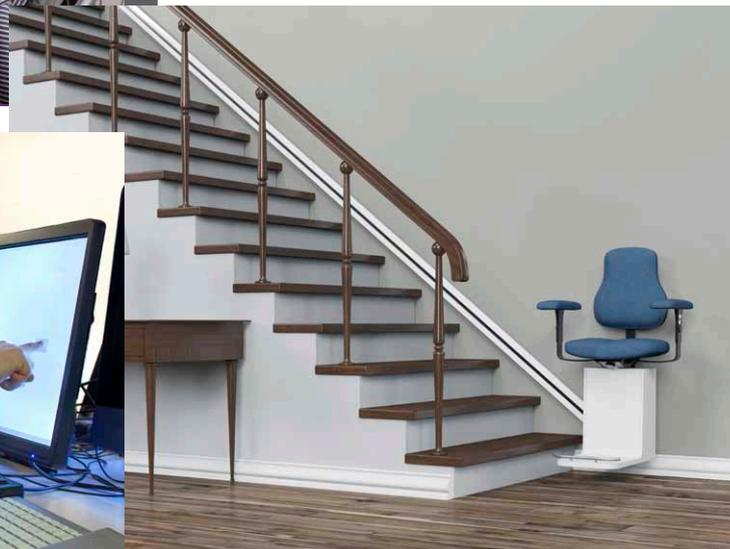


The hidden housing market

A new perspective on the market case for accessible homes







Contents

With thanks	5
Introduction	6
Key findings	8
Needs for accessible housing	10
About the data	11
The hidden market in numbers	13
Motivation to buy or move	15
Aspirations for independence	16
Perceptions of accessible housing	17
Impact	18
Conclusion and Recommendations	20
Sources and limitations of data	23
Key findings	24
References	26

There are around
11.9 million
disabled people in the UK



There are
1.8 million
disabled people with
identified housing needs

With thanks to...



London School of Economics

The London School of Economics and Political Science (LSE) studies the social sciences in their broadest sense, with an academic profile spanning a wide range of disciplines, from economics, politics and law, to sociology, information systems and accounting and finance.

The School has an outstanding reputation for academic excellence and is one of the most international universities in the world. Its study of social, economic and political problems focuses on the different perspectives and experiences of most countries. From its foundation LSE has aimed to be a laboratory of the social sciences, a place where ideas are developed, analysed, evaluated and disseminated around the globe.

Visit www.lse.ac.uk for more information.



Ipsos Mori

Ipsos MORI is the second largest market research organisation in the United Kingdom, formed by a merger of Ipsos UK and MORI, two of Britain's leading survey companies, in October 2005. Ipsos MORI conduct surveys for a wide range of major organisations as well as other market research agencies.

Introduction

There is widespread understanding across the political spectrum and among commentators on all sides that Britain needs to build more homes. Informed estimates suggests that we need between **200,000 - 250,000 per year to keep up with consumer demand**. The growing number of disabled and older people in communities up and down the country are a very important component of this additional demand.

Papworth Trust and **Habinteg** have between them a long history of providing and promoting accessible and adaptable homes for disabled and non-disabled people. They have a jointly held belief that disabled and older people deserve better housing options and that **the accessibility of new homes must be a priority** – not only for the benefit of individuals and families but as a common sense way of future-proofing housing investment.

There are 11.9 million disabled people in the country¹ and as a society we are ageing rapidly – **the number of people aged 65 and over is expected to rise by over 50% by 2030 compared to 2010**². Yet a look at our housing stock shows that only six percent provides the four bare minimum access features that would allow a disabled person to easily visit, let alone stay the night or live in on a longer term basis³.

The Government itself has acknowledged the **strategic importance** of meeting the demand for **accessible homes**, bringing optional standards for higher levels of access into building regulations for the first time in 2015. The standards now contained in Part M(4) of regulations offer a tangible quality indicator that's relevant to every sector of the market.

Of course the **benefits** of accessible homes are not only experienced by disabled people. Their non-disabled neighbours, whether it be the couple with small children, a young professional having furniture delivered to their first home, or an active retiree grandparent – can all benefit from the features of inclusively designed homes. Meanwhile the **positive impact** of meeting the housing needs for people with impairments can reach beyond their own health, wellbeing and employment prospects, to the wider community and hard pressed public services.

This collaborative research project therefore set out to provide **new perspectives on the market for accessible homes**. By taking a fresh look at the existing data, and seeking the views of both disabled and non-disabled people through new bespoke surveys, the project set out to challenge assumptions and shine a light on potential demand. We also investigated the impact on individuals and families of having – and not having – a home that meets their access needs.

The research, using a mix of analysis of government data, an in-depth telephone survey and interviews with disabled people, and opinion polling was conducted by teams at the **London School of Economics (LSE)** and **Ipsos MORI**, as part of a programme overseen by independent researcher and adviser Martin Wheatley on behalf of Papworth Trust and Habinteg.

The findings, summarised in this document, make compelling reading for policy-makers at national and local level and anyone engaged in the business of providing the homes of the future.

Most notably, the research should encourage a **positive view** of the **potential market for accessible homes**. It challenges assumptions about the potential for disabled people to buy their own home, and also shows that homes with access features are appealing to a wide range of consumers, not just disabled people.

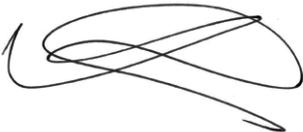
At the same time, the reports demonstrate that **people whose needs for accessible housing are not met** suffer serious consequences for their health, wellbeing, access to work and social contact.

The full research reports can be found at www.papworthtrust.org.uk/news and www.habinteg.org.uk/research

For more information please contact Habinteg or Papworth Trust.



Vicky McDermott,
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Paul Gamble,
Chief Executive,
Habinteg



Key Findings

140,000

working age disabled people do not currently have the accessibility features they need



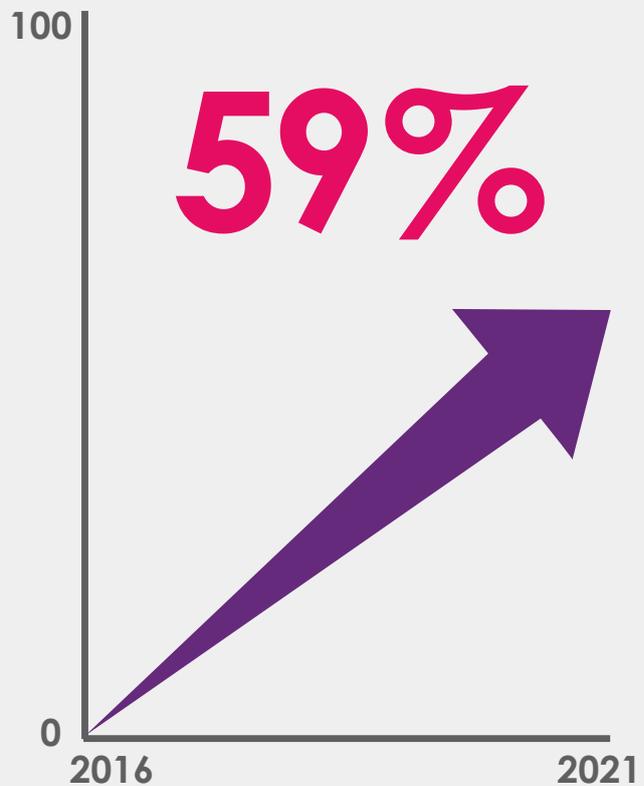
More than 50% of the adult disabled population are under the age of 65

50%

One million
households that
have a need for
accessible housing
are already owner
occupiers

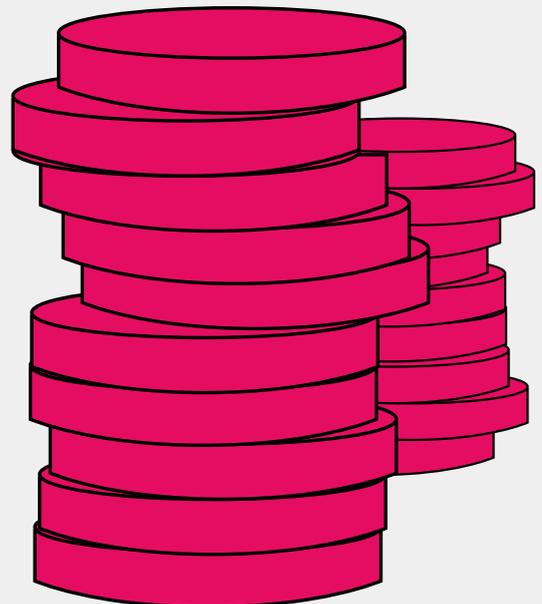


The majority (59%) of disabled people who are 65 and over say that they will need accessible housing features in the next five years



700,000

households who require
accessibility features in
their homes are in the
top half of the income
distribution



Needs for accessible housing

Of households in England that include a disabled adult at least **1.8 million** have an identified need for accessible housing, of whom **580,000** are working age.

At least 1 in 6 households that need accessible homes do not currently have all the accessibility features they need – equating to **300,000** households, including **140,000** of working age. This means that working age households are less likely to have the features they need than older households.



An estimated **20% of the adult population** across Great Britain are disabled (equivalent to an estimated **10.3 million** people).⁴ Although more than half of the disabled adult population are under 65, the incidence of disability tends to increase with age - **an estimated 61% of disabled people are working age** and 39% are 65+.

An estimated 9% of the adult population provide long-term care for someone either living with them or elsewhere (equivalent to an estimated 4.7 million people⁵ across Great Britain).



About the data

- In analysing data on the need for accessible homes among the population of disabled people, the LSE team looked at the English Housing Survey (EHS). The results of this analysis relate only to the 6.3 million households that include one or more disabled adults. They don't account for households that include a disabled child and **should therefore be read as minimum estimates of need.**
- In analysing the (EHS) data on household with needs for 'adaptations' the research team assessed how the evidence might correlate with the requirements of the recently introduced building regulations on optional access standards, ie Part M(4) Category 2 and Category 3, broadly equivalent to the Lifetime Homes standard and Wheelchair Housing Design standard respectively. However the terminology used in the EHS survey doesn't correspond well to the specifications of the building regulations document. A tighter correlation between the two could provide a more powerful planning tool for developers and planners and for future studies of this kind.

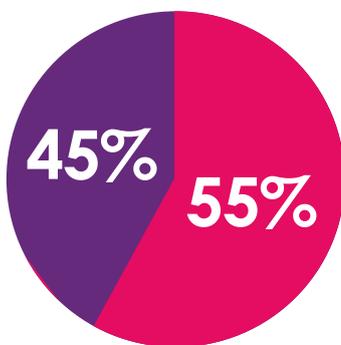


The hidden market in numbers

One million households that have a need for accessible housing are already owner-occupiers and of these some **230,000 are of working age**.

Significant numbers of people with needs for accessible features also have the means to consider the purchase of a home.

of 1.8m disabled people
needing accessible homes...



55% are home owners

£12,000

360,000 households containing a disabled person have savings of £12,000 or more

Amongst households with an identified need for accessible housing, **39% (700,000) have incomes in the top half of the income distribution of the population as a whole**. In addition, **55%** of owner occupiers living in a household including a disabled person and **33%** of working age households containing a disabled person have incomes above this level.

However, there is already a shortage of accessible housing in the UK and time after time housebuilding targets have not been met. The slow rate of building in the UK may become even worse after the referendum: shares in house-builders have slumped badly as a result of the uncertainty caused by the vote to leave.

360,000 households containing a disabled person have **savings of £12,000** or more. **1 in 4 households** needing accessible housing (480,000) have **incomes above the median income** after housing costs of all owner occupier households (£448 per week).

Disabled people are significantly more likely to be dissatisfied with their current home than non-disabled people – 14% say they are dissatisfied compared to 8% of non-disabled people. Satisfaction levels are lowest among disabled people under 45 and those currently renting from a private landlord⁶.



Motivation to buy or move

A majority of the public would like to change something about their home, most commonly achieving more space or more rooms, gardens or parking. Disabled people are more likely to mention an internal change to their home, most commonly addition of or improvements to a downstairs toilet or bathroom.

In talking directly with people with a need for accessible features in their home the **LSE** research found that some people choose to cope as best they can without seeking to make changes, some pay for adaptations themselves (assuming that there is too little or no resources available from local authorities), and some consider a change of tenure their best option.

Whilst some would consider a house move to address their access needs, changing tenure or moving house would be more likely as part of a wider life change such as family expansion or downsizing at retirement. In this sense the market for accessible homes mirrors the market in general. However, older people or those who are carers are more likely than the general population to think of moving.

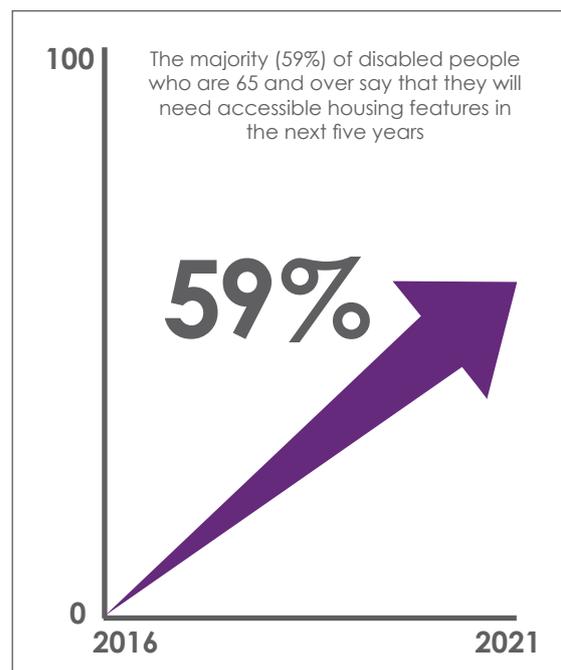
What distinguishes this market segment is their specific requirements for features that make it possible for them to buy with the confidence that their new home will meet their needs into the future. Many also found the proximity of family and friends – their support network – an essential factor in choice of location.

The survey work also found that a number of people of all tenures see a move to social rented housing as a likely future option, that would meet their accessibility needs as they grow older.

The **Ipsos MORI** survey found that regardless of current housing situation the public in general do acknowledge their potential future need for accessible housing features to some degree.

The majority (59%) of disabled people who are 65 and over say that they will need accessible housing features in the next five years, with 46% of all disabled people and 20% of the general public saying the same.

Of people with caring responsibilities, 47% say that the person they care for will need accessible housing features within the next five years or so.



Aspirations for independence – the role of ‘general’ housing

50%

of people said they would most favour staying in their current home with some adaptations to allow them to live independently.

9.8m

people most favour moving to different property specifically designed or adapted

Asked in the Ipsos MORI survey about what kind of housing options people would prefer to live in if they needed care or support at some point later in their lives, **50% of people said they would most favour staying in their current home with some adaptations to allow them to live independently.**

Around 19% of the public (or 9.8million people⁷ across Great Britain) would **most favour moving to different property specifically designed or adapted** to enable them to live independently.

The Ipsos MORI survey also asked the public about their future preferences for specific types of accessible housing schemes identified. Among the public at large, a significant minority indicate in principle interest in living in inclusive accessible housing schemes if they need care and support at some point in their life. Of the four types identified:

- **38% say they would be interested** in living in a scheme for disabled and non-disabled people of a similar age range,
- **35%** indicate an interest in living in a scheme for disabled and non-disabled people of any age.

Fewer than one in ten of the public (6%) say they would most favour **moving to accessible accommodation offering specialist care and support** (such as sheltered, supported, nursing or residential accommodation) if they needed care or support at some point later in their lives.

Perceptions of accessible housing: the general appeal of inclusive features

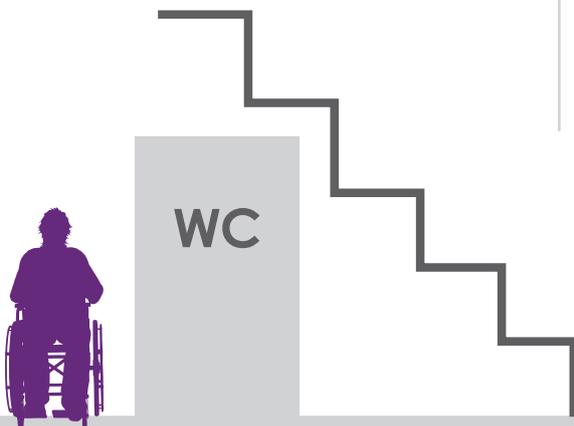
The Ipsos MORI survey found that when considering the prospect of moving home, the public are more likely than less likely to consider moving to a property that includes certain identified accessible housing features. Whilst we should be cautious about this result due to the hypothetical nature of the survey question, some particularly strong responses came up in relation to certain inclusive features that should be of interest to decision makers.

Whilst the presence of accessible features has a particularly positive impact on choice of property among disabled people and older people more generally, some features have strong universal appeal:

- **Nearly half of the British public (47%)** say they would be **more likely** to consider moving to a property if it had a downstairs bathroom,
- **more than a third** would be **more likely** to consider a property if it had adaptations to make it easier to use a bathroom, or step free access at the front of the property.

47%

say they would be more likely to consider moving to a property if it had a downstairs bathroom



more than

1/3

would be more likely to consider a property if it had adaptations to make it easier to use a bathroom, or step free access at the front of the property.

Impact

x4

people with unmet need for accessible housing are four times more likely to be **unemployed or not seeking work...**

Unmet need for accessible housing is associated with worse employment outcomes among working age adults. Controlling for other characteristics that we know are associated with the chances of being in work, such as age, gender, type of impairment and educational qualifications, the research indicated that, **people with unmet need for accessible housing are four times more likely to be unemployed or not seeking work because they are sick or disabled than those whose needs are met or who are disabled but do not need accessible housing.**

In depth interviews with disabled people shed light on why this might be, in particular the time-consuming and tiring process of completing everyday living tasks in an unsuitable home, or even such basic problems as being prevented from reliably leaving home by unpredictable lifts.

This finding is important to note in light of the Government's ambition to improve employment rates of disabled people.

“I’m so exhausted during the day it would be impossible for me to work a full day shift. If I had more adaptations in the house I feel that this would save me energy which I can use elsewhere, ie work”.
(Female respondent 45-54)

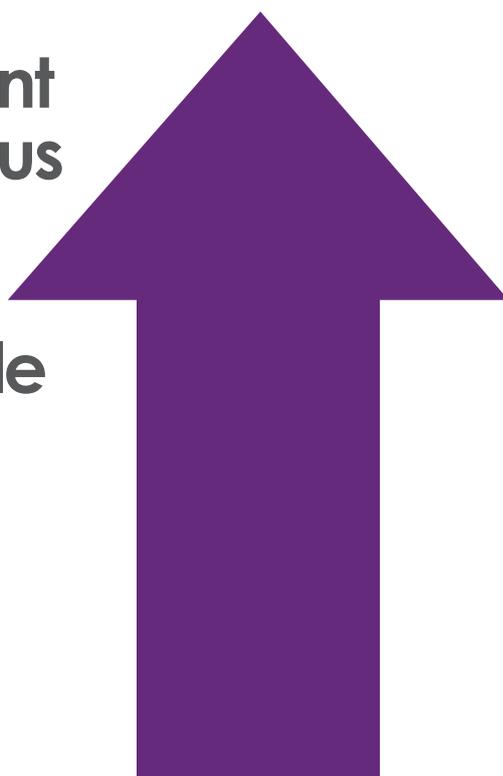
People with unmet needs surveyed for the in depth research study reported a negative impact on ability to carry out everyday tasks. They are also likely to experience increasing dependence on others and are at higher risk of social isolation.

Economic correlations were also reinforced through the data analysis which showed that on average, households including a disabled person are less wealthy than households that don't and that households that are more likely to be in the social rented sector than other households.

Regardless of sector, having needs for accessible housing met makes a significant difference to people's lives. In the bespoke survey of disabled people carried out by the LSE team, around half of respondents whose needs had been met reported higher levels of control and feeling safer, a quarter mentioned having more pride in their home and better social contact and a similar proportion cited improvements in their health and wellbeing.

This suggests that a cohesive strategy to meet the housing needs of older and disabled people would have a significant beneficial impact not only on the household concerned but on the informal supporters, and public (health and social care) services on which they may otherwise call for support. Moreover addressing the needs of working age disabled people offers the prospect of a significant supportive effect on their ability to enter or retain employment and in doing so gain a greater degree of financial independence.

The Government has an ambitious target to get more than 1m disabled people into work by 2020.



“I have to rely more heavily on family, friends and carers to assist me in carrying out everyday tasks that I could do myself if the adaptations I need were provided or the adaptations that have failed w repaired or replaced.
(Male respondent 55-64)

“I am now able to work from home, and have more money”
(Male respondent 45-54)

Conclusion and Recommendations:

The growing number of disabled people, queues of first time buyers and not least our increasing population of older people demand that we pay attention to the way that our new homes are designed and demonstrate a **clear market for accessible homes**.

Not to address this now, as the UK ramps up its house building efforts, risks replacing one housing crisis with a different one in years to come. The findings of this research programme point to **four main recommendations**:

1

Developers and their marketing teams should look again at their target markets and products. Are they missing out on the significant market of people that have or anticipate having needs for accessible features in their home and have the financial means to buy? Is there an opportunity to deliver more of what the public like by providing more homes with inclusive features such as downstairs bathrooms and level entrances?

2

Developers, planners, and health and social care commissioners should take note of the overwhelming desire of the general public to maintain independence in mainstream housing as they age and/or develop needs for care and support. We need to ensure that the homes of the future enable people to age in place, or have genuine choice to move to a home that is designed and built to support their ongoing independence – not only for the sake of the household but to minimise public spending on the alternative.





3

Government departments should collaborate to investigate the correlation between unmet need for accessible housing and being out of work. If we are serious about enabling more disabled people to enter or re-enter the work place it is critical that we understand the fundamental role that appropriate housing plays, and plan accordingly to provide genuine, viable options.

4

Improving our data resources is critical if we are to respond effectively to the housing needs of the nation. Disregarding the needs of families with disabled children is to discount an important segment of the market, whilst not being able to match identified needs with the official housing standards is an enormous missed opportunity to create accurate, evidence based plans.



Sources and limitations of data

The research teams conducted a combination of:

- Analysis of the nationally representative **English Housing Survey (EHS)** and its detailed module on housing accessibility last conducted in 2011-12.
- Qualitative information from an online survey completed by 1,001 disabled people among standing panel of respondents run by Public Knowledge.
- **telephone interviews** telephone interviews carried out by the LSE team with 40 of the people who responded to the **Public Knowledge survey**.
- A nationally representative, face-to-face, in-home, interview survey with 2,074 adults across Britain between 16th March - 12th April 2016 conducted by **Ipsos MORI**. Data are weighted by age, gender, region, tenure, social grade, work status and disability to reflect the adult population (15+) across Great Britain.

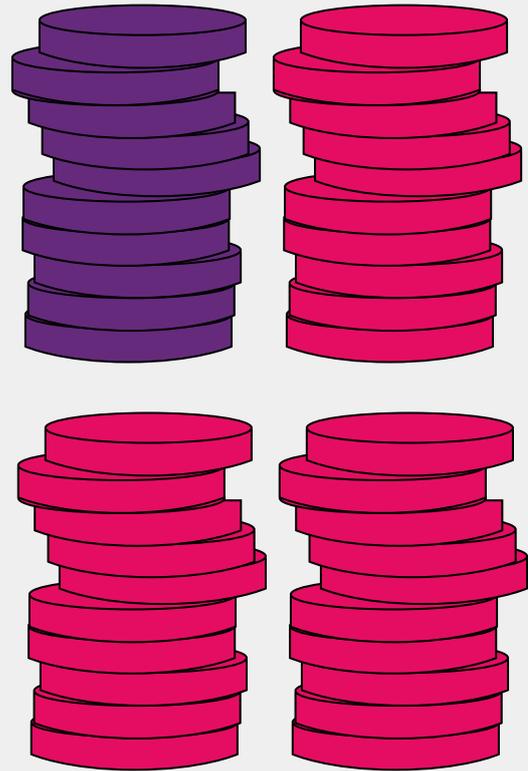
They were limited by:

- The English Housing Survey data can only be analysed based on disability status of lead respondent. EHS data therefore don't account for the needs of households with disabled children
- The interviews conducted for this research show, disabled people do not always realise the extent of their needs.
- Definitions of disability vary, and researchers analysing the EHS data had to approximate the relationship of the Building Regulations classifications of disability works to the EHS definitions.

Key Findings

1 in 4

households needing accessible housing have incomes above the median income

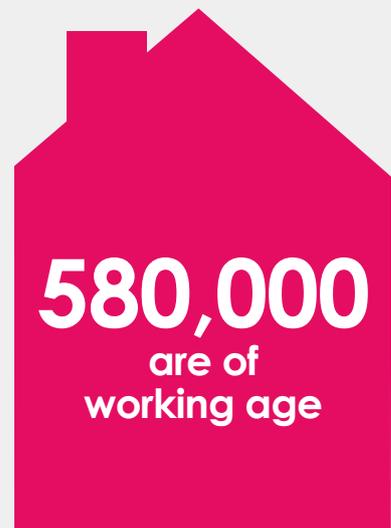
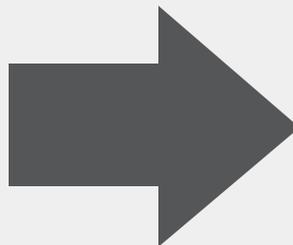
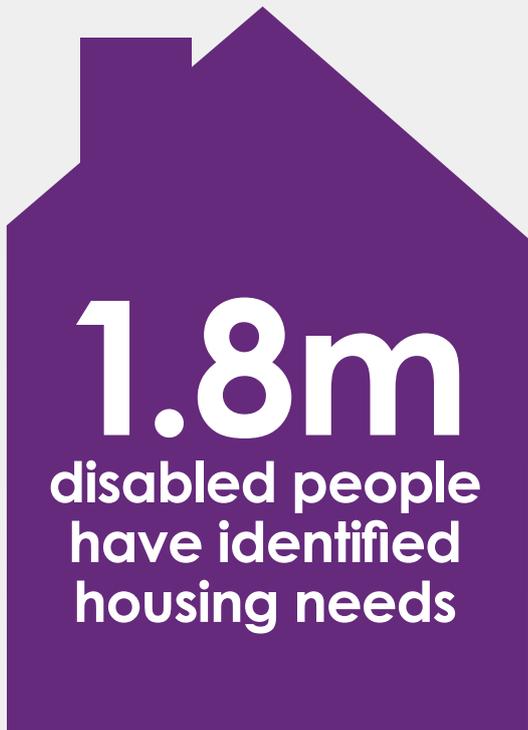


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25	26	27	28	29	30	31

People with caring responsibilities say 47% of the people they care for will need accessible housing in the next five years

Disabled people feel safer and like they have more control over their lives in homes where housing needs are met



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⁶ Ipsos MORI, 2016. Accessible Housing Survey. [ONLINE] Available at: www.ipsos-mori.com/accessiblehousingurvey

⁷ Office for National Statistics (ONS). 2014. Annual Mid-year Population Estimates: 2014. [ONLINE] Available at: <http://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/annualmidyearpopulationestimates/2015-06-25>

Please note the full report can be found anytime at:
<http://sticerd.lse.ac.uk/dps/case/cr/casereport109.pdf>



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