Housing 21

Beyond Age: Rethinking Later Life



Housing 21

Welcome

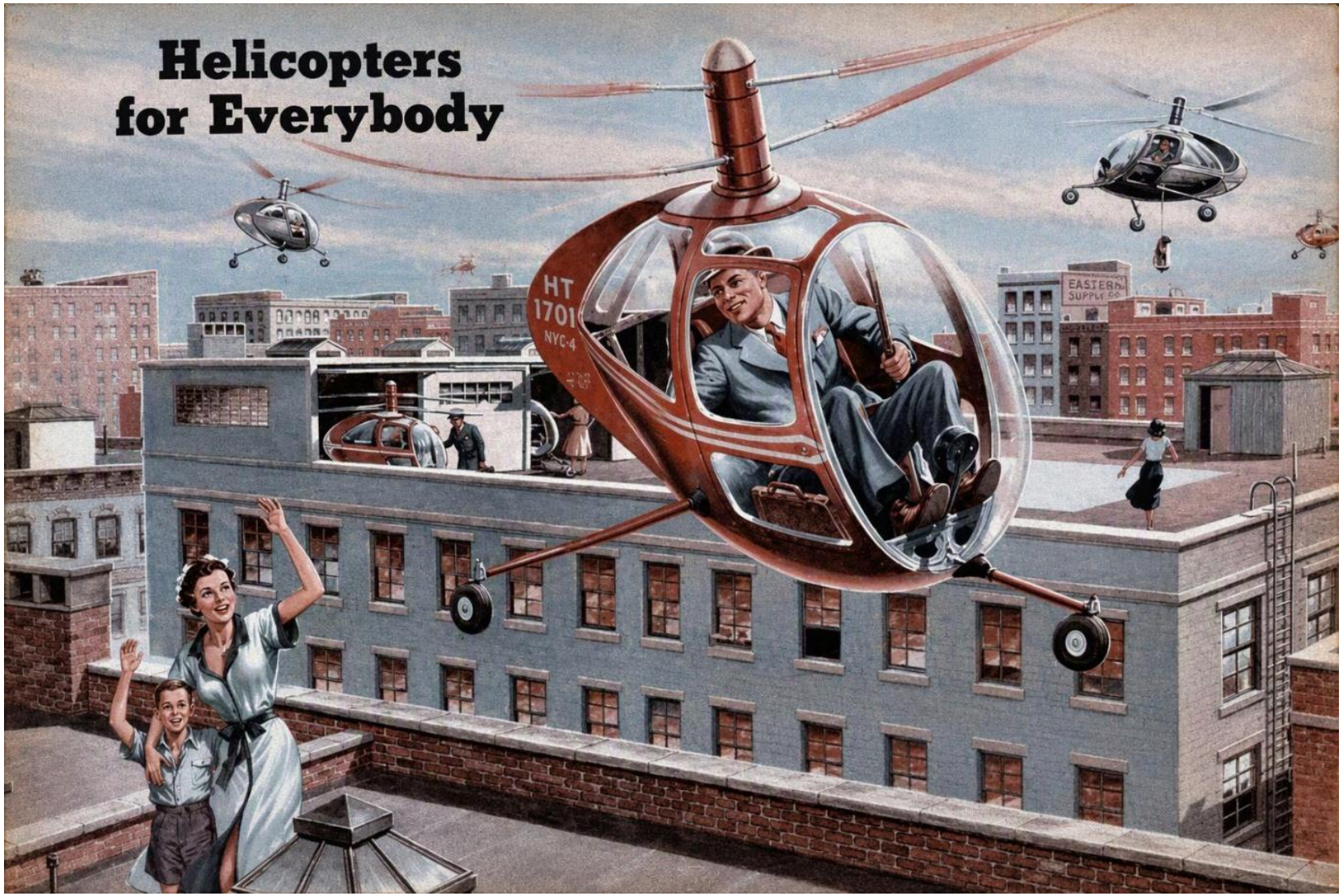
Dr Bruce Moore, Housing 21



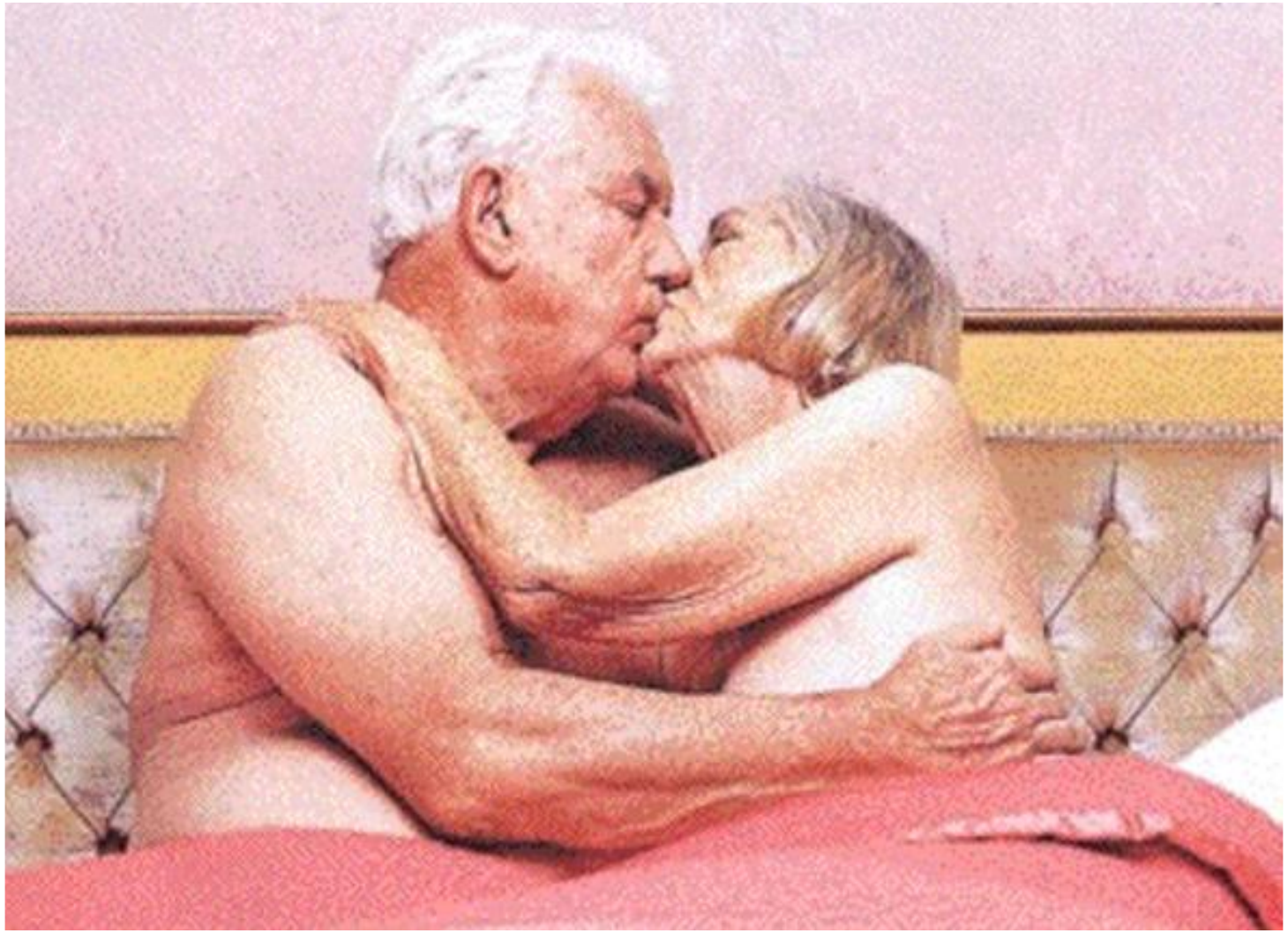
House Keeping



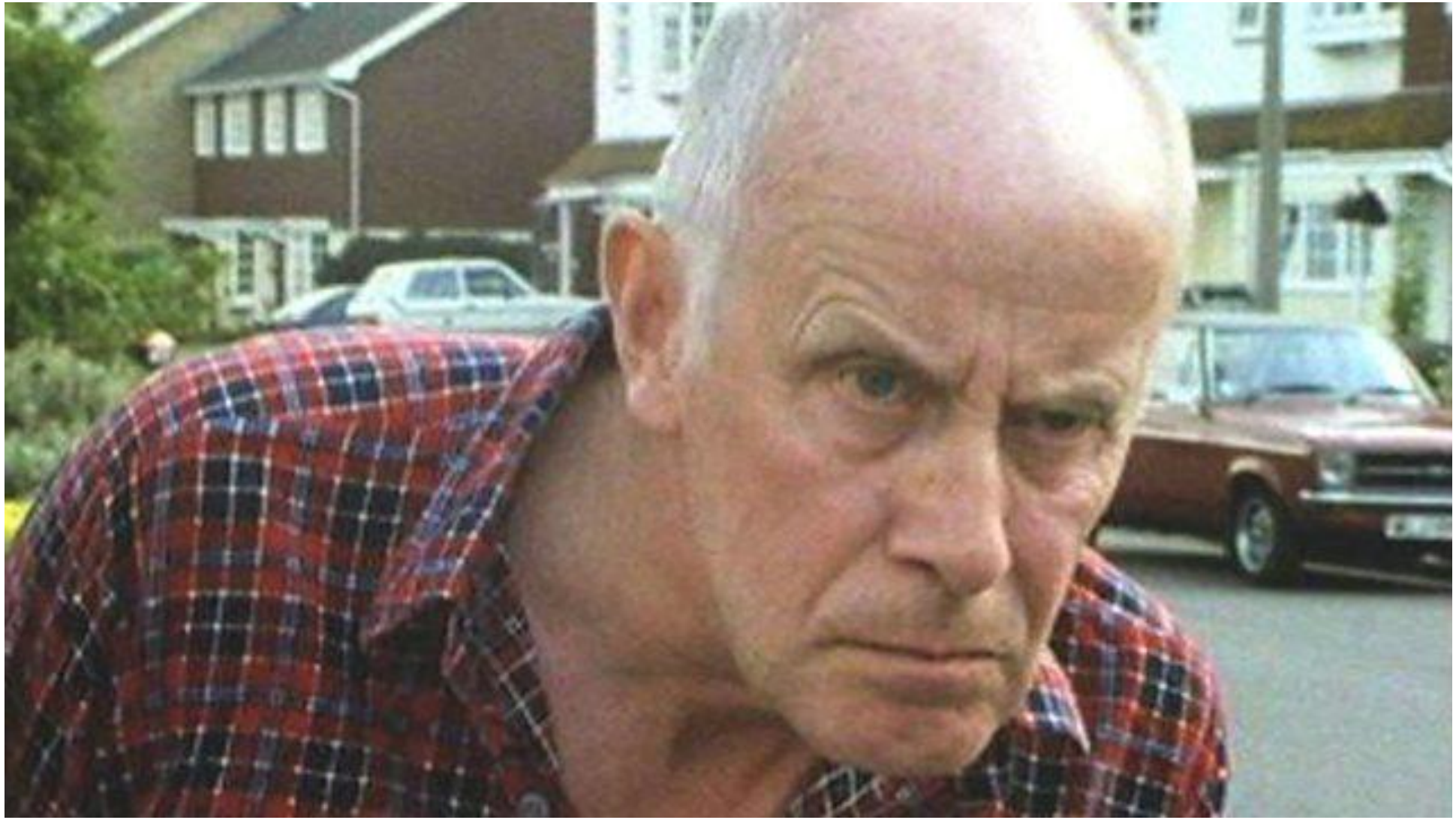
Questioning Assumptions



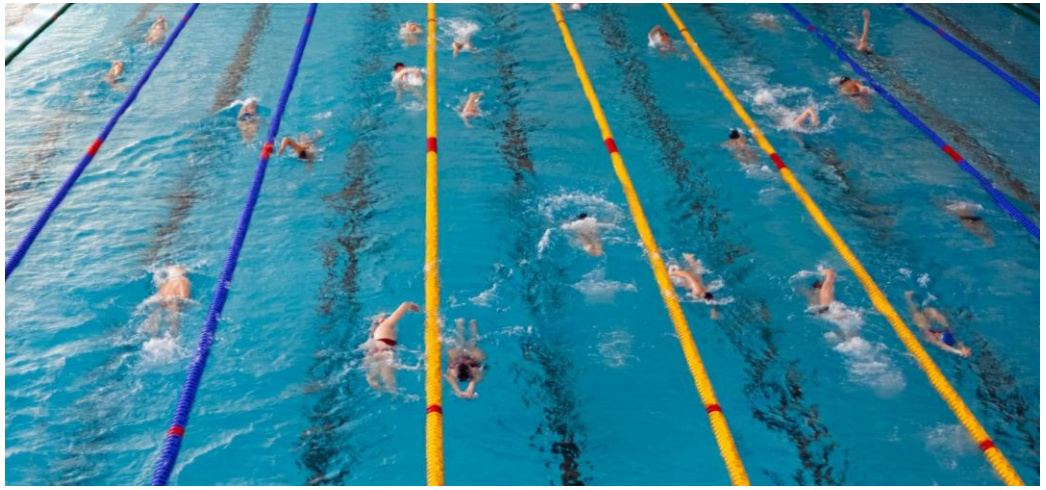
Social Norms



Don’t Believe It



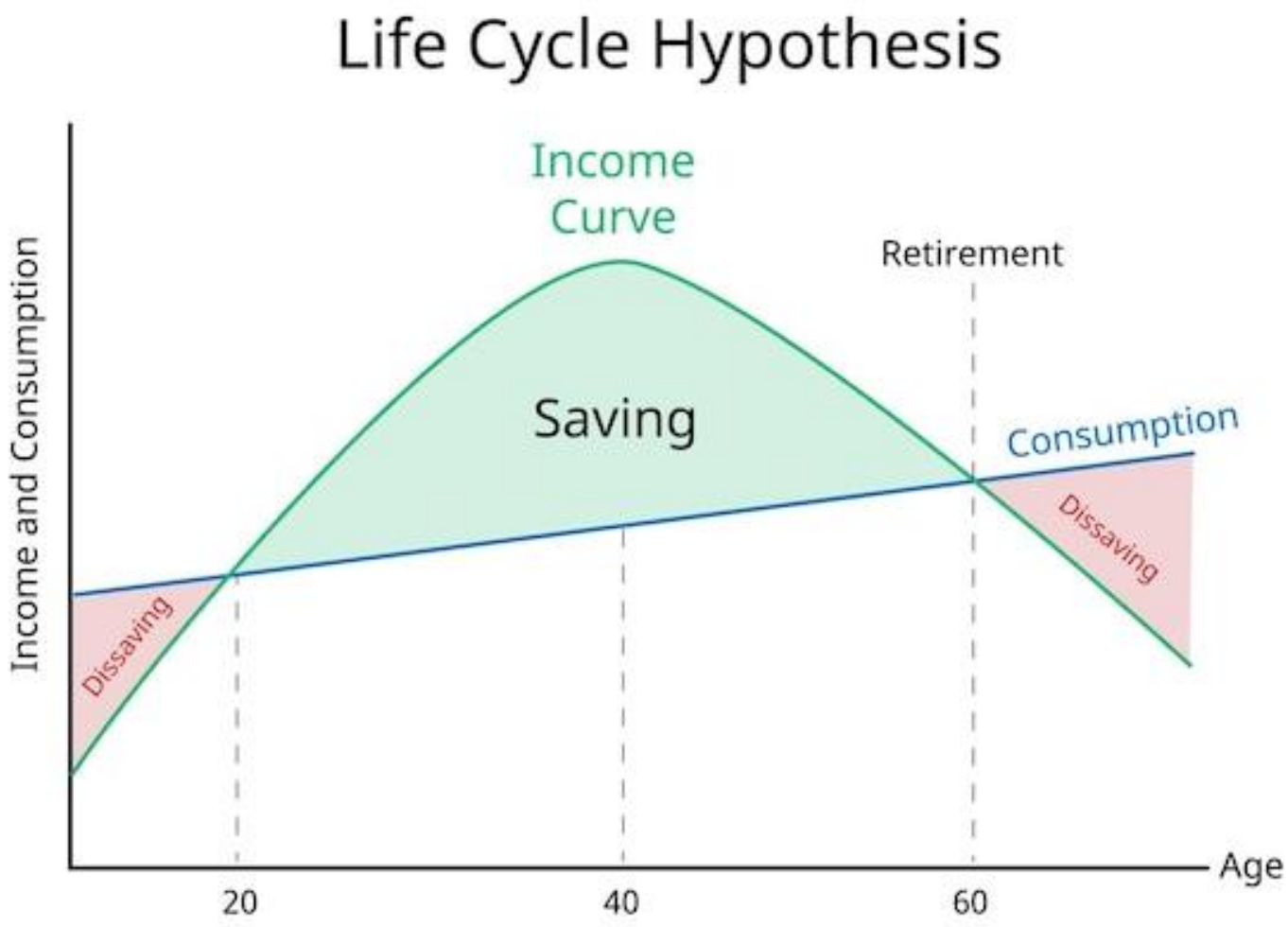
Intergenerational Perspectives

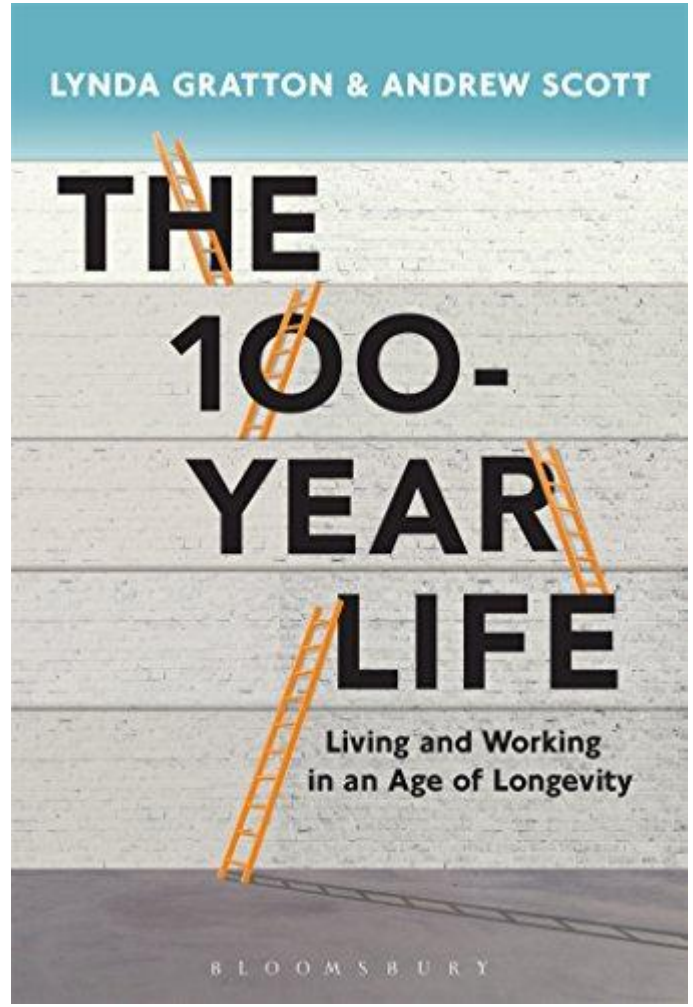






Does Life Cycle Model Apply to a 100-Year Life?

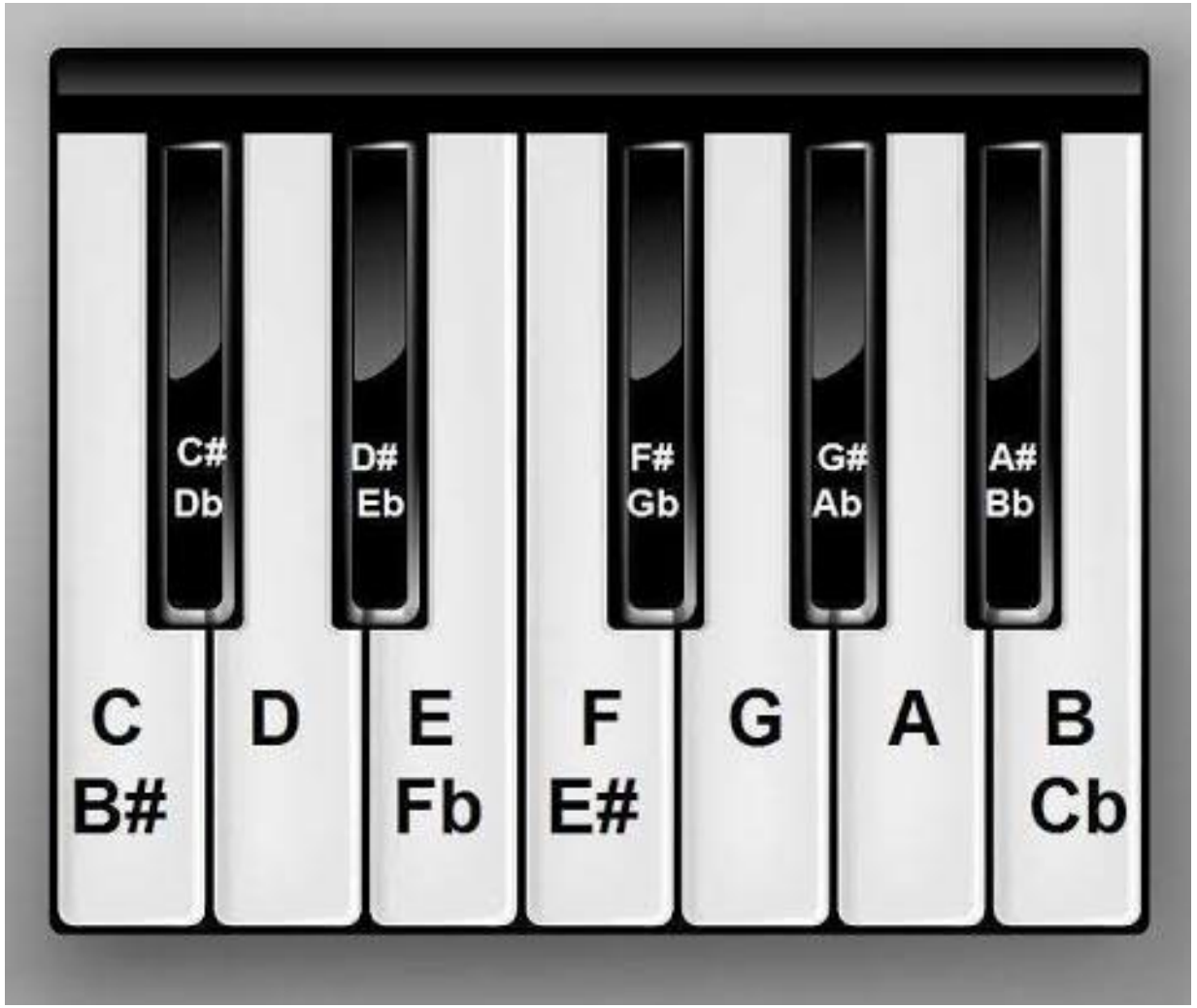




Enabling Technology



Key Note





Panel Chairs









I Hope …





Housing 21

Keynote speaker

Professor Martin Hyde, British Society of Gerontology



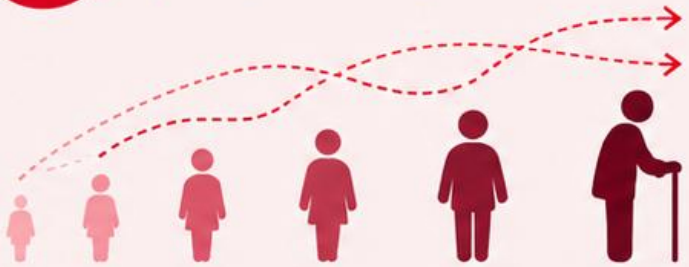
Beyond Age: Rethinking Later Life

Martin Hyde,
President of the British Society of Gerontology
Professor of Management, University of Leicester

Later life is becoming increasingly contingent, diverse and unequal

Individual ageing

People do not age in the same way.



- Biological, subjective and social age can diverge.
- Later life becomes more individualised and heterogeneous.
- As we age, we become more like ourselves — and less like others.

Destabilised social coordinates

The traditional markers of later life no longer align neatly.



- Retirement, work, health and family roles no longer follow one script.
- Policy, economics, health and social norms have loosened from chronological age.
- The old model of a single, standard later life is breaking down.

Structured inequalities

Diversity is patterned, not random.



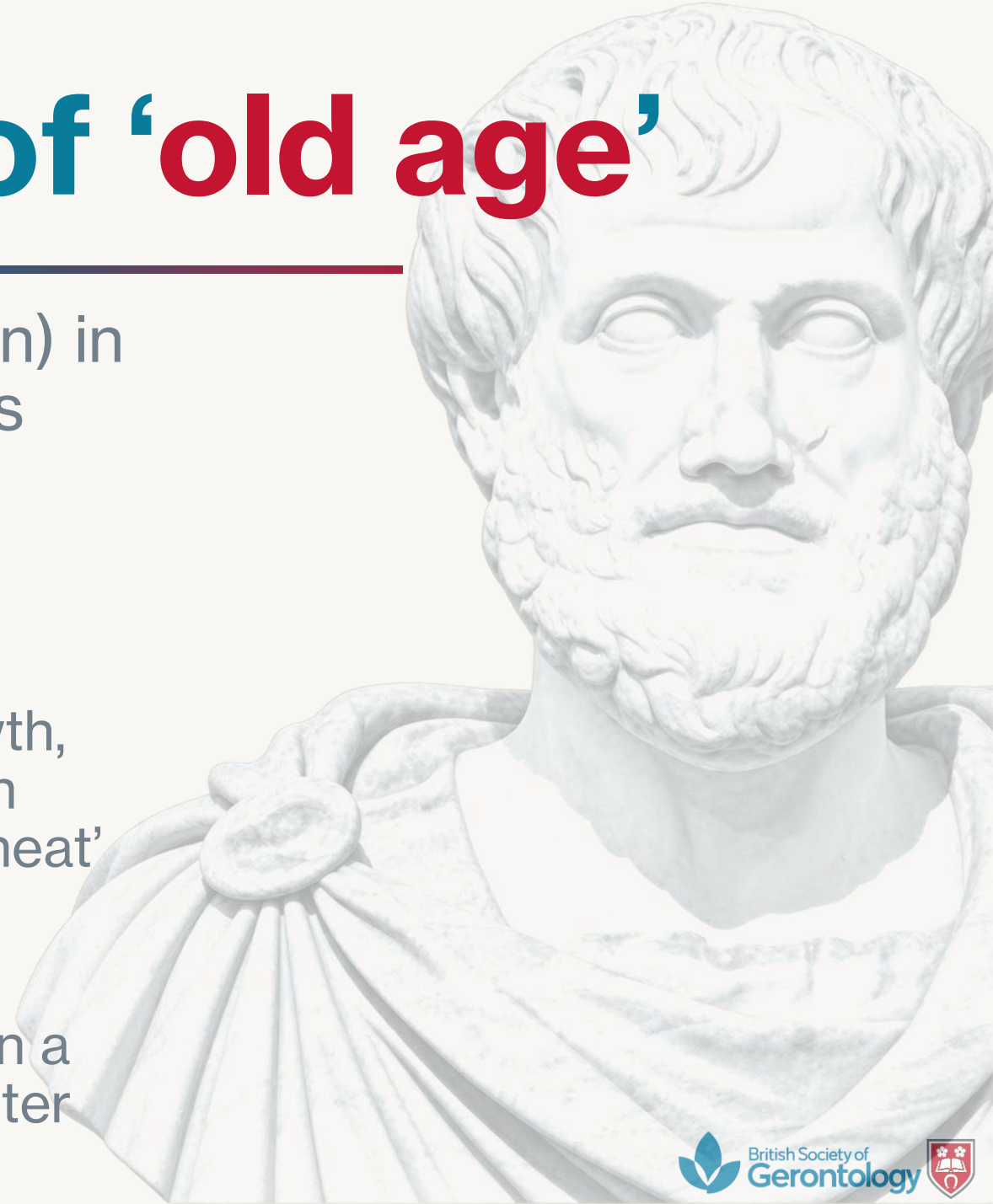
- Income, wealth, housing, health and care are diverging.
- Class, gender, ethnicity and cohort shape later life differently.
- Later life is becoming more unequal as well as more diverse.

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Ancient notions of 'old age'

- A time of wisdom (and contemplation) in a period where reaching old age was relatively rare

- But also seen as a period of decline:
  - Aristotle divided life into 3 parts – growth, stability and decline. This was based on Hippocratic idea that bodies lost 'vital heat'
  - Galen argues ageing involved a loss of moisture
  - Thus ageing is seen as 'cold' and 'dry' in a mirror of the seasonal metaphor of winter



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‘Old age’ in Medieval societies

‘In ancient Greece and Rome, throughout medieval and early modern Europe, in 19th century North America and Australasia, old age was believed to begin somewhere between ages 60 and 70…In the Crusader kingdoms of 13th-century Jerusalem a knight of 60 or over was exempt from military service, as were all men over 60 in 13th-century England. In Castile and León at the same time, 70 was the age at which men were excused from watch duty and war service. The age of exemption from public service in the 13th century was 70 in England, Florence, Venice and Pisa’ (Thane 2005:17).



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The emergence of the modern lifecourse

- The journey of life becomes recast within the Enlightenment which challenged the legitimacy of 'traditional' authority – i.e. The Church
- The modern lifecourse emerges around the partition of life in to 3 mutually exclusive, sequential, stages: education, work, leisure
- Chronological age emerges as the marker for status transitions
- This was further reinforced within a Victorian moral framework that privileged work – i.e. Poor Law


YH 796971

CERTIFICATE OF BIRTH

Name and Surname

Sex

Date of Birth

Place of Birth | Registration District | Sub-district

I, Registrar of Births and Deaths for the Sub-district of do hereby certify that the above particulars have been compiled from an entry in a register in my custody.

Witness my hand this day of 19



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The moral economy of age



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A political economy of retirement

- In Britain, early occupational pension schemes were concentrated in large bureaucratic organisations – including the civil service, railways and major industrial firms – where deferred pension rights helped bind employees to the organisation.

- In the railway industry, pension reform could be explicitly political. Hannah cites the adoption of improved benefits in one scheme as a way to “take the fire out of the Socialist cause”

- In the German Empire Bismarck's social insurance reforms of the 1880s culminated in old-age and disability insurance in 1889. These reforms sat alongside repression of Social Democracy and were intended in part to draw working-class loyalty towards the state and away from the Social Democratic movement.

- Ford's introduced occupational pensions and compulsory retirement as a socially legitimate way to remove older, higher-cost workers from increasingly rationalised and seniority-based employment



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The changing nature of retirement

From a standardised exit from work to increasingly diverse later-life pathways.

1 Standardised retirement

A relatively clear and institutionally organised transition.



- Retirement closely tied to pension age
- Full-time work followed by permanent exit
- A more predictable and uniform life-course stage

2 Early exit culture

1980s–1990s



- Early retirement used to manage restructuring and unemployment
- Many governments encouraged labour-market exit at younger ages
- Aimed to reduce pressure on inflation and unemployment

3 Extending working lives

Late 1990s onwards



- Governments sought to reverse early exit
- Higher pension ages, pension reform and work incentives
- Later retirement became a policy goal

4 Mosaic retirement

Today



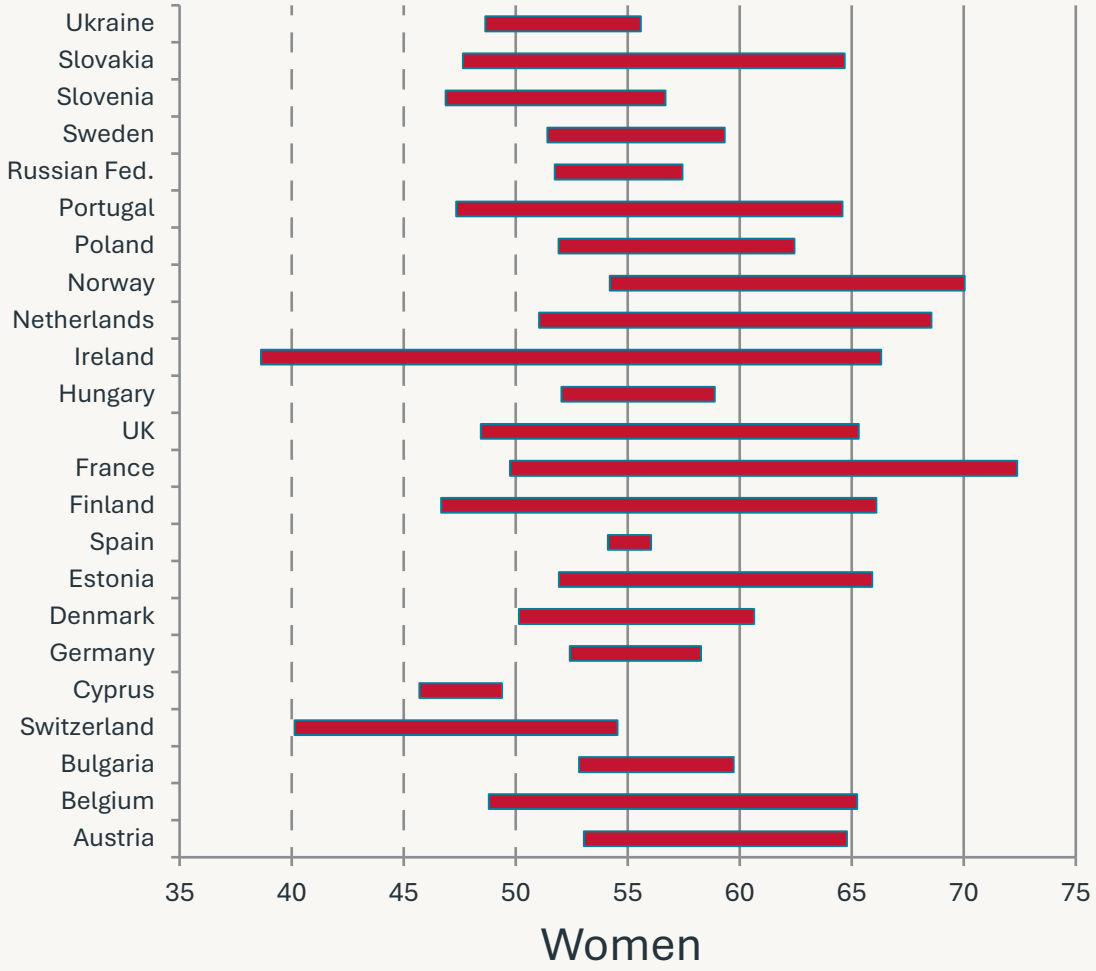
- Retirement pathways are increasingly diverse
- More people work beyond pension age
- Part-time work, self-employment, bridge jobs, partial retirement, caring and volunteering coexist
- Retirement is now a process, not a single event

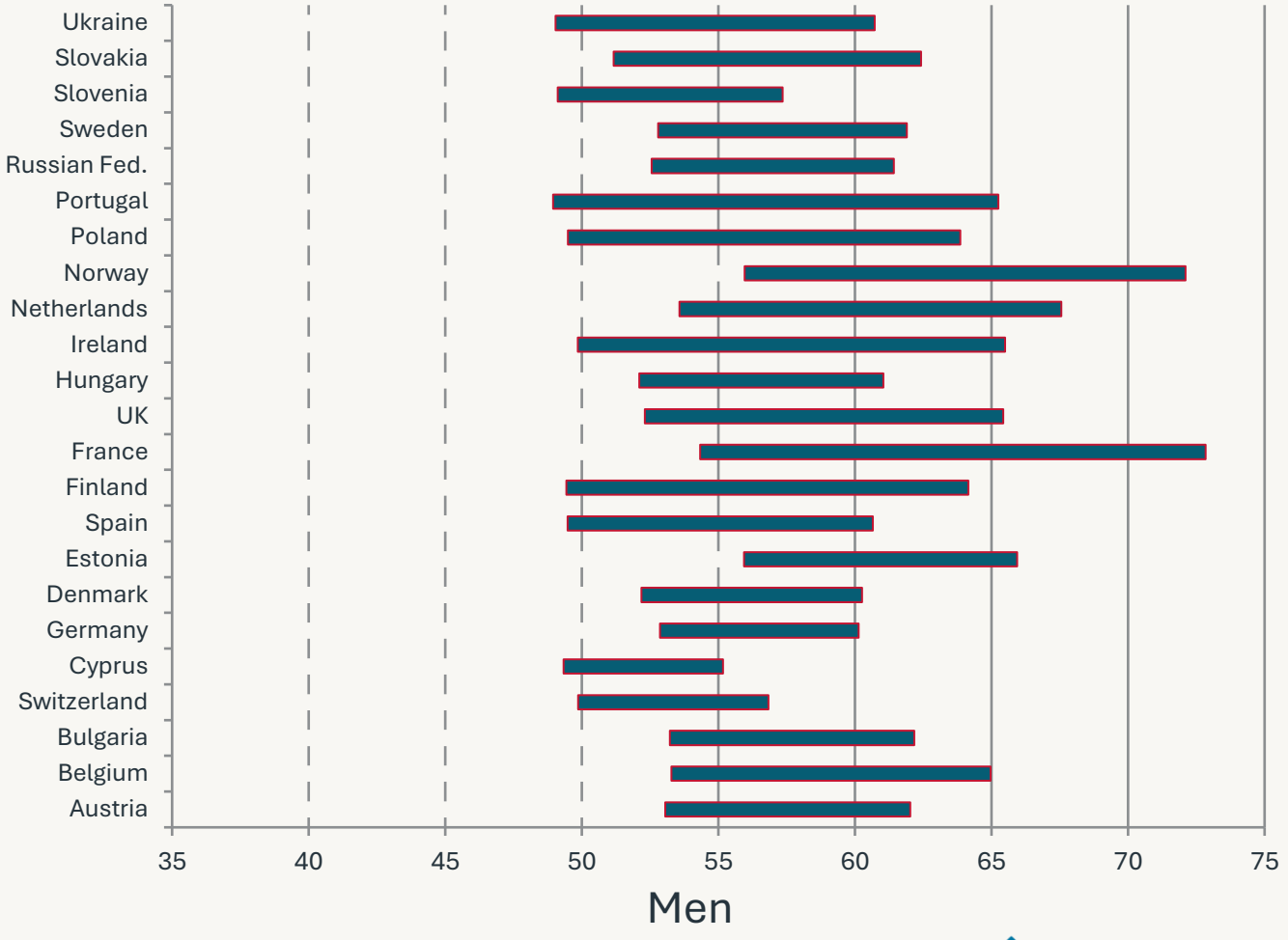
De-institutionalisation and de-standardisation of retirement

Retirement is no longer one event at one age.
It is increasingly a **pathway** — or a **mosaic** — of different statuses and transitions.

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Gap between ideal of age retirement and age at which you become old in Europe

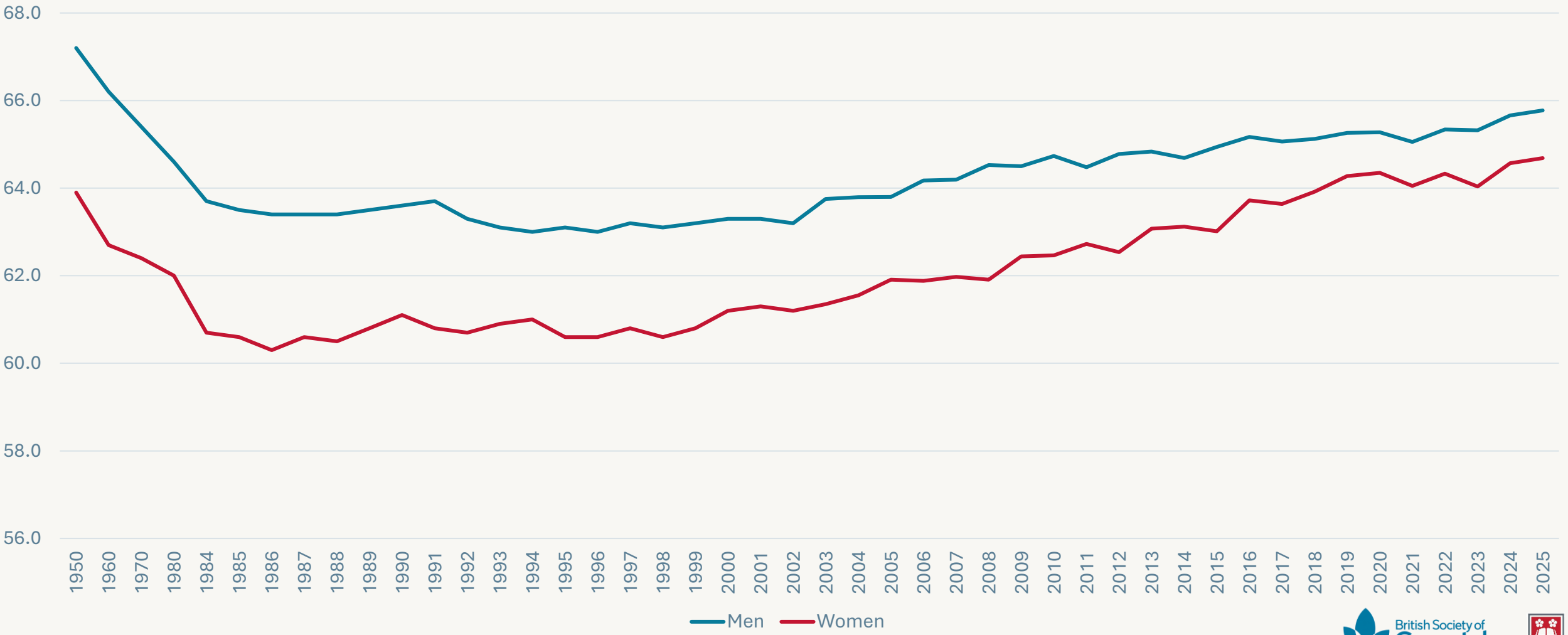




Source: ESS Wave 3

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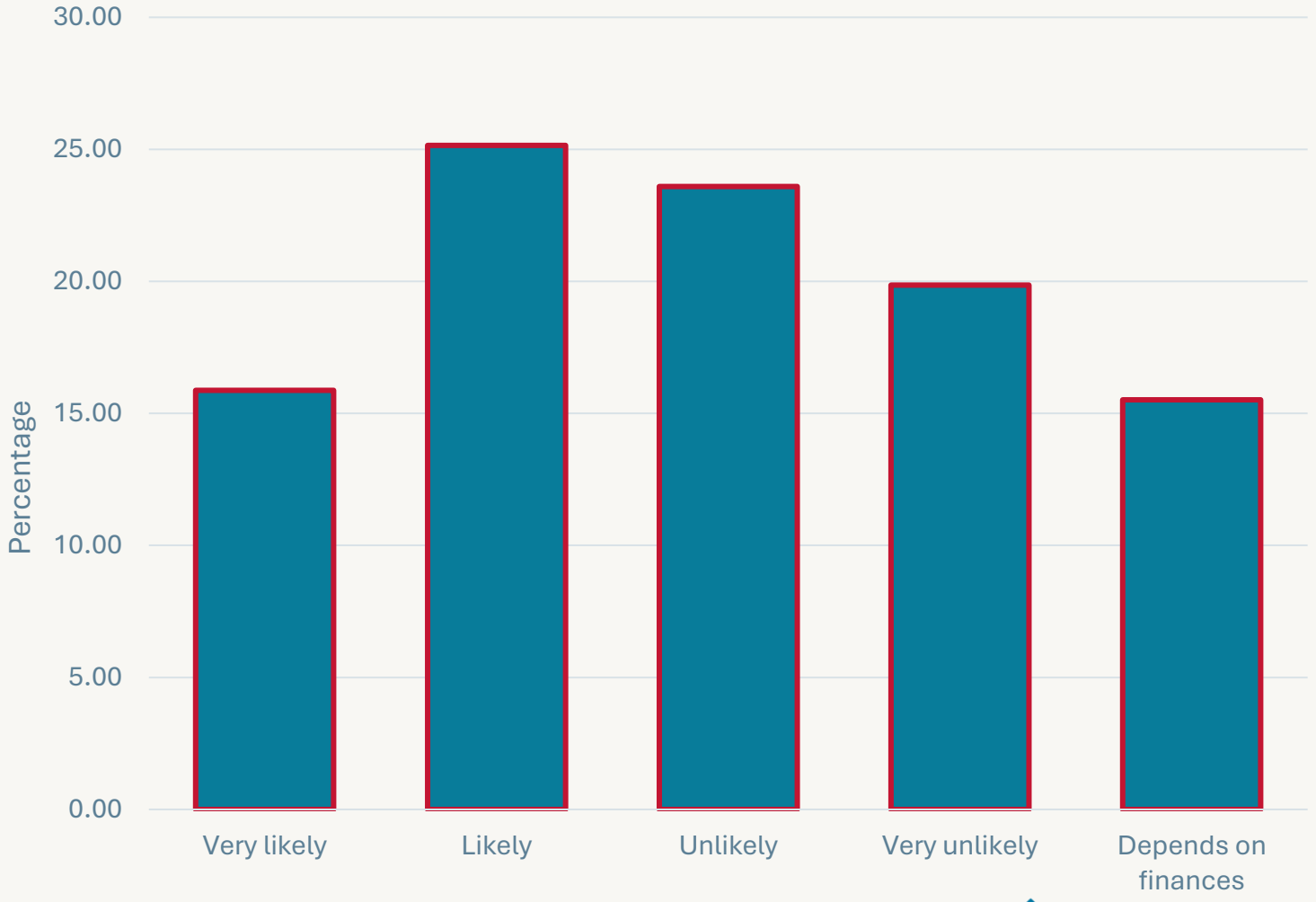
Historical trends in average age of labour market exit in the UK



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Working until later in life

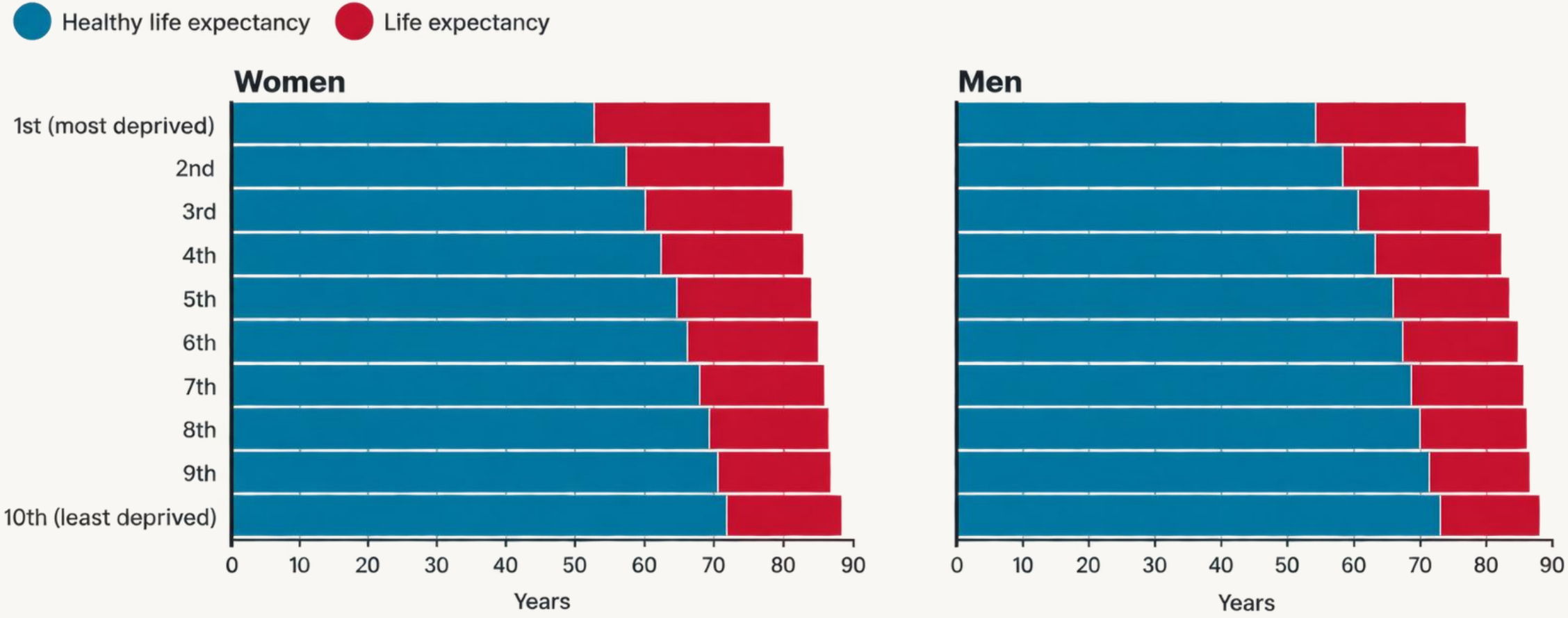
Percentage of people in the UK who expect to do any paid employment, either full or part-time, in retirement



Source: Understanding Society Wave 11

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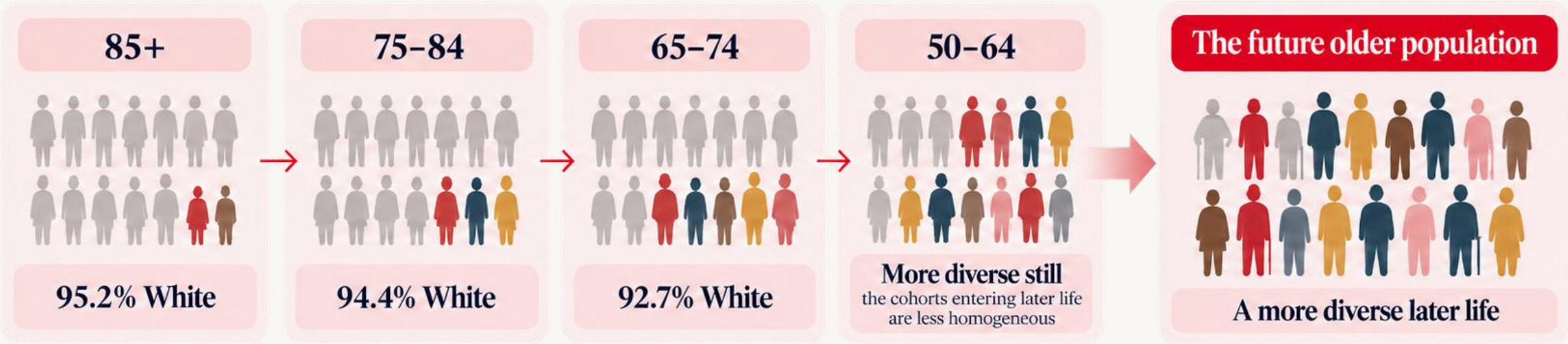
The most deprived areas have the lowest life expectancy and healthy life expectancy



Source: Office for National Statistics, Health state life expectancies by national deprivation deciles, England, 2018–20, Health-state life expectancies by national deprivation quintiles, Wales, 2018–20, National Records of Scotland, Life Expectancy in Scotland, 2018–20

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The older population is becoming more ethnically diverse



People aged 60+ from minority-ethnic backgrounds: +80% in a decade
England, 2011–2021

'Older population' is becoming a **more diverse category** — culturally, socially and demographically.

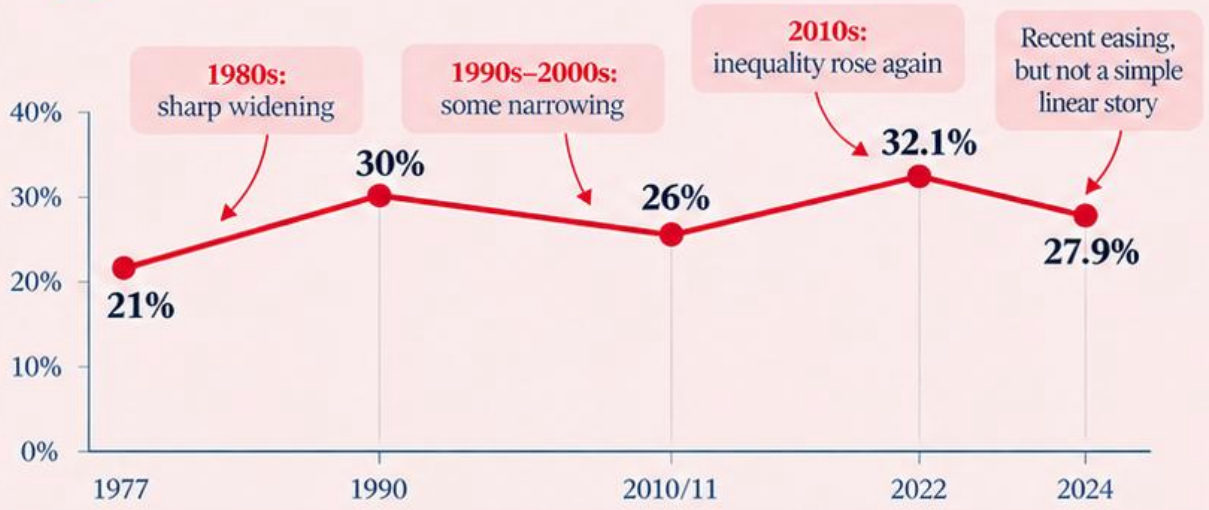
Illustrative synthesis based on Census 2021 cohort pattern for England and Wales and reported growth in England's minority-ethnic population aged 60+ between 2011 and 2021.

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Economic inequality in later life is changing

Income inequality

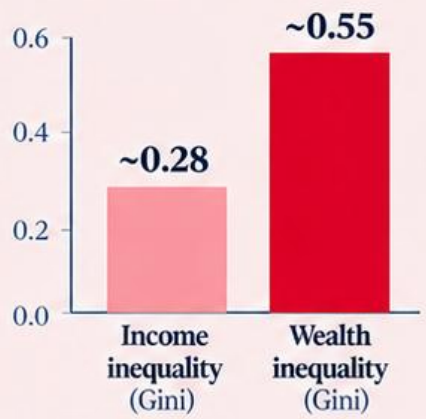
Disposable income Gini, retired households, UK



Interpretation: Poorer pensioners saw much weaker income growth than middle- and higher-income pensioners during the 2010s.

Wealth inequality

Within-group wealth inequality among older adults



Wealth inequality is much higher in level than income inequality.

Age 60+ wealth Gini fell by about **3 points** on average, 2006–08 to 2018–20.

So wealth among today's older groups became slightly more equally distributed — but **remained very unequal overall.**

Why income inequality rose: private pension growth pulled the middle and top ahead.

→

Why wealth inequality eased slightly: rising homeownership among successive older cohorts reduced inequality within some older age groups.

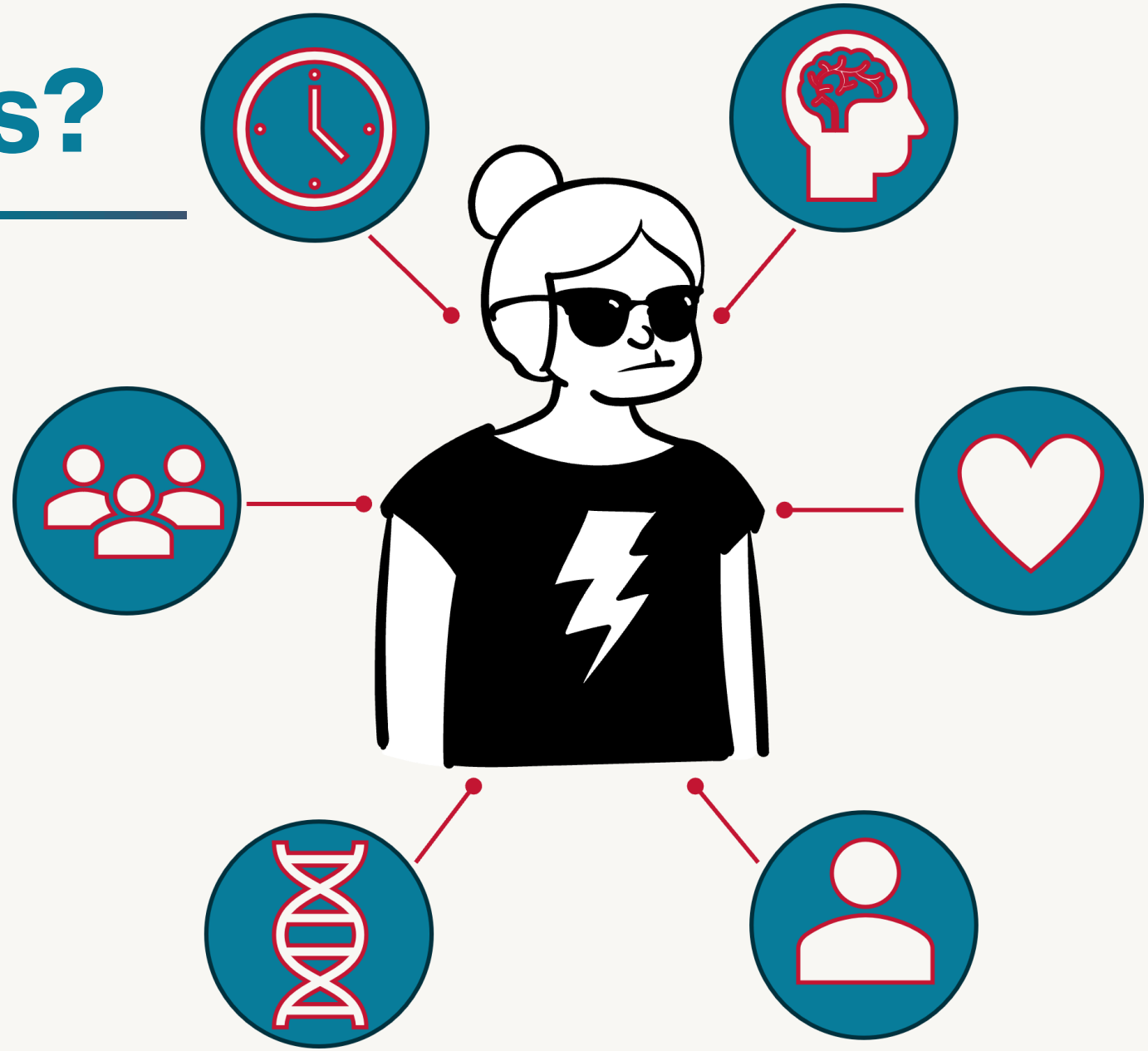
Chronological age may converge. Economic lives do not.
Later life is becoming more economically differentiated.

Sources: ONS (2025); Cribb et al. (2024); Crawford, Innes & O'Dea (2016); Pittaway (2024).

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What age matters?

- Age is conventionally treated as a scalar: one person, one number.
- Chronological age increasingly tells us less about where someone is located across the dimensions that actually constitute later life.
- But ageing is better understood as a vector: an individual can occupy quite different positions simultaneously across chronological, subjective, social, psychological and biological dimensions.



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When does ‘later life’ begin?

As life expectancy rises, the age at which people have only 15 years left to live shifts upwards.



What this shows

1. The RLE=15 threshold rises over time as life expectancy increases.
2. Women reach this threshold later than men because they live longer on average.
3. ‘Old age’ is not a fixed birthday — it shifts historically and differs by population.

Men:
57 (1911) → 70 (2017) → 75 (2066)

Women:
60 (1911) → 72 (2017) → 77 (2066)

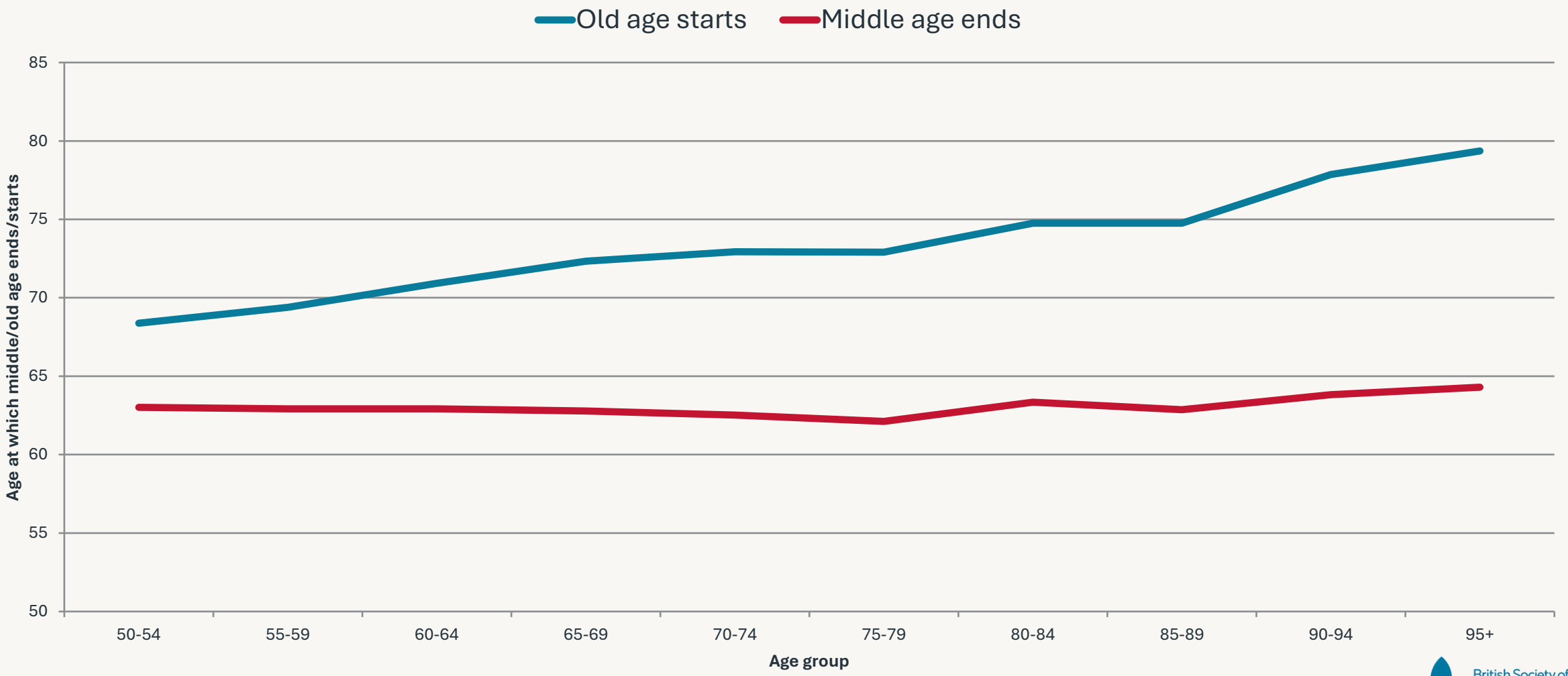
Since 1911, the threshold has shifted up by around **18 years for men** and **17 years for women** by 2066.

Chronological age is fixed. Demographic ageing is not.

Source: Office for National Statistics

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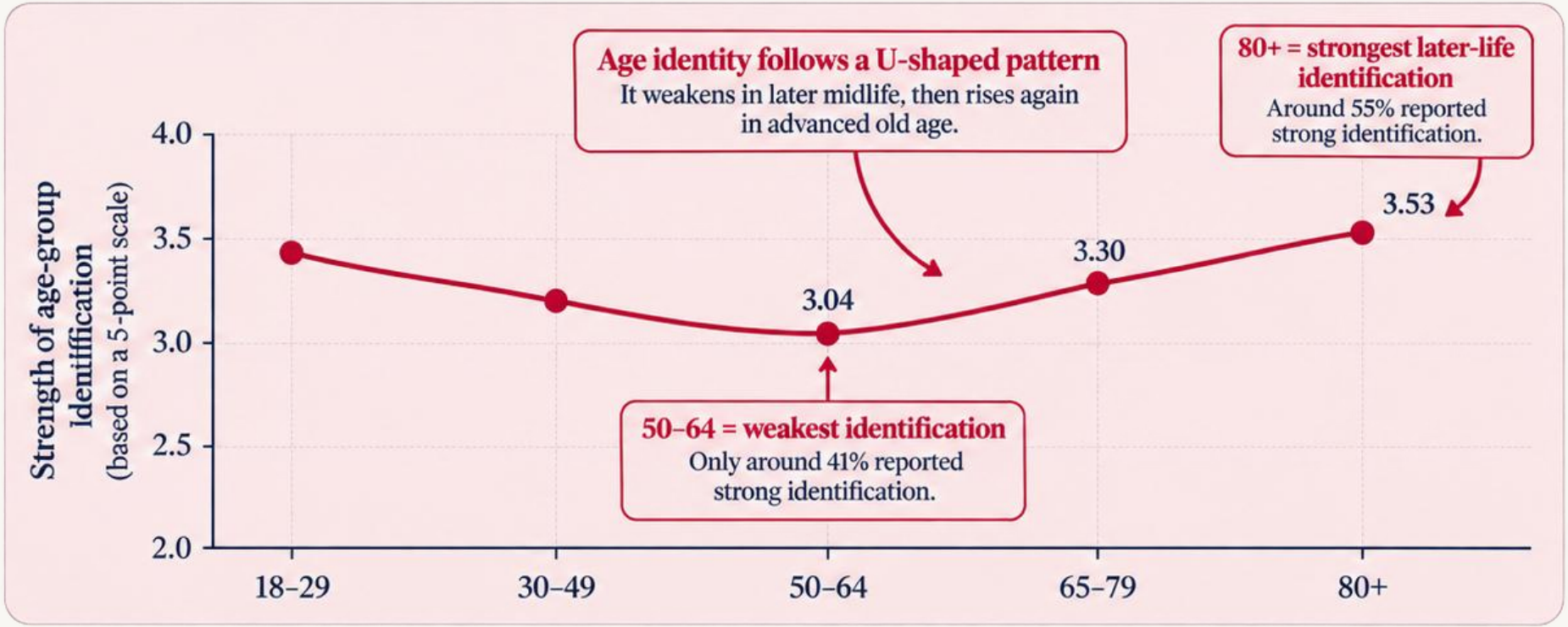
A Third Age?



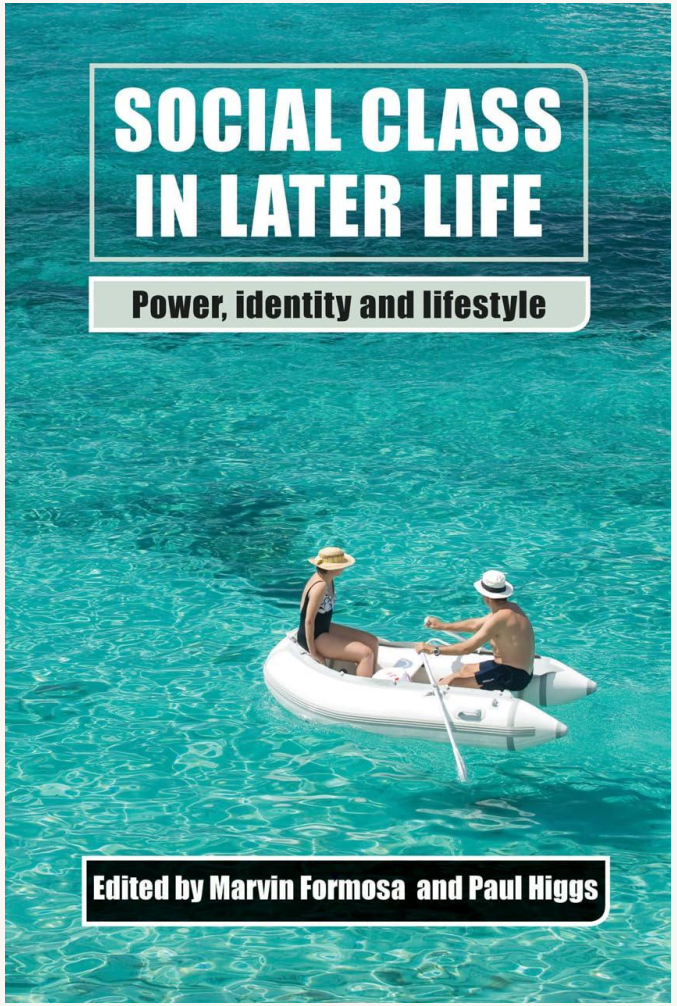
Source: ELSA Wave 1

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Age group identification is not linear



Age-group identification and self-identifying as 'old' are not the same thing.

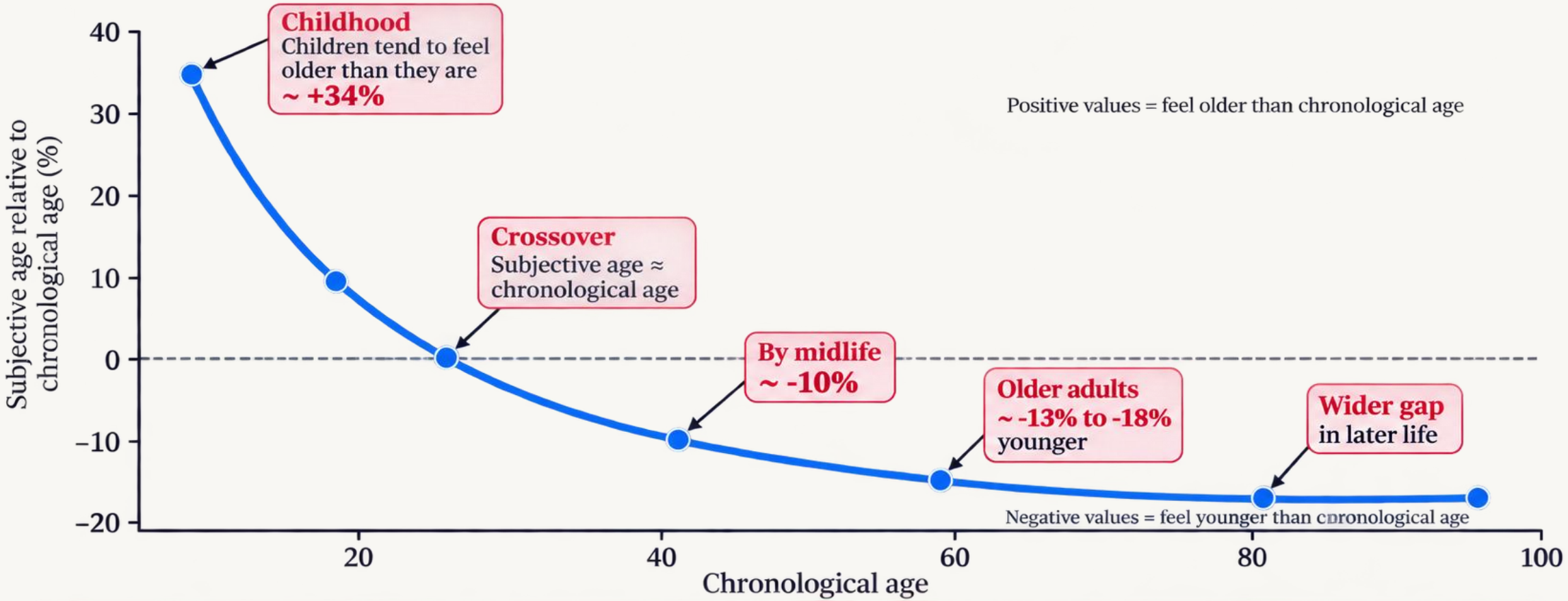


Source: Abrams, D., Eilola, T. and Swift, H.J. (2009)

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Subjective and chronological age diverge across the life course

Illustrative lifespan pattern based on evidence from Kastenbaum et al. (1972), Rubin & Berntsen (2006), Pinquart & Wahl (2021), Westerhof et al. (2023), and Stephan et al. (2018).



The older chronological age becomes, the **less it functions as a straightforward description** of experienced age.

Note: curve is illustrative rather than a pooled fitted estimate:: it summarises the overall pattern reported across the cited studies.

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Subjective age is socially conditioned

Socio-economic differences do not disappear when we move beyond chronological age.

What the evidence suggests

- Less advantaged groups often report older subjective ages
- Higher status groups more often feel younger than their years
- But the pattern is not universal across all studies

How inequality may shape subjective age



What matters most

- Health and functional limitations often explain much of the SES difference
- Financial strain may matter more than nominal income
- Perceived social status can matter more than objective class

Implication: subjective age is not just personal identity — it is socially patterned.

Chronological age homogenises. Subjective age differentiates.
Social inequality helps produce that differentiation.

Illustrative synthesis based on studies including Barrett (2003), Bowling et al. (2005), Rubin & Berntsen (2006), English et al. (2019), Agrigoroaei et al. (2017), and Wettstein et al. (2023).

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Perhaps there is no single measure of later life

Different questions require different coordinates

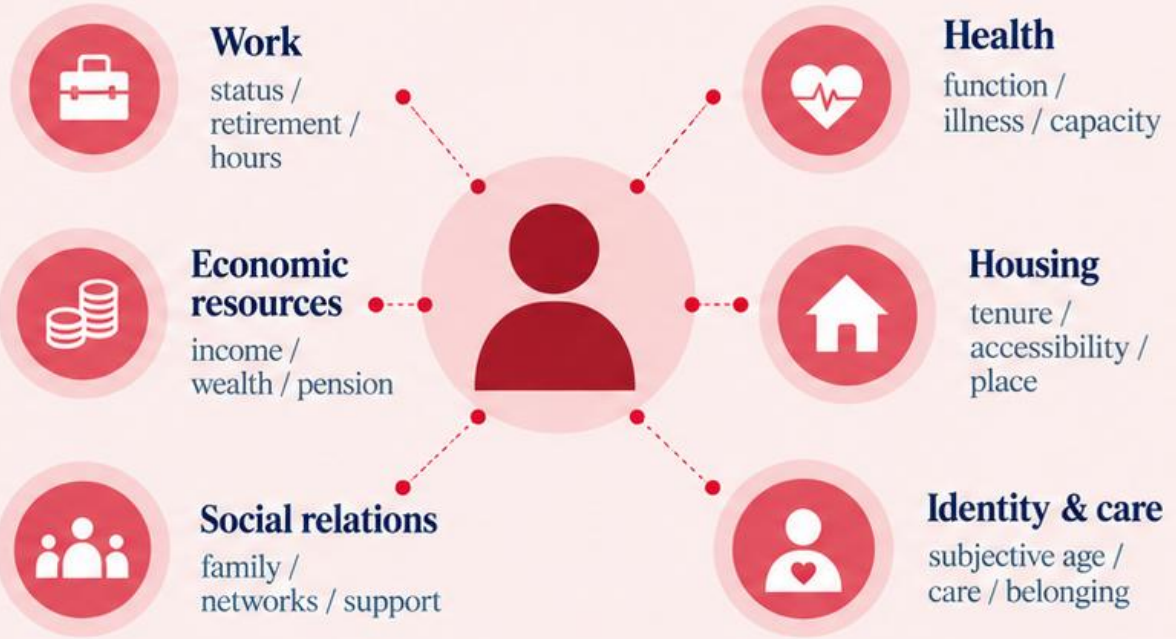
One number

Chronological age as a single measure.

AGE
67

Multiple coordinates

Later life is multidimensional, with different and evolving social, biological and personal coordinates.



Later life is changing.
More diverse, contingent and unequal.

The social coordinates of later life are in flux.
People's later lives follow different pathways.

Frameworks such as 'old age', 'retirement' or the 'third age' are historically situated.

To understand later life without reductionism, we need multiple forms of information.
The aim may not be one universal measure, but domain-specific indicators for different purposes.

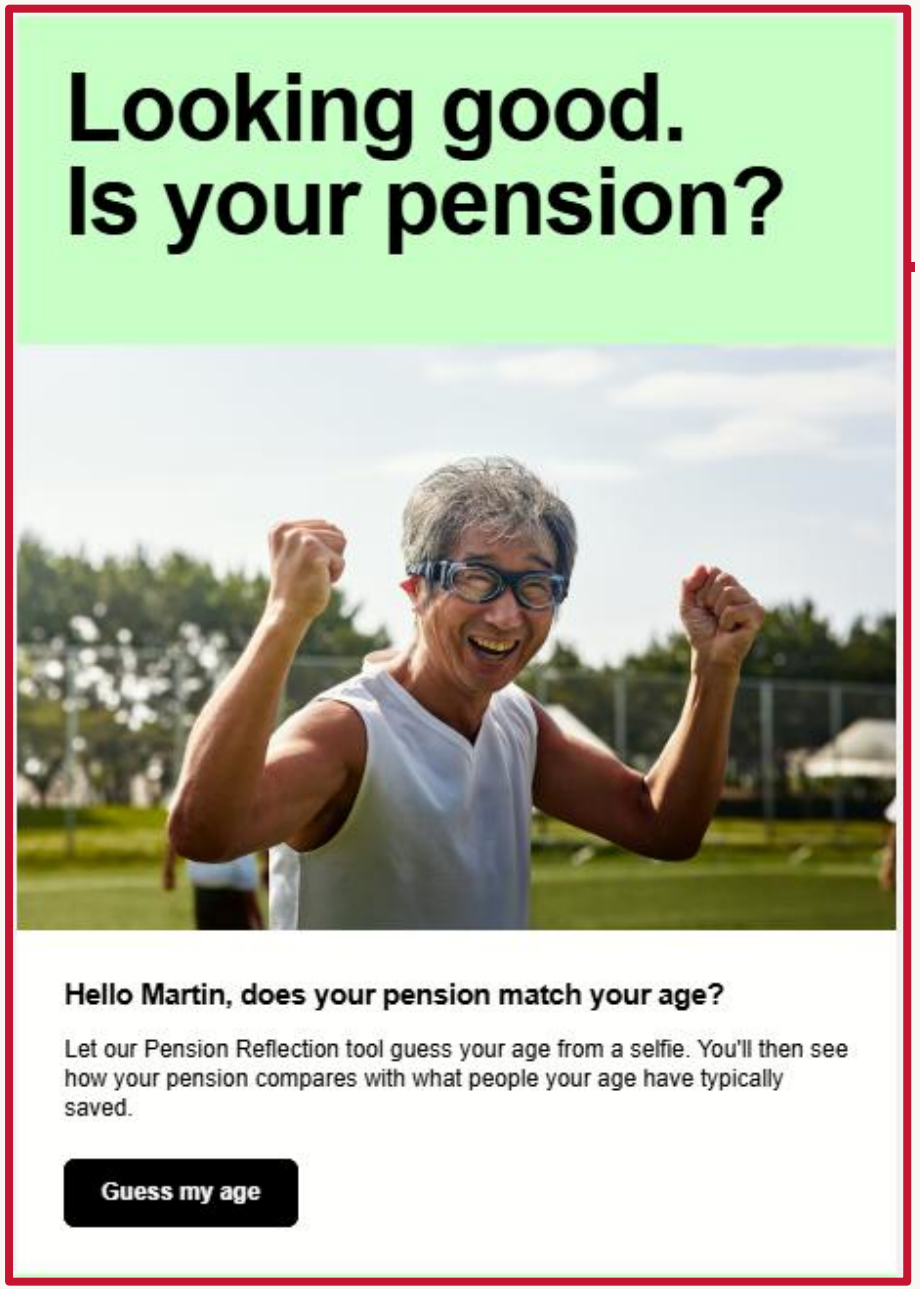
From one homogenising indicator → to domain-specific ways of understanding later life

The question is not just 'How old is someone?' but 'What do we need to know — and for what purpose?'

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When you get lemons...

- This is not (just) an academic exercise
- Commercial organisations are trying to develop new ways for people to engage with their age(edness)
- However, this is still problematic as it seeks to reduce the complexity of a life to a (probabilistic) indicator



Thank you for listening

Professor Martin Hyde,

Director of Research (School of Management),

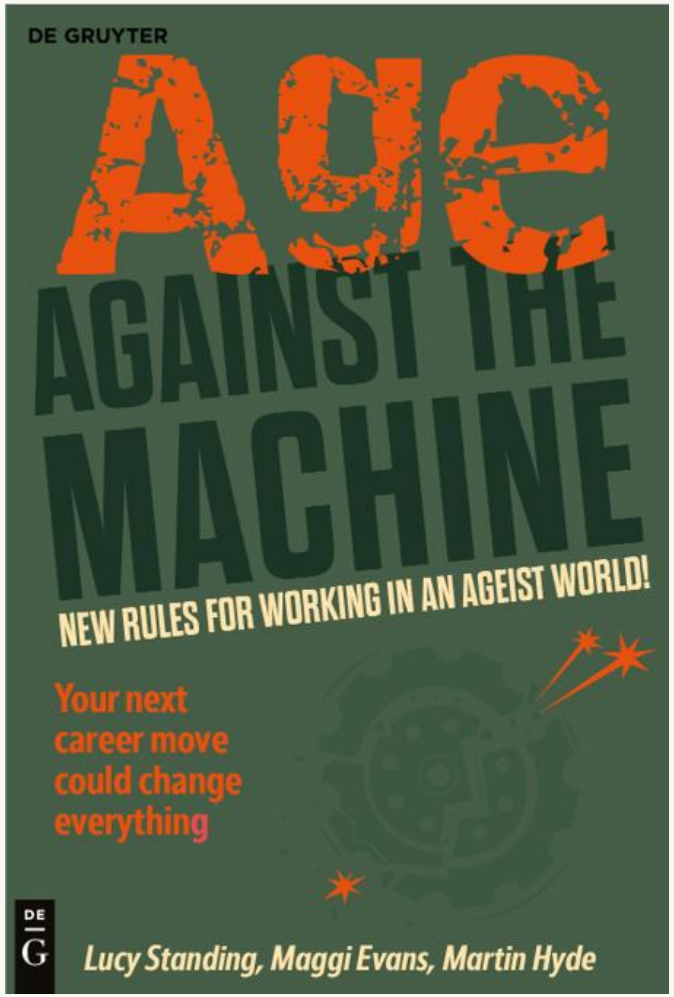
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British Society of Gerontology

Housing 21

Making intergenerational communities

Chaired by Charlotte Cook, Winckworth Sherwood



Housing 21

Savannah Fishel

Senior Innovation Consultant and Service Designer



thinkitforward.net

Beyond Age:

Rethinking Later Life

Making intergenerational communities



Savannah Fishel

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This is Larry, 81, a resident at a rural housing co-operative in New South Wales

"If I fell over in the shower they might not have found me for a week. I became very concerned for my **mental health**"

"I would've given anything to grow up like that, in a **community...** now those kids have kids of their own here."

"My life has been transformed by **having the support of people around me as I grow older**".



This is Mikoto, a resident at Murundaka, an all-rental cooperative in Melbourne

"I'm a single mum, but my son has always had **role models** around. Everyone has skills to share."

Who am I?

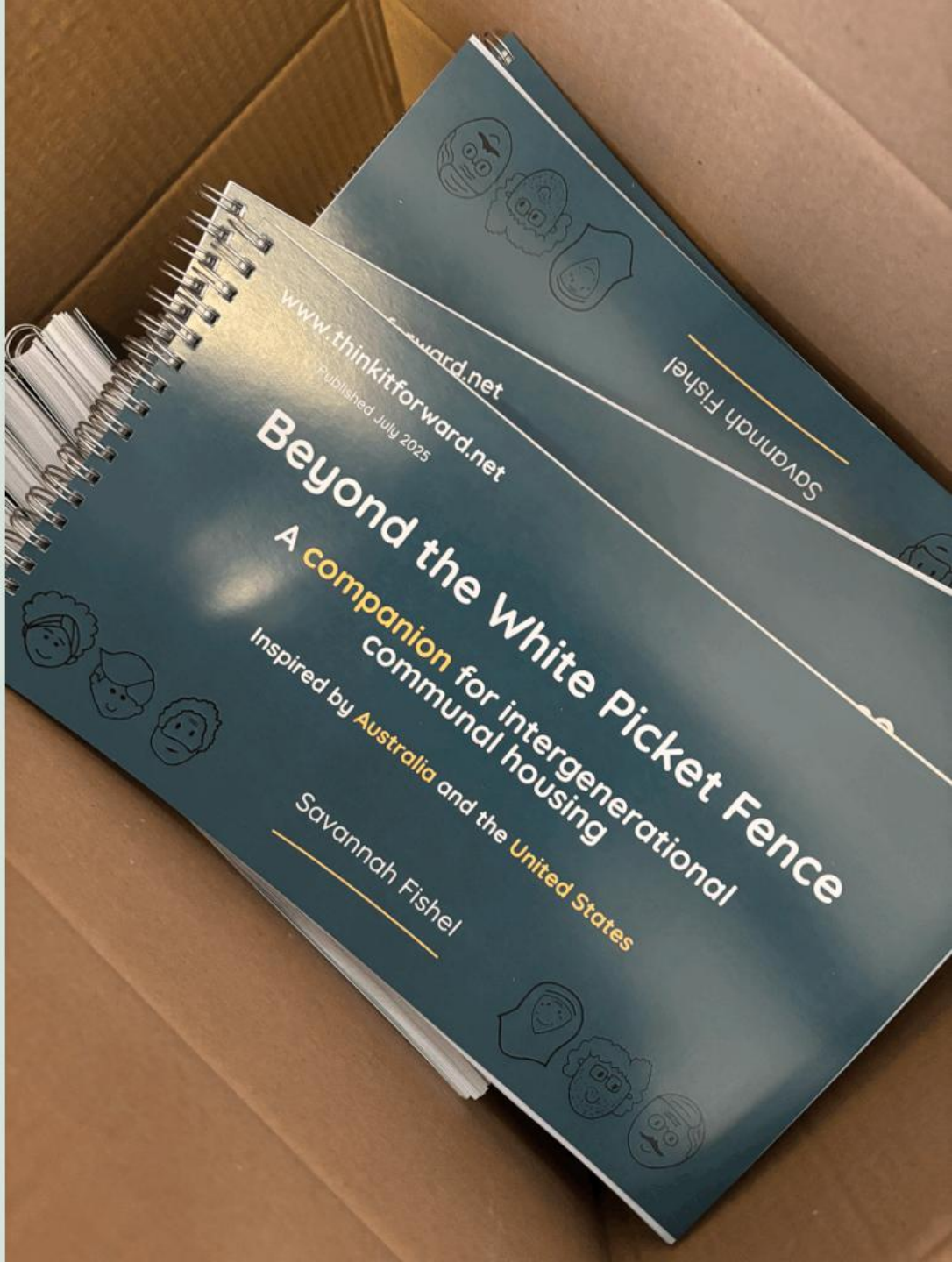
Politics & Health Policy

Service Design and Systems Change

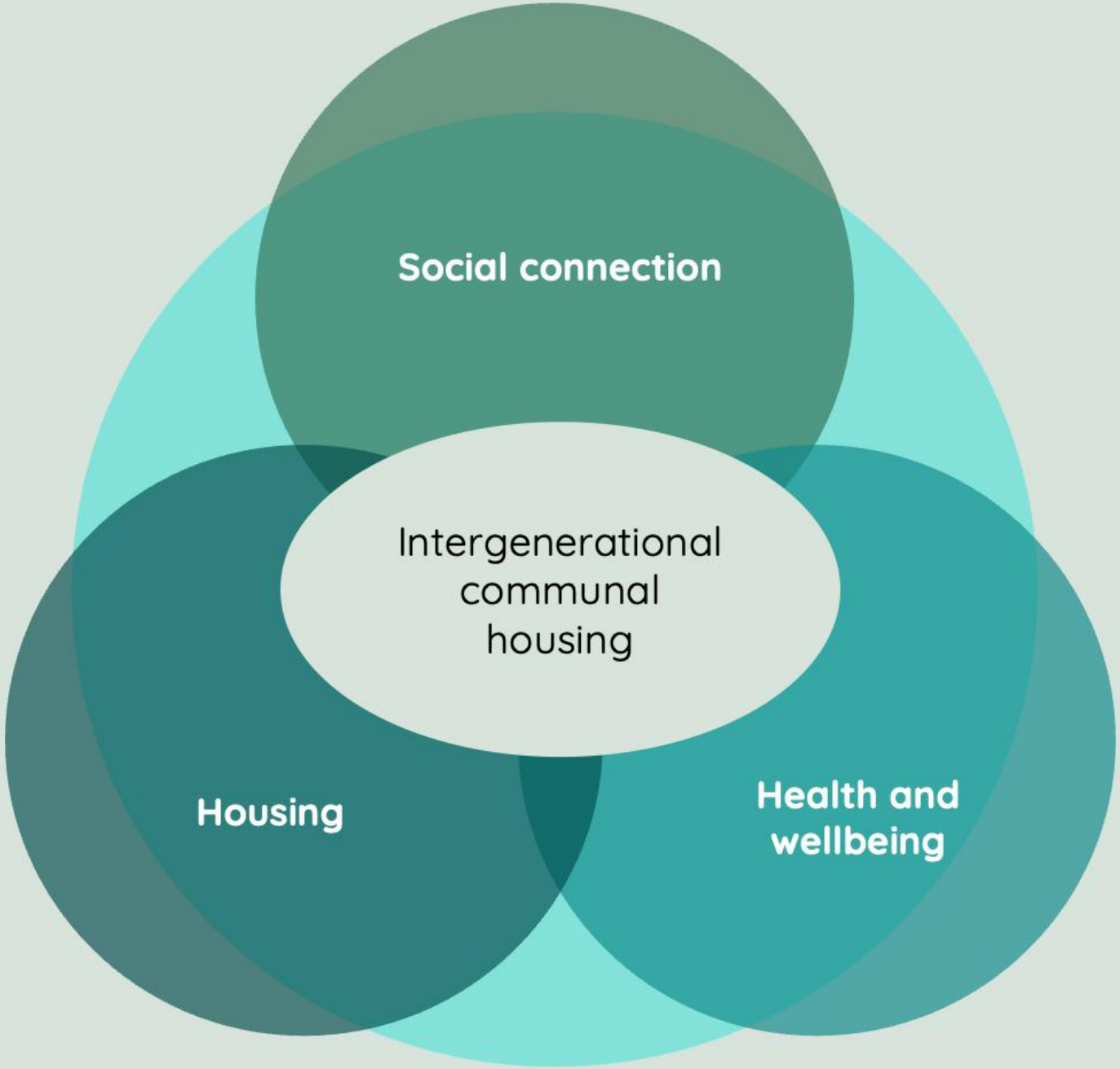
Churchill Fellowship:
intergenerational communal housing

Advocacy

UK Cohousing NETWORK



ThinkItForward.Net


Social connection
Intergenerational communal housing
Housing
Health and wellbeing

Types of intergenerational communal homes

Working definitions are in *Beyond the White Picket Fence*



Ecovillage



Homesharing



Social or public housing



Apartment block



Cohousing



Tiny home village



Housing cooperative



Intentional community



Supported independent housing

Murundaka rental cooperative, Naarm (Melbourne)

Long-term intentional all-renter community blending cohousing and cooperative housing

30-40 residents aged 3-81

Residents are low-middle income, and “hungry for community and for collaborative and sustainable living”

Suburban

All residents are $1 shareholders in Earth CERC (Common Equity Rental Cooperative), an all-rental, social housing programme

“The buzz of community has **spread locally** and inspired other projects”





Urban Coup cohousing block, Naarm (Melbourne)

Multi-story cohousing block within Nightingale Village (6 buildings)

Urban

Buying and rentals are on the private market. Nightingale Village some buildings are 20% rented social housing, owned by a Housing Association.

50 residents aged 5 - 81

Intentional, self-governed community



"I've been on my own for a very long time. Cohousing just made sense... having **people around me**"



Wild Sage & Silver Sage Village, Boulder

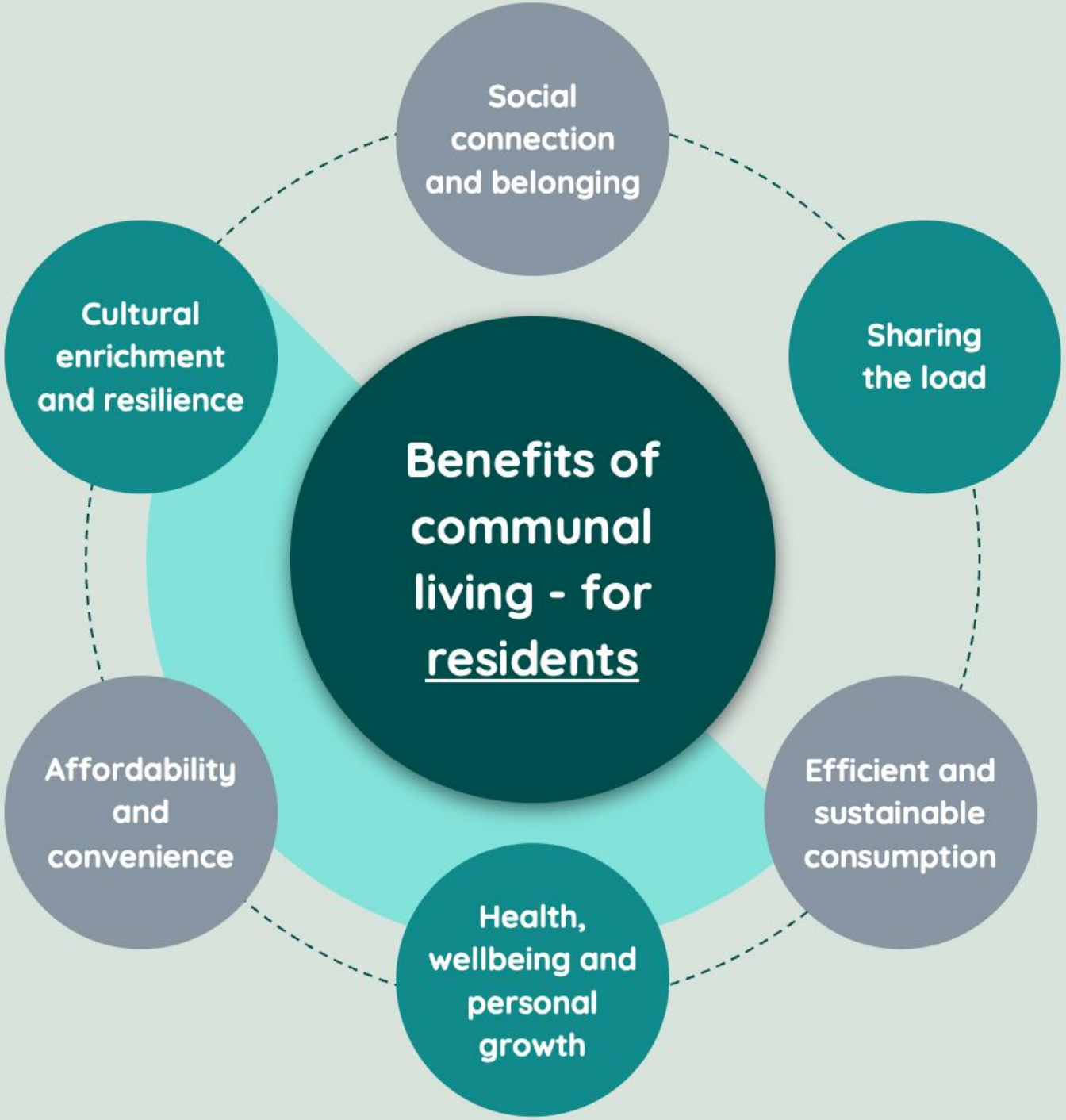
Two adjacent cohousing communities

- At Wild Sage residents are aged 0–92
- Mixed income. Residents at Silver Sage are seniors, while Wild Sage is intergenerational
- Suburban
- At both, 40% of units are affordable through City of Boulder income and deed restricted.

The goal is to generate a better, more delightful life, to share resources, and to live in a way that is more **fulfilling** and fun.






Social connection and belonging
Sharing the load
Efficient and sustainable consumption
Health, wellbeing and personal growth
Affordability and convenience
Cultural enrichment and resilience
Benefits of communal living - for residents

Neighbourisms

ThinkItForward.Net

Safety and security

Cultivating community

Building relationships



Small acts of kindness

Sharing and exchange

Practical help

Observed from visits to 54 intergenerational communal homes - not exhaustive or comprehensive

Building blocks for intergenerational communal living



Building blocks for intergenerational communal living

Resource security and sustainable policy foundations

Building blocks for intergenerational communal living

Child and age-friendly design

Multi-purpose and transition-friendly design

Designing for connection and privacy

Physical Foundation

Building blocks for intergenerational communal living

Community rhythms and rituals

Community agreements and processes

Accessible and transparent communication

Social infrastructure

Building blocks for intergenerational communal living

Skill building, learning and shared experiences

Celebration, care and personal acknowledgement

Evolution and renewal

Belonging and Purpose

Design for
connection

Incentivise
alternative living
arrangements

A spectrum of possibility

ThinkItForward.Net











“This community has been a lifeline... If someone hasn’t experienced living like this, they’ve missed out."



Resident at an urban, affordable ecovillage in California.
Aged 70+

Housing 21

Lois Beech

Housing LIN





From good ideas to system change

Lois Beech, Assistant Director

Housing LIN
Connecting people, ideas and resources

Places for People

Riverside

Intergenerational communities can take different forms

Sharing the building

People of different age groups live in separate, self-contained homes within the same building.

Sharing the location

People of different age groups live in separate homes – e.g. separate blocks of flats or houses – situated on the same site, neighbourhood or local area.

Separate but integrated retirement communities

Retirement communities that have been intentionally designed and managed to enable intergenerational connectivity in the building from the wider community.

The challenge: co-location without connection



What makes the difference?

Housing mix
Choice across ages, needs and tenures

Place
Accessible, connected neighbourhoods

Shared spaces
Reasons for people to cross paths

Stewardship
Building relationships over time



Why isn't this happening routinely?

Planning
Later-life housing considered too late

Funding & land
Different models, programmes and viability assumptions

Silos
Housing, planning, health, care, transport, community

Long-term stewardship
Capital is easier to fund than community-building

From 50 recommendations to 4 levers for change



Policy

Planning





Investment

Practice



Does this development work across the life course?

What happens next?

1. **Embed**
   Build the recommendations into existing housing, planning, regeneration and funding systems
2. **Test**
   Apply the principles through real developments at meaningful scale
3. **Evidence**
   Understand what works, for whom, at what cost and with what outcomes





What would success look like?

Homes for later life considered from the start

Homes and neighbourhoods that work across the life course

Community infrastructure that connects generations

Stewardship valued alongside bricks and mortar

People able to move home without leaving their community



Make intergenerational thinking part of good placemaking



Housing LIN

Connecting people, ideas and resources

Download the full report

www.housinglin.org.uk/APPG-Inquiry-Intergen-Communities

Housing 21

Angela Hardman

Phoenix Community Housing



Melfield Gardens Lewisham

Intergenerational Housing In Action

Angela Hardman
Phoenix Community Housing

14th October 2026

Melfield Gardens - Intergenerational Homes

- About Phoenix Community Housing
- Why intergenerational housing
- Hazelhurst Extra Care
- Melfield Gardens delivery





Phoenix Community Housing

Phoenix
Our community in our hands

A resident-owned and led Community Gateway Housing Association, we manage around 7,700 properties in South Lewisham. Tenants and leaseholders play a central role in decision making and make up to 50% of the Board. The Chair of the Phoenix Board is always a tenant.

"Together, we are building a better future for our Phoenix Community"

- Resident Leadership and Effective governance
- Homes and Services that meet our residents' needs
- Sustainability for Phoenix, our homes, our neighbourhoods and our community
- Growth in new homes and opportunities



Our Development Strategy aims to meet our vision:

Phoenix
Our community in our hands

- Homes that meet our residents' needs at every stage of their lives
- Resident consultation and community engagement from the beginning
- Placeshaping: built within our area on our land
- Pioneering e.g. Passivhaus, intergenerational, extra care, chain lettings

Since 2017 – c.317 new homes developed or in development all to high quality design and environmental standards.

Design awards:

- Hazelhurst Court - Housing Design Award & RIBA Awards 2018; Inside Housing Award Best Older Persons Housing Development; Civic Trust Selwyn Goldsmith Award 2020.
- Melfield Gardens - Housing Design GLA Award 2021 & 2026

Home as a portal to health and well-being



Enablers:

- Resident voice
- Right homes
- Right places
- Focus on individual needs
- Build community
- Build trust
- Strong partnerships

The need for change

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Our community in our hands



Over 1 million homes occupied by over 55's pose risk to health. Treating avoidable illnesses / injuries in older people costs NHS over £600m a year.



By 2040, nearly a quarter (24.2%) of all people in the UK will be over 65



2.7 million bed days for older paients no longer needing care, costs NHS £820m.



Lonely people are twice as likely to develop Alzheimer's.



Loneliness can be as harmful to health as smoking 15 cigarettes a day.



Nearly half (49%) of all people aged 75 and over live alone.



Private rented households pay 40% of the gross incomes on rent.



Increased mental health issues in younger people



Increased pessimism about young people's prospects



37% of all children in London live in relative poverty as a result of housing costs.



London parents spend 34% of their salaries on childcare costs.



Children have 5% chance of having someone aged over 65 living in their area compared to 15% in 1991

Lewisham Local context & Under Occupancy

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- 10,694 households on Lewisham's housing waiting list
- 2,826 households in temporary accommodation in Lewisham

Intergenerational Housing

Looks to find new solutions to the issues of isolation, loneliness and other concerns for an ageing population, by housing people of other ages and stages of life together as a community. Our aim is to create a win-win situation for everyone.

Our scheme at Melfield Gardens builds on the success of our extra care scheme at Hazelhurst Court.







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Hazelhurst Court Extra Care (completed 2017)

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Our community in our hands

- Developed and designed to address under occupation and provide homes that meet the needs of older people
- 60 flats
- Independent living
- Care on site provided by local authority commissioned care provider
- 20 flats (no care needs) generated 60+ chain lets





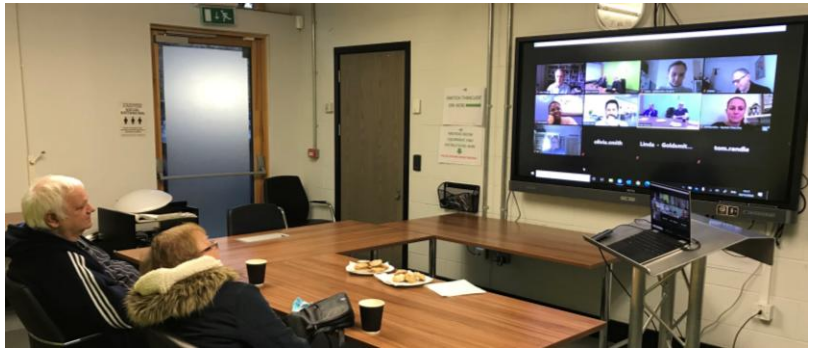


Melfield Gardens location



Melfield Gardens – Our Brief





- The location is grounded in the community, close to Hazelhurst and good local transport
- Aspirational **good quality** design
- Homes for older people (over 55s)
- **Not** Extra Care
- Focus on '**Right Sizing**'
- Chain lettings - freeing up family sized accommodation
- 1200 Phoenix family homes occupied by 1 person
- 1 Bed plus homes
- Our approach to Development 'Building Together' – what's in it for me?
- Future proof/environmentally considerate
- PassivHaus Certified
- Intergenerational housing

Our Partnership with Goldsmiths University of London

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- A civic university that has a history of working with local communities
- Good fit - established trusted partner
- Willing to think differently
- 10-year commitment
- Two 4-bed ats for 8 students
- Volunteer 1 hour per week
- Facilitate a range of activities and encourage engagement with residents

Melfield Gardens Design



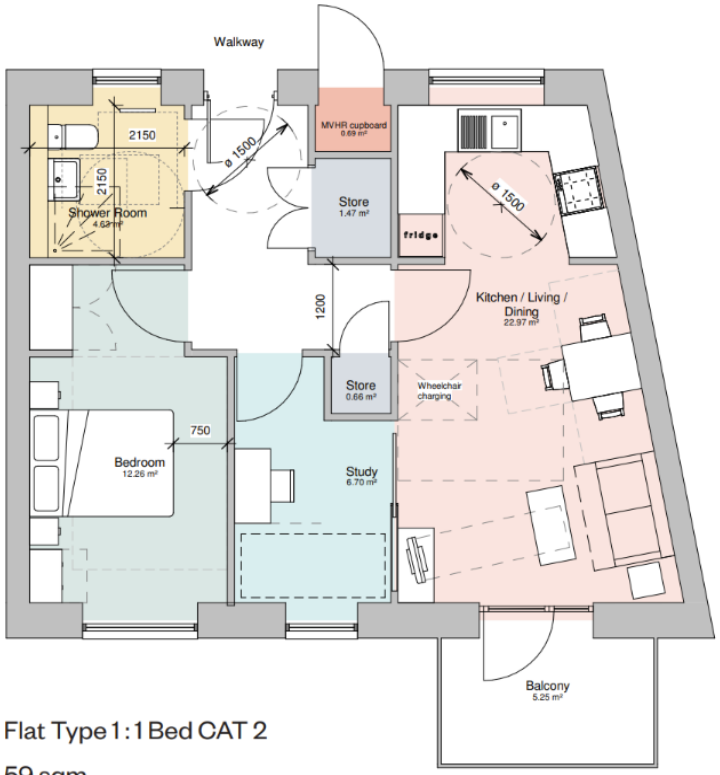
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- **32 affordable** homes in Bellingham
- **26 one-bedroom-plus** (flexible 6m² room)
- **4** fully adapted wheelchair homes
- **2** four-bedroom student flats
- Communal Garden Room
- Based on **HAPPI principles** (Housing our Ageing Population: Panel for Innovation)
- First **Passivhaus development** in Lewisham
- **Innovative partnership:** 8 Goldsmiths University students volunteer 1 hr. a week with older residents
- **Meeting widest local housing need:** 11 Chain Lettings: 10 Phoenix residents + 1 Lewisham under-occupier



1 Bed + and Intergenerational Accommodation Flat Types

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Flat Type 1 : 1 Bed CAT 2

59 sqm

1:100 @ A3



Development timeline....

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Our community in our hands

MAR 2020 — Planning application submitted

MAR 2021 — Planning Permission granted

DEC 2022 — Start on site

MAR 2025 — Handover of new homes and occupation

Key points

- Planning during Covid pandemic slowed progress of application
- Start was delayed – stats authorities - UKPN advised that a new substation, Legal agreements slow; Network Rail involvement; Late energisation led to commissioning delays and handover.
- Main contractor went into administration Feb 26



Funding & Viability



- Planning approved: March 2021
- Start on site: November 2022
- Completion March 25

- 100% affordable - London Affordable Rents
    - 1 bed flats: £201.43
    - 4 bed student flat: £400.00
    - Service charge: £27.16

- Total scheme costs: £15m
- GLA grant funding: £3m
- Phoenix borrowing: £12m
- Positive return on investment by year 40
- Average cost per home **£474,800**

Intergenerational housing – what does success look like?

- Phoenix will monitor and assess the impact of the scheme with the support of Goldsmiths University.
- Full student occupancy
- Phoenix will conduct periodic surveys to obtain feedback from the resident.
- Chain lettings and right sizing
- Template for future Phoenix developments







Phoenix
Our community in our hands

First Year - Resident post occupancy survey

- 100% of residents surveyed strongly agreed that Melfield Gardens isa good place to live and that the design of their home and surroundings lifts their spirits
- 90% of residents agree that neighbours stop and talk and look out for each other.
- 100% felt their home is comfortable and just the right size
- 100% felt the homes were light and bright, quiet, warm and comfortable
- 70% felt their bills were affordable
- 90% felt independent and safe
- 36% mentioned insufficient kitchen worktop and general storage space
- Students are specifically praised for organising events and being friendly and sociable



What worked well…

Area	Lessons Learnt
Partnership working	Strength of partnerships with Goldsmiths & Lewisham were critical to success of the letting model – early buy in to concept
Planning	Consultation, resident engagement, etc.
Chain lettings	Identification of under-occupiers and approach to rehouse.
PassivHaus (Low energy development)	Most residents reported either little or no use of space heating and 70% of residents stated that their electricity bills are affordable. This is evidence that our Passivhaus investment is delivering benefits.
Flexible 'plus' room	Positive feedback on the flexibility offered by the 'plus' room
Intergenerational Housing model	• Since October 2025, each student has delivered a programme of evening activities: JJ's Creative nights and Morley's Mojo Mix • A total of 16 events have taken place with more in the pipeline • 23% of residents have engaged with these activities • Quotes from residents have included: *"since David's passing this has been such a lovely way to connect with everyone and bring some much needed joy"* *"this makes me feel that it truly is a community that I can be proud of being part of"* *"you make me feel young, bringing me back to the good old days, thank you"* *"young people get wisdom from elders; elders get ideas and help with technology"*

What we could do different

Area	Lessons Learnt
Provision of Utilities i.e. Substation Costs	Confirm both capacity and condition in writing before planning submission; purchase the electrical supply early where appropriate.
PassivHaus Design	Challenging to find products that met Building Safety Standards, Secure by Design and PassivHaus certification requirements - limits choice and increase cost.
Overheating	Use of external shading, grilles to allow secure night ventilation and cooling options, particularly for south facing homes
Kitchens & storage	Balance between providing accessible storage, dishwasher space and useable worktop areas.
Windows & doors	Test with end user dexterity in mind
Evaluation	Set up more formally from the outset – measurable vs. anecdotal
Procurement	Importance of ongoing contractor financial monitoring and contingency planning through delivery.



Phoenix
Our community in our hands

Questions?

Housing 21

Redefining Later Life

Chaired by William Roberts, Housing 21



Housing 21

Professor Matthew Flynn

University of Leicester



CAREER GUIDANCE AND HEALTH OUTCOMES FOR OLDER WORKERS

Matthew Flynn



CAREER CHANGE AND OLDER WORKERS

- 3% of people 50-64 are unemployed
- 26% economically inactive
  - 17% older economically inactive say they want to work (if the right job came up)
- 7.4% older workers are underemployed
- One million vacancies in the UK (270,000 due to skills shortages)
- Industrial strategy focused on increasing workforce in eight priority sectors
- New career guidance services via JobCentre Plus offices

Getting older workers into wok which matches their capabilities is a win-win!

HOW DOES CAREER CHANGE IMPACT HEALTH?

Psychology



- Conservation of Resources Theory
- Resource-Based Model for Retirement Adjustment
- Continuity Theory
- Activity Theory / Disengagement Theory
- Socio-emotional Selectivity Theory

HRD / HRM



- Career Construction Theory
- Lifelong Career Development Theory
- Resource Based Dynamic Theory
- Theory of Planned Behavior

Sociology



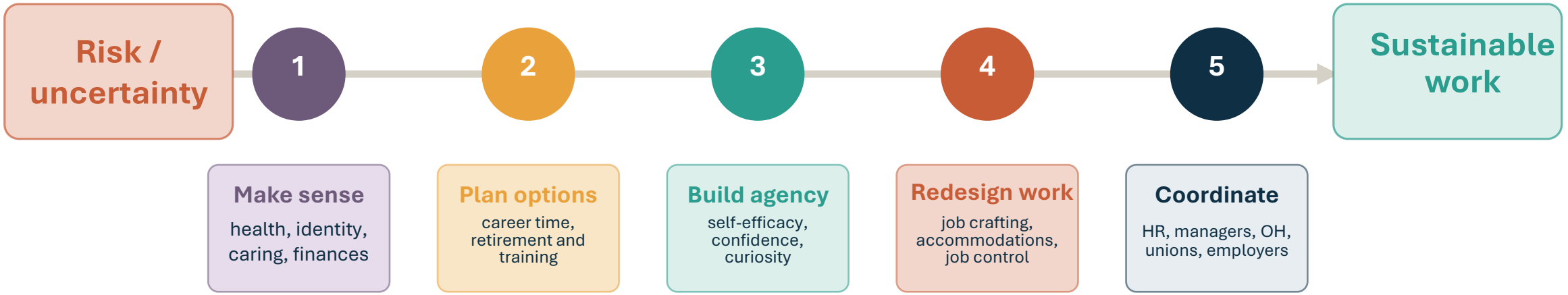
- Lifecourse Theory
- Capability Approach

R4–R5

Career guidance for 50+: design for control, confidence and fit

Guidance works best when it connects individual agency with workplace redesign and coordinated support.

Practical shift: from “find another job” to a supported transition plan that protects wellbeing.



Start early • protect health • increase choice • fund training time • address workplace ageism • smooth transition

HOW CAN CAREER GUIDANCE HELP AND WHAT ARE THE POLICY IMPLICATIONS?



It keeps workers ready if a major turning point happens

Policy impact: Focus on ensuring guidance and training is available throughout their working lives, even when they're 'settled' in their jobs

Complement the roles of employers in career development and appraisals. Workers may not have access to employer support and/or may not want it!



It helps jobseekers maintain resilience and positivity while looking for a job

Policy impact: Focus on career advice, coaching and peer-to-peer support for those going through a major turning point

But start as early as possible and continue after they secured work



It helps workers find a job which helps them maintain good health

Policy impact: Get jobseekers to nail down their answer to the Spice Girl Question

Requires a 'Joined up' approach with employers, unions, and community groups: Ambitious but possible!

United Kingdom

UK

A liberal/residual system with a strong occupational exception: Armed Forces transition support

Early preparation • CTP resettlement • employer network for civilian integration

① BEFORE

- Personnel Development Plans build long-term transition readiness
- Commanding officers discuss career and transition plans during service
- Skills, training and qualifications are documented for civilian use

② DURING

- CTP support begins up to two years before exit and continues afterwards
- Resettlement guidance, qualifications, networking and employability training
- Skills translation makes military experience legible to civilian employers

③ AFTER

- Armed Forces Covenant connects Service leavers to committed employers
- Insight days, placements, bootcamps, guaranteed interviews and mentors
- Post-entry support helps adapt to civilian workplace norms and expectations

Core lesson

The UK Armed Forces case shows that long-term preparation plus employer-backed transition can turn occupational exit into sustainable civilian careers.

THANK YOU

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Housing 21

Dr Louise Overton

CHASM, University of Birmingham



Later Life in Transition

Pensions, property and care

Dr Louise Overton



UNIVERSITY OF BIRMINGHAM



Centre on Household Assets and Savings Management

A New Landscape of Later Life

Demographic change

People are living longer, often with more complex health, housing and care journeys.

Changing patterns of work

Retirement is becoming less linear, with many people working for longer or moving between work, retirement and care.

Technological innovation

Digital systems are transforming how people access services, manage finances and maintain independence.

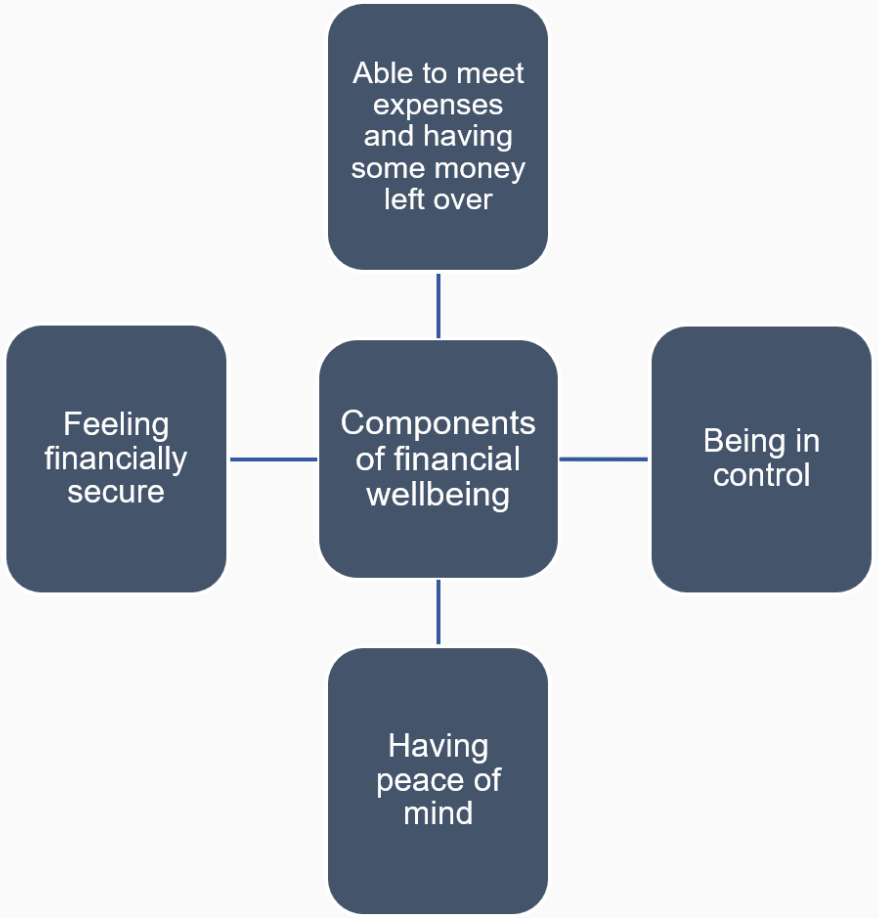
Why Financial Wellbeing Matters

Age-inclusive living is often discussed in terms of:

- Housing
- Communities
- Health and care
- Technology

Yet the ability to benefit from these depends on having:

- Adequate income
- Financial resilience
- Pension security
- Access to (other) assets



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Transition 1: Retirement is Being Reimagined

The traditional pathway of education, work and retirement is giving way to more diverse and uncertain futures.

Many people now face:

- Longer working lives
- Flexible or phased retirement
- Multiple transitions in and out of employment
- Greater responsibility and risk for retirement planning and security

I think a holistic review [of retirement finances] is a brilliant idea but the difficulty is you've got a product that's not designed for the world in which we're living. It's designed for the 1970s, where there was certainty, you were in a job for twenty years, you had a regular income, your parents were fine and died off at the age of 80 or whatever, but now everyone is living longer, and things are changing on a day-to-day basis. So, you're expected to decide about something that will affect you in ten years, when tomorrow we're going to have a fuel crisis. Or a pandemic and the whole economy comes to a grinding halt…The products are just so inflexible. They're 19th century products for the 21st Century world.

Greg, age 66, research participant in pension decision-making study

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Unequal Retirement Futures

- Home ownership
- Pension accumulation
- Financial resilience

- Rising living costs
- Caring responsibilities
- Interrupted saving

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Unequal Retirement Futures

Our research highlights how:

- Housing costs compete with pension saving
- Employment histories influence retirement outcomes
- Financial pressures limit opportunities to save
- Risks are increasingly individualised

“I would like to save, but living by myself, getting to [city] all the time [to care for Grandad], there’s not a penny left.”

“I don't even know how much I've paid into pensions.”

“I could pay more into my pension…but I want to be mortgage free by the time I retire”

Transition 2: Later Life as a Time of Care

As populations age, the demand for unpaid care is increasing.

Yet older adults are not only recipients of care.

Many are simultaneously:

- Workers
- Carers
- Partners
- Parents
- Grandparents

➢ **Work, care and ageing are becoming increasingly interconnected.**

The Hidden Financial Costs of Caring

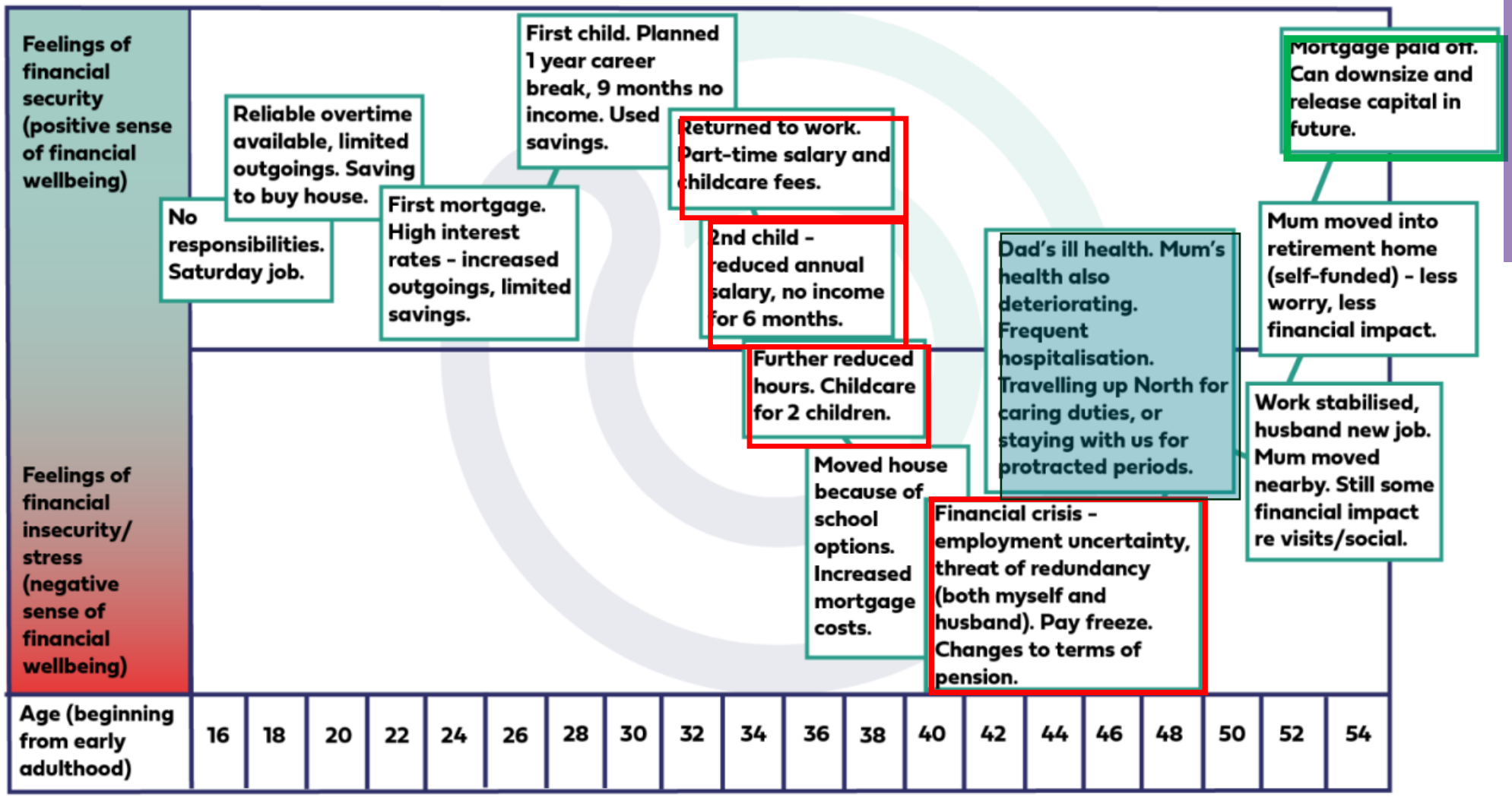
Providing care can have significant and lasting financial consequences.

Our research identified impacts on:

- Earnings
- Education and career progression
- Pension accumulation
- Long-term financial wellbeing

➢ **The costs of caring accumulate over time, often extending well into retirement.**

Emily, 54, cares for her mum (carer in middle adulthood)



Pension: Contributions impacted by caring roles.

'I have to admit, it didn't even come into my thought processes about the later impact. *And in fact, it's only now when, you know, a few years off retirement, and looking at pension calculators and that sort of thing, realising actually, [caring] had a huge impact.*

Concerns about future:

Because by the time I retire, I'll have probably done 40 years of service, but I will probably have only had 25 reckonable service, which, yeah, it's gonna have a massive impact on the pension that I can draw*. But back then it wasn't even a consideration'*

Transition 3: Housing, Property and Security

Housing has become increasingly important to financial wellbeing in later life

Participants often described home ownership as:

- Stability
- Security
- Protection against uncertainty

“It's almost like a safe haven if you can achieve it.”

➢ **Yet housing wealth remains unevenly distributed, reinforcing inequalities within and between generations**

Technology: Opportunity and Risk

Technology cuts across every aspect of later life.

Opportunities	Risks
Flexible work	Digital exclusion
Independent living	Complexity
Assistive technologies	Accessibility barriers
Financial management	Unequal access to support

- **Technology can support age-inclusive living, but only when inclusion is designed into systems and services**

What does Age-Inclusive Living Require?

Recognise diversity

There is no single experience of later life.

Support transitions

Work, retirement, care and housing increasingly overlap.

Put financial wellbeing at the centre

It enables security, independence and choice.

- **The challenge is helping people live longer *and* ensuring they can navigate the transitions of later life with security, dignity and genuine choice.**

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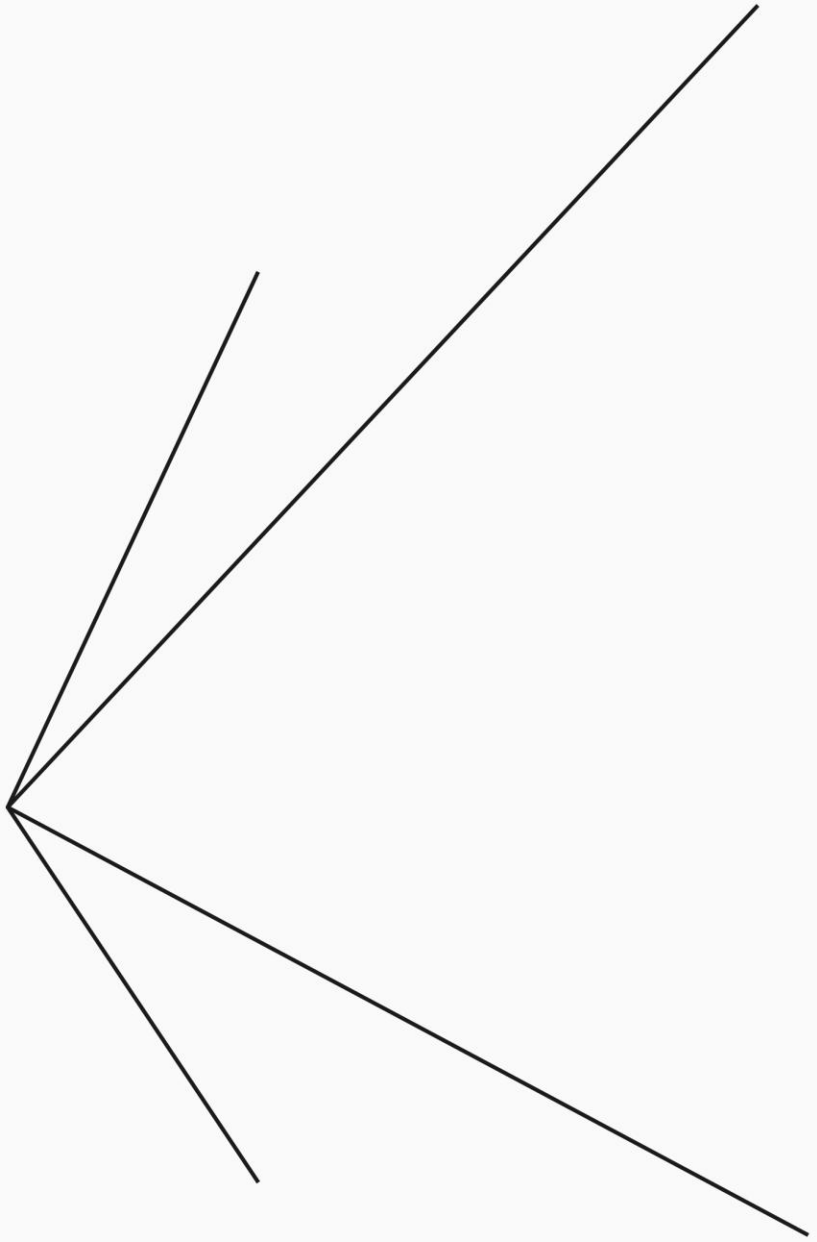
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Thank you!

Time for some questions



UNIVERSITY OF BIRMINGHAM | Centre on Household Assets and Savings Management

Housing 21

Ashleigh Bryant

CBRE



October 2026

The evolution of later living in the UK & What Next

What is Senior Living

1 Housing with Support

Known as “sheltered housing”, “retirement flats” or “retirement communities”.

Characterised by:

- Self-contained homes for sale, shared ownership or rent
- Part-time warden
- Very limited facilities (lounge, laundry, gardens and a guest room)

22,392 Schemes (643,992 Units)

Example Groups

Sanctuary Housing
McCarthy & Stone
anchor hanover
Churchill Retirement Living
Housing 21

2 Integrated Retirement Communities

Known as “housing with care”, “retirement villages” or “independent living”.

Characterised by:

- Self-contained homes for sale, shared ownership or rent
- 24-hour onsite staff with optional care and domestic services available
- Range of facilities (restaurant, café, leisure & wellness facilities)

1,828 Schemes (93,799 Units)

Example Groups

McCarthy & Stone
AUDLEY
anchor hanover
anchor hanover
Inspired Villages
RETIREMENT VILLAGES
Housing 21
ELYSIAN RESIDENCES

3 Care & Nursing Homes

Known as “residential homes” or ”nursing homes”.

Characterised by:

- Communal living with residents occupying individual rooms
- Regulated 24-hour care and support (including meals)
- Extensive facilities (garden, lounges, dining rooms, activity rooms)

12,599 Homes (483,690 Beds)

Example Groups

care UK
BARCHESTER HEALTHCARE
HAMBERLEY CARE HOMES
Canford Healthcare
The Kind Care Company

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UK later living moved from charity, to shelter, to choice

Not for profits

Regulated Care

Private Ownership

936

Almshouses

First known almshouse founded in York. Charity housing for the poor and old.

1948

Council care homes

The National Assistance Act requires councils to provide residential care.

1960s

Sheltered housing

Councils and housing associations build flats with a warden and alarm call.

1977

Private retirement flats

McCarthy & Stone opens its first development, in Hampshire. Ownership enters the market.

2000s

Extra care

Self-contained homes gain on-site care teams, restaurants and 24-hour staff.

2010s

Retirement communities

Homes, care and amenities in one place, funded by institutional capital.

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Market Evolution – Private Capital



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Supply & Penetration Rate

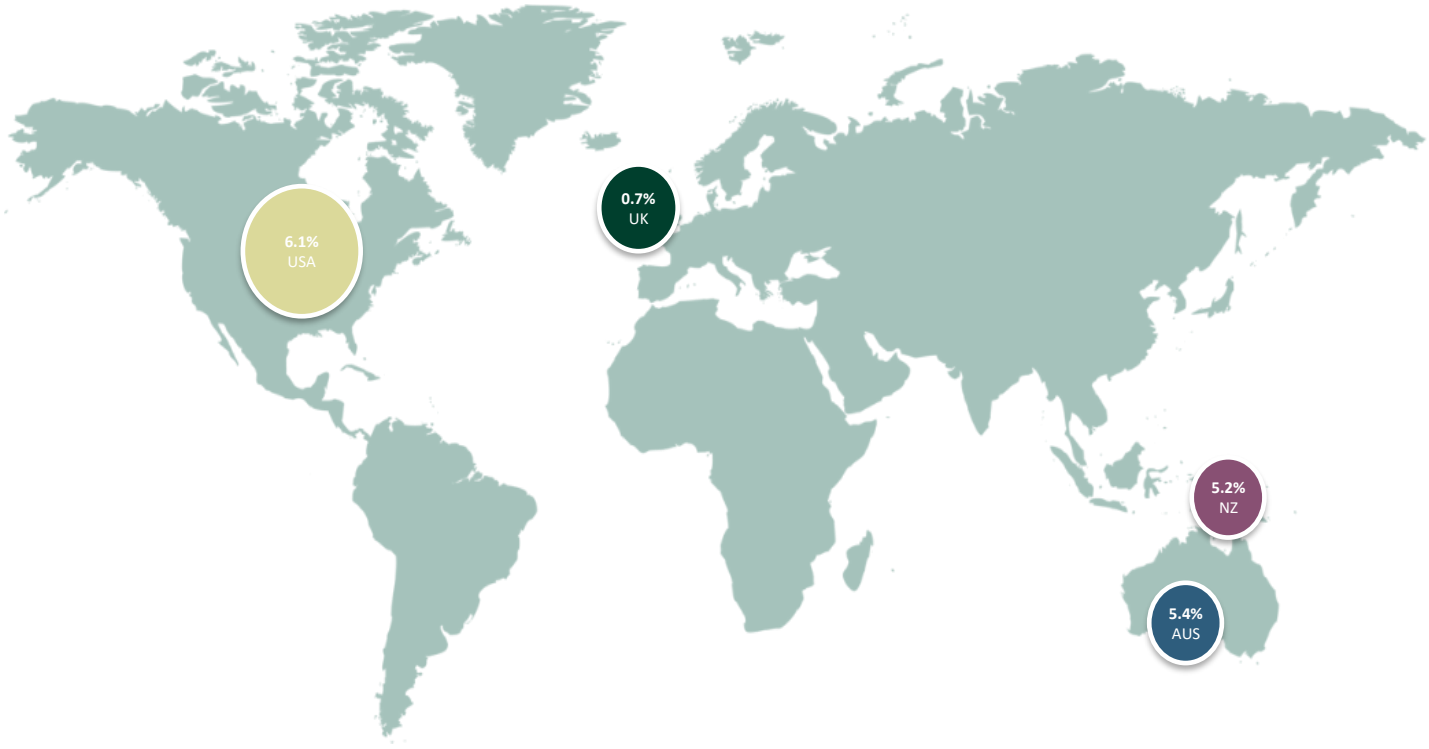
The UK market is still in its infancy and the penetration rate is a fraction of what is seen in other mature markets

0.7% rate
Infant market with strong growth potential

Clear demand for fit for purpose senior living housing

Multiple barriers contributing to slow uptake in the UK

c.85,000 units
needed to be built in the next 15 years to satisfy supply

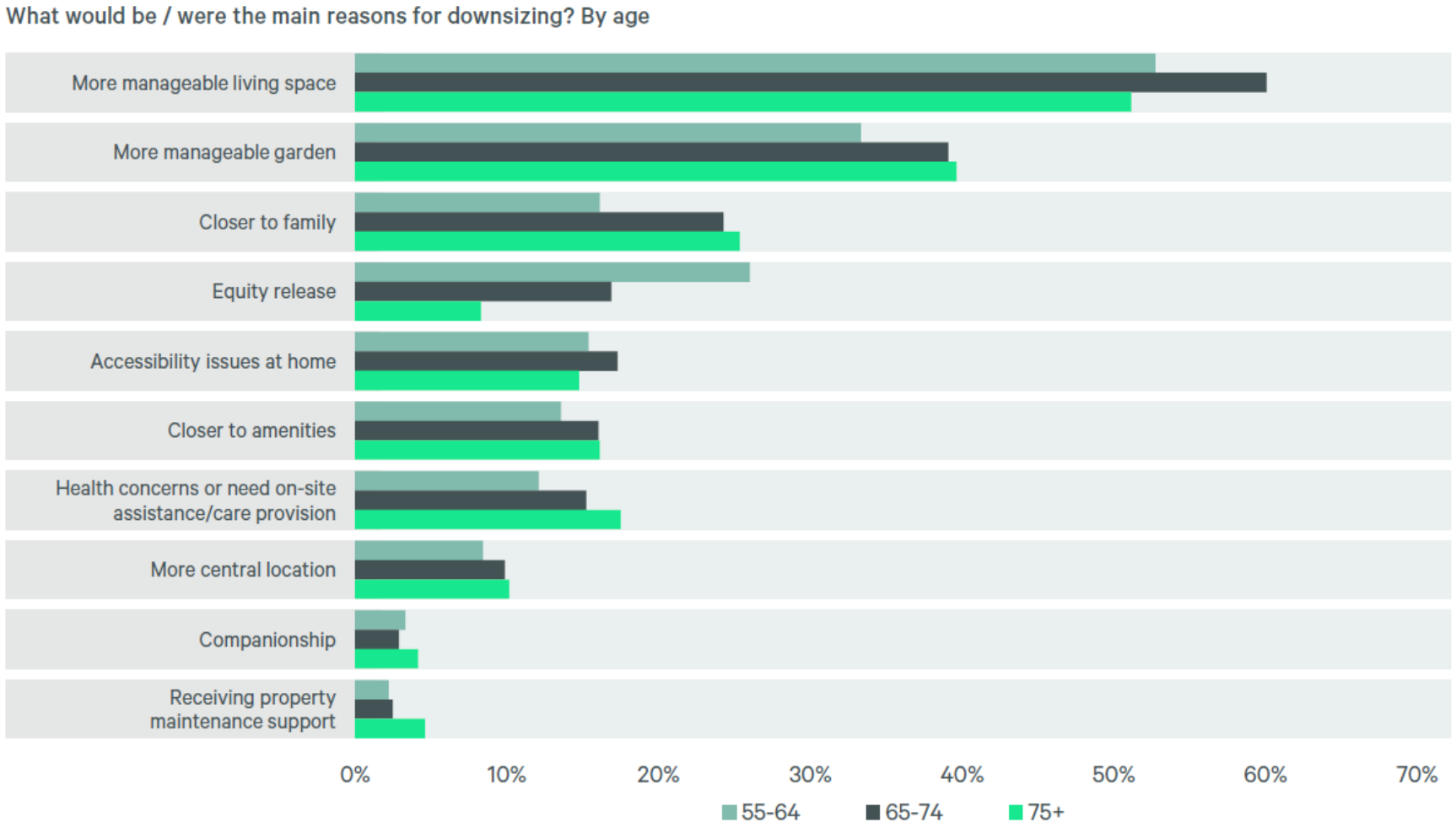


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Manageable home maintenance is the top motivation for downsizing

For many, the prospect of leaving a long-held home is difficult, but downsizing is viewed as enabling more manageable everyday life. A more manageable living space was the top consideration for downsizing, followed by a more manageable garden. With the majority of those wanting to downsize in the next five years residing in a 3+ bedroom house, it is likely that the burden of maintaining a larger property is a factor in their decision.

As individuals age, their priorities shift. Those over 65, often approaching retirement, find themselves with more time to dedicate to family, making proximity to family a more important factor when considering downsizing. Additionally, as health considerations increase with age, nearby family can provide a sense of security. In contrast, the 55-64 age cohort are less likely to consider downsizing for health and manageability but instead view it as a financial strategy. Equity release would facilitate the transition to a smaller property, simultaneously supplementing income while approaching retirement. It can also be used as a strategy to enable financial support for children or grandchildren.



Source: UK Senior Living Survey, CBRE Research

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Policy now points to scale

A national strategy

- The 2024 Taskforce calls for a housing strategy for an ageing population
- It proposes an Office for an Ageing Population to lead it
- 10% of new affordable homes would be earmarked for older people

Clearer planning

- Government is preparing guidance on how planning use classes apply to older people's housing
- The Taskforce backs a national planning policy for later living homes

Fairer terms at scale

- The Taskforce wants limits on hidden event fees, and the Leasehold and Freehold Reform Act 2024 adds buyer protections
- ARCO aims for 250,000 over-65s in retirement communities by 2030, saving health and social care £5.6bn

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Rental removes the costs and delays that hold downsizers back

	Private sale	Rental at scale
Moving in	Purchase price plus stamp duty	No stamp duty or purchase costs
Timing	Most must sell the family home first, so the move waits on a chain	Residents can move before the family home sells
Leaving	Resale can take months, with service charges and event fees due until it sells	Notice period, no resale; families avoid a long sale after a death
Equity	Tied up in the new home	Free for income, care or family

Why it matters: rental opens the sector to middle-income downsizers that the sale market does not reach with the current market proposition.

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Thank you

Gracias धन्यवाद Salamat धन्यवाद Obrigado 謝謝 Спасибо 감사합니다 Merci תודה شكريه Danke ありがとう Terima Kasih شكرا

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Housing 21

AI in Later Life

Chaired by Sean Lawless, North Star Housing Group



Housing 21

Vicky Carne

3A-AI Ltd



HOUSING 21 CONFERENCE 2026 · BEYOND AGE

AI for Later Life

An Everyday View

Vicky Carne · 3A-AI Ltd



Available is not the same as findable

Just ask.

Questions about Belle Vue? Just ask Peggy

your helpful chatbot, available whenever you need her



Peggy, how do I turn on the air-con?

I've had an odd text, might it be a scam?





What activities are there this week?



“

Peggy is a hero to me.

A RESIDENT, THE MORNING AFTER THE LIGHTS WENT OUT



Peggy knows your place



Hasn't used it ≠ Can’t use it



THE BETTER QUESTION

AI for later life.

What's it useful for?

Getting On With AI



Vicky Carne

3a-ai chat

vicky@3a-ai chat

Housing 21 Residents and Marge

Press play



Housing 21

Phil Shelton

Housing AI



Summary and close

Dr Bruce Moore, Housing 21



Housing 21

Thank you

Please join us for drinks

