



love living

in later life



A programme for change
from **Anchor Hanover**

Anchor Hanover is a new organisation with a proud history. We were formed in 2018 from the merger of Anchor and Hanover Housing Association, both of which had been providing services to older people for half a century.



Providing
54,000
homes for
older people



Operating in
90%
of local councils
in England

Across more than
1,700 sites



A wide choice of
**high quality
housing**
to rent and buy



A trusted care home
provider with more than

100
care homes

Access to a range of
**valuable
services,**
information and advice

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A 10-point programme for change

1. Establish a taskforce to lead the way on a national strategy for increasing supply of suitable and affordable retirement housing and care.
2. Central government provide guidance to local authorities to ensure a clear and consistent approach to assessing need and granting approval, including on the application of developer contributions and infrastructure levies.
3. Develop a National Positive Ageing Strategy applicable across both the private and public sector to make the UK a society for all ages, supporting physical and mental health and wellbeing and a blueprint for local authorities that encourages more intergenerational interaction.
4. Introduce legislation specific to the retirement housing and care sector, to replace the patchwork currently in place, that sets clear expectations and provides greater consumer protection.
5. Cross-party development of an urgent plan to reform social care, including a cap on individuals' care costs, greater incentives to tackle delayed transfers of care and better education of the public about their financial responsibilities under the current system.
6. A government initiative to recognise and celebrate those working in social care, to drive greater parity of esteem with those in the NHS.
7. Local authority economic development strategies to involve older people themselves in designing the best ways to ensure public spaces and retail environments are age-friendly, building on the work of the World Health Organisation and others. National support for this could form part of the proposed National Positive Ageing Strategy described above.
8. Retailers and transport companies sign up to and implement Anchor Hanover's Standing Up 4 Sitting Down campaign.
9. Appoint a Minister for Older People and an Older People's Commissioner to champion, celebrate and protect older people and ensure greater joining up of services across government to respond to our ageing population.
10. Bring together sector organisations, government departments and older people to shape and deliver the UK contribution to a UN Convention on the Rights of Older People, including ensuring older people are not digitally excluded by businesses and public services.

FOREWORD

We want more people in later life to have a home where they love living.

Advances in technology, medicine and living standards mean life expectancies have never been higher. In the next 15 years, 4.4 million more people will be aged 65 or over. The number of those aged over 85 is set to double.

In order to reap the benefits of one of the most significant developments in human existence, we must transform not only housing and care but our society.

Housing and care services, and commissioners of those services, must evolve. Much stronger links must be made with health to realise the huge savings to the public purse that good housing and care can deliver. But the older people we serve have told us that the issues are also much broader.

Older people are hugely significant consumers and more likely to be working longer, meaning businesses need to adapt to their changing needs as customers and employees. Public and retail spaces must also change to become more age-friendly.

Older people are also often care-givers, for husbands, wives, grandchildren, neighbours and friends, as well as being receivers of care. And we must ensure that whatever position people find themselves in they feel valued and are treated with respect.

While we work hard to tackle discrimination in all its forms, ageism is one of the few "isms" which is considered acceptable, often humorous.

Using labels that blame older people for a problem not of their making and of which they are victims is both immoral and perverse. Yet older people trapped in hospital because of failings in social care are described as "bed-blockers". Those stuck in larger properties than they want or need because of a lack of retirement housing are seen as "bedroom blockers".

One in three people born today will develop dementia in their lifetime. Many others will develop other issues which require care. Yet institutional ageism means many tens of thousands of older people – a forgotten generation – have died while waiting for a succession of governments to put in place sustainable long-term care funding which limits individuals' costs.

Anchor Hanover's Programme for Change sets out 10 ways in which we can transform our society to benefit not only the older people of today but also those of tomorrow.

At the heart of this must be efforts to address the pent-up demand for specialist housing and care services. Providers of such services are already significant employers and contributors to local communities and the country's GDP, meaning growth in this sector would also have positive knock-on effects for the economy and employment.

This is not just another list of "asks" for government. These are challenges for us all; for businesses, for public services and for each one of us as individuals. Action now can positively change how we age. And ensure we all not only live longer but love living in later life.



Jane Ashcroft CBE
Chief Executive - Anchor Hanover

1. Better housing now & in the future

Improving housing options for today's older people benefits everyone.

There are nearly 12 million people aged 65 and above in the UK. Yet only an estimated 2% of the nation's homes are specialist retirement housing – and only 0.6% of over 65s live in retirement communities providing care and support.

Specialist retirement housing improves lives. Residents in retirement communities have a greater sense of safety – with 93% feeling there is a safety net if things go wrong (compared to 40% of non-residents). They are more active – up to five times more likely to participate in activities than in the past. And twice as likely as non-residents to feel safe and secure. There are also significant health benefits, which we discuss later.

Yet government has not done enough to support providers to address the woefully short supply of specialist housing. While much of the policy focus is rightly on younger people, more should be done to specifically include provision for all forms of retirement housing.

We should all have the opportunity to love living in later life. That means living independently and safely where we choose with the knowledge that, should circumstances change, we can continue to receive the right support for our needs. Yet the undersupply of specialist retirement housing means many older homeowners are denied the option to move from family homes that no longer meet their needs.

Increasing supply of specialist housing for older people can free-up family homes and get the entire property market moving – benefitting both younger and older generations.

We welcomed the commitment in the 2017 Housing White Paper to explore the

role of housing for older people and the development of a national strategy but real progress has been sorely lacking. To support the strategy, a national taskforce to support the development of more homes for older people in a variety of tenures should be established. This should include MPs, government departments, providers and local authorities.

The taskforce could examine barriers to developing more high quality, accessible and well-designed properties based on Housing our Ageing Population Panel for Innovation principles and support implementation of Lifetime Homes Standards across all housing.

It could work with local authorities to ensure they have robust housing strategies for older people and act on them to increase supply, including using publicly-owned land. And it could address poor quality housing for older people in a range of tenures.

We need a secure and sustainable funding model and for Homes England and the Ministry of Housing, Communities and Local Government to support affordable housing options for older people including shared ownership. Government has accepted the value of supported housing and pledged to keep housing costs within Housing Benefit and it is important that future administrations maintain this.

The very significant social benefits that retirement housing provides, and the knock-on benefit to the NHS discussed later, are not adequately recognised in the planning system. Central government should provide clear guidance to local authorities to ensure they take a consistent approach to assessing need and granting approval for specialist housing and care. This should include clarity and consistency on the application of developer contributions and infrastructure levies.

What can be done

- Establish a taskforce to lead the way on a national strategy for increasing supply of suitable and affordable retirement housing and care.
- Central government provide guidance to local authorities to ensure a clear and consistent approach to assessing need and granting approval, including on the application of developer contributions and infrastructure levies.



Pemberley Place in Bath is one of Anchor Hanover's newest locations.

The development for older people is made up of 43 shared ownership and 29 affordable rented properties. It forms part of a larger development of family properties and will benefit from a range of facilities including spa and wellbeing rooms, guest suite, café, scooter storage and sensory garden.

2. Improving health & wellbeing outcomes

Some 40% of the NHS budget is spent on the over-65s, and this is likely to increase based on current population projections.

High-quality cost-effective specialist housing and care and simple interventions improve people's wellbeing, tackle loneliness and reduce the financial burden for the NHS.

Inadequate housing causes or contributes to many preventable diseases and injuries, including respiratory, nervous system and cardiovascular diseases and cancer and is estimated to cost the NHS at least £1.4 billion per year. Vulnerable people over 75, particularly low income homeowners, are the most likely age group to live in poor housing.

Research from Demos shows that, despite the current undersupply, sheltered housing alone already saves the NHS and social services at least £486m per year. This includes £300m from reduced in-patient hospital stays and £17.8m from reduced loneliness.

The design, quality and standards of homes and neighbourhoods have measurable impacts on physical and mental health. Housing was identified as an important social determinant of health in the Marmot Strategic Review of Health Inequalities.

Mental health is also affected by poor housing. Key factors include lack of control of home environment, financial pressures, fuel poverty and housing insecurity. While safe and healthy environments are a prerequisite, good supported housing with a focus on wellbeing can also increase social interaction, promote healthy living and be easily adapted as people's needs change.

Anchor Hanover-backed research has found that physical inactivity in later life is set to cost the NHS more than £1.3

billion by 2030. It is for this reason that we have launched 10 Today, a new initiative alongside Sports England and Demos to encourage older people to become physically active through just 10 minutes of exercise three times a week.

As well as the physical benefits, we are already finding that 10 Today is helping to strengthen communities, improving not only physical health but also tackling loneliness and supporting good mental health. The focus on building resilient communities benefits individuals and the wider communities around them, as we show later.

Bringing different generations together is another way in which we can help create an environment for older and younger people to flourish. Shared sites and activities provide valuable interactions for older people and increase younger people's awareness of ageing and the value of sharing of life experiences. It can also help remove the stigma around diseases such as dementia.

There has been some progress in recent years in bringing housing, care and health policy closer together. However, national rhetoric is not matched by local reform. Retirement communities are also governed by a patchwork of legislation which does not adequately reflect a relatively new market with enormous potential for growth.

The taskforce mentioned in the previous section could feed into the development by government of a National Positive Ageing Strategy applicable across both the private and public sector to make the UK a society for all ages, supporting physical and mental health and wellbeing and a blueprint for local authorities that encourages more intergenerational interaction.

What can be done

- Develop a National Positive Ageing Strategy applicable across both the private and public sector to make the UK a society for all ages, supporting physical and mental health and wellbeing and a blueprint for local authorities that encourages more intergenerational interaction.
- Introduce sector-specific legislation, to replace the patchwork currently in place, that sets clear expectations and provides greater consumer protection.



A collaboration between Anchor Hanover, Sport England and Demos,

10 Today provides a series of easy, accessible and enjoyable 10-minute exercise broadcasts – for both radio and online – which can be followed almost anywhere and at any time. Inspired by Radio Taiso, an established and evidence-based national daily exercise broadcast on Japanese radio, 10 Today has been produced and led by older people. Terry Keen (pictured top left), an Anchor Hanover resident and trained fitness instructor, is 72 years old and helped design the programme alongside industry experts.

3. Quality care for all those in need

Parliamentarians across the political spectrum are increasingly recognising and proposing solutions to what many older people know only too well; our social care system is broken.

Residential care homes have an important role in providing a community environment for the most vulnerable people. It is incumbent on parliamentarians to address systemic problems which are causing a decline in available residential care.

Well over 50,000 people have died waiting in vain for care since Government first said it would publish a care Green Paper, according to Age UK. The failings of successive governments over several years to bring forward reforms to long-term care funding means hundreds of thousands have suffered this fate.

We are keen to work with government and others to address one of the biggest domestic policy issues of our time. This requires a cross-party approach with honest conversations about what is “fair” and must address wider issues than simply how - and to what extent - the State should cover individuals’ costs.

A significant proportion of people don’t recognise individuals must contribute financially. Our research found 25% of people mistakenly think all care is state-funded. Just 14% are saving for care. Almost half (47%) believe that social care, including dementia care, should always be paid for by the state.

The rise in dementia – which has overtaken heart disease as the leading cause of death in England and Wales - has also highlighted the disparities with the NHS and the care provided for those with conditions such as cancer. The funding situation is impacting on Anchor Hanover as we are experiencing residents delaying care and joining us with more varied and complex needs. There is also an increasing need to handle debt

and have debt conversations with local authorities and families.

Lack of access to social care is causing many older people to get stuck in hospital when they are ready to be discharged, costing the NHS an estimated £3 billion a year. Residential care and specialist housing can provide solutions if, as happens in pockets today, Clinical Commissioning Groups and local authorities work with providers to establish reablement services.

We call on the government to work hard to ensure parity of esteem between the NHS and social care. While the majority of social care is delivered by the independent rather than the public sector, it provides a vital public benefit. Government could do a great deal more to recognise this fact and shine a spotlight on those providing these crucial services. This would have a significant positive impact on providers’ efforts to recruit and retain staff.

Given the predicted shortfall of 1.1m social care workers by 2037, more needs to be done by government to promote the sector as a great place to work and the positive experiences of people receiving the service and their families. Our research found:

- 78% of people unlikely to consider beginning a career in social care, with 22% saying it is not valued by government
- 67% think a career in social care is undervalued by society

Men make up just 18% of the social care workforce and a staggering 85% of men said they wouldn’t consider a career in the sector. According to our research, 71% of parents wouldn’t encourage their children into a social care career.

More encouragingly, 23% of young people would consider a career in care if there were a more positive public perception of the role.

What can be done

- Cross-party development of a plan to reform social care, including a cap on individuals’ care costs, greater incentives to tackle delayed transfers of care and better education of the public about their financial responsibilities under the current system.
- A government initiative to recognise and celebrate those working in social care, to drive greater parity of esteem with those in the NHS.



Across Anchor Hanover’s 114 care homes, the organisation has **eight** rated as “**Outstanding**” by the Care Quality Commission.

It is the leading large provider in terms of compliance and, in 2019, was the best-performing large provider in the Your Care Rating independent survey of care home residents – for the third year in a row.

Most recently at West Hall, Anchor’s flagship care home in West Byfleet, they achieved something not previously done in Anchor Hanover and rarely seen in the sector. The home retained an overall Outstanding rating on their CQC inspection but also improved performance with an additional Outstanding in a further category.

4. Embracing age friendly towns, cities & neighbourhoods

Adapting towns, cities and neighbourhoods to meet the needs of our ageing society is the right thing to do for our citizens and makes economic sense.

The housing and care industry is a huge employer and specialist services for older people are major contributors to local economies. Older people are also significant consumers of a wide range of products and services which retailers would be wise to cater to.

Yet our research shows retailers stand to miss out on £4.5 billion a year as a result of 1.7 million older people feeling shut out of the high street. Local authorities committed to economic development must, therefore, also ensure public spaces are accessible for all.

Many of the solutions are prosaically simple. Poor pavements, for example, are a significant issue for many over 65s.

Older people are 10 times more likely than younger groups to be admitted to A&E following falls on footpaths. Having poor quality pavements and dimly lit streets make older people less likely to venture out.

We welcome the work of the World Health Organisation and others to create age-friendly cities and communities. We would welcome greater commitment by local authorities to invest in local infrastructure and environmental design to support multigenerational communities and promote equity of access and wellbeing.

Such commitments could include safe streets, available seating, well-lit public spaces, clearer signs, crossings and accessible public toilets – all of which create a welcoming atmosphere for older people.

While many in society continue to drive beyond their 70th birthday - the age at which drivers need to renew their licence - there often comes a time when older people will increase the amount they walk or use public transport. Having a local neighbourhood that can support this shift and minimise barriers to going out is crucial in tackling social isolation.

Anchor Hanover's Standing Up 4 Sitting Down campaign was launched in 2016 in response to perceptions from older people that the number of seats in public spaces was declining. While by no means the only cause of social isolation, a lack of seating is one of the most visible barriers to older people getting out.

Having begun the SU4SD campaign by targeting retailers, we now have over 2,000 retail outlets across the country pledging their support to maintain or increase the number of seats people can use if they want to rest mid-shop. We have now expanded the initiative to encourage transport companies to help change the nation's poor 'public transport etiquette'.

More than three million older people rely on public transport for shopping, socialising or leisure activities, so we need to ensure they are supported to use these vital services.

What can be done

- Local authority economic development strategies to involve older people themselves in designing the best ways to ensure public spaces and retail environments are age-friendly, building on the work of the World Health Organisation and others. National support for this could form part of the proposed National Positive Ageing Strategy.
- Retailers and transport companies sign up to and implement Anchor Hanover's Standing Up 4 Sitting Down campaign.



More than 2,000 retail outlets across the country have backed Anchor Hanover's **Standing Up 4 Sitting Down** campaign to maintain or increase seating.

The campaign is also targeting public transport after finding passengers were more likely to look down at their phone or tablet than look up to see if someone might need a seat. One in five older people worry so much about a lack of seating that they are less likely to use public transport.



**STANDING UP
4 SITTING DOWN**

An Anchor Hanover initiative www.su4sd.org.uk

5. Advancing the rights of older people

Our ageing society is forcing a fundamental reassessment of our rights and responsibilities towards, and as, older people.

It has suited some to emphasise inter-generational tensions. However, it is our experience that people generally are more focused on interdependency. This manifests itself in a variety of ways; from older people wanting to support their children and grandchildren financially to older people being both the givers and receivers of informal familial care.

Technology provides enormous benefits. In Hackney, where we have one of our largest concentrations of retirement housing, we have been using technology such as the Amazon Echo Show to reduce social isolation, make life safer and more entertaining, help control the home environment, set reminders around medical routines and provide a way for people to have their own specialised reminiscence files easily accessible. Similarly, in our care homes, we have used Virtual Reality (VR) headsets which can stimulate the mind through everything from swimming with dolphins to sitting front row at a concert to taking a guided tour of a museum to revisiting, virtually, a significant place from a resident's past.

However, technology, and the rapid move to a digital-first, or digital-only, approach to accessing services presents significant risks for many older people, including the growth of a cashless society and vulnerability to scams. We know, for example, through our Be Wise financial and digital inclusion work, that access to technology plays a significant part in individuals' propensity and ability to claim the benefits to which they are entitled.

This is an issue in a number of areas as essential services such as banking and

utilities are increasingly primarily accessed online. Given such growing social exclusion for older people, we believe the decision to scrap free TV licenses for over 75s should be reversed.

The issues affecting older people are wide-ranging, including housing, care, pensions and discrimination. Only by looking at them in the round can we effectively support older people and benefit fully from their valuable contribution.

We continue to call for a Minister for Older People and an Older People's Commissioner to help champion, celebrate and protect our ageing population. This would help ensure a joined-up approach to tackling issues faced by older people and allow them to be active players in their communities, be it as volunteers, carers or advisers.

The improvement in quality of life and breakthroughs in science and medicine, coupled with financial necessity, means many are increasingly working beyond state pension age. However, age discrimination in the workplace remains a significant issue.

Along with providing added diversity to an organisation, older workers bring a multitude of benefits including skills and experience which only come with time. Remaining in the workforce means people can continue to earn, save and contribute to pension schemes. This is especially relevant when public funding is increasingly stretched and social care costs are growing.

A UN Convention on the Rights of Older People needs to be adopted. Doing so would be a significant step to changing ageist mind-sets and hold countries accountable by giving governments an explicit legal framework to ensure that older people's rights are understood and realised.

What can be done

- Appoint a Minister for Older People and an Older People's Commissioner to champion, celebrate and protect older people and ensure greater joining up of services across government to respond to our ageing population.
- Bring together sector organisations, government departments and older people to shape and deliver the UK contribution to a UN Convention on the Rights of Older People, including ensuring older people are not digitally excluded by businesses and public services.



Our **Tea & Technology** initiative has used £50,000 gifted from Aviva's Community Fund to purchase tablets and train volunteers to open up the digital world to a new audience of older people. The initiative forms part of our Be Wise work which has helped older people save more than £10m by accessing benefits and energy savings.



Anchor Hanover is England's largest not-for-profit provider of care and housing for older people, with more than 54,000 homes across more than 1,700 locations, supported by more than 10,000 colleagues.

Anchor Hanover provides retirement housing to rent and to buy, retirement villages and residential care homes, including specialist dementia care, operating in more than 90% of local councils in England.

For more information visit www.anchorhanover.org.uk or contact yourviews@anchorhanover.org.uk