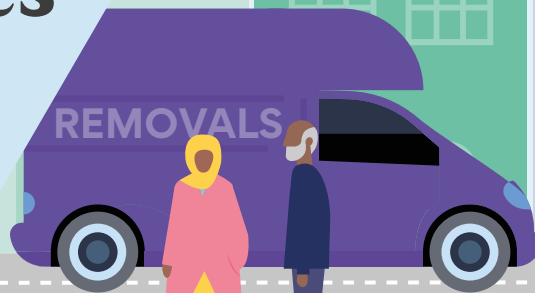


# Locked out: A New Perspective on Older People's Housing Choices

August 2023



# Introduction

The UK has a chronic housing crisis. It affects all tenures – private and social rental and home ownership.

It blights all aspects of the housing market: homes are in extremely low supply and high demand, and what is available is often unaffordable, in a poor state of repair or unsuitable for people's needs.

People of every age are suffering because of the housing crisis. Yet older people are often treated as if they are the cause of these problems, rather than people who are impacted by the crisis, just like millions of others. Dominant media narratives include stereotypes of wealthy older homeowners failing to downsize to provide homes for younger families, and a disproportionate focus on building new 'specialist' homes for

older people. These lead to a skewed understanding about people's needs and preferences for moving as they get older, an understanding which housing professionals such as local planners and housebuilders urgently need to develop given the growing number and proportion of people in this demographic group. This briefing sets out how we can challenge the persistent and misleading narratives around older people's housing and deliver local housing plans that work for people of all ages. Everyone needs a safe, decent and affordable home – they are the firm footing that help us to build a good life. This is just as true for older people as for everyone else.



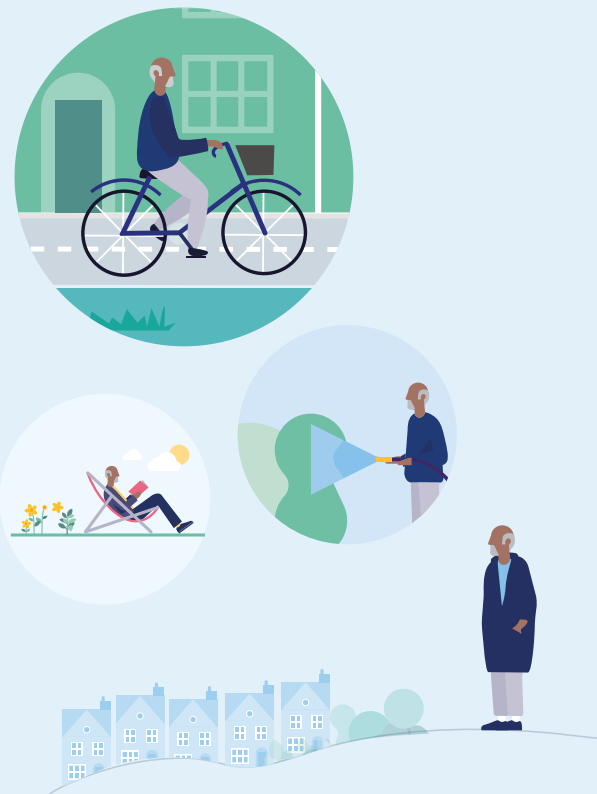
# The gap between aspiration and reality

There's a significant gap between the desires of older people, and the housing choices available to them.

Over 4 million older people are actively seeking to move home, for a variety of reasons – feeling disconnected from their neighbourhood, their home doesn't meet their needs, or they want to live closer to family (Understanding Society, 2021) – and yet only a fraction of older people move every year.

Millions more want to find ways of maintaining their quality of life within their current home.

Through The Centre for Ageing Better research, we aimed to provide a new approach to understanding older people's housing choices. This information can then be used to help local decision-makers – planners, councillors, and those responsible for housing strategies – to create homes and places that support healthier, longer lives for our ageing population. Read the full research report [here](#).



# Four million older people want to move

Millions of older people would like to move home but few achieve it.

In people aged 50 and over:

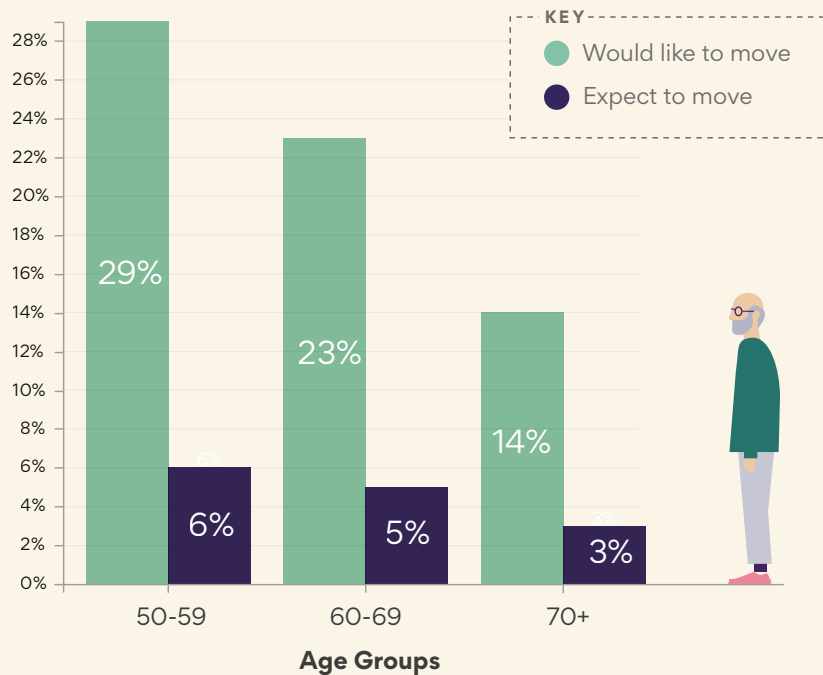
5% think that they will actually move in the next year.

22% would prefer to move than stay in their current home.

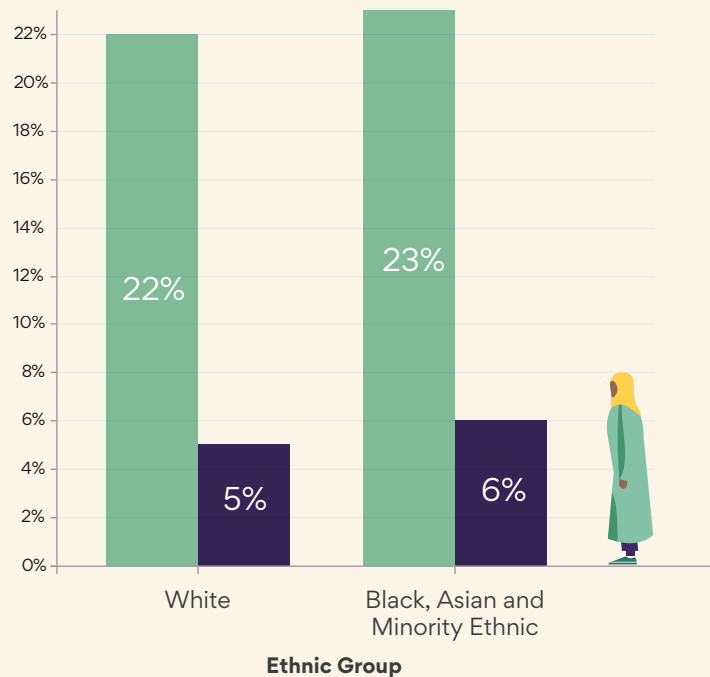


## Only around one fifth of people aged 50 and over who would like to move home expect to do so

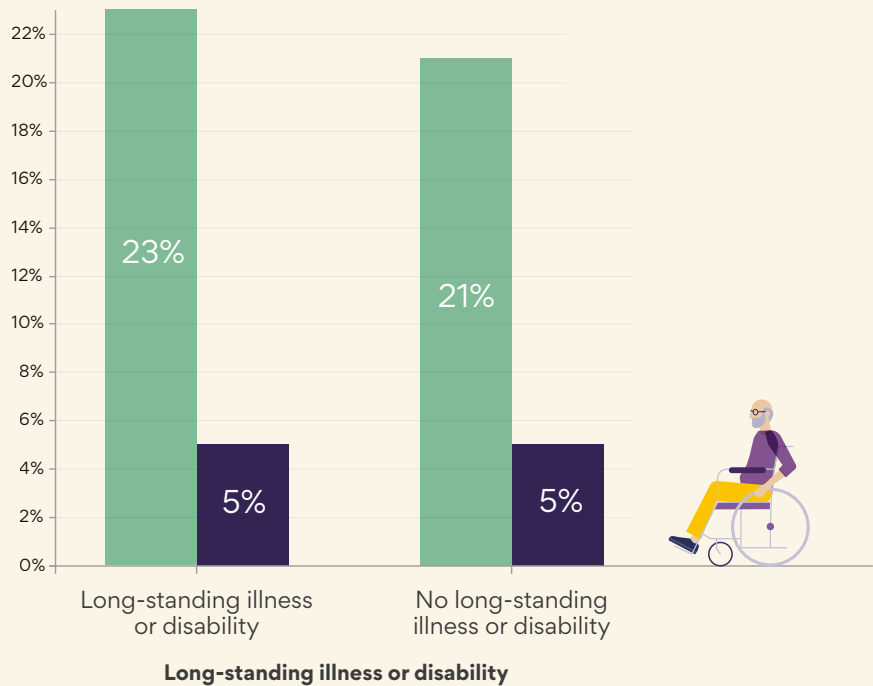
The older a person is, the less likely that are to want to move home in the next year



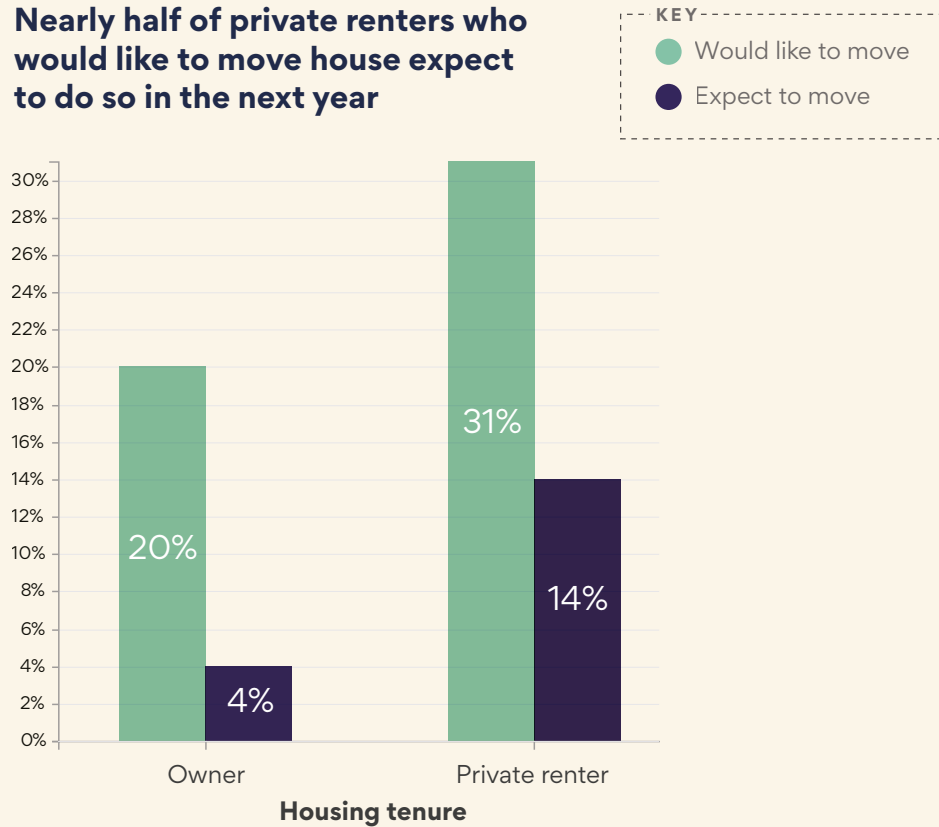
## Across all ethnic groups, between a nearly a quarter of people said they wanted to move but few thought they would



## A slightly higher proportion of people with a long-standing illness or disability would like to move



## Nearly half of private renters who would like to move house expect to do so in the next year



# It's not easy to move home

Despite 4m older people, aged 55 and over, saying that they would like to move, only 8% have actually moved in the last three years

(948,000 people aged 55 and over, English Housing Survey, 2022)

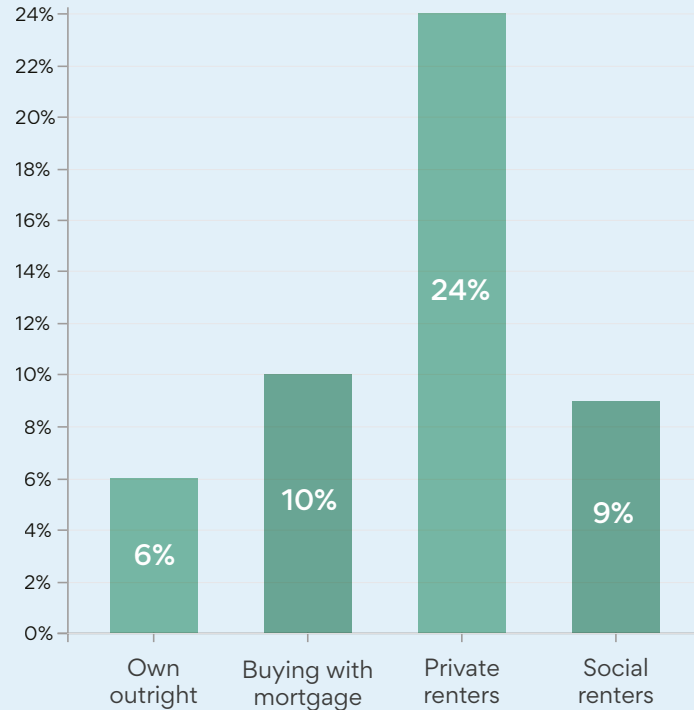
Those more likely to move live in the private rented sector, where nearly a quarter of older people moved home during the last three years. This may reflect the lack of security of tenure rather than a desire to relocate.

The importance of community and social networks in these

decisions is apparent, with nearly half of all moves being within five miles of existing homes (44%).

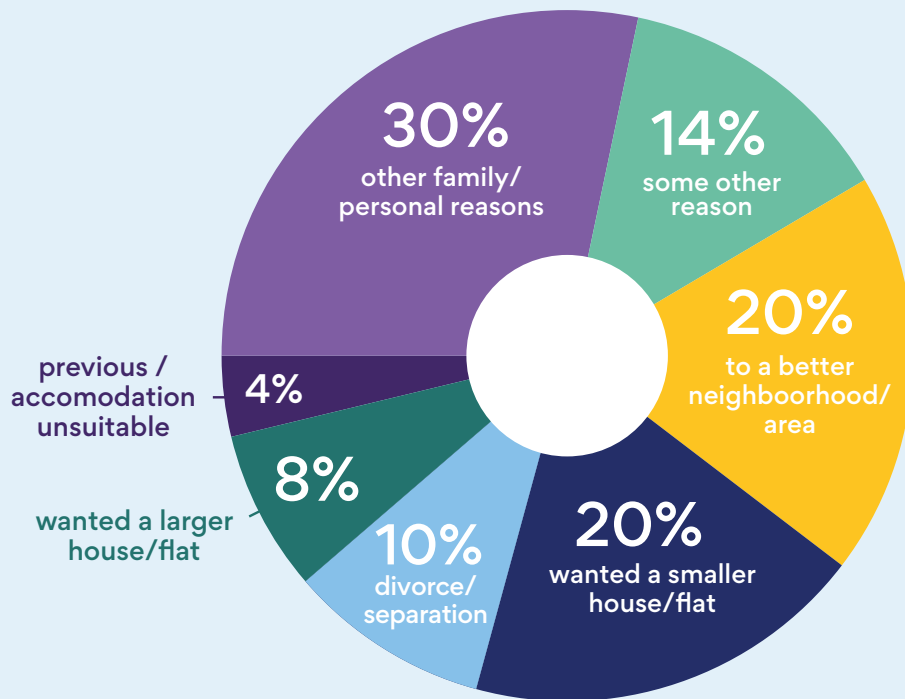
The majority of people moved for family or personal reasons, but many moved because they wanted a smaller house or flat, particularly those who own their own homes.

Percentage of people aged 55 and over who have moved home in the last three years by tenure



## Percentage of homeowners over 55, who have moved in the past three years, by their reason for moving\*

\*Participants were allowed to select more than one answer





# Home ownership does not guarantee ability to choose

Being a homeowner does not necessarily mean you are in a good financial position to be able to move or make the changes required so that your existing home meets your needs.

**2/3** of older people living in poverty are homeowners



This shows that there are significant inequalities among older adults, even without considering those living in rented homes. The value of homes in extremely deprived areas or those that are in serious disrepair is lower and therefore, people find it more difficult

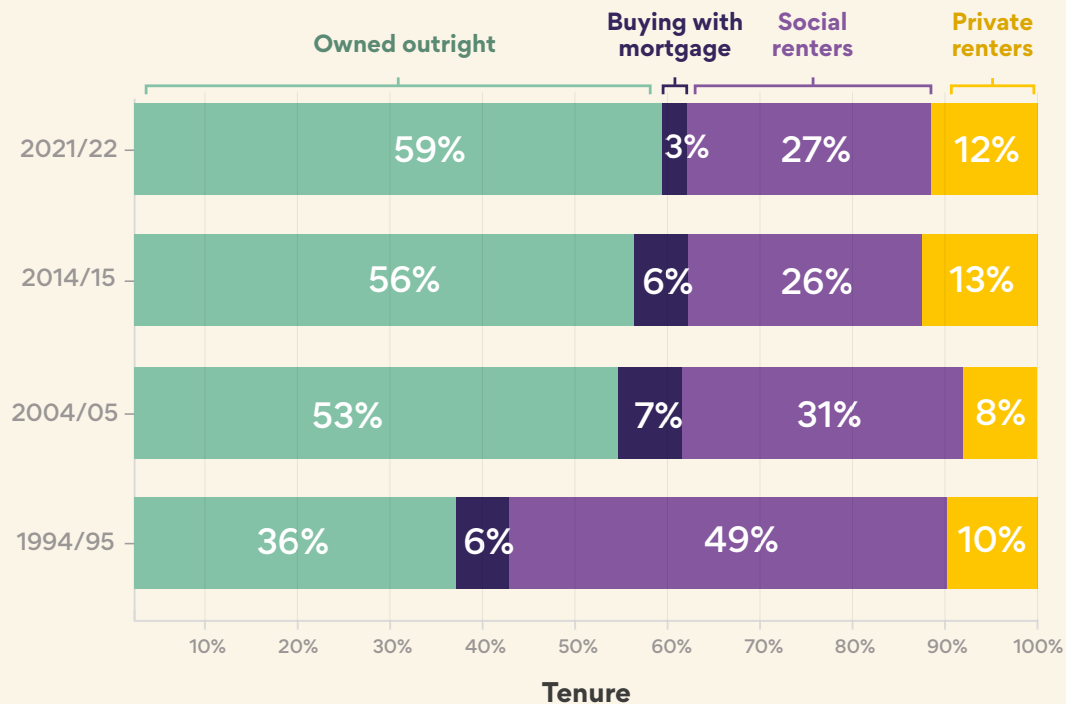
to move. There are nearly a million ‘non-decent’ homes\* that are headed up by someone aged 65 and over, 78% of which are owner-occupied. There are also over 800,000 homeowners aged 65 and over who have no savings (15%, EHS, 2022).

\*A non-decent home is one with a hazard or immediate threat to a person's health, not in a reasonable state of repair, lacking modern facilities or not effectively insulated or heated.

There are growing numbers of people retiring who live in privately rented homes. These properties are the least likely to be of a decent standard – with one million unsafe homes in this sector - and have the added challenge of requiring negotiations with landlords to install aids and adaptations when needed. As shown in the chart here, the last decade has seen an increase in the number of pensioners in poverty who privately rent their home. These people will be on fixed incomes, and so more vulnerable to rent and cost of living increases. As a result, they will have limited choices about where to move.



## Pensioners in relative poverty after housing costs, proportion by different tenure types



# The challenges of moving house

Some people move home as part of a series of planned and coordinated circumstances. Others because of unexpected and often urgent situations. Many thousands more don't move at all despite wanting to.



Whatever the motivation for moving, it is undoubtedly a costly and demanding process; financially, emotionally and physically. To start with, the average cost of moving is £14,000, a fee that has risen by 21% in the past year\*. The time it takes from start to finish is unpredictable – typically ranging from three to seven months – making it difficult to plan for. With much of the process being in the hands of legal professionals, the pressure

\* <https://www.which.co.uk/news/article/cost-of-moving-house-rises-to-14000-how-to-cut-your-bill-a9h6w2s6dek5>

to find a trustworthy, efficient and affordable solicitor is considerable.

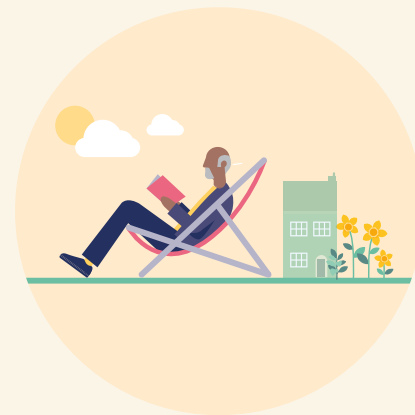
One the most significant barriers is finding a new home that meets a person's needs now and into the future. Only 9% of homes are accessible and suitable for someone who needs a step-free entrance or is a wheelchair user. Finding an accessible home is a challenge in itself, with very few estate agents and search engines listing

these features. With an ageing population, work is needed to increase the supply and visibility of accessible homes

People's decision to move home does not just rest on finding a property that meets expectations in terms of numbers of rooms. The location, access to existing communities and services, are all equally important.

# Options that reflect the needs and desires of older people

It is the wider experience of 'home' rather than the structure of a 'house' which influences older people's preference to stay or move and what they are seeking in a new home.



Understanding the housing options that are available and accessible to different people, specific to where they live, requires:

- ✓ An understanding of the quality of life that older people have in their existing homes and communities

- ✓ The potential for this to be improved through moving home, adaptations or changes to their neighbourhood.
- ✓ Checking that people have the money and ability to move home.

At the moment, there is a lack of meaningful discussion with older people about local housing plans. When consultation does take place, it focuses more on the immediate 'needs' of older people, rather than their future hopes or ambitions (such as volunteering activities or spending time with family members).

# 1

## Talk to older people

There are three steps local authorities and others involved in the planning process can take to improve the housing options for older people.

The first is to talk to their older residents. In our research, these key steps are identified:



### Conduct a survey.

Survey local residents about the suitability of the property. Ask them about their aspirations to move and what they are looking for.



### Conduct a focus group

Engage with older residents who are planning to move and place them into separate groups. We suggest the following (see [full report](#) for more detail):

#### The focus groups:

- **Striving and disconnected** – limited links to the community and few personal resources
- **Struggling and embedded** – significant health and income problems but high satisfaction with the local neighbourhood
- **Stable but disconnected** – moderately satisfied with life but would very much like to move
- **Aspiring and changing** – strong relationships with community and high life satisfaction
- **Established and attached** – established in their neighbourhood but lack of available options

# 2

## Review the housing mix

Local planners must then consider how suitable the current housing mix is. Does it match people's aspirations for moving home?



Local plans for building new homes tend to emphasise the provision of specialist housing for older people with changing health and extra care requirements.



<5%

of those aged 55+ benefit from specialist housing facilities.

**Mainstream housing developments are often aimed at young professionals and are not built with a resident's future accessibility needs in mind – despite accessible and adaptable homes benefiting everyone, from helping young families to enabling disabled people to visit comfortably.**

Similarly, many housing developments are situated on the edge of communities meaning that local amenities are not accessible or easy to reach for people with disabilities.

The cost of new housing developments, both mainstream and specialised, is also an issue. Older people are often excluded from high-street loan offers and are therefore reliant on having an existing home of sufficient value to be able to buy a new one. Many, of course, do not have a home to sell.

The result is that the desires of most older people - who want to live in mainstream housing in their existing communities - often fall through the gaps.

# 3

## Develop an age-friendly strategy

Local plans do not generally mention Age-friendly Communities, and there are currently no national policy requirements for local authorities to include ‘age-friendly principles’ in their local plans.\*

These are principles that work for older people and often many other groups in the population too (e.g. step free access means buggies do not have to be bumped up stairs and people in wheelchairs of any age can be included in their local community).

While the government has committed to changing regulations on the accessibility of homes, we also need to ensure that homes

are meeting the needs of older people in other ways, such as location, size, design and type.

The Centre for Ageing Better coordinates the UK’s [Age Friendly Movement](#) and we have lots of useful information on our website including case studies.



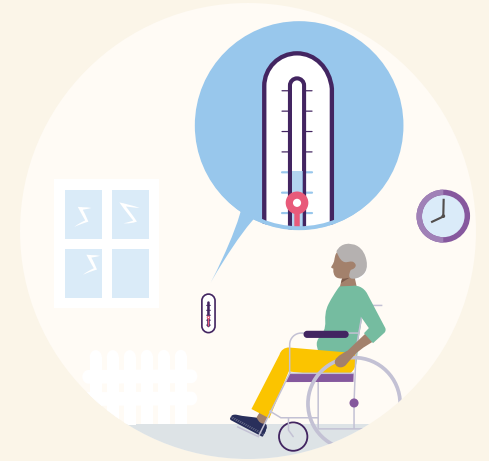
\* An Age-friendly Community is a place that enables people to age well and live a good later life. Somewhere that people can stay living in their homes, participate in the activities they value, and contribute to their communities, for as long as possible.

# Improve the safety and warmth of existing homes

In addition to rethinking approaches to new build housing, there is much that can be done to improve the quality and accessibility of existing homes.

At present, home improvement support is a postcode lottery. The offer from local government varies widely – from the few that offer comprehensive models of funding and support through to the majority who provide the basic statutory offer only available to those in extreme need. The result is widening inequalities, a continued deterioration in homes that fall into disrepair and significant cost to people’s health and the NHS (estimated at £1.4bn per year, BRE 2021).

**Everyone should have access to a locally delivered ‘one-stop shop’ that provides access to information and advice, finance, home repairs, adaptation, and energy retrofit services** ([Centre for Ageing Better, 2023](#)).





# The time to act is now

When it comes to choosing a home, it's usually assumed that older people should downsize to a smaller home or move into specialist accommodation to free up larger homes for young families.

In fact, older people are a diverse group with differing mental and physical needs, experiences and interests. They're active consumers, with individual needs and aspirations for their homes.

Even when they want to move home the hurdles they face are extremely challenging.

And if they decide or have to stay, then accessing improvements to ensure that their home is a safe and healthy place to live is also out of reach for too many people.

In order to address the diverse aspirations of the UK's ageing population and solve one piece of the puzzle in our ever-worsening housing crisis, we must rethink how we plan homes and places and the process of moving home, so that communities are more responsive to local and personal circumstances

The time to act is now.



# Thank you

If you would like to hear more about our work, please sign up to our newsletter - <https://ageing-better.org.uk/enews>

You can also sign up to challenge ageism and join our [Age-friendly Movement](#).

