

# **Older Persons Evidence Paper for the Development of the Local Housing Strategy 2016-21**

**Housing Development Section**

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**North Lanarkshire Council**  
**Local Housing Strategy 2016-21**  
**Older Persons Evidence Paper**

**1. Introduction**

- 1.1 Good quality, accessible and affordable housing is fundamental in enabling people to live independently in their community and achieve their full potential.
- 1.2 Housing provision for older people is arguably becoming one of the most important priorities for housing providers and other services, particularly health and social care services with the increasing focus placed over the past decade in supporting older people at home for longer as opposed to care home or other institutional settings.
- 1.3 This is in keeping with the wishes and aspirations of older people as we know from research that the majority of older people's preferences are to remain at home as they age and for the majority of older people this is relatively straight forward but some older people will require some assistance to help them do this. This may entail moving home to a property that is more manageable in terms of accessibility and maintenance or perhaps provides some support to help them live independently, safely and well in the community.
- 1.4 Good quality, accessible housing and housing supports are essential in helping achieve the Scottish Government's vision of:
- 'Older people are valued as an asset, their voices are heard and they are supported to enjoy full and positive lives in their own home or in a homely setting'<sup>1</sup>
- 1.5 The challenges of an ageing population and climate of budgetary constraints means that services need to consider how they will meet the increased demand for services arising from increased levels of need. This has particular significance for housing, health and social care services. This has meant that services now have an increased focus on exploring new ways to deliver services and meet need to reduce future pressure particularly on the health and social care system. Much of this focus has been placed on preventative and anticipatory supports to prevent people from entering the health and social care system and prevent or minimise the need for more costly intensive interventions.
- 1.6 Key policy and legislative drivers have highlighted the importance of housing's role in rebalancing the health and social care system, recognising the critical role housing plays in this process both in terms of providing the necessary physical infrastructure but also in the provision of a range of community supports to promote health and wellbeing and independent living.

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<sup>1</sup> Reshaping Care for Older People , A Programme for Change 2011-21

- 1.7 This paper explores the evidence available to help better identify the housing needs of older people in North Lanarkshire and the actions required to meet both current and future needs to help contribute to our collective vision of 'supporting older people to live as safely and independently as possible in the community and have control over their care and support'.<sup>2</sup>

## **2. National and Local Context – Legislative and Policy Drivers**

- 2.1 There have been three major policy/legislative drivers which have shaped housing policy and services for older people over the past five years. These have been:

- Reshaping Care for Older People: A Programme for Change 2011-2021
- Age, Home and Community: A Strategy for Housing for Scotland's Older People 2012- 21
- The Public Bodies (Joint Working) (Scotland) Act 2014

### **2.2 Reshaping Care for Older People**

Reshaping Care for Older People (RCOP) has influenced wide scale change across health, social care, housing, the third sector and independent sector. The aims of RCOP are to shift the balance of care from acute services to more community based supports with a specific focus on more preventative and anticipatory supports. The rationale behind this being that it will take pressure out of the health and social care system from the increased demand arising from an ageing population.

- 2.3 RCOP drivers over and above the projected demography of an increasing older population include a shared aspiration to improve services and outcomes for older people. This is set within the context of unprecedented public financial constraint which means services are compelled more than ever to review how services are delivered and needs are met across localities.

- 2.4 The change fund was a key catalyst in developing new innovative joint ways of working and a better shared understanding of how each partner can help achieve better outcomes for older people. Partnerships submitted local change plans which set out how their intentions for how they would shift the balance of care (and budget) from institutional care to community based care to ultimately enable subsequent decommissioning of acute sector provision.

- 2.5 There are ten specific outcomes in RCOP one of which is very specific to housing:

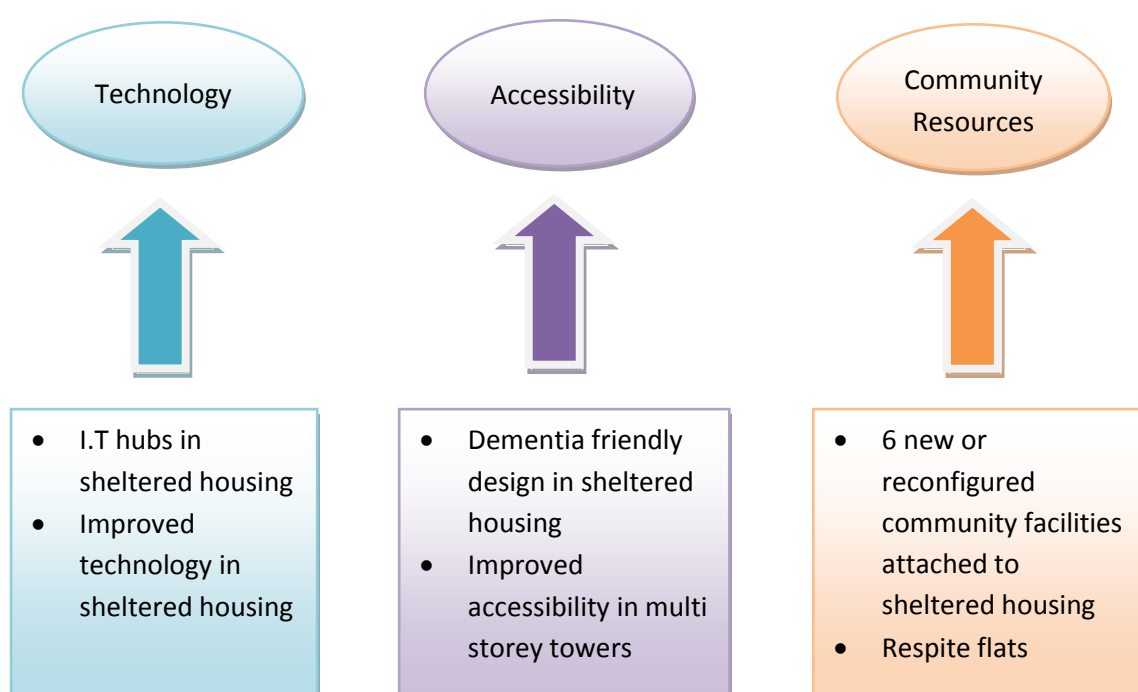
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<sup>2</sup> NL Community Plan/Single Outcome Agreement

‘More older people living in housing which suits their needs and helps maintain their independence’

- 2.6 The other nine outcomes all have some correlation with housing services either in terms of the physical provision/infrastructure or housing support services, information and advice. It is clear that housing’s contribution to RCOP is widely recognised both at national and local strategic levels.
- 2.7 Significant investment in RCOP was placed in a range of housing initiatives through the change fund programme to improve housing for older people. Over £2.3 million in investment was focussed on three key areas.

**Figure 1: Reshaping Care for Older People Housing Investment**



- 2.8 These initiatives capitalised on the vital role housing has in communities in helping people stay connected within their community and improving the health and wellbeing of older people through reducing social isolation and the detrimental impact this has. As such a number of either new build or reconfigured community facilities were developed for older people recognising the vital role housing plays in connecting people with their local community and improving mental and well as physical health.
- 2.9 The physical attributes of specialist housing and ordinary housing was also a priority to help improve the range of housing options suitable for an increasing older population given older people with more complex needs are supported

at home as alternative to long term care. A programme of dementia friendly design and accessibility improvements were carried out in multi storey towers and sheltered housing to help ensure the physical environment was suitable for older people with more complex needs.

2.10 A programme of technology improvements in sheltered housing was implemented to help harness the power of technology in meeting the needs of sheltered housing tenants. This specifically included an improved warden call system and development of I.T. hubs across in each complex to enable I.T. access to sheltered housing tenants and older people from the wider community.

2.11 Five community respite flats were developed to increase the range of short break respite options for carers or older people themselves. These were remodelled at a later stage to provide community resource flats in order to increase the scope of usage to make best use of the resource in meeting local needs.

2.12 Many of the RCOP initiatives are being considered in respect of the wider adult population where appropriate and investment being explored through the integrated care fund.

2.13 As the community resource flats have been particularly successful in contributing to joint outcomes, such as aiding swifter discharge from hospital, particularly in respect of delayed discharge funding has already been secured for this through this initiative through the integrated care fund.

2.14 **Health and Social Care Integration**

The introduction of the new health and social care legislation, The Public Bodies (Joint Working) (Scotland) Act 2014 has followed RCOP. This legislation provides a framework in which to improve the quality and consistency of outcomes for people through the integration of adult health and social care services and requires each Health Board and Local Authority to delegate some of its functions to the Integration Authority. One of the main aims of the Act, similar to RCOP is to address the challenges associated with current health and social care system in Scotland, including the increasing demand for services arising from increased demand from an increasing ageing population. Another key aim is to shift the balance of care from acute settings to more community based settings, focusing on more preventative 'upstream' supports to reduce more costly acute interventions. It crucially provides flexibility in use of resources to better meet needs.

2.15 For housing the new Act means that certain housing functions will also require to be delegated to the Integration Authority. The housing functions which are compulsory for transfer to the Integration Authority are:

Act	Section(s)	Functions
Housing (Scotland) Act 2001	Section 92	(2)(a): Only in so far as it relates to an aid or adaptation
Housing (Scotland) Act 2006	Section 71	(2)(e) and (f): Only in so far as it relates to an aid or adaptation
Local Government and Planning (Scotland) Act 1982	Section 24	Provision of gardening assistance for people with disabilities and to older people

2.16 Specifically this means that Housing Authorities must delegate the resource and lead responsibility for adaptations and equipment to the Integration Authority. The resource for any garden assistance schemes are also included in the housing functions that 'must' be delegated to the Integration Authority.

2.17 There are also some housing functions which 'may' be delegated to the Integration Authority. These housing related functions are set out below:

Act	Section(s)	Functions
Housing (Scotland) Act 1987	Sections 4, 5 and 5A and Part II	Power of local authority to provide furniture etc. Power of local authority to provide board and laundry facilities. Power of local authority to provide welfare services. Homelessness
Housing (Scotland) Act 2001	Sections 1, 2, 5, 6, 8 and 92	Homelessness strategies Advice on homelessness Duty of registered social landlord to provide accommodation Duty of registered social landlord: further provision Common housing registers Assistance for housing purposes
Social Work (Scotland) Act 1968	Section 12	Assessment of need and provision of social welfare services including, residential care, personal care and housing support. ( <i>Housing Support is a 'must' be delegated function only in so far as it is provided in conjunction with personal care</i> ).

2.18 For North Lanarkshire the current position is that the compulsory functions will transfer to the Integration Authority and that the other housing functions i.e. housing support services for homeless households or older people, which authorities may opt to transfer will continue to be managed by housing services.

2.19 Nine national health and wellbeing outcomes have been agreed which set out what health and social care partners are seeking to achieve through integration and the improvement of health and social care services. Housing contributes to each of the ten outcomes in a range of ways but has a particular specific contributory role in two of the outcomes:

- **Outcome 2:** People, including those with disabilities or long term conditions, or who are frail, are able to live, as far as reasonably practicable, independently and at home or in a homely setting in their community
- **Outcome 5:** Health and social care services contribute to reducing health inequalities

2.20 The integration legislation will undoubtedly have far reaching consequences both in terms of how services are delivered and resourced but also in terms of strategic planning. This is positive news for services, particularly housing services as the new legislation will drive more aligned planning practices across health, social care, housing and the third sector and should cumulate in services more tailored and appropriate to meet the needs across communities and localities. This is of crucial importance for local authority strategic planning housing functions and will help ensure that housing provision and services meet the needs of the local populations.

2.21 **Age, Home and Community: A Strategy for Housing for Scotland's Older People 2012-21**

Scotland's Older People's Housing Strategy sets out Scottish Government's vision for meeting the housing and related support needs of older people in Scotland. The drivers are fundamentally the same as those for RCOP and the integration legislation. This strategy was developed on a recommendation made by the 'Wider Planning for an Ageing Population Group' and sets out specific housing commitments and goals to achieve the Scottish Government's overarching aim of supporting more older people at home through shifting the balance of care from acute to community based settings.

2.22 There are five key focus areas for the strategy (strategic leadership; information and advice; better use of existing housing; preventative support services; new build housing).

2.23 **Other National Policy Drivers/Context**

Other relevant policies/strategies which the local housing strategy supports include the national dementia strategy; the carers strategy; self directed support strategy; national telehealth and telecare delivery plan; and living and dying well strategy and links to the NHS Quality Strategy.

### 3. Demographic Change

- 3.1 People aged 60 and over currently account for 19% of North Lanarkshire's population.

**Table 2: North Lanarkshire Population Estimates**

Population (2013)	Number of people
Male	163,383
Female	174,347
Total	337,730
Under 18 yrs	21%
Adults(working age)	60%
Pensioners	19%

Source: Corporate Services Key Facts 2014 (Based on NRS population estimates)

- 3.2 Kilsyth has the greatest proportion of older people aged 60+ of all LHMA's (24.8%) followed by Wishaw (23.3%) and Motherwell (23.1%). Moodiesburn has the lowest proportion of older people aged 60+ (19.1%) followed by Viewpark (19.7%).

- 3.3 Cumbernauld has the largest actual number of older people of all LHMA's.

- 3.4 When older population is considered on a locality basis Cumbernauld locality has considerably more older people than any other locality with 36% more older people than the NL average (14,431 compared to 9,206). Bellshill has the lowest actual number (7,648) but is closely followed by Airdrie locality (7,872).

**Table 3: Population aged 60+ by LHMA (% and number by age cohorts)**

LHMA	% of pop aged 60-74	% of pop aged 75+	% of total pop aged 60+	Actual number
Airdrie	15%	6.2%	21.2%	7,872
Bellshill	14.8%	6.7%	21.5%	4,436
Coatbridge	13.5%	6.9%	20.4%	8,944
Cumbernauld	15.0%	5.4%	20.4%	10,663
Kilsyth	17.1%	7.7%	24.8%	2,451
Moodiesburn	14.4%	4.7%	19.1%	1,317
Motherwell	15.4%	7.7%	23.1%	7,370
Shotts	14.7%	6.8%	21.5%	1,892
Viewpark	14.4%	5.3%	19.7%	3,212
Wishaw	14.6%	8.7%	23.3%	7,081

Source: Census 2011 locality population tables



### Summary by Locality

LHMA	Actual number	% of NL older population
Airdrie	7,872	14.25%
Bellshill	7,648	13.8%
Coatbridge	8,944	16.2%
Cumbernauld	14,431	26.1%
Motherwell	7,370	13.3%
Wishaw	8,973	16.2%
NL	55,238	100%
NL average	9,206	
NL median	7,872	

- 3.5 North Lanarkshire's overall population is expected to marginally increase over the next two decades. This growth however is expected amongst the male population with projected population decline amongst females in North Lanarkshire. This is in contrast with Scotland's overall population which projects significantly greater population growth.

**Table 4: Population Change for North Lanarkshire and Scotland (2012-37)**

Gender	2012	2022	2037	Change
Males	163,339	165,691	165,597	1.4%
Females	174,471	174,989	172,598	-1.1%
Total	337,870	340,680	338,195	0.1%
Scotland	5,313,600	5,519,588	5,780,371	9.0%

Source: Corporate Services Key Facts 2014

- 3.6 The National Register for Scotland (NRS) project that households will increase by 10% over the next two decades from 146,904 households in 2012 to 160,676 households in 2037 in North Lanarkshire. Household growth however is still considerably lower than household growth of Scotland's overall population.

**Table 5: Household Change in North Lanarkshire and Scotland (2012-37)**

	2012	2022	2032	2037	2012-22	2022-32	2012-37
North Lanarkshire	146,904	155,199	160,676	162,158	6%	4%	10%
Scotland	2,387,207	2,565,377	2,716,698	2,782,744	7%	6%	17%

Source: Corporate Services Key Facts 2014

- 3.7 The significant rise in the projected number of households in North Lanarkshire is directly attributed to growth amongst older population groups with a decline projected in all age groups other than the older age groups aged 60 and above.

**Table 6: Projected Percentage of households in North Lanarkshire by Age Group 2012 and 2037**

Age Group	16-29	30-44	45-59	60-74	75+
Percentage of households in NL	2012				
	10%	27%	30%	22%	11%
Projected Percentage of households in NL	2037				
	10%	22%	24%	25%	19%

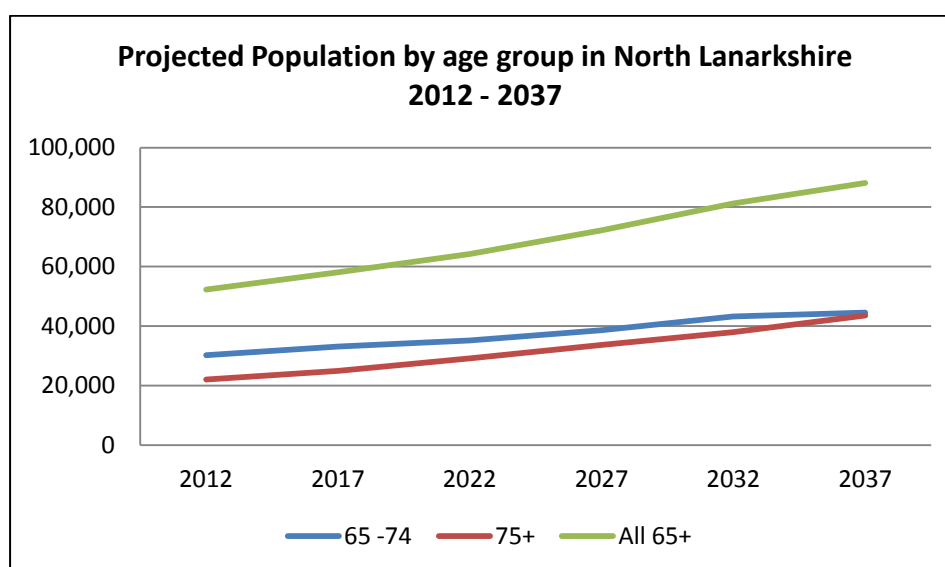
Source: NRS Table 14 Projected Percentage of households by Council Area and Age Group 2012 and 2037

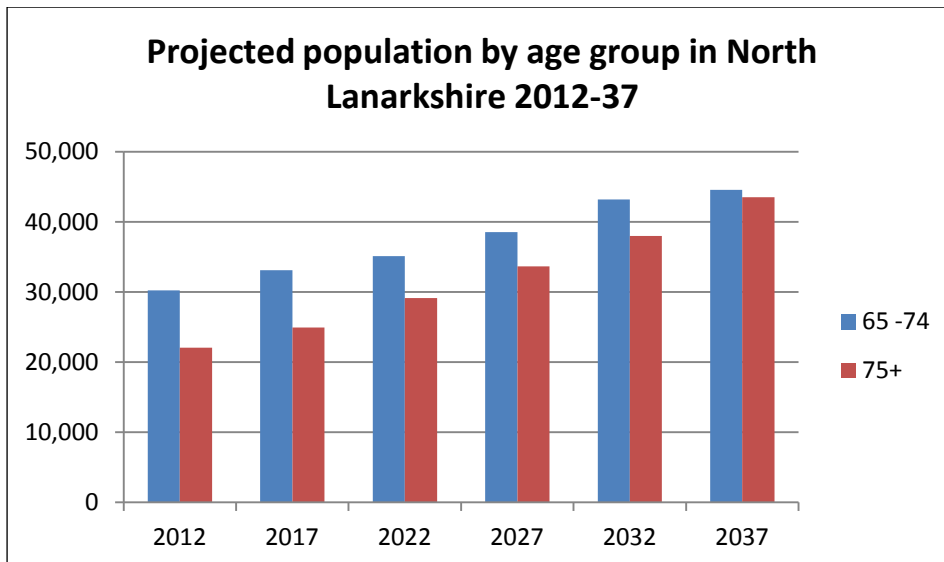
- 3.8 The growth in the number of households is sustained growth with the number of households in North Lanarkshire increasing by 8.3% in the past decade (increase of 11,250 households).
- 3.9 People aged 65 and over in North Lanarkshire are expected to increase by 68.4% over the 2012 - 2037 period. The 65 to 74 age group is expected to increase by 47.3% with the most significant growth in the oldest age group 75+ of 97.2%, an almost doubling of the 75+ population.

**Table 7: Population Projections in North Lanarkshire 65+ and 75+**

Age	2012	2017	2022	2027	2032	2037
65 -74	30,251	33,127	35,124	38,577	43,202	44,571
75+	22,073	24,928	29,149	33,662	37,990	43,517
65+ Total	52,324	58,055	64,273	72,239	81,192	88,088

Source: NRS Population Projections for NL 2012-37, Council Area Profile for North Lanarkshire





- 3.10 North Lanarkshire is projected to experience a much larger increase in older households in comparison to the other local authority areas within the Clyde Plan area being second only to East Dunbartonshire for the greatest increase in households headed by someone aged 75 and over<sup>3</sup>.
- 3.11 Conversely the population projections for all other groups are expected to decline, with the largest decline observed in the 'working age' population group. This will present significant challenges for public policy, particularly housing.
- 3.12 When population change amongst older population groups is considered by locality, Moodiesburn has the greatest population increase amongst older population groups with Wishaw having the lowest projected increase in older population groups.

**Table 8: Population Projections by Locality 2008-2033**

Area	2008	2013	2018	2023	2028	2033	% Change 2008-2033
Airdrie	7,928	8,943	9,942	10,975	12,159	13,490	70%
Bellshill	5,911	6,731	7,587	8,613	9,828	10,894	84%
Coatbridge	7,193	7,661	8,337	9,237	10,420	11,559	61%
Cumbernauld	9,047	10,463	11,887	13,331	14,874	16,365	81%
Moodiesburn	2,643	3,038	3,412	3,867	4,325	4,882	85%
Motherwell	6,731	7,296	7,689	8,370	9,298	10,362	54%
Wishaw	9,166	9,906	10,613	11,535	12,519	13,694	49%

Source: NLC Social Work Data<sup>4</sup>

<sup>3</sup> Glasgow and Clyde Valley HNDA 2015, pg157, Household Projections by 2012 and 2029 for households headed by someone aged 75+ by LA, NRS 2012 based projections

<sup>4</sup> Note this data is based on 2001 census population info and as such has been acknowledged by 2014 census an 11,000 undercount, therefore provides only a very crude indicator of growth by locality. More recent population projections by locality are under way as part of the SCP.

### 3.13 **Action Points/Key Considerations**

National policy has shaped a range of housing developments and housing policy for older people in North Lanarkshire, with RCOP having a particularly strong influence in the development of more preventative, anticipatory, community focussed services and supports for older people to help support older people at home for longer and reduce the need for more costly, intensive supports. Development of new ways of working is crucial in meeting the increasing demand and need for services arising from an ageing population, greater provision of accessible housing for older people will not alone meet the increasing need arising from projected population growth. Greater focus is required on housing's wider contributory role in supporting independence, health and wellbeing amongst older people through the provision of preventative low level community supports which promote independence and the use of specialist older people's housing in meeting the needs of the wider older population.

3.14 It is important considering the more recent integration legislation that consideration is given to exploring the roll out of successful housing initiatives for the wider adult population where appropriate and to continue to build on the existing successful initiatives for older people to continue to meet the needs of an increasing older population.

3.15 Demographic change is one of the most significant challenges affecting all local authorities and service providers nationally. The scale of demographic change in North Lanarkshire is of particular significance with population growth amongst people aged 75+ projected to be greatest in North Lanarkshire following East Dunbartonshire of all Clyde Plan local authorities.

3.16 An increase of just over 68% projected for all people aged 65+ over the 2012-37 period and an almost doubling of the 75+ age group (97%) over the same period will present considerable challenges in terms of the provision of appropriate housing, care and support for housing and other service provider organisations.

3.17 Population growth amongst older population groups is projected to vary across localities, with the most growth projected in Moodiesburn, Bellshill and Cumbernauld/Kilsyth and the least growth in Wishaw and Motherwell. This is of significance when considering new provision.

3.18 Current population profile of older people is broadly proportionate across LHMA's with only marginal differences evident in respect of percentage of older people of the overall LHMA population. However when actual numbers

are considered there is a significantly higher actual number of older people in the Cumbernauld LHMA.

#### 4. Specialist Housing Stock for Older People

- 4.1 According to Scottish Government annual returns there are 2,026 very sheltered and sheltered housing homes in North Lanarkshire, 313 medium dependency homes for older people and 64 adapted homes for older people. The majority of which are sheltered housing 90.7% (1,837). The returns show very little change over 2009-13 in terms of sheltered housing in North Lanarkshire (-0.1%) but significant growth in very sheltered provision (25.2%).
- 4.2 When all housing designed specifically for older people is considered, there are 2,403<sup>5</sup> homes in total in North Lanarkshire (as at 2013). The Scottish Government also estimates the number of housing units for older people with community alarms. This however is not included in the 2,403 for North Lanarkshire as it is likely that this includes sheltered housing in North Lanarkshire and would therefore be an overestimation of housing for older people.
- 4.3 It is also important to note that due to terminology and language used to describe older people's housing across housing organisations it is important to exercise a degree of caution in all categories with the exception of very sheltered and sheltered housing as it is likely that there is some double counting in this figure due to different interpretations of categorisations.

**Table 9: Change in Specialist Housing Stock Provision (NLC and RSL)**

Specialist Provision Type	Stock Number by Year					% Change
	2009	2010	2011	2012	2013	
Very sheltered	151	169	190	191	189	25.2%
Sheltered	1,839	1,839	1,836	1,836	1,837	-0.1%
Housing for older people which is wheelchair adapted	64	64	64	64	64	0%
Housing for older people – medium dependency	199	199	272	318	313	57.3%
Housing for older people with community alarm	5,147	5,210	5,452	5,741	6,013	16.8%
Housing for people with physical disabilities – adapted for wheelchair use	142	147	151	168	178	25.4%
Housing for people with physical disabilities ambulant disabled	134	138	142	153	206	53.7%
Housing for people with physical disabilities – other adaptations	37	35	15	77	94	154.1%

Source: Scottish Government Returns 2009-2013, Housing Statistics

<sup>5</sup> Includes very sheltered, sheltered, housing for older people which is wheelchair adapted and housing for older people medium dependency.

- 4.4 All very sheltered housing in North Lanarkshire is provided by partner RSLs, with a very sheltered housing development in each locality as part of a planned development programme to ensure there was enhanced supported housing to support older people with more complex needs to be supported at home. Very sheltered housing in North Lanarkshire has always been used a direct alternative to long term or residential care and as such the development programme was part of a number of measures included to respond to the decommissioning of local authority care homes in North Lanarkshire.
- 4.5 Slight variations are evident in the geographic distribution of specialist housing stock, with Cumbernauld and Airdrie having the greatest proportion of specialist stock in North Lanarkshire (22.5% and 18.2% respectively). Motherwell has the lowest provision (13.8%).
- 4.6 However, when specialist stock is considered as a percentage of older population aged 65+ Cumbernauld has the lowest provision of specialist provision for older people (3.5%) in comparison to Coatbridge which has the highest (4.6%).

**Table 10: Specialist stock by Locality and as a percentage of Locality Older Population Aged 65+**

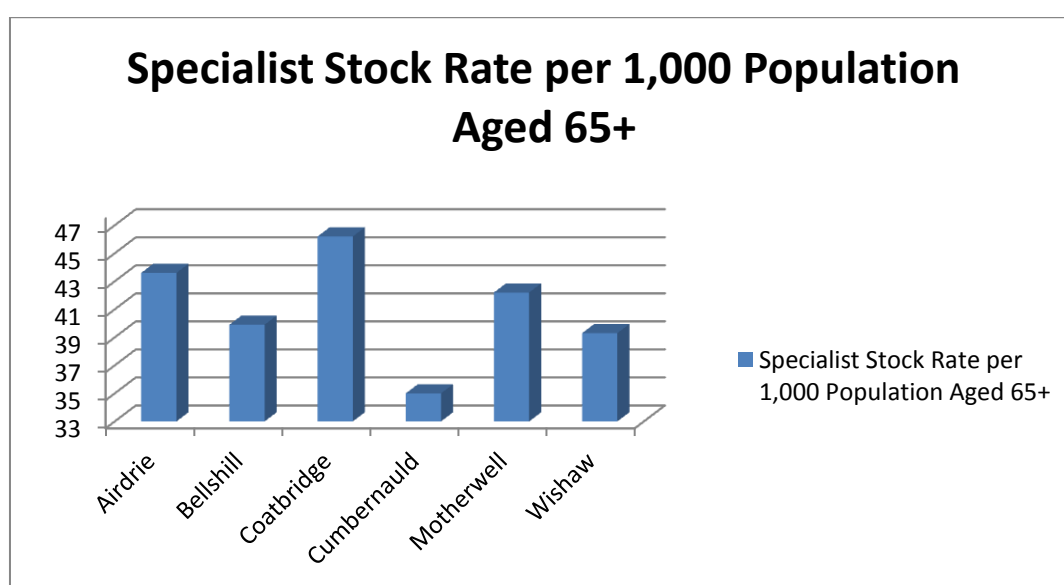
Locality	Specialist stock (very sheltered, sheltered, amenity)	% of all NL specialist stock	All locality stock (mainstream and specialist)	Specialist as % of all locality stock	Specialist as % of older population aged 60+
Airdrie	406	18.2%	7,488	5.4%	4.3%
Bellshill	282	12.7%	6,725	4.2%	4.0%
Coatbridge	363	16.3%	7,493	4.8%	4.6%
Cumbernauld	502	22.5%	7,393	6.8%	3.5%
Motherwell	308	13.8%	7,462	4.1%	4.2%
Wishaw	367	16.5%	9,326	3.9%	3.9%

- 4.7 When specialist provision is considered in respect of projected population growth amongst older people over the period of this strategy the need for additional provision is even more pronounced in Cumbernauld.
- 4.8 The trends for need in terms of the other localities remain broadly similar to the current picture with Wishaw and Bellshill showing greater need than Coatbridge, Airdrie and Motherwell.

**Table 11: Specialist Stock Rate per 1,000 Population Aged 65+ in North Lanarkshire**

Locality	Population aged 65+	Specialist Stock	Specialist Stock Rate per 1,000 Population Aged 65+
Airdrie	9,310	406	43.60
Bellshill	7077	282	39.85
Coatbridge	7856	363	46.21
Cumbernauld	14,349	502	34.99
Motherwell	7293	308	42.23
Wishaw	9356	367	39.23

Source: CHR and Score Data, NLC Social Work Locality Population Estimates



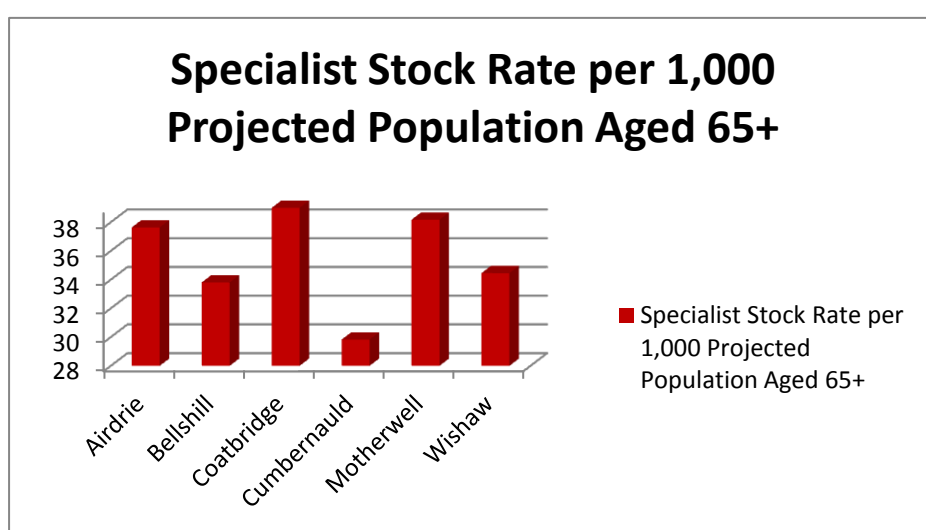
Source: CHR and Score Data, NLC Social Work Locality Population Estimates

- 4.9 When projected population is considered over the time period of this strategy, the evidence suggests that there is some disparity evident in the geographic distribution of specialist housing stock with the Cumbernauld Housing Sub Market showing the greatest need for additional provision.

**Table 12: Specialist Stock Rate per 1,000 Projected Population Aged 65+ in North Lanarkshire**

Locality	Projected Population Aged 65+ 2021 (number)	Specialist Stock	Specialist Stock Rate per 1,000 Projected Population Aged 65+
Airdrie	10,786	406	37.64
Bellshill	8,341	282	33.81
Coatbridge	8,903	363	40.77
Cumbernauld	16,830	502	29.83
Motherwell	8,068	308	38.18
Wishaw	10,651	367	34.46

Source: CHR and Score Data, NLC Social Work Locality Population Estimates



Source: CHR and Score Data, NLC Social Work Locality Population Estimates

4.10 When North Lanarkshire’s specialist provision is considered in respect of the national supply of specialist provision very sheltered and sheltered housing account for lower proportions of the overall housing stock (0.4% in comparison to 0.8% and 4.0% in comparison to 5.0%). When considering specialist housing overall North Lanarkshire still has lower levels of provision than Scotland overall, 5.1% in comparison to the national proportion of 8.45%. In terms of ranking of specialist provision as a proportion of overall stock amongst all GCV authorities North Lanarkshire has the second lowest level of provision (5.1%) and is just below the GCV average of 5.2%.



**Table 13: Social housing provision for older people by LA 2013**

Area	Very Sheltered		Sheltered		Amenity/ Medium Dependency		Overall	
	No.	% of overall social rented stock	No.	% of overall social rented stock	No.	% of overall social rented stock	No.	% of overall social rented stock
East Dunbartonshire	90	(5,450) 1.7%	474	(5,450) 8.7%	21	(5,450) 0.4%	585	10.7%
East Renfrewshire	140	(4,499) 3.1%	437	(4,499) 9.7%	456	(4,499) 10.1%	1,033	23.0%
Glasgow City	675	(108,330) 0.62%	3,001	(108,330) 2.8%	1,115	(108,330) 1.0%	4,791	4.4%
Inverclyde	84	(11,195) 0.75%	417	(11,195) 3.7%	244	(11,195) 2.2%	745	6.7%
<b>North Lanarkshire</b>	<b>189</b>	<b>(46,099) 0.4%</b>	<b>1,837</b>	<b>(46,099) 4.0%</b>	<b>313</b>	<b>(46,099) 0.7%</b>	<b>2,339</b>	<b>5.1%</b>
Renfrewshire	196	(20,594) 0.95%	823	(20,594) 4.0%	277	(20,594) 1.3%	1,296	6.3%
South Lanarkshire	270	(32,247) 0.8%	1,563	(32,247) 4.8%	856	(32,247) 2.7%	2,689	8.3%
West Dunbartonshire	127	(16,827) 0.75%	456	(16,827) 2.7%	393	(16,827) 2.3%	976	5.8%
GCV	1,771	(245,241) 0.72%	9,008	(245,241) 3.6%	3,675	(245,241) 1.5%	12,860	5.2%
Scotland	5,482	(612,000) 0.89%	31,204	(612,000) 5.0%	15,034	(612,000) 2.5%	51,720	8.45%

Source: GCV Housing need and demand assessment 2014

- 4.11 When specialist stock is considered as a percentage of older households North Lanarkshire is on par with the GCV average of 5%.

**Table 14: Specialist Stock across GCV LAs as a Percentage of Older Households**

Area	Total as % of older households
East Dunbartonshire	3%
East Renfrewshire	7%
Glasgow City	6%
Inverclyde	5%
North Lanarkshire	5%
Renfrewshire	5%
South Lanarkshire	6%
West Dunbartonshire	7%
GCV	5%
Scotland	6%

Source: Glasgow and Clyde Valley Housing Need and Demand Assessment, pg 155 Table 6.12

- 4.12 When actual numbers are considered North Lanarkshire has the second greatest provision of sheltered housing of all Clyde Plan local authorities, albeit almost half the provision of very sheltered housing in comparison to other authorities.

- 4.13 When other 'potentially accessible'<sup>6</sup> housing stock is considered, this accounts for 11,202 social rented units. This in addition to specialist stock accounts for 29% of all social rented stock in North Lanarkshire.
- 4.14 When the total number of potentially accessible housing stock is considered in respect of the current older population all specialist older people's stock and potentially accessible stock accounts for 18.3% of the population aged 60 and over and 15.4% of the projected 60+ population.

**Table 15: Specialist and Potentially Accessible Housing as % of Projected 65+ population**

Specialist and Potentially Accessible stock in NL	Numbers	As % of 60+ population (74,093)	As % of projected 65+ population 2037 (88,088)
Specialist	2339	3.2%	2.7%
Potentially accessible	11,202	15.1%	12.7%
Total	13,541	18.3%	15.4%

Source: RS Demographic Fact Sheet Population Estimates and Population Projections 2014; NLC 2014-15 Council Area Profiles, Scottish Government Supported Housing Statistics.

#### 4.15 Estimates of Need and Demand

Based on current levels of specialist housing provision for older people, the GCV HNDA estimates that future demand for supported housing for older people may be up to 7% of the population aged 60 and over. It is acknowledged however that this would be influenced by the impact of other interventions such as development of support services and adaptations and accessible housing.

- 4.16 Based on the current level of provision the HNDA estimates that there may be a demand for an additional 295 specialist housing units across the GCV area which equates to 56 units per annum for North Lanarkshire<sup>7</sup>.

#### 4.17 Action Points/Key Considerations

Evidence suggests that there is some disparity evident in the geographic distribution of specialist housing stock. Cumbernauld shows the greatest need for additional provision with the lowest level of specialist stock

<sup>6</sup> This includes NLC down flats (block of flats), lower 4 in a blocks and tower. Does not include RSL stock due to potential double counting of what's already included as amenity.

Note does not include amenity/paraplegic or assisted living as this is included in the amenity and sheltered figure as part of the overall specialist provision.

<sup>7</sup> 56 units based on North Lanarkshire's population as proportion of GCV area.

against older population both currently and projected. This is followed by Wishaw and Bellshill locality. Coatbridge, Airdrie and Motherwell have the best levels of provision of all localities.

- 4.18 North Lanarkshire has a lower levels of provision of specialist housing in comparison to the national level of provision, both in terms of sheltered and very sheltered housing, the difference being more marked in very sheltered provision, with North Lanarkshire having half the national level of provision. This is despite a significant increase in very sheltered provision over the past 5 year period, which is attributed to the remaining implementation of planned new build very sheltered provision in each locality.
- 4.19 It is important to highlight that due to property designation issues the national housing statistics returns do not reflect accurately the level of housing provision categorised as amenity housing which meets the housing needs of older people. For this reason it is likely that the level of older people's provision is an underestimate of the actual level of provision, only in respect of amenity or 'medium dependency' housing.
- 4.20 It is apparent that there are relatively good levels of provision in respect of 'potentially accessible' housing which may be suitable for meeting the housing needs of older people with levels of provision broadly proportionate to the older population. This is of importance as a relatively small proportion of older people actually reside in specialist housing, the majority reside in ordinary housing. It is therefore important that there is due focus placed on ordinary housing as well as specialist in order to fully assess the housing needs of older people.
- 4.21 Levels of provision, both specialist and more particularly mainstream only partially provide some insight on need and demand. Appropriate allocations processes are of crucial importance in order to ensure that 'potentially accessible' stock is matched to people who need it most.
- 4.22 It is also important to highlight that there is a higher level of working age people in North Lanarkshire who have a health issue<sup>8</sup>. Considering this it may be possible that there will be greater pressures on 'potentially accessible' housing stock in North Lanarkshire than in comparison to other areas, which means there is reduced scope for housing classified as 'potentially accessible' in meeting the housing needs of older people.

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<sup>8</sup> Census 2011, Scottish Neighbourhood Statistics 2012

4.23 The HNDA provides some indication of future demand for older people's housing. It is important however to note that these estimates are likely to be upper estimates and the range of community supports, provision of adaptations and equipment and mainstream accessible housing will have an impact on new, emerging need for older people's housing.

## **5. Care home admissions**

- 5.1 As at 31 March 2014 there were 1,249 care homes for adults in Scotland providing 42,502 places to 36,751 residents. The majority of care homes for adults, 711 (57 per cent), were run by the private sector, 353 (28 per cent) were run by the voluntary sector and 185 (15 per cent) were run by local authorities or NHS Boards<sup>9</sup>.
- 5.2 When exploring older people specifically, there were 902 care homes for older people (those aged 65 or over) providing 38,441 places to 33,187 residents, of whom 31,943 were long stay residents (96 per cent).
- 5.3 The total numbers of short stay and respite care residents increased from 789 at March 2005 to 1,244 at March 2014, an increase of 58 per cent over the nine year period nationally.
- 5.4 Significantly, 53% of long stay residents in care homes for older people had a formal diagnosis of dementia. This is an increase of 79 per cent since the March 2005 census. Over the same time period the percentage of residents who have been identified as having dementia but not formally diagnosed has decreased from 14 per cent to 8 per cent.
- 5.5 When characteristics of care home residents are considered, a reduction has been evident in all 'characteristic groups' apart from residents requiring nursing care (which accounts for the largest proportion of characteristics) and dementia. The other characteristics include visual impairment, hearing impairment, acquired brain injury, other physical or chronic disability, mental health problems, learning disability, alcohol related problems and drug related problems.
- 5.6 This picture is mirrored in North Lanarkshire with a significant increase in dementia (diagnosed) and residents requiring nursing care evident and a decrease in other areas with the exception of physical disability or chronic illness which has increased by 26% over the period.

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<sup>9</sup> ISD Care Home Census Report, Oct 2014

**Table 16: North Lanarkshire Care Home Resident Characteristics**

Characteristic of Resident	% of long stay residents	
	2005	2014
Requiring nursing care	55%	92%
Visual impairment	25%	11%
Hearing impairment	19%	9%
Acquired brain injury	14%	2%
Other physical disability or chronic illness	10%	36%
Dementia (medically diagnosed)	31%	54%
Dementia (not medically diagnosed)	15%	12%
Mental health problems	18%	4%
Learning disability	3%	2%
Alcohol related problems	*	*
Drug related problems	*	*
None of these	*	*

Source: Care Home Census 2014 (\*indicates values have been suppressed due to potential risk of exposure and to maintain client confidentiality).

- 5.7 In respect of length of stay around a third of residents had been in the care home for more than three years with the median length of stay being around two years and has remained unchanged for the last ten years.
- 5.8 When North Lanarkshire is considered specifically there are 33 care home placements per 1000 of population aged 65 and over, the sixth lowest level (alongside East Dunbartonshire, Elia Siar and Stirling) of care home placements of all Scottish local authorities. This is in comparison to the Scottish level of care home placements of 41 per 1,000 of 65+ population.
- 5.9 As at March 2014 there were 32 registered care homes for older people in North Lanarkshire. There was a decline of 18% over the past 5 year period (2009-2014) in registered care homes in North Lanarkshire (39 to 32).
- 5.10 There were 1,773 registered care home places for older people in 2014 in North Lanarkshire, a decline of 16% over the same period (2,099 to 1,773).
- 5.11 This decline is attributed specifically to the reduction in local authority care home provision, with a reduction of 56% in local authority/NHS sector care homes in the past ten year period (2004-2014) and 66% decline in the actual number of registered care home places.

**Table 17: Registered Care Home Places Change by Sector in North Lanarkshire**

Sector	Number of Registered Care Homes		% Change 2004-2014	Number of Registered Care Home Places		% Change 2004-2014
	2004	2014		2004	2014	
LA/NHS	9	4	-56%	358	122	-66%
Private	27	27	0%	1,446	1,614	11.6%
Voluntary	0	1	(increase of 1 care home)	0	37	(increase of 37 places)
Total	36	32	-11.1%	1,804	1,773	1.7%

Source: ISD Care Home Census Oct 2014

- 5.12 The overall level of care home provision has however remained relatively static over the past ten year period with an overall slight increase across all care home sector provision of 1.7%.
- 5.13 The decline in local authority provision is more evident across two distinct periods, 2004 to 2006 and 2010 to 2011 and is attributed to a strategic policy shift to address balance of care as a consequence of more older people seeking to remain in their own homes with the necessary supports.
- 5.14 The residential units have been replaced with short stay units, although not on a similar scale in terms of numbers due to older people being supported at home for longer as opposed to long term care.
- 5.15 There are currently two council short stay care units with one further short stay unit being built currently.
- 5.16 There is no waiting list for North Lanarkshire Council care homes and there is no delay in North Lanarkshire's Council's approval of funding of care placements for older people who can no longer be supported at home. Demand for private care homes varies across North Lanarkshire with some of the more popular homes operating waiting lists.
- 5.17 **Action Points/Considerations**  
It is evident that there has been a shift in relation to the principle 'characteristics' or needs of care home residents in North Lanarkshire, which is comparable to the national picture with a significant increase in residents who have a diagnosis of dementia.
- 5.18 The majority of care home resident's principle characteristic is that they require nursing care, both nationally and at North Lanarkshire level.

- 5.19 North Lanarkshire however has also had an increase in the proportion of care home residents with a principle characteristic of physical disability or chronic illness over the past 9 years, which is not mirrored in national trends. The reason for this is unclear but it could be considered that this increase may potentially be partly attributed to the increased prevalence of ill health in North Lanarkshire.
- 5.20 It is evident that North Lanarkshire has a significantly lower level of care home placements for older people in comparison to other Scottish local authorities. This may be indicative of the development of community based supports in North Lanarkshire and remodelling of the home support service which has been developed to help support older people with more complex needs at home as opposed to long stay care.
- 5.21 The significant decline in local authority/ NHS care home provision in North Lanarkshire is in part linked to this also but also specifically attributed to a reduction in demand for residential type care home facilities.
- 5.22 A development programme of new short stay care units which replaces the traditional local authority/NHS residential model in North Lanarkshire is underway; with two local authority short stay care units remodelled and 2 sites identified for development.

## 6. Sheltered Housing Pressure

- 6.1 There were 1,156 sheltered housing applicants on the Council's CHR waiting list that have requested sheltered housing (291, 33.6% of which are transfer applicants) as at March 2015.
- 6.2 The majority of sheltered housing applicants requested 1 bedroom properties (63%), 36% requested 2 bedroom properties, less than 1% requested 3 and 4 bedroom properties and 1% requested studio/bedsit type properties.

**Table 18: Sheltered house size requested by applicants**

Sheltered property size	No. of applicants requesting	% of all sheltered housing applicants
1 bedroom	725	63%
2 bedroom	410	36%
3 bedroom	5	<1%
4 bedroom	1	<1%
Studio/bedsit	15	1%
All	1,156	100%

Source: CHR March 2015

- 6.3 The turnover of sheltered housing properties was 14% in 2014-15, with variations in turnover evident across LHMA's, ranging from 9% in Cumbernauld to 20% in Bellshill.

Pressure analysis which takes into account demand and supply for sheltered housing in North Lanarkshire shows that sheltered housing has a current waiting list pressure ratio of 3.1 (approximately 3 applicants for every sheltered house allocation). This ratio increases to 4.1 when overall pressure is measured (waiting list and transfer applicants). Moodiesburn has the greatest pressure and Motherwell has the least pressure (13.0 and 2.7 respectively).

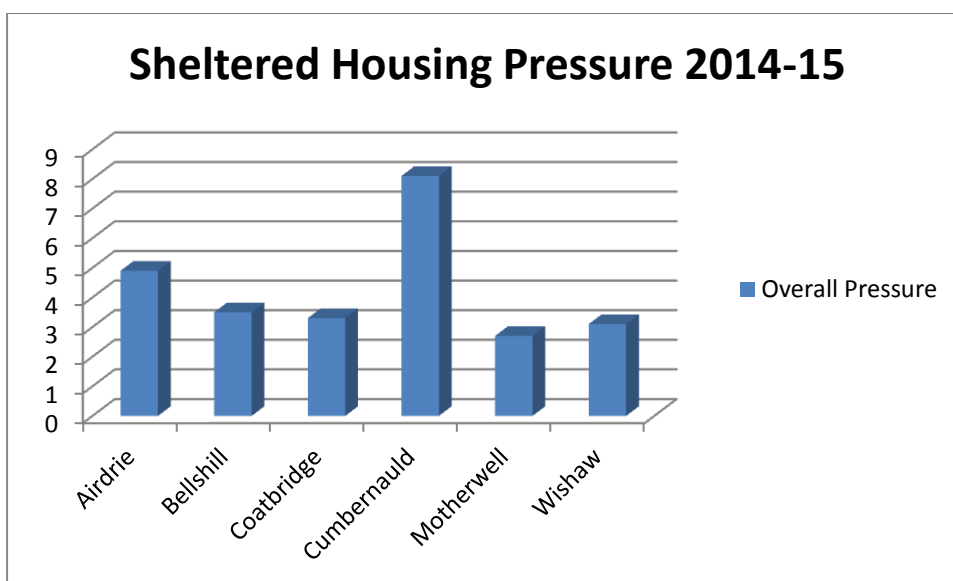
6.4 **Table 19: Sheltered housing pressure analysis by LHMA**

LHMA	Total Stock	Total Allocations	WL pressure	Overall pressure	Turnover
Airdrie	378	43	3.6	4.9	11.4%
Bellshill	165	33	2.1	3.1	20.0%
Coatbridge	337	60	2.2	3.3	17.8%
Cumbernauld	335	30	7.2	7.8	9.0%
Kilsyth	76	5	4.6	6.2	6.6%
Moodiesburn	40	4	10.8	13.0	10.0%
Motherwell	235	46	2.0	2.7	15.6%
Shotts	30	3	5.7	8.3	10.0%
Viewpark	72	11	3.7	4.6	15.3%
Wishaw	282	46	1.8	2.8	16.3%
North Lanarkshire	2,010	281	3.1	4.1	14.0%

Source: NLC Stock Data and Score Data 2014-15

- 6.5 When sheltered housing pressure is considered on a locality basis the greatest pressure is evident in the Cumbernauld locality with the least pressure evident in the Motherwell locality.





Source: NLC CHR and Score Data 2014-15

- 6.6 Sheltered housing pressure has decreased over the past three years across all LHMA's with the exception of Airdrie, Cumbernauld and Shotts which have increased levels of pressure over the period.
- 6.7 However, when the past two years are considered there is less significant change in terms of pressure, although the trends are the more or less the same with reductions in pressure evident across all localities except Airdrie, Cumbernauld and Shotts and very slight increases in waiting list pressure for Wishaw and Motherwell.
- 6.8 This compares favourably to the North Lanarkshire pressure for all social rented stock for 2014/15 of 5.6 and 7.0 (waiting list and overall pressure respectively).

**Table 20: NLC sheltered housing pressure analysis by LHMA and year**

LHMA	2012/13		2013/14		2014/15		% change	
	WLP	OP	WLP	OP	WLP	OP	WLP	OP
Airdrie	1.9	2.8	3.1	4.1	3.6	4.9	89.5%	80%
Bellshill	7.3	11.1	2.7	4.0	2.1	3.1	-71.2%	-72.1%
Coatbridge	3.6	5.4	2.4	3.5	2.2	3.3	-38.9%	-38.9%
Cumbernauld	4.9	5.4	6.8	7.4	7.2	7.8	47.0%	44.4%
Kilsyth	5.7	8.3	8.0	10.2	4.6	6.2	-19.3%	-25.3%
Moodiesburn	12.0	16.5	11.0	14.0	10.8	13.0	-10%	-21.2%
Motherwell	3.6	6.4	1.9	3.4	2.0	2.7	-44.5%	-57.8%
Shotts	2.8	5.3	2.5	4.8	5.7	8.3	103.6%	56.6%
Viewpark	7.2	10.5	6.1	8.3	3.7	4.6	-48.6%	-56.2%
Wishaw	4.0	6.4	1.7	2.9	1.8	2.8	-55%	-56.25%
North Lanarkshire	3.8	5.5	3.3	4.5	3.1	4.1	-18.4%	-25.5%

Source: NLC CHR data and Score data

- 6.9 When turnover is considered over the past three year period there is a slight overall increase in turnover levels of 1% for North Lanarkshire as a whole. When LHMA's are considered all areas evidence a decrease in turnover with the exception of Cumbernauld and Motherwell LHMA's.

**Table 21: NLC sheltered housing turnover by LHMA and year**

LHMA	2012/13	2013/14	2014/15	change
Airdrie	9.5%	12.9%	11.4%	1.9%
Bellshill	8.3%	14.5%	20.0%	11.7%
Coatbridge	10.1%	13.8%	17.8%	7.7%
Cumbernauld	3.0%	11.9%	9.0%	6.0%
Kilsyth	7.9%	6.6%	6.6%	-1.3%
Moodiesburn	10.3%	10.0%	10.0%	-.03%
Motherwell	1.8%	14.9%	15.6%	13.8%
Shotts	13.3%	13.3%	10.0%	-3.3%
Viewpark	8.3%	9.9%	15.3%	7%
Wishaw	7.1%	15.6%	16.3%	9.2%
North Lanarkshire	6.9%	13.3%	14.0%	7.1%

#### 6.10 Action Points/Considerations

Turnover varies across localities. It would be useful to consider undertaking further analysis on terminations to identify the 'destination' of sheltered housing tenants considering the variation in turnover across localities. This would help inform to a degree the extent to which sheltered housing provides 'a home for life'.

- 6.11 Pressure for sheltered housing is lower than pressure for mainstream housing which is logical in considering that most older people wish to continue to reside in their own home wherever possible and specialist housing is not always considered as the preferred housing option as people age.
- 6.12 Pressure has decreased overall over recent years for sheltered housing but there remains disparity at LHMA and locality level with some areas showing significant levels of sheltered housing pressure and other areas lesser pressure. Moodiesburn and Shotts LHMA's consistently show high levels of pressure for sheltered housing and Motherwell LHMA has lower levels of pressure. On a locality basis Cumbernauld has the greatest level of pressure and again Motherwell locality has the least pressure.
- 6.13 It is important to note that pressure for specialist older people's housing may be impacted on as the integration of health and social care progresses. As such it is important that pressure and demand for specialist housing is regularly reviewed and considered alongside other housing, health and social care evidence over the period of the new LHS to agree investment priorities for specialist provision linked to the Strategic Housing Investment Plan.

- 6.14 The overall reduction in sheltered housing pressure over recent years may be indicative of a need to review the sheltered housing model in North Lanarkshire to ensure it meets the needs and aspirations of older people. The current sheltered housing model will need to adapt to reflect the changing needs of an increasing older population and new service developments aimed to support older people at home.

## **7. Sheltered Housing Applicants and Tenure**

- 7.1 The significant majority of sheltered housing applicants are owner occupiers (34%, 391) followed by NLC tenants which accounted for 27% of all sheltered housing applicants (310). Housing association or co-operative tenants accounted for 12% (141) of applicants and private landlord tenants 10% (118). The least common tenure was in hospital or staying in a hostel with less than 1% of all applicants categorised within this tenure at point of application. Appendix 1 provides a breakdown of tenure (all categories) by locality. It should be noted that when all types of social rented tenure are considered collectively i.e. RSL and NLC both within and outside the local authority area then this accounts for the greatest proportion of all sheltered housing applicants (44.3% in total in comparison to 33.8% who are owner occupiers).
- 7.2 When the tenure of sheltered housing applicants is explored by locality variations are evident across LHMA's. Applicants from the social rented tenure accounts for the greatest proportion of all applicants in every LHMA with the exception of Moodiesburn and Viewpark locality where owner occupiers account for the greatest proportion of applicants in these areas.
- 7.3 Viewpark and Moodiesburn have the greatest proportion of owner occupiers of all LHMA's who have applied for sheltered housing, 45.1% and 44.2% respectively in comparison to the North Lanarkshire level of 33.8%. Shotts LHMA has the lowest level of owner occupiers who have applied for sheltered housing (24%).
- 7.4 Kilsyth LHMA has the highest proportion of sheltered housing applicants who rent from the social rented sector (54.8%) followed by Wishaw (52.7%). Viewpark LHMA has the lowest level (29.4%) of social renters.
- 7.5 Kilsyth LHMA has a significantly higher proportion of sheltered housing applicants who rent from a private landlord in comparison to other LHMA's and the North Lanarkshire level (19.4% in comparison to 10.2%). Moodiesburn has a considerably lower proportion of private renters in comparison to other LHMA's with only 3.8% of all sheltered housing applicants who are private renters in comparison to 10.2% for North Lanarkshire overall.

**Table 22: Tenure of Sheltered Housing Tenants by Locality**

<b>LHMA</b>	<b>Owner Occupier</b>	<b>Social Rented Tenant (both NLC, other councils and RSL)</b>	<b>Private landlord Tenant</b>	<b>Other</b>	<b>Total</b>
Airdrie	37.3% (79)	44.3% (94)	11.3% (24)	7.1% (15)	100% (212)
Bellshill	32.0% (33)	50.5% (52)	6.8% (7)	10.7% (11)	100% (103)
Coatbridge	37.6% (74)	43.1% (85)	11.2% (22)	8.1% (16)	100% (197)
Cumbernauld	33.0% (77)	40.3% (94)	10.3% (24)	16.3% (38)	100% (233)
Kilsyth	25.8% (8)	54.8% (17)	19.4% (6)	0	100% (31)
Moodiesburn	44.2% (23)	34.6% (18)	3.8% (2)	17.3% (9)	100% (52)
Motherwell	29.3% (36)	48.0% (59)	9.8% (12)	13.0% (16)	100% (123)
Shotts	24% (6)	40% (10)	12% (3)	24% (6)	100% (25)
Viewpark	45.1% (23)	29.4% (15)	9.8% (5)	15.7% (8)	100% (51)
Wishaw	24.8% (32)	52.7% (68)	10.1% (13)	12.4% (16)	100% (129)
North Lanarkshire	33.8% (391)	44.3% (512)	10.2% (118)	11.7% (135)	100% (1,156)

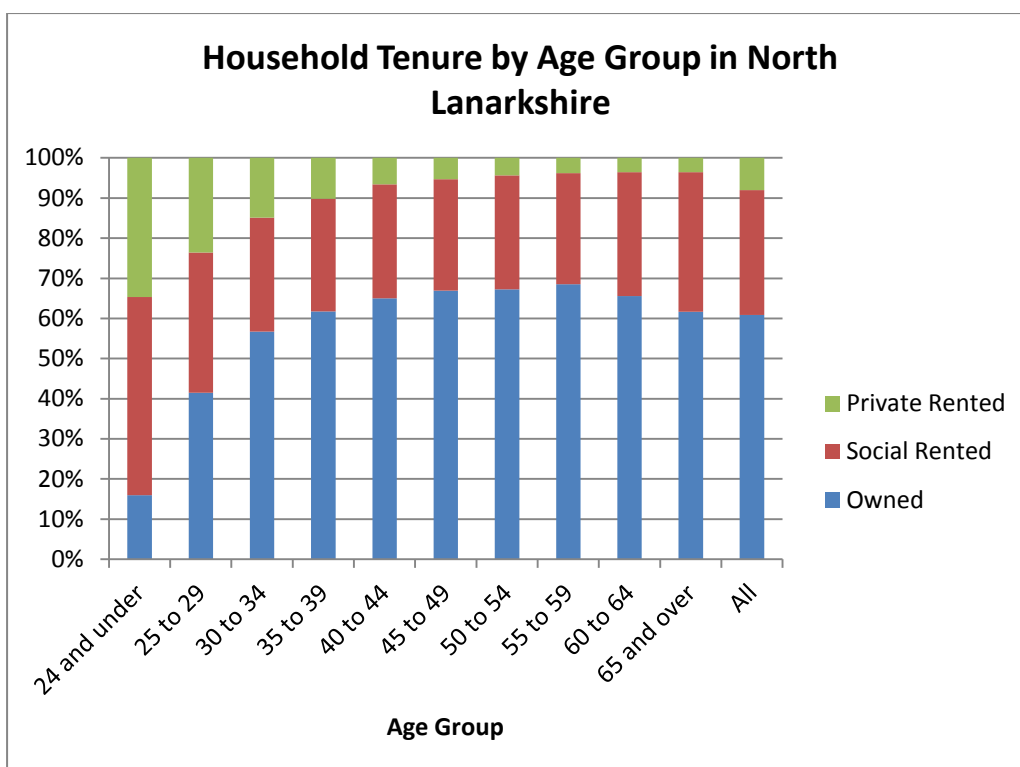
Source: CHR data, March 2015

### **Action Points/Considerations**

- 7.6 Given the large proportion of owner occupiers on the CHR waiting list it is important that other housing options such as shared equity is explored to reduce pressure on social rented specialist older people's housing provision.
- 7.7 Further exploration is required to gage the interest of older owner occupiers in utilising their equity to resource a move of home or other housing solution.

### **8. Older Households and Tenure**

- 8.1 Older households are generally less likely to live in the private rented sector than younger households and are instead more likely to be owner occupiers or social renters. The chart below illustrates tenure of households by age group in North Lanarkshire. Working age groups are more likely to be owner occupiers (35+) with owner occupiers still accounting for the significant proportion of older households but declining slightly with increasing age.
- 8.2 The majority of older households aged 65 and over are owner occupiers (61.7%) followed by older people who rent from the social sector (34.8%) and the smallest proportion of older people rent from the private sector (3.5%).



**Table 23: Tenure of Older Households in North Lanarkshire**

Age	Tenure						Total
	Owned	% of households	Social Rented	% of households	Private Rented	% of households	
60 to 64	8,189	65.6%	3,843	30.8%	449	3.6%	12,481
65 and over	21,580	61.7%	12,168	34.8%	1,237	3.5%	34,985
All households 60 and over	29,769	62.7%	16,011	33.7%	1,686	3.6%	47,466

Source: Census table DC4111SC

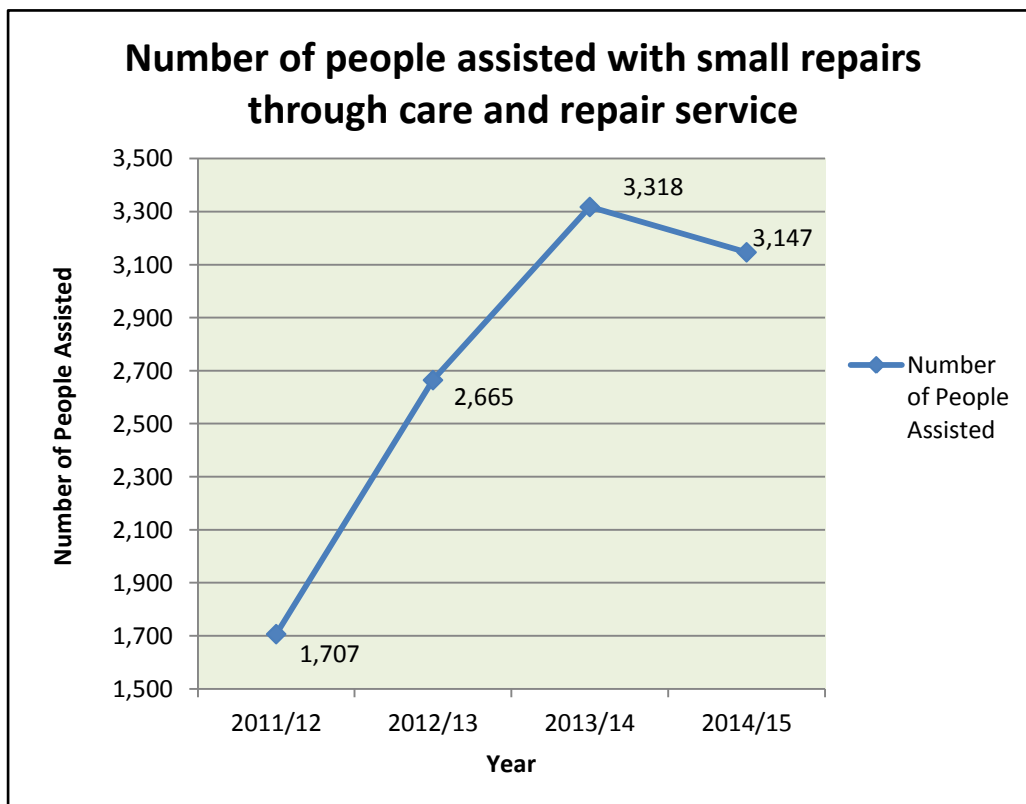
8.3 When exploring the proportions of older owner occupiers who own their property outright against older owner occupiers who still have a mortgage, loan or shared ownership the significant majority of older owner occupiers own their property outright (73.7% for all owners aged 60 and above) and the tendency to own outright increases with age with more people in the 65+ group likely to own outright than older people aged 60-64.

**Table 24: Older Owner Occupier Households by Ownership Category**

Age	Owned outright (no)	Owner outright % of older owner occupier households	Owned with a mortgage/loan or shared ownership	Owned with a mortgage/loan or shared ownership	Total owner occupiers
60-64	4,944	60.4%	3,245	39.6%	8,189
65 and over	16,987	78.7%	4,593	21.3%	21,580
All owner occupiers aged 60 and above	21931	73.7%	7838	26.3%	29,769

Source: Census table DC4111SC

- 8.4 Disrepair is a significant issue for older people. Evidence tells us that although a significant proportion of older owner occupiers hold significant amounts of equity in their home, there is significant issues with disrepair with an estimated 84% of pensioner households in North Lanarkshire considered to have an element of disrepair. This compares to 80% of pensioner households across Scotland<sup>10</sup>.
- 8.5 The role of care and repair services and handy person services are therefore important. In North Lanarkshire demand for care and repairs services have increased over the past four year period with a slight dip evident in 2014-15.



<sup>10</sup> Social Care Census 2013

## 8.6 **Action Points/Considerations**

The need to explore new options for older owner occupiers in North Lanarkshire is further reinforced when exploring equity levels and levels of owner occupation amongst older people. Owner occupation continues to be the most common tenure amongst older people in North Lanarkshire, with the majority of older households having significant levels of equity held in their property. It is acknowledged from research that many older home owners are asset rich but income poor and for these older households releasing equity from their property could potentially provide a range of ways to improve their home to meet their needs and improve their quality of life. Funding adaptations, repairs or maintenance or a move to another suitable property are some of the ways in which older people could utilise equity held in their assets to improve their wellbeing and increase and/or maintain their independence.

- 8.7 Although it is evident that older owners hold significant amount of equity in their home it is clear there are issues with disrepair and as such it is important that the role of care and repair and handy person services are reviewed to ensure they can meet demand to support older people to stay safety and well in their own homes.

## 9. **Health and Support Needs**

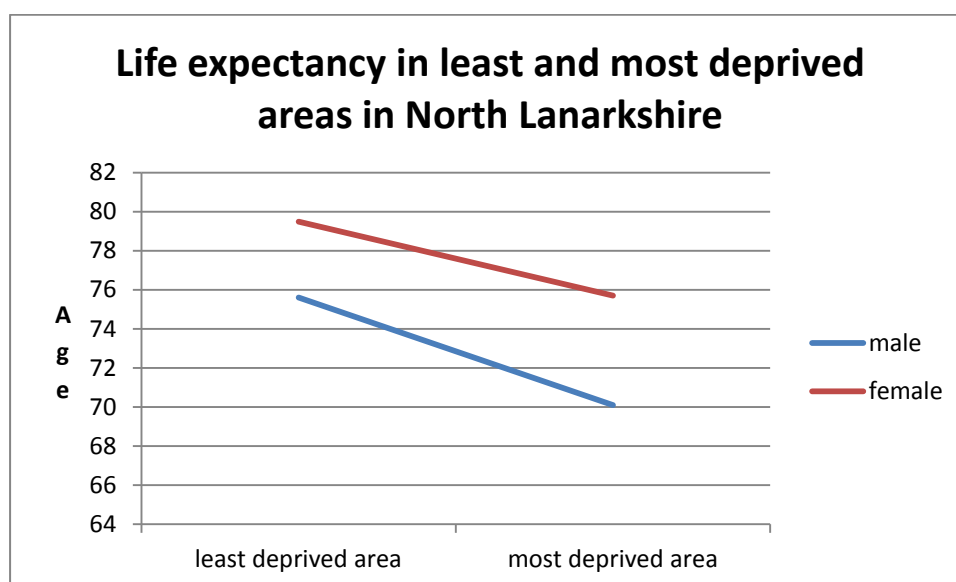
- 9.1 Life expectancy in North Lanarkshire is 79.4 years for females and 75.1 years for males. This is lower than the Scottish life expectancy for both females and males (81.0 years and 76.9 years respectively).
- 9.2 Life expectancy has increased by 2.0 years for females in North Lanarkshire over the last 10 year period in comparison to an increase of 2.1 years for Scotland.
- 9.3 For males life expectancy has increased by 3.1 years in North Lanarkshire over the past 10 year period in comparison to an increase of 3.4 years for Scotland.
- 9.4 Life expectancy at 65 is 16.2 years for males in North Lanarkshire in comparison to 17.3 which ranks North Lanarkshire 29<sup>th</sup> in Scotland. Life expectancy for females is 18.3 years in comparison to 19.6 for Scotland, which ranks North Lanarkshire 31<sup>st</sup>.

**Table 25: Life Expectancy by Gender in North Lanarkshire**

Area	Males		Females	
	Years	Rank	Years	Rank
Scotland	17.3	-	19.6	-
North Lanarkshire	16.2	29	18.3	31

Source: NRS 2014

- 9.5 When life expectancy is considered at lower geographies in North Lanarkshire there is disparity with a notable difference in life expectancy between more affluent areas in North Lanarkshire and deprived areas. Males residing in the least deprived areas have an increased life expectancy of 5.5 years in comparison to males residing in the most deprived areas. For females there is a lesser but still significant difference of 3.8 years.



Source: NRS, Life Expectancy in NL split by deprivation 2008-2012

- 9.6 The census provides some insight into long term health problems and disabilities. 60.5% of people aged 60 and over in North Lanarkshire have a long term illness or disability that limits their daily activities. Of this 31.8% are limited significantly. When older people aged 75+ are considered this rises to 74.1% of which 46.1% are limited significantly with daily activities.

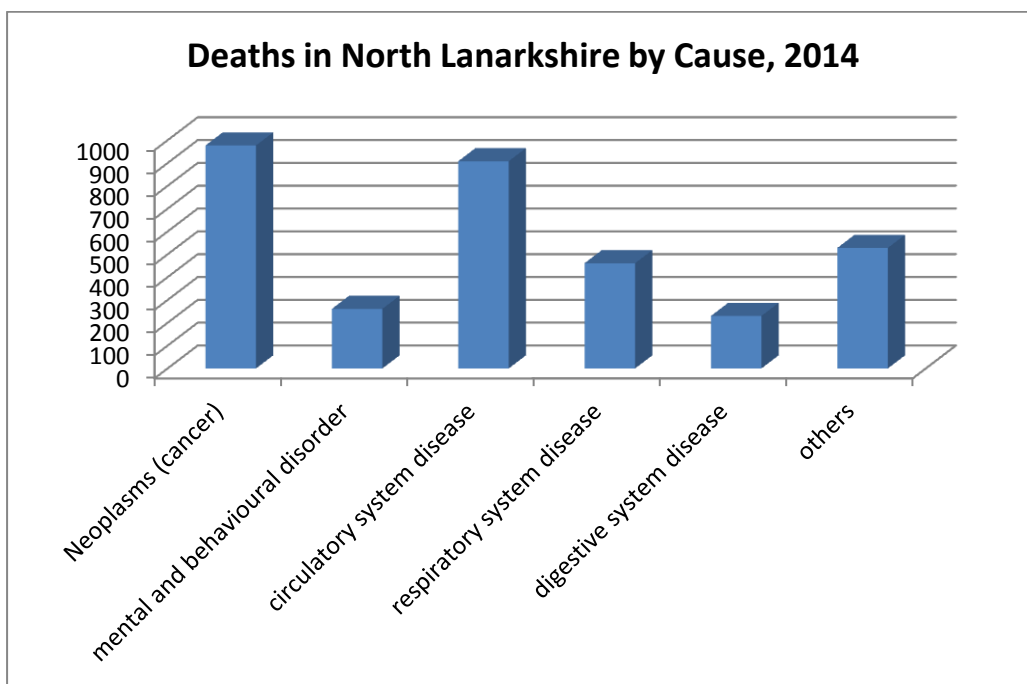
**Table 26: Long term health problem or disability by Age in North Lanarkshire**

Age Group	Population	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to day activities not limited
60-74	49,095	12,541	10,272	26,282
75+	21,457	9,882	6,016	5,559
All 60+	70,552	22,423	16,288	31,841

Source: Census 2011 Table DC3101SC



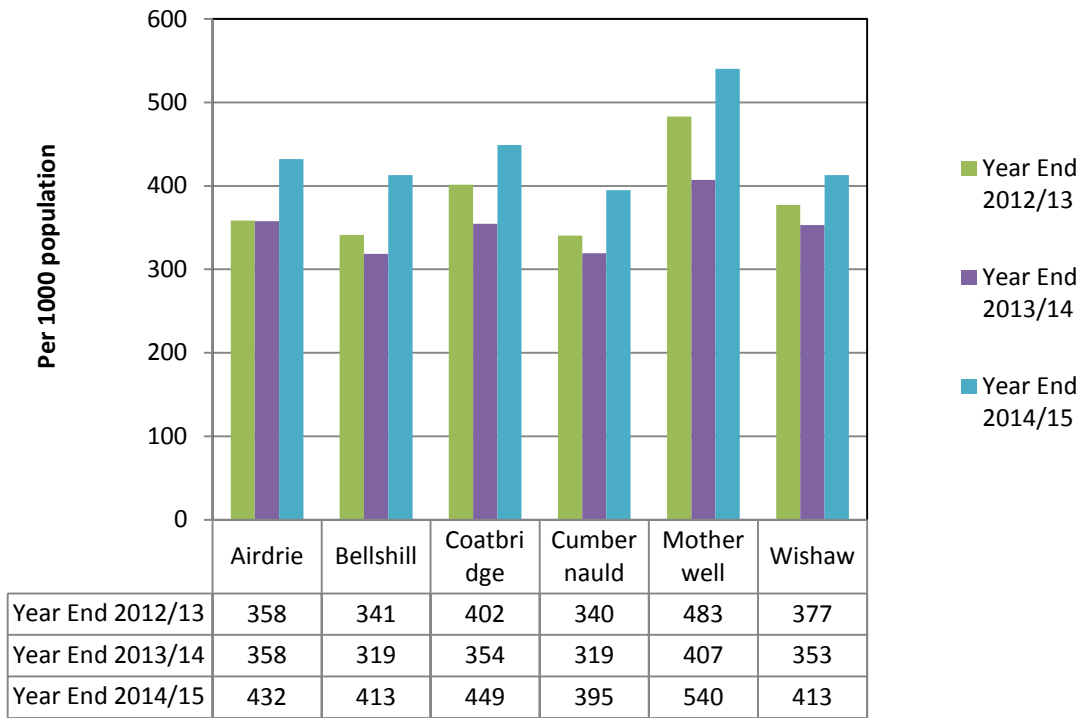
9.7 In respect of deaths in North Lanarkshire there were 3,365 deaths in North Lanarkshire in 2014. Of which 1,635 (48.6%) were male deaths and 1,730 (51.4%) were female deaths. Cancer continues to be the most common form of death in North Lanarkshire accounting for 29.0% of all deaths in 2014. Diseases of the circulatory system (which includes ischemic heart disease) is the second most common cause of death in North Lanarkshire in 2014 accounting for 27.0% of deaths. Diseases of the respiratory system and digestive system also account for a significant proportion of deaths (13.7% and 6.8% respectively).



Source: NRS 2014, Deaths by sex, cause and administrative area table

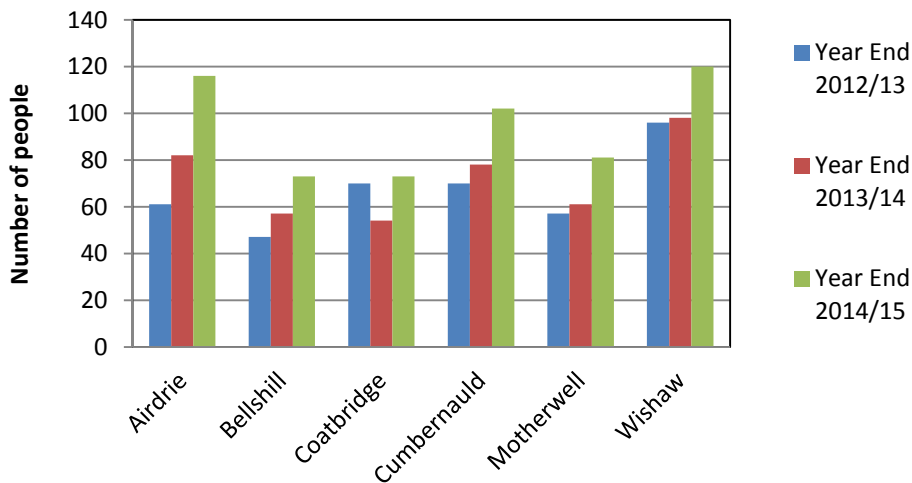
9.8 There were 435 per 1,000 people of North Lanarkshire's population that had a community alarm as at March 2015, with the greatest proportion of users in the Motherwell area.

### Community alarm service users in NL 75 years and over per 1000 population



9.9 Older people accounted for the greatest proportion of people with technology accounting for 52.2% of people with technology (565 of 1083) as at March 2015. Wishaw had the greatest number of older people with technology, accounting for 21.2%, with Bellshill and Coatbridge accounting for the lowest proportion of older people with technology, both 13.0%.

### Number of older people(65+) with technology in NL



- 9.10 When the technology provision is considered in respect of North Lanarkshire as a whole in comparison to other local authority areas, North Lanarkshire is ranked 1<sup>st</sup> for technology provision. It should be noted however that this is partly attributed to the numbers of people with community alarms which is included in the Scottish Government's count for technology which is currently free of charge and for which there is no assessment for service users aged 75 and over.
- 9.11 In terms of locality planning there were 767 new people discussed over the 2014/15 period and 921 people discussed who were already known to services over the same period. Airdrie had the greatest number of known people discussed over the period (24.9%) and Bellshill had the greatest number of new people discussed (24.0%).
- 9.12 The locality planning groups provide a structure for planning across services to meet the needs of older people, particularly those with more complex needs. The number of new cases discussed at locality planning groups has remained broadly stable over the past three years but the number of known cases discussed has risen steeply over the past year, an increase of 382%. The reasons for this are not entirely clear but it is envisaged that this may be attributed to increasingly complexity of needs of existing service users being supported in the community.

**Table 27: Number of new and known people discussed at older people locality planning groups**

Locality	Year End 2012/13	Year End 2013/14	Year End 2014/15
<b>New Cases Discussed</b>			
Airdrie	65	255	59
Bellshill	205	60	184
Coatbridge	120	104	126
Cumbernauld	158	270	174
Motherwell	129	101	97
Wishaw	121	60	127
North Lanarkshire	798	850	767
<b>Known Cases Discussed</b>			
Airdrie	36	80	229
Bellshill	15	13	92
Coatbridge	27	26	117
Cumbernauld	76	84	300
Motherwell	22	25	133
Wishaw	12	13	50
North Lanarkshire	188	241	921

Source: Social Work Performance Score Card 2014-15

- 9.13 1,163 people went through the reablement process over the course of 2014/15. Wishaw had the greatest number of people who went through the reablement process, accounting for 35.0%.

**Table 28: Number of people completing reablement**

Locality	Year End 2012/13	Year End 2013/14	Year End 2014/15
Airdrie	119	126	120
Bellshill	90	71	82
Coatbridge	118	127	143
Cumbernauld	192	159	278
Motherwell	126	163	132
Wishaw	182	253	408
North Lanarkshire	827	899	1163

Source: Social Work Performance Score Card 2014-15

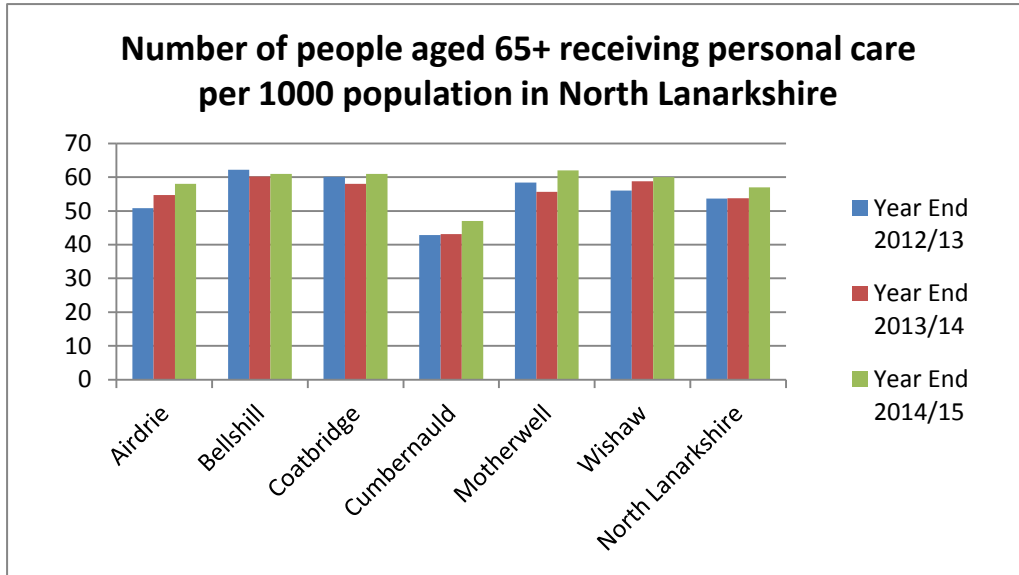
- 9.14 Reablement has been an important development in freeing capacity within mainstream home support services through supporting people to move to having a reduced service or no service. In 2014/15 5,140 hours were made available for re-allocation over the period. The amount of hours creating additional capacity has remained broadly level over the past 3 years with a slight increase evident from 2012/13 to 2014/15 of 4.3%.
- 9.15 It should be noted that the number of hours realised through reablement on a locality basis is not directly proportionate to the number of people who completed the reablement process in the period. For example Wishaw had the greatest number of people completing the reablement process in 2014/15 but did not free the same amount of hours for re-allocation. This is due to differing individual needs.

**Table 29: Number of Hours Realised through Re-ablement**

Locality	Year End 2012/13	Year End 2013/14	Year End 2014/15
Airdrie	992.25	1070.25	1125.25
Bellshill	686.75	437.25	467.85
Coatbridge	452	431.75	680.5
Cumbernauld	1018.45	990.55	1619.45
Motherwell	927	1131.7	545.75
Wishaw	850.75	1131.8	701.2
North Lanarkshire	4927.2	5127.8	5140

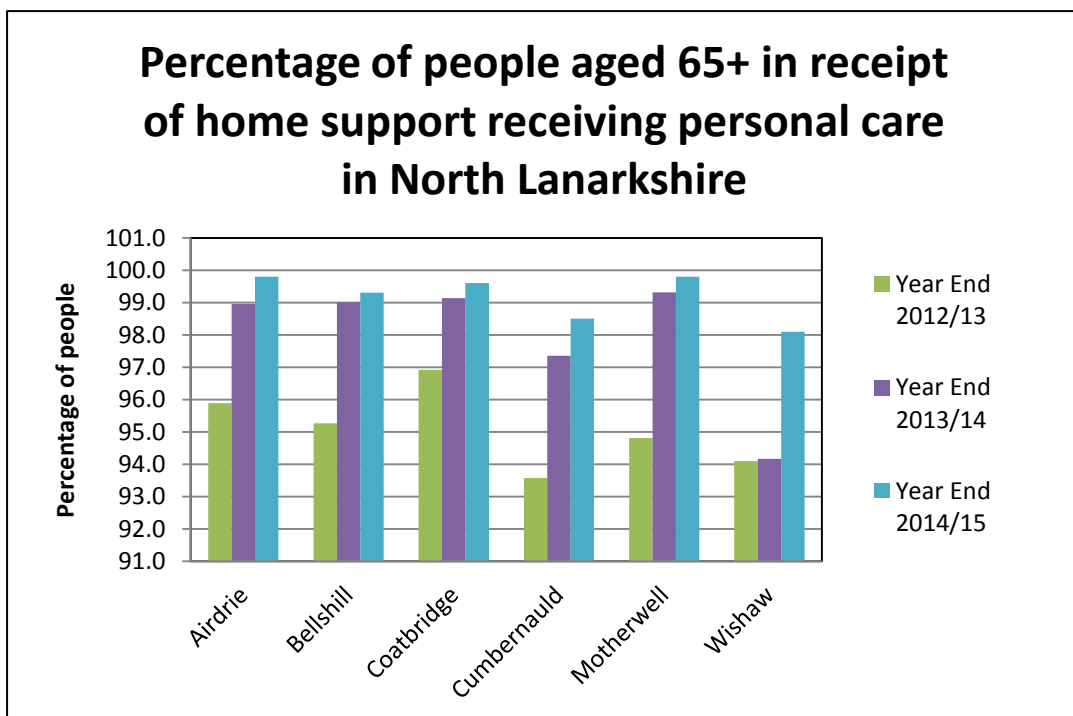
Source: Social Work Performance Score Card 2014-15

9.16 There are 57 per 1000 of the population receiving personal care in North Lanarkshire. This level is broadly similar across localities with the exception of Cumbernauld which has had the lowest level of provision over the past three years period (47 in comparison to the highest level of provision of 62 per 1000).



Source: Social Work Performance Score Card 2014-15

9.17 Over 99% of older people aged 65+ in North Lanarkshire who receive home support services receive personal care as part of their support package. This again is broadly similar across localities ranging from 98.1 in Wishaw to 99.8 in Airdrie and Motherwell.



- 9.18 42.9 per 1000 people aged 65+ received services out of hours over the 2014/15 period. This ranged from 43.2 per 1,000 in Cumbernauld to 56.4 in Motherwell. The overall number of people aged 65+ receiving services out of hours in North Lanarkshire has reduced by 10.8% over the past 3 year period.

**Table 30: People aged 65+ receiving out of hours services**

Locality	Year End 2012/13	Year End 2013/14	Year End 2014/15
Airdrie	44.8	48.1	52
Bellshill	53.1	51.4	51.9
Coatbridge	52.4	49.7	53.4
Cumbernauld	38.1	38	43.2
Motherwell	55.6	50.5	56.4
Wishaw	52.1	52.6	55.8
North Lanarkshire	48.1	47.3	42.9

Source: Social Work Performance Score Card 2014-15

- 9.19 There are 23 per 1,000 population of people aged 65+ receiving 10 hours per week home support in North Lanarkshire. This ranges from 16 per 1,000 in Cumbernauld to 25 per 1,000 in the Coatbridge locality. Since this data has been collated (over the past 2 years) these levels of provision have remained broadly static.

**Table 31: People aged 65+ receiving 10+ hours per week**

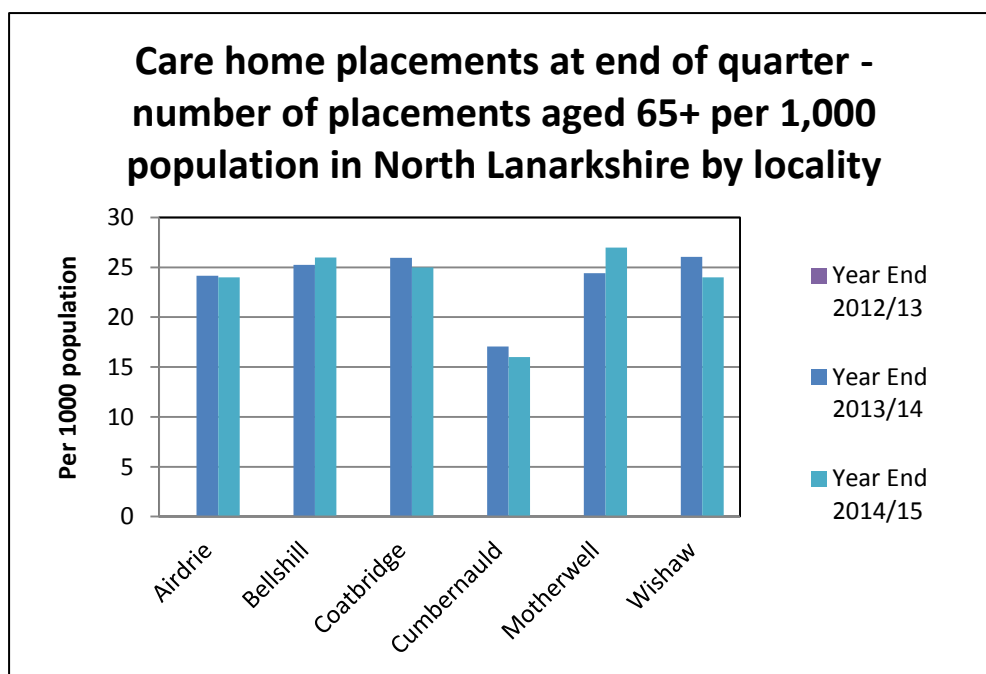
Locality	Year End 2013/14	Year End 2014/15
Airdrie	24	24
Bellshill	25	26
Coatbridge	26	25
Cumbernauld	17	16
Motherwell	24	27
Wishaw	26	24
North Lanarkshire	23	23

Source: Social Work Performance Score Card 2014-15

- 9.20 When the percentage of people aged 65+ receiving 10+ hours home care is considered North Lanarkshire has a higher proportion of people aged 65+ receiving 10+ hours of home care in comparison to the Scottish level (43.1% in comparison to 34.1%) as at 2013/14<sup>11</sup>.
- 9.21 When care home placements are considered there are notable variations across localities with Cumbernauld and Wishaw having the highest number of

<sup>11</sup> Scottish Government health and social care data sets, interactive map, 2013-14

care home placements of all localities (332 and 286 placements recorded at the end of year quarter in 2014/15 respectively) in comparison to Bellshill which had the lowest number at 139. All localities evidence a reduction in the number of care home placements over the past 3 years with the exception of Cumbernauld and Wishaw.



**Table 32: Number of Care Home Placements for people aged 65+**

Locality	Year End 2012/13	Year End 2013/14	Year End 2014/15
Airdrie	174	164	158
Bellshill	153	156	139
Coatbridge	209	201	186
Cumbernauld	300	319	332
Motherwell	215	228	184
Wishaw	262	282	286
North Lanarkshire	1313	1350	1285

Source: Social Work Performance Scorecard 2014-15

- 9.22 When care home placements are considered in respect of 75+ age group it is clearly evident that the this age group accounts for the greatest proportion of admissions to care homes in North Lanarkshire with 1,127 of all placements at the end quarter of 2014/15 being from people aged 75+, 87.7%.
- 9.23 North Lanarkshire has a lower level of emergency bed days for people aged 65+ than the Scotland as a whole (2,810 per 1,000 emergency bed days in comparison to 2,870).

- 9.24 When bed days are considered in respect of the 75+ age group, an increase of 63.7% is evident in North Lanarkshire, with 4,600 per 1,000 emergency bed days used by people aged 75+. However this is still lower than the Scottish rate of 4,750 for people aged 75+<sup>12</sup>.
- 9.25 Figures on delayed discharge are published every month. North Lanarkshire data shows that the most common reason for delayed discharge in North Lanarkshire in the last 5 months (based on the patient's local authority place of residence) is for patients awaiting community care assessment. The next most common principle reason was awaiting a place in a care home, followed by patients waiting to go home.

**Table 33: Delayed Discharge by Reason in North Lanarkshire**

Month	Reason						Total
	Community care assessment	Patient waiting to go home	Awaiting funding for care home placement	Awaiting place in care home	Health care arrangements	Other	
August	33	3	1	5	-	1	43
July	31	2	1	3	-	2	39
June	23	7	-	4	-	-	34
May	11	3	-	5	-	4	23
April	22	4	-	3	-	-	29
Total	120	19	2	20	-	7	168

Source: ISD April to August 2015

- 9.26 North Lanarkshire has a higher prevalence rate of dementia than many other local authorities, ranking the 4<sup>th</sup> highest in terms of prevalence amongst all other local authorities (2,253 for North Lanarkshire in comparison to 41,947 for Scotland).
- 9.27 The number of people with dementia is projected to double over the 2011-31 period. Considering North Lanarkshire has a significantly higher prevalence of dementia this will have significant challenges for health and social care services but also for housing in respect of the increase in demand for appropriate housing and housing support services.
- 9.28 The proportion of people spending the last 6 months of their life at home or community setting is slightly lower for North Lanarkshire than Scotland (90.9 in comparison to 91.2).
- 9.29 **Action Points/Considerations**  
Life expectancy is lower in North Lanarkshire which is likely to be attributed to the increased levels of poorer health in North Lanarkshire. There is a clear

<sup>12</sup> Scottish Government health and social care data sets, emergency bed days, 65+ and 75+, 2013-14



link to life expectancy and the environment with significant disparity evidenced in life expectancy between the most deprived and least deprived areas. This is of significance in considering the range and type of specialist housing supply for older people across localities.

- 9.30 Cancer, diseases of the circulatory system followed by respiratory system disease remain the most common forms of death in North Lanarkshire, most likely indicative of life style factors in North Lanarkshire.
- 9.31 The provision of technology in North Lanarkshire is a strong point with consistent top performance in the provision of technology to support independence and achieve better outcomes for older people. Older people remain the largest cohort of technology recipients and it is likely that demand for technology will continue and most probably increase over the period of this strategy.
- 9.32 Technology provides a number of benefits for both the person and services alike. It provides greater choice, control and independence for the person, is the least restrictive intervention and is cost effective. It is therefore prudent that consideration is given to how technology use can be extended to meet the needs of older people and how housing can harness the benefits of technology of supporting independence and wellbeing of older people.
- 9.33 There remain strong community care planning structures in North Lanarkshire and this is evident in the level of activity at locality planning (LPG) group discussions. It is important that housing continue to review their role in the LPG structure to ensure relevant involvement to achieve better outcomes for older people.
- 9.34 Nearly all older people who receive home support receive personal care as part of their support package. Other factors which are of relevance in terms of support services include an overall reduction in the past 3 year period of older people using out of hours services. Cumbernauld also appears to have lesser home support service provision per 1,000 of population in comparison to other areas, in terms of out of hours support and older people receiving 10+ hours of home support. The reasons for this are unclear. It may be related to increased informal carer provision or may be linked to better health levels of the Cumbernauld population with Cumbernauld having less deprived areas than other localities within North Lanarkshire.
- 9.35 North Lanarkshire provides a comparably higher proportion of 10+ hours home support service than the Scottish level. This may be indicative of the an increased number of older people with complex needs supported at home rather than long term care when considering North Lanarkshire has one of the

lowest proportions of older people care home placements of Scottish local authorities.

- 9.36 Care home placements vary across localities. The best measure to use to compare localities is care home placements per 1,000 population aged 65+. Cumbernauld consistently has the lowest level of placements (although has the highest actual number of placements which is solely due to the higher actual number of older people in the Cumbernauld locality). The lower levels of care home placements may be linked to better levels of health, or carer support in Cumbernauld.
- 9.37 The majority of care home admissions are from the oldest older people with the vast majority of care home placements being for people aged 75+ which is indicative of people being supported for as long as possible in a community setting.
- 9.38 Local health evidence continues to support the premise that with increasing age comes increased usage of more intensive, acute, high cost services, with people aged 75+ accounting for the bulk of emergency bed days in North Lanarkshire. This emphasises the need to explore new ways to reduce the pressure placed on acute services by the oldest people.
- 9.39 Delayed discharge continues to be a top Scottish Government priority with timescales reduced over recent years from 6 weeks, to 4 weeks to the current period of 2 weeks. As such it has a significant focus in North Lanarkshire with a range of supports and processes in place to help aid swifter discharge, one of them being the 'community resource flats' which have been predominantly used for hospital discharge reasons over since remodelling from 'community respite' flats in quarter three of 2014/15.
- 9.40 It is not possible to extricate from the national data the delayed discharges in which there was some housing contributory factors due to the reporting across categories (i.e. merging of a number of categories in 'patient wanting to go home'). It is nonetheless still clear that nationally housing potentially plays a more significant part but in terms of North Lanarkshire it is evident it is to a much lesser extent with just over 11% of delayed discharges categorised as 'patients wanting to go home' which includes housing reasons.
- 9.41 Dementia is of significance going forward with North Lanarkshire prevalence rates ranked the 4<sup>th</sup> highest of all Scottish local authorities. This will present significant challenges for housing and service providers, with more people with complex needs requiring appropriate housing and support to enable independent living and reduce more costly interventions. The local authority's approach to supporting people with dementia is important, with North

Lanarkshire being one of the dementia demonstrator sites during the period of the last LHS and many resultant positive practices employed which span across housing services, both in terms of improved design of new build housing but in terms of staff training. It is however acknowledged that considering the consequence of the growing number of people with dementia in North Lanarkshire further consideration is required to how housing can support communities and people with dementia further given its pivotal role in communities. Training a much wider range of staff and exploring the development of specific housing solutions for people with dementia are some of the potential ways in which housing can enhance services and support for people with dementia.

## **10. Summary of Key Issues/Action Points**

- 10.1 RCOP has influenced a number of important housing developments to support older people to live independently for longer. It is important to ensure a sustained focus on housing's contribution to achieving the health and wellbeing outcomes. The tangible benefits of the 'community resource flats' for new integrated arrangements are evident but further exploration needs to be given to other potential areas for housing investment to achieve better outcomes particularly considering the foundations built during RCOP for future Integrated Care Fund (ICF) investment priorities.
- 10.2 Demographic change will present some of the most significant challenges for housing and other service providers. North Lanarkshire is projected to experience one of the greatest levels of growth amongst older population groups of all neighbouring local authorities with particularly marked growth amongst the 75+ age groups. Growth amongst older people and in particular the most oldest age groups will have a profound impact on housing services, with an increasing prevalence of long term health condition or disability associated with increasing age which will have significant consequences in terms of need and demand for accessible housing, adaptations and equipment, specialist housing and support and health services.
- 10.3 It is important to bear in mind that the current specialist older people's housing models may not be what's required in future years considering the increasing complexity of needs of older people supported at home and the development of community supports in recent years. It is therefore necessary to review the current service and housing models to ensure it reflects the wide ranging needs of older people in our communities.
- 10.4 It is important to acknowledge that a range of housing options are required in order to meet the broad range of older people's housing need. The majority of older people continue to reside in ordinary housing with the range of

community supports available meeting support needs. It is likely that this will continue to be the case with most older people continuing to want to reside in their own home wherever possible which means there will be sustained growth in the need for adaptations and equipment to support independent living amongst older people. It is important that consideration is given to how this increased demand can be managed and what opportunities exist to improve the provision of housing information, advice and assistance to older people to help maintain safety, independence, health and wellbeing.

- 10.5 There is clear evidence to support additional specialist housing provision for older people in the Cumbernauld locality, given the projected demography and current levels of provision. Given the decline in demand for sheltered housing over recent years and the high levels of sheltered housing provision in North Lanarkshire new provision should be focussed on developing 'amenity' type provision.
- 10.6 Given the lower proportion of very sheltered housing in North Lanarkshire and the high proportions of older people supported at home as opposed to care homes exploration should be given to the need for additional very sheltered or other enhanced specialist form of housing provision.
- 10.7 The provision of new supply to meet older people's housing needs and modification of existing housing supply only partly addresses housing need. Appropriate allocation processes are of crucial importance in making best use of housing resources in meeting the broad range of older people's housing needs.
- 10.8 There is a clear need to explore other housing options such as shared equity given the level of older people in owner occupation and increased demand from owner occupiers for social rented specialist older people's housing.
- 10.9 The decline in local authority care home provision means that more people are being supported at home with greater complexity of needs than ever before. North Lanarkshire has one of the lowest levels of care home placements of all local authorities, evidence of an effective approach to supporting older people at home. This rebalancing of the health and social care system will have an impact on the need for housing and housing related support.
- 10.10 Technology has been a consistent strong point for North Lanarkshire. Older people account for the greatest proportion of recipients and are likely to continue to do so given the demography and drive towards supporting older people at home for longer as opposed to long term care. It is therefore crucial

that consideration is given to how technology can support older people to stay well and independent for longer in their own home.

- 10.11 The Locality Planning Groups have been of significant importance in terms of achieving better outcomes for older people through better joined up working across services which crucially includes housing. There will be greater focus placed on strategic and operational planning through integration of health and social care services. Housing should continue to explore and strengthen its role in the community care planning structures to ensure the full impact of housing's contribution is realised.
- 10.12 The proportion of older people with more complex needs is projected to increase, with a particularly marked increase in North Lanarkshire of older people diagnosed with dementia. The range of housing and related support services are of importance with older people's aspirations most commonly being to reside in the community wherever possible as opposed to long stay care. Specific consideration to how apt existing supply are services are to meeting more complex needs is required to inform new provision and/or service models if required. Hospital discharge will continue to be a priority for partnerships and as such more exploration is required to identify the action required from housing to aid swifter discharge and prevent admissions

## 11. Appendix 1 Sheltered Housing Applicants by Tenure at Point of Application

LHMA	Current Tenure																		
	Lodger	Owner Occupier	In Hospital	In Residential Care	Living with Partner - wish to leave	North Lanarkshire Council Tenant	Shared Owner of house with a HA	Staying In a Hostel	Staying in a Mobile Home or Caravan	Staying in Homeless Accommodation	Staying in Supported Accommodation	Staying with other relatives or friends	Staying with Parents	Tenant of a HA or Co-op outside NLC	Tenant of a HA or Co-op within NLC	Tenant of a private landlord	Tenant Of Another Council	Unknown	Total
Airdrie		79		1		60			1	1	2	7	2	6	20	24	8	1	212
Bellshill	1	33				37	1		1			4	1	3	12	7		3	103
Coatbridge		74				68						11	2	3	9	22	5	3	197
Cumbernauld	1	77			2	19	1		1	3	2	17	4	10	59	24	6	7	233
Kilsyth		8				9								1	7	6			31
Moodiesburn		23				9		1		1		6	1	1	5	2	3		52
Motherwell		36			3	39						7	2	4	13	12	3	4	123
Shotts	1	6		1		9				1		1	1	1		3		1	25
Viewpark	1	23			1	10			1	2		3		2	2	5	1		51
Wishaw		32	1	2		50				1		5	1	2	14	13	2	6	129
<b>Total</b>	<b>4</b>	<b>391</b>	<b>1</b>	<b>4</b>	<b>6</b>	<b>310</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>9</b>	<b>4</b>	<b>61</b>	<b>14</b>	<b>33</b>	<b>141</b>	<b>118</b>	<b>28</b>	<b>25</b>	<b>1156</b>
Percentage	0%	34%	0%	0%	1%	27%	0%	0%	0%	1%	0%	5%	1%	3%	12%	10%	2%	2%	100%
30 sheltered points or greater	<b>2</b>	<b>162</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>2</b>	<b>8</b>	<b>36</b>	<b>38</b>	<b>8</b>	<b>9</b>	<b>380</b>
	<b>1%</b>	<b>43%</b>	<b>0%</b>	<b>0%</b>	<b>1%</b>	<b>25%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>4%</b>	<b>1%</b>	<b>2%</b>	<b>9%</b>	<b>10%</b>	<b>2%</b>	<b>2%</b>	<b>100%</b>
zero sheltered points	<b>1</b>	<b>87</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>126</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>9</b>	<b>2</b>	<b>27</b>	<b>10</b>	<b>15</b>	<b>57</b>	<b>41</b>	<b>11</b>	<b>12</b>	<b>403</b>
	<b>0%</b>	<b>22%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>31%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>2%</b>	<b>0%</b>	<b>7%</b>	<b>2%</b>	<b>4%</b>	<b>14%</b>	<b>10%</b>	<b>3%</b>	<b>3%</b>	<b>100%</b>