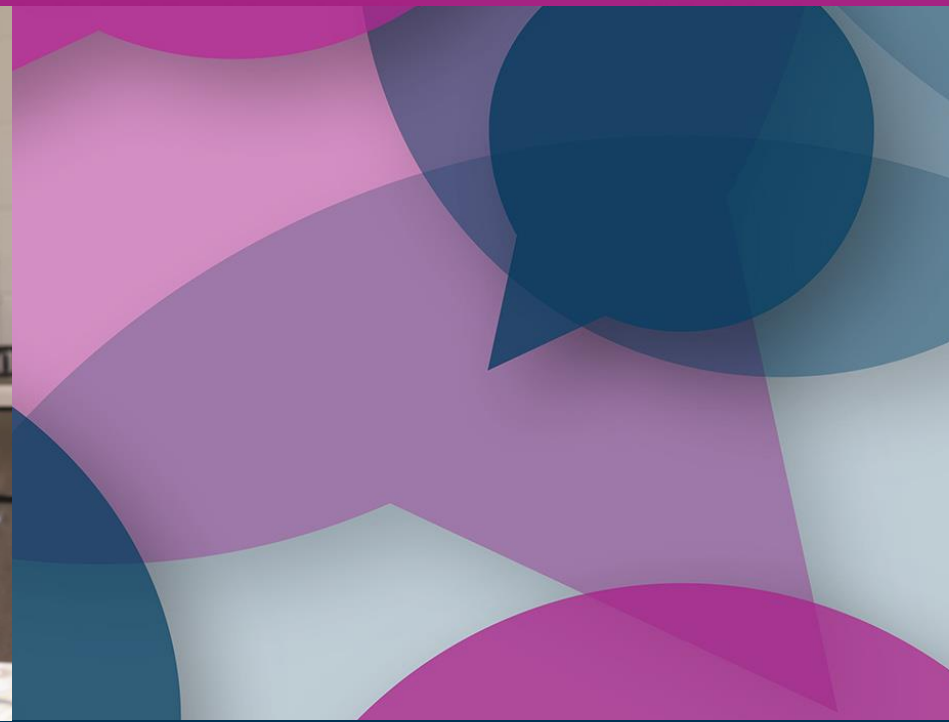


SCOTINFORM



Age Scotland National Housing Survey - Report

1 June 2020

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SCOTINFORM

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Executive Summary

1. Introduction

Age Scotland commissioned Scotinform Ltd to undertake a research study which sought to capture insight into the views of older people on the subject of their current housing situation. The survey also aimed to capture data relating to energy efficiency and any issues older people may have in payment of fuel bills.

This study is similar to an exercise undertaken in 2018 and where relevant comparisons have been made between the findings from 2018 and 2020.

Of the 1231 completed surveys received in 2020, the majority were completed online (760) with the remainder completed on paper (471). Analysis of those who completed the surveys in each of the formats highlighted differences in profile between both methodologies and demonstrates that there remains a need for both approaches to elicit a response across all age groups over 55.

2. Profile of respondents

Respondents were most likely **female** (67%) reflecting the findings from 2018. In terms of **age profile**, however,

the 2020 sample was more evenly spread than in 2018 with over a third of respondents (38%) aged 65-74, a further 34% aged 55-64 and 24% aged 75+.

All 32 **Scottish local authorities** were represented within the sample with respondents most likely residents of the Highlands, Dumfries and Galloway, Aberdeenshire, City of Edinburgh and Falkirk.

48% of respondents considered that they had a **long-standing health problem** and 21% stated that they had a **disability** (33% and 16% in 2018).

The majority of respondents (92%) did not have someone in the household living with **dementia** but 2% of respondents stated that they were living with the condition. Of the 22 respondents living with dementia, ten were aged 55-64 whilst two were aged 65-74 and nine were aged 75+. (One respondent did not provide their age details.)

6% of respondents who completed the survey were **veterans** whilst 3% had a veteran within their household.

The majority of respondents were **retired** (63%) with 22% in employment (full-time and part-time) reflecting the age range included within the sample which featured respondents of working age.

Respondents most likely described their **ethnicity** as

'white Scottish' and 'white other British' with 76% and 18% classified as such (77% and 18% in 2018).

46% of respondents had a household **total gross annual income** of less than £20,000, with 20% of respondents choosing the 'prefer not to say' response. The findings reflect those from 2018.

17% of respondents stated that their **monthly accommodation costs** were zero whilst 12% were paying more than £500 a month on owning/renting their home (19% and 6% respectively in 2018).

A quarter of respondents (24%) stated that neither they nor their partner were in **receipt of benefits**. These respondents were most likely aged 55-64. Respondents aged 65-74 and 75+ were most likely in receipt of the State Pension (89% and 92% of respondents within those age ranges), Winter Fuel Payment (66% and 65%) and Cold Weather Payments (16% and 17%).

3. Housing

Approximately three quarters of respondents were living in a **house or bungalow** – 52% were living in a house and 21% in a bungalow – this mirrors the 70% of respondents cited in the 2018 report.

41% of respondents **lived alone** whilst 48% lived in a

household with one other person. Respondents living on their own were most likely aged 75+.

In terms of **social interaction**, over half the sample (53%) interacted with someone outside their household every day. 3% of respondents, however, had no regular contact with others.

Over half the sample (55%) said they never felt **lonely** and 54% were sometimes lonely. 2% of respondents always felt lonely.

5% of respondents had been **homeless** and 8% worried about homeless in the future. 10% of respondents with a disability and 10% of veterans had been homeless.

60% of respondents **owned their property outright** and 11% owned their home with a mortgage/loan). A third of respondents (34%) with a disability were renting their home from either a local council or housing association/social landlord.

4. Property adaptations

20% of respondents had made **adaptations** to their home since moving into it and this was most likely respondents aged 75+ (28%). Adaptations were also most likely to have been made by respondents with a long-standing health problem or a disability.

The adaptations made were most likely **grab rails/handrails** (60%) and specially designed/adapted bathroom/shower. These findings are similar to those reported in 2018.

Respondents most likely **paid for the adaptations** with their own finance (40%) with 6% using a grant and 1% a loan.

50% of respondents were aware of their local **Care and Repair Service** and 13% of these had actually used the Service. Amongst those who had used the Service there were high levels of satisfaction – 77% were ‘*very satisfied*’ and 15% were ‘*fairly satisfied*’.

5. Future Plans

The majority of respondents considered that their home was ‘*very suitable*’ (54% of respondents) and ‘*fairly suitable*’ (34%) for their **current needs**. 20% of respondents with a disability and 15% with a long-standing health problem considered their home to be ‘*not very suitable*’ or ‘*not at all suitable*’.

Reasons why **current properties were unsuitable** were because of internal and external access issues, the size of the property, cold/damp/heating issues, property in need of repair, location of property and associated running costs.

Of those who felt that their current home was suitable, 25% stated that the property would not be suitable in the future and 27% were unsure if it would be.

In general, respondents would rather **adapt** their current home than move elsewhere (46% and 36%).

Over half the sample (56%) **did not intend to move home** but 10% were currently considering moving home and 1% were actually organising a move at the time of completing the survey. Respondents aged 75+ were more likely than those from the younger age ranges to state that they were not considering moving.

Not surprisingly, respondents who stated that their current home was suitable were the most likely to not consider moving home but 38% of those who had described their property as either ‘*not very suitable*’ and ‘*not at all suitable*’ were currently considering moving home.

The **main reasons for not considering moving home** was that respondents were comfortable in their current property (54%) and it suited their needs (49%). 23% of respondents, however, were reluctant to leave their home and 19% did not want to leave their family home.

Those considering a move were most likely to choose a **bungalow** as their preferred property (52%) and 25% would consider a flat. 54% of respondents currently

living in a house would move to a bungalow. 20% of those with intentions of moving would move to supported accommodation at some stage.

Respondents **considering a move** would choose a property close to local shops and services (41%), a smaller/more manageable home (29%) and a property that could be adapted to changing needs over time (23%).

6. Energy efficiency

Approximately three quarters of respondents (73%) were 'very satisfied' and 'fairly satisfied' with the **heating levels** in their home. Those less satisfied with current heating levels tended to be respondents with a disability, long-standing health problem and a gross annual income of less than £10,000.

19% of respondents had not had any **energy efficiency measures installed** in the last ten years but, of those who had, they were most likely to have had a new boiler fitted (43%) and loft insulation (37%).

Respondents who had had energy efficiency measures installed had used their own finance (49%) with 6% using a grant and 3% a loan.

45% of respondents were aware of **Home Energy**

Scotland (61% in 2018) and these were most likely residents of small towns and rural areas.

Over half the sample (55%) were **unaware of each of the three Scottish Government schemes** to assist with energy efficiency measures with Home Energy Scotland's advice service having the highest awareness of the three at 28%.

7% of respondents always struggled to **pay their fuel bills** – 27% of respondents with a long-standing health problem and 35% with a disability stated that they '*always struggled to pay*' and '*sometimes struggled to pay*' their fuel bills.

61% of respondents had used **less energy** such as turning down the heating and 54% had taken low-cost energy efficiency actions more often to help manage energy costs. The motivation to do so was to lower energy bills (87%) and the associated environmental benefits (39%).

The majority of respondents (93%) had heard of **smart meters** and 32% had already had one installed. 26% of those who had had a smart meter installed felt that it had had a positive impact (ie lower energy bills, better understanding of bills) and 23% stated that there had been a negative impact (ie energy bills had not been reduced) whilst 22% felt it was too early to say. 42% of

respondents without a smart meter did not think there would be any benefits of having one fitted suggesting that more work needs to be done to communicate the benefits associated with smart meters.

50% of respondents would consider asking the Scottish Government/Energy Savings Trust/Home Energy Scotland for **information about energy efficient grant schemes**.

Reasons for **not taking action to manage energy costs** were that respondents were happy with the warmth of their home (37%), they were happy with bills as they were (24%) and that it was too much hassle (19%).

7. Conclusions

- The methodological approach to this study was successful in attracting input from respondents across all age groups aged 55+. This mixed approach, online and on paper, should be repeated when consulting with this age group in the future.
- Given the feedback captured through this survey it is important to consider how best to communicate to people aged 55+ that planning for the future means that they have more control over the way in which they live in their old age. It would also assist local and national government in planning

resources accordingly. This could take the form of a tick list of things to consider and discuss with family members. It would also be an opportunity to communicate that if there are no such plans in place that a person's later life may not be as they had hoped.

- It is clear that respondents considered that a bungalow or flat would be appropriate for their needs as they age. This has implications for the availability of such housing stock across Scotland.
- There is good awareness of the Care and Repair Service but perhaps this needs greater investment to ensure that it can proactively encourage people to use its Service ensuring they can adapt their homes (where possible) for them to live there for as long as possible. Many respondents considered that adapting their current home was their preference over moving home.
- Looking forward, consideration should be given to further research with this age range which expands on the data captured through this survey. Given concerns about dementia and social isolation, consideration should be given to how these issues may be addressed. Scotinform would recommend that qualitative research provides the opportunity to expand on these issues to gain greater insight into the problems facing older people in our communities.

- Over half the sample (55%) were unaware of each of the three Scottish Government schemes to assist with energy efficiency measures and consideration should be given as to how this awareness can be improved.

1. Introduction

1.1 Background

Age Scotland commissioned Scotinform Ltd to undertake a research study which sought to capture insight into the views of older people on the subject of their current housing situation. The survey also aimed to capture data relating to energy efficiency and any issues older people may have in payment of fuel bills.

This study is similar to an exercise undertaken in 2018 and where relevant comparisons have been made between the findings from 2018 and 2020.

As in 2018, it is hoped that the findings will be taken into consideration by the Scottish Government, local councils and other agencies when they are making important decision on the housing needs of older people.

In this report we present the key findings from the study with feedback from 1231 people aged over 55 resident in Scotland.

1.2 Aims and Objectives

The main aim of the study was to determine levels of satisfaction with housing amongst older people living in

Scotland.


The study also sought to identify:

- To what extent respondents felt their current accommodation was suitable for their needs
- What adaptations respondents had made to their homes, and how this had been funded
- What plans respondents had for the future in terms of moving home or adapting their existing home
- Whether older people felt lonely, had been homeless and were living with disabilities including dementia
- Satisfaction with heating levels, what energy efficiency measures respondents had installed over the last ten years and how this had been funded
- Expenditure on fuel bills and how these are paid
- Awareness of energy efficiency schemes and whether these are used

1.3 Reporting

Throughout this report please note the following

- 'Respondents' refers to those who completed a survey
- Where percentages do not add up to 100%, this is due to no-responses.

- Where percentages exceed 100%, this is due to multiple responses.
- Open-ended feedback from respondents which has been captured throughout the survey is identified with this symbol: 

2. Methodology and Sample

2.1 Methodology

The survey was designed in collaboration with Age Scotland and was informed by the study conducted in 2018. Many of the questions remained the same year on year in order that comparisons between the two studies could be made

Age Scotland distributed the link to the online survey via its online channels and networks. It elicited a significant response with 760 surveys (62% of the total response) submitted online. Paper surveys – together with a freepost address – were also distributed and comparisons are made in Table 2.1 between those who submitted their surveys online and in paper format.

2.2 Sample

Of the 1231 completed surveys, the majority were completed online but Table 2.1 highlights the differences in profile between both methodologies and demonstrates that there remains a need for both approaches to elicit a response across all age groups over 55.

Of note is that a younger demographic completed the survey online but in terms of place of residence the

propensity to complete online or on paper was very similar. Of note is that with the disability question, some respondents classified themselves as having both a long-standing health problem and a disability and for this reason the responses exceed 100%.

Table 2.1: Profile of respondents by methodology

Base = all respondents

	Paper format	Online format
Base:	471	760
	%	%
Gender:		
Male	27	33
Female	70	66
Prefer to self-describe	0	1
Prefer not to say	3	1
No response	0	1
Age range:		
55-64	9	50
65-74	36	40
75+	50	8
Completed on behalf of someone aged 55-64	0	0
Completed on behalf of someone aged 65-74	0	1
Completed on behalf of someone aged 75+	2	1

	Paper format	Online format
Base:	471	760
	%	%
Place of residence:		
Large urban area	18	19
Other urban area	7	9
Small town	37	39
Rural area	29	29
Other	6	1
No response	3	2
Disability:		
Long-standing health problem	46	49
Disability	19	23
Neither of the above	40	40
Prefer not to say	3	4
No response	3	1

3. Profile of Respondents

Key Findings

- Respondents were most likely female (67%) reflecting the findings from 2018. In terms of age profile, however, the 2020 sample was more evenly spread than in 2018 with over a third of respondents (38%) aged 65-74, a further 34% aged 55-64 and 24% aged 75+.
- All 32 Scottish local authorities were represented within the sample with respondents most likely residents of the Highlands, Dumfries and Galloway, Aberdeenshire, City of Edinburgh and Falkirk.
- 48% of respondents considered that they had a long-standing health problem and 21% stated that they had a disability (33% and 16% in 2018).
- The majority of respondents (92%) did not have someone in the household living with dementia but 2% of respondents stated that they were living with the condition. Of the 22 respondents living with dementia, ten were aged 55-64 whilst two were aged 65-74 and nine were aged 75+. (One respondent did not provide their age details.)
- 6% of respondents who completed the survey were veterans whilst 3% had a veteran within their household.
- The majority of respondents were retired (63%) with 22% in employment (full-time and part-time) reflecting the age range included within the sample which featured respondents of working age.
- Respondents most likely described their ethnicity as 'white Scottish' and 'white other British' with 76% and 18% classified as such (77% and 18% in 2018).
- 46% of respondents had a household total gross annual income of less than £20,000, with 20% of respondents choosing the 'prefer not to say' response. The findings reflect those from 2018.
- 17% of respondents stated that their monthly accommodation costs were zero whilst 12% were paying more than £500 a month on owning/renting their home (19% and 6% respectively in 2018).
- A quarter of respondents (24%) stated that neither they nor their partner were in receipt of benefits. These respondents were most likely aged 55-64. Respondents aged 65-74 and 75+ were most likely in receipt of the State Pension (89% and 92% of respondents within those age ranges), Winter Fuel Payment (66% and 65%) and Cold Weather Payments (16% and 17%).

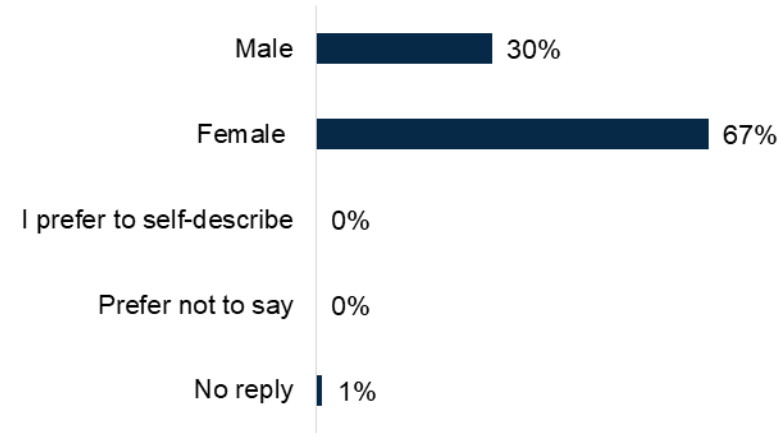
3.1 Gender and Age Range

The gender and age profile in 2020 is similar to that reported in 2018 with respondents most likely female

(67%) than male (30%). The gender split was 66% and 31% in 2018.)

Chart 3.1: Gender of respondents

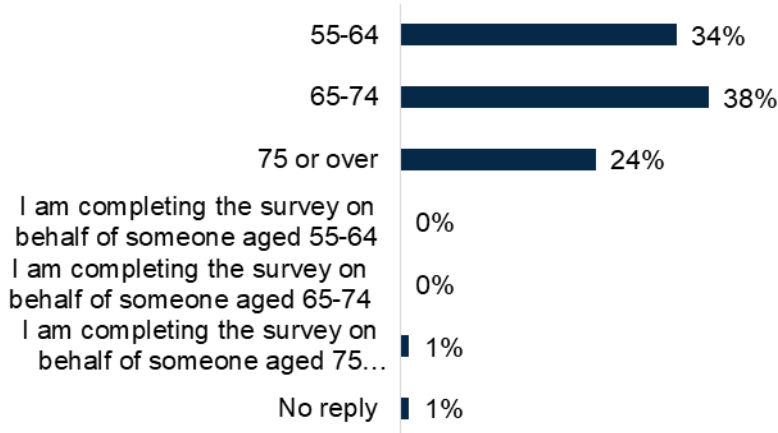
Base = all respondents



A third of respondents (34%) were aged 55-64, 38% were 65-74 and 24% aged 75+ and this represents a more evenly spread age mix than reported in 2018 when the split was 7%, 44% and 39%. A further 1% of respondents in 2020 were completing a survey on behalf of someone aged 75+.

Chart 3.2: Age of respondents

Base = all respondents



3.2 Location

All 32 Scottish local authorities were represented within the sample with respondents most likely residents of the Highlands, Dumfries and Galloway, Aberdeenshire, City of Edinburgh and Falkirk. Of note is that in 2018 representation was also highest from the Highlands with 11% of respondents residing there and 7% and 6% of respondents respectively residents of Dumfries and Galloway and Aberdeenshire.

In 2018, there were no residents of the Shetland Islands Council included within the survey but in this most recent report 3% of respondents were from that local authority area.

Table 3.1: Location of respondents

Base = all respondents

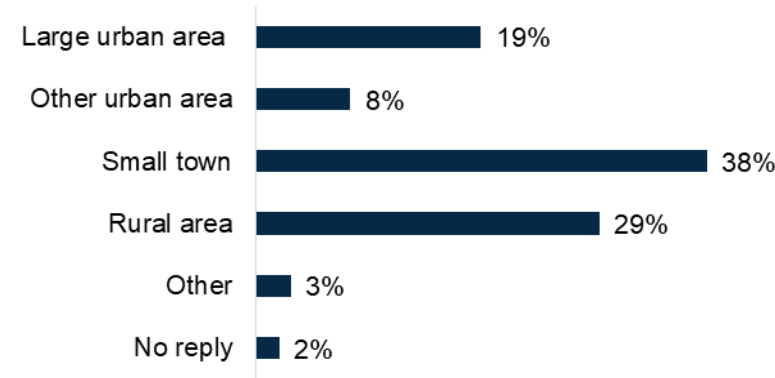
Local authority area	Number of respondents	% of respondents
Highland	96	8
Dumfries and Galloway	87	7
Aberdeenshire	78	6
City of Edinburgh	70	6
Falkirk	71	6
Scottish Borders	67	5
Fife	62	5
Comhairle nan Eilean Siar	47	4
Glasgow	46	4
Moray	46	4
Argyll and Bute	44	4
Angus	43	3
Perth and Kinross	37	3
Aberdeen	33	3
West Lothian	33	3
Renfrewshire	32	3
Shetland Islands	32	3
North Ayrshire	28	2
South Ayrshire	28	2
West Dunbartonshire	28	2
Midlothian	27	2
North Lanarkshire	27	2
Stirling	26	2

Local authority area	Number of respondents	% of respondents
South Lanarkshire	24	2
East Lothian	21	2
East Renfrewshire	20	2
Clackmannanshire	17	1
Dundee	14	1
East Ayrshire	16	1
East Dunbartonshire	9	1
Orkney Islands	6	0
Inverclyde	3	0
No reply	13	1

Over a third of respondents (38%) described where they lived as a 'small town' with 29% living in a 'rural area' and 19% in a 'large urban area'. This mix of areas is useful in terms of analysing the findings and establishing the differences in terms of housing needs.

Chart 3.3: Location of property

Base = all respondents

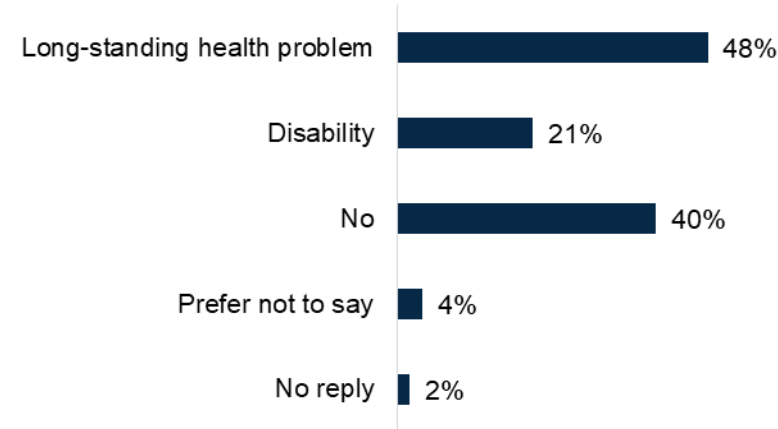


3.3 Disability

48% of respondents considered that they had a long-standing health problem and 21% stated that they had a disability (33% and 16% in 2018). This finding was represented across all groups with 46% of respondents aged 55-64 stating that they had a long-standing health problem along with 53% of respondents aged 65-74 and 45% aged 75+. Of those living alone (509 respondents), 45% had a long-standing health problem and 19% had a disability.

Chart 3.4: Disability

Base = all respondents

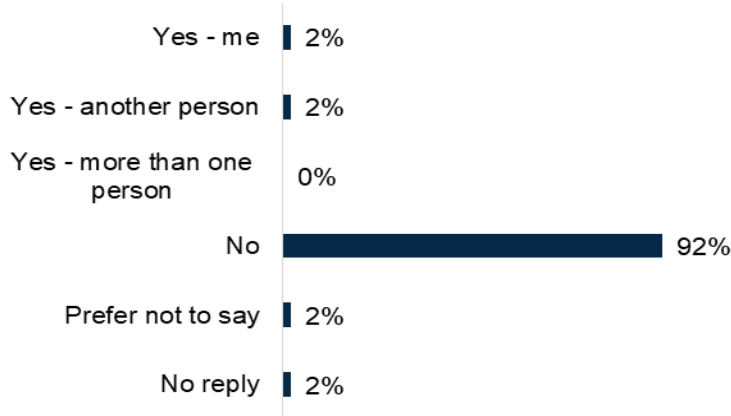


In 2020 a new question was added to the survey which sought to establish whether the respondent, or someone in their household, was living with **dementia**.

The majority of respondents (92%) did not have someone in the household living with dementia but 2% of respondents stated that they were living with the condition. Of the 22 respondents living with dementia, ten were aged 55-64 whilst two were aged 65-74 and nine were aged 75+. 3% of respondents living alone had dementia.

Chart 3.5: Living with dementia

Base = all respondents



Further analysis of the data received from the 22 respondents living with dementia highlighted that:

- Three of the respondents living in supported accommodation.
- Eight of the respondents owned their property outright whilst two owned their home with a mortgage/loan. Nine of the respondents were renting their homes – four were Council tenants, three were renting privately and two were renting from a housing association/social landlord. One respondent was living in a friend’s/family member’s home.

- Seven lived in a large urban area and seven lived in a small town. Four were residing in a rural area and the remaining three selected other urban area.
- Fourteen of the respondents were retired but two were in full-time employment and one was employed part-time. The remaining three were unable to work due to disability/illness.
- Eighteen of the respondents felt that their home was ‘*very suitable*’ and ‘*fairly suitable*’ for their current needs but three felt their home was ‘*not very suitable*’ and ‘*not very suitable*’ for their current needs. Of the 18 respondents who described their home suitable for their current needs, eight did not feel their home would be suitable in the future and four ‘*didn’t know*’.
- Two of the respondents living with dementia had an annual gross income of less than £10,000 and 12 had an income of between £10,000 and £20,000. Two respondents’ income was between £21,000 and £30,000 and three had an income of £31,000+. Two respondents declined to answer this question.
- Two respondents stated that they had zero costs in terms of owning/renting their home once rent/mortgage payment plus regular management or maintenance costs (eg factoring fees) were included. Two respondents had costs of up to

£200 per month and two had monthly payments of £200-£300. One respondent was paying £301-£400 a month and two were paying £401-£500 with four paying more than £500 a month. The remaining respondents declined to answer this question.

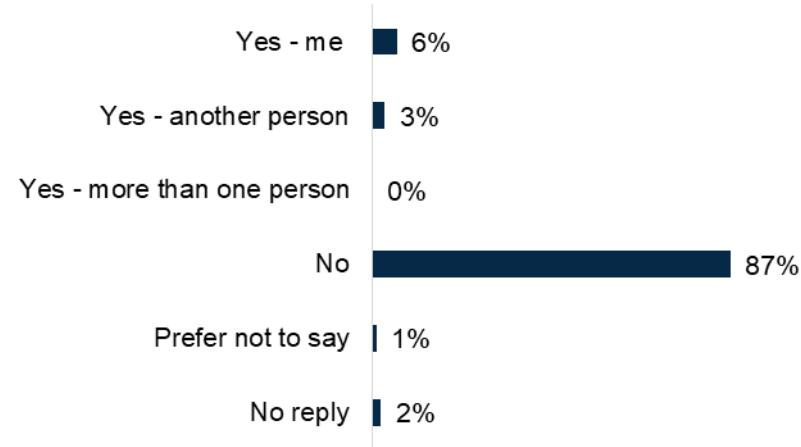
- Seventeen respondents living with dementia considered themselves to be part of a local community.

Another new question in the 2020 survey captured whether respondents, or someone within their household, was a **veteran**.

6% of respondents who completed the survey were veterans whilst 3% had a veteran within their household.

The veterans who completed the survey (71 respondents) were from across the age ranges with 6% of respondents aged 55-64 classified as veterans, 5% of those aged 65-74 and 7% of respondents aged 75+.

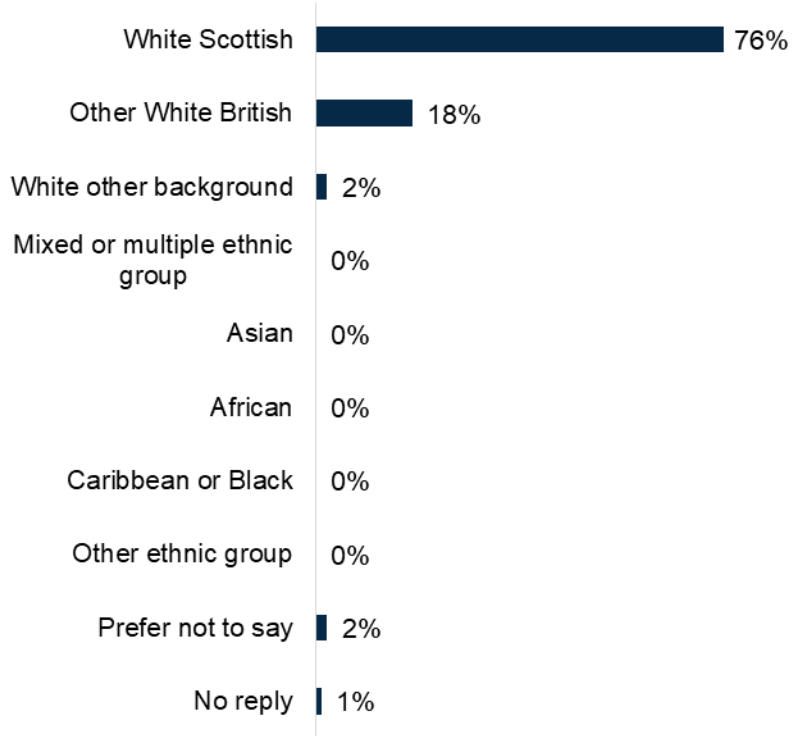
Chart 3.6: Veterans
Base = all respondents



3.4 Ethnicity

Respondents most likely described their ethnicity as 'white Scottish' and 'white other British' with 76% and 18% classified as such (77% and 18% in 2018).

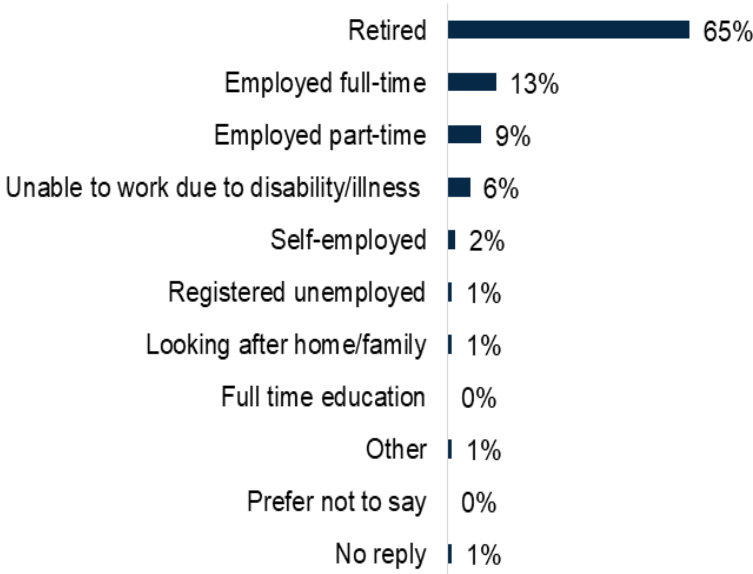
Chart 3.7: Ethnicity
Base = all respondents



3.5 Occupational Status

Given the age profile of respondents, unsurprisingly the majority were retired (65%) with 22% in full-time and part-time employment. In the 2018 survey 84% of respondents were retired with fewer in employment. Of note, however, is that in 2020 the sample (in comparison with 2018) includes a greater proportion of respondents of working age. 88% of respondents aged 65-74 and 95% aged 75+ were retired whilst 14% of respondents aged 55-64 were unable to work due to ill-health.

Chart 3.8: Occupational status
Base = all respondents



3.6 Total Gross Annual Income

46% of respondents had a household total gross annual income of less than £20,000, with 20% of respondents choosing the 'prefer not to say' response. The findings reflect those from 2018.

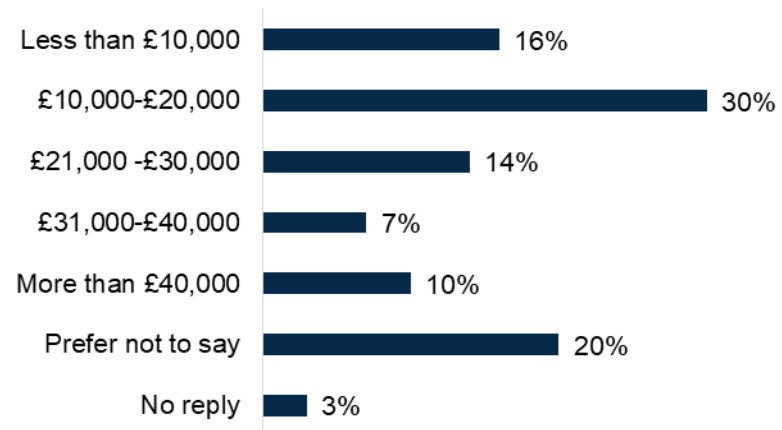
Respondents living in a flat were more likely than those living in a house to have an annual household income of less than £10,000 (27% and 12% respectively). In comparison, 22% of those living in a house had an annual income of £31,000+ in comparison with 7% of those living in a flat. These findings are similar to those reported in 2018.

Total gross annual income was highest amongst those aged 55-64 and in employment and amongst those living in a large urban area (22% of those living in a large urban area had a gross annual income of £31,000+).

19% of respondents with a long-standing health problem had a total gross annual income of less than £10,000 along with 22% of respondents who had a disability. 34% of respondents with a long-term health problem and 37% of those with a disability had a total gross annual income of £10,000-£20,000.

Chart 3.9: Total gross annual income

Base = all respondents



3.7 Monthly Cost of Accommodation

Respondents were asked to provide details of the approximate monthly cost of owning/renting their home once rent/mortgage plus regular management or maintenance costs were included (eg factoring fees).

17% of respondents stated that their monthly accommodation costs were zero whilst 12% were paying more than £500 a month on owning/renting their home (19% and 6% respectively in 2018).

Approximately a quarter of respondents (24%) who owned their property outright had zero outgoing monthly accommodation costs, whilst those who paid £500+ per

month were most likely respondents who were buying their home with a mortgage/loan (37%). Of those who were renting privately, 37% were paying more than £500 per month in rent.

Chart 3.10: Monthly cost of owning/renting
Base = all respondents

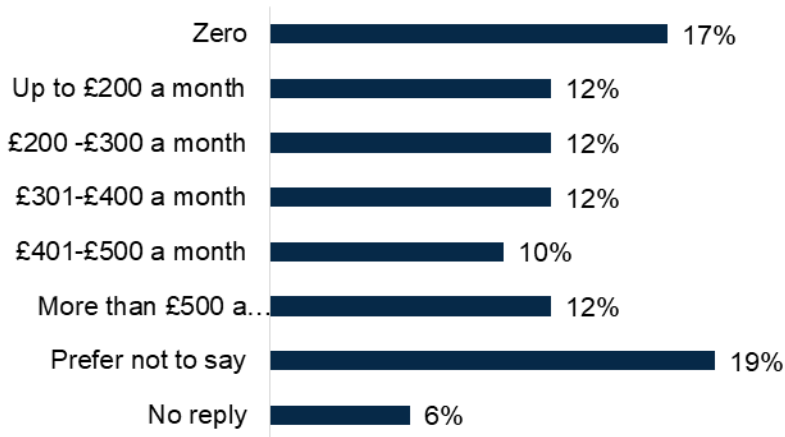


Table 3.2 details the respondents' monthly costs of owning/renting their accommodation based on total gross annual income of the household.

18% of respondents with an income of less than £10,000 had zero accommodation costs but 20% of respondents within this income range were paying £400+ per month on their property.

Please note that overall 19% of respondents preferred

not to provide information about their total gross income and 6% did not respond.

Table 3.2: Monthly cost of owning/renting by household income
Base = all respondents

	Less than £10,000	£10,000 - £20,000	£21,000 - £30,000	£31,000 - £40,000	£40,000 +
Base:	199	368	178	86	119
	%	%	%	%	%
Zero	18	21	20	21	15
Up to £200 a month	14	15	16	16	13
£200-£300 a month	19	17	11	13	7
£301-£400 a month	15	14	20	10	7
£401-£500 a month	13	12	11	14	13
£500+ a month	7	10	12	16	34
Prefer not to say	9	7	8	5	11
No response	7	4	3	5	1

Table 3.3 details the monthly payments on rent/mortgage by age range. Of note is the percentage of respondents aged 75+ who had significant monthly costs relating to their property.

Table 3.3: Monthly cost of renting/owning property

Base = all respondents

	55-64 age range	65-74 age range	75+
Base:	424	471	298
	%	%	%
Zero	13	22	16
Up to £200 per month	13	11	12
£201-£300 per month	12	13	11
£301-£400 per month	14	13	8
£401-£500 per month	14	9	7
£501+ per month	18	9	6
Prefer not to say	12	19	28
No response	3	4	10

Further analysis of the rent being paid by those who rented their homes from a private landlord, housing association/social landlord and their local council is detailed in Table 3.4 below. Of note is the percentage of respondents who are paying £500+ per month on rent. The percentage of respondents, however, who did not provide a response should be noted and this is particularly the case with respondents who rented their homes from their local Council.

Table 3.4: Monthly cost of renting home

Base = all respondents who rented their home (321 respondents)

	Private landlord	Housing association/ social landlord	Local Council
Base:	91	112	118
	%	%	%
Zero	4	7	11
Up to £200 per month	1	9	9
£201-£300 per month	9	13	16
£301-£400 per month	15	29	21
£401-£500 per month	27	16	11
£501+ per month	37	13	5
Prefer not to say	2	8	18
No response	3	5	8

The table below highlights the outgoing costs for those who owned their home with a mortgage/loan. Of note is that a third of the respondents (37%) were paying £501+ per month for their mortgage/loan.

Table 3.5: Monthly cost of mortgage/loan

Base = all respondents who owned their home with a mortgage/loan (131 respondents)

	%
Zero	2
Up to £200 per month	10
£201-£300 per month	8
£301-£400 per month	11
£401-£500 per month	19
£501+ per month	37
Prefer not to say	11
No response	3

3.8 Benefits

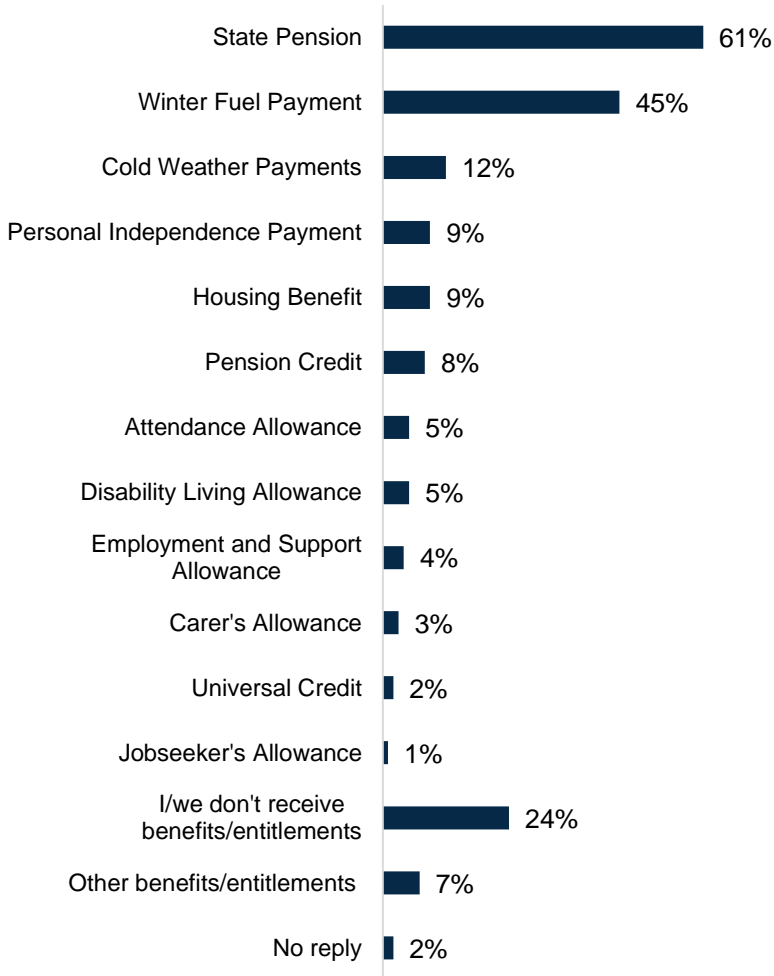
A quarter of respondents (24%) stated that neither they nor their partner were in receipt of benefits. These respondents were most likely aged 55-64. The majority of respondents, however, stated they and/or their partner were in receipt of the State Pension (61%) and 45% received the Winter Fuel Payment.

Respondents aged 65-74 and 75+ were most likely in receipt of the State Pension (89% and 92% of respondents within those age ranges), Winter Fuel Payment (66% and 65%) and Cold Weather Payments (16% and 17%).

Those aged 55-64, however, were more likely than those in other age ranges to be in receipt of Employment and Support Allowance (10%) and Personal Independence Payment (16%).

Just 9% of respondents with a long-standing health problem and 20% of those with a disability were in receipt of the Disability Living Allowance.

Chart 3.11: Benefits
Base = all respondents



4. Housing

Key Findings

- Approximately three quarters of respondents were living in a house or bungalow – 52% were living in a house and 21% in a bungalow – this mirrors the 70% of respondents cited in the 2018 report. We chose to have the distinction between houses and bungalows so that it could be captured just how many people wished to live in bungalows.
- 41% of respondents lived alone whilst 48% lived in a household with one other person. Respondents living on their own were most likely aged 75+.
- In terms of social interaction, over half the sample (53%) interacted with someone outside their household every day. 3% of respondents, however, had no regular contact with others.
- Over half the sample (55%) said they never felt lonely and 54% were sometimes lonely. 2% of respondents always felt lonely.
- 5% of respondents had been homeless and 8% worried about homeless in the future. 10% of respondents with a disability and 10% of veterans had been homeless.

- 60% of respondents owned their property outright and 11% owned their home with a mortgage/loan). A third of respondents (34%) with a disability were renting their home from either a local council or housing association/social landlord.

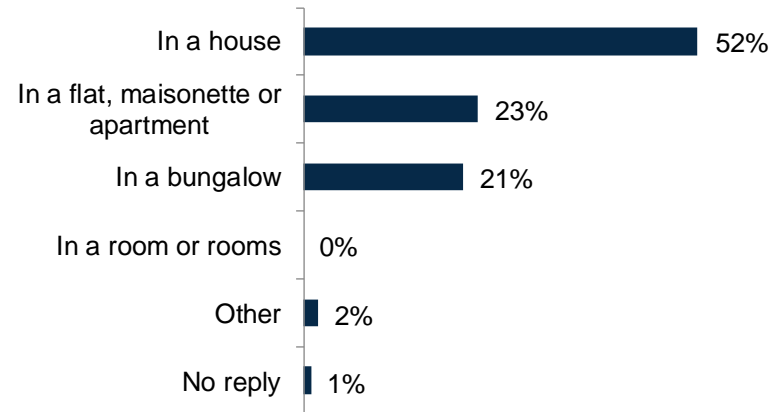
4.1 Type of Property

Approximately three quarters of respondents were living in a house or bungalow – 52% were living in a house and 21% in a bungalow – and this mirrors the 70% of respondents cited in the 2018 report.

42% of respondents living in an urban area were living in a flat, maisonette or apartment whilst respondents living in small towns and rural areas were most likely living in houses (57% and 55%).

Chart 4.1 Type of property

Base = all respondents



Just 6% of respondents were living in supported accommodation (7% in 2018) and this group were most likely aged 75+.

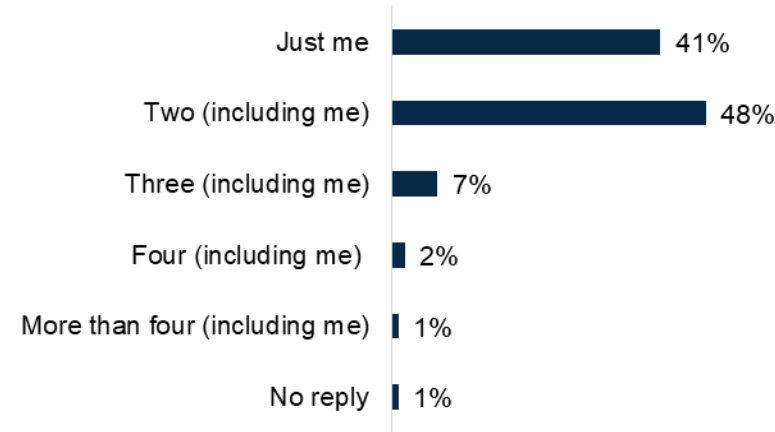
4.2 Number in household

41% of respondents lived alone with 48% living as part of a couple in their household.

Respondents living on their own were most likely living in a flat (67%), in large urban or other urban areas (46% and 48%), aged 75+ (61%) and with an annual gross income of less than £10,000 (71%).

Chart 4.2 Number in household

Base = all respondents



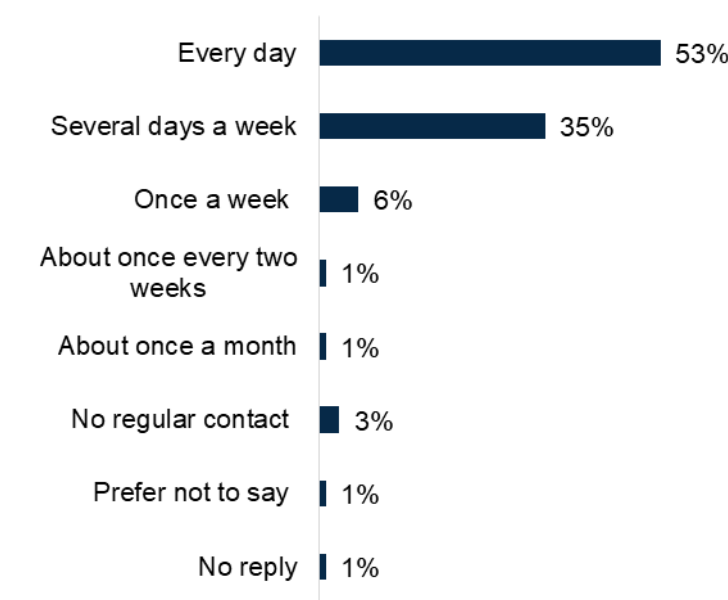
4.3 Social interaction

A new question added to the survey in 2020 established how often respondents had social interaction outside of their household.

Over half the sample (53%) interacted with someone outside their household on a daily basis and 35% said this took place several days a week. Of note is that 3% of respondents stated that they had no regular contact with people outwith their home. 54% of respondents who lived alone saw someone daily but 2% had no regular contact outside of their household.

Chart 4.3: Social interaction

Base = all respondents

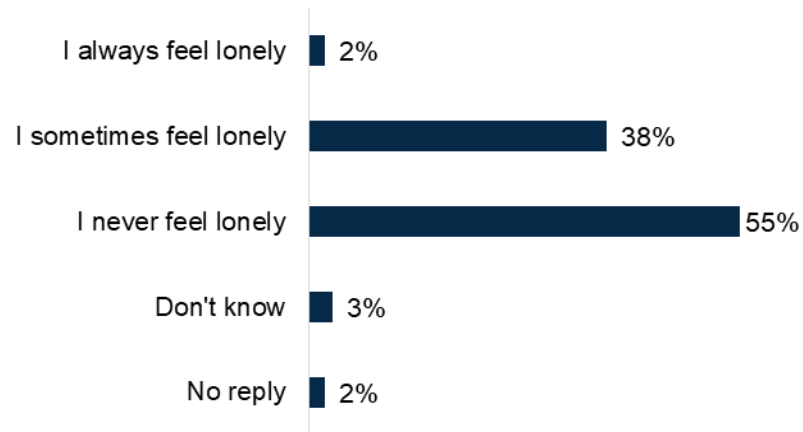


Another new question in 2020 asked respondents whether they ever felt **lonely**. The majority of respondents (55%) said they never felt lonely but 2% always feel lonely and 38% sometimes feel lonely.

4% of people who lived alone stated that they always felt lonely and 54% were sometimes lonely. There was little difference, however, in terms of loneliness when analysed by age and location.

Chart 4.4: Loneliness

Base = all respondents



For the first time in 2020, respondents were asked if they considered themselves to be **part of a local community**. Two thirds of respondents (67%) stated that they did but 22% did not. 26% of respondents living in a large urban area did not feel part of a local community nor did 32% of those aged 55-64 and 31% with a disability. It is interesting to note, however, that 70% of people living alone felt that they were part of a local community.

A question added to the survey in 2020 asked if respondents had ever been **homeless**, were or had been risk of being homeless, or worried about their future in terms of homelessness.

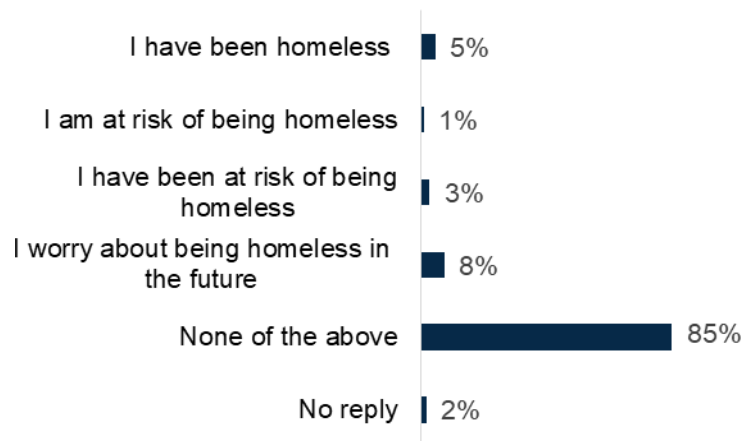
For 85% of respondents, homeless had never been or could be an issue. However, 5% of respondents had been homeless and 8% worried about being homeless in the future.

11% of respondents currently residing in a flat had been homeless in addition to 10% of respondents with a disability and 12% with a gross annual income of less than £10,000. 7% who currently lived alone and 10% of veterans had been homeless.

Of the 63 who had been homeless, 36 were aged 55-64, 24 were aged 65-74 and two were aged 75+.

Chart 4.5: Homelessness

Base = all respondents



Of those who were worried about being homeless in the future (101 respondents), 55 were aged 55-64, 35 were aged 65-74 and seven were aged 75+.

4.4 Ownership of Property

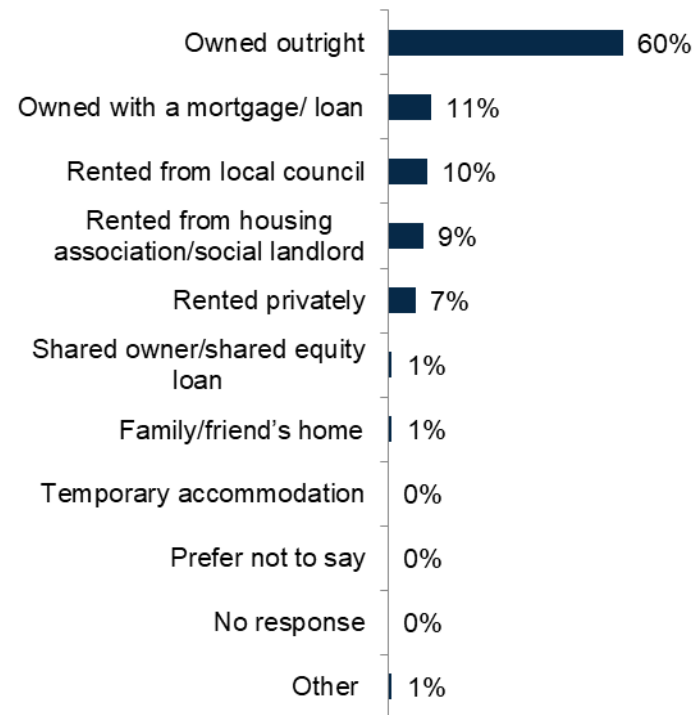
60% of respondents owned their property outright with 11% owning their home with a mortgage/loan (68% and 7% in 2018). Overall, 26% of respondents were renting their home either from the local Council (10%), from a housing association (9%) or from a private landlord (7%).

Over two thirds of respondents aged 65-74 and 75+ (69% and 69%) owned their property outright. Whilst 46% of respondents aged 55-64 owned their property outright respondents in this age range were the age group most likely to own their property with a mortgage/loan (24%).

A third of respondents (34%) with a disability were renting their home from either a local housing or housing association/social landlord. Respondents with an annual income of less than £10,000 were most likely living in rented accommodation – 13% were renting from a housing association, 11% were renting privately and 10% were local Council tenants.

Chart 4.6: Property Ownership

Base = all respondents



5. Adaptations

Key Findings

- 20% of respondents had made adaptations to their home since moving into it and this was most likely respondents aged 75+ (28%). Adaptations were also most likely to have been made by respondents with a long-standing health problem or a disability.
- The adaptations made were most likely grab rails/handrails (60%) and specially designed/adapted bathroom/shower. These findings are similar to those reported in 2018.
- Respondents most likely paid for the adaptations with their own finance (40%) with 6% using a grant and 1% a loan.
- 50% of respondents were aware of their local Care and Repair Service and 13% of these had actually used the Service. Amongst those who had used the Service there were high levels of satisfaction – 77% were ‘*very satisfied*’ and 15% were ‘*fairly satisfied*’.

5.1 Adaptations to Home

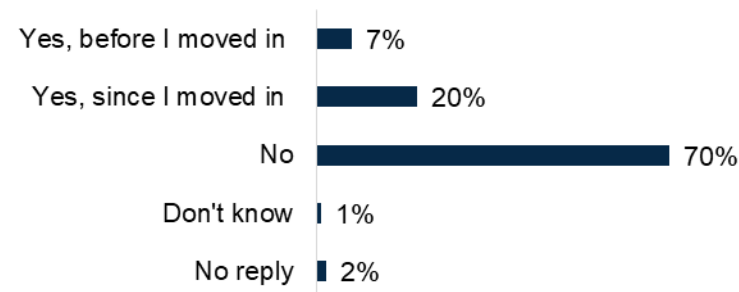
20% of respondents had made adaptations to their home since moving into it whilst 7% had adaptations made prior to moving in.

28% of those aged 75+ had made adaptations to their home since moving in which compares with 15% of respondents aged 55-64 and 18% aged 65-74.

Adaptations were also most likely to have been made by respondents with a long-standing health problem (24%) and a disability (38%) in comparison with respondents with neither a long-standing health issue or disability (14%).

Chart 5.1: Whether homes adapted

Base = all respondents



5.2 Adaptations Made

Of those who had had adaptations made to their home (333 respondents):

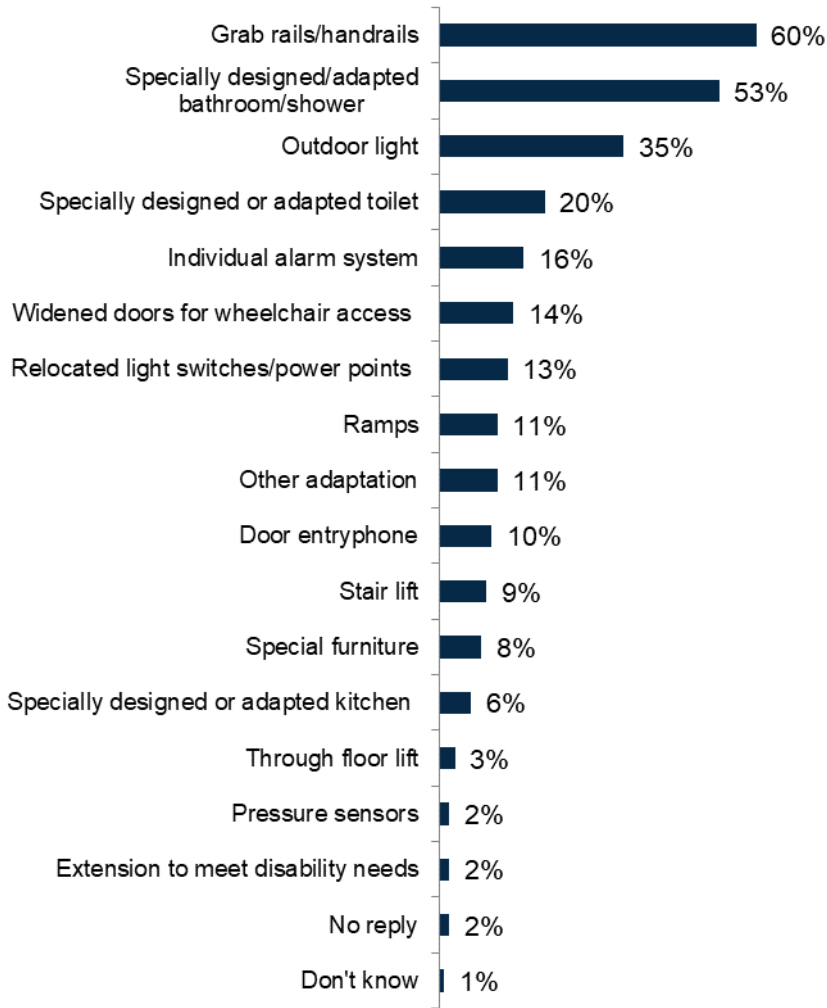
- 60% had had grab rails/handrails fitted,
- 53% had a specially designed or adapted bathroom/shower and
- 35% had had an outdoor light fitted.

In 2018, these were the three adaptations most likely to have been made by respondents and mentioned by 68%, 51% and 40% respectively.

Not surprisingly, those respondents who had someone in their home with a disability or long-standing health problem were more likely to have had the majority of adaptations made in comparison with those households where no-one had a disability or long-standing health problem.

Chart 5.2: Adaptations made

Base = all respondents whose homes had adaptations (333)

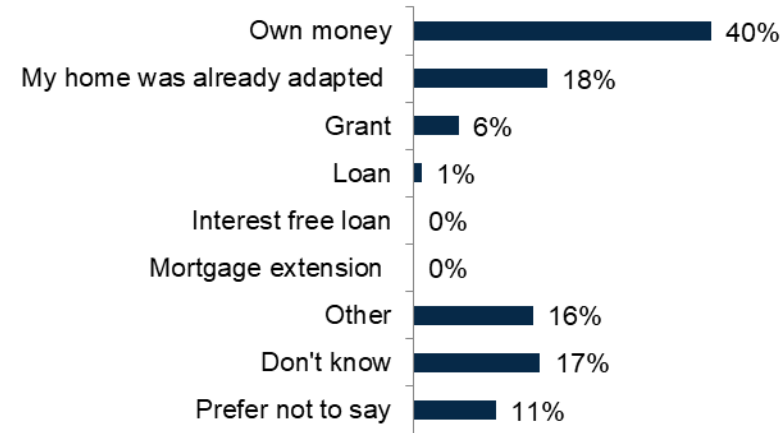


5.3 Funding of Adaptations

The majority of respondents had financed adaptations to their properties with their own money with 6% using a grant and 1% a loan.

Chart 5.3: Funding of Adaptations

Base = all respondents who homes had adaptations (333)



5.4 Care and Repair Service

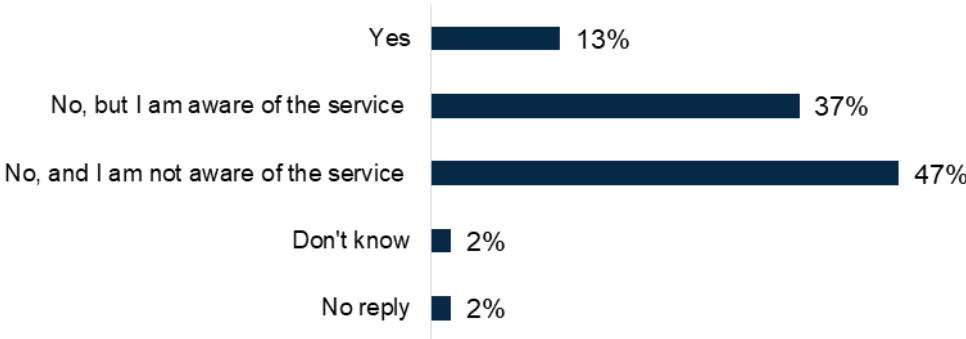
The Care and Repair Service is funded by local councils and offers advice and assistance to enable people to repair, improve or adapt their homes. Respondents were asked if they were aware of their local Care and Repair

Service and whether they had used it. Overall, 50% of respondents were aware of the Service with 13% having used it and 37% being aware but not yet customers.

Respondents who had used the Service were most likely aged 75+ (23%), respondents with a disability (21%) and with a gross household income of less than £10,000 (17%).

Chart 5.4: Care and Repair Service

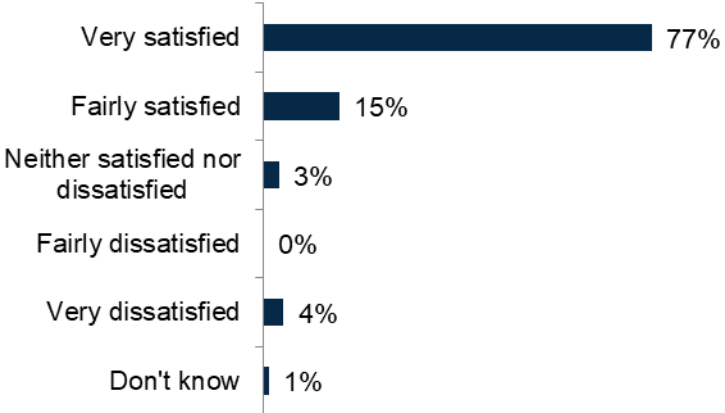
Base = all respondents



The 155 respondents who had used the Service were asked how satisfied they had been with the service provided.

Over three quarters of respondents (77%) were 'very satisfied' with the service they had had from the Care and Repair Service with 15% 'fairly satisfied'.

Chart 5.5: Satisfaction with Care and Repair Service
Base = respondents who had used the Service (155)



6. Future Plans

Key Findings

- The majority of respondents considered that their home was ‘*very suitable*’ (54% of respondents) and ‘*fairly suitable*’ (34%) for their current needs. 20% of respondents with a disability and 15% with a long-standing health problem considered their home to be ‘*not very suitable*’ or ‘*not at all suitable*’.
- Reasons why current properties were unsuitable were because of internal and external access issues, the size of the property, cold/damp/heating issues, property in need of repair, location of property and associated running costs.
- Of those who felt that their current home was suitable, 25% stated that the property would not be suitable in the future and 27% were unsure if it would be.
- In general, respondents would rather adapt their current home than move elsewhere (46% and 36%).
- Over half the sample (56%) did not intend to move home but 10% were currently considering moving home and 1% were actually organising a move at the time of completing the survey. Respondents aged 75+ were more likely than those from the younger

age ranges to state that they were not considering moving.

- Not surprisingly, respondents who stated that their current home was suitable were the most likely to not consider moving home but 38% of those who had described their property as either '*not very suitable*' and '*not at all suitable*' were currently considering moving home.
- The main reasons for not considering moving home was that respondents were comfortable in their current property (54%) and it suited their needs (49%). 23% of respondents, however, were reluctant to leave their home and 19% did not want to leave their family home.
- Those considering a move were most likely to choose a bungalow as their preferred property (52%) and 25% would consider a flat. 54% of respondents currently living in a house would move to a bungalow. 20% of those with intentions of moving would move to supported accommodation at some stage.
- Respondents considering a move would choose a property close to local shops and services (41%), a smaller/more manageable home (29%) and a property that could be adapted to changing needs over time (23%).

6.1 Suitability of Home

The majority of respondents in 2020 considered that their home was '*very suitable*' (54%) and '*fairly suitable*' (34%) for their current needs - 58% and 34% in 2018.

20% of respondents with a disability and 15% with a long-standing health problem described their home as '*not very suitable*' or '*not at all suitable*' in comparison with 5% of respondents who had neither a long-standing health problem nor a disability. In addition, those living in large urban areas (15%) were more likely than those living in small towns (11%), other urban areas (6%) and rural areas (10%) to state that their home was '*not very suitable*' and '*not at all suitable*'.

Chart 6.1: Suitability of Home

Base = all respondents

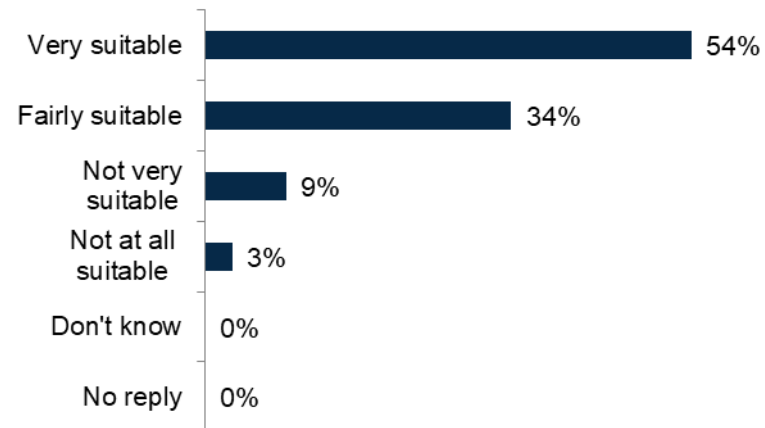


Table 6.1 details the responses to the suitability of home by age range. Across the age ranges the majority of respondents described their home as ‘*very suitable*’ or ‘*fairly suitable*’ for their current needs. Those in the younger age range, however, were slightly more likely than the other two age groups to state that their home was ‘*not very suitable*’ for their current needs and 3% that it was ‘*not at all suitable*’.

Table 6.1: Suitability of home for current needs by age

Base = all respondents


	55-64 age range	65-74 age range	75+
Base:	424	471	298
	%	%	%
Very suitable	52	53	60
Fairly suitable	35	35	32
Not very suitable	10	9	6
Not at all suitable	3	2	3
Don't know	0	0	0


No reply	0	0	0
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121 respondents provided feedback, via an open-ended question, on why their current home was not suitable for their needs.

The main reasons to emerge from analysis of the comments were:

- Access issues – internally and externally – ie bedrooms upstairs and steps leading into the property (55 respondents)
- Size of the property – too large or too small (24)
- Cold/damp/Heating needed upgraded (16)
- Property in need of repair (14)
- Location of property ie too remote, not near family (13)
- Costs associated with running the property (3)

 ‘Difficult to heat, stairs and toilet layout make it difficult to care for my wife.’

 ‘Have mobility problems and house can only use ground and first floor, stair not suitable for stair lift, bathroom as bath which I can no longer use, multi fuel stove only form of heating, have two flights of steps to get up to my house.’

-  *'I live in a 3 bedroom home and I only need one bedroom.'*
-  *'It's quite remote. Bus services are being slashed. Heating is expensive, and maintenance of the property will be an issue in future. Will be very reliant on having a car in retirement.'*
-  *'I live upstairs in a block of 4. I do not need a second bedroom and cannot cope with the garden. As I suffer with Osteoarthritis, Spondylitis and Spondylolisthesis I struggle with the stairs and stepping over into the bath to have a shower.'*
-  *'Too remote, no shops nearby. Difficulty with upstairs bathroom.'*
-  *'It's too cold. There is no insulation. The area is not a good one. I have 2 rooms and a bathroom. It is too noisy and is affecting my health.'*
-  *'Needs insulation, new windows and damp proofing.'*

The 1089 respondents who considered that their current home was 'very suitable' and 'fairly suitable' for their needs were asked if they felt their property would be suitable for their needs in the future. 40% considered that their current home would be suitable, 25% stated that it would not and 27% responded 'don't know'. This has been further broken down by age as detailed in

Table 6.2 below.

Of note is the percentage of respondents – across the age ranges – who didn't know if their property would be suitable for their future needs. Whilst 48% of respondents aged 75+ felt their home would be suitable for their future needs, 31% did not know and 13% stated 'no'.

Table 6.2: Suitability of home for future needs by age

Base = all respondents who said their home was currently suitable (1089)

	55-64 age range	65-74 age range	75+
Base:	424	471	298
	%	%	%
Yes	34	40	48
No	37	24	13
Don't know	23	28	31
No reply	6	8	7

6.2 Move or Adapt

46% of respondents would prefer to adapt their current home than move if it became unsuitable because of disability or ageing. A third (36%) would prefer to move and 13% were undecided.

Just 23% of respondents aged 75+ would prefer to move than adapt their home in comparison with 46% of respondents aged 55-64 and 38% aged 65-74.

6.3 Future Property Intentions

Over half the sample (55%) had no intentions of moving home (58% in 2018) with 10% currently considering moving home at the time of completing the survey.

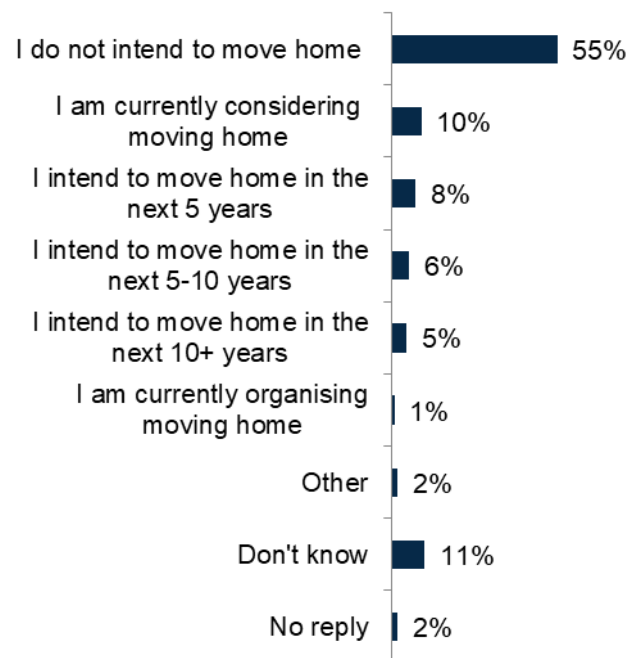
Respondents aged 75+ were more likely than those aged 55-64 and 65-74 to state that they had no intentions of moving (67% in comparison with 46% aged 55-64 and 54% aged 65-74). Conversely, respondents aged 55-64 and 65-74 were more likely than those aged 75+ to be considering moving home at present (10% and 12%).

Suitability of their home for their current needs impacted on the response to the question about intentions to move home. 70% of those who described their home as 'very suitable' for their needs did not intend to move home. In comparison, 38% of respondents who described their

home as 'not very suitable' and 'not at all suitable' were currently considering moving home. 9% of those who felt that their home was 'not very suitable' and 'not at all suitable' were currently organising moving home.

Chart 6.2: Future property intentions

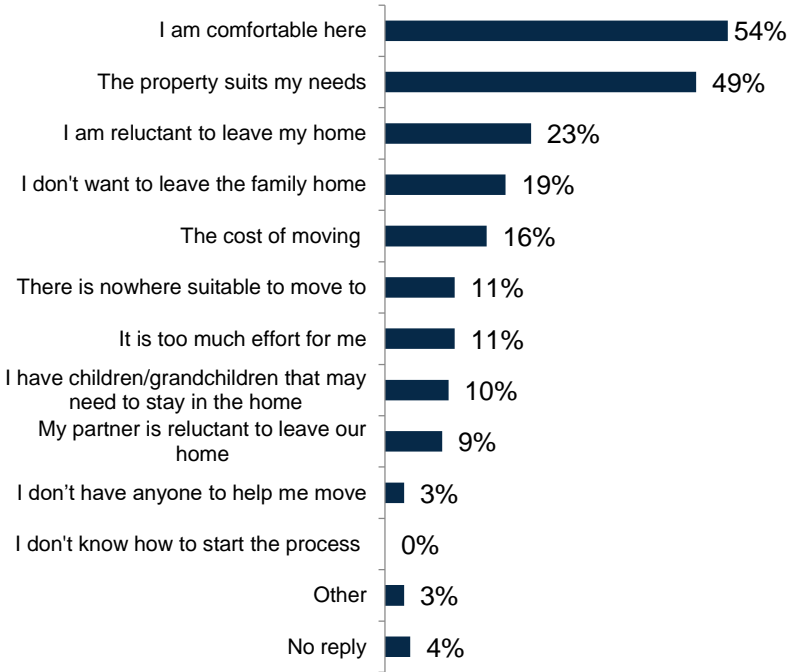
Base = all respondents



6.4 Reasons for not moving home

The main reasons for not moving home were the fact that respondents were comfortable in their current property (54%) and the property suits their needs (49%). 23% also cited a reluctance to leave their home and 9% that their partners were reluctant to leave their property.

Chart 6.3: Reasons for not moving home
Base = those with no intentions of moving (674)

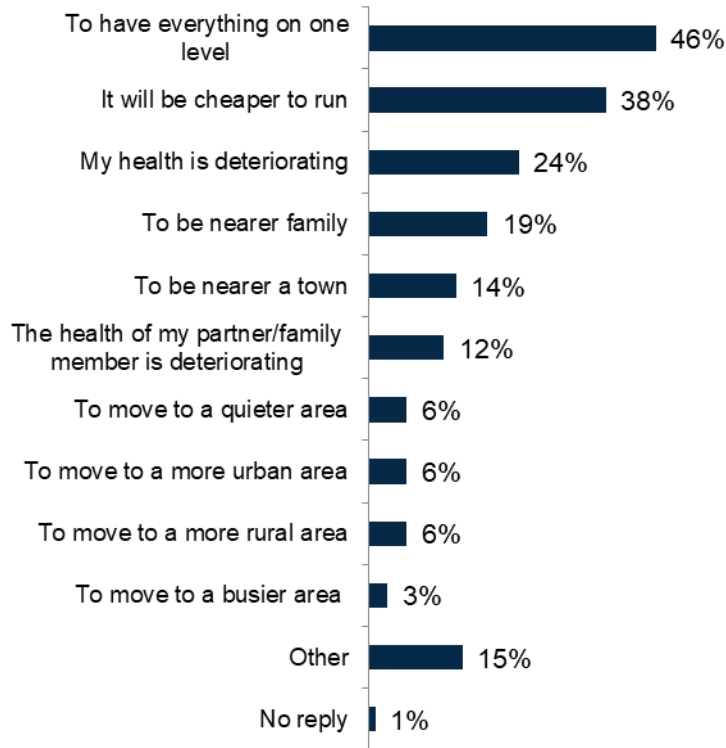


6.5 Reasons for moving home

The 376 respondents who had intentions at some stage of moving home were asked their main reasons for doing so. The main reasons for choosing to move were to have everything on one level (54%), because they are looking for somewhere cheaper to run (38%) and the fact that their health was deteriorating (24%).

Chart 6.4: Reasons for moving home

Base = those with intentions of moving (376)

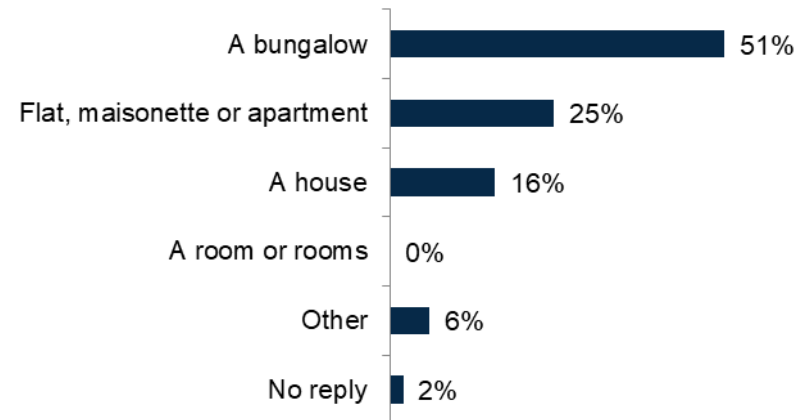


findings reflect those from 2018.

54% of respondents currently living in a house would move to a bungalow in the future with 20% selecting a flat and 20% preferring to move to another house. 40% of respondents currently living in a flat would move to a bungalow in the future. Clearly respondents were considering a move to a property which did not feature stairs.

Chart 6.5: Intended Move

Base = those with intentions of moving (376)



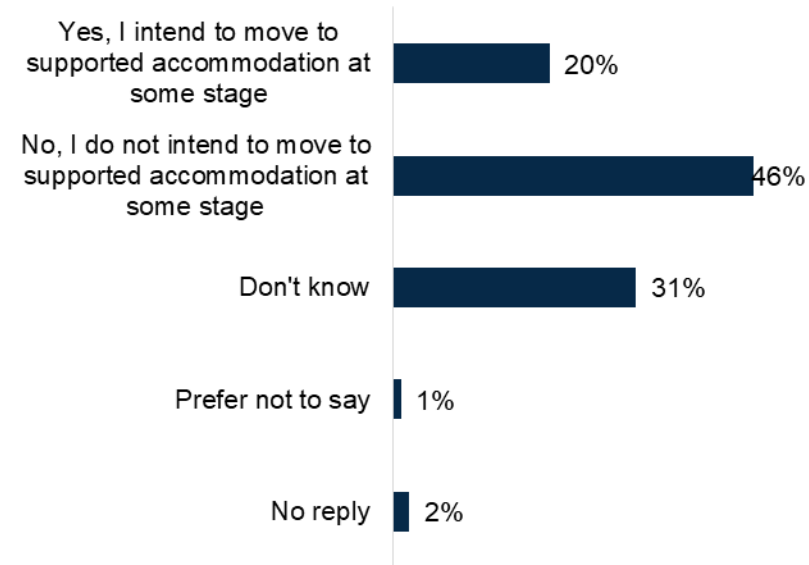
6.6 Type of Property

Those who intended to move (376 respondents) were most likely to want to move to a bungalow (51%) with 25% selecting a flat, maisonette or apartment. These

6.7 Supported Accommodation

A fifth of respondents (20%) with intentions of moving intended to move to supported accommodation at some stage with 31% unsure if this was the case (33% of respondents in 2018 intended to move into supported accommodation). 38% of respondents aged 75+ intended to move into supported accommodation at some stage as did 25% of respondents with a long-standing health problem and 29% with a disability.

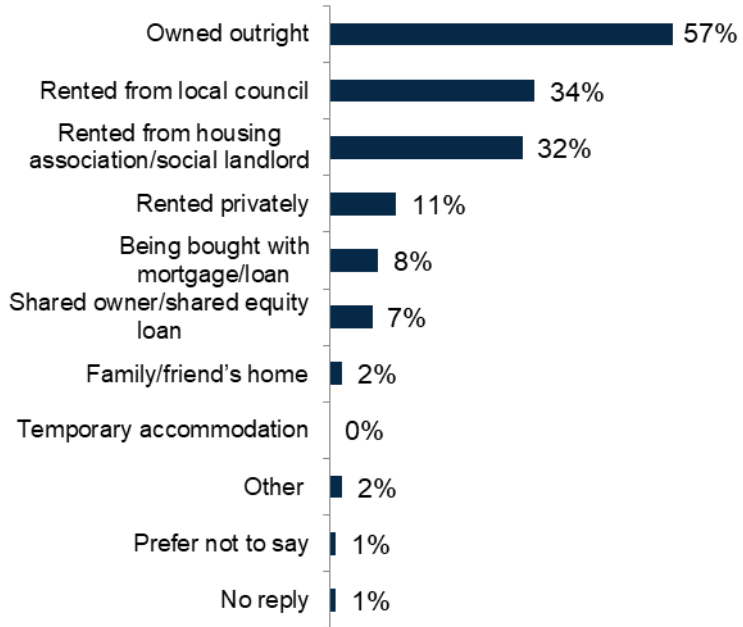
Chart 6.6: Move to Supported Accommodation
Base = those with intentions of moving (376)



6.8 Property Ownership

Respondents with intentions of moving were most likely to move into a property they owned outright (57%), rented from the local Council (34%) or rented from a housing association (32%).

Chart 6.7: Type of property when moving
Base = those who intentions of moving (376)

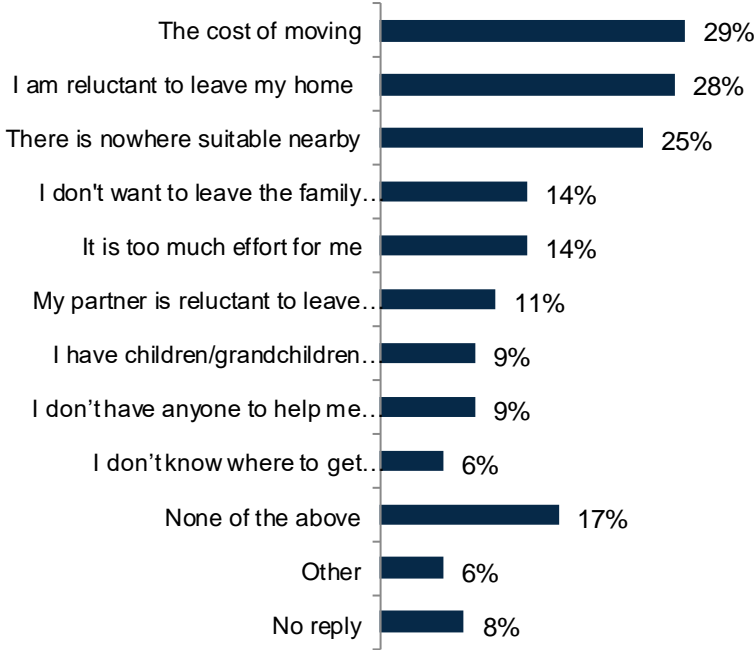


6.9 Barriers to moving home

Respondents were asked what barriers there were to moving home. This question was also asked in 2018 but as an open-ended question. In 2020, the question was changed to include pre-codes which were informed by the 2018 findings. The three main factors which were considered barriers to moving home were the cost (29% of respondents), a reluctance to leave their home (28%) and a lack of suitable property nearby (25%).

Chart 6.8: Barriers to moving home

Base = all respondents



6.10 Features in New Home

Amongst those respondents who would move because their home was currently unsuitable and/or they felt it would be unsuitable in the future, the feature they would most look for in a new home is that it would be close to local shops and services; 41% of respondents selected this option (51% in 2018). 29% would look for a smaller/more manageable home, 23% would seek a

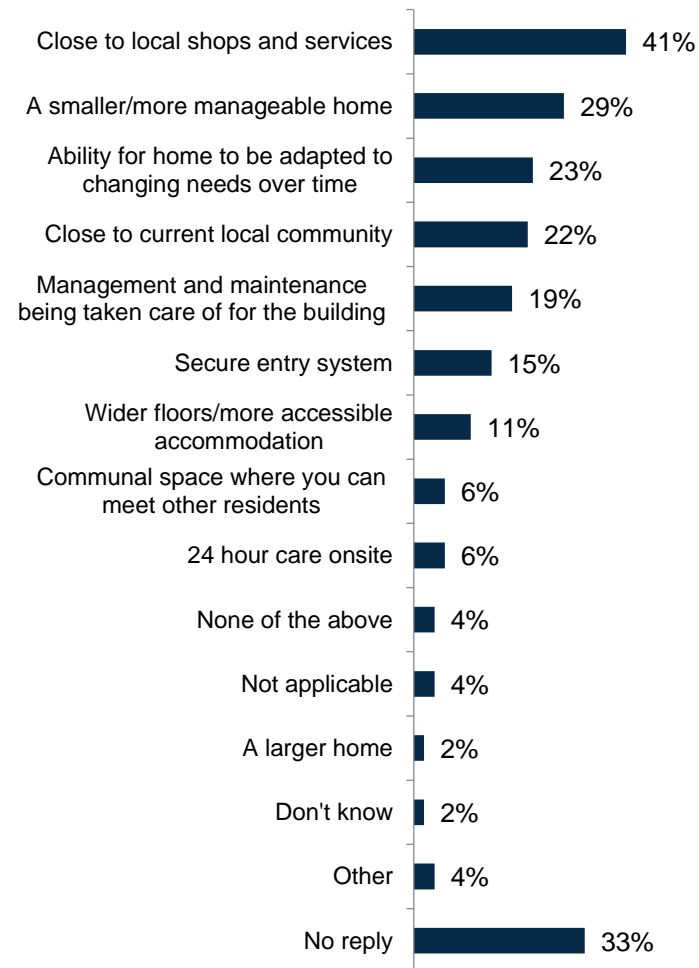
home which could be adapted to their changing needs over time and 22% would look for somewhere close to their current local community.

Respondents with a long-standing health problem (18%) or disability (23%) were most likely to state that they wanted any new home to be appropriate for their specific needs ie wider doors/more accessible accommodation.

The findings suggest that social inclusion and accessibility (internally and externally) are key factors taken into consideration when considering what is required in a new home.

Chart 6.9: Features in new home

Base = those who stated that their current home was unsuitable and/or may become unsuitable in the future (576)



7. Energy Efficiency

Key Findings

- Approximately three quarters of respondents (73%) were 'very satisfied' and 'fairly satisfied' with the heating levels in their home. Those less satisfied with current heating levels tended to be respondents with a disability, long-standing health problem and a gross annual income of less than £10,000.
- 19% of respondents had not had any energy efficiency measures installed in the last ten years but, of those who had, they were most likely to have had a new boiler fitted (43%) and loft insulation (37%).
- Respondents who had had energy efficiency measures installed had used their own finance (49%) with 6% using a grant and 3% a loan.
- 45% of respondents were aware of Home Energy Scotland (61% in 2018) and these were most likely residents of small towns and rural areas.
- Over half the sample (55%) were unaware of each of the three Scottish Government schemes to assist with energy efficiency measures with Home Energy Scotland's advice service having the highest awareness of the three at 28%.
- 7% of respondents always struggled to pay their fuel bills – 27% of respondents with a long-standing health problem and 35% with a disability stated that they '*always struggled to pay*' and '*sometimes struggled to pay*' their fuel bills.
- 61% of respondents had used less energy such as turning down the heating and 54% had taken low-cost energy efficiency actions more often to help manage energy costs. The motivation to do so was to lower energy bills (87%) and the associated environmental benefits (39%).
- The majority of respondents (93%) had heard of smart meters and 32% had already had one installed. 26% of those who had had a smart meter installed felt that it had had a positive impact (ie lower energy bills, better understanding of bills) and 23% stated that there had been a negative impact (ie energy bills had not been reduced) whilst 22% felt it was too early to say. 42% of respondents without a smart meter did not think there would be any benefits of having one fitted suggesting that more work needs to be done to communicate the benefits associated with smart meters.
- 50% of respondents would consider asking the Scottish Government/Energy Savings Trust/Home Energy Scotland for information about energy efficient grant schemes.
- Reasons for not taking action to manage energy costs were that respondents were happy with the warm of their home (37%), they were happy with bills

as they were (24%) and that it was too much hassle (19%).

7.1 Satisfaction with Heating Levels

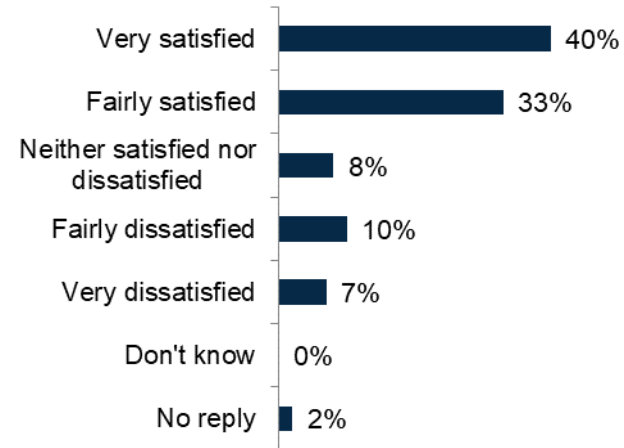
Approximately three quarters of respondents were satisfied with the heating levels in their homes – 40% were ‘*very satisfied*’ and 33% were ‘*quite satisfied*’ (44% and 40% in 2018).

Almost a quarter of respondents with a disability (24%) were ‘*quite dissatisfied*’ or ‘*very dissatisfied*’ with the heating levels in their home as were a fifth (19%) of respondents with a long-standing health problem.

28% of respondents with a gross annual income of less than £10,000 were ‘*fairly dissatisfied*’ and ‘*very dissatisfied*’ with their heating levels as were 20% of respondents with an annual income of £10,000-£20,000.

Chart 7.1: Satisfaction with heating levels

Base = all respondents



7.2 Energy Efficiency Measures

19% of respondents had not had any energy efficiency measures installed in their home within the last ten years (13% in 2018).

Respondents were most likely, however, to have installed a new boiler (43%) and loft insulation (37%). In 2018, 46% of respondents had installed loft insulation and 40% a new boiler.

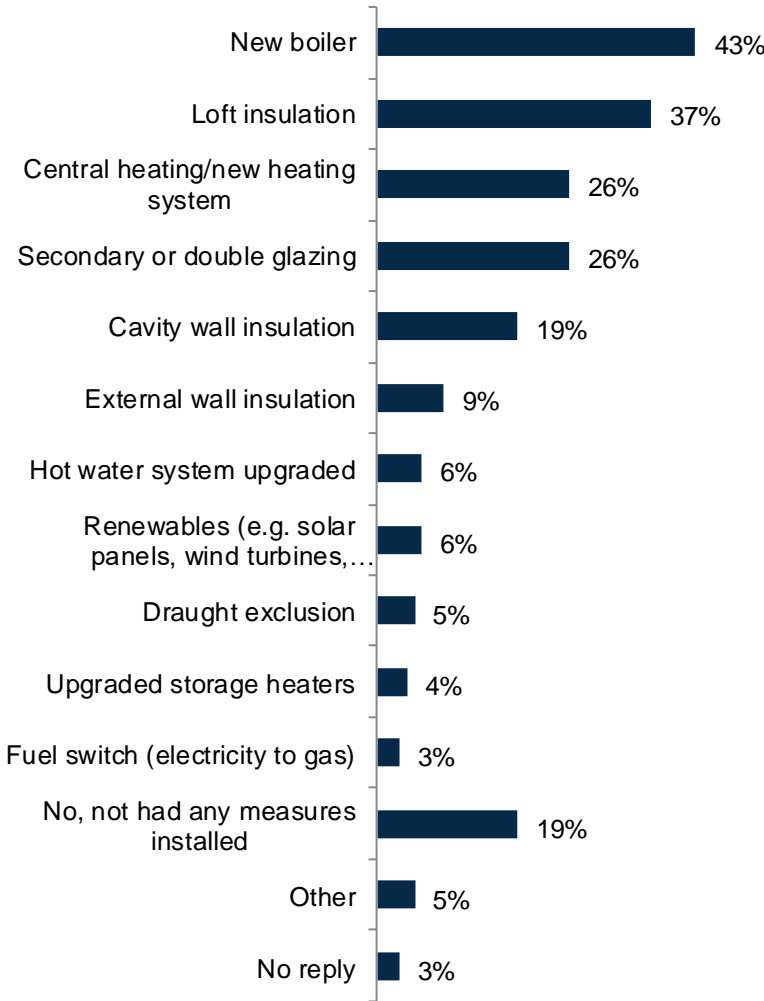
Respondents with an annual gross income of less than £10,000 and £10,000-£20,000 were least likely to have had any energy efficiency measures installed (21% and

23% of respondents).

42% of respondents who lived in privately rented accommodation had no energy efficiency measures installed into the property presumably because this aspect may be the responsibility of the landlord rather than the tenant.

Those who owned their property outright or owned with a mortgage or loan were more likely to have taken energy efficiency measures. Respondents who owned their property with a mortgage/loan, however, were more likely than those who owned their property outright to have installed energy efficiency measures. 50% of those with a mortgage/loan had installed a new boiler (49% who owned outright), 31% had installed central heating/new heating system (24%) and 31% had installed secondary or double glazing (28%).

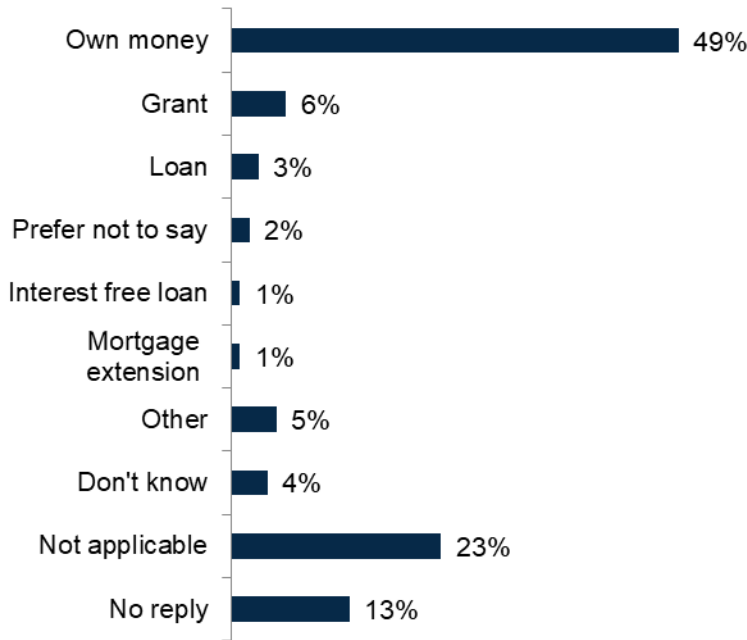
Chart 7.2: Installation of energy efficiency measures
Base = all respondents



7.3 Payment for Energy Efficiency Measures

Of those who had energy efficiency measures installed in their homes, 49% had used their own finance to pay for it (49% in 2018). 6% had received a grant and 3% a loan to pay for their new energy efficiency measures (15% and 2% in 2018).

Chart 7.3: Payment of energy efficiency measures
Base = those who had had energy efficiency measures installed (996)



7.4 Awareness of Energy Efficiency Measures

45% of respondents had heard of Home Energy Scotland. These respondents were most likely residents of small towns (46%) and rural areas (51%) and respondents aged 55-64 (51%).

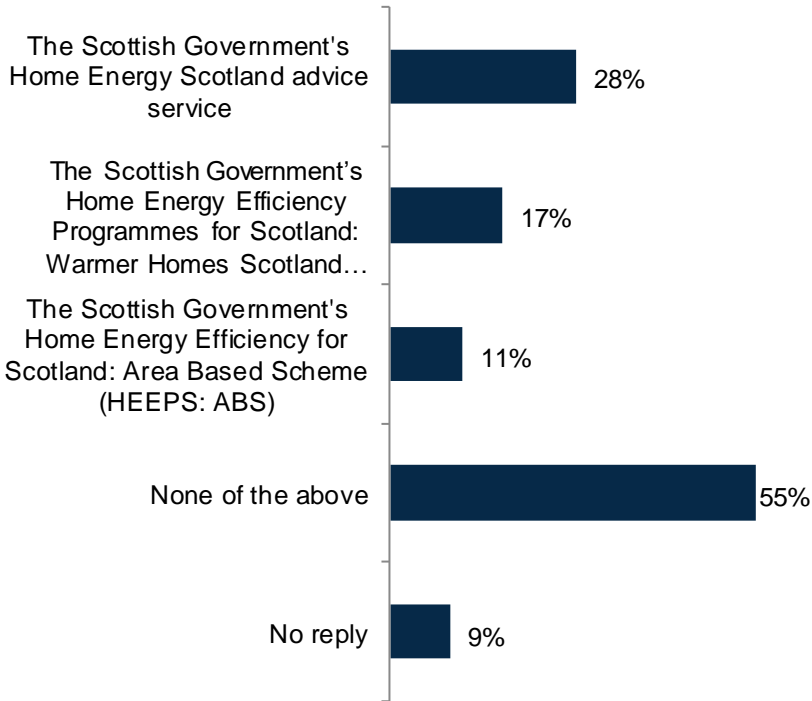
The survey featured an explanation of HEEPS explaining that *'The Scottish Government's Home Energy Efficiency Programmes (HEEPS) is administered by Home Energy Scotland on behalf of the Scottish Government to provide support and interest free loans'*.

The survey then went onto ask respondents if they were aware of three energy efficiency programmes made available by the Scottish Government.

Over half the sample (55%) were unaware of each of the three Scottish Government schemes to assist with energy efficiency measures with the Home Energy Scotland's advice service having the highest awareness of the three at 28%.

Chart 7.4: Awareness of energy efficiency measures

Base = all respondents



Just 5% of respondents had used HEEPS to provide assistance with household energy efficiency.

Respondents were asked if they had heard of any other schemes which provide assistance with energy efficiency. This was an open-ended question with limited response as detailed below:

- Energy Savings Trust (one respondent)

- Galson Estate – provided respondent with LE D bulbs plus advice on saving energy (one)
- Green Deal (one)
- Help for landlords (one)
- REAP based in Keith (one)
- Local authority grant (one)

Respondents were then asked what energy efficiency schemes they had used. This was an open-ended question and the feedback below highlights a mix of initiatives and energy suppliers.

- Warmer Homes Scotland (ten respondents)
- Home Energy Scotland (five)
- Scottish Gas (four)
- SCARF (three)
- TIG (two)
- Boiler Replacement Scheme (one)
- Bulb (one)
- Citrus Energy Association (one)
- Ecosave Installations Ltd (one)
- Energy Saving Scotland (one)
- N Power (one)
- Room in Roof Insulation Grant (one)
- Scottish Government Cavity Wall Insulation Scheme (one)
- Scottish Power (one)

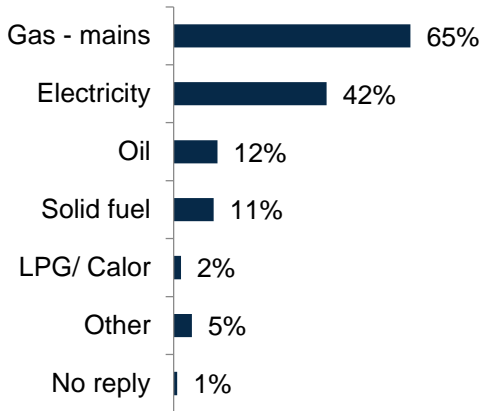
- SSE (one)
- Uswitch (one)
- Utility Switch (one)
- Western Isles Insulation (one)

7.5 Heating the Home

Respondents were most likely to use mains gas to heat their homes (65% selected this option) with 42% using electricity.

Table 7.5: Heating of homes

Base = all respondents



7.6 Cost of Fuel

The survey asked respondents to provide details of fuel bills and Table 7.1 below details the monies spent by type of fuel on a weekly, monthly or annual basis. All figures provided have been annualised for analysis purposes.

Scotinform has calculated the median annual figure based on those provided by respondents and these are detailed in Table 7.1 below. The findings should, however, be treated with caution given the response rate to this question and concerns that some of the data provided is potentially inaccurate ie annual statistics provided under the monthly column.

Table 7.1: Annual Fuel Expenditure

Base = those who provided a response to this question

Period of time	Gas	Electricity	Solid Fuel	Oil	Other
	Median £				
Annual expense	600	612	160	930	90

7.7 Payment of Fuel Bills

Respondents were most likely to pay fuel bills using Direct Debit - 78% of respondents paid their electricity bill in this way and 54% used this method of payment for their gas mains bill. This mirrors the findings in the 2018 report.

7.8 Experience of Paying Fuel Bills

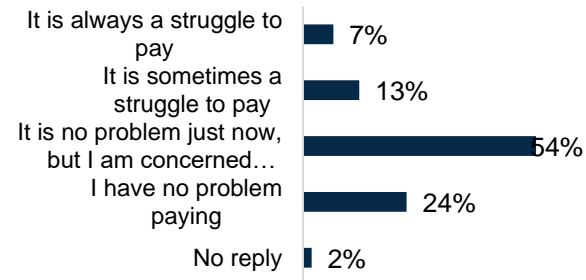
Over half the respondents (54%) were not currently concerned about paying fuel bills but were concerned about rising prices (62% in 2018). 7% of respondents, however, always struggled to pay their bills and 13% sometimes struggled to do so.

Respondents in rural areas were more likely to state they always struggled to pay fuel bills (11%) along with 12% of respondents aged 55-64.

27% of respondents with a long-standing health problem and 35% of those with a disability stated that they '*always struggle to pay*' and '*sometimes struggle to pay*' fuel bills in comparison with 12% of respondents with neither a long-standing health problem nor disability.

Chart 7.6: Experience of paying fuel bills

Base = all respondents



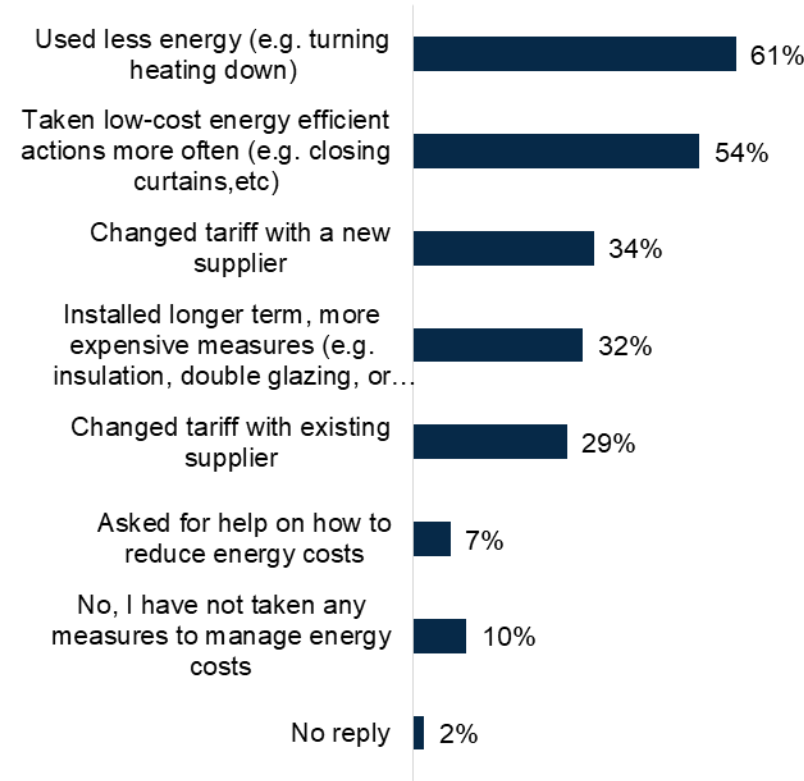
49% of respondents stated that they were always concerned with rising prices of household energy and 41% stated that this was sometimes a concern. Just 6% stated that they were never concerned about rising fuel prices and 2% responded '*don't know*'.

7.9 Impact of Increased Energy Prices

Respondents were asked if they had done a range of different actions to help manage energy costs. 61% of respondents had used less energy such as turning heating down and 54% had taken low-cost energy efficient actions more often such as closing their curtains, boiling only the water they needed, used energy efficient light bulbs or fitted draught excluders.

7% of respondents had asked for help on how to reduce energy costs but 10% of respondents had taken no action to help manage increasing energy costs (6% and 15% in 2018).

Chart 7.7: Impact of increased energy prices
Base = all respondents

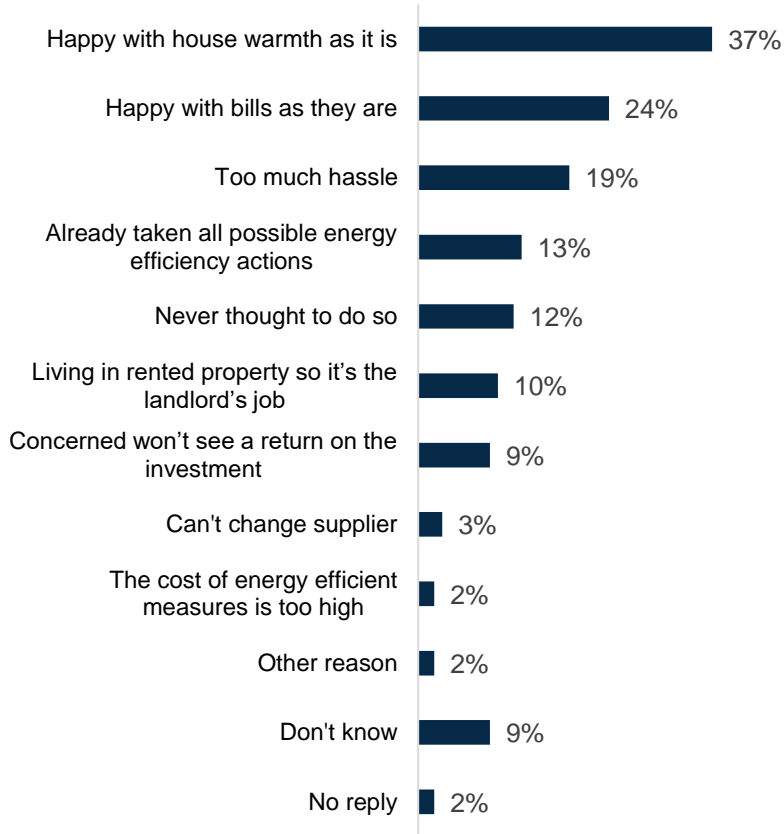


7.10 Not Taking Action

The 123 respondents who had taken no action to manage increasing energy costs were asked why this was the case. Over a third of respondents (37%) were happy with the warmth of their home and 24% were happy with bills as they are. 19% considered taking energy efficiency measures was too much hassle and 9% were concerned they would not see a return on any investment they made.

Chart 7.8: Reasons for not managing energy costs

Base = respondents who had not taken any action to manage energy costs (123)

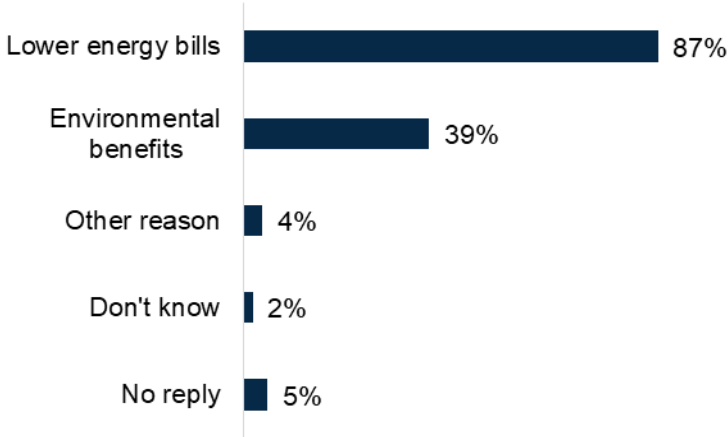


7.11 Motivation for Managing Increased Energy Costs

Respondents who had taken measures to manage increasing energy costs had been motivated to do so to reduce energy bills (87%) and because of environmental benefits (39%) - 70% and 23% of respondents in 2018.

Chart 7.9: Motivation for management of increased energy costs

Base = respondents who had taken any action to manage energy costs (1081)



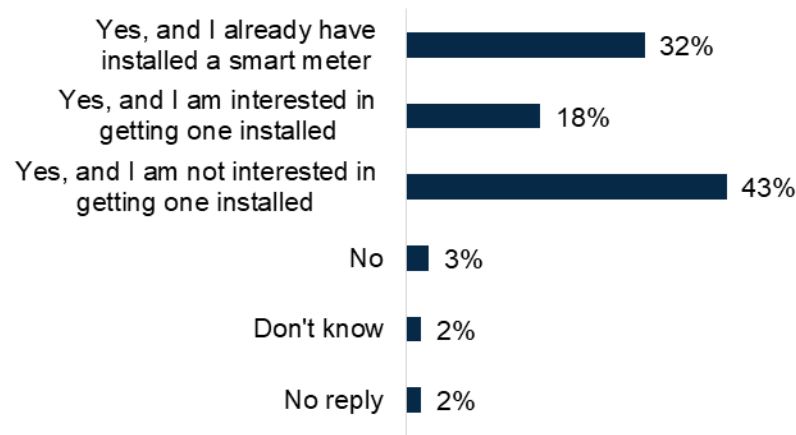
7.12 Smart Meters

The majority of respondents (93% in 2020 and 95% in 2018) had heard of smart meters. 32% had already installed a smart meter (22% in 2018) and 18% were interested in having one installed (33% in 2018).

Respondents who had had a smart meter fitted were most likely residents of large urban and other urban areas (37% and 41%).

Chart 7.10: Have a smart meter installed/interest in getting smart meter installed

Base = all respondents



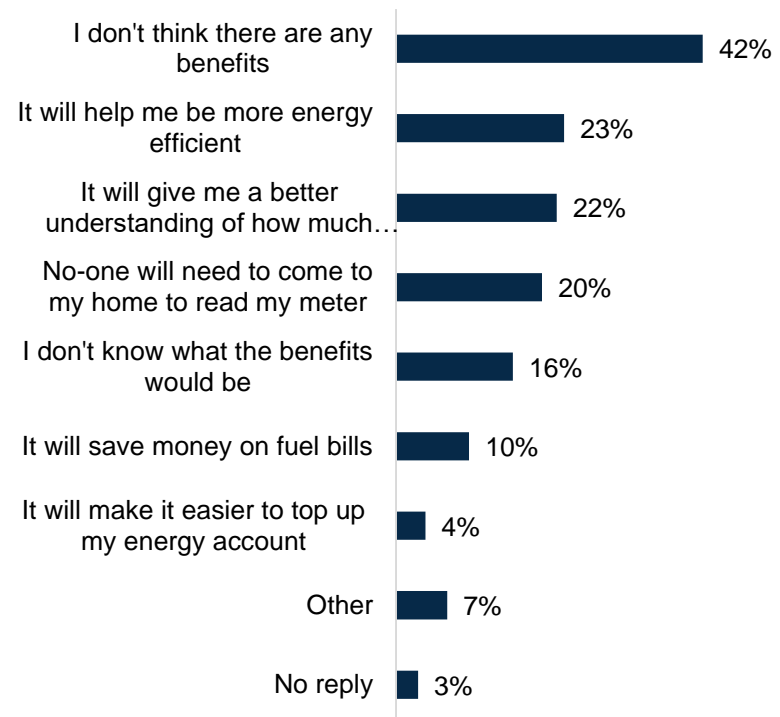
The survey featured the following text to explain Smart meters.

“Smart meters replace your traditional meters and enable you to see how much you are spending on energy in near real-time in pounds and pence. Meter readings are sent automatically to your supplier bringing an end to estimated bills. Smart meters are installed at no extra cost by your energy supplier. They are due to be introduced in every household in Scotland by 2024.”

Respondents were then asked what they thought the benefits of smart meters would be for them. 42% of respondents considered that they did not think there were any benefits associated with smart meters and 16% did not know what the benefits would be suggesting that further communication is required to better inform householders.

Chart 7.11: Benefits associated with smart meters

Base = respondents without a smart meter (820)

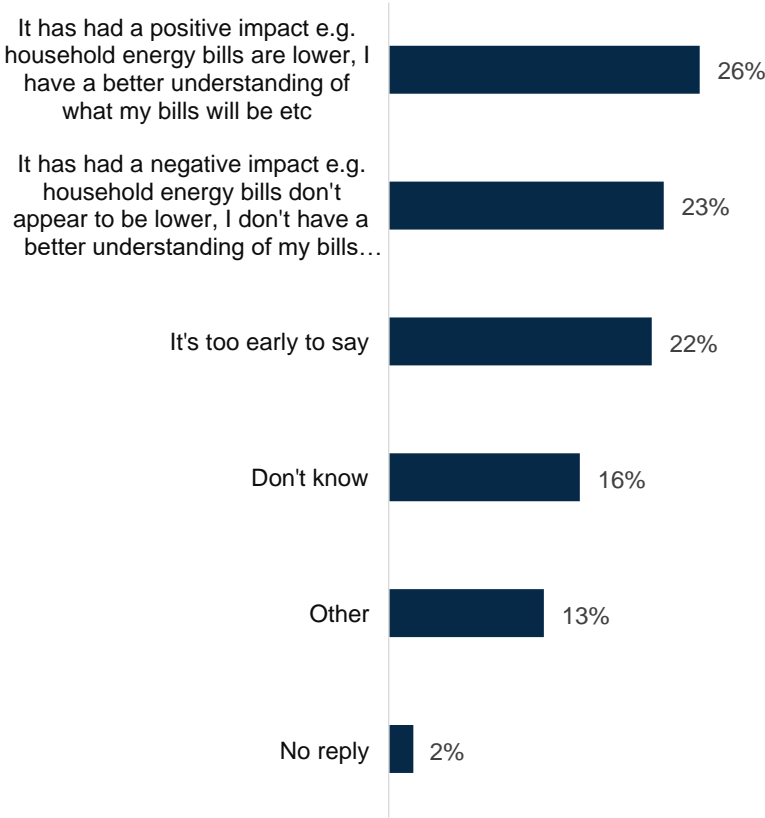


The 389 respondents who had had a smart meter installed were asked what impact this had had. 26% of respondents considered it had had a positive impact ie household energy bills are lower, they had a better understanding of what their bills would be etc.

For 23% of respondents, however, there had been a negative impact i.e. household energy bills didn't appear to be lower, they didn't have a better understanding of their bills etc. 22% of respondents felt it was too early to say what benefits there had been following the installation of a smart meter.

Chart 7.12: Impact of smart meter installation

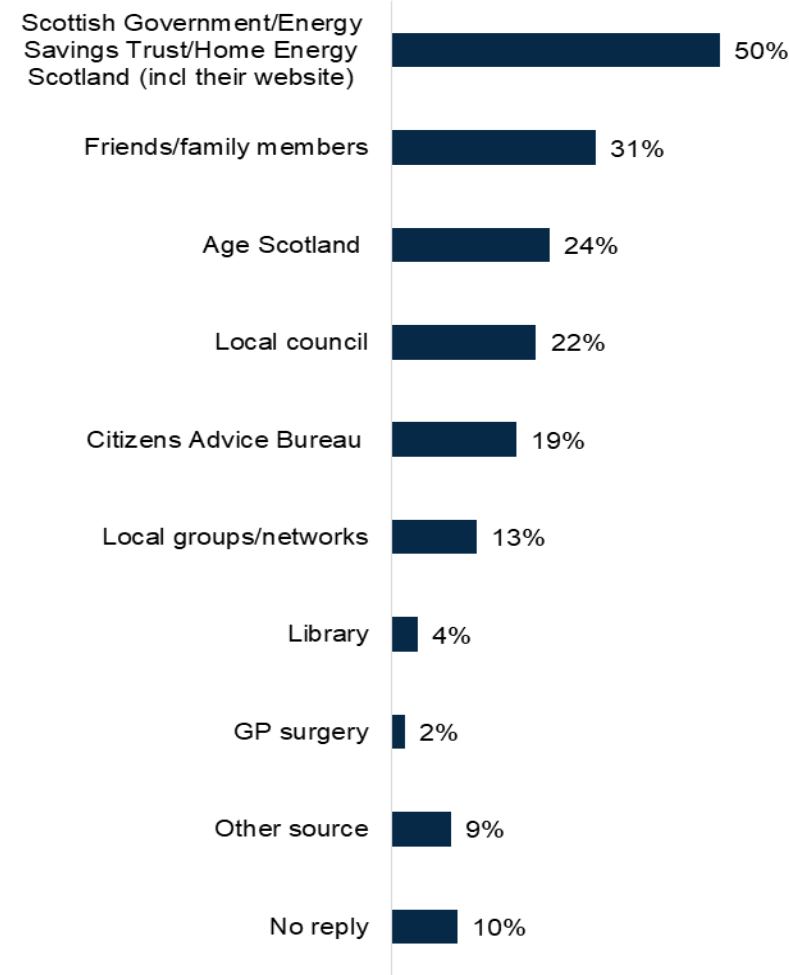
Base = respondents with a smart meter (389)



7.13 Sources of Information

The Scottish Government/Energy Savings Trust/Home Energy Scotland were the sources that 50% of respondents would consider asking for information about various energy efficient grant schemes. This finding is the same as that reported in 2018. 31% would consult friends/family members and 24% Age Scotland (in 2018 41% of respondents mentioned Age Scotland).

Chart 7.13: Sources of information (Prompted)
Base = all respondents



104 respondents provided further information when they responded 'other' to the question about sources of information. The main source was the internet which was mentioned by 62 respondents. Others included:

- Energy suppliers (mentioned by five respondents)
- Housing associations (five)
- SCARF (three)
- Which magazine (two)
- Care and Repair (two)
- Tighean Innse Gall (one)
- THAW (one)
- Fyne Heat (one)
- HSON (one)
- Citizens Advice Bureau (one)
- Highland Services (one)

8. Conclusions

- The methodological approach to this study was successful in attracting input from respondents across all age groups aged 55+. This mixed approach, online and on paper, should be repeated when consulting with this age group in the future.
- Given the feedback captured through this survey it is important to consider how best to communicate to people aged 55+ that planning for the future means that they have more control over the way in which they live in their old age. It would also assist local and national government in planning resources accordingly. This could take the form of a tick list of things to consider and discuss with family members. It would also be an opportunity to communicate that if there are no such plans in place that a person's later life may not be as they had hoped.
- It is clear that respondents considered that a bungalow or flat would be appropriate for their needs as they age. This has implications for the availability of such housing stock across Scotland.
- There is good awareness of the Care and Repair Service but perhaps this needs greater investment to ensure that it can proactively encourage people

to use its service ensuring they can adapt their homes (where possible) for them to live there for as long as possible. Many respondents considered that adapting their current home was their preference over moving home.

- Looking forward, consideration should be given to further research with this age range which expands on the data captured through this survey. Given concerns about dementia and social isolation, consideration should be given to how these issues may be addressed. Scotinform would recommend that qualitative research provides the opportunity to expand on these issues to gain greater insight into the problems facing older people in our communities.
- Over half the sample (55%) were unaware of each of the three Scottish Government schemes to assist with energy efficiency measures and consideration should be given as to how this awareness can be improved.