Who we are

Established in 1963, McCarthy & Stone is the largest specialist developer of owner-occupier retirement housing in the UK, providing a range of specialist retirement and assisted living accommodation. We have sold almost 45,000 homes to 50,000 people across 1,000 different locations in the UK.

Prevalence of social isolation in urban and rural settings

Research by the World Health Organisation identifies a strong link between social isolation and ill health amongst old people. They affect all aspects of health and well-being, including mental health, the risk of maltreatment and the risk of emergency admission to hospital for avoidable conditions, such as severe dehydration or malnutrition. In all European countries, older women have a higher risk of social isolation than older men.

Depression among older people is frequently undiagnosed. Its prevalence in those over 65 in Europe is estimated at 2–15%. Mental health support, including preventive action, is a vital, often neglected, aspect of medical and social attention to older people.

McCarthy and Stone recently commissioned research into the issue of loneliness and isolation. OnePoll surveyed 1,000 over 55's. The research found;

- Over 40% were prepared for a lonelier future without loved ones
- 50% already saw friends and family less than they would like
- 33% spend more than five hours a day by themselves
- 8% only see family and friends at the weekends, if at all

These statistics are clear examples of the importance older people attach to companionship.

Community focused properties whether in the form of traditional retirement developments or more communal Assisted Living Developments for those aged over 70, provide the opportunity for older people to develop new relationships.

And in financial terms it is clear from research that providing accommodation where residents are able to form relationships with their neighbours reduces National Health Service and local authority care service costs.

Building appropriate accommodation for older people therefore contributes to meeting the challenge currently facing Scotland by the predicted growth of an extra 500,000 pensioner Scots by 2035, with pensioner Scots, by that year, accounting for an estimated 1.43m of the population. And by 2035 the number of Scots living beyond the age of 75 will have increased by 82%.
Impacts of social isolation, for instance loneliness, ill-health

n/a

Best practice and ideas that could be shared across Scotland, including examples of targeted support or initiatives (including housing, health, third sector)

n/a

Potential ideas for improvement and influencing policy

While there have been welcome changes to Scottish Planning Policy (SPP) published in June 2014 which may assist developers in helping meet that demand more needs to be done by central and local government to develop policies that would unlock the potential for retirement housing developments.

Specialist private retirement housing differs from traditional housing in a variety of ways, which impacts its availability. This is because of the need to:

- include approximately 30% of non-saleable, shared living space
- incorporate design features such as wheelchair accessibility and level access
- provide estate management services and, in the case of Extra Care,
- domestic support and personal care assistance
- be located close to local shops, services and transport links, which
- usually means expensive brownfield sites
- restrict sales of homes to older people aged 60 and above (or 70 for Assisted Living homes), meaning a different marketing approach and longer sales period
- complete the whole development before commencing sales so customers can view apartments before buying. This makes it difficult to phase developments and results in a financial outlay of approximately £5 million per site before any return is made

Despite these extra costs retirement developers face the same expectations for community benefit and affordable housing as mainstream housing developers.

Few retirement providers can compete in this environment. The factors highlighted above skew the market in favour of traditional housing, retail or commercial developers and result in the loss of ideal sites for retirement housing.

The new SPP (Paragraph 129) stated that for retirement housing “a contribution to affordable housing may not always be required”. However we wish to encourage the Scottish Government to introduce supplementary guidance strengthening this clause, eliminating the contribution, allowing more developers to become involved in
retirement living, providing more opportunities for older people to live in communities...

**Effective awareness-raising within communities**

n/a

**Scottish Developments**

Across Scotland, McCarthy & Stone has developed more than 80 retirement developments providing more than 3,600 homes. Our considered approach means we are the only homebuilder to have gained the top rating in the Home Builders’ Federation Customer Satisfaction survey each year.

With a choice of types of retirement developments that includes Retirement Living and Assisted Living, we offer the widest variety of award-winning one and two bedroom apartments nationwide.

Our Retirement Living developments offer the independence of retaining home ownership while living in an apartment specifically designed for later life as well as greater peace of mind and companionship. Assisted Living developments offer all of this, plus a helping hand through flexible care and support packages that make life that little bit easier.

Keith Geddes
Policy Director
McCarthy & Stone
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