
Chapter 3

Owner occupiers

Overview

- 3.1 This section focuses on owner occupiers. It looks at the characteristics of different groups of owners. The profile of mortgagors (first time buyers and previous owners), recent first time buyers resident for less than three years, and outright owners in 2013-14 are described and compared with 2003-04. These groups are described on a number of key measures – their financial circumstances including how they initially financed buying their property and mortgage costs, their well-being and some key features of their accommodation.
- 3.2 Headline findings from the English Housing Survey showed that the proportion of mortgagors decreased over a ten year period from 41% of all households in England in 2003-04 to 31% in 2013-14. In contrast, the proportion of outright owners increased from 30% to 33% in the same period.

Profile of mortgagors

Economic activity

- 3.3 In 2013-14, the majority (84%) of mortgagors were in full-time employment, with a further 7% in part-time employment. Only 5% of owners with a mortgage were retired.
- 3.4 The proportion of mortgagors in full-time employment was lower than it was in 2003-04 (84% compared to 87%). The proportion of mortgagors in other economic activity groups did not change significantly in the same period.

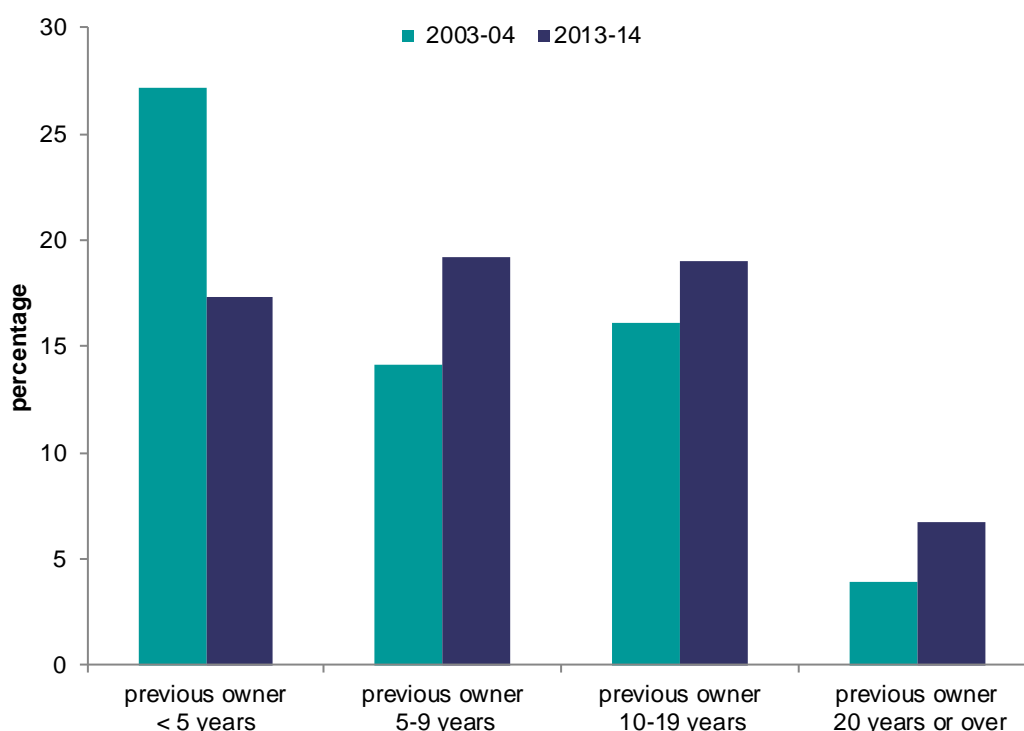
Whether first time buyers and length of residence

- 3.5 This section compares mortgagors who were first time buyers with those who had bought previously, and amongst these two groups how long they have lived at their current residence. For first time buyers this includes those who bought their residence in the last five years; it's worth noting that those households that bought their first property in the last five years but have moved since will be classified as having owned

previously. Therefore, the group of first time buyers resident for less than five years does not reflect the total number of first time buyers over that five year period.

- 3.6 The majority (62%) of mortgagors in 2013-14 had owned another property before: 17% had owned their current property for less than 5 years, 19% for 5-9 years, 19% for 10-19 years and 7% for 20 years and over.
- 3.7 In terms of the households with a mortgage who had owned previously, there was a decrease in the proportion who had lived in their property for less than 5 years: from 27% in 2003-04 to 17% in 2013-14. Over the same decade, the proportion who had lived in their property for more than 5 years rose. For example, households resident for 5-9 years increased from 14% to 19%, Figure 3.1, Annex Table 3.1.

Figure 3.1: Whether owned previously and length of residence of mortgagors, 2003-04 and 2013-14



Base: all buying with mortgage
Note: underlying data are presented in Annex Table 3.1
Source: English Housing Survey, full household sample

- 3.8 The proportion of mortgagors who were first time buyers in 2013-14 was 38%, which is similar to what it was in 2003-04 (39%). However, over the same period there was a decrease in the proportion of first time buyer mortgagors who had lived in their property for less than 5 years (from 14% to 12%).

Children

3.9 In 2013-14, 43% of households with a mortgage had no children (dependent or non-dependent). Of households with children, the youngest child was under 5 in 17% of all households buying with a mortgage, aged 5-11 in 16% of households and over 12 in 12% of households. There were non-dependent children in a further 12% of homes. These figures were similar to 2003-04.

Vulnerable groups

3.10 In 2013-14, a fifth (20%) of mortgagors had someone in the household with a long-standing illness or disability/infirmity. This was 12% in 2003-04, though this change is partly due to the wording of the question, having changed substantially between these two survey years¹.

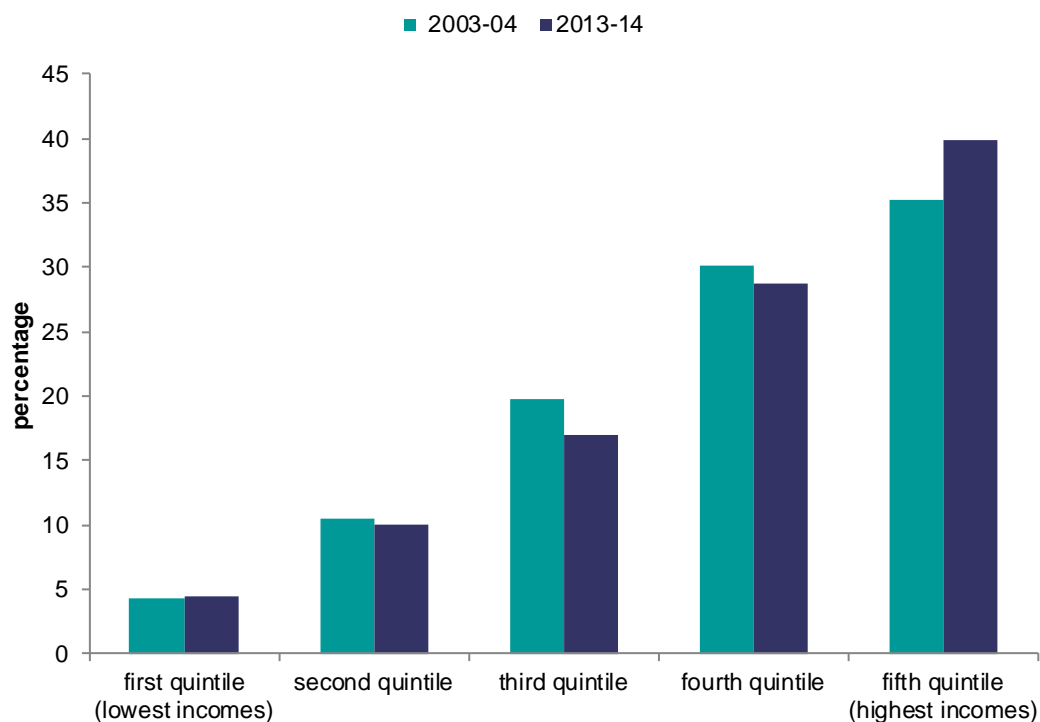
Income

3.11 In 2013-14, the higher the weekly gross income quintile (for the HRP and partner) the greater the proportion of mortgagors: increasing from 4% in the first quintile (lowest incomes) to 40% in the fifth quintile (highest incomes).

3.12 The proportion of mortgagors in the first and second quintiles was similar to what it was in 2003-04. However, the proportion in the middle quintile decreased from 19% to 17% in this decade, and the proportion in the fifth quintile increased from 36% to 40%, Figure 3.2.

¹ In 2013-14, the following question was asked individually about each household member "Do you/[Name] have any physical or mental health conditions or illnesses lasting or expected to last for 12 months or more?" whereas in 2003-04 there was only one question "Can I check, do you (or anyone in this household) have a serious medical condition or disability?"

Figure 3.2: Weekly gross income for HRP and partner of mortgagors, 2003-04 and 2013-14



Base: all buying with mortgage

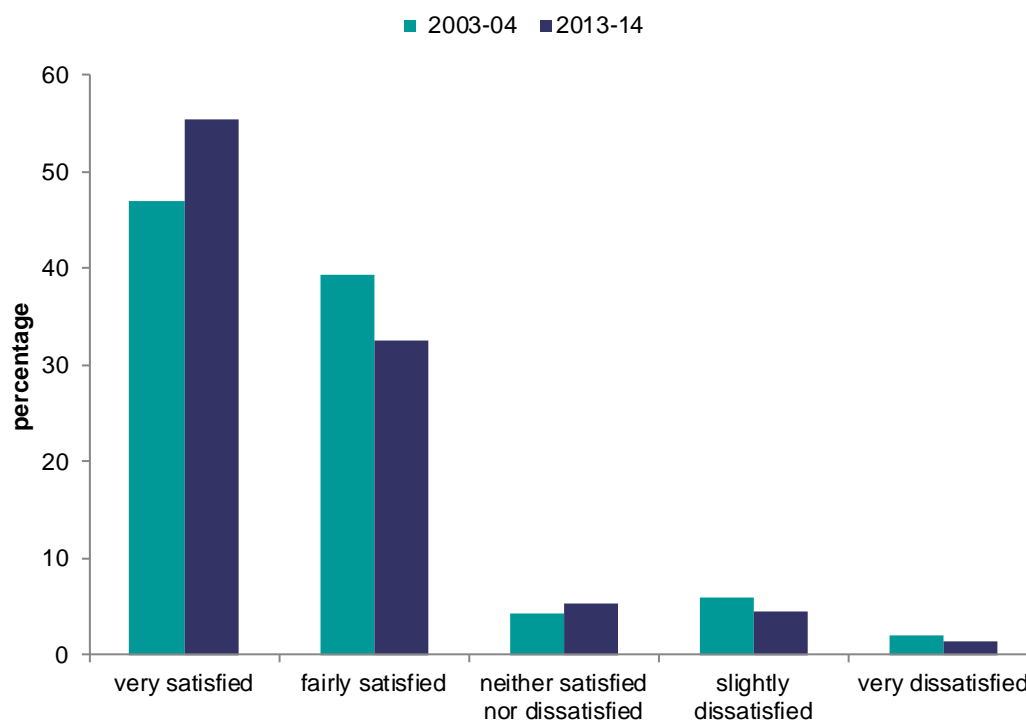
Note: underlying data are presented in Annex Table 3.1

Source: English Housing Survey, full household sample

Area

- 3.13 In 2013-14, 13% of mortgagors lived in London, 65% lived in another urban area and 22% were in a small town or rural location. This has not changed significantly since 2003-04.
- 3.14 Over half (56%) the mortgagors in 2013-14 were very satisfied with their area, and a further third were fairly satisfied. Only 6% were slightly or very dissatisfied with their area. Between 2003-04 and 2013-14, mortgagors as a group, became more satisfied with their area. The proportion that were very satisfied rose by 8 percentage points, whereas the proportion that were fairly satisfied or slightly/very dissatisfied decreased by 7 percentage points and 2 percentage points respectively, Figure 3.3.

Figure 3.3: Satisfaction with area of mortgagors, 2003-04 and 2013-14



Base: all buying with mortgage

Note: underlying data are presented in Annex Table 3.1

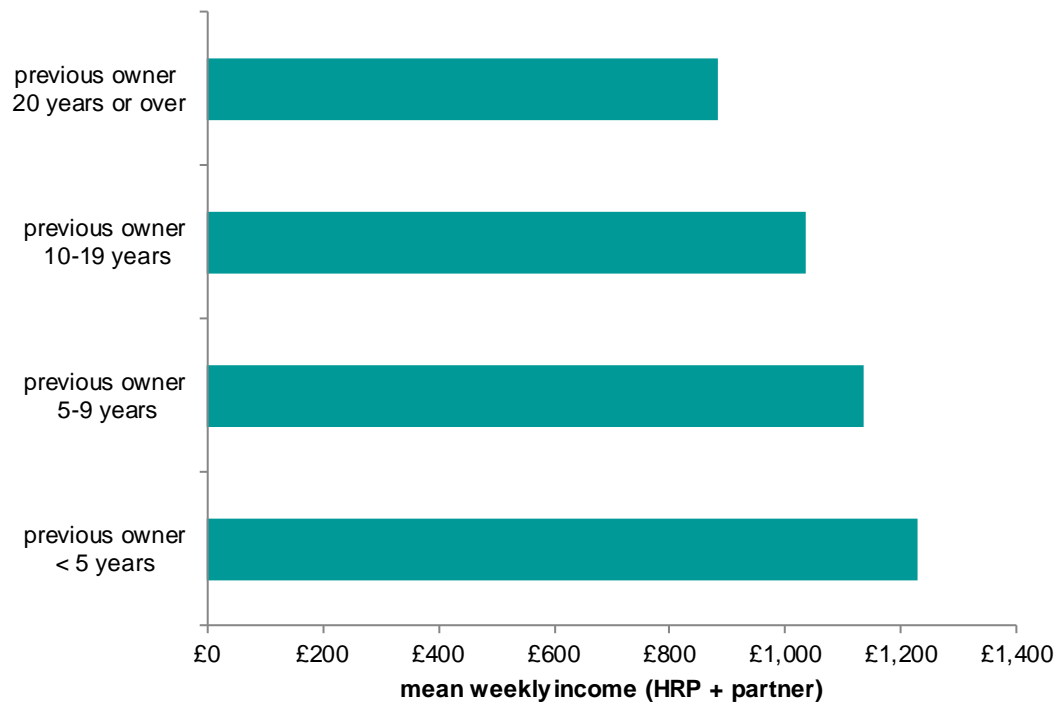
Source: English Housing Survey, full household sample

Financial circumstances of mortgagors

Income

3.15 The mean weekly gross income for the HRP and partner was highest for mortgagors who were not first time buyers and had been a resident for less than 5 years, at £1,227. Amongst previous owners, income decreased the longer they had been in residence, Figure 3.4 and Annex Table 3.2. This may be because households earning lower incomes were less able to move (due to the expense of moving – stamp duty, fees etc), and therefore will have been resident for longer, perhaps extending their home as an alternative to moving to a larger property.

Figure 3.4: Weekly gross income for HRP and partner of mortgagors who have owned previously, 2013-14



Base: previous owners buying with mortgage
Note: underlying data are presented in Annex Table 3.2
Source: English Housing Survey, full household sample

3.16 Mean weekly income for the HRP and partner amongst mortgagors who were first time buyers, was higher for those who had been a resident for less than 5 years at £914 compared with a mean of £770 for residents of over 5 years. This could be for the same reason outlined above, or perhaps because people needed more money to buy their house than they did 5 years earlier.

3.17 Mean weekly income was highest for those in a detached dwelling at £1,264; generally these are the highest priced type of property and would require a higher income to purchase². The second highest was flat conversions at £1,030. The lowest mean income was amongst those living in terraced housing at £848, generally a lower priced type of property.

Housing costs: income ratio

3.18 On average, mortgagors spent 19% of their income on their mortgage payments. However, this varied widely between income quintiles. The first quintile (lowest incomes) spent 54% of their income on their

² ONS, Table 26 'Housing market: simple average house prices, by dwelling type and region, United Kingdom, from 1986 1, 2, 3, 4 (DCLG table 511)'.
<http://www.ons.gov.uk/ons/taxonomy/index.html?nscl=House+Price+Indices>

mortgage compared with the fifth quintile (highest incomes) who spent 14%, Annex Table 3.2.

3.19 Households in London spent a quarter (25%) of their income on housing costs which is higher than those in other urban areas (19%) and in rural areas/other towns (17%).

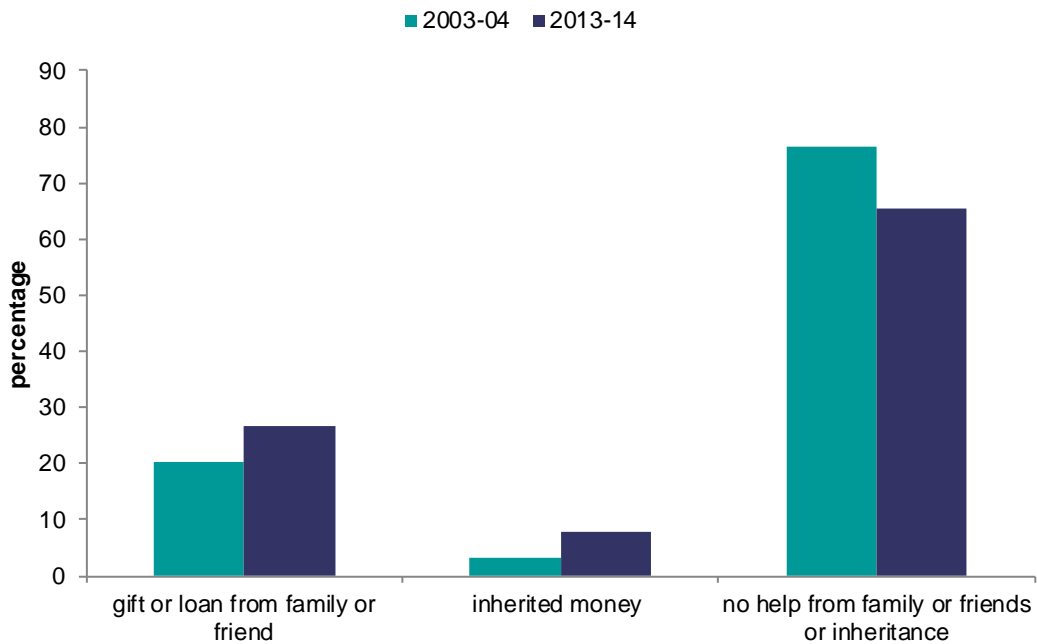
3.20 There was no difference in housing costs to income ratio in relation to satisfaction with the area.

Source of deposit for first time buyers

3.21 Looking at first time buyers who have been living in their property for less than 5 years, the proportion who financed the purchase of their home with help from a gift or loan from family or friends increased from 20% to 27% between 2003-04 and 2013-14, Figure 3.5 and Annex Table 3.1.

3.22 The proportion of mortgagors who bought their first house with inheritance also increased, in fact it more than doubled over this period (from 3% to 8%). This could be due to older people having more money to bequeath because they owned a property which increased in worth.

Figure 3.5: Source of deposit for first time buyers in residence for less than 5 years, 2003-04 and 2013-14.

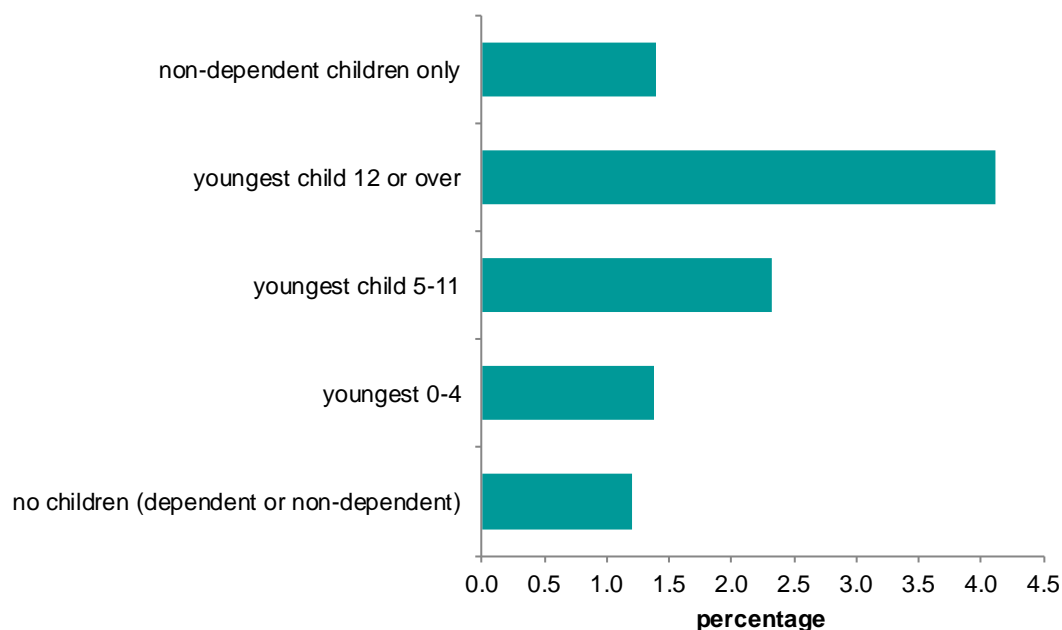


Base: first time buyers resident for less than five years
Note: underlying data are presented in Annex Table 3.1
Source: English Housing Survey, full household sample

Mortgage payments

- 3.23 Mortgagors who were not first time buyers and had been a resident for less than 5 years had the highest amount of mean weekly mortgage payments at £207. In addition this group had the most left to pay on their mortgage with a mean amount of £159,000, Annex Table 3.2.
- 3.24 The results show a negative relationship between years of residence and amount of mortgage payments for both first time buyers and previous owners. This may be because people who bought longer ago paid less to buy their house so had a smaller mortgage, or were able to get a better interest rate when re-mortgaging as they had a higher amount of equity.
- 3.25 As one would expect, the longer the length of residence the smaller the amount people had left to pay on their mortgage, as all those with repayment mortgages would have paid off more of their mortgage.
- 3.26 Amongst first time buyers who had been residents for 5 or more years 4% were behind on their mortgage payments. These households had lower household incomes on average than other mortgagor groups. In contrast, the survey found that there were no households that had been in residence for under 5 years which were behind on the payments.
- 3.27 Less than 1% of previous owners resident under 5 years were behind on their mortgage payments. For those who had been resident for over 5 years, the proportion behind on payments was 2%.
- 3.28 In addition, being behind on payments was particularly common amongst vulnerable groups with 7% of lone parents and 5% of registered disabled people being so.
- 3.29 Analysis of those with dependent children shows that 4% of mortgagors with a youngest child aged 12 or over were behind on their mortgage payments. This is higher than those with children aged under 4 (1%). Only 1% of mortgagors without children were behind on their mortgage payments, Figure 3.6.

Figure 3.6: If behind on mortgage payments, by whether have children, 2013-14



Base: all buying with mortgage

Note: underlying data are presented in Annex Table 3.2

Source: English Housing Survey, full household sample

3.30 Furthermore, these results show an expected relationship with income. In general the higher the weekly income the lower the proportion behind on the mortgage payments with 9% in the first income quintile (lowest incomes) being behind on their mortgage payments compared with less than 1% of the fifth quintile (highest incomes).

Overcrowding and under-occupation of mortgagors

3.31 Overcrowding and under-occupation are discussed in the following paragraphs in relation to the “bedroom standard”, Box 1. Data are presented for the three years, 2011-12 to 2013-14 combined because of small sample sizes, as with previous reports.

Box 1: Bedroom standard

The bedroom standard is the difference between the number of bedrooms needed to avoid undesirable sharing and the number of bedrooms available to the household.

- A dwelling is considered to be “under-occupied” if it has two or more bedrooms that are not required, taking into account the age, sex, and relationships of the household members.
- It is said to be “overcrowded” if it has fewer bedrooms than needed.

The figures discussed in this chapter relate to the 2006 definition of the bedroom standard, as defined in the Housing (Overcrowding) Bill of 2003. This differs from the size criteria used for the purposes of Local Housing Allowance and the Removal of the Spare Room Subsidy, under which an adult is considered to be a person 16 or over, rather than 21 or over.

See Glossary for further details.

Number of bedrooms

3.32 In 2013-14, the average number of bedrooms among those households with mortgages was 3.1. Households with an HRP and partner in the fifth income quintile (highest incomes) had more bedrooms than those in the first quintile (lowest incomes). Similarly, those living in the least deprived areas had more bedrooms than those in the most deprived areas, where more people live in terrace houses, Annex Table 3.3.

Overcrowding

- 3.33 The mean proportion of mortgagors in overcrowded accommodation was low at 2%. Overcrowding was lowest (1%) amongst households that had owned previously and had been resident for less than 5 years.
- 3.34 Amongst those mortgagors who had lived at their property for more than 5 years, overcrowding was higher for first time buyers (5%) than for those who had bought previously (1 to 2%). This suggests there could be a small group of mortgagors who could not afford to move to a larger property (and could not extend their current property) to meet their household’s needs.
- 3.35 Results for vulnerable groups of mortgagors show that overcrowding was present in 4% of lone parent mortgagor households, 3% for those households with a person registered disabled and 4% with someone with a long standing illness or disability/infirmity. These figures are not

significantly different from the proportion of all mortgagors living in overcrowded properties (2%).

- 3.36 The type of dwelling with the highest proportion of overcrowding (5%) was purpose built flats, which are likely to be smaller and harder to extend. This compares to 4% of terraced houses which were overcrowded, 2% of semi-detached houses and flat conversions and just 1% of detached properties, generally the largest type of dwelling.
- 3.37 Analysis of income quintiles shows that the higher the income quintile the lower the proportion of overcrowding, with the first, second and third quintiles (lower incomes) being higher than the fifth quintile (higher incomes).
- 3.38 In 2013-14, 5% of mortgagors who lived in London were in overcrowded residences compared with 2% in other urban and 1% in rural/small town. This may be because in London larger properties are less affordable.

Under-occupation

- 3.39 In 2013-14, 39% of all mortgagors lived in under-occupied properties. Under-occupation was less common amongst mortgagors who were first time buyers (25% to 29%) than those who had owned previously (43% to 57%). Mortgagors of residence longer than 20 years had the highest proportion of under-occupation at 57%.
- 3.40 Almost half (49%) of residences in rural/small towns were under-occupied, which compares with 37% in other urban and 29% in London.

Satisfaction and well-being of mortgagors

Satisfaction with accommodation

- 3.41 On average 92% of mortgagors were satisfied with their accommodation. Mortgagors who were first time buyers and had been a resident for 5 or more years were below the average at 87%.
- 3.42 Amongst vulnerable groups, lone parents and households including someone with a long-standing illness or disability/infirmity were all below the average. In particular, only 81% of registered disabled were satisfied with their accommodation.
- 3.43 The analysis of income quintiles shows 82% were satisfied with their accommodation in the first quintile (lowest incomes) but this rose to

91% in the second quintile. Interestingly only the fifth income quintile (highest incomes) had a higher proportion of those satisfied with their accommodation compared to the average (96% compared with 92%), Annex Table 3.4.

Well-being

- 3.44 For all mortgagors, mean life satisfaction and mean perception of how worthwhile life was, was found to be correlated with level of satisfaction with the area. The more satisfied (on a scale from very dissatisfied to very satisfied) with the area the higher the mean score for life satisfaction and perception of how worthwhile life is.
- 3.45 First time buyers who had bought in the past five years had higher anxiety if they had received a gift or loan from their relatives or friends compared with those who had bought their home without help or inheritance, Annex Table 3.4.

Recent first time buyers

- 3.46 This section provides details of the demographic, economic and housing characteristics of recent first time buyers, defined as those who had bought for the first time within the last three years.
- 3.47 In 2013-14, there were 617,000 recent first time buyers. This was less than the number there were in 2003-04, when there were 844,000, Annex Table 3.5.

Age

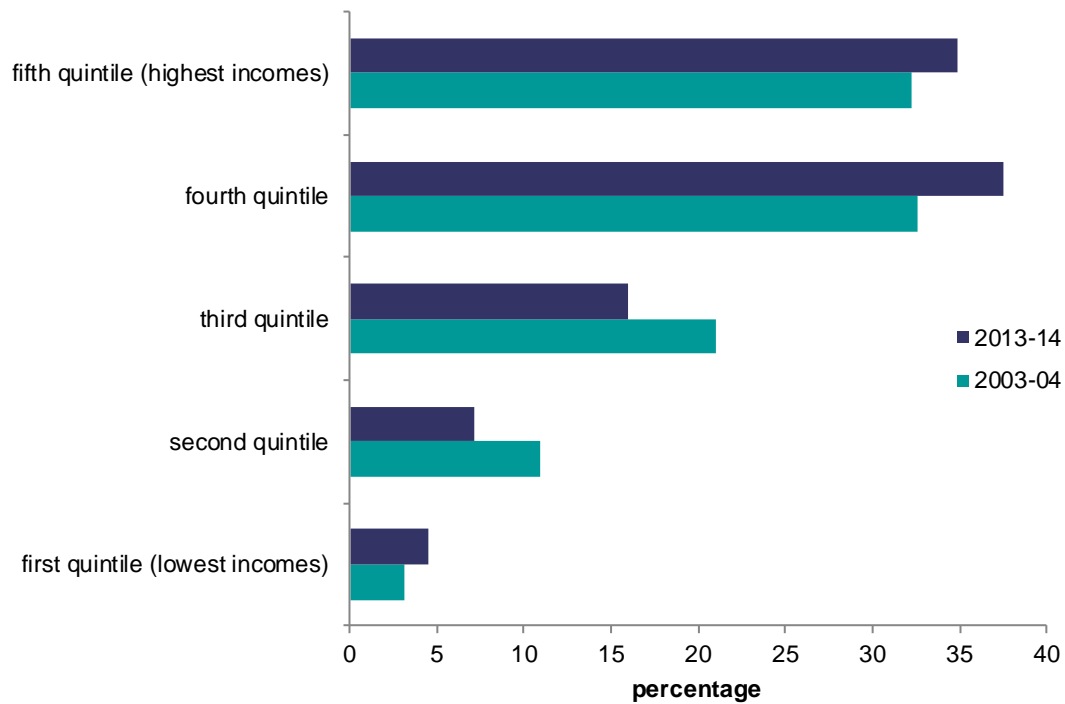
- 3.48 In 2013-14, most (63%) recent first time buyers were aged 25-34. A further 9% were aged 16-24, a fifth (20%) were aged 35-44 and 8% were 45 or over.
- 3.49 Between 2003-04 and 2013-04 there was a decrease in the proportion of 16-24 year old recent first time buyers from 14% to 9%. This is likely because the increase in house prices has made it difficult for younger people to afford to buy, as they have lower incomes on average and may take longer to save for the larger deposit that is generally required. The percentage of those in the other age groups did not change significantly.

Income

- 3.50 As one might expect, households with a higher income were more likely to be a first time buyer than households on a low income. Almost

three-quarters (72%) of recent first time buyers in 2013-14 were in the fourth and fifth quintiles (high incomes) for gross weekly income of the HRP and partner, with 35% in the fifth quintile. There were 16%, 7% and 5% in the middle, second and first quintiles, Figure 3.7.

Figure 3.7: Gross weekly income of the HRP and partner of recent first time buyers, 2003-04 and 2013-14



Base: all recent first time buyers (within three years)
Note: underlying data are presented in Annex Table 3.5
Source: English Housing Survey, full household sample

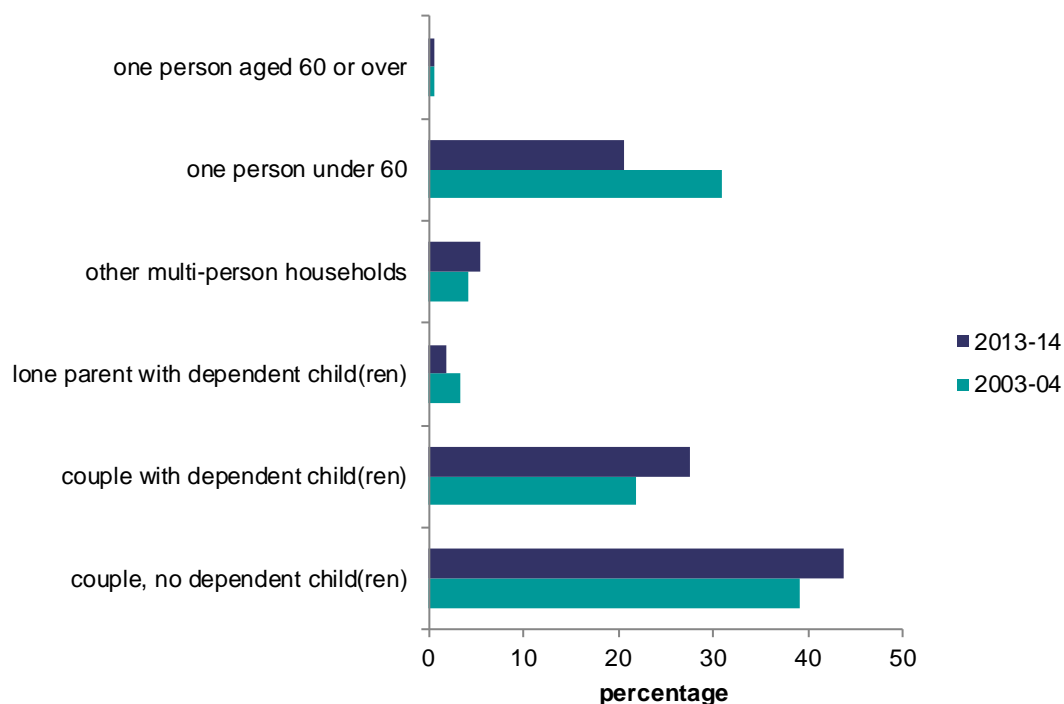
3.51 In 2003-04, 65% of first time buyers were in the fourth and fifth quintiles (higher incomes) whereas by 2013-14 this had risen to 72%.

Household type

3.52 The most common type of recent first time buyers in 2013-14 were couples with no dependent children, at 44%. Around a quarter (27%) were couples with dependent children and around a fifth (21%) were one person households.

3.53 The main change in household type for recent first time buyers between 2003-04 and 2013-14 was the decrease in the proportion of one person households. In 2003-04, this group was 31% of first time buyers but 10 years later it was only 21%. This may be because the increase in house prices meant that people are finding it harder to afford to buy a house by themselves, Figure 3.18.

Figure 3.8: Household type of recent first time buyers, 2003-04 and 2013-14



Base: all recent first time buyers (within three years)
Note: underlying data are presented in Annex Table 3.5
Source: English Housing Survey, full household sample

Overcrowding and under-occupation

3.54 In 2013-14, only 1% of recent first time buyers lived in overcrowded accommodation. A third (34%) were under-occupied and another 46% had one bedroom above standard. These figures were not significantly different to 10 years earlier, Annex Table 3.6.

Type of dwelling

3.55 Over three quarters (77%) of recent first time buyers in 2013-14 bought houses: 37% bought terraced houses, 30% semi-detached and 10% detached. These figures were similar to what they were a decade earlier.

3.56 In 2013-14, nearly a fifth (19%) of recent first time buyers bought purpose built flats, which increased from 11% in 2003-04. This may be because they are more likely to buy newly built properties, more of which are purpose built flats.

3.57 Only 4% of recent first time buyers in 2013-14 said they had bought flat conversions, which is less than half the proportion who bought them in 2003-04 (9%), Annex Table 3.7.

Age of dwelling

3.58 Over half (52%) of recent first time buyers in 2013-14 bought properties that were built after 1964, 15% were built in 1945-1964, 15% in 1919-1944 and 18% before 1919.

3.59 In 2003-04, a higher proportion (30%) of recent first time buyers bought properties built before 1919 compared with those who bought 10 years later (18%). The proportion of recent first time buyers who bought properties built after 1964 increased from 42% to 52% in the same period. This is likely partly due to there being more properties to buy in 2013-14 that were built after 1965, due to the properties which were built in the intervening 10 years.

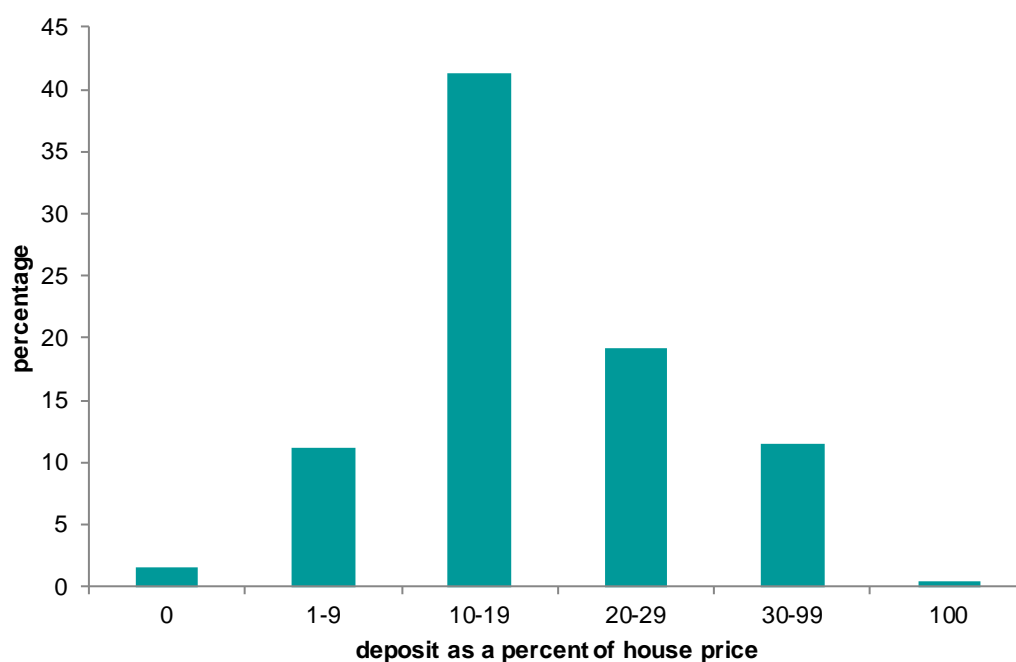
Deposit

3.60 The mean deposit paid by recent first time buyers in 2013-14 was £36,225, whilst the median was £17,745. The difference is due to a minority of people paying a much higher amount. The mean deposit in 2013-14 is over double what it was in 2003-04 and the median deposit is triple what it was 10 years previously.

3.61 In 2013-14, 2% of first time buyers paid no deposit, and 16% paid between 1% and 9%. The most common percentage of deposit paid was between 10% and 19%, with 45% of recent first time buyers paying this. A further 21% paid between 20% and 29%³, Figure 3.9 and Annex Table 3.8.

³ Deposit paid as a percent of house price was measured in 2003-04, but there were significant differences in the way this was done. So the 2003-04 figures were excluded, as they are not comparable to those in 2013-14.

Figure 3.9: Deposit paid as a percent of house price, recent first time buyers, 2003-04 and 2013-14



Base: all recent first time buyers (within three years)
Note: underlying data are presented in Annex Table 3.8
Source: English Housing Survey, full household sample

Type of mortgage and years left to run

3.62 The vast majority (93%) of recent first time buyers who bought with a mortgage had a repayment mortgage in 2013-14. This was a greater proportion than 10 years earlier (86%).

3.63 Over half (56%) of recent first time buyers in 2013-14 had 20-29 years to run on their mortgage when they took it out. Over a third (38%) took out a mortgage with 30 or more years to run⁴.

Decent homes

3.64 In 2013-14, around one in six (17%) homes bought by recent first time buyers were found to be non-decent. It is possible that this is due to some first time buyers deliberately buying homes that were in need of renovation, Annex Table 3.9.

⁴ The 2003-04 survey did not ask respondents how many years their mortgage was for when they took it out.

Outside space

3.65 Most (71%) of first homes bought in the past five years in 2013-14 had both a private front and back garden. A further 7% had either a private front or back garden. Around a fifth (19%) had only a shared garden and 2% owned no outside area at all.

Profile of outright owners

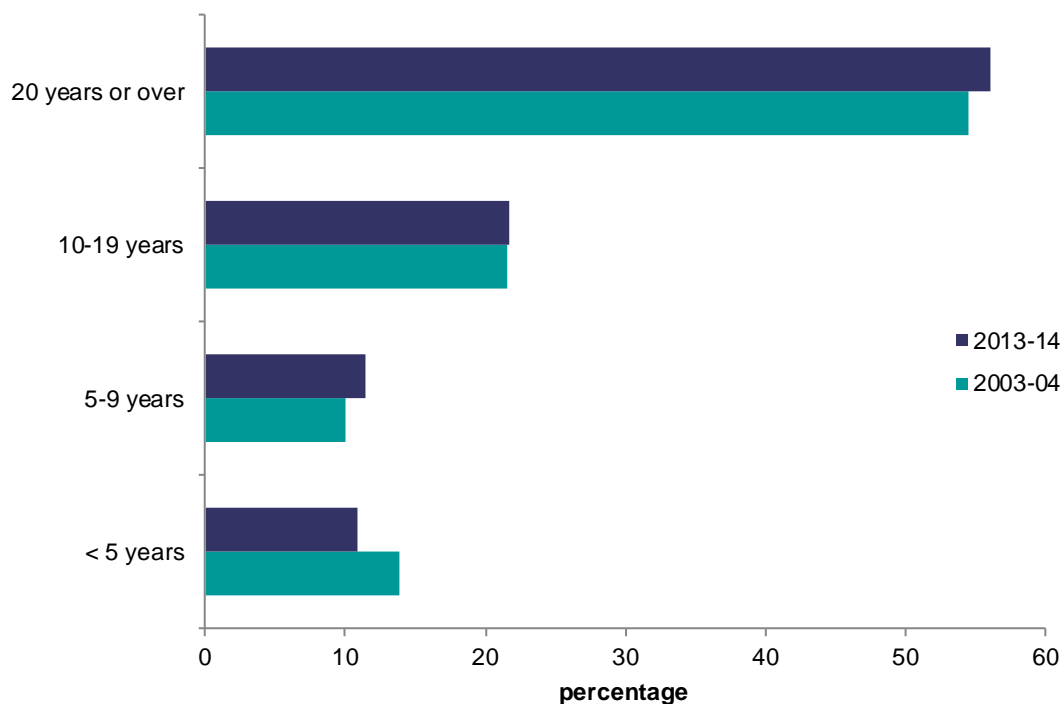
Economic activity

3.66 In 2013-14, the majority (63%) of outright owners were retired. A quarter (25%) were in full-time work, 8% were in part-time work and 1% were unemployed. There was little change in the economic profile of the sector between 2003-04 and 2013-14, Annex Table 3.10.

Length of residence

3.67 In 2013-14, over half (56%) of outright owners had lived in their current property for over 20 years. Around a fifth (22%) had lived there for 10-19 years, 11% for 5-9 years and 11% for less than 5 years, Figure 3.10.

Figure 3.10: Length of residence, outright owners, 2003-04 and 2013-14



Base: all outright owners

Note: underlying data are presented in Annex Table 3.10

Source: English Housing Survey, full household sample

3.68 In 2003-04, there was a greater proportion of outright owners who had lived in their property for less than 5 years than in 2013-14 (14% compared with 11%).

Dwelling type

3.69 In 2013-14, 92% of outright owners owned houses. Only 7% owned flats, which is lower than the proportion of mortgagors who owned flats (9%). The types of properties owned by outright owners were similar to ten years previously.

Income

3.70 There was a fairly even spread of outright owners over the income quintiles in 2013-14, from 19% in the first quintile (lowest incomes) to 15% in the fifth (highest incomes). Since 10 years earlier, there were significantly fewer people in the first and second quintiles, and significantly more people in the fourth and fifth quintiles.

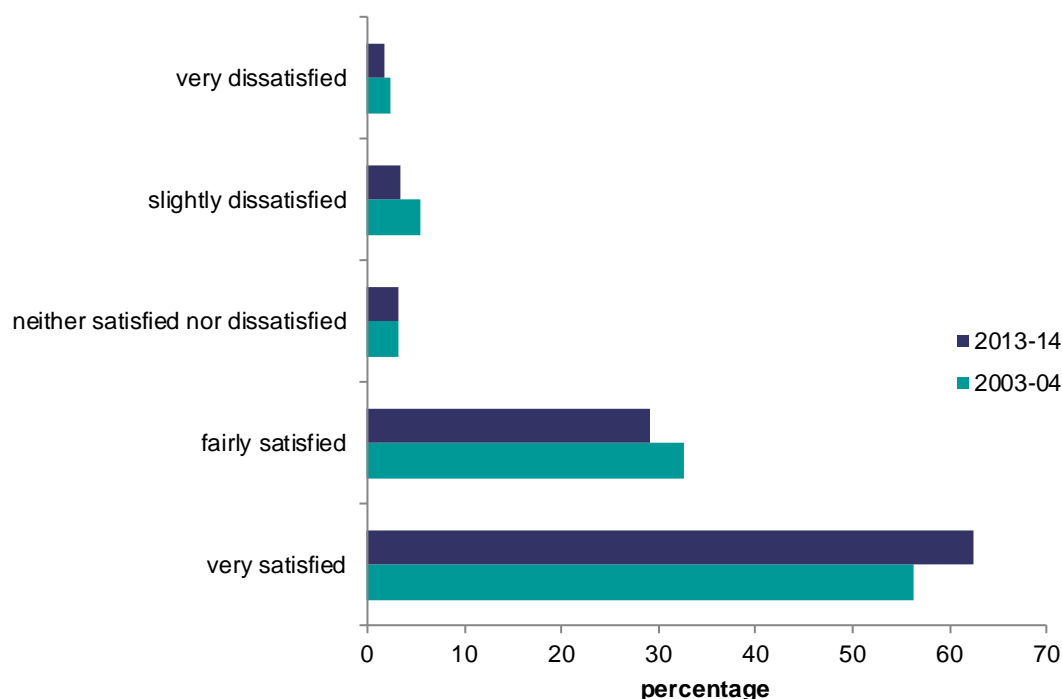
Area

3.71 In 2013-14, 10% of outright owners lived in London, 63% lived in another urban area and 27% were in a small town or rural locations. This was similar to the figures in 2003-04.

3.72 In 2013-14, 62% of outright owners were very satisfied with the area they lived in. A further 29% were fairly satisfied, whereas 4% were slightly dissatisfied and 2% were very dissatisfied.

3.73 The proportion of outright owners who were slightly or very dissatisfied went down between 2003-04 and 2013-14 from 8% to 5%. In contrast the proportion of outright owners who were very satisfied increased from 56% to 62%, Figure 3.11.

Figure 3.11: Satisfaction with area, outright owners, 2003-04 and 2013-14



Base: all outright owners

Note: underlying data are presented in Annex Table 3.10

Source: English Housing Survey, full household sample

Overcrowding and under-occupation of outright owners

Number of bedrooms

3.74 In 2013-14, the average number of bedrooms among those households who owned their home outright was 3.0. People living in flats had fewer bedrooms than those living in houses, Annex Table 3.11.

Overcrowding

3.75 The overall proportion of outright owners in overcrowded accommodation was 1%. Overcrowding affected those outright owners in the highly deprived areas. Overcrowding was higher amongst those living in the first quintile (most deprived areas, 3%) compared with the two less deprived quintiles (less than 1%).

Under-occupation

- 3.76 In 2013-14, the overall proportion of outright owners in under-occupied accommodation was 61%. The longer households had been in residence in their home, the higher the proportion that were under-occupied. This ranged from 43% for people living in their home for less than 5 years to 69% of those who had lived in the property for 20 or more years. Under-occupation being higher in households with longer residences is likely due to grown up children leaving the family home.

Satisfaction and well-being of outright owners

Satisfaction with accommodation

- 3.77 The vast majority (95%) of outright owners were satisfied with their accommodation in 2013-14.
- 3.78 The level of satisfaction with accommodation varied for people living in different properties. Owners of detached houses (97%) were more satisfied with their accommodation than people in terraced houses (92%).
- 3.79 Outright owners who lived in the most deprived areas (based on Index of Multiple Deprivation (IMD) scores) were less satisfied with their accommodation than people living the least deprived areas, Annex Table 3.12.

Well-being

- 3.80 Similarly, outright owners who lived in the most deprived areas had higher anxiety levels than people living the least deprived areas. On the other well-being measures (life satisfaction, how worthwhile life is, and happiness), these also generally increased i.e. better well-being, in the least deprived areas.
- 3.81 People's level of satisfaction with their area was associated with all aspects of well-being. Outright owners who were very satisfied with their area had better scores on all four measures than those who were very dissatisfied with their area.

Home ownership for older households

- 3.82 The following analysis examines the characteristics and housing needs of households that owned their home and contained someone aged 55 and over in the 2013-14 data. Within this group we have compared

those households where the oldest person is aged 55 up to pension age, with those containing someone over pension age.

- 3.83 As part of Housing Strategy there is a focus on housing for older and vulnerable people⁵. House builders have also started to target new properties at this age group.

Tenure

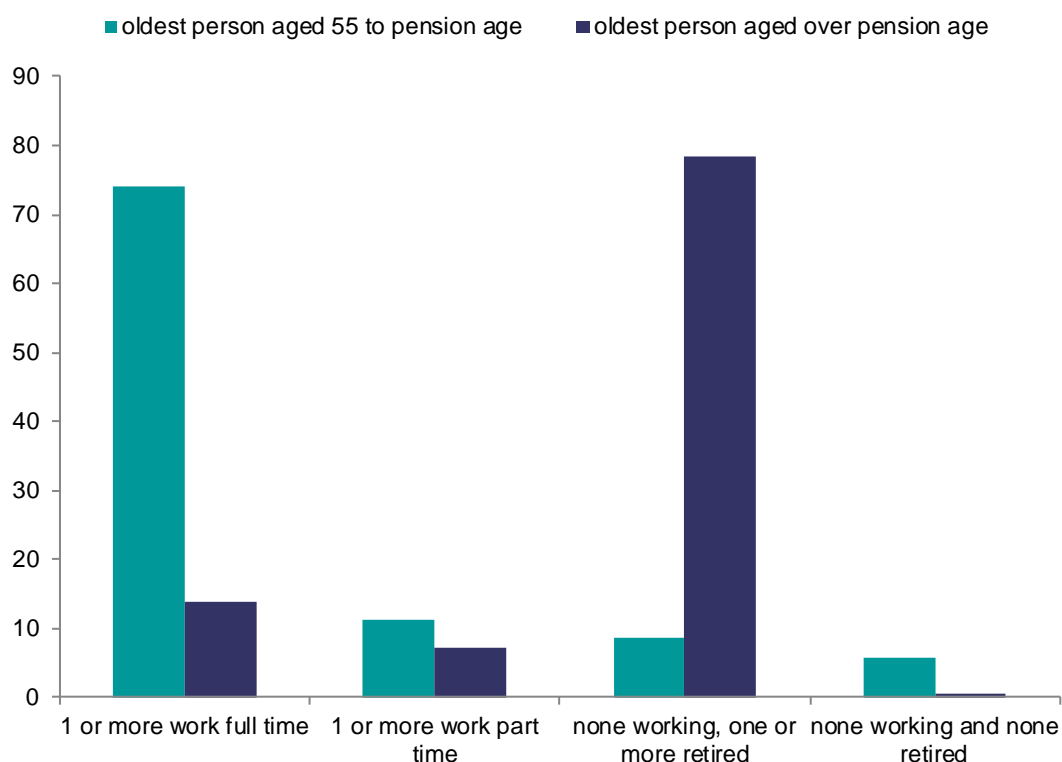
- 3.84 Over half (54%) of owner occupier households where the oldest person was aged 55 to pension age owned their property outright compared with 89% of those over pension age. So 46% of those from 55 to pension age were still paying off a mortgage, Annex Table 3.13.

Economic activity

- 3.85 The vast majority (85%) of owning households where the oldest person was aged 55 to pension age contained someone who worked. A fifth (21%) of households where the oldest person was aged over pension age had someone working in them, Figure 3.12, Annex Table 3.14.

⁵ <https://www.gov.uk/government/publications/2010-to-2015-government-policy-housing-for-older-and-vulnerable-people/2010-to-2015-government-policy-housing-for-older-and-vulnerable-people#appendix-4-helping-older-and-disabled-people-live-at-home-for-longer>

Figure 3.12: Employment status of HRP in owner occupier households where the oldest person was aged 55 or over, 2013-14



Base: all owning households where oldest person was aged 55 or over

Note: underlying data are presented in Annex Table 3.14

Source: English Housing Survey, full household sample

Income

3.86 In owner occupier households where the oldest person was aged 55 to pension age, 58% had an income of more than £700 per week, 23% had an income of between £400 and £700 and 19% had an income below £400 per week. In comparison, 26% of owner occupier households where the oldest person was over pension age had an income of more than £700 per week, 30% had an income of between £400 and £700 and 44% had an income of below £400 per week, Annex Table 3.15.

Care received

3.87 Only a very small proportion of owner occupier households where the oldest person was aged 55 or over lived in sheltered accommodation (i.e. where a warden or manager is available to help residents if needed). As one might expect, a greater proportion of owner occupier households where the oldest person was aged over pension age (1%) were in sheltered accommodation than of people under pension age (less than 1%), Annex Table 3.16.

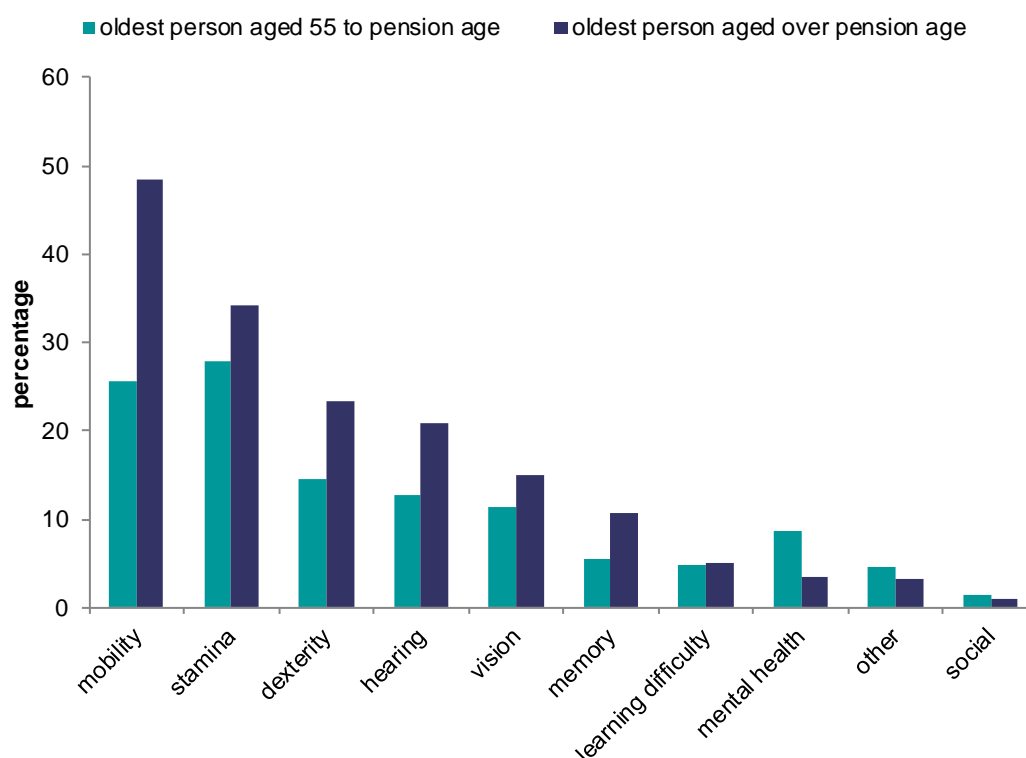
3.88 Similarly only a small percentage of older owner occupier households had overnight carers. This was higher amongst owner occupier households where the oldest person was over pension age (2%) than those where the oldest person was aged 55 to pension age (less than 1%), Annex Table 3.17.

Health

3.89 Almost half (46%) of owner occupier households where the oldest person was aged over pension age contained someone with a long term illness or disability. Among owner occupier households where the oldest person was over 55 to pension age, 29% included someone with a long term illness or disability, Annex Table 3.18.

3.90 The most common health conditions affecting owner occupier households where the oldest person was aged 55 or over were mobility (48% pension age or over, 26% under pension age) and stamina (34% pension age or over, 28% under pension age), Figure 3.13 and Annex Table 3.19.

Figure 3.13: Health condition of HRP in owner occupier households where the oldest person was aged 55 or over, 2013-14



Base: all owning households where oldest person was aged 55 or over

Note: underlying data are presented in Annex Table 3.19

Source: English Housing Survey, full household sample

Decent homes and energy efficiency

- 3.91 Around a fifth (21%) of owner occupier households where the oldest person was aged over pension age lived in non-decent homes. This is greater than the proportion where the oldest person was aged 55 to pension age (17%). This may be because older people are less able to carry out repairs on their homes (or arrange for someone else to do them), Annex Table 3.20.
- 3.92 The two age groups lived in properties which had similar energy efficiency ratings. Overall, 4% had a SAP score of less than 30, 18% had 30-50, 68% had 51 to 70 and 10% had more than 70, Annex Table 3.21.

Under-occupation

- 3.93 Overall, 61% of owner occupier households where the oldest person was aged 55 or more were under-occupied, i.e. had two or more bedrooms above the standard. Plus, another 30% had one bedroom above the standard, Annex Table 3.22.