



Getting our homes in order : How England's homes are failing us

*Experiences of people 50 -70 who live in poor-quality
homes*

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The Centre for Ageing Better asked Ipsos MORI to explore the lived experiences of people aged between 50-70 who live in homes that do not meet basic standards. We worked with twenty participants to understand more about:

The relationship that people approaching later life have with their home;

– The impact of the problems they have with their home on their health, wellbeing, financial security and social connections; and

– Their ability to access help and support to improve their living situation, and an analysis of the barriers that stops them from doing this.

Centre for Ageing Better

20 longitudinal interviews



Initial
interviews

30-45 mins

JULY



Online app
diaries*

2 weeks

AUGUST



Follow-up
behavioural
interviews

1-1.5 hours



Participant
findings
workshop

1 hour

SEPTEMBER

*With paper diary option available

Key Findings

1. Common problems include excessive damp, an inability to heat homes properly and poor design and disrepair, which leaves people a greater risk of falls and other injuries as they grow older.

2. Emotional attachment prevent people from being realistic about the problems that exist in their homes.

3. People in this age group of 50 to 70 can be reluctant to think ahead and often don't feel 'old enough' to undertake home improvements now.

4. When people do recognise a need for repair and adaptations in the home, they can face a range of barriers, chiefly finance options and a lack of support. This support includes help recognising what changes need to happen in the home and who to trust to carry out the works. This can lead to people choosing short-term unsustainable fixes over long-term changes.

5. Tenure affects people's options around making home improvements. Renters can feel unable to carry out necessary repairs due to their relationship with and reliance on landlords

Issues within the home

Warm and Dry

- - The majority of participants described how cold their homes were.
- - This was **prevalent across all housing tenures**.
- - Participants talked less about the health risks of damp and mould, however, than they did about their feelings of shame and embarrassment that damp and condensation gave them.
- - There was a preference **for short-term fixes over long-term solutions**.
- - Persistent feeling of helplessness in getting rid of damp and mould, **homeowners doubted their ability to pay for works, whereas renters felt unable to rely on their landlords**.

Moving around the home

- - Those with mobility issues were most vocal about their concerns of moving around their home safely.
- All participants **expressed significant stress and anxiety linked to a fear of injury in the home**.
- Participants spoke of not seriously thinking about how the home would impact them as they aged when they first moved in.
- **Concerns over safety and a desire for improved comfort levels were the main driving forces** behind participants wanting to make adaptations to the home.

Safe and secure at home

- - A physical sense of feeling unsafe and insecure was common across tenures.
- - Notion of helplessness concerning physical security was exasperated by a **fear of security of tenure for renters**.
- - Local connections were an important way of supporting participants to feel safe and secure in their home and neighbourhood.
- - **Lack of confidence in their safety was intensified for those living in rural locations**, not only due to being miles from amenities and support systems, but because problems with **digital connectivity disproportionately impact those in rural areas**.

Barriers to making change

Finances

Across all tenures, finances were highlighted as the most significant barrier to making repairs and adaptations to home. However, this was particularly an issue for homeowners.

Due to a lack of disposable income, most did not view changes as essential, and it was instead about “prioritising” not future-proofing.

“Is it more important to do this than other things? It is about prioritising”.
Male, Owner Occupier, 55

“Let people upgrade their homes... without making people go bankrupt when they get older”.

Female, Owner Occupier, 65

Grants and loans were viewed as critical to enable repairs and adaptations for later life. However, most participants were unaware of the existing grant and loan schemes available to them.

Participants emphasised that financial support should be relatively available to help people make their homes safer.

Barriers to making change

Access to support

So what support do people want?

Information and advice in identifying problems within their home

Advice to help make informed decisions about which finance options are suitable for them

Support submitting an application for a grant or loan

Support hiring reputable tradesman to carry out the repairs

“You hear all these stories of bad contractors, its hard knowing who to trust”

Female, Private Renter, 52

“It would be great if there was something like a one-stop-shop. Financial advice and then repairs and things like that”

Male, Owner Occupier, 58

“I just don't know where to start”

Owner occupier, Male, 62

Conclusions



People need timely access to a range of financing options, including government grants and loans and private financing options, to address problems and adapt their homes.



People want accessible and quality assured information and advice to help them make informed decisions about improving their homes. This needs to be tailored to reflect different tenures and cover all stages of the home improvement journey (for example, from advice and guidance on finance options through to support with carry out the work).



Private and social renters need to be confident that they can request adaptations to support changes in their health or mobility from their landlords without fear. This may require enhanced regulation to make rental properties safe and liveable.



People need to be made more aware of the impact of poor-quality homes on health and quality of life and may need to be prompted and encouraged to recognise and make changes to their homes. This could include clear sign-posting to guidance and support and be integrated within existing services and initiatives involving, for example, local government, health services, public, private and third sectors organisations.



People want to be confident in the quality and reliability of tradespeople. This may require rating websites to be better regulated or a more formal and impartial accreditation scheme.



Most individuals do not want to either accept the need for adaptations or accept that their homes are in need of repairs. Any new interventions need to take account of these attitudes and identity.

So what next?

1. Past, present and future: housing policy and poor-quality homes
 - **UK Collaborative Centre for Housing Evidence (CaCHE)**
 - **Aim:** Large-scale housing quality improvement focused policy review from the period 1974 to the present day. The review focuses on policies and interventions to address housing quality, looking at both physical and psychological impacts. A shortlist of potential policies will be developed from this review and undergo economic analysis. Such analysis will then be used to help understand policies which The Good Home Inquiry should be advocating for.
Launch: Late April
 - 2. Deliberative event
 - **Partnership with Sciencewise (UKRI funded NGO)**
 - **Aim:** To engage a small but diverse group of the public to deliberate on how best to address poor-quality housing in England. The high-level objectives are to; explore the emerging policy options, understand how the public feel such policies can be effectively implemented, and open a dialogue between members of the public and policy-makers.
 - **Key dates:**
Deliberative events held – May 2021
Report – June 2021



If you would like to find out more about what I have spoken about today, please follow the links below:

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