



Research Project

“Housing and care for the most vulnerable older people. What can social housing providers and older people’s organisations do together?”

... the story so far

David Hucker
Trust Chairman
August 2011



The small charity that makes a **big** difference.

Introduction

1. The Orbit Group can trace its origins back to 1966. It started with a small number of co-ownership projects, but grew quickly both in size and range of housing. By 1989, it was felt the time was right to establish a new body which would be the charitable arm of the Group and Orbit Charitable Trust (OCT) was formed, with its objects being:

'To promote any charitable purpose in England and Wales and particularly to provide improved housing conditions and associated amenities for persons in necessitous circumstances upon terms appropriate to their means, thereby improving the quality of life of such persons.'

2. Although legally and operationally independent, OCT maintains links with the Orbit Group through funding and partnership working, and provision of services.
3. The Trust is a company limited by guarantee and the current directors (trustees) are:

David Hucker (Chairman)	Jim Lord
Elizabeth Phillips	Michael Stevens
4. The aim of OCT is to support vulnerable and marginalised individuals and communities in order to sustain their well-being and quality of life. We do this through the provision of grants, the telephone alarm service, working partnerships and by supporting other agencies.
5. OCT aims to reach all vulnerable groups – however the nation is getting older and need better prevention action and earlier care. The poorest areas, too often with the poorest health and the poorest care, are hard to reach and, at OCT, we are committed to address this.
6. We decided that, as part of our work, we would commission fresh research that would offer practical solutions to enable organisations to improve service delivery and thus enhance the lives of vulnerable older people.

The Research Project

7. As a society, we can take a measure of our collective health by looking at the way we treat the most vulnerable amongst us, for example, homeless people, the frail and aged, people with a disability or those who live with mental illnesses.
8. Recent research from the Housing Associations Charitable Trust (HACT) shows that: -
 - Despite apparent improvements over the past 50 years, the majority of social housing tenants are socially excluded, many are unemployed and some live in poverty.
 - Over 40% are over 60 years of age and many have support needs.
 - In addition even more people living on low incomes are in living in the private rented sector.
 - Two-thirds of older people on low income are home owners.
 - The direction of Government policy in respect of social housing, coupled with planned cuts to Supporting People and other services will inevitably impact hardest on vulnerable people and the poorest communities.
9. With this in mind, In conjunction with Age UK Warwickshire, we engaged Riseborough Research & Consultancy Associates to carry out a programme of research entitled:

"Housing and Care for the Most Vulnerable Older People. What can social housing providers and older people's organisations do together."
10. The programme's title embraced the needs of older people with dementia, mental illness and selected health related problems and the different ways in which organisations could join forces to respond to those needs. The programme itself used the 'Inquiry' style format to give it a wide appeal.
11. We wanted the outputs to provide detailed insights into the roles social housing providers could play in shaping and delivering future services. We expected there to be policy implications for local authorities, housing associations, older people's organisations and for the wider third sector.
12. We were interested in exploring the needs of older people and how these can be addressed at local level. We were particularly interested in how a local social housing provider, such as a housing association, can interact with other local agencies and with local people and how this interaction will influence the social responsibility agenda that is popular at the moment.
13. We wanted to explore how these interactions come together at local level and how they can be improved to benefit local people and the area where they live. Some of the questions we asked were:
 - As our population ages, how can social housing providers and older people's organisations like Age Concern prepare for an ageing and changing population?
 - What do older people and others including carers say about services now?
 - Where do social housing providers and older people's organisations work together and what kind of interfaces do older people find most beneficial?
 - Are there certain groups/segments of the older population that housing associations and older people's organisations should work with? For example, for social or ethical or business reasons?
 - What will the service map look like?
 - Who will be the suppliers?

- Do we need different services to those we have now and if so what kind? What outcomes are being sought?
- What are the skill and culture implications for social housing providers and older people's organisations?
- How will we pay for necessary changes and future services?

Expert Panel

14. To maximise the effectiveness and outcomes from the project, on advice from the research team, we invited a number of specialists, both academics and practitioners, as well as older people, to form an Expert Panel. The Panel's membership is:

Sylvia Cox	Voluntary Board Member, Bield Housing Association
Karen Croucher	University of York
Stewart Fergusson	Orbit Heart of England
Peter Fletcher	Peter Fletcher Associates
David Hucker (Chairman)	Orbit Charitable Trust
Alison Jarvis	Joseph Rowntree Foundation
Prof. David Mullins	University of Birmingham
Mary Nicholls	Elders Council of Newcastle
Daniel Pearson	
Elizabeth Phillips	Age UK Warwickshire / OCT
David Wolverson	Former CEO, Dimensions Group

15. The role of the Panel is to:
- Advise on the parameters of the work and agree the scope of the final recommendations
 - Guide the process and ensure progress against the agreed timescale
 - Contribute expertise and knowledge
 - Quality assure outputs by commenting on draft proposals produced by the research team

Approach and Initial Findings

16. The research team first carried out a literature review to make sure the programme didn't duplicate what had gone before. There is a vast literature about ageing and housing in England, ranging from state of the nation reviews to practical guidance on detailed issues. There is also lots of guidance at all levels, from national government to individual sheltered housing schemes, and much of this addresses how complex interactions should work.
17. The emphasis of the literature review was to identify evidence of good ideas that operate successfully at a local level and which may legitimately involve local housing agencies working with local older people or their representative organisations and vice versa. The literature search went beyond traditional housing and customer relationships, such as selling or letting housing or providing sheltered and specialist housing services, valuable as these may be. There was a particular interest in finding evidence showing how local housing services add value to communities in other ways.

18. We wanted to engage with as many people as possible and to do this the research team decided to use modern communication media and advised setting up a dedicated website to host inputs and findings and enable comments and conversations including a blog. By using Facebook and Twitter, the team encouraged further dialogue and interaction.
19. In addition, the research team organised and facilitated three “Big Conversations” in York, Birmingham and London to hear face-to-face from a cross section of people involved in providing services and those who receive them, what the issues were. The team also spoke to some leading people in the social policy and housing worlds – including of course the Expert Panel members.
20. In all, the research team drew on the following sources:
 - The literature review, updated and expanded several times
 - The three Big Conversations
 - Comments by email, Twitter and online from people reading and responding to papers and outputs
 - Discussions with some key individuals on current issues and areas of synergy with other research and action - including Andrew van Doorn (HACT), Philippa Hare (JRF) and John Galvin (EAC/First Stop).
21. After the research team collected and analysed the findings from all the data sources a range of topic areas emerged, which were:
 - Communication
 - Future Planning
 - Partnership and collaboration
 - Identifying and sharing good practice: Producing guides and other outputs
 - Preparing for a better later life - Housing options and making life decisions – achieving a better fit for all
 - Working with and supporting communities
 - Training and education
 - Identifying new products and services for different customers
 - Working better with customers and embracing diversity in older age
 - Volunteering, giving, internships and mentoring.
22. Karen Croucher from the Expert Panel expressed the following view which was shared by other members and OCT:

“If the programme wants to prioritise where to direct its activity, the most important thing is to focus on those topics that are common problems or dilemmas, and where research/investigation projects are most likely to promote positive change, and key learning is transferable to different settings, and do-able by other organisations, particularly in these difficult times.

For me, the most important issue is that of future planning, both from the point of view of organisations, but also assisting individual plan for their future needs.
23. The research team presented a paper for the Expert Panel to enable members to reach a view on the topics they wanted to recommend to OCT. Panel members were asked to consider which topic they wanted to recommend and why. The Panel were also asked to think about those topics which would most lend themselves to the available timescale and resources.

24. As a result, OCT Trustees decided to commission a range of projects that cut across three of the most important themes that emerged from the first part of the research programme, namely:
- Communication
 - Partnership and Collaboration
 - Preparing for a Better Later Life

More Information on the Main Topic Areas

25. In recommending key topics for further research the Expert Panel and the research team adopted a realistic rationale namely:
- What was achievable within the timescale and the scope of the project and would interest a range of audiences
 - Could be turned into specific and focused pieces of research
 - Could form the basis of an ongoing programme by OCT or others

Communication

26. Communication, including the need to improve how we communicate with and understand each other and how housing organisations should communicate with older people, especially those deemed to be vulnerable, emerged as an important topic in each of the three Big Conversations.
27. It was noticeable in the Big Conversations that housing providers find it difficult to talk about mental health or dementia and understand the issues particularly from the older person's point of view. The personal makes staff uncomfortable. There were exceptions to this, but most housing providers acknowledged that it is a difficult subject and most staff other than those that specifically work with older people and older people with mental health problems or dementia tend to look to other organisations and specific individuals within their own to do the communicating and mediating for them.
28. However, the Big Conversations challenged this kind of approach and made it easier for people to talk more freely by using the terms "communication difficulties" – which covers a range of situations including people who have had a stroke or whose first language is not English.
29. Given that more older people will live in the community in ordinary housing, rather than going into specialist provision, housing providers will have to find better ways of communicating with them. The subject attracted a lot of interest.
30. The research team also noted that there are a number of different standards and codes which aim to benchmark communication of one sort or another, but do not go far enough. The researcher s felt, therefore, that it was worth investigating the standards and benchmarks that need to be in place from the customer point of view.

Partnership and collaboration

31. The Big Conversations underlined the need for good partnerships and collaborative working. It was clear that some housing providers and older people's organisations are developing excellent partnerships and collaborative ways of working including working together to bid for contracts to provide services. There is considerable potential to share learning and practice on partnering and collaborative working.
32. However, sometimes housing organisations can overlook the contribution older people can make. Newcastle Elders Council for example at the York Big Conversation had to work pretty hard at times to make their voices heard – despite being very articulate and practiced.
33. The research team experienced problems engaging some older people led organisations because their websites and details were not up to date. It also seemed that some older people led organisations had folded or were not serviced very well.
34. The research noted that, as a result, the momentum for older people led organisations seems to have dissipated in some areas and the practice developed through Better Government for Older People, for example, has not bedded in everywhere. The research team suggested that an interesting and worthwhile topic would involve mapping the current situation to assess the role and position of older people led organisations in local area decision making. Newcastle Elders is an unusually well-bedded in example, but that doesn't mean their views are always sought by organisations that should be asking for their help.
35. A final area concerns training and education – older people's organisations and housing organisations commented that they could offer their in house training to other each other – this could be in the form of a training partnership.
36. One example that impressed us was the working relationship between Accord HA and Age UK Wolverhampton, which we see as a model worth looking at for wider use.

Preparing for a better later life

37. This topic emerged from discussions about the First Stop programme of research and learning. Housing providers do not routinely use First Stop as a source of information for older people and the links it has to excellent sources of advice and information on benefits and financial planning and dealing with common issues. Yet, the site holds the most accurate and up to date information, but advisers and older people's organisations are slow on take-up.
38. There was an opportunity to work with First Stop on how to reach more housing professionals and older people's organisations. Moyra Riseborough's research for the Newcastle First Stop project suggests that there are professional culture barriers and a real need to change the way housing advice and information is delivered.
39. Another aspect is to look at working with organisations and local authorities and employers to improve the advice being given to people about to retire.

Vulnerable Older People and Vulnerability

40. During the initial phase of the project, it became clear that, in order to have a clear focus for the further detailed research, we needed to consider the very meaning and definition of 'most vulnerable' and 'vulnerability'. There are many reasons why individuals might be vulnerable and there is no concise agreed definition of vulnerability.
41. The Joseph Rowntree Foundation (JRF) is having a similar debate around the meaning of 'high dependency' in its current research programme. This is a programme of work that has many parallels with the research we have been doing and we are talking to JRF about the overlaps, differences and possible synergies.
42. JRF found that the term 'high dependency' although it is inadequate and has been thoroughly criticised (which JRF acknowledge), nonetheless expresses something about a group of people who receive a high level of personal care with intimate tasks and everyday life. For all its inadequacies, the term has allowed the researchers commissioned by the Foundation to have a basis from which to start their investigations.
43. A key finding from the research we have conducted, therefore, is that, while the terms most vulnerable and vulnerability can be difficult to deploy, they enable us to encourage organisations and individuals to think about those older people who are most in need of services for whatever reason. The debates have been, and we think will continue to be, useful – although we do not think they can ever be conclusive.

The Next Phase and Project Outputs

44. The research team proposed a series of outputs, that can be held on the Trust's website and which together add up to a guide for "fit for purpose" housing organisations working with organisations of older people. The outputs will range from short papers to simple redirections to relevant material held on other websites.
45. There will be a self-assessment pack primarily for housing and older people's organisations to assess if they are fit for purpose and ready to shape up to the challenges and opportunities of having an ageing population. The pack will include checklists to assess the readiness of an organization through:
 - A selection of good practice notes – see box below
 - A good practice guide on using person centred planning to improve age awareness based on learning in action
 - Useful think pieces

A selection of good practice notes

- Rethinking how we think. Who most needs services in the older population? Who is most vulnerable?
- Attracting new business - new older customers and older markets – tips and hints
- Being age friendly – how do you know you are?
- Diversity and age aware – room for improvement
- Engaging well with older customers
- Communicating better with older customers

- Communication – setting a standard for improvement
- Collaboration with potential business partners – lessons from practice

A Project for the Future

46. As well as the three main topic areas, OCT is keen to explore the possibilities of a further piece of research around **working with and supporting communities**.
47. There was considerable appetite for community development type approaches that would enable communities to work better or enable them to continue to work well. People participating in the York Big Conversation were particularly interested in the community development work being done by Joseph Rowntree Foundation to understand and combat loneliness.
48. There were various interpretations made of how communities should and could work. There was a relatively poor understanding of how older people positively contribute to communities particularly by housing organisations. There were several tensions noted between older people's organisations and housing groups and older people led organisations – the source of this was the tendency for housing and older people's organisations (not older people led organisations) to focus on services and things they were doing for older people whereas older people led organisations tended to see the wider picture.
49. There was interest in developing community leaders, community hubs and in having partnerships with communities so they could help decide how to spend a resource and or get the most out of it. One example was involving paid staff in communities to help train and support volunteers who could provide some services and assistance and support for self help and arrange for people to barter help and time.
50. Expert Panel member David Wolverson expressed a particular interest in the subject of working better with communities and his paper sets out some ideas. He has also noted that the rise of the notion of community assets offers other opportunities. There are various definitions of community assets – some are linked to community building involving people assets while other definitions focus on places and physical structures. Occasionally, the term is used to describe both and community mapping may be used to map all the resources and needs and so on in a locality.
51. Perhaps, a case should be made for saying that housing organisations have a role in building communities – some have already accepted this as can be seen from *Breaking the Mould* and previous reports in a similar vein and the work being led by Tracey Robbins in York.
52. There was interest in this area of work in the Big Conversations but more time is probably needed to develop an idea. OCT is, therefore, to consider further research and/or demonstration projects that test out and apply some approaches to community leadership or community assets.

Appendix

Supporting Papers and Presentations

Literature Review

Literature relevant to the relationship between housing organisations and older people's groups, concentrating on the most recent publications

Research Team

Think Pieces

Community Connecting

David Wolverson

Financial Inclusion – Meeting the requirements of older customers better

Moyra Riseborough

Living with Alzheimer's Disease – The early stages

Elizabeth Phillips

Expert Panel Papers

Housing organisations and older people – What are the current issues?

Research Team

Big Conversation Presentations

What can older person's organisations do to support vulnerable older people and housing associations better?

Elizabeth Phillips

How can housing organisations and older people's organisations work together to make things better for vulnerable older people living in the community?

Anne Bailey and Ros Cole

A growing older population with communications problems – are housing organisations ready?

Sylvia Cox

Literature Review

Literature relevant to the relationship between housing organisations and older people's groups, concentrating on the most recent publications

Research Team
10 March 2011



The small charity that makes a **big** difference.

Introduction

This project aims to consider the relationship between older people and housing agencies active in the areas in which they live or want to live and how housing organisations might work with local agencies representing older people. It does not assume any particular form of relationship between the two, but, given the objectives of the work, it is reasonable to assume that housing and the related issues of well-being, health, social care and support will form part of investigations. However, there is some evidence that the processes involved are more complex when issues of finance, housing markets and aspirations are also thrown into the mix.

Housing associations owning and managing properties that are occupied by older people, either in the general or specialised stock, have a clear housing management and financial relationship with older residents and they may also enable or deliver other relevant services to those residents. Support and care services are particular examples, but there many others. In some cases, these services are delivered directly by the association that owns the property, but, in other cases, they can be delivered by other housing associations, local authorities or companies.

The broader issues have begun to be recognised at a national level, and processes like First Stop address a heady mixture of needs and aspiration at local levels. The purpose of the literature search is to explore evidence of practical and local relationships between housing organisations and older people's organisations that might represent templates to inform rapidly changing national and local agendas.

Housing has both positive and negative impacts on older people's well-being. The location, design, cost and size of housing are known to be vital constituents of enabling successful ageing. Housing agencies therefore may be well placed (both through their physical location and the nature of their business) to address the broader needs and aspirations of local people.

In some cases, housing associations have formed partnerships with other non-housing organisations representing or providing services to older people and may also have encouraged older people to take a more proactive role in organising and delivering the services they want or need.

In particular, Age UK has recognised the key issues surrounding older people's housing at a national level and local Age UKs and Age Concerns address local housing and housing related issues.

There is a vast literature about ageing and housing in England, ranging from state of the nation reviews to practical guidance on detailed issues. There is also lots of guidance at all levels, from national government to individual sheltered housing schemes and much of this addresses how complex interactions should work.

The emphasis of this literature review is to identify evidence of good ideas that operate successfully at a local level and which may legitimately involve local housing agencies working with local older people or their representative organisations. We are not looking for the traditional relationships of selling or rented housing or providing sheltered housing services, as valuable as these may be. We are looking for evidence of ways in which a local presence can add value to other services.

Despite the amount that has been written about older people's housing issues in the last decade there has been surprisingly little literature about the role of local organisations of older people. In a curious way, the local level has fallen between the two stools of national policy and older people as individuals. There is plenty of literature about the role of local authorities, but not too much about local organisations of older people, or about local groupings of older people.

Times are hard for small, often local, organisations promoting and delivery community services. Capacitybuilders most recent survey of local support providers¹ shows that three-quarters (75%) of organisations that provide support and advice services to frontline voluntary and community groups expect their income to fall during the next 12 months. The report draws attention to the valuable role

¹ Capacity Builders, Survey of Local Civil Society Support Providers Fourth Report, Capacity Builders, Birmingham, 2010 http://www.improvingsupport.org/resources/1292329384_Survey_fourth_report.pdf

of infrastructure organisations helping small providers through difficult times. Support providers are increasingly affected by reductions in funding from local authorities.

Methods

We trawled an existing Microsoft Access database of over 500 volumes on housing and related subjects and searched websites including:

- Age UK
- Audit Commission
- Cabinet Office
- Cambridge Centre for Housing and Planning Research
- Capacitybuilders
- Care and Repair England
- Care Directions
- Care Quality Commission
- Centre For Housing and Support
- Centre for Housing Policy
- Centre For Policy On Ageing
- Commission for Social Care Inspection
- Communities and Local Government
- Department of Health
- Department for Work and Pensions
- DH Care Networks
- EAC/First Stop
- Financial Services Authority
- Foundations
- Housing and Communities Agency
- Housing Corporation Legacy site
- Housing 21
- Housing LIN
- International Longevity Centre
- Institute for Ageing and Health
- Joseph Rowntree Foundation
- King's Fund
- National Housing Federation
- Number 10
- Office for Disability Issues
- Personal Social Services Research Unit
- Sheffield Institute for Studies on Ageing
- Social Care Institute for Excellence
- Social Issues Research Centre
- Tenant Services Authority

Priorities for older peoples services related to housing

In 2008, Age Concern UK² considered the priorities for improving old people's well-being. At that time these included:

- Lifetime Homes
- Level and scope of warm front grants (increase levels and target better)
- Local advice and support for making housing decisions (impartial advice, quality varies from place to place, ageist assumptions about older people's preferences)
- Handyperson services
- Help with large repairs

Items on Age Concern's agenda were:

- Unfit dwellings (there should not be a focus on new dwellings and new mechanisms for unlocking small amounts of equity in addition to traditional equity release need to be developed)
- Unsuitable dwellings
- Housing for older people as a mainstream issue (support and care services need to be delivered to people in mainstream accommodation, should not be an over emphasis on extra care).
- Co-ordinated approach with health and social care

Many of the issues raised are still important, but events and a general election have rather passed this report by. Not all the changes have been negative. First Stop³, for instance, is tackling the choice issues and some of the co-ordination issues. How far housing associations will be able and/or willing to pick up some of the broader housing related issues is difficult to assess. There may be a role for local Age UKs in identifying local priorities.

Changed Priorities

The Audit Commission produced another piece of work⁴ on a similar theme in 2010 and, although it was published before the Government's spending reviews, it is written on the assumption that there will be substantial reductions in public spending.

Four priorities are identified:

- The need for a strategic response to the challenge
- A whole-system approach to managing costs
- The contribution of prevention and early intervention
- The role of better information

The Audit Commission's work across the two reports looks specifically at the role of local authorities in addressing issues of an ageing population within their areas and concludes that authorities in general have

2 Age Concern, The Age Agenda 2008, Age Concern, London, 2008 <http://www.firststopcareadvice.org.uk/>

3 Audit Commission, Under Pressure - Tackling the financial challenge for councils of an ageing population, Audit Commission, London, 2010 <http://www.audit-commission.gov.uk/SiteCollectionDocuments/AuditCommissionReports/NationalStudies/20100218-underpressure-nationalstudy.pdf>

4 Jonathan Clifton, Ageing and Well-Being in an International Context, IPPR, London, 2009. Available from: <http://www.ippr.org/members/download.asp?f=%2Fecomm%2Ffiles%2Fageing%5Finternational%5Fcontext%2Epdf>

not offered the leadership that central governments have expected. Work by IPPR⁵ suggests that there are specific design issues within the built environment too.

This report argues that the ageing of the world's population is something to celebrate, but notes that older people do not seem to be getting any happier. There are issues beyond the traditional realms of pensions, health and social care. The report looks at international evidence on the effectiveness of different approaches to well-being, social care, employment and the built environment.

Some of the issues in the built environment are concerned with getting older people involved in the design process. The links between the built environment and well-being can be direct (for example views of green space reduce levels of depression and noise can cause anxiety) and indirect (for example stairs and long walking distances can prevent people from leaving their homes to socialise, in turn creating isolation and loneliness). The built environment can support people's well-being in the following ways:

- Reducing fear and anxiety
- Increasing physical activity
- Contact with natural environment
- Increase social interaction
- Enable independent living

An underlying problem is that we have designed our institutions and communities according to an image of life after 65 that is out of date.

In 2009, Help the Aged⁶ drew up its own list of priorities. These were:

- A virtuous circle of opportunity
- Personalised, 'smart' information and advice
- Reducing isolation – bringing the world to people
- Increasing independence and wellbeing
- Enabling access to activities and services
- Reclaiming the local
- Core enablers for a better future

Resources

How older people manage and use their assets has a major impact on their well-being. Work from the Joseph Rowntree Foundation⁷ contains some valuable insights into the way that different older people approach the issues involved in managing their assets. This may become increasingly important in difficult financial times, although the research finds evidence that there is some variation in how older people plan for the future.

5 Help the Aged, Future Communities - Re-shaping our society for older people, Help the Aged, London, 2009 http://policy.helptheaged.org.uk/NR/rdonlyres/F50529DD-460F-4975-9F29-AA0A4FD5F473/0/future_communities_100309.pdf

6 Katherine Hill, Karen Kellard, Sue Middleton, Lynne Cox and Elspeth Pound, Understanding resources in later life Views and experiences of older people, Joseph Rowntree Foundation, York, 2007 <http://www.jrf.org.uk/sites/files/jrf/2002-experiences-resources-older-people.pdf>

7 Katherine Hill, Karen Kellard, Sue Middleton, Lynne Cox and Elspeth Pound, Understanding resources in later life Views and experiences of older people, Joseph Rowntree Foundation, York, 2007 <http://www.jrf.org.uk/sites/files/jrf/2002-experiences-resources-older-people.pdf>

Leadership at local level

It is not clear who provides leadership at local level, or how far older people are able to act as leaders on issues that concern them. Older people have demonstrated that, given the right opportunities, they can address the most important issues. However, in 2008, the Audit Commission⁸ argued that, despite guidance from central government, local authorities had not moved much beyond seeing older people as consumers of health and support services, despite the fact that the future population will be increasingly diverse. This affects how they shape services. Only a third of councils were prepared for an ageing population. The best councils innovate to adapt mainstream services for older people and work with public and private sector partners to drive improvement. The Commission took the view that increased awareness, better engagement and innovation could help many older people without significant expenditure. Interestingly, this report argued that local authorities did not provide leadership on older people's terms, but it was less clear, and perhaps did not really acknowledge, how older people could take on leadership themselves.

The Audit Commission's report found that the Labour Government's 'Opportunity Age'⁹ has had little impact on local authorities, because, although it is clear, it has a low profile and the councils that authorities need to deliver are not defined. Authorities are target driven and the report compares this to the effectiveness of Every Child Matters¹⁰.

There are examples of good practice, mainly from authorities which have involved older people in designing services, although none of the examples are specifically on housing. However there is some potential for getting older people involved in housing issues – age proofing, mystery shopping, and more direct involvement, with the aim of increasing efficiency and take up of services. The Commission's report recommended an age proofing approach.

A lot has changed since the Audit Commission's report, but it is unlikely that there is more scope for leadership initiatives from local authorities. Perhaps then, there is a void to be filled for locally based organisations that can work with older people to deliver the services they desire. The Government's localism proposals may offer some scope to fill the gap in leadership, but they might build social capital in not quite the way intended¹¹.

Housing associations have traditionally been at the forefront of housing and service provision for older people. However, their trade body, the National Housing Federation (NHF), has recently drawn attention to potential impact of cuts in central government capital and revenue funding. The NHF¹² makes a particular point that even budgets that are set to increase over the next few years may fail to keep up with demand. The provision of Disabled Facilities Grants is one such case. However, in the same report, the NHF predicts a growing market for housing associations in older people's services. This view is based on projections of ageing and the existing track record of housing associations in working effectively with older people.

The NHF¹³ notes that many older people are income poor and asset rich. The NHF quotes the All Parliamentary Group report that pointed out older people's existing reliance on informal care and the Audit Commission's¹⁴ forecast that private spending on social care will more than double between 2010 and 2026.

8 Audit Commission, Don't stop me now - Preparing for an ageing population, Audit Commission, London, 2008
http://www.cpa.org.uk/cpa/Dont_Stop_Me_Now.pdf

9 Department for Work and Pensions, Opportunity Age, HMSO, London, 2005
<http://www.dwp.gov.uk/docs/opportunity-age-volume1.pdf>

10 HM Treasury, Every Child Matters, HMSO, London, 2005
<http://www.education.gov.uk/consultations/downloadableDocs/EveryChildMatters.pdf>

11 See Colin Wiles, Localism – A Passport to Pimlico? At
http://www.24dash.com/blogs/colin_wiles/2011/02/01/Localism-A-Passport-to-Pimlico/

12 National Housing Federation, Literature Review – Breaking the Mould: Re-visioning Older people's Housing, National Housing Federation, London, 2010 <http://www.housing.org.uk/Uploads/File/Care%20and%20support/20101206%20LiteratLit%20review%20-%20nscs2010br23.pdf>

13 Op cit

14 ibid

The policy outlook

The Conservative and Liberal Democrat government elected in 2010 has a new legislative programme that contains proposals for some radical actions on publically funded services which will have an impact on the services delivered to older people.

Proposed changes to the National Health Service (NHS) announced £89billion for Primary Care Trusts (PCT) and commissioning through GP consortia. The Localism Bill aims to devolve more powers to neighbourhoods and councils. The Government's guide to localism¹⁵ announces a shift of power to 'local communities'. Even some critics see a role for housing associations, though.

The Public Health White Paper, 'Healthy Lives, Healthy People'¹⁶ addresses both health and well-being. There is a specific mention of tackling excessive winter deaths through warmer housing and adapting the environment to make healthy approaches easier. The paper promises a responsive approach owned by communities.

'A Vision for Adult Social Care'¹⁷ covers 'ageing well' and states that 'public health will have a major leadership role in prevention, promoting active ageing and tackling inequalities'. There are specific mentions for planning, housing, transport, social care and active independent people in their own homes. Neighbourhoods and houses can be better designed to support people's health, such as by creating Lifetime Homes. The paper says, 'We want to create an environment that supports people in making healthy choices, and that makes these choices easier. On housing, for example, the Lifetime Homes Standard remains an important part of the Code for Sustainable Homes encouraging development of more homes that are accessible and that meet the needs of an ageing population'. There are commitments to support, adaptations and carers and to tackle age discrimination. This is all good stuff, but an important test will be the resources available and the outlook here is not as optimistic.

So far, there are no signs that the personalisation agenda will not continue. Its underlying principles of choice and control will require¹⁸ landlords housing people consuming social care services to find innovative ways of involving their customers. TPAS has argued that 'More widely, opportunities might exist for HIAs, and other providers of housing related services, to market their services to holders of social care personal budgets.'¹⁹ This report concludes that. 'Effective service user engagement should be recognised, itself, as a critical success factor in delivering good quality, integrated social care, health and housing services.'

Some landlords that specialise in providing housing and related services to older people have already considered the cultural changes required in working with older customers to design services. Housing 21 noted some of the opportunities for landlords in the personalisation agenda – 'There may be opportunities for landlords to develop skills in terms of building capacity among residents and local people to offer mutually beneficial services – enhancing the community development/enablement role.'²⁰

15 Department for Communities and Local Government, Decentralisation and the Localism Bill: An Essential Guide, Department of Communities and Local Government, London, 2010

<http://www.communities.gov.uk/documents/localgovernment/pdf/1793908.pdf>

16 Department of Health, Healthy Lives Healthy People, HMSO, London, 2010

http://www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/@dh/@en/@ps/documents/digitalasset/dh_122347.pdf

17 Department of Health, A Vision for Adult Social Care, TSO, London, 2010

http://www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/@dh/@en/@ps/documents/digitalasset/dh_121971.pdf

18 See Department of Health, Putting People First Progress Measure, Department of Health, London, 2009

<http://www.idea.gov.uk/idk/aio/13603402>

19 TPAS, Putting People Centre Stage, Housing Learning and Improvement Network, London, 2010.

http://www.tpas.org.uk/FileUploads/DOH_Report_TPAS.pdf

20 Sarah Vallyly, 'Building Choices': Personal Budgets and Older People's Housing – broadening the debate', Housing 21, Beaconsfield, 2008 http://www.dhcarenetworks.org.uk/library/Resources/Housing/Support_materials/Other_reports_and_guidance/Personal_Budgets_Summary.pdf

Low Level Support

Evidence shows that small, often local and low level services are important in allowing older people to remain in their own homes in community housing. Carers also experience similar needs.²¹ There is a danger that central government spending cuts may affect the provision of this kind of service 'that promotes health, well-being and quality of life.'²² There is a view that cutting preventive services will have 'negative long term impacts, particularly for health services'. Older people with moderate needs may be particularly badly affected. The benefits of low level services can often only be gauged over a number of years and this makes them particularly vulnerable.

The Centre for Policy on Ageing report outlines four ways forward:

- Involving older people who use support and services in shaping them.
- Supporting and stimulated services in the community. This may just require a small amount of seed funding, developing local markets or collective solutions.
- Refocusing on the sort of services that older people that older people need and choose.
- Developing place based approaches that reflect older people's lives.

The report makes the case for low level services by describing a range of effective services that have already been successfully developed. Many of these could be promoted by local housing agencies and would have benefits for both the agencies and older people. They include:

- Neighbourhood Network Scheme in Leeds, promoting independence, health and well-being at less than £300 a head.
- A handy help service in Trafford at a cost per person of £54
- The Wayfinders Information scheme in Dorset raising awareness of local services and staffed by older people earning £6 an hour.
- First Contact Nottingham – a checklist based system for establishing older people's needs and co-ordinating responses.

The Joseph Rowntree Foundation also examined community based services in its report into the Older People's Inquiry into 'That Bit of Help'.²³ This report stressed the need to involve older people into designing services and some of the small ways in which they can make their life better.

For older people with high support needs, progress seems to have been rather slower. NDTi concluded, 'The voice of older people with high support needs is still very quiet at all levels of decision making and influence. A combination of very individualised support, community engagement and co-production with local partners is essential for raising awareness, confidence, expectations and older people's influence in decision making - both in relation to the support that older people need and other aspects of their life if support needs are so high that they dominate everything else.'²⁴

21 Peter Fletcher Associates, Carers and Housing: Addressing Their Needs, Princess Royal Trust for Carers, Woodford Green, 2010 http://www.dhcarenetworks.org.uk/library/Resources/Housing/Support_materials/Other_reports_and_guidance/carers_housing_mar10.pdf

22 Centre for Policy on Ageing, How Can Local authorities with Less Money support better outcomes for older people?, Joseph Rowntree Foundation, York, 2011. <http://www.jrf.org.uk/sites/files/jrf/authorities-supporting-older-people-summary.pdf>

23 Raynes N, Clark C and Beecham J, The Report of the Older People's Inquiry Into 'That Bit of Help', Joseph Rowntree Foundation, York, 2006. <http://www.jrf.org.uk/sites/files/jrf/9781859354612.pdf>

24 NDTi, Increasing Voice, Choice & Control for Older People with High Support Needs Emerging Lessons, SERI, Bath, 2010 http://www.ndti.org.uk/uploads/files/Insights_3_Voice_Choice_and_Control.pdf

Social Capital

The creation of social capital underpins many views of working with groups of older people or other community partners. However, recent research²⁵ suggests a cautionary approach. The researchers set out with the initial intention of examining the economic case for broadly-based community development programmes, but found insufficient evidence and there is a tendency for research to evaluate process rather than outcome. 'The multiplicity and heterogeneity of activities stimulated by community development also make evaluation difficult: there can be many different outcomes spanning many different policy 'sectors' as conventionally defined (including health and social care, housing, employment, transport, criminal justice, and welfare benefits). The new fiscal climate makes it imperative that available or newly-created capital is allocated so as to yield good net benefits for individuals and communities. This applies to social capital as much as to financial or human capital. Social capital ventures are widely seen as having the potential to improve quality of life for individuals and communities. But, in the absence of economic scrutiny, they run the risk of being 'pigeonholed as a "feel good" story of no wider significance' (Callison 2003) – a reference to time banks but equally applicable to community development projects more generally. There is therefore a pressing need, not just to identify novel and effective approaches to the prevention and meeting of need, but to demonstrate that they are affordable.'

Nevertheless, the two most relevant services (befriending services and community navigators), both pointed to economic benefits.

Is there a role for housing organisations?

Current central government rhetoric leans heavily on ideas of localism and empowerment. Historically, housing associations have a mixed record on both, but have the capacity to develop these issues with older people. Recent research by Robertson and Wilkinson²⁶ looked at the Department for Work and Pensions' LinkAge Plus pilots. The Government's Big Society and Ageing Well programmes recognise and advocate 'joined up working'. In their review, Robertson and Wilkinson found that case study participants all believed that traditional models of service delivery to older people needed to change. The authors argue that joined up working encompasses not just health and social care, but also the full range of support and services available to promote independence and well-being, the full range of different providers and modes of provision and the changes required to attitudes and organisational culture, structures and working practices. They suggest, that the new environment requires modifying the LinkAge Plus principles to include:

- increased emphasis on localism and empowerment;
- inclusion of the need to continually learn and evolve services;
- increased emphasis on the importance of treating older people as an integral part of the general adult population

The underpinning principles are:

- involvement of older people is right at the heart of the change (we note that engagement is one of the core principles of LinkAge Plus);
- local issues need local solutions, local people should be empowered to find and implement solutions, either on their own or in partnership; and
- the model needs to be flexible and evolve in light of better understanding and experience.

25 Martin Knapp, Annette Bauer, Margaret Perkins and Tom Snell, Building Community Capacity: Making an Economic Case, PSSRU, London, 2010 <http://www.pssru.ac.uk/pdf/dp2772.pdf>

26 Mike Robertson and Helen Wilkinson, Local Delivery of Joined-up Services for Local People, Department for Work and Pensions, London, 2010. <http://research.dwp.gov.uk/asd/asd5/rports2009-2010/rrep713.pdf>

Age UK

Age UK represents a network of charities operating locally and, as such, their activities are worth reviewing as representing what is on the ground currently. Some of the services are directly connected with housing options for older people, and many others provide supporting services that enable older people to remain in the community. We therefore reviewed the services offered by local Age UKs/Concerns.²⁷

Most local Age UK/Concerns provide financial and insurance products brokered nationally by Age UK England. They also provide a range of professional and volunteer services that differ from place to place. Local organisations are independent charities operating under the Age UK banner. They are sometimes described as a federation, but make their own decisions of the services and products they provide. Quite how they make their choices is not clear. It may be historical, on the basis of demand, or on the basis of the experience and skills available to them. We therefore looked at the housing presence of Age UK and the products and services offered by local Age UK/Concerns in four areas – London, the south coast, the North West and the East Midlands. Many of the activities are repeated from place to place, so we have not attempted to log all of the activities, but look to give a flavour of what is on offer in each place, picking out anything particularly unusual.

Age UK (formerly Age Concern and Help the Aged) is perhaps the best known agency promoting the interests of and providing services to older people both nationally and locally. We looked at the operations of Age UK to gauge the services that are already on the ground. This proved an interesting exercise as there was a considerable variation from place.

This exercise was carried out entirely by reviewing the local Age UK/Concerns' internet resources, and we acknowledge that the practical amalgamation of Age Concern and Help the Aged is still in progress. However, we did discover considerable differences in the services offered from place to place.

The internet presence of Age UK can be very confusing because, although the national Age UK site has a clear list of identified housing information and services, the picture can be quite different at county level and below where some 330 local Age UKs and Age Concerns provide their own mix of services. It is difficult to work out how these local lists have come about and how, and if, they meet identified local priorities.

Simple web searches can be quite hazardous. Some local agencies have changed from Age Concerns to Age UKs and some have not and perhaps some will not. It is not always simple to navigate from national level to local level from the Age UK national site. Although there is a facility to input your location, you are actually need to input your desired location if you want to know about services offered somewhere else – say somewhere you are thinking of moving to. Clicking on Lancashire, for instance, brings up just five local services, but amending the search to 'near Lancashire' brings up a list of local Age UKs and services, with an accompanying map. Clicking on 'near Lancashire' expands the list to 936 services, but this appears to be a national total! It is also possible to filter the long list by:

- Event,
- Group,
- Local service and
- Shop

²⁷ At national level, Age Concern and Help the Aged have amalgamated to form a single charity, Age UK. Some local Age Concerns have rebranded as local Age UKs and some have remained as local Age Concerns.

The national Age UK site offers a reasonably comprehensive and well thought out list of issues under a series of headings:

Clicking on the *Home and Care* headline on the national Age UK site brings up the following list:

- Housing choices²⁸
- Care homes
- Help at home
- Renting accommodation
- Home safety and security
- Adapting your home
- Self directed care and support
- Appeals and complaints to your local authority
- Housing Advice service
- How Age UK helped me care for my parents

These sub headings also contain a list of useful information and guidance.

*CARE HOMES*²⁹, for instance, includes

- Choice of accommodation
- Finding a care home
- Paying for Residential care
- Paying for temporary care
- Means test and property
- Help at home
- Renting accommodation
- Home safety and security
- Adaptations
- Self directed support
- Appeals and complaints to a local authority
- Housing advice

The local picture is not quite so clear or helpful. We attempted to examine the services that were available through Age UK in different counties and found a very mixed picture.

For instance using Norfolk as an example, the map shows five local Age UK/Concerns including two in Norwich, one covering the county and the other the city. Filtering by 'local services' gives a total of 281 local services, although this must be a national figure, because it does not alter no matter which county you are in. It is possible to view the work of some local Age UKs by visiting their own websites, which are linked from the original county search.

28 Age UK also publishes a short guide to housing options for older people, age UK, Housing Options, age UK, London, 2010

29 A short written guide is also available, age UK, Care Homes, finding the right care home, age UK London , 2010

Age UK Norfolk, for example, offers a range of services and activities across the county, listing:

- Information, Advice & Support
- Day Services
- Respite Services
- Care Home Find Service
- Finance Advocacy Service
- Funding Support Project
- Training Courses and Facilities
- Help to other Age Concerns and clubs and groups across Norfolk
- Volunteering

There is a further list of services too:

- Household helpers
- Care home advocacy service
- Bereavement advice service
- Advocacy service
- Learning grants for carers
- Mental health
- Factsheets
- Pabulum (dementia)
- Community development
- Money matters
- Independence funding for adults and carers
- Befriending
- Information advice and support

Age Concern Norwich offers:

- Advice and information
- Help with benefits
- Shopping
- Meals and wheels
- Volunteers
- Meals on wheels
- Drop in centre
- Social events

There are also local services in North Norfolk, Thetford, West Norfolk and Great Yarmouth.

Even in one county, the role and services of local Age UKs differ from place to place and it is impossible from looking at the websites to work out how the service provided have ended up the way they are and how far they reflect local demands.

To get a better picture of what is available locally, we looked at the priorities of local Age UK/Concerns in four parts of England. Our analysis indicated that there are huge local variations. Appendix 1 which follows gives the details.

Appendix 1

Further details on services provided by local Age UK/Concerns

We looked in detail at the activities and services offered by four English Age UK/Concerns.

THE SOUTH COAST AND SURREY

Cornwall

Age Concern in Cornwall and the Isles of Scilly:

Provides a range of services and those most directly connected with housing are:

- Home insurance
- Gas and electricity advice
- Personal alarms
- Advocacy

A number of other services help older people stay at home. These include:

- Befriending
- Social clubs and transport

Age Concern Bude and district:

- Does not say what its services are

Devon

Age Concern Crediton

- Does not say what its services are.

Age Concern Exeter

- Home security
- Carer support
- Day care
- Respite care
- Visiting and befriending
- Energy services
- Personal alarms and
- Legal services

Age Concern Okehampton and Torridge

Has a redesigned website that doesn't list all the things that they do. These therefore include:

- Advocacy
- Benefits and allowances
- Form filling
- Home visits

- Housing (only a list of proposed benefit changes)
- Home visits
- Information and advice (includes adaptations, care homes, health and care in your own home, health and safety checker and housing options).

Dorset

Age Concern Dorset

- Day centre
- Insurance
- Shopping
- Advice on dementia and local resources

Age Concern Blandford Forum

- No website

Age Concern North Dorset

- No website

Age Concern Lytchett Minster and Upton

- No website

Age Concern Weymouth and Portland

- Planning to merge with Dorchester
- Information and advice includes consumer advice, debt, finding help at home, benefits, care homes, bogus callers, finance and help

Age Concern Wimborne

- No website

Age Concern Poole

- No website

Age Concern Gillingham and Shaftesbury

- No website

Age Concern Bridport

- Benefits advice
- Day centre
- Transport

Age UK Bournemouth

- Website down

Age Concern Christchurch

- Website down

Hampshire and the Isle of Wight

Age Concern Hampshire

- Advocacy
- Benefits advice
- Home security
- Housing and other advice
- Retirement planning advice

Age Concern Winchester

- Home help

Age Concern Chandlers Ford

- Services not specified

Age Concern Southampton

- New website, but not really populated yet

Age Concern Andover and District

- Rural project promoting services in villages including creating local links
- No direct housing services listed

Age Concern New Forest East

- Advice and information

Age Concern Cowplain

- Plenty of activities, but few services.

Age UK Portsmouth

- Help in the home
- Handyperson
- Information and advice on health, social care, housing (factsheets on a range of issues including , heating, retirement housing in different tenures, equity release, anti social behaviour, repairs, improvement, adaptations, water etc.) health and legal.

Age UK Salisbury District

- Day centre,
- Information centre,
- Care homes,

- but for most issues directs to the Age UK national site)

Age Concern Haslemere

- Bathing, laundry and chiropody, but no housing linked services

Age Concern Isle of Wight

- Information and advice including housing and benefit issues,
- Rights to local services,
- Home safety advice,
- Good neighbour scheme
- Shopping service

Age Concern Farnborough

- No website

Age Concern Ferndown and District

- No website

Age Concern Shanklin Group

- No website

Sussex

Age Concern Chichester and District

- No website

Age UK West Sussex

- Information and advice including health at home, financial, housing needs, care homes, care at home, welfare benefits,
- Insurance
- Gas and electricity and
- Personal alarms

Age Concern Horsham

- Help at home (shopping, cleaning, bed making etc.)
- Home visiting,
- Information and advice

Age Concern Hassocks and District

- Day care,
- Social activities
- Health

Age Concern Brighton, Hove and Portslade

- Insurance and personal alarms

Age UK East Sussex

- Advocacy
- Day care
- Health
- Falls,
- Home care
- Shopping
- Social care advice
- Recovery support
- Befriending

Age Concern East Grinstead

- Services not specified

Surrey

Age Concern Surrey

- Information and advice on money, welfare benefits, health and housing
- Housework, shopping and laundry
- Insurance

Age Concern Waverley

- Advice on benefits, and housing
- Gardening
- Handy person

Age Concern Epsom and Ewell

- Insurance
- Information on benefits, care homes, housing, equipment, safety and security
- Transport
- Home visitors, befrienders
- Do it yourself
- Safety and security

Age Concern Merstham, Redhill and Reigate

- Information and advice on housing needs, home help, residential homes, welfare benefits and trades people.
- Day centres

Age Concern Banstead

- Information on home help, community alarms, health, welfare, adaptations and Home help

- Transport
- Handy person
- Insurance
- Social club

Age Concern Runnymede

- Advice on service charges
- Transport
- Handy person
- Community support
- Trades directory

Age Concern Spelthorne

- Information and advice including benefits and pensions

Age Concern Feltham, Hanworth and Bedfont

- Insurance
- Gas and electricity
- Alarms
- Financial advice
- Day centre
- Advice and advocacy service
- Support for carers

Age Concern Surrey Heath

- No website

Kent

Age Concern Ashford

- Advice on insurance, energy, legal matters

Age Concern Faversham

- Little information

Age Concern Sittingbourne

- Rather sparse, but offers information mainly on insurance products

Age Concern Canterbury

- Does not say specifically what services it offers, but is framed by national Age UK information

Age Concern Whitstable

- Framed by national Age UK information, but mentions mainly insurance services

- Age Concern Hythe*
- Day centre,
 - Laundry
 - Transport
 - Information and advice
 - Meals
 - Assisted bathing
- Age Concern Maidstone*
- Insurance
- Age Concern Lyminge*
- Doesn't mention services
- Age Concern Sheppey*
- Doesn't mention services
- Age Concern Herne Bay*
- Hot meal delivery service
 - Dementia care unit
 - Dementia outreach for carers,
 - Handyperson,
 - Home from hospital service,
 - Information service,
 - Welfare rights check
- Age Concern Gillingham and Shaftesbury*
- Insurance
 - Personal alarms
- Age Concern Medway*
- Handyperson
 - Grooming
- Age Concern Chatham*
- No services listed
- Age Concern Folkestone*
- No services listed
- Age Concern Malling (West Malling)*
- Insurance and personal alarms
- Age Concern Malling*
- Last updated 2005
- Age Concern Robertsbridge*
- No services listed
- Age Concern Dover*
- No services listed – website defunct
- Age Concern Sandwich Centre for the retired*
- No services listed
- Age Concern Canvey Island*
- No services listed
- Age Concern Tonbridge*
- No services listed
- Age Concern Tunbridge Well and district*
- Drop in centre
 - Home care
 - Advice, benefits advice
- Age Concern Southborough and High Brooms*
- No services listed
- Age Concern Gravesend*
- Ambulance
 - Day care
 - Holidays
 - Home Help
 - Meals on wheels
- Age Concern Deal*
- Assisted bathing
 - Information and signposting
 - Chiropody
- Age Concern Northfleet*
- No services listed
- Age Concern Ramsgate*
- Chiropody,
 - Drop in centre,
 - Lunch club
 - Advice
- Age Concern Margate*
- Insurance
 - Legal services
 - Personal alarms
- Age Concern Sevenoaks and District*
- Ambulance
 - Foot care
 - Handyperson
 - Home care
 - Housing advice
 - Shopping
 - Visiting and befriending
- Age concern Ramsgate (Broadstairs)*

- Exact services not stated

Age Concern Broadstairs and St. Peter's

- Not stated

NORTH WEST

Cumbria

Age Concern Carlisle and Eden

- Active ageing
- Day care
- Information and advice
- Promoting independence

Age Concern South Lakeland

- New website under construction

Age Concern Carlisle and Eden

- Not stated

Age Concern West Cumbria

- Not stated

Age Concern Barrow and district

- Not stated

Lancashire

Age Concern central Lancashire

- Day support
- Community links
- Foot care
lunch clubs
- Supported shopping
- Home support
- Community links (isolation)
- Information and acting as advocate
- Home safety
- Welfare benefits

Age Concern Blackburn with Darwen

- Finance surgery
- Travel insurance
- Care network and services
- Ageing Well project
- Cleaning, gardening, shopping and home maintenance

- Day care centres

- ebay shop

Age Concern Hyndburn

- Internal error on web link

Age Concern Lancashire

- List of strategic priorities
- Insurance
- Personal alarms
- Equity release
- Advice, benefits awareness and form filling

Age Concern Blackpool and district

- Information and advice
- Advocacy
- Hospital aftercare
- Shopping
- Carers' breaks
- Meals
- Warmth for well-being
- Day centre
- Befriending and telefriend
- Health
- Bereavement counselling

Age Concern Bolton and district

- Active ageing/healthy lifestyles
- Aromatherapy and reflexology
- Befriending
- Counselling
- Courses
- Handy person
- Information and advice
- Insurance
- Lunch clubs
- Volunteering
- Wheelchair hire

Age Concern Wigan Borough

- Information and advice
- Tenancy support
- Handy person
- Hospital information
- Direct payments
- Care at home

Age Concern Bury

- Information and advice centre
- Day Care
- Insurance
- Handyperson
- Safely home service
- Funeral plans
- Equity release
- Annuity service

- Coffee mornings & activities
- Signposting to other services
- Funeral plans
- Insurance
- Wills

Age Concern Carlton and District

- Social and activities centre

Age Concern Ilkeston

- Age UK frame, but no other details

Cheshire

Age Concern Cheshire

- Three local information and advice offices
- Age UK services: insurance, funeral, alarms, equity release etc.
- Advocacy services
- 'Every man needs a shed'
- Good companions
- Good neighbours

Age UK Cheshire East

- Information and advice
- Healthy lifestyles
- Day care
- Computer drop in
- Hospital, creative activities (music, arts, crafts etc.)

Leicestershire and Rutland

Age Concern Leicestershire and Rutland

- Advice and information
- Advocacy
- Befriending
- Day care
- Direct payments
- Fitness
- Handyperson
- Home help
- Mental health services
- Minority ethnic services
- Residential homes
- Respite service
- Befriending
- Winter care
- Insurance, legal etc.
- Rutland Home Improvement Agency

EAST MIDLANDS

Nottinghamshire

Age UK Nottingham and Nottinghamshire

- Advice and Information
- Advocacy & support in hospitals and care homes
- Housing services
- Day Care and Luncheon Clubs
- Visiting and services
- Carers` Support
- Support at home
- Emergency alarm systems

Age Concern Lutterworth and District

- *Information on pensions, smoke detectors, home safety and crime protection*
- *Exercise class, lunch clubs etc.*

Derbyshire

Age UK Derby and Derbyshire (website still Age Concern)

- Information and Advice (call)
- Advocacy
- Aid-Call (home emergency alert)

- Day care
- Daily living aids
- Befriending
- Volunteering
- Supporting carers' services - 8
- Volunteering – 16

Age Concern Ilkeston

- Website does not list services

Age UK Burton on Trent (website still Age Concern)

- Information on pension rights, housing and council tax, benefits, security, residential and nursing home accommodation, Fuel bills, holidays and insurance, fuel and keeping warm.
- Befriending
- Day centre

LONDON

Age UK London

- 'Collective voice' for London Age UKs and Age Concerns
- Campaigns
- London wide programmes

Guide to borough services (Number of each service across the London boroughs):

- Advocacy and brokerage – 21 local Age UKs/Concerns
- Shops – 8
- Befriending – 20
- Day care – 15
- Employment support – 4
- Minority Ethnic outreach – 5
- Falls prevention – 4
- Foot care and personal grooming – 21
- Handyperson scheme – 17
- Healthy living services – 24
- Help at Home – 19
- Home from hospital support – 6
- Information and advice – 32
- Insurance and trading – 14
- IT service – 10
- LGBT outreach – 4

Think Pieces

Community Connecting

David Wolverson
4 January 2011

Financial Inclusion – Meeting the requirements of older customers better

Moyra Riseborough
8 June 2011

Living with Alzheimer's Disease – The early stages

Elizabeth Phillips
1 June 2011



The small charity that makes a **big** difference.

Community Connecting

Just before Christmas, many local authorities started consultations on changing their eligibility criteria to substantial or critical. Going one step further, Birmingham Council declared that they are consulting on changing the FACS eligibility to 'super-critical'. All these moves were in response to the headline 26% reduction in government grants. The gatekeepers are trying to reduce the size of the gate to a point where it becomes inaccessible. As a result, they are likely to become embroiled in an endless cycle of crisis case management, which probably costs more in the medium and long term in both financial and non-financial terms.

In this new era of public austerity, we may assume that the Coalition's principles of Localism and the Big Society, are aimed at removing many of the perceived consequences of the 'Welfare State'. The notion of "service users" as quiescent and grateful recipients of state services will finally be put to rest. The new mantra will be on active citizenship, with the accompanying rights and responsibilities. Universal services are being re-defined as access to information and advice.

So when the 'formal' systems are largely broken, what can be done for those outside of the formal care management process? Since the late 80's, Western Australia have had a system of Local Area Co-ordinators (LACs), whose job was to advise and support people mostly with Learning disabilities and their families who may not necessarily access the state Disability Services. The LACs underlying ethos is to build from people's strengths and to find natural networks (relationships) that are freely available within their community. This approach was subsequently adopted and rolled out across a significant number of Scottish local authorities in the last decade, with varying degrees of success. In this age of state paucity, is it time to revisit LACs to see if the resources within communities can be unlocked?

The Objectives of LACs as defined by Disability Services Queensland are:

Local Area Coordination works with people with a disability and/or their families and community to facilitate positive changes that:

- Assist people with a disability to have valued and quality lives within the community
- Enable families to remain an important and enduring support
- Result in communities becoming more welcoming and inclusive

To achieve these objectives, the roles of an LAC are seen as many: advocate, guide, supporter, broker, consultant, community worker, partner, resource, problem solver and source of direct help. They often start as a planning facilitator. Key attributes of a LAC are to be accessible, knowledgeable, responsive, trustworthy, reliable, practical and resourceful. They are not seen as a replacement for formal care management rather they work either to prevent the entry into the care system or they prepare the ground for the care management assessment.

A review of research on LACs in Western Australia (Assoc Prof Rod Chadbourne) found the following outcomes for people and their families:

- Greater peace of mind and increased security
- Increased optimism about the future
- Improved functioning and well being
- Enhanced self sufficiency and competence to organise their own services and supports
- More choice and control of services
- A more diverse and customised array of support to meet their needs

The state and the communities have benefited by:

- Making society more inclusive; increasing community acceptance of people with disabilities, reducing isolation
- Enabling people to stay in their homes and communities
- Helping establish community agencies such as home care, employment training and placement, family support associations and community living associations
- Attracting additional funding from both government and non-government sources
- Offering better utilisation of scarce resources, being cost efficient and displaying a high level of accountability

LACs work from a community-based office not associated with the local authority, they offer open access in terms of information and some limited advice. Some people may then move to a more intensive service involving planning and other active support. An achievable case load is seen to be about 60 people, and in Stirling, Scotland, the cost of the LAC service was assessed to be a unit cost of about 60p/person supported/hour of a LAC (2007 figures).

It was noted in Scotland that LAC could be extended to older people who are on the verge of entering the care system. But other than in Stirling, it seems that LACs have not met their desired outcomes because of the way they were brought into local authorities. Many were seen as part of plugging the gaps in the LAs existing provision; some were based in social work department offices and their role was confused with care management (Investigating LACs, 2007).

The apparent contradiction between the notion of open access to support and a process based around rationing is bound to be problematical. There is also great danger of attempting to merely replicate the model in very different communities. If localism and Big Society means anything then, whilst taking the notion and ethos of LACs, the application must be worked through within each locality – the ‘hard yards’ of community development rather than a quick management fix by imposing ‘the’ model are going to be vital.

The model has mainly focussed on people with learning disabilities, could it be extended to older people? Many older people’s networks shrink as they age or experience failing health, the model about fostering new relationships would seem to be very relevant.

David Wolverson
30th December 2010

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Briefing paper: Financial inclusion – meeting the requirements of older customers better

By Moyra Riseborough June 2 2011

Introduction

The paper aims to provide a basis for a discussion with financial services industry colleagues about the need for a different kind of dialogue and understanding with and about older people. It presents the current context and issues and sets out a series of questions to prompt discussion and to get people thinking beforehand. The questions are summarised below.

Summary of questions posed in the paper

Overarching question: How to enable older people to make informed financial and housing and accommodation choices so they can live independently for longer? It is an important question as the older population continues to grow and as demands on public resources tighten.

- 1 There is a growing demand for information and advice but should we rename this because older people say what they really want is advocacy, recommendation and expert guidance?
- 2 Do older people find it difficult to make sense of financial information because they are not financially literate or, is the problem the result of a failure on the part of financial services professionals to communicate appropriately with customers?
- 3 What should be done about gaps in information and advice and financial literacy problems? Education is one route but so too is having different services and different approaches by financial advisers.
- 4 Do retirement advisers include housing costs, including maintenance, repairs and replacement as well as the possible costs of adaptations in their discussions with people and in their financial forecasts? Should building societies and banks be encouraging people to be more aware and to make provision?
- 5 What should the finance services industry do to listen to customers better?
- 6 What safeguards need to be put in place from the customer point of view?
- 7 What financial preparations should we all make and when?

The Context

The previous Government and the Coalition Government agree on the role that information and advice plays in enabling older citizens to have choice and control over their lives. A number of improvements have been made and others are under consideration. This follows on from policy trends to ensure that people are encouraged and supported to help themselves including those people who can afford to pay for services but who are still vulnerable to poor information and exploitative practice and may be vulnerable for other reasons too. Governmental initiatives such as the national money advice service, Money Made Clear launched in 2010 and First Stop and the Employee Assistance Programme also launched in 2010, all offer advice and information to the general public including older people and people over 55. They are important steps in the right direction and recognise the complexity of financial affairs.

There is a general and growing demand for information and advice which is seemingly insatiable but is it

really information and advice that people are seeking? In this paper the terms advocacy, recommendation and expert guidance are used instead because these terms get closer to the views older people and their relatives express about the services they want.

The need for trusted products and services figure highly in research on and discussions with older people. However public trust in the finance industry is probably at an all time low. People are increasingly seeing the home as part of their assets to enable them to fund independence, repairs, adaptations or care in later life but there is deep distrust and lack of knowledge about the financial products that will facilitate such decisions including equity release and annuity products. Initiatives such as SHIP – Safe Home Income Plans – have been introduced to allay fears and improve matters but there are still concerns about the costs associated with purchasing products. There is also evidence that better off home owners with higher value properties tend to benefit the most and people with lower value homes either don't know about schemes or find it harder to access equity release of any kind (see Terry and Gibson 2006 and 2010).

Recent research for Age UK by the University of Birmingham (Overton, L 2010) provides robust evidence on the experiences of 533 people who used equity release and their reasons for doing so. The main reasons are repairs, passing on wealth and capital to relatives and clearing debts (given as a reason by a third of people). Using capital to clear debt was often a last resort but the report indicates that its use is on the increase. Aviva, Just Retirement and Key Retirement Solutions reported in a 2009 report (SHIP) a 40% increase in the number of people aged 65 and over who used equity release to relieve mortgage debt compared to 2007.

1 The Issues: The need for trustworthy financial advice and information

As indicated already, national and local¹ research with older people and their relatives highlights a huge demand for trustworthy advice and information on a wide range of financial topics. By trustworthy people mean honest and genuinely knowledgeable. A recent paper for the Joseph Rowntree Foundation also points out that older people are interested in having honest recommendations about certain products and services (see Manthorp 2010). Similar findings were noted in the research for the First Stop Newcastle and Gateshead project completed last year where older people commented that they often wanted to have a steer from someone who was financially knowledgeable and they didn't think that independent financial advisors were listening to them.

Older and younger people when surveyed repeatedly say that they find it hard to follow the language and terms used by the finance service industry. They complain about the lack of truly independent advice and they are deeply suspicious (with good reason as we now know) about 'misselling' and commission rates.

An uncertain and volatile economy has played its part making it harder for people to plan and rely on income from investments in later life. More older people are looking for a steer on the best way to deal with this.

Perhaps the biggest change has come from patterns of homeownership. The vast majority of older people in the UK now own rather than rent their homes and this brings with it a different set of financial options and challenges. Many people are ill prepared for the challenges and options ahead.

Is the root cause lack of financial literacy?

Research into people's housing behaviour shows that most people make some preparation if they can (income and health permitting) for later life. People tend to make pre retirement and later on, mid retirement decisions (usually after a crisis or life event such as a bereavement). Most preparations are partial and amongst the reasons people give for failing to do more thorough preparations is that they didn't want to or it never occurred to them. Even those who are prudent long-term planners say it is difficult to pinpoint the right time to make decisions and harder still to get the information to make decisions with. So what you might say, there isn't a perfect answer. You may even go further and say there is enough information out

¹ The local research is from the First Stop Newcastle and Gateshead Exemplar – an action research project undertaken for the Newcastle Quality of Life Partnership and Newcastle elders Council in 2010.

there anyway if people just look for it.

There is a lot of information. In the case of Newcastle-upon-Tyne people have a good range of housing advice and other services on offer if they can find them. But there are also key gaps and there are fundamental problems with the arrangement and philosophy of the system that has grown up around its component parts. Just to be clear though, none of these problems are peculiar to Newcastle-upon-Tyne.

Debts and advice on financial products

During the course of the First Stop work a number of concerns were raised about debt and financial matters. Anecdotal evidence indicates that a growing number of older people in Newcastle-upon-Tyne are approaching advice agencies for help with debt problems including mortgage arrears, loans raised against equity, and other housing related debt. There are also issues concerning older people who regularly borrow money for younger people in their families and later cannot repay the loans. Nationally as noted earlier the evidence is that older people are more likely than in the past to have debt problems and it is expected that credit and debt problems amongst people in their 50s will persist into older age.

There is also as stated before a large demand from older people for trustworthy information and advice which goes beyond impartial advice and information and extends into advocacy, tailored personal advice and expert opinion because many people are seeking an opinion from an adviser that will guide them for example, to choose the most appropriate and advantageous financial product whether that is an income reversion scheme or an annuity. There are major problems with developing these kinds of advice services. The financial service authorities regulate activity and all reputable organisations advise potential customers to talk to independent financial advisers – but is this sufficient?

As a nation we are generally poorly equipped to make financial decisions – or to put it another way we are often financially illiterate. The present and former Governments are keen to improve our understanding and there is no doubt that people approaching older age should be part of any improvement schemes. The problem is that they aren't or at least not at the moment. When they ask for advice and information on how to choose products they tend to be given at best a selection of approved products. Older people who came to some of the First Stop awareness raising sessions in Newcastle asked about good sources of advice on investing and looking after their savings or where to go to get a good reputable financial service and they report that they are being ignored. Is this true or are financial advisors being held back by regulations?

There is another important aspect to acknowledge here. The UK has some of the oldest and least well maintained housing stock in Europe and there is widespread evidence that homeowners lack basic knowledge to enable them to budget for and maintain their homes in such a way that would enable them to have a good older age. Some of the people affected are people who bought homes under Right to buy but there are many who bought on the open market. Currently people saving for older age or planning for it tend to ignore the fact that although they may be mortgage free the home will still have costs associated with it and maintenance costs are highly significant. They also ignore and often don't know about the need to plan for replacing kitchens and bathrooms, fences, walls, heating systems and boilers and roofs.

These are normal items of expenditure in the lifetime of a property. Preparing to fund adaptations and making changes so people can live independently are additional costs. Few people make any provision for them in their planning.

Questions

Do retirement advisers include housing costs, including maintenance, repairs and replacement as well as the possible costs of adaptations in their discussions with people and in their financial forecasts? Should building societies and banks be encouraging people to be more aware and to make provision?

Finding information and advice

The difficulties people have when trying to find information are fairly classic one's. Classic in the sense they are well known to advice workers and service providers. First of all one has to know the questions to ask in order to find the information, second the potential user has to guess how different parts of a subject have been chopped up by the services who provide the information and third one has to have lots of time to chase around different services.

As most of us know, it isn't until we start looking for a piece of information that we realise we aren't asking the 'right' questions. Trained advisers know this and spend a lot of time sifting the questions we ask in order to work out who or what is the answer. We the customer then either get our questions answered or we are sent on or 'referred' to somewhere else. Wouldn't it be better and more empowering though if services were arranged around the questions people ask in a way that makes sense to them?

Questions

What should be done about gaps in information and advice and financial literacy problems? Education is one route but so too is having different services and different approaches by financial advisers.

2 The Issues: Understanding the customer better

There is a traditional discourse about older age and money advice and it tends to divide into topics affecting the rich or the poor. Putting it crudely, on one side we might place topics associated with being poor such as low income, welfare benefits, fuel poverty, poor housing, debt and lack of access to affordable credit and banking. On the other side we could place a demand for information and advice on savings, downsizing, investments, purchasing annuities and pensions plus the expectation that richer people will get the advice and information they want because they are paying for it. Yet the reality is very different. For example, many people as they get older also become poorer and older homeowners are increasingly likely to be asset rich and income poor as they enter their 70s and 80s. In addition money advisers in Newcastle report an increase in debt amongst older homeowners and renters.

The First Stop Newcastle and Gateshead research identified a lack of legal advice on housing issues for older people on moderate incomes. This was historical and was due to services largely being aimed at people who qualify for Legal Aid while at the same time there are not enough advisers able to deal with complex housing and finance issues including debt, equity release, disrepair and low capital values.

In other words some of the topics that people really need to have advice and information on are not being covered – or not being covered very well by advisers.

People's needs for advice and information have changed. Many are owner occupiers whose decisions for their future older age are heavily tied up with decisions about selling or drawing down equity, down sizing and or moving to different kinds of accommodation in different locations and possibly living in different tenures. Decisions are also affected by making best use of savings and income from the state and other pensions. Older people's needs for information, advice and support are therefore highly diverse and much more complicated than may have been the case say twenty or thirty years ago. They need good information and advice in order to make the best of their assets and avoid becoming a burden on the state. They are currently vulnerable to sharp practice.

Questions

What should the finance services industry do to listen to customers better?

What safeguards need to be put in place from the customer point of view?

What financial preparations should we all make and when?

3 The Issues: Rethinking older age – understanding older customers

The discussion so far highlights how important housing is in later age and how important it is in the lives of older people who are seeking or may need financial advice. Understanding of what it means to be older has also changed.

These days those of us who work in older age studies don't use words like elderly and we are careful about the term retirement. We are very careful indeed about anything at all to do with numerical age. There are good reasons for being cautious. Many people find the term the elderly offensive and in any case it isn't a helpful way to describe highly diverse people who rarely think of being older as the main way to describe them. Also more people are working beyond statutory retirement ages, there are clear policy intentions to continue to raise the age and pensions and tax policies will encourage more people to stay in the paid work force. As a result of these changes and because people are so diverse a new range of terms has come into play. One is 'transitions' and it's a useful way to describe the changes people make in their lives as they age. Housing and accommodation transitions are part of the picture or should be.

The challenge for financial advisers is to facilitate and enable people to prepare for a good older age and to understand the topics and issues that are important to them as they make various transitions in the process of ageing. Older customers generally don't think that commercial sector financial advisers understand or listen very well.

On the other hand money advice and welfare advice services don't quite hit the spot either. They tend to deal with crises rather than with planning and prevention and are often aimed at people who are poorer and less articulate or vulnerable because of acute health problems. Subsidised services are also skewed towards social renters and people on low incomes and their welfarist and paternalistic philosophy is now out of step with older people's needs. Money advisers in Newcastle reported that they are rarely able to work at the preventative end of money advice and they tend to be fire fighting the aftermath of escalated debt.

It simply isn't possible in such a short paper to cover the many areas people need financial advice and information on. We also have to acknowledge that it is a huge challenge for everyone to prepare for his or her later lives. Yet some older people – perhaps the majority - can do this and they want to. The key is enabling people to get the kind of information they require in order to help themselves. It is clearly a challenge that has to be met.

The fact is that if we make the finance and housing or accommodation choices that are right for us we can delay entry into or even prevent ever having to enter institutional care of any kind. It makes sense then to really sift through all the options at various times in our later life and in the run up to it. Yet we currently have a system that perversely makes it difficult for laypeople to help themselves. At the same time we as a society pretend and don't talk openly about the preparations we can all make for later life including where we will live when we are older and how we can afford to pay for ourselves. There are, therefore, cultural and educational changes we need to make.

The critical question then is how to enable older people to make informed financial and housing and accommodation choices so they can live independently for longer? It is an important question as the older population continues to grow and as demands on public resources tighten.

All of this begs another question - should the commercial sector respond by providing a different kind of financial advice for people or do older people and older people's interest groups have to make the message even clearer? Money advice services are not set up to perform financial education and guidance roles on financial products – what should happen? Should other arrangements be established?

Conclusions

The paper has given a flavour of the current context and set out some of the key issues affecting older people and their relatives. It has described the views of older customers when they are seeking advice and information. The paper explains that people are looking for complex information and advice, which strays into the territory of recommendations.

The paper argues that the finance industry should reappraise its understanding of older age taking into account the fact that people experience age differently compared to past decades. They also require a variety of financial and other advice at different transitional points as they age. It used to be said that retirement was one such point while approaching advanced older age was another but those approaches don't fit any longer and probably never did. There is no such thing as a typical retirement trajectory and there are many other transitional points in an individual's journey in later life that also need to be taken into consideration.

The discussion in the paper underlines the fundamental importance of housing and home and their relationship with savings, wealth and income in later life particularly for maintaining good older life. Somehow the financial service industry despite improvements in products and services is failing to communicate well. The paper presents the usual reasons including the argument that we lack financial literacy and the loss of public trust in banks and financial organisations. Customers admit they are unable to follow financial industry jargon and terms but perhaps the information isn't clear or it isn't what they want. The paper suggests that financial services and products are not meeting customer requirements.

There are huge benefits to be gained both for the financial services industry and older people and their relatives if we can together reach a better understanding of how to prepare for a good older age. The financial services industry would get more customers including more satisfied ones while older customers and their relatives – which is all of us – would get a better service.

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More information on First Stop

First Stop is a national programme of work funded by the Department of Communities and Local Government. At its heart is a website that collects, stores and circulates information and advice suitable for all older people, carers and relatives and expert as well as front line staff. The content stored on the site covers any aspect of housing and accommodation, adaptations, care and support, finance and grants, trades people and repairs.

The Newcastle and Gateshead Exemplar (which operated to a lesser extent Gateshead) is one of nine English Exemplar projects receiving funds from the Department of Communities and Local Government to experiment with and develop integrated housing advice services for older people who want to stay put or move. The Newcastle and Gateshead Exemplar brings together the 'Navigator' casework service provided by Clare Mathews based at Anchor Staying Put (now Mears Home Improvements Ltd) and a training and research project headed by Moyra Riseborough and commissioned by the Newcastle Quality of Life Project and the Newcastle Elders Council.

First Stop Housing Options (the report brings together the main findings and recommendations from work undertaken for the First Stop Newcastle Exemplar Project during 2010).

See <http://www.informationnow.org.uk/about/>

Living with Alzheimer's Disease

The Early Stages

Changes to the way Local Authorities now classify people in need of support, has resulted in a group of older people in the early stages of Dementia now being excluded from mainstream services.

Many Local Authorities have now adopted the criteria of "critical or substantial" restricting access to support, with some Local Authorities, e.g. only accepting people classified as "critical" and yet again it has been reported that another criteria of "crisis" has emerged in parts of the North of England.

The result is older people who are in need of support with 'low level' Dementia not least of all their families, are now having to cope or "go it alone". So the question is how can a range of services already provided by the voluntary sector help this group of people?

One answer may be publicity since information is key in helping people make the links. For example, social housing staff may have noticed a deterioration in a resident's mental capacity, but do they know where to find the right sort of advice leading to the right intervention that may assist the resident to continue to lead as independent life for as long as possible? Where can a Carer get advice when a visit to the GP may be difficult, or the person with the symptoms is in denial. Of course, there are other factors that may cause confusion and are treatable, such as urinary infections.

Therefore, making the links to specialist Charity's such as Alzheimer's Society or Age UK can provide an insight and guidance on how to cope, providing relevant information and advice for both the person with the disease and Carer. However, to even achieve this access it needs concerted publicity for people to find their way to guidance and support.

So what could the support be?

Understanding the disease

- Help to maintain interests, e.g. 'Buddying' to play golf, visit the shops or walk in the countryside.
- Exercise Classes
- Befriending – regular visits or outings
- Counselling (for Carers)
- Assisted technology for monitoring
- Volunteering

For the organisations who can supply this information and support. there needs to be improvements in web links and Local Authorities having a joined up inf organisations in their area. There is no excuse these days for those individuals who have no interest or access to required for another 10 to 15 years.

Elizabeth Phillips

1 June 2011

Expert Panel Papers

Housing organisations and older people – What are the current issues?

Research Team
14 April 2011



The small charity that makes a **big** difference.

Housing Organisations and Older People – What are the current issues?

Prepared for the Orbit Charitable Trust Expert Panel

This paper and its purpose

This paper brings together discussions on some important areas of economic and social policy that effect older people, broader communities, housing and the third sector.

The paper was produced as part of a research project for the Orbit Charitable Trust and has been discussed with the expert panel formed as part of the research. The panel's comments are incorporated. We asked the panel to consider the important current policy issues and related areas of concern relevant to the research. In particular, we are interested in issues that can be tackled through joint discussion, resource sharing or action by housing organisations working with older people and older people's third sector organisations.

This paper will be used to inform public conversations and deliberative discussions to be hosted for Orbit Charitable Trust,

The current context

Housing policy and welfare

Our literature review and our scan of recent policy trends suggest that the government has decided where housing associations and social housing organisations fit into its bigger picture for welfare. For example, the government wants to ensure that social housing is restricted to people in the greatest need and considers that, when people can afford other housing, they should leave social housing. Gradually, we will see greater concentrations of people reliant on welfare and disconnected from economically active people. This may suggest that there will be a further increase in the anti-social behaviours of people with no investment in social norms. Community development workers may be important in avoiding these outcomes.

The government also plans to change tenancy arrangements, eligibility criteria and allocations for new tenants, so that only people in most need get access to social housing, and for as short a time as necessary (see the Localism Bill. A Fairer Future for Social Housing Impact Assessment, January 2011). In the same vein, there are plans to restrict housing benefit and other welfare payments to low-income groups. There is some concern that there will be a potential knock on effect on access to decent housing. These changes will affect people of all ages, including older people, (Welfare Reform Bill, February 17 2011) although the exact impact is not clear.

An emphasis in government housing policy on under-occupation in social housing, particularly by older households, is part of an objective to make welfare go further. This is not a new policy, yet its reiteration in national policy is a matter of concern, not least because of the linkages with welfare consumption. There is very good, detailed research showing how important it is to preserve the continuity of older people living in local communities and how older people continue to support family members and spouses at home. Linkages between the home, local networks and friends and having good healthy, happy lives in later age are also well known. People being able to continue to live where they want to live has positive health effects.

We should not underestimate the impact of insecure/short term tenancies on the mental and physical health of older people. The stress of moving exacerbates many conditions where familiarity of physical (inside and out) and social environment is crucial; for example – physical disability, sensory impairment, dementia and learning disability. Equity, both actual and perceived, is important in terms of access/eligibility and in the transparency of decision-making and provision of all types of help (both public and not for profit). We need a discussion about what is fair for older people and their families. Decisions about moving are often made at times of stress and even duress.

There may be conflict about the best options between older person and family. Decision-making can be problematic if there are incapacity or protection issues. Older people may be 'abandoned' in home and hospital, and assets disposed of. The welfare model may increase further stigma and marginalisation, rather than an acceptance that in older age people may become more vulnerable, either for shorter or longer periods. This may or may not be linked to 'housing need' alone, but to many other social, health and economic factors.

Questions

Is it a good thing that the government is seeking to bring social housing into welfare policy?

What are the impacts likely to be on the future of social housing, on the well being of older people and the cohesiveness of local communities?

What should social housing organisations be saying and doing?

What should older people's organisations be saying and doing?

Can older people and housing organisations work together to address common interests? What are the areas where they can co-operate?

Planning and communities

The Localism Bill refers to intentions to give local communities a greater say in local planning arrangements, including spatial planning for new developments. At the same time, more is going to be expected of local communities operating locally, including parish councils (in rural areas), although there are some doubts about the capacity and willingness of informal and sub local government bodies to take on these responsibilities.

It has been argued that older people are both over present and absent from local action. Where they are a strong force, it could be said that there can be a tendency to shout down other younger people's' interests, but equally it can be said that planners tend to take more interest in progressing the housing interests of families, rather than older people.

It is crucial to open up discussion. Community engagement is now a key issue for planners and community development and regeneration. Encouraging local participation should be a shared responsibility across the local network of community groups and wider 'communities of interest'

There is a danger in talking generally about 'older people'. They share common characteristics, but are also very diverse. We need to look at what is shared – for instance increasing numbers of all ages living alone, not just older people. Accessible housing is just as important to families with young children as it is to older and disabled people. We need to be concrete about options and models and scenarios discussion and acknowledge that needs change over time and sometimes very suddenly, say death, divorce/separation, caring responsibilities, work opportunities, disability, long-term health conditions, and the need for protection from abuse.

Questions

There are concerns that some local communities will exhibit the worst kind of nimbyism. Obtaining consents for some kinds of development are already very difficult, so there could be a disproportionate impact on local areas where communities and local forces are weakest. What should be said and done about these matters?

Should we acknowledge that in local planning older people can behave badly as well?

Should older people's interests be represented as well and who should do this?

Third Sector, Big Society and Finance

The third sector arguably covers housing associations, community organisations and charities, including Age UK/Concerns. However, there are still many uncertainties about the 'Big Society', particularly the resources that may or may not be made available.

In February 2011, comments from the outgoing Director of the Council for Voluntary Services, Dame Elisabeth Hoodless, reinforced growing suspicion amongst voluntary sector leaders about the role envisaged for them by the government in the 'Big Society'. There is a particular concern that the third sector might replace public sector services on the cheap. Liverpool City Council, one of the four vanguard Big Society pilots, later withdrew from the pilot saying that the authority could not participate while also cutting funds for essential services in local communities.

One of the biggest concerns is that voluntary and community organisations might be expected to take up the slack following cuts. This could be seen as a return to traditional voluntarism or as an erosion of the rights and responsibilities of the state. However one sees it, leaders of local and national charities are deeply worried that they will be expected to respond to crises at a time when voluntary giving and donations, as well as public funds, for charities and voluntary/community organisations are falling. The removal of ring fences for local authority funds for social care and Supporting People is therefore a big worry. These funds have traditionally protected some of the most vulnerable people.

Our literature review highlighted the fact that housing associations have often taken a lead in older people's housing and have taken a stance on issues affecting communities. Social housing has had a fundamental impact. Better housing and better sanitation were critical in terms of public health and improving people's lives.

The government's view of the Big Society seems to be very top down and about social engineering to get communities to work. Communities work from the bottom up, in their own time, to their own priorities, in their own way, and at a pace that reflects local interests and capacity. One cannot change that, nor should one. There may also be some opportunities in the 'Big Society' concept. There may be more recognition of the contribution to wider society that older people already make. People may be encouraged to express their views and become more active in their communities and challenge central and local government. The debate about wardens and scheme managers in the London Borough of Barnet is a good example.

There is a role for housing associations to work with community organisations to support communities 'organic' ways of doing business, and to provide business support for this.

We do need a 'kick start', perhaps in different areas at the same time. Ideally, this would not be just another 'programme', but would be more organic. For instance, there was a recent event in Glasgow, 'The Gathering', to focus on the recovery approach to health and well being which is said to be pretty inspirational. We also need to take into account changes to the NHS and the closer integration of health and social care. We are already seeing the linkage of the development of health facilities and housing (often for sale) and intermediate care on the one site. Will social housing providers be increasingly pressed to take people who need to be discharged from hospital or to avoid an admission? Is this a good thing?

Questions

What should social housing organisations, older people's organisations and older people be saying about the opportunities and threats that of the Big Society?

What should they be actively doing? Should they be forming a debate or promoting volunteering and social engagement such as the Lambeth circles of support scheme, where 'hours' can be banked for later on?

Later life and money

A number of changes are about to be introduced that will alter the arrangements for retirement, income and welfare we take for granted. Gender imbalances are also deepening.

More people are living longer and more of us are living alone. In general, people's incomes in later age have risen compared to previous generations, but the tide is turning to some extent, because the settled employment and boom economy that benefited people currently over 65 and 70 has had mixed effects on people approaching older age now. More people 50 years and over, including newly retired people, have debts and mortgages that will carry on into older age, compared to people in these age groups ten years ago. This is partly due to a rise in home ownership, increases in borrowing behaviour, the recession and redundancies. Ill health and disability and forced early retirement also take their toll on people's incomes.

As a result, debt advisers are reporting rising levels of complex debt amongst the over 50s and newly retired people. Debt advisers expect this trend to worsen.

Women have always been poorer than men in older age and this pattern progresses as more women than men live on into advanced older age. It reflects life patterns, since women tend to have lower incomes when they are in paid work than men and they have fewer saving and less good occupational and state retirement pensions compared to men. In addition, women tend to have career breaks for family and caring, which obviously affect incomes and pensions. Some women benefit from their husband or partner's occupational pensions, but many lose this income when their spouse/partner dies. Although more women are in the paid workforce than ever before, the gender imbalances in incomes show relatively small signs of improving in older age. As the population ages, more men are living longer than before, but women still outnumber men in the oldest age groups.

Mass scale home ownership in older age is a relatively new phenomenon and social housing providers have been slow to realise this. The vast majority of older people are owner-occupiers and not renters. For many people, their home is their biggest single asset and they increasingly expect to draw on it in their later lives, rather than pass the capital to their children. A major issue is the lack of good independent financial advice when people are trying to make decisions about their older age including advice on the best financial products. Currently, this is a subject that cannot be touched by financial advisers. There is a desperate need for such information and advice since, despite the rising incidence of debt amongst younger older people, the vast majority of older people are careful savers and prudent with their money.

There is a lack of good advice that is accessible and easy to understand and which would prevent people from making poor investment decisions, including equity release mortgage decisions. (See Riseborough, M 2011 the Newcastle and Gateshead First Stop project.) More recently, the government has introduced a financial advice service and an overhaul of financial regulation.

Questions

What practical steps could be taken to improve information and advice on financial matters including avoiding problems?

What can housing organisations and older people do at a practical level to make improvements?

What we mean by retirement is changing

The blanket ruling that people must leave the paid workforce at age 60 for women and 65 for men was removed from April 2011. There will be no retirement age in future. Will this increase the number of older people in paid work?

Somewhat confusingly, in the UK we tend to refer to the age at which people become eligible to receive the state retirement pension as the retirement age and people of that age as pensioners. Will we continue to do so? It will certainly be more difficult to be certain that people are 'retired' from the workforce.

The removal of the statutory retirement age will enable many people who need or want to continue working to do so. The present and former governments hoped that by encouraging more people to stay in the workforce they would enable people to save for retirement. Currently, people can draw their retirement pension at the ages they become eligible to receive the state pension and receive income from paid employment including self-employment. They can also delay receiving it and thereby build up a slightly bigger pension.

Some years ago, the last government announced that there would be a change in eligibility ages in order to bring men and women onto a similar footing. It was announced that the age at which women would become eligible for the state retirement pension would rise to 63 for women who were born after April 1953. The age would gradually rise after that to be equivalent to the age that men became eligible to receive the state pension. Over time, both men and women would become eligible to receive the state retirement pension at the age of 68 years. These changes have been known about for some time. However they are much harder to 'sell' to the public when people over the age of 50 are finding it difficult to stay in employment at all and finding it difficult to find new employment (JRF).

The current government proposes to introduce another change, so that women born in April 1953 will not become eligible for the state retirement pension until they are 65 years old rather than at age 63. This would have a serious effect on women who have already planned to retire at 60 and 63, particularly those who are on low incomes and unemployed. Women have also traditionally been more reliant than men on the state retirement pension as their main source of income.

Questions

What should older people's organisations do to promote the rights and interests of older workers?

What steps are housing organisations going to take to make sure older workers are able to continue in paid work if they want to?

Market and customers

Social housing organisations and older people's organisations have a great market opportunity to provide practical services for older people who need these, across all income groups. Some home improvement agencies provide great social enterprise models as examples of what can be done.

There is a huge market out there and all older people have some money to pay for what they need.

It is important to look at the older population as a whole and across all tenures. Enabling older people to access a range of financial products is very important.

There is a need to work with national and local organisations on these issues. Knowing how to deliver local information is important – especially the link between housing options, maximising income from all sources. First Stop is an excellent resource, which brings together all the information older people, relatives and professionals need on housing options and we urge people to use it. However, not everyone has access to the Internet. Some people will need help, but may not have someone/an organisation they trust. Planning ahead may involve family decisions and not just those of individual older people. Mediation and advocacy may also be needed. There is interesting work in Scotland where Social Return On Investment initiatives have revealed vast extent of unmet need and often fairly simple solutions. There are pressures on women especially for child care (grandchildren, parents) and other caring responsibilities.

Questions

What should social housing organisations and older peoples organisations be doing to enable older people continue to live independently and make best use of their assets including skills and incomes?

What needs to change to prevent people getting into difficulties?

Health and wealth and communities and paying for care, commissioning

Older age is not inevitably a downward spiral, nor is it necessarily accompanied by increasing ill health. However, towards the last few years in people's lives there is a well-established pattern of morbidity that so far shows little evidence of decreasing. The impact of more people with poor health in older age will be sizeable but it would be wrong to see this in crude terms of more older people equals more ill health. Many older people actually enjoy good health, particularly if they have had healthy lifestyles, take regular exercise and are not overweight.

The prevalence of mental ill health, the incidence of dementia and other cognitive conditions is the subject of much learned debate. Forecasting the planned incidence of these conditions over the next twenty plus years takes up a lot of space in learned journals. The likely costs of care and support also take up a great deal of time and debate. To some extent, the costs depend on how and where people live. For most people, living in the community is the healthiest, most dignified and most cost effective option, yet a lot of the forecasting is about medical care and institutional care.

Some facts are clear. As the population ages, so too will the incidence of dementia and age related mental illness. This is a normal consequence of the expected rise in numbers of older people. What can be done to assist people to continue to live as independently as possible in communities?

This is the big question and one, which most housing providers and communities shy away from. It is a subject that attracts fear and public opinion is often highly divided.

. It is important that we do not treat people as 'special cases'. The chances are that many of us will develop some condition that has to be coped with – which doesn't mean that we stop enjoying life or contributing to our community.

Strategies on dementia care, mental health issues, especially depression and anxiety, and other long term conditions such as diabetes all assert that the challenge is to support people to live as well as possible with their condition, to promote health and social well being and to support people and their carers to live in their own home in their community for as long as possible.

Older people's organisations, including housing associations, can demonstrate positive approaches in practice. Fear leads to segregation and stigma. People may prefer organisations that are not condition specific, especially in the earlier stages following diagnosis. There may be opportunities to share resources, for example on housing options, information and advice across organisations rather than duplicating and wasting resources in buildings and staff/volunteers.

Questions

What should we be doing together to support carers and families of people who have dementia or other long-term conditions?

What support can be provided?

When are housing organisations going to see this as an everyday routine part of life and work?

Specialist housing

Specialist housing, including sheltered housing and all the variants of housing with care from supported housing through to extra care housing, still only houses around 5% of the older population. Over half a million older people are living in residential or nursing care. At age 85+, 15.85% of the older population is in hospital, long stay or residential care. It has a valuable role to play and the various models and ingredients have been evaluated substantially elsewhere.

There is no doubt that, for some older people, specialist housing can be a good choice, but most people live in ordinary housing and there is very little to support the vast majority. However, the First Stop Exemplars programme has been examining the needs of older people, their relatives and front line staff for well-informed advice and information on housing choices. This includes information on specialist housing. First Stop brings together for the first time a wealth of accurate information to enable people to make informed decisions. This kind of information is not used routinely by housing advisers or by housing organisations – older people are instead given partial and very poor information.

We should not make assumptions that people in specialist housing already getting good advice and that they will have a home for life – this may well not be the case? Who are 'housing advisers? It is not just housing organisations who need to use and get access to information – all the other older people's organisations as well including when people are at point of a transition to care or hospital or involved in an assessment.

First Stop which we have mentioned already has user-friendly information and is available to anyone via its website, including to front line housing staff. It also runs a free telephone advice service. So far all the indications are that when older people and their relatives see and use the First Stop site and information they are able to frame better decisions.

Information on housing options or the lack of them is then an important issue for all older people. What can be done to encourage housing organisations to use the first class information available from First Stop and to take older people's concerns seriously?

Housing Organisations and older people

While some housing associations specialise in housing older people, the majority house people of varied ages, including older people. Local authority housing also houses people of all ages, although there are many specialised schemes for older people within the local authority stock. Most of the debate about housing for older people is about the housing models that are suitable for an ageing population. However, there is less debate about the importance of older people to housing organisations, both as customers and through their roles in local communities.

Organisations representing older people, of which Age UK is the best known, also provide important services that underpin the work of housing organisations through supporting older people in the community, volunteering and delivering local, supportive services.

Most older people are homeowners and we need to make sure we do not compartmentalise the role of housing associations as just for the deserving poor. Associations need to take a much wider role in relation to housing services. The National Housing Federation's recent 'Breaking the Mould' report addresses these issues.

Many housing associations have still not got to grips with the fact that older people underpin their business, and for many provide over 50% of their residents.

Housing associations should see older people as core business across their work, whereas many see older people just as customers of sheltered housing. All housing associations should provide a business support role for some of the community organisations in the areas where they operate.

There is a role for outreach work by housing organisations to support the wider population of older people and not just those currently living in social housing. There are some successful precedents in housing improvement agencies and adaptations.

Questions

Have housing associations grasped the ageing of the population as a key issue and opportunity for them?

Do housing associations understand that older people are a core business – not a separate or special case – and as such should influence everything that a housing organisation does?

Planning and communities

Older people are the glue that binds communities together and yet community development and the social side of regeneration generally sees older people attending the meetings, but then addresses everything apart from the implications of an ageing society and the support that older people want as contributors to social cohesion.

We are still a long way away from planning authorities understanding that older people are the fastest growing group in the housing market and developing planning policies to take account of that by supporting developments of all age communities and housing across all tenures – both general needs and specialist – that is suitable for older people.

This is an important area for housing associations, community organisations and older people's groups to come together to influence the planning system. Another problem it is that people are only asked their opinions once a proposal has already been developed. This can be avoided if there is work within communities to develop a vision about what they might be like in the future. However, this will need skilled facilitation that comes at a price.

It is crucial to open up discussion on this issue. Community engagement is now an important issue for planners and for community development and regeneration. Encouraging local participation should be a shared responsibility across the local network of community groups and wider 'communities of interest'. There is a danger in talking generally about 'older people'. They share common characteristics, but are also very diverse.

We need to look at what is shared – for instance, increasing numbers of all ages living alone and not just older people. In terms of access, accessible housing is just as important to families with young children as it is to older and disabled people. We need to be concrete – about options, models and scenarios discussion and acknowledge that needs change over time and sometimes very suddenly through, death, divorce/

separation, caring responsibilities, work opportunities, disability, long term health conditions and the need for protection from abuse.

There is a need to get examples of good practice to the people and groups that might make change happen. In a way that is not just another programme, but something more organic.

For instance there was a recent event in Glasgow 'The Gathering' to focus on the recovery approach to health and well being which is said to be pretty inspirational. We also need to take into account changes to the National Health Service and the closer integration of health and social care. We are already seeing the linkage of development of health facilities and housing (often for sale) and intermediate care on the one site. Will social housing providers be increasingly pressed to take people who need to be discharged from hospital or to avoid an admission? Is this a good thing?

Promoting good practice

There are good ideas and practice examples out there, but the question is what needs to be done to spread similar approaches? The range of services provided by Age Concern/Age Care and other third sector organisations is both positive and problematic. How do we ensure that people know where to go, how to get information they can trust? Is there duplication in some areas, a desert in others? We should not underestimate the fear many older people have of being 'forced' into a care home or hospital. Ordinary non stigmatising places and advice over the phone, as well as the internet, are often more reassuring for people as long as the information is timely, accurate and up to date.

Conclusions

This paper has highlighted some issues that inform and affect older people, social housing providers, older people's organisations and communities. The paper touched on changes in the policy landscape that will affect older people and their well being including their ability to continue to live independently or with support and care. The political context is becoming clearer and there is a window of opportunity to influence some areas of policy and practice. It is worth remembering that social housing organisations, particularly those in the third sector, and older people's organisations together with local communities do not simply react to the wishes of policy makers – they can and often do influence change of their own volition. So what can be done? What would you like to see happen?

Big Conversation Presentations

What can Older People's Organisations Do to Support Vulnerable
Older People and Housing Associations Better?

Elizabeth Phillips
25 May 2011

How can housing organisations and older people's organisations work together
to make things better for vulnerable older people living in the community?

Anne Bailey and Ross Cole
25 May 2011

A Growing Older Population with Communication Problems – are Housing Organisations Ready?

Sylvia Cox
23 June 2011



The small charity that makes a **big** difference.

What can Older People's Organisations Do to Support Vulnerable Older People and Housing Associations Better?

While I am speaking from the perspective of the CE of Warwickshire Age UK, there are, I hope, some general messages that hold good for many organisations working for and on behalf of older people.

Age UKs/ Age Concerns are a large body of such organisations and they are worth knowing about because they tend to operate in most parts of the UK. They are very diverse – some are very small, some are large. Some provide a lot of services including home care to older people and support Carers, for example, while others do this and provide information and advice and Care and Repair for example.

Warwickshire Age UK does all of these things. Too few have close links with housing associations and housing authorities. In my case having worked in housing before including for Orbit Housing in the past I have brought an understanding of the importance of housing in older age to the way I work. It isn't necessarily the same in all Age UK's although all will do some of the same things including campaigning and providing information and advice.

Looking at the wider agenda housing isn't exactly a top issue for politicians. Housing organisations' engagement with older people and the third sector has been a bit late in the day as well so housing and older age are hardly top priorities and it can be hard to see where older people's organisations go to find allies. The changes in funding arrangements both at a local level for services older people access via local authorities often via Age UKs and changes in funding for housing organisations makes this a tough and challenging context to work in.

Many of us work in partnership with a wide range of organisations and sometimes we come together with housing people to run particular projects. For example, we are in the process of establishing a joint project with Orbit Housing to provide better signposting and support for older people with dementia and their families. Yet it can be hard to make and maintain these kinds of partnerships long term without commitment on both sides.

Some of the challenges for housing providers are things that Age UKs working with older people could really help with. Approximately 60% of social housing is occupied by people over the age of 60 and more people are living in ordinary housing as they age than ever before. Housing providers don't seem however to have grasped the challenges that this presents. It isn't all about downsizing either although that may be one of the things tenants want to do. Sometimes it is about working better and smarter with potential agencies and partners.

Many people miss out on things like benefits advice particularly when they are older and we know that a proportion of older people get into difficulties because they fall behind with regular payments because their memories are failing. We may be able to provide assistance and or partner with housing organisations to provide new services to support older people with memory problems and regular difficulties.

It can also help them to stay in the community for longer. Age UKs have a considerable experience and know how they could pass on.

To explore any of these things though we need to understand better what each can offer – there are options for example such as using facilities provided in sheltered housing or in complexes and community centres to support older people. There are other options too to work together and there are possible joint areas of work to enable the growing number of older people to stay put if this is their choice.

There are some other options like sharing back office functions to share costs and cut some of the overheads. We could share training and other costs too. We have to consider working better as the population continues to age.

Elizabeth Phillips
25 May 2011

How can housing organisations and older people's organisations work together to make things better for vulnerable older people living in the community?

To make things better we need to understand people's experience of getting older:

Old age gives increased opportunities for personal development, but also increased risk of loss of health, physical ability and loved ones.

Up side – Freedom from demands and stresses of work, more time for friends, family, hobbies and interests

Down side – Illness and loss of mobility, loss of family and friends, less money

Everyone's experience is different, but people become vulnerable when they get into the **downward spiral**:

- Poor health, loss of mobility and capacity to deal with day to day tasks
- Contracting social and family networks
- Depression, anxiety and loss of confidence
- Loss of purpose and a sense of powerlessness

To make things better, action is needed to **maximise the up side** of old age and **minimise the down side**.

What we can do to make things better falls into 3 main areas:

- Organisation and delivery of services to help people overcome the problems of old age
- Raising public understanding of older people's needs and circumstances and awareness of the impact of national and local policy changes
- Enabling older people to make their voice heard, supporting their engagement in local affairs and building community capacity

These 3 things link into the **opportunities and challenges presented by the Government's Vision for Adult Social Care**:

- The opportunity for housing and older people's organisations to set up services to meet older people's needs
- The opportunity for communities (including older people, voluntary and community organisations) to influence local policies and services and hold statutory organisations to account for their performance
- The challenge of mobilising local communities to get involved in volunteering and providing neighbourly support
- The challenge of shrinking budgets for health, housing, care and support services

Provision of Services

The types of services that make things better for vulnerable older people include:

Help with practical matters

- Getting out and about (e.g. shopping, hospital appointments, library, Post Office, hairdresser etc.), housework, managing household finances, respite services, minor repairs, changing light bulbs (Handyperson), aids and adaptations, advice on repairs and maintenance for owner occupiers, trusted tradesmen list, help with moving house

Information and advice

- Finding out what services and opportunities are available locally (navigating), advice and help with problem solving, advocacy,

Social opportunities

- Social events, hobby/interest groups, luncheon clubs, keep fit/healthy eating groups, visiting services, learning opportunities, access to IT, intergenerational projects

Support in a crisis

- Community alarm response service, support around bereavement, hospital discharge, experience of crime, falls

Raising public awareness/understanding of older people's needs

Publicising and lobbying to increase public/political understanding of the experience of old age and the impact of policies (e.g. financial circumstances of older people (house rich/income poor); people who slip through the net because they don't demand anything and have no one to speak for them; need for more appropriate housing in the right places; effect of Housing benefit changes/forcing people to move out of their communities; effect of care/support reductions etc.)

Do this through research, identifying and publicising real people experiencing problems (with consent), holding local events etc.

Supporting older people's engagement and building community capacity

- Helping older people to put their views forward through keeping them informed of what is happening, supporting them to attend meetings/events, involve them in monitoring services (mystery shoppers, lay visitors)
- Volunteering opportunities, community development activity (e.g. know your neighbourhood' events, identify local people with skills/knowledge to offer, timebanks, assisting small community groups with bidding for grants, finding meeting spaces etc)

What can housing and older people's organisations bring to the party?

Between them they have various resources that could be put together:

- Buildings in the community
- Knowledge of older people's needs through their day to day activities and research
- Experience of running services
- Business infrastructure (IT, Human resources, training, PR, financial management etc)
- Networks of contacts, locally and nationally

Putting together these resources could help with setting up new services, raising awareness of older people's issues, involving a wider range of older people and developing community action. (It would also give housing associations the opportunity to diversify and move into new service areas for people who are not their tenants).

Anne Bailey and Ros Cole
25 May 2011

A Growing Older Population with Communication Problems – are Housing Organisations Ready?

Communication emerged as a major issue in the first two “Big Conversations.”

Many of the most vulnerable people have communication difficulties/communication support needs. These difficulties, in turn, create scope for miscommunication or misinterpretation after which problems can escalate, unless steps are taken to create communication friendly environments..

Owing to earlier diagnosis, people can live with a diagnosed condition for much longer (this is one of the key objectives in UK dementia strategies). Earlier diagnosis enables people to access appropriate medication and other support and also for the person with dementia and family members to plan ahead.

As with many other long term conditions, the downside of early diagnosis without appropriate information and support is that it may lead to feelings of hopelessness and stigmatisation. Also, faster acute health interventions may deal with the immediate problem, for example urinary tract infection or hip replacement, but result in problems of a longer-term nature, especially if these are not addressed on discharge.

Older people can experience a diverse and often fluctuating/multiple range of health problems and conditions. These can include:

- Sensory – hearing and sight, chronic pain
- Mental health issues- anxiety, depression
- Acquired /traumatic- stroke, cancer, head injury
- Progressive – dementia, Parkinson’s, motor neurone disease
- Developmental e.g. learning disability
- Translation needs

The importance of a wide range of factors, for example, where and how people live, is dependent on their basic right to communicate their needs, preferences and aspirations. This has a major impact on their housing choices and their day to day lives.

Each person is different and yet there are many shared concerns and problems ; addressing these may avoid increasing levels of vulnerability.

Communication is affected by the social and built environment should be:

- welcoming and enabling
- with better signage
- have visual displays
- reducing noise and external distractions
- ensure access to support, resources and equipment

Communication is possible, even for many people with the most severe condition. An approach that builds on empathy and understanding, building on everyday relationships can make a real difference. There are many different approaches to communication support (including “low tech” ones – books, albums, photos, word boards, (see www.talkingmats.com), but there is a need to bring information about these different approaches together. (See Outline 11 on www.ripfa.org.uk)

Time is very important – giving people the time to express words and feelings. For example, people with dementia or stroke with communication difficulties can often understand and respond if they are given more time to process what is being said and find words or other means to express themselves .

The changing world is creating many great opportunities for improving communications but, at the same

time, face-to-face communication is becoming more difficult, thus potentially distancing people. In other words, whilst there are opportunities, there are clearly challenges as well.

Sylvia Cox
23 June 2011

Our Mission Statement

We are committed to helping and supporting vulnerable people to establish and sustain their well-being and quality of life. We do this by working with our partners, by building confidence in those we support and by accessing resources that can help facilitate lasting change.

We are the small charity that makes a big difference.



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