

## 3. HOUSEHOLDS

### 3.1 Introduction

3.1.1 This section presents information on the stocks of households in Warwick District, which includes:

- (i) Household composition - including age, gender, ethnicity and disability
- (ii) Household income - including levels of income, sources of income, fuel poverty, equity and employment status

3.1.2 The unit of analysis for most tabulated results is the household. A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is sharing at least one meal a day or sharing a living/sitting room. The respondent for each survey interview at each of the sampled addresses represents a household and is termed the Household Reference Person (HRP).

### 3.2 Type and tenure

3.2.1 The proportion of housing by type and tenure is shown in Table 7. The distributions for tenure and dwelling type are within the expected confidence intervals compared to the 2001 Census.

**Table 7 Comparative responses for tenure and type**

Response criteria	No. of households	%	2001 Census <sup>13</sup>
<b>Tenure</b>			
Owner-occupied	46125	80.5	73.2
Renting privately	4070	7.1	10.5
Renting - public sector	6610	11.5	14.2
Other	491	0.8	2.0
<b>Dwelling type</b>			
Detached	13625	22.8	25.6
Semi-detached	21463	32.5	32.9
Terraced	14009	23.8	22.4
Flats	6517	15.6	18.9
Other	1683	5.3	0.2

27

3.2.2 The geographical split of household type is illustrated in Table 8 comparing housing types over Warwick District's five housing areas. Leamington Spa and Warwick are the largest represented with 22,407 and 12,857 households respectively. The highest proportion of detached housing within the district is in Warwick (25.9%), while Whitnash has the lowest (4.1%). Variation exists within the distribution of all accommodation types, but is most

<sup>13</sup> 2001 Census Standard Table S049 Dwelling Type and Accommodation Type by Tenure (Households and Dwellings).



3.2.5 The most common tenure group in all areas is owner-occupation with 80.5% of households across Warwick District residing in owner occupied dwellings. 22.3% of district wide owner occupation is located within the Whitnash area, whilst 24.9% of all households in the social rented sector reside in Warwick and 23.6% in Leamington Spa. Owner occupation is high in all districts, but particularly so in Kenilworth (85.0%), rural Warwick (84.1%) and Whitnash (84.0%). There is a broadly even split between those owning their property outright and those with a mortgage. Rural Warwick and Kenilworth have the greatest proportions owning property outright, at 47.2% and 45.9% respectively, while Warwick has the greatest proportion financed by a mortgage at 45.5%. The greatest variability is in the private rented sector. In all areas this is notably smaller than the social rented sector; only in Leamington Spa is comparable, accounting for 13.6% of households (while 14.4% are social rented).

Figure 2 Tenure profile of each area

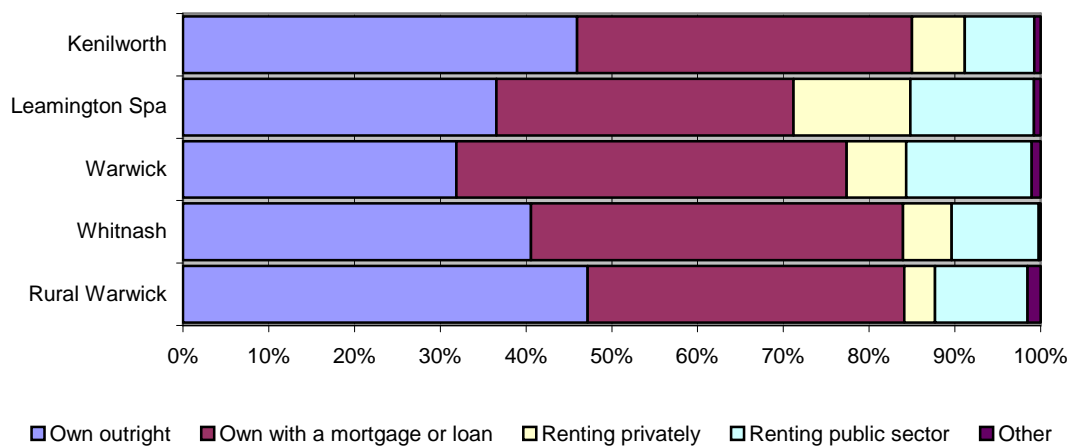


Table 10 Proportion of households by type and tenure

Type	Owns outright	Owns with a mortgage	Shared ownership	Rent from local authority	Other RSL Rent	Private rent	Other	Total percent	Total households
Detached	10.8	10.6	0.0	0.0	0.0	0.4	0.1	21.9	12555
Semi-detached	15.8	15.9	0.2	2.8	0.4	2.3	0.2	37.6	21515
Terrace	6.2	10.0	0.2	1.9	0.7	2.0	0.1	21.0	12033
Detached bungalow	2.9	0.6	0.0	0.0	0.0	0.1	0.0	3.5	2030
Semi-detached bungalow	2.4	0.3	0.0	0.7	0.1	0.2	0.2	3.9	2233
Terraced bungalow	0.2	0.3	0.0	0.8	0.1	0.1	0.0	1.4	812
Purpose-built flat/tenement	1.8	1.7	0.0	2.9	0.7	1.5	0.3	8.9	5074
Flat-converted/ shared house	0.1	0.4	0.0	0.2	0.2	0.5	0.0	1.3	754
Flat-commercial building	0.1	0.0	0.0	0.1	0.0	0.2	0.1	0.4	203
Caravan/mobile	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.2	87
<b>Total percent</b>	<b>40.4</b>	<b>39.7</b>	<b>0.4</b>	<b>9.4</b>	<b>2.1</b>	<b>7.1</b>	<b>0.9</b>	<b>100.0</b>	
<b>Total households</b>	<b>23139</b>	<b>22762</b>	<b>232</b>	<b>5364</b>	<b>1218</b>	<b>4088</b>	<b>493</b>		<b>57296</b>

### 3.3 Household composition

- 3.3.1 Table 11 shows the main types of household groupings in Warwick District. 4.5% of households are single parents with at least one dependent child. This compares to a 2001 Census figure for Warwick District of 4.7% and a national figure of 6.2%.<sup>14</sup> 25.7% of households contained a single person living on their own, 55.5% of whom were aged over 60. The single largest group is couples with no children (28.3%), followed by couples with at least one dependent child (18.7%). The 2001 Census indicates broadly comparable values for both categories at 19.4% and 20.5% respectively.
- 3.3.2 Table 12 shows some variation in the pattern of household composition. The highest incidence of single parent households is in Whitnash at 6.5%, though in rural Warwick and Kenilworth the rate is only 3.3% and 3.4% respectively. The level of single person households with an occupant under 60 varies between 8.3% in rural Warwick and 14.0% in Whitnash, while the proportions of single person households with an occupant over 60 are higher throughout the district, ranging from 11.6% in rural Warwick to 17.8% in Kenilworth.
- 3.3.3 The highest proportion of 'couple with at least one dependent child' households was in Kenilworth at 23.2%, although the lowest, in Leamington Spa, was not much lower at 19.2%. The vast majority of couples with children lived with no other adults, as is the norm throughout the district.

**Table 11 Household composition groups**

Household description	Number	Percent
Single parents with at least one dependent child	2588	4.5
Single parent with at least one dependent child and other adults	373	0.7
Single parent with non-dependent children	1335	2.3
Single parent with non-dependent children and others	91	0.2
Student household	788	1.4
Single person with other adults	145	0.3
Single person less than 60 years old	6555	11.4
Single person over 60 years old	8165	14.2
Couple with at least one dependent child	10727	18.7
Couple with at least one dependent child and other adults	1158	2.0
Couple with non-dependent children	7255	12.7
Couple with non-dependent children and other adults	404	0.7
Couple with no children, but with other adults	173	0.3
Couple with no children	16190	28.3
Other	1349	2.4
<b>Total</b>	<b>57296</b>	<b>100.0</b>

<sup>14</sup> 2001 Census Standard Table *SO53 Household composition by tenure and occupancy rating*, ONS.

Table 12 Household composition

Household description	Kenilworth	Leamington Spa	Warwick	Whitnash	Rural Warwick
Single parent with dependent children	3.4	6.0	5.9	6.5	3.3
Single parent with non-dependent children	2.0	3.3	2.1	4.1	1.0
Single person under 60	10.3	13.6	10.0	14.0	8.3
Single person aged 60 and above	17.8	12.5	16.7	12.8	11.6
Couple with dependent children	23.2	19.2	22.1	21.0	19.6
Couple with non-dependent children	15.9	9.2	14.1	12.6	20.6
Couple with no children	25.7	30.3	26.0	25.1	32.7
Other	1.7	6.0	3.1	3.9	2.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total households</b>	<b>9868</b>	<b>22327</b>	<b>12987</b>	<b>3737</b>	<b>8377</b>

### 3.4 Ethnicity

- 3.4.1 A total of 4.3% of respondents are of a non-White ethnic group, representing 2,475 households. The 2001 Census presents a non-White Household Reference Person proportion of 4.8% (2,759)<sup>15</sup>.
- 3.4.2 Table 13 presents the distribution of households by household respondent ethnic group, whilst Table 14 shows a breakdown of households by broad black and minority ethnic group for Warwick District's five housing areas.

<sup>15</sup> 2001 Census Standard Table *S106 Household Composition by ethnic group of Household Reference Person*

**Table 13** Distribution of households by ethnicity

Ethnicity		Number of households	Percentage
White	White British	53198	92.8
	White Irish	734	1.3
	Any other white	889	1.6
Mixed	White & Black Caribbean	205	0.4
	White & Black African	33	0.1
	White & Asian	46	0.1
	Any other mixed	103	0.2
Asian/ Asian British	Indian	1342	2.3
	Pakistani	9	0.0
	Bangladeshi	0	0.0
	Any other Asian	84	0.1
Black/ Black British	Caribbean	0	0.0
	African	154	0.3
	Any other Black background	60	0.1
Chinese or Other	Chinese	84	0.1
	Any other	355	0.6
<b>Total</b>		<b>57296</b>	<b>100.0</b>

32

- 3.4.3 Overall 95.7% of households are represented by a White respondent, 0.7% are represented by a respondent of mixed background, 2.5% Asian/Asian British, 0.4% Black/Black British and 0.8% are Chinese or 'any other'. The 2001 Census presents a similar ethnic composition to that of the survey data, with the second largest population being the Asian/Asian British. In the survey, 1,342 out of 1,435 Asian/Asian British respondents are Indian.
- 3.4.4 Table 14 shows that all the housing areas within Warwick District consist predominantly of households represented by a White respondent. The most multi-ethnic area is Leamington Spa, where 6.8% of respondents are non-White and 4.1% Asian/Asian British, however this figure is slightly higher in Whitnash at 4.3%. The least multi-ethnic area is rural Warwick.

**Table 14** Ethnicity of household population

Ethnicity	Kenilworth	Leamington Spa	Warwick	Whitnash	Rural Warwick
White	96.6	93.2	97.7	95.2	98.2
Mixed background	0.5	1.1	0.5	0.2	0.3
Asian/Asian British	1.9	4.1	1.0	4.3	0.5
Black/Black British	0.0	0.8	0.3	0.0	0.0
Chinese or other	1.0	0.8	0.5	0.2	1.0
<b>Total non-White</b>	<b>3.4</b>	<b>6.8</b>	<b>2.3</b>	<b>4.8</b>	<b>1.8</b>

- 3.4.5 Table 15 presents figures from the 2001 Census and indicates that 88.2% (111,043) of Warwick District's population is White British, whilst 7.1% (8,892) of the population are

non-White<sup>16</sup>. The 2001 Census identified 5,897 Asian/Asian British residents within Warwick District making up 4.7% of the total population. Of this number 88.5% (5,218) are Indian. Also included in Table 15 is the distribution of population by ethnicity at the regional and national levels. It is apparent that the concentration of Indian people within Warwick District is higher than regional and national levels, although conversely the Pakistani population is much smaller.

Table 15 2001 Census population<sup>17</sup>

Ethnicity		2001 Census total population Warwick	% Warwick	% West Midlands	% England and Wales
White	White British	111043	88.2	86.2	87.5
	White Irish	2525	2.0	1.4	1.2
	Any other white	3448	2.7	1.2	2.6
Mixed	White & Black Caribbean	506	0.4	0.8	0.5
	White & Black African	93	0.1	0.1	0.2
	White & Asian	503	0.4	0.3	0.4
	Any other mixed	281	0.2	0.2	0.3
Asian/ Asian British	Indian	5218	4.1	3.4	2.0
	Pakistani	222	0.2	2.9	1.4
	Bangladeshi	22	0.0	0.6	0.5
	Any other Asian	435	0.3	0.4	0.5
Black/ Black British	Caribbean	360	0.3	1.6	1.1
	African	168	0.1	0.2	0.9
	Any other Black background	59	0.0	0.2	0.2
Chinese or Other	Chinese	521	0.4	0.3	0.4
	Any other	504	0.4	0.3	0.4
<b>Total</b>		<b>125908</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

- 3.4.6 Table 16 presents the mean household sizes for each broad ethnic group based on the Warwick Housing Market Assessment dataset. A mean household size of 2.27 is calculated for all households within the district. The White population expectedly has a similar mean household size of 2.24.
- 3.4.7 The Asian/Asian British population exhibits a higher mean household size at 3.18, whilst the 2001 Census presents a higher figure again at 3.37. Also high within the 2001 Census mean household size calculations are those for households represented by a Household Reference Person of mixed ethnicity at 5.58 and by one of Chinese or 'any other' origin at 3.47. This differs from the Warwick Housing Market Assessment dataset, probably due to the small sample size for these groups. The consequence of larger household sizes is that social housing providers need to be able to offer larger family homes to meet the needs of these communities adequately.

<sup>16</sup> Note: this proportion of the population is different to the proportion of Household Reference Persons that are non-White

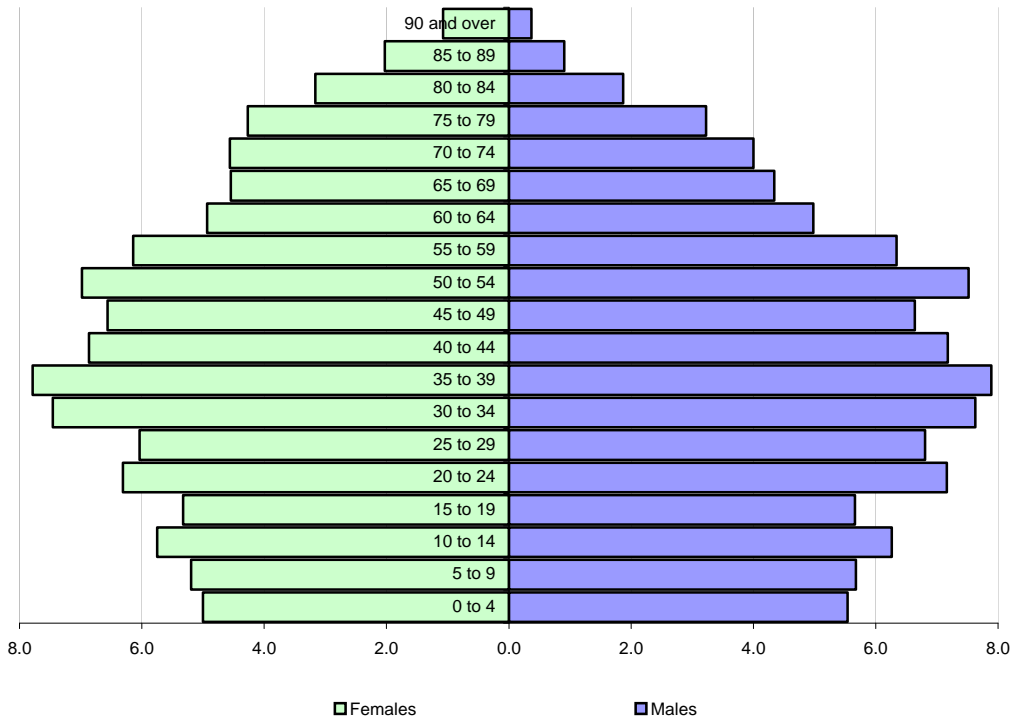
<sup>17</sup> 2001 Census Standard Table S101 Sex and Age by Ethnic Group. Note: the total in this table is greater than that quoted previous because this table includes all those resident within Warwick regardless of type of residency.

**Table 16 Mean household size**

Ethnic Group	Warwick HMA Mean Household Size	2001 Census mean household size
White	2.24	2.30
Mixed background	2.03	5.58
Asian/Asian British	3.18	3.37
Black/Black British	2.88	2.11
Chinese & Other	3.08	3.47
<b>Total</b>	<b>2.27</b>	<b>2.36</b>

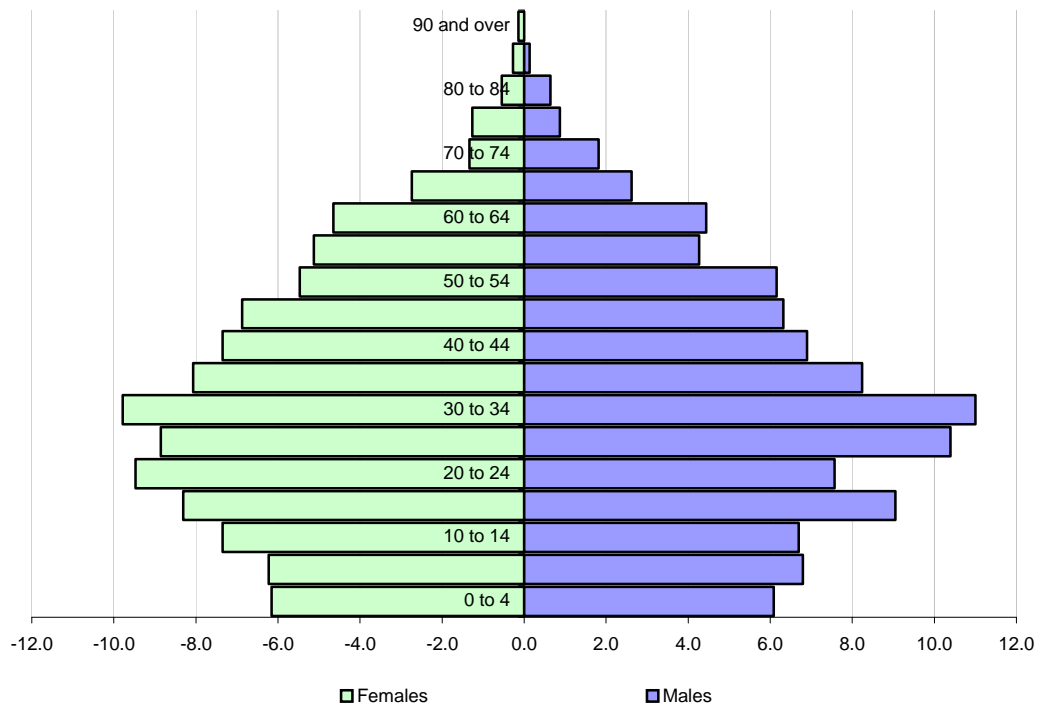
- 3.4.8 Figure 3 and Figure 4 compare the total 2001 Census<sup>18</sup> population distributions between the White and Asian/Asian British broad BME groups, the largest represented groups within Warwick District.
- 3.4.9 The age distribution of the white community depicts a more evenly distributed population than the Asian/Asian British population, which has higher proportions of people in their twenties and thirties. The greater proportions of older White people reflect changes in Warwick District’s ethnic composition as BME populations have settled in the district over the past two or three generations.

**Figure 3 Age distribution of White population**



<sup>18</sup> 2001 Census Standard Table S101 Sex and Age by Ethnic Group

Figure 4 Age distribution of Asian/Asian British population



### 3.5 Health problems and disability

3.5.1 In Warwick District as a whole, the Housing Market Assessment survey data indicates that 12.6% (7,236) of respondents defined themselves as having a limiting long-standing illness (LLSI), health problem or disability. Of Warwick District's 57,296 households, 15.9% (9,123) contain at least one member with an LLSI.

3.5.2 Table 17 shows the distribution of respondents with an LLSI across Warwick District's five housing areas.

Table 17 LLSI by housing area

LLSI	LLSI	Non-LLSI
Kenilworth	13.5	86.5
Leamington Spa	12.2	87.8
Warwick	13.0	87.0
Whitnash	13.5	86.5
Rural Warwick	11.9	88.1

3.5.3 Table 17 shows a small variation between housing areas. The lowest incidence of LLSI among the survey respondents is in rural Warwick at 11.9%, whilst the highest is in Kenilworth, at 13.5%.

3.5.4 It can be derived from the survey data that at least 9,891 (7.6%) of the total household population in the survey have an LLSI. The 2001 Census identifies 14.8% of the population of Warwick District with an LLSI. This compares to a national level of 18.2%.

3.5.5 Table 18 shows the nature of the LLSI of all household members that were defined as falling into this group. It is apparent that the most common limitation is a physical disability that

does not require the use of a wheelchair, with 45.8% of household members with an LLSI limited in this way.

**Table 18 Nature of long-standing illness, health problem or disability**

Nature of LLSI	Proportion of people with an LLSI by category of disability
Physical Disability: Wheelchair user	11.3
Physical disability: doesn't use a wheelchair	45.8
Learning disability	3.1
Mental health problem	8.9
Visual impairment	6.9
Hearing impairment	6.4
Drug and/or alcohol misuse	0.1
Terminal illness	3.6
Other	30.3

- 3.5.6 20.1% of households (1,829) with at least one member with a LLSI indicated that at least one person within their household had an impaired ability to move around the home. 31.5% of these households were single person households.
- 3.5.7 Of those representing a household where at least one person has mobility issues, 33.8% stated that specific adaptations would be required to improve mobility, whilst 21.6% indicated that support in their current home would be helpful. The full breakdown is given in Table 19.

**Table 19 Measures to improve mobility around the home**

Measures to improve	Implied number of households requiring each improvement	Proportion of households containing those with mobility issues requiring each improvement
Specific adaptations	618	33.8
A purpose built extension	177	9.7
New purpose built home	134	7.3
Sheltered housing	181	9.9
Group home	0	0.0
Support in your current home	395	21.6
Other	423	23.1
<b>Total households</b>	<b>1829</b>	

3.5.8 Table 20 presents the types of adaptations required. It is apparent that the most required adaptations are stair or vertical lifts and bathroom adaptations.

**Table 20 Adaptations required<sup>19</sup>**

Adaptations required	Proportion of respondents requiring specific adaptations
Wheelchair adaptations	11.0
Stair lift/vertical lift	59.2
Kitchen adaptations	6.1
Bathroom adaptations	30.2
Access improvements	21.7
Handrails/grab rails	23.2
Ground floor extension	6.1
Room for carer	0.0
Lever door handles	2.3

3.5.9 Concerning existing adaptations, 4.3% of all households (2,484) captured within the survey had already had adaptations made to their dwelling. In addition 0.9% of households (535) lived in purpose built adapted dwellings. Of those households containing at least one member that has mobility issues within their home (9,123), only 20.6% reside in dwellings that have been adapted and 4.4% live in purpose-built properties.

3.5.10 2.8% (1,604) of all households represented within the Warwick Housing Market Assessment dataset require care or support for at least one of its members (including single person households) to enable them to stay in their home. 75.4% of these households had sufficient space for a carer to stay overnight if required. In terms of care provided, 6.6% (3,777) of respondents give some form of support to either family members, friends, neighbours or others in their community.

### 3.6 Employment status

3.6.1 The employment status of respondents in Warwick District is presented in Table 21, while the employment status across its five housing areas is presented in Table 22.

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<sup>19</sup> Note: households can require more than one adaptation. Percentage based on all adaptations required not on total number of households requiring an adaptation.

Table 21 Employment: Housing Needs Assessment and 2001 Census<sup>20</sup>

Employment status	Warwick Housing Market Assessment		2001 Census		
	Number	%	% Warwick	% West Midlands	% England and Wales
Employed/Self-employed (full-time)	25935	45.3	50.5	46.1	46.9
Employed/Self-employed (part-time)	4431	7.7	14.2	13.5	13.7
Unemployed	2051	3.6	2.5	3.8	3.4
Retired	21092	36.8	12.9	13.9	13.6
Student	647	1.1	9.6	7.1	7.3
Looking after family/home	2277	4.0	4.8	6.5	6.5
Long-term sick/ unable to work	581	1.0	3.4	5.7	5.5
Other	283	0.5	2.0	3.4	3.1
<b>Total</b>	<b>57296</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

- 3.6.2 The distribution of respondents for Warwick District is comparable with that of the 2001 Census, except for the large proportion of retired and the small proportion of students represented. This is common in household surveys as retired people tend to be more likely to participate and young people less likely. It is not possible in this study to weight the data to account for this aspect, as it would conflict with the other housing-related weights.

38

Table 22 Employment status

Household description	Kenilworth	Leamington Spa	Warwick	Whitnash	Rural Warwick
Employed/self-employed (ft)	34.5	46.2	53.5	44.4	43.2
Employed/self-employed (pt)	10.8	5.4	7.0	10.5	10.2
Unemployed	3.4	5.4	1.3	5.3	1.6
Retired	46.9	35.1	30.6	31.0	41.7
Student	1.2	2.2	0.0	0.5	0.3
Looking after family/ home	2.7	4.1	5.2	5.0	2.9
Long-term sick/unable to work	0.5	1.4	1.0	1.9	0.3
Other	0.0	0.3	1.3	1.4	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total households</b>	<b>9911</b>	<b>22359</b>	<b>12905</b>	<b>3797</b>	<b>8323</b>

- 3.6.3 There are differences in employment distributions across the five areas of Warwick District. Kenilworth has the lowest full time employment rate at 34.5%, whilst Warwick has the highest at 53.5%. Leamington Spa has the lowest part time employment rate at 5.4%,

<sup>20</sup> 2001 Census Standard Table S028 *Sex and Age by Economic Activity*

whilst Kenilworth has the highest at 10.8%. The overall rates of full time and part time employment are 45.3% and 7.7% respectively.

- 3.6.4 The overall Warwick District unemployment rate is 3.6%. This is slightly higher than that found in the 2001 Census, however given the sample size and the small difference between the two figures, this cannot be taken as evidence of an increase in unemployment since 2001. It is apparent from the survey data that Leamington Spa has the highest rate of unemployment at 5.4%, while Warwick has the lowest at 1.3%.

### 3.7 Sources and levels of income

- 3.7.1 Overall, 34.9% of the Warwick District households captured in the survey (20,014) were in receipt of one or more of the financial supports listed in Table 23. The proportion of households receiving financial support in each area ranged from 30.1% in Kenilworth to 41.7% in rural Whitnash.
- 3.7.2 The main financial supports being received among survey respondents were Council Tax Benefit (11.9%), Housing Benefit (8.5%) and Child Tax Credit (8.0%). 4.6% of households received financial help in the form of Income Support and 1.1% were claiming Job Seekers Allowance. Overall 4.1% (2,324) were in receipt of Pension Credit, highlighting the ageing but generally prosperous nature of Warwick District's population.
- 3.7.3 The main disability and sickness benefits received by households were Disability Living Allowance, Attendance Allowance and Incapacity Benefit. Overall, 3.5% of households (1,999) were in receipt of Disability Living Allowance, 3.1% (1,795) were receiving Attendance Allowance and 1.5% (885) Incapacity Benefit.

**Table 23 Sources of financial support**

Benefit	Kenilworth	Leamington Spa	Warwick	Whitnash	Rural Warwick
Housing Benefit	3.6	10.9	10.4	6.6	5.6
Council Tax Benefit	8.2	12.7	15.0	11.7	9.4
Income Support	1.2	6.9	4.3	6.1	2.5
Job Seekers Allowance	1.2	1.3	0.5	2.1	0.5
Working Tax Credit	2.6	5.8	2.8	4.4	2.5
Child Tax Credit	6.2	8.0	9.7	11.3	5.8
Pension Credit	3.6	4.2	3.3	6.1	4.3
Disability Living Allowance	2.9	3.7	3.6	4.4	3.0
Attendance Allowance	3.4	3.2	2.3	3.0	4.1
Invalid Care Allowance	1.0	0.5	0.3	0.7	0.5
Incapacity Benefit	0.7	1.6	2.5	1.2	1.0
Severe Disablement Allowance	0.5	0.0	0.3	0.2	0.0
Industrial Injuries Disablement Benefit	0.2	0.0	0.3	0.0	0.3
War Disablement Pension	0.2	0.5	0.3	0.5	0.0
Student grants/loan	2.2	2.4	0.8	1.4	0.8
<b>Total households in receipt of at least 1 financial support</b>	<b>30.1</b>	<b>36.3</b>	<b>36.6</b>	<b>41.7</b>	<b>31.2</b>

- 3.7.4 Overall 66.1% of households indicated the amount of gross income they received on a monthly basis, 11.5% did not know the amount and 22.5% declined to answer.

- 3.7.5 To purchase an entry-level property of £179,856, a single person household would need an annual income of £51,387 (or a gross monthly income of £4,282), assuming that they could borrow 3.5 times their income. A two person household wishing to purchase an entry-level property would need a combined annual income of £62,019 (equivalent to a monthly gross income of £5,168), or individual annual incomes of £31,009 (£2,584 monthly) assuming that they could borrow 2.9 times their income. 95.4% of single earner households had gross incomes below £4,282 per calendar month and 90.1% of two plus earner households had a gross monthly income of less than £5,168.

Table 24 Household gross monthly income

Gross monthly income	Single earner households		Two plus earner households	
	Number	Cumulative Percent	Number	Cumulative Percent
Less than £550	3720	14.2	316	1.0
£551 - £750	3717	28.4	843	3.7
£751 - £950	2877	39.4	2414	11.5
£951 - £1,250	3412	52.5	2722	20.2
£1,251 - £1,550	2460	61.9	2934	29.6
£1,551 - £2,050	3791	76.4	3078	39.5
£2,051 - £2,550	2458	85.7	3068	49.4
£2,551 - £3,050	1211	90.4	4024	62.3
£3,051 - £3,550	794	93.4	2597	70.7
£3,551 - £4,050	355	94.8	2337	78.2
£4,051 - £4,550	383	96.2	1706	83.6
£4,551 - £5,050	328	97.5	1860	89.6
£5,051 - £5,550	186	98.2	692	91.8
£5,551 - £6,050	54	98.4	409	93.2
£6,051 - £6,550	49	98.6	448	94.6
More than £6,551	368	100.0	1684	100.0
<b>Total</b>	<b>26165</b>		<b>31131</b>	

- 3.7.6 Looking at the gross monthly income of households in terms of being able to afford an entry-level property, nearly all people renting from Warwick District Council or a registered social landlord have gross incomes below £4,282 per month, as do over 95% of private renters and over 90% of owner occupiers.

Table 25 Household gross monthly income by landlord

Gross monthly income	Tenure		
	Own outright or with a mortgage	Rent from Warwick District Council or RSL	Rent from private landlord
	Cumulative percent		
Less than £550	4.5	37.6	8.2
£551 - £750	12.1	63.6	19.4
£751-£950	21.2	77.6	25.5
£951-£1,250	31.3	87.3	35.7
£1,251-£1,550	40.2	92.7	46.9
£1,551-£2,050	53.8	98.2	57.1
£2,051-£2,550	65.0	98.2	70.4
£2,551-£3,050	73.3	98.2	84.7
£3,051-£3,550	80.2	98.2	86.7
£3,551-£4,050	85.4	98.2	90.8
£4,051-£4,550	89.1	98.8	94.9
£4,551 - £5,050	92.7	100.0	98.0
£5,051 - £5,550	94.3		99.0
£5,551 - £6,050	95.5		99.0
£6,051 - £6,550	96.2		100.0
More than £6,551	100.0		

### 3.8 Savings and equity

- 3.8.1 As an indicator of their ability to enter the housing market, information about households' savings and equity available for a deposit was collected and analysed. It is estimated that a 5% deposit of £8,993 would be required for an entry-level property of £179,856.
- 3.8.2 Of those households in social renting, 100.0% had less than £10,001 to put down as a deposit on a property. Of those in private renting 82.6% had less than £10,001 to put down as a deposit on a property.
- 3.8.3 The equity on the properties available to owner-occupiers gives some indication of the ability of households to move within the area. 39.8% of owner-occupiers had less than £10,001 in equity to put down as a deposit on their next property.
- 3.8.4 In Table 26, the lowest required gross monthly income figure of £4,282 for the purchase of an entry level property costing £179,856 has been assumed, together with the £8,993 required for a 5% deposit. For the purposes of the table the housing costs and savings/equity are rounded to the nearest band in which the threshold figures defined above fall. The table illustrates the proportion of households in each area that have a gross monthly income of less than £4,551, the percentage of people renting who have less than £10,001 available for a deposit and owner occupiers who have less than £10,001 equity available as a deposit.

Table 26 Housing costs, income and savings

Areas	% households with monthly gross income <£4,551	% Social Renters with <£10,001 available for a deposit	% Private renters with <£10,001 available for a deposit	% Owner-occupiers with <£10,001 equity
Kenilworth	88.7	100.0	76.8	51.4
Leamington	89.9	100.0	86.1	30.5
Warwick	90.5	100.0	75.1	42.0
Whitnash	96.1	100.0	78.6	34.7
Rural Warwick	87.2	100.0	60.0	48.2
<b>Warwick District</b>	<b>90.8</b>	<b>100.0</b>	<b>82.6</b>	<b>39.8</b>

### 3.9 Housing costs

- 3.9.1 Over half the households in Warwick District spend less than £451 per month on rent or mortgage repayments (52.7%), while 8.8% spend over £900 per month. Little variation exists between the District's five housing areas, although Whitnash appears to be the most affordable, with no respondents spending more than £1,500 per month on housing costs.
- 3.9.2 The full breakdown of housing costs both overall and by tenure is shown in Table 27 below. Those who own their properties with a mortgage clearly spend more on housing costs, with 8.5% spending over £1,050 per month, compared to only 0.7% of private renters, of whom 96.3% pay less than £751 per month. Unsurprisingly those in public sector housing spend the least, with only 2.6% paying more than £450 per month. This reflects the low incomes within the sub-group, noted above, and the socio-economic circumstances leading to their being granted access to social housing.

Table 27 Housing costs

Housing Costs	All	Own with mortgage	Private rent	Social rent
Less than £300 per month	30.2	19.5	13.1	71.7
£301 - £450 per month	22.5	22.2	21.4	25.7
£451 - £600 per month	20.9	20.5	48.4	1.6
£601 - £750 per month	11.7	15.1	13.4	0.0
£751 - £900 per month	5.9	8.9	1.5	0.6
£901 - £1,050 per month	3.4	5.3	1.5	0.0
£1,051 - £1,200 per month	1.7	2.8	0.0	0.0
£1,201 - £1,350 per month	1.1	1.6	0.7	0.0
£1,351 - £1,500 per month	1.0	1.7	0.0	0.0
£1,501 - £1,650 per month	0.4	0.5	0.0	0.4
£1,651 - £1,800 per month	0.2	0.3	0.0	0.0
More than £1,800 per month	1.0	1.6	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

- 3.9.3 An examination of the mode average (most common) housing costs shows that those in private accommodation pay more than those in social housing. The latter typically pay less than £300 per month, whereas those in private rented accommodation most often pay

between £451 and £600 per month and those who own have larger proportions in the higher cost categories.

- 3.9.4 Across Warwick District, 27.2% of households spend 30% or more of their gross incomes on housing costs. The proportion is significantly lower for those who own, however, at 16.7%. For private renters the proportion is much higher at 38.7% and for social renters it is higher still at 51.3%.
- 3.9.5 Using the same figures, it may also be estimated how many households are spending 50% or more of their income on housing costs. The figures for this are naturally much lower, with 13.0% of households across the District spending this proportion on a mortgage or rent. For owner-occupiers, the figure is only 3.7%, for private renters 13.9% and for social renters 40.2%. That over a third of those in social housing should be spending over half their incomes on housing costs to some extent reflects the high cost of housing within the district, but is also another indication of their socio-economic circumstances, including higher levels of benefit dependency.

### 3.10 Fuel poverty

- 3.10.1 83.2% of households paid less than £900 per annum on their fuel bills and 90.3% less than £1,140, leaving 9.7% paying over £1,140. 10.1% indicated they found paying their fuel bills either fairly or very difficult. Of those experiencing financial difficulty in paying their fuel bills, 39.9% were over the age of 60 and 15.0% over 75.
- 3.10.2 By looking at the relationship between income and fuel costs it is possible to estimate fuel poverty in Warwick District. Fuel poverty is commonly defined as any household paying more than 10% of their annual net income on fuel costs. According to the Fuel Poverty Advisory Group's first annual progress report (March 2003), there are around three million fuel poor households in the UK. Approximately 7.9% (4,542) of Warwick District's households fall into this category, which is low relative to **Outside's** previous Housing Needs Studies.
- 3.10.3 There are four main contributing factors to fuel poverty: energy inefficient homes, low incomes, under-occupancy and the cost of fuel. Table 28 illustrates the estimated proportion of households that experience fuel poverty for different tenure groups.

**Table 28 Fuel poverty by tenure**

Fuel Poverty	Number	Percent
All households	4,542	7.9
Tenure		
Owner occupiers	2,043	4.4
Public sector rented	2,007	30.4
Private sector rented	233	5.7

### 3.11 Satisfaction

- 3.11.1 The vast majority of households were satisfied with the standard of their accommodation (90.6%), and over half very satisfied (51.8%). Only 2.7% were dissatisfied, including 0.9% who were very dissatisfied.
- 3.11.2 5.6% of respondents felt their home was unsuitable for the needs of their household. The most common reasons given for unsuitability were overcrowding (30.4%), unsuitability for someone with a mobility impairment or special needs (14.3%) and a poor neighbourhood or local environment (12.6%). The full breakdown of reasons is given in Table 29 below. Respondents could choose more than one answer making the total greater than 100%.

Table 29 Reasons for unsuitability

Reason	Percentage of respondents
Overcrowded	30.4
Unsuitable for mobility impairment/special needs	14.3
Poor quality of neighbourhood/environment	12.6
Too costly to heat	11.0
In need of major repairs	8.9
Too difficult/expensive to maintain	7.9
Experience of harassment within the local area	7.6
Cost of rent/mortgage	6.0
Poor access to public transport	5.2
Too far from shops and leisure facilities	4.8
Too costly to repair	3.5
Too far from relatives	3.4
Too far from schools	2.5
Lacking self-contained bathroom/kitchen/WC	1.9
Too far from employment	1.8
Other	38.6
<b>Total</b>	<b>160.3</b>

44

3.11.3 Of those who considered their homes unsuitable, 15.5% indicated this had been the case for less than six months. Over half stated their home had been unsuitable for less than two years (52.9%) and four-fifths less than five years (80.3%). However, one in ten indicated their homes had been unsuitable for ten years or more (10.7%).

### 3.12 Summary

3.12.1 Warwick District has a resident population of 130,062 in 57,296 households.

3.12.2 There is a mixture of housing types with the District; Warwick had the best mix of house types whilst over half the District's flats/maisonettes are located in Leamington Spa. There is over eighty percent owner-occupation in the District; across the District levels of social housing are similar whilst Leamington Spa has the highest proportion of private rented properties.

3.12.3 88.2% of the Warwick District population is White British, whilst 7.1% of the population are non-White. The Asian/Asian British community is the largest BME group (5,897), which is 4.7% of the total population, of which 5,218 are Indian. The proportion of Indian residents is high relative to regional and national levels, whilst the proportion of Pakistani and Black/Black British residents is much lower. The Asian/Asian British population has a higher proportion of people aged in their twenties and thirties, the greater proportions of older White people reflects changes in Warwick District's ethnic composition as BME populations have settled in the district over the past two or three generations. A household size in the Asian/Asian British population is higher than the average across the District: 3.18 compared to 2.27.

3.12.4 At least 9,891 (7.6%) of the total household population in the survey have a limiting long-standing illness (LLSI). The most common limitation being a physical disability that does not require the use of a wheelchair, with 45.8% of household members with an LLSI

limited in this way. The most required adaptations are stair or vertical lifts and bathroom adaptations. Of those households containing at least one member that has mobility issues within their home (9,123), only 20.6% reside in dwellings that have been adapted and 4.4% live in purpose-built properties

- 3.12.5 Over ninety-five percent of single person and over ninety percent of two or more person households earn less than that required for a mortgage on an entry-level property in the District. Nearly all of the people in social rented properties are unable to afford a mortgage on an entry-level property and none of them can raise a large enough deposit for such a property. Those renting in the private sector are in only a slightly better position to buy with still over ninety percent unable to gain a high enough mortgage and over eighty percent lacking the deposit needed for an entry-level property. Nearly forty percent of owner-occupiers would not have enough equity in their property for a deposit on an entry-level property in the District and over ninety percent would now be unable to raise a large enough mortgage, which shows how property prices have increased relative to income.
- 3.12.6 Half of households in Warwick District spend less than £451 per month on rent or a mortgage (52.7%), with owners paying more than renters. 27.2% of households spend over 30% of their gross monthly incomes on housing costs and 13.0% spend over 50%. For renters the figure is much higher however, particularly social renters of whom 40.2% spend over 50% of their incomes on rent.
- 3.12.7 Approximately 7.9% (4,542) of Warwick District's households are deemed to be experiencing fuel poverty (spending more than 10% of their income on fuel costs). This is lower than typical levels found in **Outside's** previous Housing Needs Studies.
- 3.12.8 94.4% of respondents felt their home was suitable for the needs of their household. The most common reasons given for unsuitability were overcrowding (30.4%), unsuitability for someone with a mobility impairment or special needs (14.3%) and a poor neighbourhood or local environment (12.6%). One in ten of those who considered their home unsuitable indicated this had been the case for ten years or more (10.7%).

## 4. HOUSING NEEDS OF OLDER PEOPLE

### 4.1 Introduction

- 4.1.1 This section of the Warwick District housing need analysis looks specifically at older people and covers a population spanning two or more generations. There are inevitable differences in needs, demands and aspirations between these groups. Even within the same age bands older people have diverse needs.
- 4.1.2 Local and national policies are committed to improving the quality of life and well-being of older people. They recognise the important contribution of older people, who for the purpose of this section are defined as anyone over the age of 60. In addition national legislation and local strategies recognise the need to ensure choice and independence for people as they enter their older age.
- 4.1.3 Effective housing is central to enabling improved quality of life for older people. The modernising agenda of local government and the health service has brought a shift in social care and health policy towards care and support services closer to home rather than in an institutional setting. Giving older people the choice to continue to live in their own homes for as long as they can is a key driver bringing increased partnership working between housing, primary care, community health services, social services as well as a variety of voluntary organisations.
- 4.1.4 The home is recognised as a key factor in determining a person's quality of life with research suggesting older people spend between 70 - 90% of their time in their home.<sup>21</sup>
- 4.1.5 The housing need of a person aged 85 and those of a person aged 60 are likely to be very different. The analysis will, therefore, focus on looking at the housing needs of the younger older generation aged 60 - 74 and the older, older generation aged over 75.
- 4.1.6 The profile of this is as follows:
- There are 24,207 households with at least one member aged 60 years or over; 42.2% of the total households
  - 27.1% of households (15,516) have at least one member between 60 and 74 years
  - 15.2% of households (8,691) have at least one member 75 years or over.

### 4.2 National context

- 4.2.1 The Government's overall housing policy is for everyone to have the opportunity of a decent, affordable and appropriate home. Appropriate housing and housing related support can allow older people to remain independent living in a home of their choice.
- 4.2.2 Demographic changes are taking place as people are living to an older age. Population ageing will continue with increasing proportions of people living over the age of 85.
- 4.2.3 The increasing role of older people in our communities has been recognised by a steady flow of national legislation over the last five or six years promoting consideration of older people's issues aimed at enabling older people to be fully active citizens.

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<sup>21</sup> Baltes, M.M., Wahl, H-W, Schmid-Furstoss, U. (1990) The daily life of the elderly at home. Activity patterns, personal control, and functional health. *Journal of Gerontology Social Sciences*, 45, 173-179, cited in *A Sure Start to Later Life: Ending Inequalities for Older People*, ODPM, 2006

- 4.2.4 The Office of the Deputy Prime Minister has produced the following key policies, which recognise that housing has a central role to play in ensuring that older people are able to realise their potential and live their lives to the full:

**Preparing Older People's Strategies: linking housing to health, social care and other local strategies**<sup>22</sup>.

**Quality and Choice for Older People's Housing**<sup>23</sup>. The focus here is for local authorities, the NHS, housing providers and the voluntary and private sectors to work together to address local issues facing older people. It identified five key themes:

- ☞ Increased diversity and choice in appropriate housing and care solutions
- ☞ Better information, advice and access for all older people and their carers
- ☞ Improved flexibility in housing and service models to help older people stay in their homes for as long as possible or live in a home that best suits their needs and aspirations
- ☞ Improved quality and standards of both housing and support services
- ☞ Aim for holistic service with joint working between agencies.

**Supporting People**<sup>24</sup>. Introduced in April 2003, this provides a new funding framework for housing related support for vulnerable people whether they are living in general housing or specialist accommodation.

More recently the Social Exclusion Unit report, **A Sure Start to Later Life: Ending Inequalities for Older People**<sup>25</sup> looks at refocusing the Sure Start model to produce improved provision of older people's services with a strong emphasis on preventative measures.

- 4.2.5 Legislation affecting the National Health Service reflects the same key drivers.

**NHS Plan and NHS Improvement Plan**<sup>26</sup>. The NHS Plan was published in July 2000 and is a ten-year plan of investment and reform to modernise the NHS. The NHS Improvement Plan sets out the priorities for the NHS up to 2008 with an emphasis on:

- ☞ Putting patients and service users first through more personalised care
- ☞ A focus on the whole of the health and well-being, not only illness
- ☞ Further devolution of decision-making to local organisations

**National Service framework for Older People**<sup>27</sup>. The National Service Framework (NSF) for Older People sets out eight standards across health and social services that aim to provide person-centred care for older people. These are:

- ☞ Standard 1 - Rooting out age discrimination
- ☞ Standard 2 - Person centred care
- ☞ Standard 3 - Intermediate care
- ☞ Standard 4 - General hospital care
- ☞ Standard 5 - Stroke

<sup>22</sup> Preparing Older People's Strategies: linking housing to health, social care and other local strategies, ODPM, 2003

<sup>23</sup> Quality and Choice for Older People's Housing : A Strategic Framework 2001, ODPM

<sup>24</sup> Supporting People, ODPM, 2003

<sup>25</sup> A Sure Start to Later Life: Ending Inequalities for Older People, ODPM Social Exclusion Unit, 2006

<sup>26</sup> NHS Plan, 2000

NHS Improvement: Putting People at the Heart of Public Services

<sup>27</sup> National Service Framework for Older People, 2001

☞ Standard 6 - Falls

☞ Standard 7 - Mental Health in Older People

☞ Standard 8 - The promotion of health and active life

More recently the White Paper **Our Health, Our Care, Our Say: a new direction for community services**<sup>28</sup> emphasises the need for preventative measures and providing services closer to people's homes including at home.

4.2.6 Other recent reports including **Opportunity Age: Opportunity and security through life**<sup>29</sup> and **Securing Good Care for Older People: Taking a long-term view**<sup>30</sup> focus on restructuring local services to meet the needs of older people as well as funding issues.

4.2.7 National Local Government initiatives include the creation of **Local Strategic Partnerships (LSP)** involving partnership working between public, private and voluntary sector organisations aimed at providing joined-up services for older people within their Community Strategy.

### 4.3 Local context

4.3.1 Warwick District Council **Housing Strategy 2004** includes a core aim of improving the quality of housing across the District for all property tenures which will affect the housing conditions of many older people. In addition, there are various initiatives of key relevance to older people:

☞ Energy Efficiency Grants

☞ Care and Repair Agency to enable older people to stay at home

☞ Home Repairs assistance.

4.3.2 The county wide partnership policy **Warwickshire Supporting People Strategy 2005 -2010** provides details of how housing related support will be given to vulnerable people, including older people, to enable them to continue to live independently in their own homes.

4.3.3 **Warwick District Community Plan 2020** identifies six strategic objectives which affect the quality of life of all residents in the community - safe, healthy, fair, prosperous, cohesive and sustainable. Arguably the initiatives for a safe and healthy community have a particular relevance for the older population.

### 4.4 Cultural changes

4.4.1 It is arguable that demographic changes are equally matched by cultural changes within the ageing population. Cultural changes reflect the different lifestyles and aspirations of the younger older generation and need to be taken into account when assessing the requirements for appropriate and effective housing for the older population.

4.4.2 The way the younger older generation works and lives is very different to the experiences of the older, older generation and this will lead to very different expectations in older age. There is a broad stereotype that distinguishes the lifecycles of these two groups split into two distinct categories with the younger older generation characterised as fit, healthy, spending more, higher expectations, more mobile and willing to travel, compared to the

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<sup>28</sup> Our Health, Our Care, Our Say: a new direction for community services, Department of Health White Paper, 2006

<sup>29</sup> Opportunity Age: Opportunity and security throughout life, Department for Work and Pensions, 2005

<sup>30</sup> Securing Good Care for Older People: Taking a long-term view, King's Fund, Sir Derek Wanless, 2006

older, older generation with less mobility, less money, more ill health and being isolated in their homes.

4.4.3 If these broad distinctions between the two groups are reasonable then this raises questions as the younger group replaces the older generation. For example:

- ☞ Where will people want to live? Choices here are likely to be more varied than at present. Some people who have spent most of their life in one area may want to retire there. Other people have been very mobile in their work experience and they may want to have more flexibility.
- ☞ Downsizing may be more noticeable as people give greater priority to leisure and social activities. A new generation of pensioners is talked about - 'the Skiers' - who want to enjoy life more and are not deterred by 'Spending the Kids Inheritance'.
- ☞ Expectations of what is needed to care for the younger older generation may be different. For the 70 - 80 year old population now, it may be quite normal to have baths once a week, whereas the younger generation may expect to have a shower probably once a day. People may be more demanding and assertive about the care and services they wish to receive.
- ☞ The number of people in the older age brackets from Black and Minority Ethnic groups is likely to increase and services will develop to meet their specific needs.
- ☞ The younger older generation socialises differently and no longer relies on the immediate community. There is usually a much greater reliance on private cars.
- ☞ What income will 60 year olds have as they grow older? Will their pension be sufficient to maintain their life style? If they take early retirement how long will that last? Will owner occupiers need to sell their property and downsize?
- ☞ How much are parents going to feel they need to support their children? Financially to assist their children onto the property ladder or helping to pay for student loans? Or in terms of providing childcare to their grandchildren as most families now have both parents working. It is arguable that parents now have to support their children to later ages until they are able to afford to live independently. Another acronym -'Kippers' - has developed to describe this growing trend, 'Kids In Parents Pockets Eroding Retirement Savings'.
- ☞ The ageing population also means that some people aged 70 and over are looking after one or more of their own parents. To what extent can people in their 70s be expected to provide care? The prevalence of four generational families is likely to increase.
- ☞ Equally there is a growing trend of an increasing number of older people living alone. This has implications for provision of services from health, social services and the voluntary sector as there is no informal care provided within the home.
- ☞ Will debt be more of an issue for the younger older generation? People are re-mortgaging and extending mortgage repayments to post retirement age. The willingness to borrow money and juggle credit cards, debit cards, loans etc is a clear change in lifestyle from that of the older older generation
- ☞ The focus on enabling older people to stay at home longer and have services come to them may mean that the need for Care Homes without nursing support is less prevalent. Periods of care in Care Homes may be much shorter.

4.4.4 It is clear that the next generation of people moving towards their retirement are going to be very different. However changes are already occurring as older people express their preference to maintain their independence and continue to live in their own homes. Life styles and cultural changes are taking place and these will impact on social, economic, housing and health decisions as older people expect and require more choice and different services.

## 4.5 Household composition

- 4.5.1 The responses to the Local Housing Assessment 2006 generally provide information on the respondent themselves but some questions provide further detail on the household circumstances in which the respondent lives.
- 4.5.2 The information on households in which an older person lives is particularly useful for assessing possible housing needs of older people. The number of single person households, for example, has implications for care and support services within the District as it suggests that the older person may not benefit from care and support within the home from another member of their household if the need arose.
- 4.5.3 Table 30 shows the household composition of those containing at least one member between 60 and 74 years. 42.5% of households comprise a couple with no children and 23.0% are single person households.

**Table 30 Households containing at least one member of 60-74 years**

Household description	Number	Percent
Single parents with at least one dependent child	142	0.9
Single parent with at least one dependent child and other adults	0	0.0
Single parent with non-dependent children	437	2.8
Single parent with non-dependent children and others	9	0.1
Single person with other adults	218	1.4
Single person over 60 years old	3566	23.0
Couple with at least one dependent child	227	1.5
Couple with at least one dependent child and other adults	146	0.9
Couple with non-dependent children	3381	21.8
Couple with non-dependent children and other adults	257	1.7
Couple with no children, but with other adults	103	0.7
Couple with no children	6590	42.5
Other	440	2.8
<b>Total</b>	<b>15516</b>	<b>100.0</b>

- 4.5.4 Table 31 shows household composition of those with at least one member of 75 years or over. Here the increasing number of older people living alone is reflected with 50.4% of these households comprising a single person and 27.8% comprising a couple with no children. This suggests that as a person reaches 75 or older they are less likely to receive care and assistance from within their household. They may become isolated. This has implications for the support services required from the local authority and voluntary agencies.

Table 31 Households containing at least one member of 75 years or over

Household description	Number	Percent
Single parents with at least one dependent child	22	0.3
Single parent with at least one dependent child and other adults	0	0.0
Single parent with non-dependent children	147	1.7
Single parent with non-dependent children and others	165	1.9
Single person with other adults	9	0.1
Single person over 60 years old	4384	50.4
Couple with at least one dependent child	57	0.7
Couple with at least one dependent child and other adults	68	0.8
Couple with non-dependent children	727	8.4
Couple with non-dependent children and other adults	87	1.0
Couple with no children, but with other adults	72	0.8
Couple with no children	2416	27.8
Other	537	6.2
<b>Total</b>	<b>8,691</b>	<b>100.0</b>

#### 4.6 Current housing

- 4.6.1 Table 32 shows house type. 29.2% of households with a member between 60 and 74 and 23.9% of households with a member 75 or over reside in detached properties; 41.4% of households with a member between 60 and 74 and 35.0% of households with a member 75 or over reside in semi-detached properties; 21.1% of households with a member between 60 and 74 years and 18.3% of households with a member of 75 years or over reside in terraced properties and 8.0% of households with a member between 60 and 74 and 23.0% of households with a member of 75 or over reside in flats or apartments.
- 4.6.2 It is also interesting to note that although the older age group, aged 75+, still live predominantly in houses, there is an increase in the proportion that live in bungalows and flats. The proportion of older people living in bungalows rises from 10.7% for the 60 - 74 age group to 19.2% of the 75+ age group. The largest increase is in the number of older people living in flats with a rise from 7.5% to 20.5% in the 75+ age group. This is likely to be due to downsizing or moving into sheltered accommodation.

Table 32 House type

House Type	Households with at least one member 60-74 years		Households with at least one member =>75 years	
	Number	%	Number	%
Whole House - Detached	3954	25.5	1319	15.2
Whole House - Semi-detached	5563	35.9	2281	26.2
Whole House - Terraced	3040	19.6	1438	16.6
Whole Bungalow - Detached	575	3.7	753	8.7
Whole Bungalow - Semi-detached	847	5.5	761	8.8
Whole Bungalow - Terraced	240	1.5	144	1.7
In a purpose built flat/ apartment	1161	7.5	1782	20.5
Part of a converted or shared house	60	0.4	180	2.1
In a commercial building	9	0.1	33	0.4
A caravan or other mobile/ temporary structure	66	0.4	0	0.0
<b>Total</b>	<b>15516</b>	<b>100.0</b>	<b>8691</b>	<b>100.0</b>

4.6.3 Table 33 and Table 34 show house type by area. In the rural areas 84.0% of households with a member between 60 and 74 years and 68.7% of households with a member of 75 years or over live in houses, and 13.1% of households with a member between 60 and 74 and 26.8% of households with a member of 75 years or over live in bungalows.

Table 33 House type with at least one member aged 60-74 years by area

House Type	Kenilworth (%)	Leamington Spa (%)	Warwick (%)	Whitnash (%)	Rural Warwick (%)
Detached house	26.6	23.1	24.2	12.0	34.3
Semi-detached house	39.8	40.7	16.8	60.0	35.8
Terraced house	14.8	17.6	35.8	10.0	13.9
Detached bungalow	10.9	0.0	2.1	5.0	4.4
Semi-detached bungalow	3.1	3.3	10.5	10.0	5.1
Terraced bungalow	0.0	0.0	4.2	0.0	3.6
Purpose built flat/ apartment	4.7	14.3	4.2	2.0	2.9
Converted or shared house	0.0	1.1	0.0	0.0	0.
Commercial building	0.0	0.0	0.0	1.0	0.0
Caravan/mobile/temporary structure	0.0	0.0	2.1	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Table 34 House type with at least one member aged 75 years or over by area

House Type	Kenilworth (%)	Leamington Spa (%)	Warwick (%)	Whitnash (%)	Rural Warwick (%)
Detached house	15.7	13.7	14.5	6.6	20.9
Semi-detached house	18.1	33.3	14.5	52.1	29.9
Terraced house	14.4	19.6	16.4	0.0	17.9
Detached bungalow	19.3	1.9	5.4	15.2	10.4
Semi-detached bungalow	7.2	1.9	14.5	19.6	14.9
Terraced bungalow	1.2	0.0	5.4	0.0	1.5
Purpose built flat/ apartment	24.1	23.5	27.3	6.6	4.5
Converted or shared house	0.0	5.9	0.0	0.0	0.0
Commercial building	0.0	0.0	1.8	0.0	0.0
Caravan/mobile/temporary structure	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

4.6.4 Table 35 shows the tenure of households with an older person. Of those households with at least one member between 60 and 74, 85.0% are owner-occupiers and 12.4% rent from the Council or a housing association. Of those households with at least one member of 75 years or over 80.0% are owner-occupiers and 14.6% rent from the Council or a housing association.

4.6.5 Of households with a member between 60 and 74, Whitnash has the highest proportion of owner-occupiers (93.1%) followed by Kenilworth (88.9%) and Warwick has the highest proportion of households renting publicly (17.7%).

- 4.6.6 Of households with a member of 75 years or over, Whitnash (93.4%) has the highest proportion of owner-occupiers, and Warwick (27.8%) and the rural areas (20.9%) have the highest proportion of households renting publicly.
- 4.6.7 Table 36 and Table 37 illustrate tenure by area for households with both age groups of older people.

**Table 35 Tenure**

Tenure	Households with at least one member 60-74 years		Households with at least one member =>75 years	
	Number	%	Number	%
Own outright or with mortgage or loan	13187	85.0	6957	80.0
Shared ownership	21	0.1	0	0.0
Rent from Council/Housing Association	1923	12.4	1271	14.6
Rent privately	207	1.3	349	4.0
Other	178	1.1	114	1.3
<b>Total</b>	<b>15516</b>	<b>100.0</b>	<b>8691</b>	<b>100.0</b>

**Table 36 Tenure by area (at least one household member between 60-74 years)**

Tenure	Kenilworth (%)	Leamington Spa (%)	Warwick (%)	Whitnash (%)	Rural Warwick (%)
Own outright or mortgage/loan	88.9	82.6	81.3	93.1	86.9
Shared ownership	0.0	0.0	0.0	0.0	0.7
Council/Housing Association	9.5	14.1	17.7	4.9	8.7
Rent privately	0.8	2.2	1.0	1.0	0.7
Other	0.8	1.1	0.0	1.0	2.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 37 Tenure by area (at least one household member 75 years or over)**

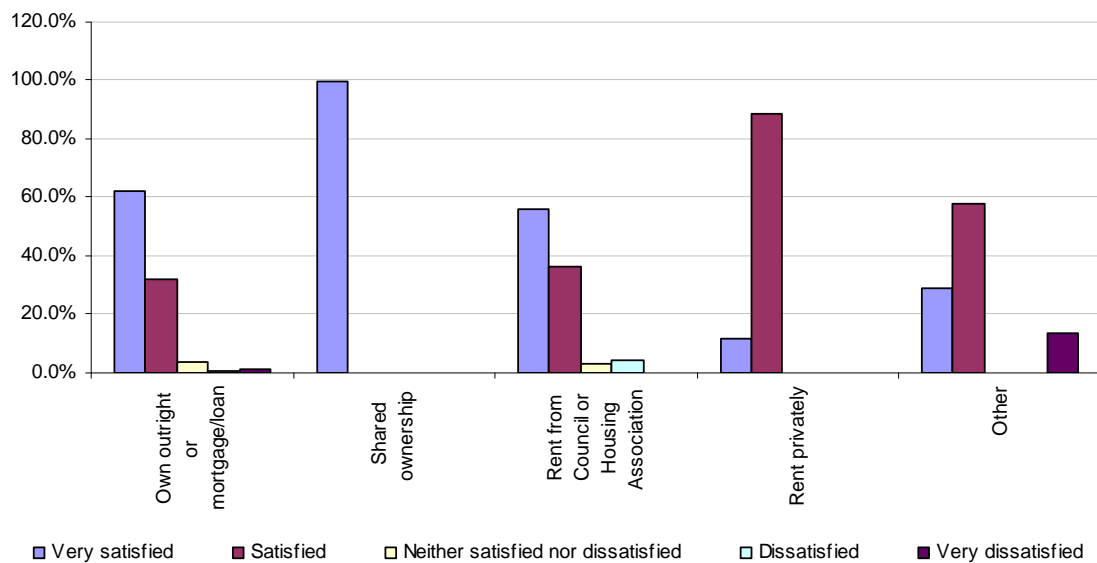
Tenure	Kenilworth (%)	Leamington Spa (%)	Warwick (%)	Whitnash (%)	Rural Warwick (%)
Own outright or mortgage/loan	80.7	92.2	57.4	93.4	77.6
Shared ownership	0.0	0.0	0.0	0.0	0.0
Council/Housing Association	10.8	7.8	27.8	4.4	20.9
Rent privately	4.8	0.0	13.0	0.0	1.5
Other	3.6	0.0	1.9	2.2	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

4.6.8 Table 38 and Figure 5 show satisfaction levels of households with at least one member between 60 and 74 with their current housing. The section 'Other' refers to respondents living rent free in their accommodation or renting from a relative or friend of a household member. It is clear that proportionally those in the owner occupied tenure are more satisfied with their housing than those in other tenures. Reasons for dissatisfaction are likely to be included in Table 41 Reasons for unsuitability.

Table 38 Satisfaction by tenure (households with at least one member aged 60-74)

Satisfaction	Own outright or mortgage/loan		Shared ownership		Rent from Council/Housing Association		Rent Privately		Other	
	Number	%	Number	%	Number	%	Number	%	Number	%
Very satisfied	8229	62.4	21	100.0	1075	55.9	24	11.7	51	28.8
Satisfied	4241	32.2	0	0.0	703	36.6	182	88.3	102	57.6
Neither	501	3.8	0	0.0	56	2.9	0	0.0	0	0.0
Dissatisfied	61	0.5	0	0.0	88	4.6	0	0.0	0	0.0
Very dissatisfied	155	1.2	0	0.0	0	0.0	0	0.0	24	13.6
<b>Total</b>	<b>13187</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>1923</b>	<b>100.0</b>	<b>207</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>

Figure 5 Satisfaction by tenure (households with at least one member aged 60-74)

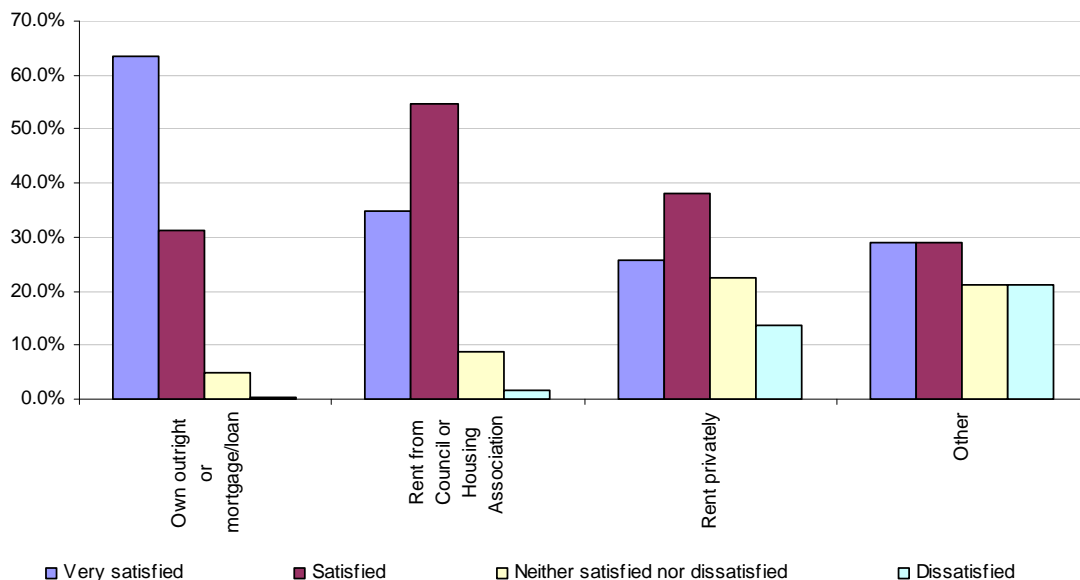


4.6.9 Table 39 and Figure 6 show the level of satisfaction of current housing for households with at least one member of 75 years or over.

**Table 39** Satisfaction by tenure (households with at least one member 75 or over)

Satisfaction	Own outright or mortgage/loan		Rent from Council/ Housing Association		Rent Privately		Other	
	Number	%	Number	%	Number	%	Number	%
Very satisfied	4418	63.5	442	34.8	90	25.9	33	28.9
Satisfied	2184	31.4	696	54.8	133	38.1	33	28.9
Neither	333	4.8	111	8.7	78	22.4	24	21.1
Dissatisfied	22	0.3	22	1.7	48	13.7	24	21.1
Very dissatisfied	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>6957</b>	<b>100.0</b>	<b>1271</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>114</b>	<b>100.0</b>

**Figure 6** Satisfaction by tenure (households with at least one member 75 or over)



- 4.6.10 2.8% (441) of households with at least one member between 60 and 74 and 3.2% (281) of households with at least one member of 75 years or over do not think that their home is suitable for the needs of their household. Table 40 shows suitability of the current home by tenure. For both age groups, proportionally the prevalence of suitable housing is greater for owner-occupiers. For those who rent from the Council or a housing association 7.5% of households with a member between 60 and 74 and 4.4% of households with a member 75 years or over are in unsuitable housing, and for those who rent privately, 10.2% of households with a member between 60 and 74 and 6.1% of households with a member of 75 years or over are in unsuitable housing.
- 4.6.11 Reasons for unsuitability are illustrated in Table 41. For households with at least one member between 60 and 74 years 42.8% gave 'other' reasons, the home is unsuitable for a person with mobility impairments or special needs for 26.8% and 17.6% believe that their home is unsuitable because of poor quality neighbourhood/environment.
- 4.6.12 Reasons for unsuitability for households with at least one member 75 years or over were: the home is unsuitable for a person with mobility impairments or special needs (67.5%) and too far from shops and leisure facilities (17.3%).

Table 40 Suitability of current housing by tenure

Suitability	Own outright or mortgage/loan		Shared ownership		Rent from Council/ Housing Association		Rent Privately		Other	
	Number	%	Number	%	Number	%	Number	%	Number	%
Households with at least one member 60-74 years										
Yes	12912	97.9	21	100.0	1780	92.5	185	89.8	178	100.0
No	275	2.1	0	0.0	144	7.5	21	10.2	0	0.0
<b>Total</b>	<b>13187</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>1923</b>	<b>100.0</b>	<b>207</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>
Households with at least one member 75 years or over										
Yes	6753	97.1	0	0.0	1216	95.6	328	93.9	114	100.0
No	204	2.9	0	0.0	56	4.4	21	6.1	0	0.0
<b>Total</b>	<b>6957</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1271</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>114</b>	<b>100.0</b>

Table 41 Reasons for unsuitability

Reason	Households with at least one member 60-74 years (%)	Households with at least one member 75 years or over (%)
Home too costly to heat	11.4	4.9
Home too costly to repair	11.4	0.0
Home overcrowded	16.7	0.0
Home too difficult/ expensive to maintain	15.4	0.0
Home in need of major repairs (roof/ windows)	11.4	7.6
Home lacks a self-contained bathroom/ kitchen/ WC	13.0	0.0
Home unsuitable for person with mobility impairment/special needs	26.8	67.5
Cost of rent/ mortgage	1.7	4.9
Too far from employment	0.0	0.0
Too far from relatives	0.0	0.0
Too far from schools	0.0	0.0
Too far from shops and leisure facilities	4.1	17.3
Poor access to public transport	5.7	9.8
Poor quality of neighbourhood/ environment	17.6	7.6
Experience of harassment within the local area	14.7	7.6
Other	42.8	4.9

## 4.7 Housing costs and income

4.7.1 The income, savings and equity from the sale of the current home of older people households are illustrated in this section. Table 42 and Table 43 show income levels by tenure. For households with at least one member between 60 and 74, 45.3% of owner occupied households have equal to or less than between £951 and £1,250 per month, however 88.9% households with a member of this age group who rent publicly, 72.4% of those who rent privately and 100.0% of households in shared ownership, or in 'other'

tenures have an income of equal to less than this per month. Similarly, 74.6% of owner occupied households with a member over 75 years have equal to or less than between £950 and £1,250 per month whereas 100.0% of households in all other tenures with a member in this age group have an income which is equal to or less than this per month.

- 4.7.2 4.2% of owner occupied households and 39.9% of households renting from the Council or a housing association with at least one member between 60 and 74 have an income of less than £550 per month.
- 4.7.3 Of households with at least one member of 75 years or over, 14.4% of owner-occupiers, 52.1% of households who rent from the council or a housing association and 47.7% of private renters have an income of less than £550 per month.

**Table 42 Income and tenure (households with at least one member between 60-74)**

Income per month	Own outright or mortgage/loan		Shared ownership		Rent from Housing Association		Rent Privately		Other	
	%	Cumulative %	%	Cumulative %	%	Cumulative %	%	Cumulative %	%	Cumulative %
<£550	4.2	4.2	0.0	0.0	39.9	39.9	0.0	0.0	0.0	0.0
£551 - £750	8.3	12.4	100.0	100.0	29.2	69.1	30.1	30.1	26.3	26.3
£751 - £950	13.9	26.4	0.0		10.7	79.8	12.2	42.3	73.8	100.0
£951 - £1,250	19.0	45.3	0.0		9.1	88.9	30.1	72.4	0.0	
£1,251 - £1,550	17.6	62.9	0.0		6.4	95.3	10.7	83.2	0.0	
£1,551 - £2,050	13.4	76.3	0.0		0.0	95.3	0.0	83.2	0.0	
£2,051 - £2,550	7.8	84.0	0.0		0.0	95.3	0.0	83.2	0.0	
£2,551 - £3,050	4.4	88.4	0.0		0.0	95.3	0.0	83.2	0.0	
£3,051 - £3,550	2.2	90.6	0.0		0.0	95.3	16.8	100.0	0.0	
£3,551 - £4,050	1.5	92.1	0.0		0.0	95.3	0.0		0.0	
£4,051 - £4,550	1.7	93.9	0.0		4.7	100.0	0.0		0.0	
£4,551 - £5,050	0.3	94.2	0.0		0.0		0.0		0.0	
£5,051 - £5,550	1.0	95.2	0.0		0.0		0.0		0.0	
£5,551 - £6,050	0.3	95.5	0.0		0.0		0.0		0.0	
£6,051 - £6,550	0.8	96.3	0.0		0.0		0.0		0.0	
>£6,551	3.7	100.0	0.0		0.0		0.0		0.0	
<b>Total</b>	<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>	

Table 43 Income and tenure (households with at least one member 75 or over)

Income per month	Own outright or mortgage/loan		Rent from Housing Association		Rent Privately		Other	
	%	Cumulative%	%	Cumulative%	%	Cumulative%	%	Cumulative%
<£550	14.4	14.4	52.1	52.1	47.7	47.7	0.0	0.0
£551 - £750	20.9	35.3	31.8	84.0	44.1	91.8	0.0	0.0
£751 - £950	25.1	60.4	13.7	97.7	8.2	100.0	0.0	0.0
£951 - £1,250	14.2	74.6	2.3	100.0	0.0		100.0	100.0
£1,251 - £1,550	4.2	78.8	0.0		0.0		0.0	
£1,551 - £2,050	12.0	90.7	0.0		0.0		0.0	
£2,051 - £2,550	1.3	92.0	0.0		0.0		0.0	
£2,551 - £3,050	3.1	95.1	0.0		0.0		0.0	
£3,051 - £3,550	1.6	96.7	0.0		0.0		0.0	
£3,551 - £4,050	1.7	98.4	0.0		0.0		0.0	
£4,051 - £4,550	0.0	98.4	0.0		0.0		0.0	
£4,551 - £5,050	0.7	99.1	0.0		0.0		0.0	
£5,051 - £5,550	0.0	99.1	0.0		0.0		0.0	
£5,551 - £6,050	0.0	99.1	0.0		0.0		0.0	
£6,051 - £6,550	0.0	99.1	0.0		0.0		0.0	
>£6,551	0.9	100.0	0.0		0.0		0.0	
<b>Total</b>	<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>	

- 4.7.4 Table 44 and Table 45 show savings by tenure for both age groups. Of households with at least one member between 60 and 74 years 14.8% of owner-occupiers, 89.4% of households who rent from the council or a housing association, 69.9% of private renters and 7.9% of households falling into the 'other' category of tenures have less than £500 in savings. 100.0% of those who rent from the council or a housing association and 69.9% of those who rent privately have less than or equal to between £1,501 and £2,500 in savings compared to 25.5% of owner occupied households, and 7.9% of those in 'other' tenures.
- 4.7.5 Of households with at least one member of 75 or over 14.3% of owner-occupiers, 78.5% of households who rent from the council or a housing association, 100.0% of households who rent privately and 100.0% of those who fall into the 'other' category have less than £500 in savings. 26.7% of owner occupied households have less than or equal to between £1,501 and £2,500 in savings compared to 100.0% of households in all other tenures.

Table 44 Savings and tenure (households with at least one member between 60-74)

Savings	Own outright or mortgage/loan		Rent from Housing Association		Rent Privately		Other	
	%	Cumulative%	%	Cumulative%	%	Cumulative%	%	Cumulative%
<£500	14.8	14.8	89.4	89.4	69.9	69.9	7.9	7.9
£501-£1500	5.7	20.5	2.2	91.6	0.0	69.9	0.0	7.9
£1501-£2500	5.1	25.5	8.4	100.0	0.0	69.9	0.0	7.9
£2,501-£3,500	3.3	28.8	0.0		0.0	69.9	0.0	7.9
£3,501-£4,500	1.3	30.1	0.0		0.0	69.9	0.0	7.9
£4,501-£5,500	7.6	37.7	0.0		0.0	69.9	0.0	7.9
£5,501-£10,000	6.8	44.5	0.0		30.1	100.0	0.0	7.9
£10001- £15000	12.9	57.4	0.0		0.0		92.1	100.0
£15001- £20000	4.6	62.1	0.0		0.0		0.0	
£20001-£25000	3.6	65.6	0.0		0.0		0.0	
£25001-£30000	6.1	71.8	0.0		0.0		0.0	
>£30001	28.2	100.0	0.0		0.0		0.0	
<b>Total</b>	<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>	

Table 45 Savings and tenure (households with at least one member 75 or over)

Savings	Own outright or mortgage/loan		Rent from Housing Association		Rent Privately		Other	
	%	Cumulative%	%	Cumulative%	%	Cumulative%	%	Cumulative%
<£500	14.3	14.3	78.5	78.5	100.0	100.0	100.0	100.0
£501-£1500	6.5	20.8	15.2	93.7	0.0		0.0	
£1501-£2500	5.9	26.7	6.3	100.0	0.0		0.0	
£2,501-£3,500	1.4	28.1	0.0		0.0		0.0	
£3,501-£4,500	2.8	30.9	0.0		0.0		0.0	
£4,501-£5,500	6.5	37.4	0.0		0.0		0.0	
£5,501-£10,000	9.7	47.0	0.0		0.0		0.0	
£10001- £15000	7.5	54.5	0.0		0.0		0.0	
£15001- £20000	9.2	63.7	0.0		0.0		0.0	
£20001-£25000	5.5	69.2	0.0		0.0		0.0	
£25001-£30000	2.3	71.5	0.0		0.0		0.0	
>£30001	28.5	100.0	0.0		0.0		0.0	
<b>Total</b>	<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>	

4.7.6 Table 46 illustrates the possible amount of deposit for a new home, which could be raised from if the current home were to be sold.

**Table 46 Possible deposit from the sale of current home**

Reason	Households with at least one member 60-74 years (%)		Households with at least one member 75 years or over (%)	
	%	Cumulative %	%	Cumulative %
Nothing	44.5	44.5	46.2	46.2
Less than £5,000	5.1	49.6	6.2	52.4
Between £5,001 and £10,000	1.2	50.8	1.1	53.5
Between £10,001 and £20,000	2.1	52.9	0.3	53.8
Between £20,001 and £30,000	0.7	53.7	1.6	55.4
Between £30,001 and £50,000	1.4	55.0	0.4	55.8
Between £50,001 and £100,000	3.9	58.9	3.5	59.3
More than £100,001	41.1	100.0	40.7	100.0
<b>Total</b>	<b>100.0</b>		<b>100.0</b>	

- 4.7.7 By looking at the relationship between net income and fuel costs it is possible to estimate fuel poverty across Warwick District, which is commonly defined as any household paying more than 10% of their annual net income on fuel costs.<sup>31</sup>
- 4.7.8 Of households with at least one person aged between 60 and 74 years, 5.4% (1041) can be defined as being in fuel poverty, and of households with at least one person of 75 years or over 12.0% (880) can be defined as being in fuel poverty.
- 4.7.9 Table 47 shows how easy or difficult it is for households with older people to pay their fuel bills. 9.9% of households with a member between 60 and 75 and 10.5% of households with a member 75 or over find it fairly/very difficult to pay their fuel bills.

61

**Table 47 Levels of difficulty with paying fuel bills**

	Households with at least one member 60-74 years (%)		Households with at least one member 75 years or over (%)	
	Number	%	Number	%
Very easy	3441	22.2	1557	17.9
Fairly easy	4953	31.9	2311	26.6
Neither easy nor difficult	5585	36.0	3915	45.0
Fairly difficult	1289	8.3	876	10.1
Very difficult	249	1.6	32	0.4
<b>Total</b>	<b>15516</b>	<b>100.0</b>	<b>8691</b>	<b>100.0</b>

## 4.8 Housing for vulnerable people

- 4.8.1 15.3% of respondents to the Local Housing Assessment 2006, rerepresenting 2,336 people, who are between 60 and 74 years identified themselves as having a limiting long-standing illness, health problem or disability (LLSI) that limits their daily activities or the work that

<sup>31</sup> Decent Home Standard

they can do and 37.0% (2889) of respondents aged 75 years or over identified themselves as having a LLSI.

- 4.8.2 Table 48 shows a break down of respondents with a LLSI by tenure. Of those between 60 and 74 years and who rent publicly, 44.2% have a LLSI compared to 10.9% of owner-occupiers and 14.6% who rent privately. Of respondents of 74 years or over with a LLSI, 36.0% are owner-occupiers, 38.3% rent publicly, 35.3% rent privately and 78.8% are in the 'other' category of tenures.

**Table 48 LLSI illnesses by tenure**

LLSI	Own outright or mortgage/loan		Shared ownership		Rent from Council/ Housing Association		Rent Privately		Other	
	Number	%	Number	%	Number	%	Number	%	Number	%
Respondent between 60-74 years										
Yes	1334	10.9	0	0.0	849	44.2	26	14.6	0	0.0
No	10941	89.1	22	100.0	1071	55.8	152	85.4	198	100.0
<b>Total</b>	<b>12275</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>1920</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>	<b>198</b>	<b>100.0</b>
Respondent 75 years or over										
Yes	2266	36.0	0	0.0	402	38.3	114	35.3	118	78.8
No	4021	64.0	0	0.0	648	61.7	209	64.7	32	21.2
<b>Total</b>	<b>6287</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1051</b>	<b>100.0</b>	<b>322</b>	<b>100.0</b>	<b>150</b>	<b>100.0</b>

- 4.8.3 Table 49 shows the proportion of the nature of limiting long-standing illnesses of the respondent. The most common complaint for both age groups is physical disabilities (not using a wheel chair), which is 53.2% for 60 to 74 year olds and 60.4% for 75 year olds and over.

**Table 49 Nature of LLSI by age of respondent**

Nature of LLSI	Respondent 60-74 years (%)	Respondent 75 years + (%)
Physical disability - wheelchair user	13.8	6.6
Physical disability - does not use wheelchair	53.2	60.4
Learning disability	4.8	0.0
Mental health problem	1.7	3.0
Visual impairment	9.1	10.6
Hearing impairment	2.1	13.2
Drug and/ or alcohol misuse	0.0	0.0
Terminal illness	4.3	4.3
Other	24.4	30.4

- 4.8.4 Of 60 to 74 year olds who have a LLSI, 15.6% stated that their ability to move around the home is impaired by an aspect of their home, and 24.3% of those 75 years or over with a LLSI stated this to be the case. For 16.6% of owner-occupiers (60-74 year olds with a LLSI) and 14.2% of those in social housing (60-74 year olds with a LLSI), the ability to move around their home is impaired by an aspect of their home. Of those 75 years or over with LLSI, 22.7% of owner occupiers, 40.9% of those in social housing and 19.1% of those who

rent privately their abilities to move around the home are impaired by an aspect of their home.

- 4.8.5 Table 50 shows the types of improvements that could be added to help the persons who identified themselves as having a LLSI impairing their ability to move around the home. For 60 to 74 year olds specific adaptations (34.2%), 'other' (23.0%) and support in current home (14.5%) were the most popular improvements to aid their ability to move around the home.
- 4.8.6 For those of 75 years or over specific adaptations (34.8%), support in current home (19.4%) and sheltered housing (15.5%) were the most popular improvements to aid their ability to move around the home.

**Table 50 Improvements to home to aid movement around the home**

Improvement	Respondent 60-74 years (%)	Respondent 75 years + (%)
Specific adaptations	34.2	34.8
A purpose-built extension	7.5	7.3
A new purpose-built home	8.1	2.4
Sheltered housing	0.0	15.5
A group home	0.0	0.0
Support in your current home	14.5	19.4
Repair Paths	6.3	0.0
Down Stairs Toilet	4.1	0.0
Nothing	6.3	5.0
Other	23.0	14.3
Don't know	0.0	3.7

63

- 4.8.7 Table 51 shows the adaptations required to be carried out to the home to meet the needs of a current disabled person in a household with the respondent aged 60 years or over, which has been answered by those who have a LLSI and whose ability to move around the home is impaired by the home. For those between 60 and 74 years stair lifts/vertical lifts (93.1%), wheelchair adaptations (32.1%) and access improvements (23.0%) were most popular. For those of 75 years or over hand/grab rails (35.4%), stair lifts/vertical lifts (33.3) and bathroom adaptations (27.1%) were most popular.

**Table 51 Adaptations required to meet the needs of a disabled person**

Adaptations	Respondent 60-74 years (%)	Respondent 75 years + (%)
Wheelchair adaptations (e.g. ramps)	32.1	0.0
Stair lift/ vertical lift	93.1	33.3
Kitchen adaptations	0.0	13.6
Bathroom adaptations	16.1	27.1
Access improvements	23.0	4.7
Handrails/ grab rails	16.1	35.4
Ground floor extension	0.0	0.0
Room for carer	0.0	0.0
Lever door handles	6.9	0.0

- 4.8.8 Of households with at least one person between 60 and 74 years 7.4% (1141) have been specifically adapted and 1.6% (244) have been purpose built for a person who has a long-standing illness health problem or disability. By tenure, 5.7% (754) of owner-occupiers have had specific adaptations and 0.7% (93) have been purpose built. Of those who rent from the Council or a housing association 19.8% (381) have been adapted and 6.5% (126) have been purpose built and of those in shared ownership 100.0% (21) have been purpose built.
- 4.8.9 Of households with at least one person of 75 years or over 12.5% (1087) have had adaptations carried out, and 1.6% (143) have been purpose built to meet the needs of a person with a LLSI, health problem or disability. By tenure, 13.2% (921) of owner-occupiers have had adaptations and 1.3% (90) have been purpose built and of those who rent from the Council or a housing association 8.5% (108) have had adaptations and 2.1% (27) have been purpose built. Of those who rent privately, 16.2% (57) have had adaptations and none have been purpose built, and of those with all 'other' tenures 23.1% (26) have been purpose built and none have had adaptations.
- 4.8.10 26.5% of households with at least one member between 60 and 74 years do not have enough room for a carer to stay overnight if needs be, and 27.4% of households with at least one member 75 years or over do not have the room.
- 4.8.11 3.6% of households with at least one member between 60 and 74 and 9.8% of households with at least one member 75 years or over require care or support to enable a member to stay in their home.
- 4.8.12 Of all respondents of 60 years or over, 8.6% look after, or give support to family members, friends, neighbours or others because of long-term physical or mental ill-health or problems related to old age.

## 4.9 Summary

- 4.9.1 The housing needs of older people covers a population spanning two or more generations. The lifestyles and expectations of the younger older generation are likely to be very different to the present older generation. Even within each age band there are a multiplicity of needs, demands and aspirations.
- 4.9.2 50.4% (4,384) of respondents aged over 75 live alone, compared to 23.0% (3,566) aged between 60 and 74. This has implications for care and support services within the District as it suggests that the older person may not benefit from care and support within the home from another member of their household if the need arose.
- 4.9.3 There are clear differences in type, size and tenure of accommodation between the two age groups. Households with at least one member over the age of 75 are living in smaller accommodation, with an increased proportion in bungalows and flats rather than houses, and an increased proportion renting from a social landlord.
- 4.9.4 2.8% (441) of households with at least one member aged between 60 - 74 and 3.2% (281) of households with at least one member aged over 75 felt their home was not suitable. The main reasons given for unsuitability were that the home was unsuitable for someone with mobility impairment or special needs. 'Too far from shops and leisure facilities' (17.3%) was the second main reason cited for people aged 75 and over.
- 4.9.5 The monthly income of older people living in social rented housing is less than that of owner occupiers. The monthly income of the older generation reduces for both age groups. For owner occupiers 26.4% aged 60 - 74 receive less than £950 pcm compared to 60.4% aged over 75. In the social rented sector 79.8% in the younger age group receive less than £950 pcm compared to 97.7% aged over 75.
- 4.9.6 Of those respondents who provided details of the equity in their current home, 41.1% aged 60 - 74 and 40.7% aged over 75 have over £100,000.

- 4.9.7 5.4% (1,041) of households with a member between 60 and 74 and 12.0% (880) of households with a member 75 or over can be defined as being in fuel poverty.
- 4.9.8 15.3% (2,336) of respondents aged 60 to 74 rising to 37.0% (2,889) of respondents aged over 75 stated they suffered from a long-standing illness or health problem. In both age groups, those who rent from a housing association are proportionally more likely to have a limiting long-standing illness. The most common limitation is a physical disability that does not require the use of a wheelchair.
- 4.9.9 The most required adaptations were stair lift / vertical lift, handrails / grab rails and bathroom adaptations. For the age group aged 60 - 74 there were access improvements required and wheelchair adaptations.
- 4.9.10 3.6% of households with at least one member between 60 and 74 and 9.8% of households with at least one member aged over 75 require care or support to enable a member to stay in their home. In addition 14.5% of 60 - 74 year olds rising to 19.4% of over 75s stated support in the current home would aid movement around the home.
- 4.9.11 The range and variety of circumstances of older people households responding to the Local Housing Assessment 2006 suggest that a real choice of options in type, tenure, size and location of accommodation needs to be available for older people. Support services to enable older people to continue to live in their home are required as well as repairs, improvements and adaptations.