Housing Survey Research Findings

July 2023

Executive Summary

Age Scotland commissioned Scotinform Ltd to repeat a survey of residents of Scotland aged 50+, previously undertaken in 2018 and 2020, to capture insight into the views of older people on their current housing situation.

Whilst the 2023 questionnaire included many of the questions posed in 2018 and 2020, to enable comparison, this year's questionnaire also aimed to capture insight in relation to respondents' housing intentions, home accessibility needs, their local community, the cost of living and home energy efficiency measures.

Of the 1117 completed surveys received in 2023, the majority were completed online (832) with the remainder completed on paper (285). By offering a mixed approach – online and paper – Age Scotland ensures that it provides the opportunity for people aged 50+ to complete a questionnaire in the way that best suits them.

1. Profile of respondents

Respondents were most likely **female** (69%) reflecting the findings from 2018 and 2020. In terms of **age profile**, the 2023 sample was evenly spread, as in 2020, with 27% aged 55-64, 39% aged 65-74 and 26% aged 75+.

All 32 **Scottish local authorities** were represented within the sample. Respondents were most likely residents of the City of Glasgow, City of Edinburgh, Fife, South Lanarkshire and the Highlands. 22% of respondents lived in a large urban area (ie with a population of 125,000 people or more) and a further 22% in an 'other' urban area (ie with a population of around 10,000-124,999 people).

Over half the respondents (53%) had a **long-standing health problem and/or disability** and 22% lived with someone who had a health problem and/or disability.

The majority of respondents (92%) did not have someone in their household living with **dementia** but 3% of respondents had someone in their household who was living with the condition.

7% of respondents who completed the survey were **veterans** whilst 3% had a veteran within their household.

The majority of respondents were **retired** (67%) and 18% were in full-time and part-time employment. 9% had a volunteering role.

Respondents most likely described their **ethnicity** as 'white Scottish' and 'white other British' with 71% and 22% classified as such (76% and 18% in 2020).

Half the respondents (50%) had a household **total gross annual income** of less than £20,000, with 24% having less than £12,570 coming into their households on an annual basis. Total gross income was highest amongst those aged 55-64 and in employment.

23% of respondents stated that their **monthly accommodation costs** were zero (17% in 2020) whilst 15% were paying more than £500 a month on owning/renting their home (12% in 2020).

60% of respondents were in receipt of the State Pension and 27% had a partner who was in receipt of the State Pension. 31% of respondents said they were not in receipt of **benefits/entitlements.** Overall, respondents were most likely in receipt of the Winter Fuel Payment (43%). A fifth of those living with a health problem and/or disability were not in receipt of benefits/entitlements. However, respondents in this group were more likely to be in receipt of the Personal Independent Payment (24%), the Attendance Allowance (24%) and Housing Benefit (21%).

The majority of respondents were **retired** (67%)

2. Housing

46% of respondents lived in a **house** and 28% in a **flat, maisonette or apartment.**

The majority of respondents (61%) had **lived in their current home** for 10+ years with 4% having moved in the last year.

55% **owned their home outright** (60% in 2020), 12% were renting from a Housing Association/Registered Social Landlord and 11% were renting from their local authority (9% and 10% in 2020).

The majority of respondents felt that their home was **suitable for their current living needs** – 45% felt it was very suitable and 40% that it was fairly suitable. The main reason for respondents' homes not being suitable for their current needs was how expensive it was to heat (57%).

38% of respondents felt that their home would be **suitable for their needs in the next ten years**, 37% did not and 23% were unsure.

47% of respondents were **living alone** – they were most likely living in a flat, maisonette or apartment, female and aged 65+.

31% of respondents interacted with someone outside their household on a daily basis (53% in 2020) but 9% had no regular **social interaction** and this is an increase on the 2% reported in 2020.

40% of the sample said they never felt **lonely** (55% in 2020) but 7% always felt lonely (2% in 2020).

47% of respondents were **living alone**

The majority of respondents (61%) had **lived in their current home** for 10+ years

3. Property adaptations

30% of respondents had made **adaptations** to their home since moving into it and this included respondents across the age ranges.

In keeping with the findings from previous research, the alterations most likely to have been made were the introduction of grab rails/handrails (57%), the installation of a specially designed or adapted bathroom/shower (46%) and having an outdoor light fitted (35%).

Respondents most likely **paid for the adaptations** with their own finance (53% in 2023, 40% in 2020) with 10% using a grant and 4% a loan or mortgage/remortgage.

The **impact of adaptations** was significant with over two thirds of respondents stating that they had had a positive impact on the quality of their lives, making life easier and safer.

24% of respondents had a **current requirement for adaptations** but over half had waited for more than four months for the alterations to be made. This delay was most commonly caused by cost concerns – either the respondent was unable to afford the adaptation or their landlord was querying the finances/reluctant to pay. Other issues included ill health, the impact of the pandemic and lack of available tradespeople.

4. Private Rented Sector

10% of respondents lived in a **privately rented home** (ie not rented from the local authority or a housing association).

Over half of these respondents (57%) were aware of their specific rental rights under their **tenancy agreement** but a third (32%) were not. 30% had recently had a rent increase and 7% had been told by their landlord that it would be increasing this year.

5. Homelessness

Three respondents were **currently homeless** and five were **currently threatened with homelessness**. Seventeen respondents were homeless/threatened with homelessness in the past five years and 31 were in this position 6-10 years ago. The main reasons for either becoming homeless or being threatened by it was action taken by a landlord or lender. The majority of respondents who had been impacted by homelessness had encountered delays from their local authority determining eligibility for permanent or settled accommodation.

6. Future Plans

The majority of respondents considered that their home was '*very suitable*' (45% of respondents) and '*fairly suitable*' (40%) for their **current needs**. Respondents who felt that their home was not suitable were across the age ranges but most likely in the 55-64 age group.

38% of respondents felt that their property would be suitable in the **next ten years**, 37% did not and 23% were unsure.

Reasons why **current properties were unsuitable** were that they were expensive to heat, inaccessible and required too much maintenance.

42% **did not intend to move home** (56% in 2020) but 12% were currently considering moving home. Respondents aged 65+ were less likely than respondents aged 50-64 to intend on making a move.

42% **did not intend to move home**

37% of respondents **didn't think their property would be suitable for them** in the next ten years

The **main reasons for not considering moving home** were that respondents felt that their home met all their needs and that they were comfortable in their home. It should be noted that the majority of respondents had lived in their properties for 10+ years.

Respondents **considering a move** would choose a home that was cheaper to run (44%) and fully accessible (40%). Their preference was for a bungalow or a flat, maisonette or apartment ie a property on one level.

27% of respondents who were considering moving home in the future would rather move to a **new build property** which they perceived would be more energy efficient and good quality.

7. Local Community and Area

Fuel poverty and the **lack of affordable housing** were considered the key housing issues in respondents' local areas. Further feedback captured via an open-ended question highlighted that respondents had concerns about the lack of appropriate housing for older people, antisocial behaviour of neighbours impacting on their lives, poor public transport and pressures on local health services.

In terms of what **local authorities could/should do to improve housing for older people**, respondents wanted more houses to be built including homes for those wishing to downsize, affordable housing, affordable assisted living and social housing. There was also an interest in the concept of retirement villages. Respondents were keen that local authorities fully engage with older residents to find out their housing needs.

35% of respondents felt that a **20 minute neighbourhood** was currently possible where they lived but 33% felt that it was not achievable. The services which respondents felt were essential to have in a 20 minute neighbourhood were a bank, a GP, Post Office and a mixture of housing types. In terms of facilities they felt it was essential that a 20 minute neighbourhood had accessible toilets, good digital connectivity/public Wi-Fi, buses and local bus stops, a supermarket and a greengrocer.

Two thirds of respondents (66%) were not aware of either the **Local Housing Strategy** or **Local Development Plan**. Just 13% said that their local authority had engaged with them directly or via a local group to ask their views on local housing issues. Just 16% of respondents considered that their local authority actively takes the needs of its older population into consideration when developing new places, public facilities or transport.

62% of respondents considered themselves to **be part of a local community** and these were most likely to live in rural rather than urban areas. The majority (63%) considered that where they lived was a good place to grow older citing good neighbours, green spaces, good public transport, access to facilities and services, feeling safe and proximity to family.

8. Cost of Living

43% of respondents considered themselves to be living in **fuel poverty** based on the Scottish Government's definition. Annual fuel expenditure, when compared with the findings from 2020, have increased significantly and reflects the current energy crisis.

There is low awareness of **energy efficiency schemes** which is disappointing at a time when older people are often worried about paying their bills.

87% of respondents had experienced an increase in **energy costs.** In the past 12 months, 49% had also seen an increase in their home insurance.

9. Conclusions

Providing the opportunity to submit a **response to the Housing Survey** either online or on paper ensures that residents aged 50+ can respond in a way that best suits them. Age Scotland clearly works hard to distribute the survey across its networks. The fact that the survey also includes open-ended questions gives respondents the opportunity to share their own experience and concerns. This is invaluable in gaining a better understanding of how older people in Scotland feel about their current and future housing situation.

This research was undertaken during a **cost of living crisis** and it is clear that respondents have concerns about energy prices. This was also evidenced through the median energy costs paid by respondents annually which have increased significantly since 2020. Awareness of energy efficiency schemes, however, is low and consideration needs to be given to how best this information can be shared more widely so that residents aged 50+ can find out what energy efficiency assistance they are entitled to or could access. Similarly more consideration should be given to how best energy efficiency organisations can engage directly with older households.

The findings suggest that respondents show a clear preference, as they get older to live in a property situated on one level, with smaller proportions of older households showing interest in wider property types ranging from houses to retirement communities. There were also perceptions that new build homes would be more energy efficient and of good quality. This evidence illustrates the need for local authorities to carefully plan for a mixture of property types to be delivered across their **housing stock** in the future.

The findings show that installing **adaptations** in older residents' households has an overwhelming impact on improving their overall quality of life, by making it safer and easier to access and move around their home. Given that the adaptations most commonly sought by older respondents are relatively minor in nature, such as grab-rails and ramps, more action should be taken to ensure that older people know what adaptations services are available to them, including funding options, available Care and Repair Services and simple application processes.

Respondents perceived that **fuel poverty and lack of affordable housing** were the key housing issues in their local areas. Qualitative feedback also identified a lack of appropriate housing for older people, antisocial behaviour of neighbours impacting on their lives, poor public transport options and pressures on local health services. Local authorities need to give greater consideration to the housing requirements of older people which impacts on their emotional and physical needs.

Over half the respondents felt that **housing issues in their area had got worse** over the last five years. Qualitative feedback throughout the survey suggests that respondents were dissatisfied with the approach from local authorities who were not perhaps as proactive as they could be in engaging with older people and fully understanding their needs. Two thirds of respondents had not heard of the Local Housing Strategy or Local Development Plan and just 13% of respondents stated that their local authority had engaged with them directly or via a local group to ask their views on local housing issues. One respondent thanked Age Scotland for taking the time to ask their views and the charity has the opportunity to share feedback from constituents captured through this research with each council.

The study has identified that respondents consider the most important services in a **20 Minute Neighbourhood** to be a bank, GP, Post Office, and a mixture of housing types. In terms of facilities, respondents considered that accessible toilets, good digital connectivity and buses and local bus stops were important. Those living in remote local areas, however, did not feel that 20 Minute Neighbourhoods were achievable in their area.

Whilst the majority of respondents felt part of their local community this was less likely for those living in urban areas. Qualitative feedback has identified that what makes a **good area for growing old** is one that provides that feeling of being part of a community, good neighbours, green spaces, good public transport, access to facilities and services and feeling safe.

Loneliness continues to be a key issue for older people and this most recent survey has reported an increase in the percentage of older people who always feel lonely – (7% in 2023 in comparison with 2% in 2020). In addition 44% of respondents in 2023 sometimes feel lonely and this is an increase on the 38% reported in 2020. It is unclear whether this is a legacy from the pandemic but it highlights the need for older people to live in areas where they feel safe, comfortable and part of a community that cares. This should be taken into consideration when designing 20 Minute Neighbourhoods making sure older people have access to others/local groups etc.

Respondents perceived that **fuel poverty and lack of affordable housing** were the key housing issues in their local areas

10. Recommendations

10.1 Accessible Housing Delivery

The Scottish Government and Local Authorities should set clear demand led targets for the delivery of age-friendly accessible properties to be met both nationally and locally. These targets should be based in demand and need led evidence that takes account of the proportion of older people living in unsuitable or inaccessible housing. These targets should be delivered alongside the national affordable housebuilding programme, with the accessibility standards these homes are being built to explicitly stated and enforced.

Demand led targets for the delivery of **age-friendly accessible properties**

Information should be made available in **both accessible print and online formats**

10.2 Energy Efficiency Support

10.2.1 Raising Awareness and Utilisation of Energy Advice and Schemes

To drastically upscale the awareness and utilisation of energy advice and efficiency schemes in Scotland, we believe that the newly proposed National Public Energy Agency could act as a one stop shop to help streamline signposting and support referrals for older and vulnerable people to appropriate services and funding as part of its objectives to aid public understanding and awareness in accelerating transformational change in how we heat and use energy in buildings. It will be crucial that future public awareness campaigns and advertising are delivered in non-digital formats to take account of the significant number of older people without access to online services.

10.2.2 Targeted Energy Efficiency Support

In addition, we are calling on the Scottish Government to use the database of low income household data it took receipt of in delivering the newly created Winter Heating Payment in Scotland to directly target households on the lowest incomes across Scotland with targeted energy efficiency support.

10.3 Adaptations Support

Local Authorities must meaningfully promote the availability of adaptations support in their local area whether this is through the Scheme of Assistance or Care and Repair services to older households. The promotion should clearly advertise what types of adaptations can be delivered, both minor or major, coupled with what appropriate financial support is available through grant funding or loans. Information should be made available in both accessible print and online formats, and disseminated through local services and support networks such as older people's groups, community networks or health services such as GP practices and link workers to help spread awareness.

10.4 Private Rented Sector

With the proportion of older people living in the private rented sector increasing, there is an urgent need for the Scottish Government to expand its housing evidence specifically considering the suitability of this tenure for independent living in later life. This area of housing has not been traditionally covered in existing housing research and we need to understand more about the implications of an increase in older people living in private rent, including their awareness of tenant rights and their ability to request adaptations to their home with landlord consent.

10.5 Engagement with Older Households

Our evidence clearly illustrates that a majority of older households believe their Local Authority does not take the needs of its older people into consideration when developing new places, facilities or public transport. Local Authorities therefore need to clearly set out how they intend to engage with their older community and set explicit engagement targets when considering the evidence and needs of older people in developing future local housing strategies to ensure housing needs and issues are being met for everyone in the local community.

If you'd like a copy of the full report findings, or to discuss the content of Age Scotland's housing research in further detail, please contact the Age Scotland Policy Team at **policy@agescotland.org.uk**

Prepared by Sheena Muncie

Switchboard: 0333 323 2400

Media Team: 0131 668 0364

Helpline: 0800 12 44 222

Email: policy@agescotland.org.uk

www.agescotland.org.uk

Causewayside House, 160 Causewayside,
Edinburgh EH9 1PR