



Fragmented UK:
Reconnecting people by
creating communities where
people love living in later life



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Introduction

March 2020 was a turning point for UK society. Almost overnight, the pandemic caused the ways that we live, socialise, shop and interact with one another to all change.

The impact on the wellbeing of people largely confined to our homes or unable to see our friends and loved ones was profound. But the Clap for Carers, weekly family Zoom call or work virtual quiz also brought people together in new ways, with many checking on their neighbours and cheering when Sir Captain Tom Moore finished his final lap.

Our experiences of the COVID-19 pandemic have made many of us look again at what we value. What does it mean to be independent? What do people want to do with the precious time they spend with their families? Where do we want to live and what kind of homes do we want? And how do we seize this opportunity to look at the fabric of our towns and cities and do things differently?

This report explores how our society has changed, identifying the accompanying challenges and how increasing housing options for older people can help to meet these challenges.

We hope it also provides food for thought for the Task Force on older people's housing announced in the Levelling Up White Paper.

At Anchor, England's largest not-for-profit provider of housing and care for people in later life, we want people across generations to be able to reconnect with their loved ones and for older people to have the best options for later living. As part of that, we want to ensure those with families can bring them on the journey so that deciding to downsize or choosing retirement housing or housing with care can be a positive proactive step.

We understand the value of communities and independence and the importance of housing that enables residents to live as they choose.

We believe that providing more opportunities for older people to live where they want and how they want is the key to living well in later life.



Executive Summary & Combined Recommendations

The UK's population is ageing, with the proportion of older people set to increase significantly over the next decade. Age UK estimates that, by 2030, one in five people in the UK will be aged 65 or over (21.8%)¹. Supporting our ageing population to live fulfilling, independent lives for longer is one of the greatest challenges facing our nation and at Anchor, we are clear that specialist older people's housing is a key part of the solution.

The supply of older people's housing is failing to keep up with demand. At present, just 0.6% of older people in the UK live in specialist housing and there are only 720,000 specialist retirement properties in the UK.

Over the past decade, around only 7,000 new units of retirement housing have been built each year². This contrasts with potential demand highlighted by Knight Frank for around 30,000 new units per year³. A Housing LIN report for the Local Government Association has warned of a shortfall of 400,000 older people's properties by 2035⁴ of which 61,000 will be Extra Care housing⁵. Our research shows that, without decisive action, this shortfall will only get worse in the coming decades.

Our research took place from June 2021 to January 2022 in partnership with Cavendish Advocacy and Savanta. Polling of 2,000 people was carried out seeking the public's views on the changing nature of family and community dynamics and the impact of the COVID-19 pandemic on these. A number of focus groups with Anchor residents and roundtables with sector stakeholders also sought to further understand these changes in society and we would like to express our thanks to those who participated. A full outline of the methodology can be found on Page 25 of this report.

Meeting the demand for older people's housing will benefit the whole of society. Specialist housing can support older people to remain independent for longer, through helping to stave off crises which would otherwise require health and social care interventions.

Anchor's research for this report highlighted what independence means to older people. Of the options given, four answers stood out: making their own decisions (82%), having control over their own financial decisions (74%), living in their own home (75%) and being able to pursue their current way of living (69%).

Specialist retirement housing can also play an important role in supporting the Government's Levelling Up agenda; Improving health outcomes and supporting wellbeing, creating demand for a variety of skilled jobs such as in construction and social care and helping to fuel the economy and support local communities.

This report's key findings highlight the important role older people's housing can play for all areas of society, helping older people to fulfil their expectations of later life, live healthier, more independent lives for longer and contribute to local communities whilst enhancing economic growth and the prospects for younger generations and families.

1 Age UK, Later Life in the United Kingdom (2019): https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/later_life_uk_factsheet.pdf

2 Centre for the Study of Financial Innovation, Too Little, Too Late? Housing for an ageing population (2020): https://www.arcouk.org/sites/default/files/Too%20little%20too%20late_FINAL%20-%20June%20%202020_0.pdf

3 Knight Frank, Residential Research: Retirement Housing (2016): [KF_Retirement_Housing_2016.pdf \(housinglin.org.uk\)](https://www.knightfrank.com/media/123456/KF_Retirement_Housing_2016.pdf)

4 Local Government Association, Housing Our Ageing Population: Learning from councils meeting the housing needs of our ageing population (2017): [Housing our Ageing Population: Learning from councils meeting the housing needs of our ageing population - Resource Library - Resources - Housing LIN](https://www.local.gov.uk/resources/housing-our-ageing-population)

5 APPG on Housing & Care for Older People, Housing for people with dementia – are we ready? (2021): [HCOP_APPG_Dementia_Housing_and_Care_Inquiry-LowRes.pdf \(housinglin.org.uk\)](https://www.appg.org.uk/wp-content/uploads/2021/06/HCOP_APPG_Dementia_Housing_and_Care_Inquiry-LowRes.pdf)

Our key findings were:

- **A disparity exists between the expectations of later life amongst older people and the perceptions of younger people.** Our research found a disconnect between what many older people want and what younger family members assume older relatives will want
- **A lack of awareness exists throughout society as to the housing options available to people in later life.** Our polling research found that only 20% of respondents said that they 'fully understand' the options available, and more than a third (36%) have limited or no understanding of the options available
- **Where awareness exists, demand follows.** Our research has found that four million people over the age of 65 would consider retirement housing as an option. This compares to just 720,000 specialised retirement homes in the UK, and only 0.6% of over 65s currently living in specialist housing for older people⁶
- **A number of steps from Central Government and local authorities could help to unlock investment in the sector and drive development.** The establishment of a Task Force on older people's housing, as announced in the Government's Levelling Up White Paper, could help to guide policy in this area. For example, a new planning classification for retirement communities and the inclusion of older people's housing in local authority's Local Plans could make a significant difference
- **The benefits across Government are wide-ranging.** Increasing housing options for older people and meeting the undersupply has a key role to play in meeting the objectives of numerous government department

To overcome these challenges and grasp the opportunities, we recommend:

- Government moves quickly to establish its Task Force on older people's housing to work across departments to support the development of the sector and guide policy
- The Government ensure that planning reforms support development of older people's housing through a new planning classification for retirement communities to help unlock the pending investment in the market
- Local authorities review their Local Plans to ensure there is sufficient supply of older people's housing
- Homes England commit 10% of the organisation's funding to retirement housing.
- The Government look at ways to incentivise moving – in particular downsizing – among older people, including through introducing Stamp Duty Land Tax relief for older people who are downsizing
- The health and social care sector be equipped to ensure that service users and their families are able to access resources and information to support their decision making when it comes to specialist housing
- A 'National Conversation' within families and wider society about people's expectations for later life to better inform people's decision making



⁶ ARCO, Key Sector Facts (online): <https://www.arcouk.org/key-sector-facts>

Meeting Expectations Of Later Life

The National Institute for Health and Care Excellence (NICE) defines independence as having the “ability to make choices and to exercise control over your life. This includes being able to live independently with or without support”⁷.

Anchor’s research identified four key aspects of independence which matter most to older people: making their own decisions (82%), having control over their own financial decisions (74%), living in their own home (75%), and being able to pursue their current way of living (69%).

Key findings:

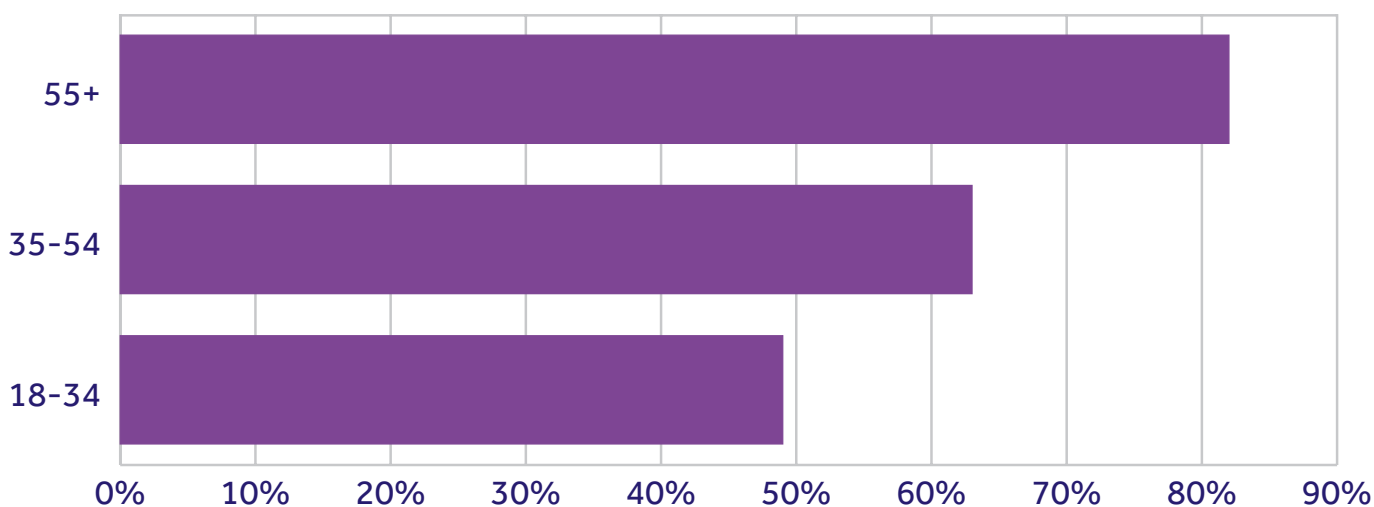
- Older people want to maintain control of their lives, their finances and live in their own home. This forms a key part of what they see as being ‘independent’, 75% of older people want to live in their own home as they get older
- 55% of over-55s identified not being a burden on their families as a key aspect of independence
- In contrast, younger people presume that their older relatives want to be cared for by a family member – highlighting a pressing need for families to talk more to each other about ageing and care

*Respondents were asked the questions: Thinking about how you live your life, what does the term “independence” mean to you? and To what extent do you agree or disagree with the following statements: I expect that my parents will want a family member to provide care for them in later life & I will want a family member to provide care for me in later life

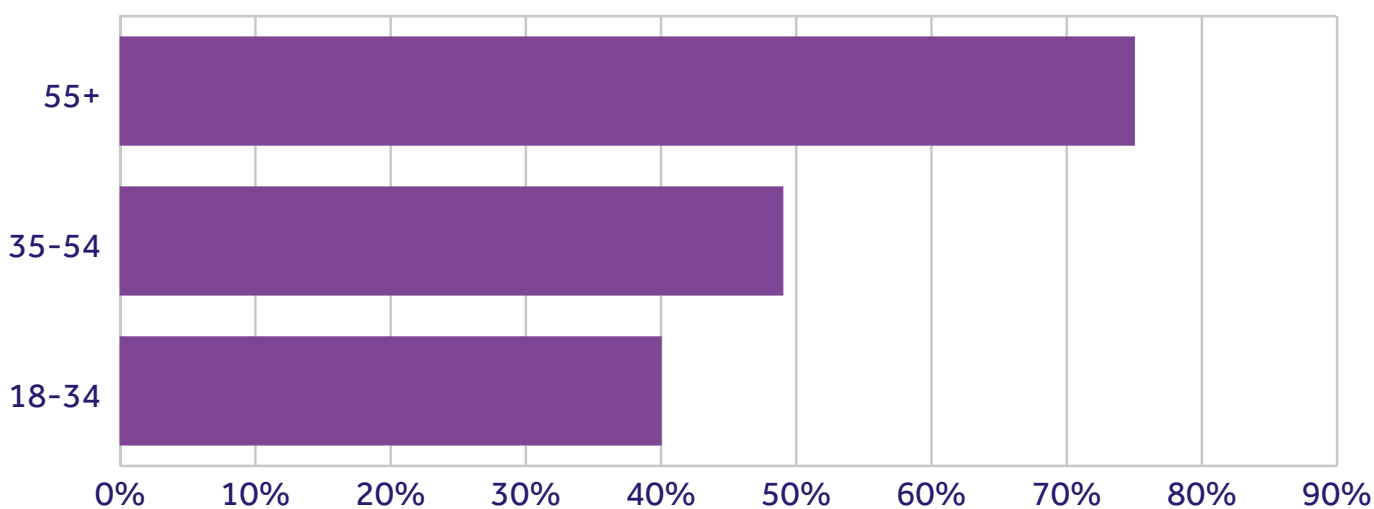


⁷ National Institute for Health and Care Excellence (NICE), Older people: independence and mental wellbeing (2015): <https://www.nice.org.uk/guidance/ng32/resources/older-people-independence-and-mental-wellbeing-pdf-1837389003973>

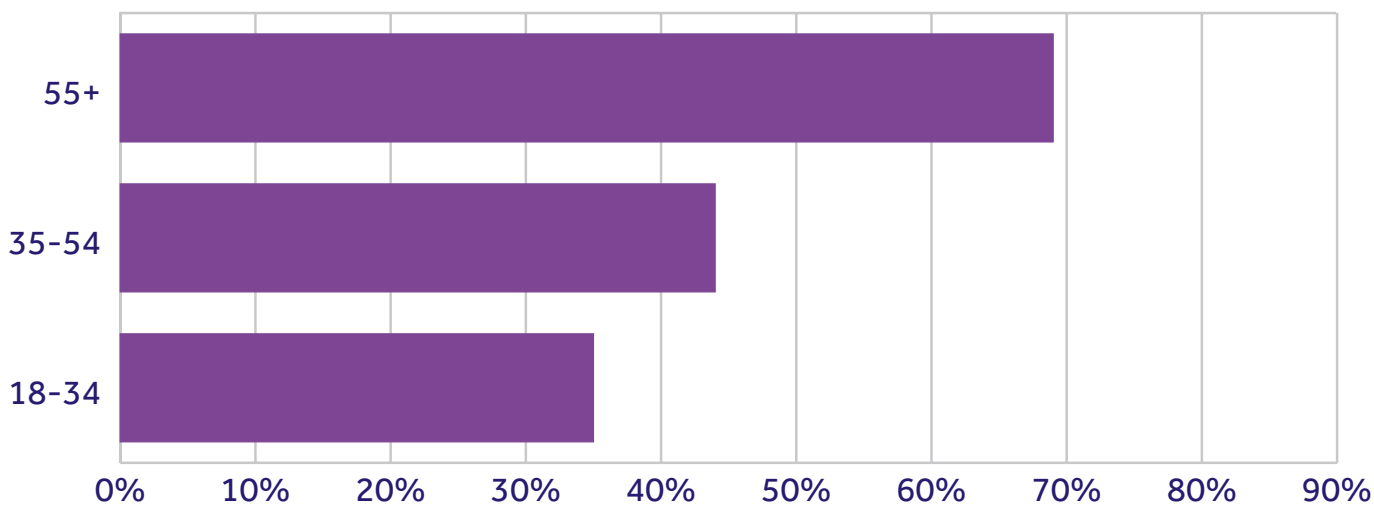
Making my own decisions



Living in my own home

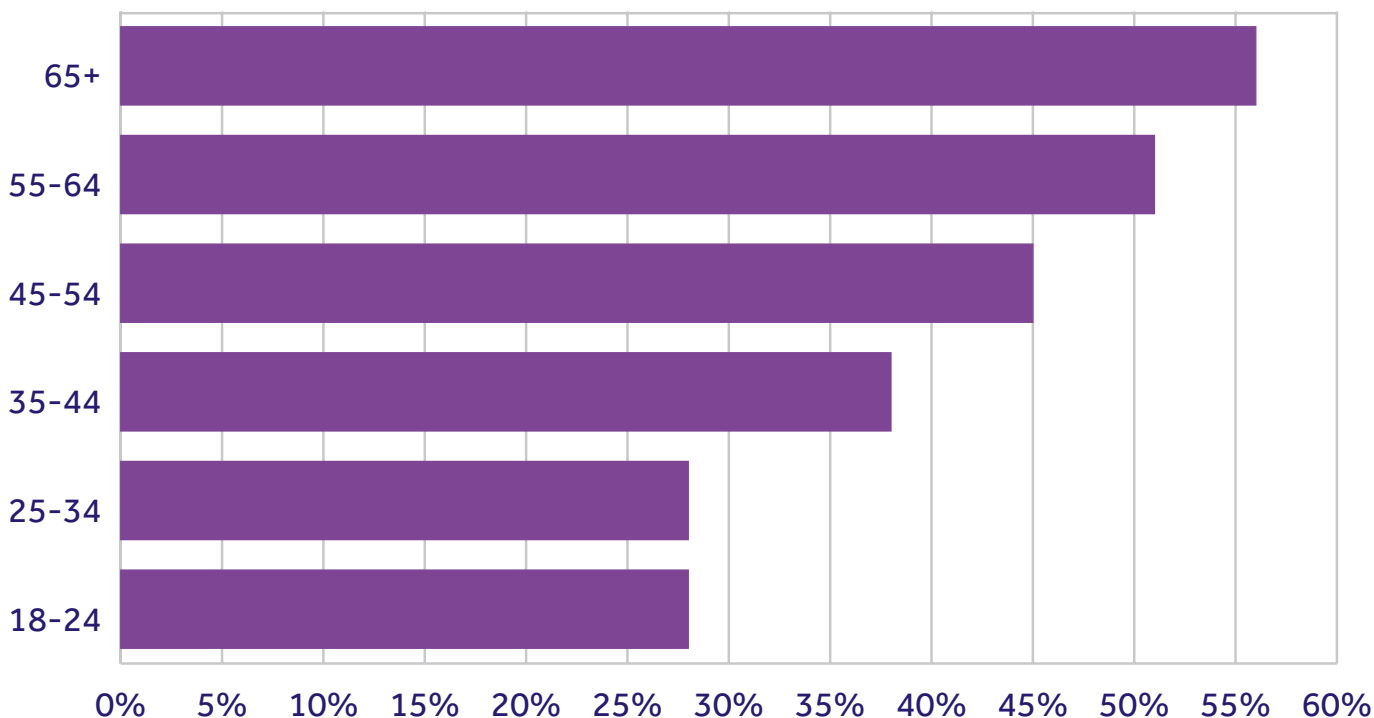


Being able to pursue my current way of living



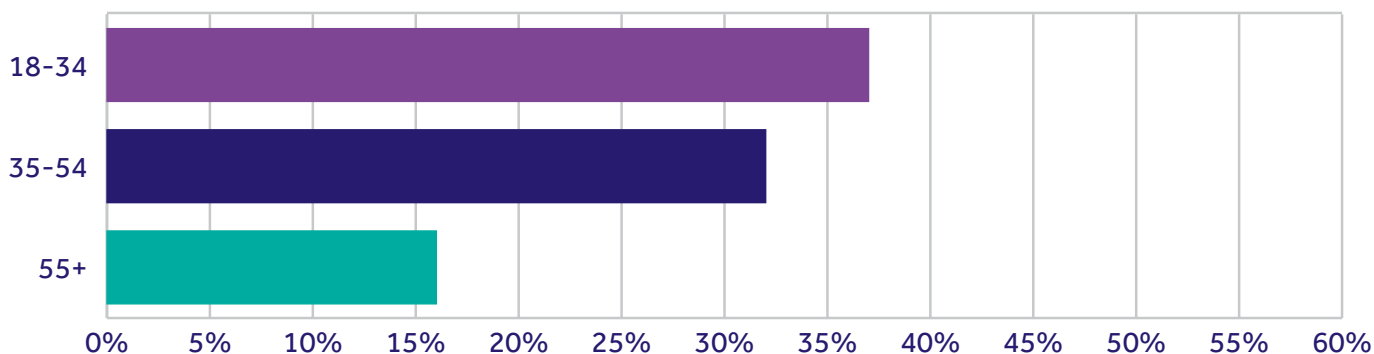
Anchor's research found that older age groups are more likely to cite "not being a burden" on family as a key part of their sense of independence.

Not being a burden on my family

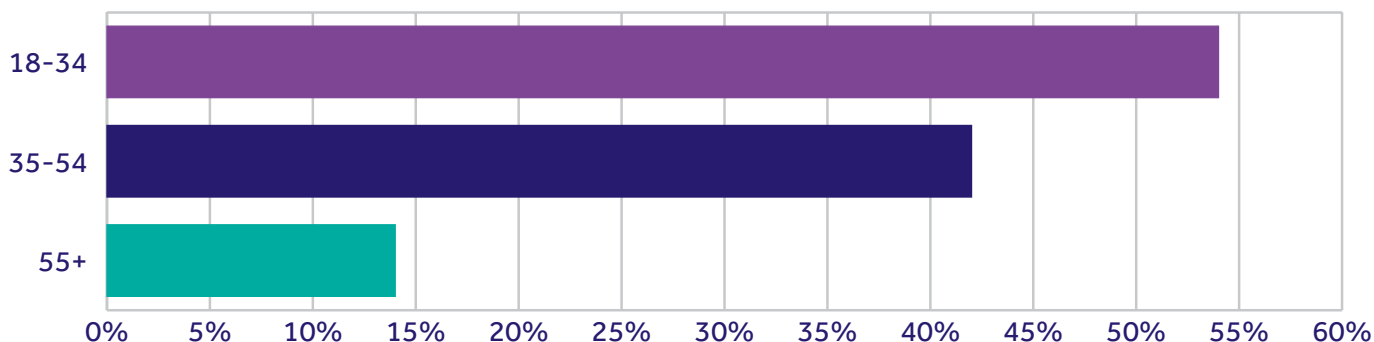


While 54% of those aged 18-34 said they expected their parents would want a family member to provide care for them in later life, only 16% of those aged 55+ said they would want a family member to provide care for them.

I will want a family member to provide care for me in later life



I expect that my parents will want a family member to provide care for them in later life



This highlights a very clear difference between what younger cohorts believe older cohorts want and what older people themselves say they want.

It is also crucial to consider those for whom the options of care from family may be either limited or non-existent. A growing number of older people do not have children, with research from Ageing Without Children (AWWOC) showing that, by 2030, two-million over-65s will be childless⁸.

AWWOC highlights that older people without children are 25% more likely to require residential care at an earlier age than those who are parents, and more likely to experience poorer health and shorter life expectancy – potentially of up to two years⁹.

Older peoples' housing services can enhance independence amongst those not expecting or wishing to be cared for by family and those for whom this is not an option. Our research shows that 66% of over 55s see "being able to maintain an independent lifestyle but having support available when needed" as the main reason to consider a retirement community.

As part of this report, Anchor held a series of focus groups with a number of residents across our locations where the sentiments expressed by our residents were consistent with our survey findings. As Gillian Perera, 76, who lives in an Anchor location in London told us:

"I am able to have Anchor there to back me up just in case I need help, but they do not interfere and let me get on with my life."



⁸ Ageing Without Children, Statistics: [Ageing | Ageing Well Without Children \(AWOC\) \(awwoc.org\)](https://www.awwoc.org)

⁹ Ageing Without Children, Statistics: [Ageing | Ageing Well Without Children \(AWOC\) \(awwoc.org\)](https://www.awwoc.org)



Case Study

Brian Branson (78 years) Hampshire Lakes, Yateley (Leasehold)

After 30 years of living in Cheshire, my wife and I decided to move to Hampshire to be closer to our daughter (45) who lives in Twickenham, southwest London.

After my wife died, my daughter invited me to live with her and her young family. As much as I love her, I wanted to remain independent and, though I found it a bit scary being on my own, I liked the idea of living in a retirement community and moved to Hampshire Lakes in January 2016 into a spacious, first floor, two-bedroom apartment. It has given me security, independence, and company of my own age.

Yateley is a lovely town with lots to explore and get involved in. I see my daughter once a week and I'm also just a short drive from London Heathrow Airport, which makes it convenient to visit my son who lives in Geneva.

Hampshire Lakes is a close-knit community, there's always someone to talk to and something to do so I spend a lot of time with my neighbours. From Friday happy hours to themed dinner and drinks, I also enjoy attending regular events alongside my neighbours. I love the themed nights in particular; we once had a 60s-themed evening where I dressed up as Elvis Presley!

I have even had the nickname 'odd-job' as I have a penchant for DIY; I'm often called upon to help with bits and pieces around people's homes!

It's not just new friends who I've met at Hampshire Lakes, my sister-in-law Meryl (75) is also now a resident here. After her husband (my brother) died, she was struggling with the upkeep of her four-bedroom house and, after seeing how much I enjoyed the community, bought a place here a few years after I moved in.



Awareness of the options

The retirement housing sector is diverse with developers and providers offering a range of tenures, and including independent living, bungalows, extra care, assisted living homes and retirement villages. The sector has great potential to support independence and reduce the strain on families and support services.

Yet, despite the desire to maintain independence felt by so many older people, Anchor's research found that awareness of housing options available to older people is far from widespread.

Key findings:

- 35% of those aged over 55 say that they would be very likely or quite likely to consider specialist retirement housing – emphasising a significant shortfall in the supply of older people's housing that is only set to intensify
- A third of over-55s see the difficulty of moving house as the biggest challenge preventing them from moving
- Most people do not fully understand the housing options available to them as they get older



We asked the public to what extent they feel they understand the options available to them or a family member if they were in a position that they needed to consider it. Only 20% of respondents said that they 'fully understand' the options available, and more than a third (36%) have limited or no understanding of the options available. On average 12% of the public claimed to have 'no understanding'.

Our research findings do not suggest that awareness or understanding of the options available improves with age. Those aged 18-34 are on average more likely to say that they 'fully understand' the options than other age groups while, among those aged 25 to 34, 27% said they 'fully understand' the options, and a further 31% had 'some understanding'.

Our residents focus groups showed that, prior to them moving into an Anchor property, participants' awareness of the availability of older people's housing options had been mixed. While some had significant knowledge – often because of friends and family in similar properties – others explained how they had previously had very little understanding.

Amongst those who had had a broader understanding, we found that better awareness of options available to people in later life can help to offset many of the concerns which present barriers to people moving home.

Growing demand for retirement housing

Anchor's research has found that, despite the lack of awareness of options available, where this understanding exists the appeal is apparent, and demand can quickly grow.

When asked the question "If you were in a position that you needed to consider specialist retirement housing (including independent living, sheltered housing and housing with care) in the near future, how likely, if at all, would you be to consider this for yourself or a member of your family?", 58% of 18–34-year-olds said they were either very or quite likely.

Of those aged over 55, 35% say that they would be very likely or quite likely to consider specialist retirement housing.

At Anchor, we have seen this growing demand first-hand. The number of applications for our housing was 30,695 in 2020 – an increase of 5,000 on the previous year – and our waiting list now stands at around 27,000 applicants.

It is estimated that there are just 720,000 specialised retirement properties in the UK¹⁰, and only 0.6% of over 65s live in specialist housing for older people¹¹. A Housing LIN report for the Local Government Association has warned of a shortfall of 400,000 older people's properties by 2035¹² of which 61,000 will be Extra Care housing¹³. With increasing numbers seeing older people's housing as an option in later life, this shortfall is likely to get worse over the coming decades.

The need for a 'National Conversation'

These findings demonstrate how the assumptions of younger people can be at odds with the wishes and expectations of those in later life and emphasise the need for families to discuss the options available and choices to be made when it comes to later living.

This should be part of a 'National Conversation' about people's desires and expectations for later life and the options which best enable them to fulfil these, and to make the decisions which best suit them. This will also help people to plan.



10 Knight Frank, Retirement Living Comes of Age (2018): [retirement-living-comes-of-age-2018-6107.pdf](https://www.knightfrank.com/retirement-living-comes-of-age-2018-6107.pdf) (knightfrank.com)

11 ARCO, Key Sector Facts (online): <https://www.arcouk.org/key-sector-facts>

12 Local Government Association, Housing Our Ageing Population: Learning from councils meeting the housing needs of our ageing population (2017):

[Housing our Ageing Population: Learning from councils meeting the housing needs of our ageing population - Resource Library - Resources - Housing LIN](#)

13 APPG on Housing & Care for Older People, Housing for people with dementia – are we ready? (2021): [HCOP_APPG_Dementia_Housing_and_Care_Inquiry-LowRes.pdf](#) (housinglin.org.uk)

Tackling Loneliness and Supporting Families and Communities To Stay Connected

The time families, friends and communities spend together is precious and, with an ageing society, helping people stay connected and live the way they want to live has never been more important.

Better housing options are a key aspect of enabling this. Residents say that one of the benefits of purpose-built retirement housing is having space to be with family and friends.

At our resident focus groups, it was highlighted how communities can often be much more transient in the modern world with more and more people relocating away from loved ones.

Anchor's Key findings:

- 43% of people live further from their extended family than they did as a child
- 45% of the public think that they will get lonelier as they get older, including 50% of under 55-year-olds
- 44% of 55–64-year-olds and almost a third of over 65s believe they will get lonelier as they get older
- The pandemic has shown an increase in the loneliness felt by older people
- The loss of local community is a worry for many, with older people often seeking to move to specialist accommodation because of their inbuilt communities



Cara Beeson, 70, who rents an Anchor property in Penzance, said that she felt that things had “changed hugely”, and that previously “immediate family looked after and cared for each other, and travel was not an issue to spend time together”. Gillian Perera, 76, a resident at a rented scheme in London, told us that it’s a “different type of generation now” than when she was younger and that her children and grandchildren have very busy lives, with significant work commitments, which makes it harder to see them.

Loneliness and loss of community

Loneliness can have far-reaching consequences for a person’s mental and physical health and can cause and exacerbate significant health issues, including heart disease, dementia and stroke. In turn, this increases pressure on health and care services. Research by consultant Social Finance has shown the impact of loneliness on those experiencing it and on public services:

- Lonely people are 1.8 times more likely to visit the GP
- Lonely people are 1.6 times more likely to visit A&E
- Lonely people are 1.3 times more likely to experience an emergency admission¹⁴.

Where people live

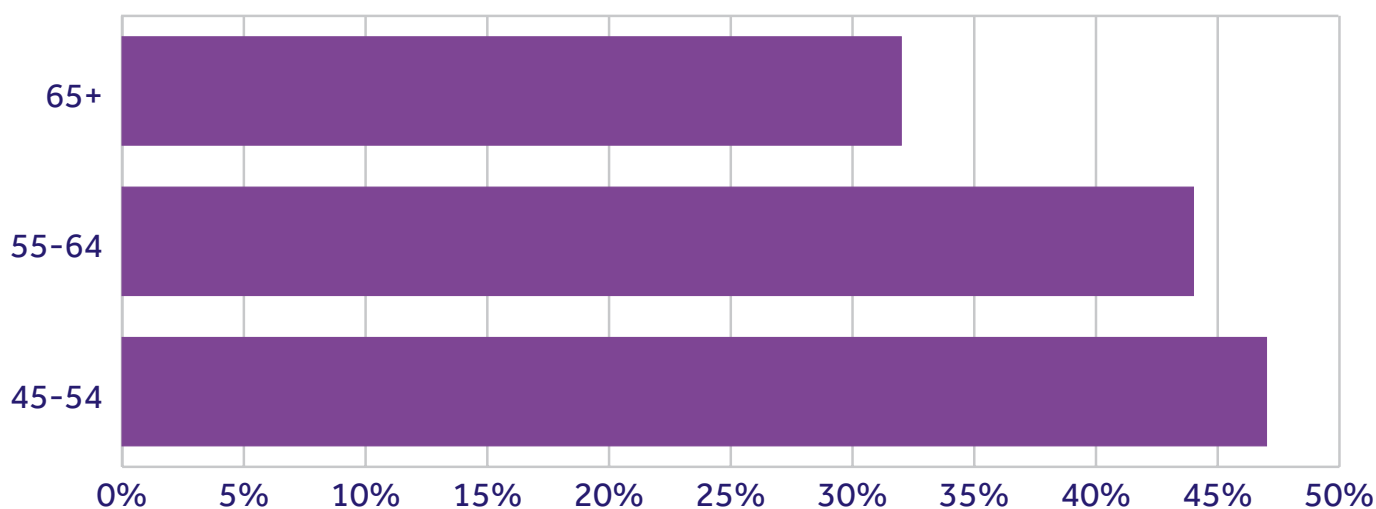
Our research shows that increasing numbers of people are living further away from their extended family. Overall, 43% of respondents told us that they live further away than they did as a child, with only 16% living closer and a third (32%) living the same distance.

14 Social Finance, Investing to Tackle Loneliness (2015): https://www.socialfinance.org.uk/sites/default/files/publications/investing_to_tackle_loneliness.pdf

Research by Age UK in 2018 shows that 24% of over 50s in England feel lonely some of the time and 7% feel lonely often and this figure has remained broadly similar for more than a decade¹⁵. For older people, loneliness is most likely to be caused by not having someone to confide in, being widowed, in poor health, not being able to do the things they want to do and living alone.

Our research supports the Age UK findings showing that 44% of 55–64-year-olds and almost a third of over 65s worry they will be more lonely as they get older.

I worry that as I get older I will be more lonely



Even younger age groups are concerned about loneliness in later life with 50% of those aged 18 to 34 believing that they will get lonelier as they get older. Across all age groups, those who have immediate family - parents, children, grandparents, grandchildren - fear loneliness more than those without – 45% to 34%.

Awareness of loneliness has been further heightened by the COVID-19 pandemic. During the first national lockdown in spring 2020, we found that 13% of our 60,000 residents did not have the support of any friends or family. The Office for National Statistics published findings in the first lockdown showing that in April 2020, just over 30.9% of adults said their wellbeing had been affected through feeling lonely in the past seven days¹⁶.

A diminishing sense of community

Along with concern over loneliness, Anchor’s research found that more than 50% of respondents think that people’s sense of community is disappearing – 55% across all age groups on average. During our policy roundtables, it was suggested that part of the reason why people can feel lonely is that their social and personal networks begin to shrink as they get older.

¹⁵ Age UK, All the Lonely People: Loneliness in Later Life (2018): <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/loneliness/loneliness-report.pdf>

¹⁶ Office for National Statistics, Coronavirus and Loneliness, Great Britain: 3 April to 3 May 2020 (2020): <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/bulletins/coronavirusandlonelinessgreatbritain/3aprilto3may2020>

A sense of community was a hot topic for our focus groups of Anchor residents. Many cited the sense of community as being a major motivator for wanting to live in an Anchor development – an environment with like-minded individuals with similar priorities and ages – and where they had the option to participate in social activities.

Specialist older people's housing can help to enable residents to build communities and stay active through activities they enjoy. Dorothy Ireland, 74, who lives in an Anchor Extra Care scheme in Leicester, told us that she revels in the social activities and actively leads community groups and events at her community.

It is for that reason that we look to create communities and places to live that provide greater choice for residents and the opportunities to engage in activities they enjoy and to learn new skills and hobbies.

Supporting our residents in tackling loneliness

Throughout the first lockdown in 2020, Anchor ran a series of virtual coffee mornings to help tackle loneliness and social isolation. The coffee mornings turned out to be a real lifeline for many residents and soon became a longer-term feature at Anchor.

Residents were surveyed on what they would most like to see from these events going forward. This led to themed coffee mornings with guest speakers. Speakers included representatives from the People's Dispensary for Sick Animals, Veterans Growth and Stuart Langworthy, Captain of the Over 60s England Walking Football team.



Case Study

Dorothy Ireland (74 years) Resident of Birch Court, Leicester (Extra Care, Rented)



Like many older people who choose to move into specialist housing schemes, I made the decision due to a health complication and chose an Anchor community because of a family connection as a mother of one of my friends had previously lived in Birch Court.

I didn't have much help from my family when it came to finding somewhere more suitable to live, and Birch Court was the easiest decision due to my connection with the scheme. Otherwise, I had very little understanding of older people's housing options – though I'm very happy at Birch Court and feel fortunate to have found the home I did.

Since moving into the scheme in January 2016, I've taken a leading role in organising social events and activities in Birch Court and was previously Chairperson of Friends of Birch Court. Learning new skills and taking on new tasks has always been a big part of my life and so preserving these has been crucial to my independence and happiness.



New ways to connect

Virtual methods of communication have become increasingly important to many peoples' lives and our focus groups highlighted the importance of this to many Anchor residents.

Our resident focus groups highlighted the importance of technology during the COVID-19 pandemic. For Cara Beeson, 70, of Hanover Court, Penzance, the restrictions during the pandemic have been extremely difficult as she had not been able to see her son in Brighton for over a year. They did however, video call each other twice a week.

However, many older people remain digitally excluded. Research from Age UK shows that only 24% of over 75s have increased their internet use since the beginning of the pandemic with this increase mainly driven by those already using the internet pre-pandemic¹⁷.

Along with our residents' focus groups, Anchor also commissioned several roundtables with key sector and political stakeholders as part of this research. During these roundtables, it was highlighted that technological infrastructure needs to be in place to enable people to maintain contact with friends and family and providers of older people's housing should focus on this.

Anchor Be Digital

Anchor's Be Digital programme supports residents to develop their skills with technology and access the internet. Residents can loan tablets individually or as a group with a range of training material and signposting to face-to-face digital trainers is also available for those with access to their own device.

Residents can also sign up to become Digital Volunteers to help others at their location to upskill.

This demonstrates the value that specialist providers can have – we are able to spot where there are issues and where more can be done to help.

During the COVID-19 pandemic, a further 250 devices were loaned, and 40 tablets gifted to the most vulnerable residents. During this time, 98% of residents involved said that having the devices improved their mental health and wellbeing.



¹⁷ Age UK, Digital inclusion and older people – how have things changed in a Covid-19 world? (2021): <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/active-communities/digital-inclusion-in-the-pandemic-final-march-2021.pdf>

Unlocking Investment And Meeting Pent Up Demand

Despite the lack of awareness of the range of retirement housing options available, demand is strong. However, there remains a significant number of barriers to development.

On 1 December 2021, the Government published [People at the Heart of Care: social care reform White Paper](#). The White Paper contains a focus on improving housing options available to older people with a commitment of at least £300m towards the integration of housing into local health and care strategies¹⁸. This is extremely encouraging, and Anchor is clear that the Government must now use this opportunity to unlock investment in the sector and meet the pent-up demand.

- The social care reforms represent a clear opportunity to ensure that housing is considered as part of the adult social care system
- Central to this is good design and making sure that specialist housing meets the expectations of older people



Furthermore, the benefits of overcoming these barriers can be felt by all sections of society. Through enabling older people who wish to downsize, many of whom may be living in houses they now find too large and unmanageable, larger, family sized homes can be freed up for younger generations.

Since the beginning of the COVID-19 pandemic, there has been much discussion about how people's housing expectations are changing such as, valuing more space, including outdoor space, and being closer to family.

Our research showed that 36% of 18–34-year-olds, and 24% of 34-55-year-olds, are now more likely to consider moving closer to family because of the COVID-19 pandemic.

The roles of Central and Local Government

We are clear that both Central and Local Government have a role to play in unlocking investment in the older people's housing sector and helping to increase supply. The steps taken in the Social Care White Paper are welcome and with further reforms to the planning system and the inclusion of the housing needs of older people in local authority's Local Plans, conditions for investors and providers can be greatly improved.

In addition to this, Anchor is calling for a specific planning classification for older people's housing in order to overcome many of the complexities which stymie development.

We have long called for the establishment of a Task Force on older people's housing to work across Government on this vital sector and welcome the intention to create one announced in the Levelling Up White Paper. The need for this Task Force could scarcely be more pressing and can help deliver the commitments in the Social Care and Levelling Up White Papers.

18 HM Government, People at the Heart of Care: Adult Social Care Reform White Paper (2021): [People at the Heart of Care – adult social care reform white paper \(publishing.service.gov.uk\)](#)

Part Of The Solution

Social Care

Anchor welcomes the government's commitment to housing as a key component of social care reform.

Previous research has demonstrated the potential of older people's housing to maintain independence and help to stave off health conditions which often require high degrees of health and social care interventions.

Sonnet Advisory & Impact CIC's report, Understanding the social value of an Anchor Hanover tenancy, showed the social value of an Anchor tenancy to be £2,800 per resident, on top of £3,400 of social value of general needs social housing for an older person. In addition to this, the social value of Anchor's Extra Care housing is estimated to be at least £6,700 per person per year. The additional social value through our measures to combat loneliness is estimated to be £3,000 per year, per resident¹⁹.

Levelling Up

Anchor is clear that specialist older people's housing can also play an important role in supporting the Government's Levelling Up agenda; Improving health outcomes and supporting wellbeing, creating demand for a variety of skilled jobs such as in construction and social care and helping to fuel the economy and support local communities.

Through increasing housing options locally for older people, more of those in later life will be better able to remain in their local communities, increasing their activity within the community and contributing to and helping to diversify the local economy.

The Housing LIN has highlighted the potential of the 'Silver Pound' consumer cohort to contribute to economic growth. This cohort is increasing rapidly and is expected to grow by 81% in the years between 2017 and 2030²⁰ and with sufficient housing options, this could have significant benefits for local communities and economies.

Research from the Centre for the Study of Financial Innovation (CSFI) as part of the 2019 report, The Last-Time Buyer: housing and finance for an ageing society, identifies under-occupancy in an ageing society as a barrier to younger people getting on the housing ladder. The report highlights how if people lived in a home more suited to their needs, particularly bedroom and space requirements, 50,000 fewer homes per year would have to be built than are currently required²¹.

All of this emphasises the challenge facing society in terms of the housing market and the need to provide opportunities to downsize.

19 Anchor and Sonnet Advisory & Impact, Understanding the social value of an Anchor Hanover tenancy (2020): <https://anchorv3dev.s3.eu-west-2.amazonaws.com/documents-pdfs/Sonnet%20Social%20Impact%20Report%20June%202020%20Final%20.pdf>

20 Housing LIN, Don't ignore the "silver pound" – older people could save the high streets (2017): <https://www.housinglin.org.uk/blogs/Dont-ignore-the-silver-pound-older-people-could-save-the-high-streets/>

21 CSFI, The Last Time Buyer: housing and finance for an ageing society (2019): [Housing_02-19_WEB.pdf \(squarespace.com\)](https://www.csfi.org.uk/wp-content/uploads/2019/04/Housing_02-19_WEB.pdf)

Levelling Up White Paper

Anchor welcomes the Government’s commitment to a Task Force to look at how the supply of retirement communities can be increased²². We are now calling for the Task Force to be launched without delay to begin work on the commitments made in the Social Care and Levelling Up White Papers.

We are clear that increasing the supply of older people’s housing has enormous potential to support the objectives of the Government’s Levelling Up agenda as well as the objectives of numerous Government Departments.

Unlocking investment in the retirement housing sector can help to support an array of priorities identified. These include the commitment to high quality skills and training, improving health and wellbeing outcomes and life expectancy, pride in place and improving the quality of housing available.

As the table below demonstrates, older people’s housing has can play a key role in achieving a number of the Government’s Levelling Up “missions”:



Levelling up mission	The role of specialist older people’s housing
<p>Skills: By 2030, the number of people successfully completing high-quality skills training will have significantly increased in every area of the UK.</p>	<p>Unlocking investment in the older people’s housing sector will help to create skilled jobs in construction and other, associated industries, as well as in social care.</p> <p>These industries could also create numerous opportunities for younger people through training and develop opportunities such as apprenticeships with providers of older people’s housing and contractors.</p>
<p>Health: By 2030, the gap in Healthy Life Expectancy (HLE) between local areas where it is highest and lowest will have narrowed, and by 2035 HLE will rise by five years.</p>	<p>Older people’s housing has great potential to improve health and wellbeing outcomes amongst residents. At Anchor we have seen first-hand the benefits of the specialist housing to our residents. Those who live in our housing services usually age in place with the average age of our residents being 75.</p> <p>Anchor’s residents are aged between 55 and 110 with 417 of our (approx.) 60,000 residents aged over 99. The majority of these residents live in our independent living locations.</p>

²² HM Government, Levelling Up the United Kingdom (2022): [Levelling Up the United Kingdom White Paper \(publishing.service.gov.uk\)](https://www.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/104141/levelling-up-white-paper.pdf)

<p>Well-being: By 2030, well-being will have improved in every area of the UK, with the gap between top performing and other areas closing.</p>	<p>Much of the improvement in health and wellbeing outcomes offered by retirement housing are as a result of enabling older people to have more control over the home environment through decent purpose-built homes. This helps to stave off health issues which would otherwise require a higher degree of health and care interventions.</p> <p>Residents of retirement communities experience fewer falls and reduced frailty:</p> <ul style="list-style-type: none"> • NHS costs such as GP and hospital visits go down by an average of 38%²³ • Unplanned hospital stays are reduced by an average of 8-14 days to 1-2 days, compared with the same age group in the wider community²⁴ • Mental health and wellbeing improve too, with just 1% of residents saying they feel isolated, as a result of the great opportunities for social connection²⁵ <p>Anchor and Sonnet Advisory & Impact CIC's 2020 report, Understanding the social value of an Anchor Hanover tenancy, showed the social value of an Anchor tenancy:</p> <ul style="list-style-type: none"> • £2,800 per resident, on top of £3,400 of social value of general needs social housing for an older person • The social value of Anchor's Extra Care housing is estimated to be at least £6,700 per person per year • Measures to combat loneliness is estimated to be £3,000 per year, per resident²⁶.
<p>Pride in Place: By 2030, pride in place, such as people's satisfaction with their town centre and engagement in local culture and community, will have risen in every area of the UK, with the gap between top performing and other areas closing.</p>	<p>Retirement communities, built within range of local amenities and public transport links can help older people to remain part of their local communities, contributing to the community and local economy.</p> <p>This can help to diversify local services to cater for a wider range of desires and needs whilst driving economic growth.</p>

23 Holland, C (2015), Collaborative Research between Aston Research Centre for Healthy Ageing (ARCHA) and The ExtraCare Charitable Trust. Aston University: [Collaborative Research between Aston Research Centre for Healthy Ageing \(ARCHA\) and the ExtraCare Charitable Trust](#)

24 Holland, C (2015) Collaborative Research between Aston Research Centre for Healthy Ageing (ARCHA) and The ExtraCare Charitable Trust. Aston University: [Collaborative Research between Aston Research Centre for Healthy Ageing \(ARCHA\) and the ExtraCare Charitable Trust](#)

25 Village Life, Independence, Loneliness, and Quality of Life in Retirement Villages with Extra Care' ILC UK, London: [Village-Life-ILC-UK-Report.pdf \(ilcuk.org.uk\)](#)

26 Anchor and Sonnet Advisory & Impact, Understanding the social value of an Anchor Hanover tenancy (2020): <https://anchorv3dev.s3.eu-west-2.amazonaws.com/documents-pdfs/Sonnet%20Social%20Impact%20Report%20June%202020%20Final%20.pdf>

<p>Housing: the government’s ambition is for the number of non-decent rented homes to have fallen by 50%, with the biggest improvements in the lowest performing areas.</p>	<p>Retirement communities are built to the Government’s Decent Homes Standard. At Anchor, 100% of our 54,000 properties meet this standard.</p>
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Benefits across Government

Increasing the supply of specialist retirement housing can also support the policy objectives of a wide range of Government Departments. This includes:

Department	Objectives supported	How these are supported
<p>Department for Levelling Up, Housing and Communities (DLUHC)</p>	<p>Increasing investment in local communities, helping to deliver the homes these communities need</p>	<p>Increasing supply of age-appropriate housing</p> <p>Supporting high street growth by enabling people to engage with their local communities</p>
<p>Department of Health and Social Care (DHSC)</p>	<p>Support more older people to live healthier, more independent lives for longer</p> <p>Reducing the strain on the NHS and social care system</p> <p>Enhance reform of the adult social care system, including enhancing the role of suitable housing in care</p>	<p>Enabling older people to live in a home environment suited to their needs thus staving off health conditions that would otherwise require a higher degree of health and care interventions</p> <p>Allowing for earlier discharge from hospital into a home environment where older people’s needs are better supported</p>
<p>Department for Digital, Culture, Media & Sport (DCMS)</p>	<p>Increasing connectivity and use of technology, helping to support growth of the online and technology economies</p> <p>Reducing loneliness, supporting physical and mental health and wellbeing through participation in culture, sport and civic society and building and strengthening social ties</p>	<p>Providing opportunities to engage in social activities and groups through in-built communities and providing opportunities to enable older people to live the lives they want to live</p> <p>Supporting the use of technology amongst older people and enhancing skills amongst residents</p>

<p>HM Treasury (HMT)</p>	<p>Enhancing economic growth through supporting a wide range of sectors</p> <p>Reducing the strain on public finances and services and helping to ensure a more efficient use of public money in essential services</p>	<p>Unlocking investment in the retirement housing sector, creating jobs in the associated industries and helping to keep the housing market moving</p> <p>Enabling older people to live in a home environment suited to their needs thus staving off health conditions that would otherwise require a higher degree of health and care interventions</p>
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Conclusion

Though our society is facing many challenges as our population ages, many opportunities are also presented. Older people have a crucial role to play in the future of our economy and our communities.

Increasing the housing options available to older people has positive implications for the whole of society. As this report has highlighted, older people's housing and care has great potential to reduce the strain on health and care services, enhance local economies and communities and to free up larger, family-sized housing for younger people and families.

The Social Care White Paper recognises the opportunities, and it is crucial that progress is now made to enable the older people's housing and care sector to grow.

Along with the steps to help meet this pent-up demand, there needs to be a national conversation on our ageing society and the needs and expectations of those in later life. This is a conversation to be held across society, bringing together all age groups to enable people to make the informed decisions which are best for them.

Just as our ageing society does not only have implications for older people, nor can the challenges and opportunities be addressed by just one government department. It is good that both the Social Care and Levelling Up White Papers recognise the importance of retirement communities in helping to tackle many of the challenges of an ageing society. Equally important is the recognition of the crucial role of older people's housing and care in levelling up the UK and supporting people everywhere to live longer and more fulfilling lives.



Methodology

This report was commissioned by Anchor and is based on research which took place over the period June 2021 to January 2022, working with Cavendish Advocacy and Savanta. The purpose of the project was to identify how society and communities were seen to have changed and how this has impacted on loneliness, people's consideration of moving home and of specialist retirement housing, and how older people's housing can provide solutions to the challenges. Our research included:

- Commissioning a representative sample of the UK population (2,000 people) by Savanta, which included questions that sought to understand:
 - How the public's relationship with their family has changed, including distance from relatives and whether this will change
 - How the public communicates with its relatives, and how often
 - The impact of COVID-19 on family contact and living arrangements
 - How people want to be able to spend time with their family members
 - Whether people expect to feel lonelier as they get older
 - Awareness of the options available to people and their relatives, in terms of specialist older people's housing
 - Whether people are considering specialist older people's housing for themselves or their relatives
 - Barriers or concerns about moving house
 - What independence means to them.
- Policy roundtables were held with experts from across the political and older people's housing sector, where attendees were asked to discuss their views on:
 - How we can encourage families to talk more about what they want from later life (including how older people can maintain their independence)
 - What role should older people's housing play in the forthcoming adult social care reforms
 - What the barriers are to bringing forward more specialist housing.

We would like to thank the attendees of our roundtables:

- Teresa Atkinson (School of Allied Health and Community, University of Worcester)
- Lord Best (Co-Chair APPG for Housing and Care for Older People)
- Katherine Blaker (Communities Lead, Joseph Rowntree Foundation)
- Beth Colliety (Policy Officer, Royal British Legion)
- Elizabeth Drury (Head of Communications and Policy, University of the Third Age)
- Alex Fox (CEO, Shared Lives Plus)
- Lucia Hiden (Head of Communications, NHS Retirement Fellowship)
- Mitch Hyde (TECS Operations Manager, amica24)

The full dataset is available on request.

- Focus groups were held with Anchor residents across England. During the three sessions, residents were asked to talk about why they chose to move into an Anchor development, what they knew of the options available to them, their sense of community and how it has changed, and how they would define independence

- Catherine McClen (Founder & CEO, BuddyHub)
- Lesley Palmer (Dementia Services Design Centre, University of Stirling)
- Dr Madeleine Pennington (Head of Research, Theos)
- Vrushika Valand (Parliamentary Assistant to Rt Hon Damian Green MP)
- Desk-based research to supplement the primary research from the consumer research, focus groups and roundtables. Sources are referenced in footnotes throughout this report.



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