

Home and dry

The need for decent
homes in later life

Accompanying data
reference report

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About this resource

This report is a companion document to the report 'Home and dry: the need for decent homes in later life' which provides analysis and commentary about housing conditions in England in the context of population ageing.

This reference document provides more detailed data and tables from the specially commissioned analysis of the latest English Housing Survey (EHS) data that underpinned the main report. Unless otherwise stated, the data presented here is taken from the 2017 EHS survey.

It also draws on past English Housing Survey¹ information including:

- Published EHS Headline Reports (annual).
- Published EHS special subject reports.
- Published EHS live tables and datasets.

¹ www.gov.uk/government/collections/english-housing-survey

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Part 1

Where do people live as they age?

The vast majority of people will live all, or nearly all, of their lives in ordinary housing that was not built specifically for a particular age group. 96% of today's over 55 years old households live in mainstream homes (Garret and Burris, 2015)² and 80% of the homes that people will be living in by 2050 are already built (Boardman et al, 2005).³

Of an estimated 23.5 million households in England, 46% have a household reference person⁴ (HRP) of 55 years or older.

People of all ages live in a diverse range of housing types, including terraced houses, flats, semi-detached and detached properties, and tenures, owner occupied, social rented, private rented. The following tables provide analysis of these housing occupancy patterns with reference to four age bands of the HRP: under 55; 55 to 64 years; 65 to 74 years; 75 years and over.

² Garret H and Burris S (2015) Homes and ageing in England BRE Bracknell IHS BRE Press

³ Boardman, B et al (2005) 40% House Environmental Change Institute. Available online at: <https://www.eci.ox.ac.uk/research/energy/downloads/40house/40house.pdf>

⁴ The household reference person as defined by the English Housing Survey as the person in whose name the dwelling is owned or rented or who is otherwise responsible for the accommodation. In this report, we will also refer to this person as the head of the household.

Housing stock typology

The most common dwelling type is the terraced house (28%), closely followed by semi-detached houses (26%). Flats of all types (converted/ purpose built low rise and high rise) are the next most common (20.5%) followed by detached houses (17%). Bungalows the least common (9%).

Households headed by someone aged 55 and over are more likely than other age groups to be living bungalows (15% vs 3%) and detached houses (22% vs 13%). They are less likely to be occupying small terraced houses (6% vs 13%) or purpose built low rise flats (12% vs 18%). Occupancy of semi-detached homes is only slightly higher for older age groups compared to younger ones (27% vs 24%).

Table 1: Percentage within type of dwelling by age of household reference person (English Housing Survey 2017-2018)

	Dwelling age								Total
	Small terraced house	Medium/large terraced house	Semi-detached house	Detached house	Bungalow	Converted flat	Purpose built flat, low rise	Purpose built flat, high rise	
Under 55 years old	12.7%	21.7%	24.4%	12.5%	3.2%	5.4%	18.1%	2.1%	100%
55 years old and over	5.8%	15.6%	27.2%	21.5%	15.1%	2%	11.8%	1.1%	100%
Total	9.4%	18.8%	25.7%	16.8%	8.9%	3.8%	15.1%	1.6%	100%

Age of the housing stock

Over half (56%) of the English housing stock was built before 1965, with more than a third (37%) built before the end of World War 2.

Homes built between 1945-1980 are the most likely to be headed by people aged 55 and over (45% vs 33%). This group are less likely than younger age groups to be living in a pre-1919 property (17% vs 24%) or in a modern post 1990 home (12% vs 20%).

Table 2: Age of dwelling by age of household reference person

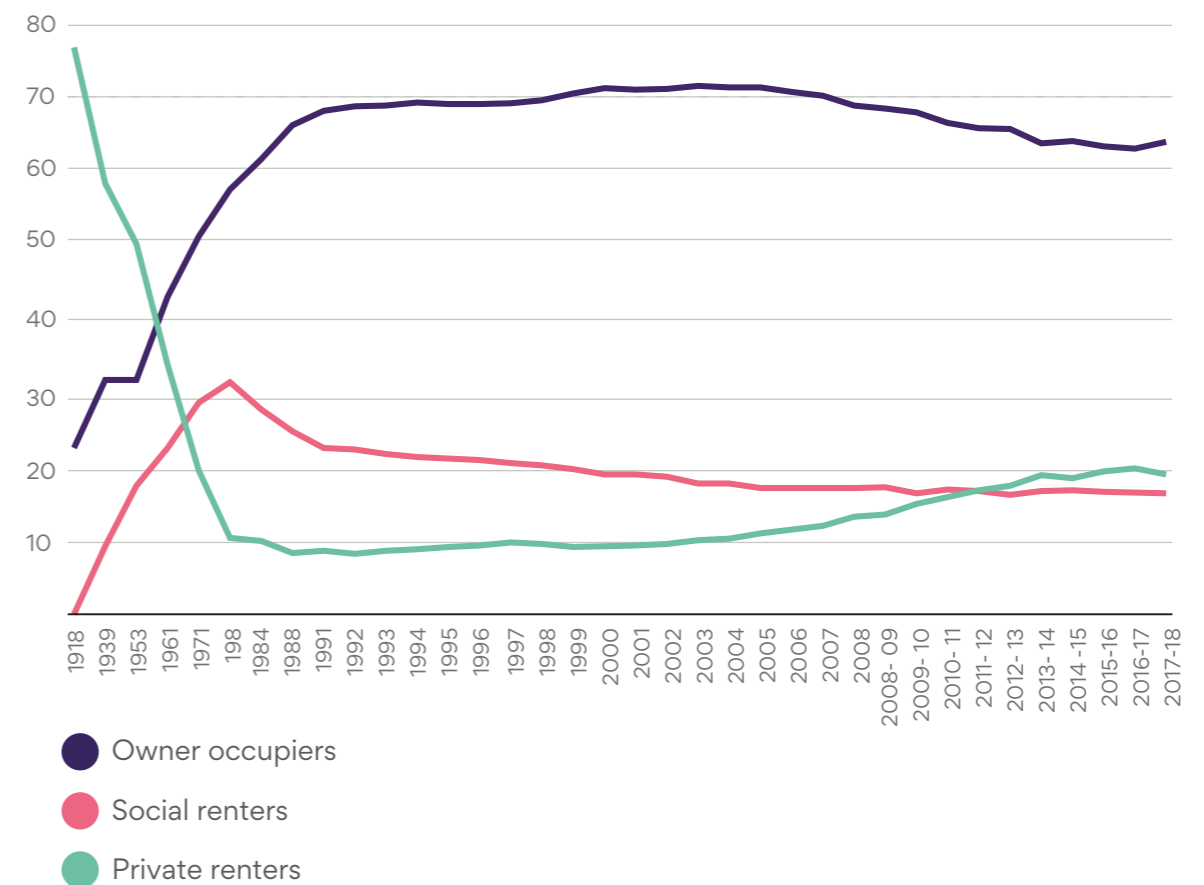
	Dwelling age						Total
	Pre 1919	1919 to 1944	1945 to 1964	1965 to 1980	1981 to 1990	Post 1990	
Under 55 years old	24.1%	15.8%	17.3%	16.0%	6.6%	20.1%	100%
55 years old and over	16.9%	17.0%	21.1%	24.0%	9.0%	12.0%	100%
Total	20.7%	16.4%	19.2%	19.8%	7.8%	16.2%	100%

Housing Tenure

The majority (64%) of households (all ages) are owner occupied, a rate that has remained unchanged for the past five years following a decline from the peak of 71% in 2003. Private rented is now the second highest tenure (19%) and social rented third (17%).

The rate of home ownership increases for households headed by someone aged 55 and over (77%). 16% of this age group live in social rented housing and 7% in the private rented sector.

Trends in tenure, 1918 to 2017-18



Ministry of Housing, Communities & Local Government (2019) English Housing Survey data on tenure trends and cross tenure analysis. Table FT1101 (S101). Available to download at: <https://www.gov.uk/government/statistical-data-sets/tenure-trends-and-cross-tenure-analysis>

Part 2

Non-decent homes

Of the estimated 23.2 million households in England, 4.3 million (19%) are living in a non-decent home. Just under half of these non-decent homes are occupied by households that are headed by someone over the age of 55 (47%).

Non-decent homes occur in all types and ages of dwellings but certain groups of people are more likely to live in a poor quality home, with variations visible by age, disability and income. For some groups the situation has worsened, with for example, the number of non-decent homes headed by someone aged 75 years old and over increasing by 31% from 533,000 in 2012 to 701,000 in 2017.

Non-decent homes by age and other householder characteristics

Table 3: Number of non-decent households by age of HRP (Thousands, EHS data 2007, 2012, 2017)

Age HRP	2007	2012	2017
Under 55 years	3,982	2,733	2,268
55-64 years	1,370	815	738
65-74 years	975	652	574
75 years or over	963	533	701
All ages	7,290	4,734	4,281

Table 4: Percentage of non-decent homes by age of HRP and disability (EHS 2017)

		Age of HRP			
		Under 55 years	55-64 years	65-74 years	75 years or over
Household member with long term illness or disability	Yes	25.9%	32.0%	46.1%	51.2%
	No	74.1%	68.0%	53.9%	48.8%
Total		100%	100%	100%	100%

Table 5: Percentage of household types that live in a non-decent home (single vs multi-person household) (EHS 2017)

Household	Age of HRP				
	Under 55 years	55–64 years	65–74 years	75 years or over	All ages
Multi-person household in non-decent home	17.7%	15.6%	15.1%	20.7%	17.3%
Single person household in non-decent home	20.0%	26.2%	19.1%	21.9%	21.5%

Table 6: Percentage of homes by age and household income (EHS 2017)

Net annual income after housing costs - 5 bands		Under 55 years	55–64 years	65–74 years	75 years or over	All ages
		Less than £10,932	21.0%	24.1%	20.8%	29.0%
£10,932 – £17,479	20.5%	20.7%	23.7%	26.6%	22.0%	
£17,479 – £25,660	22.2%	19.4%	21.6%	25.3%	22.2%	
£25,660 – £37,635	18.6%	18.2%	15.5%	12.3%	17.1%	
More than £37,635	17.7%	17.7%	18.3%	6.9%	16.0%	
Total		100%	100%	100%	100%	100%

Dwelling characteristics of non-decent homes**Table 7: Non-decent homes by dwelling age (EHS 2017)**

Dwelling age	Total number dwelling of age	Number non-decent	Percentage non-decent
Pre-1919	4,972	1,780	35.8%
1919–44	3,793	815	21.5%
1945–64	4,582	825	18.0%
1965–80	4,689	642	13.7%
1981–90	1,895	356	18.8%
Post 1990	4,019	88	2.2%
All dwelling ages	23,950	4,506	18.8%

Table 8: Percentage of non-decent homes by dwelling age and age of HRP (EHS 2017)

Dwelling age	Age of HRP				
	Under 55 years	55–64 years	65–74 years	75 years or over	All ages
Pre 1919	43.8%	37.7%	36.4%	27.0%	39.0%
1919 to 1944	16.9%	18.5%	19.5%	23.4%	18.6%
1945 to 1964	16.3%	17.2%	21.0%	22.5%	18.1%
1965 to 1980	13.7%	15.9%	14.7%	15.6%	14.5%
Post 1980	9.3%	10.7%	8.4%	11.5%	9.8%
Total	100%	100%	100%	100%	100%

Table 9: Number of non-decent homes by dwelling age and age of HRP (thousands, EHS 2017)

Dwelling age		Age of HRP				
		Under 55 years	55–64 years	65–74 years	75 years or over	All ages
Dwelling age	Pre 1919	993,021	277,969	209,262	189,302	1,669,554
	1919 to 1944	383,812	136,868	11,1703	163,662	796,045
	1945 to 1964	369,911	126,630	120,610	157,824	774,975
	1965 to 1980	309,748	117,381	84,458	109,195	620,782
	Post 1980	211,943	79,151	48,166	80,722	419,982
Total		2,268,435	737,999	574,199	700,705	4,281,338

Table 10: Percentage of non-decent homes by dwelling age and age of HRP (EHS 2017)

		Age of HRP					All ages
		Under 55 years	55–64 years	65–74 years	75 years or over		
Dwelling type	Small terraced house	16.2%	7.6%	7.7%	7.0%	12.1%	
	Medium/large terraced house	22.0%	20.7%	19.2%	15.4%	20.3%	
	Semi-detached house	22.8%	25.9%	24.7%	28.3%	24.5%	
	Detached house	9.0%	19.9%	19.9%	21.1%	14.3%	
	Bungalow	2.9%	8.6%	13.0%	16.9%	7.5%	
	All flats	27.1%	17.3%	15.5%	10.3%	21.3%	
Total		100%	100%	100%	100%	100%	

Table 11: Number of non-decent homes by dwelling age and age of HRP (EHS 2017)

		Age of HRP					All ages
		Under 55 years	55–64 years	65–74 years	75 years or over		
Dwelling type	Small terraced house	367,812	55,787	44,362	49,099	517,060	
	Medium/large terraced house	498,936	152,558	110,389	107,832	869,715	
	Semi-detached house	517,352	191,255	141,629	198,477	1,048,713	
	Detached house	204,783	146,652	114,063	147,957	613,455	
	Bungalow	65,194	63,760	74,770	118,693	322,417	
	All flats	614,358	127,987	88,986	72,420	909,978	
Total		2,268,435	737,999	574,199	694,478	4,281,338	

Tenure and non-decent homes

Table 12: Number of non-decent homes trends by tenure (Thousands, EHS 2017)

	2006-7	2015-16	2016-17	2017-18
Owner Occupied	5,316	2,694	2,917	2,817
Private Rented	1,219	1,350	1,301	1,175
Social Rented	1,135	525	511	516
All tenures	7,670	4,569	4,724	4,508

Table 13: Percentage of non-decent homes by age of HRP and tenure (EHS 2017)

		Age of HRP			
		Under 55 years	55-64 years	65-74 years	75 years or over
Tenure	Owners	48.3%	76.1%	73.2%	84.8%
	Social renters	11.9%	10.7%	13.9%	9.1%
	Private renters	39.7%	13.2%	12.8%	6.1%
Total		100%	100%	100%	100%

Table 14: Number non-decent homes by age of HRP and tenure (EHS 2017)

		Age of HRP				
		Under 55 years	55-64 years	65-74 years	75 years or over	Total
Tenure	Owners	1,096,394	561,475	420,412	594,395	2,672,676
	Social sector	270,573	78,959	80,022	63,706	493,260
	Private renters	901,468	97,565	73,765	42,604	1,115,402
Total		2,268,435	737,999	574,199	700,705	4,281,338

Table 15: Number of non-decent homes by tenure where HRP is 55 years old and over (EHS 2017)

	Number	Percentage
Owner Occupied	1,576,282	78%
Private Rented	213,936	11%
Social Rented	222,687	11%
All tenures	2,012,903	100%

Table 16: Number satisfaction with accommodation by decent/non-decent and age of HRP (EHS, 2017)

		Satisfaction with accommodation							
		Very satisfied	Fairly satisfied	Neither satisfied nor dissatisfied	Slightly dissatisfied	Very dissatisfied	Total		
Under 65 years	Decent	7,141,196	4,658,395	589,020	624,577	269,626	1,328,2814		
	Non-decent	1,285,728	1,173,786	152,036	231,421	136,539	2,979,510		
	Total	8,426,924	5,832,181	741,056	855,998	406,165	16,262,324		
65 years or over	Decent	4,082,579	1,136,219	75,505	83,201	29,118	5,406,622		
	Non-decent	850,340	309,572	37,256	50,270	14,902	1,262,340		
	Total	4,932,919	1,445,791	112,761	133,471	44,020	6,668,962		
Total	11,223,775	5,794,614	664,525	707,778	298,744	18,689,436			
	Non-decent	2,136,068	1,483,358	189,292	281,691	151,441	4,241,850		
	Total	13,359,843	7,277,972	853,817	989,469	450,185	22,931,286		

Table 17: Percentage satisfaction with accommodation by decent/non-decent and age of HRP (EHS, 2017)

		Satisfaction with accommodation							
		Very satisfied	Fairly satisfied	Neither satisfied nor dissatisfied	Slightly dissatisfied	Very dissatisfied	Total		
Under 65 years	Decent	53.8%	35.1%	4.4%	4.7%	2.0%	100.0%		
	Non-decent	43.2%	39.4%	5.1%	7.8%	4.6%	100.0%		
	Total	51.8%	35.9%	4.6%	5.3%	2.5%	100.0%		
65 years or over	Decent	75.5%	21.0%	1.4%	1.5%	0.5%	100.0%		
	Non-decent	67.4%	24.5%	3.0%	4.0%	1.2%	100.0%		
	Total	74.0%	21.7%	1.7%	2.0%	0.7%	100.0%		
Total	60.1%	31.0%	3.6%	3.8%	1.6%	100.0%			
	Non-decent	50.4%	35.0%	4.5%	6.6%	3.6%	100.0%		
	Total	58.3%	31.7%	3.7%	4.3%	2.0%	100.0%		

Table 18: Number satisfaction with accommodation by tenure and age of HRP (EHS, 2017, note all homes not just non-decent)

		Satisfaction with accommodation						Total
		Very satisfied	Fairly satisfied	Neither satisfied nor dissatisfied	Slightly dissatisfied	Very dissatisfied	Total	
Under 55 years	Renters	2,145,467	2,455,803	469,223	532,174	286,333	5,889,000	
	Owners	3,838,914	2,291,836	149,692	167,285	55,756	6,503,483	
	Total	5,984,381	4,747,639	618,915	699,459	342,089	12,392,483	
55-64 years	Renters	484,088	350,268	57,567	77,671	49,089	1,018,683	
	Owners	1,958,455	734,274	64,574	78,868	14,987	2,851,158	
	Total	2,442,543	1,084,542	122,141	156,539	64,076	3,869,841	
65-74 years	Renters	448,293	274,842	27,585	34,483	14,296	799,499	
	Owners	2,002,373	552,817	18,581	45,117	17,060	2,635,948	
	Total	2,450,666	827,659	46,166	79,600	31,356	3,435,447	
75 years or over	Renters	426,922	193,064	16,021	16,267	10,171	662,445	
	Owners	2,055,331	425,068	50,574	37,604	2,493	2,571,070	
	Total	2,482,253	618,132	66,595	53,871	12,664	3,233,515	
Total	Renters	3,504,770	3,273,977	570,396	660,595	359,889	8,369,627	
	Owners	9,855,073	4,003,995	283,421	328,874	90,296	14,561,659	
	Total	13,359,843	7,277,972	853,817	989,469	450,185	22,931,286	

Italicised figures in cells should be treated as indicative due to a small sample size.

Table 19: Percentage satisfaction with accommodation by tenure and age of HRP (EHS, 2017, note all homes not just non-decent)

		Satisfaction with accommodation						Total
		Very satisfied	Fairly satisfied	Neither satisfied nor dissatisfied	Slightly dissatisfied	Very dissatisfied	Total	
Under 55 years	Renters	36.4%	41.7%	8.0%	9.0%	4.9%	100.0%	
	Owners	59.0%	35.2%	2.3%	2.6%	0.9%	100.0%	
	Total	48.3%	38.3%	5.0%	5.6%	2.8%	100.0%	
55-64 years	Renters	47.5%	34.4%	5.7%	7.6%	4.8%	100.0%	
	Owners	68.7%	25.8%	2.3%	2.8%	0.5%	100.0%	
	Total	63.1%	28.0%	3.2%	4.0%	1.7%	100.0%	
65-74 years	Renters	56.1%	34.4%	3.5%	4.3%	1.8%	100.0%	
	Owners	76.0%	21.0%	0.7%	1.7%	0.6%	100.0%	
	Total	71.3%	24.1%	1.3%	2.3%	0.9%	100.0%	
75 years or over	Renters	64.4%	29.1%	2.4%	2.5%	1.5%	100.0%	
	Owners	79.9%	16.5%	2.0%	1.5%	0.1%	100.0%	
	Total	76.8%	19.1%	2.1%	1.7%	0.4%	100.0%	
Total	Renters	41.9%	39.1%	6.8%	7.9%	4.3%	100.0%	
	Owners	67.7%	27.5%	1.9%	2.3%	0.6%	100.0%	
	Total	58.3%	31.7%	3.7%	4.3%	2.0%	100.0%	

Italicised figures in cells should be treated as indicative due to a small sample size.

Non-decent homes regional distribution

Table 20: Location of non-decent homes by age of HRP and region (EHS 2017)

Government Office Region EHS version	Age of HRP					All ages
	Under 55 years	55-64 years	65-74 years	75 years or over		
North East	2.9%	3.9%	1.6%	3.5%	3.0%	
North West	13.7%	14.4%	10.8%	16.0%	13.8%	
Yorkshire & Humber	11.9%	9.4%	8.3%	13.8%	11.3%	
East Midlands	9.9%	8.1%	9.6%	10.2%	9.6%	
West Midlands	11.7%	19.3%	14.8%	11.5%	13.4%	
East	11.9%	11.8%	11.6%	10.5%	11.6%	
London	15.9%	13.6%	12.3%	5.0%	13.2%	
South East	13.6%	11.8%	12.0%	14.7%	13.3%	
South West	8.6%	7.6%	18.9%	14.7%	10.8%	
Total	100%	100%	100%	100%	100%	

Table 21: Number of non-decent homes by age of HRP and region (EHS 2017)

Government Office Region EHS version	Age of HRP					All HH's 2017 *ONS Data	% non-decent homes
	Under 55 years	55-64 years	65-74 years	75 years or over	All ages		
North East	64,804	29,050	9,276	24,683	127,813	1,141,400	11.2%
North West	309,668	106,551	62,068	112,041	590,328	3,076,400	19.2%
Yorkshire & Humber	269,299	69,427	47,659	96,726	483,111	2,311,600	20.9%
North sub-total	643,771	205,028	119,003	233,425	1,201,252	6,529,400	18.4%
East Midlands	223,938	60,069	54,967	71,763	410,737	1,995,400	20.6%
West Midlands	264,841	142,219	85,265	80,690	573,015	2,317,800	24.7%
East	269,766	87,361	66,455	73,532	497,114	2,573,600	19.3%
London	360,610	100,365	70,866	34,735	566,576	3,285,400	17.2%
South East	309,471	86,964	68,908	103,338	568,681	3,630,100	15.7%
South West	196,038	55,993	108,735	103,197	463,963	2,362,900	19.6%
Total	2,268,435	737,999	574,199	700,705	4,281,338	22,694,600	18.8%

Reasons why homes are non-decent

Table 22: Reason home non-decent by age of HRP (EHS 2017)

	Age of HRP					All ages
	Under 55 years	55-64 years	65-74 years	75 years or over		
Decent homes failure criterion	Category 1 hazard	1,379,495	412,370	322,094	364,225	2,478,184
	Thermal comfort	666,972	263,220	218,887	273,567	1,422,646
	Disrepair	419,215	163,271	89,725	138,587	810,798
	Modern facilities	221,066	61,345	87,595	145,333	515,339
Total		2,268,435	737,999	574,199	700,705	4,281,338

Cold Homes

Table 23: Number of people who report that it is easy or difficult to meet heating/fuel costs by decent/non-decent and age of HRP (EHS 2017)

Age of HRP	How easy is it to meet heating/fuel costs	How easy is it to meet heating/fuel costs					Total
		Very easy	Fairly easy	Neither easy nor difficult	Fairly difficult	Very difficult	
Under 55 years	Decent	3,355,104	3,888,860	1,655,321	920,143	337,467	10,156,895
	Non-decent	520,317	831,767	446,353	304,377	119,890	2,222,704
	Total	3,875,421	4,720,627	2,101,674	1,224,520	457,357	12,379,599
55-64 years	Decent	1,229,111	1,141,061	465,683	232,493	93,244	3,161,592
	Non-decent	233,329	279,214	143,447	54,734	24,283	735,007
	Total	1,462,440	1,420,275	609,130	287,227	117,527	3,896,599
65-74 years	Decent	1,177,072	1,120,351	393,284	153,358	31,420	2,875,485
	Non-decent	181,861	228,633	66,915	67,728	26,914	572,051
	Total	1,358,933	1,348,984	460,199	221,086	58,334	3,447,536
75 years or over	Decent	892,116	1,143,943	357,913	160,364	17,947	2,572,283
	Non-decent	192,992	335,673	108,254	57,221	5,136	699,276
	Total	1,085,108	1,479,616	466,167	217,585	23,083	3,271,559
Total	Decent	6,653,403	7,294,215	2,872,201	1,466,358	480,078	18,766,255
	Non-decent	1,128,499	1,675,287	764,969	484,060	176,223	4,229,038
	Total	7,781,902	8,969,502	3,637,170	1,950,418	656,301	22,995,293

Italicised figures in cells should be treated as indicative due to a small sample size.

Table 24: Percentage of people who report that it is easy or difficult to meet heating/fuel costs by decent/non-decent and age of HRP (EHS 2017)

Age of HRP	How easy is it to meet heating/fuel costs	How easy is it to meet heating/fuel costs						Total
		Very easy	Fairly easy	Neither easy nor difficult	Fairly difficult	Very difficult	Total	
Under 55 years	Decent	33.0%	38.3%	16.3%	9.1%	3.3%	100.0%	
	Non-decent	23.4%	37.4%	20.1%	13.7%	5.4%	100.0%	
	Total	31.3%	38.1%	17.0%	9.9%	3.7%	100.0%	
55-64 years	Decent	38.9%	36.1%	14.7%	7.4%	2.9%	100.0%	
	Non-decent	31.7%	38.0%	19.5%	7.4%	3.3%	100.0%	
	Total	37.5%	36.4%	15.6%	7.4%	3.0%	100.0%	
65-74 years	Decent	40.9%	39.0%	13.7%	5.3%	1.1%	100.0%	
	Non-decent	31.8%	40.0%	11.7%	11.8%	4.7%	100.0%	
	Total	39.4%	39.1%	13.3%	6.4%	1.7%	100.0%	
75 years or over	Decent	34.7%	44.5%	13.9%	6.2%	0.7%	100.0%	
	Non-decent	27.6%	48.0%	15.5%	8.2%	0.7%	100.0%	
	Total	33.2%	45.2%	14.2%	6.7%	0.7%	100.0%	
Total	Decent	35.5%	38.9%	15.3%	7.8%	2.6%	100.0%	
	Non-decent	26.7%	39.6%	18.1%	11.4%	4.2%	100.0%	
	Total	33.8%	39.0%	15.8%	8.5%	2.9%	100.0%	

Italicised figures in cells should be treated as indicative due to a small sample size.

Table 25: Reason that the individual cannot keep their living room warm by decent/non-decent and age of HRP (EHS 2017)

Age of HRP	Reason cannot keep living room warm	Reason cannot keep living room warm					Total
		Costs too much to keep your heating on	Not possible to heat the room to a comfortable standard	Both of the above (spontaneous only)	Neither	Don't know (spontaneous only)	
Under 55 years	Decent	258,684	482,363	181,649	66,656	7,836	997,188
	Non-decent	95,951	150,292	94,044	29,157	497	369,941
	Total	354,635	632,655	275,693	95,813	8,333	1,367,129
55-64 years	Decent	69,823	105,674	53,371	21,506	1,602	251,976
	Non-decent	20,603	33,580	22,134	3,077	*	79,394
	Total	90,426	139,254	75,505	24,583	1,602	331,370
65-74 years	Decent	30,673	29,362	8,307	8,588	*	76,930
	Non-decent	14,858	22,480	6,193	349	*	43,880
	Total	45,531	51,842	14,500	8,937		120,810
75 years or over	Decent	29,578	36,181	17,143	3,716	501	87,119
	Non-decent	9,639	5,926	19,199	1,554	*	36,318
	Total	39,217	42,107	36,342	5,270	501	123,437
Total	Decent	388,758	653,580	260,470	100,466	9,939	1,413,213
	Non-decent	141,051	212,278	141,570	34,137	497	529,533
	Total	529,809	865,858	402,040	134,603	10,436	1,942,746

** Empty cells are the result of the small sample size.*

Italicised figures in cells should be treated as indicative due to a small sample size.

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