

7 The requirements of specific groups

Introduction

- 7.1 Official guidance on housing market assessment stresses the need to look at the requirements of specific household groups. This is more appropriately undertaken in detail in local housing market assessments rather than as a strategic issue.
- 7.2 However, 4NW has commissioned separate specialist research to examine the requirement for supported housing across the region which should be read in conjunction with this report⁶¹. This study concluded that there is currently a very significant over-supply of sheltered housing and other forms of accommodation based support for older people in the region, but an under-supply of non-accommodation based support. Increases in the older population over the next two decades will increase both the overall demand for support and the demand for non-accommodation based services. As a result, there is a need to review the traditional sheltered housing model and move more towards mixed communities acting as community hubs with greater equality of access to services for older people in the community.
- 7.3 This chapter examines the requirements of a range of specific housing groups for which information is available from secondary sources and comments on the way in which their needs should be taken into account in local assessments. The groups examined are older people, people with disabilities, members of Black and ethnic minority communities, younger people and families.

Older people

- 7.4 Chapters 4 and 5 showed that the population of the North West is expected to age over the period to 2032. Large percentage increases are projected in the proportions of all groups aged 65 or more, especially those aged 80 or more who are likely to be the most dependent (Table 7.1). In total, the number of people aged 65 or more in the region will increase by over 600,000 over the 2006-2032 period. This group will increase its share of the total population from 16% in 2006 to 23% in 2032.

⁶¹ See *The Need for Support and Supported Housing Services in the North West 2008-2020*, available by following links at http://www.nwrpb.org.uk/whatwedo/issues/housing/?page_id=412

Table 7.1 Projected increase in the older population of the North West, 2006-2032

	000s		Increase
	2004	2032	
65-69	318.7	479.8	50.5
70-74	273.0	376.8	38.0
75-79	223.6	288.8	29.1
80-84	162.6	304.7	87.4
85+	133.2	268.1	101.2
All age groups	6863.0	7371.4	7.4
All aged 65 or more	1111.1	1718.1	54.6
65+ as % of all people	16.2	23.3	

Source: ONS

7.5 This clearly has major implications for service provision. For housing, the main implications of an ageing population are as follows:

- Increasingly, older people are enjoying better health and seeking to live independent lives in their own homes. The proportion of 'younger' old people needing care and support or specialised housing may well be much lower in future than at present.
- However, the increases in 'older' old people (aged 75 or more) are very substantial. There will certainly be a requirement for specialised housing provision for some people in these age groups.
- In the past, many older people sought specialised housing in the social rented sector. People currently in late middle or early old age who will form the most dependent groups in the later part of the period up to 2032 have higher rates of home ownership, and their needs may differ from the current older generation.
- As a result, there will be requirements for adaptations to private homes, and other forms of assistance and support, to enable more dependent older people to live independently. This may involve grant aid but there is also a potential requirement for equity-based products to finance adaptations
- Older people in the North West have traditionally been a group which has disproportionately experienced poor physical housing conditions. Problems arise through their inability to afford regular maintenance and through a decreasing ability to do work for themselves. Work commissioned by 4NW to establish a decency baseline for the private sector suggests that nearly 35% of people aged 60 – 74 are head of a non decent household. This increases to

around 40% of those aged 75 – 85, and 45% for those aged over 85. At a sub-regional level the figures are generally similar, although they are much lower in Cheshire (reflecting a lower level of non decency)⁶². Private sector housing renewal policies need to continue to address the requirements of older people as a priority.

- There will be the potential for some older home owners to move into specialised housing provision in the social rented sector or into part-ownership as they become more dependent.
- As with other groups, expectations about specialised housing will grow over time and it will be important for service providers to adapt the help they can offer to meet rising expectations.
- Older people form a significant proportion of the increasing number of single person households, in part through the death of a partner but increasingly also through increasing levels of separation and divorce. This means that some older people may find it more difficult to live independently because they lack the support of a partner, and because their income may be lower.
- It may also have implications for the size of specialised provision, although caution is needed given rising expectations. There may be a demand for more small units, but this assumption needs to be tested by market research, as older people may need accommodation for visitors, carers and other requirements.

7.6 The model used to assess the requirement for affordable housing in Chapter 6 does not distinguish households in need by age group, but national data from the Survey of English Housing can give some guidance as to the representation of older people amongst groups in need. Looking at backlog need, of all households on waiting lists (the main element of backlog need) households headed by a person aged 60 or more represent 20% of the total. Increasingly, older people are also represented amongst homeless households.

7.7 In relation to newly arising need, only about 5% of newly forming households are headed by someone aged 60 or more, as this group is dominated by younger people.

⁶² *Establishing a Decency Baseline for the Private Sector in the North West Region, Pennington Choices for 4NW*

7.8 In relation to need arising from the existing population, the housing requirements of older people are often more stable than those of younger people for long periods. Older people move much less frequently, for example, and many aspects of dependency change only slowly. However, older people's needs may change quite rapidly as a result of the loss of a partner, an accident, or illness. This suggests that older people will be a significant source of newly arising need in the future, especially as their numbers increase.

People with disabilities

7.9 As with older people, the model used to assess the requirement for affordable housing in Chapter 6 does not distinguish households which include people with disabilities. The separate study of supported housing needs provides a more detailed assessment of the requirements of this group, including the requirements of the majority of people with disabilities who live in the mainstream housing stock assisted by adaptations to their dwellings and by care and support of various kinds.

7.10 The majority of people with disabilities are older people⁶³ and as the population of older people increases, it is inevitable that the need for adaptations to homes to facilitate mobility and continued independent living will increase. As indicated above, this will increase the demand for grant aid and other funding. One effective way of reducing the demand for adaptations arising from declining mobility in old age is to ensure that new housing is constructed to lifetime homes standards. This is already a policy requirement in Draft RSS, and should be retained in any future review to ensure these needs are addressed. The National Strategy for Housing in an Ageing Society requires all public housing to be built to lifetime homes standards by 2011, with an aspiration that all new housing be built to these standards by 2013⁶⁴.

7.11 However there are also some younger people with disabilities. In some cases, these disabilities are severe and require extensive tailored adaptations or specialised provision of housing and care. There is no evidence from this study to predict an increase in the number of younger disabled people in the region, but increasing expectations

⁶³ See the report of the Health Survey for England for further details of the prevalence of disability amongst older people, available at <http://www.archive2.official-documents.co.uk/document/deps/doh/survey01/disa/disa15.htm>

⁶⁴ See CLG (2008) *Lifetime homes, lifetime neighbourhoods: a National Strategy for Housing in an Ageing Society*, available at <http://www.communities.gov.uk/documents/housing/pdf/lifetimehomes.pdf>

and technological developments may increase the demand for assistance.

Black and minority ethnic communities

- 7.12 In 2005, 92.9% of the North West's population was white (Table 7.2). People from Asian ethnic groups formed the largest minority ethnic group (4.1%), with Pakistanis forming the largest group within this total (2.0% of the north West population). Some 1.1% of people were from a mixed ethnic group, 1.0% were Black and 0.9% were of Chinese or other ethnic origin.
- 7.13 Most minority ethnic groups have a younger age structure than the white population (Table 7.2), with higher proportions of children in 2005. As a result, these groups are projected to have higher rates of natural population growth than the white population over the 2006-2032 period. In addition, projected future net in migration by minority ethnic groups is projected to boost natural growth, because migration tends to be dominated by younger people of potential child-bearing age.

Table 7.2 Population composition by ethnic group, North West 2005

	Persons			
	All ages	0-15	16-64/59	65/60 or more
All Ethnic Groups	6,839,800	1,335,400	4,217,900	1,286,500
White	6,353,400	1,197,600	3,896,600	1,259,300
Mixed	77,800	35,300	40,200	2,300
Indian	90,800	20,500	64,200	6,200
Pakistani	133,900	43,500	83,500	6,900
Bangladeshi	31,500	11,500	18,500	1,500
Other Asian	22,300	5,000	16,200	1,200
Black or Black British	65,600	12,300	47,300	6,000
Chinese or Other Ethnic Group	64,500	9,700	51,500	3,300
	Percentages			
All Ethnic Groups	100.0	19.5	61.7	18.8
White	92.9	18.8	61.3	19.8
Mixed	1.1	45.4	51.7	3.0
Indian	1.3	22.6	70.7	6.8
Pakistani	2.0	32.5	62.4	5.2
Bangladeshi	0.5	36.5	58.7	4.8
Other Asian	0.3	22.4	72.6	5.4
Black or Black British	1.0	18.8	72.1	9.1
Chinese or Other Ethnic Group	0.9	15.0	79.8	5.1

Source: ONS

7.14 The significance of the size and location of minority ethnic groups in terms of housing requirements is as follows:

- Some, though not all, minority ethnic groups tend to experience high levels of deprivation and relatively low incomes, as a result of which they are more likely than the white population to experience affordable housing need. Although the model of affordable needs described in Chapter 6 does not separately identify households from Black and minority ethnic groups, these requirements are picked up by the model as they are reflected in the distribution of incomes.
- Some minority groups have a stronger than average tendency to live in extended households (households consisting of three or more generations of the same family), and others are more likely than average to form large families. As a result, there is a higher incidence of overcrowding amongst minority ethnic groups, and thus a requirement for larger dwellings. It is important that local housing market assessments take this into account in determining the required size distribution of housing.
- The tendency of some minority ethnic groups to live in extended households is reducing over time, and this will have an increasing impact on demand in the future, in that it is likely to lead to higher than average levels of new household formation. This is taken into account in CLG household forecasts through adjustments to household representative rates, and hence in the estimates of future housing requirements. At local level, it will be important that housing market assessments look in greater detail at the spatial implications of growth amongst minority ethnic communities. In some areas, growing minority ethnic groups have been unwilling or unable to expand into other neighbourhoods because of concerns over racial harassment, leading to increased problems of overcrowding.
- Historical patterns of occupancy have tended to lead to concentrations of minority ethnic groups in particular locations within the region, and later in migrants from these groups tend to concentrate, at least initially, in areas where there are existing minority ethnic communities, reinforcing these concentrations. As a result, the housing requirements of Black and minority ethnic groups tend to be more strongly focused in particular housing market areas, or neighbourhoods within them, and to have a

disproportionately high impact on requirements in those areas. Blackburn/Hyndburn, Burnley/Pendle, Central Lancashire and the Greater Manchester housing market areas have higher than average non-white populations. Local market assessments need to take this into account.

Younger people

7.15 The housing requirements of younger people in the North West have assumed increasing importance in recent decades, with the increasing preference of younger people for independent living. This group has been a major contributor to the increase in single person and other smaller households. In addition, younger people have formed the majority of the relatively large group of economic migrants into the region in the last decade. The significance of younger people in terms of housing requirements is as follows:

- National data from the Survey of English Housing indicates clearly that younger people have generally lower incomes than middle aged or older people, giving rise to greater problems in affording both home ownership and renting. Although the model of affordable housing needs in Chapter 6 does not separately identify younger people, they form a major component of those in affordable need, especially amongst newly forming households and those in backlog housing need.
- This is compounded by the fact that many young people live alone and are thus dependent on a single income to meet their housing costs. Having said this, younger people are more likely than middle aged or older people to be willing to live with other unrelated adults (especially in the rented sectors) to share housing costs.
- Some young people need financial and practical support to enable them to live independently. Homelessness amongst young people is often the result of familial issues and the Regional Homelessness Strategy⁶⁵ has identified a lack of support for young people as a cause of repeat homelessness.
- Young people face a number of difficulties securing ordinary housing. Social landlords can be cautious about taking on young people as tenants. In their first tenancies some young people are

⁶⁵ For further details see links at http://www.nwrpb.org.uk/whatwedo/issues/housing/?page_id=400

likely to be vulnerable and in need in support. Increasing the use of local lettings policies to designate social housing stock for adults over a particular age is in some areas significantly reducing the stock available for the under-25s, adding to an already limited range of options because of the housing benefit rules for this age group.

- Young people tend to be attracted to particular locations, in some cases as a result of the presence of higher or further education facilities, and in others because of other attractions or perceived lifestyle benefits. Large urban areas with concentrations of cultural facilities, and other areas with significant concentrations of employment opportunities, are also attractors. As a result the housing requirements of younger people are often concentrated in particular areas. Central Lancashire, Lancaster, Liverpool City Region North, Greater Manchester Central and Greater Manchester Southern have the highest concentrations of younger people aged 16-29 in the region. It is important that local housing market assessments take these issues into account.

Families

7.16 Families (couples or lone parents with children) formed 62% of all households in the North West in 2006, and although this proportion is projected to decline, families will still form the majority (53%), of all households in 2032.

- The housing requirements of families are important because they include children, who may be more vulnerable to health problems (such as those caused by overcrowding), and who have educational requirements which may require stability in terms of security of tenure, and space within the home for study.
- Many of the households within Black and minority ethnic groups which are most likely to be in housing need are likely to be families with children.
- CLG household forecasts show that there were over 17,000 families living as concealed households in 2006 in the North West (see Table HMA37 in Appendix 4). Concealed families are those living within another household who wish to occupy their own separate accommodation but who cannot afford to do so. This group forms a significant element of backlog affordable housing need.

- Although the model of affordable housing requirements described in Chapter 6 does not separately identify the needs of families, national data from the Survey of English Housing indicates that families form a significant proportion of those in backlog housing need. All concealed households included in the backlog need estimate are families together with 47% of households on waiting lists. Families are also prominent amongst those accepted as homeless and in priority need. Some 27% of newly forming households are families. Families also form a significant proportion of existing households coming into need as the birth of additional children is a common reason for needing larger accommodation.

Conclusions

- 7.17 This chapter has reviewed the specific needs of older people, people with disabilities, members of Black and ethnic minority communities, younger people, and families.
- 7.18 The affordability model described in Chapter 6 does not separately identify the affordable housing needs of these groups, because in most cases data sources do not distinguish between them. However, the requirements of these groups are taken into account in the model through their inclusion in the backlog and newly arising need estimates.
- 7.19 For some groups such as older people, people with disabilities, and families, affordable housing needs are spread fairly evenly across the population and across housing market areas. For other groups such as younger people or members of Black and minority ethnic groups, additional issues arise because they tend to be concentrated in particular locations. In these cases it is important that local housing market assessments take full account of the housing requirements of these groups.
- 7.20 4NW has commissioned a separate study looking at supported housing needs which includes an assessment for vulnerable groups of the extent to which their needs can be met in general as well as supported housing. When the outputs of this model have been validated at a local level it will be useful to illustrate these in the context of overall dwelling requirements for the region over the plan period.