



Department for
Communities and
Local Government



English Housing Survey

Housing for Older People Report, 2014-15



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Introduction and main findings

1. The English Housing Survey is a national survey of people's housing circumstances and the condition and energy efficiency of housing in England. It was first run in 2008-09. Prior to then, the survey was run as two standalone surveys: the English House Condition Survey and the Survey of English Housing.
2. In the last 20 years, the number of older households has increased, partly as a result of people living longer¹. Men currently aged 65 can expect to live until they are 83 years old, and women to 86 years old. However, it is expected that only around half of this will be disability free. This creates many challenges for a range of policy areas including housing. For this reason, there is a lot of interest in the housing circumstances of older people.
3. This report provides findings from the 2014-15 survey. It covers older households and their housing circumstances, comparing these between older age groups and to younger households. Changes over the last 20 years are discussed.
4. The 'older' households referred to throughout the report consist of households where the oldest person was aged 55 or over. Where possible, these older households have been broken down into four older household groups: 55-64 years, 65-74 years, 75-84 years and 85 years or over. The 'younger' households referred to in the report are households where the oldest person is under 55 years of age.

Main findings

The vast majority of older households were owner occupiers; nearly two thirds owned outright.

- In 2014-15, three quarters (76%) of older households were owner occupiers compared with about half (53%) of younger households. Some 62% of older households owned outright compared to 9% of younger households.

Older households were far more likely to live in detached homes and bungalows compared with younger households, and far less likely to live in terraced homes or flats.

- Over a third (38%) of older households lived in detached homes or bungalows compared to 16% of younger households. About a quarter (23%) of older households lived in terraced houses and 15% in flats compared to 34% and 24%

¹<http://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/datasets/disabilityfreelifeexpectancydfleandlifeexpectancyeatage65byregionengland>

of younger households. The proportions who lived in semi-detached houses did not vary by age.

The proportion of older households living in flats has fallen while the proportion living in detached homes has increased.

- In 2014, 15% of older households lived in flats, down from 20% in 1996. The proportion living in detached homes was 22%, up from 14% in 1996.
- For younger households the proportion living in flats has risen from 18% to 24%. The proportion living in semi-detached houses, detached houses and bungalows fell from 49% in 1996 to 42% in 2014.

Due to the large proportion who own outright, older households tended to have higher income after housing costs and higher property equity compared with younger households.

- Older households had a median income of £22,300 compared with £19,000 for younger households.
- Among older households, the older the household the lower the median income. Those households where the oldest person was aged 55-64 had the highest median income (£24,100) and those aged 85 and over had the lowest median income (£19,600).
- Older households had median equity of £220,000 compared to £127,000 in younger households. Households where the oldest person was aged 65-74 had the highest median equity (£230,000).

The older the household, the more likely it was to be a lone household.

- Over a third (38%) of older households were lone households compared to 19% of younger households. Nearly half (47%) of those aged 75-84 and 61% of those aged 85 or older were lone households.

Compared to younger households, older households were less likely to have moved within the last three years.

- Only 9% of older households had moved in the past three years compared to 36% of younger households.

Older households who did move were more likely to have moved due to family or personal reasons or because they wanted a smaller home. They were also more likely to have moved to a home more than 10 miles away.

- About a quarter (27%) of older households who had moved in the past three years did so for personal or family reasons and 15% moved because they wanted

a smaller home. This compares to 17% and 2% respectively for younger households.

- Over a third (36%) of older households who had moved in the past three years moved to a home more than 10 miles away compared to 26% of younger households.

In 2014, older households lived in larger homes than younger households. This was not the case in 1996.

- In 2014, average internal floor area was 95m² in the homes of older households compared to 86m² for younger households.
- In 1996, however, average floor area was similar for older and younger households at around 85m². Average floor area remained fairly constant for younger households over the 1996 to 2014 period, but increased from 84m² to 95m² for older households. These findings likely reflect changes in the types of homes occupied by the different age groups over time including the higher proportion of older households living in detached homes.

Older households had a high level of satisfaction with their accommodation; satisfaction was even higher among households that were under-occupying their home.

- Most (94%) older households were satisfied with their accommodation compared to 86% of younger households.
- The majority (97%) of older households who under-occupied were satisfied with their accommodation compared to 88% of those whose accommodation was at standard (i.e. had the right number of bedrooms for the occupants of the house).

Compared with younger households, average repair costs were lower for homes occupied by older households, but the proportion of non-decent homes was much the same.

- Average repair costs needed in homes occupied by older households were £12/m² compared to £14/m² for younger households.
- The proportion of non-decent homes occupied by older and younger households was similar at 19-20%.

However, households where the oldest person was aged 85 years or over were more likely to live in a non-decent home than other age groups.

- Some 29% of households where the oldest member was 85 or over lived in a non-decent home. This compares to 17% for households aged 55-64 years and 20% for households where the oldest person was under 55.

Older households had less energy efficient homes compared with younger households and those aged 85 or over had the lowest energy efficiency.

- The mean SAP rating for older households was 60 compared to 62 for younger households. For households aged 85 and over, it was 57.
- The proportion in the most energy efficient homes, EER Bands A-C, was 22% for older households and 30% for younger households.
- The proportion in the least energy efficient homes, EER Bands F-G, was 6% for older households and 4% for younger households. For households aged 85 and over the proportion was 10%.

Acknowledgements and further queries

5. Each year the English Housing Survey relies on the contributions of a large number of people and organisations. The Department for Communities and Local Government (DCLG) would particularly like to thank all the households who gave up their time to take part in the survey, NatCen Social Research, the Building Research Establishment (BRE) and CADS Housing Surveys, without whom the 2014-15 survey and this report, would not have been possible.
6. This report was produced by Susie Margoles and Helen Garrett at BRE in collaboration with NatCen Social Research and DCLG.
7. If you have any queries about this report, would like any further information or have suggestions for analyses you would like to see included in future EHS reports, please contact ehs@communities.gsi.gov.uk.
8. The responsible analyst for this report is: Reannan Rottier, Housing and Planning Analysis Division, DCLG. Contact via ehs@communities.gsi.gov.uk.

Chapter 1

Older households

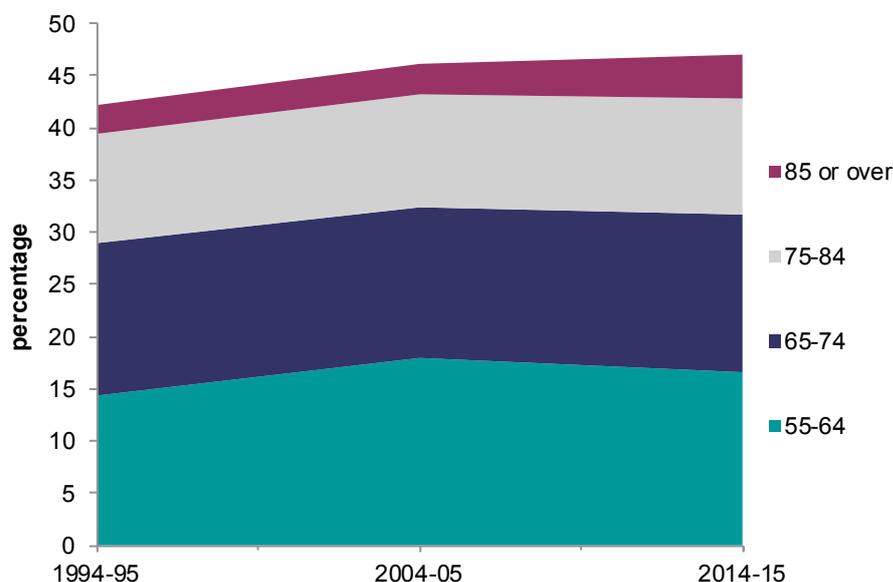
- 1.1 This chapter explores older households by age and tenure over time, household type, financial circumstances, health and where they live. The chapter then explores recent movers and the main reason that motivated older households to move home.
- 1.2 Some analyses exclude older households if the oldest person in the household was not the household reference person (HRP)² or partner. This is because the question was only asked of the HRP or partner, and may be less relevant to other household members.

Characteristics of older households

- 1.3 In 2014-15, 47% of households in England contained a person aged 55 or over. The proportion of households where the oldest person was aged 55-64 (17%) and 65-74 (15%) was fairly similar, but was lower for households where the oldest person was 75-84 (11%). The oldest person was aged 85 or over in just 4% of households, Figure 1.1.
- 1.4 Between 1994-95 and 2014-15, the proportion of older households increased from 42% to 47% (8.3 million to 10.6 million). While there was a small increase in the proportion of households where the oldest person was aged 55-64 or 85 or over, the proportions of households aged 65-74 and 75-84 remained similar during this period.

² The HRP is the 'householder' in whose name the accommodation is owned or rented. In the case of joint ownership or tenancy, the HRP is the person with the highest income (see the glossary for further information).

Figure 1.1: Age of the oldest person in the household, 1994-95, 2004-05 and 2014-15



Base: all households

Note: underlying data are presented in Annex Table 1.1

Sources:

1994-95: Survey of English Housing;

2004-05 and 2014-15: English Housing Survey, full household sample

Tenure

- 1.5 In the English Housing Survey, the tenure of a household is based on the tenure of the HRP and partner, and does not necessarily represent the tenure of all household members. For example, an older person living in an owner occupied household may not be the owner, but an elderly parent or a lodger. For this reason, the following findings are only based on households where the oldest occupant is either the HRP or partner³.
- 1.6 Around three quarters of households (76%) where the oldest person was aged 55 years or over owned their own home, either with a mortgage or outright compared with around a half of (53%) of younger households. In fact, the majority of these older households owned their property outright (62%), notably more than younger households (9%). Only 7% of older households were private renters compared with 29% of younger households. A similar proportion of younger (18%) and older (17%) households were social renters, Annex Table 1.2.
- 1.7 For older households, the older the household the less likely they were to have a mortgage. Households aged 65 or over were more likely to own

³ 97% of all households. The older households where the oldest occupant was not the HRP or partner (3%) were more likely to contain a person who was aged 75 or older, and more likely to be multi-person households with at least three persons in the household.

outright than those aged 55-64 but the rates of renting (private and social) were similar for all older household groups, Figure 1.2.

Figure 1.2: Tenure, by age of the oldest person in the household, 2014-15



Base: all households where the oldest person is the HRP or partner

Note: underlying data are presented in Annex Table 1.2

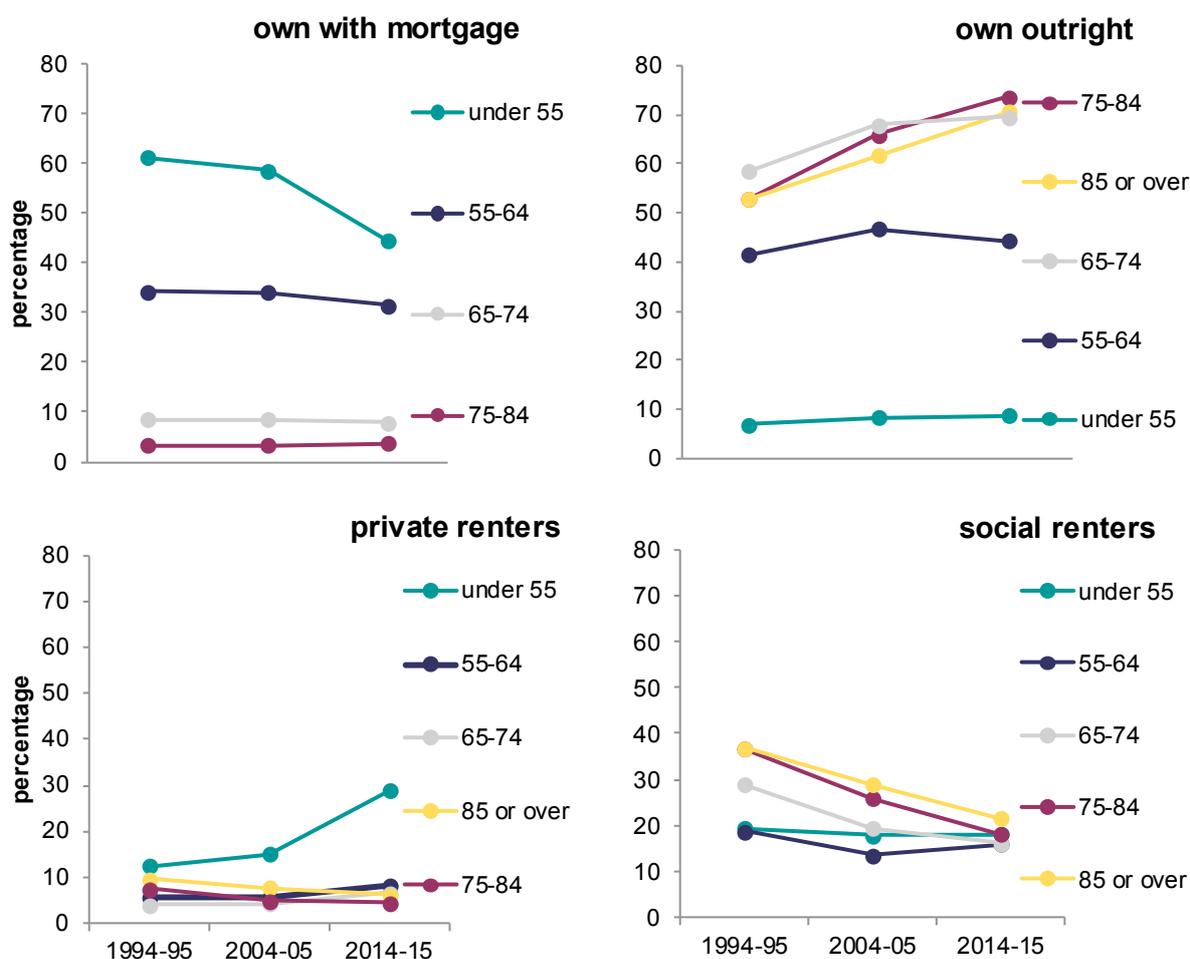
Source: 2014-15: English Housing Survey

- 1.8 Between 1994-95 and 2014-15⁴, there was an increase in the proportion of outright owners across all age groups, although this was most pronounced for those aged 65 or over, Figure 1.3.
- 1.9 Over this 20 year period, the proportion of households where the oldest person was 55-64 and owned their home with a mortgage decreased from 34% to 32%, although this decrease was far overshadowed by the decrease in the proportion of households aged under 55 owning with a mortgage over the same period (from 61% to 44%).

⁴ There are methodology differences between the SEH and EHS in the definition of the HRP; this should not affect the findings as they were based on oldest person, see Glossary.

1.10 Meanwhile, the proportion of older households that rented privately increased for those aged 55-74, but decreased for those aged 75-84. The figure remained similar for those aged 85 or over during this period. In contrast, the proportion of younger household private renters more than doubled from 12% to 29%. In 1994-95 households older than 65 years were more likely to be in social housing than those under 65. However a decrease in social renters in the older age groups means that in 2014-15 there was very little difference in the proportions.

Figure 1.3: Tenure by age of the oldest person in the household, 1994-95, 2004-05 and 2014-15



Base: all households where the oldest person is the HRP or partner

Notes:

- 1) sample sizes too small to display households owning with a mortgage, aged 85 or older
- 2) underlying data are presented in Annex Table 1.2

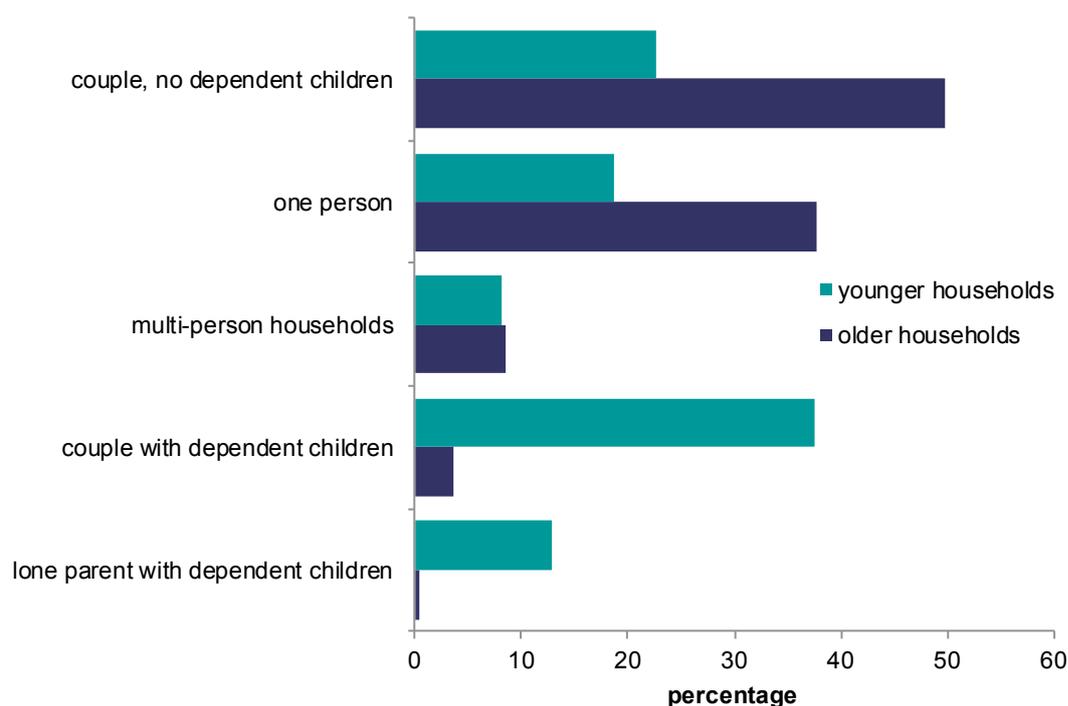
Sources:

1994-95: Survey of English Housing;
2004-05 and 2014-15: English Housing Survey, full household sample

Type of household⁵

- 1.11 Older people are particularly vulnerable to loneliness and social isolation which can have a serious effect on their health⁶. For these and other health reasons, 3% of those aged 65 and over live in care homes⁷; such households are not included in the English Housing Survey.
- 1.12 Older households were much more likely to be lone person households (38%) or couple households with no dependent children (50%) compared with younger households (19% and 23% respectively), Figure 1.4.

Figure 1.4: Household type of younger and older households, 2014-15



Base: all households

Notes:

1) underlying data are presented in Annex Table 1.3

2) 'couple, no dependent children' includes couples without children and couples with independent children

3) 'multi-person households' includes lone parents with independent children

Source: 2014-15: English Housing Survey, full household survey

- 1.13 The older the household, the more likely they were to live alone, with 61% of those aged 85 or older living alone compared with 47% of those aged 75-84

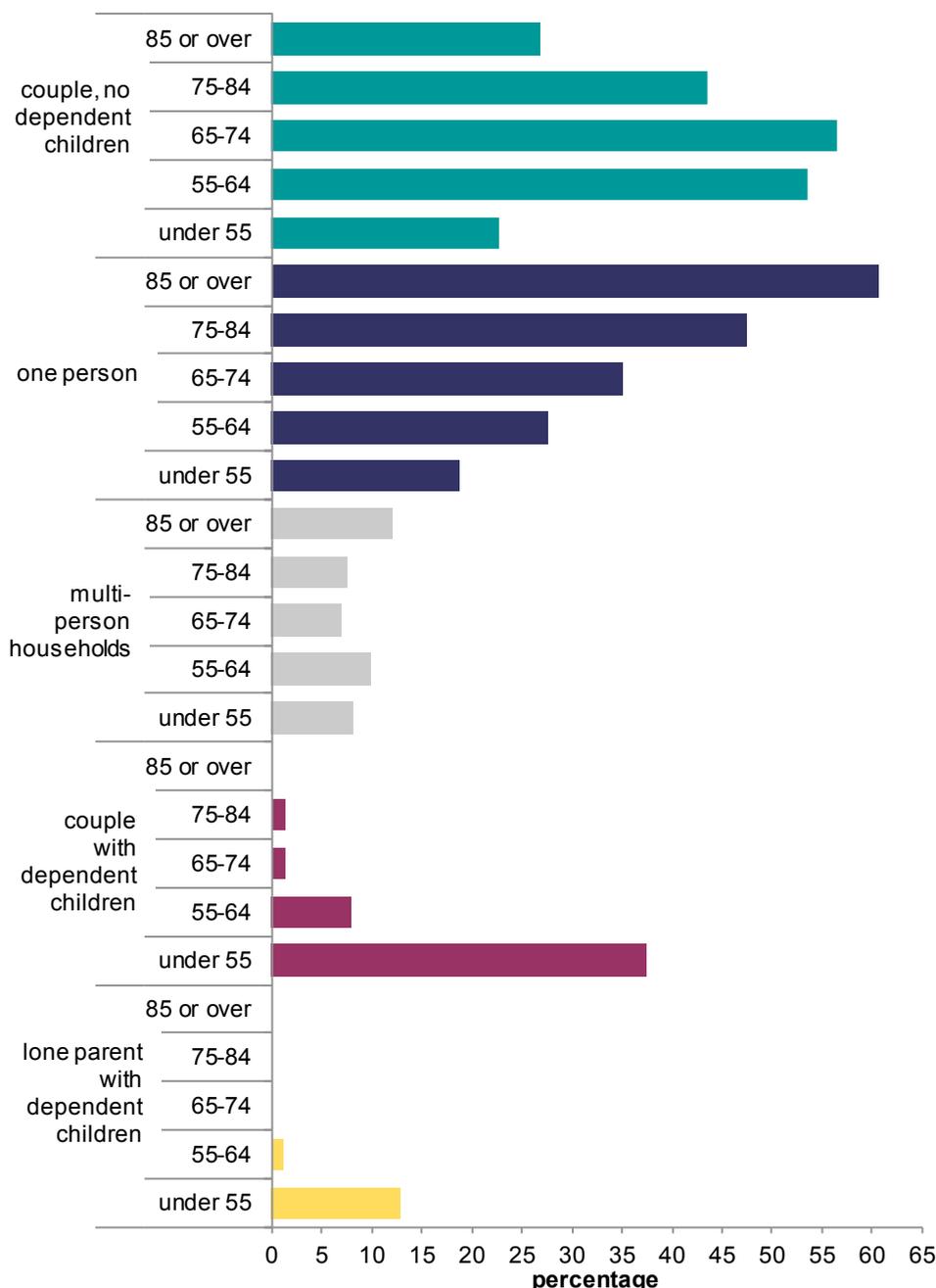
⁵ Analysis is based on all households and there will be a few cases where the oldest person in the households may be living with a couple. See Technical Report, Chapter 5 for details of the EHS household composition derived variables.

⁶ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/461120/3a_Social_isolation-Full-revised.pdf

⁷ <http://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/changesintheolderresidentcarehomepopulationbetween2001and2011/2014-08-01>

and 35% of those aged 65-74. Similarly, the older the household, the less likely they were to have dependent children, Figure 1.5.

Figure 1.5: Household type, by age of the oldest person in the household, 2014-15



Base: all households

Notes:

1) underlying data are presented in Annex Table 1.3

2) 'couple, no dependent children' includes couples without children and couples with independent children

3) 'multi-person households' includes lone parents with independent children

Source: 2014-15: English Housing Survey, full household survey

1.14 Over half of households where the oldest person was aged 55-64 (54%) and 65-74 (56%) were living in couple households without dependent children. Not

surprisingly, only a very small proportion of older households were either couple households with dependent children or single parent households with dependent children (4%). The profile was very different for younger households; 50% of which had dependent children in the household while only 23% were couple households with no dependent children.

- 1.15 Compared with other age groups, households where the oldest person was aged 85 or over, were more likely to be multi-person households⁸ (12% compared with 7-10%).

Property equity

- 1.16 The amount of equity that older people have in their home provides an indication of available funds, should these be needed, for example, to pay for major works to the home, including adaptations, or to move into alternative accommodation. In the English Housing Survey, those households that owned their home were asked its current value and about any outstanding loans on their home. From this an equity value was estimated⁹. This equity analysis only reports where the HRP or their partner were the oldest person in the household and were owner occupiers.
- 1.17 Older households had a median equity of £220,000 notably higher than younger households (£127,000). There was no clear trend for the older household categories and their level of equity, but households where the oldest person was aged 75-84 had the lowest median equity (£200,000) and households where the oldest person was aged 65-74 had the highest median equity (£230,000), Annex Table 1.4.

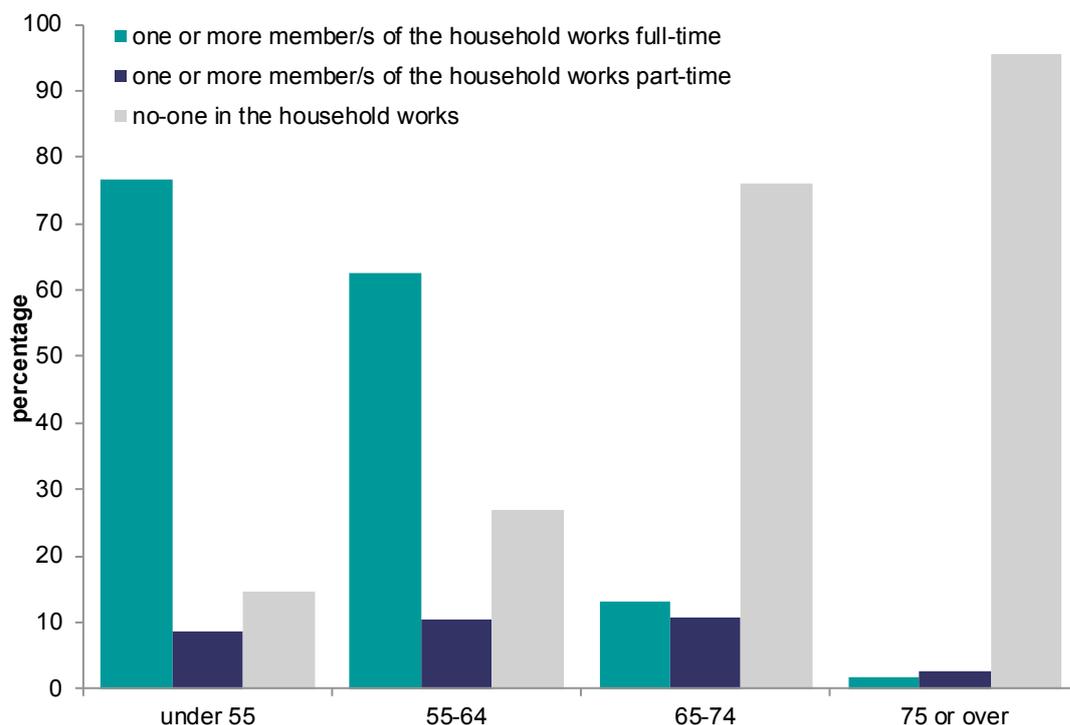
Employment status

- 1.18 About three quarters (73%) of households aged 55-64 years still had one or more people in full or part-time work compared with around a quarter (24%) of households aged 65-74 and just 6% of those aged 75-84 years. The comparable figure for younger households in full or part-time work was 85%, Figure 1.6.

⁸ Multi-person households are households that consist of more than one family unit, for example these could be households with an older person/s living with other family members/or another family or lone persons sharing with other lone persons.

⁹ See Technical Report, Chapter 5 on household derived variables. Research has demonstrated that owner occupiers are more likely to overestimate the value of their homes than underestimate it and only 40% of household estimates are within 10% of the VOA valuation. Homes most likely to be underestimated include those owned by couples aged over 60 and resident for at least 20 years.

Figure 1.6: Employment status, by age of the oldest person in the household, 2014-15



Base: all households where the oldest person was the HRP or partner

Note: underlying data are presented in Annex Table 1.5

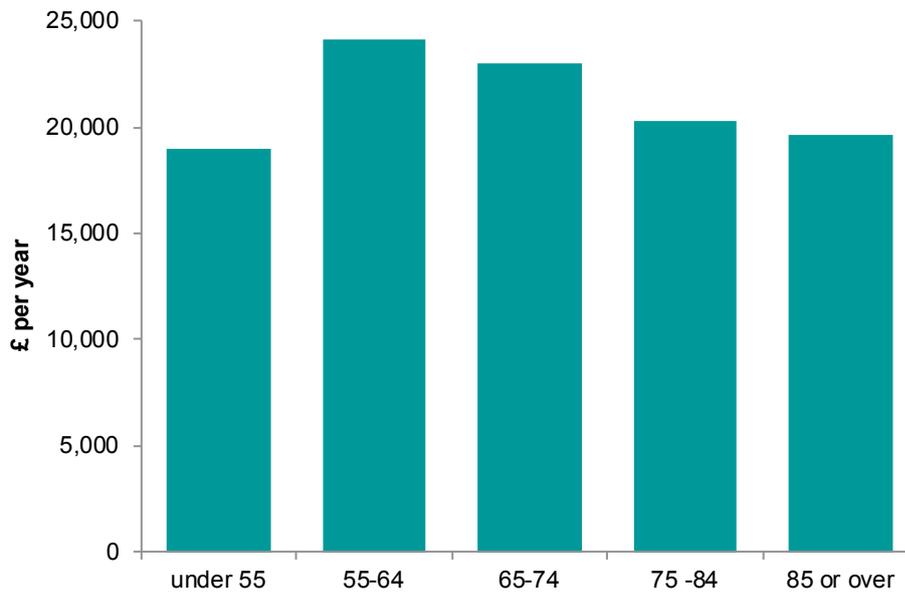
Source: 2014-15: English Housing Survey, full household survey

Income

- 1.19 For this analysis, net household equivalised income after housing costs is used¹⁰. This measure takes all household income net of tax and housing costs which are then adjusted according to household size and composition to better reflect spending needs. This provides a good measure of income available to buy goods and services and allows more meaningful comparison between groups. Removing housing costs is especially important for older people as a high proportion own outright and – consequently – have very low housing costs.
- 1.20 Older households had higher median annual income (£22,300) after housing costs than younger households (£19,000). Among older households, the older the household, the lower the median income. Those households where the oldest person was 55-64 had the highest median income (£24,100) and those aged 85 and over had the lowest median income (£19,600), Figure 1.7.

¹⁰ See Technical notes and glossary for further information.

Figure 1.7: Median income after housing costs, by age of the oldest person in the household, 2014-15



Base: all households

Notes:

1) net household equivalised income after housing costs is used, see the glossary for more information

2) underlying data are presented in Annex Table 1.6

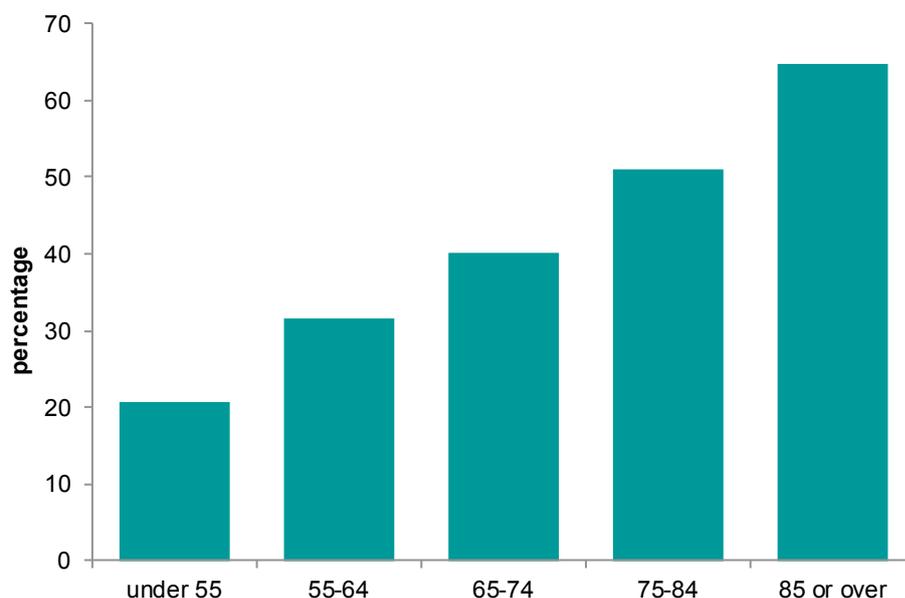
Source: 2014-15: English Housing Survey, full household sample

Long-term illness or disability

1.21 All households in the English Housing Survey were asked if there was anyone in the household with a long-term illness or disability¹¹. As the age of the oldest person in the household increased, so did the likelihood of the household having at least one person with a long-term illness or disability. Some 65% of households where the oldest person was 85 or over had at least one person in their home with a long-term illness or disability, Figure 1.8.

¹¹ Not necessarily the oldest person in the household

Figure 1.8: Households with a person with a long-term illness or disability, by age of the oldest person in the household, 2014-15



Base: all households

Note: underlying data are presented in Annex Table 1.7

Source: 2014-15: English Housing Survey, full household sample

Type of area that households live

1.22 Where older households reside will affect their ability to access services and amenities and avoid social isolation. Although the majority of older households lived in urban areas (77%) they were less likely to than younger households (84%). Older households were more likely to reside in villages or hamlets and isolated dwellings (12%) than younger households (8%). The likelihood of living in a small town or on its fringes was similar irrespective of the age of the oldest person in the household, Annex Table 1.7.

Recent movers

1.23 Older households were less likely to have moved in the last three years than younger households. Only 9% of older households had moved home, compared with 36% of younger households, Annex Table 1.8.

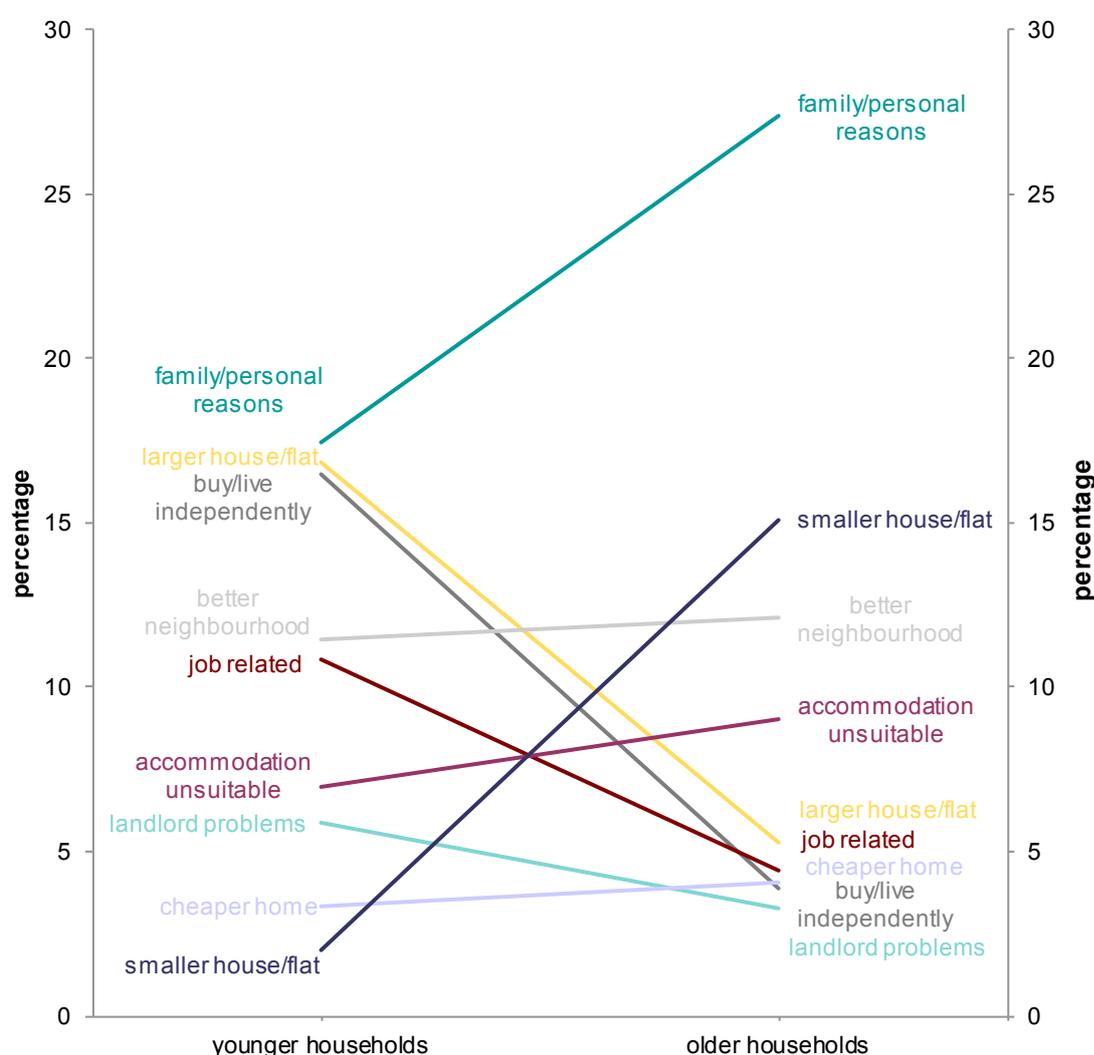
Distance moved

1.24 Among those who had moved in the last three years, the majority of older households (64%) had moved less than 10 miles from their previous home. However older households (36%) were more likely than younger households (26%) to have moved more than 10 miles, Annex Table 1.8.

Reason for move

- 1.25 The most common reason older households gave for moving were family or personal reasons (27%), because they wanted a smaller property (15%) or to live in a better neighbourhood (12%), Figure 1.9.
- 1.26 For younger households, the most common reason was also family or personal reasons but a far smaller proportion reported this (17%). The next most common reasons were to live in a larger property (17%) and to buy/live independently (16%). Both of these reasons were mentioned by a much smaller proportion of older households (5% and 4% respectively).

Figure 1.9: Main reason for moving of younger and older households, 2014-15



Base: all households where the oldest person was the HRP or partner and they had moved in the last three years

Note: underlying data are presented in Annex Table 1.9

Source: 2014-15: English Housing Survey, full household sample

Moves between tenures

1.27 The majority of households who moved recently did so within the same tenure. However, older home owners were less likely to have come from a rental property (11% compared with 44% of younger households). Meanwhile, older households who rented were more likely to have come from owner occupation compared with younger renters (26% and 11% respectively), Annex Table 1.10.

Satisfaction with accommodation and area

1.28 Older households that had moved within the last three years were slightly less satisfied¹² with their accommodation (92%) than older households that had not moved (95%). However, older households that had moved were more satisfied with their local area (93%) compared with those that had not moved (90%).

1.29 Satisfaction with either accommodation or local area among younger households that had moved was broadly similar to those that had not moved, Annex Table 1.11.

¹² Satisfaction is the sum of all households that stated they were either 'very satisfied' or 'fairly satisfied'.

Chapter 2

Older peoples' housing

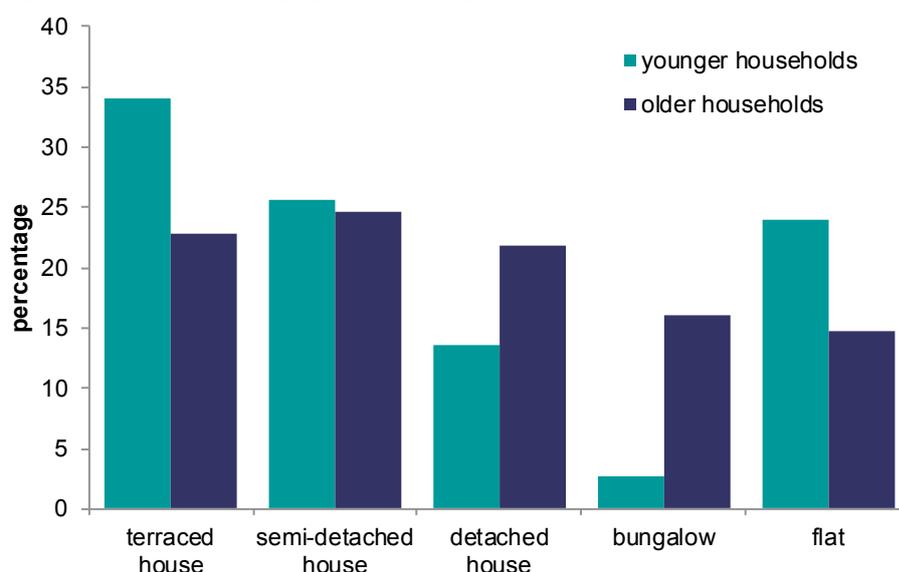
2.1 This chapter focuses on the types of homes and housing conditions for older households in 2014, and whether this has changed since 1996. Aligning the living situation of older people with a property that best suits their needs and aspirations can be complex. Some older people have to move because their home no longer meets their needs (and cannot be adapted to do so) and/or is simply too large to maintain. More information on this topic can be found in the Adaptations and Accessibility report, which is published alongside this report.

The homes that older households live in

Dwelling type

2.2 There were some marked differences between the types of homes occupied by younger and older households. In 2014, younger households were more likely to live in terraced houses (34%) and flats (24%) compared with older households (23% and 15% respectively). Conversely older households were more likely to live in detached houses (22%) and bungalows (16%) compared with younger households (14% and 3% respectively), Figure 2.1.

Figure 2.1: Dwelling type, younger and older households, 2014



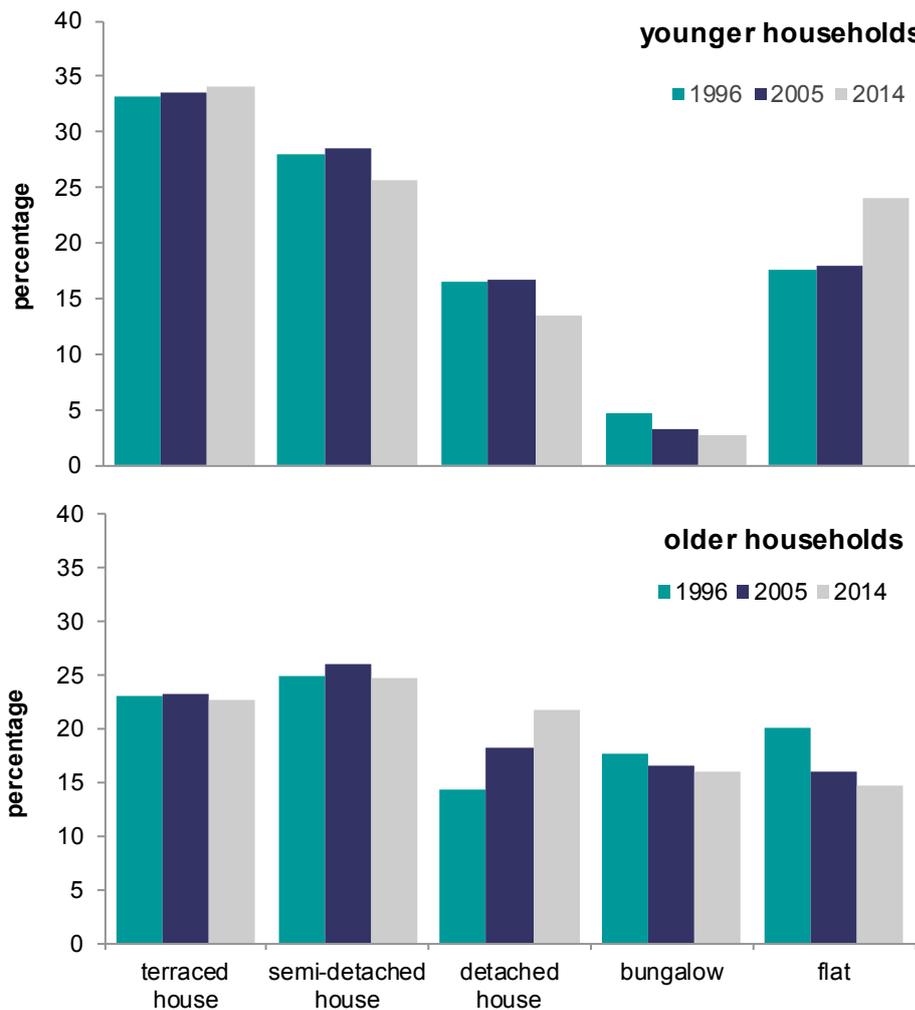
Base: all households

Note: underlying data are presented in Annex Table 2.1

Source: English Housing Survey, household sub-sample

-
- 2.3 There was also variation among older households. Around a quarter of households aged 75 years or over lived in bungalows; a higher proportion than households aged 65-74 years (18%) or 55-64 years (7%). A smaller proportion of households aged 75 years and over lived in terraced or detached houses compared with households aged 55-74 years. The proportion of households living in flats was similar between older age groups, Annex Table 2.1.
- 2.4 The proportion of older households living in flats fell between 1996 and 2014, while the proportion living in detached homes rose. The proportion of younger households living in flats rose over the same period, whilst the proportion living in semi-detached houses, detached houses and bungalows fell slightly, Figure 2.2.
- 2.5 The proportion of households aged 55-64 years was very similar from 1996 to 2014 but the figures rose during the same period for those aged 65 or over, Annex Table 2.1.

Figure 2.2: Dwelling type, younger and older households, 1996, 2005 and 2014



Base: all households

Note: underlying data are presented in Annex Table 2.1

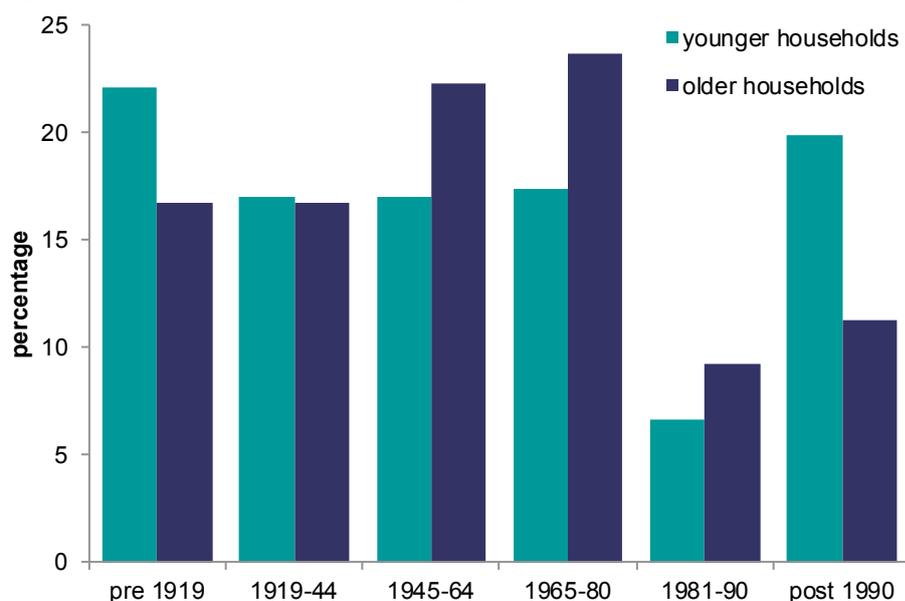
Sources:

1996 and 2005 English House Condition Survey;
2014 English Housing Survey, household sub-sample

Dwelling age

2.6 The age of the homes that older households lived in differed from younger households. Households where the oldest person was aged 55 years or over were more likely to live in homes built between 1945 and 1990, while younger households were more likely to live in the oldest homes (built before 1919) or the newest homes (built after 1990), Figure 2.3.

Figure 2.3: Dwelling age, younger and older households, 2014



Base: all households

Note: underlying data are presented in Annex Table 2.2

Source: English Housing Survey, household sub-sample

2.7 Unsurprisingly, since 1996 the proportion of older households living in newer homes (built after 1980) has increased. The figure was 11% in 1996 and rose to 21% in 2014, Annex Table 2.2.

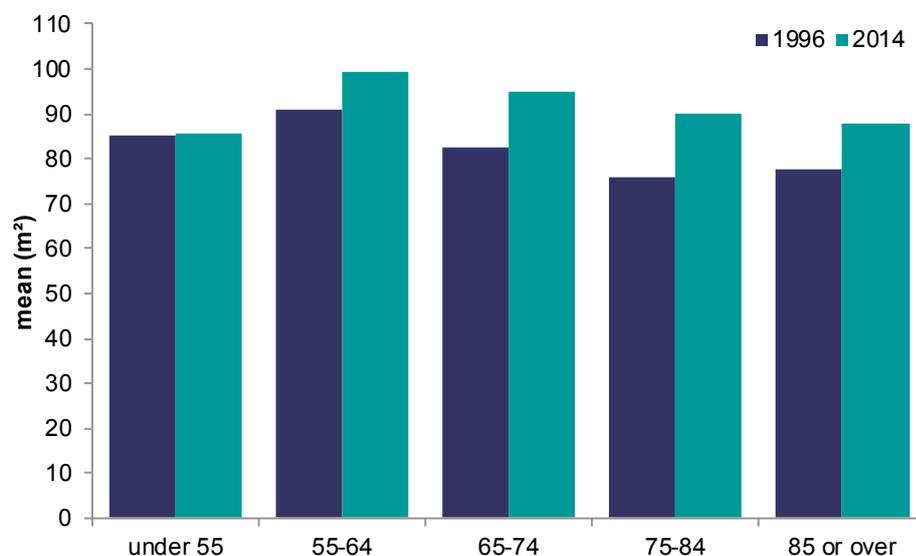
Dwelling size

2.8 In 2014, older households lived in larger homes than younger households. This was not the case in 1996. In 2014, average internal floor area was 95m² in the homes of older households compared to 86m² for younger households, Annex Table 2.4.

2.9 In 1996, however, average floor area was similar for older and younger households at around 85m². Average floor area remained fairly constant for younger households over the 1996 to 2014 period, but increased from 84m² to 95m² for older households. These findings likely reflect changes in the types of homes occupied by the different age groups over time including the higher proportion of older households living in detached homes.

2.10 Among older households in 2014, those aged 55-64 years had the highest average floor area followed by those aged 65-74. Those aged 75 and over had the lowest average floor area, Figure 2.4.

Figure 2.4: Average floor area of home by age of oldest person in the household, 2014



Base: all households

Note: underlying data are presented in Annex Table 2.4

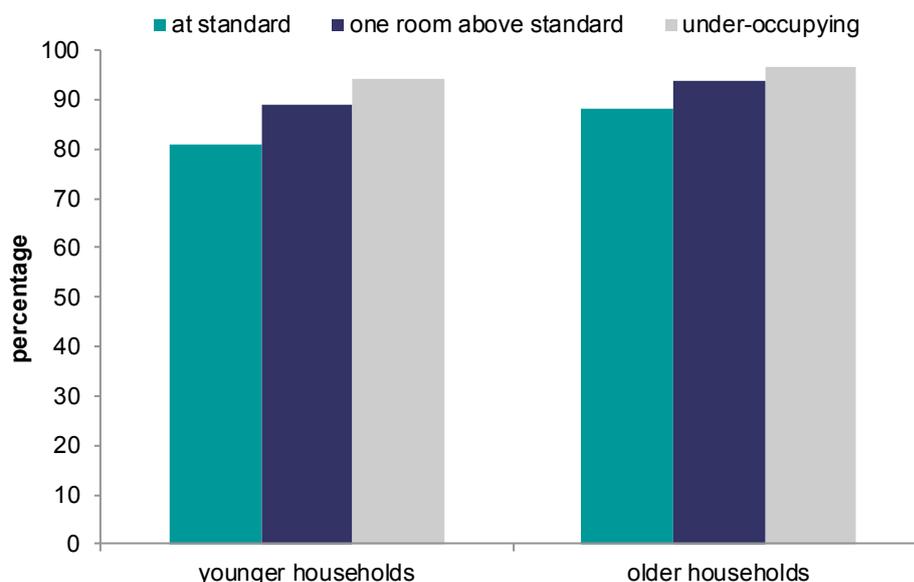
Source: English Housing Survey, household sub-sample

Satisfaction with accommodation and under-occupation¹³

- 2.11 In 2014-15, older households were more likely to be satisfied with their accommodation (94%) than younger households (86%), Annex Table 2.3.
- 2.12 Half of older households (51%) were under-occupying their home compared with 23% of younger households, Annex Table 2.12.
- 2.13 Satisfaction with the home increased as the number of spare bedrooms rose. This was true for both younger and older households. Interestingly there appeared to be a smaller increase for older compared to younger households. Satisfaction was higher for older compared to younger households for each level of occupancy, Figure 2.5.
- 2.14 In 2014-15, 88% of older people living in homes which met the bedroom standard (i.e. had the right number of bedrooms for the occupants of the house) were satisfied, rising to 94% where a spare bedroom was available and 97% where the household was under-occupying their home (i.e. had two spare bedrooms).

¹³ 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. Analysis of overcrowding is not included due to small sample sizes. See the glossary entry 'bedroom standard'.

Figure 2.5: Satisfaction with accommodation, by bedroom standard, younger and older households, 2014-15¹⁴



Base: all households

Notes

- 1) underlying data are presented in Annex Table 2.5
- 2) this analysis excludes 178 raw cases where a household response to satisfaction with accommodation was unknown

Source: English Housing Survey, full household sample

Sheltered housing

- 2.15 Sheltered housing schemes provide older people with independent living accommodation with the security of having a warden who may be resident at the scheme. The schemes normally consist of self-contained flats or bungalows, but some may be single rooms in a housing scheme. Sheltered housing is largely provided through social landlords and charitable organisations, but it is sometimes available to buy.
- 2.16 Although, some sheltered housing schemes are designed for younger people with additional support needs, the English Housing Survey only asks households if they live in sheltered housing if the HRP or their partner is 55 years of age or over. This analysis therefore examines the characteristics of sheltered housing for older people only.
- 2.17 In 2014, 4% of older households (around 417,000) lived in sheltered housing. Within the older age group, this ranged from 2% of those aged 55-64 to 9% of those aged 85 years or over, Annex Table 2.6.
- 2.18 Sheltered housing tends to be newer than the rest of the housing stock; 50% of sheltered housing residents lived in homes built after 1980 compared with 23% of households not in sheltered housing. It is not surprising, therefore, that

¹⁴ Figures and supporting annex table exclude overcrowded households due to small sample sizes

the condition of sheltered housing was generally better than the rest of the stock, Annex Table 2.7.

- 2.19 Some 13% of households in sheltered housing lived in a non-decent home compared with 20% of other households, and the average level of disrepair was also lower for sheltered housing residents (£6/m² compared with £13/m²)¹⁵. Sheltered housing residents also had more energy efficient homes; an average SAP¹⁶ rating of 68, compared with 61 for other households. Furthermore over one half (58%) of households in sheltered homes lived in accommodation that had an energy efficiency rating (EER)¹⁷ in bands A-C compared with 26% of other households.

Housing conditions

Non-decent housing

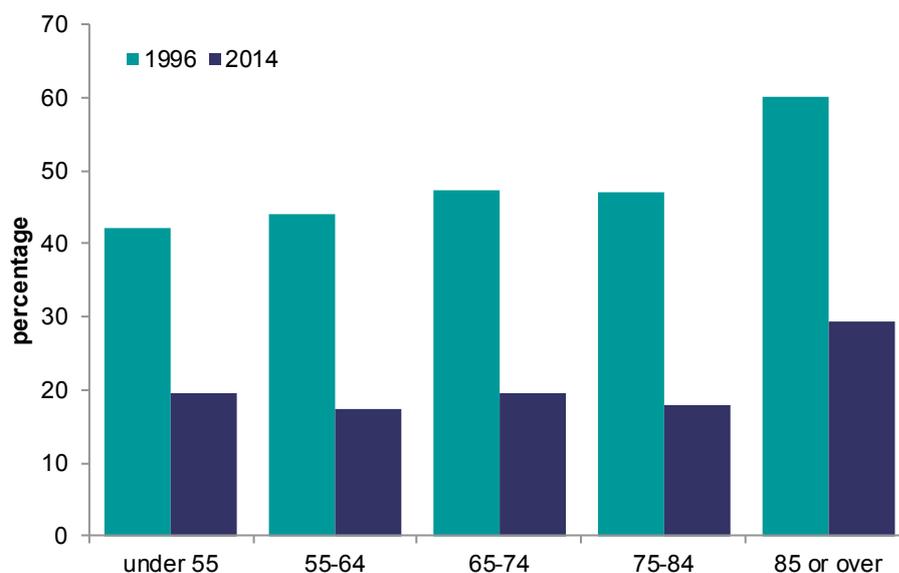
- 2.20 Older households were just as likely as younger households to live in a non-decent home. However, those aged 85 years or over were more likely to live in non-decent housing (29%) compared with all other age groups (17% to 19%), Figure 2.6.
- 2.21 Between 1996 and 2014, there was a notable reduction in the number (from 8.7 million to 4.4 million) and proportion of all households (from 44% to 19%) living in a non-decent home. There was a large reduction in the proportion of non-decent homes for all age groups. However the number living in a non-decent home was similar over time for households aged 85 years or over (around 290,000), likely due to population ageing.

¹⁵ This analysis uses basic standardised repair costs; more information available in the glossary.

¹⁶ Further information on SAP is available in the glossary

¹⁷ EER bands are used in the Energy Performance Certificate (EPC). The EPC provides, among other indicators, an energy efficiency rating for the dwelling on a scale of A to G where A is the most energy efficient and G the least sufficient. See Glossary for further information

Figure 2.6: Non-decent homes by age of the oldest person in the household, 1996 and 2014



Base: all households

Note: underlying data are presented in Annex Table 2.8

Sources:

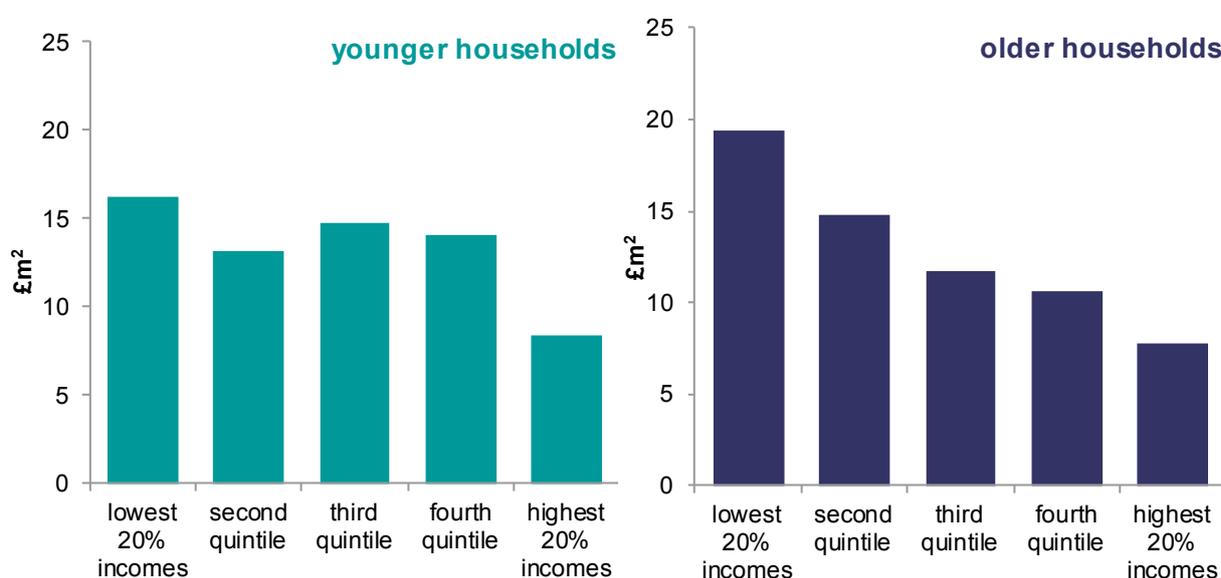
- 1) 1996 English House Condition Survey;
- 2) 2014 English Housing Survey, household sub-sample

Repair costs

- 2.22 This section looks at ‘medium-term’ housing repair costs for older households over time; these are repairs required over a three to five year period, including urgent repairs. For the analysis, standardised repair costs have been used to enable the level of disrepair between different households to be compared. These costs do not provide an indication of the actual expenditure required to remedy disrepair. Costs have been converted to 2014 prices to provide a comparison of the level of disrepair over time, by removing the impact of building cost inflation or deflation.
- 2.23 Overall, older households had lower levels of disrepair (£12/m²) compared with younger households (£14/m²). The relationship between age and disrepair is not clear for more detailed age groups. In 2014, the level of disrepair was highest for households under 65 years of age and those aged 85 years or over, Annex Table 2.9.
- 2.24 Between 1996 and 2014, there has been an overall improvement in the level of housing disrepair for all houses, irrespective of the age of the oldest occupant.

- 2.25 The next section examines the relationship between the level of disrepair and the income of older households who were owner occupiers. As in Chapter 1, this analysis uses net household equivalised income after housing costs.
- 2.26 For older households generally the level of disrepair was higher for low income quintiles compared to high. But the differences were not usually statistically significant between adjacent groups i.e. the differences between the first and second, second and third and third and fourth quintiles were not significantly different, Figure 2.7.
- 2.27 The relationship between income quintiles and disrepair was weaker for younger households. Those in the highest quintile did have lower disrepair costs than all other quintiles however.

Figure 2.7: Average disrepair costs by income quintile of younger and older households, 2014



Base: all owner occupiers

Note: underlying data are presented in Annex Table 2.10

Sources: 2014 English Housing Survey, household sub-sample

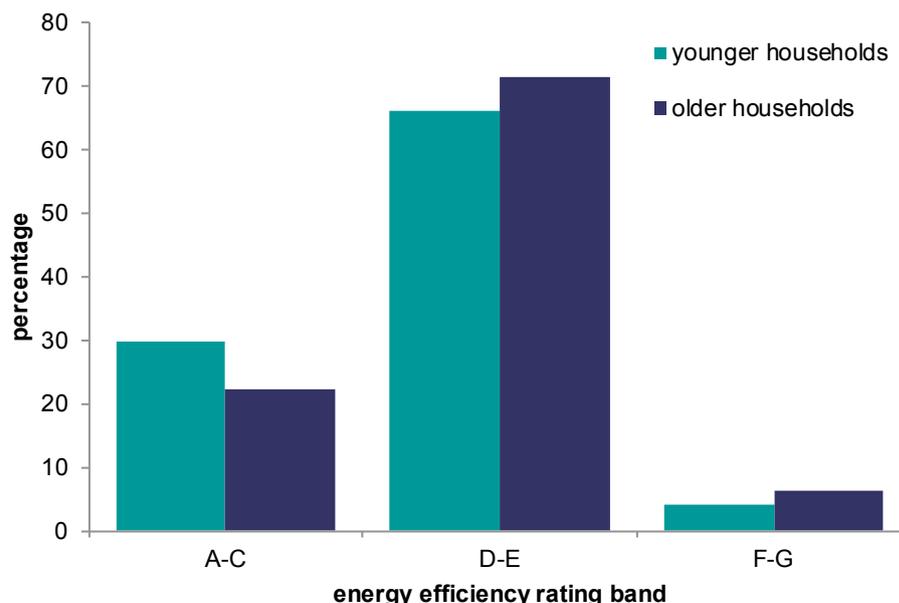
Energy efficiency

- 2.28 In 2014, older households tended to live in homes with lower energy efficiency than younger households. These homes will be more expensive to heat. The average SAP rating was 60 for the homes of older households compared to 62 for the homes of younger households, Annex Table 2.11.
- 2.29 Around 6% of older households lived in the homes with the lowest EER bands, F and G. This was a higher proportion compared with younger households (4%). Only around one fifth (22%) of older households lived in the

most energy efficient homes (EER bands A-C) compared with 30% of younger households, Figure 2.8.

- 2.30 Looking further at older households, the average SAP rating was lower for households where the oldest person was 85 years or more (57) compared to those aged 55 to 84 years (around 60). Households where the oldest person was aged 85 years or over were also most likely to live in the homes with the lowest EER bands, F and G (10%).

Figure 2.8: Energy efficiency of homes of younger and older households, 2014



Base: all households

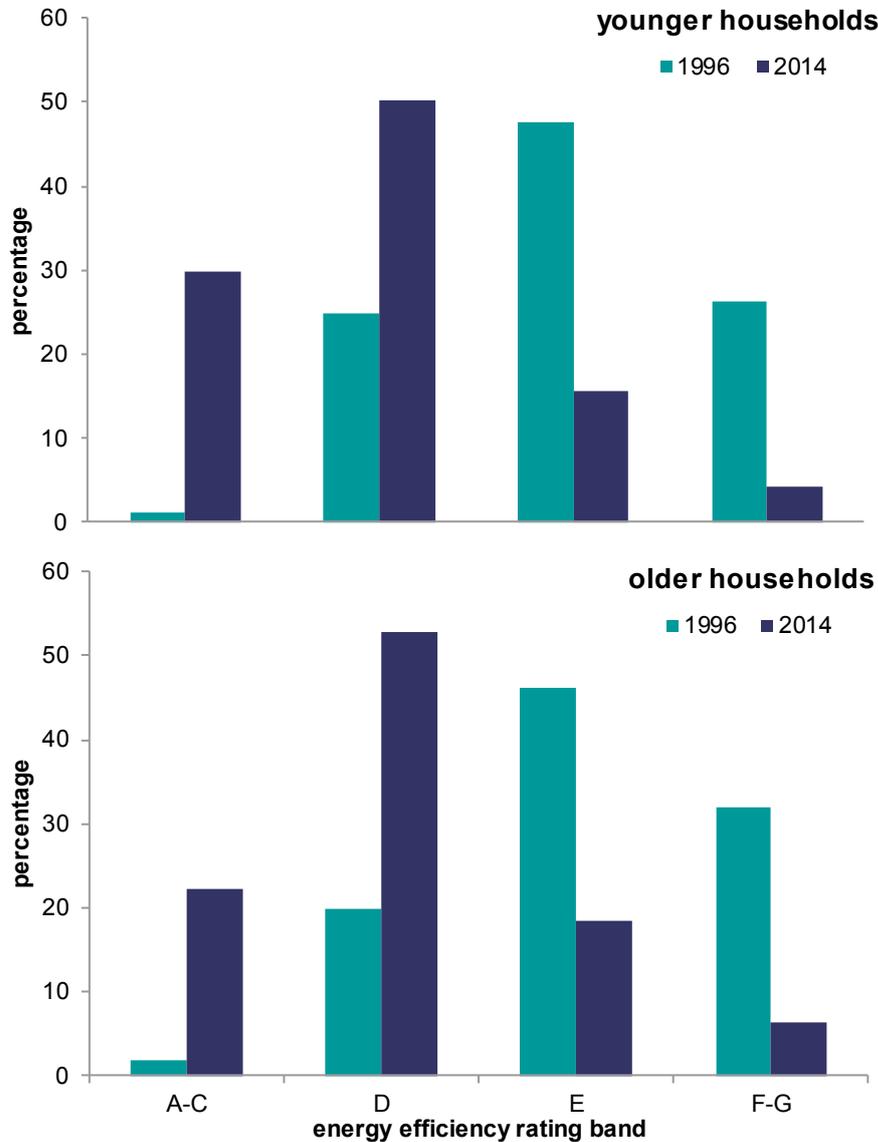
Note: underlying data are presented in Annex Table 2.11

Source: English Housing Survey, household sub-sample

- 2.31 The energy efficiency of English homes improved between 1996 and 2014. This was true for homes occupied by both younger and older households. For older households, the average SAP rating increased from 44 to 60 over this period. For younger households the increase was from 45 to 62.
- 2.32 The proportion of older households living in the least energy efficient homes (EER bands F and G) also fell (from 32% to 6%). Similarly the proportion of younger households living in these homes fell from 26% to 4%, Figure 2.9.
- 2.33 Furthermore there was also a marked increase in the proportion of older households living in the most energy efficient homes (EER bands A-C). This increased from 2% in 1996 to 22% in 2014. This improvement was particularly notable for households aged 55-74 (increase of 22 percentage points). However there was an even higher rise in the proportion of younger households living in these homes (from 1% in 1996 to 30% in 2014).
- 2.34 These improvements in energy efficiency partly reflect the movement of households into newer homes; these are more likely to have insulation fitted

at the time of construction and other features which comply with modern building regulations aimed at the conservation of fuel and power. The improvement also reflects the rising number of energy efficiency measures that have taken place in the housing stock.

Figure 2.9: Energy efficiency of homes of younger and older households, 1996 and 2014



Base: all households

Note: underlying data are presented in Annex Table 2.11

Sources:

- 1) 1996 and 2005 English House Condition Survey;
- 2) 2014 English Housing Survey, household sub-sample

Technical notes and glossary

Technical notes

1. Results for the first chapter of this report are presented for '2014-15' and are based on fieldwork carried out between April 2014 and March 2015 on a sample of 13,174 households. Throughout the report, this is referred to as the 'full household sample'.
2. Results in the second chapter of the report, which relate to the physical dwelling, are presented for '2014' and are based on fieldwork carried out between April 2013 and March 2015 (a mid-point of April 2014). The sample comprises 12,297 occupied or vacant dwellings where a physical inspection was carried out and includes 11,851 households where an interview with the household was also undertaken. Throughout the report, these samples are referred to as the 'dwelling sample' and the 'household sub-sample' respectively.
3. Where the numbers of cases in the sample are too small for any inference to be drawn about the national picture, the cell contents are replaced with a 'u'. This happens where the cell count is less than five. When percentages are based on a row or column total with unweighted total sample size of less than 30, the figures are italicised. Figures in italics are therefore based on a small sample size and should be treated as indicative only.
4. Where comparative statements have been made in the text, these have been significance tested to a 95% confidence level. This means we are 95% confident that the statements we are making are true.
5. Additional annex tables, including the data underlying the figures and charts, are published on the website: <https://www.gov.uk/government/collections/english-housing-survey>, alongside many supplementary tables that are too numerous to include in our reports. Further information on the technical details of the survey, and information and past reports on the Survey of English Housing and the English House Condition Survey, can also be accessed via this link.

Glossary

Area type: All households are classified according to ONS' 2011 urban-rural classification system:

- **urban:** includes a built up area with a population of more than 10,000 people
- **rural:** includes town and fringe, village, hamlets and isolated dwellings

Basic repair costs: Basic repairs include urgent work required in the short term to tackle problems presenting a risk to health, safety, security or further significant deterioration plus any additional work that will become necessary within the next five years. See Chapter 5, Annex 5 of the Technical Report for more information about how these are calculated and assumptions made.

Bedroom standard: The ‘bedroom standard’ is used by government as an indicator of occupation density. A standard number of bedrooms is calculated for each household in accordance with its age/sex/marital status composition and the relationship of the members to one another. A separate bedroom is allowed for each married or cohabiting couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is notionally paired, if possible, with a child under 10 of the same sex, or, if that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under 10.

This notional standard number of bedrooms is then compared with the actual number of bedrooms (including bed-sitters) available for the sole use of the household, and differences are tabulated. Bedrooms converted to other uses are not counted as available unless they have been denoted as bedrooms by the respondents; bedrooms not actually in use are counted unless uninhabitable.

Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed. Households are said to be under-occupying if they have two or more bedrooms more than the notional needed.

Decent home: A home that meets all of the following four criteria:

- it meets the current statutory minimum standard for housing as set out in the Housing Health and Safety Rating System (HHSRS – see below).
- it is in a reasonable state of repair (related to the age and condition of a range of building components including walls, roofs, windows, doors, chimneys, electrics and heating systems).
- it has reasonably modern facilities and services (related to the age, size and layout/location of the kitchen, bathroom and WC and any common areas for blocks of flats, and to noise insulation).
- it provides a reasonable degree of thermal comfort (related to insulation and heating efficiency).

The detailed definition for each of these criteria is included in *A Decent Home: Definition and guidance for implementation*, Department for Communities and Local Government, June 2006¹⁸.

¹⁸ <https://www.gov.uk/government/publications/a-decent-home-definition-and-guidance>

Dependent children: Any person aged 0 to 15 in a household (whether or not in a family) or a person aged 16 to 18 in full-time education and living in a family with his or her parent(s) or grandparent(s). It does not include any people aged 16 to 18 who have a spouse, partner or child living in the household.

Dwelling: A unit of accommodation which may comprise one or more household spaces (a household space is the accommodation used or available for use by an individual household). A dwelling may be classified as shared or unshared. A dwelling is shared if:

- the household spaces it contains are ‘part of a converted or shared house’, or
- not all of the rooms (including kitchen, bathroom and toilet, if any) are behind a door that only that household can use, and
- there is at least one other such household space at the same address with which it can be combined to form the shared dwelling.

Dwellings that do not meet these conditions are unshared dwellings.

The EHS definition of dwelling is consistent with the Census 2011.

Dwelling age: The date of construction of the oldest part of the building.

Dwelling type: Dwellings are classified, on the basis of the surveyor’s inspection, into the following categories:

- **small terraced house:** a house with a total floor area of less than 70m² forming part of a block where at least one house is attached to two or more other houses. The total floor area is measured using the original EHS definition of usable floor area, used in EHS reports up to and including the 2012 reports. That definition tends to yield a smaller floor area compared with the definition that is aligned with the Nationally Described Space Standard and used on the EHS since 2013. As a result of the difference between the two definitions, some small terraced houses are reported in the 2014 Housing Stock Report as having more than 70m².
- **medium/large terraced house:** a house with a total floor area of 70m² or more forming part of a block where at least one house is attached to two or more other houses. The total floor area is measured using the original EHS definition of useable floor area which tends to yield a small floor area compared with the definition used on the EHS since 2013.
- **end terraced house:** a house attached to one other house only in a block where at least one house is attached to two or more other houses.
- **mid terraced house:** a house attached to two other houses in a block.

-
- **semi-detached house:** a house that is attached to just one other in a block of two.
 - **detached house:** a house where none of the habitable structure is joined to another building (other than garages, outhouses etc.).
 - **bungalow:** a house with all of the habitable accommodation on one floor. This excludes chalet bungalows and bungalows with habitable loft conversions, which are treated as houses.
 - **converted flat:** a flat resulting from the conversion of a house or former non-residential building. Includes buildings converted into a flat plus commercial premises (such as corner shops).
 - **purpose built flat, low rise:** a flat in a purpose built block less than six storeys high. Includes cases where there is only one flat with independent access in a building which is also used for non-domestic purposes.
 - **purpose built flat, high rise:** a flat in a purpose built block of at least six storeys high.

Energy efficiency rating: A dwelling's energy costs per m² of floor area for standard occupancy of a dwelling and a standard heating regime and is calculated from the survey using a simplified form of SAP. The energy costs take into account the costs of space and water heating, ventilation and lighting, less cost savings from energy generation technologies. They do not take into account variation in geographical location. The rating is expressed on a scale of 1-100 where a dwelling with a rating of 1 has poor energy efficiency (high costs) and a dwelling with a rating of 100 represents zero net energy cost per year. It is possible for a dwelling to have a SAP rating of over 100 where it produces more energy than it consumes, although such dwellings will be rare within the English housing stock.

The detailed methodology for calculating SAP to monitor the energy efficiency of dwellings was updated in 2012 to reflect developments in the energy efficiency technologies and knowledge of dwelling energy performance. These changes in the SAP methodology were relatively minor compared with previous SAP methodology updates in 2005 and 2009. It means, however that a SAP rating using the 2009 method is not directly comparable to one calculated under the 2012 methodology, and it would be incorrect to do so. All SAP statistics used in reporting from 2014 are based on the SAP 2012 methodology and this includes time series data from 1996 to the current reporting period (i.e. the SAP 2012 methodology has been retrospectively applied to 1996 and subsequent survey data to provide consistent results in the 2013 and following reports).

Energy efficiency rating (EER) bands: The 1-100 SAP energy efficiency rating is also presented in an A-G banding system for an Energy Performance Certificate, where Band A rating represents low energy costs (i.e. the most efficient band) and

Band G rating represents high energy costs (the least efficient band). The break points in SAP (see below) used for the EER Bands are:

- Band A (92–100)
- Band B (81–91)
- Band C (69–80)
- Band D (55–68)
- Band E (39–54)
- Band F (21–38)
- Band G (1–20)

Energy Performance Certificate (EPC): The EPC provides a range of indicators based on current performance, whether the property would benefit in terms of improved performance from a range of low cost and higher cost measures (see below), and the likely performance arising from the application of those measures. The EPC assessment is based on a simplified form of the energy efficiency SAP known as reduced data SAP.

Household: One person or a group of people (not necessarily related) who have the accommodation as their only or main residence, and (for a group) share cooking facilities and share a living room or sitting room or dining area.

The EHS definition of household is slightly different from the definition used in the 2011 Census. Unlike the EHS, the 2011 Census did not limit household membership to people who had the accommodation as their only or main residence. The EHS included that restriction because it asks respondents about their second homes, the unit of data collection on the EHS, therefore, needs to include only those people who have the accommodation as their only or main residence.

Household reference person (HRP): The person in whose name the dwelling is owned or rented or who is otherwise responsible for the accommodation. In the case of joint owners and tenants, the person with the highest income is taken as the HRP. Where incomes are equal, the older is taken as the HRP. This procedure increases the likelihood that the HRP better characterises the household's social and economic position. The EHS definition of HRP is not consistent with the Census 2011, in which the HRP is chosen on basis of their economic activity. Where economic activity is the same, the older is taken as HRP, or if they are the same age, HRP is the first listed on the questionnaire.

Household type: The main classification of household type uses the following categories, some categories may be split or combined in different tables:

- **couple no dependent child(ren)** married/cohabiting couple with no dependent children or with independent child(ren) only.
 - **couple, no children**
 - **couple, independent child(ren) only**

-
- **couple with dependent child(ren)** married/cohabiting couple with dependent child(ren) – may also include independent child(ren).
 - **lone parent with dependent child(ren)** lone parent family (one parent with dependent child(ren) – may also include independent child(ren).
 - **other multi-person households:**
 - **lone parent, independent child(ren) only**
 - **other type of household** (includes flat sharers and households containing more than one couple or lone parent family)
 - **one person:**
 - **one person aged under 60**
 - **one person aged 60 or over**

The married/cohabiting couple and lone parent household types (the first three categories above) may include one-person family units in addition to the couple/lone parent family.

Income (equivalised): Household incomes have been ‘equivalised’, that is adjusted (using the modified Organisation Economic Co-operation and Development scale) to reflect the number of people in a household. This allows the comparison of incomes for households with different sizes and compositions.

The EHS variables are modelled to produce a **Before Housing Cost (BHC)** income measure for the purpose of equivalisation. The BHC income variable includes:

Household Reference Person and partner’s income from benefits and private sources (including income from savings), income from other household members, housing benefit, winter fuel payment and the deduction of net council tax payment.

An **After Housing Cost (AHC)** income is derived by deducting rent and mortgage payments from the BHC measure.

Income quintiles: All households are divided into five equal groups based on their income (i.e. those in the bottom 20%, the next 20% and so on). These groups are known as quintiles. These can be used to compare income levels of particular groups to the overall population.

Independent children: any person aged over 18 or those aged 16-18 who are not in full-time education living in a family with his or her parent(s) or grandparent(s).

Long-term limiting illness: This is consistent with the core definition of disability under the Equality Act 2010. A person is considered to have a disability if they have a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. This is variously referred to throughout the report as long-

term limiting illness or disability, long-term illness or disability and long-term limiting disability.

Median income: the amount that divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount.

Older households: Households where the oldest person in the household is aged 55 or over.

Overcrowding: Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed according to the bedroom standard definition. See bedroom standard.

Parking provision: This represents the 'best' parking available to the dwelling i.e. if the home has both a garage and off street parking, parking provision is coded as 'garage'. The parking provision does not have to be located on the plot of the dwelling – the off street parking space or garage may be in a block further down the street or round the corner.

Recent movers: Households which moved into their current home in the last 12 months. This includes both new and continuing households, but does not include sitting tenant purchasers.

SAP: The energy cost rating as determined by Government's Standard Assessment Procedure (SAP) is used to monitor the energy efficiency of dwellings. It is an index based on calculated energy costs for a standard heating regime and is expressed on a scale of 1 (highly inefficient) to 100 (highly efficient with 100 representing zero energy cost). It is possible for a dwelling to have a SAP rating of over 100 where it produces more energy than it consumes although such dwellings will be rare within the English housing stock.

The method for calculating SAP was comprehensively updated in 2005 and in 2009 with an update of a more minor nature in 2012. This new SAP 2012 methodology is used in this report.

Sheltered accommodation: accommodation for an HRP or partner aged 55 or over where a warden or manager is available to help residents if needed (note: warden / manager may or may not live on site).

Size: The total usable internal floor area of the dwelling as measured by the surveyor, rounded to the nearest square metre. It includes integral garages and integral balconies but excludes stores accessed from the outside only, the area under partition walls and the stairwell area.

Tenure: In this report, households are typically grouped into three broad categories known as tenures: owner occupiers, social renters and private renters. The tenure defines the conditions under which the home is occupied, whether it is owned or

rented, and if rented, who the landlord is and on what financial and legal terms the let is agreed.

- **owner occupiers:** households in accommodation which they either own outright, are buying with a mortgage or as part of a shared ownership scheme.
- **social renters:** this category includes households renting from Local Authorities (including Arms' Length Management Organisations (ALMOs) and Housing Action Trusts) and Housing Associations, Local Housing Companies, co-operatives and charitable trusts.

A significant number of Housing Association tenants wrongly report that they are Local Authority tenants. The most common reason for this is that their home used to be owned by the Local Authority, and although ownership was transferred to a Housing Association, the tenant still reports that their landlord is the Local Authority. There are also some Local Authority tenants who wrongly report that they are Housing Association tenants. Data from the EHS for 2008-09 onwards incorporate a correction for the great majority of such cases in order to provide a reasonably accurate split of the social rented category.

- **private renters:** this sector covers all other tenants including all whose accommodation is tied to their job. It also includes people living rent-free (for example, people living in a flat belonging to a relative).

Under-occupation: Households are said to be under-occupying their property if they have two or more bedrooms more than the notional number needed according to the bedroom standard definition. See bedroom standard.

Urgent repair costs: These cover urgent work only which is defined as work required in the short term to tackle problems presenting a risk to health, safety, security or further significant deterioration of the building. See Chapter 5, Annex 5 of the Technical report for more information about how these are calculated and assumptions made.

Usable floor area: The total usable internal floor area of the dwelling as measured by the surveyor, rounded to the nearest square metre. A new modelling approach adopted since the 2013 report uses assumptions aligned with the Nationally Described Space Standard which was published as part of the Housing Standards Review. It excludes integral garages, balconies, stores accessed from the outside only and the area under external walls. The area remaining represents the total of all room areas, hallways and circulation space including cupboards and stairs. The area under internal partition walls is also included. Loft space is not included unless the loft is habitable, with a fixed stair in place to access it. Dwellings are also grouped into the following five categories:

- less than 50m²
- 50 to 69m²

-
- 70 to 89m²
 - 90 to 109m²
 - 110m² or more.

Younger households: Households where the oldest person in the household is aged less than 55 years.

The United Kingdom Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and Signifying compliance with the Code of Practice for Official Statistics.

Designation can be broadly interpreted to mean that the statistics:

- meet identified user needs;
- are well explained and readily accessible;
- are produced according to sound methods, and
- are managed impartially and objectively in the public interest.

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

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Department for Communities and Local Government
Fry Building
2 Marsham Street
London
SW1P 4DF
Telephone: 030 3444 0000
Email: ehs@communities.gsi.gov.uk

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