

A critical review of the coalition government 2010-2015 policy on housing for elderly  
people in the UK

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## ABSTRACT

The current study presents the critical review of the coalition government from 2010-2015 policy on housing for the elderly people in UK. The research is aimed to policy for elderly people in United Kingdom. The study aim will be met using the following specific objectives (1) To analyse the UK government policies and housing schemes for the elderly people living in UK (2) To evaluate the policies changes in the UK during the coalition government 2010-2015 (3) To compare the policy changes in the UK during the coalition government 2010-2015 against the policies of the labour government for elderly people. The research is based on secondary data and the researcher has used different academic papers and articles to arrive at the outcomes of this research study. This study concludes that the fundamental approach of coalition government was similar to labour government in the fact that the Liberal/Conservative Democrat Coalition Government (Coalition Government) decided to extend the deregulatory approach of labour government. However, it also made several decisions that were in contradiction with this approach.

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## **CHAPTER 1: INTRODUCTION**

### ***1.1.Introduction***

Elderly population in the UK is increasing rapidly accompanied by a number of challenges and issues for communities and other associated agencies. The birth rate in many regions has dropped significantly but on the other hand, constant ageing of working class has led to a higher population touching the retirement age (Fitzpatrick, Bramley and Johnsen, 2012). One of the issues associated with this increasing old age population in the UK lead to challenges like accommodation problems and maintaining quality life standards at this vulnerable stage of life. Elderly population is in critical need of affordable and appropriate housing schemes. As it is one of the basic rights of a human being, therefore government of UK has taken several reforms and implemented multiple policies for addressing the need of elderly population. Moreover, the coalition government of the UK (2010-15) inherited from the labour government several initiatives and policies that were aimed at providing an institutional support to such people (Fitzpatrick, Bramley and Johnsen, 2012), so that necessities of the people aged more than 65 years of age are given support in terms of accommodation.

This study is focussed on analysing and evaluating several policies that are adopted by the coalition government of the UK (2010-15) for elderly people in order to meet their housing needs. Furthermore, success, failures and implications of such policies to tackle the issue of elderly people living in the UK is also taken into consideration in the study. The study is also aimed at highlighting how these policies improving independent living of those elderly people for the rest of their lives in order to maintain affordable housing and quality living.

### ***1.2.Background***

In the Spending Review of 2010, the government prioritised the security and protection to improve housing standards for the elderly people in the upcoming years. The government also has secured an investment of approximately £6.5 billion for services of Supporting People in the period of 2011 to 2015. In 2011, the government published a report named “Laying the foundations: A housing strategy for England” which set out a total package of restructuring for the market of housing (Lupton, 2015).

The Care Act of 2014 and relevant statutory framework set out the regulations and principles that reinforce several obligations. These obligations are kept on local social services authority and health, housing, law enforcement agencies and all other assistance and supports (Department for Communities and Local Government, 2015). Housing option for elder population is kept one of the important issues to be addressed in Health and Social Care Bill 2011. Policy interventions like “The Decent Homes Standard”, “Housing Health and Safety Rating System (HHSRS)”, Warm Front Scheme and Sure Start to Later Life are few initiatives undertaken by the government of UK to reform housing challenges for elderly people (Hodkinson and Robbins, 2013).

#### *1.2.1. Elderly People*

According to World Health Organization, individuals that have crossed the age of 65 are considered as “elderly people” (WHO, 2016). Furthermore, it is also provided that people above the age of sixty-five, when they start to receive pension benefits, are also termed as elderly people. According to the standard provided by WHO for an individual to be considered an aged or elderly population is when the individual is no longer able to participate constructively in the social development process of his/her community and home (WHO, 2016). In consideration to

tackle the issue of housing needs of the growing population of elderly people, the government of the UK has taken several measures on priority basis. Hodkinson and Robbins (2013) stated that in the context of the UK, elderly people are the ones who are above the age of 65 years. This includes the investment of £6.5 billion in order to extend support to the elderly people of the UK and help them in their housing arrangements (Brotherton, 2013)

### *1.2.2. The Coalition Government 2010-15 and Housing Policies*

According to Wilson and Game, (2011), in the general election of 2010, a coalition government was formed which was inherited the policies of the housing scheme in the areas where no significant results were evident. **The implementation of the policies was considered to be so inefficient that the** coalition ministers declared housing system in the UK as an ineffective approach and dysfunctional. This was the time when the coalition government was assigned with the responsibility to cater housing issue of elderly people in order to meet desired outcomes. Also, the global financial crisis hit the globe harder, which was another major concern for the coalition government to cope up with.

Therefore, the government announced several measures, including several spending cuts in order to regulate housing for elderly population of UK. In addition, it also made it clear that the government wanted least involvement in directing and implementing housing policies, specifically at the local level (Stewart, 2015). Reforms by the Coalition Government intervened system based on cost effectiveness, improving choices for housing elderly and population and person centred results for meeting aims of housing schemes

### *1.2.3. Goals Identified by the Coalition Government for the Housing Scheme for Old Age*

#### *People*

In its early policy statement, six major goals were identified by the coalition government, which provided a way towards planning housing schemes for elderly people. These goals include the following:

- Efforts should be made to increase the number of homes available for elderly people living in the UK by taking several initiatives on governmental level
- Such policy initiatives should be taken that facilitate older people to buy their own homes
- An improvement in the rented sector should be made so as to facilitate older people to get a house on rent on affordable rates
- Make sure that the welfare system of the UK works in an efficient manner and fulfils the needs of older people to spend an independent living
- Attempts should be made in order to achieve sustainable economic growth in order to improve the overall economic and social system of the UK (Lowndes and Pratchett, 2012).

### *1.2.4. Practical Implications of the Coalition Government*

#### *The Localism Act 2011*

The Localism Act of 2011 carried out a way to bring some positive changes in the power structure of the government. This act provided a shift of power of decision-making from the central government to the local governments in the UK and proposed devolution of power. Powers were given to local governments and resulted in an increase in number of mayors and referendums. It also resulted in an increase in the competence and power of local authorities



while enhancing powers to administer the several functions (Britain, 2011). This Localism Act 2011 proposed significant changes to the planning system of the UK and permission of planning were granted to the local authorities.

### Redrafting the Planning Policy Statement 3 (PPS3)

The Planning Policy Statement 3 (PPS3), which was initially drafted in 2000, was redrafted in the year 2010. Under several schemes extended by the local governments, various funds were extended to the people of England, which were aimed at facilitating the construction of homes of those people who were unable to complete the construction. These were mainly those old people who were retired and were unable to own their own homes. In addition, the local authorities were executing financing of house building (Lupton, 2013).

In 2012, the Coalition developed a scheme that was quite similar to the one prescribed by Labour government policies, but this one was extended on a much larger scale. This scheme offered government equity loans providing a total of £3.5bn to buyers and extended government mortgage to the lenders consisting of total £12bn. All the larger funds provided were not the grants of the government rather they were the government loans provided to such buyers specially the elderly people who were facing difficulties in acquiring own homes (Parker, 2013). It is recommended that there is a need to focus on pro-active promotion of healthy lifestyles instead of adopting a reactive approach to address individual acute problems. For example, currently there are 750,000 elderly with dementia in England & Wales and this number is likely to double in three decades with associated are likely to treble and lack of suitable care at homes will lead to around 50,000 admissions in residential care homes which in turn will increase cost of health care (Brown, 2011).

### *1.2.5. Significance of the Study*

The research is significant in a way that it analyses the impact of UK government policies regarding housing for elderly people during the year 2007-2010. In addition, the study provides an analysis and evaluation of the usefulness of those policies and provides that to what extent the policies remained successful in addressing the issue of elderly people in independent living. This study furthermore is important because based upon the evaluation of government policies during 2010-2015; the coalition government's policies are also discussed. This helps in making a comparison of effectiveness of both the governments' policies towards elderly people in acquiring own homes.

### *1.3. Research Questions*

The research is destined to answer following research questions:

- What are the policy changes in the UK during the coalition government 2010-15 in comparison to the policies of the labour government for elderly people?
- What policies support independent living for elderly people in the UK?
- How have these housing policies for elderly people changes since 2010?

The research is aimed to policy for elderly people in United Kingdom. In order to pursue the main aim of the research, several objectives are formulated which are given as follows:

- To analyse the UK government policies and housing schemes for the elderly people living in UK.
- To evaluate the policies changes in the UK during the coalition government 2010-2015

- To compare the policy changes in the UK during the coalition government 2010-2015 against the policies of the labour government for elderly people.

#### ***1.4. Methodology***

This study is based on secondary research. Secondary research refers to collecting and analysing results and findings of other researchers. Secondary research is conducted within the context of aims and objectives of research. The researcher analyses existing literature and gathers information from a variety of sources such as text books, articles published in academic journals, newspapers, government publications, publications and reports from international organisations which may include annual statements or other publications. Studies conducted by university students may also be included in secondary research. The reliability and validity of secondary is dependent upon the methodological quality of studies reviewed during research process. Generally, secondary research is conducted by gathering information from authentic and reliable sources such as academic journals and reports from well-established and well-recognised organisations. Furthermore, the currency or latency of studies reviewed also affects the results and conclusions drawn in current study.

In case of this study, the researcher has mainly consulted articles published in academic journals and text books. Although newspaper and websites also contain large amount of information yet they are likely to be politically biased therefore, in order to maximise reliability and validity of the results of this study the researcher focused on high quality academic journals and text books mainly.

## **CHAPTER 2: HOUSING POLICY OF LABOUR GOVERNMENT (2007-2010)**

### ***2.1 Introduction***

This chapter presents secondary research focusing on policies applied by labour government. The chapter begins with discussion of the fundamental approach of the labour government and then continues to explain challenges faced by the labour government regarding housing policy of elderly. The chapter then focuses on the policy approach undertaken by the labour government. In this regards, the paper highlights various factors focused by labour government such as quality of housing, role of the local authorities, role of housing associations, and continues to explain various strategies such as stock transfer and choice based lettings. The chapter also highlights the focus of labour government on housing ownership and explain strategies that it adopted to promote it. The chapter also presents significant transformations in the housing policy immediately before the coalition government i.e. 2007-2010. Finally the chapter ends with discussion of public spending on neighbourhood renewal during labour government.

### ***2.2 Keynesian Approach***

The Labour government faced the Global Financial Crisis that emerged from America. Yet the degree of deregulation in the financial markets as well as lack of checks and balances on over borrowing was a common feature in both the UK and the USA. The Labour government bailed out the Building Societies and UK banks facing risk of default and played its role in stabilising the world economy (Laffin, 2013). There was a significant impact of the crisis on both the housing development policies and the housing market. A mortgage famine was emerged,

which implied that potential home owners lacked ability to borrow finance for house purchase. The lenders required as much as 25% of the house value as deposits (Jacobs, et al., 2015). The value of property declined around 10% to 20%. There was also a decline in property transactions by 50%. Developers were forced to write off millions in terms of land value, and the programme for house-builder development was also affected, half of the built schemes postponed (Lister, 1998).

The aim of the government was to get housing market to normal status by reactivating the lending market. The labour government rescued the development programme, by allocating extra resources by launching a 'Kickstart' programme in order to get building and development go again. Practically, this implied provision of funding for shared ownership as well as funding for social and rented sectors (Hodkinson, Watt and Mooney, 2013). However, the labour government failed to use ownership of house-builders and of banks in redirecting funds in the building-sector. It also failed to redesign various schemes that became non-viable in providing homes and in meeting changed market conditions. It failed to include higher percentage of shared ownership and social rented housing particularly for elderly individuals residing in UK (Lee, 2009).

Instead the labour government encouraged advised local planning authorities in extending timescale of consent of developer to accommodate the recovery of market. Labour also pressurised councils to minimise their requirements regarding affordable housing (Gibb, 2003). Later the Coalition Government in 2010 even introduced legislation in 2013 namely the "Growth and Infrastructure Act" to facilitate house-builders to get Government intervention in revising conditions of planning obligation agreements so that the developer could prove that due to recession they were unable to deliver outputs agreed in the original contract, especially in those cases where the developer had overpaid for the use of land prior to emergence of the

recession (Ginsburg, 2005). The labour assumed that the most appropriate method to stimulate market was deregulation and providing incentives for house-builders (Crosland, 2013).

### ***2.3 Challenges faced by New Labour regarding Housing of Elderly***

When the Labour government was elected it was facing a number of challenges for housing policy:

- Reforms in the private housing market as it had become a negative value in equity (Watson, 2008)
- Reforms to improve supply of private housing and to tackle increasing unaffordability in elderly population to encourage investors to enter in the housing market (Brown and King, 2005)
- Deal with the impacts of the stock transfer and right-to-buy schemes on the residual local authority housing sector which had to divest itself from better properties (Malpass and Mullins, 2002)
- Deal with the private rented sector (Ibid)
- Deal with the persistent issue of homelessness (Ibid)

The Labour government seems to have been struggling to respond to these issues throughout its time in office. The first term (1997—2001) had little policy development but in 2000 and onwards there were active developments. The labour government had significant changes in social policy and in terms of housing policy it also had significant changes.

### ***2.4 Policy Approach***

The review of critical literature shows that although there have been policy changes yet there were many commonalities between the approach of labour government and the approach of the preceding New Right governments of John Major and Margaret Thatcher. The labour government focused on housing policy from 2000 and onwards (Stephens, Whitehead, and Munro, 2005). The policy changes began with the Treasury-commissioned Barker Report focusing on issues of the supply of housing, followed by initiatives such as Hills review commissioned by the government focusing on the role of social housing and in 2007 the Housing Green Paper. Furthermore, the housing policy of the labour government has had several developments (Malpass and Victory, 2010). Some of which are:

- It promoted non-local authority social housing for elderly and also encouraged residualisation of council housing particularly in the first two terms (Pawson and Hulse, 2011)
- Labour government promoted home ownership in elderly and showed commitment to increase the housing supply to enhance affordable housing for elderly (Stirling and Smith, 2003)
- It also supported private rented sector (Ibid)
- There were policy initiatives to actively reduce homeless among elderly and other vulnerable groups and individuals (Pawson, 2006)

According to Hickman and Robinson, (2006) the approach of Labour began a new phase. Previously, the focus of British housing policy was public health, and then it shifted to appropriate housing supply which was followed by state controlled over production and consumption (Kintrea, 2007). The Conservatives came in power in the 1980s and 1990s with the belief that the market based solutions are more prudent. However, the approach of labour can be

characterised by its determination to improve housing supply. It focused on improving supply and its flexibility to respond to changes in demand (Gibb, 2002). The labour government also highlighted the virtues of home ownership for elderly's independence and promoted selective use of state resources in facilitating relevant infrastructure to support sustainable housing for elderly. The labour government also stressed that housing can be used to fight social exclusion of elderly, particularly by making improvements in homelessness (Stephens, Burns, and MacKay, 2003).

## **2.5 Quality of Housing**

The approach of Labour towards public or social housing was to initially focus on the quality of the stock according to the needs of elderly, to enhance choices for tenants, and to focus on the role of housing associations to encourage new-build and better manage the existing social housing stock. The Housing Green Paper in 2000 highlighted the issues created by poor quality of social housing for the elderly, especially in the council housing stock and stressed that underinvestment in social housing creates significant problems for elderly (Jacobs, et al., 2010). Thus the Labour government decided to improve the quality of housing stock and to provide more opportunities for the elderly of the social housing sector. About quality of the housing stock, the labour government developed a 'decent homes' Standard and set a target that all social housing was required to comply it, latest by 2010. This was rather stiff target considering the fact that in 2001 almost 43% of council housing failed to meet requirements of the decent homes standard (Jacobs, et al., 2010).

Later in 2007 the government changed the aforementioned target to 95% of social housing by 2010 to meet decent homes standard. The estimates conducted in 2000 showed that some £10 billion were required to address the catalogue of underinvestment and outstanding



repairs. Most of the local authorities opined that the government was not willing to simply give funding to make improvements and thus local authorities had to seek other sources of funding (Stephens, Burns, and MacKay, 2003). They had three major options. Firstly they could choose to use 'stock transfer' to transfer housing stock to a registered social landlord (RSL) for example to a housing association. RSL were able to get commercial funding. Secondly the local authorities could use the option provided by the Private Finance Initiative, and sign in an agreement with a private organisation (Pawson, 2006). The private entity would provide capital funding and in return it received a contract to maintain agreed housing stock for long period such as 25 years. The third option for local authorities was to set up an Arms-Length Management Organisation (ALMO) to manage housing stock and get additional funds to meet financing requirements (Hickman and Robinson, 2006).

Out of three options, the stock transfer (which was originally introduced by Conservative government) received significant application and it can be observed that this option has been actively pursued by the Labour government (Pawson, 2006). The labour government argued in 2000 Housing Green Paper that the government aimed to transfer at least 200,000 homes per annum from local authorities to registered landlords. This is because this option was an effective means for local authorities to lever in private investment in housing sector (Kintrea, 2007).

Overall, these policies had no significant positive impact on elderly and on quality of housing for elderly. Stock transfer did little to focus on the needs of elderly as the investors were rather focused on profits instead of meeting health and quality of life of tenants.

## ***2.6 Role of Local Authorities***

There were also some trades unions, local authorities, and tenant groups that proposed and advocated a fourth option. According to this local authorities would borrow funds directly from financial institutions or from the Treasury to pay off outstanding debts. But, there was a consistent denial of government to accept this option even though there were members of the Labour Party who insisted for this option in annual Labour Party Conference (Stirling and Smith, 2003). The denial of government was partly because it desired restructuring governance and management in public housing. Therefore, the labour government could not be as anti-pathetic as its predecessor i.e. the Conservative governments in its relations with local authorities (Pawson and Hulse, 2011). Therefore the stock transfer option became popular and frequently used for local authorities as a mechanism to lever in private funding in housing market. In addition, it also served as a means for local authorities to transfer the responsibility of provision social housing as a direct provider and rather become a strategic enabler (Stephens, Whitehead, and Munro, 2005). Again, stock transfer also transferred responsibilities to meet needs of elderly (renters) towards private investors. This transfer did not have significant positive impact on elderly.

Although there was a consistent and steady use of Stock transfer in late 1990s, yet by 2001, over 50% of the total housing stock remained with the local authorities. After the encouragement of the labour government there was a significant increase in stock transfer since 2000 and onwards (Malpass and Victory, 2010). There was a large scale voluntary transfer which is reflected by the fact that on average by 2000-2002 100,000 properties annually were being transferred, although this was much less than the labour government targeted i.e. 200,000 per year. Due to increase in stock transfer there has been an expansion in the housing association provision as social housing stock was mostly transferred to housing association (Ginsburg, 2005).

## ***2.7 Role of Housing Associations***

In addition to stock transfer option, housing associations are also known to be highly preferred source of funding for new-build in public housing sector under Labour government. There was an increase in the provision for housing associations from 1,147,000 units (4.6% of total housing stock of the UK) in 1997 to reach around 2,001,000 units in 2004 (around 7.7% of total housing stock in the UK). The reason of this growth was that labour government and local authorities actively encouraged housing associations for stock transfer as well as for source of funding for new build stock (Malpass and Mullins, 2002). Housing associations can be particularly helpful in accommodating elderly for example building retirement villages care homes, etc. However, the main criticism is that these are profit driven rather care driven.

During the labour government rule there has been a significant increase in the numbers of new-build completions by housing associations. The new-build under housing association increased to 22,682 in 2004/05. However, it was still less than the numbers of new-build completions during Conservative government, for example, in 1996/97 the number of completions under conservative government was 30,951. These numbers also do not meet the targets set by the labour government (Crosland, 2013). According to the set targets by labour government the UK needed to increase new-builds by at least 17,000 per annum. In 2007 housing Green Paper the labour government recognised that the need to increase new-build in social housing sector was not being addressed sufficiently. In fact, it set significant targets for social housing sector and itself to promote new-builds in social housing sector. The target was to achieve a minimum of 45,000 new social homes per year by 2010/11. This target is almost the double of the number of new-builds in 2004/05 (Watson, 2008).

## ***2.8 Choice-based Lettings***

Another prominent aspect of the labour government social housing policy was that it promoted 'choice' for the tenants of public housing. The labour government strived to enhance choice by three main reforms in the policy: 1) choice-based lettings, 2) market-based rents, and 3) reforms in housing benefit. The Choice-based letting (CBL) refers to a scheme that is to be adopted by all providers under the local authorities by 2010 (Brown and King, 2005).

Conventionally the allocation of the social housing was basically in accordance to the needs of the applicants. The applicants were awarded points based on individual circumstances (Watson, 2008). For instance, the applicants who were homeless were considered to be the neediest for support. There were also other criteria for awarding of points such as the time an applicant existed in the waiting list, number of children in the family, and the situation of overcrowdedness in their existing residential area, among others (Hodkinson, Watt, and Mooney, 2013). This policy had potential to meet individual needs of elderly and letting them select most appropriate option for example choosing the most suitably located for their social connections.

When an applicant was awarded sufficient points he/she was given an appropriate property as soon as it was available. The policy of labour government endeavoured to create a situation in which applicants were considered to be consumers who should have choices for properties. Thus, as per CBLs housing vacancies were advertised in a way so that potential tenants were able to apply for most suitable property as per own choices (Crosland, 2013). Nonetheless, this quasi-market, consumerist approach was critiqued on the basis of arguments that there is no impact of this policy on the aggregate demand for properties, particularly in case of vacant properties in less popular areas. On the other hand, in case of popular areas this policy

increased the demand more than the supply leading to increase in price. Thus the potential consequences of this policy was that it was likely that properties would be allocated according to the choices of applicants that have been on the list for long periods instead of being allocated according to the needs (Jacobs, et al., 2015). Thus on the basis of criticisms this policy also failed to have significant impact for elderly housing.

## **2.9 Home Ownership**

It can also be observed that Labour government also followed a number of policies of previous Conservative governments such as promoting home ownership. The labour government showed its commitment to promote home ownership as the main housing tenure both in its 2000 publications i.e. Housing Green Paper and then it was reiterated in 2007 publication in Green Paper (Lee, 2009). The Department for Communities and Local Government declared in 2007 that it intended to maximise home ownership to 75% of the total households. Consequently, when the second term of new labour government ended i.e. in 2003/04, almost 18 million (70% of the total dwellings) in the UK were categorised as owner-occupied. This showed an increase of 45% as compared to the year 1981. However, the tenure varied in accordance with geographical variables (Laffin, 2013). Home ownership helps in independence of elderly and therefore has significant impact on quality of life.

In order to promote home ownership in the elderly the labour government attempted to protect the home-owners from high rates of interest. This is because high rates had jeopardised repayments of mortgage for a large number of home-owners in the latter years of previous Conservative government (Lister, 1998). In the first term of the Labour government hived off determination of interest rates to the Bank of England Monetary Policy Committee

(MPC). In the meantime, the Treasury also played a supporting role by ensuring low rate of inflation and high stability and economic growth so that low interest rates could be maintained. But on the other hand lower interest rates unreasonably helped in creating a boom in housing prices and consequently the average house price rose to £195,000 in 2007 as compared to £70,000 in 1997 (Jacobs, et al., 2015).

### ***2.10 Major Policy Transformation during 2007–2010***

In 2007, a gradual shift in increasing the responsibility of local authorities with the inception of the unerring fenced Area Based Grant which merged SSCF, Working Neighbourhoods Fund (WNF), (who is the successor fund to the NRF) and a substantial numbers of other area-based allowances and endowments from the departments of education, health, transport and others was evident (Laffin, 2013). The NRU was separated due to the floor targets, despite the other factors which served as key indicators within the umbrella of Departmental Strategic Objectives. One of the findings after the implementation of these changes is that the success of the NRU is reflected due to the efficient management of neighbourhood, multi-tasking operations, and flexibility of the funds and services from mainstream sources for those neighbourhoods that are underprivileged (Hodkinson, Watt, and Mooney, 2013).

This also denotes the movement towards the rise of localism, where the authorities in the local system are able to prioritise the concerns that are most important to them at a local level. These authorities are steady with the reduction of renewed interventions from the neighbourhood, while having a primary emphasis on services and conditions towards the revitalisation of economic interventions, in order to move towards the larger and longitudinal measures for decision-making (Jacobs, et al., 2015). This newly revitalised framework also

focused the importance of having the neighbourhood and housing system aligned to have a long-term approach towards economic restoration. then, it became obvious for the newly formed Homes and Communities Agency (HCA) and Regional Development Agencies to have a dialogue with the authorities operating at a local level and other concerned parties in order to investigate those potential areas as per the regional priority where the investment is required, to finance the particular areas instead of funding megaprojects under the schemes of housing and regeneration (Jacobs, et al., 2010).

Moreover, there was a shift in the primary objectives of HMR programme, which moved towards promoting the economic growth from regeneration. The planning regarding the City-region was stimulated; moreover, the development of Multi-Area Agreements (MAAs) with central government was encouraged. The focal point of the government was also changed, which used to be the consideration of problems encountered by the neighbourhood, the concerns of inequalities as well as their solutions (Pawson and Hulse, 2011).

In addition, the new agency, known as Working Neighbourhoods Fund (WNF) was replaced with NRF, which targeted 65 local authorities chosen on certain parameters such as the percentage of those people who claim benefits and are out of work. Since, the local authorities, along with the collaboration of NRF make it impossible to identify the number of activities executed in the programme as a whole (Crosland, 2013). Most of the LAs continued targeting certain countries in the neighbourhood under the system operated by WNF, however, this was not an exclusive case, as the authorities were able to spend the funds to bring the people to work site nearby their residents. The major portion of the funds was utilised for the supply-side activities in order to help people in getting employed and have an honourable job (Malpass and Victory, 2010).

### ***2.11 Labour Government spending in Neighbourhood Renewal***

The current government of the United Kingdom has taken certain steps for the neighbourhood renewal in England and its expansion plan has been implemented and accomplished. The design of National Strategy of Neighbourhood Renewal (NSNR) has not been able to achieve its 100% objective because the funds required to implement the policy are not accumulated. The data of spending on the neighbourhood renewal unit (NRU) and neighbourhood renewal fund (NRF) can be extracted from the government reports but the data from these sources cannot be trusted because it is inconsistent over the past years (Hamnett, 2014). These initiatives by the government are only nominal and are merely a part of the bigger steps taken by the government which are kept confidential and are difficult to identify. Some of the initiatives including public spending in poor areas such as Deprived Areas Fund and education in cities whose funds were granted to local authorities in the form of Area-Based Grant and other funding programmes through which the government allocates funds on needy basis to area authorities (Lee, 2009).

The question arises there is that how much was spent by the authorities because of difference in the amount between the targeted and actual spending by the authorities through different funds. The spending can be indicated by keeping a tract of fund size over a long span of time that proves its consistency and differences in funds and by the extent of funds allocated for the deprived areas by the central government to the local government. The spending amount does not include the amount used in setting up funding programs or institutions (Moore and McKee, 2012). Table 2 shows the spending amount of programs set up by Labour Party. It included Single Regeneration Budget which accumulated all the funds by different government



departments allocated for regeneration initiatives. It simplified the funding process and all fund was pooled in a single place. Furthermore, labour party added the New Deal for Communities and Neighbourhood renewal fund which doubled the government budget in 2001/2002. The expenditure of these programs went on to increase drastically and hit the peak in 2007 (Katikireddi, et al., 2011).

The Labour party aimed to expand their target of bringing all the social housing societies in an appropriate condition for living until 2010. Their aim was to give 70% of residence facilities to people that were not living according to the standard of UK and their living condition and lifestyles were below par (Scanlon, et al., 2015). They built new houses to accommodate people migrating from neighbours to native land. They aimed to provide easily accessible and adoptable house to people through Lifetime Homes. However, their aim has been short sighted by the new administration that will review all the national planning frameworks and chances are that they will revise it (Jewkes and Delgadillo, 2010).

There is still a handsome percentage of older people living in houses that are not suitable for residence. The houses are in utter need of repair. The heating and insulation can lead to illness and isolation of older people that will make them separated from the society. Old people that are above the age of 60 are more likely to stay in homes which are not suitable for living and are energy inefficient as compared to those aged above 75 (Smith, 2015). The people above 60 are likely to receive benefits related to disability but the benefits come at a cost of living in poor conditions where the housing condition is inappropriate. The reason behind older people living in below standard homes is their low income which is declining and the cost of repairs and maintenance which is high for maintaining a standardized house (Ibid).

It has been found out that old people can face changes later in their lives which impact the suitability of their homes. Moving to a decent and suitable residence place means to having a more appropriate accommodation or moulding their needs according to their current situation and circumstances. The changing environment might have a strong impact on the psychology of the older people but the changing need that urges the older people to change home is the fear of death, fear of illness, isolation, closeness to family members or to be dependent upon family in financial means (Deas, 2013). Later in the life, moving can be accounted to tensions and miseries surrounding the individual. This is a crucial stage in the life of older people and they are in search for a support, motivation or engagement with someone that can support them. The need for support was acknowledge in the aims of National Strategy for Housing in an Ageing Society (Jacobs and Manzi, 2013).

On the other hand, majority of the elderly people desire to stay in their homes as long as possible. The policies designed by the agencies have recognised the significance of proactive and defensive measures to make it possible for the elderly people to enjoy independent living in their homes. it is also reflective from the policy that the elderly people should be given enough autonomy and choice to live their lives the way they want and enable them to personalise the service delivery (Kemp, 2011). In order to manage their independent living, the policy also recognised that the elderly people should be provided support in terms of finances and others. The National Strategy for Housing in an Ageing Society also included the extension of the Handyperson schemes, adaptations services and new rapid repairs for elderly people, along with the development of the home improvement agency sector, and enhanced access to the Disabled Facilities Grant (Cowan, 2011).

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## **CHAPTER 3: HOUSING POLICY OF COALITION GOVERNMENT (2010-2015)**

### ***3.1 Introduction***

The purpose of this chapter is to discuss the housing policy for elderly of coalition government following the labour government. Following discussion shows that housing market and housing benefit expenditure have been main focus of both governments. The coalition government also made significant changes in the welfare system. The chapter begins with discussion of deregulation and localisation approach of the coalition government while discussion its impact on elderly and then continues to discuss its role in managing the issues created by the financial crises in 2008. The chapter then continues to explain the impact of changes made by coalition government and critically analyse the impact in terms of improvement in supply of housing stock, improvement in private renting, and the degree to which the policy simplified the welfare system. Finally the chapter ends with a summary of chapter.

### ***3.2 Deregulation and Localisation Approach***

In 2010, the Liberal/Conservative Democrat Coalition Government (Coalition Government) established and decided to extend the previous deregulatory approach of last government. The termination of investment in new build and rented social housing by government was main approach of coalition government. It decided to cut the budget inherited by previous government by 70%. In addition, it also decided to switch the investment in social rent into a new programme, namely *affordable rent*. This programme led to a radical increase in rents of housing as much as 80% of existing market rent. Due to increase in rent the affordability

of elderly decreased, particularly in case of large homes (Taylor-Gooby, 2012). In various parts of the UK, including the South East and London, market rents had already been high, and new decisions meant an increase in the rent of new housing associations by two times and even three times as compared to rents of previous housing associations. The aim of the coalition government for this programme was to provide more affordable housing by a significant reduction cost to the public sector (Lowndes and Pratchett, 2012). However, it had negative impact on elderly. For example, in London, there was a decline in capital grant per new home to £30,000 as compared to previous £120,000. Due to this the dependence of lower income groups on housing benefit (including elderly) increased, because they required support to afford increase in rents. The dependence on housing support also increased in pensioners (elderly) and unemployed population. Private rents also increased which further increased the housing benefit bill (Schwartz, 2014) leading to increase of dependency of elderly on housing benefits.

The Localism Act 2011 was also introduced by the coalition government empowering local councils to customise eligibility criteria for council housing applicants. Consequently, councils set higher council rents and also reduced security for new tenants. Furthermore, some housing associations seeking to gain funding for new projects also agreed to a increase the rents of a considerable proportion of current tenants, for vacancies created when a tenant moved on or died (Hamnett, 2010). The government expected that higher rents would provide funding for new development programmes instead of seeking Government subsidies. Instead, increase in rent resulting in an increase in housing benefit because number of people who could not afford higher rents increased which also include elderly individuals (Hodkinson and Robbins, 2013).

Localism was the main argument to support most of these new measures, arguing that local authorities were given more freedom in formulating and implementing appropriate strategic

responses to meet housing needs of elderly. But the main problem identified in this approach is that there was no minimum standard for the local authorities which could serve as a safety net to pursue the notion of a welfare state. Most of the elderly and vulnerable households were adversely affected (Marshall, 2009). Overall, many elderly had to move to low rent areas unwillingly because of increase in rent and had to leave their homes.

The localism agenda had much more comprehensive impacts on other social aspects besides housing; however, the introduction of the 2011 Localism Act has most significant impact on the overall supply of affordable housing in the UK. The election manifesto of coalition government in 2010 showed that it was committed to abolish regional planning structure (Hodkinson and Robbins, 2013). The supply targets of local housing were set by the Regional Assemblies with the approval of Central Government through implementing the Regional Spatial Strategies. This approach received much criticism from district and county councils, as Conservative leaders are in majority and they considered that these strategies were imposing new development which local communities were not willing to approve (Baldock, et al., 2011).

The coalition government also minimized support under the 2003 Communities Plan of previous Government for various growth areas by arguing that more prudent approach was to pursue growth supported by local community level. Local councils were designated to set housing targets locally. In other words, the coalition government had no national perspective regarding target areas to support residential or employment growth (Lund, 2011). According to the Localism Act local neighbourhood groups were enabled to develop growth plans for elderly and other communities and for this coalition government empowered local level groups.

During 2010 to 2015, strategic planning gradually vanished. Although there is a strategic planning authority vested in the Mayor of London, but overall Mayor's powers never extended to

the metropolitan region (Jacobs and Manzi, 2013). Furthermore, despite Mayor's support for increased housing development, but he was rather focused on number of housing in London instead of affordability of the new homes. The needs of the investors dominated the development programme instead it ought to be dominated by occupiers needs i.e. needs of elderly. Furthermore, Hodkinson, Watt, and Mooney, (2013) criticised that the national housing strategy as explained in *Laying the Foundations* in 2011, was rather a list of ad-hoc initiatives than a policy and failed to address problems of elderly. Overall the coalition government only succeeded to boost demand and increase in price (rent) instead of increasing supply (affordable new houses). Overall, the affordability has decreased for elderly and in turn their independence has decreased.

### ***3.3 An Alternative Approach to Crises in Housing***

Within the context of the 2008 credit crunch and subsequent recession, various academics focusing on progressive housing and planning put in efforts to in developing an alternative approach to react to developing crisis. The aim was to understand and gain critical lessons from factors that caused the preceding bust and boom. The academic literature shows that it was widely agreed that previous system was inefficient (Wallison, 2010). Furthermore, the literature shows that the 'patch and mend' approach of the Labour Governments to restore or a 'return to normal' did not responded to the crises adequately. The labour government conveniently assumed that the boom and bust would not repeat in addition to its assumption that the historic housing-prices would increase continuously along with continuous increase in home ownership would ultimately lead to growth (Keating, 2010). All these assumptions proved invalid.

Two organisational changes coincided with the credit crunch. Firstly, at national level funding agency of government to support affordable housing namely the Housing Corporation merged with another agency English Partnerships which is a land management and regeneration agency of government and it is commercially driven (Landis and McClure, 2010). Furthermore, Labour Mayor Livingstone in London was replaced by Conservative Boris Johnson, which led to a 50% reduction in affordable housing target in the London Plan. Concerns were also raised regarding the potential and significant impact of abolishment of regional and national housing targets, regional spatial planning, and the relinquishment of the government to focus on growth areas for housing investment (Milligan and Pinnegar, 2010).

There was a group on housing delivery called the Highbury Group and was originally grouped at London Metropolitan University in Highbury in North London. The base of this group was shifted in 2010 to the University of Westminster. Currently this group comprises of more than 50 academics and practitioners in which the number of academics is limited to ten (from UCL, Westminster University, LSE, University of Northampton, Birkbeck College, Oxford Brookes, and Herriot Watt) (Levitas, 2012). This group is directly engaged in research activities to directly affect policy development. There is a meeting held at every six weeks with an average of 15 attendees, and there have been more 50 meetings so far since it was established. The research conducted by this group is interdisciplinary which also includes housing policy and conducted by planners, specialists, as well as land economists and other members belonging to relevant disciplines (Hays, 2012). Research presentations from academics are critically considered along with research conducted by campaigning groups and think tanks. The group also review issues in policy papers within the context of parliamentary enquiries or submissions to Government or other independent policy statements. Although, it is non-party political group



yet invites appropriate government officials and opposition representatives during meetings. The base of operations is in London yet it has overall a wider geographical base to cover main areas of the United Kingdom particularly those with alarming shortage in housing (Goetz, 2013). The website of this group has more than seventy research presentations and policy documents.

The main aim of this group is promotion of policies and delivery of mechanisms, in order to 1) maximise the aggregate supply of housing to meet the demand 2) make sure that the housing supply both new and existing is affordable and of good quality for households, particularly for lower and middle income classes, 3) provide support to maximise effectiveness existing and new housing stock (resources), and 4) make sure that housing has adequate support of accessible facilities, infrastructure, and employment opportunities (Payne and Keep, 2011).

In the first six years, proposals made by the group promoted a rather interventionist strategy which included providing funding for development of local infrastructure. It also published briefing papers containing suggestions to improve supply of affordable housing. The major political parties used these documents during election campaigns in 2010 (Reeves, et al., 2013). It made a submission to the Commons select committee regarding funding of affordable housing, under the aim to make sure that the Localism Bill provisions, particularly provisions relevant to neighbourhood planning, did not impede the execution of strategic planning policies such as housing targets. It facilitated preconditions to establish new settlements. The group addressed main critiques on the national housing strategy of the Coalition Government. The group also presented a set of proposals make sure that affordable housing supply is delivered effectively (Grimshaw and Rubery, 2012).

Overall the group intended to present critiques on Government initiatives and present and update for comprehensive recommendations for housing investment and policy, planning, and

taxation for welfare. Research evidence was to be provided to support recommendations and must be approved by the practitioners. Practitioners in the groups made majority of the proposals (Bochel and Daly, 2014). The group also made sure that the group did not make any proposition which had unanticipated consequences. The policy package presented by the group must be based on inter-related propositions. In order to make sure afore mentioned aims and objectives were achieved the group included interdisciplinary academicians and practitioners. The group was also responsible to make sure that all the proposals were research based instead of being polemical and that there was no political influence on the publications of the group (Cowan, 2011).

### ***3.4 Progressive Policy Development***

It can be observed that during the election defeat of 2013 and 2010, a very low profile on housing was maintained by the Labour Party. The main focus of the labour party during 2009 and 2010, i.e. after the 2008 recession developed, was to try to stimulate supply in the housing market by enhancing financial support to borrowers, lenders, and developers. Therefore, the Labour Party also provided support at national level by approving similar initiatives during the coalition government 2010-2015. For instance, it supported increase in stamp duty thresholds in order to exempt purchasers in lower value areas (Stephens and Whitehead, 2014). This approach was intended to enhance independence of elderly and vulnerable groups but practically it decreased affordability. This is because elderly are pensioners and have relatively lower income therefore they faced adverse outcomes.

There was also a Help to Buy initiative of the coalition government through which coalition government guaranteed one fifth of purchaser deposits in order to reduce the level of

deposit for first time buyers by 20% of cost (from 25% to 5%) (Ganapati, 2010). This initiative had significant contribution in stimulating the housing market demand. However, only in London the house-prices recovered to pre-recession level quickly, but there was only insignificant impact on affordability in London. In 2013, the average price of house in London was around £500,000, although the Help to Buy Initiative guaranteed as much as purchase price of £600,000. However, even with government guarantee on 20% loan, in order to buy a property with average price in London required for an individual to have at least £80,000 annual income (Clarke and Cochrane, 2013). This was beyond the affordability of average income of elderly and therefore they continued to depend upon housing benefit.

There was a significant declining trend in home ownership, because the rise in income failed to pace up with inflation in house-price. Previously think tanks supporting Labour approach, for example the Institute for Public Policy Research, also suggested that the main policy objective was to support home ownership. On the other hand, the Fabian Society recommended that the focus should be on the needs of elderly (Kemp, 2011). Both governments kept their focus on the already squeezed middle class with young professionals who were previously locked out of home ownership and thus lived either in parental homes or in private rented sector.

Overall the needs of elderly were largely ignored. The rents kept increasing and with estate regeneration schemes in various areas. A series of reports were published by the Resolution Foundation that focused on a variety of housing options for middle class being squeezed (Clarke and Cochrane, 2013). The solutions focused on institutional investment in private rented sector.

Coalition government declared that the housing system was 'dysfunctional' because of occurrence of market failures (Jacobs and Manzi, 2013). These failures were demonstrated by the slowdown in building since 2007 plus an undersupply was observed during the last 15 years in new homes sector, which led to increase in the waiting lists of social housing and also increased the private rents. Thus creating hurdles for elderly to own a house (Sturzaker and Shucksmith, 2011).

Although the coalition government made aforementioned conclusions yet it followed the broad aims and objectives of the Labour governments. The coalition government also promoted home ownership in younger professionals while acknowledging that it had decreased and also acknowledged that the rise in prices could be credited to the overall downturn. Coalition government also encouraged private renting instead of social housing (Winickoff, Gottlieb, and Mello, 2010) which had negative impact on affordability of elderly. The coalition government sought to improve supply, but was reluctant to increase expenditure. Thus the housing policy was rather subordinate to deficit reduction. Grant Shapps, the new housing minister stated that it was important that housing took some burden otherwise there existed a real threat to overall economy (Deas, 2013).

In 2014, the broad housing policy goals of the coalition government for the UK included (Smith, 2015):

- Improve the number of homes (housing supply)
- Improve housing ownership by supporting people
- Encourage renting sector
- Increase support for vulnerable and older people

The coalition government also identified a number of key success indicators for monitoring performance of DCLG in delivery of policy for England, within the context of the aims mentioned above.

### ***3.5 Improving Housing Supply***

In order to promote new-build, there were significant changes in the planning system due to the introduction of the Localism Act 2011. Some of the changes sought to make the procedure of getting planning permission simpler and more predictable, for example it was generally presumed that it favoured development and the amendments made to the Planning Policy Guidance note 3 (providing advice to authorities for housing planning). It also allowed developers to conduct renegotiations regarding share in affordable housing (Berrington and Stone, 2014). It introduced fixed Community Infrastructure Levy payments to replace previous negotiated agreements. Nonetheless, there were still some aspects that created difficulties in getting permission. For example coalition government abolished local building targets and Regional Spatial Strategies and introduced neighbourhood planning (Hamnett, 2014). Consequently, the demand increased but supply failed to respond thus increasing prices. The elderly were unable to afford rise in prices and therefore their dependence on government support increased.

One of the incentives for the local authorities was the New Homes Bonus to encourage them granting permissions to developers and provide them funding that matched the Council Tax on new homes in the initial six years. The same was applicable in case of bringing empty homes back into use (Brown, 2012). Building was also encouraged by the coalition government by introduction of various schemes such as co-pay for infrastructure, restarting stalled schemes, and

allowing delayed payments in case of public land. Some schemes focused on encouraging empty homes put back into use. The aim was to improve supply yet these strategies were insufficient.

### ***3.6 Encouraging Private Renting***

Coalition government also introduced policies to promote private renting. From the 1980s, critiques of the housing system in the UK had been raising concerns regarding the supply of private rented housing. There was a partial suppression observed in 1988 when this sector started to increase its share in the overall housing system. Consequently, by 2010 the households in private renting sectors were more than their counterparts in social housing sector (Jewkes and Delgadillo, 2010). Furthermore, in the mid-2000s, there was an increase in 'buy to rent' (the buying of new-built homes by people who wanted to rent them). This increase also raised concerns. One of the coalition ministers stated that the government intended to increase the size and performance of private renting sector (cited in Johnsen and Teixeira, 2010).

The government strived to encourage new build and institutional investment particularly in case of private renting. Some critiques concluded that the increasing rents and minimal capital subsidy were the main causes of the end of social housing. Adverse impact on social housing also impacted elderly negatively. Furthermore, in the 2011 Budget funding were announced so as to encourage private investors and landlords to make investments in new build sector and increase supply of private renting (Scanlon, FernándezArrigoitia, and Whitehead, 2015). In addition, there was a reduction in stamp duty tax for business organisations that purchased multiple new homes. Furthermore, the Finance Act 2012 modified existing Real Estate Investment Trusts and offered tax breaks to encourage institutional investment in overall housing

market, specifically in private renting sector. Stimulating private renting sector had no benefits for elderly.

### ***3.7 Simplifications to Welfare System***

The expenditure on Housing Benefit (HB) claims one of the significant shares in in total government spending in terms of housing policy in the UK. Although, the government is not directly involved in build, maintain, or improve the housing stock in the UK, yet it pays subsidy for employers or investors. The coalition government also sought to lower housing benefit expenditure as did the labour government while trying to avoid work disincentives (Katikireddi, et al., 2011). The coalition government though did not follow labour government's cap and in 2011 there was a reduction in housing benefit subsidies. It was lowered from median to 30<sup>th</sup> percentile of local rents implying that only subsidy was for the rents of cheapest third of housing. The cap selected for weekly LHA was £400, irrespective of the actual rent paid or the size of the household (Priemus and Gruis, 2011). In 2013, there was an increase in LHA caps in accordance with the consumer price index, a different measure of inflation than the retail price index. Thus there was an overall reduction in the housing benefit because the proportion of properties eligible for full cover by subsidy progressively decreased (Hamnett, 2014). Eligibility criteria tightened, it became increasingly difficult for elderly to get housing benefits.

According to the Welfare Reform Act 2012 there were further changes in the housing benefit for tenants in social housing and each change was aimed to achieve reduction in the aggregate cost to the Treasury. The act also attempted to create a perception that it enhanced 'fairness' in the system and also served other policy objectives (Moore and McKee, 2012). The basic notion was that due to increase in rents households that are not eligible for subsidy should

not get public subsidy for rents of housing in high-cost areas even if they cannot afford it. Furthermore, a criterion for size in the social rented sector, popularly called the 'bedroom tax' was applied to social tenants falling in working age. This reflected that social tenants are to have same 'bedroom standard' as private rented tenants. Thus there was no subsidy for 'extra' bedrooms. The bedroom tax also had an adverse impact on the housing conditions of elderly (Taylor-Gooby, 2012).

In contrast to private renter's policy, all tenancies were subjected to this standard, instead of only the new ones. The tenure ensured that much higher proportions of tenants are included who had already made their lifelong home and also attempted to include higher proportions of households having disabilities or any other special needs leading to need of 'extra' rooms and asking for housing benefit to afford extra room (Lowndes and Pratchett, 2012). Consequently, households such as elderly either moved, i.e. 'freeing up' large housing, which was difficult as there is shortage of small accommodations, or there was a cut in their benefits for government savings. Practically, so far the most significant impact has been government savings, although to Schwartz, (2014) the policy provided only 2% of total cuts in FY 2014/15. In addition, this policy also failed to stop overall increase in housing benefit spending. Thus the bedroom tax had no benefits for elderly.

The Universal Credit was key measure in simplifying welfare system. The intention was to replace Housing Benefit, Employment Support Allowance (ESA), Jobseeker's Allowance, and some tax credits. The government expected that it is easier to understand a single benefit and implies that housing benefit claimants avoid being subject to multiple clawbacks (Hamnett, 2010). Previously the norm was to pay housing benefit to landlord but coalition government paid housing benefit to tenants and by this the government intended to create a sense of responsibility



among tenants. The government also tried to create a level playing field between private and social landlords as the former were getting rents from tenants and were subject to risk of arrears (Marshall, 2009). However, this policy also had no benefits for elderly as it is important to address individual housing needs of elderly and this policy has no implications to address such.

In order to assist in managing the varied impact of all changes, the government paid additional money (called the Discretionary Housing Payments, or DHP) to local authorities from a discretionary fund created for the support of residents that faced short-term issues in affording housing costs. There was an increase in this budget from £60 million (2012), £180 million (2013), and £165 million (2014) (Bochel and Daly, 2014). This welfare system was operated at the UK level. Enhancing the use of DHPs, in addition to devolution of the Council Tax Benefit can be considered as a milestone in the development of welfare system in the UK as well as local authorities. These developments considerably increased variation as well as discretion in local welfare system (Hodkinson and Robbins, 2013). There is no study that suggests that discretionary funds had any positive impact on elderly housing, however, the aim was to assist those population groups that were affected adversely and thus it is likely that this policy had some benefits for elderly.

### ***3.8 Chapter Summary.***

The discussion above indicates that the approach of the coalition government regarding housing policy was in line with the deregulatory approach of labour government yet it decided to cut the budget inherited by previous government by 70%. Budget cuts increased housing prices and had negative impact on elderly. The aim of the coalition government policy was to provide more affordable housing while achieving significant reduction cost to the public sector. However

this approach had no benefits for elderly. The discussion above shows that with respect to responding to the impact of last financial crisis, the system developed by labour government was inefficient and failed. On the other hand, coalition government also attempted to react to the impact and overcome the challenges posed by crises. Firstly, it attempted to improve housing stock supply. It introduced the Localism Act 2011 according to which significant changes were made to Planning Policy Guidance note 3. The coalition government for example abolished local building targets and Regional Spatial Strategies and introduced neighbourhood planning. One of the incentives for the local authorities was the New Homes Bonus to encourage them granting permissions to developers and provide them funding that matched the Council Tax on new homes in the initial six years. Coalition government also introduced policies to promote private renting. The aim was to create a level field for investors in private renting sector in order to improve the supply of housing in this sector. Significant changes were made to the housing benefit policy in order to achieve reduction in housing benefit expenditure. A number of strategies were introduced by coalition government to ensure that welfare system becomes simpler to understand and minimises the cost of housing benefit to the treasury. However, none of the policies above has direct positive impacts on housing needs of elderly.

## **CHAPTER 4: COMPARISON OF LABOUR GOVERNMENT AND COALITION GOVERNMENT**

### ***4.1 Introduction***

This chapter consist of the comparison between the labour government and coalition government and the policies that they have adopted for the housing of elderly people in United Kingdom. The comparison covers different aspects of policies their implementation, evaluation and their effectiveness on how these policies have performed in the favour of governments and elderly people. The comparison helps in understanding the different approaches that these governments have used to provide shelter to old age population. These policies are designed to provide old age people healthy and quality life standards in their vulnerable stages of life.

### ***4.2 Comparison between Labour Government and Coalition Government Policies***

The global financial crisis and the following recession left UK with a budget deficit which made it difficult for the elderly people who were at their retiring age to afford housing and a standard of living. When the great recession started in 2007, the debt of public sector dropped from 40% of the GDP to 36% of GDP. Similarly, it affected UK government which created complications in towards expanding the economy (Flint, 2003). The government's assessment of the housing policy in 2005 noted the quality of housing and the wealth and choice that increased remarkably amid 1975 and 2000. In 2008, the labour government started altering its policies resulting from the global financial crisis, prevailing to support the mortgages and the revival of development schemes and to offer concessions to buyers related to tax (Marshall, 2009). The policies of labour government was focused more towards the quality of housing regarding the

needs of older people, to improve tenants choices and to focus on housing association to build and manage existing housing conditions. Previously it was observed that these houses did not provide appropriate conditions to the elderly people which resulted in difficulties in their living. Since then the policy of labour government decided to enhance the present quality of housing and build more decent homes in future to offer elderly people opportunity to live their life according to standards. Furthermore, the labour government also promoted the ownership of home for elderly people. It facilitated the old age people to buy homes with their remaining capital after their retirement (Cole and Goodchild, 2000). In 2007, the policies imposed a gradual shift towards the benefits of elderly people by incorporating education, transport and health in the policies. Moreover, it further facilitated by reducing the level of rents that these elderly people use to pay, which aided the old age people save money for their other use. These are the policies that labour government introduced to provide facilitation to the elderly people.

On the other hand, the coalition policies determined the academic and political assessments which declared that the housing systems in UK was dysfunctional and they were also suffering from continuous market failure. However, nothing explicit was said about how the goals are to be achieved regarding the ownerships of home and the prices of houses that are less volatile. Critically, for coalition the main goal was to achieve the economic goals to return to the previous growth and to reduce the deficit. The policy dictated that reduction in deficit has to achieve through spending the cuts (Lowndes and Pratchett, 2012). The government was clear that it require less involvement of the state in implementing and directing the housing policies, specifically on national level. The government wanted to observe more activity that is being generated by localism and big society. The tools chosen for policy making were aimed to influence the development of incentives rather than focusing on targets. According to the local

authorities would borrow funds straight from financial institutes or from the Treasury to pay off outstanding debts (Marshall, 2009). But, there was a consistent rejection of government to accept this option even though there were members of the Labour Party who maintained for this option in yearly Labour Party Conference. The rejection of government was partly because it desired restructuring governance and management in public housing.

The early policy statements of coalition dictated six housing goals for UK, which are; increase the current number of homes that are available, helping the people of UK in buying a home, make improvements towards the rental sector, provide support of housing to vulnerable and older people, simplifying the system of welfare and make sure that it works, and achieve sustainable and strong economic growth. To implement on the policies the government provided some funding and schemes to utilise the empty houses, to initiate stalled themes and also paying for the infrastructure of new houses (Beer, Kearins and Pieters, 2007). To help the individuals in buying new homes the government provided different schemes, loans and mortgages. These loans were offered on decreased interest rates so that the individuals can easily return them. The rental sector was re-financed to make sure that the houses available on rent meet basic standards. The central government provided subsidies to owners and landlords to refurnish their houses to comply with the standards. In order to simplify the welfare system the coalition extended the restrictions on labours to benefit from private tenants. Coalition government also introduced policies to promote private renting. From the 1980s, analyses of the housing system in the UK had been raising concerns about the supply of private rented houses. There was an incomplete suppression observed in 1988 when this sector started to increase its share in the overall housing system.

Both the policies of labour government and coalition government are aimed towards providing benefits to the elderly people in UK. The labour government policies were practised from 1997 to 2010, and the coalition government policies were practised from 2010 to 2015. The focus of both the government was to provide elderly people the opportunity to buy homes in UK. Both the government policies worked over the time to improve the standard of living of the old people who are near to their retirement age. Furthermore, they also provided many subsidies to elderly people to overcome their problems related to daily life.

#### ***4.3 Comparison between the Implementation of Labour and Coalition government***

Due to global financial crisis which were transferred by United States to UK, the conditions of financial markets were not very stable and led to deregulation and non-implementation of policies. Excessive borrowing was done from the banks and financial institution of both US and UK. In this situation, the labour government became the lender of the last resort for the defaulting banks and building societies; this in turn led to the stability and strength of the economies. The financial downfall also had a significant impact on the housing development policies of the labour government. The property value declined greatly due to the crisis. In this situation the labour government aspired to bring back the housing market back to its normal condition, and for this to happen they used the approach of Kickstart where they allotted additional funds and resources for the development of the housing schemes for the elderly (Laffin 2013).

This approach of implementation of building housing for elderly by increasing the resources and funds for better development is known as the Keynesian approach. In this approach the labour government continually motivated and encouraged the organizations which

were responsible for the planning to increase the time which was required to recover the market from the global financial crisis. Moreover, labour government also pressurized the councils to lessen their necessities for the purpose of affordable housing. The main aim of this Keynesian approach which was used by the labour government was that to provide incentives to the authorities and local bodies for getting more work done and the development of housing for elderly. (Hilber 2015)

The labour government used several approaches and different policies to increase the housing for the elderly people in United Kingdom. They greatly motivated and encouraged the housing of elderly people by promoting certain policies such as encouraging the elderly people to own houses and in return they announces that they are going to supply more housing schemes for the elderly people in the coming future so that more and more elderly people will have a safe place to stay. Furthermore the labour government also supported the idea of elderly people who cannot afford to own houses to rent houses for living. Moreover the labour government strongly encouraged the provision of housing for the elderly homeless people. The labour party has increased their budget time to time in order to improve the development of the housing schemes for better implementation of the policies. Another step which was taken by the labour party was to provide homes to the elderly people which migrated from the nearby lands to the UK. The provision of homes were to be done in such a way that the homes were adaptable to the elderly people and the living style and life style of the elderly which was previously below par should be improved with the help of better homes and environment provision by the government. However there are still many things on which the labour government needs to work, which they are planning to do so in the coming years (Whitehead 1993).

The coalition government has also used various approaches which are different from the labour government but both the governments have one aim and that is the provision of housing schemes for the elderly people in UK. Unlike the labour government, the coalition government decided to cut their budget for the rent up to 70 percent, this decrease in the rents of the houses led to the decrease in the affordability of the elderly people to pay the rents of the houses and hence they became dependent on the coalition government for the housing, this also increased the dependence of the lower income groups on the government in terms of housing. This approach of increasing the rent of houses for the purpose of increasing the dependence of elderly people on the government was known as the deregulation approach. In early 2011, the Localism Act was introduced which gave the local authorities and councils to tailor the requirement of the elderly applicants for the tenants. The government also took the step to increase the rent for the tenant of the new projects in order to collect more funds which will then be utilized for the housing provision for the elderly people. This increase in the rents led to the opposite result unlike what was expected by the government. The increase in rent led to the decrease in the affording capability of individuals to buy or rent houses and these individuals also included the elderly people (Taylor-Goobey 2012). This localism approach focused more on giving power to the local bodies and hence received a lot of criticism from the conservative leaders. This policy lacked a strategic structure and it focused on the increase of housing schemes in the UK rather than increasing the capability of elderly people to afford the houses and improve their living conditions. Hence this localism approach led to the decrease in the affordability of the elderly people to buy or rent houses. Similar to the labour government the coalition government also encouraged private renting by the elderly people, the aim of the government behind this was to increase the operations of the private real estate renting sector. (Lewis 2015)



Both the labour and the coalition government adopted certain policies and then implemented them in order to make the life style and the living standards of the elderly people better by the provision of housing schemes to them. Although their aim was same but both the party used entirely different approaches to achieve their goal. According to the literature available on the housing schemes provision to elderly by the labour government and the coalition government the policies implement by both had certain shortcomings but the labour government's policies regarding housing provision focused more on the affordability of the elderly people and the development of the housing sector (Jacobs et al. 2015), whereas the coalition government implement such policies which were focused more towards the increase of houses in the UK than the provision of housing to the elderly people. Also the coalition government's policy of localism lead to high increase in the prices of rent and that led to elderly people not affording houses and that lead to decrease in the quality of living of elderly people in the UK. However after the contradictive results of their policies they eradicated the policies which were not useful to provide better results and living standards for the elderly people.

#### ***4.4 Evaluation of Policies: Labour Government vs. Coalition Government***

The policies implemented by the labour and coalition government were two different policies but both the governments had a similar aim in mind which was to provide elderly people with housing facilities. The Labour Government's tenure that lasted about 3 years played its role in the housing policy for the elderly people who were facing the problem of high price housing and even some homeless elderly people living in inappropriate conditions. Policies were implemented for the betterment of socio-economic conditions for the elderly people who were unable to support their housing. Firstly, the gaps were identified in the regions which were to be

fulfilled by the implementation of the policy. Among the gaps, the biggest problem was the shortage of houses and those houses which were available were too expensive for the elderly people to live in because of the income levels of the elderly people being too low to support their living (Ibid). In its first term, the Labour Government sought to stop the demolition of houses and reformation programs for the development of small scale rehab initiatives (Jacobs and Manzi (2013). An agency was formed by the Office of the Deputy Prime Minister in 2000 which was named Neighbourhood Renewal Fund (NRF) and later transformed into Working Neighbourhoods Fund (WNF) which was responsible for the local regeneration of the society (Laffin, 2013).

The regional authorities were empowered by the Labour Government to raise concern on the priority problems in their designated regions. It provided funds for the allocation of houses to the elderly people who cannot afford living in luxury houses or in posh areas. The funds were provided to give the elderly people and elderly homeless a place to live. Special benefits were also provided to disabled elderly people who are unable to work and cannot support their livelihood (Cowan, 2011). Neighbourhood Renewal Unit (NRU) played an important role for the Labour Government because it was the reporting authority of the local small area assigned authorities and monitored the activities of the WNF. NRU was successful due to effective management of the neighbourhood and poor areas deciding upon which kind of people to settle in which territory, multi-tasking acts of NRU, and the availability and flexibility of funds and allocation to the neighbourhoods that required the most funds (Hodkinson, Watt, and Mooney, 2013). The empowerment to the local authorities helped the Labour Government to assess the implementation of the policy at a broader level because the local authorities were designated with a number of areas. The monitoring measure adopted by the Labour Government to find the

effectiveness of its policy is the empowerment to local authorities as local authorities presented reports to the NRU and NRU presented its report to the Government for presenting the results of the policy (Ball, 2013). The aim of the Labour party was to provide 70% housing facilities to people that were living below the standard lifestyle of UK by 2010 (Scanlon, et al., 2015). The aim was not fulfilled because of the inefficiency of the Labour Government to collect funds to support such a big initiative in the UK economy.

With the departure of the Labour Government in 2010 after the world saw a vicious crisis, the prime seat of the Government was taken over by the Coalition Government in 2010 for seeking the betterment and reformation of the housing policy and to improve the condition of the elderly people living in UK below the poverty level in inappropriate circumstances. According to Wallison (2010), the system followed by the Labour Government failed miserably. The Government was inefficient in collecting funds whereas the crisis and economic recession brought further disarray to the systems of Labour Government. In the tenure of the Coalition Government, the Labour Party tried to intervene in matters and stimulated the supply in housing markets. One of the interventions is the increase in stamp duty which was aimed towards the independence of the elderly people to buy it but instead, turned out to be a disaster as people were unable to afford it (Chandler and Disney, 2014). The measure used by the Coalition government for the evaluation of its policy was the Localism Act put into practice in the year 2011. As opposed to the Labour Government, the Coalition Government created small councils and empowered them for deciding the worthiness criteria for the housing applicants. The council set higher rents and reduced security measures for the renters. The rents were increased overall and it was decided that the next occupant of the house will have to pay increased rent as compared to the previous tenant to get funds for new programs instead, it turned out to be a

nightmare because the number of people who were unable to pay higher rent increased among which, elderly people suffered the most (Ball, 2010; Bolt & Van Kempen, 2010).

The local authorities empowerment left the elderly people disrupt and they had to move to a new location against their will due to increase in rent which proved to be ineffective in the era of Coalition Government. Two initiatives were taken by the Coalition government which responded to the evaluation of the policies by reporting to the Government directly. First was the Highbury Group which aimed to balance the equilibrium between demand and supply of houses, to maintain the affordability and quality of houses provided and created opportunities for employment in the housing sector (Bowie, 2011). The group was based on facts and was free from political pressure which affirmed its authority. The second initiative of the Government was the “Help to Buy” initiative in which Government funded some of the portion of the house price but was ineffective as many people did not have enough monthly income to back their housing needs even with the Government support (Stephens & Stephenson, 2016). This program was under direct supervision of the Government thus the evaluation was done by the Government itself.

#### ***4.5 Effectiveness of the policies of labour and coalition government***

Since the beginning the policy of labour laws has been implemented in the UK regarding the housing of elderly people. The policies were focused towards providing these elderly people place to live and improve their housing conditions. Initially the labour government policies were performing well until the global financial crisis and recession created difficulties for these policies to carry on. Due to the complications that were created by the recession and global financial crises, the policies were unable to provide shelter or housing to elderly people since the

policies were developed previously and did not anticipated such complications in future.

Therefore these polices failed to meet the requirements of providing housing to elderly people. In order to cope with the challenges of modern era the coalition government introduced new policies to overcome the errors and provide better opportunities to the elderly people. The policies in coalition government contained better solutions and also addressed the flaws that were present in the labour government policies. The comparison between the labour government and coalition government encompasses that the policies of coalition government is far better than those of labour government. It provided superior benefits to elderly people and improved quality of housing as compared to labour government(Taylor-Goobey 2012).

From the policy evaluation, both the Government took the evaluative measures to keep tract of the progressing and effectiveness of the implemented policies regarding the housing of elderly people. From the critical analysis of the evaluation, it was extracted that Labour Government has used the Working Neighbourhoods Fund for the monitoring and control of the elderly people housing in United Kingdom with empowering the local authorities for the supervision of housing affairs and allocating funds necessary for the needy and elderly people in UK. On the contrary, Coalition Government used small area designated councils for the monitoring of the policies implemented and its effectiveness. Other initiatives used by Coalition Government were Highbury group and Help to Buy Initiative. The Government also sought to improve the housing supply by providing housing facilities demolishing the big houses and creating small rehabilitation buildings for accommodating a large number of elderly people that were not able to afford living(Whitehead 1993).. The Coalition Government also encouraged the private renting because empowering the councils gave them the authority to increase the house rent which made the houses expensive and unaffordable for the elderly people living in UK.

Overall, it is demonstrated that Labour Government was ineffective with its policies evaluation and failed due to crisis and not being able to collect funds. Coalition government also had problems but it performed a little better and working for the cause and was somewhat successful in achieving the desired results of making houses available for the elderly people in UK.

The approaches which were used by coalition government and the labour government generated results but not all the results were what were expected by the government. The labour government increased their budget in order to increase the housing provision for the elderly people and the development of the housing sector this produces effective results in terms of the increase in the dependence of the elderly people on the government for housing (Taylor-Goobey 2012). This dependence led to the better living standards. Further the labour party continually encouraged and motivated elderly people to live in houses and if they cannot afford to buy houses they should rent houses, and for this the government decrease the rents and the eligibility criteria for the elderly people to get houses. The Keynesian approach and the development of housing society proved to be effective in terms of providing elderly people with housing facilities. But this government failed because in the long term the policies were not much effective. On the other hand, the coalition government also implemented housing policies for elderly people with a fairly different approach by increasing the prices of the rent and decreasing the budget allocated this resulted in the decrease in affordability of the houses by the elderly people. Moreover in the beginning of their tenure the coalition government focused more on increasing the number of houses in the UK rather than increasing the affordability for the elderly people. However the coalition government abolished the ineffective policies and implement approaches which worked for the betterment of the elderly people in terms of housing facilities.

Hence the coalition government was more effective in terms of long term house provision to elderly people(Laffin 2013).

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## CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

### 5.1 Introduction

This chapter presents conclusions and recommendations based on the comparison of policies of both labour and coalition government regarding housing of elderly in the UK. The following discussion begins with conclusions drawn based on comparison followed by recommendations drawn from relevant literature. Finally the chapter ends with future research recommendations.

### 5.2 Conclusions

This study concludes that the fundamental approach of coalition government was similar to labour government in the fact that the Liberal/Conservative Democrat Coalition Government (Coalition Government) decided to extend the deregulatory approach of labour government. However, it also made several decisions that were in contradiction with this approach. Firstly, it terminated investment in new build and rented social housing. It also decided to cut the budget previously set by labour government for as much as 70% (Lowndes and Pratchett, 2012). Coalition government introduced *affordable rent* programme due to which there was a radical increase in rent and ultimately affordability of elderly decreased. The coalition government introduced the Localism Act 2011 was also introduced by the coalition government empowering local councils to customise eligibility criteria for council housing applicants (Hamnett, 2010). Consequently, councils set higher council rents and also reduced security for new tenants. The localism agenda had much more comprehensive impacts on other social aspects besides housing;



however, this approach received much criticism from district and county councils (Marshall, 2009).

This study concludes that the 'patch and mend' approach of the Labour Governments to restore or a 'return to normal' did not respond to the crises adequately. This study concludes that the approach of the coalition government with respect to housing policy was basically in line with that of labour government as it was based on the deregulatory approach. But coalition government decided to cut the budget (Baldock, et al., 2011). Budget cuts and reduction in investment increased prices of housing and rents and overall had negative impact on affordability of elderly. The coalition government aimed to devise a policy to provide not only more affordable housing but also achieve significant reduction in the cost of housing to the public sector. But the approach of coalition approach did not yield significant benefits for elderly (Jacobs and Manzi, 2013).

The study concludes that in order to minimise the impact of last financial crisis, the system developed by labour government was inefficient and it failed. The coalition government also made several attempts to react to the impact and overcome the challenges posed by crises (Wallison, 2010). Firstly, it attempted to improve supply of housing stock. The coalition government introduced the Localism Act 2011 which made significant changes to the Planning and Policy. The coalition government for example abolished Regional Spatial Strategies and local building targets and replaced them with neighbourhood planning (Landis and McClure, 2010). It offered various incentives for the local authorities such as the New Homes Bonus to encourage those granting permissions to developers and ensure that they have adequate funding to match the Council Tax policy regarding new homes for at least the first six years. The study also concludes that coalition government introduced policies for the promotion of private

renting. The purpose of this policy was to develop a level field for investors in private renting sector so that they can improve the supply of housing. It made significant changes to the housing benefit policy under the aim to reduce in overall housing benefit expenditure ((Hays, 2012). The coalition government introduced several strategies to minimise the cost of housing benefit to the treasury and to ensure that the welfare system becomes simpler to understand for stakeholders. This study concludes that overall the coalition government attempted to improve housing policy by making changes to previous strategies. This study concludes that although coalition government attempted to improve housing policy however, none of the policy changes had direct positive impact on housing needs of elderly.

### **5.3 Recommendations**

Within the context of conclusions drawn in previous section as well as considering broader literature this study presents following recommendation for policy makers to devise housing policy for elderly and ageing population in the UK.

- The housing organisations as well as other stakeholders should seek to broaden their horizons and establish communications through debates on various aspects of housing policy, for example, reforms in public service as well as in the whole society, regeneration of neighbourhoods, care funding, possible changes in the National Health Service (NHS) for elderly (Schwartz, 2014). By pursuing these avenues, policy makers should seek long term future for extra care and pursue sustainable housing providing higher access for elderly in terms of care and life support while meeting the housing demands of future population (Reeves, et al., 2013).

- This study recommends that the councils should continue their leadership role as it is fundamental in identifying important agenda points and in facilitating policy initiatives for example the neighbourhood approach (Grimshaw and Rubery, 2012).
- Since a small portion of elderly are living in specialist accommodations therefore inly there is a significant function of extra care in meeting the specific needs of elderly population as well as for the wider society.
- It is important for policy makers to obtain lessons from initiatives in other countries for example studying the effectiveness of the neighbourhood approach. For example in the USA and the Netherlands, naturally occurring retirement communities (NORCs) and multi-generational housing has received particularly attention. It is important that policy makers find opportunities in these approaches (Ganapati, 2010).
- The provision of extra care , particularly in case of vulnerable people (elderly are included in vulnerable category) have a potential to play an important role to meet the needs of elderly people as well as other vulnerable groups for example those people with learning difficulties, dementia, and other vulnerable groups (Cowan, 2011).
- According to Payne and Keep, (2011), neighbourhood approach offers various opportunities to create a connection between typical policy agendas and housing initiatives which include community budgets, personalisation, and regeneration of neighbourhood.
- This study also recommends that policy makers must focus on improving collaborative or partnership working among various organisations such as councils, health sector

organisations, builders and developers, and customers. The issues about funding, development, and delivery of housing within the context of extra care are a must for effective housing stock in future (Goetz, 2013).

- The needs and requirements of elderly people are critical in developing a housing strategy which must be addressed. The government must pursue affordability, accessibility, extra care, and age-specific needs for the policy agenda of housing policy for elderly (Levitas, 2012);
- The government must continuously review planning policies as well as procedures regarding accommodation of elderly people, and collaborate with local authorities such as councils in conducting needs assessments of population and develop future housing policy within the context of assessments (Keating, 2010);
- The government should also seek to find brown-field sites that are suitable enough for housing. It also includes rural areas (Hodkinson, Watt, and Mooney, 2013);
- Various initiative should be launched such as the ensure new housing Welsh “Quality Kite Mark” standards for care provisions (such as innovative design features, accessibility, life time home, and eco-sustainable,(Hodkinson and Robbins, 2013);
- The government should ensure that it promotes collaborative working and adequate funding for the development of suitable housing that enables elderly to live independently within the context recommendation made by housing, health, and social care experts (Lund, 2011);
- The government may also maintain public investments to improve current housing stock by focusing on community-support,home adaptations, and independent living initiatives and conduct reviews of products and services (such as shared-ownership, equity release,

“moving on” services, etc.) and also include housing finance initiatives (Hodkinson and Robbins, 2013);

- Increase awareness in public and service providers regarding needs of elderly about housing by launching educational campaigns, training campaigns, advice and information services, especially in regards of needs of elderly belonging to low income groups, through existing and new networks (Taylor-Gooby, 2011).

#### ***5.4 Future Research Implications***

There are various implications of this study for future researchers, particularly in terms of limitations of this study. Future researchers could conduct studies by addressing methodological limitations in this research. For example, there is only secondary research and the study lacks primary research evidence. Thus, future researchers could pursue gathering and analysing primary evidence to increase the validity and reliability of this study. Furthermore, this study focused on housing policy for elderly specifically and therefore future researchers could execute similar studies focusing on other vulnerable groups also. This study compares housing policies of different governments in UK and does not compares policies and their effectiveness in the UK with policies of other countries such as the USA. Thus future researchers may also choose to conduct similar studies to compare housing policies of different countries.

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