use support services				
	No. using support services	Total no. of older person h'holds (with support needs)	% of gender using support services	As a % of all those using support services
Male	806	4,911	16.4%	39.8%
Female	1,220	4,232	28.8%	60.2%
Total	2,026	9,143	22.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Use of support services

Around a fifth (22.2%) of older person households with support needs (2,026) currently used a support service. Older households (85+), those in the private rented sector and female headed households were most likely to use support services. Households in urban areas were also more likely to use support services.

Need for support services

- 6.31 It is estimated that 3,195 older person households with support needs require an additional support service, equivalent to 34.9% of older person households with a support need and 9.8% of all older person households. Overall, fewer households said they needed support services than adaptations. In terms of the types of support needed, the table below shows that the most common was help maintaining their home, e.g. handypersons service. This is consistent with the most common age-related problem in the home reported in Chapter 3 – ‘difficulty maintaining home’.

Table 6.15 Support service needed

<i>Support service</i>	<i>Number</i>	<i>As a % of older person households with support needs</i>	<i>As a % of all older person households</i>
Help maintaining home e.g. handypersons service	2,466	27.0%	7.6%
More support services (to help with budgeting, claiming benefits, managing problems with landlord or neighbours, accessing services and facilities etc)	1,035	11.3%	3.2%
Support managing finances, completing forms etc.	677	7.4%	2.1%

NB: Respondents could give more than one answer

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.32 Older person focus group participants also highlighted the importance of an easily accessible handyperson service in preventing falls as it prevents older people having to strain themselves by, for example, climbing a ladder. In preventing falls and injuries this kind of service has the potential to allow older people to live independently for longer and save health services money in reducing the need for treatment.
- 6.33 In the focus groups with older people it was evident that knowledge of the services available to support independent living varied. A number of participants mentioned a need for services such as nail-cutting, garden maintenance and befriending and others were able to suggest how these services could be accessed. This highlights that the need for services identified here does not necessarily imply an absence of supply but may indicate a lack of awareness. The issue of promoting services is dealt with later in this chapter. However, it should also be noted that some participants in need of a service were aware of providers but were unable to afford to pay for it.
- 6.34 The need for additional support services appears to increase steadily with age, with over 38% of those aged 75 and over requiring support services.

Table 6.16 Households who need support services by age group

<i>Age group</i>	<i>No. needing support services</i>	<i>Total no. of older person h'holds (with support needs)</i>	<i>% of age group needing support services</i>	<i>As a % of all those needing support services</i>
55 to 64	762	2,673	28.5%	23.9%
65 to 74	617	1,915	32.2%	19.3%
75 to 84	1,138	2,959	38.5%	35.6%
85 plus	677	1,596	42.4%	21.2%
Total	3,195	9,143	34.9%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.35 The table below shows the tenure older people with support needs requiring support services live in. Owner-occupied households without a mortgage appear to be more likely to require support services followed by specialist social rented and private rented households.

Table 6.17 Households who need support services by tenure

<i>Tenure</i>	<i>No. needing support services</i>	<i>Total no. of older person h'holds (with support needs)</i>	<i>% of tenure group needing support services</i>	<i>As a % of all those needing support services</i>
Owner-occupied (no mortgage)	1,854	4,498	41.2%	58.0%
Owner-occupied (w/ mortgage)	115	1,070	10.8%	3.6%
Social rented	988	2,926	33.8%	30.9%
<i>General needs housing</i>	<i>507</i>	<i>1,644</i>	<i>30.8%</i>	<i>15.9%</i>
<i>Specialist accommodation</i>	<i>481</i>	<i>1,282</i>	<i>37.5%</i>	<i>15.1%</i>
Private rented	237	649	36.6%	7.4%
Total	3,195	9,143	34.9%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.36 The table below shows that there is no clear pattern in the need for support services and the degree of rural/urban area. Older person households with support needs in urban areas and hamlets were most likely to need a support service. Households in the town and fringe areas and villages were least likely to require some form of support.

Table 6.18 Households who need support services by area

Area	No. needing support services	Total no. of older person h'holds (with support needs)	% of area group needing support services	As a % of all those needing support services
Urban	1,255	3,167	39.6%	39.3%
Town and Fringe	924	3,016	30.6%	28.9%
Village	787	2,334	33.7%	24.6%
Hamlet	229	626	36.6%	7.2%
Total	3,195	9,143	34.9%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 6.37 Finally in this section we look at the financial characteristics of those needing support services. The table below shows that older person households (with support needs) requiring support services have lower (median) levels of income, savings and equity than older person households as a whole.

Table 6.19 Households needing support services - financial information (median figures)

	Households needing support services	All older person households
Income	£9,588	£15,115
Savings	£6,253	£14,921
Equity (owner-occupiers only)	£197,360	£208,282

Source: Somerset SHMA household survey, Fordham Research 2008

Need for support services

More than a third (34.9%) of older person households with a support need required an additional support service, with the most common request being for a handyperson to help maintain the home. Owner-occupied households without a mortgage were most likely to require support services. The need for additional support services appeared to increase with age. Older person households with support needs requiring support services had lower levels of income, savings and equity than all older person households as a whole.

Provision of services

6.38 The home-based support services provided in Somerset through the Supporting People programme are currently frozen to new clients whilst the programme being is evaluated. The uncertainty surrounding the Supporting People services and funding has been problematic for service providers. This is not just the case for smaller service providers whose activity and funding is largely based around the programme but also has implications for larger organisations. For example, even though Supporting People only makes up a small proportion of one RSL / housing association's income, they will have to re-evaluate the services that they are able to offer tenants.

6.39 Service providers emphasised the importance of interacting with older people through delivering a service in ensuring the wellbeing of older people. A key component of this was home visits and personal contact with clients, as from here a care worker is able to observe what the older person needs to live independently at home and provide information on how this can be accessed.

“Once you have been invited in and start having a chat with them, the other problems become much more evident.”

6.40 As personal service provision gives care workers an opportunity to observe the situation of their clients in a way that can not be achieved through external assessments, it was considered critical that providers are trained to assess living situations and are informed of the relevant services to share with their clients. Participants in the service providers groups suggested that handymen and other likely home visitors could be trained to identify the problems and needs of their clients and to provide information to clients on other available services.

6.41 Home visits were also considered essential for older people's social wellbeing, particularly in rural areas where isolation can be more severe. Many providers supported the delivery of a 'meals on wheels' or a befriending service as they can provide older people with a feeling of security and an opportunity to socialise. In addition it allows the professional to build a relationship with their client and increase the chances that they will notice arising problems.

6.42 One major issue raised by service providers was the difficulty of making initial contact with older people and getting the opportunity to assess their situation. This is dealt with in the following section.

Awareness and promotion of services

6.43 Previously this chapter discussed the range of services available to older people, the level of uptake of these services and the level of demand. This section uses feedback from the focus groups to look more specifically at older people's awareness of, and the promotion of, services. The communication issues discussed fell into three areas:

- Older people are unable to find information on the relevant services
- Information on services is complicated and difficult to understand
- Possible improvements to service promotion

6.44 Across the older person focus groups there was a huge variation in participants' knowledge of the services available to them. Whilst many of those living in specialist accommodation felt that they could ask staff on the scheme about the support available, other participants were unaware of the kinds of services available to them and what could be expected. Others did not know where to find information, what services were available or how they could be accessed. Service providers also reported their clients, particularly carers, saying that they had spent a lot of time and resources trying to find the right service.

"People say to us they have been searching all over the place for a particular service and they find some but not the one that they are looking for".

"A lot of people don't know perhaps, where to go for advice. And that concerns me for other people... If I was somebody who hasn't done the work that I've done, I wouldn't have a clue where to turn to for advice on something."

6.45 Data from the 'Health and Social Needs in Somerset' report¹² in 2007 shows that around 10.0% of the population aged 65 and over in Somerset are social services clients (10.7% South Somerset). Feedback from the focus groups found that many of the participants got their information on the services available to them through social workers and other care workers. This suggests that potentially 90% of the population aged 65 and over in Somerset would be relatively uninformed of the services available to them if they did not actively seek out information themselves.

¹² Health and Social Needs in Somerset, Somerset Intelligence Network, 2007

- 6.46 One of the difficulties in promoting the services available to older people is that there are a range of services available from a range of providers who work independently of one another. Additionally, the information that older people need is often very complicated and will need to be tailored to their situation, for example information on eligibility, means-testing, health problems, accessing services will all depend on individual circumstances. Resultantly, service providers felt there was a danger that poorly considered communications would bombard older people with information that they are not able to remember or process. This is particularly difficult for older people with memory problems such as dementia.
- 6.47 In all the focus groups suggestions were welcomed on how information for older people could be better communicated. The suggestions fell into three categories: general advertising, training people to be sign-posters and active interventions.
- 6.48 In terms of general advertising it was felt that there should be clear information displayed in a range of places that would attract the attention of older people and carers. As the information can be complicated, participants agreed that this kind of advertising should be kept simple providing an indication of what is available and who it is for, and then sign-posting where further information can be found. The suggested channels for this kind of information included Citizens Advice Bureaux, GP surgeries, the Council website, the annual Council tax booklet, local papers, and leaflets to be included when older people receive pension updates.

“When things happen suddenly you have no idea what to do. There needs to be a list of helpful people available.”

- 6.49 Enabling those who would normally interact with older people to provide advice and information was also a popular suggestion. The kinds of people that this could apply to were handymen, care workers and triage nurses in GP surgeries. It was felt that it was important that these people receive sufficient training, feel confident explaining the information and are kept up-to-date. However, it was not perceived that they should know about services in great detail, but they should be able to sign-post where more information is available, follow-up on questions and provide support. There were also suggestions that volunteers could be recruited that were members of the community and could pass information on to their neighbours in the pub etc. Giving talks to local networks such as the Women's Institute was given as an example of how to begin channelling information into communities, particularly remote ones, and maximising the potential of 'word of mouth' promotions.

“I would like to see everyone who comes into contact with older people having a knowledge about options, even if it's not in-depth. But if they don't understand the whole, they know who to sign-post people”.

- 6.50 A couple of the suggestions from the focus groups involved active intervention, the benefits of this is that it guarantees that older people are aware of their options and that it can initiate early intervention and health promotion. One suggestion involved getting older people to visit the doctor when they reach a landmark age to discuss their general health and to use this as an opportunity to outline what options and services are available to older people and how they can be accessed in the future if required. Another suggestion was similar but involved a home visit.
- 6.51 Somerset Direct is a pre-existing sign-posting phone service on support for vulnerable adults, older people and their carers run by the County Council. It provides a centralised directory for service users to identify what is available to meet their needs. It is clearly a needed service across the County however, for it to maximise its effectiveness, processes need to be introduced that:
- Regularly engage with providers to identify changes to services and policy, and pass this information on to Somerset Direct staff so that the information provided is correct and up-to-date
 - Continually promote the service Countywide through a range of appropriate channels so that older people are aware of it

Summary

- 6.52 The majority (55.7%) of older person households with support needs already had adaptations to their home, with the most common being a downstairs toilet and extra handrails. Older person households with support needs in specialist (social rented) and private rented housing were most likely to already have adaptations, along with households in the '85 plus' age group. There was no particular pattern in terms of location.
- 6.53 More than half (54.2%) of older person households with support needs reported a need for additional adaptations – a low level shower unit was the most common, followed by an emergency alarm. Private rented households and those in the social rented sector in general needs housing were most likely to need adaptations, but there was no particular pattern in terms of age group. Households in hamlets were notably less likely to need adaptations than other households. Households requiring adaptations had lower levels of income, savings and equity on average than older person households as a whole.
- 6.54 In the focus groups participants were concerned that the allocation of adaptations should be responsive to need and spread across tenures. Additionally, some service providers felt that a register of properties with large adaptations should be kept as it would lead to efficiency savings by allowing RSLs / housing associations to allocate specialist properties to match needs. The use of Assistive Technology in older people's homes is increasing the options available to older people to live independently. Use of these adaptations in Somerset has the potential to grow in the future and if the relevant information is made available it is likely to do so.

- 6.55 Around a fifth (22.2%) of older person households with support needs (2,026) currently used a support service. Older households (85+), those in the private rented sector and female headed households were most likely to use support services. Households in urban areas were more likely than other households to use support services.
- 6.56 More than a third (34.9%) of older person households with a support need required an additional support service, with the most common request being for a handyperson to help maintain home. Owner-occupied households without a mortgage were most likely to require support services. The need for additional support services appeared to increase with age. Older person households with support needs requiring support services had lower levels of income, savings and equity than all older person households as a whole.
- 6.57 The current freeze to the Supporting People Programme is limiting the ability of service providers to plan ahead due to uncertainty in their funding. It was considered essential that services continue to be offered to older people at low costs, particularly those that involve home visits and as they give older people the opportunity to discuss their needs and to socialise.
- 6.58 Older people's awareness of the services available to them and the effective promotion of these services was considered a major issue by all participants. The key obstacles to effectively informing older people about the services available to them were that the information can be very complicated and needs to be tailored to individual circumstances, and that services are provided by a range of providers operating independently from one another. Participants felt that a mixture of promotions in public places, training people to be sign-posters and active interventions were needed to effectively inform older people of the services available to them.

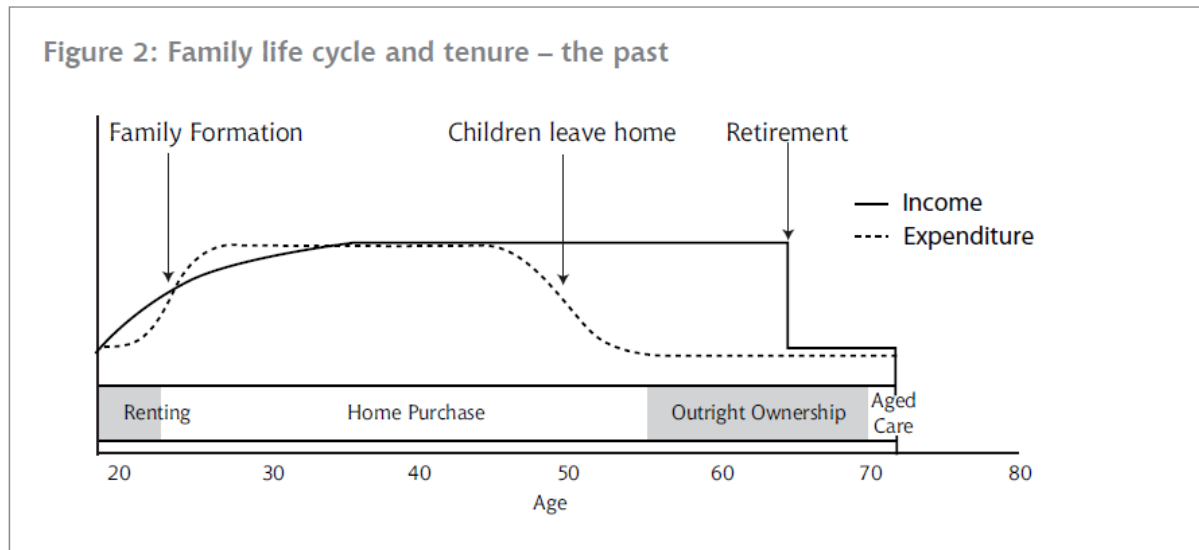
7. Equity release analysis

Introduction

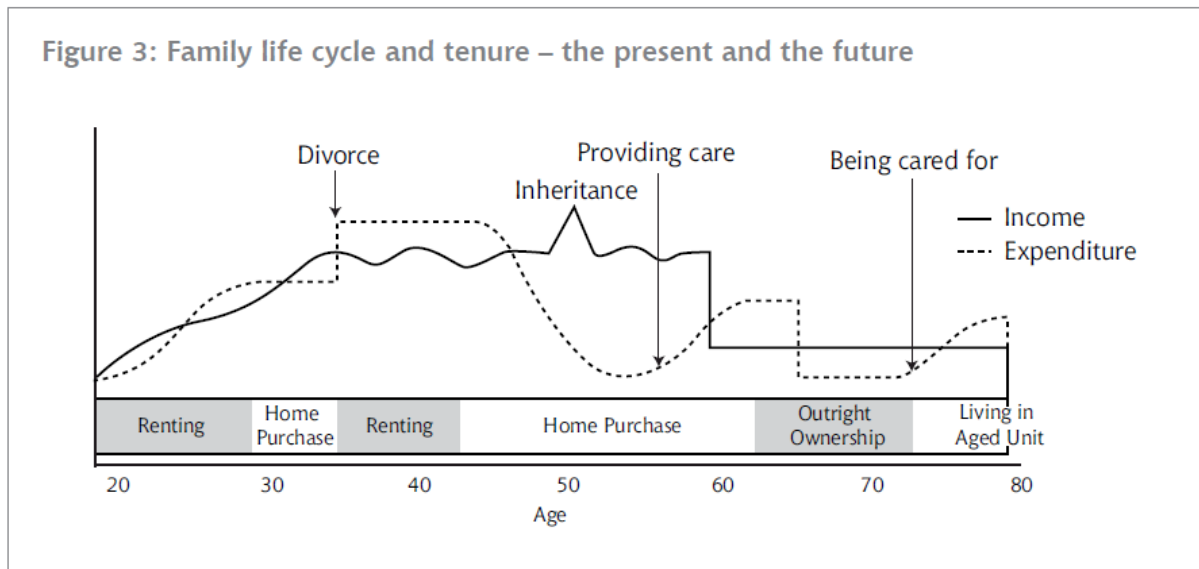
- 7.1 There are some compelling reasons for examining the issue of equity release. This refers to homeowners in some way 'cashing in' on (some of) the value of the equity in their homes in their later years. The most obvious reasons for doing this are:
- The rapid rise in older populations (Figure 2.1, Chapter 2)
 - The fact that many older person households are '*equity rich and cash poor*' and therefore could enhance their lifestyle by taking out some equity
 - From a strategic perspective the debt levels in the West imply shortfalls in public expenditure on older people: '*Rapidly ageing populations present a number of countries with the prospect of enormous future costs that are not wholly recognised in current budget projections*' (Bank for International Settlements Report on Sovereign Debt April 2010).
- 7.2 It is therefore important for older people themselves and for wider public policy reasons to examine the possibilities of equity release.
- 7.3 The situation in South Somerset lends itself to such examination. More than three quarters (77.3%) of all of South Somerset's older person only households are owner-occupiers. Most of them (61.3% of all older persons) have no mortgage.

Context

- 7.4 The following charts provide context for the equity release issue. They illustrate the point that people are living longer and that there are now likely to be more periods in later life when 'expenditure' exceeds 'income'. This does not address the question of what proportion of such expenditure is borne by the individual and what by the state. But there is some chance, in the light of the initial comments, that some of this expenditure will pass from state to individual over the coming decades. Hence all the more reason to examine the equity position.



Source: Perspectives on the Future of Housing: HSHF ed. Ben Pattison and Jim Vine October 2009



Source: Perspectives on the Future of Housing: HSHF ed. Ben Pattison and Jim Vine October 2009

- 7.5 The Joseph Rowntree Foundation (JRF) has published two reports on the issue of equity release, both by Rachel Terry and Richard Gibson: '*Obstacles to Equity Release*' 2006 and '*Can equity release help older home owners improve their quality of life*' 2010. They are especially focussed upon the poorer home owners such as those who bought their homes under Right-to-Buy and now are finding it difficult to keep up the property and have a reasonable quality of life. Much of the calculation involved concerns whether the amounts of equity released are small enough (currently under £10k) not to endanger the household's Pensioner Credit.

- 7.6 The JRF reports do not attempt to evaluate the scale of the problem or the willingness of households to engage in equity release. However, they do note the strong resistance of many older people to equity release whether due to worries about security or pressure from their descendants not to waste the capital resource. As the second diagram above suggests, inheritance of capital from previous generations is now built into many households' expectations of homeownership in later life. The levels of equity release, however, need not endanger the main capital sum, as the JRF reports emphasise. The second report concerns setting up pilot studies using a commercial equity release firm in three council areas: the Royal Borough of Kensington and Chelsea, the London Borough of Islington and Maidstone Borough. These pilots have only just begun and so it is not possible to report on their results yet. The reports contain data obtained from the Council of Mortgage Lenders and supported by a substantial existing literature on forms of equity release.
- 7.7 There is, therefore, substantial reason to think that equity release will become important to the future of older people, and that much thought has been given to the mechanisms whereby that might be achieved. What is missing from the literature reviewed here is analysis of the scope of the market for equity release and the potential inclinations of the target population. The latter is not easily obtained from the SHMA database, since this question was not asked, but some proxies can be identified.

Plan of analysis

- 7.8 There is a substantial sample of older people living in South Somerset from the Somerset SHMA database. As the table below shows there are 900 households who are all over 55 (the threshold for this study in general). There are then another 180 odd households who contain both older and non-older people. If the test of 'older' is restricted to those who are of retirement age (60 for women and 65 for men) the sample is reduced to around 600. Both these sample sizes offer scope for reliable analysis. The typical sample size required for the quite elaborate work of an SHMA is between 1,000 and 1,500. The sample of older people can therefore support quite detailed analysis.

Table 7.1 Sample numbers				
Equity	all over 55s households		both older and non-older households	
up to 100k	223	24.8%	49	26.3%
100-200k	284	31.6%	45	24.2%
200-300k	210	23.3%	44	23.7%
300-400k	140	15.6%	31	16.7%
400+k	43	4.8%	17	9.1%
Total	900	100.0%	186	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

- 7.9 Table 7.1 also shows that the levels of equity held by sample households cover a good range. The JRF studies mentioned above were mainly concerned with poorer and lower equity households below £100k of equity, and as can be seen the sample here permits analysis of that group (over 200 cases) and also several categories above that. For sub-groups it is usually accepted that 100-200 sample sizes are adequate, and that total is exceeded here.
- 7.10 The analysis uses the available data to reveal the scope for equity release and, to some extent, the level of likely interest in it. The analysis uses the concept of 'financial capacity' developed by Fordham Research to explore the full range of financial ability:

Financial capacity of a household: income + savings + equity (capital value of home)

- 7.11 The first set of analyses concerns the combination of elements of financial capacity, to reveal the technical scope of older owner-occupiers to pay for housing and other services. The second group of analyses looks at indicators of mobility and willingness to either downsize or 'down tenure', defined as moving from owner-occupation to renting.

The scope for equity release

- 7.12 The first step is to establish the scope. This is done according to the following structure, so as to minimise the amount of tabulation while hoping to reveal the key dimensions of the situation:
- By those with over and below £10k of savings (the Pensioner Credit threshold)
 - By those 55 and over or all pensioner (we have ignored the relatively small number of households which contain older and non-older households as being of less interest here)

Table 7.2 Over 55+ households only – owners with savings up to £10,000 (numbers)

Amount of equity	Weekly income						Total
	Up to £100	£101-£200	£201-£300	£301-£400	£401-£500	£501+	
Up to £50k	-	248	208	-	51	108	615
£50k-£100k	116	353	225	292	-	181	1,167
£100k-£200k	274	1,531	416	980	294	670	4,165
£200k-£300k	132	537	211	544	313	294	2,031
£300k+	28	148	142	204	92	505	1,119
Total	550	2,817	1,202	2,021	749	1,757	9,096

Source: Somerset SHMA household survey, Fordham Research 2008

Table 7.3 Over 55+ households only – owners with savings up to £10,000 (%s)

Amount of equity	Weekly income						Total
	Up to £100	£101-£200	£201-£300	£301-£400	£401-£500	£501+	
Up to £50k	0.0%	2.7%	2.3%	0.0%	0.6%	1.2%	6.8%
£50k-£100k	1.3%	3.9%	2.5%	3.2%	0.0%	2.0%	12.8%
£100k-£200k	3.0%	16.8%	4.6%	10.8%	3.2%	7.4%	45.8%
£200k-£300k	1.4%	5.9%	2.3%	6.0%	3.4%	3.2%	22.3%
£300k+	0.3%	1.6%	1.6%	2.2%	1.0%	5.5%	12.3%
Total	6.0%	31.0%	13.2%	22.2%	8.2%	19.3%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Table 7.4 Pensioner age households only – owners with savings up to £10,000 (numbers)

Amount of equity	Weekly income						Total
	Up to £100	£101-£200	£201-£300	£301-£400	£401-£500	£501+	
Up to £50k	-	212	100	-	51	29	391
£50k-£100k	116	154	107	128	-	-	504
£100k-£200k	254	1,013	416	423	142	101	2,349
£200k-£300k	103	441	108	395	153	85	1,285
£300k+	28	34	142	204	92	52	552
Total	502	1,854	872	1,149	438	267	5,081

Source: Somerset SHMA household survey, Fordham Research 2008

Table 7.5 Pensioner age households only – owners with savings up to £10,000 (%s)

Amount of equity	Weekly income						Total
	Up to £100	£101-£200	£201-£300	£301-£400	£401-£500	£501+	
Up to £50k	0.0%	4.2%	2.0%	0.0%	1.0%	0.6%	7.7%
£50k-£100k	2.3%	3.0%	2.1%	2.5%	0.0%	0.0%	9.9%
£100k-£200k	5.0%	19.9%	8.2%	8.3%	2.8%	2.0%	46.2%
£200k-£300k	2.0%	8.7%	2.1%	7.8%	3.0%	1.7%	25.3%
£300k+	0.6%	0.7%	2.8%	4.0%	1.8%	1.0%	10.9%
Total	9.9%	36.5%	17.2%	22.6%	8.6%	5.3%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

**Table 7.6 Over 55+ households only – owners with savings greater than £10,000
(numbers)**

Amount of equity	Weekly income						Total
	Up to £100	£101-£200	£201-£300	£301-£400	£401-£500	£501+	
Up to £50k	-	30	-	54	-	-	84
£50k-£100k	30	307	214	146	44	-	742
£100k-£200k	235	1,434	1,334	1,137	736	965	5,841
£200k-£300k	28	608	1,087	1,218	766	1,175	4,881
£300k+	-	354	371	848	343	2,521	4,437
Total	293	2,733	3,007	3,402	1,888	4,662	15,984

Source: Somerset SHMA household survey, Fordham Research 2008

Table 7.7 Over 55+ households only – owners with savings greater than £10,000 (%s)

Amount of equity	Weekly income						Total
	Up to £100	£101-£200	£201-£300	£301-£400	£401-£500	£501+	
Up to £50k	0.0%	0.2%	0.0%	0.3%	0.0%	0.0%	0.5%
£50k-£100k	0.2%	1.9%	1.3%	0.9%	0.3%	0.0%	4.6%
£100k-£200k	1.5%	9.0%	8.3%	7.1%	4.6%	6.0%	36.5%
£200k-£300k	0.2%	3.8%	6.8%	7.6%	4.8%	7.4%	30.5%
£300k+	0.0%	2.2%	2.3%	5.3%	2.1%	15.8%	27.8%
Total	1.8%	17.1%	18.8%	21.3%	11.8%	29.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

**Table 7.8 Pensioner age households only – owners with savings greater than £10,000
(numbers)**

Amount of equity	Weekly income						Total
	Up to £100	£101-£200	£201-£300	£301-£400	£401-£500	£501+	
Up to £50k	-	30	-	36	-	-	66
£50k-£100k	30	253	160	79	44	-	565
£100k-£200k	175	1,044	964	638	439	324	3,584
£200k-£300k	-	509	922	1,036	462	546	3,475
£300k+	-	168	307	540	277	1,366	2,658
Total	205	2,003	2,352	2,329	1,222	2,236	10,347

Source: Somerset SHMA household survey, Fordham Research 2008

Table 7.9 Pensioner age households only – owners with savings greater than £10,000
(%)

Amount of equity	Weekly income						Total
	Up to £100	£101-£200	£201-£300	£301-£400	£401-£500	£501+	
Up to £50k	0.0%	0.3%	0.0%	0.3%	0.0%	0.0%	0.6%
£50k-£100k	0.3%	2.4%	1.5%	0.8%	0.4%	0.0%	5.5%
£100k-£200k	1.7%	10.1%	9.3%	6.2%	4.2%	3.1%	34.6%
£200k-£300k	0.0%	4.9%	8.9%	10.0%	4.5%	5.3%	33.6%
£300k+	0.0%	1.6%	3.0%	5.2%	2.7%	13.2%	25.7%
Total	2.0%	19.4%	22.7%	22.5%	11.8%	21.6%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Savings below £10k

- 7.13 The data above shows that the over 55s group contains higher earners than the pensioner aged households. About 37.0% of households in the over 55 category earn under £200 per week, while this figure increases to 46.4% in the pensioner only case. The percentage earning over £500 per week falls from 19.3% in over 55 to 5.3% in pensioner households. In terms of equity, those with savings below £10k most commonly have between £100k and £200k of equity in both the over 55 and pensioner only groups. The proportion of low equity owners (below £100k) is slightly lower in the over 55s group (19.6%) compared to the pensioner only group (17.6%). In both cases over a third of the lower saver households have more than £200k of equity. The equity release studies by the JRF (discussed earlier in this chapter) focussed upon those with equity of £100k or less which, in South Somerset, represents a minority even in the lower saver group.

Savings over £10k

- 7.14 Households with savings in excess of £10k show much higher levels of income in both over 55 and pensioner only groups than the lower saving groups. Unlike households with low savings, the proportion of over 55 households earning over £500 per week (29.2%) is greater than those earning less than £200 per week (18.9%). It is noticeable again that the pensioner only group shows a lower figure for the over £500 per week income category of 21.6%, as would be expected. However, the overall level of income is much higher in the higher saver groups. There is therefore a strong correlation between higher savings and higher current earnings. The proportion of this group with less than £100k of equity is small: 5.4% for over 55's and 6.1% for pensioner only, around a third of the proportion found among the lower savers. Over half of both groups in the high saver category have equity values over £200k. The most common band of equity is still £100-200k, but by a smaller margin: 36.5% of over 55 and 34.6% of pensioner only. There is therefore another correlation to be noted: higher savers tend to be higher earners and have far more equity.

- 7.15 When comparing the over 55s with the pensioner only group it is necessary to bear in mind that the latter group is an earlier cohort: perhaps ten years or so older than the former, which means that their major decisions (buying and selling homes) may have occurred in somewhat different market conditions.
- 7.16 The overall impression is that the most common equity situation is having £100-£200k of equity. The proportion of households with £100k or less of equity is small in all savings groups and age groups. We can therefore conclude from this initial analysis that there is a good deal of scope for equity release without endangering the inheritance aspect of the second life cycle diagram shown earlier in this chapter.

Equity release schemes

- 7.17 Local councils in the South West have collaborated to offer equity release loans to their residents under one provider: Wessex Home Improvement Loans. Wessex, with funding of £2.65m provided by 11 local authorities in the South West, offers subsidised loans to private sector residents. These loans are targeted at the “nearly poor”, who do not have sufficient income to pay for home improvements/repairs outright but have an asset in their home and meet certain strict criteria to be able to repay a loan. Wessex are also considering offering an equity release loan appropriate for poorer people, for example, a 0% equity release loan with the local authority covering the cost of the interest.
- 7.18 Equity release loans of up to £15,000 are also available to residents in Somerset which is paid back on re-sale of the house. Other similar schemes offer an interest rate at a fixed 3% rate of interest, below market levels. However, there are few equity release loans available for the “very poor” who would not qualify for one of the above schemes.

Perceptions of equity release

- 7.19 In the focus groups with older people there was some suspicion of equity release loans and many others felt that they did not know enough about them to consider it an option. Those that were aware of equity release loans felt that many people would not want to apply for one as they have heard that people can lose substantial sums of money.

“People have been scared by some of these more frightening stories of equity release where the interest has rolled up and in the end it takes the whole property value”.

- 7.20 Other concerns included older people not wanting to compromise the inheritance that they will leave their family. It was stressed that raising money through equity release can not solve all problems, for example, if an older person lives in a house that is too big to heat properly equity release would only allow them continue to live unsustainably.

- 7.21 The general feeling amongst service providers and older people was that equity release works well as one of a *range* of options for older people but more information needs to be made available. The range of equity release loans available and the complicated financial implications of these loans, require provision of clear, detailed information to older people. It was suggested that an impartial agency that could explain the processes and the implications of equity release to older people should be established. This would allow older people to seek advice with legal jargon and empower older people to make their own informed decision.

Moving households

- 7.22 The SHMA household survey results provide information on planned moves, tenure and size of dwellings. It is therefore possible to look at mobility in general and the issue of downsizing and 'down-tenuring' (moving from an owner-occupied home into the rented sector).

Financial information

- 7.23 The table below compares the financial information of movers (households expecting or likely to move in the next two years) with non-movers and with the level of savings. The table shows, as noted earlier, that households with less than £10k in savings also have lower levels of equity and income than households with savings in excess of £10k. Looking specifically at older person only households with less than £10k in savings, households that are likely to move are worse off financially, particularly in savings (non-movers have a 134% higher level of savings than movers). Older person only households with savings above £10k and intending to move tend to have slightly lower levels of income and savings but a slightly higher level of equity than their non-moving counterparts.

Table 7.10 Older person only households, owner-occupiers – financial information			
	<i>Income*</i>	<i>Savings*</i>	<i>Equity*</i>
Savings of £10k or less			
Movers	£14,238	£788	£155,259
Non-movers	£15,320	£1,846	£174,455
Savings above £10k			
Movers	£18,206	£44,054	£234,279
Non-movers	£19,067	£58,954	£228,797

*Grouped Median figure

Source: Somerset SHMA household survey, Fordham Research 2008

Moving intentions

- 7.24 The table below displays the moving intentions of likely movers regarding downsizing and changing tenure and compares this across the level of savings. It should be noted that the sample used for this table is reasonably small and that the results only suggest the general pattern. It shows that households with savings of £10k or less are less likely to downsize and more likely to down-tenure than households with more than £10k in savings.
- 7.25 Across both groups the majority of households expected to downsize and the proportion of households expecting to downsize was higher than the proportion wanting to downsize. Also in both groups down-tenuring was considered much less likely than down-sizing. The proportion of those with savings under £10k expecting to down-tenure is twice that of those with more savings and a higher proportion those with savings under £10k expect to down-tenure than would like to. This suggests that financial constraints have a bigger impact on households' decisions to down-tenure than to down-size; the latter is likely to be subject more to what is practical for the size of the household. It is possible that the lower savings group contains many households where they need to remove the burden of owning and maintaining their home to maintain a reasonable lifestyle.

Table 7.11 Older person only households, owner-occupiers, planning/expecting to move within 2 years

% of <u>movers</u> who would:	Savings of 10k or less	Savings above 10k
Like to downsize	46.3%	54.6%
Expect to downsize	57.2%	65.6%
Like to 'down-tenure'*	27.9%	15.5%
Expect to 'down-tenure'*	31.6%	15.5%
Sample size	29	36
Representing	1,109	1,063

*Down-tenure: moving from an owner-occupied home into the rented sector

Source: Somerset SHMA household survey, Fordham Research 2008

Nature of down-tenuring

- 7.26 For those wanting or expecting to change from owner-occupation to renting, there are some further details. The data allows for distinctions between moving to private rent and social rent, and also allows inferences regarding other outcomes. The sample sizes are small once this level of sub-analysis is reached and so the results are only reported in qualitative terms.

- 7.27 Since all the respondents are owners this down-tenuring pattern may seem odd: they presumably do not qualify for social rented housing. Households expecting to down-tenure tend to be much worse off financially than owner-occupiers expecting to continue to own their home, although the equity level of the former is likely to exclude them from social rented sector. However, age and infirmity may mean that they can gain access to social renting and there is considerable evidence from our other surveys that this is common.
- 7.28 The majority of older person only households that expected to down-tenure expected to move to social rented accommodation. This was true for households with over £10k and under £10k in savings. There is also some interest in shared ownership.
- 7.29 Other surveys conducted by Fordham Research have found some cases of older people down-tenuring from owner-occupied accommodation to the social rented sector. However, in these cases this was due to the older people being unable to maintain their home and qualified for the social rented sector on the basis of their support needs, despite their equity wealth. We are not aware of any policies that actively promote such moves for older people.

Summary

- 7.30 Over three quarters of older person only households in South Somerset are owner-occupiers. Since older people are forecast to live much longer in future and publicly funding their support in later years would be a substantial cost, there is much value in examining the ability of older person households to use their asset to finance their needs. This mainly refers to the equity held in their home, but also to savings. The issue which is not examined here, but which must come into any calculation made by the households themselves is the proportion of their capital they wish to spend on maintaining their lifestyle and supporting their care needs as opposed to what they wish to leave in the form of inheritance.
- 7.31 The issues which are explored in this chapter concern the scope for equity release, normally a partial 'cashing in' of the equity value of the home in order to maintain lifestyle of the household concerned. We also examined the intentions of those who plan to move.
- 7.32 Households were examined according to whether they fell below or above the savings threshold for Pensioner Credit (£10k) and whether they contained only over 55 year olds or only members that are formally pensionable (60 for women and 65 for men). We looked at combinations of financial capacity: income, savings and equity.

- 7.33 The below £10k in savings group showed much lower levels of all three dimensions of financial capacity than did the group with over £10k of savings. Both groups had substantial samples of households and so the results should be fairly robust. The most common equity group of both savings groups was between £100k and £200k. The lower savings group had a significant number of lower income households with less than £100k of equity. But an even greater proportion of this group have over £200k of equity. In the higher savings group around half of the households had over £200k of equity. Therefore, in all but a small proportion of cases there is a considerable 'bank' of equity.
- 7.34 Focus groups participants' knowledge of equity release was wide ranging. Many feared they would lose large sums of money or compromise their children's' inheritance. It was felt that an impartial financial advisor is needed in Somerset to advise older people on their equity release options.
- 7.35 Only a relatively small fraction of older person only households plan to move. Of these, however, over half of households in both savings groups expected to downsize. Older person only households with savings of £10k or less were more likely to expect to down-tenure than the higher savings group.
- 7.36 This analysis has shown not only that there is plenty of scope for equity release but shows what levels of equity exist and for what types of household. It also provides some indication of attitudes towards equity release through the nature of the moves that are planned.

8. Conclusions and implications for policy

Introduction

- 8.1 This report has drawn on a number of different data sources to outline the housing needs of older people in South Somerset, including data from the 2008 Strategic Housing Market Assessment (SHMA) household survey, data from ONS and information from Somerset Councils. The main findings from each chapter are presented here, followed by policy recommendations for the Council to consider.

Main findings

Older person population and household composition

- 8.2 There were 56,800 older people in South Somerset in 2009, according to the latest ONS mid-year estimates. Older people represent 35.8% of the total population in South Somerset which is larger than the regional and national average. The older person population in South Somerset is expected to increase by 42.9% over the next 20 years, which compares to a decrease of 1.2% for non-older people, with the largest increase seen in the oldest age groups. The increasing older population exceeds the nationwide and regional trend by a notable margin.
- 8.3 At the time of the 2008 SHMA household survey there were an estimated 32,428 older person only households in South Somerset, representing nearly half (48.8%) of all households in the District. Rural households were most likely to contain older person only households (49.2%) and urban households the least likely (39.7% of households), although there are further distinctions between wards.
- 8.4 Data from the 2008 SHMA suggests that almost half of older person households are single person households. Older person households are much more likely than other households to live in a bungalow and to own their own home, and the majority of owner-occupiers had no mortgage. However, older person households are also more likely to live in social rented accommodation than other households. Older person households are more likely to under-occupy their dwelling than other households, but overcrowding did not appear to be an issue.

Profile of older people living in South Somerset

- 8.5 Older person households have lower incomes than other households (a median income of £15,100 compared to £29,600), but notably higher levels of savings and equity. Analysis of low income (less than £10,000) older person households has shown that the majority of this group have capital in excess of £50,000 and whilst cash poor are capital rich. However, the amount of capital is largely dependent on household equity.

- 8.6 Older person households are less likely to own or have access to a car or van than other households. Social rented sector households, households in urban areas and households in 'older' age groups are the least likely to have access to a car or van. Households without a car are more likely to find the local public transport service a problem, but this was a minority of households. Over half (59.8%) of older person households reported that accessing a local service is difficult, slightly more than households overall. The service that was most commonly considered difficult to access was a hospital followed by leisure facilities. Households living in urban areas are the least likely to have difficulty accessing services.
- 8.7 Focus groups discussions identified that car access has a major impact on older peoples' lifestyle and independence. The availability of public transport varied across Somerset as there were a number of small local schemes available in some places but not elsewhere. Service providers felt that expanding these small local services through a demand-led model of public transport would be appropriate in Somerset both in terms of meeting the needs of older people and in terms of cost-efficiency.
- 8.8 Older person households were less likely to move/have moved than other households. Older person households in the private rented sector and in the younger age groups are more likely to move, with the majority wanting and expecting to stay in South Somerset. Around 45% of older person households want to move to a bungalow, and the majority want to move to accommodation with two or more bedrooms. Almost 25% expressed a preference for specialist accommodation, mainly sheltered housing with a warden, although fewer households expected to move to this type of accommodation.
- 8.9 It was widely accepted across the focus groups that the majority of older people want to stay living independently in their own home for as long as possible. The main reasons for this were the 'hassle' involved in moving, the lack of financial need when the property is owned-outright and having a personal attachment to a property. Participants also accepted that few older people plan for the future and that unexpected events or deterioration in health cause older people to move to specialist accommodation. One reason given for older people not preparing for possible future housing needs was that many older people are unaware of the options available to them and of the precautions they should take to prepare for the future.
- 8.10 The main problem in the home reported by older person households was 'difficulty maintaining home' (11.1% of older person households). Almost, a quarter of older person households had one or more age-related problems with their home, equivalent to 7,590 households. The likelihood of having a problem increases in the older age groups, and those living in private rented accommodation are the most likely to report problems.

- 8.11 More than a quarter of older person households have a support need, equivalent to more than 9,000 households. The most common support need is 'physical disability', followed by 'learning difficulties' and 'frail elderly'. The majority (69.8%) of older person households with a support need do not contain a carer (they do not contain anyone without a support need). The likelihood of having a support need increases with age, and those living in social rented accommodation are the most likely to have support needs.

Provision of specialist housing

- 8.12 Current provision of older persons accommodation support in South Somerset consists of sheltered housing, 'extra care' housing and home-based services. Altogether there are 56 schemes across South Somerset with a total capacity to house 1,806 older people. All of the housing available is provided by RSLs / housing associations and hence the primary tenure option for residents is renting. There are few 'extra care' homes relative to sheltered housing. Through the Supporting People programme home-based services are provided to 76 older people in South Somerset.
- 8.13 Although many older people do not want to live in specialist accommodation, focus group participants in this type of housing were generally very satisfied. These participants were able to name a number of advantages of specialist accommodation for older people. However, the level of satisfaction heavily depended on the design and quality of the housing and commitment and support received from the scheme staff.
- 8.14 The majority of participants that live in specialist accommodation had moved because of information provided to them through their social workers. Few actively sought information on specialist accommodation.
- 8.15 Specialist accommodation in Somerset has been subject to a number of changes in recent years to improve services and efficiency. Residents who have been affected by the changes were concerned that the services they were offered when they first moved in were being removed and that standards would slip. Many residents felt that these changes had not improved the housing schemes however there was no feedback to suggest that the changes had significantly impacted service quality in practice.
- 8.16 All the older person participants agreed that socialising on a housing scheme was important for residents' wellbeing and happiness. Whilst many schemes offered a weekly routine of activities the quality and attendance at these events varied. The main obstacles to holding successful social events were getting local residents to attend, ensuring that activities are wheelchair accessible and involving the wider community. Participants that had held successful events previously felt that it was up to a few determined and resourceful residents to drive improvements in social activities and that they should not just expect scheme staff only to do this.

- 8.17 Partnership working in Somerset has had mixed success. Many providers found that the NHS had been difficult to work with but they were still keen to collaborate, particularly in terms of providing adaptations which can be considered as preventative healthcare. Partnership working was a priority for providers as a way of improving service quality and increasing efficiency. Partnership working across Somerset appears to be improving. Somerset Direct has the potential to be a valuable resource for sharing information amongst service providers, but ongoing engagement with providers would be required.
- 8.18 Few older people live in the private rented sector and service providers have few clients in this tenure. Further research into this sector is required to determine to what extent it needs to be improved and what role it can play in the provision of housing for the growing numbers of older people.

Need for specialist accommodation

- 8.19 The assessment of need for older persons' specialist accommodation calculated that 485 households were in need of specialist accommodation over the next two years. If all those with the financial resources to access two bedroom private sector housing are excluded from the calculation, then 344 households are in need of affordable specialist accommodation in the next two years. The likely available supply from re-lets of specialist affordable accommodation (excluding transfers) and planned new/decommissioned units across all tenures comprises 221 units over the next two years. The net need for affordable specialist housing over the next two years is therefore **123** units, or **62** per annum.
- 8.20 Information on the projected increase in the older person population can be used to estimate the likely level of need over the next five years. It is anticipated that over the next five years, an estimated total of **275** units of affordable specialist accommodation will be required (an average of **55 per annum**).
- 8.21 Characteristics of the 219 older person households currently living in South Somerset in need of specialist housing over the next two years (prior to an assessment of affordability) were as follows:
- Almost a third were headed by someone aged over 85
 - Over half reside in the urban areas within South Somerset
 - Almost two thirds stated a preference for owner-occupation and the remaining a preference for social rented housing
 - Vast majority (87.7%) of households in need stated a preference for sheltered housing with a warden
 - The majority of households in need identified themselves as having a support need, with 'learning difficulty' and 'physical disability' being the most common
 - There is a tendency for households in need of specialist accommodation to want to downsize, however the data also suggested that some households expect to downsize further than they would like to

Adaptations and support services

- 8.22 The majority (55.7%) of older person households with support needs already had adaptations to their home, with the most common being a downstairs toilet and extra handrails. Older person households with support needs in specialist (social rented) and private rented housing were most likely to already have adaptations, along with households in the '85 plus' age group. There was no particular pattern in terms of location.
- 8.23 More than half (54.2%) of older person households with support needs reported a need for additional adaptations – a low level shower unit was the most common, followed by an emergency alarm. Private rented households and those in the social rented sector in general needs housing were most likely to need adaptations, but there was no particular pattern in terms of age group. Households in hamlets were notably less likely to need adaptations than other households. Households requiring adaptations had lower levels of income, savings and equity on average than older person households as a whole.
- 8.24 In the focus groups participants were concerned that the allocation of adaptations should be responsive to need and spread across tenures. Additionally, some service providers felt a register of properties with large adaptations should be introduced as it would lead to efficiency savings by allowing RSLs / housing associations to allocate specialist properties to match needs. The use of Assistive Technology in older peoples' homes is increasing the options available to older people to live independently. Use of these adaptations in Somerset has the potential to grow in the future and if the relevant information is made available it is likely to do so.
- 8.25 Around a fifth (22.2%) of older person households with support needs (2,026) currently used a support service. Older households (85+), those in the private rented sector and female headed households were most likely to use support services. Households in urban areas were more likely than other households to use support services.
- 8.26 More than a third (34.9%) of older person households with a support need required an additional support service, with the most common request being for a handyperson to help maintain the home. Owner-occupied households without a mortgage were most likely to require support services. The need for additional support services appeared to increase with age. Older person households with support needs requiring support services had lower levels of income, savings and equity than all older person households as a whole.
- 8.27 The current freeze to the Supporting People Programme is limiting service providers to plan ahead due to uncertainty in their funding. It was considered essential that services continue to be offered to older people at low costs, particularly those that involve home visits and as they give older people the opportunity to discuss their needs and to socialise.

- 8.28 Older peoples' awareness of the services available to them and the effective promotion of these services was considered a major issue by all participants. The key obstacles to effectively informing older people on the services available to them were that the information can be very complicated and needs to be tailored to individual circumstances, and that services are provided by a range of providers operating independently from one another. Participants felt that a mixture of promotions in public places, training people to be sign-posters and active interventions were needed to effectively inform older people of the services available to them.

Scope for equity release

- 8.29 Over three quarters of older person only households in South Somerset are owner-occupiers. Since older people are forecast to live much longer in future and publicly funding their support in later years would be a substantial cost, there is much value in examining the ability of older person households to use their assets to finance their needs. This mainly refers to the equity held in their home, but also to savings. The issue which is not examined here, but which must come into any calculation made by the households themselves is the proportion of their capital they wish to spend on maintaining their lifestyle and supporting their care needs as opposed to what they wish to leave in the form of inheritance.
- 8.30 Households were examined according to whether they fell below or above the savings threshold for Pensioner Credit (£10k) and whether they contained only over 55 year olds or only members that are formally pensionable (60 for women and 65 for men). We looked at combinations of financial capacity: income, savings and equity.
- 8.31 The below £10k in savings group showed much lower levels of all three dimensions of financial capacity than did the group with over £10k of savings. Both groups had substantial samples of households and so the results should be fairly robust. The most common equity group of both savings groups was between £100k and £200k. The lower savings group had a significant number of lower income households with less than £100k of equity. But an even greater proportion of this group have over £200k of equity. In the higher savings group around half of the households had over £200k of equity. Therefore, in all but a small proportion of cases there is a considerable 'bank' of equity.
- 8.32 Focus groups participants' knowledge of equity release was wide ranging. Many feared they would lose large sums of money or compromise their children's' inheritance. It was felt that an impartial financial advisor is needed in Somerset to advise older people on their equity release options.
- 8.33 Only a relatively small fraction of older person only households plan to move. Of them, however, over half of households in both savings groups expected to downsize. Older person only households with savings of £10k or less were more likely to expect to down-tenure than the higher savings group.
- 8.34 This analysis has shown not only that there is plenty of scope for equity release but shows what levels of equity exist and for what types of household. It also provides some indication of attitudes towards equity release through the nature of the moves that are planned.

Recommendations for policy

Need for specialist accommodation

- 8.35 If affordable specialist housing is to be provided for all older person households considered to be in need of it, then the Council will need to provide 62 additional units of affordable specialist accommodation per annum over the next two years, or 55 per annum over the next five years, if a longer-term view is taken to cater for the increasing number of older person households.
- 8.36 This would mean that a number of older person households in need of specialist housing would move into affordable accommodation from another tenure. However, preference for owner-occupation was expressed by a number of households in need, which suggests that it may be worth exploring alternatives to traditional rented specialist accommodation e.g. shared ownership.
- 8.37 In terms of the type of specialist accommodation required, the results appear to suggest that sheltered housing with a warden is most popular. However, it should be borne in mind that the differences between types of specialist housing are not often well understood, particularly when – like extra care housing – they are relatively new terms. We suggest that the Council clearly communicates the range of support available to potential residents, particularly as sheltered housing in Somerset increasingly provides a team of floating support workers instead of an onsite warden.
- 8.38 The needs of (and prevalence) of particular groups e.g. people with dementia will also influence the type of specialist accommodation which should be provided. Data from POPPI (Projecting Older People Population Information System) estimates that in 2010, 7.2% of people aged 65 and over had dementia, 18.8% had mobility problems and 42.2% had a 'limiting long-term illness'. The number of people with these conditions is expected to increase by over 15% in the next five years. Analysis of SHMA household survey data goes further by illustrating the high prevalence of self-identified 'support needs' amongst households in need of specialist accommodation. However, due to a small sample size the depth of analysis was limited and we suggest that further in-depth research in this area be undertaken.
- 8.39 The majority of households in need would prefer to own their property (64.5% stated a preference for owner-occupied). Almost all of the specialist accommodation available in South Somerset is rented. Hanover is currently piloting a scheme selling properties to older residents on the condition that it must be occupied by older people after re-sale. The data suggests that similar programmes could be very popular in Somerset. The potential to offer this should be considered by the South Somerset strategic housing authority.

- 8.40 In terms of the size of specialist accommodation to be provided, the results suggest that generally households in need would like to downsize. The vast majority of those in need of specialist accommodation stated a preference for two bedroom housing and none for one bedroom housing. However, the proportion of older person households in need of specialist accommodation expecting to move to accommodation with one bedroom is 27.1%. This provides support for the view that specialist accommodation units should not be limited to one bedroom if they are to be seen as attractive options for older people.

Adaptations and support services

- 8.41 Current national policy promotes supporting independent living through helping older people (those aged 55 or over) to live in their own homes for as long as possible. To facilitate this, adaptations to the home can be made and/or support services provided. In terms of adaptations, analysis of households with a self-identified support need suggests that groups that should be targeted are households in the private rented and social rented (general needs) sectors. The option of equity release to assist owner-occupiers in need of adaptations may be worth exploring. The increasing development and availability of assistive technology has the potential to allow older people to live independently for longer and save the Council money. Somerset Councils should continue to explore how the benefits of this can be maximised.
- 8.42 Support services were not as well-used as adaptations (around a fifth of households used a support service), however they were used most by those in private rented housing, 'older' households and female headed households. Results suggested that there was a demand for support services outside this sector, with those in owner-occupied (no mortgage) accommodation most likely to request a need for this service. The most commonly requested support service was a handyman (2,466 households). The data suggests that there is scope for the continuation and expansion of the Supporting People scheme for older people in some shape or form, which is currently under evaluation. Feedback from the focus groups suggests that services that involve home visits and give older people the opportunity to socialise should be prioritised as they have the greatest potential to influence wellbeing.
- 8.43 Having access to a car has a significant impact on older people's independence. The provision of adequate public transport, particularly in rural areas, is essential if older people without access to a car are to live independently. Somerset Councils should continue to consider how older people can be offered a variety of affordable transport in their locality that will allow them to meet their daily needs. A variety of small local schemes have been successful in offering this in some areas of Somerset and priority should be given to providing similar schemes where there is demand.

- 8.44 It should be noted that the household survey gave only those with a self-identified support need the opportunity to provide information on their use of and need for adaptations and support services. The analysis in Chapter 3 suggested that age-related problems in the home are not just restricted to those with 'support needs' – almost 7,600 households reported an age-related problem with their home, with the most common being 'difficulty maintaining home' (3,600 households), perhaps suggesting further unmet need for support services. Households reporting problems with their home were most likely to reside in the private rented sector and be in the 'older' age group, suggesting that these groups should also be targeted in terms of support services.

Geographical considerations

- 8.45 In terms of location, urban areas contained the lowest percentage of older person households. Those with support needs in the rural areas were less likely to use support service than households in urban areas and most likely to have difficulty accessing services. Conversely, older person households in the urban area were the most likely to be in need of specialist accommodation.
- 8.46 The data shows that generally older people within South Somerset wish to continue to remain living in their current area. Considering this alongside the location of the 219 older person households currently living in South Somerset in need of specialist housing (presented in table 5.6) suggests that the vast majority (over 70%) of future requirement for specialist accommodation came from urban and town/fringe areas and that specialist accommodation should be based in the more urban areas of the District. However, this does not take into account the location of need created by in-migration. The data would also suggest that services that support older person households living in their own home should be focused towards more rural areas in South Somerset.

Equity Release

- 8.47 Since older people are forecast to live much longer in future, publicly funding their support in later years would be a substantial cost and public funding for housing is likely to fall in the short-term, there is much value in examining the ability of older person households to use their assets to finance their needs. The data suggests that there is great scope for equity release in South Somerset. Many older person households planning to move want to downsize and, despite lower incomes, the vast majority of these households have substantial capital. Somerset Councils should consider how clear information about equity release loans can be provided to older people. It would also be beneficial for the Councils to work with Wessex Home Improvement Loans to monitor levels of uptake and identify areas of good practice and how this could be applied elsewhere.

Communication and empowerment

- 8.48 Across the focus groups older people were unaware of many of the services available to them or apprehensive towards some of them (such as equity release and the quality of sheltered housing). It is important therefore that older people and their families are able to access information on the range of services available to them and the advantages and costs of each. This will allow older people and their families to make informed decisions about what is the most appropriate for their needs.
- 8.49 It was evident through the focus groups that the above suggestions will be insufficient in meeting the needs of older people in South Somerset unless older people are made aware of them. There are a range of communication strategies that local councils can pursue to achieve this. It is important that communications to older people are wide-ranging to ensure that they reach as many older people as possible. Somerset Direct has the potential to be a valuable sign-posting tool for older people if they are aware of its existence. Promoting Somerset Direct in public places frequented by older people would allow for a simple message to be passed to them in a digestible way. For more complex information consideration should be given to working with local networks that are already connected to the community, such as the Women's Institute.

Partnership working

- 8.50 Partnership working in Somerset has had mixed success, however, providers agreed that working together has the potential to improve service quality and be more cost-efficient. The role of Somerset Direct could be broadened to maximise communications between service providers by collecting updates on the services available and sharing this with other providers. Engagement between strategic housing authorities and the NHS through the provision of adaptations and health promotion should continue as both allow older people to remain in their homes and independent for longer which is beneficial to both bodies. The potential role of the private rented sector to provide housing for older people in future should be explored further.

Summary

- 8.51 In July 2010, Fordham Research was commissioned to undertake a study into the housing and housing-related support needs of older people (defined as those aged 55 and over, the qualification age for Council older person services), living in South Somerset District. This report has drawn on a number of different data sources to outline the housing needs of older people in South Somerset, including data from the 2008 SHMA household survey, six focus groups with older people and service providers in Somerset, data from ONS and information from the Council.
- 8.52 The report undertook to provide information on the profile of older people living in South Somerset, the need for specialist accommodation and the need for adaptations and support services. Policy recommendations for the Council to consider have been presented around these themes.
- 8.53 The results of the assessment of need for affordable specialist accommodation suggest that the Council will need to provide 62 additional units of affordable specialist accommodation per annum over the next two years, or 55 per annum over the next five years, if a longer-term view is taken to cater for the increasing number of older person households.
- 8.54 It is suggested that provision of specialist accommodation should be targeted more in the urban and fringe areas and that home support services should be targeted more towards rural areas.

Glossary

Bedroom standard

As used in the General Household Survey to assess over- and under-occupancy. It is calculated as follows: a separate bedroom is allocated to each co-habiting couple, any other person aged 21 or over, each pair of young persons aged 10-20 of the same sex, and each pair of children under 10 (regardless of sex). Unpaired young persons aged 10-20 are paired with a child under 10 of the same sex or, if not possible, allocated a separate bedroom. Any remaining unpaired children under 10 are also allocated a separate bedroom. The calculated standard for the household is then compared with the actual number of bedrooms available for its sole use to indicate deficiencies or excesses. Bedrooms include bed-sitters, box rooms and bedrooms which are identified as such by respondents even though they may not be in use as such.

Disability Living Allowance

A tax-free benefit for children and adults who need help with personal care or have mobility difficulties because they are physically or mentally disabled.

Disabled Facilities Grant

A grant from local authorities to help towards the cost of home adaptations. Landlords may apply on behalf of tenants.

Extra care sheltered housing

This can offer flexible care, with 24-hour support from social care and health teams. It can be new build or remodelled from existing buildings or a mix of both. The basic design features include self-contained flats with kitchen and bathroom facilities; staff facilities; a range of services such as laundry; communal areas; guest facilities; good links to the community; and staff on site to maintain the building and manage the delivery of care and support services.

Housing Associations/Registered Social Landlords (RSLs)

These are not-for-profit housing providers.

Housing-related support

Services to help sustain an individual's capacity to live independently in their home. Examples include help with household maintenance, provision of a community alarm or help accessing other agencies.

Lifetimes Home Standard

The inclusion of basic design features in new build homes to make them easily adaptable for people with disabilities.

Older people

Anyone aged 55 years or over. This is the age at which people qualify for council older person services.

Retirement housing

Housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis.

Sheltered housing

This ranges from purpose-built bungalows to self-contained flats, bed-sits and rooms with shared facilities. The presence of a scheme/estate manager living on the premises or nearby differentiates it from other types of housing. Many also provide 24-hour emergency assistance through an alarm system. All residents pay a service charge, whether they own or rent their home. Sheltered housing is provided by four main organisations: local authorities (rent only); housing associations (rent or part-buy); voluntary sector (rent only); and private sheltered housing developments (buy only).

Specialist accommodation

In this report it is taken to mean any housing where support is provided onsite for older people as part of their tenancy or leasehold (e.g. sheltered, extra care), in contrast to general needs housing.

Supporting People (SP)

This was launched in April 2003. A Supporting People grant was allocated by the Office of the Deputy Prime Minister (ODPM) to local authorities, which were responsible for administering the programme locally. It provided housing-related support to enable people to live independently. All short-term housing-related support services were free. Charges apply for those using long-term services whose financial ability to pay is assessed. People who cannot afford to pay are eligible to claim a subsidy from their local authority. This programme is currently under review in Somerset and frozen to new clients.

Appendix A1: The national and regional context

Housing for older people – the national context

- A1.1 Government policy recognises that an ageing population presents a significant challenge to the future provision of housing. The national strategy on housing in an ageing society states that ‘*Older people’s housing options are too often limited to care homes or sheltered housing. Put simply, we need more and better homes for older people now*’.¹³ The Government has invested in many schemes and strategies to improve the housing circumstances of older people over the past decade. One of the most significant is the Supporting People programme launched in 2003. The programme reaches 840,000 older people from a range of tenure groups nationally, ensuring that they receive the help and support they need to live independently.
- A1.2 More recently, *Shaping the Future of Care Together*¹⁴ combines current models of social care provision into a more comprehensive policy objective which takes into account the anticipated aging population and the increased number of those living with disabilities due to improvements in healthcare and general lifestyle. The report promotes provision of social care which ensures independence, a flexible system of support catered to the individual, collaboration between service providers to avoid duplication or fragmentation of services, transparency via accessible information and advice, and a fair and equal distribution of funds. In order to provide this the paper suggests a redesign of the funding system, which is currently under consultation. However, the new payment system is likely to be through Partnership funding between the government, the individual and insurance companies. It is hoped that by providing services along such lines a National Care System will be possible.
- A1.3 The current national strategy to meet the housing needs of older people, *Lifetime Homes, Lifetime Neighbourhoods*,¹⁵ pledges to place housing and ageing as a cross-government priority. The strategy has three overarching themes: giving a better deal for older people today; building homes for our future; and reconnecting housing, health and care. This requires implementing new standards for all new homes, including: age-friendly designs by 2013, the use of lifetime standards on social housing by 2011, and to develop a repair and adaptations service, including using funding from the Disabled Facilities Grant to fund more adaptations. The strategy proposes the following steps to achieve these aims:

¹³ *Lifetime Homes, Lifetime Neighbourhoods: A national Strategy for Housing in an Ageing Society*, Communities and Local Government, 2008, page 11.

¹⁴ *Shaping the Future of Care Together*, Department of Health, 2009.

¹⁵ Ibid.

- Build more mainstream and specialised homes for older people through increased investment in new housing
- Work with partners across Government and in the voluntary and community sector to provide a new approach to a national housing advice and information service
- New rapid repairs and adaptations services
- Modernise the Disabled Facilities Grant so that it reaches more people
- Continue the major investment in improving housing conditions for older people through the Decent Homes Programme
- Public housing will be built to Lifetime Homes Standards by 2011
- Incentivise good design by introducing a new Beacon theme on inclusive planning to recognise local authorities providing leadership in this area
- All Eco-towns will be designed to Lifetime Homes Standards
- Regional and local plans are required to take proper account of ageing
- Improve joined-up assessment, service provision and commissioning across housing, health and care
- Boost preventative housing services through investment

A1.4 The strategy was supported by research reports funded through Communities and Local Government (CLG). *Housing Choices and Aspirations of Older People* reported on eight focus groups which explored the influences upon respondents' housing decisions, and their future housing intentions and aspirations.¹⁶ The report found that the main themes underpinning decisions were attachment to current home, complexity of family/caring relationships, neighbourhoods and neighbours, access to services and amenities, and health and well-being.

A1.5 A report reviewing the Disabled Facilities Grant (DFG) was also produced to support the national strategy on older people's housing.¹⁷ The report concluded that the complexity of the process and the pressure on funding impacted on the speed of delivery and the way that local authorities are able to meet the needs of individual cases.

¹⁶ *Housing Choices and Aspirations of Older People: Research from the New Horizons Programme*, Communities and Local Government, 2008.

¹⁷ *Reviewing the Disabled Facilities Grant Programme*. Office of the Deputy Prime Minister, 2005.

- A1.6 Other relevant research includes the Chartered Institute of Housing's 20/20 Project.¹⁸ It argued that in order to overcome the current lack of choice and availability of housing which meets the need of older people, housing should be built which accounts for the various stages of transition experienced by those between the age of 60-90 and the housing needs such changes require. The report argues that rethinking the current standard of design in housing for older people through adopting the Lifetime Homes Standard would help to ensure homes have added longevity, value and use, and that local Councils could ensure high standards of independent living for older people.
- A1.7 Under-occupancy, a common situation for many older owner-occupiers is also seen as contributing towards a poor use of housing stock throughout all sectors of the community. Research suggests that through tackling under-occupancy amongst older person households and promoting the building of larger homes, a more efficient distribution of housing stock would be possible.¹⁹ Home sharing is suggested as one way of tackling under-occupancy amongst older people, '*whereby a non-homeowner lives rent-free but is involved at an agreed level of 'care' between two parties*'.²⁰
- A1.8 Older person housing needs are also reviewed in research by Help the Aged, which calls for quality housing for older people which has longevity and flexibility for the changing needs of ageing.²¹ The paper points towards a downwards trend in new supported housing schemes as government pushes towards ensuring older people have the choice to stay independent within their own homes. The report advocates a balance between these two options informed by a thorough understanding of the needs of older people, ensuring an availability of both adequate support in the home and quality supported housing schemes.
- A1.9 Publications from the Department of Health (DoH) also take into account the relationship between accommodation, health and well-being. In *Our health, our care, our say*²² a clear emphasis is placed on providing older people with improved access to information through technology such as the internet allowing a personalised care package, promoting a healthy and active life, independence, well-being and choice. In *Putting People First* it is stated that '*ensuring older people...have the best quality of life and the equality of independent living is fundamental to a socially just society*'.²³

¹⁸ 20/20 Project: A vision for older people's services, Chartered Institute of Housing, 2005.

¹⁹ Older People's Housing and Under-Occupancy, International Longevity Centre, 2007.

²⁰ Ibid, page 11.

²¹ Housing Choice for Older People, Help the Aged, 2006.

²² Our Health, Our care, Our say, Department of Health, 2006.

²³ Putting People First: a shared vision and commitment to the transformation of adult social care, Department of Health, 2007, pg 2.

- A1.10 More recently the NHS published a White Paper *Equity and excellence: Liberating the NHS*²⁴. Following this, the Housing Quality Network released a briefing²⁵ outlining the implications of the NHS Whitepaper for housing. It highlighted that an onus has been placed on '*local authorities to promote joint working between the NHS, public health and social care*'. Strategic housing authorities will be expected to engage with the NHS in deciding joint objectives and identifying where housing support needs to be represented in healthcare strategies. However, the duty of local authorities only extends to upper-tier authorities and implementation in Somerset, where strategic housing authorities operate at the lower-tier, will depend on the pre-established relationships between county and district councils.
- A1.11 The DoH strategy *Living well with Dementia*²⁶ specifically considers interventions for older people. It calls for an increased understanding of dementia to help remove the stigma of ageing, and advocates health promotion and support treatment for older people. Care for people living with dementia should be promoted so that older people can remain in their homes and receive a more personalised package of care, possible through service providers working closely with community groups, voluntary groups and offering better support to carers (as supported by the *New Deal for Carers*²⁷).
- A1.12 In terms of Adult Social Care, recent emphasis is on different agencies working together to jointly commission services which can offer tailored support to meet different needs. The intention is 'to make personalisation, including a strategic shift towards early intervention and prevention, the cornerstone of public services'.²⁸ Within this overall strategy, housing-related support has been identified as a cost-effective mechanism to reduce dependency, promote independence and good health and to prevent social exclusion. It is also argued that timely intervention in housing-related support can reduce later demand for more expensive interventions and provide better outcomes for individuals.^{29,30} Despite this, resources are often targeted only at those most in need. Service commissioners are therefore required to work with local partners to enable early intervention and bring about a shift in the focus of support 'away from intervention at the point of crisis to a more pro-active and preventative model centred on improved wellbeing, with greater choice and control for individuals'.³¹

²⁴ *Equity and excellence: Liberating the NHS*, Department of Health, 2010.

²⁵ *Equity and excellence: Liberating the NHS*, Department of Health, 2010.

²⁶ *Living Well with Dementia: a national dementia strategy*, Department of Health, 2008.

²⁷ *New Deal for Carers: Task Force reports*, Department of Health, 2008.

²⁸ *Transforming Social Care*, Local Authority Circular 2008/1, Department of Health, 2008, page 2.

²⁹ *Commissioning Housing Support for Health and Wellbeing*, CLG, 2008,

³⁰ *Better Outcomes, Lower Costs: Implications for health and social care budgets of investment in housing adaptations, improvements and equipment: a review of the evidence*, F. Heywood and L. Turner, Office for Disability Issues, 2007.

³¹ *Transforming Social Care*, op. cit. page 24.

A1.13 These policies are designed to address the significant implications that the UK's ageing population will have on future housing demand and support services. There are issues surrounding the quality of older people's accommodation and their ability to repair and maintain their properties to a sufficient standard. Despite there being significant amounts of un-mortgaged equity in older people's homes (estimated by the Council of Mortgage Lenders to be £367 billion), older people are often unwilling to downsize from large, family homes to smaller, higher quality accommodation with the potential to unlock some of this equity. For many people, barriers to moving to suitable accommodation include affordability, accessing support services they require, and the reduced independence intensive healthcare support can entail.

A1.14 There are several options to providing adequate accommodation with the healthcare and general wellbeing requirements of older people in mind:

- **Building to the Lifetime Homes Standard**, ensuring equal access and use of space by all
- **Adapting existing homes**, to ensure provisions to aid decreased mobility whilst ensuring people can stay in their own homes
- **Providing flexible 'floating support'**, to enable continued living within the home e.g. through assisting with household management
- **Provision of sheltered housing**, self-contained housing on the same site with some housing-related support and onsite management
- **Provision of extra care sheltered housing**, self-contained housing on the same site with varying levels of care and support available to enable independent living tailored to individual needs
- **Provision of housing with care** – independent flats or bungalows built on the same site as a care home, with some services included in their service charge and others purchased from the care home
- **Provision of care homes**, providing 24 hour, intensive support for those with high levels of care, offering minimal independence

A1.15 As the national trend for housing indicates, supply of affordable and habitable homes has not kept pace with demand,³² and importantly those demands of an aging population. As a result of this, the older population will begin to experience increased pressure in securing housing which offers a variety of needs related services focused around enhanced health and social wellbeing.

A1.16 Following responses to the publication of the current national strategy to meet the housing needs of older people, *Lifetime Homes*, *Lifetime Neighbourhoods*, the government decided to commission an 'innovation panel' to advance existing good practice and promote new ideas. HAPPI – Housing our Ageing Population: Panel for Innovation was established in June 2009. The panel undertook a tour of 24 schemes in six countries, covering a variety of locations, a range of income groups, diverse lifestyles and cultures and every level of care provision.

- A1.17 The Panel's report³³ concluded that in relation to older persons' housing, the best examples all have some sort of 'heart' which offers residents the opportunity to be with others, sharing space even if they do not share the same interests, beliefs, or lifestyles, and spaces that accommodate diversity. The best practice cases also provided the private spaces which occupants can shape into the kind of home that reflects who we are, allowing us to be alone when we choose to be.
- A1.18 Further, they found that older people's housing can be entirely compatible with ideas about good place-making, environmental sustainability and interaction with the natural environment – factors that contribute to a better quality of life. The new housing can be contemporary and exciting, or calm and understated. It can promote community interaction and provide facilities and resources that offer wide reaching benefits.
- A1.19 The Panel concluded that a successful outcome to the issue of housing for older people relies on the piecing together of many components. It is important to find the right sites, design homes with creativity and flair, access appropriate funding, and forge close working relations with local authorities. There is also a need for a joined-up conversation and a concerted effort to put words into action.
- A1.20 Finally, a new Coalition Government was elected in May 2010. The Government's manifesto³⁴ states that people deserve dignity and respect in old age, and that they should be provided with the support they need. That means safeguarding key benefits and pensions, and taking action to make it easier for older people to work or volunteer. The Government promise to protect key benefits for older people such as the winter fuel allowance, free TV licences, free bus travel, and free eye tests and prescriptions.
- A1.21 The manifesto suggests that there is a need to revise the current state pensions system whereby women retire at 60 years and men at 65. As such, the coalition government is committed to establishing an independent commission to review the long-term affordability of public sector pensions, while protecting accrued rights. In the meantime, the government will restore the earnings link for the basic state pension from April 2011, with a 'triple guarantee' that pensions are raised by the higher of earnings, prices or 2.5%.

³² *The London Housing Strategy: Draft for public consultation*, Mayor of London, 2009, page 128.

³³ *Housing our Ageing Population: Panel for Innovation Report*, Homes and Communities Agency, Communities and Local Government and Department of Health, January 2010.

³⁴ *The Coalition: our programme for government*, HM Government, May 2010

- A1.22 However, the government will phase out the default retirement age and hold a review to set the date at which the state pension age starts to rise to 66, although it will not be sooner than 2016 for men and 2020 for women. Some economists³⁵ believe that when the pension age is raised significantly the demand for housing rises most strongly. It is also likely that an increase in pension age is likely to impact on demand for older person's housing as people working longer may delay demand for accommodation that is suitable for retired people.

Housing for older people – the regional context

- A1.23 According to the latest *State of the South West Report*³⁶, the South West has the oldest demographic profile of any English region with the proportion of older people forecast to increase over the next 20 years. It suggests that whilst older people make an important and valued contribution to society, an ageing population has implications for the ongoing and future provision of services in meeting the demand for support, especially for the very elderly and infirm.
- A1.24 The South West has an ageing population as a consequence of long life expectancy, falling conception rates, the 'baby boom' generation reaching retirement age and net inward migration. The South West region's population is older than average and the proportion of older people is predicted to grow faster than the national average over the next 20 years. Between 2010 and 2030 the population aged 65 years and over is projected to increase by over 500,000 in the region, with 150,000 of this increase in those aged over 85 years – a doubling in size for the region's oldest age group.
- A1.25 At present, participation rates in the labour market remain high, although further ageing may affect this. Engaging and utilising older workers is a key challenge for the region. This presents a number of challenges to the NHS and Social Services, particularly around improving the quality of end of life care while meeting a predicted 20% rise in the number of deaths by 2030.
- A1.26 The *Draft Regional Spatial Strategy for the South West 2006-2026*³⁷(RSS) recognises that the increasing number of older people living in the South West presents unique opportunities and challenges with a number of 'younger' older people wishing to remain in paid employment. It suggests that older people's skills and experiences are valuable assets to the region's businesses and communities, as is the purchasing potential of wealthier older people. There are also opportunities for South West businesses to become leaders in the development of products and services for older people.

³⁵ *The Impact of Changing Demographics and Pensions on the Demand for Housing and Financial Assets*, Ales Cerny, David Miles and Lubomir Schmidt, July 2005.

³⁶ *The State of the South West 2010*, South West Observatory, SWO, March 2010.

³⁷ *The Draft Regional Spatial Strategy for the South West 2006-2026*, South West Regional Assembly, June 2006

- A1.27 However, the draft RSS states that many older people have lower personal incomes than average and women typically have lower incomes than men. The economic disadvantage experienced by many older people poses a significant challenge for the region, given the trend of demographic ageing in the South West.
- A1.28 While mature adults in the South West are healthier than those in the rest of England, a growing older population still presents many challenges for the region. For instance, the population aged over 85 years reporting a limiting long-term illness is projected to increase to over 160,000, and those suffering from dementia to increase to 70,000 by 2030.
- A1.29 NHS data³⁸ suggests that men in the region aged 65 years can expect to live another 17 years and women another 20 years. This is the highest life expectancy for both men and women in England. The data also highlights that over 65s in the South West have a lower than average number of admissions to hospital for Coronary Heart Disease, respiratory diseases, digestive diseases and circulatory diseases, as well as lower than average admissions for mental health and depression in older men.
- A1.30 In addition, the region has a comparatively high proportion of older people taking exercise when compared to the England average. However the report also highlights that the South West is worse than average for numbers of excess winter deaths and for numbers of older people who drink regularly.
- A1.31 One important issue recognised by agencies throughout the South West is a lack of suitable housing for older people. There are currently approximately 50 older person forums in the region involving over 38,000 older people³⁹. As well as the activity of their management committees some forums also have different action groups looking at various areas of concern, such as housing and social care. These action groups enable more of the members to engage in policy issues in the areas in which they have the most interest and become involved and well informed about specific issues. They pass this knowledge back to their members. They may also act in a consultative role on health and social care issues directly affecting older people.
- A1.32 In June 2007 the forums staged a 'mock trial' on five major issues for older people. The audience for the session included senior county officials, the Shadow Secretary of State for Constitutional Affairs and other public figures. Three of the issues on trial were declared 'guilty' (affordable housing, social care and transport). An early result of this action was the decision by the Dorset Age Partnership (a sub-set of the Local Strategic Partnership) to make the three 'guilty issues' its top priorities for action in the year ahead.

³⁸ *Older people in the South West have the highest life expectancy in England*, NHS South West, 25 January 2008.

³⁹ *The Age of Influence – Older People's Forums Come of Age*, The South West Foundation, SWF, May 2008.

- A1.33 The South West Regional Housing Strategy 2005 - 2016 identifies ways to tackle the under-provision of housing (against evidence of increasing housing demand and need for affordable housing), and supports the delivery of the Regional Development Agency's *The Way Ahead* (2005). It also acknowledges that there are close links between housing affordability, quality and health. Improving affordability and housing quality will deliver a range of positive health outcomes – particularly for children and young families and older people and help reduce fuel poverty.
- A1.34 It states that the links between poverty, poor quality housing and the surrounding environment and health outcomes - particularly for children and young families, and older people – are well known. For example, cold damp homes can lead to diminished resistance to respiratory infection and can also increase the risk of heart disease, heart attack and stroke. Other improvements in suitability of accommodation such as its energy efficiency can reduce the incidence of fuel poverty and improve quality of life for residents.
- A1.35 Authorities can assist vulnerable groups directly, through grants or loans, or through a range of other agencies, such as Home Improvement Agencies (HIA). National guidance encourages all authorities to carefully consider the future role of HIAs in their area, and how they link with other supporting people services for vulnerable households. With a growing population of older people in the South West, HIAs are already relevant and will become more so in future.
- A1.36 In line with emphasising the wider impact of supported housing, and as a consequence of the study, a new conceptual framework is being adopted, based on four strands, or distinct housing-journeys of people in need of housing related support. This is an alternative to the traditional method of defining the supported housing sector by client group e.g. older people, drug misuse, mental health etc.
- A1.37 The 'maintaining quality of life, independence and inclusion' strand focuses mainly on older people who have largely been independent throughout their lives but who need support due to increasing physical or mental frailty, social isolation or insecurity. The South West has just over 5,000 funded Supporting People places for older people per 100,000 over 65 years – the lowest of all English regions, despite having the greatest number of older people in the population.
- A1.38 The South West Housing Body (SWHB) propose to investigate the baseline provision of Lifetime Homes in the region, and the scope for increasing the proportion of them in new stock, with a view to particularly addressing the housing needs of an ageing population.
- A1.39 The South West also faces an ageing demographic profile, and very strong demand for mandatory Disabled Facilities Grants (DFG) from local authorities. These are required once an assessment of need has been made, and with the high levels of relatively poor quality owner-occupied housing in the region, demands on DFG budgets are likely to remain high.

- A1.40 In 2008 the South West Housing Learning and Improvement Network (SWHLIN) published a regional housing market assessment for older people⁴⁰. The assessment highlights a number of issues including: the ageing demographic profile; under-delivery of new homes; constraints on access to owner-occupation due in part to high levels of second and holiday home ownership; poor quality homes; social exclusion and disadvantage; and inadequate links between affordability, quality and health.
- A1.41 It cites the South West Regional Development Agency's *The Way Ahead – Delivering Sustainable Communities in the South West* (2005) which recognises that the high proportion of older people living in the South West will continue to mean that capital resources are required both to provide new, and to remodel or update existing, accommodation for older people in the form of sheltered housing and extra care provision. In addition, a better 'menu of services' for older people is required. A key regional aim is to achieve an upward trend in the proportion of lifetime homes being built in the region by 2010.
- A1.42 It proposes that the repair or remodelling of existing supported and older people's housing should be a priority for investment in existing RSL / housing association stock. A minimum of 10% of social rent homes delivered under the Affordable Housing Programme (AHP) should be directed to the provision of supported housing that is earmarked to receive specialist support services for which specific revenue has been identified or planned and which may or may not incorporate specialist design, and to the provision of older persons' housing.
- A1.43 The assessment suggests that it is widely accepted that for most older people, staying in their own home and being cared for by members of their family is the preferred housing option. Up to four fifths of older people would prefer to stay in their own home for as long as possible and, in the event of disability, three quarters of older people would rather have their home adapted than move, before considering other options such as sheltered housing.
- A1.44 The vast majority of older people are able to remain living independently in their own homes, despite a degree of ill health, and many of these people are supported by informal carers until they can no longer cope. However, this does not necessarily mean that they do not want to move. Older people move for a variety of reasons including: convenience, location, better accessibility, security, easier to maintain and manage property, availability of care and to release equity. The main reasons for wanting to stay put appear related to the upheaval of moving and the fear of losing independence.

⁴⁰ *Putting Older People First in the South West: A regional housing market assessment*, South West Housing Learning and Improvement Network, November 2008.

- A1.45 The assessment cites research undertaken by the CLG⁴¹ which found that the factors which underpinned older people's decision whether to move or to stay put are common across very diverse groups. The key factors were: attachment to current home, complexity of family/caring relationships, neighbours and neighbourhood (especially for lesbian, gay and transgender older people), access to services and amenities, and health and well-being.
- A1.46 Older peoples' preference for staying put may also reflect the limited options available to them and their perception of sheltered housing. The research found that two bedrooms were seen as a minimum requirement for most people. Some people wanted better independent advice about the housing options available to them; and there was also felt to be lack of low intensity support, for example, help with small repairs. Sheltered housing was seen as a 'good thing' but there was little awareness of extra care housing or the potential of assistive technology.
- A1.47 According to the assessment, one specific regional issue is that the South West has the highest number and percentage of second homes in England. The *Survey of English Housing* (2007) identified approximately 60,000 second homes in the South West, representing 2.7% of the total housing stock, with hot spots in the Isles of Scilly, South Hams in Devon, North Cornwall and Dorset. Coastal areas are particularly affected.
- A1.48 While this puts pressure on the regional housing market and affects affordability, it may also be that some second home owners move to live permanently in the South West as they approach retirement. Nationally, about 50% of people who own second homes describe them as potential retirement homes and 60% of those with second homes are aged between 45 and 64 (Housing in England 2005/06, CLG, 2007).
- A1.49 A number of older people who might wish to 'down-size' their family home could have difficulty in doing so, because of the enlargement of small properties as a result of second home ownership, inward migration from areas where property prices are higher, and consequent rising house prices.
- A1.50 An updated version of the assessment⁴² suggests that there does appear to have been progress made in developing evidenced-based commissioning strategies for housing services for older people, but work is still underway on these in a number of authorities. Also, there remains the need to raise the profile of older people housing issues amongst key stakeholders to ensure they are consistently represented in key strategic documents and taken into account in service development. A particular issue appears to be the profile housing has as a preventative tool which could impact on demand for health and social care services.

⁴¹ *Lifetime Homes, Lifetime Neighbourhoods*, CLG, 2008

⁴² *Putting Older People First in the South West: A Market Assessment Report*, South West Housing Learning and Improvement Network, January 2010

- A1.51 Further, it states that the development of services for older people in the community is again 'patchy', and there is limited evidence of commissioners and providers involving and developing innovative integrated approaches to service delivery. It reports that there are concerns from both commissioners and providers about the impact the personalisation agenda will have on the market and the viability of their businesses making best use of scarce resources.
- A1.52 Finally, there is a high level of concern about the impact the current economic climate and future spending cuts will have on services, particularly those perceived to be on the fringes of provision or seeking to mainstream, such as assistive technology.

Housing for older people – the County context

- A1.53 There are a number of county documents which are relevant to the issue of older people and housing. According to the County's health and social needs analysis⁴³, research suggests that the elderly are most prone to experience rural deprivation (Chapman et al 1994, Shucksmith et al 1996) and an increasing body of evidence shows that social isolation has a detrimental impact on health (Broadhead et al 1983, Kawachi et al 1996).
- A1.54 Social isolation was therefore felt to be a particularly important issue for older age groups in Somerset. As such, it developed a measure to determine where deprivation among older people in the county is highest. Deprivation amongst older people was found to be highest in the Somerset wards of: Bridgwater Hamp, Yeovil East, Frome Welshmill, Bridgwater Eastover and Glastonbury St Benedict's.
- A1.55 The *Somerset Joint Strategic Needs Assessment*⁴⁴ suggests that older people make up approximately 20% of Somerset's population. This is more than the south west regional proportion which is already the highest in the country. With increased age there is increased likelihood of normal life being limited through disability, long-term illness or chronic disease.
- A1.56 This implies that in areas with larger numbers of older people there is likely to be an increased call on services to support people with limiting long-term illness. The proportion of the population aged over 65 tends to be higher in the more rural areas.

⁴³ *Health and Social Needs in Somerset*, Health & Social Needs Analysis Group (HSNAG), 2007, 2008.

⁴⁴ *Somerset Joint Strategic Needs Assessment*, Somerset NHS Primary Care Trust and Somerset County Council, October 2008

- A1.57 Generally people living in rural areas are lower users of health and social care services. The Somerset situation where large numbers of older people reside in more rural areas may lead to large numbers wishing to be supported to remain in their own homes. Expressed opinion suggests that older people and their families want more services for strokes, falls, mental health, long-term conditions and emergency care. Furthermore, those entering old age want to know how to maintain their health, independence and wellbeing.
- A1.58 The report states that the population of Somerset is relatively healthy in terms of life expectancy and prosperous, although there are pockets of deprivation within some of the larger towns and in isolated rural areas. It cites ONS estimates which suggest there will be a 14% rise in the total population in Somerset by 2025. The population aged 65 and above is set to grow by 55% over the same period and the over 85s by 73%. This may place additional pressure on health and social care services.
- A1.59 Over the same period the working age population will grow at a much lower rate and this will change the baseline of dependency within the population. The number of older people is likely to grow by approximately 60,000 and increase to more than 160,000 in the next 17 years.
- A1.60 The report states that inequality in the older population can be multi-factoral. In urban areas older people are more likely to be living alone, or with financial difficulties, or with a limiting long-term illness. However in more rural areas older people often experience difficulty with accessing services, and although they may be relatively wealthy, it is often the case that they are asset rich but cash poor and therefore experience difficulties with heating their home and the health complications that go along side that.
- A1.61 It suggests that inequalities among the older population can be tackled in a range of ways, important elements of this work might include: effective benefit advice to ensure people receive the income to which they are entitled, and targeted healthy living advice, chronic illness can be postponed or well managed through effective self-care.
- A1.62 One important corollary issue for older people within the county is transport. Somerset's Transport Plan 2006-2011⁴⁵ population projections predict that growth will also continue over the next few years at a faster rate than the regional or national averages. By 2016, Somerset's population is estimated to be over 550,000 representing an 11% growth over the 15 year period.
- A1.63 Taunton is identified as the main focus for future population growth along with the other main urban centres of Yeovil and Bridgwater, with other smaller towns also accommodating some housing growth. The largest component of our future population growth will be of people in retirement. A growing and ageing population will require different levels and forms of transport provision including more accessible services and information.

⁴⁵ *Local Transport Plan Environment Directorate 2006-2011*, Somerset County Council, March 2006.

- A1.64 Importantly, the County has a dispersed rural settlement pattern and an ageing population, which means that many residents are dependent on travelling by car to larger towns for work or access to other basic services such as healthcare. This creates pressure on county road networks but also means that people who do not have access to a car have increasing difficulties accessing services.
- A1.65 In response, the County Council has established an Integrated Passenger Transport Unit (IPTU) to help coordinate transport policies; increased patronage on Quality Bus Partnership Routes (partnerships between councils and transport providers which aim to develop all aspects of bus travel and to increase the number of passengers using bus services); trained 125 Special Educational Needs and social services clients to become independent travellers; and implemented 'Slinky' demand responsive transport services.
- A1.66 Sheltered Housing for older people in Somerset County was reviewed in 2007 by Ridgeway Associates⁴⁶. The report assessed the reach of and need for the Supporting People programme across tenures in Somerset. It found that the majority of older people were not utilising Supporting People services and that the majority of delivery was focused in the social rented sector. Findings from the report indicated that Supporting People funding needed to be distributed more equitably across vulnerable older people in Somerset, irrespective of tenure.
- A1.67 As the need for services that support older people living at home the report is expected to increase substantially in Somerset it argued that *'to provide strategically relevant and value for money services, it will be necessary to develop a model for service delivery that is based on a 'needs led' approach'*. It favoured a 'hub and spoke' approach to service delivery where the services delivered are based on individual need. *'This model is based on local support worker teams located at hub schemes delivering services to 'spoke sheltered schemes' in their locality and to older and vulnerable people in the community'*. Once established the 'hub' could then be used as a point from which to deliver other services that would appeal to older and vulnerable people.
- A1.68 Following this report, Ridgeway Associates evaluated the community alarm services available in sheltered housing in Somerset⁴⁷. This report considered how sheltered accommodation in Somerset can move from the provision of hardwired alarms to dispersed alarms, the latter being more reliable, cost-efficient to maintain and increasingly used.

⁴⁶ *Vision of Sheltered Housing in Somerset Project*, Ridgeway Associates, October 2007.

⁴⁷ *An Evaluation of Community Alarm Services and Charging – Sheltered housing in Somerset*, Ridgeway Associates, January 2008.

Housing for older people – the local context

- A1.69 South Somerset's *Housing and Accommodation Strategy Update*⁴⁸ emphasises the housing and support needs of older people. According to the strategy, South Somerset has a much larger than the UK average proportion of elderly residents and a much smaller than average proportion of residents aged 16 – 29 years.
- A1.70 It states that 90% of the population growth between 2004 and 2028 will be in the 60 years and over age group. It predicts that the population of South Somerset (currently 155,100) will reach 181,400 residents by the year 2028. Ageing will impact on housing as there may be a greater demand for supported housing, adapted houses and single-person properties and a likely increase in the degree of under-occupation.
- A1.71 In response, it believes that the creation of the Supporting People Team has facilitated a successful cross-boundary, multi-agency and multi-disciplinary approach that has ensured a high standard of services to vulnerable people in South Somerset. The Council have a close working relationship with a number of providers of supported accommodation including some provision of buildings.
- A1.72 The strategy comments that almost since its inception the Commissioning Body has been tasked with managing reductions in the budget. Until now this has been achieved via thorough service reviews which have highlighted inefficiencies and through vigorous re-orientation of services such as greater use of floating support packages. Part of this will help to ensure that appropriate 'move-on' accommodation is accessed to avoid the silting up of specialist schemes.
- A1.73 However, it believes that the reduction in funding has the potential to impact on high-risk families and individuals, as it is difficult to see where further savings can be made without real cuts in service provision. Also, the removal of ring fencing for Supporting People budgets in 2009 led to further pressure for efficiency savings and cuts. It is likely that the government's Comprehensive Spending Review which will be published in October 2010, may lead to yet further cuts in public expenditure. Such cuts are likely to impact most strongly on vulnerable households such as older people.

⁴⁸ *Housing and Accommodation Strategy Update*, South Somerset District Council, 2008.

- A1.74 One important factor recognised by the strategy is that a large proportion of under-occupation in all housing sectors as a result of an above average ageing population. This was confirmed by the 2008 Strategic Housing Market Assessment undertaken by Fordham Research which found that nearly 30% of households (29.6%) in the four SHMA District Councils (South Somerset, Taunton Deane, Sedgemoor and West Somerset) contain only older people. These are almost all comprised of one or two persons, however a significant proportion reside in accommodation with three or more bedrooms. Within the social rented sector there are over 400 older person households living in properties with at least three bedrooms indicating an opportunity to reduce under-occupation⁴⁹. This suggests that there may be scope for the implementation of downsizing incentive schemes by the Council.
- A1.75 South Somerset's *Strategy for Health and Well-Being 2007-2012*⁵⁰ acknowledges that the condition of housing is also of fundamental importance. It suggests that housing needs to be maintained in good repair and fit for human habitation. It also may need to be modified to suit the occupants as they become older or suffer disability.
- A1.76 Also, it states that strong social and family networks are now increasingly recognised as being vital to maintaining a sense of health and wellbeing. An ageing population, with many elderly women, especially, living alone, will present particular challenges to rural communities in helping elders live an active and engaged lifestyle for as long as possible.
- A1.77 Finally, South Somerset's Community Strategy 2008-2026⁵¹ states that the council will develop joint programmes to address the needs of both urban and rural communities including the health and care services for the growing number of older people:
- Address the health and social care needs of a growing elderly population
 - Enable older people to meet their needs for lifetime homes, a healthy diet, safety, affordable warmth and financial security
 - Enable older people to work for longer, access training (including IT skills), live independently, enjoy physical and mentally stimulating activities with their own and other age groups
 - Encourage those with knowledge, skills and time to be more involved in the community and/or provide mentoring for local businesses and young people
 - Build the means of access into all services, to take account of the needs of older people
 - Talk to older people about their service needs in order to build more effective provision
 - Support community self-help initiatives with regard to the needs of older people
 - Work with existing groups that support older people and older people themselves

⁴⁹ Taunton And South Somerset Housing Market Areas Strategic Housing Market Assessments Report 2: Analysis of household survey data for South Somerset District Council Final Report, Fordham Research, February 2009

⁵⁰ *Strategy for Health and Well-Being 2007-2012*, South Somerset District Council, April 2007.

⁵¹ *Shaping South Somerset – A Strategy for Sustainable Communities 2008-2026*, South Somerset District Council, 2006

- A1.78 One of its key strategic priorities is to increase the number of affordable homes in the District to meet identified needs and make sure that there is a range of accommodation choices that meet the needs of older people, young people, women and families needing refuge, single people, families, homeless people and people of all ages needing supported or specific accommodation.

Summary

- A1.79 It is apparent that an ageing population represents serious challenges in terms of providing adequate housing and support for older people. National policy recognises the need to increase the supply, and to improve the existing stock of housing designed to meet the needs of older people. However, it also recognises that merely a 'bricks and mortar' response to the housing needs of older people is inadequate, and that the social and community needs of older people should constitute a central component of housing policy.
- A1.80 In response, the current national strategy to meet the housing needs of older people, *Lifetime Homes*, *Lifetime Neighbourhoods*, pledges to place housing and ageing as a cross-government priority. Similarly, the government's *Supporting People* programme reaches 840,000 older people from a range of tenure groups nationally, ensuring that they receive the help and support they need to live independently. Also, more and more older people are being supported to enable them to achieve independence by allowing them to remain in their own homes.
- A1.81 However, reports such as the Chartered Institute of Housing's 20/20 Project identify a lack of choice and availability of suitable housing. The report argues that rethinking the current standard of design in housing for older people through adopting the Lifetime Homes Standard would help to ensure homes have added longevity, value and use, and that local councils could ensure high standards of independent living for older people.
- A1.82 Importantly, the need to increase and improve the provision of housing for older people comes at a time of economic austerity. Whilst the Coalition Government has already begun to implement its policy of increasing the state pension age for both men and women, it is likely that further public expenditure cuts will take place after the Comprehensive Spending Review has been published in October 2010. This will further increase the financial pressure on local authorities – especially those which contain large proportions of older people.
- A1.83 In regional terms, it is apparent that the South West has the oldest demographic profile of any English region with the proportion of older people forecast to increase over the next 20 years. Whilst the Draft Regional Spatial Strategy for the South West 2006-2026 (RSS) regards the increasing number of older people living in the South West presents as offering unique opportunities, it is likely that such an ageing regional population presents many challenges.

- A1.84 One important issue recognised by agencies throughout the South West is a lack of suitable housing for older people. In response, the South West Housing Body (SWHB) propose to investigate the baseline provision of Lifetime Homes in the region, and the scope for increasing the proportion of them in new stock, with a view to particularly addressing the housing needs of an ageing population.
- A1.85 Further, the South West Regional Development Agency recognises that the high proportion of older people living in the South West will continue to mean that capital resources are required both to provide new, and to remodel or update existing, accommodation for older people in the form of sheltered housing and extra care provision. In addition, a better 'menu of services' for older people is required. A key regional aim is to achieve an upward trend in the proportion of Lifetime Homes being built in the region.
- A1.86 Locally, it is apparent that South Somerset contains a higher proportion of older people compared with the national average. An examination of its community and housing strategy suggests that meeting the housing and support needs of older people is central to fostering successful, thriving local communities. Whilst there remains a need for greater provision of housing for older people, South Somerset has responded in a range of imaginative ways to meet those needs. Nonetheless, without sufficient funding it is unlikely that that the Council will be able to meet the future housing and support needs of its growing elderly population.

Appendix A2: Ward level data

Table A2.1 Older person only households by ward

<i>Ward</i>	<i>No. of older person h'holds</i>	<i>Total no. of h'holds in ward</i>	<i>% of older person h'holds in ward</i>	<i>As a % of all older person h'holds</i>
Blackdown	583	1,052	55.4%	1.8%
Blackmoor Vale	1,168	2,370	49.3%	3.6%
Bruton	448	1,148	39.0%	1.4%
Brympton	659	2,454	26.9%	2.0%
Burrow Hill	442	1,053	42.0%	1.4%
Camelot	679	1,185	57.3%	2.1%
Cary	1,283	2,437	52.6%	4.0%
Chard Avishayes	607	1,119	54.2%	1.9%
Chard Combe	360	964	37.3%	1.1%
Chard Crimchard	426	1,319	32.3%	1.3%
Chard Holyrood	440	1,161	37.9%	1.4%
Chard Jocelyn	611	1,122	54.5%	1.9%
Coker	1,215	2,522	48.2%	3.7%
Crewkerne	1,867	3,571	52.3%	5.8%
Curry Rivel	640	1,171	54.7%	2.0%
Eggwood	496	1,146	43.3%	1.5%
Hamdon	529	1,288	41.1%	1.6%
Ilminster	1,200	2,253	53.3%	3.7%
Isle Moor	626	1,322	47.4%	1.9%
Ivelchester	900	1,566	57.5%	2.8%
Langport and Huish	567	1,273	44.5%	1.7%
Martock	1,077	2,603	41.4%	3.3%
Milborne Port	531	1,265	42.0%	1.6%
Neroche	726	1,068	68.0%	2.2%
Northstone	696	1,343	51.8%	2.1%
Parrett	581	1,112	52.2%	1.8%
St Michael's	964	2,205	43.7%	3.0%
South Petherton	562	1,095	51.3%	1.7%
Tatworth and Forton	622	1,234	50.4%	1.9%
Tower	450	1,078	41.7%	1.4%
Turn Hill	571	1,197	47.7%	1.8%
Wessex	1,149	2,435	47.2%	3.5%
Wincanton	1,253	2,191	57.2%	3.9%
Windwhistle	488	1,059	46.1%	1.5%

Table A2.1 Older person only households by ward

<i>Ward</i>	<i>No. of older person h'holds</i>	<i>Total no. of h'holds in ward</i>	<i>% of older person h'holds in ward</i>	<i>As a % of all older person h'holds</i>
Yeovil Central	1,587	3,376	47.0%	4.9%
Yeovil East	1,212	3,459	35.0%	3.7%
Yeovil South	1,192	3,685	32.3%	3.7%
Yeovil West	1,379	3,424	40.3%	4.3%
Yeovil Without	1,642	3,475	47.3%	5.1%
Total	32,428	70,800	45.8%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008

Table A2.2 Support needs households by ward

<i>Ward</i>	<i>No. with support needs</i>	<i>Total no. of older person h'holds</i>	<i>% of ward group with support needs</i>	<i>As a % of those with support needs</i>
Blackdown	61	583	10.5%	0.7%
Blackmoor Vale	305	1169	26.1%	3.3%
Bruton	221	448	49.3%	2.4%
Brympton	59	659	9.0%	0.6%
Burrow Hill	131	442	29.6%	1.4%
Camelot	246	679	36.2%	2.7%
Cary	166	1283	12.9%	1.8%
Chard Avishayes	117	606	19.3%	1.3%
Chard Combe	125	361	34.6%	1.4%
Chard Crimchard	92	426	21.6%	1.0%
Chard Holyrood	173	440	39.3%	1.9%
Chard Jocelyn	338	611	55.3%	3.7%
Coker	361	1215	29.7%	3.9%
Crewkerne	545	1868	29.2%	6.0%
Curry Rivel	146	641	22.8%	1.6%
Eggwood	219	496	44.2%	2.4%
Hamdon	234	530	44.2%	2.6%
Ilminster	355	1200	29.6%	3.9%
Islemoor	131	626	20.9%	1.4%
Ivelchester	358	900	39.8%	3.9%
Langport and Huish	190	566	33.6%	2.1%
Martock	165	1077	15.3%	1.8%
Milborne Port	178	531	33.5%	1.9%
Neroche	91	726	12.5%	1.0%

Table A2.2 Support needs households by ward

<i>Ward</i>	<i>No. with support needs</i>	<i>Total no. of older person h'holds</i>	<i>% of ward group with support needs</i>	<i>As a % of those with support needs</i>
Northstone	126	695	18.1%	1.4%
Parrett	173	581	29.8%	1.9%
St Michael's	95	562	16.9%	1.0%
South Petherton	259	964	26.9%	2.8%
Tatworth and Forton	173	622	27.8%	1.9%
Tower	84	450	18.7%	0.9%
Turn Hill	76	571	13.3%	0.8%
Wessex	329	1149	28.6%	3.6%
Wincanton	500	1252	39.9%	5.5%
Windwhistle	113	487	23.2%	1.2%
Yeovil Central	378	1587	23.8%	4.1%
Yeovil East	580	1212	47.9%	6.3%
Yeovil South	395	1192	33.1%	4.3%
Yeovil West	393	1379	28.5%	4.3%
Yeovil Without	465	1642	28.3%	5.1%
Total	9,146	32,428	28.2%	100.0%

Source: Somerset SHMA household survey, Fordham Research 2008