



Spotlight:

The impact of damp and mould



 Centre for
Ageing Better

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Homes are the foundation for a decent life, where we should all feel proud, safe and secure. No one should have to live in a home that damages their health, yet it is the norm for far too many people in England today.

7.5 million people across the country are living in homes that are cold, need repair, or have serious hazards.¹ For many people, living in a home that is cold, damp, or dangerous will be life-limiting – and for some, it will even kill them. We need a national strategy to fix unsafe homes.

Fixing unsafe homes means longer, healthier and more fulfilling lives for everyone. Poor-quality housing is dangerous, it restricts people's life chances and hurts our nation's health.

About Safe Homes Now

The **Safe Homes Now** campaign has come together to raise awareness of the consequences of poor-quality housing. We are campaigning for a national strategy to fix unsafe homes so that no one in England has to live in a home that damages their health. Our campaign consists of the Centre for Ageing Better, Asthma + Lung UK, Barnardo's, Centre for Mental Health, Impact on Urban Health, Independent Age, Mind, National Energy Action, Nationwide Foundation, People's Health Trust, Race Equality Foundation, Runnymede Trust, The Health Foundation, and St John Ambulance.

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UK housing in context

The UK has the oldest housing stock in Europe, with 38% of its homes dating from before 1946.²

Over the past decade, £2.3bn in private sector home improvement grants has been removed by the government, leading to hundreds of thousands of fewer homes being repaired.³

Living with damp and mould

Living in a home that contains damp and mould is dangerous. It can significantly increase the risk of respiratory illnesses, asthma and infections. In extreme instances, mould can even cause death, as in the tragic case of Awaab Ishak.

The NHS spends over £1.1bn a year to treat people in England affected by poor-quality housing, around two thirds of which (£895 million) can be attributed to housing issues that lead to exposure to excess cold or damp.⁴

Tackling damp and mould should be a national health priority.

This spotlight highlights the findings from a nationally representative survey of 3,982 people which sought to understand the impact of living in homes affected by damp, mould, cold or condensation during the period from 24 September to 3 October 2025. The survey was conducted by Censuswide and commissioned by Health Equals, the UK's campaign to improve health inequalities.⁵

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Far too many people in the UK today are living in these unacceptable conditions.

28%

of people report living in a home that has problems with damp, mould or cold.



Living in these conditions can have shocking impacts on health, wellbeing and wider society. Of those who have lived in homes with these problems:



20% reported that someone in their household has experienced respiratory symptoms as a result



28% reported someone in their household has experienced stress, anxiety or depression as a result

Health impacts

Condensation, damp or mould in a home are dangerous health hazards and can have damaging health consequences. Damp and mould are particularly harmful for airways and lungs, but they can also affect the eyes and skin, as well as damage mental health.⁶

Anyone can be vulnerable to these health impacts, but children, older people and people with existing health conditions are at greater risk.

32%

of people in homes affected by condensation, damp, cold or mould say their health is not good, compared with 23% in homes that have been unaffected by these issues.

30%

of respondents reported that either they or someone else in their household has asthma and/or a weakened immune system that could increase vulnerability to damp, cold and mould.

This proportion differs according to whether or not there are problems with condensation, cold, damp or mould in the home - less than a quarter (22%) of survey respondents whose home has never had such problems say that someone in the household has asthma or a weakened immune system, half the proportion (42%) seen in homes that do have such problems.



And it is clear that the negative health impacts of living with condensation, cold, damp or mould can stay with people after they have stopped being exposed to those conditions in their home: more than one in three (37%) respondents whose current home does not have condensation, cold, damp or mould, but who experienced these issues in the past, have someone in the household with asthma or a weakened immune system.

This is in keeping with existing research showing that exposure to damp, mould or cold are associated with increased asthma in children.⁷

Symptoms from these housing problems

Of people who have lived in homes containing condensation, damp, cold or mould.

28%

report that they or someone else in the household have experienced **stress, anxiety or depression** as a result.

20%

report that they or someone else in the household have experienced respiratory symptoms as a result.

10%

report that they or someone else in the household have experienced **cardiovascular symptoms** as a result.

Social impacts

29% of people whose homes have had problems with condensation, cold, damp or mould causing someone in the home to have symptoms, report missing work or school because of illness they believe was connected.¹²

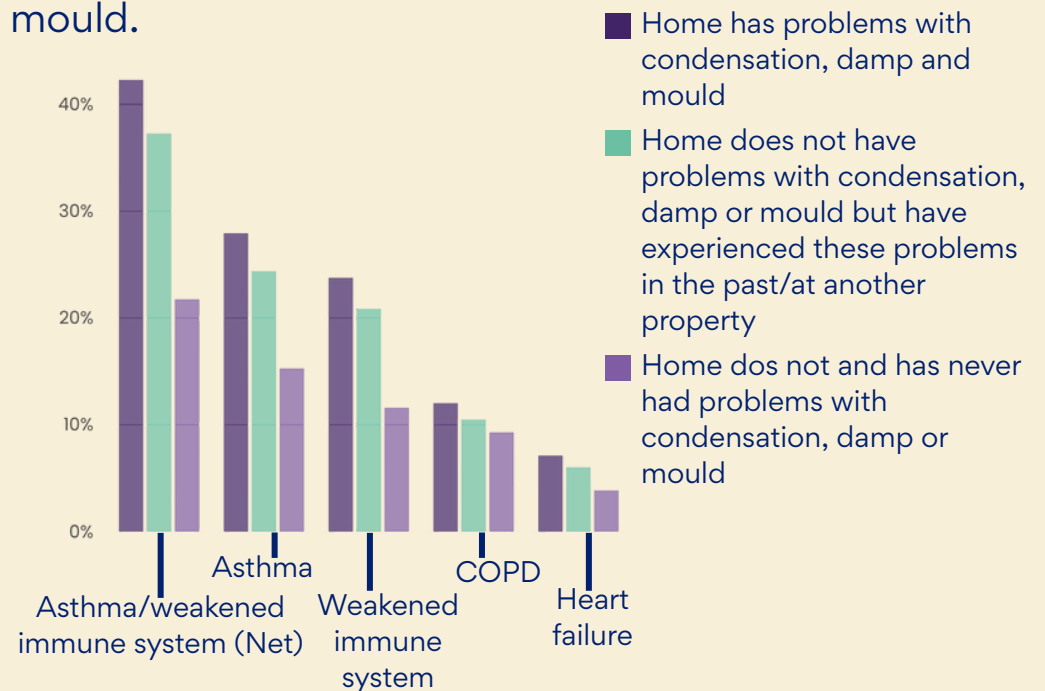
Previous research found that UK school children miss more days due to disease burden from damp than any EU member state. This can result in future costs to the economy and national productivity.⁸

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62% of people who have a household member who has experienced symptoms because of problems like damp and cold, report that the household member needed medical treatment as a result.

- An elderly family member in 10% of cases
- One of their children in 20% of cases

There is a higher prevalence of underlying health conditions in homes with condensation, damp or mould.



22% of survey respondents whose home has never had problems with condensation, cold, damp or mould say that someone in the household has asthma or a weakened immune system. This proportion doubles (42%) in homes that do have condensation, damp or mould.

Causes and cost of inaction

Damp, mould and cold can be caused by many factors, but inadequate heating, poor insulation and building quality, slow repairs, and lack of ventilation are amongst the main contributors.⁹

Energy

Inadequate heating is a major contributing factor to damp and mould and therefore high energy bills and fuel poverty make this problem worse.

2 in 3

people (66%) are **concerned about being able to afford their energy bills.**



57% of people who own their home outright are concerned about energy bills, increasing to 74% among social tenants and 76% among private tenants.

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Three quarters of people who say they cannot keep comfortably warm in their living room during cold winter weather say it's because it costs too much to keep their heating on.



This proportion increases with age, from 50% of people aged 16-24 to 90% of people aged 55 and over.

Income inequality

People from the lowest income households are both more exposed to damp, cold and mouldy homes and more vulnerable to the consequences of them.

Those with a household income of £15,000 or less are almost twice as likely to live in homes that have problems with condensation, damp, cold or mould as those with a household income of £75,000 or more (21% compared to 12%).

35%

of those from the lowest income households whose homes have had problems with condensation, damp, cold or mould, reported that someone in the household has experienced stress, anxiety or depression as a result. This proportion almost halves to 19% for those with a household income of £75,000 or more.

4x

Lowest income households are also four times as likely to live in a cold home than those with a household income of more than £75,000 (25% compared to 6%).

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Racial inequality

Of respondents whose home has had problems with condensation, cold, damp or mould, almost half (48%) report that someone in the household has experienced symptoms as a result.

Though the prevalence of symptoms is similar for white respondents (46%), the proportion needing medical treatment is much higher among Black households.

76%

of Black respondents whose home has had problems with condensation, cold, damp or mould and someone in their household has experienced symptoms as a result report that that person has needed medical treatment.

The proportion of white respondents was 59%. For 35% of Black respondents, it was their children who needed medical treatment, twice the proportion for white respondents (17%).

Role of landlords

Landlords play a vital role resolving issues related to damp, mould and condensation.

But while a third (33%) of respondents living in private rental accommodation or social housing who have previously had problems with condensation, damp or mould reported that their landlord had resolved their issue, almost three in ten (29%) said that their landlord had not.



41% of survey respondents living in privately rented or social housing with a household member who has experienced stress, anxiety or depression due to cold, condensation, damp or mould in the home, reported that the issue was not resolved by their landlord.

Recommendations

Homes are the foundation for a decent life but housing inequality harms people's life chances. Three-quarters (76%) of respondents reported that the government should have a plan to prevent health inequalities.

The Government have made welcome changes that we hope will lead to improved quality of housing in both the private- and social-rented sectors. The introduction of the Renters' Rights Act, Awaab's Law and plans to update and expand the Decent Homes Standard are significant, but there is more that can be done.

Address the poor-quality of our existing housing stock:

- Create a national network of **Good Home Hubs** to provide a one-stop shop for trusted home improvement information and advice. These would be delivered in partnership between local authorities, charities and businesses to people from all housing tenures and with different levels of ability to pay.¹⁰
- Set clear, **cross-government targets** for reducing the number of non-decent homes across all tenures and regions of the UK each year.
- Introduce a **Warm Homes Plan** focused on tackling the poorest quality housing stock and those who need support the most. Government should learn from the shortcomings of previous energy efficiency schemes and ensure reliable delivery mechanisms are established.
- **Bring forward the implementation date of the new Decent Homes Standard.** Under current plans, the new Decent Homes Standard will not come into force until the mid 2030s, by which point the standards we consider acceptable could change significantly, the quality of existing housing stock could deteriorate further, or the Decent Homes Standard could be watered down. Renters shouldn't have to live in homes that could damage their health for another decade.
- **Commit resources** towards supporting and enforcing the implementation of the Renters' Rights Act, Awaab's Law and the new Decent Homes Standard.
- Publish a **Good Homes Standard** with clear and practical advice for all tenures that outlines best practice above and beyond the regulatory minimum Decent Homes Standard.



References

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- 5 The research was conducted by Censuswide, among a sample of 3,982 Nat Rep respondents with boosts to ensure; Minimum 500 respondents in the West Midlands, Minimum 500 in Yorkshire and the Humber, Minimum 500 in the North West, Minimum 500 in the East Midlands. Minimum 500 respondents must be private renters, Minimum 500 social renters, Minimum 500 respondents in social grade groups C2, D or E, Minimum 500 respondents from ethnically diverse backgrounds, Minimum 500 respondents must have children, Minimum 500 respondents must have problems with condensation, damp or mould in their home, weighted baack to be Nat Rep. The data was collected between 24.09.2025 - 03.10.2025. Censuswide abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council. Referred to as Censuswide (2025) in subsequent references.
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About Centre for Ageing Better

The **Centre for Ageing Better** is tackling inequalities in ageing. We are working to make our workplaces, homes and communities inclusive of older people, as well as building an Age-friendly Movement so that society sees ageing in a more positive and realistic way

Acknowledgements

Thank you to Health Equals for highlighting housing as key to the mission to tackle health inequalities, and funding and supporting the development of this policy report.



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About Health equals

Health Equals is a coalition of more than 100 organisations across different sectors and areas of focus — from employment to housing, education and the environment — who all want to make a positive difference to society's health and wellbeing.

Our purpose

The world around us shapes our health and wellbeing — from quality homes that are warm and safe, to stable jobs, social connections, and neighbourhoods with green space and clean air, these are the building blocks that have a lasting and positive impact on people's health.

The shocking truth is that, right now across the UK, lives are being cut short by up to 16 years because these building blocks are not available to everyone in the same way, holding too many of us back from good health.

We can do something to change that.

Health Equals was born out of this need to rebuild foundations to improve life expectancy and reverse health inequalities in the UK.



Support Safe Homes Now

If you would like to add your support for Safe Homes Now, or find out more, contact [**christos.tuton@ageing-better.org.uk**](mailto:christos.tuton@ageing-better.org.uk)

Visit our webpage to find out more about the campaign.

You can read more about our research into the causes and solutions to England's poor-quality housing through the [Good Home Inquiry](#).