



Housing our ageing rural population

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What I'm going to talk about



- Population
- Affordability and Income levels
- Health and care
- Rural service challenges
- Role of housing in partnership and community led solutions

Creating housing choices for life



- CIH work that asks:
- How can better retirement housing offers
- Give older people more choice and options for housing
- Provide support to health and wellbeing (and reducing private and public costs)
- Support better use of housing in local markets/ areas

- CIH/RSN – keen to explore rural dimensions



Population

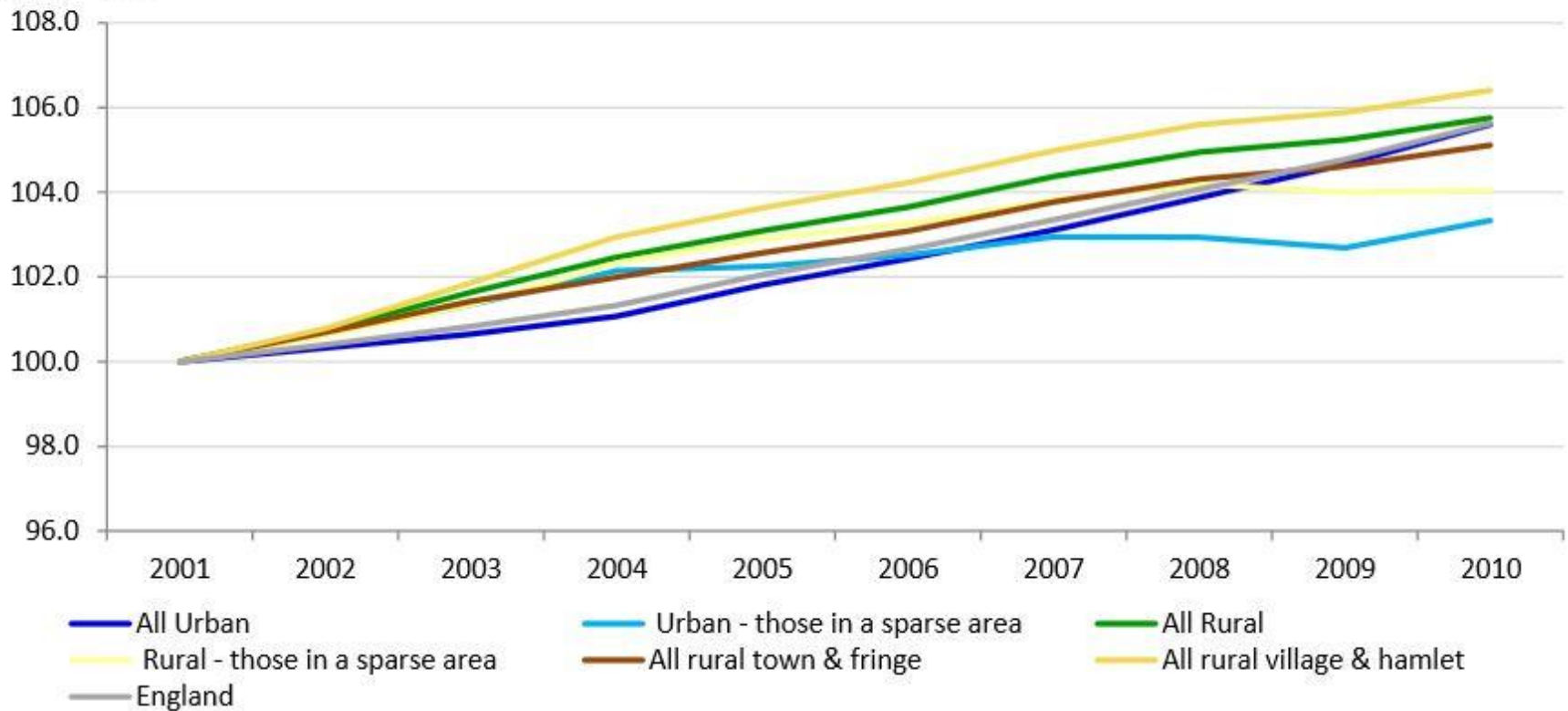


Population change: settlements



Index of population change, 2001 to 2010

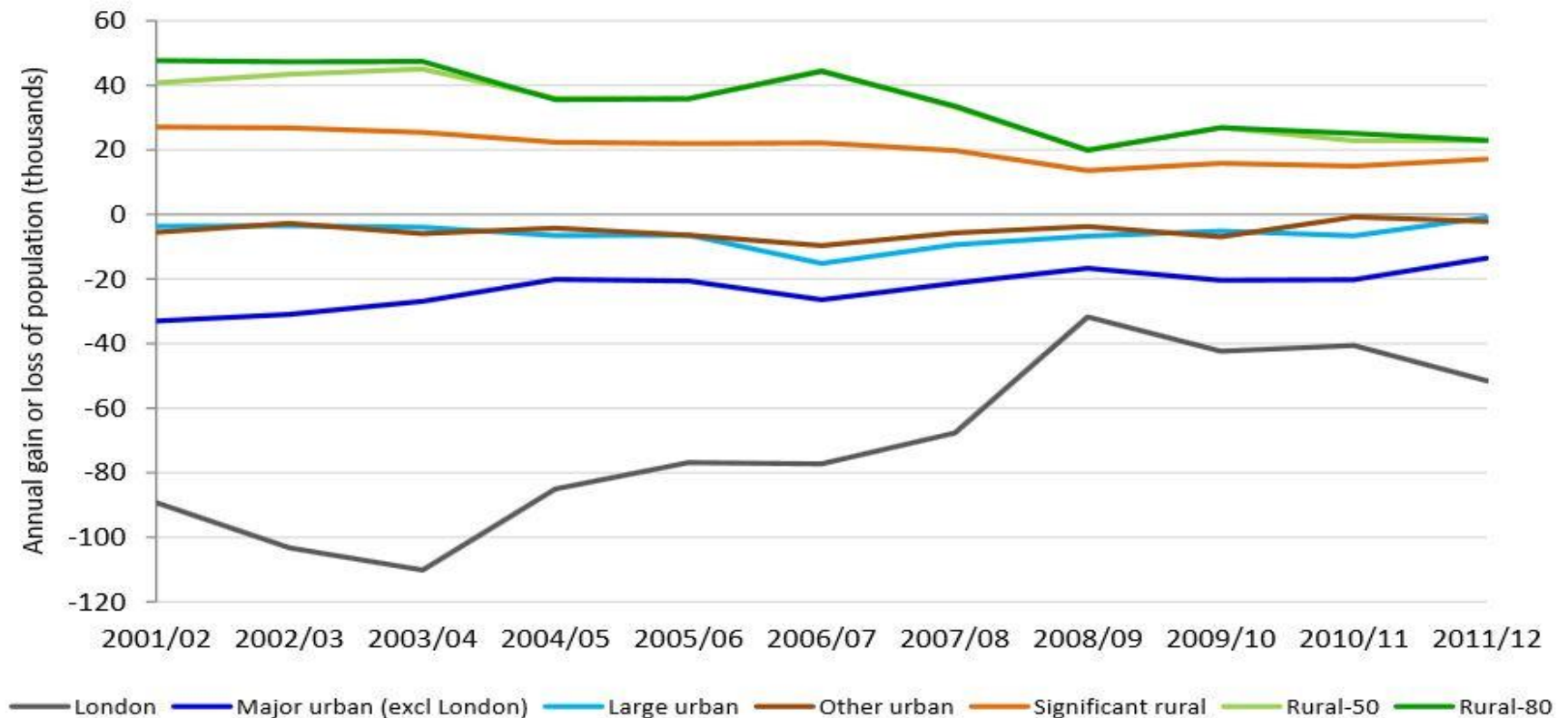
2001=100



Internal migration



Internal migration, 2001/02 to 2011/12



Population ageing



- 2011 census
- 9.3 million/ 17.6% of population live in rural areas
- Over 50% aged over 45, cpd 40% in urban areas
- Over 85 age group 186% increase by 2028 cpd 149% increase overall



Affordability and incomes





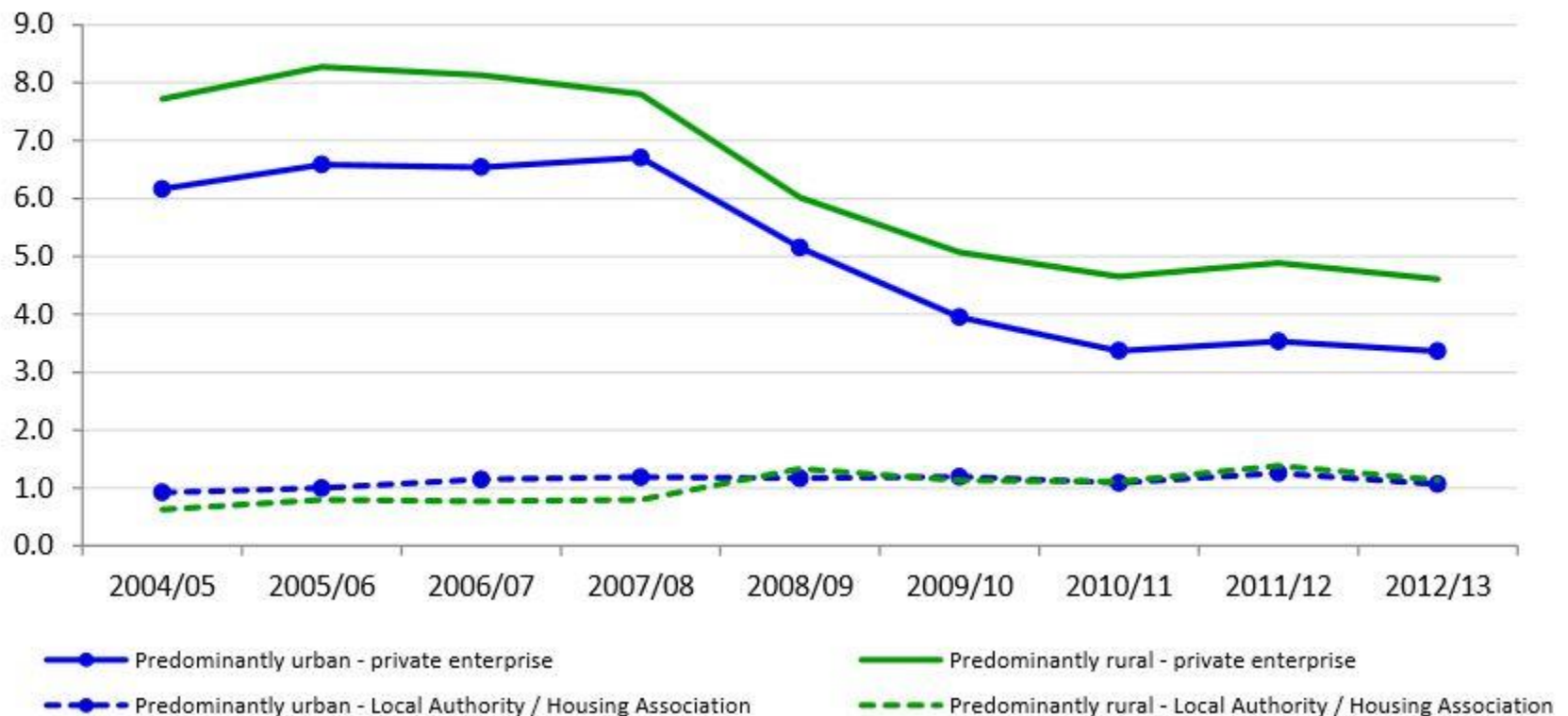
For settlements of 3,000 and less

- ‘Challenges of unaffordable homes, low wages and declining services are the greatest’ *Taylor Review 2008*, still relevant
- Average house prices in rural England doubled over 10 years to £230,000
- 2012 lower quartile price; lower quartile earnings – 7.9 (compared 7.4 England, 7.1 predominantly urban)

Development



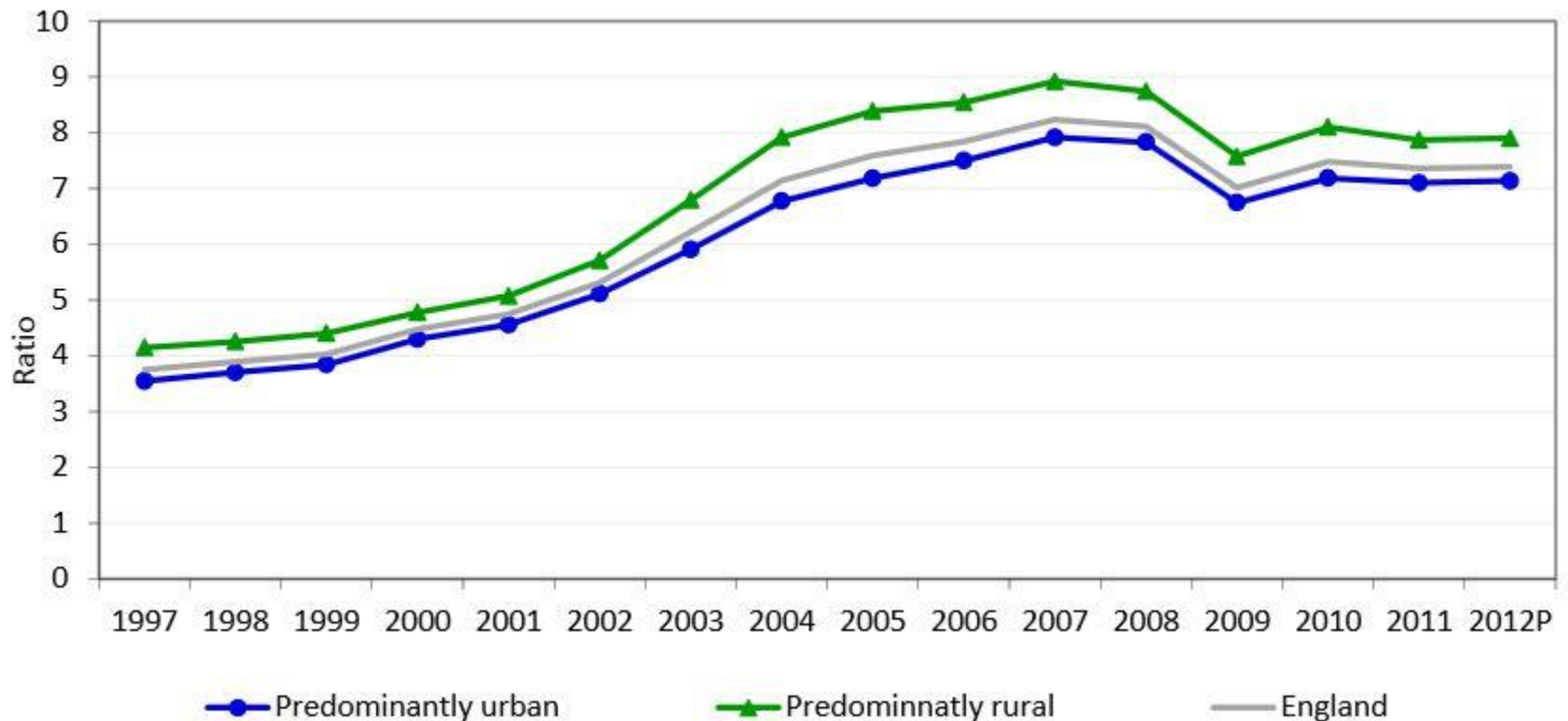
House-Building: permanent private enterprise and Local Authority / Housing Association dwellings completed per 1,000 households, by Local Authority Classification, in England, 2004/05 to 2012/13



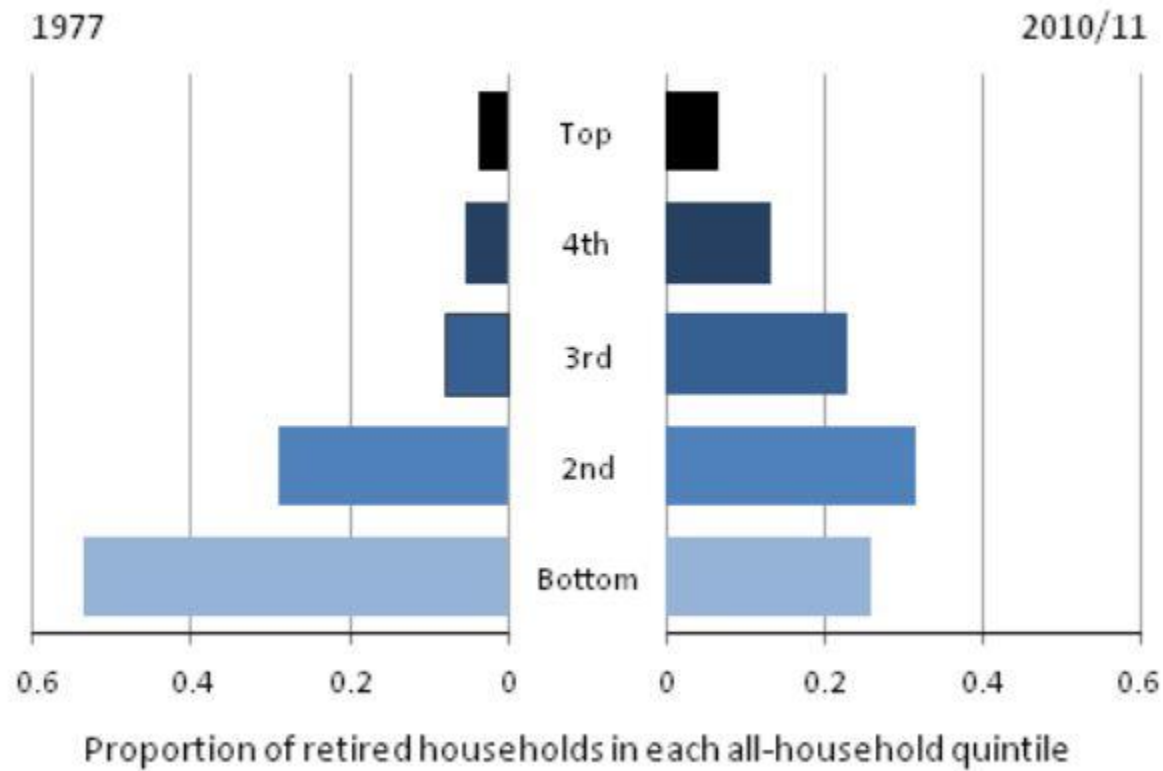
Housing affordability



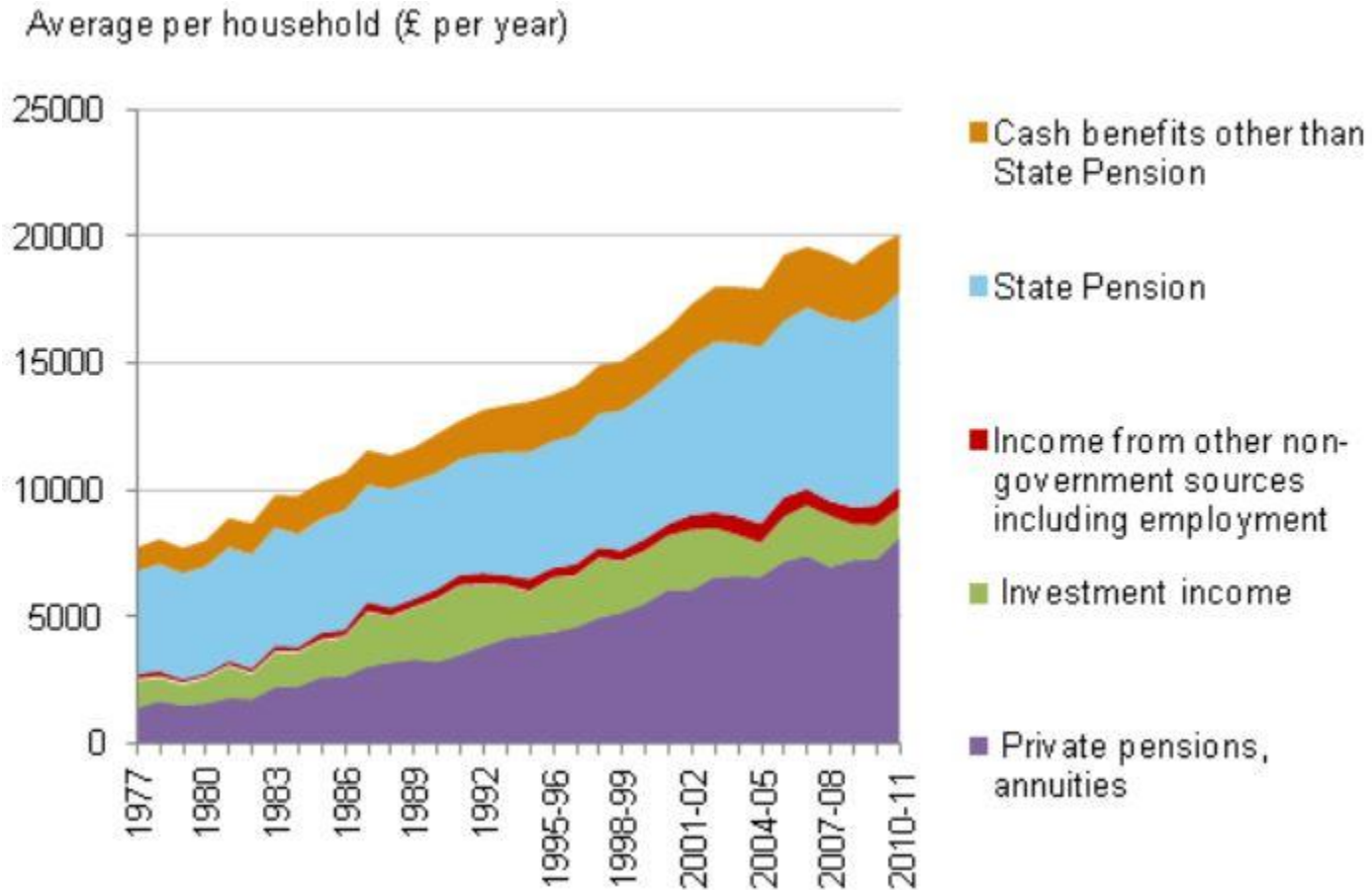
Ratio of lower quartile house prices to lower quartile earnings, by Local Authority Classification, in England, 1997 to 2012



Income levels



Sources of incomes



Poverty



- 600,000 pensioners in low income households in rural areas

Relative low household income

- Rural 14% before housing cost, 12% after, cpd urban 17% and 14% respectively

Absolute low household income

- Rural 15% before housing costs, 14% after, cpd urban 195 and 16% respectively
- Pensioners in absolute low household incomes after housing costs in rural areas increased over 2010/11-2011/12, others decreased/ remained stable

And other expenditure



- Increases with increased rurality
- 2010 18% compared to 16% in urban areas
- Greater reliance on higher cost options (oil etc) when off grid 36% cpd to 8%.
- Car use: 35% rural pensioners no access to car/van
- Public transport: 47% rural households with hourly or better service in 13mins walk cpd 96% urban households
- £14 wk more on transport
- Loss of car and lack of alternative transport – trigger for isolation



Health and care





- Live longer and more healthily in rural areas
- Born in rural areas – +1.5 yrs women, +2 yrs men
- But:
- 70% increase expected in people with social care needs in next 20 years
- Depression, strokes, falls, dementia – increase between 50-60% in rural areas

Social isolation



- 49% of all people over 75 live alone
- 6% leave their home less than once a week
- 11% have contact with friends and family less than monthly
- Comparable health risk to smoking
- Health and age related risk factors (chicken and egg....)
- Life transitions



Rural service challenges



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Service challenges



- Rural premium
- Distance
- Skills
- Choice and control
- Awareness and take up – cycle of low demand low delivery
- Dependency on informal support/ ‘getting by’

Service challenges



Rural characteristics	Positive influences	Negative influences
Rural landscape	'community support'	'community surveillance'
Close knit relationships with staff	Improves access, increases personalisation	Difficulty with change, concerns on confidentiality
Self reliant culture	Tolerance of difference	Stigma, fear of gossip
Strong community ties	Strong informal practical support	Isolation if no local networks

Solutions - new build



- Neighbourhood plans
- Community led approaches for development
- Community right to build

- Maximising existing homes with careful new development
- Small schemes as hub for neighbouring local areas

Solutions – new and existing



- Very localised solutions
- Community-led / resilient communities
- Peripatetic outreach/ utilising community assets
- Local experts signposting – village agents
- Partnerships working
- Focus on prevention
- Connecting localities - hubs and critical mass

Housing solutions



Bell View, Northumberland

- Response to loss of residential home – led to community grp charitable trust
- County support if provided day and resource centre
- Work with JJHA to provide housing
- Hub for coordinated care and support services across 120 sq miles
- Activities – designed with older people
- Offices for vol and stat services



- **Esk Moor lodge** - Extracare housing and delivery of support services
- 12 extra care flats, with local domiciliary care service reaching into local community
- Provision of space for social activities open to community – Bradbury centre
- Partnership between housing provider (Abbeyfields), care provider and county, developed with involvement of local people
- Provides respite for carers, and potentially step up/ step down support for people (avoid admission or on discharge from hospital)





Hastoe Home to Home

- For rural home owners
- Purchase home for 15-20% below market rate
- Develop new home for rent/ shared ownership on rural exception site
- Use previous home to sell and cross subsidise or for affordable rent/ home buy

Devon rural housing partnership research

- Localism – find bottom up solutions
- Enable market housing for older people in rural schemes
- Utilise existing community assets for services
- Ensure policies deliver adaptability etc.



- Assistive technology
- To supplement, support and connect with other services
- Challenge of broadband: 2010, 23% households in rural areas had no/ slow connection (<2Mbs) cpd to 5% urban households

Thank you



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