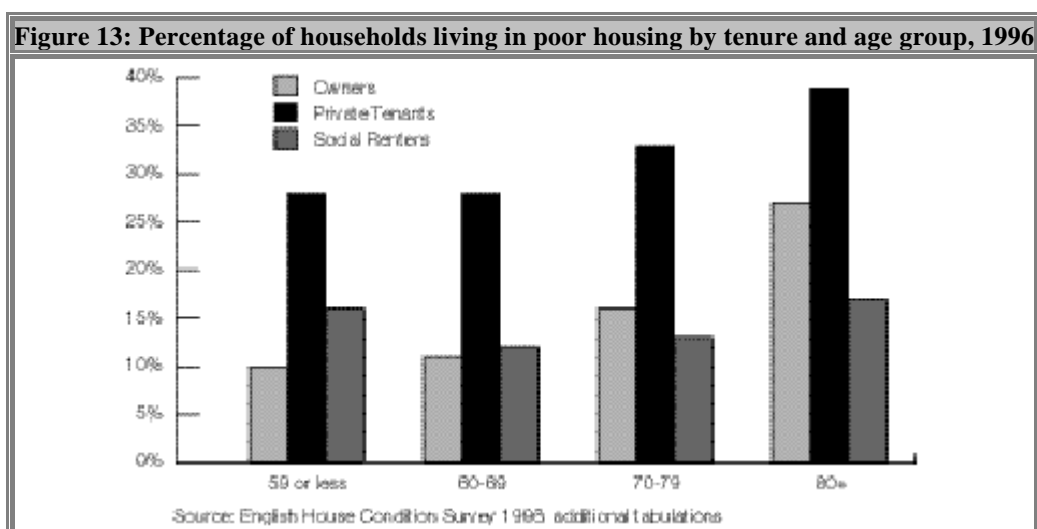


Housing conditions of older households

Poor Housing

- Overall, 15% of older people live in poor housing (housing that is unfit, in serious disrepair or in need of essential modernisation) compared to 13% of younger households. For owners and private renters it is those aged 70 years or more, and for social renters those aged 80 or more, who are more likely than average to be in poor housing.



- Those households most at risk among owner-occupiers, of living in poor condition property are those over 70 years who are outright owners and who have been long term resident in their homes. This is in marked contrast to similar owners who have purchased their home within the last 20 years.
- In 1996²⁴, just over a quarter of a million (6%) of older (over 60) home owners were living in unfit housing; they represented 35% of all owner-occupiers living in unfit housing.

Age of Property Occupied by Older Home Owners

- In 1996, 19% of older owner-occupiers were living in pre 1919 stock, 25% in property built between 1919 and 1939 and 56% in post war property.
- 484,809 older households occupy pre 1919 stock, which is more likely to be associated with poor condition and amenities. It is predicted that by 2011 the numbers of older owners occupying such property will reduce to 407,849. In 1996, nearly a fifth of this property (just fewer than 100,000) was owned by households aged 80 years and over. These numbers are expected to reduce

gradually over time to around 85,600 in 2001, 89,809 in 2006 and 84,302 by 2011.

Increasing Numbers of Very Elderly Home Owners

- By 2011, an estimated additional 300,000 owners will be aged 80 years or more. The group most likely to need assistance with organising both the maintenance of their accommodation and require adaptations to facilitate mobility.

Social Renters

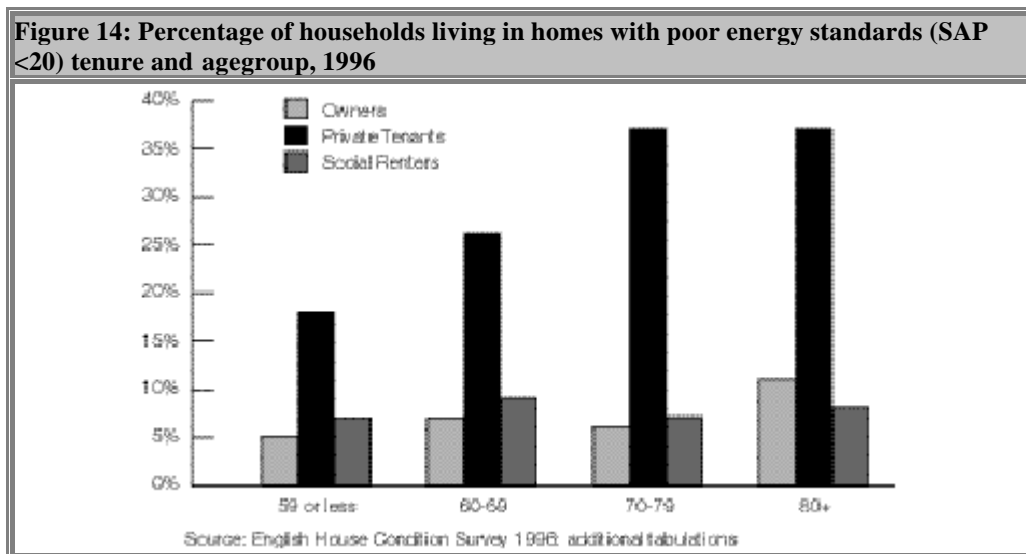
- In general, social tenants aged 60 years or more are slightly less likely to live in poor housing than younger social tenants or older people as a whole.

Private Renters

- Among older private tenants it is those with (residual) regulated tenancies who are particularly concentrated in poor housing.

Poor Energy Standards

- Overall, 9% of older households live in homes with poor energy standards compared to 7% of younger households. The pattern of risk for older households in each of the tenures is similar to that for poor housing.



Implications for Property Maintenance by Owner Occupiers

- There is particular concern about the ability of older owners to maintain their accommodation and pay for the modifications to the accommodation, and the support services that they may require, as they become older. The 1996 EHCS found that the incidence and volume of repair and maintenance work carried out by homeowners are much lower among older households than average. This is partly because of income constraints but also because of mobility problems (resulting from disability or illness), loss of personal contacts with others in the local community who may help and greater unwillingness to face the disruption of major work (and the possibility of being exploited).²⁵

Equity Release Schemes

- Owner-occupier households headed by an older person hold an estimated £367 billion in 'unmortgaged' equity.²⁶ However while equity release products form a major potential market for lenders, the range of products is currently limited and take up is small.

Low Income and Low Equity

- There are a group of older people who have bought relatively poor condition property as sitting tenants of private landlords or who have purchased property in areas where prices have not risen, or may not have invested in the maintenance of the property. Such owners, who are also likely to have relatively low, fixed incomes, are also likely to find it particularly difficult to maintain their accommodation but equally will find it difficult to sell and move to better accommodation or release any equity to cover such costs.

²⁴ English House Condition Survey, 1996.

²⁵ Make do and Mend? Explaining Homeowners Approaches to Repair and Maintenance, Philip Leather et al., JRF/Policy Pres, 1998.

²⁶ Ageing, Home Ownership and the Mortgage Market, R Forrest and P Leather, Council for Mortgage Lenders, 1997.