



# Spotlight: Older people in poor-quality housing



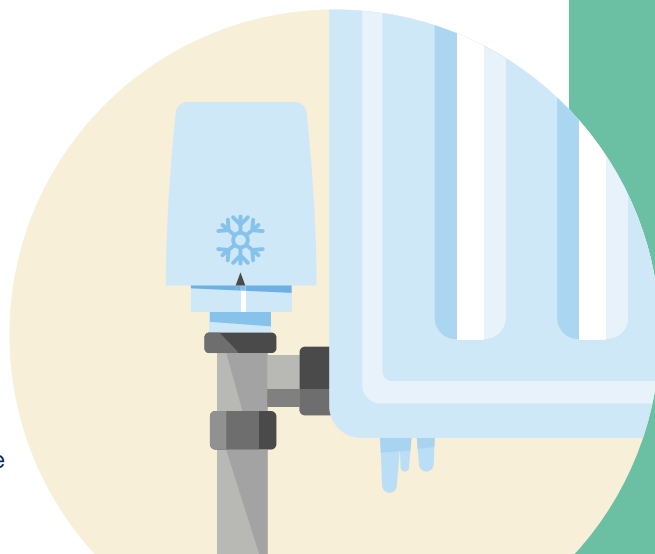
Homes are the foundation for a decent life, where we should all feel proud, safe and secure. No one should have to live in a home that damages their health, yet it is the norm for far too many people in England today.

Fixing unsafe homes means longer, healthier and more fulfilling lives for everyone. Poor-quality housing is dangerous, it restricts people's life chances and hurts our nation's health.

## About Safe Homes Now

The Safe Homes Now campaign has come together to raise awareness of the consequences of poor-quality housing. We are campaigning for a national strategy to fix unsafe homes so that no one in England has to live in a home that damages their health. Our campaign consists of the Centre for Ageing Better, Asthma + Lung UK, Barnardo's, Impact on Urban Health, Independent Age, Nationwide Foundation, Race Equality Foundation, Runnymede Trust, The Health Foundation, and St John Ambulance.

Safe Homes Now spotlight: Older people



# 8 million

people across the country are living in homes that are cold, need repair, or have serious hazards<sup>1</sup>. For many people, living in a home that is cold, damp, or dangerous will be life-limiting – and for some, it will even kill them. **We need a national strategy to fix unsafe homes.**

# How does poor-quality housing impact older people?

**Homes are a key determinant of our health.** Homes that are cold, damp, mouldy, or contain dangerous hazards can cause serious health problems for the people living there<sup>2</sup>.

**Older people are particularly at risk** of suffering the consequences of poor-quality homes. Cold homes can cause or exacerbate health conditions and led to 5,000 excess deaths during the winter of 2022/23<sup>3</sup>. Unsafe homes can also lead to accidents and falls at homes, which can often be the start of long-term issues or declining health.

**Unsafe homes are a massive cost to the NHS and social care.** The NHS spends £595 million per year<sup>4</sup> on costs derived from older people living in unsafe homes and these homes also cost £1.1 billion in avoidable social care costs (both formal and unpaid care)<sup>5</sup>.

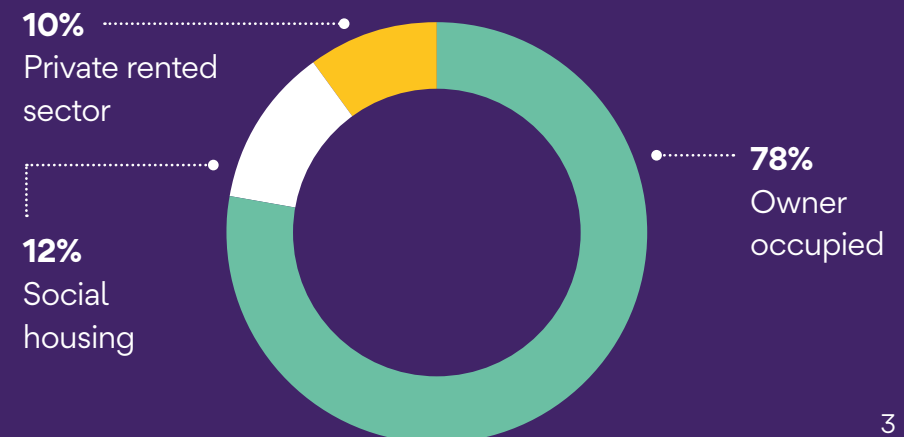
\* A 'decent' home is a nationally-defined minimum standard for housing quality.

## How widespread is this issue?

- **2.6 million people aged 55 and over live in a non-decent home<sup>6</sup>.** 54% of this group have a long-term health condition.
- People from Black, Asian and Minority Ethnic backgrounds aged 50 and over are more than **five times more likely** to be living in housing deprivation than White British people.<sup>7</sup>
- There are **1.8 million** homes headed by someone 55 and over who are living in poverty, most are owner occupied (1.2 million; 68%).<sup>8</sup>
- No. of households headed by someone aged **65+ living in a non-decent home** | 814,000 (owner occupied) | 105,000 (private rented sector) | 120,000 (social housing).

## By tenure types

% of households headed by someone aged 65+ living in a non-decent home



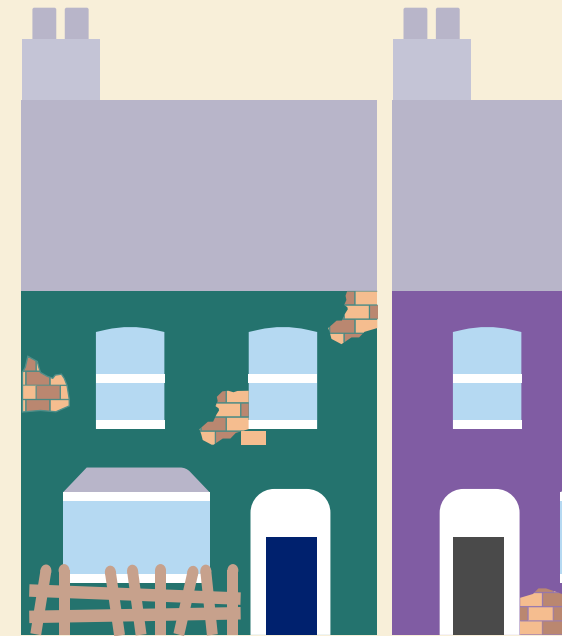
“Unfortunately, I’ve had a leak on my roof which has come through the ceilings and the walls. [...] I have **no electricity at all** on the top floor. [...] It’s frightening because **if those battery lights go out, I’m frightened that I’m going to fall down the stairs.**”

– Older homeowner



# 1.4m

people aged 55 and over who live in a non-decent home have a long-term health condition.



# 2.3m

of England’s homes have at least one of the most serious types of hazards (a Category 1 hazard), with half of these homes being headed by someone 55 and over.

# 30%

of the non-decent homes in England are headed by someone aged 65 or over, the vast majority (78%) of these are owner-occupied.

# A growing number of older renters

A growing number of people are retiring into insecure, poor-quality homes. Currently there are **330,000 people over the age of 65** living in the private rented sector and projections suggest by 2040, the proportion of older renters could triple from 4% to 13%<sup>10</sup>.

**The private rented sector has some of the worst quality homes.** Independent Age research shows that 24% of older renters in England reported having damp in their home, and 27% reported having mould within the past 5 years<sup>11</sup>.

**Older renters are frightened to rock the boat** with almost one in five (18%) older tenants saying they are uncomfortable raising concerns with their landlords and nearly a third saying that they are concerned their landlord will evict them in the next 12 months<sup>12</sup>.



**“We’ve got a bit of damp come back** and in fact my husband took something out of his wardrobe the other day, like a black t-shirt and it had all things on it. And he said, **‘Yesterday all my clothes were smelling.’** I think you don’t want to get in touch with them [landlords], because **you fear that your rent is going to go up.**”

– Older renter

**“I think if you complain too much, or bring up too much to them, then they think, ‘Oh right, end of your lease, we’ll get somebody else in and it will be quiet for a bit longer.’”**

– Older renter

# Recommendations

## Address the poor-quality of our existing housing stock:

- We need a cross-departmental **national strategy to fix unsafe homes** and improve England's housing stock, recognising the link between housing and health. This strategy should address inequalities in housing standards.
- Evolve the Decent Homes Standard into a Good Home Standard that is applicable across all tenures.
- Create a national network of Good Home Hubs to provide a one-stop shop for home improvement information and advice.

## Strengthen the rights of private renters

- ✓ Extend 'Awaab's Law' and the Decent Homes Standard to the private rented sector.
- ✓ Create an effective route to redress for private renters such as through an ombudsman.
- ✓ Ban Section 21 'no fault' evictions to give greater security to renters.
- ✓ Create a private rented property database to give tenants information about the condition of a prospective rental property as well as information about accessibility.



# References

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- 7 **Centre for Ageing Better (2023) Homes.** In: State of Ageing 2023-24. [online] Available at: <https://ageing-better.org.uk/homes-state-ageing-2023-4>
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- 11 **YouGov polling** commissioned by Independent Age between 16 and 23 May 2024, looking into how private renters over the age of 65 view and experience the private rented sector. Total sample size was 542 adults, and the figures have been weighted and are representative those aged 65 or over who rent privately.
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## Support Safe Homes Now

If you would like to add your support for Safe Homes Now, or find out more, contact [christos.tuton@ageing-better.org.uk](mailto:christos.tuton@ageing-better.org.uk)

**Visit our webpage to find out more about the campaign.**

You can read more about our research into the causes and solutions to England's poor-quality housing through the [Good Home Inquiry](#).

