



Older Owners

Research on the lives, aspirations and housing outcomes of older homeowners in the UK



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Alongside this report, the Strategic Society

Centre simultaneously published a discussed paper entitled 'Open Plan: Building a strategy policy towards older owners', to provide accompanying policy analysis and discussion.

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Executive Summary

This report describes the results of quantitative research into older homeowners in the UK, using data drawn from the 2011 Census and a nationally representative panel survey.

In 2011, there were around 6.5 million older living in owner-occupied homes in England, of whom 5.7 million owned their home outright, with the remainder owning with a mortgage or some form of shared ownership.

Patterns of tenure in the 65+ population are broadly consistent, with 70-80% of older people living in owner-occupied homes in different geographic areas. However, within the older generation owner-occupation rates are lower among the oldest-old (85+) than those aged 65 to 74.

In 2011-12, the median value of older people's homes in the UK was £200,000, with this average varying across different regions between £150,000 and £300,000.

In all areas of the UK, nearly three-quarters (72%) of older people living in owner-occupied homes have three or more bedrooms in their home. Around two-thirds of older people living in owner-occupied housing in the UK live with a partner, while just under one-third live alone.

Levels of income among older homeowners vary significantly by area. In most regions, total gross monthly personal income at the 50th percentile (median) is around £1,000 per month (2011-12 prices). With the exception of Northern Ireland, over half of older homeowners have an employer pension. Across the East and South of England, over 20% report a private pension or annuity income. Around four-fifths of older homeowners in the UK report that they are 'living comfortably' or 'doing alright'.

The incidence of longstanding illness or disability among older owners varies relatively widely across different UK regions, from 19% in the South East to 31% in the North East. The most common types of disability issues related to mobility, as well as to lifting, carrying or moving objects. Over 10% of older homeowners report providing round the clock care (100+ hours per week).

Around one in ten older homeowners cite issues with noisy neighbours or pollution, although the percentage reporting problems with pollution is significantly higher in London. Most older homeowners (over four-fifths) are happy with the standard of local medical services, with no real regional variations observable. Less than 5% of older homeowners across the UK report being unable to access services when they need to.

Just over half of older homeowners describe their neighbourhood as close-knit. Only 4% of older homeowners feel that people in their neighbourhood can't be trusted, and just 3% report they do not feel they belong in their neighbourhood. Most older homeowners – typically over four-fifths – feel that they belong in their local neighbourhood. Around four-fifths report that they are similar to people in their neighbourhood.

The vast majority of older-owners (97%) report that they like their present neighbourhood, and nearly one in ten (86%) say they plan to remain in their neighbourhood for a number of years.

Nearly one in five (19%) of older homeowners report that they would prefer to move. However, only 4% of older homeowners – or 21% of those who prefer to move – expect to move in the next year. Those aged 75 and over are slightly more likely to prefer to stay where they are.

1. Introduction

1.1. Background to the study

This report describes the results of quantitative research into older homeowners in the UK, using data drawn from the 2011 Census and a nationally representative panel survey.

Two long-term trends have transformed the position of older homeowners in UK society:

- ▶ **Owner-occupation rates** – the ‘baby-boom’ generation, many of whom benefitted from the ‘right to buy’ policies of the 1980s, display historically unprecedented rates of owner-occupation with the result that the UK has a far higher prevalence of retired homeowners than in any previous historical period;
- ▶ **Demography** – rising life expectancy and the transition into retirement of the post-war ‘baby-boomer’ generation are resulting in growing numbers of older people (and older homeowners) in both numerical terms and as a proportion of the population.

As a result of these trends, older homeowners have found themselves positioned at the centre of a range of contemporary policy agendas:

- ▶ **Housing suitability** – policymakers are keenly interested in the role of housing adaptation and design – and the potential of specialist housing (retirement housing, extra care, etc.) - in determining older homeowners’ lifetime need for health and care services, capacity to remain living independently and overall usage of publicly-funded support services;
- ▶ **Housing supply** – older homeowners have been repeatedly accused in some quarters of ‘under-occupancy’ (i.e. living in properties that are larger than they require), and therefore contributing to a shortage of family homes in particular, and the poor affordability of housing for younger cohorts;
- ▶ **Retirement income** – to improve the financial outlook of under-pensioned older homeowners, politicians and the financial services industry continue to identify housing wealth as a potential source of income that can be realised through ‘equity release’ products or older homeowners downsizing;
- ▶ **Intergenerational fairness** - the perceived wealth of older homeowners is regularly contrasted with younger cohorts, who are more likely to rent and possess student debt, resulting in growing policy debates on public spending choices and the future of universal public spending on the older generation, particularly older homeowners.

Crucially, these policy agendas are highly interdependent. National and local decisions around specialist housing developments for older people will determine housing supply for other (younger) cohorts, and the availability of housing wealth as a source of retirement income. Conversely, fiscal policy decisions relating to the housing wealth of older people (i.e. wealth taxation) potentially driven by concerns for intergenerational fairness, will in turn determine the capital available for purchasing specialist housing, etc.

1.2. Aims and objectives

Despite the growing attention given to older homeowners, and the pivotal role of older people's housing across multiple policy domains, there is an absence of detailed research on variations in older homeowners' housing outcomes, wealth, income, aspirations and neighbourhood attachments among different UK regions.

In this context, [Older Owners] aims to:

- ▶ Provide the most **comprehensive description of the housing wealth, outcomes and lives of older homeowners** ever undertaken in the UK;
- ▶ Describe older homeowners in relation to key housing policy outcomes and **'paint a picture' of their lives**;

Alongside this research report, a policy report - entitled Open Plan: Building a strategic policy toward older owners - considers the implications of the research findings for policy development.

1.3. Older Owners: Research on the lives, aspirations and housing outcomes of older homeowners in the UK

The next chapter describes the methodology and data used in the research.

Chapter 3 examines the older population in relation tenure, while Chapter 4 considers the housing characteristics and living situation of older owners.

The fifth chapter examines older owners in relation to the income and economic activity, while chapter 6 explores issues of disability, health and caring.

Chapter 7 explores the prevalence of older-owners who experience issues with their local environment and services, while chapter 8 details their attitudes to their neighbourhood. In chapter 8, the moving plans and attitudes of older-owners are described.

2.Data and Methodology

2.1. Data

The research analysed data from Census 2011, and Wave 3 of Understanding Society, collected during 2011-2012.

Census 2011 data was obtained via the Office for National Statistics (ONS) and the 'Nomis' website.

Understanding Society - the UK Household Longitudinal Study (UKHLS) - is a longitudinal survey of the members of approximately 40,000 households in the United Kingdom (England, Scotland, Wales and Northern Ireland). Households recruited at the first round of data collection are visited one year later to collect information on changes to their household and individual circumstances. Interviews are carried out face-to-face in respondents' homes by trained interviewers. Data collection for each wave takes place over a 24-month period.

Understanding Society (USoc) is funded by the Economic and Social Research Council and with funding from multiple government departments (the Department for Work and Pensions, the Department for Education, the Department for Transport, the Department for Culture, Media and Sport, the Department for Communities and Local Government, the Department of Health, the Scottish Government, the Welsh Assembly Government, the Northern Ireland Executive, the Department for Environment, Food and Rural Affairs, and the Food Standards Agency). The scientific leadership team is from the Institute for Social and Economic Research (ISER) of the University of Essex, the University of Warwick, and the Institute of Education, University of London.

The overall purpose of Understanding Society is to provide high quality longitudinal data about subjects such as health, work, education, income, family, and social life to help understand the long term effects of social and economic change, as well as policy interventions designed to impact upon the general well-being of the UK population.

2.2. Methodology: USoc

For the analysis of home owners, only those respondents who were living in a home which was owned outright or mortgaged by the individual or their partner were included in the analysis. The variables of interest were cross-tabulated by government office region and country, as well as presented for the entire UK. For the analysis of renters, the data were cross-tabulated by country and for the UK as a whole, but not by government office region. This restriction was due to the much lower numbers of renters aged 65+ in USoc, which would cause the more granular estimates by region to be unreliable.

Due to the complex sample design used in USoc, it was necessary to incorporate information on clustering and stratification into the analysis. The data were weighted to account for unequal sampling probabilities, missing data and potential sampling error.

Tables were constructed for three groups of respondents: (a) all respondents aged 65+, (b) those aged 65-74, and (c) those aged 75+. For discrete variables, frequencies and percentages were presented broken down by category of the variables of interest. For continuous variables, the mean, 25th, 50th, 75th and 95th percentiles were presented.

3.Older People and Tenure

Key points

- ▶ In 2011, there were around 6.5 million older living in owner-occupied homes in England, of whom 5.7 million owned their home outright, with the remainder owning with a mortgage or some form of shared ownership;
- ▶ Patterns of tenure in the 65+ population are broadly consistent, with 70-80% of older people living in owner-occupied homes in different geographic areas;
- ▶ However, within the older generation owner-occupation rates are lower among the oldest-old (85+) than those aged 65 to 74.

3.1. Introduction

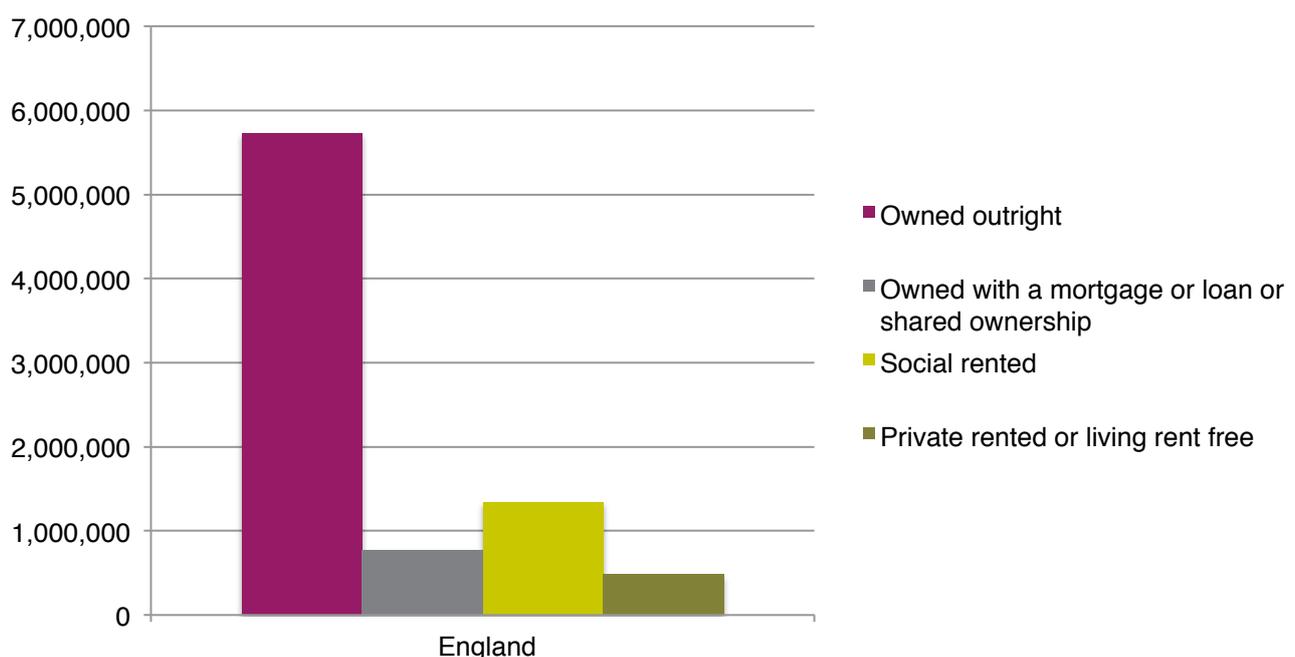
This chapter uses available Census 2011 data for England and Wales to map patterns of housing tenure in the 65+ population.

Overall, patterns of tenure are broadly consistent across different geographical regions. However, variations do exist by age-range, with those aged 65 to 74 at the time of Census 2011 displaying the highest levels of owner-occupation, suggesting tenure is linked to cohort.

3.2. Tenure

Census data reveals that in 2011, there were around 6.5 million older living in owner-occupied homes in England, of whom 5.7 million owned their home outright, with the remainder owning with a mortgage or some form of shared ownership.

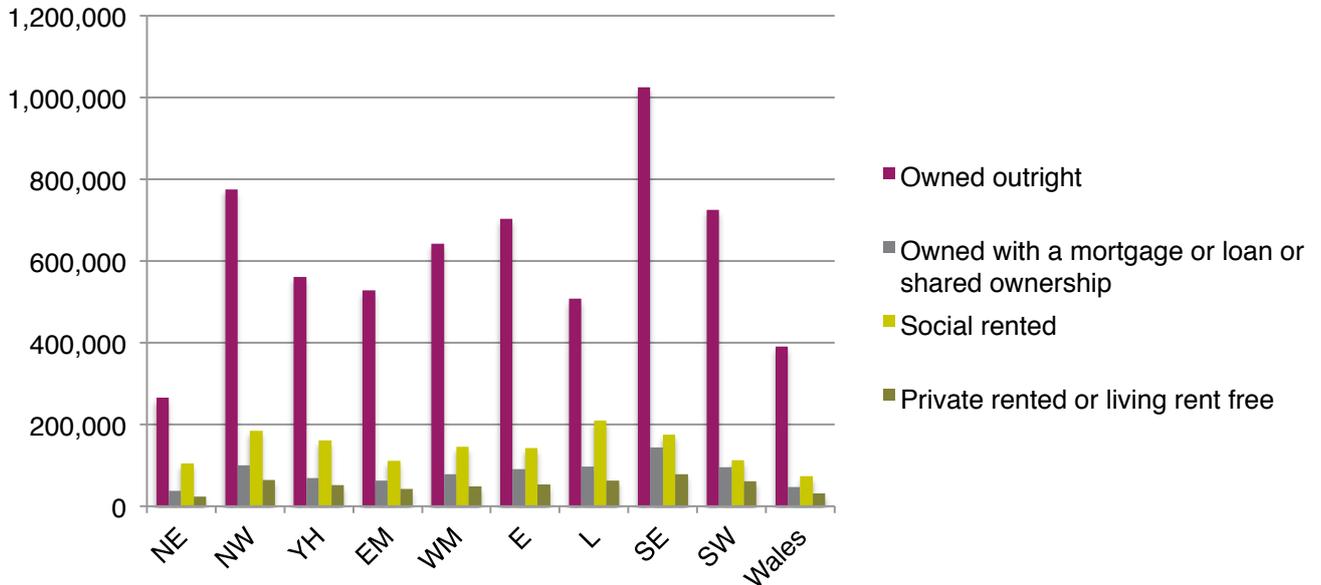
Tenure, 65+, England, 2011 (Census)



This chart shows there were around 1.3 million older people in England living in the social rented sector in 2011, and just under half a million living in the private rented sector.

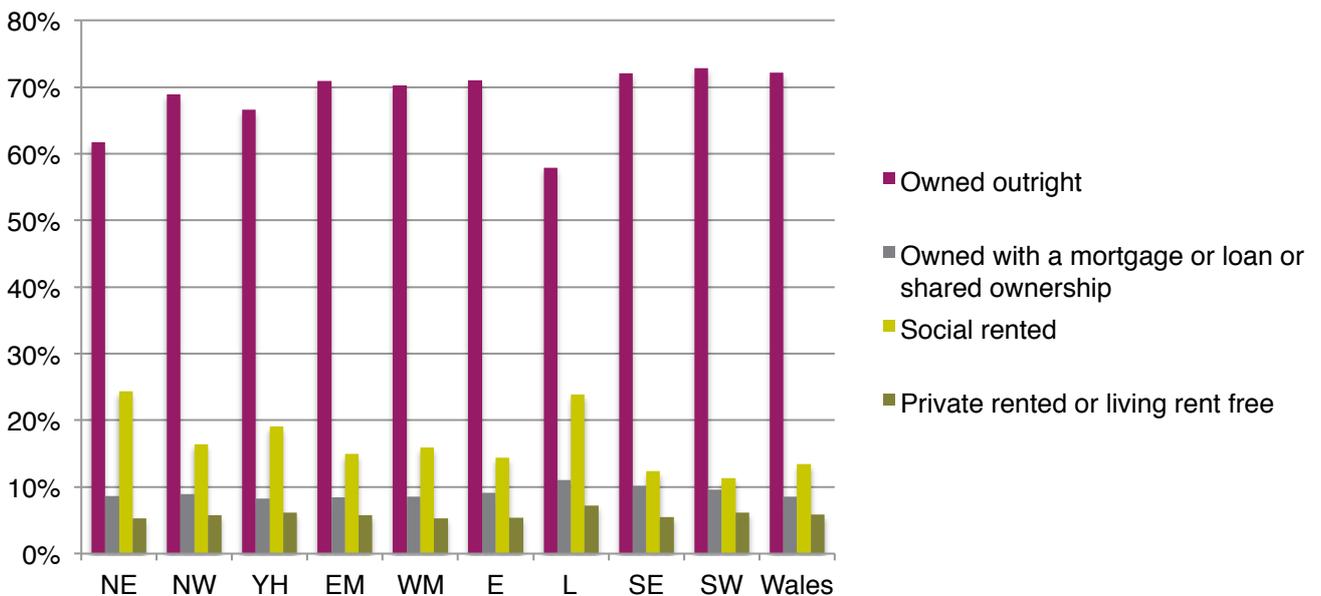
The number of older people living in different Government Office Regions (GORs) in England and in Wales, varies by region, reflecting differences in population size.

Tenure, 65+, GOR + Wales, 2011 (Census)



However, patterns of tenure in the 65+ population are broadly consistent, with 70-80% of older people living in owner-occupied homes in different geographic areas.

Tenure, 65+, GOR + Wales, 2011 (Census)



Nevertheless owner-occupation is lower in the North East and London, with the prevalence of social renting correspondingly higher.

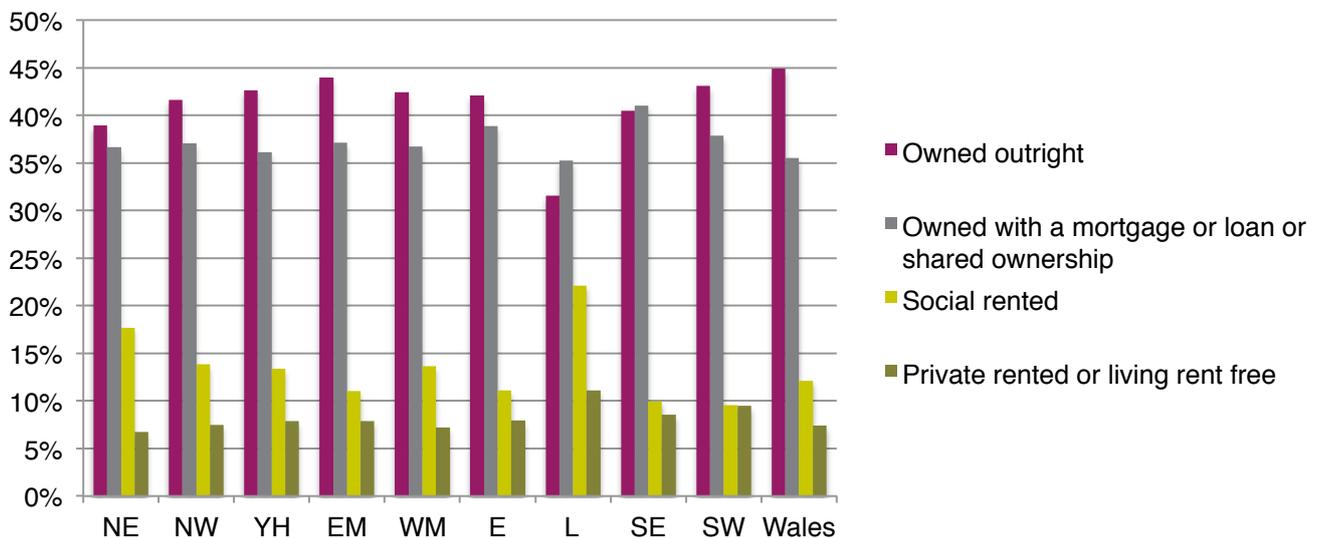
Among all areas, only 5-6% of older people live in the private rented sector.

Using Census data, it is also possible to examine the tenure of the younger cohort, aged 50 to 64 in 2011, who are currently moving into retirement age. For example, among the cohort aged 50 to 64, who are now aged 54 to 69, only around half of homeowners own their home outright.

Tenure, 50 to 64, GOR + Wales, 2011 (Census)



Tenure, 50 to 64, GOR + Wales, 2011 (Census)

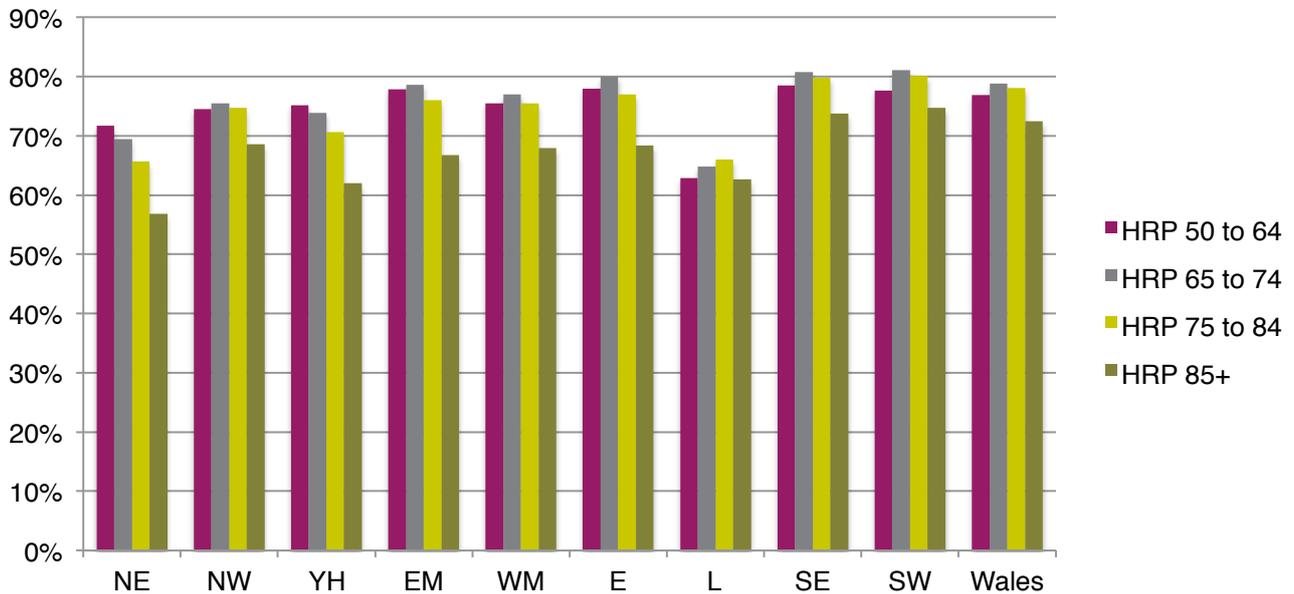


It is also possible to look at how patterns of tenure vary within the older generation using Census 2011 data.

By looking at the tenure of the ‘Household Representative Person’ (HRP) for different households, the following chart indicates that owner-occupation rates are lower among the

oldest-old (85+) than those aged 65 to 74. Indeed, this age group – now aged 69 to 78 – appear to have the highest rate of owner-occupation of any cohort.

Owned outright/mortgage/shared ownership, Age of Household Representative Person (HRF), GOR + Wales, 2011 (Census)



Interestingly, variations in owner-occupation by age group within the older population vary considerably more in areas such as the North East and Yorkshire & The Humber, than areas such as the South West and Wales.

The chart also confirms that owner-occupation rates in London are lower across several older cohorts.

4. Housing Characteristics and Living Situation

Key points

- ▶ In 2011-12, the median value of older people’s homes in the UK was £200,000, with this average varying across different regions between £150,000 and £300,000;
- ▶ In all areas of the UK, nearly three-quarters (72%) of older people living in owner-occupied homes have three or more bedrooms in their home;
- ▶ Around two-thirds of older people living in owner-occupied housing in the UK live with a partner, while just under one-third live alone.

4.1. Introduction

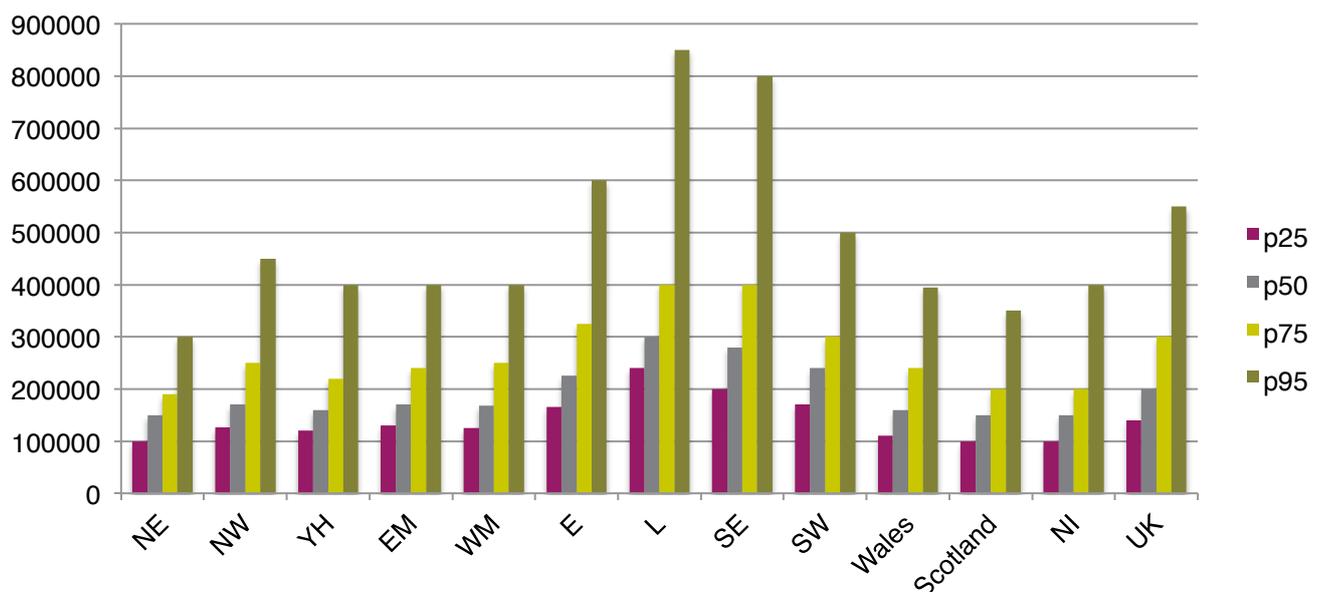
This chapter sets out results of analysis of USoc data, exploring the housing characteristics and living situation of people aged 65+ living in owner-occupied accommodation.

4.2. Home value

Policy debate on older homeowners often centres on the housing wealth they have accrued.

Analysis of USoc data for 2011-12 found that the median value of older people’s homes in the UK is £200,000, with this average varying across different regions between £150,000 and £300,000. The variation in home values are largest in the East, London and the South East.

Home value, 65+ owners, UK, 2011-12 (USoc)

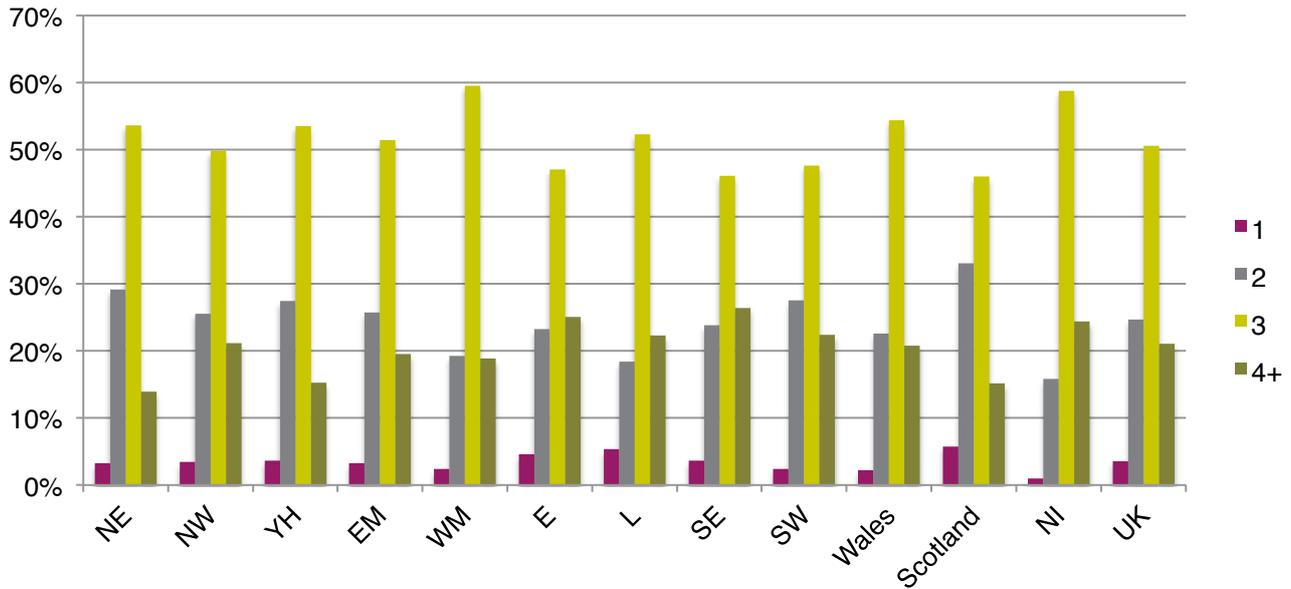


4.3. Number of rooms

Older homeowners in the UK are sometimes accused of ‘under-occupancy’, i.e. living in homes that have a surplus rooms relative to the number of people living there.

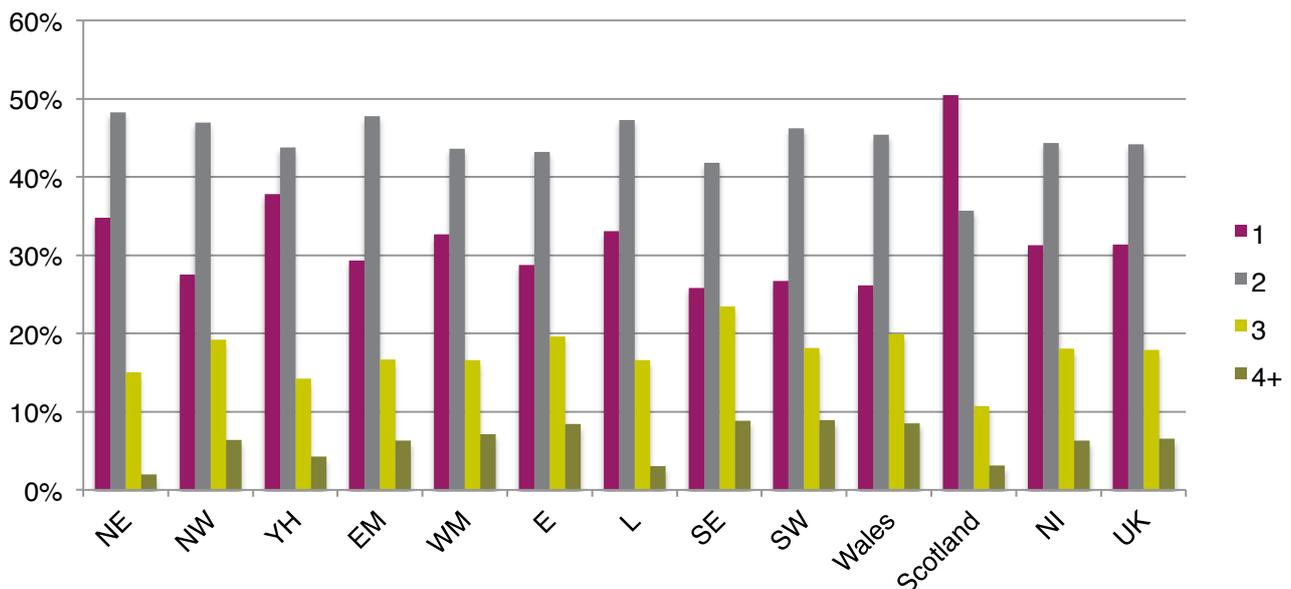
In all areas of the UK, nearly three-quarters (72%) of of older people living in owner-occupied homes have three or more bedrooms in their home.

Number of bedrooms, 65+ owners, UK, 2011-12 (USoc)



Across all regions, over half of owner-occupiers aged over 65 have two or more other rooms, as the following chart shows:

Number of other rooms, 65+ owners, UK, 2011-12 (USoc)

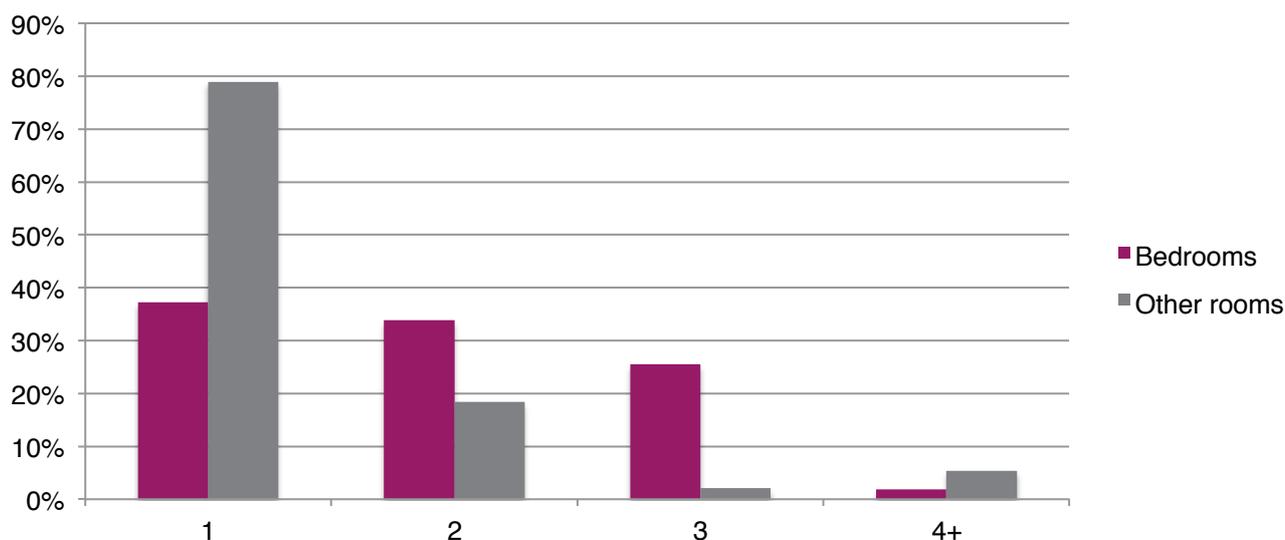


Interestingly, comparing the two charts, it appears that older-owners in Scotland appear to living in small accommodation on average, suggesting size as of accommodation may be a function of housing stock as much as house prices.

Separate analysis of USoc data found that older homeowners aged 75+ typically had slightly fewer bedrooms and other rooms than older people aged 65 to 74.

The homes of older-owners are therefore typically larger than older renters, as the following chart shows:

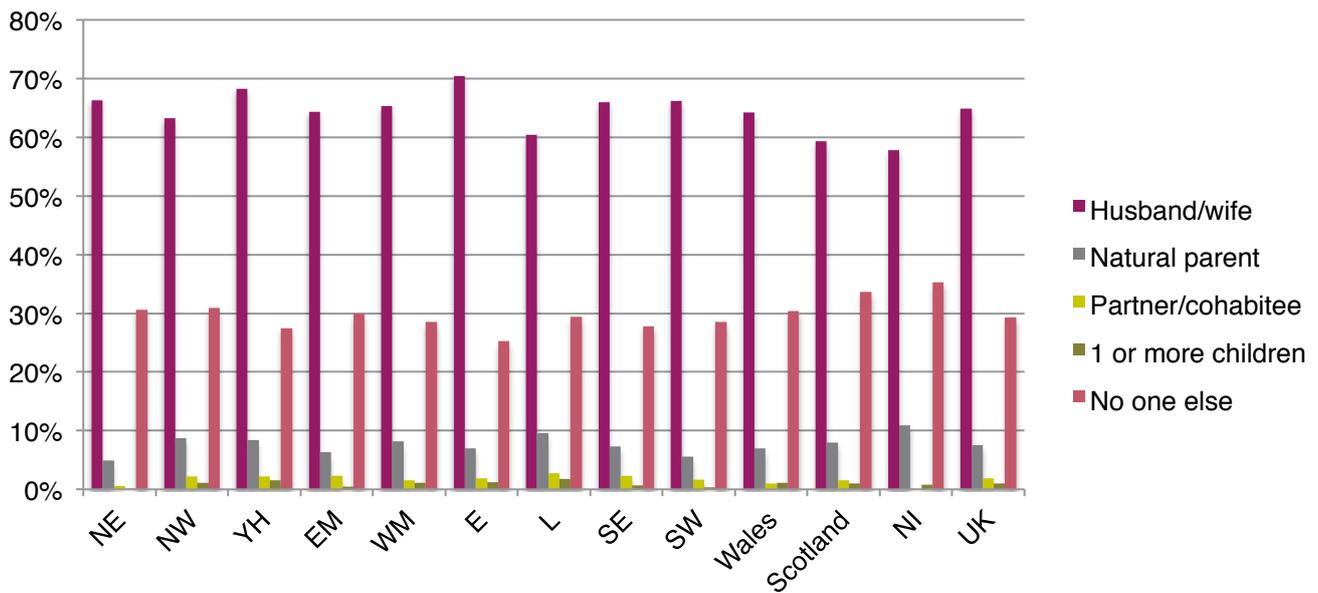
Number of bedroom, other rooms, 65+ renters, UK, 2011-12 (USoc)



4.4. People in household

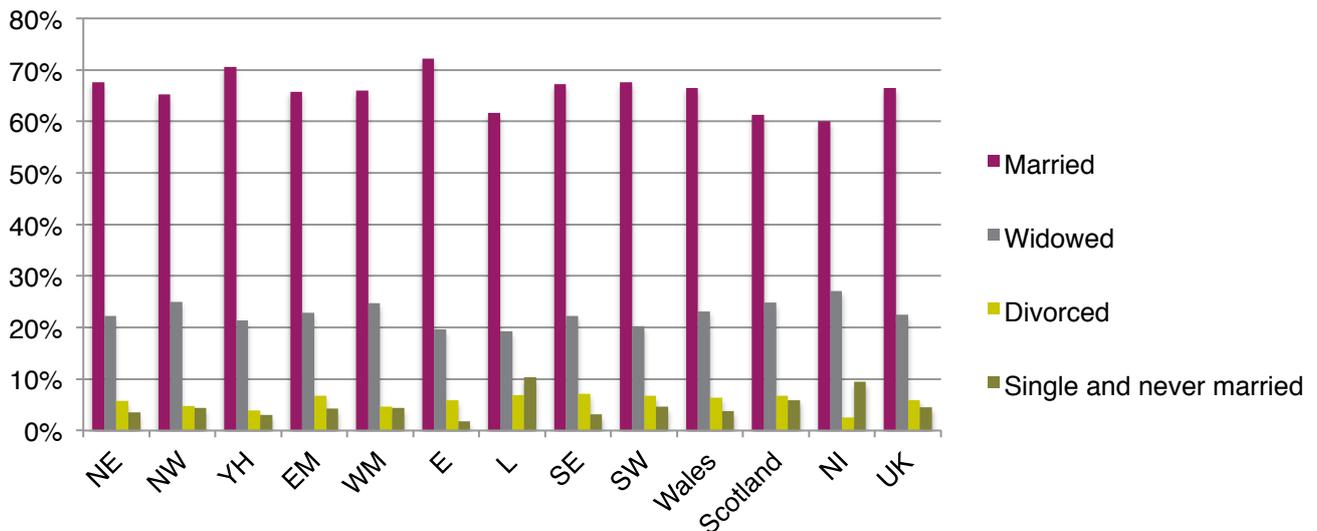
Around two-thirds of older people living in owner-occupied housing in the UK live with a partner, while just under one-third live alone.

Who live with, 65+ owners, UK, 2011-12 (USoc)



These findings correspond with data on the marital status of older homeowners, of whom around two-thirds are married and one-in-five are widowed.

Marital Status, 65+ owners, UK, 2011-12 (USoc)



5. Income and Economic Activity

Key points

- ▶ Levels of income among older homeowners vary significantly by area. In most regions, total gross monthly personal income at the 50th percentile (median) is around £1,000 per month (2011-12 prices);
- ▶ With the exception of Northern Ireland, over half of older homeowners have an employer pension. Across the East and South of England, over 20% report a private pension or annuity income;
- ▶ Around four-fifths of older homeowners in the UK report that they are 'living comfortably' or 'doing alright'.

5.1. Introduction

A key interest among policymakers is the extent to which older people may be interested in using their housing wealth to supplement their retirement income, whether through downsizing or 'equity release' financial products.

This chapter therefore describes the economic activity and income of older homeowners in the UK, looking in particular at different sources of income received and whether older homeowners are struggling financially.

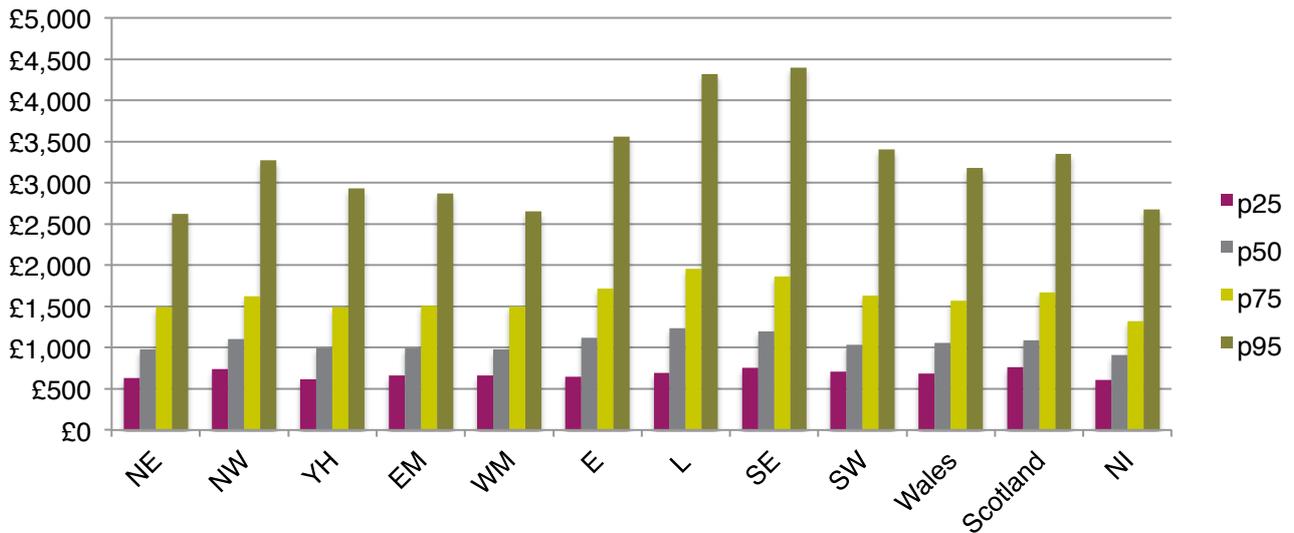
5.2. Economic activity

Data from Understanding Society suggests that 89% of homeowners aged 65+ classify themselves as retired, 6% are in paid employment (full or part-time), and 3% are self-employed.

5.3. Income

Levels of income among older homeowners vary significantly by geography. In most regions, total gross monthly personal income at the 50th percentile (median) is around £1,000 per month (2011-12 prices). However, at the 95th percentile of the distribution in London and the South East, it exceeds £2,500 per month.

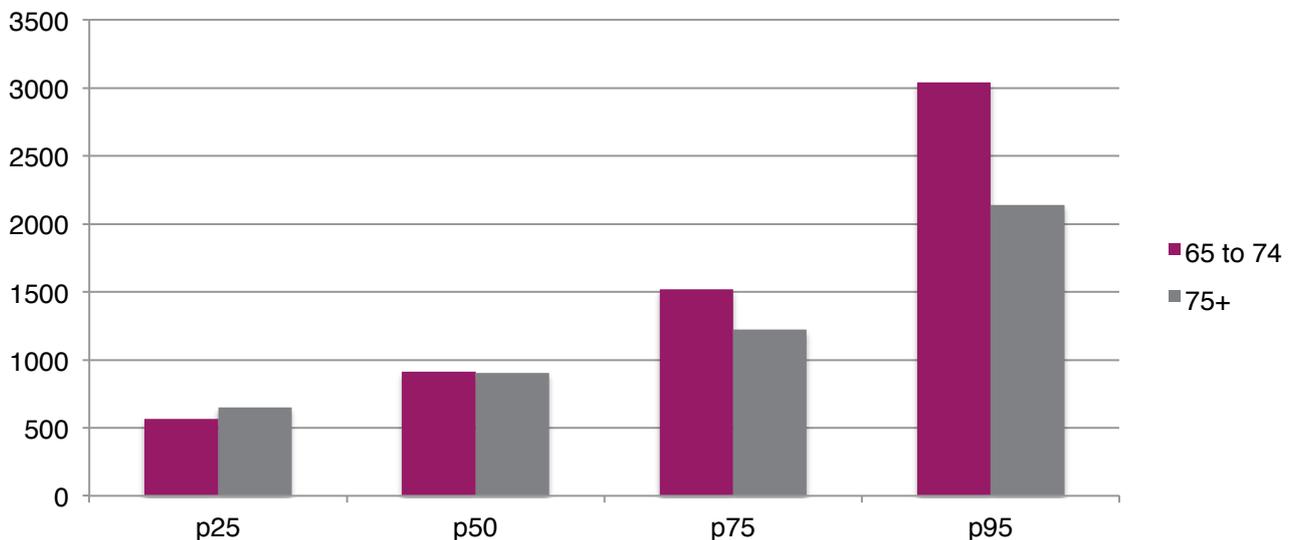
Total gross monthly personal income, 65+ owners, UK, 2011-12 (USoc)



Across the UK, the relevant percentile figures for gross personal income for older people living in rented accommodation are £823, £1083, £1,454 and £2,323; however, such gross income figures exclude rental costs.

It is worthwhile noting that older homeowners with the highest incomes appear to be mostly in the 65 to 74 age group, as the following breakdown of income distribution by age-range indicates.

Total gross monthly personal income, 65 to 74 and 75+ owners, UK, 2011-12 (USoc)



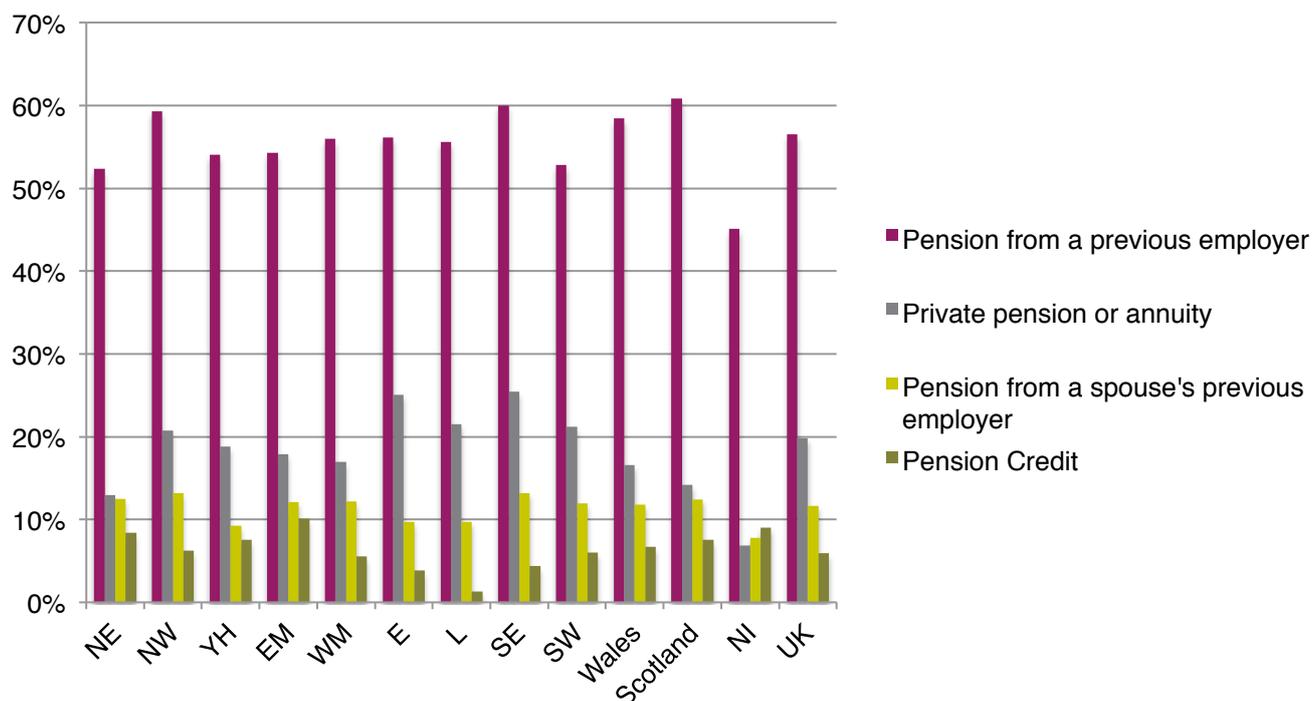
5.4. Sources of income

The following chart shows receipt of different sources of pension income by type – excluding the State Pension – among people aged 65+ living in owner-occupied homes across different regions of the UK.

With the exception of Northern Ireland, over half of older homeowners have an employer pension. Across the East and South of England, over 20% report a private pension or annuity income.

Correspondingly, receipt of means tested Pension Credit – a ‘top-up’ to the State Pension paid by the Department for Work and Pensions – is relatively low: 10% or less in all regions.

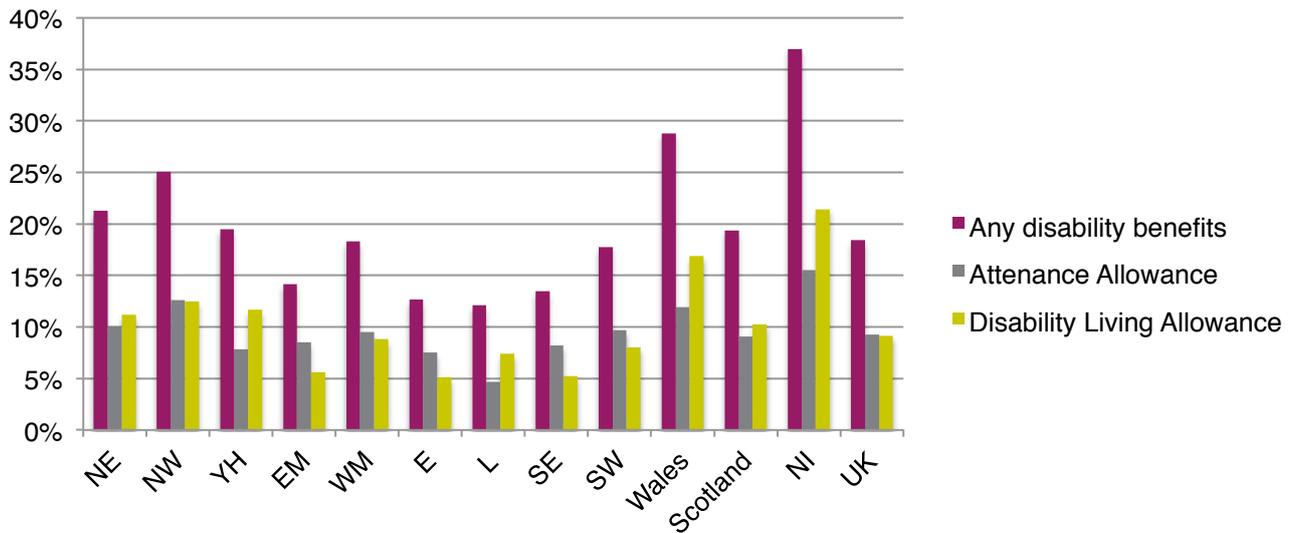
Sources of pension income by type, 65+ owners, UK, 2011-12 (USoc)



The incidence of age-related physical and cognitive disability rises with age, and across the UK, 18% of older homeowners report receipt of disability benefits.

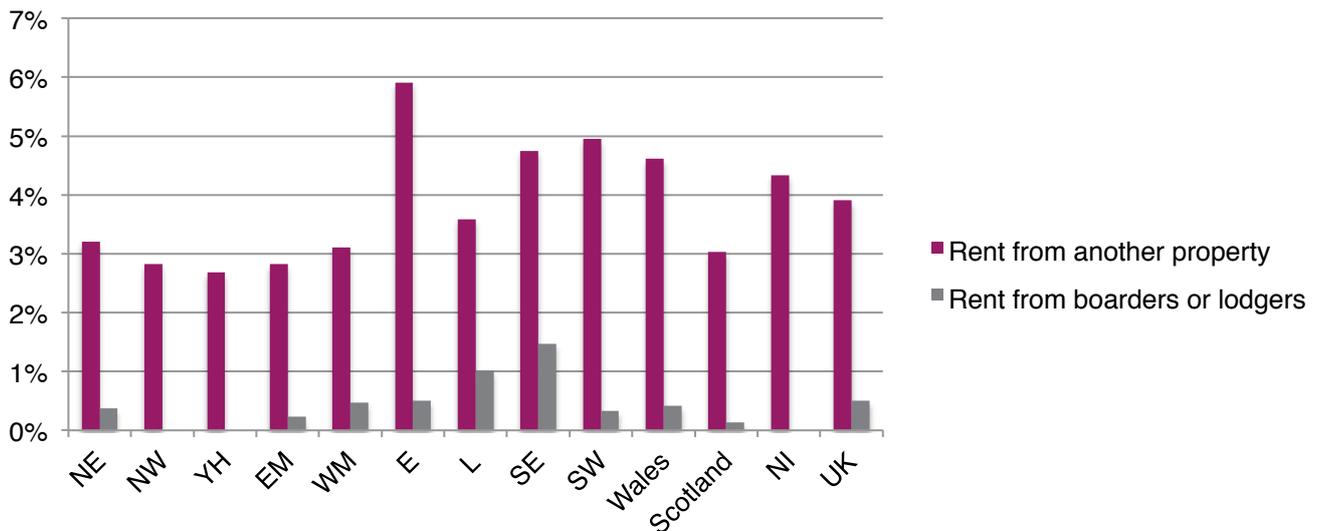
However, receipt of one of the two types of disability benefit paid to older people – Attendance Allowance and Disability Living Allowance (DLA) – varies by region, reflecting variations in the percentage of people who carry over a pre-retirement DLA claim into old age.

Receipt of disability benefits, 65+ owners, UK, 2011-12 (USoc)



In recent decades, the number of private landlords in the private rented sector has increased. However, very few older homeowners receive rental income from another property – less than 4% across the UK, as the following chart shows.

Receipt of any rental income, 65+ owners, UK, 2011-12 (USoc)



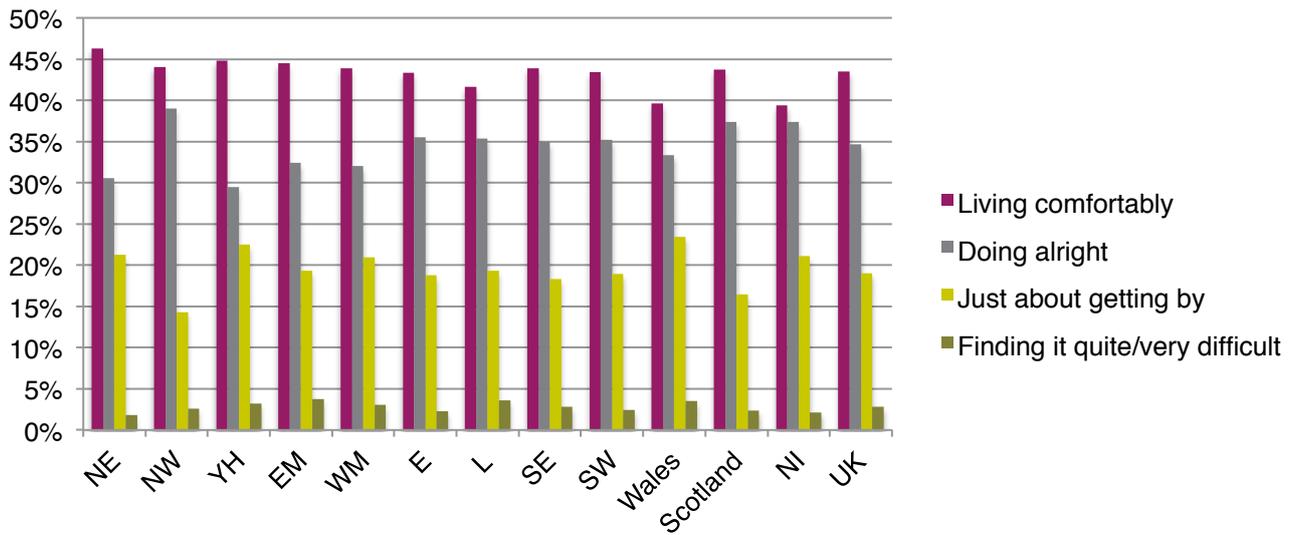
In London and the South East, where accommodation costs are relatively high, around 1% of older homeowners receive rent from a boarder or lodger.

5.5. Income adequacy

Having reviewed the income sources and total income of older homeowners, it is possible to explore how this group feels about their financial situation.

Around four-fifths of older homeowners in the UK report that they are ‘living comfortably’ or ‘doing alright’, as the following chart shows:

How managing financially, 65+ owners, UK, 2011-12 (USoc)

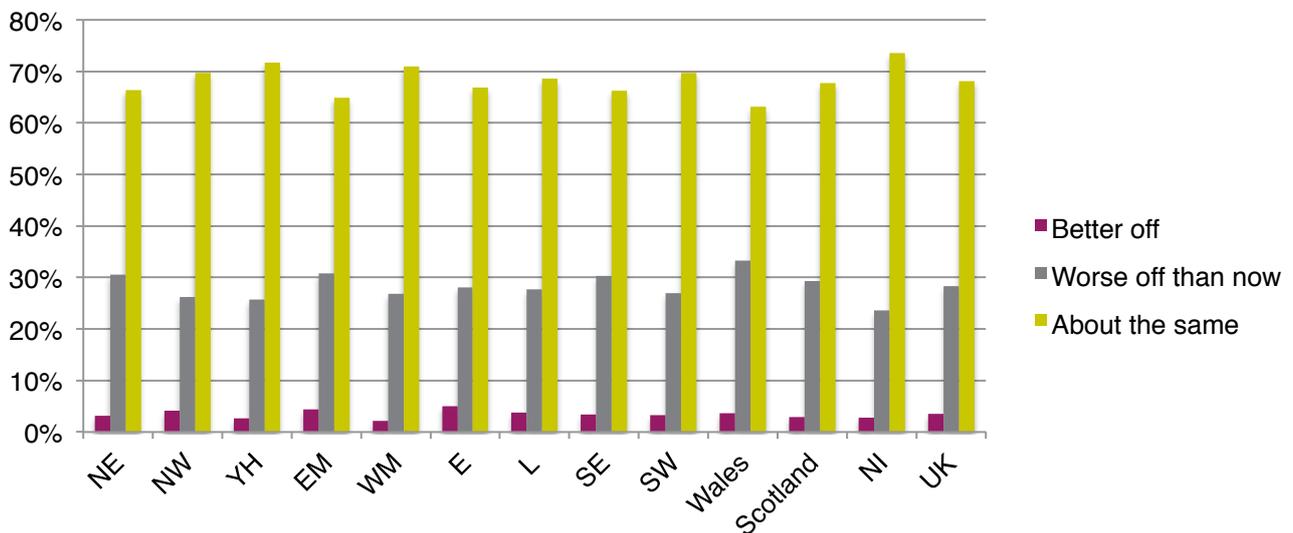


Indeed, 19% report they are just about getting by, and 3% report they are finding it very/quite difficult.

In contrast, 57% of older renters in the UK report living comfortably or doing alright, while 36% are just about getting by and 7% are finding their financial situation quite/very difficult.

Looking to the future, most older homeowners expect to be financially about the same in future, although over one quarter (28%) expect to be worse off.

How expect to be financially in future, 65+ owners, UK, 2011-12 (USoc)

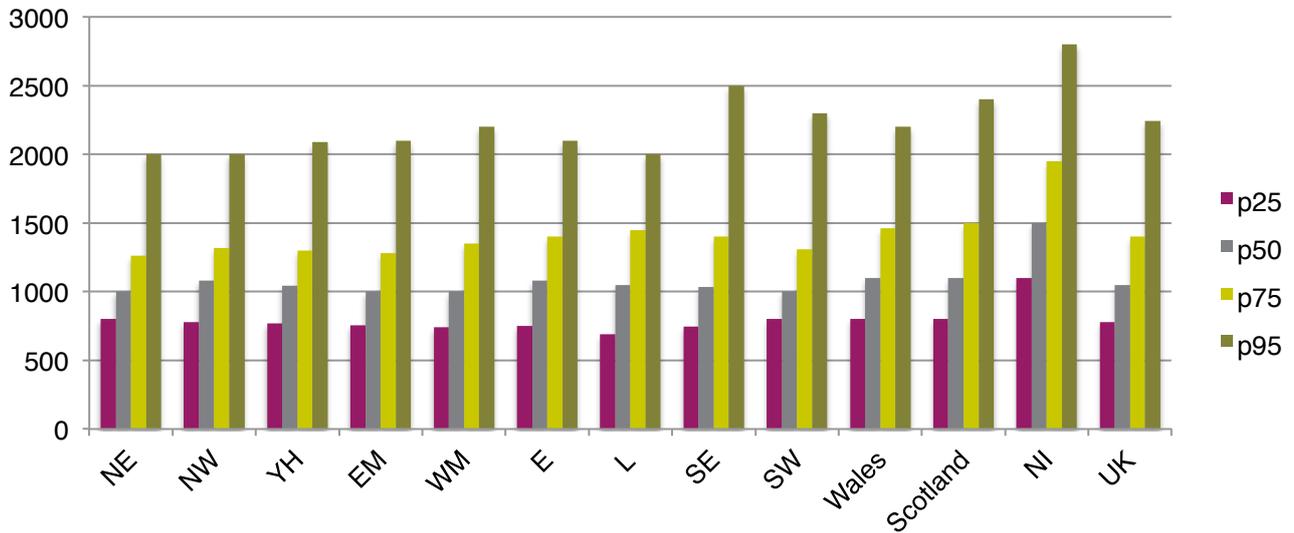


Separate analysis found that the vast majority (98.9%) of older homeowners in the UK report that they are up to date with all household bills. Only 4% of older homeowners report being behind with mortgage repayments.

5.6. Expenditure

USoc also contain data on household fuel expenditure. The following chart shows that older owners typically spend £1,000 per year on fuel (2011-12 prices)

Household fuel expenditure (£), 65+ owners, UK, 2011-12 (USoc)



6. Disability, Health and Caring

Key points

- ▶ The incidence of longstanding illness or disability among older owners varies relatively widely across different UK regions, from 19% in the South East to 31% in the North East;
- ▶ The most common types of disability issues related to mobility, as well as to lifting, carrying or moving objects;
- ▶ Around one in 10 older homeowners report such difficulties across the UK;
- ▶ Over 10% of older homeowners report providing round the clock care (100+ hours per week).

6.1. Introduction

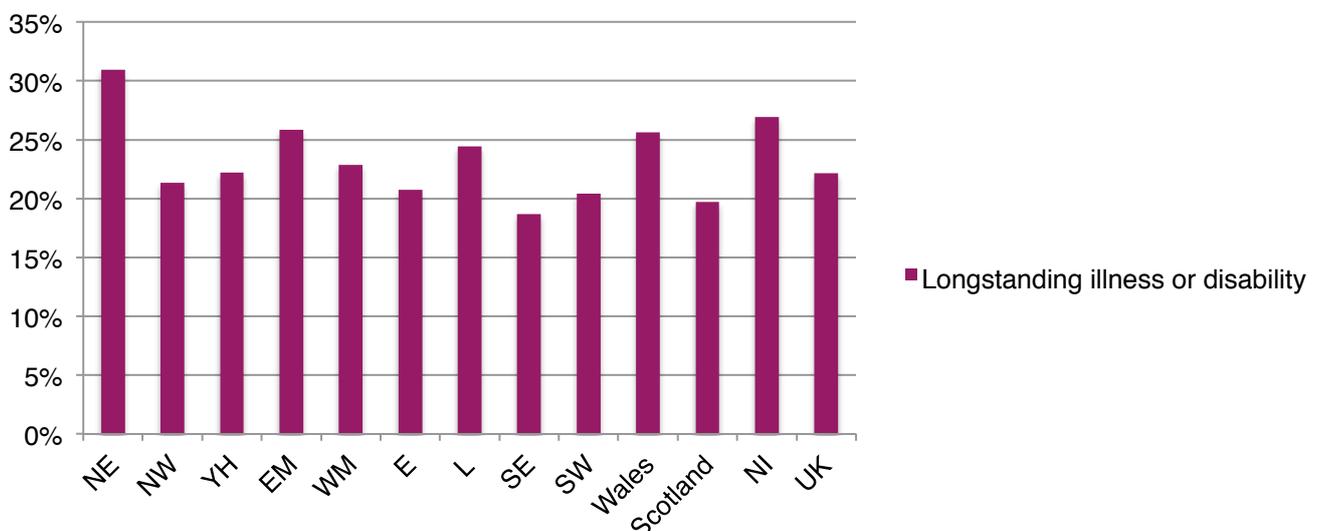
A key motivation for older homeowners to move may be the experience of health or disability issues. For example, someone with mobility issues may opt to move into single-storey accommodation. Alternatively, individuals with health or disability issues may choose to install specialist adaptations to their home.

This chapter therefore reviews the disability and health characteristics of older homeowners, and also examines their unpaid caring responsibilities, which may be both a trigger or barrier to moving home.

6.2. Disability and personal care

The incidence of longstanding illness or disability varies relatively widely across different UK regions, from 19% in the South East to 31% in the North East.

Longstanding illness or disability, 65+ owners, UK (USoc)



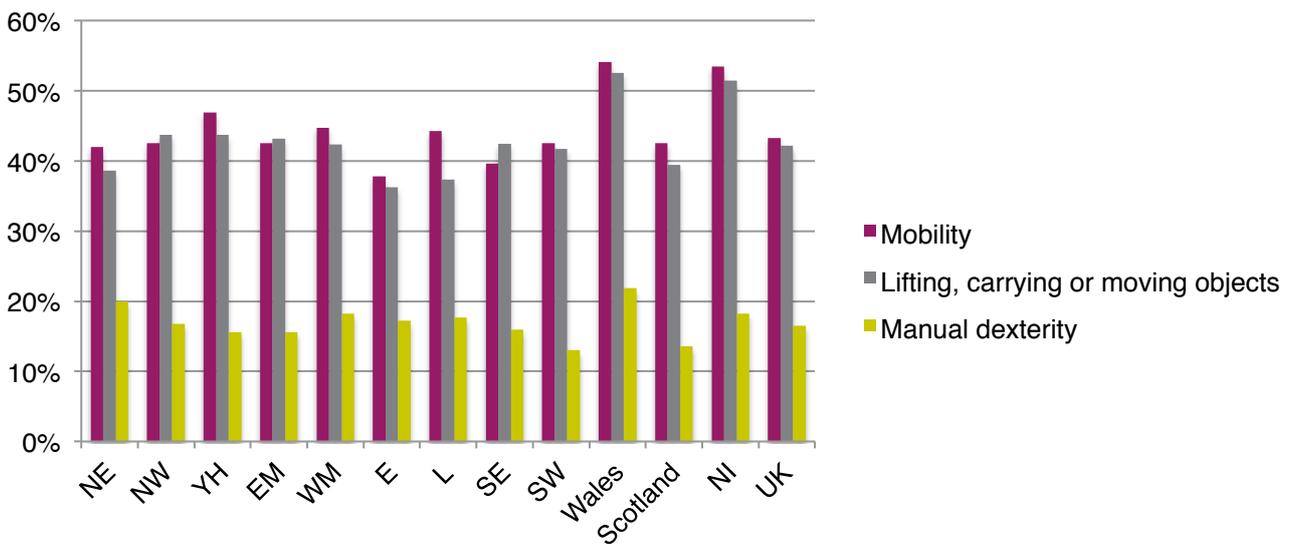
6.3. Types of disability issues

Older homeowners may experience different types of disability, which they may recognise as an individual issue, even if they do not identify themselves as having a disability.

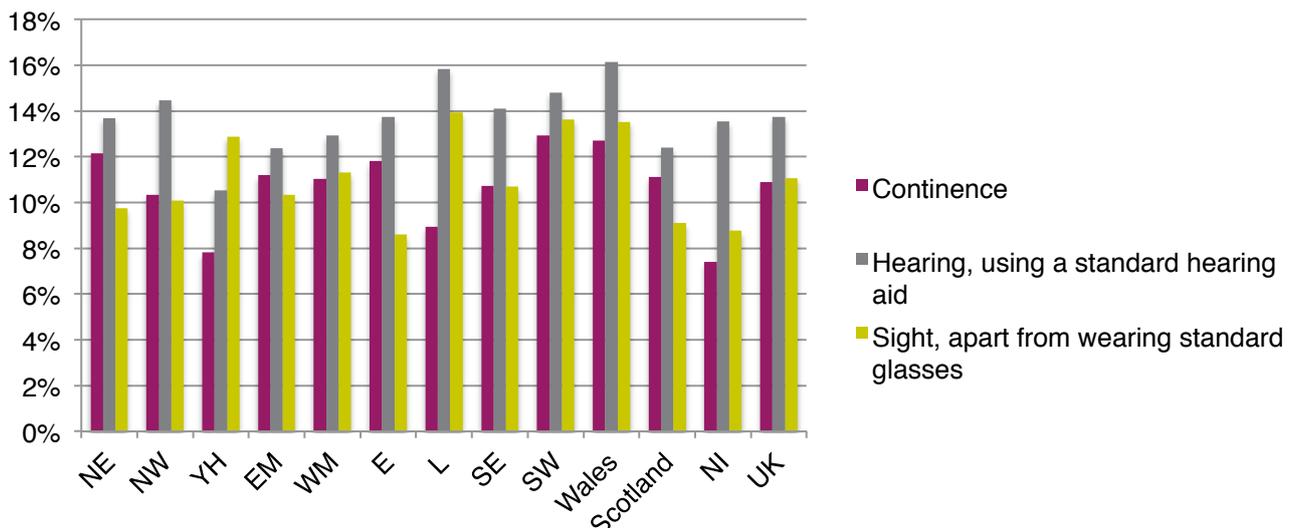
The following charts show the incidence of different types of self-reported disability issues among older homeowners in the UK.

The most common types of disability issues related to mobility, as well as to lifting, carrying or moving objects.

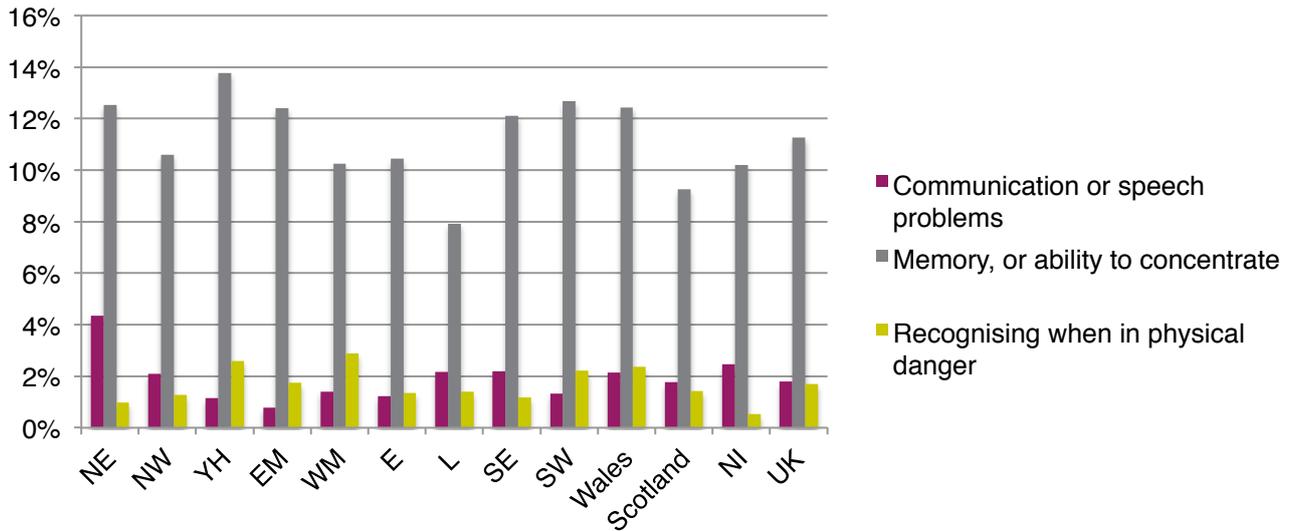
Self-reported disability issues, 65+ owners, UK (USoc)



Over one in ten of older homeowners report issues with continence, hearing and sight.



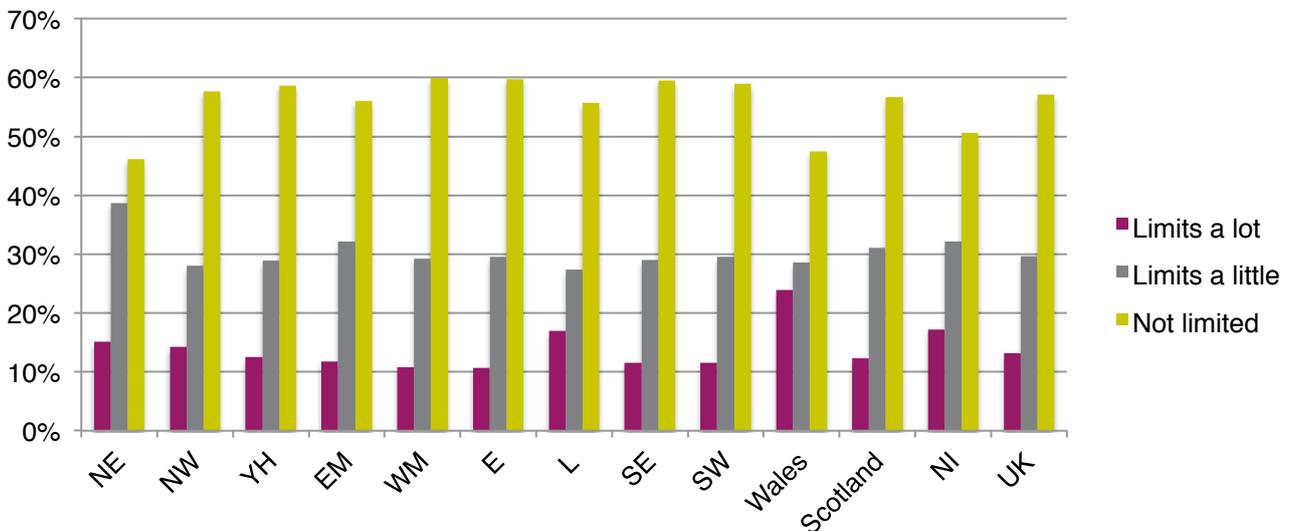
Problems with memory are also cited by a similar proportion, as the following chart shows.



6.4. Health

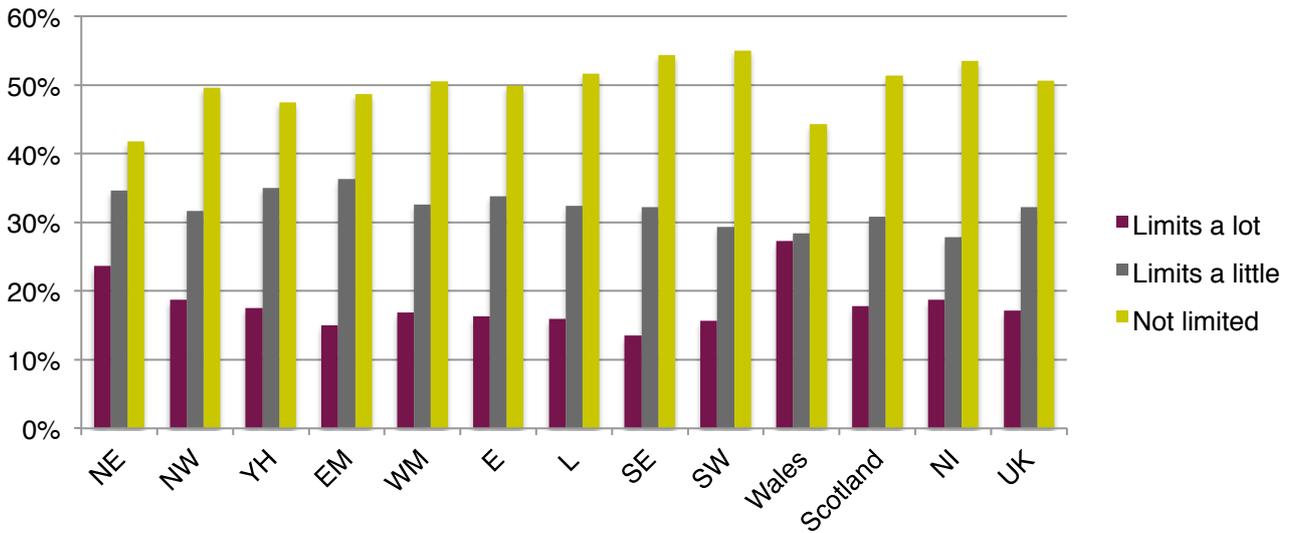
USoc asks individuals about whether their health limits typical activities. A little over one in ten reported that their health limited moderate activities:

Whether health limits moderate activities, 65+ owners, UK (USoc)



A higher proportion (17%) reported that their health limits a lot their ability to climb stairs, while 32% report health limits this ability a little.

Whether health limits climbing stairs, 65+ owners, UK (USoc)



Only a minority report that their mental health meant they accomplished less some or more of the time.

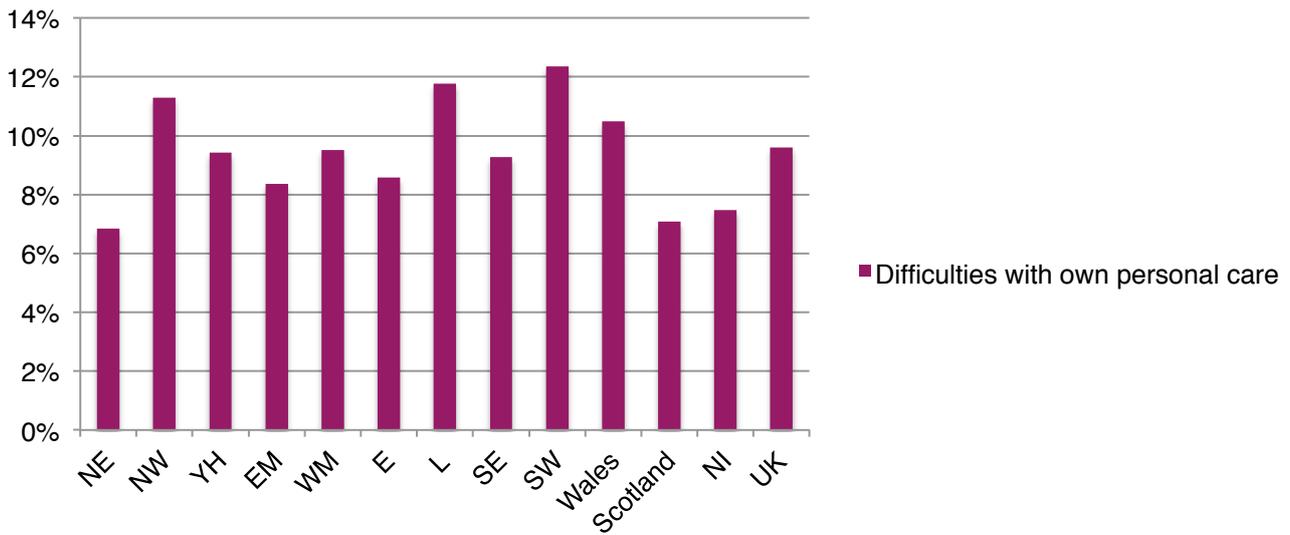
Whether mental health meant accomplished less, 65+ owners, UK (USoc)



6.5. Self care

As a result of a longstanding illness or disability, some older people may experience difficulties with personal care, such as dressing, bathing or cooking. Around one in 10 older homeowners report such difficulties across the UK.

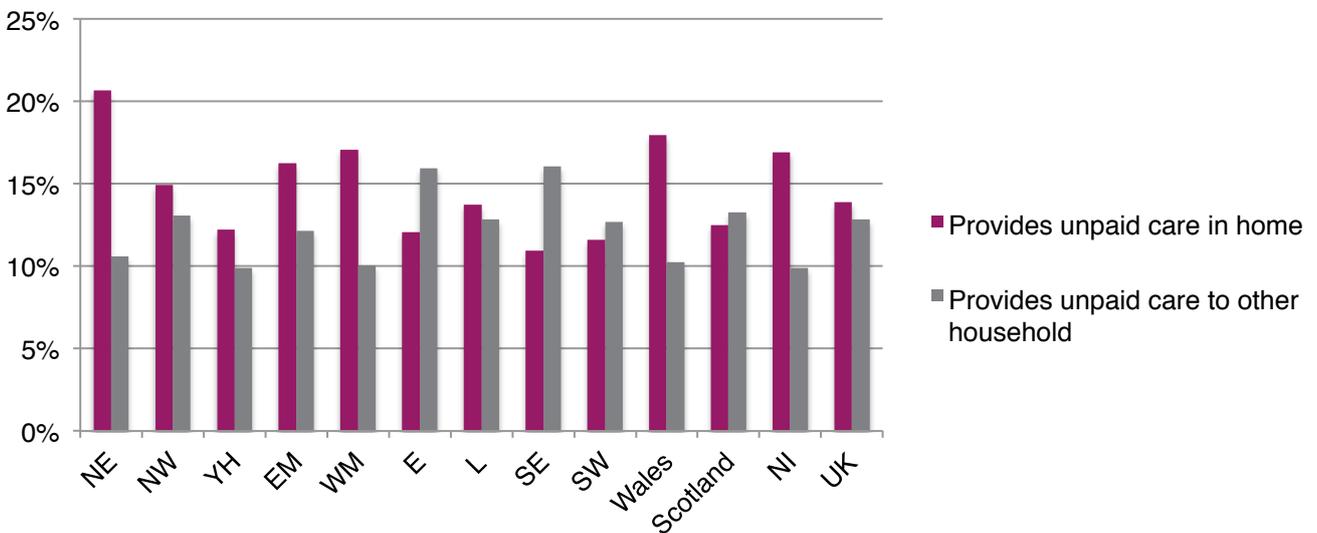
Difficulties with own personal care, 65+ owners, UK (USoc)



6.6. Care provision

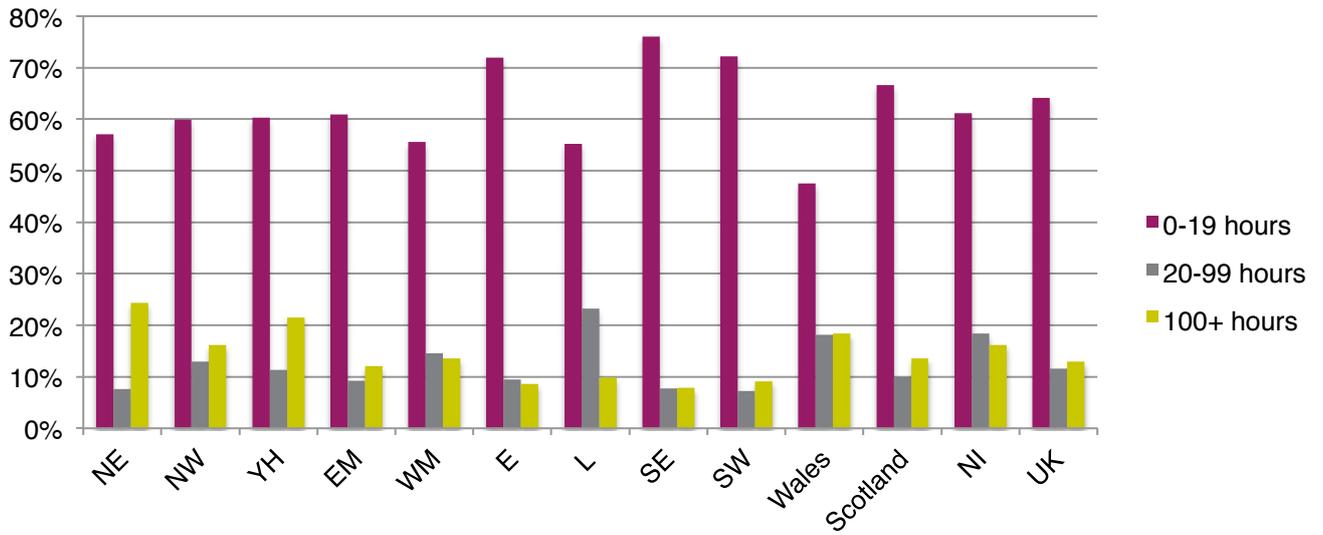
Many older people provide informal care, whether to someone they live with, or to someone else. Indeed, just over one in ten older homeowners report providing unpaid care.

Unpaid care provision, 65+ owners, UK (USoc)



Most unpaid care provision is relatively light – under 20 hours per week. However, over 10% of older homeowners report providing round the clock care (100+ hours per week) and a similar proportion report providing 20-99 hours per week.

Hours of unpaid care provided per week, 65+ owners who provide unpaid care, UK (USoc)



7. Local Environment and Services

Key points

- ▶ Around one in ten older homeowners cite issues with noisy neighbours or pollution, although the percentage reporting problems with pollution is significantly higher in London;
- ▶ Most older homeowners (over four-fifths) are happy with the standard of local medical services, with no real regional variations observable;
- ▶ Less than 5% of older homeowners across the UK report being unable to access services when they need to.

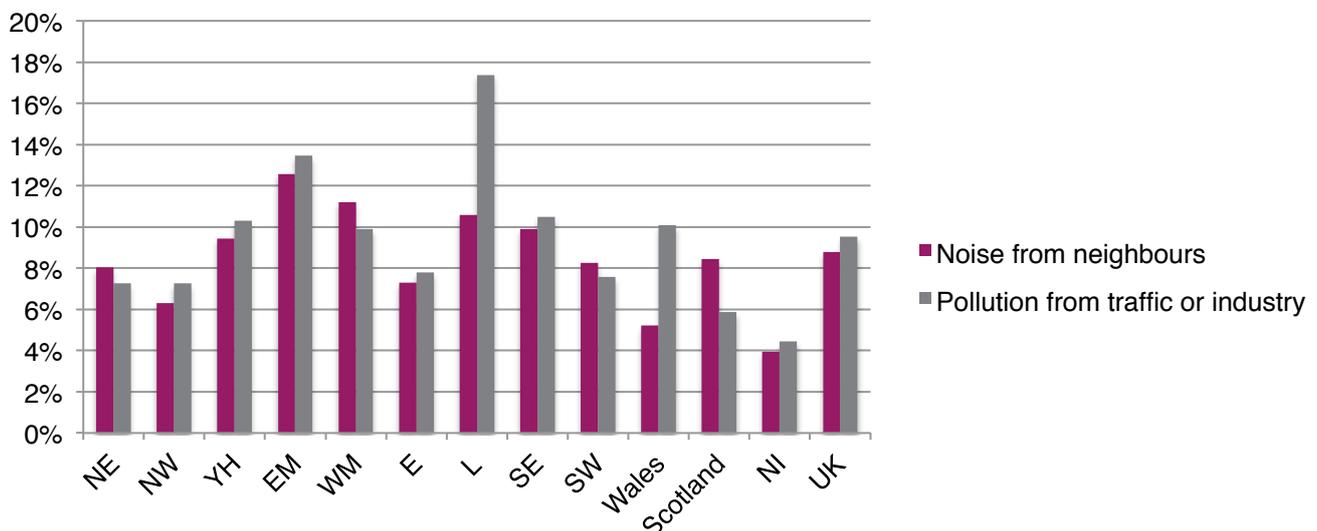
7.1. Introduction

An important potential motivation for older homeowners to move would be problems or issues with their local environment, or local services. USoc includes extensive data on this topic, which was therefore explored in relation to older homeowners.

7.2. Issues with local environment

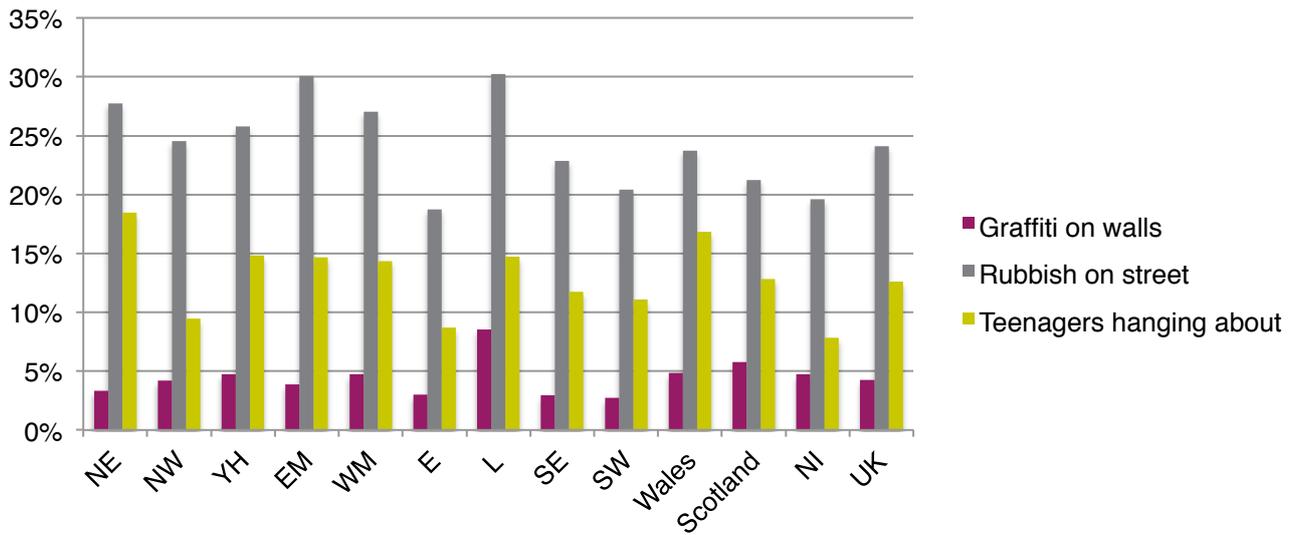
Around one in ten older homeowners cite issues with noisy neighbours or pollution, although the percentage reporting problems with pollution is significantly higher in London.

Issue with noise or pollution, 65+ owners, UK (USoc)



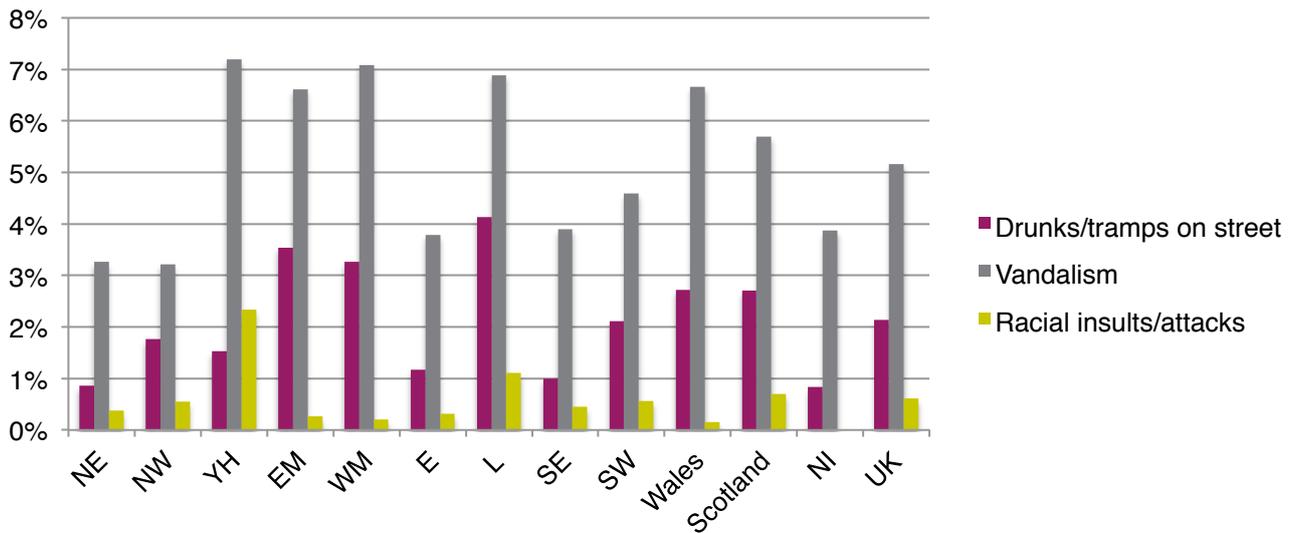
In contrast, a much larger percentage – around one in four – of older homeowners report that litter on the street is a very or fairly common issue. A substantial proportion also report issues with teenagers hanging about.

Very/fairly common issues, 65+ owners, UK (USoc)



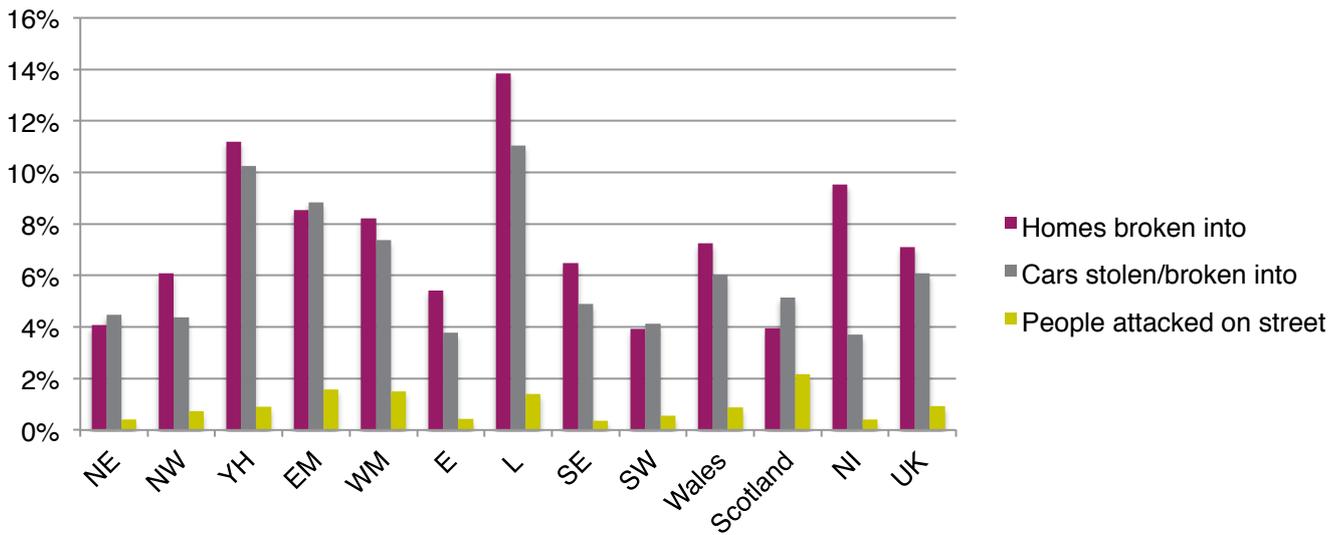
Vandalism, street drinking and racial attacks are cited by less than one in ten older homeowners.

Very/fairly common issues, 65+ owners, UK (USoc)



However, a higher proportion, especially in London, cite issues around security, such as homes and cars being broken into.

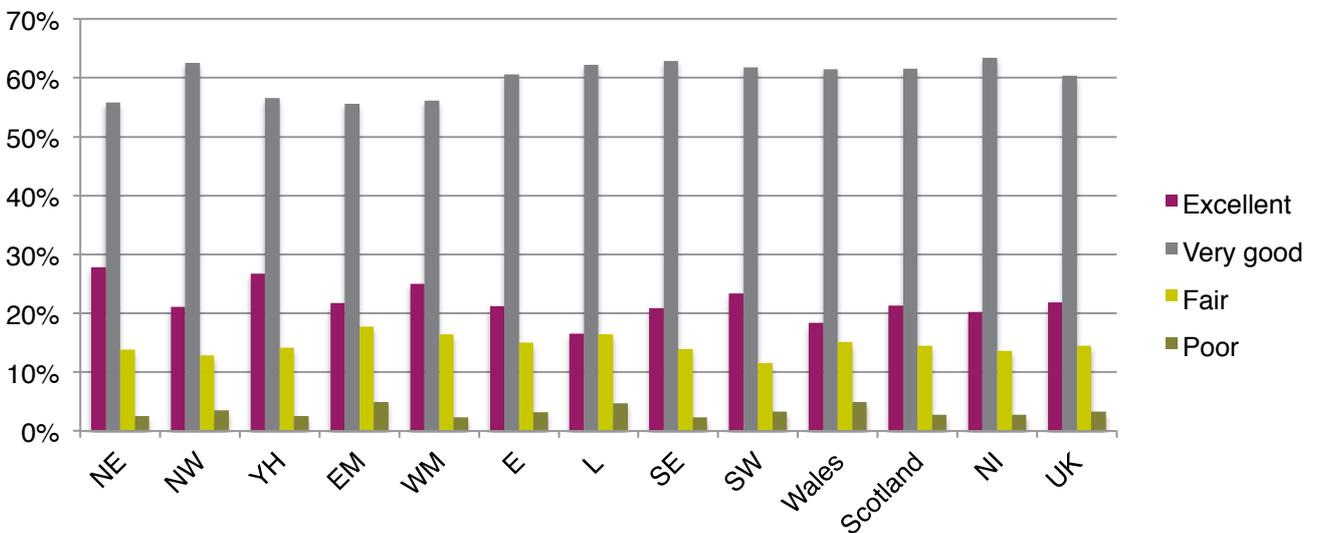
Very/fairly common issues, 65+ owners, UK (USoc)



7.3. Local services

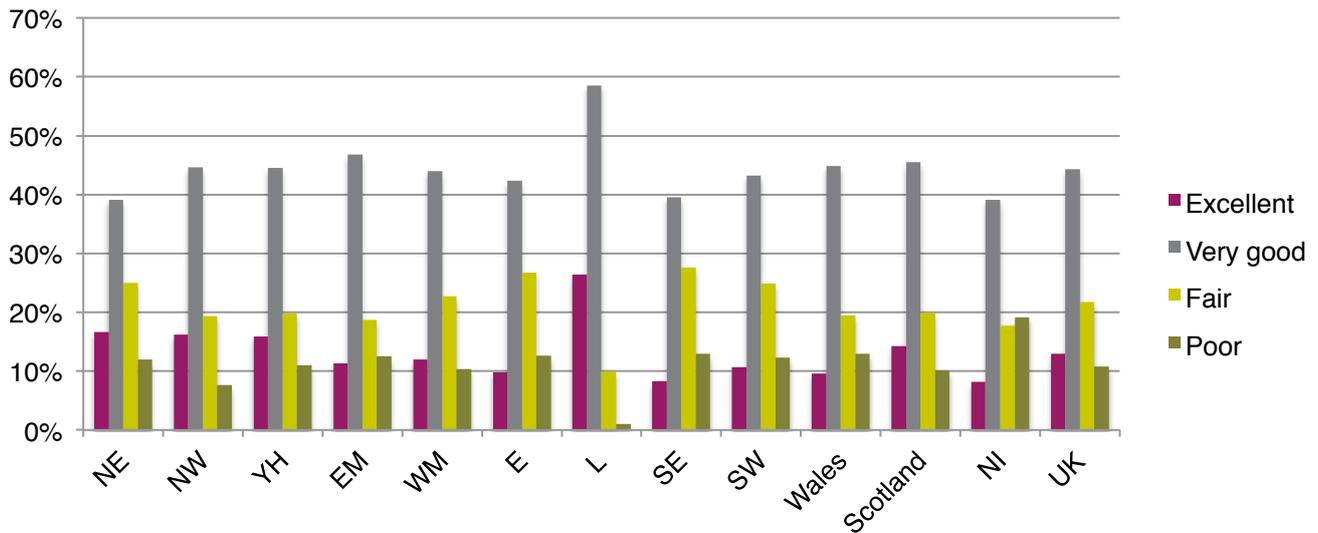
Most older homeowners (over four-fifths) are happy with the standard of local medical services, with no real regional variations observable.

Perception of standard local medical services, 65+ owners, UK (USoc)



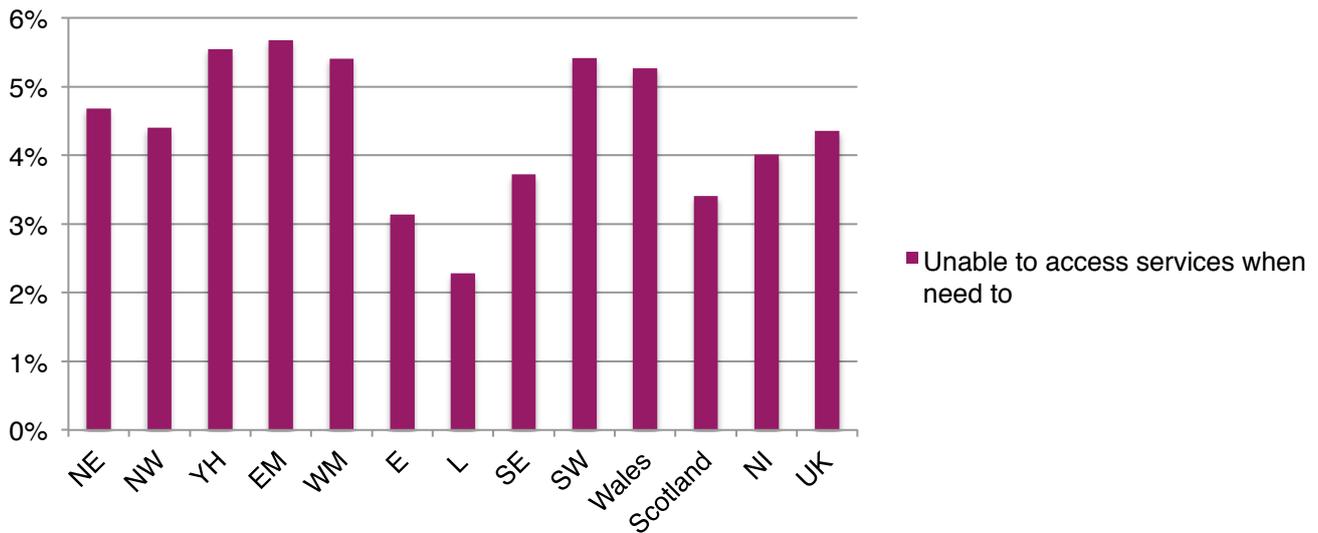
Similarly, most older homeowners are satisfied with the quality of public transport in their area, especially in London.

Perception of standard of public transport, 65+ owners, UK (USoc)



As such, less than 5% of older homeowners across the UK report being unable to access services when they need to.

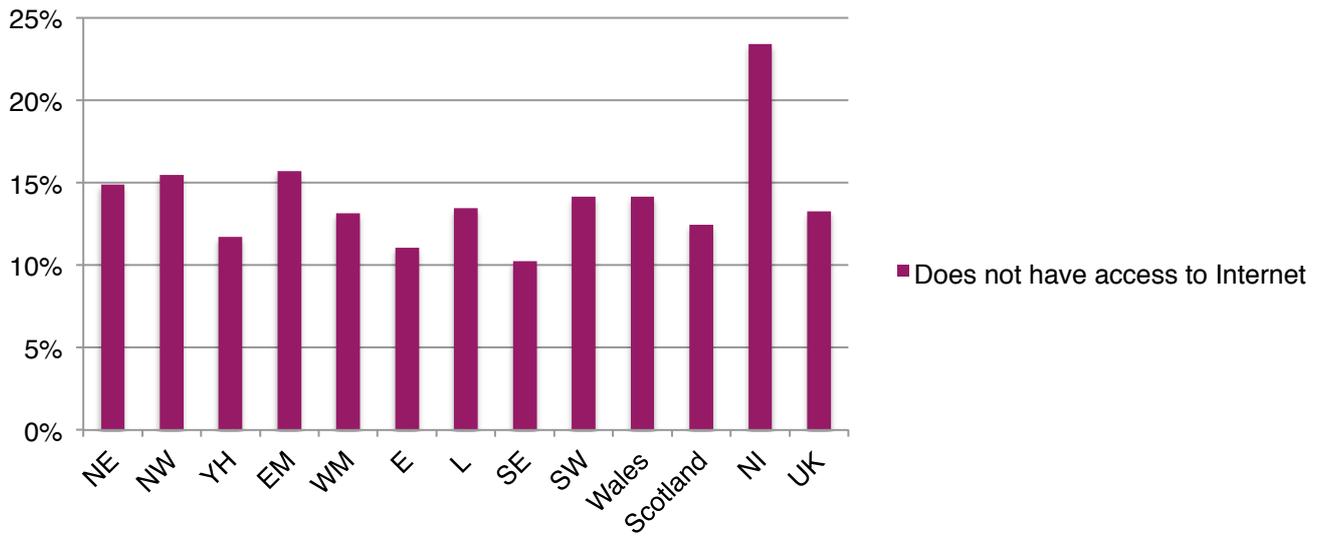
Unable to access services when need to, 65+ owners, UK (USoc)



7.4. Online access

Most older homeowners also report being able to access the Internet – over 85% - as the following chart indicates, with the notable exception of Northern Ireland.

Does not have access to Internet, 65+ owners, UK (USoc)



8. Neighbourhood and Community

Key points

- ▶ Just over half of older homeowners describe their neighbourhood as close-knit;
- ▶ Only 4% of older homeowners feel that people in their neighbourhood can't be trusted, and 3% report they do not feel they belong in their neighbourhood;
- ▶ Most older homeowners – typically over four-fifths – feel that they belong in their local neighbourhood;
- ▶ Around four-fifths report that they are similar to people in their neighbourhood.

8.1. Introduction

Understanding Society contains multiple questions asking survey respondents about how they feel toward their neighbourhood. This provides an opportunity to understand the strength of attachment and other attitudes that older homeowners have toward their local area, which ultimately could be a key driver or brake on this group moving into specialist accommodation or downsizing.

8.2. Attitudes

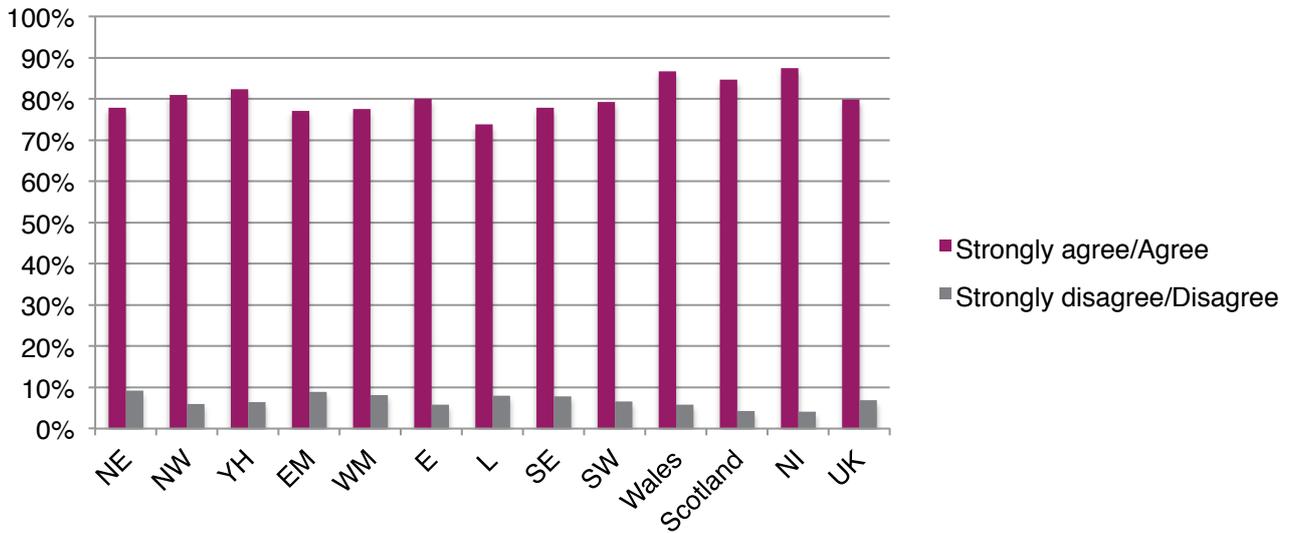
Excluding 'Don't know' responses, just over half of older homeowners describe their neighbourhood as close-knit.

“This is a close-knit neighbourhood”, 65+ owners, UK (USoc)



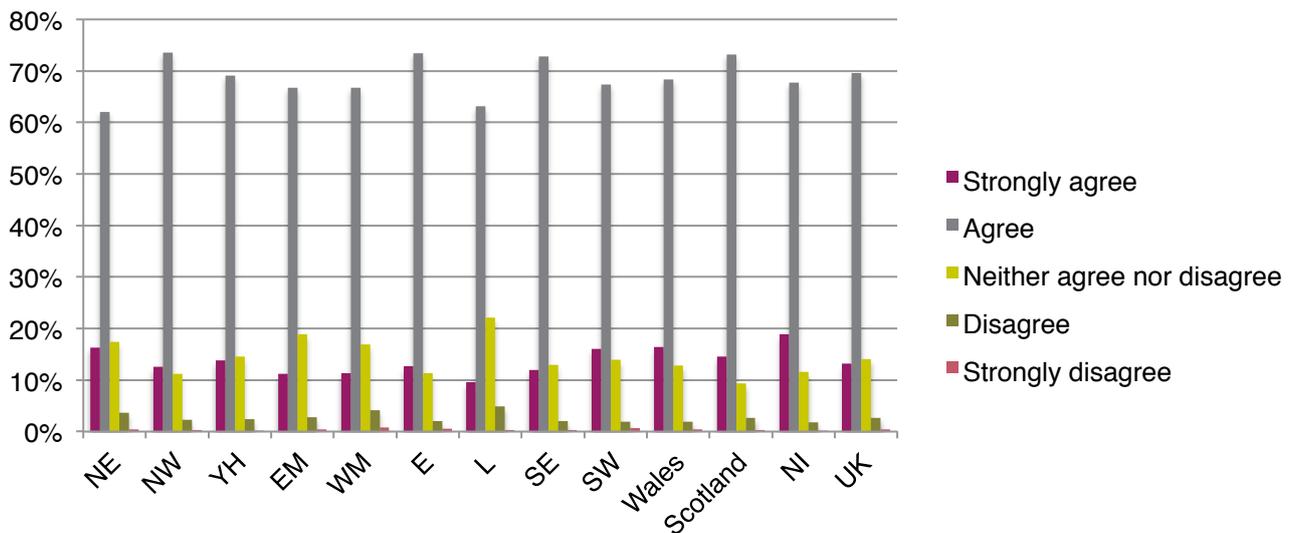
Similarly, the vast majority of older homeowners report that people in their area are willing to help their neighbours.

“People around here are willing to help their neighbours”, 65+ owners, UK (USoc)



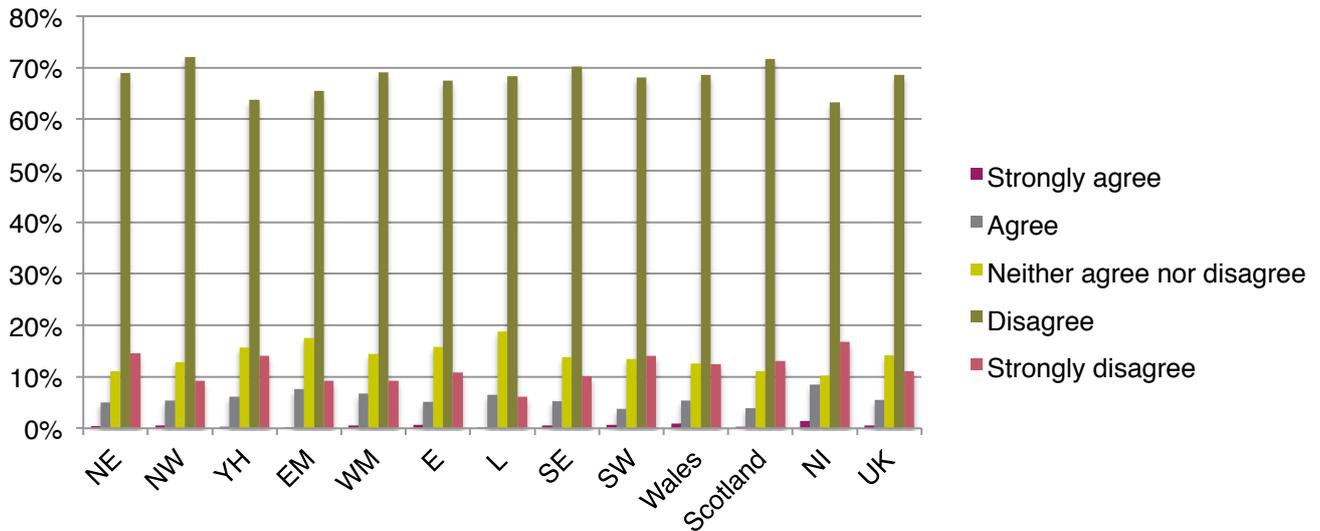
The vast majority of older homeowners also report that people in their neighbourhood can be trusted.

“People in this neighbourhood can be trusted”, 65+ owners, UK (USoc)



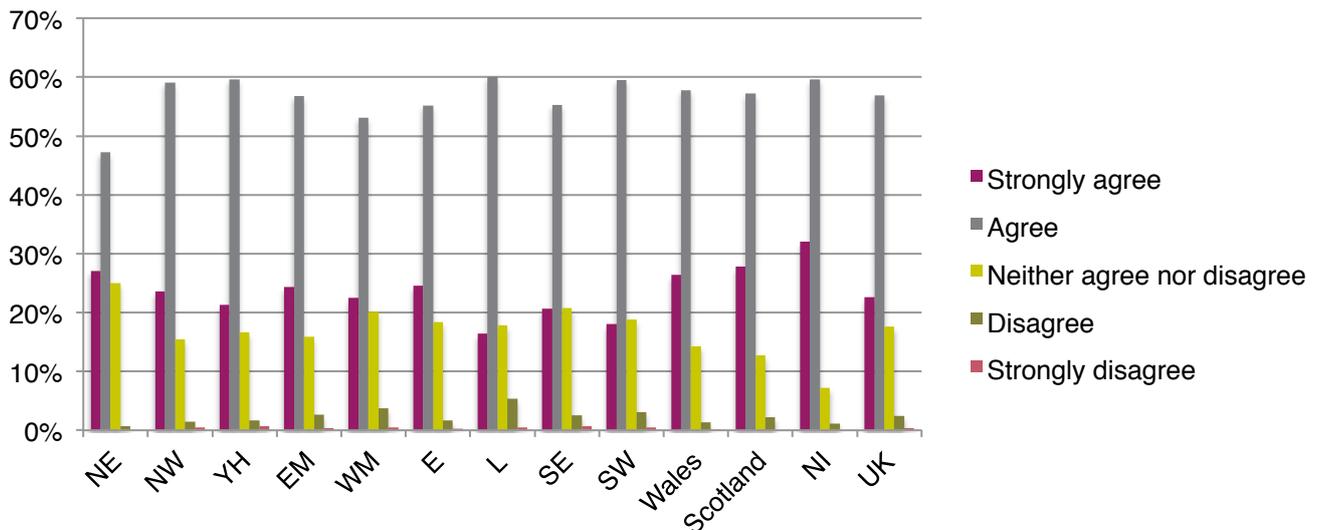
Conversely, the vast majority of older homeowners disagree with the contention that people in their area do not get along.

“People in this neighbourhood generally don’t get along with each other”, 65+ owners, UK (USoc)



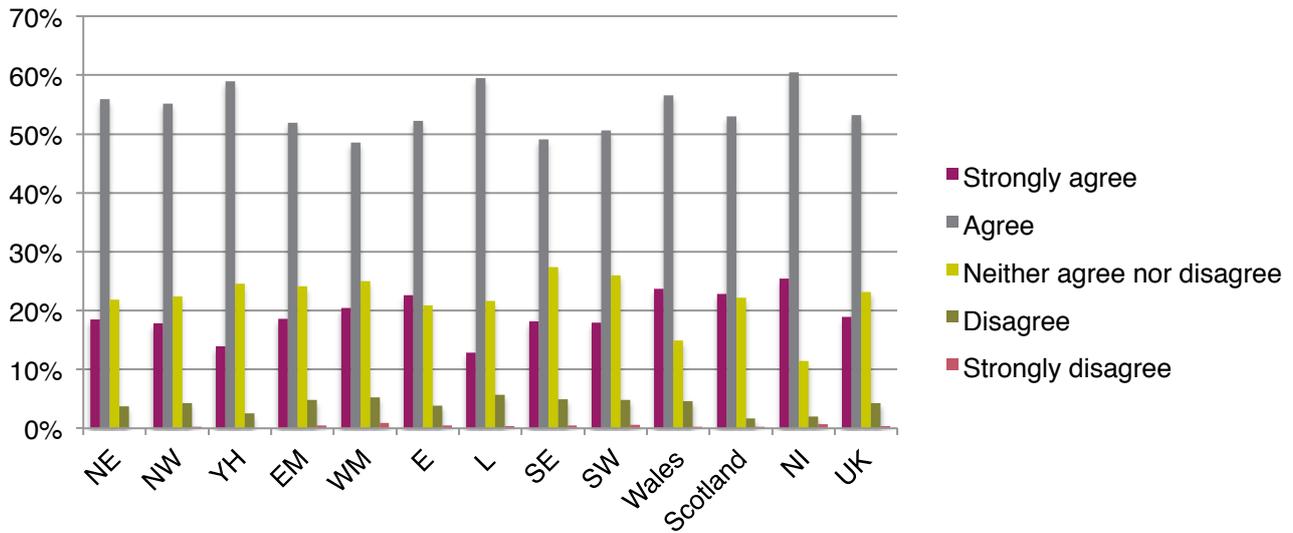
Most older homeowners – typically over four-fifths – feel that they belong in their local neighbourhood.

“I feel like I belong to this neighbourhood”, 65+ owners, UK (USoc)



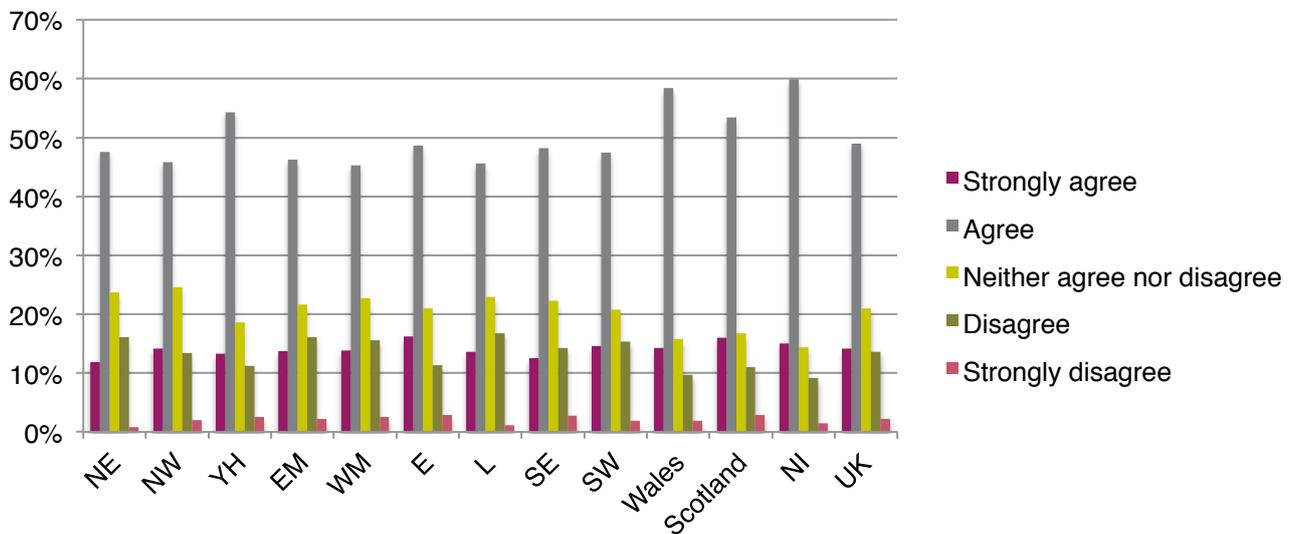
A similar proportion report that friendships with people in their local area mean a lot to them.

“The friendships and associations I have with other people in my neighbourhood mean a lot to me”, 65+ owners, UK (USoc)



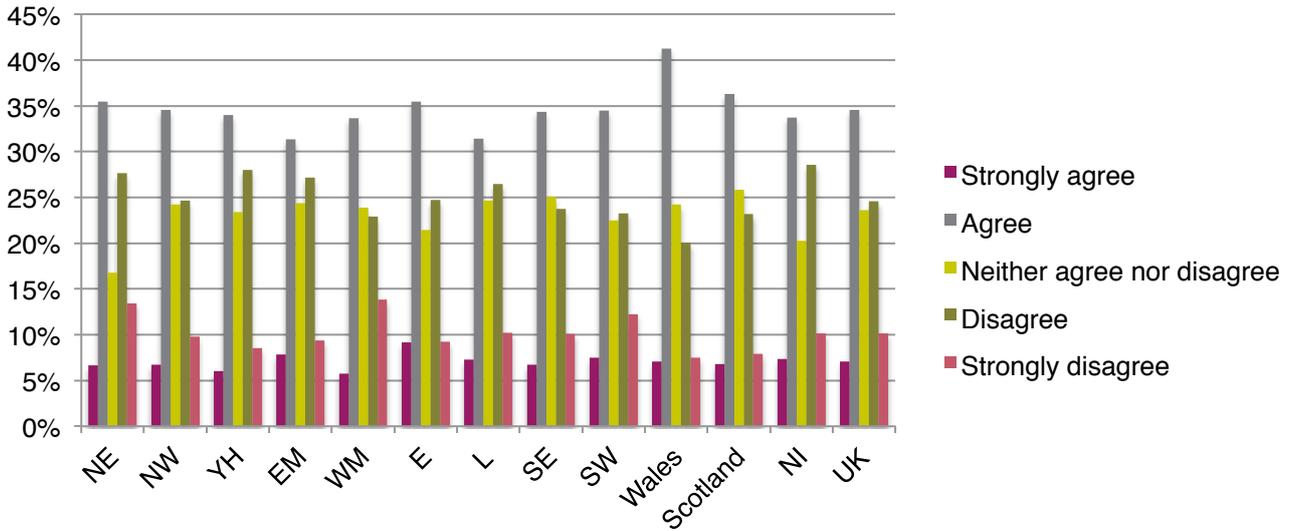
For around three-quarters of older homeowners, members of their neighbourhood also represent potential sources of advice.

“If I needed advice about something I could go to someone in my neighbourhood”, 65+ owners, UK (USoc)



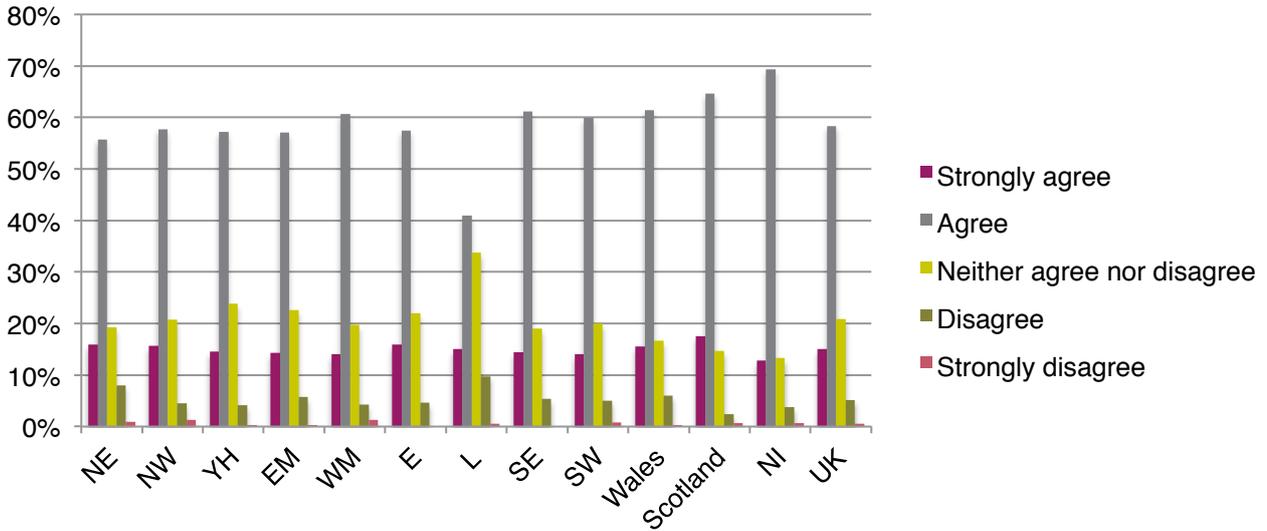
However, despite such relationships, less than half of older homeowners report relationships of exchange with members of their neighbourhood.

“I borrow things and exchange favours with my neighbours”, 65+ owners, UK (USoc)



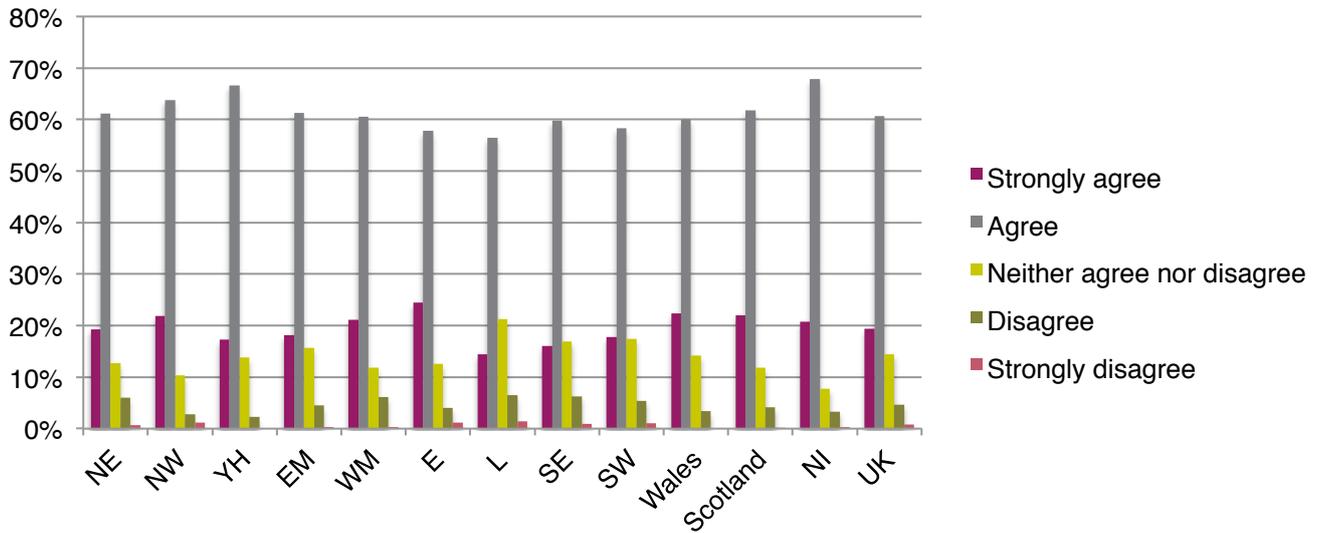
A majority of older homeowners report being willing to work to improve their neighbourhood, although interestingly, the proportion in London is notably lower.

“I would be willing to work together with others on something to improve my neighbourhood”, 65+ owners, UK (USoc)



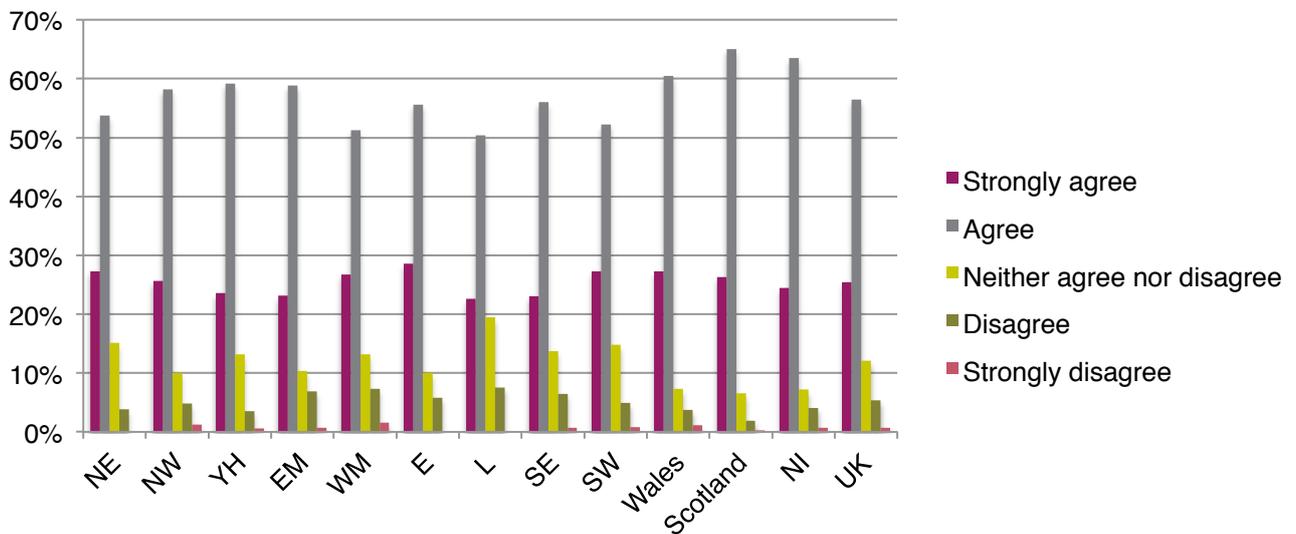
A key reason for strong relationships with people in their neighbourhood among older homeowners may be a sense of shared identity. Again, around four-fifths report that they are similar to people in their neighbourhood.

“I think of myself as similar to the people that live in this neighbourhood”, 65+ owners, UK (USoc)



Four-fifths of older homeowners also report regularly stopping to talk to people in their neighbourhood.

“I regularly stop and talk with people in my neighbourhood”, 65+ owners, UK (USoc)



9. Moving Plans and Preferences

Key points

- ▶ The vast majority of older-owners (97%) report that they like their present neighbourhood, and nearly one in ten (86%) say they plan to remain in their neighbourhood for a number of years;
- ▶ Nearly one in five (19%) of older homeowners report that they would prefer to move. However, only 4% of older homeowners – or 21% of those who prefer to move – expect to move in the next year;
- ▶ Those aged 75 and over are slightly more likely to prefer to stay where they are.

9.1. Introduction

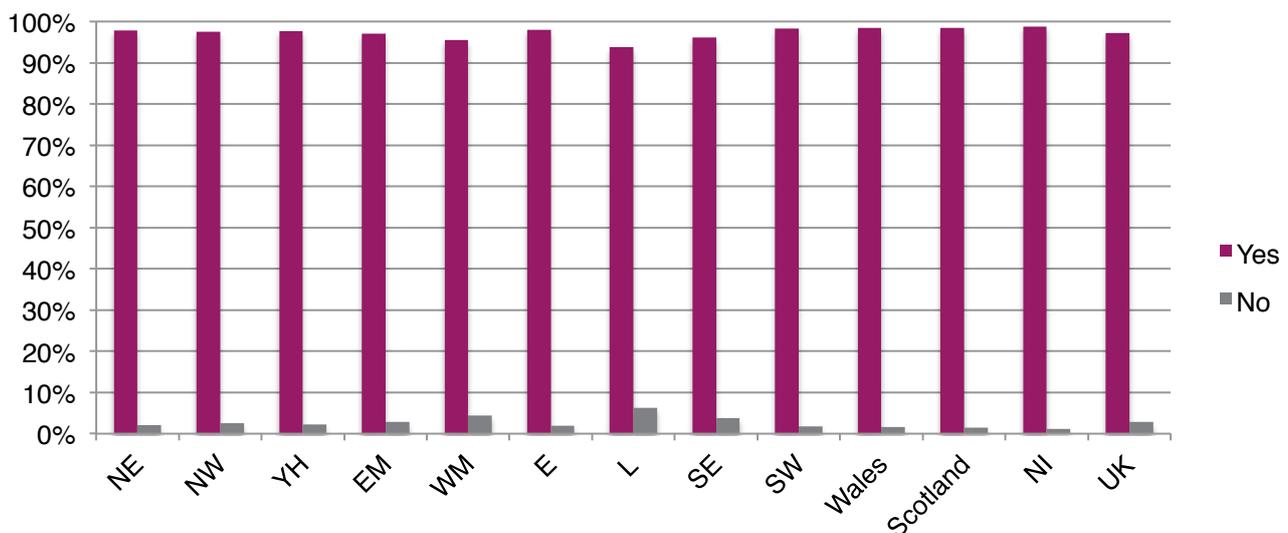
The previous chapters explored attitudes to neighbours, neighbourhood and local services among older homeowners. Such attitudes and perceptions are likely to be important factors in whether older homeowners wish to move home, whether within their own neighbourhood or elsewhere.

This chapter explores information collected by USoc specifically on the question of whether individuals want to stay or leave their neighbourhood, and whether they wish to move.

9.2. Preferences for neighbourhood

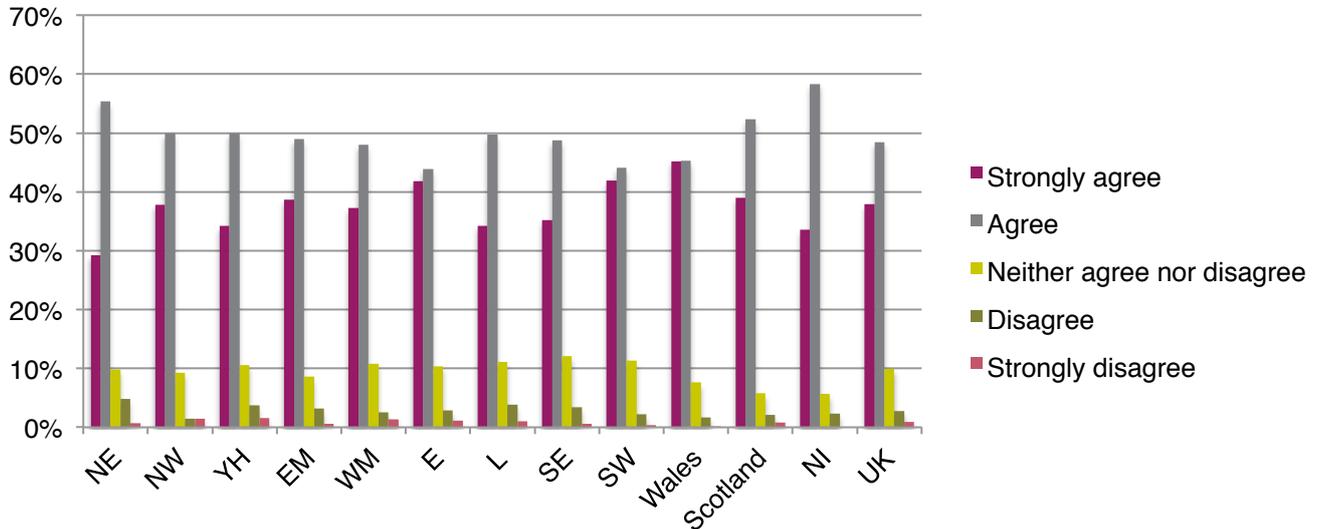
Just as the previous chapter revealed deep neighbourhood attachments among older homeowners, the vast majority (97%) report that they like their present neighbourhood.

Whether likes present neighbourhood, 65+ owners, UK (USoc)



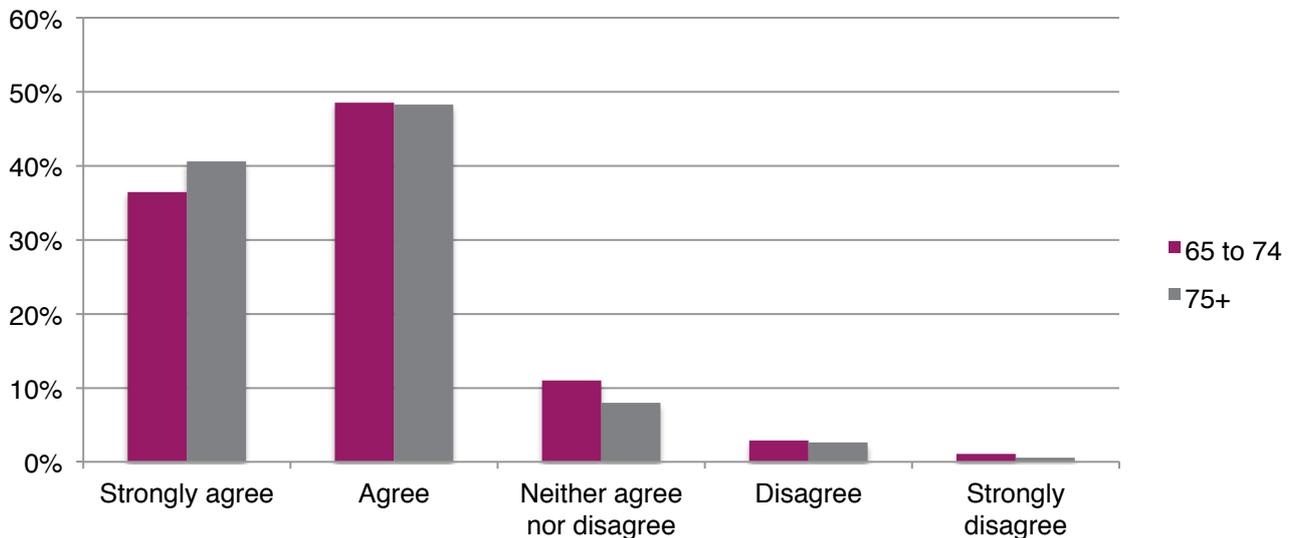
Indeed, most older homeowners report that they plan to remain resident in their neighbourhood for a number of years, with only 11% indicating other plans.

“I plan to remain a resident of this neighbourhood for a number of years”, 65+ owners, UK (USoc)



Interestingly, breaking down this pattern by age-range reveals that those aged over 75 are more likely to say they plan to remain in their neighbourhood for a number of years, compared to those aged 65 to 74.

“I plan to remain a resident of this neighbourhood for a number of years”, 65 to 74, 75+ owners, UK (USoc)

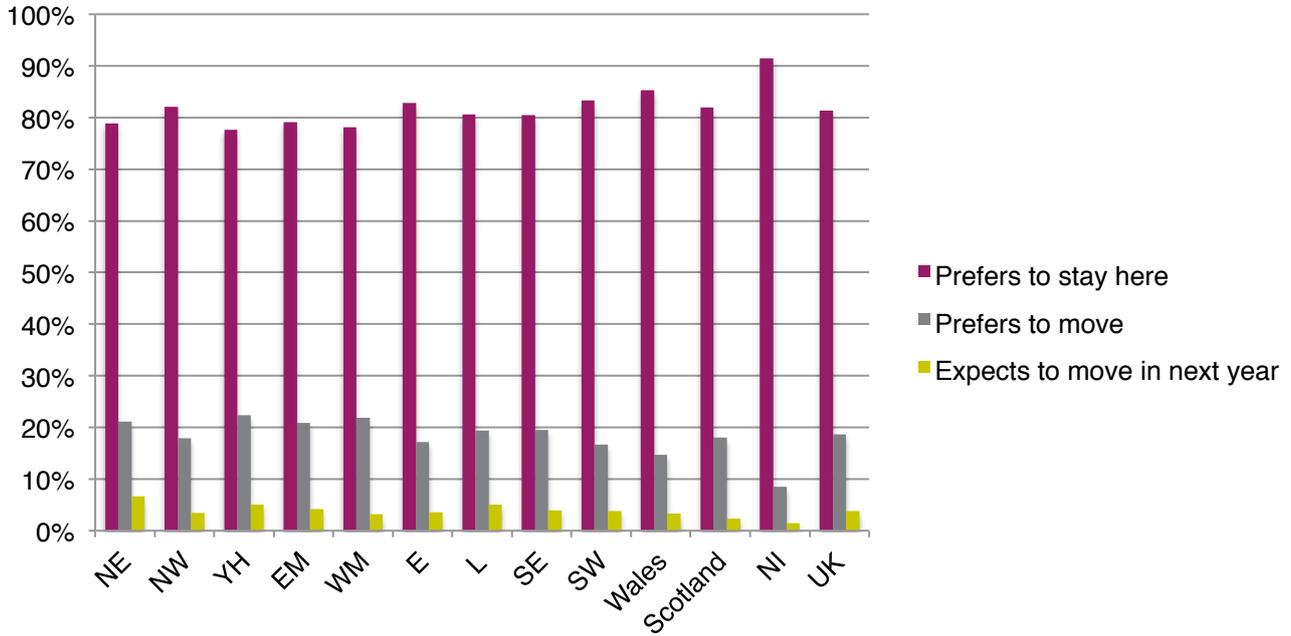


This may indicate that as people age, they become more attached to their neighbourhood; or, alternatively, that to the extent that people move during retirement, they tend to do so before the age of 75.

Although wishing to stay in their neighbourhood, older homeowners may nevertheless wish to move home, for example, to more age-specific accommodation in their local area.

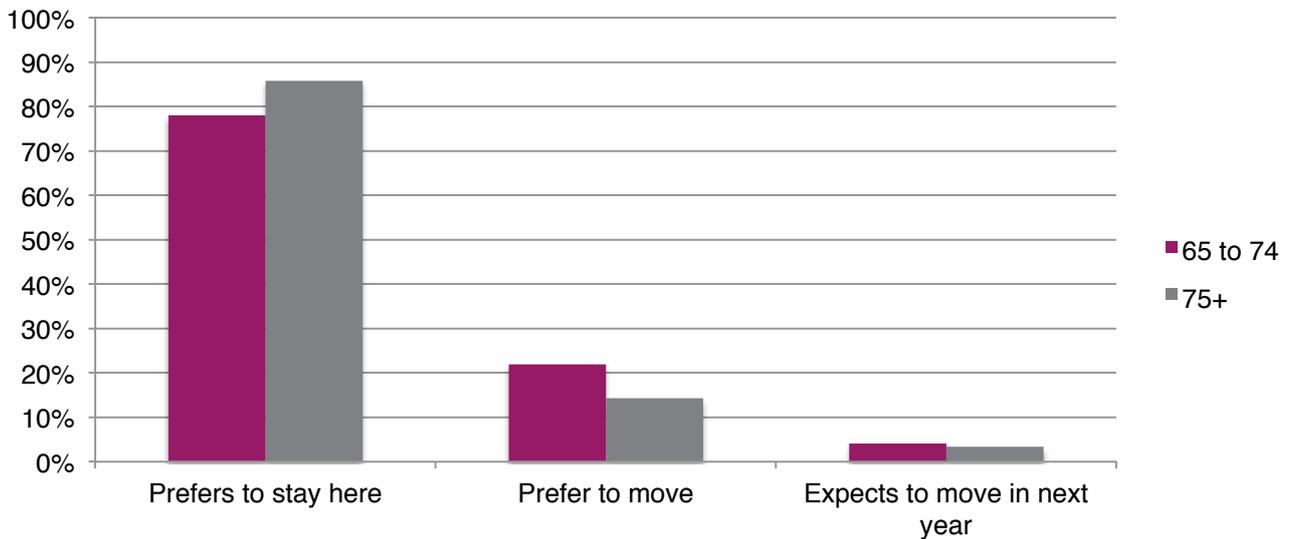
Interestingly, nearly one in five (19%) of older homeowners report that they would prefer to move. However, only 4% of older homeowners – or 21% of those who prefer to move – expect to move in the next year.

Moving preferences, 65+ owners, UK (USoc)



Echoing the findings above, breaking this chart down by age group suggests those aged 75 and over are slightly more likely to prefer to stay where they are.

Moving preferences, 65 to 74, 75+ owners, UK (USoc)



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