

Briefing

The adaptability gap: Public perceptions of UK homes in 2026

Purpose

This report presents findings from a UK-wide survey exploring public attitudes towards accessible and adaptable housing. It examines experiences of unsuitable housing, confidence in current homes, concerns about adapting properties, future housing priorities, and support for policy change.

For whom

Local councillors, planning teams, parliamentarians, access consultants, social landlords, private landlords and the Ministry of Housing Communities and Local Government, Department of Health and Social Care

Date

October 2026

Research summary

This report explores public attitudes towards accessible and adaptable housing in the UK, including experiences of unsuitable housing, confidence in current homes, concerns about adapting properties, and support for policy change.

Key findings:

- 1. More than one in five report serious consequences linked to homes not meeting people’s needs.**

21% of UK adults say they or a family member experienced outcomes such as delayed return home from hospital or a move into residential care because a home could not meet their accessibility needs.
- Habinteg estimates that the cost to the NHS of inaccessible homes leading to delayed hospital discharge could run to £3.9bn.**

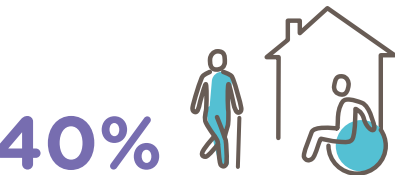
Based on a delay of just three days per instance while the cost to councils and individuals of unplanned moves to residential care could be £11bn if each instance lasted just four weeks.
- 2. Less than a third of UK adults aged 55-64 are confident in the long-term suitability of their current housing.**

Among 55–64s, just 28% are confident their current home would allow independent living at age 80 without adaptations, compared to 40% of all UK adults (of whom 31% are not confident and 23% are undecided).
- 3. Worry about future housing is highest among people with negative experiences**

Overall, 15% of respondents often or always worry that their own or a loved one’s home will not meet future physical or mobility needs. However, worry is almost twice as high (29%) among people that have previously experienced or witnessed the impact of inaccessible homes.

1 in 5

UK adults say they or a family member have experienced **serious consequences because a home could not meet their needs.**



40% are confident their home would support **independent living at age 80** without adaptations.



27%

of 25–34 year olds worry **their future home will not meet their needs**, the highest of any group.

- 4. Concerns about adapting homes are mainly practical and financial.**

Cost is one of the top three concerns, cited by 46% of respondents, followed by whether the home is capable of adaptation (36%). Homeowners are more likely than renters to cite cost and long-term suitability, while renters face a distinct permission barrier: 38% say getting landlord permission would be a top three concern.
- 5. Accessibility is more important when people consider future housing choices than when reflecting on past decisions.**

While 17% say accessibility and adaptability were a high or top priority when choosing their last home, 25% say it will be for their next move.
- 6. Support for a national accessible homes policy outweighs opposition by four to one**

In total 52% support a policy requiring all new homes to be accessible and adaptable, compared with 13% who oppose it.

Overall, the findings show that a substantial minority of respondents have experienced or witnessed closely the impacts of inaccessible housing and there is broad support for a national policy to drive accessible housing supply. Many people lack confidence that their homes will be fit for their long term needs and there are common concerns about the practical barriers the prospect of adapting to meet accessibility requirements including cost, feasibility, permissions, funding, and long-term suitability.

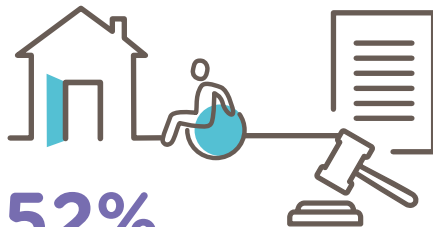


46% say **cost is one of their top three concerns** when adapting a home.



1/4 say **accessibility and adaptability will be a high or top priority** when choosing their next home.

This is higher than the **17%** who said it was a high or top priority when reflecting on their last home.



52% support **a national policy for accessible and adaptable new homes**. Only **13%** oppose it.



Introduction

This briefing looks at how people across the UK understand and experience home adaptations and adaptable housing. It draws on data gathered through an omnibus poll conducted by Kantar in July 2026.

At Habinteg, we believe accessible and adaptable homes are a mainstream housing issue. They matter not only to disabled and older people, but to households at every stage of life by supporting health, wellbeing and independence. Yet all too often we hear from disabled people who have struggled to find or adapt a home to meet their needs, a situation that limits their independence, damages health and wellbeing and increases their reliance on support from others.

The government's recent decision to use the National Planning Policy Framework (2026) to stipulate that a minimum of 40% of new homes should meet an accessible and adaptable design standard falls short of the 100% requirement that Habinteg and other campaigners have long argued for. It also does little to safeguard the housing needs of people that use wheelchairs at home because there is no expectation put on local planning authorities to set targets for wheelchair user dwellings. (The previous government had planned to change building regulations to ensure that all new homes would be built to an accessible and adaptable standard from the outset.)

The survey we commissioned from Kantar polled UK adults to shed light on the public's views and experiences of accessible and inaccessible homes and their strategic value to national priorities such as health and social care services.

We worked with Kantar to better understand the pressures people face as they experience or anticipate ageing, disability, caring responsibilities and changing household needs.

Using the findings we calculated a significant costs to the public purse of the lack of accessible homes, felt most sharply in the NHS and social care sector, running to tens of billions.

The findings provide timely evidence about public awareness of housing accessibility and adaptations and the worries people have when trying to make homes work better for themselves or their relatives. They also point to significant support for planning policies that would ensure more new homes are designed to be flexible from the outset, with support strongest among those who have already experienced challenges linked to inaccessible home design.

By focusing on the real-life experiences and expectations of renters, homeowners, disabled people and those with caring responsibilities, the results show why accessible and adaptable housing is central to independence, family resilience and the long-term sustainability of health, care and housing systems.

Together, this evidence strengthens the case for accessible and adaptable standards to be applied to all new homes, so that changing access needs can be met more easily and with less disruption. Doing so would help reduce pressure on health and social care services, while also easing the stress, financial burden and worry placed on individuals, families and support networks.

We need to think of accessible homes and adaptations beyond their limited function as a later-life or crisis response and recognize and plan for them as an essential part of effective and sustainable housing policy and design.

Acknowledgements

We would like to thank Luis Canto E Castro, Mike Nevin, Michael Firth and Kim Smith for sharing their stories with us.

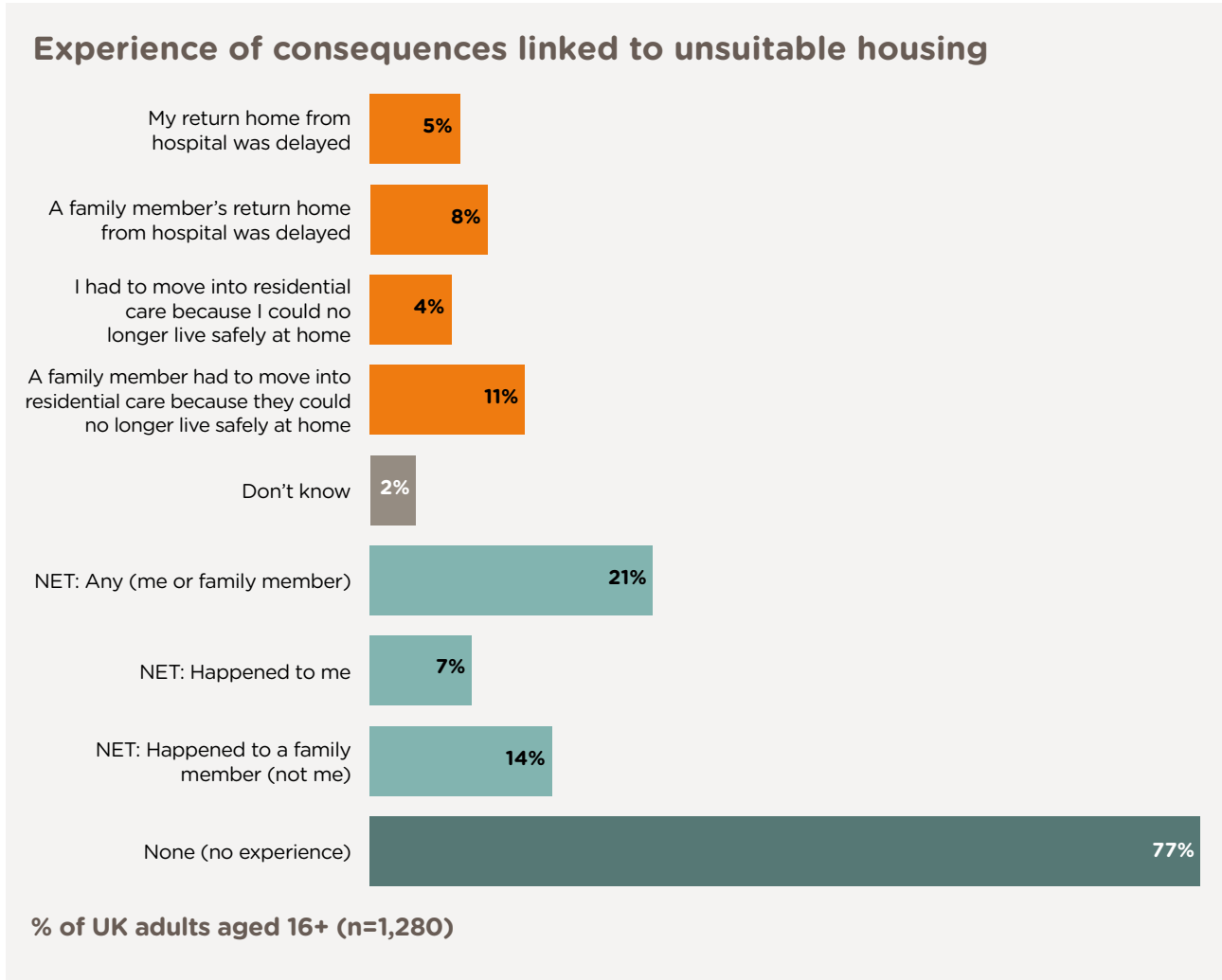
We would also like to thank Kantar Research Executive, Coll MacAskill for his invaluable work on analysing the findings of the report and producing the graphs.

1. The consequences of inaccessible housing impact one in five, with carers most affected

Around one in five UK adults (21%) report that they or a family member experienced a delayed return home from hospital, or a move into residential care because their home did not meet accessibility requirements.

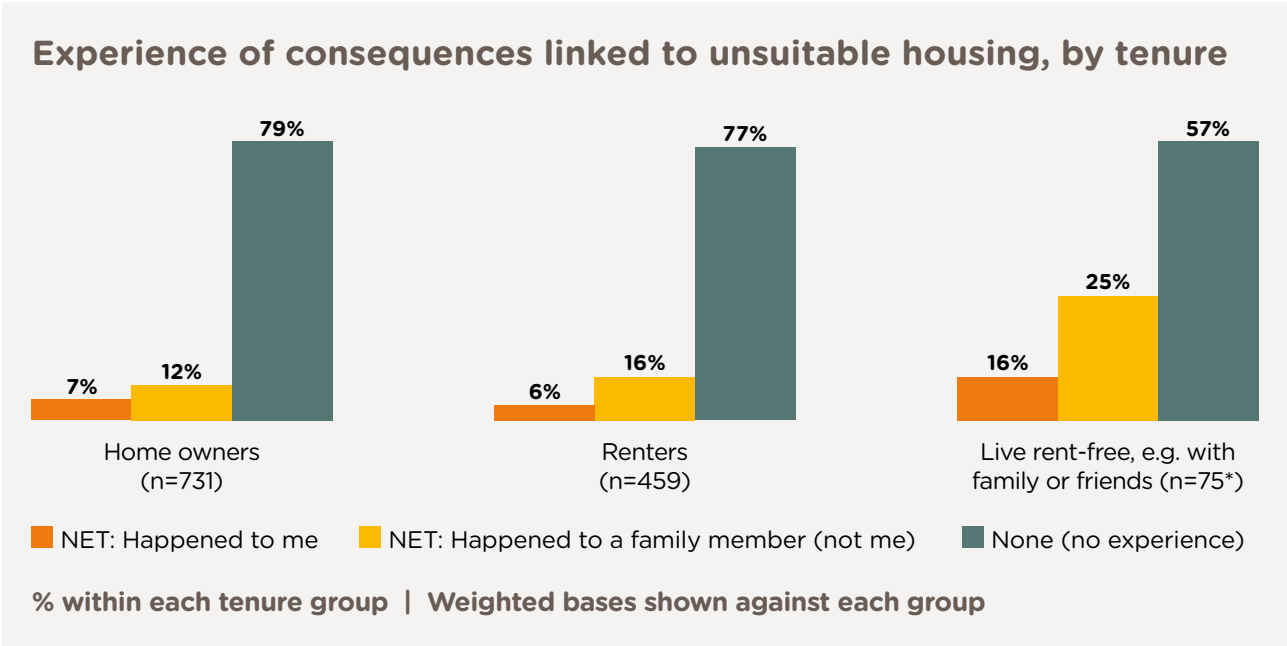
The most commonly reported consequences are family-related with 11% reporting that a family member had to move into residential care, and 8% saying a family member's return home from hospital was delayed. Personal experiences are less common: 5% report their own return home from hospital was delayed, and 4% say they had to move into residential care.

In total, 7% of respondents have personally experienced one of these outcomes, 14% have witnessed one affecting a family member only. The age group most likely to report such consequences is the 25-34 group, of whom 16% were personally affected and 21% say a family member was affected.



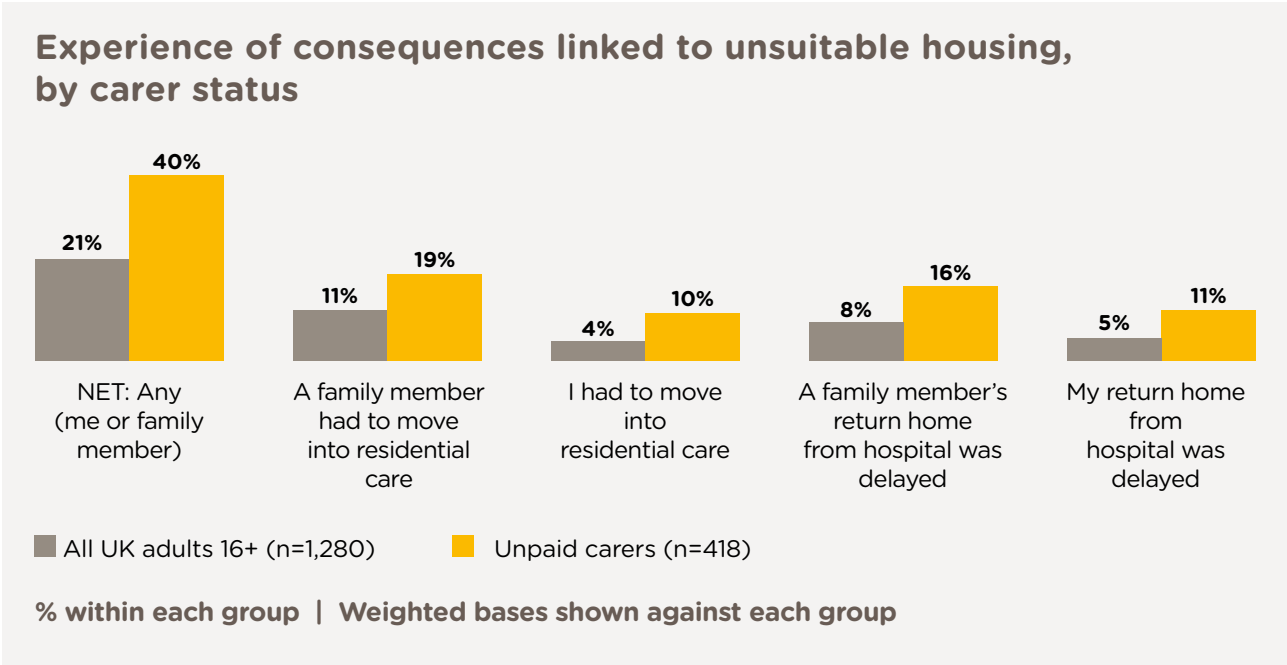
Meanwhile, people living rent free with family or friends were more likely than both renters and homeowners to have experienced these consequences both personally (16%) and indirectly (25%), bringing their

total experience to almost double the national average. This could be a result of the inequality of housing opportunities experienced by disabled people and carers.



People who provide unpaid care for adults or children are more likely to have faced these situations. 40% have personally experienced or witnessed a consequence of an inaccessible home (nearly double the 21% seen across all

UK adults). Among carers, 11% had their own return home from hospital delayed and 10% moved into residential care, while 16% saw a family member's discharge delayed and 19% saw a family member move into care.



What's the cost?

Habinteg calculates that if delayed hospital discharges were just three day long each, the financial impact across the UK would equate to over £3.9billion¹.

If residential care moves are estimated to last just four weeks per incident, the cost of impact on the 4% of people that have experienced this would be over £11 billion².

Mike's story

In Jan 2018, **Mike Nevin**, who is a wheelchair user, had a major health incident and lost the use of his legs, lower body, and for a time, the use of his upper body.

Mike's discharge from hospital was delayed as his early 1800s Victorian semi-detached property in Somerset was so unsuitable for him that the Occupational Therapist (OT) declared me 'technically homeless.'

"I had become stressed and upset. A feeling of hopelessness overwhelmed me. I couldn't see that I would ever be able to return home because of the circular argument the OT made. However, if I had stayed in hospital, I would have spiraled downhill. I only started to feel better, once home. The hospital was too busy, noisy and, at the time, full of flu cases.

To get me out of hospital and back into my original home while I searched for a new, more suitable home, a friend constructed a temporary ramp. The ramp enabled the ambulance crew to return me home by wheeled trolley/stretchers and also enabled me to use a wheelchair once supplied. It's not an over exaggeration to say that the ramp on the house in Somerset rescued me. Once home the OT supplied a free ramp and the local church built me a concrete one.

It was the only way to gain access. Without it, the house would have been inaccessible to me. Unable to find a suitable home in the south west, in July 2021, we eventually had to

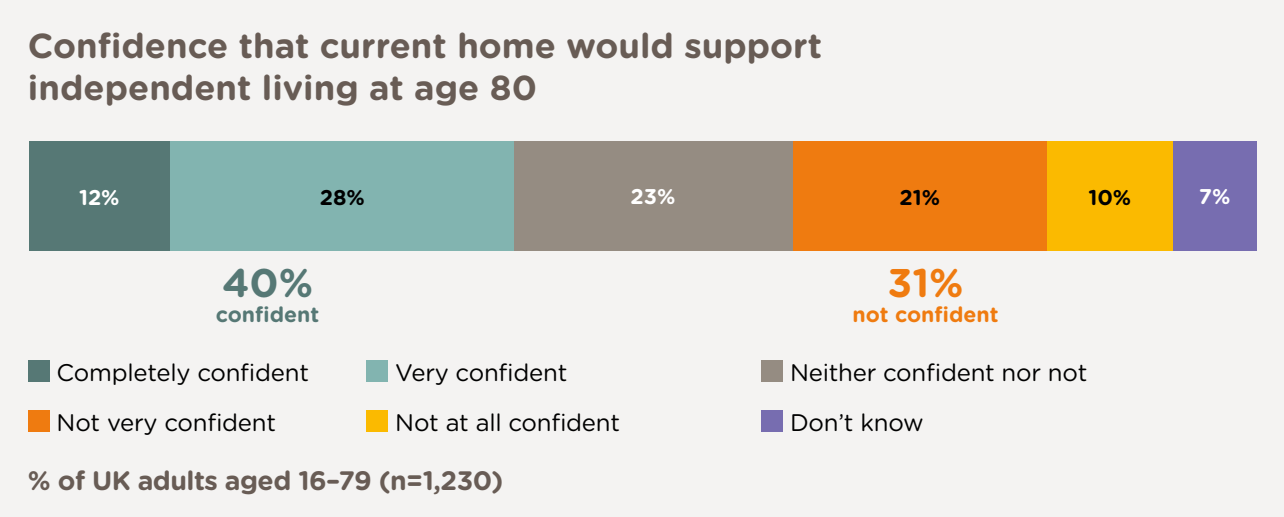


leave Somerset, for a new-build house with level access and wide halls in the north east in Durham.

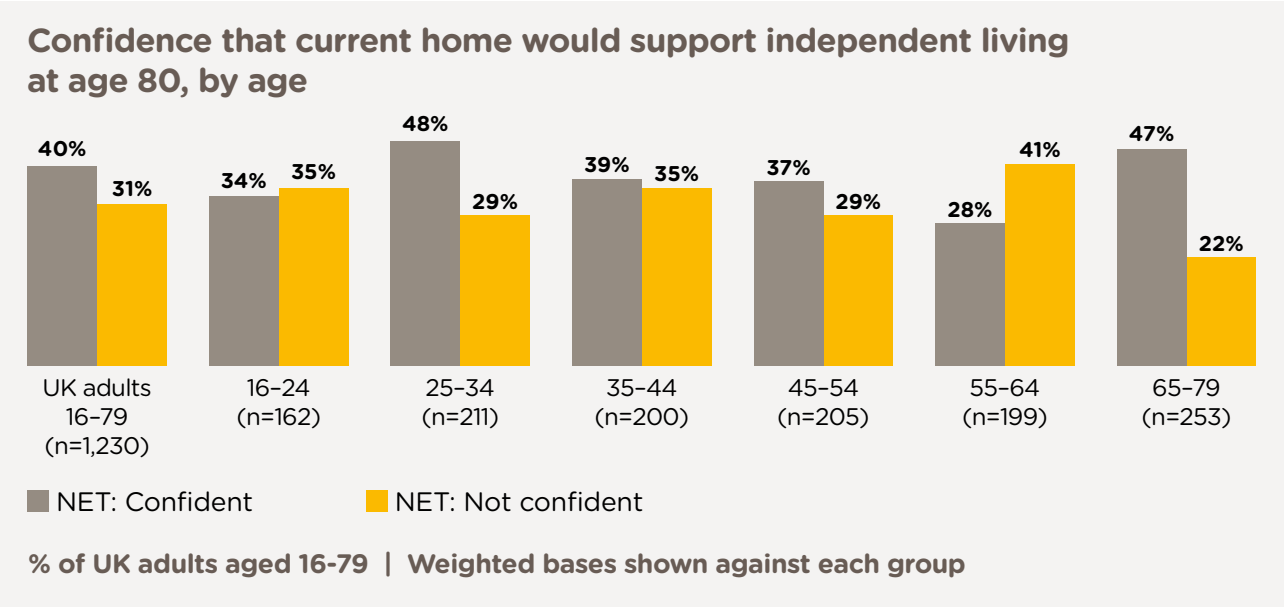
It was already wheelchair visitable. I was able to get a Disabled Facilities Grant (at no cost to us) to have adaptations for a through-floor lift and wet room added. The local council also provided ceiling track hoists and a profiling bed. With the assistance of my wife and care agencies I was able to stay in this home until March 2026. But due to declining health and an inability to find sufficient care support for my increasing needs my wife and I were forced to look at a change. In March 2026, I moved into Ann Charlton Lodge Nursing Home, a specialist neurological unit, as a permanent resident."

2. Less than half are confident that their home will suit them for the long-term

We asked how confident people are that their current home would meet their independent living needs when they reach the age of 80. (We chose that age as it is the average age of 'healthy life' expectancy in UK adults.) Almost third of people (31%) lack confidence that their home would work for them while 23% are undecided and just 40% are confident.



Just 28% of people aged 55-64 are confident and the most optimistic group are those aged 25-34 who are 48% confident that their home would meet their long term needs.



Tenure also plays a role in confidence. Homeowners were more likely to be confident (43%) than renters (36%). Renters were more likely to be not confident (35% vs 28%).

¹ Habinteg calculation: cost of hospital stay ref <https://healthstrives.com/what-the-nhs-pays-to-keep-you-in-a-hospital-bed/> (Calculation 54m UK adults x 5% x one night in hospital average cost = £483 x 3 = £3.9bn.)
² Habinteg calculation: cost of residential care ref [Care home costs: How much do you pay in 2026?](#) (calculation: 54m UK adults x 4% x £1298 x 4 = £11.2bn)

3. Worry about accessibility of future housing is widespread and more common for people that have faced challenges

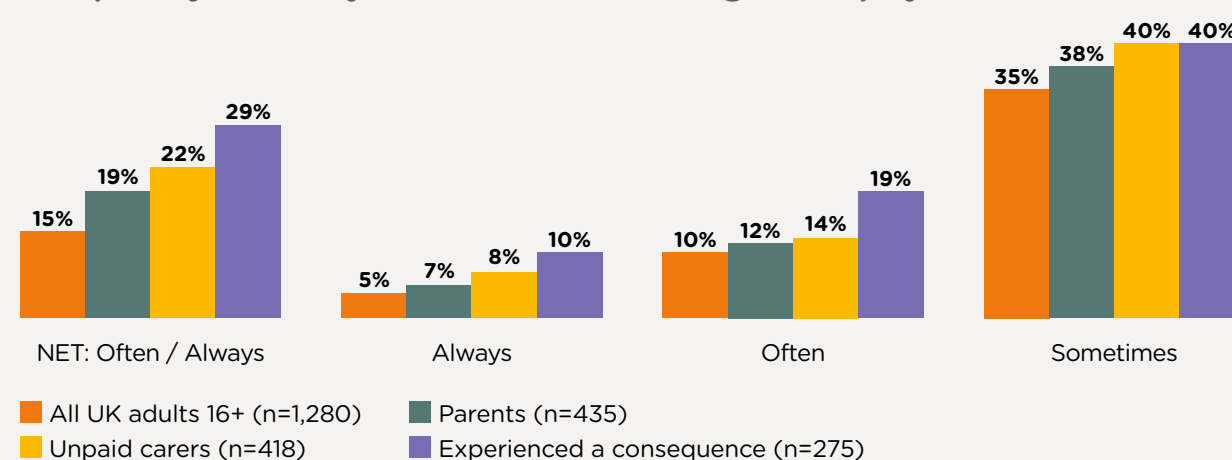
Half of UK adults worry at least sometimes about whether their own or a loved one's home will meet future physical or mobility needs, and 15% worry often or always.

Among those who have experienced the impact of inaccessible housing themselves or through a family member 29% say they worry often or always (nearly twice the 15% proportion of UK adults as a whole).

The age group that worries most about future housing suitability is the 25-34 year old group with 27% saying they worry often or always.

Respondents with dependent children at home are also more likely to worry (19%) compared with 12% among those without dependent children.

Frequency of worry about future housing needs, by audience



% within each group | Weighted bases shown in the legend

Kim's story

Habinteg tenant and sepsis awareness campaigner Kim Smith, moved into her wheelchair accessible home in Milton Keynes in March 2025. She faced many challenges in finding an accessible home, but says her new home has brought her independence, happiness, and peace of mind.

"When I initially came out of hospital, I was using a wheelchair as I'd had to have all four of my limbs amputated due to sepsis. I wouldn't have been able to get through either the front or back door of my house, so while I was still in hospital my husband and I decided to sell it.

My biggest concerns while I was in hospital were about where I was going to live and how I'd manage when I was eventually discharged. How would I cope with daily life after losing all four limbs?

My husband and I had to move into my daughter's home when I left hospital. He stayed upstairs in a bedroom, while I lived in the living/dining room because the rest of the house wasn't accessible to me. It was extremely depressing not having a bedroom, bathroom, toilet I could access.

I had no privacy. I'd just lost all four limbs and was confined to my daughters living/dining room 24/7 - I was feeling suicidal. My daughter was amazing and took great care of me, but it was hard for her and her family too. The mental impact of not being able to access a shower, toilet or private space was huge. I like to shower and wash my hair daily; I couldn't even go to the toilet without privacy. It was awful.



Moving into an accessible home has changed my life completely. I have so much more independence, I can shower daily, invite family and friends round. It's been so transformative.

My home has wider doors and larger rooms big enough for my wheelchair to turn - with furniture in the room - and a wet room, which have made so much difference to me.

It's extremely important for everyone to be able to have independence to move around their home and be safe, it's a human right.

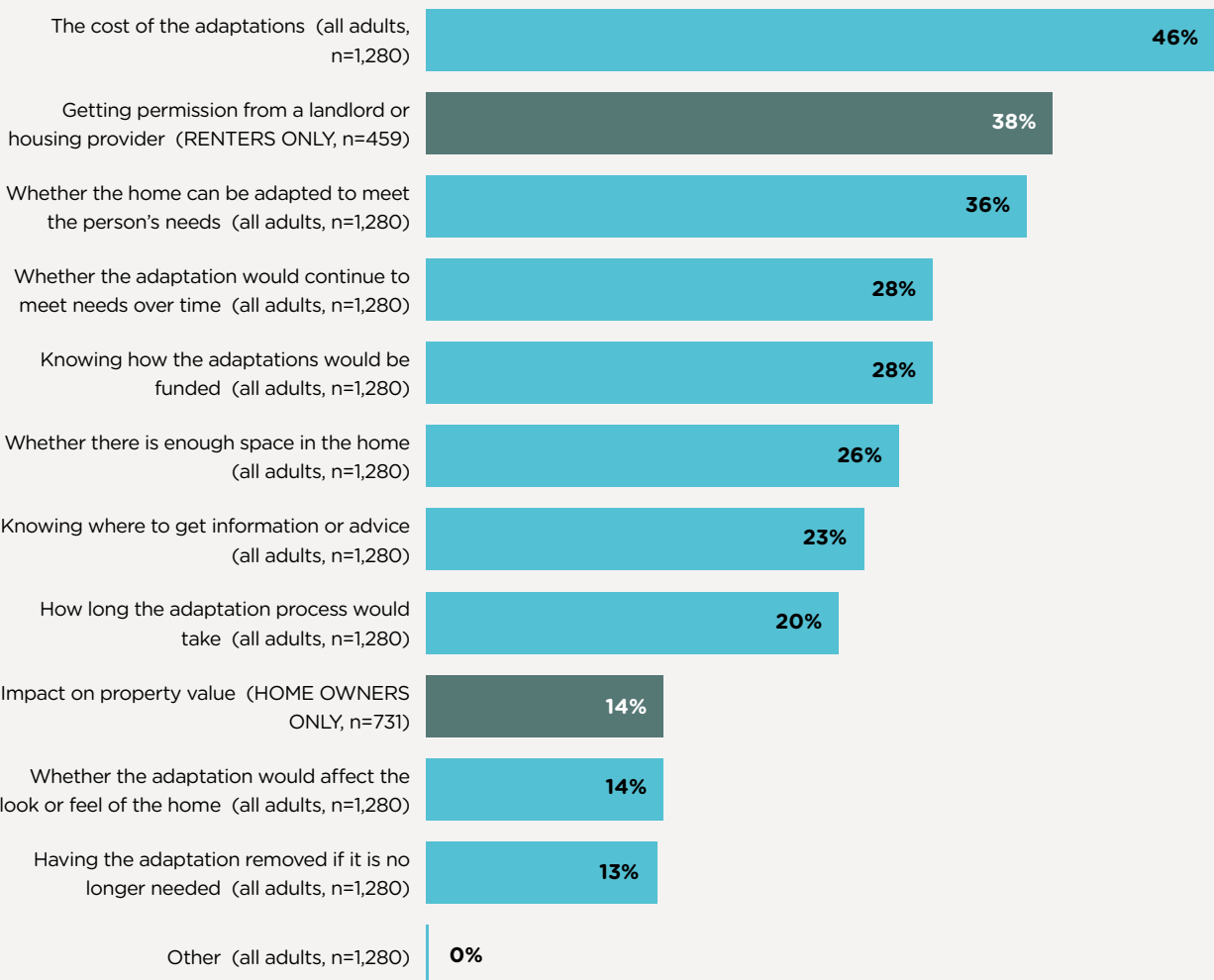
4. When people consider adapting a home, cost and feasibility dominate the conversation

We asked respondents what their top three concerns would be if their home needed adapting to support a loved one. Barriers to getting the job done (whether financial or physical) concern people the most.

Cost is the highest-ranking concern with 46% of people listing cost of adaptations among their top three concerns. This is followed by whether the home can be adapted at all (36%), whether the adaptation would continue to meet the person’s needs over time (28%), and how it would be funded (28%).

Concern about whether the home can be adapted at all is similar among homeowners and renters, at 36% and 38%, respectively, ranking second after overall cost of adaptation.

Top concerns when adapting a home to support a loved one

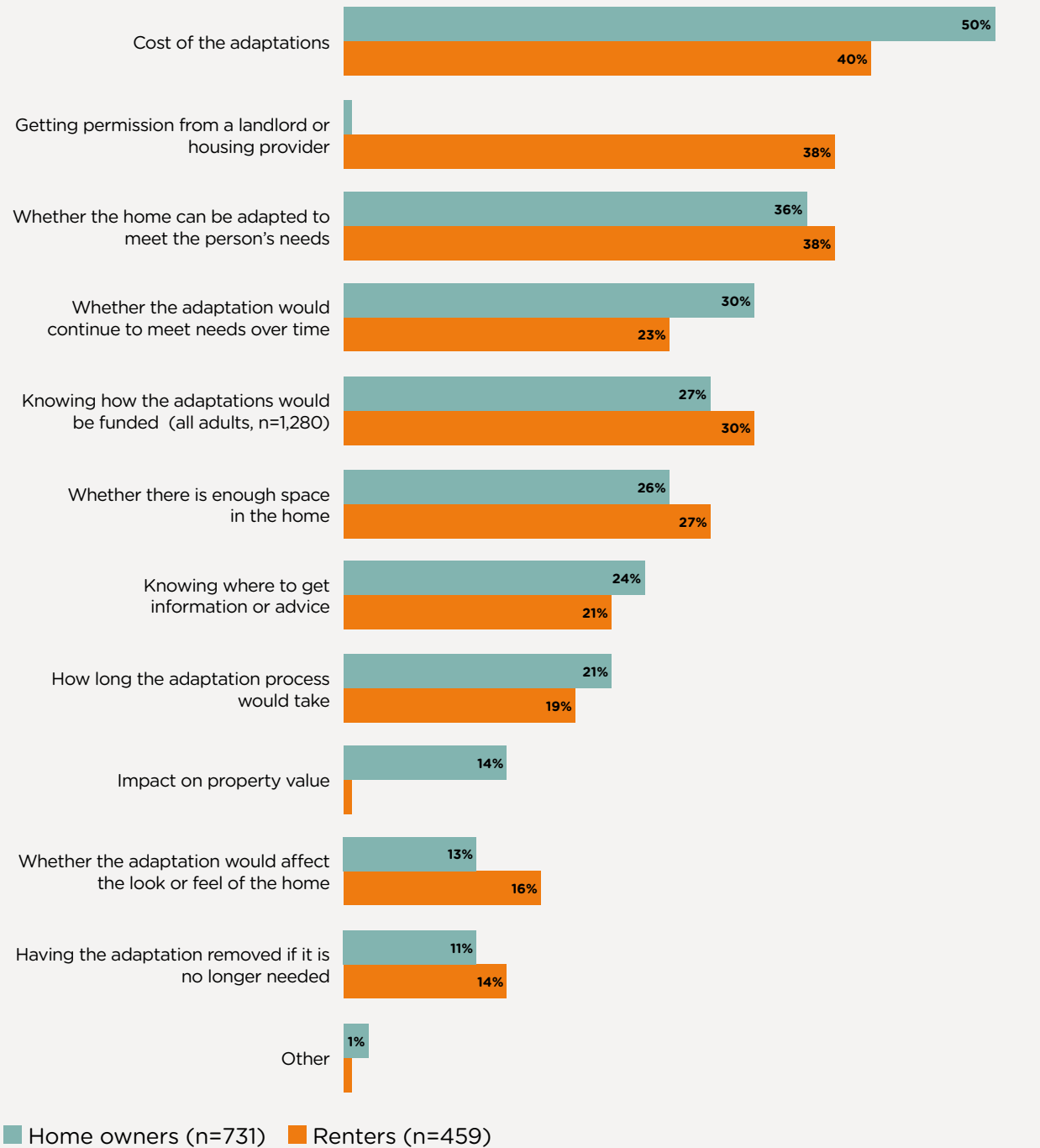


% ranking each concern in their top three | Base varies by item — see category labels

Impact on the look and feel of the home and how the adaptation may be removed later ranked far less important (14%, and 13% respectively) although renters were slightly more concerned with these factors than home owners. 38% of renters were also concerned about securing landlord consent.

Homeowners were more likely than renters to cite the cost of adaptations (50% vs 40%) and long-term suitability (30% vs 23%) among their top three concerns. One possible interpretation is that homeowners bear more financial responsibility for changes to their property.

Top concerns when adapting a home to support a loved one, by tenure



% within each tenure group ranking each concern in their top three | Home owners (n=731), Renters (n=459)

5. Accessibility is more of a priority when people look forward than in past decisions

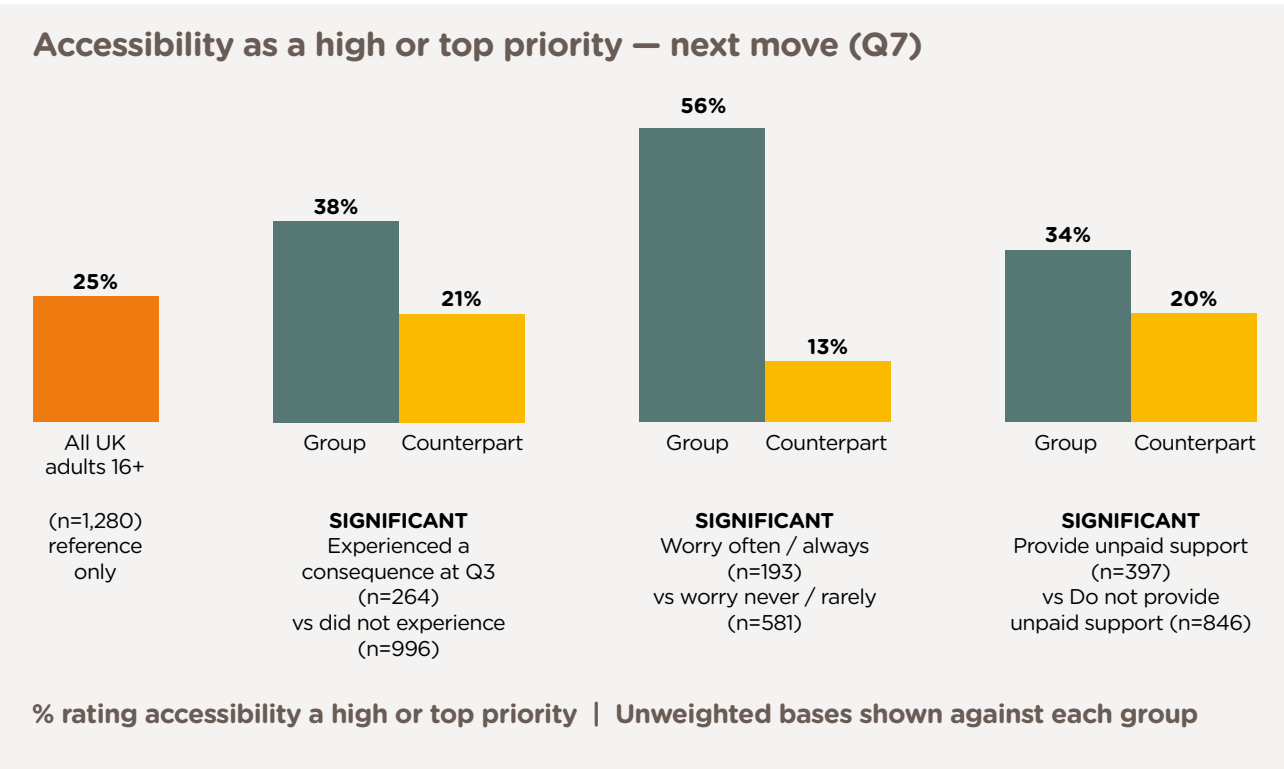
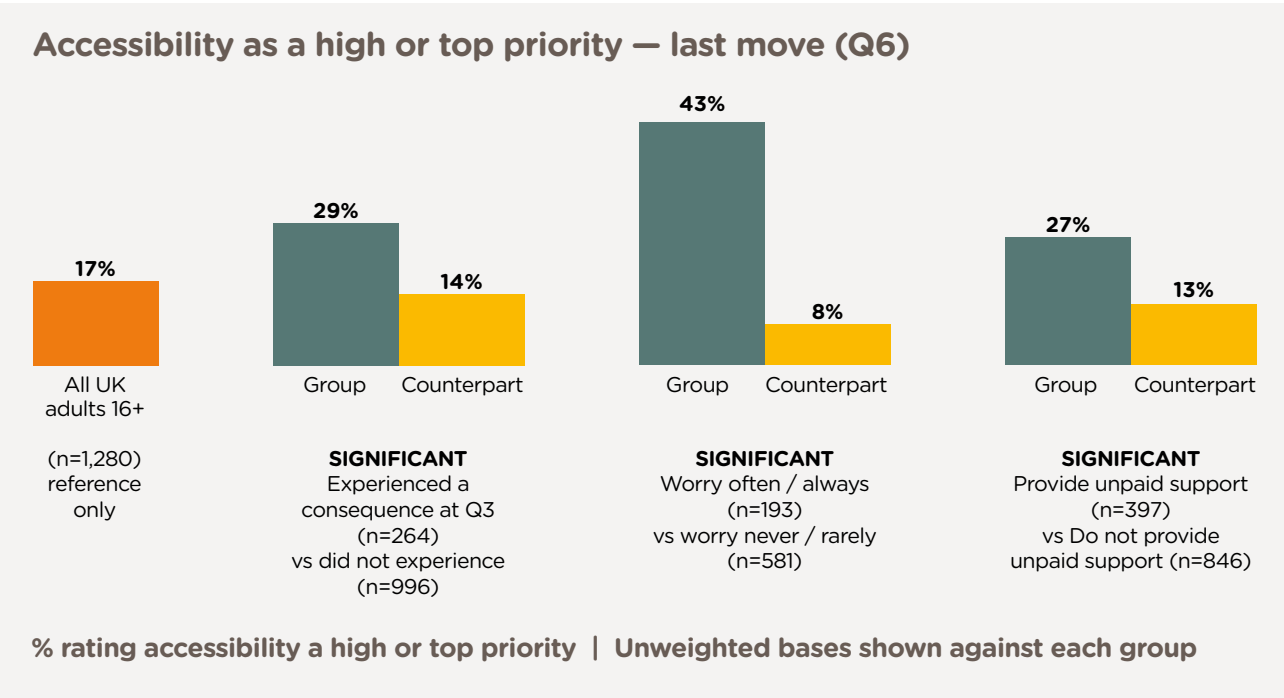
17% of UK adults describe accessibility as having been a high or top priority for their last home; 25% describe it as a high or top priority for their next move (the respondents include 14% who say they will not move again and 7% who don't know).

The shift is clearest at the “not a priority” end of the scale. The proportion saying accessibility was not at all a priority halves from the last move to the next, while medium, high and top priority all increase.

Priority level	Last move (Q6)	Next move (Q7)
Not at all a priority	36%	18%
Low priority	16%	15%
Medium priority	16%	22%
High priority	11%	15%
Top priority	6%	10%
Will not move home	10%	14%
Don't know	3%	7%
NET: High or top priority	17%	25%

People who have experienced the consequences of inaccessible homes, and those who worry often about future needs,

prioritise accessibility more than others, both at their last move and, more strongly, at their next.



Luis' story

Luis Canto E Castro, disability rights advocate and member of Habinteg Housing Association's [Insight Group](#), said that he and his partner looked at 18 different properties before they found one that met their criteria.

"The lack of planning for wheelchair-user homes has real-life consequences for disabled people. When my partner and I were looking for a home, we looked at 18 different properties before we found one that met our criteria: a bungalow with space for adaptations.

Before I adapted my home, my in-home care service refused to lift my wheelchair over external thresholds and our bathroom shower tray due to it being a health and safety risk, so I couldn't have a shower or go out without the assistance of my family.

This made personal care more difficult and had a detrimental impact on my career, as I had to change in-person appointments to online ones, which had financial consequences for the company I worked for.

As my family and I were not eligible for the Disabled Facilities Grant, we paid for the adaptations ourselves, to the tune of around £24,000, by taking out a bank loan. Had we been able to buy a wheelchair-user home from the outset we could have avoided the stress and worry that came with the cost of major adaptations. A wheelchair-user home would have met my access requirements as well as those of future generations of disabled households.

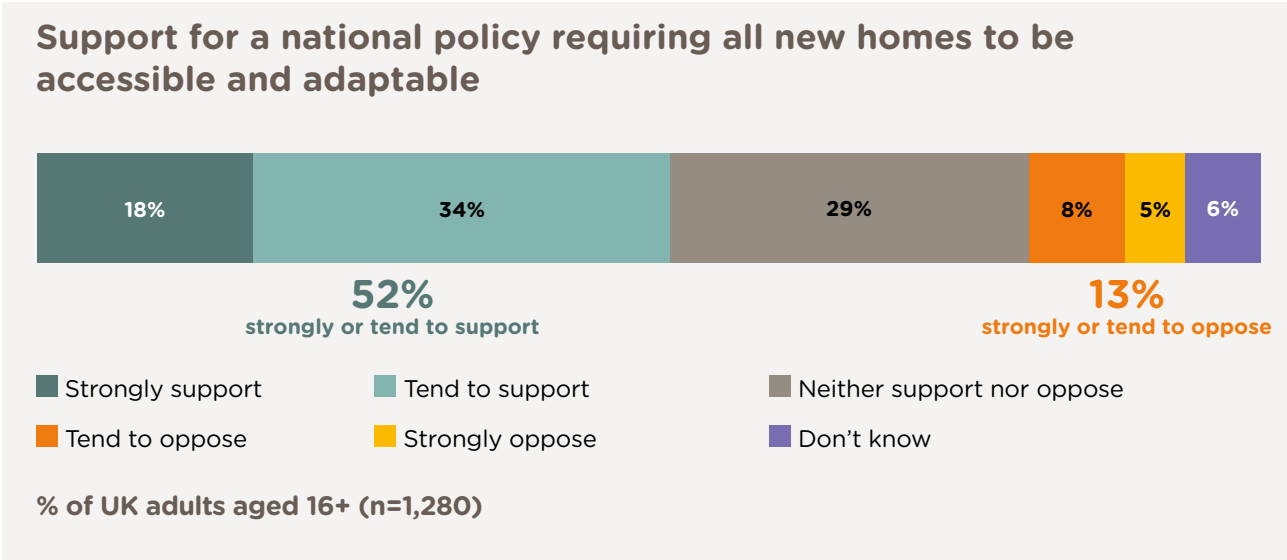
People I know have had to relocate miles away from their community and support network just to get a home that meets only some of their accessibility requirements. Can we justify doing this to disabled people?"



“A wheelchair-user home would have met my access requirements as well as those of future generations of disabled households.”

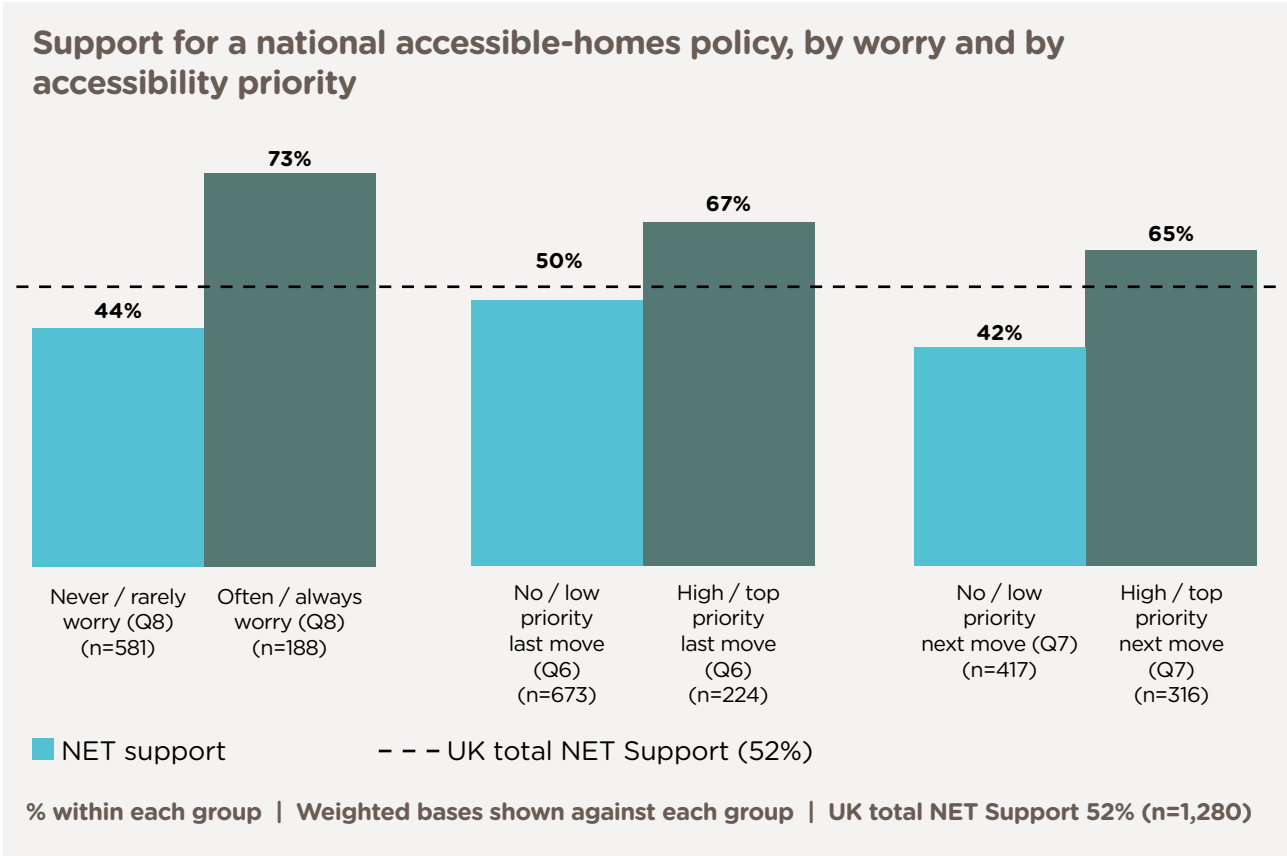
6. Over half support a national policy for accessible and adaptable homes

When asked whether they support a national policy requiring all new homes to be designed to be accessible and adaptable from the outset, 52% of UK adults say they would support such a policy compared with just 13% who oppose it. This means support outweighs opposition by about four to one (29% neither support nor oppose and 6% say they don't know).



People who often or always worry about future physical or mobility needs were more likely to support a national policy on accessible and adaptable homes than those who never or rarely worry (73% vs 44%).

Support is also higher among those who already see accessibility as a high or top priority when considering housing choices (67% vs 50% for the last move and 65% vs 42% for the next move).



Michael's story

For Habinteg tenant Michael Firth, from Bradford, finding an accessible home was the key to keeping his family together.

In 2004, Michael became the legal guardian of his three children, who had previously been looked after by their mother. His children, Rachael, James, and Suzie, who is a wheelchair user, were then aged 14, 11, and 10, respectively. At the time, Michael was living with his parents, who he was caring for, in a two-bedroom home.

“We needed a three-bedroom home that was suitable for Suzie, such as a bungalow that could be easily adapted for wheelchair use. The first place we were offered from the council I had to refuse because there was no way of getting a wheelchair into the house. We fought hard to stay together as a family but sadly it didn't happen. All three of my children had to be put into care while we waited for a suitable home to come available. We were broken-hearted; it was a very difficult, sad time for all of us.

“In December 2006, we were offered a three-bedroom accessible and adaptable home from Habinteg in the Westwood Park suburb of Bradford and moved in a week before Christmas. It was the best Christmas present I could have ever received: I got my family back in a home that was safe and suitable for all of us.”



“It was the best Christmas present I could have ever received: I got my family back.”

Conclusion and recommendations

With one in five UK adults having experienced or witnessed the serious consequences of inaccessible homes, Habinteg estimates that the lack of accessible and adaptable housing could be costing billions of pounds for the public purse in health and social care. There are significant gains to be made from tackling this nationwide issue.

Just four in 10 people are optimistic that they could live in their current home easily at age 80, yet the population are living longer and unexpected events can result in impairments at any age. It's vital that public and policy makers alike act on the experiences of people who have 'been there'. Doing so would make a significant contribution to solving our social care crisis and minimising demand on the NHS.

What is clearly evident from the survey results is that people who are disabled or caring for others who are disabled are most aware and concerned about the need for accessible homes. They have lived with the consequences of inaccessibility and are more likely to worry about having accessible housing in future, look for it in prospective new homes and support policies that will see more accessible homes built.

The practical barriers to adapting current homes are also evidently understood by the public. When people think about adapting their homes for access, their main concerns are cost, feasibility, funding, long-term suitability and, for renters, permission. This suggests that public discussion needs to address not only why accessible and adaptable homes matter, but also how they are delivered, and funded.

Our survey has shown that support for a national accessible homes policy is four times higher than opposition. Unsurprisingly this is strongest among those who have had or seen negative impacts of inaccessible housing and worry about future physical or mobility needs, as well as people who prioritise accessibility when choosing a home.

The data also shows that accessibility is a bigger priority for people's next move than it was for their current home suggesting that developers should think carefully about how they promote the accessible and adaptable features of new properties. Equally the public should be encouraged to look for access and adaptability as a mark of good quality housing.

Because of our ageing population and increasingly complex impairments among younger disabled people the gap between supply and demand of accessible homes will get progressively wider unless we act now.

Too many housing moves involving disabled and older people are made at a time of crisis, when extended hospital stays or inappropriate residential care settings are the only option. These are not only unwanted impacts for the individuals involved, but create costly pressures on over stretched public services.

The insight that we gain from listening to people with lived experience of inaccessible homes should be a wakeup call to policy makers and public alike.

Disabling illness or accident can occur at any age and growing older is a privilege that most in the UK take for granted, yet living well in either situation is fundamentally underpinned by the accessibility of our homes and where this is absent the costs are extremely high.

We need a public policy approach that recognises and rises to the challenge.



Recommendations

1. National Government

A stronger national approach to accessible housing requirements

To increase the availability of accessible homes, government should encourage maximum adoption of the M4(2) Accessible and Adaptable Homes Standard through local plan policies in line with the 2026 amendments to the National Planning Policy Framework. In addition, planning policy guidance should explicitly require local authorities to designate targets for M4(3) Wheelchair User Dwellings to meet current and future demand.

Drive integrated housing, health and social care reform

To reduce avoidable spending on health and social care services the government should ensure that social care reform is supported by building more accessible and adaptable mainstream homes. Homes that meet people's needs support independent living and ease pressures on health and care systems.

Promote a national home accessibility and adaptations awareness service

To give the general public clear information on accessible housing and adaptations options government should publicise adaptmyhome.org.uk to ensure homeowners, renters, carers and families can easily find information on home accessibility characteristics, adaptations options, Disabled Facilities Grants and support services.

Run a national campaign on accessible housing

To drive public understanding of the benefits of planning for future housing needs and help more people make informed choices, government should run a public information campaign on accessible and adaptable homes.

2. Local Authorities

Plan proactively for accessible new homes

To make sure that households of all kinds have a better chance of a home that meets their access needs, local planning authorities should ensure sufficient delivery of accessible and wheelchair accessible housing. They should establish accessibility requirements for all tenures and sizes of home and report annually on delivery.

Establish a 'single front door' advice and support service

To help ensure residents are directed to adaptation services and community support before needs escalate councils should provide a single point of access for housing adaptation support, including signposting to guidance on the Disabled Facilities Grant and reference to information sources such as Adapt my Home.

Increase local awareness of adaptation support

To reduce uncertainty about costs, Local authorities should work with sector partners, including Foundations and the Housing Ombudsman, to promote trusted sources of information, ensuring residents are aware of the available support, funding and practical guidance.

3. Housing sector and health services

Improve access to adaptations for private renters

To minimise private sector renters' worry about landlord consent and enable them to secure adaptations more quickly, private landlords should adopt the National Residential Landlords Association best [practice guidance on home adaptation requests](#).

Streamline adaptation processes in social housing

To make it easier and faster for social renters to obtain essential home adaptations, Housing associations and councils should sign up to the [Foundations Charter](#) for social landlords.

Support early conversations about future housing needs

To help people think about their future housing options and adaptations before needs become an emergency, primary care professionals should proactively discuss housing suitability with patients with emerging mobility or health challenges.

Appendix

Methodology

This research was commissioned by **Habinteg** and conducted by **Kantar** (Kantar UK omnibus).

- **Mode:** online self-completion via Kantar's **OnLineBus** internet omnibus survey.
- **Sample size:** n = 1,280 UK adults aged 16 and over.
- **Fieldwork dates:** 9 July 2026 – 13 July 2026.
- **Population represented:** adults aged 16 and over across the United Kingdom.
- **Weighting:** the sample was weighted to represent the adult population of the UK.
- **Representativeness:** weighted results are indicative of UK adults aged 16+.
- **Sub-group bases:** age, gender, region, tenure, working status, marital status, unpaid caring, and dependent-children status banners are provided in the underlying tables. Bases below 100 unweighted are indicative only; bases below 30 (e.g. Northern Ireland n=36, "Prefer to self-identify" n=2) should be treated with caution and are not reported separately.
- **Base variation by question:** the Q4 confidence-at-80 question was asked only of respondents aged under 80 (n=1,230). The Q5 landlord-permission item [asked of all or renters only]. Q5 uses a top 3 ranking; percentages reported are NET Any Top 3.
- **Rounding:** all figures are rounded to the nearest whole percentage point. Sub-totals may not sum to 100% due to rounding, multi-response items, or "Don't know" responses.
- **NETs:** NET Confident = "Very confident" + "Completely confident"; NET Not confident = "Not at all confident" + "Not very confident"; NET Often/Always = "Often" + "Always"; NET Never/Rarely = "Never" + "Rarely"; NET Support = "Tend to support" + "Strongly support"; NET Oppose = "Strongly oppose" + "Tend to oppose"; NET Any Top 3 = ranked 1st, 2nd or 3rd; NET Any serious consequence = selected any of the four listed consequences (Q3 items 1-4). Personal experience = selected Q3 items 1 or 3; family-only experience = selected Q3 items 2 or 4 but not items 1 or 3; no experience = "None of the above".
- **Significance testing:** Differences described as 'significantly' higher/lower are tested at 95% confidence, two-tailed test of proportions. When subgroup sizes are under 100 or differences are within the margin of error, findings should be interpreted as "directional" rather than "significant".
- **Limitations:** the survey measures self-reported experience, confidence, worry, priority and support. It does not verify whether the reported consequences were causally attributable to unsuitable housing beyond the respondent's own attribution, nor does it measure the full scale of unsuitable housing or future need.
- **Terms of use:** all findings are drawn from Kantar's topline data tables. No deliverables should be used for public relations, sales or marketing purposes in conjunction with Kantar's name or brand without Kantar's prior permission in writing.



Habinteg

Accessible homes. Independent lives.

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