



Later Life Ambitions Housing Survey January 2018

Later Life Ambitions brings together the collective voices of over 250,000 older people through the National Federation of Occupational Pensioners, the Civil Service Pensioners' Alliance, and the National Association of Retired Police Officers Association. Our members have ambitious aspirations for the next generation of pensioners.

We launched a survey of our members on behalf of the Select Committee on Housing, Communities and Local Government as part of their inquiry into housing for older people. This survey was published by Later Life Ambitions on 2 January 2018 and ran until 15 January 2018. In total **1,502** of our members responded to the survey.

The results are summarised below:

1. Please describe your current housing situation:

- I am a home owner with no mortgage: 81.44% (1,207 people)
- I am a home owner with small mortgage: 10.59% (157 people)
- I am a home owner with large mortgage: 2.83% (42 people)
- I live in private rented accommodation: 3.71% (55 people)
- I live in socially rented accommodation: 1.35% (20 people)
- I live in specialist retirement housing: 0.81% (12 people)

2. Are you satisfied with your current housing situation?

- Yes: 90.32% (1,353 people)
- No: 9.68% (145 people)

If no please describe why:

- Too big - 4 bedroom detached house, only use 2 bedrooms, could cut bills down but wife refuses to move.
- My house is too big for one elderly person.
- We would like to move to a bungalow but need to pay off the mortgage.
- Need to downsize but difficult to find suitable property.
- I need to move to a more easily maintained property, without stairs
- House is too large for two people.
- Considering downsizing as current property is too large for us.
- Would prefer to downsize and dispense with stairs.
- Finding negotiating stairs difficult. My bathroom and the only toilet are upstairs.
- May need to consider bungalow due to health issues.

- I am looking to downsize to a bungalow but there are so available and those that are available are at a premium cost.
- Will want to move to a bungalow within next 5 years or so as my wife and I are both disabled.
- Property is too big now, as children have left, and I recently was widowed.
- Our current home is too big and over 3 floors. We are both disabled and use a chairlift.
- We have lived in our house for 32 years. Our lives are different now (I am retired; my wife works part time). The house is, frankly, just too big, but it's a good house.
- The house and garden are too big.
- Would like to move to a bungalow, but because they are in demand they are ridiculously expensive. But, of course, the whole housing system in the UK is broken.
- We are thinking of downsizing but the cost of the stamp duty and removal costs are putting us off.
- Due to ill health we find stairs difficult and would like a bungalow.
- Too large for current needs.
- House and garden are too big for me. Would like to downsize but no suitable properties available.
- The house and garden are really becoming too much for me to cope with at my age.
- Too big and maintenance concerns.
- Virtually no decent sized bungalows available locally. No new ones being built.
- We could do with a decent sized bungalow but very very few are being built
- I have lived alone for almost 38 years, but my house is now no longer suitable for my needs and requires work. I would like to move to a small bungalow or flat, but there is not much of this type of affordable property available locally.

3. Do you have mobility issues?

Yes: 21.48% (322 people)
No: 78.52% (1,177 people)

4. If you do have mobility issues, does your home have specific features that support your accessibility needs?

Yes: 24.95% (263 people)
No: 75.05% (791 people)

5. Do you struggle with accessibility issues when visiting the houses of friends and family?

Yes: 13.58% (195 people)
No: 86.42% (1,241 people)

6. How many bedrooms does your property have?

One: 3.60% (54 people)

Two: 18.35% (275 people)
Three: 49.74% (743 people)
Four: 25.28% (379 people)
Five or more: 3.20% (48 people)

7. Are you considering moving to a smaller property?

Yes: 21.44% (322 people)
No: 78.56% (1,180 people)

8. If you were to think about moving house, what would be the main barriers that might stop you from doing so?

Cost of moving home, e.g. removals and legal fees: 54.40% (717 people)
Cost of stamp duty: 28.22% (372 people)
Difficulty in obtaining finance to move: 11.08% (146 people)
Lack of advice and support about moving: 5.08% (67 people)
Lack of suitable housing for your health needs e.g. accessible homes: 13.51% (178 people)
Lack of smaller homes on the market e.g. bungalows: 50.53% (666 people)