



Older People's  
Housing Strategy  
for Merton 2006-2009

# Research Report



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## **1. INTRODUCTION**

The London Borough of Merton has been working towards the development of an Older People's Housing Strategy for some time, working in partnership with older peoples community organisations, advice sector agencies and housing providers to produce a strategy that reflects the housing issues affecting Merton's older people. Key participants such as Age Concern Merton and Merton Association of Pensioners have helped inform strategy development.

In developing the strategy the team felt it was important to develop the evidence base, to find out what housing issues and problems older people in Merton face. It is important that actions in the strategy reflect issues older people in Merton feel are relevant to their lives.

In response to the need to develop an evidenced based approach, Merton Housing, in association with community and partner organisations on the Older People's Housing Strategy Team, carried out a questionnaire survey on older people's housing issues that achieved 1,000 responses. It should be noted that the strategy has also been informed by other qualitative research, such as the older people's 'Listening Event' held in June 2005, adopting a good practice engagement model piloted by Care and Repair England.

This report outlines the scope of the research and highlights its key findings. The London Borough of Merton would especially like to thank Merton Association of Pensioners' Housing Action Group for their participation in the fieldwork for this research alongside the many community, advice and faith organisations that also participated.

### **Aims of Study**

The study aims to research housing and social exclusion issues affecting older people in Merton. Specific aims include:

- Finding out basic information about older people's housing and households; such as type of accommodation, tenure and household size
- Researching into how satisfied older people are with their current housing situation
- Evaluating how easy it is for older people to gain information on potential future housing options
- Researching what housing problems older people face in their current housing situation
- Understanding social exclusion issues affecting older people

The study will also focus on the importance of age, tenure and ethnicity and how they potentially influence or impact on older people's housing issues.

## Summary of Key Findings

The research was based on a questionnaire looking at older people's current housing. In particular it looked at:

- Satisfaction and dissatisfaction with current housing
- Information regarding housing options
- Housing problems and social exclusion issues faced by older people

Merton Association of Pensioners' Housing Action Group was involved in the research, carrying out 'older person to older person' research, interviewing other older people throughout shopping centres in Merton. Faith, community, advice and voluntary groups also took part in the research. Over 1,000 older people responded to the questionnaire with a good mix across tenures, age ranges and ethnicity.

Key findings of the research are outlined below:

### Satisfaction with current housing

- ❑ Majority of older people were satisfied with their current housing, with 86% either very satisfied or satisfied with current housing.

- ❑ One in ten were either dissatisfied or very dissatisfied with their housing, 12% of older people responding said they were either dissatisfied or very dissatisfied with their current housing situation.
- ❑ Older people renting privately are the most dissatisfied with their current housing whilst owner-occupiers are least likely to be dissatisfied (28% of those renting privately were dissatisfied or very dissatisfied compared to 5% of owner-occupiers).
- ❑ Black and Asian older people report significantly higher rates of dissatisfaction with their current housing. The rate of dissatisfaction amongst Black elders (27%) and Asian elders (20%) is significantly higher than the overall average.

### Improvements & information on housing options

- ❑ Over half of those questioned wanted to make an improvement to their home.
- ❑ Housing information was hard to find, with 61% of older people who have tried to find information about housing options for the future stating that it was "hard to find".
- ❑ A significant minority find the information given to be "inadequate to meet their needs"



- ❑ Maintaining independence and concerns over safety / crime are the most important issues older people consider when looking at future housing options.

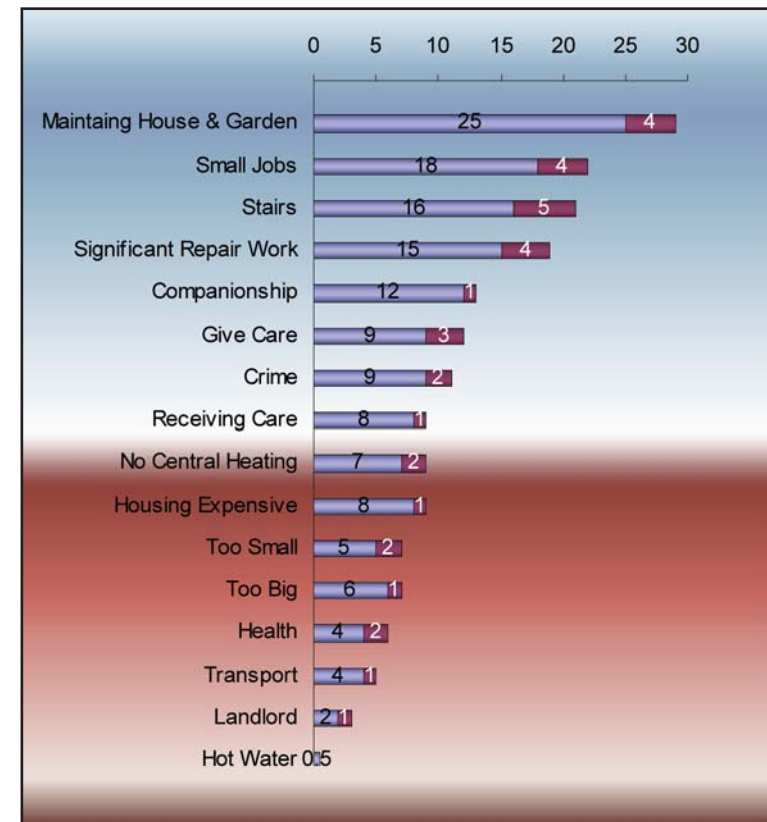
## Housing and social exclusion problems facing older people

- ❑ Top five housing & social exclusion issues facing older people were:

- Difficulty in maintaining home & garden 29%
- Help with small jobs 22%
- Difficulties using stairs/lifts 21%
- Significant repair work 19%
- Companionship 13%

- ❑ Middle ranked issues facing older people were:

- Problems with being close to a relative/friend to give care
- Home not secure from crime
- Problems with being close to relatives/friends to receive care
- Problems with no central heating
- Problems with housing being too expensive
- Problems with the property being too small
- Problems with the property being too big



- ❑ Apart from disrepair, traditional concepts of housing need were less important to the majority of older people. Issues around the ability to stay in the home/ neighbourhood far outweighed affordability or homelessness. Services must recognise that assessments using traditional housing need concepts will largely ignore older people's housing problems.
- ❑ Whilst traditional concepts are less important to older people generally, for certain groups of older people they are still significant. Those renting

privately highlighted problems with their housing being too expensive, whilst homelessness and insecure housing have also been flagged up by a minority of respondents.

- ❑ Analysis by age, tenure and ethnicity showed that the five top issues are important to all groups (albeit in different orders of importance and levels, and with a few exceptions).

### **Age and housing & social exclusion issues**

Comparing problems identified by a younger cohort of older people (aged 66 to 70) and an older age cohort (aged 85 and over) in the study showed three main problems increase with age, these being:

- Problems with small jobs
- Maintaining home and garden
- Problems with stairs

### **Tenure & housing/social exclusion problems**

- ❑ The biggest problem facing owner-occupiers is in maintaining the house and garden, with 33% stating this was a problem or serious problem.
- ❑ Owner-occupiers reported lower level of problems compared to other tenures.

- ❑ The biggest problem facing older people in the private rented sector is no central heating, with 29% stating this was a problem or serious problem.
- ❑ Older people who are renting privately faced higher level of problems than those living in other tenures.
- ❑ The biggest problem facing council tenants is significant repair work, with 24% stating this was a problem or serious problem.
- ❑ The biggest problem facing housing association tenants is maintaining the house and garden, with 27% of respondents stating this was a problem or serious problem.

### **Ethnicity and housing/social exclusion problems**

- ❑ Asian elders reported a significantly higher level of housing problems for some issues – in particular – maintaining home and garden, problems with significant repair work and problems with stairs.
- ❑ Black elders reported significantly higher than average problems with small jobs, significant repair work and problems with their home being too small.



## Housing & social exclusion issues raised by older people

- ❑ Issues raised by older people themselves as causing problems included:
  - Decreased mobility in old age / housebound
  - Reputable workmen and lists of contractors
  - Council decorating & repairs service
  - Adaptations
  - Need for Lifetime Homes
  - Downstairs toilet and bathroom
  - Decreased mobility and bathroom adaptations
  - Private renting issues
  - Low Income and impact of bills such as council tax
  - Affordable warmth
  - Noise nuisance, anti social behaviour and vandalism
  - Need for housing advice and information
  - Homelessness



## **2. NATIONAL CONTEXT**

### **Housing and Older People**

Older people experience a variety of housing issues, some reflecting issues that all age groups face whilst others being more specific to older peoples experience of housing. Issues may reflect tenure, with an owner-occupier facing different problems to that of an older person living in sheltered accommodation. Private renters may face issues relevant both to age and tenure (living in a Rent Act Protected Tenancy) alongside issues affecting tenants of all ages, such as problems with the landlord. Older people therefore face a mixture of issues and problems that all give rise to an older person's housing experience.

The majority of older people live within an ordinary family home (89%) with the remainder living in sheltered or retirement housing (7%) and residential care (5%). Most older people want to continue to live in general housing (Hanson 2003), with a majority of older home-owners wishing to stay in their own homes (Appleton 2002).

#### **Disrepair and housing conditions**

Older people are more likely to be living in older housing stock and this may bring with it a number of issues. Housing stock was not generally built with old age in mind therefore layout, size and design of housing may all

'disable' older occupants (Hanson 2003). Older people experiencing frailty and lack of mobility may have increasing difficulties with stairs and getting into and out of the bath. Fixtures and fittings may be badly designed so further disabling older people.

Government studies have shown older people are more likely to be living in non decent homes with a study in 2001 estimating over 1 million older people over 75 living in non decent accommodation. Older people are also more likely to be living in homes that lack amenities, being over represented in homes without an inside WC (41%). Those living in private rented accommodation are more likely to lack central heating (44%) (Hanson 2003). Problems with disrepair may also be compounded by low pension income, and poor house conditions can affect health, an example being damp which can exacerbate health conditions.

#### **Property size**

The size of the home is especially important to older people as many older people spend a larger proportion of their time within the home environment. The Social Exclusion Unit estimated that older people spend between 70% and 90% of their time in the home (SEU2005). Constraints such as limited mobility or concerns over crime may also lead to older people spending more time in their home. The size of the home therefore may take on increased significance to older people.

Ageist assumptions about house sizes, in particular about older people needing smaller accommodation takes many forms. Service providers speak about people 'under-occupying' their accommodation, often forgetting that an older person may have spent much of their adult life in their home and have built social and community ties to a particular area, and the home may have memories of a deceased partner or family life.

Ageist assumptions can be seen in a large proportion of sheltered housing, much of which was built as shared facility bedsits. Older people were not consulted in the development of these schemes and assumptions were made regarding space and room sizes. Studies have shown that older people living in purpose built accommodation have less space than younger people living in similar accommodation (Henson 2003). Many sheltered schemes now face problems of low demand. Room sizes within sheltered housing are often too small, with bedrooms meant to take only a single bed, and living rooms unable to house a three-piece suite and lack of storage facilities (Henson 2003). Older people may need more space for family, relatives and friends to come and stay, to store a lifetimes worth of belongings or to carry out hobbies.

Where the property is a large family home there may be issues of building maintenance and of cleaning, and the

affordability of heating. For these elders a property may indeed be 'too big'. What does seem evident is the lack of choices available to older people, with the only options available to an older person residing in a 'too big' property to move to a 'too small' property.

### **Heating & security issues**

Issues regarding affordable warmth are also of particular importance to older people who spend more of their time in their homes and may be on limited budgets. Older people may also have concerns about security and fear of crime, and whether their housing and property are secure. Studies have shown that older people have higher levels of fear about crime.

### **Maintaining the home and small jobs**

Older people with limited mobility may find certain jobs involving climbing steps (such as cleaning windows or changing a light bulb) very difficult whilst larger jobs involved in maintaining the home (such as decorating) also become too difficult. Lack of mobility may also create problems in maintaining the garden.

### **Care and the home**

Older people may have care needs but equally older people are often stereotyped as 'dependent'. Often the situation is more complex than this with a person carrying

out care also reliant on care. An older person may look after grandchildren or look out for another elderly neighbour but may also be reliant on care themselves – care may therefore be a reciprocal part of older people's lives. Where housing is located may also impact on care giving.

### **Lack of housing choice**

Older people face a lack of housing options with often the only choice available being between staying in their existing homes and moving to what is perceived as 'unsatisfactory' sheltered accommodation. There is no middle option for many older people.

### **Housing is not a stand alone issue**

Older peoples housing issues are not 'stand alone' in that for many older people housing is inter-related with care needs, family / friend networks, transport links and the local neighbourhood. The ability to maintain a home may be directly linked to maintaining independence.

## **Social Exclusion and Older People**

The term 'social exclusion' has often been used interchangeably with poverty, Oppenheim (1998), but social exclusion takes a broader perspective than poverty, in that material resources are not the only way that people can be excluded from society. Hills et al argued in 'Understanding Social Exclusion' (2001) that:

*"Measures of social exclusion attempt to identify not only those who lack resources, but also those whose non participation arises in different ways: through discrimination, chronic ill health, geographical location....lack of material resources remain a central and important cause of non-participation, but it does not exhaust the possibilities"*

Hills (2001:p5)

Social exclusion also stresses the linked nature of exclusion where both material causes (such as low income) and non-material causes (such as ill health) can combine to create exclusion. Problems can merge into, or exacerbate, one another.

There have been two methods of measuring social exclusion. Hills et al (2001) state that someone is socially excluded if they do not participate in key activities of society. These activities are defined as:

- a) Consumption – capacity to buy goods and services – e.g. ability to purchase food and clothes.
- b) Production – involved in work or family care.
- c) Political activities – involved in local or national decision making e.g. voting in local or national elections.
- d) Social integration – integration with family, friends and community e.g. having support of neighbour or friends.

If someone doesn't participate in any of these activities they are defined as socially excluded. One of the benefits of this approach is that it allows for analysis of whether people become more or less excluded over time.

The other major approach taken has been via developing indicators of exclusion, such as those used in the UK Government report *“Opportunity for All: Fifth Annual Report”* (2003) and the Joseph Rowntree Foundation report *“Poverty and Social Exclusion in Britain”* (2000). *“Opportunity for All”* gives examples of indicators by age group with indicators for older people identified as:

- Low income
- Housing

- Fear of crime
- Health

The Joseph Rowntree Report identifies indicator groups, such as lack of resources, labour market, service exclusion and social relations. Indicators are found within these groups. Examples of indicators used include:

- Isolation and social support networks
- Transport
- Water and power in the home
- Income

### **Social exclusion and older people**

Social exclusion is a real issue for older people, with over 2 million pensioners on a low income with older people in London, the North East, North West and Midlands the most likely to be on low incomes. Isolation is another issue with approximately 30% of older people over 65 not seeing any friends at least once a week

The concept of social exclusion offers clear benefits when applied to older people as they are often socially excluded due to a range of reasons rather than just poverty. Chronic health conditions, age discrimination, limited mobility, poor



services and isolation can all impact to exclude older people. Material causes of exclusion should not however be overlooked as these often impact to increase exclusion.

Recent research into social exclusion affecting older people has found that issues are often complex and overlap Scharf 2005. This research looked at exclusion issues facing older people in deprived neighbourhoods and found:

- Previous low paid employment / income impacts greatly on resources in older age.
- Life course events / age related changes can impact on and cause further problems of social exclusion Scharf 2005

Life course events / changes and the failure to build up material resources for their retirement all contribute to the social exclusion of older people. Life course events might include widowhood, the development of health conditions, limited mobility and declining contact with friends and family.

The recent Social Exclusion Report on Older People (2005) highlighted the following problems of exclusion facing older people:

- Poverty

- Poor health
- Isolation
- Age discrimination
- Lack of accessible transport
- Lack of access to leisure facilities
- Lack of social participation
- Inappropriate services – lack of lower level services, lack of information on, not joined up and not responsive to users.
- Housing
- Fear of crime  
SEU Report 'Excluded Older People' (2005)

### **Housing, social exclusion and older people**

Poor housing is an integral part of social exclusion and illustrates how limited income, alongside life course changes can cause older people to be socially excluded. The Social Exclusion Report (2005) states that:

- A third of people living in non decent homes are aged over 65

- There are 20,000 excess winter deaths amongst older people

### **Older people's housing issues & social exclusion**

Both limited income and life changes can impact on housing for older people. Limited income may lead to disrepair and problems with maintenance or keep older people in inappropriate housing. Lack of material resources can also precipitate homelessness and a reliance on temporary or inappropriate housing. Life changes can also impact on older people's housing. For instance, decreased mobility will reduce the ability to go up and down stairs or get into / out of the bath. Housing specific issues flagged up in the Social Exclusion Report (2005) include:

### **Adaptations**

- Delays in assessment / installation
- Unmet demand
- Inappropriate assessments
- Difficulties finding handymen
- Lack of hospital discharge services

### **Advice & information**

- Lack of information regarding housing options and options regarding support

### **Finance**

- Low take up of equity release
- Lack of information about accessing funding

### **Accommodation**

- Non decent homes
- Fuel poverty
- Sheltered housing not meeting needs of older people.
- Homelessness

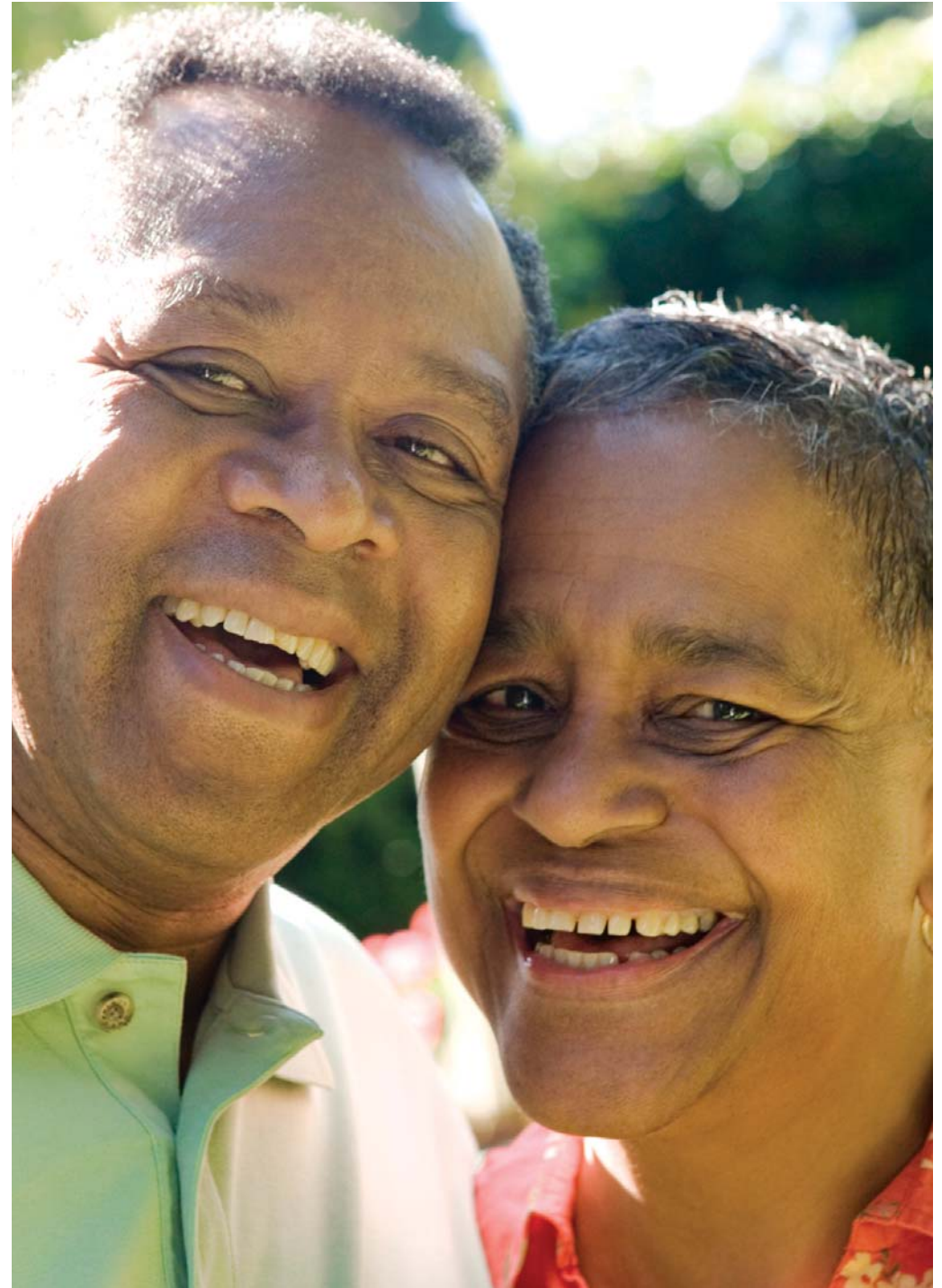
### **Neighbourhood and community issues**

Older people's housing issues cannot be viewed in isolation as people can equally be affected by neighbourhood and community issues. Poor transport links, concern and fear of crime and anti social behaviour can all impact on the lives of older people.

## Including social exclusion issues in the questionnaire

The questionnaire includes questions regarding:

- Housing issues related to the property, such as disrepair and no central heating
- Housing issues related to life course changes, such as problems with the stairs
- Issues related to the person, such as problems with companionship
- Problems related to the area, such as concerns over crime and poor transport/amenities



### **3. RESEARCH METHODOLOGY**

The study focused mainly on quantitative analysis although included some qualitative research with 25% of older people responding writing down their own thoughts on housing issues affecting them.

Whilst the research focused on quantitative analysis it also included in the questionnaire an area where older people could comment on housing problems, highlighting issues that mattered to them. These included both problems raised in the questionnaire and problems which older people have flagged up themselves.

Over 25% of respondents to the questionnaire (over 250 people) made written comments. These have been included throughout the report (in boxes) and highlighted in italics.

#### **Quantitative Research**

Research was carried out in the form of a questionnaire, which asked questions on:

- Type, size and tenure of housing
- Satisfaction with current housing
- Future housing options
- Improvements to the home

- Problems affecting older people in their current housing
- Age, gender, ethnicity
- Demography, such as household size and location.

A copy of the questionnaire can be found in Appendix A.

#### **Sample size**

The sample for the questionnaire was 1,000 older people (who resided within the London Borough of Merton). Comparing this to Census 2001 data:

- Slightly more than 3% of older people in Merton (over 60) filled in the questionnaire.
- Just over 3.5% of older people (aged 70 to 84) residing in Merton filled in the questionnaire.
- Slightly more than 4% of older people in Merton (aged over 85) filled in the questionnaire.

#### **Timescale**

The research was carried out between November 2004 and March 2005, with the longer timescale allowing older people's organisations a greater opportunity to participate in the research.



## **Analysis of housing problems**

The questionnaire identified sixteen different problems that older people faced in their current housing situation. The issues can broadly be categorised as:

- Issues related to the dwelling; such as central heating, stairs, need for repairs, property size and maintaining the home / garden
- Issues that impact on an individual and their ability to maintain their home; such as poor health, companionship, caring issues, problems with the landlord and small jobs
- Issues relating to the area / neighbourhood such as crime and transport links

Each respondent was asked whether the issue was:

- Not a problem or not applicable
- A problem
- A serious problem

Some respondents left the section blank, which led to a final “No Reply” answer. The issues are outlined below.

For the analysis of housing problems, we used a ranking

system based on the number of respondents stating they had either a problem or a significant problem with a particular housing issue.

These issues were then ranked between 1 and 16, with 1 being the issue raised by the highest number of respondents, and 16 being the issue highlighted by the lowest number of respondents. These rankings were then grouped into the following categories:

- 1) Top five issues (1-5)
- 2) Medium ranked issues (6-12)
- 3) Low ranked issues (13-16)

## **Questionnaire distribution and methods of reaching older people**

When carrying out the research it was felt that it was important to ensure that all older people had a chance to contribute and fill in a questionnaire. Specifically it was felt important to:

- Ensure that older people who were housebound / less mobile / did not go to public places often, filled in the questionnaire
- Ensure that the questionnaire reached ethnic minority elders

- Ensure that people living in all tenures and people living in all parts of the borough contributed to the questionnaire

Members of Merton Association of Pensioners also flagged up the importance of reaching older people by engaging them in places they would go to as part of everyday living.

## Fieldwork

### **‘Older person to older person research’**

Members of Merton Association of Pensioner’s (M.A.P) Housing Action Group worked on the questionnaire, interviewed older people and also distributed the questionnaire widely. A ‘roadshow’ was held at various shopping and community centres throughout the borough. The participatory benefits of this approach, with older people actively involved in researching older people’s housing issues, was an important part of the success in engaging older people to fill in the questionnaire and gain the required sample size.

### **Working with community organisations representing ethnic minority elders**

Working with community organisations representing ethnic minorities was a key means of reaching ethnic minority elders. Community organisations worked by interviewing, distributing and promoting the questionnaire to members

of their organisations. The key community groups were:

- South London Irish Welfare Society
- West Indian Family and Friends
- South London Tamil Welfare
- Asian Forum of Merton
- Bengali Association of Merton
- Ethnic Minority Centre
- SW London Chinese Association

### **Working with older peoples advice, voluntary & housing organisations in Merton**

Advice, voluntary and housing organisations also participated in the research with the following organisations involved:

- Age Concern Merton
- Wimbledon Guild (Activity Centre)
- Millat Asian Housing Association
- MASCOT Telecare

## **Working with faith organisations in Merton**

A number of faith organisations agreed to take part in the research, asking their older congregation / members to participate. These faith groups were:

- Ahmadiyya Muslim Association
- The Buddhapidipa Temple
- Mitcham Baptist Church
- Raynes Park Methodist Church
- Salvation Army
- St Marks Church of England
- Trinity United Reform Church

## **Distributing questionnaires in ‘everyday locations’**

Discussions with Merton Association of Pensioners highlighted the need to ensure that older people were consulted in every day locations. They provided examples where questionnaires could be left, such as hairdressers and doctors’ surgeries. Doctors’ surgeries were chosen and agreed to help in the research, some handing out the questionnaires at older peoples flu clinics. The following doctors surgeries agreed to participate:

- Alexandra Surgery, Wimbledon
- Cannon Hill Surgery, Morden
- Colliers Wood Surgery, Colliers Wood.
- Durham Road Surgery, Raynes Park
- Morden Hall Surgery, Morden
- Princes Road Surgery, Wimbledon
- Riverholme Surgery, Mitcham
- Tamworth Medical Centre, Mitcham
- Tudor Lodge Health Centre, Wimbledon.

More traditional means of distributing the questionnaire were also used, which included:

## **Mailshot ‘sample’ older people receiving social services care / support**

To ensure that the questionnaire reached older people who were housebound, less mobile or had care needs, the questionnaire was sent to a random sample of social services clients.

## Mailshot 'sample' of council tenants

The questionnaire was also sent to a sample of Council tenants.

### Distribution via council staff to:

- Clients receiving welfare benefits
- Older People caring for relatives with learning disabilities
- Older people visiting Merton Link (one stop shop).

### Questionnaires available at libraries throughout the borough

The questionnaires were also available at the following libraries:

- Donald Hope Library
- Mitcham Library
- Morden Library
- Pollards Hill Library
- West Barnes Library
- Wimbledon Library

## Limitations of Study

The main limitations of the study are discussed below.

- ❑ There is no analysis of older people's housing issues by area, this may have been useful e.g. to flag up issues such as higher concerns over crime and anti social behaviour in certain areas of the borough.
- ❑ Due to limited sample size there is no breakdown / analysis of ethnicity beyond broad categories. This may hide differences in outcomes within an ethnic category, such as the effect of socio-economic differences between Indian and Tamil respondents, both of which would be categorised under the broad category of Asian. Where possible detailed analysis of ethnicity has been carried out.
- ❑ There should be a 'health warning' on analysis of the smallest data sets – as these consist of small groups of under 100 individuals. These groups include Asian (just over 70 respondents), Black (38 respondents), Housing Association tenants (67 respondents) and Private rented tenants (76). Whilst this should be flagged up it was equally important to analyse data and highlight issues affecting these groups. It should also be noted that the proportion of Asian and Black responses in the survey (7% and 4% respectively)



was higher than the Asian and Black proportion of older people (6.4% and 2.62% respectively).

- ❑ Not all ethnic groups are represented. The questionnaire failed to gain many responses from older people with a Bangladeshi, Black Other and Chinese ethnic background and no respondents with an 'Other' or Mixed Race Other ethnic background filled in the questionnaire. It should be stressed however that the age profile for some of these ethnic groups (Census 2001) show very low proportions of older people in their population e.g. only 3.9% of Bangladeshi residents in Merton are over 65 and only 3.5% of Black Other residents are aged over 65.
- ❑ The study focuses on one source of quantitative data (the questionnaire). It should be stressed that other more qualitative research will also be used to inform the Older People's Housing Strategy alongside the results of this study. Examples of work already carried out include focus group work with ethnic elders and a listening event organised with the help of Care & Repair England and Merton Association of Pensioners.



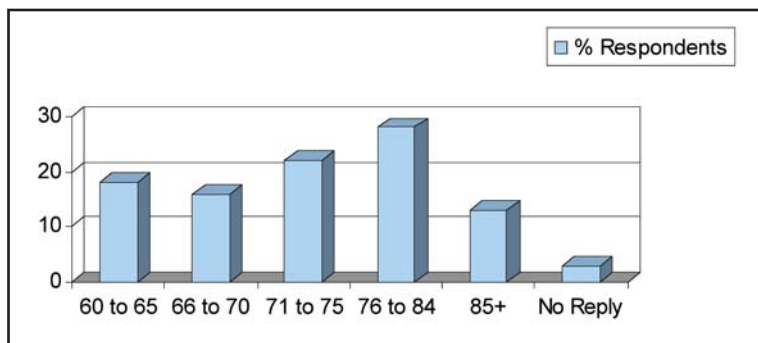
## 4. OVERVIEW OF RESULTS

### Demographic profile of respondents

#### Age

The largest age group of respondents were older people aged 76 to 84 (28%) followed by those aged 71 to 75 (22%). The next largest groups were those aged 60 to 65 (18%) and 66 to 70 (16%). Finally those aged over 85 made up the last respondent group (13%).

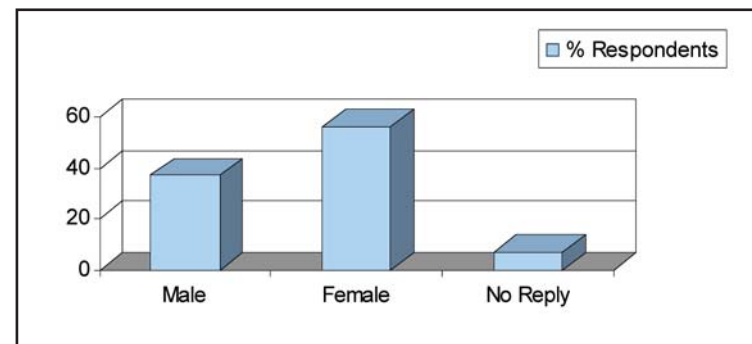
#### Age of older people



#### Gender

A much higher number of women (56%) than men (37%) responded to the question whilst the remainder did not answer this (7%). This does however reflect the higher number of older women compared to men, with 56% of Merton's older population being female.

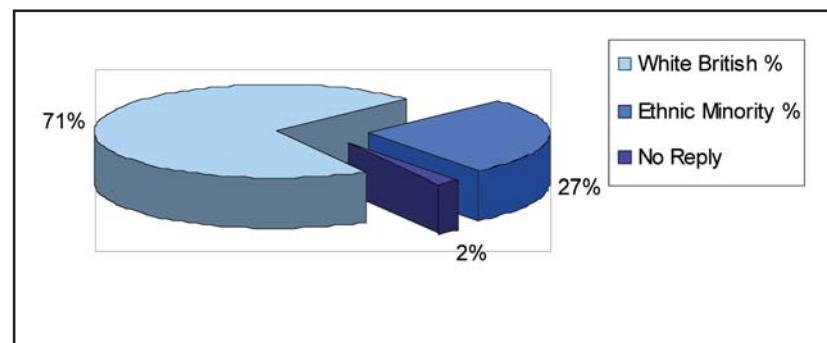
#### Gender of older people



#### Ethnicity

The questionnaire received a high response from ethnic minority older people, mainly through the aid of community and advice workers (representing ethnic minority organisations) helping to engage ethnic elders. A total of 27% of respondents had an ethnicity other than White British, the largest ethnic groups being White Irish (13%), Asian (7%) and Black (4%).

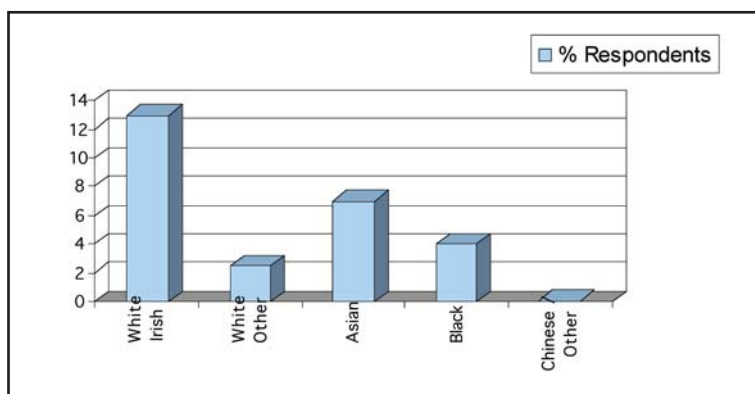
#### Pie Chart showing % of ethnic minority respondents



This overview section uses only broad ethnic categories for analysis. This is due to the small sample size of some

ethnic groups, making analysis using Census classifications not viable. Research has highlighted socio-economic differences between ethnic groups (Phillips et al 2003), such as differences in socio-economic outcomes between Indian and Bangladeshi residents. It is therefore important to recognise wider classifications may not show levels of problems affecting a particular ethnic group.

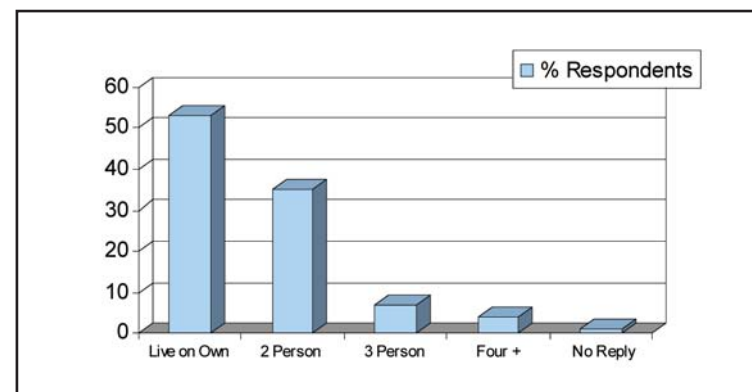
### Main ethnic groups responding to questionnaire



### Household size

The majority of older people responding to the questionnaire either live on their own (53%) or with one other person (35%). A smaller number lives in three-person households (7%), followed by those living with four or more people (4%).

### Household size of older people

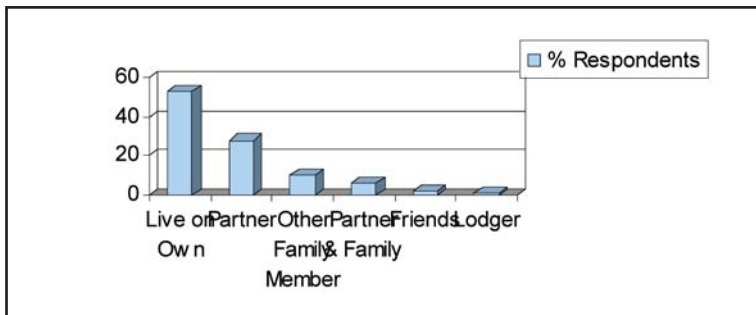


### Relationship of people living in household

The majority of older people lived either on their own (53%) or with their partner\* (28%)<sup>1</sup>. 10% lived with other family members or with both partner and family (6%). Those living with friends (2%) and those living with a lodger (1%) comprised the smallest groups of respondents.

<sup>1</sup>A large number of respondents preferred the title of wife / husband / spouse to the term partner.

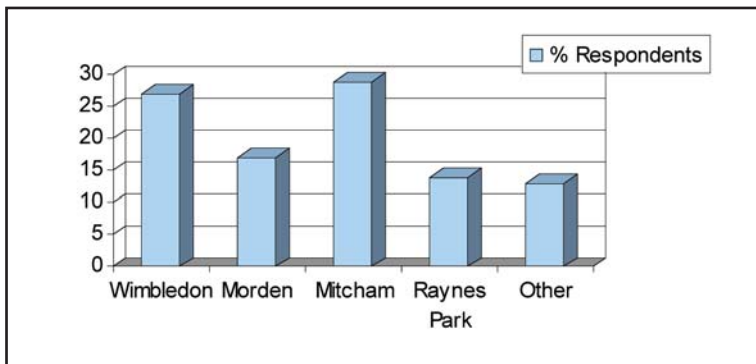
## Relationship of people living in household



## Area where respondents live

29% of respondents live in Mitcham and 27% in Wimbledon, followed by Morden (17%) and Raynes Park (14%). The remainder ticked an "Other" area (13%). Of these Merton Park (3%), Colliers Wood (3%) and New Malden / West Barnes (2%) have the highest number of respondents.

## Area of Merton respondents reside

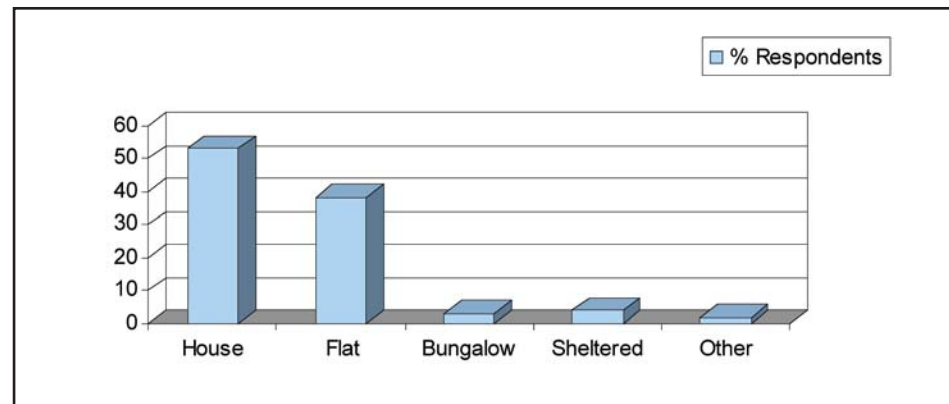


## Housing profile of respondents

### Type of accommodation

Over half of those responding lived in a house (53%) followed by a flat (38%). The remaining types of accommodation include sheltered housing (4%), bungalow (3%) and other (2%). The main reply for other types of housing was maisonette.

### Type of accommodation older people living in

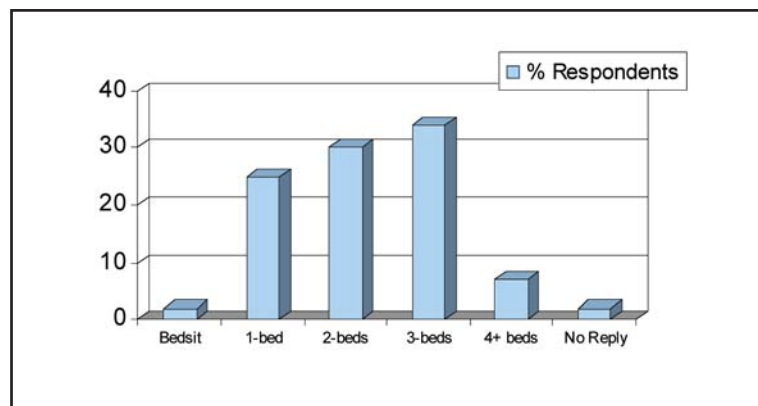


### Number of bedrooms in accommodation

The highest number of respondents had 3 bedrooms in their accommodation (34%) or 2 bedrooms (30%). A significant number resided in one-bedroom accommodation (25%). This was followed by four-bedroom accommodation (7%) and bedsits (2%).



## Number of bedrooms in accommodation

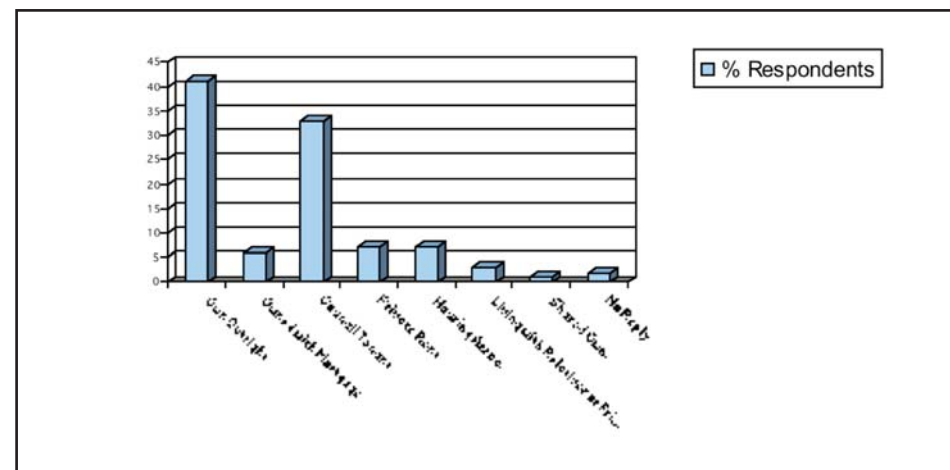


## Tenure

The largest number of respondents were owner-occupiers (47%) or council tenants (33%). This was followed by those renting privately (7%) or living in housing association property (7%). The smallest groups of respondents lived with relatives or friends (3%) or in shared ownership (1%).

The majority of those owning their property did so outright (87%) compared to the remainder (13%) who owned the property but still had a mortgage.

## Tenure of older people



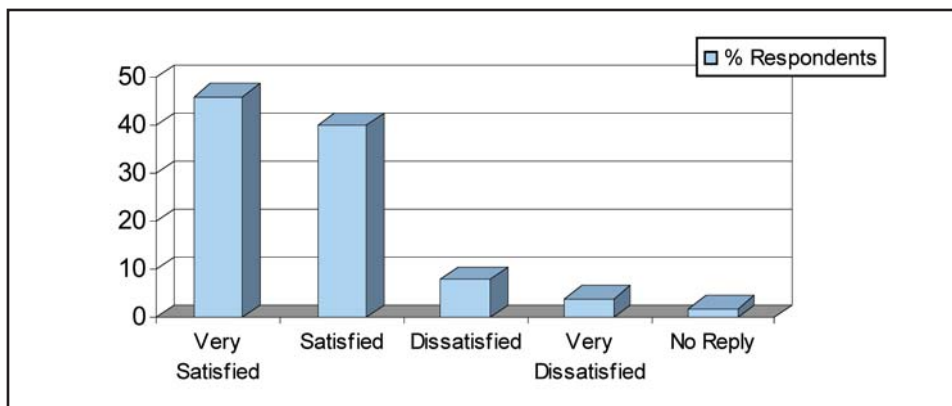
## Satisfaction with current housing & home improvements

*"I have been here since I was 19. I have Parkinson's disease and arthritis in my arms and bad legs. It is too late for me to be dissatisfied. I don't like being a liability. But there you are – that's life. But what makes me angry is I can no longer do my repairs, but never mind"*

## Satisfaction

A majority of older people answering the questionnaire were either very satisfied (46%) or satisfied (40%) with their current housing. The results do highlight however that over one in ten older people responding were dissatisfied (8%) or very dissatisfied (4%) with their current housing situation. The remainder (2%) did not reply to the question.

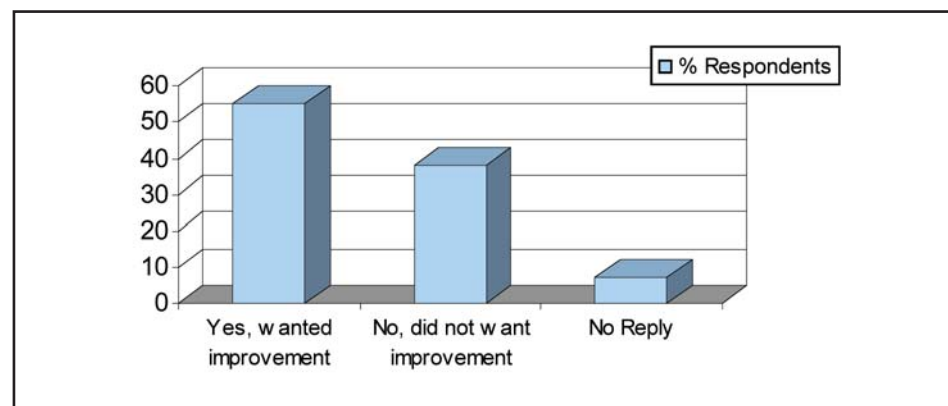
### Satisfaction with current housing situation



## Home improvements

Over half of older people wanted to make improvements to their home (55%) whilst the remainder (38%) did not want / need any home improvements. A smaller number did not answer the question (7%).

### Older people wanting improvements to their home

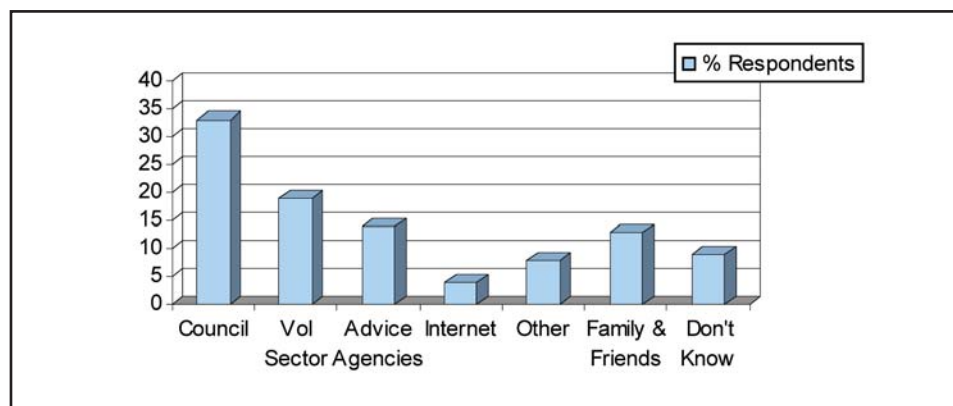


# Information about housing & future housing options

## Information sources

Older people were asked who they would approach if they wanted information about future housing options that were available to them. Some respondents (15%) felt that the question was not relevant to them (n/a), highlighting the issue that some older people did not foresee changes to their current housing circumstances. Many respondents chose more than one response to gain information (such as the council, advice agencies and friends / relatives).

## Who older people go to find information about future housing options

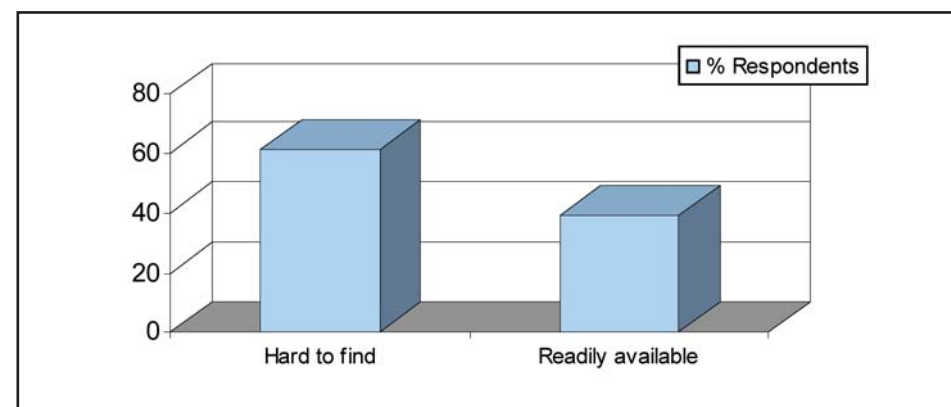


The highest responses for information sources were the Council (33%), voluntary sector (19%), advice agencies (14%) and family & friends (13%). Other sources of information include the internet (4%) and 'other' (8%). Of

those ticking 'other', housing associations, Irish welfare society and estate agents were mentioned the most. Of significance is the fact that over 90 respondents (9%) did not know who to go to for information. This flags up the issue highlighted by pensioner organisations of lack of information regarding whom older people should go to regarding housing options.

Nearly half of respondents (49%) had not tried to find information regarding future housing options with many stating 'n/a' to the question. Analysis was based on the remainder (51%) of older people who had tried to find out information. The responses to the question were mixed, with those stating information was 'hard to find' (61%) clearly outnumbering those who felt information was 'readily available' (39%).

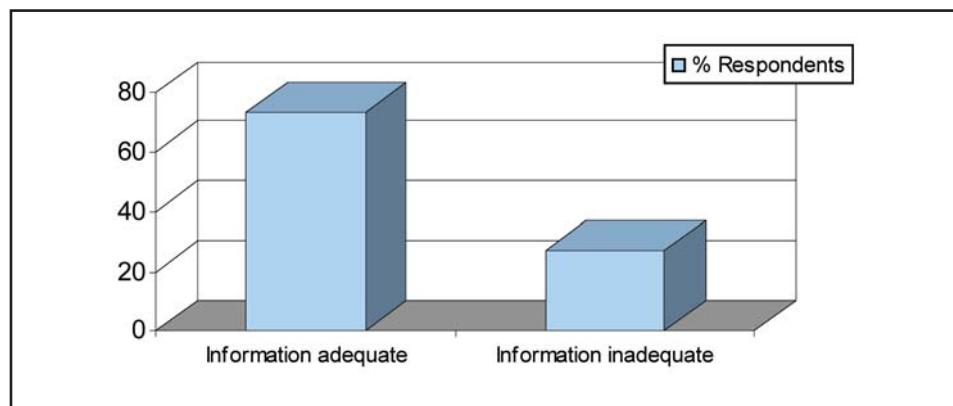
## Availability of information about future housing options



## Adequacy of information

Where information was eventually found more respondents found it 'adequate to meet needs' (73%) although a significant minority found the information 'inadequate to meet needs' (27%).

### Adequacy of information given regarding future housing options



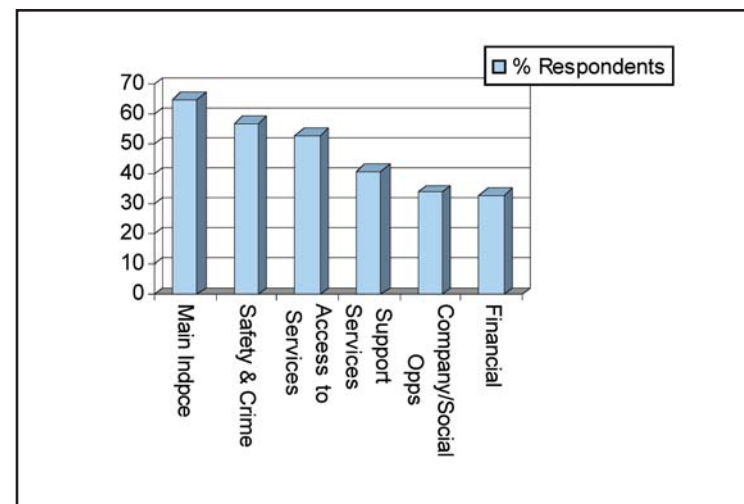
## Factors viewed as very important when considering future housing options

Respondents were asked to rank which factors were 'very important' when considering future housing options. The highest scoring factors were 'maintaining independence' (65%) and 'safety & crime' (57%), followed by 'access to services' such as libraries and shops (53%). 'support services' (41%) and 'company/social opportunities' (34%) received less importance whilst 'financial factors' (33%)

received the least number of respondents who viewed it as very important in future housing options.

The response to this question highlights the fact that financial planning is not high on older people's priorities when considering future housing options. Lack of early financial planning can impact on older people's abilities to access housing options of their choice.

### Percentage of older people stating factor 'very important' in deciding future housing options



## **5. DETAILED FINDINGS**

### **Housing & Social Exclusion Issues**

One of the main aims of the research was to find out the housing and social exclusion issues older people face in their current housing. In order to do so the questionnaire asked respondents about 16 housing and social exclusion issues and whether they found the situation:

- Not a problem or not applicable
- A problem
- A serious problem

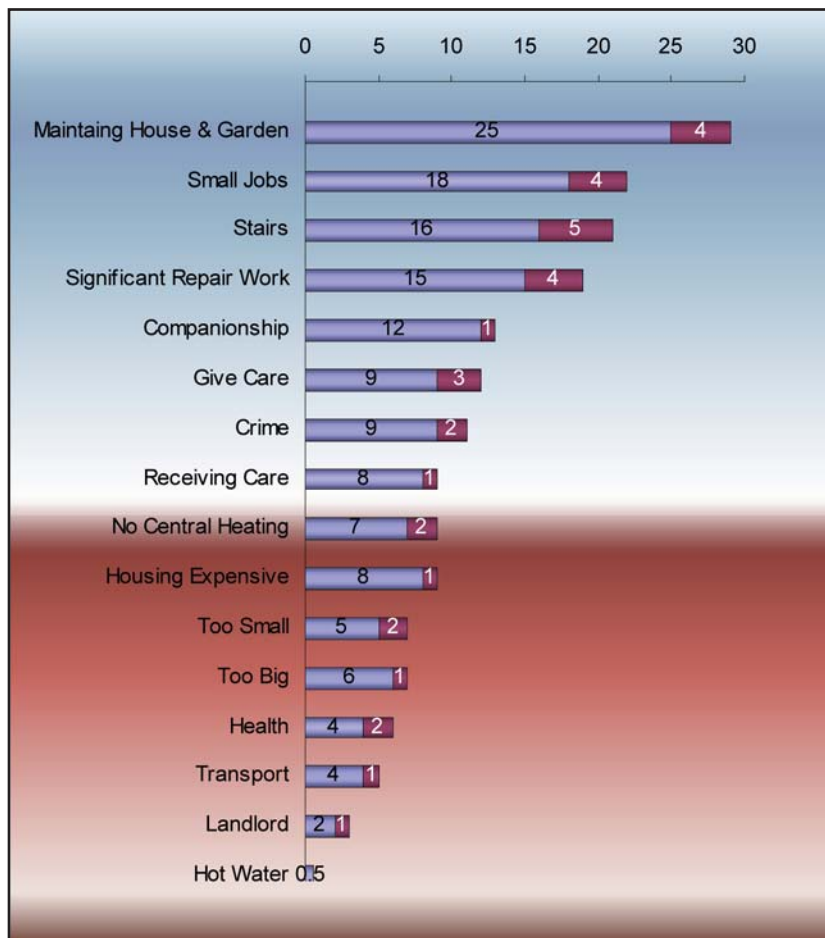
The 16 issues that were addressed were:

- Property too small
- Property too big
- Significant repair work
- No central heating
- Problems with stairs/lift
- No hot water

- Health suffering due to home
- Too expensive
- Problems maintaining home & garden
- Problems with small jobs
- Problems giving care
- Problems receiving care
- Companionship
- Landlord problems
- Crime
- Transport & amenities



Older people's responses on maintaining house & garden, based on 1,000 questionnaire returns, blue denotes "problem", red denotes "serious problem"



	%		%
Maintaining House & Garden	29	Central Heating	9
Small Jobs	22	Too Expensive	9
Stairs	21	Too Small	7
Significant Repair Work	19	Too Big	7
Companionship	13	Health	5
Give Care	12	Transport	5
Crime	11	Landlord	3
Receive Care	9	Hot Water	0.5

### Top Five Issues

The top five issues affecting older people are:

1. Difficulty in maintaining home and garden
2. Help with small jobs (such as changing light bulbs)
3. Difficulties with using stairs / lifts
4. Problems with home being in need of significant repair work
5. Problems of companionship

## Difficulty in maintaining home and garden

The number one issue older people highlighted as causing a problem in their current housing circumstances was that of difficulty in maintaining their home and garden (29%). Older age usually leads to less mobility and therefore maintaining garden and home may become more difficult. The national report, 'Living in Britain' 2001 shows similar issues to that in Merton, with 28% of respondents having problems with gardening or household repair.

### Older peoples comments on maintaining home and garden

*"We need help to get our decorating done. We are not able to do it now"*

*"Being registered disabled repairs etc are sometimes a problem"*

*"Garden needs constant attention – back and front – which I cannot do myself due to back problems and a bad right knee". "No help in trimming hedges – can no longer manage to without pain – arthritis"*

## Help with small jobs

The second highest scoring problem was that of needing help with small jobs, such as changing light bulbs (22%). Levels reported in this questionnaire are similar to national levels with the 'Living in Britain Survey' 2001 reporting that 24% of older people had problems with cleaning inside windows.

### Older peoples comments on problems with small jobs

*"I would be pleased if I could find someone to help keep the house clean"*

*"More help available especially garden and housework"*

*"I can't clean my windows"*

## Difficulties with using stairs or lifts

This was ranked as the third highest problem by older people answering the questionnaire (21%), with over one-fifth of respondents stating this was an issue.

### Older peoples comments on using stairs/lifts

*“I have a bad knee and back and going up and down stairs can sometimes be a problem”*

*“The problem I have is the stairs. I am 83 year-old, my neighbour is almost 85. We could certainly do with handrails on the right hand side. I suffer from rheumatoid arthritis and use a stick”*

*“Stairs are steep and narrow, need hand rail on other side of banister”*

## Home in need of significant repair work

The fourth highest ranked problem older people face in their housing is the issue of their home being in need of significant repair work (19%). Owner-occupiers who have paid off their mortgages have limited income therefore cannot afford repair work. Private landlords may not wish to repair or update properties, with Rent Act Protected Properties more likely to lack investment as these properties do not offer landlords high financial returns. Council or housing association tenants may have to wait

for their property to be improved, often as a result of budgetary constraints.

### Older peoples comments on significant repair work

*“I have been in this house 35 years and the kitchen is in dire need of renewal”*

*“The bathroom is in need of modernising it is the original bathroom nearly 40 years old. The kitchen also needs to be improved and the central heating is not very good”*

*“Externally the property is badly in need of re-painting. Window frames are rotting”*

Even when older people have the money there may be issues of concern over the reliability of contractors, project management, knowledge about what work actually needs doing and isolation, meaning older people lack family / friends / neighbours support networks throughout the repair process. Lastly the very old may not wish to face the disruption to their life that repair work would entail.

The issue of significant repair work has been flagged up as affecting ethnic minority households (Phillips, 2003). This is discussed in greater detail in the chapter on ethnic minority households.

## Problems with companionship

Research shows that loneliness is a major issue for many older people (Appleton 2002). Increasing age may lead to loss of a partner whilst limited mobility or ill health may make it difficult to maintain social contact with friends or relatives. Demographic changes (e.g. increasing mobility in the job market resulting in family / relatives moving away) may further increase isolation. Housing may impact on loneliness via its location (such as being situated in a different area to friends and family), through design features (such as stairs or pavements making mobility harder) or through to social factors in an area (such as fear of crime limiting ability to travel especially after dark).

Research from the United States has linked loneliness with specific groups such as the very old, women, the unmarried, those who live alone, those lacking material resources, those without educational qualifications, the physically and mentally frail and those who spend long periods of time alone (Victor et al:2003). Research by the Royal Institute for the Blind (Vale, 2004) has highlighted the fact that blind and partially sighted people are more likely to suffer isolation than other older people.

Older people ranked problems of companionship as the fifth highest issue affecting them (13%).

## Comments on companionship

*"I have no friends only carers"*

*"I live alone having no living relatives and find that neighbours are quite insular. I can go several days at a stretch without seeing or speaking to anyone"*

*"Problems with neighbours regarding fencing both sides – no-one to help support me when trouble arises. I have to try and deal with things alone as it is, very hard as you get older, especially if you are a woman"*

## Medium Level Issues

The research highlighted the following medium-level issues (ranked 6 to 12):

6. Problems with being close to a relative/friend to give care
7. Home is not secure from crime
8. Problems with being close to relatives/friends to receive care
9. Problems with no central heating
10. Problems with housing being too expensive
11. Problems with the property being too small
12. Problems with the property being too big

## Care & older people

Whilst it could be argued that care is not a housing issue it is of increasing importance for older people in maintaining their independence as they age. Both giving and receiving care can impact on the home, and for older people care and housing can blur into the same issue of maintaining

independence. The importance of care to housing has been highlighted by Parkinson & Pierpont (2000).

Older people are often in reciprocal care relationships relying on both informal care (such as family / relatives / friends) as well as more formal care (such as through social services). They are also the providers of much informal care (to immediate family, relatives, friends and neighbours) as well as formal care (such as volunteering for community work for older people).

### Older people's comments on care

*"I have my daughter living with me who has mild autism". "I have a son aged 51 who has had a stroke and is almost paralysed....would like him to have more physiotherapy"*

*"I am 97 and will soon be 98. I must always have someone with me as I have little balance and fall. I can wash and dress myself. I have a shower but not a bath".*

*"No one helps you when you are old....I want to move to X where my son and his granddaughter live"*

Problems regarding being close to relatives and friends in giving care was ranked sixth (12%) whilst problems with regard to receiving care was ranked eighth (9%). The questionnaire highlighted the fact that older people in their



70's and 80's were also caring for adult children with disabilities.

### **Problems with home not being secure from crime**

Feeling secure in the area / environment that they live and home security are key issues for older people (Appleton, 2002). The questionnaire responses reflected this, with concern that homes were not secure from crime ranked seventh in housing problems facing older people (11%). Respondents outlined both physical security issues to their home alongside concerns over crime, anti social behaviour and vandalism in the area where they lived.

Fear of crime is an important part of older peoples experience and can impact on everyday life, such as by limiting mobility. 43% of older women do not walk alone after dark, compared to 19% of 30 to 59 year olds (Home Office 2002: p19). Fear of crime can also impact on health. The British Crime Survey (2002) highlights the fact that older people worry about crime as much as other groups but are statistically less likely to suffer from a household or personal crime. Analysis of crime statistics shows that nearly 20% of men aged 16 to 24 suffer a violent crime whilst in comparison only 0.7% of men aged over 75 suffer a violent crime.

Despite this older people still worry about crime, with women, those in poor health and ethnic minority older

people most likely to be affected by fear of crime. Whilst crime levels are lower the effects of crime can be particularly hard on older people, with research into distraction crime showing that there can be substantial negative effects on older people's quality of life.

### **Problems with home not being secure from crime**

*"I keep getting people harassing me and my nephew. Frightening us and wanting our money. Living in fear. Its horrible"*

*"Home is not secure from crime". "CCTV camera in alleyway would be good"*

*"I have three main doors to the garden, they are in a very bad condition and too old and insecure from crime"*

### **Central heating and older peoples homes**

Older people are more likely to be living in older housing stock, which may lack central heating. There is also a link between tenure, old age, and the availability of central heating. Recent surveys show that 44% of older people renting privately do not have central heating (Hanson, 2003:p10). A fuller discussion of the issues affecting private renters can be found in the tenure chapter.

Having a good heating system is especially important to

older people who spend large parts of their time within the home environment. However, living on a limited budget will limit their access to, and use of, heating. Older people also suffer excess winter deaths with 21,500 people dying (Age Concern 2005) from respiratory or cardiovascular ailments caused directly by the cold, which often relates to fuel poverty, poor insulation and heating systems.

The questionnaire found that 9% of older people had a problem with no central heating.

### **Comments on lack of central heating**

*"I am 72 years old and I get very cold. We would like central heating".*

*"The rent goes up every 2 years. No central heating – have to have electric fires plugged in that cost £40 – 50 per week in winter – still expensive in summer – cost of immersion heater for hot water"*

*"The central heating is 20+ years old and though still working is not energy efficient". "Problems with updating central heating and loft insulation"*

### **Housing 'too expensive'**

Housing affordability is one of the traditional characteristics of 'housing need' but is ranked 10th out of

16 problems or issues affecting older people. Affordability is less important an issue to many older people, with the majority of older people who own their own home having paid off the mortgage and owning their property outright.

Affordability is still important to some older people with 9% of the questionnaire respondents stating this was a problem. Affordability issues were also of significantly more important to those renting privately (23%), and to Black (13%) and Irish (12%) respondents. Conversely owner-occupiers and council tenants had much lower levels of responses regarding problems of affordability.

One area where affordability may have impact on is future housing options, with respondents to the questionnaire flagging up the high costs of private sheltered schemes in the borough.

### **Comments on housing affordability**

*"Private sheltered housing – too expensive service charges and management don't take up concerns. Lift is out of action for six weeks and there is overhanging trees which cut out light"*

*"Have looked at sheltered housing – £250,000 for two bedroom flat and service charges are distressingly extortionate"*

*"I need somewhere less expensive"*

## Property size

The same number of respondents stated that they had problems with their home being 'too small' or 'too large' at 7% for both problems. However those stating their property was too small were over represented in the private rented (15%) and council tenures (9%), and amongst Black (22%) and Asian (14%) respondents. Conversely only a small proportion of owner-occupiers (3%) stated that their homes were too small. With regard to properties being too large, Irish respondents (15%) and the over 85's (8%) had higher than average responses.

Issues regarding size of home were also important in shaping older peoples decisions about future housing, in particular with regard to sheltered housing.

### Comments of property being too small

*"I would like to exchange for more spacious place to accommodate visits from my children and grandchildren"*

*"I am filling in this form for x....his room is very small and sooner or later he is going to hurt himself in the room when he gets up at night when he knocks into the wardrobe and knocks over chairs and other things...x is blind"*

*"Would prefer larger house to accommodate grandchildren and lodger"*

### Comments on property being too big

*"Having to try and maintain a large house on my own with four of my children and their families living at least over an hour away and my son in Wimbledon is in a care home as he has learning disabilities"*

*"Yes I now need SUITABLE accommodation for my health and now need small flat for doing housework etc."*

*"My home is too big for me now, can't manage garden"*

### Comments on size of sheltered housing

*"Private sheltered flats are very expensive and has a very small bedroom". "Visited one sheltered housing block. Too much like rabbit hutches with narrow corridors"*

*"It must be said the general idea that elderly people want to live in small boxes with low ceilings and very small windows – such is not the case – they require space and older people have failing sight so require light". "Lack of separate bedroom as when people/visitors arrive they sit on my bed !"*

*"Moved from three bedroom council house on divorce (now in sheltered bedsit – took what was available when divorced)... very unhappy, feel one bedroom essential... find it difficult to share interests with 80+ co-residents being only 69"*

## Low Ranked Issues

The following housing and social exclusion issues were ranked 13 to 16, at the lower end of problems reported by older people. Whilst these are ranked 'low' they are still important in that they may inhibit or cause real concern to older people experiencing them. Even with levels of 5% this still equates to 50 older people answering the questionnaire and a larger number of Merton's residents experiencing this problem. Issues ranked 13 to 16 are:

13. Problems with health
14. Problems with transport
15. Problems with landlord
16. Problems with no hot water

## Problems with health

Health issues related to older people's current housing affected 6% of respondents. Those respondents from Black (16%) and Asian (12%) communities have significantly higher levels of reported problems with health. Similarly council tenants reported higher levels of problems at 10%. Owner-occupiers have lower than average problems with health, with only 2% stating their current housing was causing a problem to their health.

### Problems with health

*"I worry about how much longer I can continue to live alone should my health deteriorate further and I get older"*

## Transport & public amenities

Problems regarding transport difficulties and homes not being near public amenities become increasingly difficult with age. Older age may bring greater reliance on public transport (as many older women in particular do not hold a driving licence – (28% of over 70's in 2002 – ONS). Mobility decreases with old age and many older people have difficulties walking or carrying heavy articles such as shopping.

With regard to difficulties with transport and public amenities, 5% of respondents stated this was a problem or serious problem. Council tenants (6%) and those aged 85 and above (6%) are more likely to experience problems whilst below average proportion owner-occupiers (3%) and private renters (2%) experience problems.

### **Problems with transport**

*“Too far from shopping especially during winter months”. “Lack of easy access to public transport – much too far from main road”. “Public transport not accessible and then infrequent”*

*“Although I am reasonably near bus stop there are NO SEATS at the shelter – nor in Morden- should I wish to shop further afield”*

*“We have a very unreliable bus service into Mitcham town centre for shopping”. “I am finding it increasingly difficult as rents go up each year (plus council tax) and pensions do not cover the increase! Plus you have increases in food and living expenses”*

### **Problems with landlords**

This was a problem or serious problem for 3% of respondents. A much higher than average proportion of private rented sector residents flagged up concerns over problems with their landlord (12%), followed by housing association tenants at 7%. By contrast, only 2% of council tenants flagged this up as a problem.

### **Problem of no hot water**

The majority of older people did not identify having no hot water as a problem, with only 0.5% respondents stating this was a problem. Interestingly however 3% respondents living in private rented accommodation stated they had problems with no hot water.

### **Problems with no hot water**

*“I have recently been subjected to living without hot water, due to the thermostat going on my water tank and for reasons that affect timing of the water....I have been left without any until the job is done...(4 days so far)”*



## Other Issues Raised

The questionnaire also provided space where respondents could highlight any additional problems they face. This proved extremely popular with over 200 people making their views known on a number of issues. Many of these were issues already outlined in the questionnaire – which have already been included to illustrate issues and problems affecting older people. The remainder are illustrated in this section.

The main issues raised by older people that the questionnaire did not ask are:

- Decreased mobility in old age / housebound.
- Reputable workmen and lists of contractors
- Council decorating & repairs service
- Adaptations
- Need for Lifetime Homes
- Downstairs toilet and bathroom
- Decreased mobility and bathroom adaptations
- Private renting issues

- Low income and impact of bills such as council tax
- Affordable warmth
- Noise nuisance, anti social behaviour and vandalism
- Need for housing advice and information
- Homelessness

Set out below are some of the respondents comments on a range of issues.

### Decreased mobility in old age / housebound

*“I cannot walk without an aid. More or less housebound”*

*“One problem at present arises from age and situation of house on a steep slope”*

*“I am severely disabled. Where I live there are no real shops. I have a scooter but because of the hills etc it is not practical and am frightened I’ll get stuck half way up a hill”*

## Reputable workmen and lists of contractors

*"I do not know who to trust to do work in my house"*

*"Problems when faced with a major repair / plumbing etc situation. Finding a good / reliable / reasonable person to do the work"*

*"We would dearly like to have a new kitchen and bathroom but where do we find builders we can trust?"*

## Council decoration & repairs service (Council tenants only)

*"I'm over 80 and haven't had any decorating done for years. We used to have two rooms done every four years but it seems this has gone by the board"*

*"Waiting for a new roof...it was promised five months ago – still not done. Was also promised help with decorating...no word yet!"*

*"The problem with my situation is the bath. I am arthritic and cannot get in it and have been trying for either a shower or walk in bath but as yet have had no results, although I understand that the bathroom and kitchen are supposed to be updated"*

## Adaptations

*"Need information on the best stair lift to buy"*

*"Because of my physical disabilities I cannot envisage being able to cope for many more years without extensive alterations and practical financial help"*

*"DSS stated we might get a hand rail when hell freezes over" (100)*

## Need for lifetime homes

*"As I utilise a pushable wheelchair there is not a ramp on the front communal door – this causes problems with getting the chair in and out"*

*"Inaccessible to get in or out of front door. Rest of tenants in flats won't give permission to install a ramp at the front of the flats".*

## Need for downstairs bathroom & toilet

*"A downstairs toilet would be more convenient"*

*"Not at present but for example may come a time when downstairs toilet would enhance life"*

*"Need a downstairs loo – do I need permission from the council for a Saniflo?"*

## Decreased mobility and bathroom adaptations

*“I could do with having the bath replaced with a shower as I have trouble getting in and out of the bath”*

*“I can’t use the bath as I can no longer get into it and the bathroom is too small for anyone to help me”*

*“a shower in my bathroom would be a great help as I have trouble bending and getting up”*

## Low income & impact of bills

*“As there are only the two of us I receive a small pension, my husband still works but due to a hernia operation he has had to cut down so his income is very reduced as he is self employed...the rates go up year on year and our income does not”*

*“I am finding it increasingly difficult to afford rent and council tax. I applied recently for housing benefit, which was refused. When I asked the council that all the information re my personal/private/financial circumstances be deleted from the records the request was refused. Disgraceful”.*

*“Council tax too high. I live alone yet only receive 25% discount. Other houses with more than one occupant must have at least two people there – so I should receive at least 50% discount”*

## Affordable warmth

*“Double glazing required – old windows very draughty”.  
“My windows are all taped up with masking tape in winter. None of the bedroom windows close. Draught comes in, okay in summer. If I had a fire would have to try and cut masking tape before could open them”.*

*“I am retired and would just like a warm home”. “The heating is too dear to run all the time during the winter months”.*

*“Loft insulation needs looking at...although I have my heating turned up fairly high and on all day it isn’t as warm as it should be”*

## Noise nuisance, anti social behaviour & vandalism

*“There is a noise problem on the estate”. “Yes, very noisy, public throw all sorts of things over my hedge into my garden, no privacy”. “A lot of problems with our area being vandalised”. “The hedges in front of my bedroom have been cut right down, children walk along my wall and knock on my windows at night, even in the night. Very upsetting”*

*“My flat is in the part of the road which has all owner-occupied flats and I have to put up with a great deal of DIY on most weekends and evening, upstairs is very noisy and the bottom flat next door”*

*“Disabled dwelling....open plan front garden, rubbish and ash trays from cars are a problem plus rubbish (street) blowing onto garden”*

## Information & advice

*“I want independent advice on ‘equity release”*

*“Looking to downsize in near future but property expensive for needs....would like more readily available information and an office to contact”*

*“Would like information on insulation”. “I was told no help was available due to home ownership as my property was valued at over £60,000 so I don’t qualify”*

## Homelessness & insecure accommodation

*“My friend gave me temporary use of his settee”*

*“Homeless, living with daughter and family – eight other people”*

*“I am living with a friend and it is putting a strain on our relationship”*

## Other issues

*“Near Abbey Mills development...views completely destroyed and building works are a health hazard...noise pollution constant – to talk above building work...my 91 year old mother has lived here for 65 years – outlook is now on to 6 storey flats”...*

*“Merton Council seems hell bent on overpopulating Mitcham and building incompatible houses/flats on every available piece of land. Neither are they considering the present private houses being infiltrated and areas spoilt”*



## Differentials within Old Age

'Old Age' is a broad concept, which can encapsulate three separate generations, with people aged 65 to 70 having very different needs from those aged 85 and above. Increasingly, it is recognised that the need of those aged 50 to 65 would need to be addressed in order to promote early planning and prevention, although this 'younger' group of older people was not a focus of this research.

For this study two age 'cohorts' were examined to see whether any issues differed with age. The two age cohorts were those aged 66 to 70 and those aged 85 and above. Of these age groups those aged 66 to 70 represented 16% of the study sample whilst those aged 85 and above made up 13% of respondents.

### **Problems affecting 'older' age cohort – 85 and above**

The top five issues affecting those aged 85 and over are outlined below. Significantly these are the same five identified by the overall study:

- Problems with small jobs
- Problems maintaining house and garden
- Problems with stairs
- Companionship

- Significant repair work

Those aged over 85 had significantly higher than average responses for:

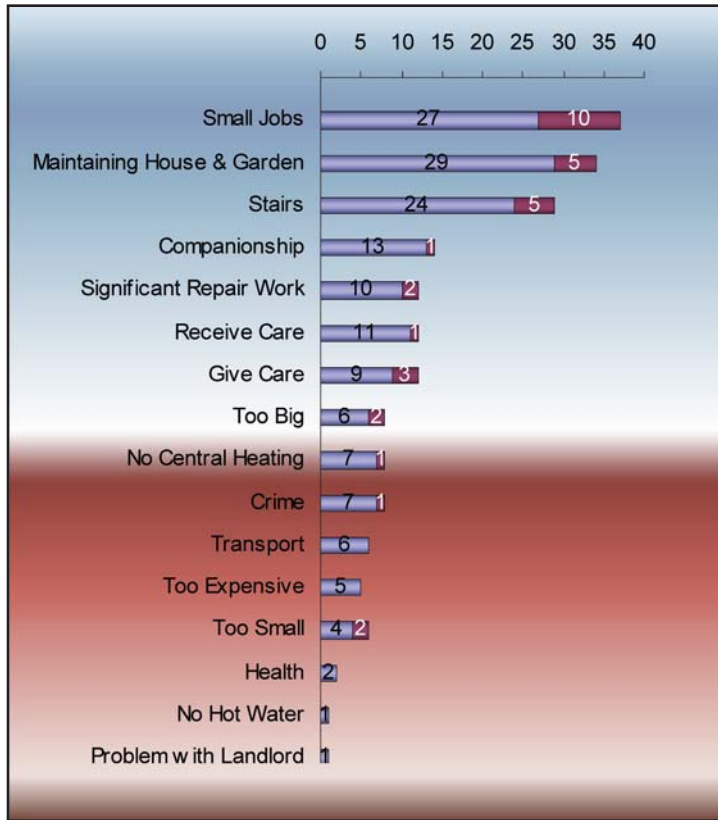
- Stairs
- Maintaining house & garden
- Small jobs
- Receive care

They had slightly higher responses for:

- Property too big
- Transport

Those over 85 had lower responses for:

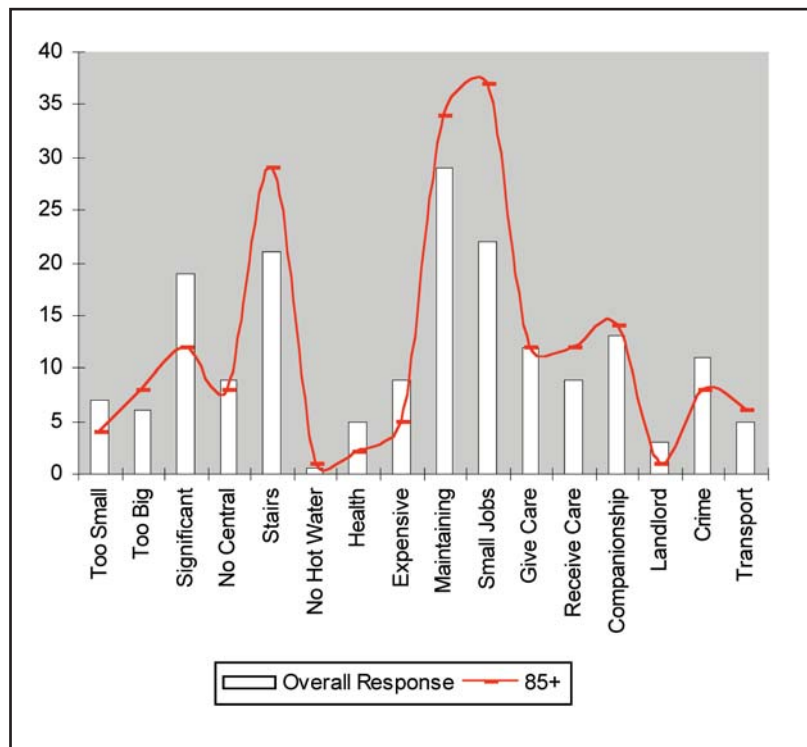
- Property too small
- Significant repair work
- Health
- Too expensive
- Crime



	%		%
Small Jobs	37	Central Heating	8
Maintaining Home	34	Crime	8
Stairs	29	Transport	6
Companionship	14	Too Expensive	5
Repairs	12	Too Small	4
Receive Care	12	Health	2
Give Care	12	Hot Water	1
Too Big	8	Landlord Problems	1

Problems affecting older peoples aged 85 or above, based on 1,000 questionnaire returns, blue denotes “problem”, red denotes “serious problem”

## Comparison of over 85's problems with overall average



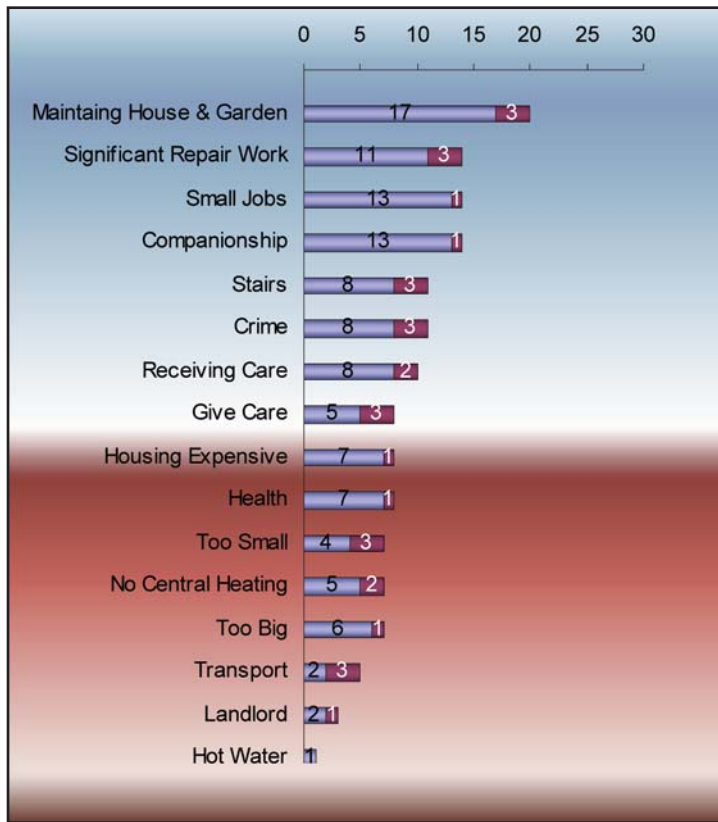
The level of problems was however lower with regard to:

- Significant repair work
- Central heating
- Stairs
- Maintaining home and garden
- Small jobs
- Give care

## Problems affecting 66 to 70 year olds

The top five issues affecting those aged 66 to 70 were:

- Maintaining house and garden
- Significant repair work
- Small jobs
- Companionship
- Stairs



	%		%
Maintaining House & Garden	20	Housing Expensive	8
Significant Repair Work	14	Health	8
Small Jobs	14	Too Small	7
Companionship	14	No Central Heating	7
Stairs	11	Too Big	7
Crime	11	Transport	5
Receiving Care	10	Landlord	3
Give Care	8	Hot Water	1

Problems affecting older peoples aged 66 to 70, based on 1,000 questionnaire returns, blue denotes “problem”, red denotes “serious problem”

## 6. FINDINGS BY TENURE

A large proportion of the older people in the study owned their property either outright (41%) or with a mortgage (6%). This reflects the dominance of owner-occupation amongst older people in Merton. With statistics from Census 2001 showing 67% of pensioners in Merton are owner-occupiers. National studies estimate that by 2011 80% of those aged 60 to 74 will be home-owners (Forrest 1997) and owner-occupation will be of increasing importance to any studies of older people's housing issues.

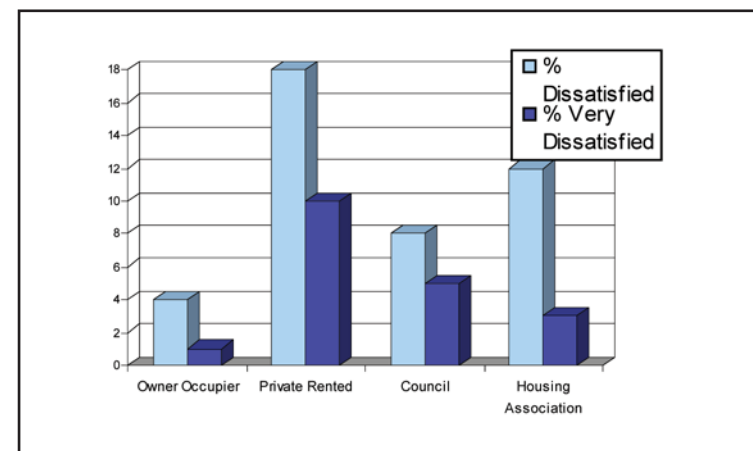
The next largest groups in the study were council tenants (33%). The remaining 20% were made up of housing association tenants (7%), private rented tenants (7%) and people living with relatives and friends (3%). The chapter takes an initial overview and then looks in more detail at owner-occupiers, council tenants and those living in the private rented sector.

### Satisfaction & dissatisfaction

The research highlighted clear disparities between tenures, especially with regard to respondents who were 'very satisfied' and also those who were 'dissatisfied or very dissatisfied'.

Owner-occupiers had very low levels of dissatisfaction compared to other tenures at 5%, which was significantly lower than for private renters (28%), council tenants (13%) and housing association tenants (15%).

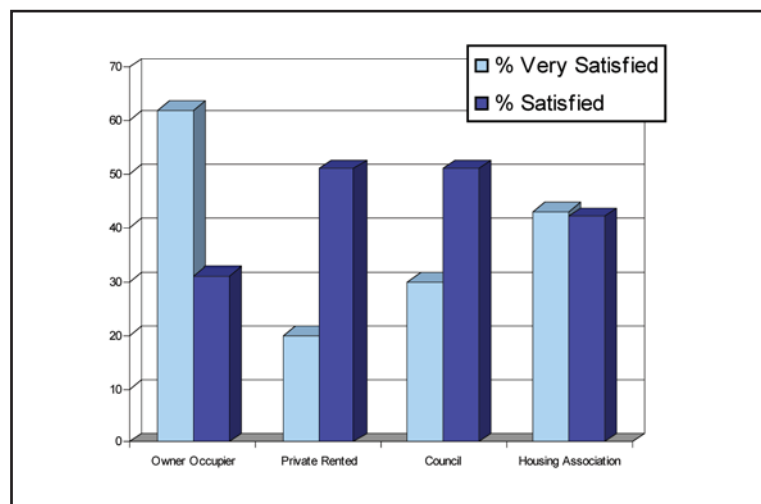
### Dissatisfied or very dissatisfied with current housing by Tenure



Tenure also clearly impacted on a respondents' satisfaction with their current housing. Owner-occupiers (62%) reported levels three times higher than for private renters (20%) and twice as high as for council tenants (30%). Housing Association tenants have the second highest levels with 43% respondents reporting they were 'very satisfied' with their current housing.



## Satisfied or Very Satisfied with current housing – by Tenure



## Owner Occupiers

### Type of accommodation

Nearly three-quarters of owner occupiers reside in a house (74%), with the remaining 26% living in a flat (21%), bungalow (3%) sheltered (1%) or other (1%).

### Number of bedrooms

The majority of older people in owner occupied property live in 3 bed (56%) or homes with 4 or more bedrooms (12%). Owner occupiers are less likely than average to be living in one bed (5%) or two bed (23%) homes.

### Problems affecting owner occupiers

The top five problems affecting owner occupiers, which are the same as the overall study response, are as follows:

- Maintaining house & garden
- Problems with small jobs
- Problems with stairs
- Significant repair work
- Problems with companionship

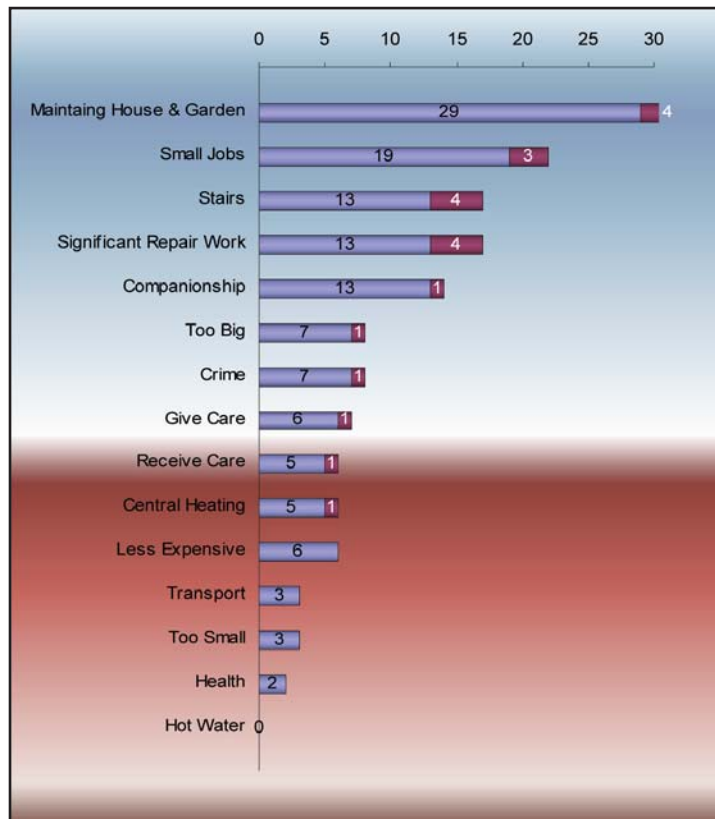
Owner occupiers had higher than average problems with:

- Property too big
- Problems maintaining house & garden

Owner occupiers had lower than average reported problems with:

- Property too small
- Significant repair work
- No central heating
- Stairs
- Health
- Too expensive

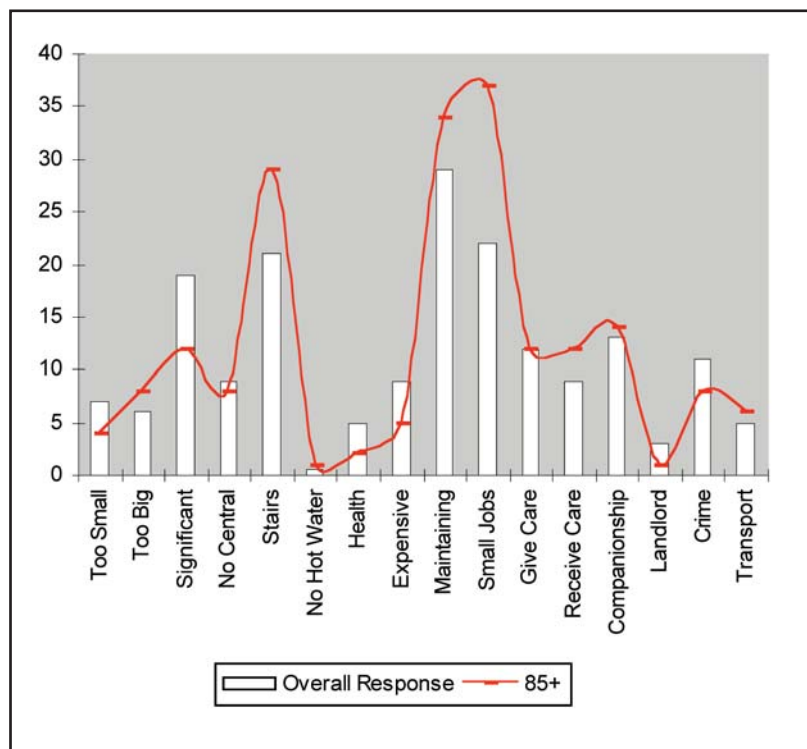
- Give care
- Receive care
- Crime
- Transport



	%		%
Maintaining House & Garden	33	Central Heating	9
Small Jobs	22	Too Expensive	9
Stairs	17	Too Small	7
Significant Repair Work	17	Too Big	6
Companionship	14	Health	5
Too Big	8	Transport	5
Crime	11	Landlord	3
Receive Care	9	Hot Water	0.5

Problems affecting owner-occupiers, based on 1,000 questionnaire returns, blue denotes “problem”, red denotes “serious problem”

## Comparison of problems affecting owner-occupiers with overall results



## Comments owner-occupiers made regarding housing

*“Because of a public footpath situated at side of house, there is constant vandalism to my fence, windows – broken, and conservatory roof damaged due to people using the tram link”*

*“Problems of loft insulation”. “We need double glazing”*

*“I have a lot of difficulty getting in and out of the bath/shower as I am very unsteady and shaky on my legs and am loosing my balance often. Therefore I wait to have a bath when my daughter is here in case anything happens. I really need something to lower me into and out of the bath safely, but only receive a small pension and my daughter is in financial difficulties herself”*

# Council Tenants

## Key findings

- ❑ Council tenants formed the second largest group of respondents (after owner occupiers) with 33% of the sample being Merton council tenants.
- ❑ Council tenants are more likely to be living in a flat than a house and heavily concentrated in one and two-bedroom accommodation.
- ❑ Dissatisfaction with their current housing is slightly above average amongst council tenants, with 13% reporting that they were dissatisfied or very dissatisfied with their current housing.
- ❑ They are however less likely to say they were 'very satisfied' with their housing with only 30% of council tenants stating they were 'very satisfied', compared to an overall average of 46% and 62% for owner-occupier.
- ❑ Majority wanted improvements to their current housing.

- ❑ The top five problems facing council tenants are:
  - Significant repair work
  - Problems maintaining home and garden
  - Problems with small jobs
  - Problems with companionship
  - Problems with stairs
- ❑ Although in a slightly different order these are the five problems identified in overall response to the questionnaire.
- ❑ The questionnaire found council tenants had higher than average problems of:
  - Property being too small
  - Problems of significant repair work
  - Problems of no central heating
  - Housing causing problems with health
  - Problems with companionship
  - Problems with crime

- ❑ The questionnaire found council tenants had lower than average problems with:
  - Property being too big
  - Problems with landlord.
  
- ❑ Issues flagged up by older people who are council tenants include:
  - Noise / anti social behaviour and crime
  - Decoration (or lack of)
  - Repairs service and timescale of repairs.
  - Energy efficiency and lack of central heating.
  - Disrepair issues.

## **Area**

Council tenants broadly reflected the overall average in terms of area although they were less likely to reside in Wimbledon (20%) and more likely to reside in Mitcham (30%) and Morden (25%).

## **Type of accommodation**

Elders living in council housing were much more likely than average to be living in a flat (56%) and less likely to be residing in a house (30%). Of the remainder, 4% reside in bungalows, 3% in sheltered and 1% in 'other' types of accommodation.

## **Number of bedrooms**

Council tenants are significantly more likely to be residing in one-bedroom properties (42%) and slightly more likely to be residing in two-bedroom homes (34%). They were much less likely to reside in 3-bed homes (13%) or homes with 4 or more bedrooms (1%). Of the remainder, 1% resided in bedsits whilst 9% did not answer the question.

## **Satisfaction/dissatisfaction with current housing**

Council tenants were only marginally more dissatisfied than average with 13% responding they were dissatisfied or very dissatisfied with their current housing. They were however less likely to say they were 'very satisfied' with their housing with only 30% of council tenants stating they were 'very satisfied' compared to an overall average of 46% and 62% for owner occupier levels of 62%.

## **Improvements**

A majority of older council tenants (51%) wanted improvements to their homes.

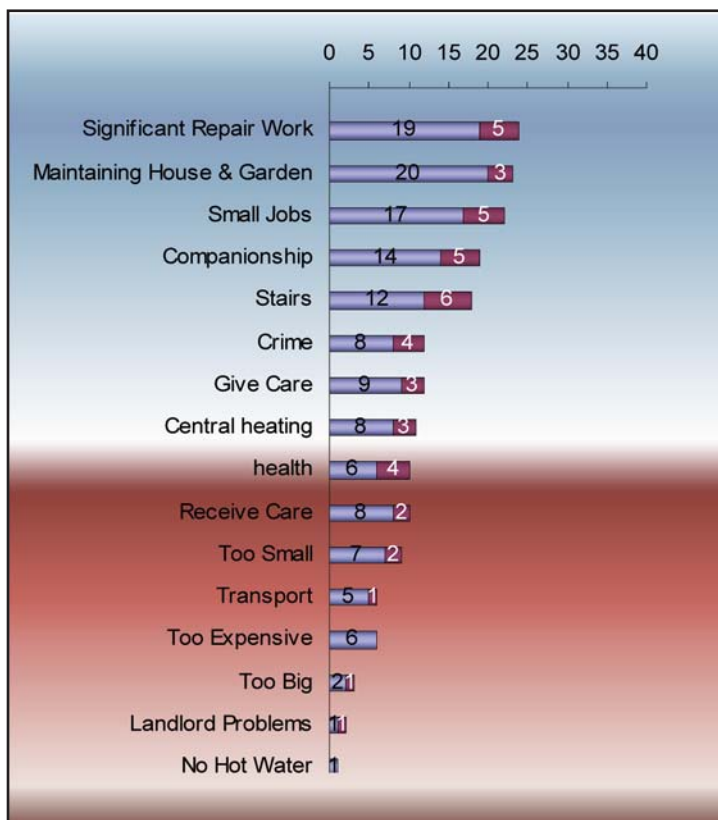
## **Housing problems**

The top five housing and social exclusion problems facing council tenants are the same top five problems identified by the overall study, but in a slightly different order:

- Significant repair work



- Problems maintaining home and garden
- Problems with small jobs
- Problems with companionship
- Problems with stairs



Problems affecting older council tenants, based on 1,000 questionnaire returns, blue denotes “problem”, red denotes “serious problem”

	%		%
Significant Repair Work	24	Health	10
Maintaining Home and Garden	23	Receive Care	10
Small Jobs	22	Too Small	9
Companionship	19	Transport Problems	6
Stairs	18	Too Expensive	6
Crime	12	Too Big	3
Give Care	12	Landlord	2
Central Heating	11	Hot Water	1

## Problems affecting older people in council housing

The questionnaire found council tenants had higher than average problems of:

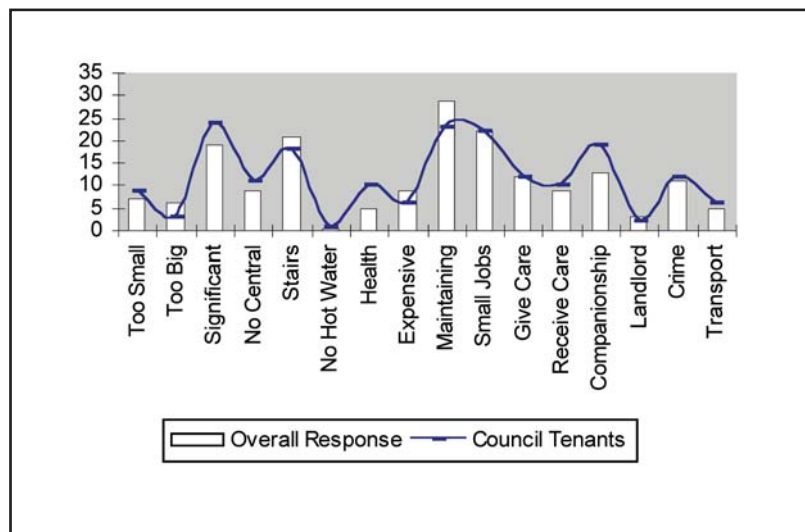
- Property being too small
- Problems of significant repair work
- Problems of no central heating
- Housing causing problems with health

- Problems with companionship
- Problems with crime

The questionnaire found council tenants had lower than average problems with:

- Property being too big
- Problems with landlord

**Comparison of levels of problems facing council tenants with average**



### Comments older council tenants made regarding housing problems

*“From use of over 20 years my bath has become rusty and unhygienic. The kitchen has also become mouldy. The roof has become old and currently decomposing”*

*“Only problem is outside decorating – not been done for approx 8 years”. “My front door needs attention, the letter box is broken at the fixing point...we have to hold it on with a washer as the wood has broken away”*

*“No security at entrance to building, very little police presence – most residents afraid to go out after nightfall. Bad care-taking service and cleaning of public areas i.e. lifts and refuse clearance. A sad decline in this last 2 years of stairs / foyer”.*

## Private Rented Sector

Older people residing in the private rented sector made up 7% of the study sample. They had one of the highest levels of dissatisfaction (28%) especially when compared to owner occupiers (5%).

### Number of bedrooms

Older people living in private rented accommodation were more likely than the overall average to be residing in bedsits (6%), one bed (35%) and two-bedroom properties (40%). They were less likely to reside in three bed homes (15%) whilst none of the sample lived in a four-bedroom home.

### Type of accommodation

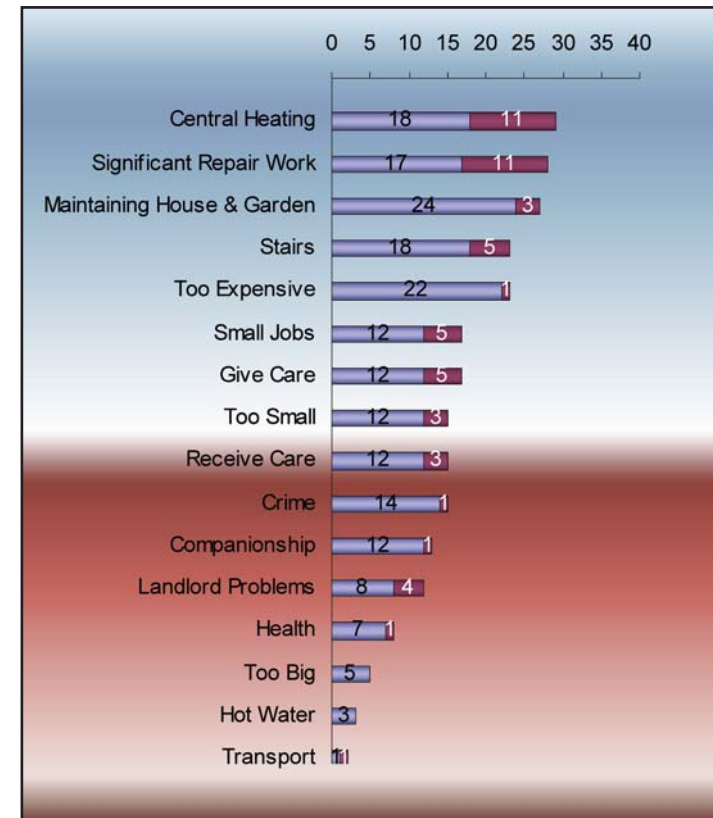
The majority of respondents lived in a flat (51%) with the remainder in houses (29%), bungalows (4%) and Other (5%).

### Housing problems

Two of the top five issues highlighted by older people in private rented accommodation were not identified in the overall study's top five issues, therefore problems with central heating and the cost of housing may be of particular relevance to older people in this sector.

- No central heating

- Significant repair work
- Maintaining home and garden
- Problems with stairs
- Too expensive



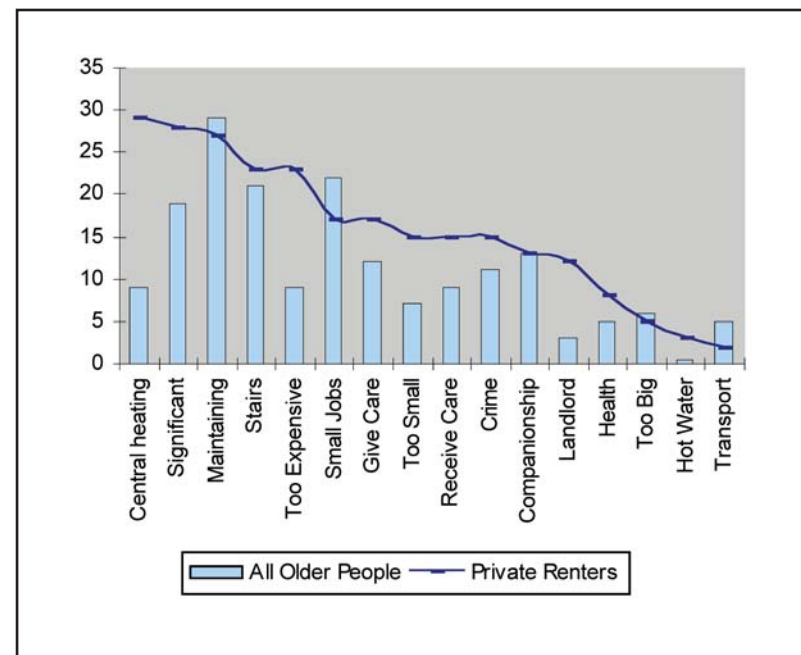
Problems affecting private renters, based on 1,000 questionnaire returns, blue denotes “problem”, red denotes “serious problem”

	%		%
Central Heating	29	Receive Care	15
Significant Repair Work	28	Crime	15
Maintaining House and Garden	27	Companionship	13
Stairs	23	Landlord Problems	12
Too Expensive	23	Health	8
Small Jobs	17	Too Big	5
Give Care	17	Hot Water	3
Too Small	15	Transport	2

## Housing & social exclusion problems

Older people residing in private rented accommodation have significantly higher than the overall average of housing and social exclusion problems. The table below shows the differentials between reported levels of problems for the overall study with those faced by private renters.

## Comparison of Private renters problems with overall responses



Older people living in private rented accommodation have significantly higher than average problems with:

- No central heating
- Significant repair work
- Housing too expensive
- Property too small
- Landlord problems
- No hot water

They also gave higher than average responses for:

- Give care
- Receive care
- Crime
- Health

They have lower than average levels of problems with:

- Maintaining house and garden
- Problems with small jobs
- Property too big
- Problems with transport and amenities

### **Comments made by older people in private rented housing**

*"I would like a warden-controlled flat. The house is much too big for me and cold in the winter as I have no central heating"*

*"Inability to afford to decorate....no assistance from owner or agent".*

*"No washing machine to wash or drying facilities, a problem for all the bedsits"*

*"There is no central heating but this in itself is quite acceptable. The main problem is with the windows. They mainly have the c1910 glass and frames. They lose heat and let too much cold air through (single glazing of course)"*



## **7. ETHNIC MINORITY ELDER**

Older people from an ethnic minority are the fastest ageing group in the U.K population (Age Concern 2002) and will make up an increasing proportion of older people over the next ten years. Many of the initial Irish, Asian, Chinese and Caribbean migrants are now entering retirement and old age. There is also a diversity of age both within and between ethnic groups (Patel 1999) with some ethnic groups having older or younger age profiles. Historically there has been very little research on ethnic elders as Naina Patel argued in *'Ageing Matters, Ethnic Concerns'* (1999):

*"It can be said that with a few exceptions in the mainstream ageing arena, the issues concerning black and minority ethnic elders have remained invisible or receive superficial treatment"* (p10).

Patel goes on to argue that within race and ethnic relations work, old age has often been marginalized.

Older people from an ethnic minority may face distinct housing and social exclusion issues. In part this is related to the experience of belonging to a minority ethnic group which experiences disadvantage and discrimination (Patel 1999). It should also be stressed that both within and between ethnic groups there are a range of outcomes regarding deprivation / exclusion – with significant

differences between and within ethnic groups.

Some of the issues affecting older people from ethnic minorities include:

### **Living in deprived neighbourhoods**

The original settlement patterns of ethnic minority groups may still affect elders and give rise to problems today. Many ethnic groups were forced to buy cheaper properties in more deprived areas due to a) discrimination in the private housing market; b) discrimination and exclusion from council housing, c) economic necessity, and d) needing larger sized accommodation. Living in deprived neighbourhoods also affected ability to gain employment and many ethnic minority communities living in inner city areas were disproportionately affected by the decline in manufacturing industries during the 1980's.

### **Migration impacts on economic resources**

Patterns of migration often include new migrants having to initially take lower paid work within their new country and this may impact on their economic resources. Migration may also affect or limit working careers and their ability to contribute enough to pensions. A lower proportion of ethnic minority elders are in receipt of a pension from their former employer than White or Irish elderly people (Evandrou 2000)

## **Deprivation affecting housing and living resources**

Unemployment, insecure and low paid work, higher levels of self-employment amongst certain ethnic groups, and discrimination in the workplace, may all impact on ethnic minority residents' ability to invest in their housing. Properties in deprived areas are often of poorer quality, and with limited resources ethnic minority residents may not be able to afford necessary repairs and maintenance. Pakistani and Bangladeshi older people are also more likely to reside in properties that lack central heating (Evandrou 2000).

## **Differences in Deprivation between ethnic groups**

Deprivation is not uniform both within and between ethnic groups. Certain ethnic groups are most likely to experience high levels of deprivation. Evandrou (2000) states:

*“Indian elderly persons are least likely to experience multiple deprivation, displaying similar levels to white older people: whilst just under a half of older Pakistani and Bangladeshis, two-fifths of older Black Caribbeans and a quarter of Irish elders - experience medium to high levels of deprivation”* (page 17:2000)

## **Tenure**

Some ethnic minorities have high levels of owner occupation whilst others are over represented in private

rented or social housing. Indian and Chinese groups have high levels of owner occupation, whilst Bangladeshi and Black African ethnic groups are more likely to reside in social housing.

## **Overcrowding**

Certain ethnic minority communities face issues of overcrowding with Pakistani and Bangladeshi households facing the worst levels of overcrowding.

## **Care needs / assumptions**

Older people from ethnic minorities may face assumptions regarding care, such as assumptions that extended families will carry out all care duties. They may also have difficulties accessing information about care services themselves.

## **Cultural issues**

Care services and housing may also not be culturally sensitive to the needs of ethnic minority elders. This may impact on their ability to access these services. Dietary, religious, and cultural factors may all prevent minority elders from accessing sheltered or very sheltered housing or care services.

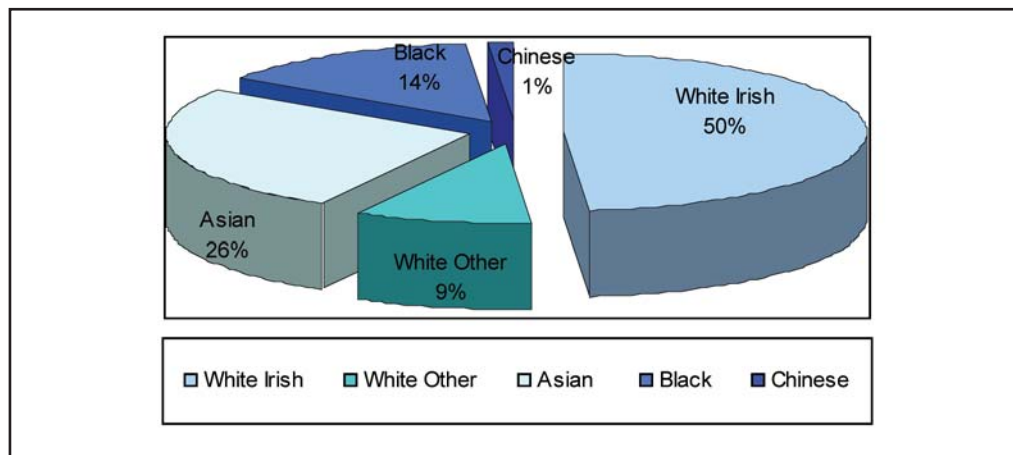
## **Isolation**

Issues of isolation also impact on ethnic minority elders with many elders placing increasing importance on being

near family, relatives and the support of the wider community alongside access to shops and cultural facilities and places of worship.

## Ethnicity of questionnaire respondents

### Composition of Ethnic Minority respondents



A total of 269 respondents representing 27% of the survey came from an ethnic minority group. The main ethnic groups that took part in the survey are outlined in the graph above. Because of the small sample size, no analysis of White Other and Chinese elders was possible. More detailed analysis of results for Asian, Black and Irish elders are set out in the sections below.

## Asian Elders

### Key findings

- ❑ Asian elders aged 71 to 75 is the largest age group responding to the questionnaire.
- ❑ 71 Asian elders filled in the questionnaire representing 7% of the total sample.
- ❑ Ethnic groups responding to the questionnaire included Indian, Pakistani and Tamil, broadly reflecting the largest Asian ethnic groups in Merton.
- ❑ Asian elders are less likely to live on their own although 1 in 5 of respondents do.
- ❑ 34% Asian older people live in households with 3 or 4 people whilst a further 8% resided with 5 or 6 other people.
- ❑ Higher than average proportion of Asian elders live with their partner and other family members, showing evidence of intergenerational and extended family living.
- ❑ Asian elders are more likely to reside in Wimbledon and 'Other' parts of Merton (Colliers Wood, Tooting and New Malden top three areas), but much less likely to be residing in Mitcham or Morden.
- ❑ Asian elders more likely to be living in 3 bedroom homes and slightly more likely to be living in homes

with 4 or more bedrooms. There is a clear disparity between Indian households living in larger properties and Tamil families predominantly residing in 1 and 2 bedroom homes. This supports other evidence of overcrowding amongst Tamil households.

- ❑ 'Asian elders have a slightly higher rate of owner occupation and are more likely to own home with a mortgage. They are less likely to live in council housing. There are disparities between high levels of owner-occupation amongst Indian & Pakistani elders and very low levels amongst Tamil elders who are reliant on private rented and housing association sectors.
- ❑ Asian elders are more likely to be dissatisfied with their current housing at 20%, and this increased to 33% for the Tamil respondents. Asian elders are less likely to be 'very satisfied' than the overall average.
- ❑ Asian elders reported higher than average number of housing problems.
- ❑ The top five housing and social exclusion issues affecting Asian elders are:
  - Maintaining house & garden
  - Problems with significant repair work
  - Problems with stairs / lift

- Problems with companionship
- Problems receiving care
- ❑ 'Asian elders' is the only ethnic group to identify problems receiving care as one of their top five issues.
- ❑ Asian older people have significantly higher levels of problems than the overall average. In particular these being problems with:
  - Significant repair work
  - Stairs
  - Health
  - Receiving care
  - Companionship

## Age

The age profile of Asian elders showed a higher proportion of them in the older age group when compared to other ethnic groups. Those in their early 60's (14%) and late 60's (18%) represented nearly a third of Asian elders. The largest age group was amongst those aged 71 to 75 who comprised 31% of all Asian older people. Those aged 76 to 84 (23%) and 85+ (3%) were at levels slightly lower than average response for all respondents.

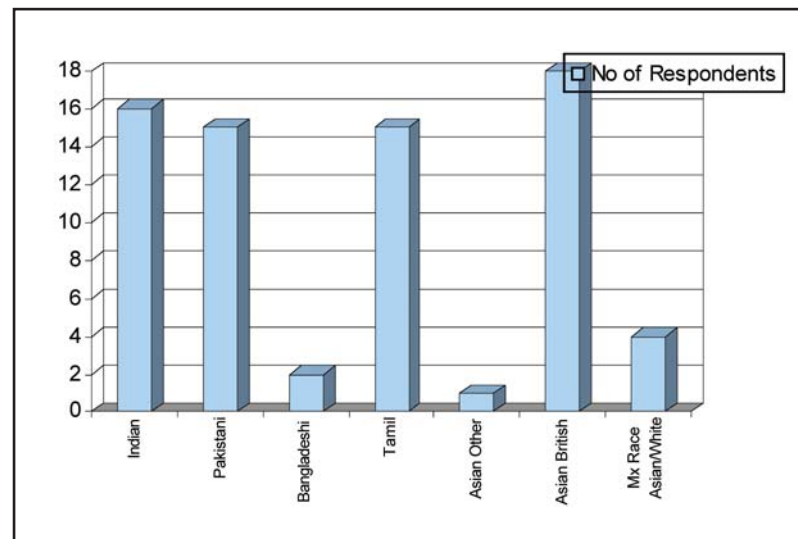
## Household size

Asian older people are much less likely to be living on their own than average although assumptions should not be made that all Asian elderly live in larger households, or that they would receive care and support from family members. One in five (20%) of Asian elders resided on their own whilst another 34% resided with one other person. A further 29% resided in households with three or four people. The largest household size is that with seven household members. There are a number of households comprising five (4%) and six (4%) other people.

## Ethnicity

The main Asian ethnic groups who responded to the questionnaire were those who identified their ethnicity as Indian, Pakistani, Tamil and Asian British. This broadly reflects the largest Asian ethnic groups in Merton. The full ethnic groups identified as 'Asian' can be found in the table below.

## Ethnicity of Asian Respondents



## Relationships of people living in household

Asian elders are less likely than average to be living on their own. 28% of respondents live with their partner and other family members, which is much higher than the average of 6%, suggesting inter-generational living is a key aspect of the Asian community. A further 10% of Asian elders live with another family member, 2% reside with a friend and 1% with a lodger. Asian was the only ethnic group to report extended family arrangements to include partner, family members and friends.

## Area

Asian older people are more likely to be living in Wimbledon (41%) than any other part of the borough. They are less likely to be living in Morden (10%) and



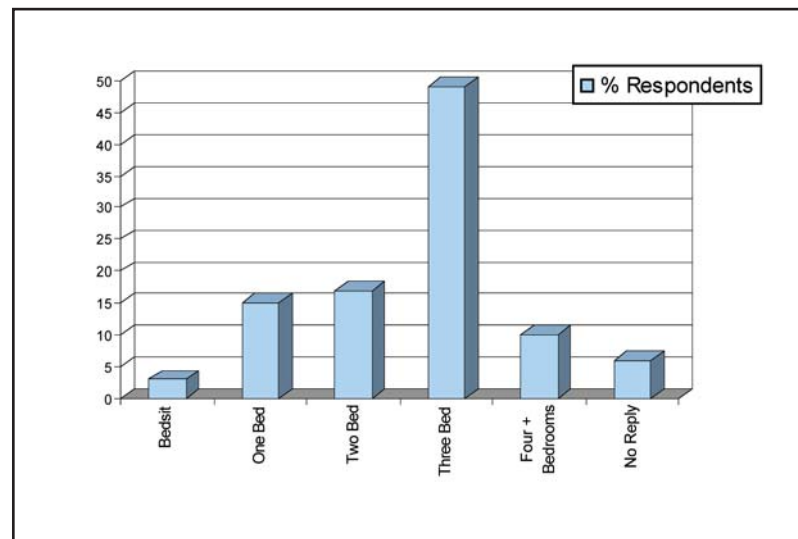
Mitcham (14%), and the proportion living in Paynes Park (11%) is below average. A large number of Asian elders live in 'Other' areas of the borough (24%) with the highest proportion living in Colliers Wood, Tooting and New Malden.

### Number of bedrooms

Asian elders were less likely to live in one (15%) and two bedroom (17%) accommodation and more likely to be living in a 3 bedroom home (49%). They were slightly more likely to be residing in 4 bedroom accommodation (10%). This may well reflect larger household size.

There was a clear divide between different Asian ethnic groups with all Indian respondents having homes with 3 or more bedrooms. Similarly 80% of Pakistani respondents reside in homes with 3 or more bedrooms. Contrasting this was Tamil respondents as 77% of them live in 1 or 2 bedroom properties. This may well reflect reliance on private rented accommodation and may be linked to problems of overcrowding amongst Tamil households.

### Number of Bedrooms in Home



### Tenure

The rate of owner occupation amongst Asian older people, at 48%, is slightly higher than the overall average, although they are less likely to own their homes outright when compared to other ethnic groups (35% compared to 40% respectively). They are more likely to own with a mortgage than other ethnic groups, more likely to own via shared ownership, and much less likely to be council tenants. 6% of Asian elders rented privately whilst 8% rented from a housing association. A significantly higher than average proportion live with relatives.

### Owner occupier differentials between Asian groups

Within the Asian group there are clear differentials in owner occupation between different ethnic groups. Those

from the Indian community are more likely to be owner occupiers, with 75% of respondents owning their homes. They are also more likely than other Asian groups to own their homes outright with 62.5% owning outright whilst the remaining 12.5% owned with a mortgage.

Pakistani and British Asian ethnic groups also have higher rates of owner occupation at 56% and 55% respectively. Both these groups have a higher proportion owning with a mortgage. In comparison only 8% of Tamil elders owned their own home with a massive 58% reliant on the private rented and housing association sector for their housing. This may reflect the Tamil community being relatively new to Merton (with migration in the 1980's and 1990's) and emphasizes problems faced by this group in accessing owner occupation.

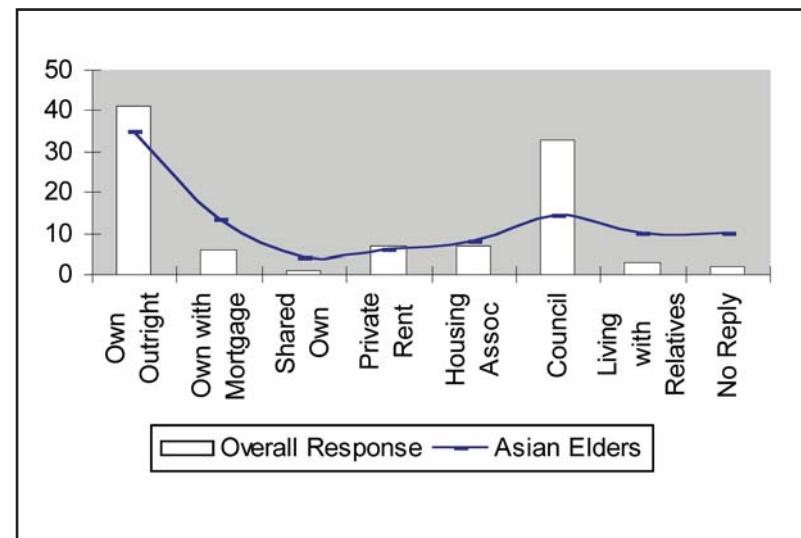
### Satisfaction with current housing

Asian older people were significantly less likely to state they were very satisfied with their current housing (23%) whilst slightly more likely to state they were satisfied with their housing (46%). 20% of Asian elders stated they were either dissatisfied or very dissatisfied with their current housing, which is nearly twice the level found for the overall average.

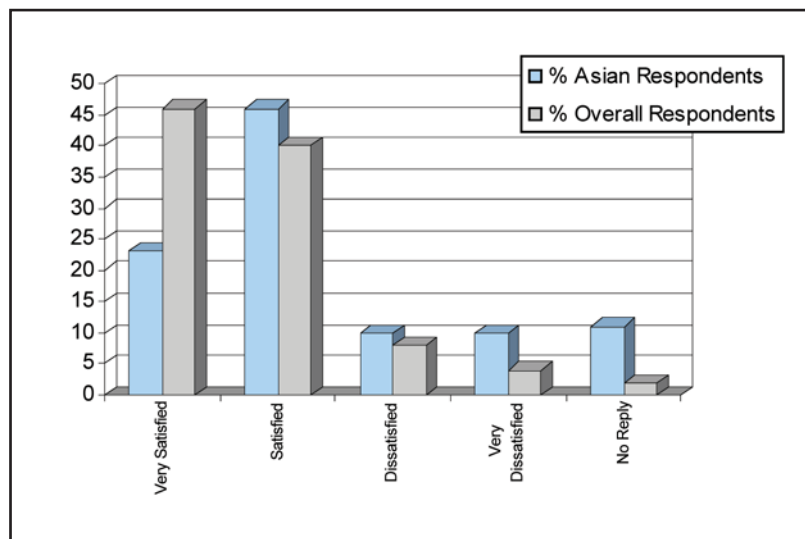
Within the overall Asian group, Tamil elders reported the highest level of dissatisfaction with 33% reporting they

were dissatisfied or very dissatisfied with their housing, and Indian respondents reported dissatisfaction level at the 'Asian' average of 20%. All mixed race Asian households reported being satisfied or very satisfied with their current housing.

### Tenure of Asian Elders



## Satisfaction & Dissatisfaction with Current Housing



## Improvements

55% of Asian elders want to make an improvement to their home. This is comparable to the overall average.

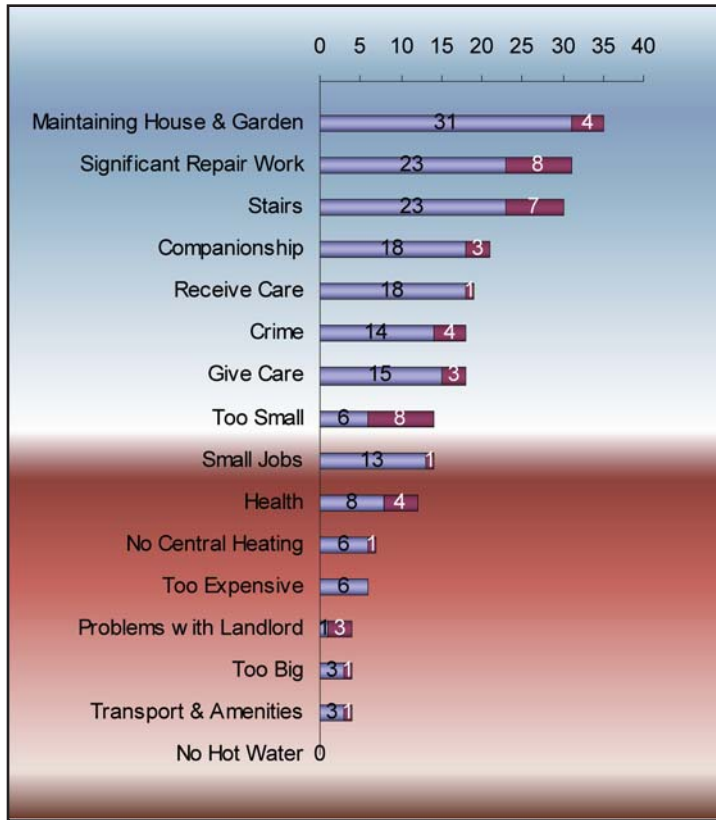
## Housing problems amongst Asian elders

Asian older people reported higher than average level of housing problems with higher than average responses to 10 out of the 16 main housing problems.

The top five housing problems facing Asian Elders are set out below. They are the only ethnic group to have 'problems receiving care' in their top five issues.

- Maintaining house & garden 35%
- Problems with significant repair work 31%
- Problems with stairs / lift 30%
- Problems with companionship 21%
- Problems receiving care 19%

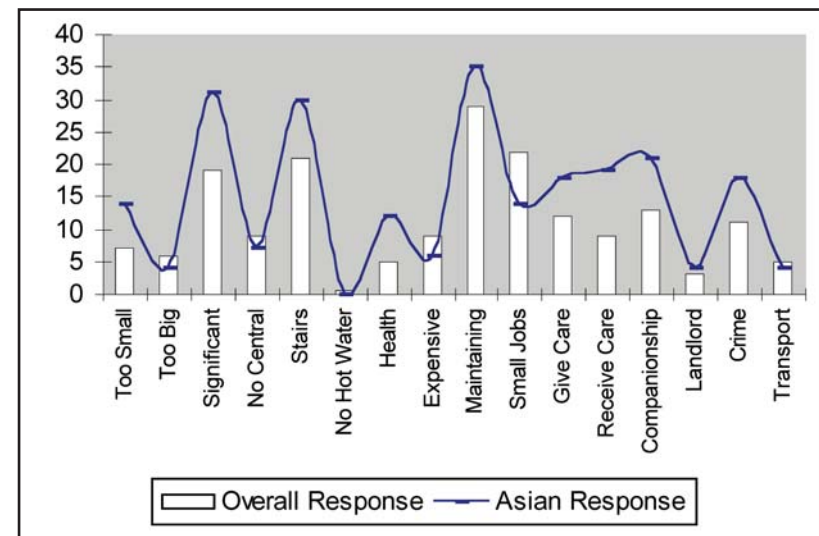
Older people with an Asian ethnic background had significantly higher than average level of certain housing and social exclusion problems, in particular higher rates regarding significant repair work, stairs, health, problems receiving care and problems with companionship. More detailed information on housing issues faced by Asian respondents can be found below.



Problems affecting Asian elders, based on 1,000 questionnaire returns, blue denotes “problem”, red denotes “serious problem”

	%		%
Maintaining house & garden	35	Small jobs	14
Significant repair work	31	Health	12
Stairs	30	Central heating	7
Companionship	21	Less expensive	6
Receive care	19	Landlord	4
Crime	18	Too big	4
Give care	18	Transport	4
Too small	14	Hot water	0

A comparison of housing problems facing Asian elders with overall questionnaire response



## Black Elders

### Key findings

- ❑ Large number of black elders in 60's and early 70's age group.
- ❑ 38 older people with a black ethnic background responded to the questionnaire representing nearly 4% of the study sample.
- ❑ Due to sample size there may be 'health warning' on statistical analysis (see Limitations of Study section in Chapter 3 – Research Methodology).
- ❑ Largest black ethnic groups responding were Black Caribbean and Black African.
- ❑ Black elders more likely to be living in deprived wards in Merton.
- ❑ They are more likely to be residing in flats and less likely to be in houses.
- ❑ They are less likely to be owner-occupiers and more likely to be Council tenants. They are more likely to be living with relatives & friends.
- ❑ They are much less likely to be 'very satisfied' with their current housing and there is very high level of dissatisfaction with current housing.
- ❑ They are more likely than average to want improvements to their home.

- ❑ Over represented on problems regarding Homelessness / Insecure Accommodation.
- ❑ Top five housing & social exclusion problems are:
  - Problems with small jobs
  - Problems with significant repair work
  - Problems with property being too small
  - Problems with stairs / lift
  - Problems of companionship
- ❑ Higher than average levels of housing problems especially:
  - Small Jobs
  - Significant repair work
  - Property too small
  - Health
  - Companionship

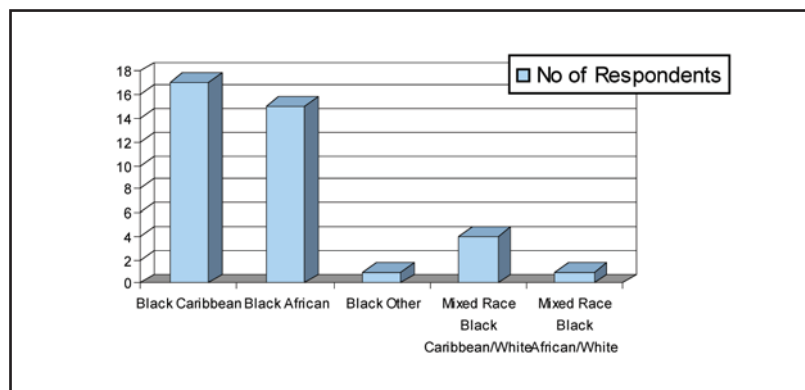
### Age

A large number of Black elders are in their 60's with higher than average proportion of older people aged 60 to 65 (34%) and 66 to 70 (24%). Those aged 71 to 75 comprised 21% respondents whilst the proportions of Black older people aged 76 to 84 (13%) and over 85 (3%) are below average.

## Ethnicity

The majority of Black elders are from the Black Caribbean or Black African communities.

### Ethnicity of Black Respondents



## Household size

Black elders are slightly less likely to be in single person households and have only a slightly higher than average proportion of households with three, four or more people residing in them.

## People In household

Black older people are slightly less likely to live on their own (47%) or with a partner (16%) but are more likely to be living with another family member (13%) or friend (3%).

## Area

Black older people are much more likely to reside in the Mitcham area (61%) and significantly less likely to reside

in Raynes Park (3%) and Wimbledon (16%). They are slightly less likely to reside in Morden (13%) and other parts of the borough (7%). This reflects Census 2001 analysis, which shows the black population is heavily concentrated in the east of the borough. It is important to stress that the eastern wards of the borough are the most deprived whilst wards in the west of the borough fall within the least deprived 25% of wards (Index of Multiple Deprivation 2000). Black elders are therefore more likely to be living in deprived areas.

## Type of housing

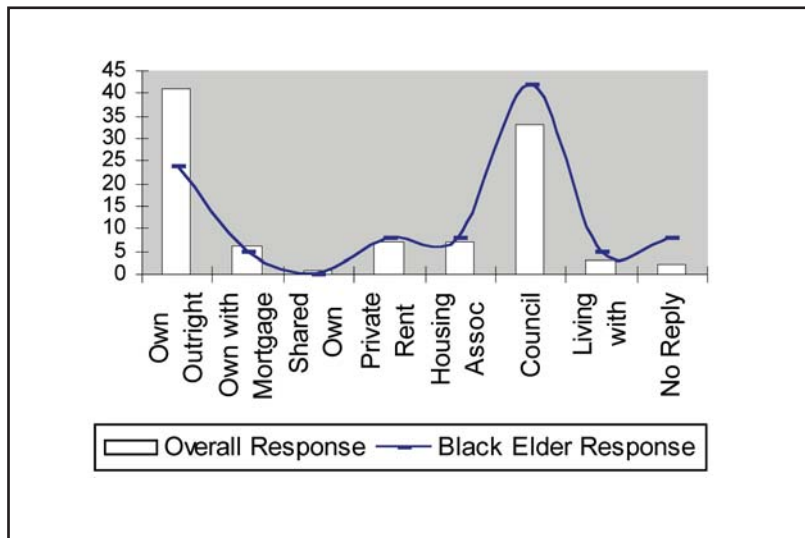
Black older people are significantly less likely to be living in houses (37%) and much more likely than average to be residing in flats (53%). Sheltered accommodation (5%) is the other major type of accommodation for Black elders.

## Tenure

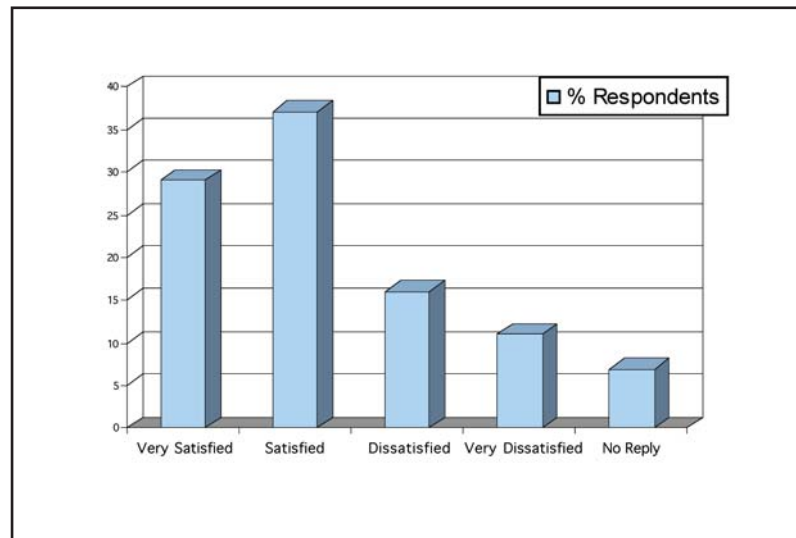
Black respondents are more likely to be residing in council housing (42%) and much less likely to own their home outright (24%), although Black elder had near to average for ownership with a mortgage (5%). Slightly more Black older people rented from a housing association (8%) or from a private landlord (8%), and they are more likely to be living with relatives or friends (5%).



## Comparison of tenure of all respondents to Black respondents



## Black elders satisfaction with current housing



## Satisfaction with current housing

Black elders have one of the highest levels of dissatisfaction with 27% stating they were dissatisfied or very dissatisfied with their current housing. Older black respondents are also less likely than average to state they were very satisfied with their housing.

## Improvements to home

Black older people are more likely to say they wanted improvements made to their home with 63% stating they wanted improvements.

## Housing problems amongst Black elders

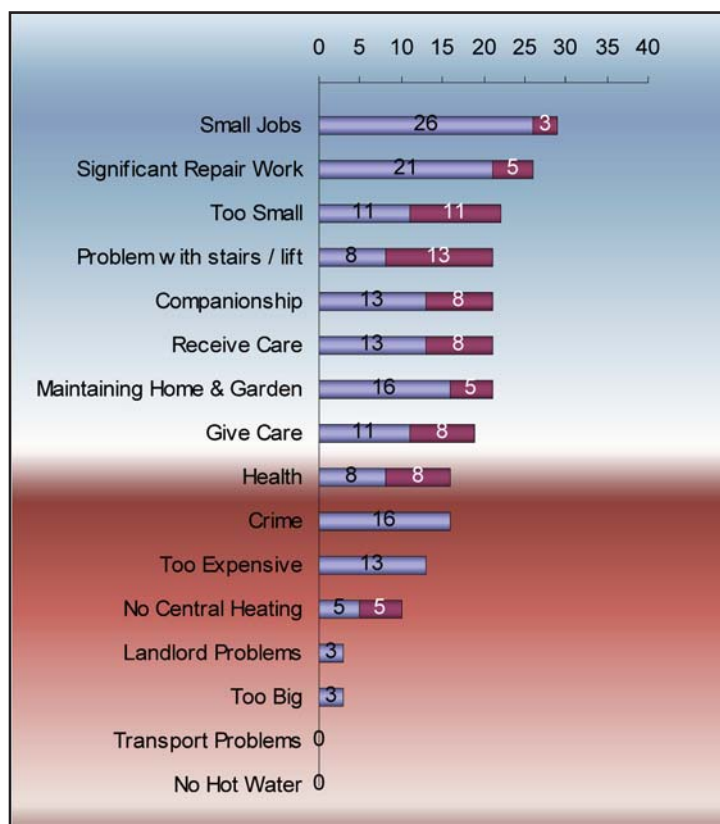
The research shows that Black elders experience higher than average level of problems in 9 out of the 16 housing and social exclusion issues.

The top five issues facing black elders are:

- Small jobs 29%
- Significant repair work 26%

- Property too small 22%
- Problems with stairs 21%
- Companionship 21%

‘Black elders’ is the only group to have identified ‘property too small’ in their top five issues.

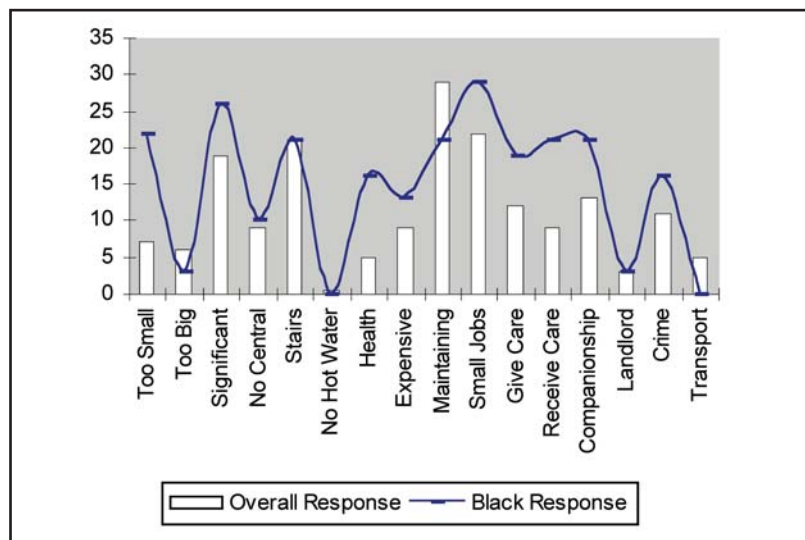


Problems affecting Black elders, based on 1,000 questionnaire returns, blue denotes “problem”, red denotes “serious problem”

	%		%
Small jobs	29	Health	16
Significant repair work	26	Crime	16
Too small	22	Too expensive	13
Stairs	21	Central heating	10
Companionship	21	Landlord	3
Receive care	21	Too big	3
Maintaining house & garden	21	Transport	0
Give care	19	Hot water	0

Black elders have significantly higher than average problems with small jobs, health, companionship, significant repair work and problems with the property being too small.

## A comparison of housing problems facing Black elders with overall questionnaire response



## Insecure housing and homelessness amongst Black elders

Although homelessness/insecure housing was raised by just under 1% of older people surveyed, a number of these were from black elders. The comments below highlight black elders concerns regarding homelessness and insecure housing.

### Homelessness

*"I am homeless – my friend has took me in his one bedroom flat temporarily – its nearly 2 years and I still cannot get a room of my own. My friend needs the room for her daughter's arrival soon, this is a problem".*

*"There are so many houses being built, can't you help me. Why can't you help me? It is damp and smelly. My health is poor. It is stressful, insects crawling in the bed. The Council said I have to stay in this mess till I die. I've worked hard as a nurse in this country. I would like to have a bed to sleep in and have severe back pains every morning sleeping in a settee. I would like a two bed place"*

*"I need less expensive house that I can afford to pay. I need my own flat"*

## Irish Elders

A large proportion of the Irish population in Merton is middle aged or in early old age, and the Irish forms the largest single minority group of elders in Merton. Correspondingly Irish elders formed the largest single group of ethnic minority respondents to the questionnaire with 131 replies making up 13% of the overall survey.

## Housing & social exclusion issues affecting the Irish in London

Recent studies have shown that residents who identified themselves as Irish are:

- Over represented as street homeless.

- Over represented in poor housing and hostel accommodation.
- Over represented in council housing.
- Reliant on the private rented sector.
- Often lack family or relatives living in London.
- Suffer social and cultural isolation.
- May suffer issues around ill health and disability.

There are also widespread social exclusion issues amongst Irish travellers including:

- Overcrowding
- Harassment
- Poor educational achievements
- Unemployment
- Ill health

## **The local context – analysis of Irish residents in Merton**

Census (2001) analysis of the Irish population in Merton

shows contrasting trends, with one showing a part of the Irish community doing fairly well in terms of housing and social exclusion indicators, and the other showing worse than average outcomes. Analysis shows a certain level of duality within the Irish community with some respondents doing well and other suffering from social exclusion.

### **Social exclusion indicators**

- Irish elders are the most likely amongst all ethnic groups to live in homes that lack central heating (7.4%).
- They are slightly over represented in workforce employed in unskilled manual professions (13.6%).
- They experience the highest level of ill health amongst all ethnic groups at 10.21%.
- Irish households are more likely to lack the use of a car at 30.1%.

### **Affluence indicators**

- They have one of the lowest levels of unemployment amongst ethnic minority groups at 3.6%.
- Just over half of all working age Irish residents are working in professions or management (51%)
- 71% of Irish residents are owner-occupiers.

## **Age**

The age distribution of Irish elders is dominated by those in their 60s, making up 55% of all Irish respondents. Of this age group 27% are aged '60-65' and 28% aged '66-70'. Those aged '71-75' (17%) and '76-84' (22%) are slightly under-represented compared to the overall average, and those aged 85 or over represent 5% of Irish elders.

## **Ethnicity**

All respondents apart from one have identified themselves as 'White Irish'. One Irish elder was a 'traveller of Irish heritage'.

## **Household size**

Irish respondents are slightly less likely than average to be living on their own (40%) compared to the overall average. The proportion of Irish respondents living in a two-person household (35%) is near the overall average, but a slightly higher than average proportion live in a three-person household (11%) and households with 4 or more people (5%).

## **Relationship of people in household**

27% of Irish respondents live with a partner, which is comparable to the overall average. Irish elders are slightly less likely to be living on their own, and more likely to be

residing as, or with, a lodger (2%). They are also more likely to live in households which consist of a partner and other family members (14%). This should be seen in the context of the high proportion of Irish elders taking part in this questionnaire who are in early old age.

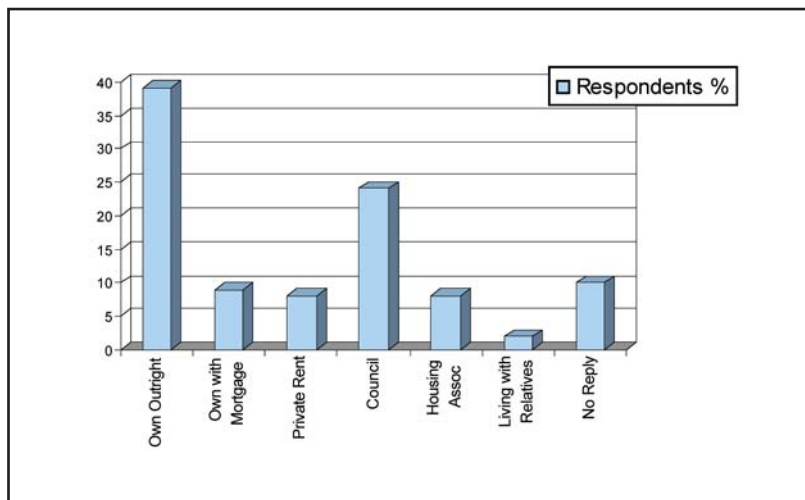
## **Area**

The majority of Irish respondents live in Wimbledon (21%), Mitcham (22%) and Raynes Park (16%). A large number ticked 'Other' (27%) of which Colliers Wood, New Malden and Merton Park were most frequently identified. The proportion of Irish respondents residing in Morden (8%) is below average.

## **Type of housing**

Irish elders are slightly less likely to be residing in a house (45%) when compared to other ethnic groups. 38% reside in a flat, and of the remainder, 4% resided in a bungalow and 1% in sheltered accommodation.

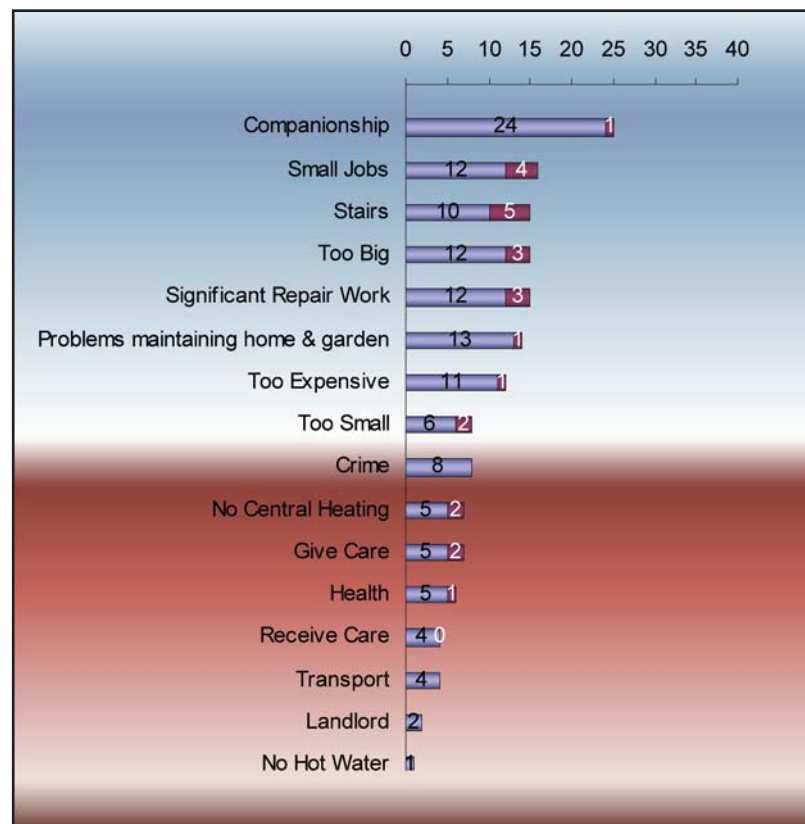
## Tenure



The proportion of Irish elders owning their property outright (39%) is near the overall average but they have a higher rate of owning with a mortgage (6%). 8% rent privately and another 8% rent from housing associations, slightly above the overall average. 24% of respondents are council tenants with the remainder living with relatives or friends (2%).

## Satisfaction with current housing

Irish elders are more likely to be dissatisfied with their current housing, with 11% 'dissatisfied' and 5% 'very dissatisfied', making a total of 16% dissatisfied with their current housing. Interestingly the proportion of Irish respondents stating they were 'very satisfied' with their current housing (44%) is near the overall average. This illustrates that there may be dual trends for Irish respondents' satisfaction with their current housing.



Problems affecting Irish elders, based on 1,000 questionnaire returns, blue denotes "problem", red denotes "serious problem"



	%		%
Companionship	25	Crime	8
Small jobs	16	Central heating	7
Stairs	15	Give care	7
Too big	15	Health	6
Significant repair work	15	Receive care	4
Maintaining house & garden	14	Transport	4
Too expensive	12	Landlord	2
Too small	8	Hot water	0

### **Top five housing and social exclusion issues**

The top five housing and social exclusion issues outlined by Irish respondents are:

- 1) Problems with companionship
- 2) Problems with small jobs
- 3) Problems with stairs
- 4) Problems with home being too big
- 5) Problems of significant repair work

These generally match the top five issues of the overall analysis apart from problems with properties being 'too big'. The Irish sample identified areas where they experience an above average level of problems, these being:

- 1) Companionship
- 2) Property too small
- 3) Property too big
- 4) Problems with health
- 5) Property too expensive

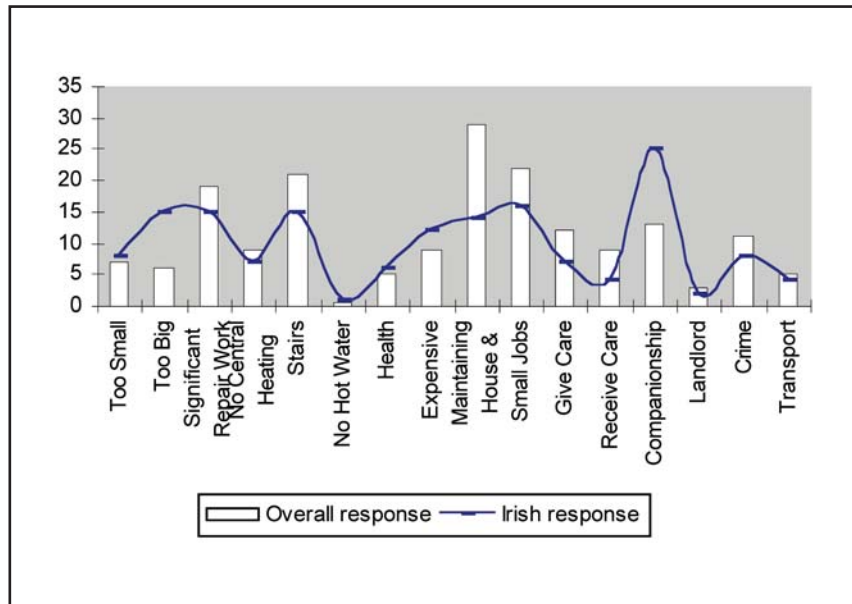
Irish respondents also identified the 3 areas below where they experience lower than average level of problems, although this may simply reflect the age structure of Irish respondents, with 55% in early old age.

- 1) Small jobs
- 2) Maintaining home and garden
- 3) Stairs

## Age

Comparisons between the age cohorts show these three problems rise rapidly with increased age. Conversely, the slightly above average level of ill health amongst Irish elders may be of concern considering their age profile.

### Comparison of Irish respondents problems with overall response





# Appendix A – Copy of Questionnaire

## Questionnaire on older people's housing

Here at the London Borough of Merton, we aim to have up to date information on people's housing needs and situation. We are currently looking at issues relating to older peoples housing. We would like to take the opportunity to gather some information on the housing issues facing older people.

This questionnaire gathers information on people's current housing situation. We will be looking to build on this by doing further research on what older people want from their housing.

## PART A: YOUR CURRENT HOUSING SITUATION

### 1. What type of accommodation are you living in?

<input type="checkbox"/> House	<input type="checkbox"/> Sheltered
<input type="checkbox"/> Flat	<input type="checkbox"/> Other (please specify)
<input type="checkbox"/> Bungalow	

### 2. What area do you live in?

<input type="checkbox"/> Wimbledon	<input type="checkbox"/> Raynes Park
<input type="checkbox"/> Morden	<input type="checkbox"/> Other (please specify)
<input type="checkbox"/> Mitcham	

### 3. How many bedrooms does your accommodation have?

<input type="checkbox"/> Bedsit	<input type="checkbox"/> 3
<input type="checkbox"/> 1	<input type="checkbox"/> 4+
<input type="checkbox"/> 2	

#### 4. Do you own the property or rent it?

<input type="checkbox"/> Own	<input type="checkbox"/> Rent
<input type="checkbox"/> With mortgage	<input type="checkbox"/> From Private Landlord
<input type="checkbox"/> Outright	<input type="checkbox"/> From Council
	<input type="checkbox"/> From Housing Association
<input type="checkbox"/> Shared Ownership	<input type="checkbox"/> Living with relatives or friends

#### 5. How many people (including you) are there in your in your accommodation?

<b>Number</b>
<hr/>

#### 6. Other people living in your accommodation

<input type="checkbox"/> Partner
<input type="checkbox"/> Other members of your family
<input type="checkbox"/> Friends
<input type="checkbox"/> Lodgers

## PART B: SATISFACTION WITH YOUR CURRENT ACCOMMODATION

### 1. How satisfied are you with your current accommodation?

<input type="checkbox"/> Very satisfied	<input type="checkbox"/> Dissatisfied
<input type="checkbox"/> Satisfied	<input type="checkbox"/> Very dissatisfied

## PART C: KEY ISSUES IN HOUSING

### 1. Is there anything about your home that you would like to see improved?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
------------------------------	-----------------------------

**2. Below is a list of situations which may describe your present housing circumstances. Please indicate whether each one is a:**

- 1. Serious problem**
- 2. A problem *or***
- 3. Not a problem/not applicable**

<b>Problem</b>	<b>1.</b>	<b>2.</b>	<b>3.</b>
Your home is too small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your home is too big	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your home is in need of significant repair work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your home has no central heating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You have difficulty using stairs and/or lifts to, or within your home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your home has no hot water supply	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The health of someone in your home is suffering because of the condition of the home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You need less expensive housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You have difficulty maintaining house/garden	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You need help with small jobs such as changing lightbulbs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You need to be close to a relative/friend to give care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You need to be close to a relative/friend to receive care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You need to be close to a relative or friend for companionship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You have problems with your landlord	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your home is not secure from crime	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your home is not near amenities or public transport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Are there any other problems you have with your housing situation?**

**3. When considering future housing options how important are the following factors to you:**

- 1. Very important**
- 2. Important**
- 3. Not too important**
- 4. Not important at all**

<b>Importance</b>	<b>1.</b>	<b>2.</b>	<b>3.</b>	<b>4.</b>
Maintaining independence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Company / social opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to services and facilities such as leisure centres, libraries and Post Offices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safety and Crime	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Support services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## PART D: INFORMATION ABOUT HOUSING

If you wanted information about your housing options, which of the following would you approach?

<input type="checkbox"/> The Council
<input type="checkbox"/> Voluntary organisations (e.g. Age Concern)
<input type="checkbox"/> Advice agencies (e.g. Citizens Advice Bureau)
<input type="checkbox"/> Friends/relatives
<input type="checkbox"/> The Internet
<input type="checkbox"/> Other (please specify)
<input type="checkbox"/> Don't know

2. When you have tried to find out information about housing options for the future did you find information was:

<input type="checkbox"/> Readily available	<input type="checkbox"/> Hard to find
<input type="checkbox"/> Adequate to meet your needs	<input type="checkbox"/> Inadequate to meet your needs

3. Where you have received information about your housing options, did you find the options were

<input type="checkbox"/> Inspiring & exciting
<input type="checkbox"/> Adequate
<input type="checkbox"/> Uninspiring and inappropriate

## PART E: PERSONAL INFORMATION

The following section asks for some personal information which is used as background information on the range of people who filled in the questionnaire. This information is important to us but if you do not wish to answer this section, please proceed to Part F.

### Age

<input type="checkbox"/> 60-65	<input type="checkbox"/> 66-70
<input type="checkbox"/> 71-75	<input type="checkbox"/> 76-85
<input type="checkbox"/> 85+	

### Sex

<input type="checkbox"/> Female	<input type="checkbox"/> Male
---------------------------------	-------------------------------

## Ethnic Origin

- White British
- White Irish
- Other White background
- White & Black Caribbean
- White & Black African
- White & Asian
- Other mixed background
- Indian
- Tamil
- Bangladeshi
- Asian British
- Pakistani
- Other Asian background
- Black Caribbean
- Black African
- Black Other
- Chinese
- Any other ethnic group

## PART F: COMPLETING THE QUESTIONNAIRE

Thank you for taking time to complete this questionnaire. Information remains anonymous but overall findings from the questionnaire will be used to inform future policy development and may be published in a report.

Completed forms can be posted (in the freepost envelope) to:

Housing Strategy and Development  
Civic Centre, 5th Floor  
London Road, Morden  
SM4 5DX



## **Appendix B – Definitions**

### **Age Definitions**

#### **Older person**

Throughout this report the term ‘older person’ is frequently used. There was some debate amongst the strategy team as to what age someone becomes an ‘older person’. Some argue ‘older person’ refers to residents who have retired whilst others that it should relate more to the age when residents face age related housing issues such as lack of mobility.

*“Isn’t 60 a bit too young to be concerned about? Most people of this age are better housed and better able to look after themselves than the young, in my experience”*

Age Concern Merton did flag up the need for residents in their late 50’s and early 60’s to plan ahead for housing issues, such as putting in a downstairs toilet. Preventative housing work done whilst still working was often more affordable. Some residents in their 40’s and 50’s with disabilities (such as arthritis) may also have similar housing issues to older people.

For the purpose of this report older person refers to people aged 60 or over.

#### **Age cohorts**

The report analyses data of two age cohorts. For the purpose of this report these are defined as:

Younger age cohort – those older people aged 66 to 70.

Older age cohort – those older people aged 85 or over.

### **Ethnicity Definitions**

#### **Ethnic minority**

This refers to all ethnic groups other than residents with a White British ethnic background.

#### **Black residents**

All respondents with a Black Caribbean, Black African and Black Other ethnic background.

#### **Asian residents**

All respondents with an Indian, Pakistani, Asian British, Bangladeshi, Asian Other and Tamil ethnic background.

#### **Irish residents**

All respondents with an Irish or Irish Traveller ethnic background

#### **Note on ethnicity definitions**

Research has highlighted the problems of using broad ethnic categories as it can often mask disparities between

ethnic groups within a wider category. Even within Census categories groups can be subsumed and this can impact on ethnic groups, such as in gaining funding (Cole & Robinson, 2003) Due to the smaller number of older people from ethnic minorities living in Merton and therefore limited sample size, analysis has by default had to be by broader ethnic groups.

## Tenure Definitions

### Council tenant

A person who rents their property from the local authority. The majority of respondents of the questionnaire resided in general housing although some (3%) lived in council run sheltered housing.

### Housing association tenant

A person who rents their home from a housing association. This includes respondents living in general housing as well as a large number who lived in housing association sheltered housing (41%).

### Owner occupier

Those residents who own their own home either outright or with a mortgage.

### Private rented sector

Residents who rent their property from a private landlord.

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## **Appendix D – Acknowledgments**

We would especially like to thank Myrtle Agutter, Barbara Bampton, Mary Sinfield and all the members of Merton Association of Pensioner’s Housing Action Group for their work carrying out the research.

We would like to thank the following people and organisations for their help with the research.

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Lynn Bainbridge, Age Concern Merton  
Barbara Everest, Activity Centre – Wimbledon Guild  
Nirmalan Kugathasan, South London Tamil Welfare Group  
Orville Simpson, West Indian Family & Friends  
Mr Karim & Sabitri Ray, Ethnic Minority Centre

### **Housing organisations**

Mr Ahmed, Millat Asian Housing Association  
Hanover Housing Association

### **Faith organisations**

Linda Blanco, Raynes Park Methodist Church  
Tony Crouch, St Helier Methodist Church  
Sheila Dunman, St Marks Wimbledon

Reverend Ceri Lewis, Trinity United Reform Church, Wimbledon

Reverend Roger Watkins, Mitcham Baptist Church

Bashir Ahmad Akhtar, Ahmadiyya Muslim Association, Morden

Phrakru Lom, The Buddhapidipa Temple, Wimbledon

Major David Hall, Salvation Army, Wimbledon

### **London Borough of Merton**

Reyane Smart, Angela Chu, Eleanor Ward & Tracy Stanley, Housing Strategy & Development Team

Suzie Rollins, Welfare Benefits Officer

Anthea Ling, Social Services

Steve Shanley, Chapel Orchard

Doug Miles, Mascot

Patricia Yeboah, Merton Link

Raihana Ahmed, Selladurai Gunasingham and Chris O'Connell at Merton Libraries

### **GP's surgeries**

Pat Hennessey, Practice Manager, Tudor Lodge Health Centre, Wimbledon

Practice Manager, Cannon Hill Surgery, Morden

Linda Robinson, Practice Manager, Morden Hall Medical Centre

Dianne Iribar, Practice Manager, Durham Road Surgery, Raynes Park

Debra Kirton, Practice Manager, Grand Drive Surgery, Morden

Practice Manager, Riverhouse Surgery, Wimbledon

Susan Stansfield, Practice Manager, Tamworth Medical Centre, Mitcham

Terrie Smith, Colliers Wood Surgery, Colliers Wood

Lisa Thompson, Practice Manager, Princes Road Surgery, Wimbledon

Sheila Leach, Practice Manager, Alexandra Surgery, Wimbledon

### **Shopping centres**

Centre Court, Wimbledon

Somersfield Mitcham

SavaCentre, Colliers Wood

### **Other**

Merton Link

Phipps Bridge Com. Centre







If you would like more information in your own language, please contact us at the address shown in the box below.

**Albanian** Nese deshironi me shume informacion ne gjuhen tuaj, ju lutemi te na kontaktoni ne adresen e dhene ne kutine me poshte.

**Arabic** إذا أردت معلومات إضافية بلغتك الأصلية الرجاء الاتصال بنا في العنوان المدون ضمن الإطار أدناه.

**Bengali** যদি আপনার নিজের ভাষায় লেখা আরও তথ্য চান তাহলে দয়া করে আমাদের সঙ্গে যোগাযোগ করুন, তলার বক্ সে আমাদের ঠিকানা রয়েছে।

**Chinese** 如果你需要用中文印成的資料，請按低端方格內提供的地址與我們聯系。

**Farsi** اگر مایل به اطلاعات بیشتر به زبان خود هستید، لطفاً با ما از طریق آدرس زیر تماس بگیرید.

**French** Pour tout renseignement complémentaire dans votre propre langue, veuillez nous contacter à l'adresse figurant dans l'encadré du bas.

**Gujarati** જો તમને તમારી પોતાની ભાષામાં વધારે માહિતી જોઈતી હોય, તો કૃપા કરીને નીચે અંતમાં આપેલા ખાનામાં દર્શાવેલા સરનામે અમારો સંપર્ક કરો.

**Punjabi** ਜੇਕਰ ਤੁਸੀਂ ਪੰਜਾਬੀ ਵਿਚ ਹੋਰ ਜਾਣਕਾਰੀ ਲੈਣੀ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਹਿੱਸਾ ਵਰਕੇ ਹੇਠ ਲਿਖੇ ਖਾਨੇ ਵਿਚ ਦਿੱਤੇ ਪਤੇ 'ਤੇ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

**Somali** Hadii aad u baahan tahay faahfaahin intaa kabadan oo ku soobsan afkaaka hooyo ama Af Somali fadlan lana soo xiira cinwaanka hoos ku qoran.

**Spanish** Si usted desea más información en su propia lengua, por favor contáctenos en la dirección al pie del formato.

**Tamil** உங்கள் மொழியில் மேலதிக தகவலைப் பெற விரும்பினால், அடியிலுள்ள பெட்டிக் குள் தரப்பட்டுள்ள விலாசத்தில் எம்முடன் தொடர்பு கொள்ளுங்கள்.

**Urdu** اگر آپ اپنی زبان میں مزید معلومات حاصل کرنا چاہتے ہیں تو براہ کرم ہم سے اس پتہ پر رابطہ قائم کریں جو کہ نیچے کے بکس میں درج ہے۔

**You can also get this information in large print, in Braille and on tape.**

**Public Information Officer  
3rd Floor, Merton Civic Centre,  
Morden SM4 5DX Tel: 020 8545 3475**

## REPORT AUTHOR – Daniel Butler

### Contacts

If you have any comments or questions about this report, please do not hesitate to contact:

Angela Chu  
Housing Strategy Manager  
London Borough of Merton  
Merton Civic Centre  
London Road, Morden  
Surrey SM4 5DX

Tel: 020 8545 3619  
email: [angela.chu@merton.gov.uk](mailto:angela.chu@merton.gov.uk)

Lynne Bainbridge  
Chief Executive  
Age Concern Merton  
277 London Road  
Mitcham  
London CR9 3NT

Tel: 020 8648 5792  
email: [lynnebainbridgeacm@btopenworld.com](mailto:lynnebainbridgeacm@btopenworld.com)



