



Department for Levelling Up,
Housing & Communities



English Housing Survey

Older people's housing, 2020-21



Contents

Introduction and main findings

Chapter 1: Profile of older households

Chapter 2: Homes of older households

Chapter 3: Housing costs and affordability

Chapter 4: Well-being and satisfaction

Technical notes and glossary

Introduction and main findings

1. The English Housing Survey (EHS) is a national survey of people's housing circumstances and the condition and energy efficiency of housing in England. It is one of the longest standing government surveys, and was first run in 1967.

Impact of COVID-19 on the English Housing Survey

2. The 2020-21 English Housing Survey data was collected during the COVID-19 pandemic which necessitated a change in the established survey mode. Face-to-face interviews were replaced with telephone interviews and internal inspections of properties were replaced with external inspections, where the inspection was restricted to an assessment of the exterior of the dwelling and supplemented by information about the interior of the dwelling the surveyor collected (socially distanced) at the doorstep. Ordinarily such changes would not be done without thorough testing to examine the impact on survey response rates, data collection and reporting. Given that such testing was not possible, it is not clear to what extent changes observed in 2020-21 are the result of the change in mode, or real change (e.g. a change in people's housing circumstances as a result of COVID-19).
3. These issues are exacerbated by the fact that the composition of the EHS achieved sample changed significantly between 2019-20 and 2020-21. For example, in 2020-21, there were significantly more outright owners and fewer renters in the sample. There was also a skew toward older respondents (aged 65 and over), and fewer households with children than in 2019-20. These changes may be the result of changing housing circumstances, but it is also likely that household circumstances prevented some households from taking part in the survey during the pandemic (e.g. home schooling, caring responsibilities, and ill health and well-being meant that some households would be less inclined to take part in the survey).
4. There were also some data we were unable to collect at all, e.g. data on the condition of the homes that relies on a surveyor's assessment of the inside of a home. Due to COVID-19 restrictions, it was not possible to collect data in this way in 2020-21 and data was instead collected from an external inspection of properties (by a surveyor) and supplemented with administrative data sources. Predictive modelling was also undertaken to produce much of the housing quality data reported in Chapter 2 of this report.
5. More information on the impact of COVID-19 on the English Housing Survey and the modelling methodology can be found in the Technical Report¹.

¹ <https://www.gov.uk/government/collections/english-housing-survey-technical-advice#technical-reports>

This report

1. This report focuses on households with an HRP² aged 65 or over, referred to throughout the report as 'older households'. The report brings together demographic and financial information collected in the household interview with details of the quality and condition of homes collected in the physical survey to outline the housing circumstances and conditions of older households.
2. Chapter 1 provides an outline of the demographic characteristics of older households, such as age, disability, household type and size, ethnicity and disability. The chapter also explores internet access, length of residence, recent moves, future housing expectations and under-occupation.
3. Chapter 2 examines the homes that older people live in, including details of the age, dwelling type, dwelling size and location of homes. The chapter also looks at the quality and condition of older people's home and how accessible these homes currently are. The energy efficiency and costs to improve energy efficiency of the homes of older people is also examined.
4. Chapter 3 of this report explores housing costs and affordability among older households by looking at income and housing costs, as well as other aspects of affordability, including the proportion who are leaseholders, the types of mortgages older households have, plus their savings and home equity.
5. Chapter 4 explores well-being and loneliness amongst older households, and satisfaction with their accommodation, tenure, and local area.

Main findings

In 2020-21, 29% of households in England are older households, where the household reference person is aged 65+. Whilst the majority of older households own their home outright, a quarter still have either rent or mortgage payments.

- Since 2010-11 the number of older households has increased from 5.7 million to 6.9 million in 2020-21.
- In 2020-21, 5% of all older households were mortgagors, 6% were private renters and 15% were social renters (down from 19% in 2010-2011). The remaining 75% of older households were outright owners (up from 71%).

Around a third of older households live in accommodation on a single level, with social renters more likely to live in flats and bungalows than owners. Older owners live in larger homes than older renters.

- Older social (41%) and private renters (23%) were more likely to live in low rise purpose built flats than older owners (7%). Over a quarter (27%) of older social

² The HRP (household reference person) is the 'householder' in whose name the accommodation is owned or rented (see the glossary for further information).

renters lived in bungalows, a higher proportion than owner occupiers (16%) or private renters (13%).

- Older owners lived in larger homes, with a mean floor area of 109 m² compared with private renters (73m²) and social renters (60 m²).

Nearly half of older households included someone who was living with a long-term illness or disability. The likelihood of long-term illness or disability and use of a wheelchair increased with age.

- In 2020-21, 45% of older households (3.1 million) included a household member with a long-term illness or disability.
- Overall, fewer older owners (41%) lived in a household where someone had a long-term illness or disability, compared to either social (63%) or private renters (53%).
- Households where the HRP was aged 65 to 74 were less likely to contain someone who has a long-term illness or disability (38%) than households where the HRP was aged 75 or over (51%).
- Overall, 4% of older households contained someone who used a wheelchair. A greater proportion of households where the HRP was aged 75 or over reported that someone used a wheelchair (6%) compared to those aged 65 to 74 (2%).

Nearly three quarters of older households had a room at entrance level that was suitable to be used as a bedroom and nearly half had a bathroom at the entry level.

- Nearly three quarters of older households (72%, around 5 million households) had a room at entrance level that was suitable to be used as a bedroom.
- Around half (46% or 3.2 million) of older households had a bathroom on the entry level of their home. Older social renters (73%) were more likely to have this feature compared with older private renters (58%) or owners (40%).

Older private renters spend a greater proportion of their income on rent than older social renters. Whilst older social renters were more likely to be in receipt of housing support, older private renters reported receiving a greater amount of housing support per week.

- In 2020-21, social renters aged 65 and over paid, on average, 27% of their household income on their rent when housing support was included, and 34% of their income when housing support was excluded.
- Older private renting households spent 38% of their household income on rent when housing support was included, and 48% when it was excluded.
- A higher proportion of social renters (59%) received housing support than private renters (40%). Of those who received housing support, private renters received £118 per week compared to £81 per week for social renters.

-
- Older mortgagors paid, on average, 31% of their household income on their mortgage.

In 2020-21, 1.1 million older households lived in homes that did not meet the Decent Homes Standard. Older private renters were more likely to experience issues with decency and damp than owners or social renters.

- In 2020-21, 15% of older households (1.1 million households) lived in homes that failed to meet the Decent Homes Standard. Nearly a third of older private renters (30% or 124,000 households) lived in a non-decent home, a higher proportion than older owner occupiers (15% or 822,000 households) and social renters (10% or 104,000 households).
- Older private renters (19% or 78,000 households) were more likely to have a Category 1 hazard present in their home than owners (9% or 519,000 households) and social renters (4% or 37,000 households).
- Whilst 2% of older households lived in homes that had problems with damp, older private renters (10%) were more likely to have damp problems present compared with owner occupiers and social renters (both 2%).

More than half of older households lived in homes that had an Energy Efficiency Rating of D or below.

- In 2020-21, the average energy efficiency rating (SAP) in the homes of older household was 64 points. Social renters had a higher SAP rating (69) than older mortgagors (66), outright owners (63) and private renters (61).
- Almost half (48%) of older households lived in a band EER band D rated home, 11% lived in a band E rated home and 4% lived in the least efficient homes (EER bands F or G). Just 38% lived in a home rated EER band A, B or C.
- When examining the costs to improve the energy efficiency rating of a home to at least EER band C, social homes were generally less expensive to make more energy efficient. The homes of older social renters needed on average £5,472 to improve to band C, lower than the £8,494 needed by older owners and £9,897 needed to improve the homes of older private renters.

Older households had spent on average 23 years in their current home. Less than 1 in 10 older households had moved home in the past 3 years, and only 3% planned to move home within the next 6 months.

- Older households had spent an average of 23 years in their current home. Owners had spent longer in their current home (25 years) than social renters (16 years) and private renters (10 years).
- Just over half a million (511,000 or 7%) older households had moved home in the last three years. A greater proportion of older private renters (23%) than owners (6%) or social renters (9%) moved in the last three years.
- Across all tenures, 3% of older households expected to move in the next six months. The main reasons older households gave for expecting to move were

that they wanted to downsize (35%), because they wanted to be closer to family or friends (33%) or for some other reason not listed (32%).

- When considering their longer-term housing expectations, 4% of older households expected to live in sheltered or specialist accommodation.

Older social renters and older people who live alone report lower well-being scores and higher rates of loneliness

- Well-being varied by tenure: older owners reported higher mean scores for life satisfaction (7.6), life is worthwhile (7.9) and feelings of happiness (7.6) and lower anxiety scores (2.5) than social renters (life satisfaction: 7.1; life is worthwhile: 7.4; happiness: 7.2; anxiety: 3.2).
- Over half (52%) of older households live alone. Older people who lived alone reported lower average scores for life satisfaction (7.3), life is worthwhile (7.5) and happiness (7.3) than households where the HRP lived with other people (satisfaction: 7.9; worthwhile: 8.1; happiness: 7.8). Similarly, 12% of older people who lived alone felt lonely often or always, compared to 2% of those who live with others.
- More social renting households aged 65 or over reported feeling lonely often or always (14%) than owner occupiers (6%).

Acknowledgements and further queries

6. Each year the English Housing Survey relies on the contributions of a large number of people and organisations. The Department for Levelling Up, Housing and Communities (DLUHC) would particularly like to thank the following people and organisations, without whom the 2020-21 survey and this report, would not have been possible: 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.
7. This report was produced by Charlie Ridley-Johnson at NatCen Social Research and Susie Margoles at BRE in collaboration with DLUHC.
8. 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@levellingup.gov.uk
9. The responsible analysts for this report are: Winona Shaw and Emine Yeter, Housing and Planning Analysis Division, DLUHC. Contact via ehs@levellingup.gov.uk

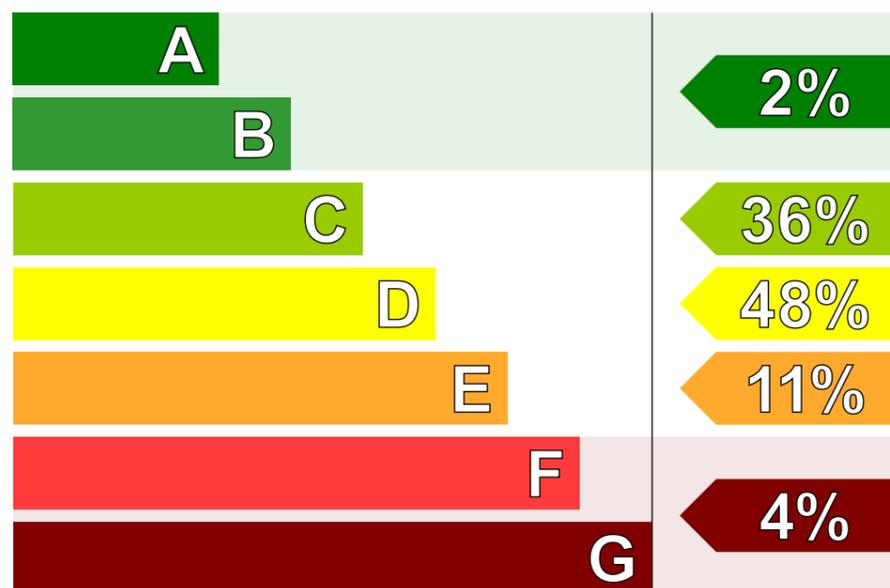
Older People's Housing

There are 6.9 million older households in England (where the household reference person* is aged 65 or over).

*The household reference person (HRP) is the person in whose name the accommodation is owned or rented.

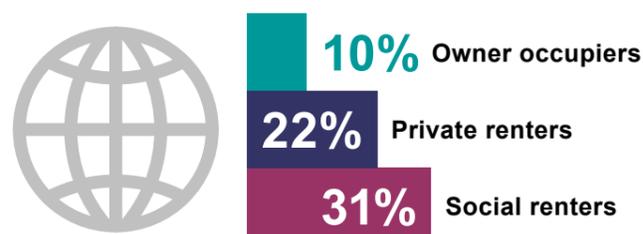


The majority (62%) of older households live in a home with an energy performance certificate band D or lower.



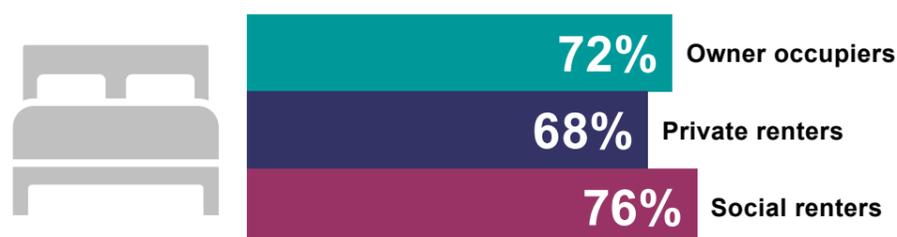
In 2020-21, 919,000 older households (13%) did not have access to the internet from their home.

Did not have access to the internet



72% of older households had a room at entrance level that could be used as a bedroom; social renters are more likely to have this feature because they are more likely to live in single storey homes.

Room at entrance level suitable for a bedroom



59% of older social renters receive housing support



40% of older private renters receive housing support



Older social renters

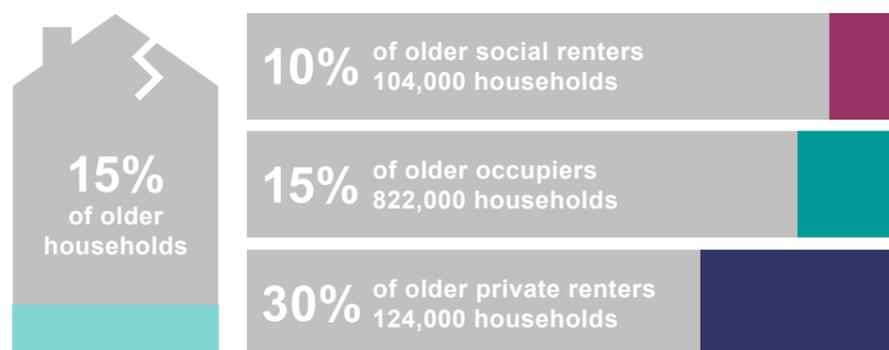
27%

average household income spent on rent (including housing support)

38%

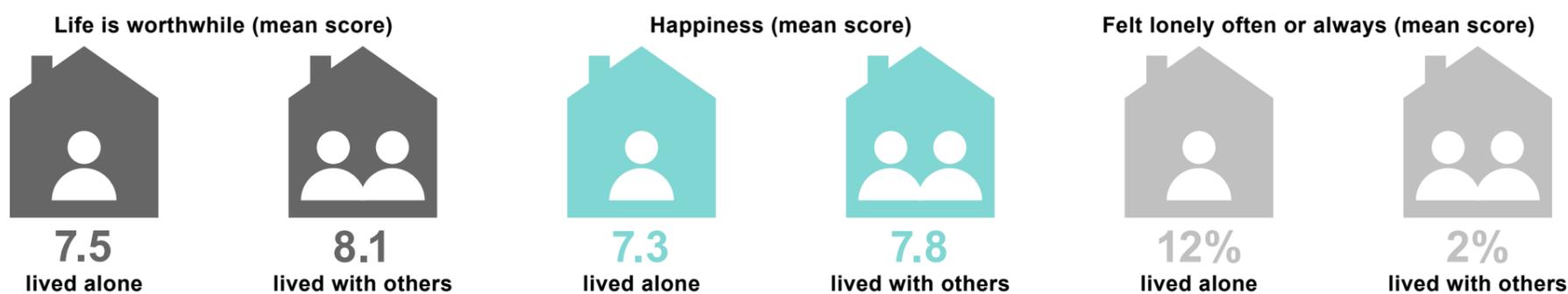
Older private renters

1.1 million older households live in non-decent homes. Most are owner occupied.



52% of older people live alone. Well-being is higher among those who live with others.

Scores are out of 10



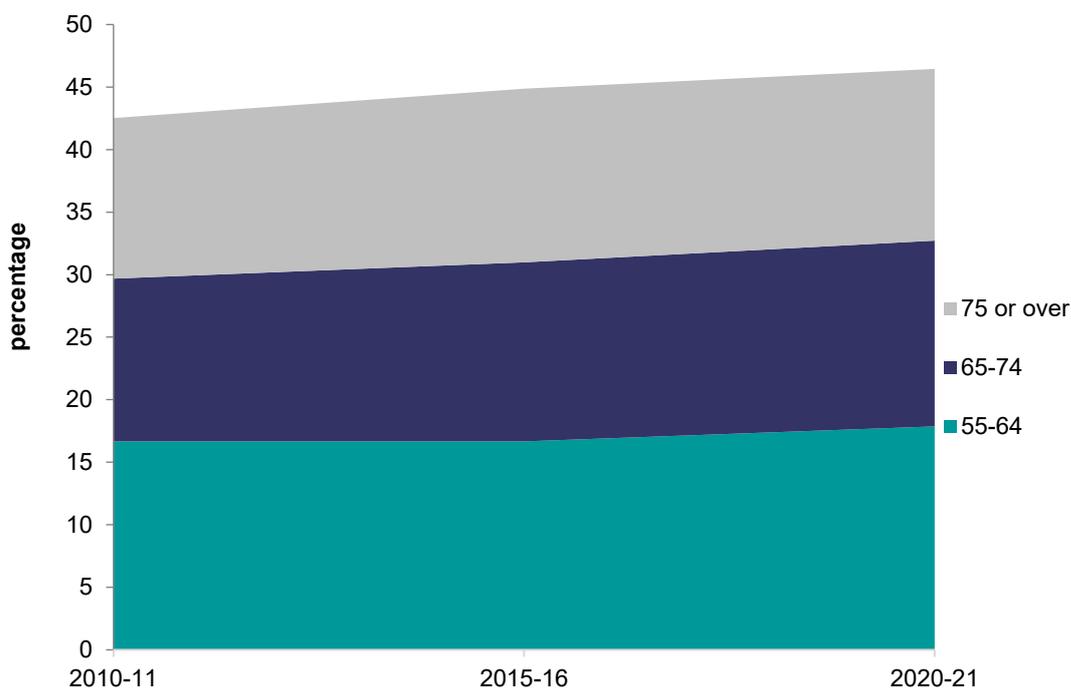
Chapter 1

Profile of older households

- 1.1 This chapter provides a demographic profile of older households. While the focus of this report is those aged 65 or over, some analysis in this chapter also looks at the 55 to 64 age group. It also explores internet access, length of residence, recent moves, future housing expectations and under-occupation.
- 1.2 In 2020-21, there were 4.3 million households with a household reference person (HRP³) aged 55 to 64, 3.6 million with a HRP aged 65 to 74 and 3.3 million households where the HRP was aged 75 or over, representing 18%, 15% and 14% of all households respectively. Collectively, there were approximately 11.1 million households with a HRP aged 55 or over and 6.9 million with a HRP aged 65 or over, accounting for 46% and 29% of all households respectively, Live Table FA1201, Figure 1.1.
- 1.3 As a proportion of all households, a greater proportion in 2020-21 (46%) than in 2010-11 (42%) were aged 55 or over. Looking within this age group, the proportion of all households aged 55 to 64 and the proportion aged 75 or over were similar in 2020-21 as in 2010-11, but the proportion of households with a HRP aged 65 to 74 was higher in 2020-21.

³ The HRP (household reference person) is the 'householder' in whose name the accommodation is owned or rented (see the glossary for further information).

Figure 1.1: Proportion of households with a HRP (household reference person) aged 55 or over, 2010-11, 2015-16 and 2020-21



Base: all households

Note: underlying data are presented in Live Table FA1201

Source: English Housing Survey, full household sample

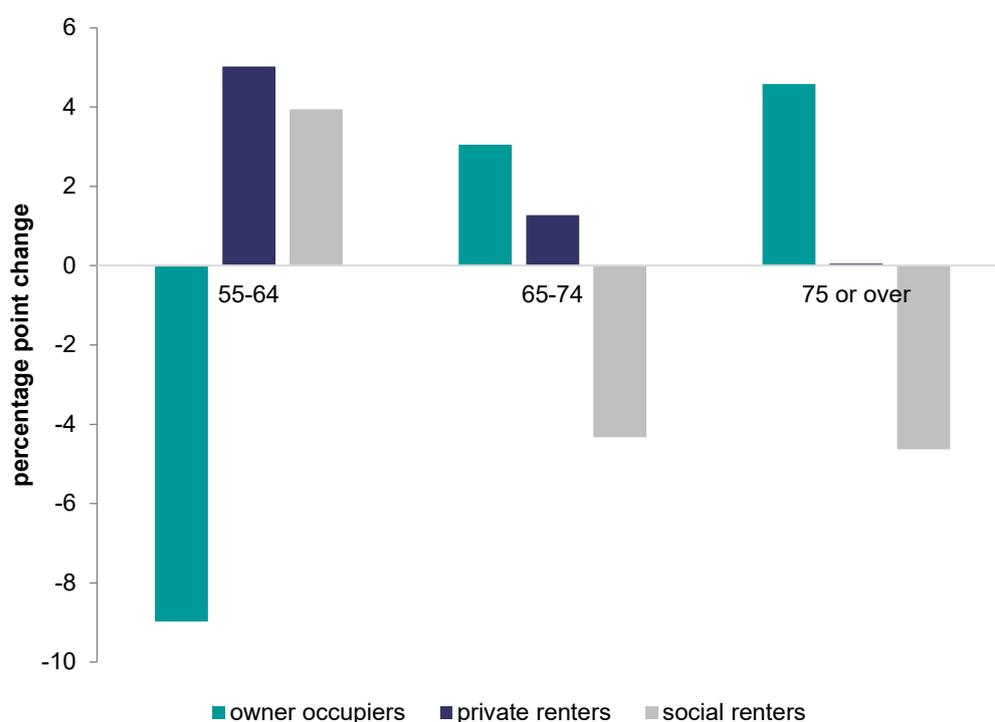
Tenure

- 1.4 Changes over time can also be seen when comparing the tenure composition of these age groups. A smaller proportion of households aged 55 to 64 were owner occupiers in 2020-21 (69%) than in 2010-11 (79%), largely driven by a decrease in the proportion who were buying their home with a mortgage since 2010-11 (2020-21: 23%; 2010-11: 30%), Figure 1.2
- 1.5 There were also changes to the proportion of households with a HRP aged 55 or over living in either social or private rented homes since 2010-11. In 2020-21, just under a fifth (19%) of those aged 55 to 64 lived in social rented homes, and just over a tenth (11%) lived in private rented accommodation; greater proportions than in 2010-11, where 15% of those aged 55 to 64 were social renters and 6% were private renters. The change in the social rented sector for this age group was largely driven by an increase in the proportion living in housing association properties, from 7% in 2010-11 to 11% in 2020-21.
- 1.6 There were also changes within the 65 to 74 age group. Since 2010-11, there has been an increase in the proportion of households aged 65 to 74 who own

their home in some way, from 76% in 2010-11 to 79% in 2020-21. This was largely due to an increase in the proportion of outright owners, from 69% in 2010-11 to 73% in 2020-21.

- 1.7 Households with a HRP aged 65 to 74 made up a smaller proportion of social renters in 2020-21 (14%) than in 2010-11 (19%), with a particular decrease in the proportion of households aged 65 to 74 in local authority housing, from 8% in 2010-11 to 6% in 2020-21. The proportion of households aged 65 to 74 living in private rented accommodation was similar in 2020-21 to 2010-11.
- 1.8 Similar changes to the tenure composition of households with a HRP aged 75 or over to those where the HRP was aged 65 to 74 had also occurred since 2010-11. There was an overall increase in the proportion of those aged 75 or over who owned their home in some way, from 75% in 2010-11 to 80% of households in 2020-21. There was also a decrease in the proportion of social renting households aged 75 or over, from 20% in 2010-11 to 16% in 2020-21, again largely due to a decrease in the proportion who rent their homes from a local authority, from 9% in 2010-11 to 7% in 2020-21. Similar proportions of households aged 75 or over were private renters in 2020-21 and 2010-11.

Figure 1.2: Percentage point change in tenure of older households, 2010-11 and 2020-21



Base: all households with a HRP aged 55 or over
Note: underlying data are presented in Live Table FA1201
Source: English Housing Survey, full household sample

- 1.9 The rest of this report focuses on households with a HRP aged 65 or over, referred to as ‘older households’. Where tenure is included in this analysis, it

generally reports on the three primary tenure types: owner occupiers, private renters and social renters. Whilst there are differences between local authority and housing association renters, these two groups are reported as all social renters due to a relatively low sample size in the EHS 2020-21. Comparisons are made between mortgagors and outright owners where possible.

Economic activity

- 1.10 Overall, the vast majority of older households were retired (90%). Smaller proportions were in work, either full (4%) or part-time (5%), together representing nearly one in ten (9%) or 617,000 older households, Annex Table 1.1.
- 1.11 Similar proportions of older owner occupiers, private renters and social renters were retired. However, there were differences within owner occupiers. Although households where the HRP was retired made up most older mortgagors (77%), this was less than the proportion who were retired and owner occupiers (92%).

Ethnicity

- 1.12 In 2020-21, 4% of older households had a HRP from a minority ethnic background, Annex Table 1.1.

Household composition and size

- 1.13 Compared to previous years, the EHS 2020-21 had different household compositions and sizes. The mean household size for the full sample on EHS has been stable at about 2.4 people per household since 2012-13 but was 2.2 in 2020-21. These changes were unusual and likely due in part to changes in the responding sample as a result of methodological change required to collect data during the coronavirus pandemic. It is unclear how far these changes can be attributed to real change in how households organised themselves during the pandemic, Live Table FA1211.
- 1.14 Just over half of older households lived in one person households (52%). The next most common household composition among older households were households made up of couples with no children (39%). Smaller proportions reported living as a couple with non-dependent children (3%), being a lone parent with non-dependent children (3%), or as a lone person sharing with other lone persons (1%). Less than 1% of older households were in each of the remaining household types (couple with dependent children, lone parent with dependent children or two or more families in the same home), Annex Table 1.1.

-
- 1.15 There were some differences by tenure, with 47% of older owner occupiers living alone, compared to 71% of older social renters and 71% of older private renters.
 - 1.16 There were also some differences by age, with fewer households with a HRP aged 65 to 74 (45%) living alone than those aged 75 or over (60%).
 - 1.17 Compared to 2010-11, the average household size of older households has decreased, from 1.6 in 2010-11 to 1.5 in 2020-21. A similar proportion of older households in 2010-11 (4%) were living as couples with non-dependent children in the household as in 2020-21 (3%), although there has been an increase in the proportion of older households living alone (from 48% in 2010-11 to 52% in 2020-21) and decrease in proportion living as couples with no children in the household (2010-11: 42%; 2020-21: 39%), Annex Table 1.1, 1.2, 1.3.

Internet access

- 1.18 In 2020-21, 919,000 older households (13%) did not have access to the internet from their home, Annex Table 1.1.
- 1.19 Although one in ten (10%) older owner occupiers did not have internet access from their home, this was a smaller proportion than older social (31%) or private (22%) renters.
- 1.20 There were also differences by age. Households where the HRP was aged 75 or over were less likely to have internet access at home than those aged 65 to 74 (20% without internet, compared with 7%).

Long-term illness or disability

- 1.21 In 2020-21, there were about 3 million older households where someone lives with a long-term illness or disability. This represents 45% of older households, Annex Table 1.4.
- 1.22 Overall, fewer older households who own their home live in households where someone has a long-term illness or disability (41%), compared to either social (63%) or private renters (53%). Similar proportions of social and private renters live in households where someone has a long-term illness or disability.
- 1.23 Households where the HRP was aged 65 to 74 were less likely to contain someone who has a long-term illness or disability (38%) than households where the HRP was aged 75 or over (51%). In households where the HRP was aged 75 or over, similar proportions lived in households where someone had a long-term illness or disability (51%) as did not live in these circumstances (49%).

-
- 1.24 Those who reported living with someone who has a long-term illness or disability were then asked what type of illness or disability they had. The most common answers related to mobility (49%), followed by stamina (37%) and dexterity (29%), Annex Table 1.5.
- 1.25 Smaller proportions reported that their illness or disability was not related to any of the types offered by the questionnaire (19%), or related to hearing (16%), vision (9%), mental health (8%), memory (8%), another form of disability not listed (7%), learning difficulties (4%) or a social or behavioural disability (2%).
- 1.26 Respondents were also asked if their disability limited their day-to-day activities. Just over 7 in 10 (71%) reported that their disability limited their day-to-day activities either a little (43%) or a lot (28%), Annex Table 1.6.
- 1.27 Older social renters (36%) were more likely to say their disability limits their activities a lot and were less likely to report that their disability does not limit their activities (16%) than owner occupiers (25% and 33% respectively).

Wheelchair use and frequency of use

- 1.28 Wheelchair use and frequency of use has been reported using two years of EHS data: 2019-20 and 2020-21 combined due to small sample sizes.
- 1.29 Overall, 4% of older households contained someone who used a wheelchair, Annex Table 1.7.
- 1.30 There were differences by age, with a greater proportion of households where the HRP was aged 75 or over containing someone who used a wheelchair (6%) compared to those aged 65 to 74 (2%).
- 1.31 There are also some differences by tenure, with a lower proportion of older owning (3%) and private renting (6%) than social renting (9%) households containing someone who used a wheelchair. The proportion of owners and private renters who used a wheelchair were similar.
- 1.32 Respondents who said someone in the household used a wheelchair were then asked how often that person used their wheelchair, and under what circumstances.
- 1.33 Amongst older households where someone uses a wheelchair, 15% reported that the wheelchair was used all the time, 6% said they used their wheelchair occasionally inside and 79% said they used their wheelchair outside only.
- 1.34 Similar proportions of households with a HRP aged 65 to 74 as households with a HRP aged 75 or over reported using their wheelchair all the time, occasionally indoors or outside of the home only. This did not vary by tenure.

Sheltered accommodation

- 1.35 In 2020-21, roughly 439,000 older households lived in sheltered accommodation, representing 6% of households where the HRP was aged 65 or over, Annex Table 1.8.
- 1.36 There were differences by age, with 4% of households where the HRP was aged 65 to 74 living in sheltered accommodation compared to 9% of households where the HRP was aged 75 or over.
- 1.37 The prevalence of sheltered accommodation varied by tenure, with 27% of older social renters living in sheltered accommodation, compared to 3% of owner occupiers.

Length of residence

- 1.38 When looking at mean length of residence, older households had spent an average of 23 years in their current home, Annex Table 1.9.
- 1.39 There were quite noticeable differences by tenure, with owners spending longer (25 years) in their current home than the rented sectors, and social renters (16 years) spending longer than private renters (10 years).
- 1.40 On average, outright owners had spent longer in their current home (26 years) than mortgagors (18 years).
- 1.41 Around 2.4 million older households reported having spent 30 years or longer in their current home (36%), a greater proportion than the other banded lengths of time. The next most common length of time spent in their current home was 10 to 19 years (20%).
- 1.42 When looking at banded length of time by tenure, a general pattern can be seen where older owners have lived in their current home for longer than social or private renters, with higher proportions of both social and private renters having lived in their current home for between three to four years and five to nine years than owner occupiers, and owner occupiers more likely to have spent 30 years or long in their current home than either social or private renters, Figure 1.3.

Figure 1.3: Length of time in current home, older households, 2020-21



Base: all older households

Note: underlying data are presented in Annex Table 1.9

Source: English Housing Survey, full household sample

Type of tenancy of older private renters

1.43 Most (76%) older private renters had an assured shorthold tenancy, with smaller proportions reporting an assured tenancy (4%) or another type of tenancy to the options provided (16%), Annex Table 1.10.

Recent moves

1.44 Overall, just over half a million (511,000 or 7%) older households had moved in the last three years, with 115,000 (2%) moving in the last year and 396,000 (6%) moving between one to three years ago, Annex Table 1.11.

1.45 There were differences by tenure, with a greater proportion of older private renters (23%) than owners (6%) or social renters (9%) moving in the last three years.

1.46 Households who had moved in the last three years were then asked how far they had moved from their previous home. While around a quarter (26%) of older households had moved 50 miles or more, 44% reported that they had moved less than five miles: 16% moved less than one mile, 11% moved

between one and two miles and 17% moved between two and five miles from their previous home. A further 10% reported moving between 5 and 10 miles.

- 1.47 Respondents who had moved in the last three years were also asked their reasons for moving. Just under one third (29%) reported their reason for moving was to downsize to a smaller house or flat, a quarter (25%) for other personal or family reasons, and 27% for some other reason not listed, Annex Table 1.12.
- 1.48 Most (57%) households who reported they had moved to downsize had moved less than 5 miles. In comparison, 17% had moved 50 miles or more, Annex Table 1.13.
- 1.49 Conversely, most (57%) households who reported they had moved for other personal or family reasons had moved 50 miles or more from their previous home, compared to 15% who had moved less than 5 miles.

Future moves

- 1.50 All households were asked whether they expected to move in the next six months. Fairly consistently, across age groups, 3% of older households expected to move in the next six months, representing about 191,000 households. However, there were noticeable differences within older owner occupied households, with 9% of mortgagors expecting to move in the next six months, compared to 2% of outright owners, Annex Table 1.14.
- 1.51 Respondents who said they expected to move in the next six months were asked their reasons for this. Similar proportions of older households reported that they expected to move because they wanted to downsize (35%), because they wanted to be closer to family or friends (33%) or for some other reason not listed (32%). Smaller proportions reported that they expected to move to a larger house or flat (9%), Annex Table 1.15.
- 1.52 All households were asked about their longer-term housing expectations. Most older owner occupiers (93%), social renters (93%) and private renters (61%) expected to remain within their current tenure. Although still the majority, a lower proportion of private renters expected to remain private renters in the future than either social renters or owner occupiers, Annex Table 1.16.
- 1.53 Whilst most private renters (61%) expected to remain private renters, smaller proportions expected to become social renters (10%), owner occupiers (11%), to move to sheltered or specialist housing (8%) or to another type of housing (8%).

-
- 1.54 Overall, across all tenures, 4% of older households expected to live in sheltered or specialist accommodation in the future.

Under-occupation

- 1.55 Approximately 3.9 million, or 57% of older households under occupy their homes (i.e. have two or more spare bedrooms), Annex Table 1.17.
- 1.56 Following broader tenure trends, a higher proportion of older owner occupiers were under-occupying their home (67%), than older social (13%) or private (26%) renters.
- 1.57 Under-occupation is more prevalent among households with higher incomes. Older households in the lowest income quintile had the lowest proportion of under-occupation (37%), increasing to 73% among older households in the highest income quintile.

Number of bedrooms

- 1.58 Overall, amongst all older households, 13% reported having one bedroom, 25% two bedrooms, 40% three bedrooms, 17% four bedrooms and 4% five or more bedrooms.
- 1.59 Number of bedrooms varied by tenure. Older owner occupiers were more likely to report having three bedrooms (46%) than any other number, whilst social renters are more likely to report having one bedroom (53%) than any other number.
- 1.60 There were also differences by income, with 15% of older households in the highest income quintile having 5 or more bedrooms, compared to 1% in the lowest income quintile.
- 1.61 Number of bedrooms also differed by age. A greater proportion of households with a HRP aged 75 and over reported having one bedroom (15%) when compared to those aged 65 to 74 (11%). Those aged 75 and over were less likely to report having either four or five or more bedrooms (15% and 3% respectively) compared to households where the HRP was aged 65 to 74 (20% and 5% respectively). Similar proportions reported having two or three bedrooms.

Chapter 2

Homes of older households

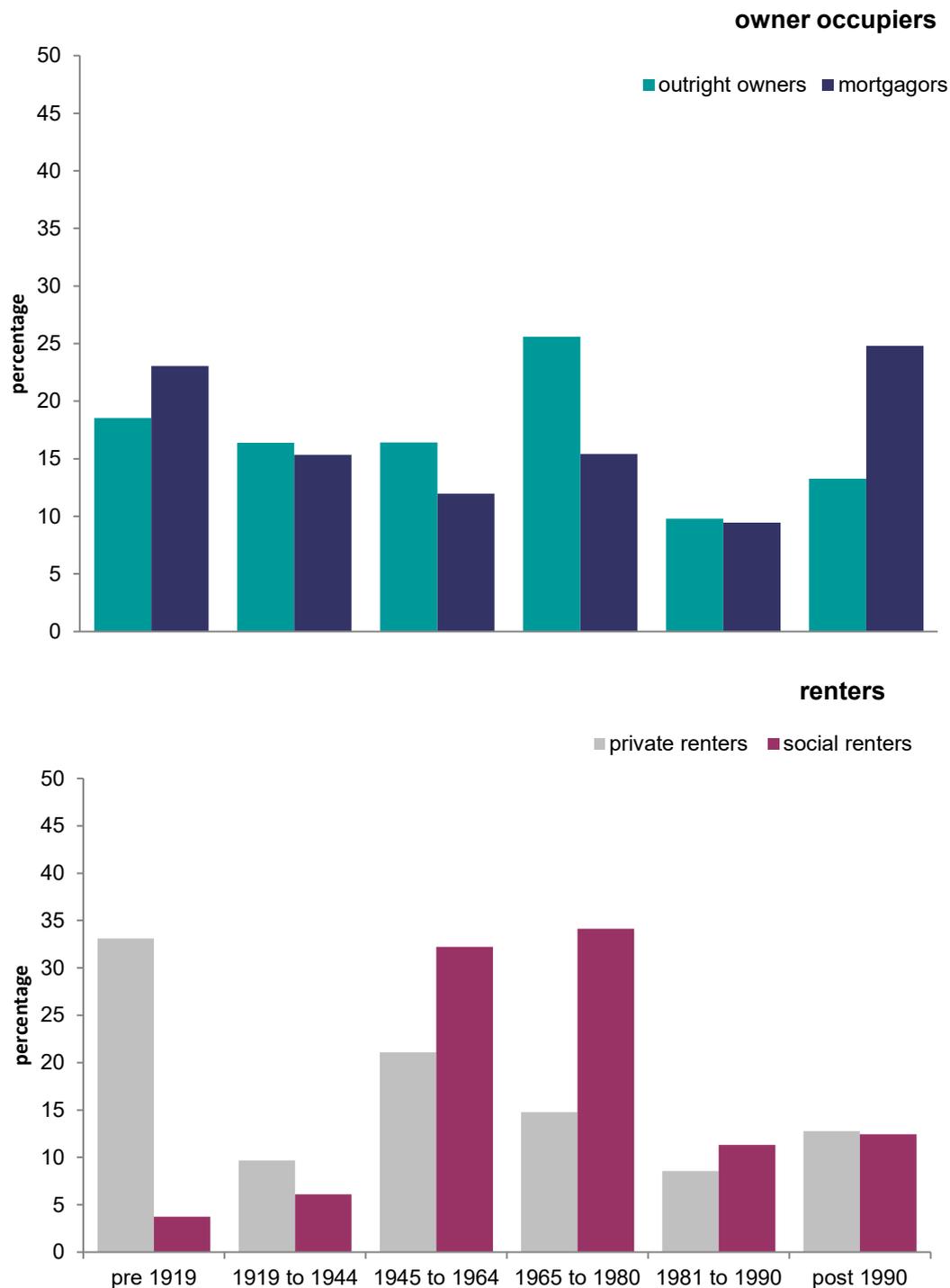
- 2.1 For older households, it is essential that their home is suitable for their needs and changing requirements as they age. The location, type of home and its condition can impact on whether it is, or can be, adapted for better accessibility or made more energy efficient both of which may have an impact on the household's quality of life, health and safety and whether or not they may need to move home in the future.
- 2.2 This chapter explores the dwelling type characteristics and location of older people's homes by tenure before looking at the physical features and quality of these homes, specifically: accessibility features, the presence of working smoke alarms and how often these were tested, Decent Homes, the presence of the most serious hazards assessed under the Housing Health and Safety Rating Standard (HHSRS) and any damp problems. The energy efficiency of older people's homes is also examined by tenure and by income.

Dwelling characteristics

- 2.3 In 2020-21, older households were most likely to live in homes built between 1965 and 1980 (26%, 1.8 million households), than any other dwelling age category (10% to 19%). 17% of older households (1.2 million) lived in homes built before 1919 and 14% (1 million) lived in homes built between 1919 and 1944 compared with around a quarter (24%) who lived in newer homes built after 1980 (around 1.6 million households), Annex Table 2.1.
- 2.4 The dwelling age profile of older people's homes varied by tenure. A higher proportion of older private renters (33%, 137,000 households) occupied homes that were built before 1919 than older owner occupiers (19%, 1 million households) and social renters (4%, 39,000 households), reflecting the different proportions of these oldest homes in each tenure⁴, Figure 2.1

⁴ English Housing Survey, 2020-21 Headline Report, Annex Table 2.1
<https://www.gov.uk/government/statistics/english-housing-survey-2020-to-2021-headline-report>

Figure 2.1: Dwelling age, by tenure, older households, 2020-21

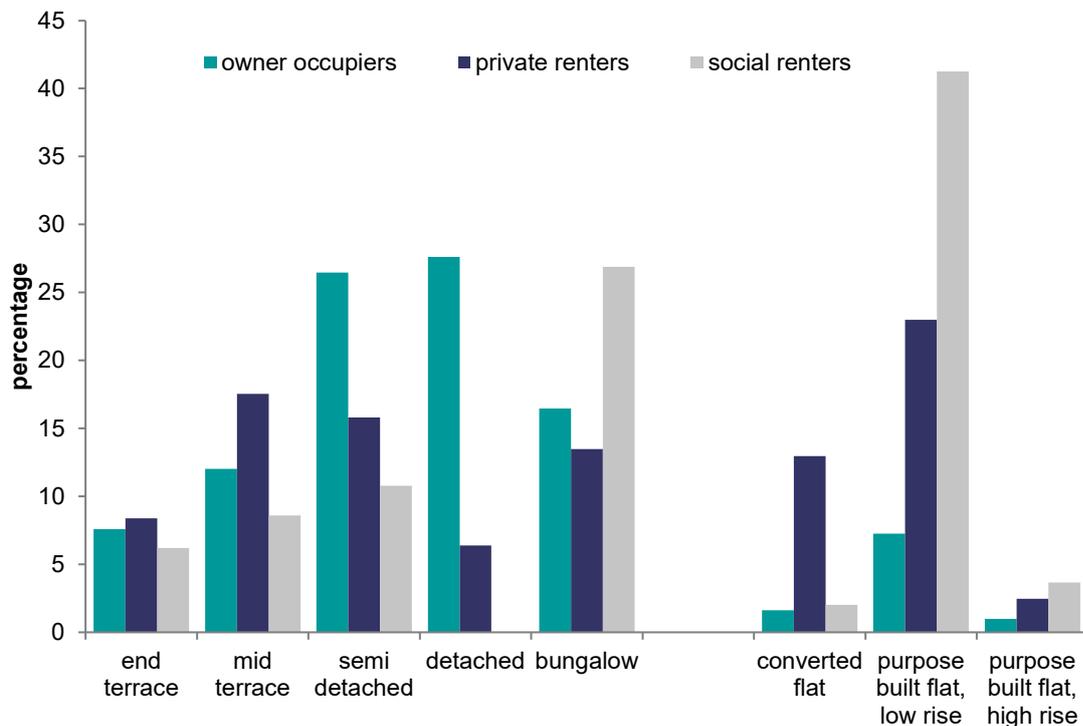


Base: all households with a HRP aged 65 years or over
Note: underlying data are presented in Annex Table 2.1
Sources: English Housing Survey, household sub-sample

2.5 Most older households (83%, 5.8 million) lived in houses or bungalows. The remainder lived in flats (17%, around 1.2 million), predominantly low rise purpose built flats (13%, 923,000), Figure 2.2.

2.6 Around 1.2 million or 18% of older households lived in bungalows, meaning that when combined with low rise and high rise purpose built flats around a third (33%) of older households likely had accommodation on a single level⁵ providing more accessibility features, such as a bathroom or bedroom on the same level.

Figure 2.2: Dwelling type, by tenure, older households, 2020-21



Base: all households with a HRP aged 65 years or over

Notes:

1) data on detached houses not included for social renters as sample size too small

2) underlying data are presented in Annex Table 2.1

Sources: English Housing Survey, household sub-sample

2.7 Older owner occupier households lived in larger homes with a mean floor area of 109m² compared with private renters (73m²) and social renters (60m²), Annex Table 2.1.

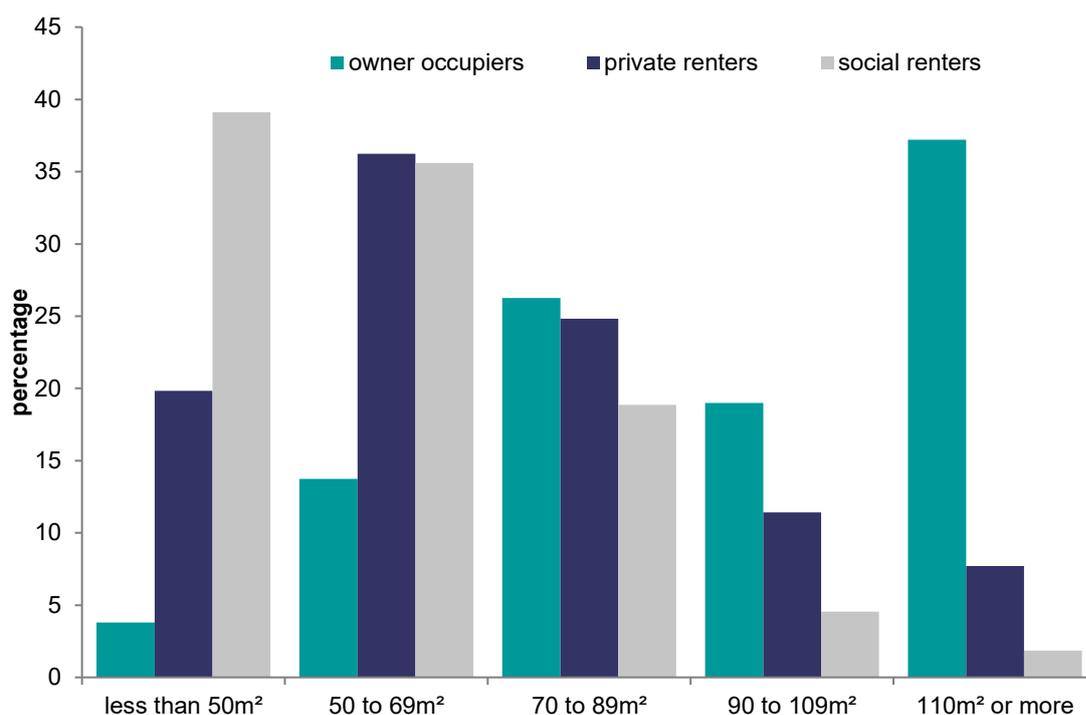
2.8 Nearly one in three (30%) older households lived in the largest homes of 110m² or more. Older owner occupiers (37%) were more likely to live in these larger homes and homes sized 90 to 109m² (19%) than older renters reflecting the higher prevalence of detached and semi-detached homes among owner occupiers, Figure 2.3.

2.9 One in ten (10%) of older households lived in the smallest homes under 50m². Older social renters (39%, 406,000 households) were more likely to live in

⁵ A small proportion of low rise flats and high rise flats may occupy more than a single level.

these smaller homes than private renters (20%, 82,000 households) and owner occupiers (4%, 209,000 households). Older private renters and social renters (both 36%) were more likely to live in homes sized 50-68 m² than owner occupiers (14%). These findings will reflect the different mix of housing types in each tenure, for example older renters were more likely to occupy flats.

Figure 2.3: Dwelling floor area, by tenure, older households, 2020-21



Base: all households with a HRP aged 65 years or over
Note: underlying data are presented in Annex Table 2.1
Sources: English Housing Survey, household sub-sample

Location

- 2.10 Where older households live may affect their ability to access services and amenities and avoid social isolation. While the majority (59%) of older households lived in suburban residential areas, 16% lived in other urban centres and 12% lived in rural residential area. A small percentage of older households, lived in village centres (6%), rural areas (4%) or city centres (3%).
- 2.11 There were some variations in the area profile of homes by tenure. Older owner occupiers (10%) and private renters (9%) were more likely to live in village centres or rural areas than older social renters (4%).
- 2.12 In contrast a higher proportion of older private renters (27%) and social renters (23%) lived in in other urban centres compared with older owner occupiers (14%).

Deprived local areas⁶

- 2.13 Overall, 13% (908,000) of older households lived in the most deprived 20% of England. More than one third (36%, 372,000) of older social renters lived in these areas, compared with 16% (65,000) of older private renters and 9% (471,000) of older owner occupiers.
- 2.14 Around 12% (836,000) of older households lived in the least deprived 10% of England. A higher proportion of older outright owners (15%, 777,000 households) lived in these areas compared with mortgagors (7%, 23,000 households), private renters (4%, 18,000 households) and social renters (2%, 17,000 households). A similar trend was evident for the least 20% of deprived areas.

Region

- 2.15 Overall, the regional distribution of the homes of older people mirrored that for all households⁷. The highest proportion of older households (18%) lived in the South East while the smallest proportion lived in the North East (5%).
- 2.16 Among older owner occupiers, the highest proportion of households also lived in the South East and North West (both, 19%), and smallest proportion in the North East (5%). However, this pattern was not evident for older renters. Older social renters were significantly more likely to live in London (16%, 164,000 households) than owner occupiers (9%, 481,000 households). This finding is driven by the London tenure profile of all households; renting is more prevalent than owning in London than the rest of England.

Accessibility of the home

- 2.17 An accessible home can provide older households accommodation that is safe and promotes independent living. This section explores some key accessibility features.

Level access and external lighting at the entrance of the home

- 2.18 Most older households (86%, 6 million) had a private plot, Annex Table 2.2. Of those with a private plot, 12% (713,000 households) had level access from outside into their building⁸, Annex Table 2.3.

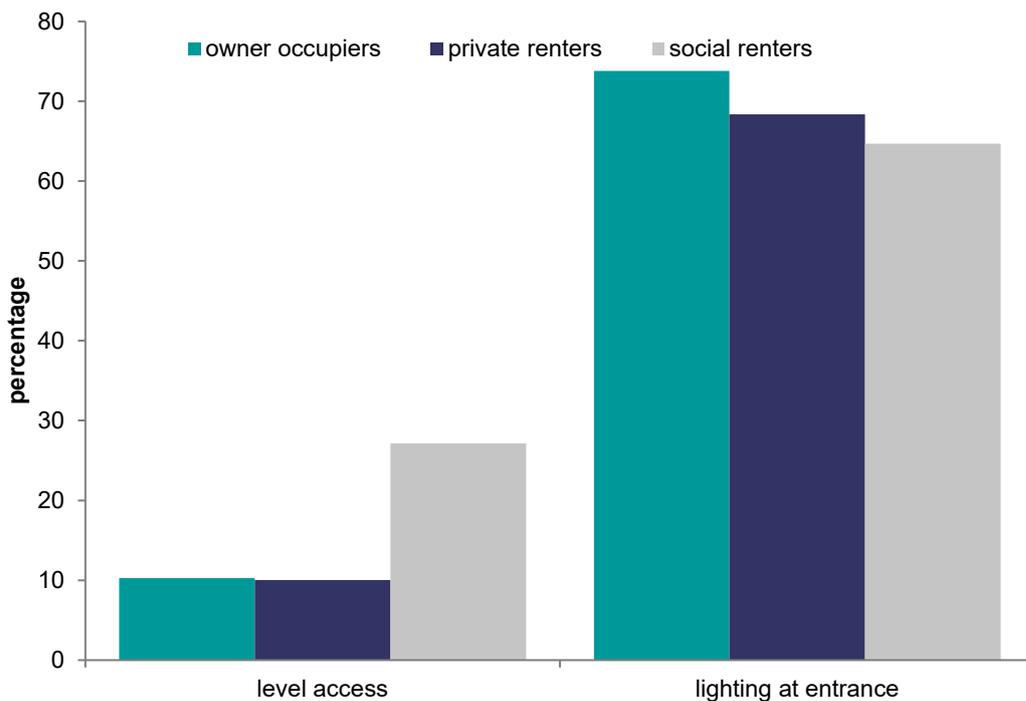
⁶ Based on the Index of Multiple Deprivation (IMD). See Glossary for further details.

⁷ English Housing Survey, 2020-21 Headline Report, Annex Table 1.2, <https://www.gov.uk/government/statistics/english-housing-survey-2020-to-2021-headline-report>

⁸ In 2020-21, due to COVID-19 restrictions, the EHS assessment of level access to the entrance of the home and external lighting was only collected for homes with a private plot. Private plots are more prevalent for houses or converted flats and are not typical for purpose built flats that tend to have shared plots.

2.19 Older social renters (27%, 165,000 households) were more likely to have level access at the main building entrance to their home compared with older owner occupiers (10%, 519,000 households) and private renters (10%, 29,000 households), likely reflecting the higher prevalence of flats occupied by older social renters, Figure 2.4.

Figure 2.4: Level access and lighting at entrance, by tenure, older households 2020-21



Base: all households aged 65 years or over with a private plot

Note: underlying data are presented in Annex Table 2.3

Sources: English Housing Survey, household sub-sample

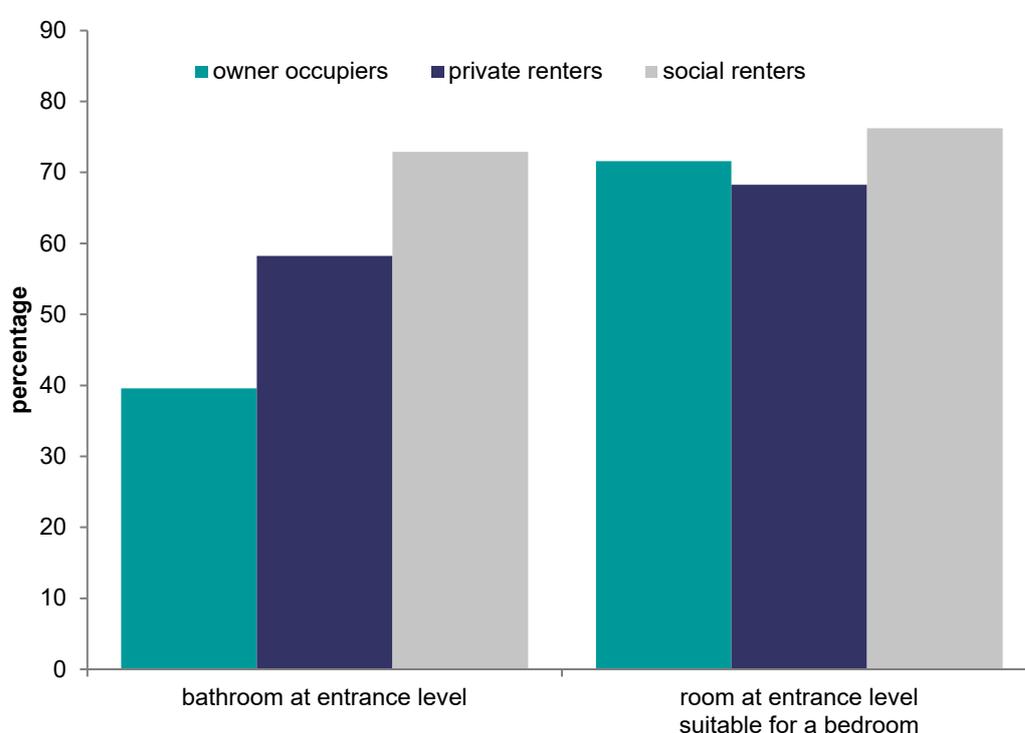
2.20 Outside lighting is an important safety feature, that supports households with safer and easier access into their home as well as allowing them to clearly view visitors⁹. Of those with a private plot, around three quarters of older households (73% or 4.3 million) had external lighting outside their home. Older owners (74%, 3.7 million households) were more likely to have external lighting at the entrance door to their home compared with older social renters (65%, 394,000 households).

⁹ The lighting referred to in this section is an assessment of whether there was an external light at the entrance door of the house or flat building, and excludes street lighting.

Bathroom at entrance level and room on entrance level suitable for a bedroom

2.21 Around half (46%, 3.2 million) of older households had a bathroom on the entry level of their home¹⁰, Annex Table 2.4. Older social renters (73%, 757,000 households) were more likely to have this feature compared with older private renters (58%, 241,000 households) or owners (40%, 2.2 million households). Private renters (58%) were also more likely to have this feature compared with owner occupiers (40%). The higher prevalence of flats, particularly among social renters is likely to drive these findings, Figure 2.5.

Figure 2.5: Bathroom and room suitable for bedroom at entrance level, by tenure, older households, 2020-21



Base: all households with a HRP aged 65 years or over

Note: underlying data are presented in Annex Table 2.4

Sources: English Housing Survey, household sub-sample

2.22 Overall, households with a HRP aged 75 or over (50%, 1.7 million) were more likely to have an entry level bathroom compared than households with a HRP aged 65 to 74 (42%, 1.5 million).

2.23 Nearly three quarters of older households (72%, 5 million) had a room at entrance level that was suitable to be used as a bedroom. Social renters (76%, 792,000 households) were more likely to have this feature than owner

¹⁰ Due to COVID-19 restrictions it was not possible to survey the inside of home in 2020-21. As such, data in this section is based on modelled data of room types and floor levels.

occupiers (72%, 3.9 million households). There was no marked difference between private renters (68%, 282,000 households) and other tenures.

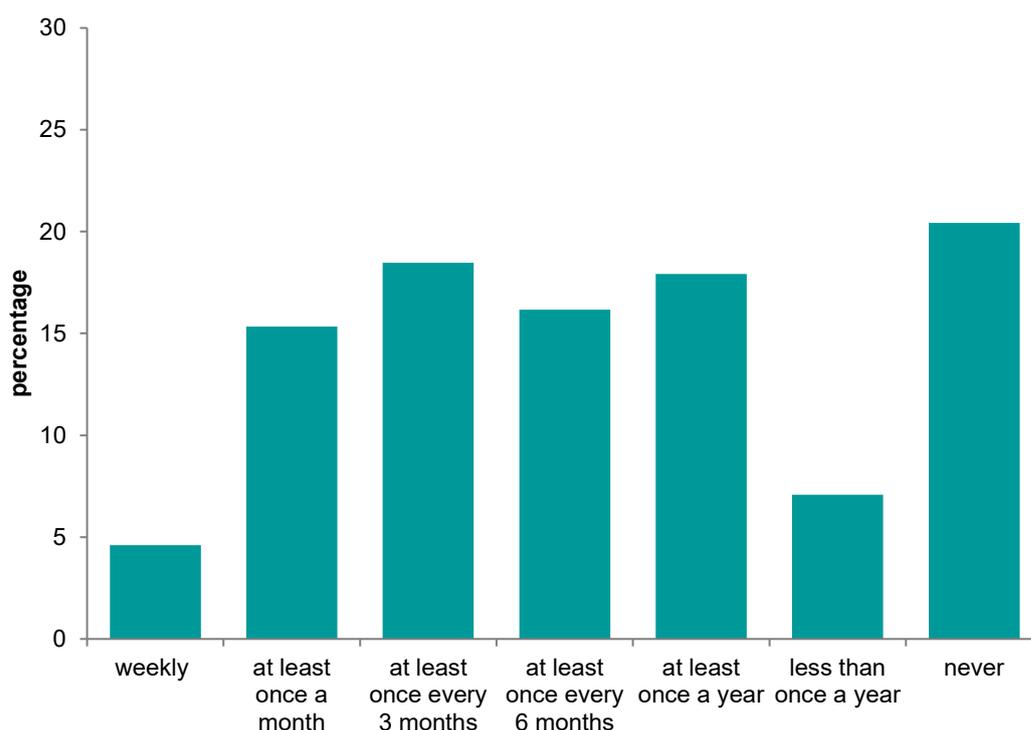
- 2.24 Overall, households with a HRP aged 75 or over (74%) were more likely to have a room suitable to be used as a bedroom compared with households with a HRP aged 65 to 74 (70%).

Smoke alarms

- 2.25 In 2020-21, most older households (93%, 6.4 million) had at least one working smoke alarm installed in their home, Annex Table 2.5. There were some variations by tenure¹¹. For example, older social renters (97%) were more likely to have a working smoke alarm than older outright owners (92%).
- 2.26 Overall, the prevalence of working smoke alarms was similar among income quintiles for each tenure. However, owner occupiers in the highest income quintile were more likely to have a smoke alarm (95%) than older owner occupiers in the lowest income quintile (90%).
- 2.27 Over half of older households (55%) had tested their smoke alarm at least once in the last six months, while a fifth (20%) reported that they had never tested their smoke alarm. Some 5% of these households reported they had tested their smoke alarm once a week, Figure 2.6.

¹¹ English Housing Survey, 2020-21 Headline Report, Annex Table 2.16
<https://www.gov.uk/government/statistics/english-housing-survey-2020-to-2021-headline-report>

Figure 2.6: How often smoke alarm is tested, older households, 2020-21



Base: all households with a HRP aged 65 years or over with a working smoke alarm

Note: underlying data are presented in Annex Table 2.6

Sources: English Housing Survey, full household sample

- 2.28 Around a third of older social renters (30%, 305,000 households) reported that they had never tested their smoke alarm; higher than the proportion of older owner occupiers (18%, around 950,000 households).
- 2.29 There were some differences by income. Older households in the fourth income quintile (21%) were more likely to check their smoke alarms at least once every 6 months compared with households in the third and lowest income quintiles (both 14%). Similarly, older households in the fourth income quintile were more likely to check their smoke alarms less than once a year (11%) than those in the lowest two income quintiles (both 6%).

Housing quality

- 2.30 In this section the quality of older peoples' housing is explored using a number of metrics, including whether the home meets the Decent Homes Standard, the presence of HHSRS Category 1 hazards, and excess cold and damp.
- 2.31 For a dwelling to be considered 'decent' under the Decent Homes Standard it must:
- meet the statutory minimum standard for housing (the Housing Health and Safety Rating System (HHSRS) since April 2006), homes which

contain a Category 1 hazard under the HHSRS are considered non-decent

- provide a reasonable degree of thermal comfort
- be in a reasonable state of repair
- have reasonably modern facilities and services

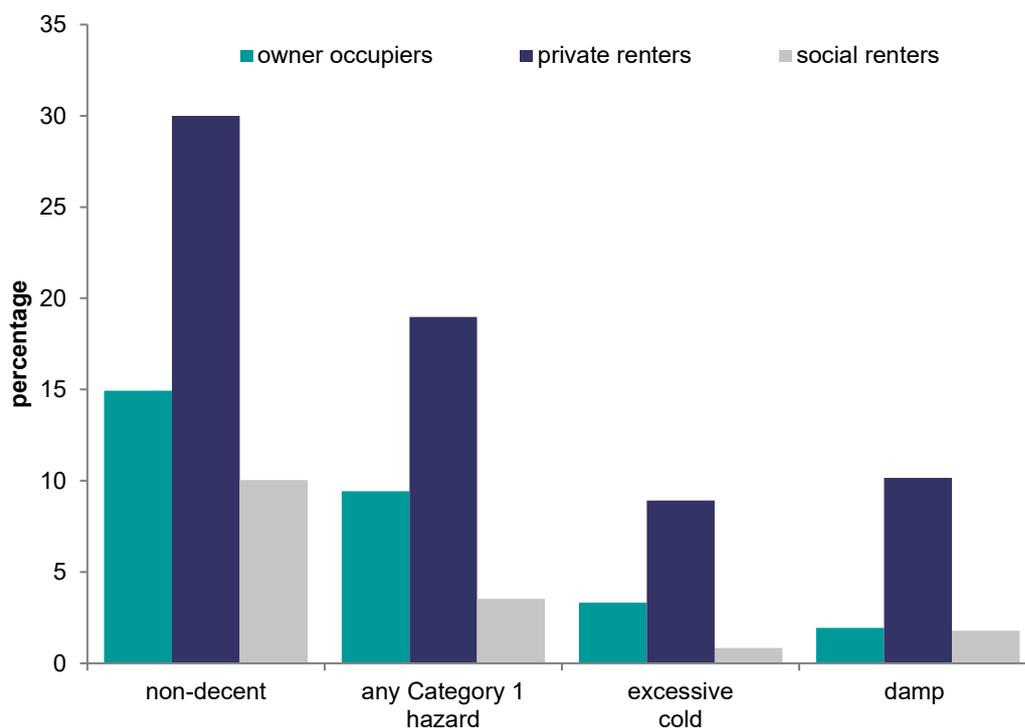
2.32 The HHSRS is a risk-based assessment that identifies hazards in dwellings and evaluates their potential effects on the health and safety of occupants and their visitors, particularly vulnerable people. When the most serious (Category 1) hazards exist in a home, it fails to meet the statutory minimum standard for housing. Older households are most at risk for many hazards including living in an excessive cold or excessively warm home.

2.33 In 2020-21, 15% of older households (1.1 million) lived in homes that failed to meet the Decent Homes Standard, and the average cost to make these homes decent was of £8,540, Annex Table 2.7 and Annex Table 2.8.

2.34 Nearly a third of older private renters (30%, 124,000 households) lived in a non-decent home, a higher proportion than older owner occupiers (15%, 822,000 households) and social renters (10%, 104,000 households), Figure 2.7.

2.35 Overall, older households in the lowest income quintile (18%, 360,000 households) were more likely to live in non-decent homes compared with households in the fourth income quintile and highest income quintile (both 12%, 126,000 and 69,000 households respectively), Annex Table 2.7.

Figure 2.7: Decent homes, HHSRS, excess cold and damp, by tenure, older households, 2020-21



Base: all households with a HRP aged 65 years or over

Note: underlying data are presented in Annex Table 2.7

Sources: English Housing Survey, household sub-sample

- 2.36 The average cost to a landlord or owner to make a home decent was lower for older social renters, £4,149 than for older owner occupiers (£8,957) and private renters (£9,461). These disparities will reflect the different levels of disrepair among tenures as well as different size, dwelling age and dwelling type profiles, Annex Table 2.8.
- 2.37 Almost one in ten older households (9%, 635,000 households) lived in homes with a Category 1 hazard. Around 3% of older households (229,000 households) lived in an excessively cold home¹².
- 2.38 Older private renters (19%, 78,000 households) were more likely to have a Category 1 hazard than owner occupiers (9%, 519,000 households) and social renters (4%, 37,000 households). Similarly, a higher proportion of older private renters (9%, 37,000 households) lived in a home with excess cold compared with owner occupiers (3%, 183,000 households) or social renters (1%, 9,000 households), Figure 2.7.

¹² Excess cold exists in a dwelling when the SAP2021 rating is below 37.6. See English Housing Survey, 2020-21 Technical Report, Chapter 5, Annex Table 5.5.7 for further details on HHSRS and how excess cold is measure by the EHS:

<https://www.gov.uk/government/collections/english-housing-survey-technical-advice#technical-reports>

-
- 2.39 In 2020-21, 2% (167,000 households) of older households lived in homes that had problems with damp, Annex Table 2.7. Older private renters (10%, 42,000 households) were more likely to have damp problems than older owner occupiers and social renters (both 2%, 107,000 households and 18,000 households respectively) reflecting the overall higher prevalence of damp in the private rented sector, Figure 2.7.
- 2.40 Irrespective of tenure, older households in the lowest income quintile (5%) were more likely live in a damp home than those in all the other income quintiles (1% to 2%).

Overheating

- 2.41 Households are asked whether any part of their home gets uncomfortably hot, even when the heating is turned off and the windows are open. In 2020-21, 7% of older households (488,000) reported feeling uncomfortably hot in one or more parts of their home, Annex Table 2.9.
- 2.42 Older owner occupiers were more likely to report overheating (7%, 412,000 households) than older social renters (5%, 51,000 households).

Energy efficiency

- 2.43 In 2020-21, the average energy efficiency rating (SAP)¹³ in the homes of older household was 64 points. Social renters had a higher SAP rating (69) than mortgagors (66), outright owners (63) and private renters (61). This trend mirrored that of all aged households; social rented homes are more likely to be better insulated and are more likely to be flats, which are generally more energy efficient, Live table DA6201 and Annex Table 2.10.
- 2.44 Over a third (36%) of older households lived in EER band C rated homes and 2% lived in homes with an EER band of A or B. Conversely, almost half (48%) of older households lived in a band EER band D rated home and 4% lived in the least efficient homes (EER bands F or G), Figure 2.8

¹³ Energy efficiency is based on SAP, The Government's Standard Assessment Procedure (SAP). The SAP rating is converted into an A to G banding system to assess energy performance, this is the Energy Efficiency Rating (EER), where Band A represents high energy efficiency and Band G represents low energy efficiency. See Glossary for further details.

Figure 2.8: Energy efficiency rating bands, by tenure, older households, 2020-21



Base: all households with a HRP aged 65 years or over

Note:

1) data not included for private renters EER bands A/B as sample size too small

2) underlying data are presented in Annex Table 2.10

Source: English Housing Survey, household sub-sample

2.45 Older social renters were more likely to live in a home with an EER band C (61%, 635,000 households) than older owner occupiers (32%, 1.7 million households) and private renters (26%, 107,000 households).

2.46 There was a higher proportion of F or G rated dwellings among private renters (10%, 41,000 households) than owner occupiers (3.7%, 201,000 households) and social renters (1%, 11,000 households).

Cost to improve to band C

2.47 This section looks at the cost of improving dwellings with an energy efficiency rating (EER) band of D or lower to an EER band of at least C¹⁴.

2.48 Around 4.1 million dwellings, occupied by older people, that had poorer energy efficiency could be improved to EER band C, representing 59% of all older households' homes, but 3% of older households' homes receiving at

¹⁴ English Housing Survey, 2020-21 Energy Report for further details on the modelling of energy improvements for this analysis.

least one improvement measure were unable to reach EER band C¹⁵, Annex Table 2.11.

- 2.49 Of those that were able to be improved to EER band C, 42% would cost between £5,000 and £9,999 to improve, 12% would cost £15,000 or more and 3% would need less than £1,000 to be improved. The mean cost of improving dwellings to an EER band of C was £8,332, Annex Table 2.12.
- 2.50 Overall, social rented homes occupied by older households were generally less expensive to make more energy efficient. Social rented homes needed on average (mean) £5,472 to improve to band C, lower than the £8,494 average (mean) needed by older owners and £9,897 average (mean) needed to improve the homes of older private renters to EER band C.
- 2.51 The homes of older households in the lowest income quintile (25%) were more likely to need between £10,000 and £14,999 to attain an EER band of C than the homes occupied by those in the 4th income quintile (19%).
- 2.52 Homes occupied by older households in the third and fourth income quintiles (15% and 16% respectively) were more likely to require £15,000 or more to improve to an EER band of C than homes of older households in the first (lowest) and second (both 10%) income quintiles. This finding may be related to the size, age and type of homes among households in different quintiles. However, households in the highest income quintile (14%) were no more likely to require £15,000 or more to improve their homes to an EER band of C than their counterparts in the lowest income quintile (10%).
- 2.53 Households in the highest income quintile had the highest mean cost to improve their home to an EER band of C; £9,509, whereas households in the first (lowest) and second income quintile had the lowest mean cost at £8,015 and £7,790 respectively.

Smart meters

- 2.54 Overall 41% of older households (2.8 million) had a smart meter for either electricity or gas or both in their home. Around a third (32%, 2.2 million) had both an electricity and a gas meter. Some 8% (567,000) of all older households had an electricity meter only, and fewer than 1% (51,000) of all older households had a gas meter alone. There were no differences between presence of smart meters and tenure, Annex Table 2.13.
- 2.55 Ownership of a smart meter varied by income quintile; these income variations differed by household age and by tenure. For example, social

¹⁵ Some dwellings that were below an EER band C were eligible for certain improvement measures as part of the EPC framework, and therefore have estimated costs attached to them, but were unable to reach a band C using this methodology. However, a small proportion of dwellings were ineligible to receive any measures within the EPC framework, and therefore have no estimated costs.

renters aged 65-74 in the lowest income quintile (50%) were more likely to have a smart meter compared with those in the second income quintile (37%). Similarly, for outright owners aged 65-74, those in the lowest income quintile (47%) were more likely to have a smart meter than those in the highest income quintile (34%).

Chapter 3

Housing costs and affordability

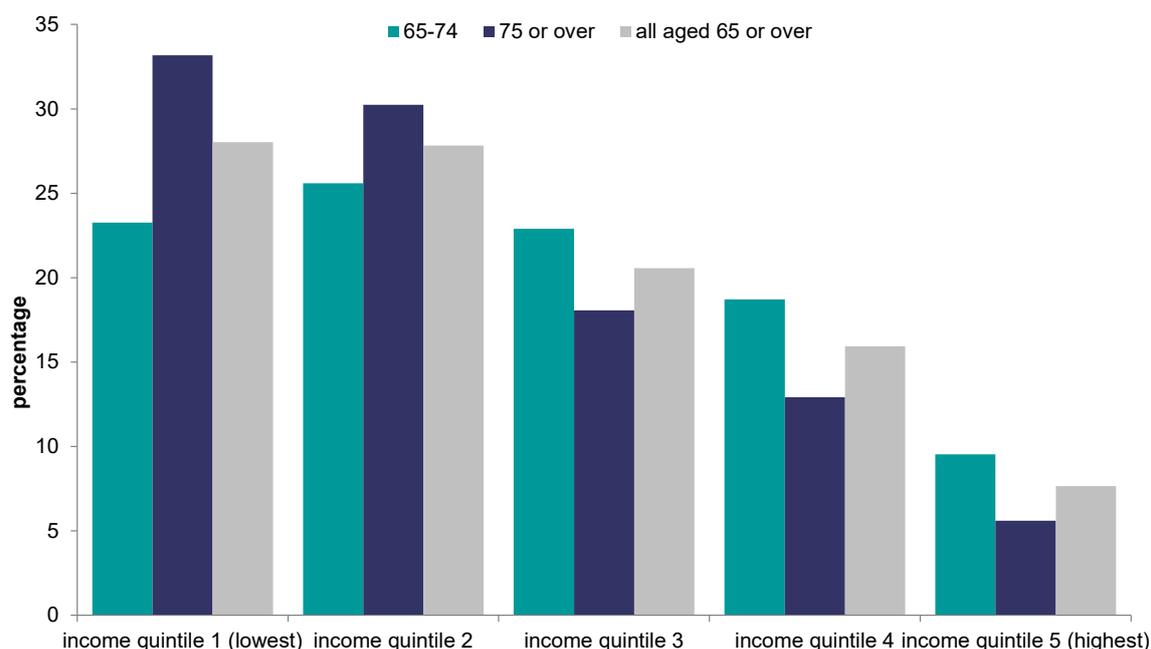
3.1 This chapter explores housing costs and affordability among older households by looking at income, housing costs and the proportion of income spent on housing. It also investigates other aspects of affordability, including the proportion of older households repaying a mortgage or renting, the proportion who are leaseholders, the types of mortgages older households have, savings and equity in the home.

Income

3.2 In 2020-21, older households tended to be in the lower income quintiles, with similar proportions in both the lowest (28%) and second lowest quintile (28%). Only 8% of households were in the highest income quintile, Annex Table 3.1, Figure 3.1.

3.3 A similar overall pattern is seen within the different age groups, although it is more pronounced amongst those aged 75 or over. A higher proportion of households where the HRP was aged 75 or over were in the lowest (33%) and second lowest (30%) income quintiles, and a lower proportion in the third (18%), fourth (13%) and highest quintiles (6%) compared to those aged 65 to 74 (lowest quintile: 23%; second quintile: 26%; third quintile: 23%; fourth quintile: 19%; highest quintile: 10%).

Figure 3.1: Income quintiles, by age, 2020-21



Base: all older households

Notes: underlying data are presented in Annex Table 3.1

Source: English Housing Survey, full household sample

3.4 There were also differences by tenure amongst older households. There were more social (58%) and private renters (53%) in the lowest income quintile than owners (21%). Similar proportions of outright owners and mortgagors were in each income quintile.

Mortgages and rents

3.5 In 2020-21, a quarter (25%) of all older households were buying their home with a mortgage or were paying rent, Annex Table 3.2. About 320,000 older households owned their home with a mortgage. This represents 5% of older households. A fifth (20%) of all older households rented their home, representing about 1.4 million older households: 382,000 were private renters and just over 1 million social renters.

Type of mortgage

3.6 All owner occupiers were asked what type of mortgage they held. The majority (95%) of owners aged 65 or over had no mortgage, 4% had an ordinary loan mortgage and 1% held an equity release mortgage, Annex Table 3.3.

3.7 There were differences in mortgage type between the age groups. Whereas 6% of those aged 65 to 74 had an ordinary loan mortgage, similar proportions

of those aged 75 and over had an ordinary loan mortgage (1%) as had an equity release mortgage (1%).

Mean and median weekly mortgage and rent payments

- 3.8 Overall, older mortgagors had a mean weekly mortgage payment of £158 and a median mortgage payment of £101 per week. Shared owners are excluded from this analysis as, due to the way they purchase their home (part-rent and part-mortgage), they have significantly different mortgage costs which effect the overall mean and median mortgage payments, Annex Table 3.4.
- 3.9 Older social renters had a mean weekly rent payment of £95 and a median rent payment of £92 per week.
- 3.10 Older private renters paid more on average per week in rent than older social renters, with a mean weekly rent payment of £153 and a median repayment of £141 per week.

Proportion of income spent on mortgage or rent

- 3.11 For this report, we have used the mean proportion of household income spent on housing costs. This provides a measure of all the income a household has available and so assumes that all household members contribute to the mortgage or rent. Outright owners are excluded as they have no mortgage costs. Shared owners are also excluded.
- 3.12 Overall, older mortgagors paid, on average, 30% of their household income on their mortgage, Annex Table 3.5, Figure 3.2.
- 3.13 Housing support makes a significant difference to the proportion of household income spent on rent for both social and private renters. Older social renters paid a mean proportion of 27% of their household income when housing support was included, and 34% of their income when housing support was excluded.
- 3.14 Older private renters spent a higher proportion of their income on rent than social renters. Older private renters paid a mean proportion of 38% of their household income when housing support was included, and 48% of their income when housing support was excluded.
- 3.15 There is a general pattern across the tenures that households in the lower income quintiles spent a greater proportion of their income on their housing costs than those in higher income quintiles. For example, older mortgagors who were in the lowest income quintile paid a greater mean proportion of their income on their mortgage (75%) than those in the highest income quintile (13%), Figure 3.2.

Figure 3.2: Proportion of income spent on housing (including housing support) by tenure and income quintile, older households, 2020-21



Base: all older households

Notes: underlying data are presented in Annex Table 3.5

Source: English Housing Survey, full household sample

Receipt of housing support

- 3.16 In 2020-21, a higher proportion of social renters (59%) received housing support than private renters (40%), Annex Table 3.6.
- 3.17 Of those who reported receiving housing support, private renters received a greater amount on average (mean) per week (£118) than social renters (£81 per week).

Leaseholders

- 3.18 Overall, 617,000 older owner occupiers were leaseholders, representing 12% of owners aged 65 or over, Annex Table 3.7.
- 3.19 Those aged 75 or over were more likely to be leaseholders (15%) than those aged 65 to 74 (10%).

Savings

- 3.20 Overall, 17% of older households had no savings, Annex Table 3.8, Figure 3.3.

- 3.21 Presence of savings differed by tenure. Older owner occupiers were less likely to report having no savings (11%) than either private (39%) or social renters (42%). Mortgagors were more likely to have no savings (21%) than outright owners (10%).
- 3.22 The amount of savings reported by older households also varied by tenure in similar ways, with a quarter of owner occupiers (25%) reporting savings of £50,000 or more, a higher proportion than social (3%) or private renters (11%). There were also differences between mortgagors and outright owners. Mortgagors were more likely to have between £1,000 and £4,999 in savings (18%) and less likely to have £50,000 or more in savings (15%) than outright owners (3% and 36% respectively).

Figure 3.3: Presence and amount of savings by tenure, older households, 2020-21



Base: all older households
Notes: underlying data are presented in Annex Table 3.8
Source: English Housing Survey, full household sample

Equity in the home

- 3.23 Owner occupiers were asked if they had a recent valuation of their property, and if so what the value was. If they had not had a recent valuation, they were asked to estimate the value of their home.
- 3.24 Equity in the home was then calculated, taking the household's self-reported market value of the property minus the amount of mortgage outstanding and any other loans on the property.

-
- 3.25 For outright owners, we assume there are no loans on the property and therefore their equity value is either the actual recent valuation provided or the estimated value of their home (if given). In cases of missing data, the value of their home is imputed using a regional average for that type of property.
- 3.26 For mortgagors the process is similar, however a large proportion are unable to be modelled as there is insufficient information on their outstanding mortgages or loans to calculate equity. To aid analysis, equity for the full sample has been divided into quintiles.
- 3.27 As would be expected, older households tended to be in the higher equity quintiles, with just 5% in the lowest equity quintile aged 65 to 74 and 6% in the first quintile aged 75 or over, Annex Table 3.9.
- 3.28 There were however differences by tenure, with just 5% of outright owners in the lowest equity quintile, compared to 19% of mortgagors.
- 3.29 In line with the differences in the proportion in each quintile by tenure, on average owners aged 65 or over had more equity in their homes (mean: £356,391; median: £300,000) than mortgagors (mean: £301,243; median: £232,017), Annex Table 3.10.

Chapter 4

Well-being and satisfaction

4.1 This chapter explores the relationship between age, income and whether people live alone with their subjective well-being. It also examines their satisfaction with the current accommodation, tenure and local area they live in.

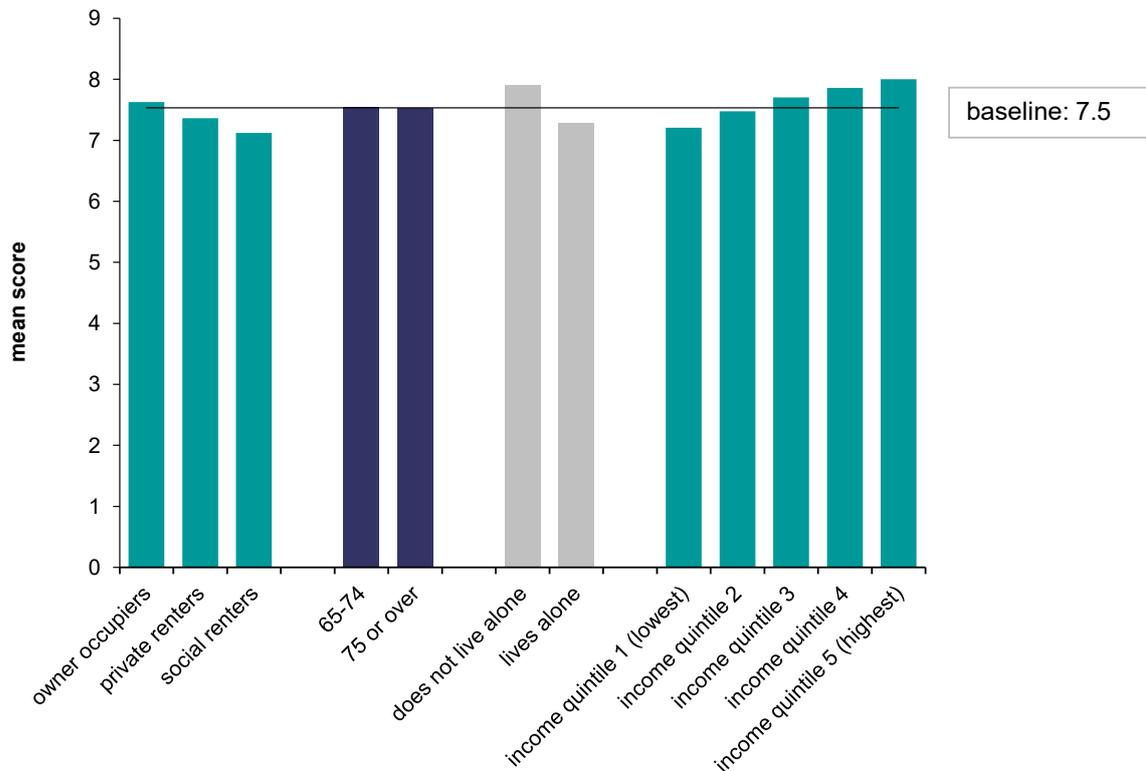
Well-being

- 4.2 In the EHS, well-being is measured using the following four measures of personal well-being:
- Overall, how satisfied are you with your life nowadays? Referred to as 'life satisfaction'
 - Overall, how anxious did you feel yesterday? Referred to as 'anxiety'
 - Overall, to what extent do you feel the things you do in your life are worthwhile? Referred to as 'life is worthwhile'
 - Overall, how happy did you feel yesterday? Referred to as 'happiness'

For all questions, respondents were asked to give their answers on a scale of 0 to 10 where 0 is 'not at all' and 10 is 'completely', with the exception of anxiety – for which 10 is very anxious and 0 not at all anxious. This report uses the mean average scores within respondent groups.

- 4.3 The overall average mean score for older households was 7.5 for life satisfaction and 7.8 for life is worthwhile. The overall average score for happiness was similar at 7.5. When asked how anxious HRP's felt yesterday, with zero being not at all anxious and ten being completely anxious, the overall average score was 2.6, Annex Table 4.1, Figure 4.1, 4.2.
- 4.4 Well-being varied by tenure, with owners reporting higher mean scores for life satisfaction (7.6), life is worthwhile (7.9) and feelings of happiness (7.6) and lower anxiety scores (2.5) than social renters (life satisfaction: 7.1; life is worthwhile: 7.4; happiness: 7.2; anxiety: 3.2). Owner occupiers and private renters were similar to one another.

Figure 4.1: Satisfaction with life nowadays: average scores, older households, 2020-21



Base: all HRPs aged 65 or over interviewed in person

Notes:

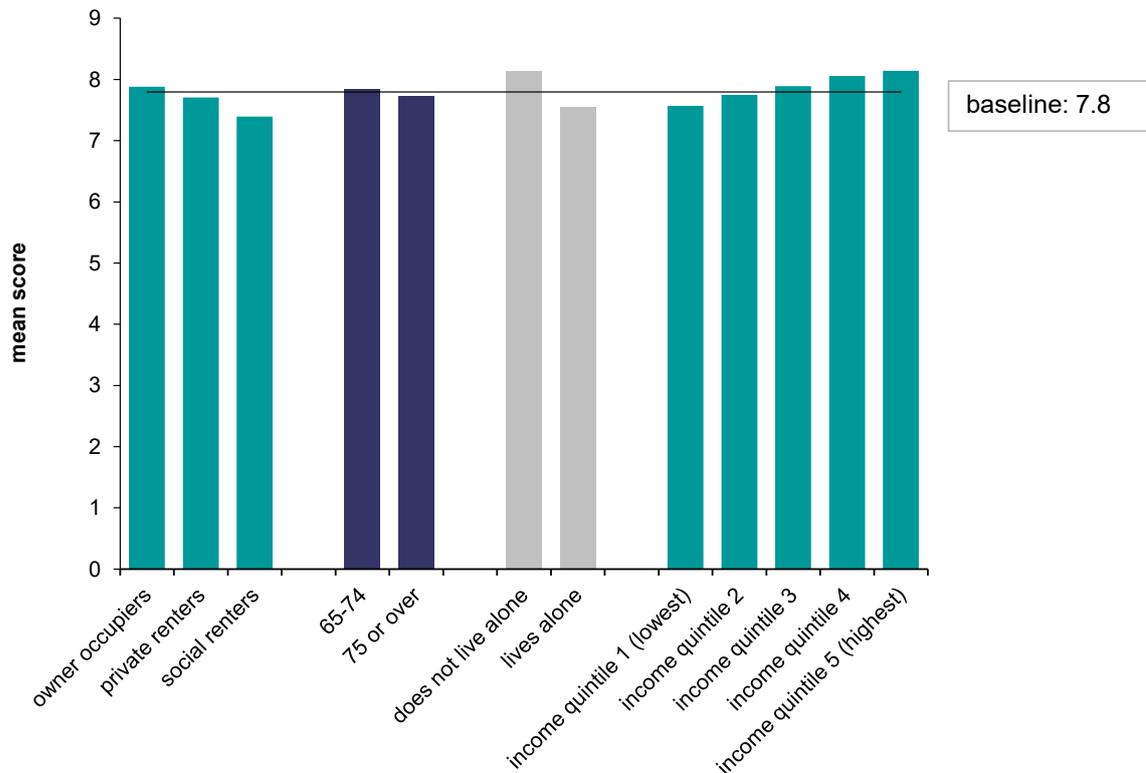
- 1) the baseline is the average score of all HRPs aged 65 or over interviewed in person
- 2) the figure shows all groups, whereas the text reports on the statistically significant differences between groups in each demographic
- 3) underlying data are presented in Annex Tables 4.1, 4.2

Source: English Housing Survey, full household sample

Income

4.5 Mean well-being scores differed by income, with older households in the highest income quintile reporting higher mean scores for life satisfaction (8.0), life is worthwhile (8.1) and happiness (7.8) and lower mean scores for anxiety (2.1) when compared to older households in the lowest income quintile (life satisfaction: 7.2; life is worthwhile: 7.6; happiness: 7.3; anxiety: 2.6), Figure 4.2.

Figure 4.2: Things done in life are worthwhile: average scores, older households, 2020-21



Base: all HRPs aged 65 or over interviewed in person

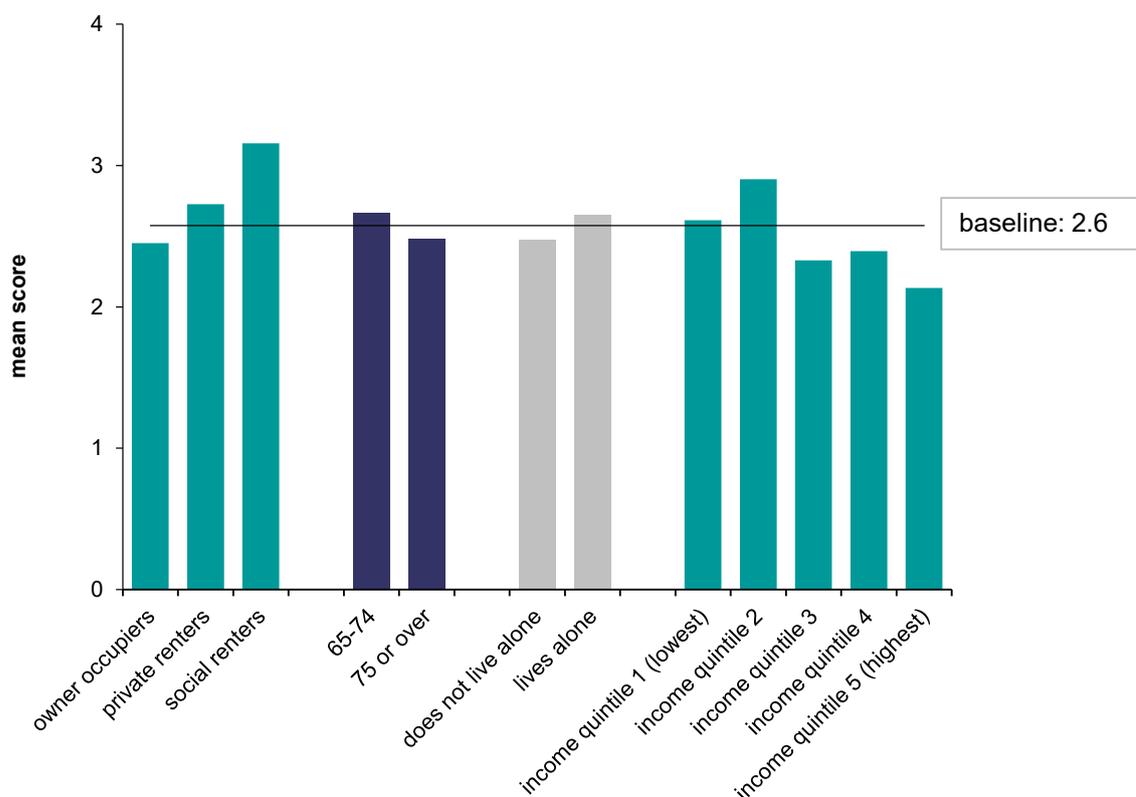
Notes:

- 1) the baseline is the average score of all HRPs aged 65 or over interviewed in person
- 2) the figure shows all groups, whereas the text reports on the statistically significant differences between groups in each demographic
- 3) underlying data are presented in Annex Tables 4.1, 4.2

Source: English Housing Survey, full household sample

4.6 When comparing across tenure and income, older social renters in the lowest income quintile were significantly more anxious on average (3.3) than owners (2.4) or private renters (2.2) in the same income quintile, Figure 4.3.

Figure 4.3: Anxiety: average scores, older households, 2020-21



Base: all HRPs aged 65 or over interviewed in person

Notes:

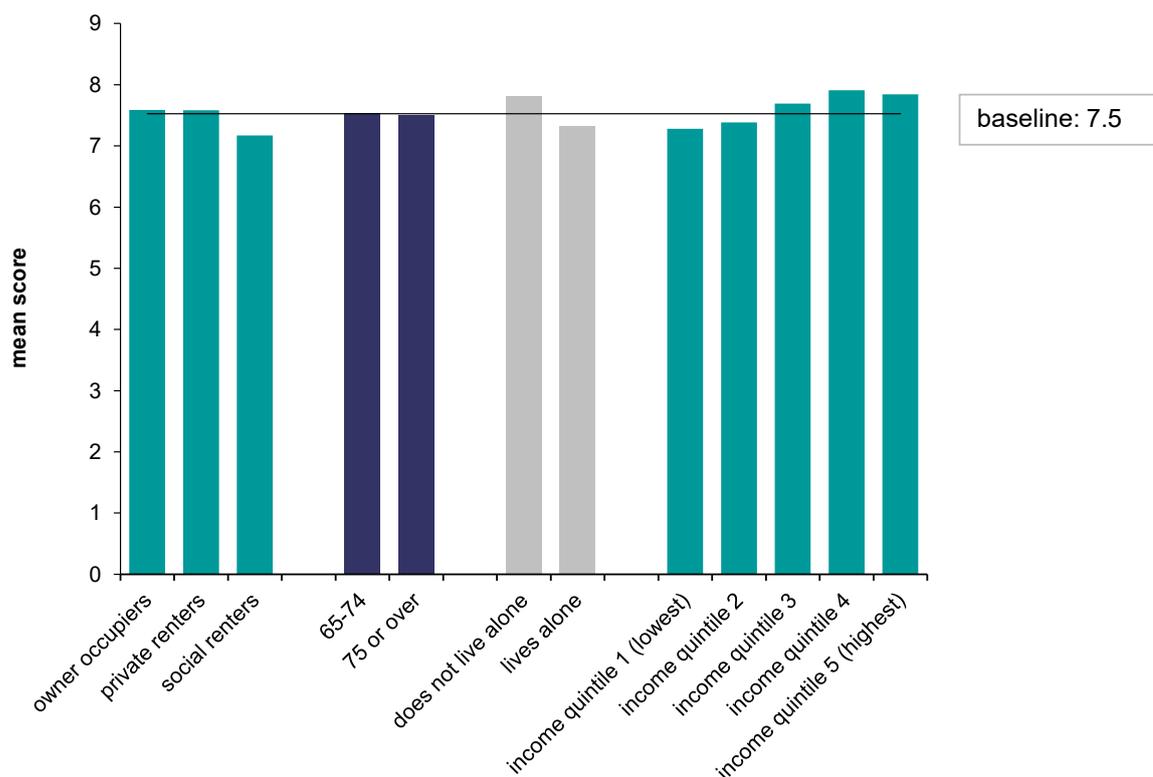
- 1) the baseline is the average score of all HRPs aged 65 or over interviewed in person
- 2) the figure shows all groups, whereas the text reports on the statistically significant differences between groups in each demographic
- 3) underlying data are presented in Annex Tables 4.1, 4.2

Source: English Housing Survey, full household sample

Living alone

- 4.7 Well-being was also examined in relation to whether the HRP lived alone or if there were others in the household living with them. As noted in Chapter 1, over half (52%) of older households live alone.
- 4.8 Older people who lived alone reported lower average scores for life satisfaction (7.3), life is worthwhile (7.5) and happiness (7.3) than households where the HRP lived with other people (satisfaction: 7.9; worthwhile: 8.1; happiness: 7.8). Anxiety scores were similar for older HRP's who lived alone (2.6) and for those who did not live alone (2.5), Annex Table 4.2, Figure 4.4.

Figure 4.4: Happiness: average scores, older households, 2020-21



Base: all HRPs aged 65 or over interviewed in person

Notes:

- 1) the baseline is the average score of all HRPs aged 65 or over interviewed in person
- 2) the figure shows all groups, whereas the text reports on the statistically significant differences between groups in each demographic
- 3) underlying data are presented in Annex Tables 4.1, 4.2

Source: English Housing Survey, full household sample

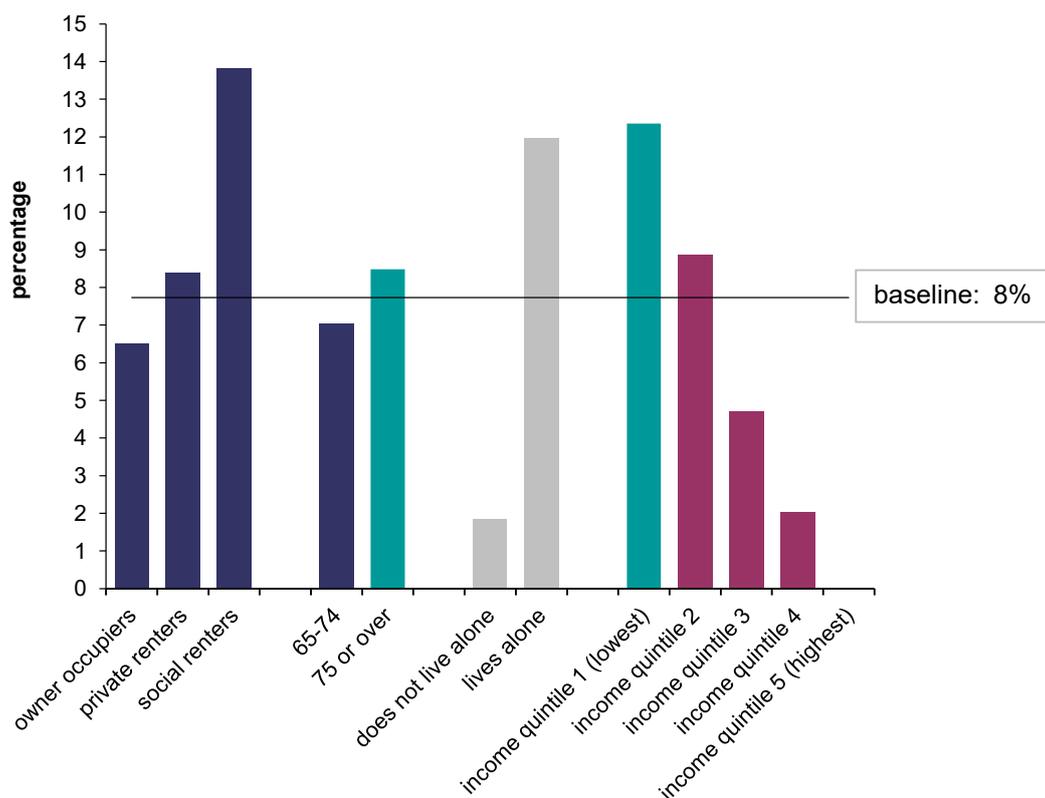
4.9 Some differences within tenure were observed, with older owning HRPs who lived by themselves reporting lower average well-being scores for life satisfaction, life is worthwhile and happiness than HRPs who own their home and live with others in the households.

Loneliness

4.10 Overall, 8% of those aged 65 and over felt lonely often or always. Over one in ten (13%) older HRPs felt lonely some of the time, a fifth (21%) felt lonely occasionally. However, the majority of older HRPs felt lonely hardly ever (28%) or never (30%), Annex Table 4.3, Figure 4.5.

4.11 More social renting households aged 65 or over reported feeling lonely often or always (14%) than owner occupiers (6%).

Figure 4.5: Proportion of HRPs who report feeling lonely always or often, older households 2020-21



Base: all HRPs aged 65 or over interviewed in person

Notes:

- 1) the baseline is the proportion of all respondents who reported they felt lonely always or often
- 2) the figure shows all groups, whereas the text reports on the statistically significant differences between groups in each demographic
- 3) underlying data are presented in Annex Tables 4.3, 4.4

Source: English Housing Survey, full household sample

Income

4.12 Generally, older HRPs with a higher income were less likely to report feeling lonely often or always. A larger proportion of households where the HRP was aged 65 and over and who were in the highest income quintile reported hardly ever or never feeling lonely (80%) compared to those in the lowest income quintile (44%), Annex Table 4.3.

Living alone

4.13 Living alone was strongly linked to feelings of loneliness. Overall, 12% of older HRPs who lived alone felt lonely often or always, compared to 2% of those who live with others in their household. Similarly, older households who lived alone were much less likely to report feeling lonely never or hardly ever (40%) than those who lived with others (83%), Annex Table 4.4.

4.14 Within the two age groups making up all older households, a similar pattern is seen. Similar proportions of HRPs aged 65 to 74 (11%) as HRPs aged 75 or over (13%) who lived alone reported feeling lonely often or always.

-
- 4.15 Similar proportions of owners (11%), private renters (11%) and social renters (16%) who lived by themselves reported feeling lonely often or always.

Satisfaction

Satisfaction with current accommodation

- 4.16 The majority of older owner occupiers (77%), social renters (59%) and private renters (65%) were very satisfied with their current accommodation. Nevertheless, there were clear differences by tenure, with a greater proportion of older owners reporting were very satisfied with their accommodation than social or private renters, Annex Table 4.5.
- 4.17 Amongst owners and social renters, satisfaction with their current accommodation increased with age. Owners (81%) and social renters (68%) aged 75 or over were more likely to be very satisfied with their accommodation than owners (75%) or social renters (51%) aged 65 to 74.

Satisfaction with tenure

- 4.18 Satisfaction with current tenure was generally similar between the different age groups, with 85% of those aged 65 to 74 and 84% of those aged 75 or over reporting they are very satisfied, Annex Table 4.6.
- 4.19 Satisfaction was highest amongst owner occupiers, with 92% reporting they were very satisfied, compared to 54% of social renters and 58% of private renters.

Satisfaction with local area

- 4.20 Rates of satisfaction with the local area were similar across tenure: 71% of owners, 73% of private renters and 63% of social renters were very satisfied, Annex Table 4.7.
- 4.21 Satisfaction with local area increased with age, with 66% of those aged 65 to 74 reporting they were very satisfied, compared to 74% of those aged 75 or over.

Technical notes and glossary

Technical notes

1. Results for the majority of this report, on households, are presented for '2020-21' and are based on fieldwork carried out between April 2020 and March 2021 on a sample of 7,474 households. Throughout the report, this is referred to as the 'full household sample'.
2. Results in Chapter 2 that relate to the physical dwelling, are presented for '2020' and are based on fieldwork carried out between April 2019 and March 2021 (a mid-point of April 2020). The sample comprises 11,152 occupied dwellings only where a physical inspection was carried out. Due to COVID-19 restrictions, the sample does not include vacant dwellings, where in previous years' it did. Throughout the report, this is referred to as the 'dwelling sample'.
3. In a normal year, the dwelling sample is based on data collected by a qualified surveyor in the home. Due to COVID-19 restrictions in 2020-21 it was not possible to collect data in this way. Instead, data was collected from an external inspection of properties by a surveyor and supplemented with energy performance certificate, Google Earth and Rightmove data. However, for some measures, it was not possible to collect data at all using this alternative approach, e.g. on non-decency, HHSRS Category 1 hazards, damp and carbon monoxide alarms. Statistics on these topics have been extrapolated from previous EHS trends.
4. The reliability of the results of sample surveys, including the English Housing Survey, is positively related to the unweighted sample size. Results based on small sample sizes should therefore be treated as indicative only because inference about the national picture cannot be drawn. To alert readers to those results, percentages based on a row or column total with unweighted total sample size of less than 30 are italicised. To safeguard against data disclosure, the cell contents of cells where the cell count is less than 5 are replaced with a "u".
5. 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.
6. Additional annex tables, including the data underlying the figures and charts in this report are published on the website: <https://www.gov.uk/government/collections/english-housing-survey> alongside many supplementary live tables, which are updated each year but are too numerous to include in our reports.
7. A more thorough description of the English Housing Survey methodology is provided in the Technical Report which is published annually¹. The 2020-21 Technical Report includes details of the impact the COVID-19 on the 2020-21

survey. A full account of data quality procedures followed to collect and analyse English Housing Survey data can be found in the Quality Report, which is also updated and published annually².

Glossary

Accessibility features: see *visitability*

Assured shorthold private tenancy: This type of tenancy is where the landlord can regain possession of the property six months after the beginning of the tenancy, as long as they provide the tenant with two months' notice.

Category 1 hazard: The most serious type of hazard under the Housing Health and Safety Rating System (HHSRS). Where such a hazard exists the dwelling fails to reach the statutory minimum standard for housing in England.

Cost to make decent: The cost of carrying out all works required to ensure that the dwelling meets the Decent Homes standard. This is the estimated required expenditure which includes access equipment (e.g. scaffolding and prelims). It is adjusted to reflect regional and tenure variations in building prices.

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 2006³.

Deprived local areas: These are Lower Layer Super Output Areas (LSOAs) scored and ranked by the 2015 [Index of Multiple Deprivation](#) (IMD).

Seven domains of deprivation which can be experienced by people are combined to produce the overall IMD. These seven domains relate to:

- Income deprivation
- Employment deprivation
- Health deprivation and disability
- Education skills and training deprivation
- Barriers to housing and services
- Crime

-
- Living environment deprivation

LSOAs are statistical geography providing uniformity of size. There are 32,844 in England and on average each contains around 1500 people or 650 households. These ranked areas have been placed into five groups of equal numbers of areas, from the 20% most deprived area on the index, to the 20% least deprived.

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 useable 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 Supply 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 (EER, also known as SAP 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 an EER/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 2013 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)/SAP/EPC bands: The 1-100 EER/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)

Ethnicity: Classification according to respondents' own perceived ethnic group.

Ethnic minority background is used throughout the report to refer to those respondents who do not identify as White.

The classification of ethnic group used in the EHS is consistent with the 2011 Census. Respondents are classified as White if they answer one of the following four options:

1. English / Welsh / Scottish / Northern Irish / British
2. Irish
3. Gypsy or Irish Traveller
4. Any Other White background

Otherwise, they are classified as being from an ethnic minority background.

Excess cold (HHSRS Category 1 hazard): Households living in homes with a threat to health arising from sub-optimal indoor temperatures. The assessment is based on the most vulnerable group who, for this hazard, are those aged 65 years or more (the assessment does not require a person of this age to be an occupant). The EHS does not measure achieved temperatures in the home and therefore this hazard is based on dwellings with an energy efficiency rating of less than 35 based on the SAP 2001 methodology. Under the SAP 2009 methodology, used for the 2010- 2012 EHS reports, the comparable threshold was recalculated to be 35.79 and the latter was used in providing statistics for the HHSRS Category 1 hazard. Since 2013, the EHS Reports have used the SAP 2012 methodology and the comparable excess cold threshold has been recalculated to 33.52.

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)
- couple with dependent child(ren)
- couple with dependent and independent child(ren)
- couple with independent child(ren)
- lone parent with dependent child(ren)
- lone parent with dependent and independent child(ren)
- lone parent with independent child(ren)
- two or more families
- lone person sharing with other lone persons
- one male
- one female

Housing support: a means tested welfare benefit that can help those who are unemployed, on a low income, or receiving other benefits pay their rent (and some service charges if the landlord is a Housing Association or Local Authority). Housing support includes all housing related benefits, such as Housing Benefit or the housing element of Universal Credit.

Housing Health and Safety Rating System (HHSRS): A risk assessment tool used to assess potential risks to the health and safety of occupants in residential properties in England and Wales. It replaced the Fitness Standard in April 2006.

The purpose of the HHSRS assessment¹⁶ is not to set a standard but to generate objective information in order to determine and inform enforcement decisions. There are 29 categories of hazard, each of which is separately rated, based on the risk to the potential occupant who is most vulnerable to that hazard. The individual hazard scores are grouped into 10 bands where the highest bands (A-C representing scores of 1,000 or more) are considered to pose Category 1 hazards. Local authorities have a duty to act where Category 1 hazards are present, and may take into account the vulnerability of the actual occupant in determining the best course of action.

For the purposes of the decent homes standard, homes posing a Category 1 hazard are non-decent on its criterion that a home must meet the statutory minimum requirements.

The EHS is not able to replicate the HHSRS assessment in full as part of a large scale survey. Its assessment employs a mix of hazards that are directly assessed by surveyors in the field and others that are indirectly assessed from detailed related information collected. For 2006 and 2007, the survey (the then English House Condition Survey) produced estimates based on 15 of the 29 hazards. From 2008, the survey is able to provide a more comprehensive assessment based on 26 of the

¹⁶ <https://www.gov.uk/government/collections/housing-health-and-safety-rating-system-hhsrs-guidance>

29 hazards. See the EHS Technical Note on Housing and Neighbourhood Conditions¹⁷ for a list of the hazards covered.

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 Costs (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 Costs (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.

Indices of deprivation: the English indices of deprivation 2015 are based on 37 separate indicators, organised across seven distinct domains of deprivation which are combined, using appropriate weights, to calculate the Index of Multiple Deprivation 2015 (IMD 2015). The seven domains are:

- Income deprivation
- Employment deprivation
- Health deprivation and disability
- Education, skills and training deprivation
- Crime
- Barriers to housing and services
- Living environment deprivation

This is an overall measure of multiple deprivation experienced by people living in an area and is calculated for every Lower layer Super Output Area (LSOA), or neighbourhood, in England. Every such neighbourhood in England is ranked according to its level of deprivation relative to that of other areas¹⁸.

¹⁷ <https://www.gov.uk/government/publications/english-housing-survey-technical-advice>

¹⁸ <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015>

Older households: Households where the oldest person in the household is aged 65 or over.

Region: A nine region classification is used to present geographical findings, as follows:

- North East
- North West
- Yorkshire and the Humber
- East Midlands
- West Midlands
- East
- London
- South East
- South West

SAP rating: See the entries for the Standard Assessment Procedure and Energy Efficiency Rating

Standard Assessment Procedure (SAP): The Standard Assessment Procedure (SAP) is the methodology used by the Government to assess and compare the energy and environmental performance of dwellings. The SAP is used to calculate the energy efficiency rating (EER) of dwellings, also known as the SAP rating. The EER 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 rating of over 100 where it produces more energy than it consumes, although such dwellings will be rare within the English housing stock.

Reduced Data SAP (RdSAP) was introduced in 2005 as a lower cost method of assessing the energy performance of existing dwellings. RdSAP is used in the calculation of the energy ratings on the Energy Performance Certificate, a document which is required every time a home is put up for sale or rent. Since the 2015 survey, the EHS has provided a number of indicators on energy performance calculated using an approach which is in line with RdSAP 2012 version 9.93. To ensure that the findings in this report are as compatible as possible with energy performance assessments and certificates issued in England during 2018-19, the energy performance findings presented in this report were calculated using RdSAP version 9.93.

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.

Visitability: Visitability comprises four key features which are considered to be the most important for enabling people with mobility problems to either access their home or visit someone else's home. These four features form the basis for the requirements in part M of the Building Regulations, although the EHS cannot exactly mirror the detailed requirements contained there.

- **Level access:** For all dwellings with a private or shared plot, there are no steps between the gate/pavement and the front door into the house or block of flats to negotiate. This includes level access to the entrance of the survey module (i.e. a group of flats containing the surveyed flat). Dwellings without a plot are excluded from the analysis as access is, in effect, the pavement/road adjacent to the dwelling.

-
- **Flush threshold:** a wheelchair can be wheeled directly into the dwelling from outside the entrance door with no steps to negotiate and no obstruction higher than 15mm.
 - **Sufficiently wide doors and circulation space:** the doors and circulation space serving habitable rooms, kitchen, bathroom and WC comply with the requirements of part M of the Building Regulations.
 - **WC at entrance level:** there is an inside WC located on the entrance floor to the dwelling.

Well-being: There are four measures of personal well-being in the EHS, to which respondents are asked to give their answers on a scale of 0 to 10 where 0 is 'not at all' and 10 is 'completely'.

- Overall, how satisfied are you with your life nowadays?
- Overall, to what extent do you feel the things you do in your life are worthwhile?
- Overall, how happy did you feel yesterday?
- Overall, how anxious did you feel yesterday?

In accordance with the Statistics and Registration Service Act 2007 the United Kingdom Statistics Authority has designated these statistics as National Statistics, signifying that they are fully compliant with the Code of Practice for 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.

© Crown copyright, 2022

Copyright in the typographical arrangement rests with the Crown.

You may re-use this information (not including logos) free of charge in any format or medium, under the terms of the Open Government Licence. To view this licence, <http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/> or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or email: psi@nationalarchives.gov.uk.

This document/publication is also available on our website at www.gov.uk/dluhc

If you have any enquiries regarding this document/publication, complete the form at <http://forms.communities.gov.uk/> or write to us at:

Department of Levelling Up, Housing and Communities
Fry Building
2 Marsham Street
London
SW1P 4DF
Telephone: 030 3444 0000
Email: ehs@communities.gov.uk

For all our latest news and updates follow us on Twitter: <https://twitter.com/luhc>

July 2022