Late movers

How the shortage of suitable housing affects our ageing population

age UK
Let's change how we age

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Executive Summary

The quality of people's housing is key to their experience of ageing. Good housing – warm, energy efficient, in decent condition, accessible, adaptable and affordable – in the right location close to friends, family, support networks and key amenities is transforming for an older person. It helps someone to grow old in better health, with more sustainable finances, more connected to a community, less likely to be lonely or isolated and more likely to live independently with less reliance on external care. In turn, this reduces pressure on social care, the NHS, the budget for Housing Benefit, adaptations, local authority and government finances. Ensuring an adequate supply of suitable housing for an ageing population should be a central plank of any housing strategy.

Through our advice line and network of local Age UKs, we frequently hear from older people struggling with aspects of their housing. Those trying to move to somewhere better suited to ageing find a shortage of workable options.

In January 2025, Age UK commissioned Opinium to conduct representative polling of over 4200 people, aiming to explore older people's views about their housing. The results show substantial numbers of older people worried about how certain factors, such as affordability, accessibility and condition, will play out as they age. Large numbers of older people are moving home, significantly more than is often assumed, but the polling suggests, they are not finding the kinds of home they need. The polling supports anecdotal evidence of a huge shortage of housing suitable for an ageing population.

Understanding how older people move is important if we are to develop the right policy solutions and build the right kind of homes. The polling suggests that the picture is more complicated than sometimes assumed and while downsizing has a role to play, the reality is that many older people will age in homes they move to when younger. It is not just about housing for the "older old".

Households headed by someone over the age of 65 are forecast to account for 84% of household growth between 2018 and 2043.[1] The Government's housing strategy must recognise the impact of this demographic shift and the fact that over 90% of older people live – and will continue to live - in general mainstream housing. We need a broad strategy which considers how the population will age across all tenures, thinking more about the group between the ages of 50 and 75 who the polling suggests have moved home in large numbers.

There are some solutions which require funding, but much can be done without significant cost.

Key findings from the polling:

1. **Larger numbers of older people are moving than sometimes assumed. Getting more to do so will be challenging, and many will age in homes they move to when younger.**

   - Just under half (47%) of those aged 66 to 74 have moved since the age of 50. For those aged 85+ the percentage who have moved home is 59%.
   - 59% of people aged 75 and over said that they never expect to move home in the future.

- 72% of all respondents over the age of 65 thought it would be difficult to move over the age of 75; and of those 30%, thought it would be very difficult and something they could not manage - even with help.

The number of movers accumulate over time and amount to a considerable proportion of the older population, providing an opportunity which we are currently missing to help people move to homes that are better suited to ageing. We need more focus on that large group moving between the ages of 50 and 75.

Splitting older people into two groups above and below the age of 75 hardly feeds into a call for more nuance, particularly given the regional and demographic differences in life expectancy and healthy ageing. It does seem though from the polling results and other data that the “younger” and “older” old have a different approach to moving. The “younger” old are more inclined to move but are less likely to fit the characteristics of a downsizer – less likely to move somewhere smaller and less likely, if a homeowner, to release equity. The “older” old more likely to be traditional downsizers but less inclined to move home.

A decision to downsize is complicated anyway. There are several factors for individuals to consider as they decide whether to move:

- People have practical as well as emotional reasons for staying in an existing home. Long standing community connections are increasingly important in old age and a deep knowledge of the layout of a home is particularly important if someone develops dementia.
- A 2018 Policy Exchange report suggests that downsizing does not add up financially in many parts of the country.[2] Under-occupation is more prevalent in places with lower house prices. People are often wanting to move somewhere closer to amenities and in better condition.
- An emphasis on size is misleading. 80% of people over the age of 65 already live in a home with three bedrooms or fewer.[3] Older people may under-occupy homes, but movers rightly value a spare bedroom where it is affordable. A spare bedroom can be a lifeline in older age, providing room for a carer to avoid residential care, a couple to sleep separately if one is unwell, for work or having friends and family to stay. A survey of new home buyers over the age of 55 showed under a quarter chose to buy a home with two bedrooms or less; even among those aged 75 to 85 it was under half. [4] A suitable home for ageing is more about an age friendly structure and the surrounding environment than size.
- Then there are other factors to consider such as where friends and family might be living, the wider financial implications which can be hard to predict and complex, and what kind of care one might need.

Getting more of either group to downsize – or rightsize – is challenging. The “older” group are less inclined to move, the “younger” group are already moving in large numbers. We may be able to persuade more to do so by offering a better choice of homes to move to, but we also need to accept that many will also choose to age in place and that many will age in homes they move to when younger.

2. There is a huge shortage of suitable housing for an ageing population.

What all groups need, however, is the right kind of homes. The polling data supports anecdotal evidence that there is a huge shortage of housing that is suitable for an ageing population.

The polling shows a substantial proportion of older people concerned about ageing in their homes. 44% of people over the age of 50 are worried about the affordability of their home as they age, a similar percentage are worried about accessibility. 41% are worried about the condition of their home and 33% about security. The percentages reduce with age, but numbers are still high for those over the age of 75.

Given people's attitudes to moving, those high numbers still worried about their home over the age of 75 are striking. It is concerning that more of this group, more than half of whom have moved since they were 50, have not found a home that will help them to age better.

The polling data for those who have moved in the last four years, points to a similar issue. Of respondents over the age of 66, the current State Pension age (Spa), who have moved in the last four years:

- 45% are worried about being able to afford their home as they age. This is a higher than the number for all respondents over the age of 66, which is 35%.
- 47% say they have found a home that would work if they struggled with steps or getting in and out of a bath, but over a third, 36%, remain worried about accessibility.
- 35% are worried about the condition of their home, in line with the percentage for all respondents.

Older people are not reducing their concern about the suitability of their living conditions sufficiently by moving home. We are missing an opportunity to help the large group of movers into homes that will help them to age well – pre-empting many of the problems we see further down the line.

3. The polling suggests that some groups are affected disproportionately:

Certain groups are impacted disproportionately including private renters, low-income homeowners, carers, women and ethnic minorities.

- 65% of private renters over the age of 66 are worried about being able to afford their home as they age, including 29% who are very worried.
- Nearly half (48%) of homeowners aged 66 or over with a household income below £30,000 are worried about the condition of their home.
- Looking at ethnic minority respondents aged 66 and over, they report concerns about accessibility which are in line with the average but on other factors, such as condition and affordability, more report being worried.
- Lower income groups are more concerned than those with a higher income. People's finances are central to the options they have, and accessibility, affordability, condition, repair, maintenance and financial outcomes are interconnected.

Recommendations

There is a shortage of housing suitable for older people, and too many are living in homes that will not help them to age well. That is bad for them, those who care for them and places unnecessary pressure on social care, the NHS and government finances.

We need to address the shortage of options people have and use new build and retrofit to increase the proportion of our housing stock, which is suitable for ageing, remembering that the vast majority of older people will be in general mainstream homes. As the polling data shows, the majority will also be ageing in homes they move to when younger. Increasing the suitability of our housing stock will take time but incrementally it can be done.

Accessibility is important. Many of the issues we encounter are connected to people struggling with steps or navigating the structure of their home to complete daily tasks. A shortage of accessible housing impacts people's choices and broader housing conditions. If the only step free home is over budget or in poor condition you have to compromise and over time these compromises affect people's finances, health and daily life,

It is worth noting that many older people plan to rely on adaptations. 57% of respondents over the age of 50 say they would need to make an adaptation or rely on outside help to continue living in their home if they struggled with stairs or a bath. For those over the age of 75, the percentage is 54%, so not substantially less.

New build

The Government's target of building 1.5 million new homes may represent just over 5% of the English housing stock but it is, for example, 34% of the number of homes that currently have step free access. New build is likely to be more energy efficient, if properly built in good condition and easier to maintain. It ticks many of the boxes for an older mover. It could make a significant difference to the housing choices older people have.

1. The National Planning Policy Framework and guidance needs to be amended so that wording ensures local authorities evaluate the needs of an ageing population properly. The current wording theoretically covers what is required but is not feeding through into adequate needs assessments. Many local plans combine older and disabled people's housing in one document and most focus on specialist housing for the "older old". Many groups are being ignored, for example:
    - Older renters: The number of private renters is forecast to triple by 2042, accounting for 1.7 million households or 17% of the older population.[5]
    - 50- to 75-year-olds: The large number of movers looking for a home that is not necessarily smaller but is better configured to ageing and easier to maintain.
2. All new homes should be built to the higher accessibility standards of Part M4, Category 2.
3. Social housing renovation and new build must embed accessibility and age friendly design.
4. Planning reforms must remove the barriers holding back growth in the specialist housing sector.

Existing stock and wider strategy

5. Retrofit needs to work with, not against, accessibility so that we incrementally improve the age friendliness of our existing housing stock.
    - The current wording on accessibility in renovations in the Decent Homes Standard needs to be strengthened.
    - Energy efficiency work must take accessibility and adaptation into account.
    - We need measures to encourage homeowners, particularly that large group moving between 50 and 75 who may be thinking about renovation, to consider age friendly features as they renovate. Over half of the £711m DFG annual budget is spent on replacing baths with showers.[6]
6. We need to do more to ensure that Local Authorities follow all aspects of the Disabled Facilities Grant guidance and make use of the assistance offered by Foundations to speed up delivery, looking particularly at the customer journey and the use of occupational therapists.
7. Not increasing energy bills must be an underlying principle of private rented sector energy efficiency reforms and we need clear guidelines and support for older tenants to address issues that will arise such as having to move home, rent increases after work is done, dealing with builders and navigating the process.
8. The proposed rental database must:
    - Inform landlords and tenants about funding that is available for adaptations, clarify legal requirements and best practice, including information about designs which avoid adaptations being removed at the end of a tenancy and solutions to common problems.
    - Inform local authorities about the number of accessible and adaptable properties in an area.
    - Provide or signpost to wider information on home energy retrofit and home improvements and the support and financial assistance available.
    - Assist with pro-active enforcement of rental standards.

9. Enforcement teams in local authorities must be properly resourced, and a revised Decent Homes Standard must make it easy for tenants and landlords to understand what is required of them without requiring professional advice.
10. The Government must work with the voluntary sector to ensure that the Home Improvement Agencies, handyman services, innovative financing options to fund repairs for those on lower incomes and the pockets of support and practical information and advice which we see in some areas are available everywhere.
11. We need to address the poor condition of much sheltered housing. It cannot be right that some schemes are in such poor condition with so little support that they have voids when there is a severe shortage of supported housing options. We must implement the recommendations of the APPG on Housing and Care for Older People's report looking at the regeneration of sheltered housing.[7]

Introduction

The quality of people's housing is key to their experience of ageing. Good housing – warm, energy efficient, in decent condition, accessible, adaptable and affordable – in the right location close to friends, family, support networks and key amenities is transforming for an older person. It helps someone to grow old in better health, with more sustainable finances, more connected to a community, less likely to be lonely or isolated and to live independently with less reliance on external care. In turn, this reduces pressure on social care, the NHS, the budget for Housing Benefit, adaptations, local authority and government finances. Ensuring an adequate supply of suitable housing for an ageing population should be a central plank of any housing strategy.

Through our advice line and network of local Age UKs, we frequently hear from older people struggling with aspects of their housing. Those trying to move to somewhere better suited to ageing find a shortage of workable options.

The comments below come from a discussion with Age UK staff working with older people across the country:

> Yesterday I went to see a lady in a 7th floor flat. The lift only goes to the 5th floor and so she can't leave. She only goes out to go to the hospital and the ambulance men carry her down.

> There are not enough adapted homes. It is quite common for people to wait over a year to get adaptations and bidding for adapted social properties can take over a year too.

We have a lovely range of private extra care housing, but it is extraordinarily expensive, and even if you can buy or rent, the service charges are huge. People move in and find they run out of money.

There are options but often they are not suitable. Bungalows with ice on the inside of the building. Old, poor-quality stock. Homes at the top of steep hills.

There's not much I can do other than be a shoulder to cry on. One couple comes here every day. There just aren't enough suitable properties around.

In a survey of Information and Advice managers working in local Age UKs across the country, 92% said they came across older people living in unsuitable housing often, a quarter very often. 95% said it was difficult for older people to find suitable housing which they could afford, 35% very difficult. Some of the images through this report, including the one below, come from an Age UK Homes and Wellbeing team and they illustrate the extent of home disrepair Age UK comes across.

National statistics set out some of the factors at play:

- 70% of renters over the age of 65 in England say that they would find it difficult to find a new property if they had to move.[8]
- Older renters in England spend nearly 40% of their income on rent, against an average of one third for all age groups.[9]
- Nearly a fifth (17%) of private renters over 55 on low incomes in Britain fear homelessness in retirement.[10]
- 2.3 million people over the age of 55 in England are living in homes that are classified as non-decent.1.9 million are owner occupiers, 250,000 are private renters, accounting for 30% of private renters, and 233,000 live in social housing.[11]
- Two thirds of homeowners over the age of 65 in England live in a home with an energy rating between D and G. For private renters the figure is 72%. [12]

- Only 12% of households in England over the age of 75 have step free access to their home.[13]
- In 2022/2023 a third of wheelchair users in the social sector in England were placed in homes which were not accessible or adapted for wheelchair use.[14]

These are national statistics and there are regional variations. Housing condition across all age groups is worse in the Northwest and East Midlands[15], affordability a particular problem in London,[16] the shortage of accessible housing particularly acute in the Northeast and West Midlands.[17] There are also particular issues, such as affordability and energy efficiency, in rural areas.[18]

In January 2025, Age UK commissioned Opinium to conduct representative polling of over 4200 people over the age of 50 aiming to explore older people's views about their housing. The polling results are a cause for concern, showing substantial numbers worried about how these factors will play out as they age. Large numbers of older people are moving, looking for a home better suited to ageing, but the polling data supports anecdotal evidence that older people are struggling to find the kinds of homes they need to age well.

The Age UK polling asked two sets of questions to a representative group over the age of 50. The first set of questions were about when people move, their attitude to moving at different ages and the homes they choose to move to. The second set of questions focused on people's feelings about growing old in their home and the different aspects of their home that might help them to live well and independently as they age.

Households headed by someone over the age of 65 are forecast to account for 84% of household growth between 2018 and 2043.[19] Unless we rethink our approach, this demographic shift will put further pressure on social care, unpaid carers, the NHS, local authority funding, the voluntary sector and the lives of individual older people and their families.

We are missing opportunities to solve these problems. There are solutions where funding is important but there is much we can do without significant additional cost.

The Government's new housing strategy must take the housing needs of an ageing population seriously and as the polling makes clear the solutions must be nuanced - considering all tenures, regional and demographic differences and importantly recognising that over 90% of older people live – and want to live – in general mainstream housing. The data shows large numbers of people moving between the ages of 50 and 75 and having moved many of this group will age in place. Providing adequate housing for an ageing population is not just about supported housing for the "older old".

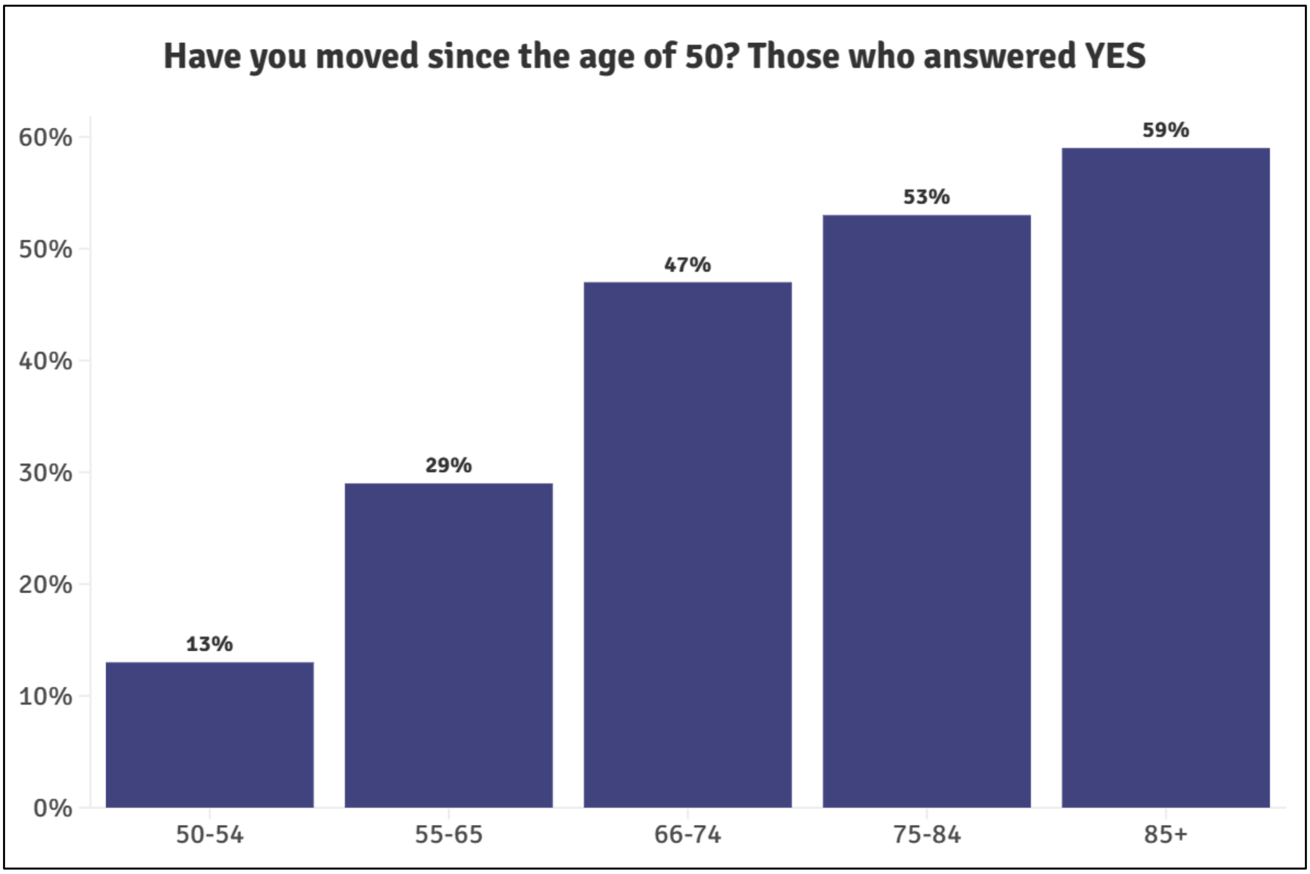
Chapter 1 – Attitudes to moving

The polling sheds light on how older people move and points to the different attitude people have towards moving at different ages. Understanding how these factors play out is important if we are to find the right policy solutions. The common view that older people do not move home and should be encouraged to downsize and free up family homes is too simplistic.

The polling asked different age groups over the age of 50 whether they had moved home since the age of 50 and whether they were likely to move in the future.

Figure 2: Percentage who have moved since the age of 50 by age band.

The results show that just under half of those aged 66 to 74 have moved since the age of 50. For those aged 85+ the percentage who have moved home is 59%.

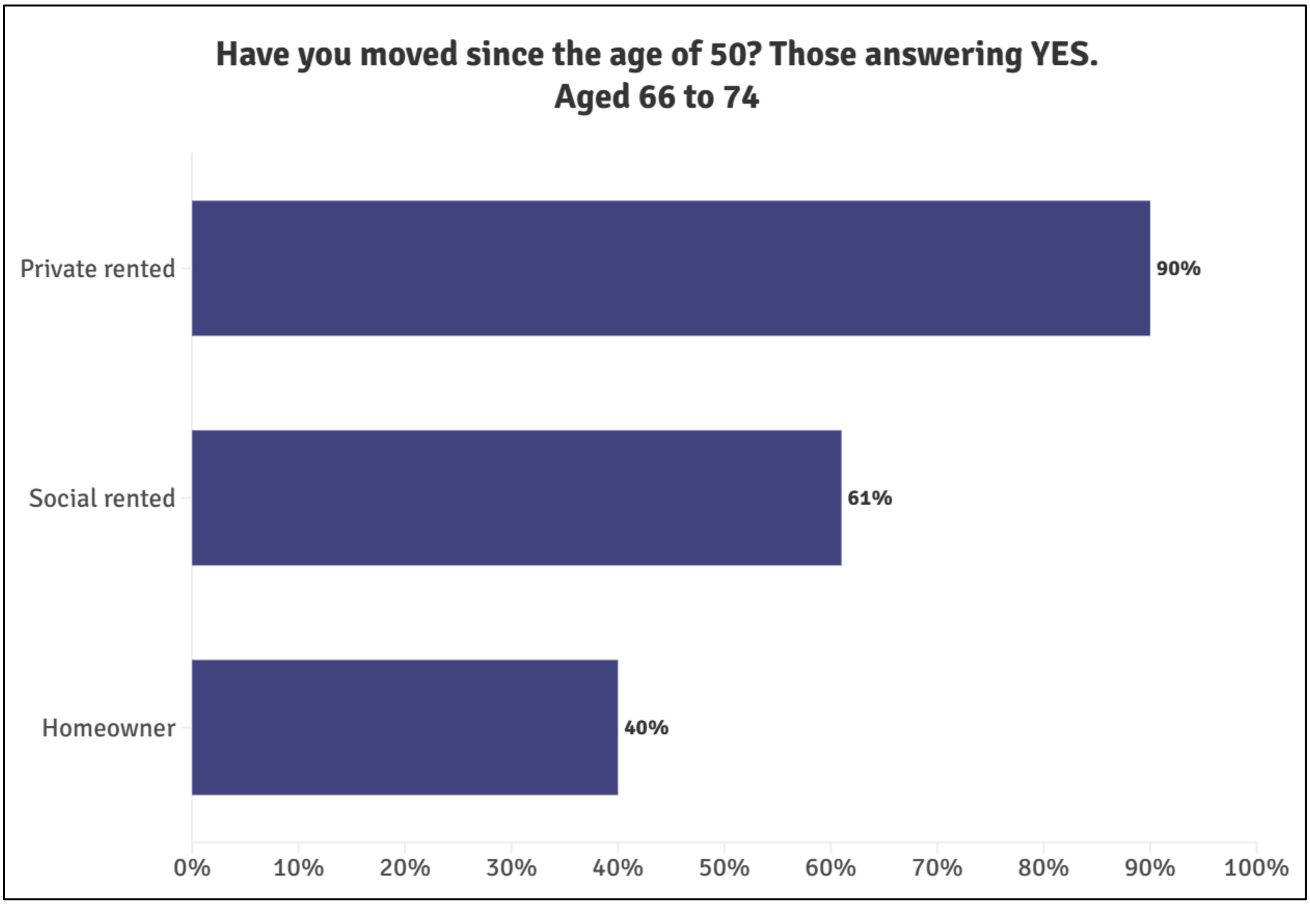


These findings are similar to analysis done by the Institute for Fiscal Studies in 2018 suggesting that people move at a similar rate through their 50's and 60's and then numbers reduce as people enter their 70's, picking up again through their 80's, largely into some kind of institutional setting.[20]

The key point for policy makers though is that the number of movers accumulate over time and amount to a considerable proportion of the older population, providing an opportunity – which we are currently missing - to help people find homes that will be better suited to ageing.

As one would expect, the percentages moving look very different if one splits out the responses by tenure. The figure below looks at the split by tenure for that 66 to 74 age band.

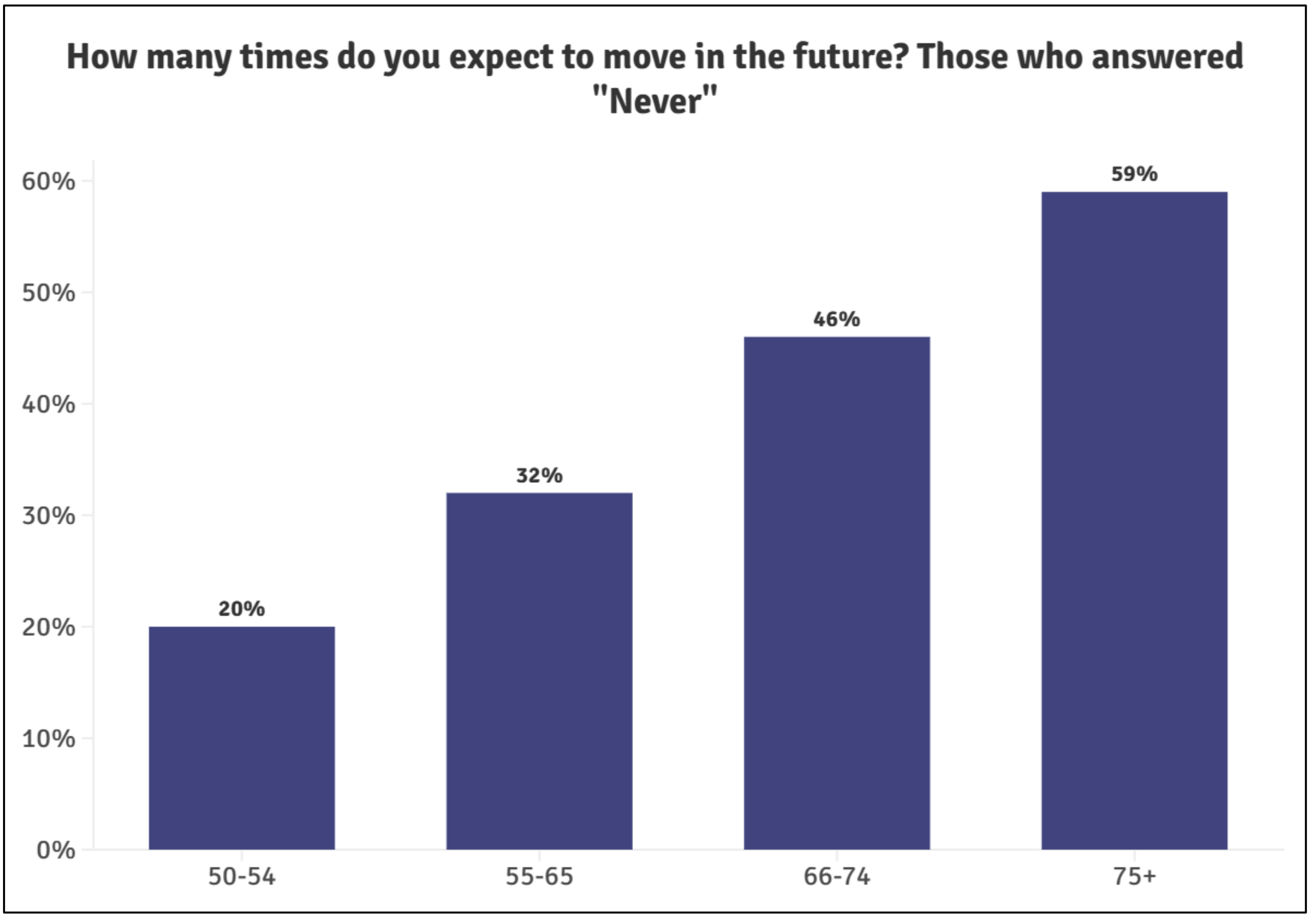
Figure 3: Percentage aged 66 to 74 who have moved since the age of 50, split by tenure.



90% of private renters aged between 66 and 74 have moved since they were 50; 61% of social renters and 40% of homeowners. Whilst it may be true that some older people would benefit from moving home/downsizing, others need more stability.

The polling also asked people whether they expected to move in the future and showed that the number of people who do not intend to move home increases as people age. Just under 60% of people aged 75 and over said that they never expected to move home; 59% of homeowners, 39% of renters and 70% of social renters.

Figure 4: Percentage who do not expect to move in the future by age band.



Asked whether they thought it would be difficult to move home at various ages, 72% of respondents over the age of 65 thought it would be difficult to move once they were 75 or over. Of these 30% thought it would be very difficult and something they could not manage - even with help. The process of moving and crucially the energy required to create a new life elsewhere becomes a significant barrier.

There are several other groups worth noting – the 23% over the age of 75 who say that they might move and the 19% over the age of 75 who respond with a "don't know".

There also appears to be about 20% of the older population who say that they do not want to move at any age. Our polling showed 20% of those aged 50 to 54 saying that they never expected to move home in the future and previous surveys have suggested 21% who see having to move as "equivalent to bereavement".[21]

Implications of this for the downsizing narrative

When one discusses older people's housing, people often talk about the need to encourage more older people to downsize. The downsizing narrative suggests that older people have a tendency to stay in family homes when they would be better living somewhere smaller and easier to maintain. Getting them to downsize would free up family homes and mean older people lived somewhere that was more suitable. Homeowners would release equity and address the issue of being asset rich and cash poor. It seems an attractive idea.

The decision to downsize is a complicated one though and understanding how people actually move in practice is important if we are to develop the right policy solutions and build the right kinds of home. There are several factors for individuals to consider as they decide whether to move:

- People have practical as well as emotional reasons for staying in an existing home. Long standing community connections are increasingly important in old age and a deep knowledge of the layout of a home is particularly important if someone develops dementia.
- A 2018 Policy Exchange report suggests that downsizing does not add up financially in many parts of the country.[22] Under occupation is more prevalent in places with lower house prices. People are often wanting to move somewhere closer to amenities and in better condition.
- An emphasis on size is misleading. 80% of people over the age of 65 already live in a home with three bedrooms or less. [23] Older people may under-occupy homes, but movers rightly value a spare bedroom where it is affordable. A spare bedroom can be a lifeline in older age, providing room for a carer to avoid residential care, a couple to sleep separately if one is unwell, for work or having friends and family to stay. One local Age UK CEO pointed out that a sense of parental responsibility lasts long after children have left home. People like to have a spare bedroom so that they can help a child if an emergency arises and knowing that there is room for a friend or family to stay is key to feeling connected. A survey of new home buyers over the age of 55 showed under a quarter chose to buy a home with two bedrooms or less. Bedroom numbers reduced with the age of the buyer but even in the 75 to 85 age band it was under half. [24] A third of older movers choose somewhere smaller, a third move somewhere the same size and a third actually choose somewhere bigger.
- Then there are other factors to consider such as where friends and family might be living, the wider financial implications which can be hard to predict and complex, and what kind of care one might need.

Splitting older people into two groups above and below the age of 75 hardly feeds into a call for more nuance, particularly given the regional and demographic differences in life expectancy and healthy ageing. It does seem though from the polling results and other data that the “younger” and “older” old have a different approach to moving. The “younger” old are more inclined to move but are less likely to fit the characteristics of a downsizer – less likely to move somewhere smaller and less likely, if a homeowner, to release equity. The “older” old more likely to be traditional downsizers but less inclined to move home.

Getting more of either group to downsize – or rightsize – is challenging. The “younger” group are already moving in large numbers. Just under half of those aged 66 to 74 have moved since the age of 50. The “older” group are less keen on moving. 72% of respondents over the age of 65 thought it would be difficult to move once they were 75 or over. Of these 30% thought it would be very difficult and something they could not manage - even with help.

It may be possible if we provide a better choice of homes to move to. There were 23% over the age of 75 who said they might move and 19% over the age of 75 who responded with a “don’t know". The following quote comes from a local Age UK representative helping older people with housing options.

> When you support a vulnerable client into a new home those homes can be filthy with nicotine stains and mould. There is not much in the way of grants for redecorating, moving costs and so on. With such long waits to find something suitable and so much trauma people just give up trying to move.

However, we also need to accept that many will also choose to age in place.

We need a strategy that goes beyond just downsizing and specialist housing and encompasses all these groups, recognising that the majority will age in homes they moved to when younger.

For policy makers there are several issues to consider.

Understanding how older people are moving and at what age is important in developing accurate policy solutions.

Some of the policies that are discussed in the context of an ageing population seem less attractive in light of these factors, for example the suggestion of a stamp duty reduction for older movers to encourage downsizing. It is unlikely to persuade the 20% who say they do not want to move at any age, but it may encourage some of the 'undecideds' who do not actually move. However, choosing the age to introduce a cut is difficult. Those below the cut off may well delay a move until the cut kicks in. With large numbers of older people already moving home and people less likely to move as they enter their 70's, it may be that in practice it either gives a subsidy to half the population who were planning on moving anyway or postpones moving to a particular age, inadvertently reducing the total number of movers. There might be scope for broader reforms to Stamp Duty to encourage people of all ages to move home, but it is difficult to see how targeting a cut at the older market would work.

We need more focus on that large group of 50- to 75-year-olds who are moving in such large numbers. This group rarely feature in policy discussion and very rarely in local plans. This is a big market though and new build should appeal. 70% of over 55-year-olds say that a strong motivation behind considering a move is wanting a home better designed to meet their needs as they age and new build, if standards are high, should be in good condition, easier to maintain and energy efficient.[25] We need more options that work across the life course, appealing for those who have a full and active life but adaptable if someone's needs change.

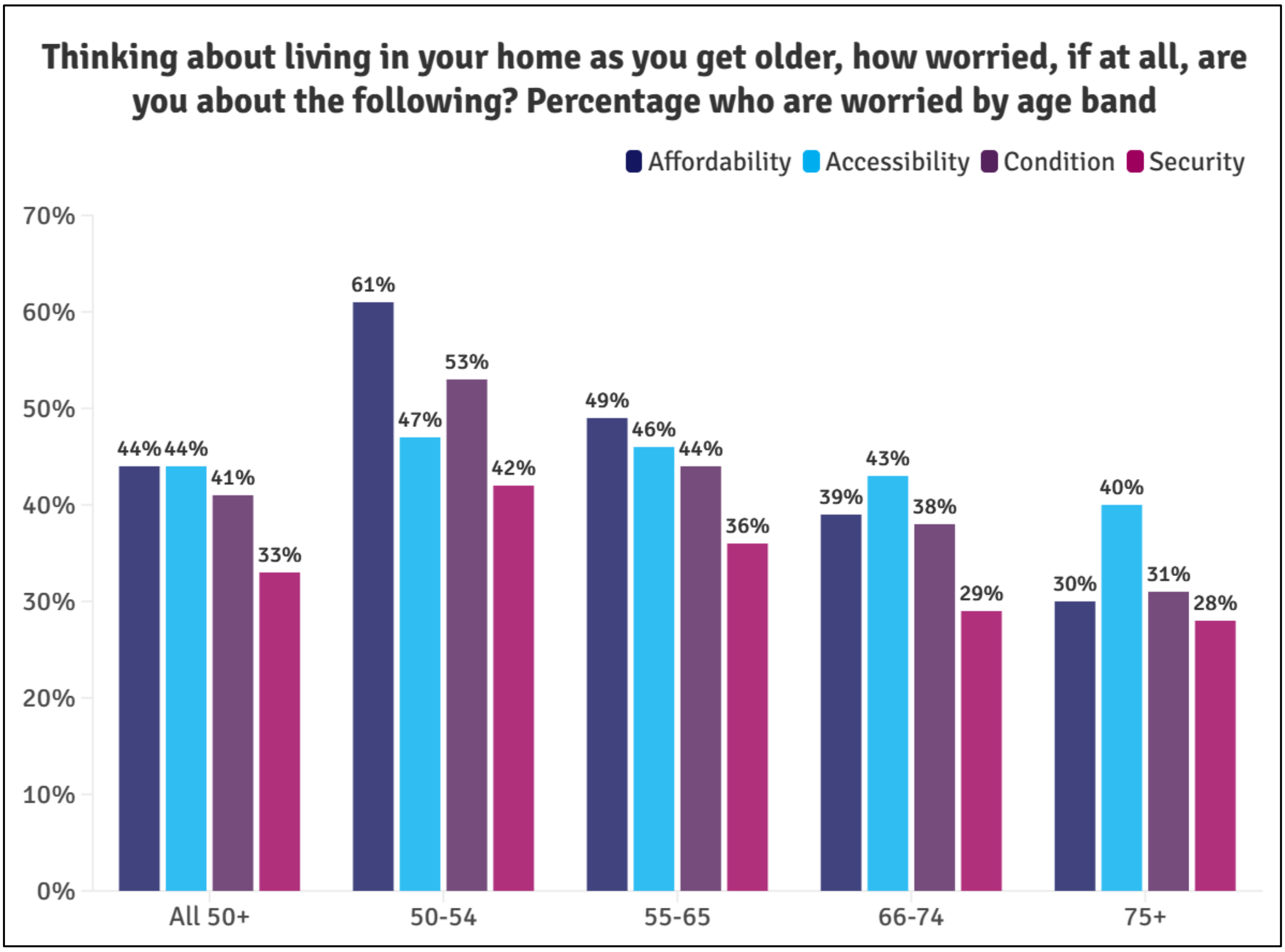
Whilst older movers are unlikely to release as many bedrooms into the wider market as sometimes suggested, they are likely to release homes that are more configured to family life so providing good options for older people would have a beneficial effect on other groups as well. Older people's housing should be central to a strategy for the whole market.

The polling data discussed in the next section, however, shows that not enough of the right homes are currently available. It supports anecdotal evidence from the network of local Age UKs across the country of a huge shortage of housing that is suitable for an ageing population.

Chapter 2 – Concern about various aspects of their housing

Figure 5 below shows the percentage of people within the different age groups who are concerned about various aspects of their housing. The bar set for these questions was not high. Condition was set at quite a basic level – are you worried about damp, cold, leaks or basic amenities not working. Accessibility was introduced as being worried about how a home would work if someone found it difficult climb stairs or get in and out of a bath.

Figure 5: Percentage who are worried about their housing, by age band.



Affordability e.g. rent, mortgage payments, service charges, cost of repair & maintenance; Accessibility e.g. stairs/steps, getting in and out of a bath; Condition e.g. damp, cold, basic amenities not working, leaks; Security e.g. you feel safe from break-ins

The figures show a substantial proportion of older people concerned about ageing in their homes. 44% of those over the age of 50 are worried about affording their home. A similar number are worried about how they would live in their home if they found it difficult to climb stairs or get in and out of a bath – very common mobility issues associated with ageing. 41% are worried about the basic condition of their home and 33% about security.

The percentage reduces with age, but numbers are still high for those over the age of 75.

Given people's attitudes to moving, those high numbers still worried about their home over the age of 75 are striking. It is concerning that more of this group, more than half of whom have moved since they were 50, have not found a home that will help them to age better.

With all self-assessment of this kind, it is hard to evaluate what these numbers mean objectively. There is a spectrum of worry from those with serious concerns to a general sense of unease. There will also be some who do not acknowledge potential problems and push them into the future. ONS data on national wellbeing suggests that anxiety generally reduces with age. There is a sharp fall off around pension age and those over the age of 65 are significantly less anxious than those below.[26]

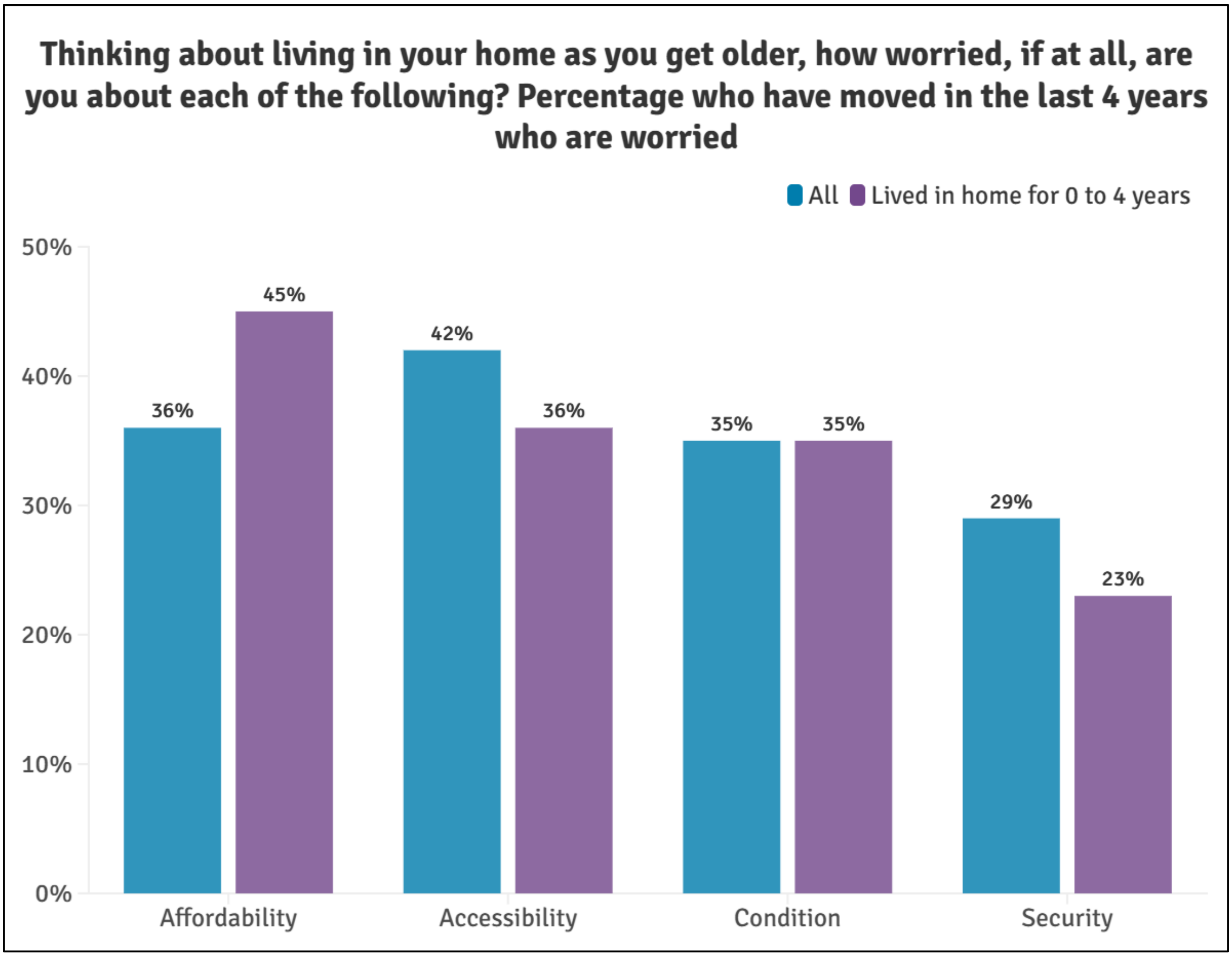
However these factors play out in the responses, the numbers worried are high and remain high at older ages when there is less scope to address problems.

The type of homes people are moving to:

The challenge people have in finding suitable accommodation is reflected in the polling data on those who have moved.

The figure below sets out the numbers of respondents over the age of 66 who have moved in the last four years and shows their concern about the various aspects of their housing.

Figure 6: Split by those who have moved in the last four years.



Affordability e.g. rent, mortgage payments, service charges, cost of repair & maintenance; Accessibility e.g. stairs/steps, getting in and out of a bath; Condition e.g. damp, cold, basic amenities not working, leaks; Security e.g. you feel safe from break-ins. Over 66.

Some movers seem to have found a home that gives them less concern about security and accessibility than the average for all respondents over the age of 66. Almost half (47%) of those over the age of 66 who have moved in the last 4 years have found a home that would work if they struggled with steps or getting in and out of a bath. However, concern about condition is in line with the average for all respondents and the percentage worried about affordability is actually higher.

People are not reducing their concern about the suitability of their living conditions sufficiently by moving home.

If one looks at accessibility in more detail, it seems that many older people expect to rely on adaptations. Asked more specifically about how they would deal with finding stairs difficult or struggling to get in and out of a bath, 57% of all respondents over the age of 50 say they would need to make an adaptation or rely on outside help to continue living in their home. For those over the age of 75, the percentage is 54%, so not substantially less. In many cases this would presumably mean putting in a stair lift or a shower.

However, much of our existing housing stock is difficult to adapt, making work expensive and slow. Not all homes have the necessary plumbing to make it easy to swap a bath for a shower. Stairs are often the wrong design to take a stair lift. For those relying on the Disabled Facilities Grant, the adaptation process can be challenging. The total average time for completing a DFG in 2023/34 was 247 working days (346 calendar days, nearly a year), up from 223 days in 2022/23.[27] Age UK has seen cases which take several years.[28] Renters can find it difficult to get their landlord's permission to adapt a home.

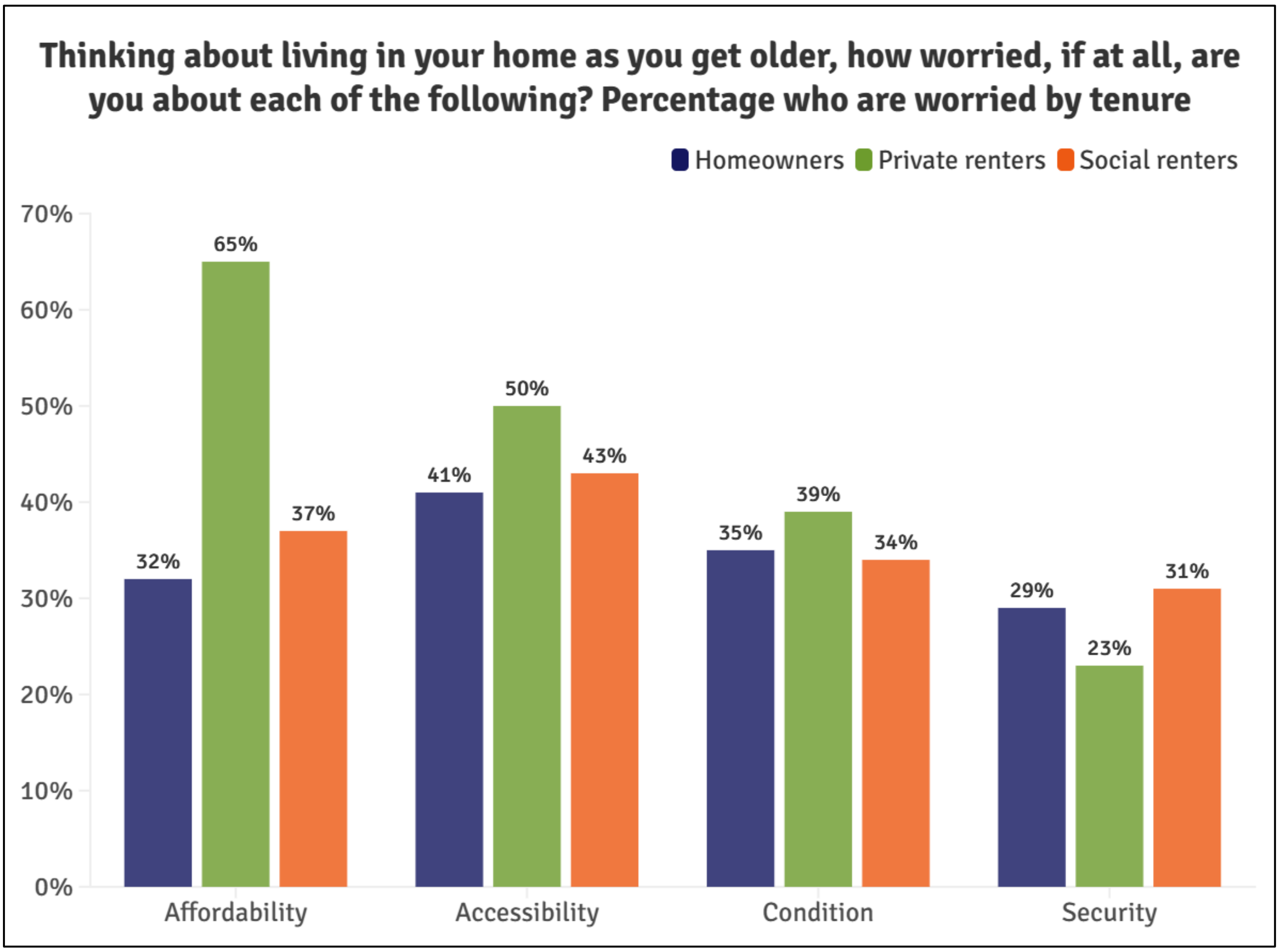
We also know that the disruption of an adaptation can be off-putting, and people are wary of admitting that an adaptation is necessary, often installing an adaptation only when forced to by a crisis such as a fall or hospital stay.

We need to ensure that there are more homes that have age-friendly features such as step free access or a shower and more that are quicker and easier to adapt. Recent analysis by Habinteg suggests that stairlifts cost between 60% and 72% less in a home built to the higher accessibility standards of Part M4, Category 2, rather than Category 1, installing a walk-in shower 27% less.[29] The Bath-out-2 study recently undertaken by the University of York shows that adaptations are more beneficial to the individual, free up more time for unpaid carers and save more money for formal care and health services if installed quickly.[30]

Chapter 3 – The impact of tenure

As with so many statistics, those living in the private rented sector face particular challenges.

Figure 7: Concerns about affordability, accessibility, condition and security split by tenure for those over the ag of 66.



Affordability e.g. rent, mortgage payments, service charges, cost of repair & maintenance; Accessibility e.g. stairs/steps, getting in and out of a bath; Condition e.g. damp, cold, basic amenities not working, leaks; Security e.g. you feel safe from break-ins.

1. Private renters

The number of people ageing in the private rented sector is predicted to more than triple over the next twenty years with 17% of older people forecast to live in privately rented homes by 2042. Together with social renters, this will mean 36% of older people will be renting, as against 21% in 2022. [31]

As the figure above shows, 65% of private renters over the age of 66 are worried about being able to afford their home as they age and 29% are very worried. For those over the age of 75 looking at their current finances and thinking about paying rent in the shorter term, 30% are worried, 11% very worried. Considering the regional data, percentages in London are higher.

Again, as with the general population, renters are not managing to address their housing concerns by moving. More than 8 in 10 private renters (86%) aged 75+ have moved since they were 50. Yet amongst those aged 75+, 50% remain worried about affordability, 47% about accessibility, 26% about condition and 21% about safety.

The polling suggests that significant numbers of older renters are worried about their housing and their concerns reflect the kinds of cases we see at Age UK.

The quotes below describe some of the cases Age UK have supported recently. All these cases come from an enquiry where homelessness was discussed. Again and again, one hears of a shortage of suitable housing options.

> The caller's father-in-law has been living in a privately rented bungalow for 20 years. The landlord is selling, and the caller cannot find alternative suitable private rented accommodation.

> An older man is living in a shared room which is in poor condition. There is no heating, the room is damp, there is mould in the bathroom and kitchen. There are mouse droppings and water leaks through the light fitting. He has looked at alternative privately rented accommodation but is priced out of the area.

> The caller and her husband have lived in a privately rented home for 11 years. The landlord told them that he was planning to sell last year, and they have been looking for somewhere to move to since. Both have care and support needs, but they are not currently receiving any care. The date of their eviction is approaching. They have completed a homelessness application with their local authority and have been bidding on properties but without success.

> People are using attendance allowance to pay for housing costs and cutting back on other things. Their homes are in really poor condition and unclean. People can't afford help and cannot do the cleaning themselves.

2. Low-income homeowners

On average, homeowners tend to achieve better outcomes than renters across a range of measures. However, for homeowners on a low income, this is not necessarily the case, and they are liable to be overlooked by policymakers. Nearly half (48%) of homeowners aged 66 or over with a household income below £30,000 are worried about the condition of their home. 35% are worried about security, 46% about accessibility and the same percentage about affording their home as they age.

Data from this polling shows the extent to which older homeowners on lower incomes struggle with repair and maintenance. Just over a quarter (27%) of homeowners with a household income below £30,000 said that their home needed repair & maintenance work which was not being done. 64% said it was because they were not able to afford it.

Over time their homes will deteriorate and the story of an older person living in a home where repairs have not been done and conditions are poor is a common one.

The DWP's Households Below Average Income (HBAI) poverty statistics consider poverty before and after housing costs. Housing costs include rent, water, mortgage interest, insurance, ground rent and service charges. No account is taken of repair and maintenance, which buy-to-let websites suggest should be accounted for at about 1% of the value of a home per year.[32] On an average UK home in 2025, this would be about £2,700.[33] There are other poverty measures which do include the condition of someone's home but in much discussion home ownership is assumed to be free. Few homeowners think about repair and maintenance as an annual cost in this way but without work, a home will deteriorate over time and with no money set aside, the one-off cost of a boiler or roof is very challenging.

If you do manage to save a sum to cover home repairs in retirement, this could interact with means testing for certain benefits. People put aside money to provide a safety net for all kind of eventualities. How this plays out against a particular means test in a future retirement may not affect behaviour so it may be that this does not act as a disincentive. However, these factors are more likely to come into play if people are evaluating the financial benefit of downsizing.

Using equity release to fund repairs is complicated. A variety of products offer different repayment schedules but ultimately both the debt and the interest on that debt need to be repaid. Compounding interest adds up quickly. If you borrow £25,000 for 10 years at 5.5% the total debt, assuming the interest rolls up, will rise to £42,700 after 10 years and £72,900 over 20 years. There are good local schemes in some parts of the country offering loans to those who do not meet the criteria for commercial lending but taking on debt can be daunting and often people prefer to live with disrepair.

Repair & maintenance is not just about money though. It is also about knowing where to start. If you are eligible for a loan, you may well need help working out which option is likely to work for you. It is about finding a trader that you trust, moving furniture, the energy to address the problem. As one Age UK case worker explained,

> "I always imagine how I feel when I am tired. I might know that I should change the light bulb, but I'd rather get to bed and sort it in the morning. I think that is what it feels like when you are older. There is enough to do getting through the day without addressing the rotten window frame. And why spend so much money sorting it when it is kind of OK and one isn't quite sure whether this will be home in a few years' time."

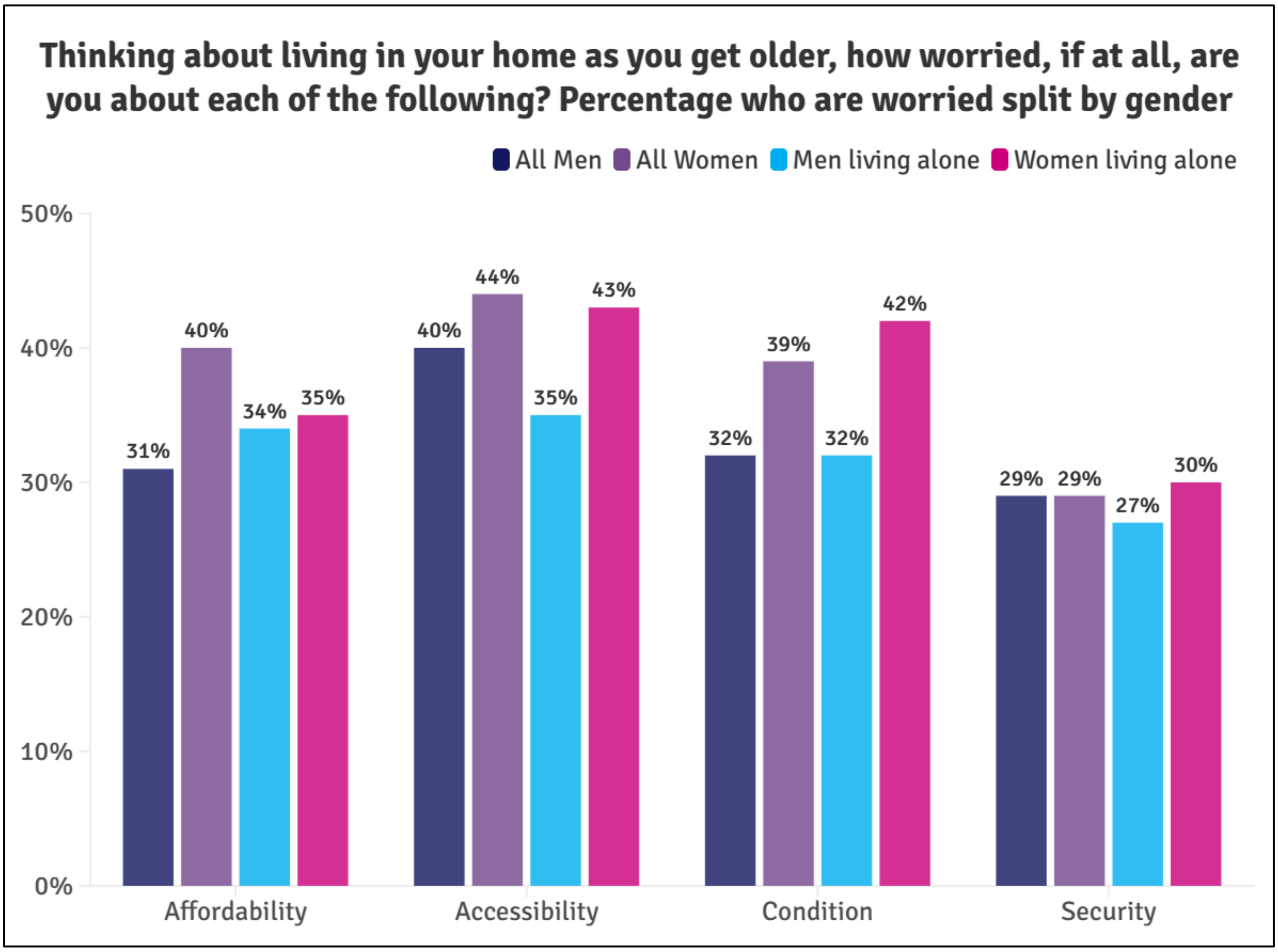
There are many factors at play.

Chapter 4 – Other groups impacted disproportionately

The data does not allow us to look at these groups in detail, but headline figures suggest that women, carers and ethnic minority groups are also affected disproportionately.

1. Women

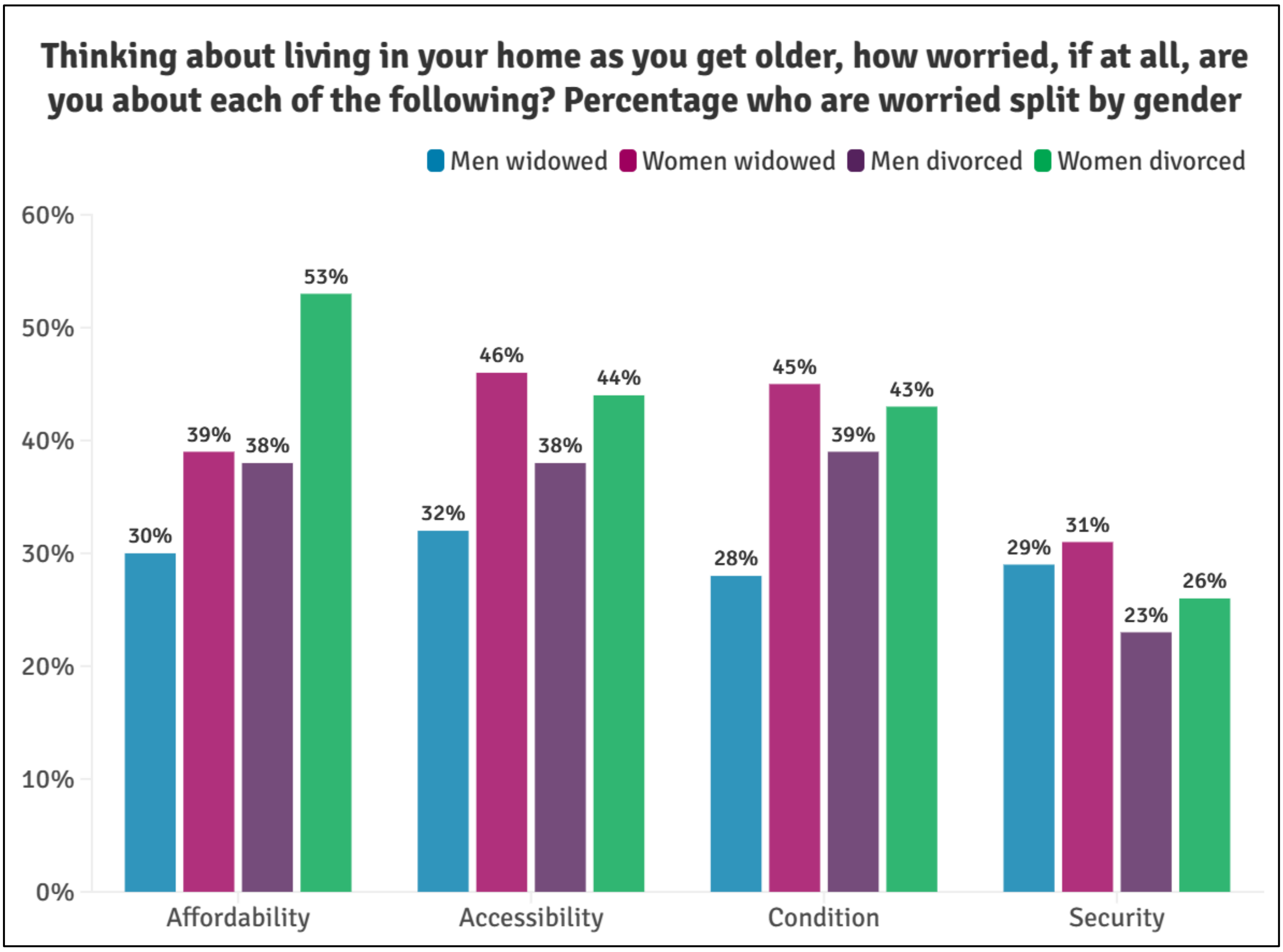
Figure 8: Percentage of men who are worried about their housing as compared to women



Affordability e.g. rent, mortgage payments, service charges, cost of repair & maintenance; Accessibility e.g. stairs/steps, getting in and out of a bath; Condition e.g. damp, cold, basic amenities not working, leaks; Security e.g. you feel safe from break-ins. Over 66

A greater proportion of female respondents are worried about the various aspects of their housing than male respondents. Women earn less through their lifetime, have lower pension savings and live longer so need their finances to cover a longer period of older age.[34] As the figure below shows, divorced women in particular, 48%, of those over the age of 66, report concerns about affordability. Widowed women are disproportionately worried about condition.

Figure 9: Percentage of divorced and widowed women who are worried about their housing compared to men.

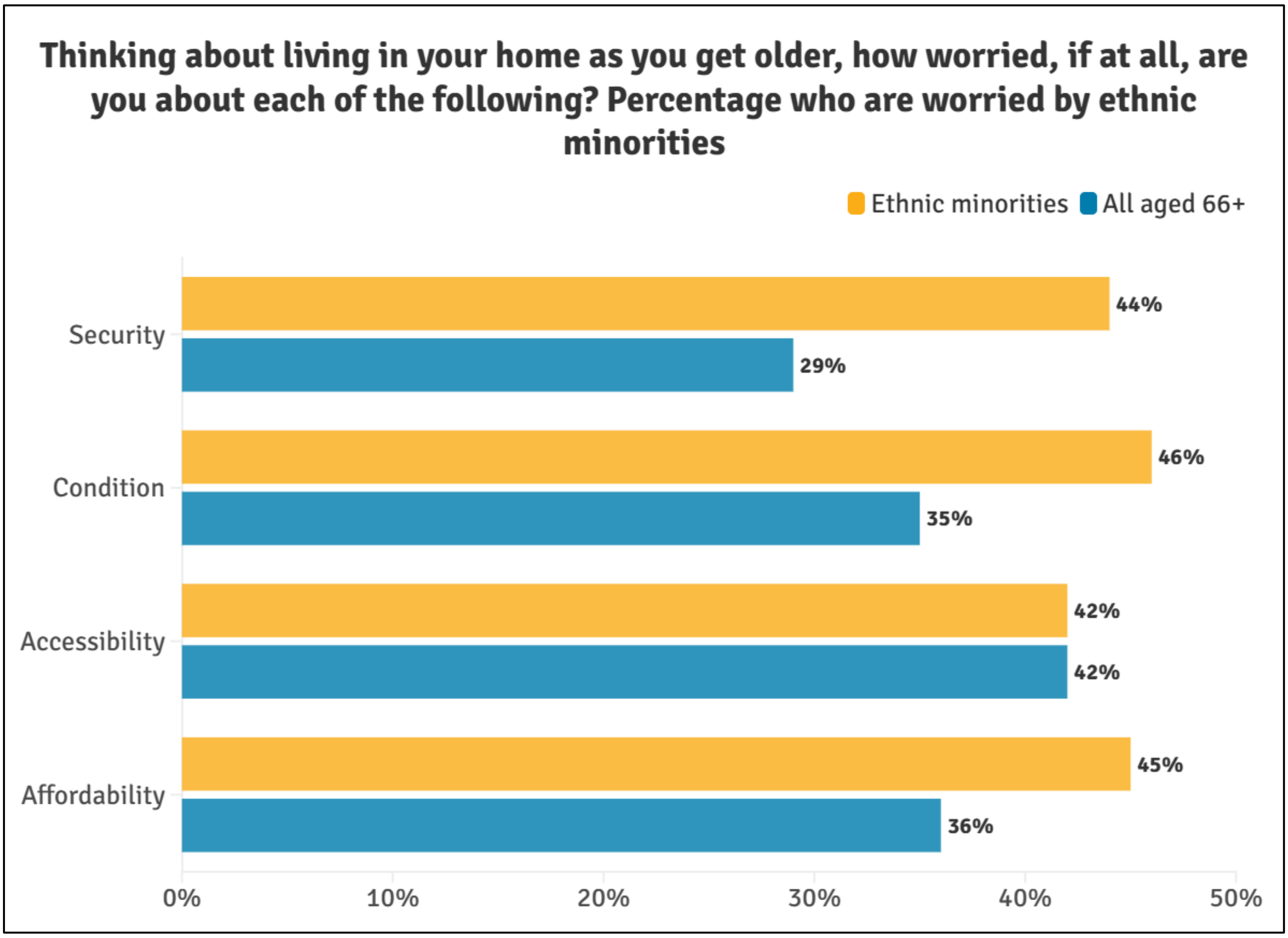


Carers also report above average concerns and particularly about accessibility. Half of carers over the age of 66 are worried about accessibility; 43% about affordability; 41% about condition and 37% about security.

2. Ethnicity

The graph below sets out responses from all ethnic minority groups. The polling sample did not include sufficient numbers of ethnic minority respondents to divide the group into specific ethnicities but the data we do have makes it clear that on average these groups face particular challenges.

Figure 10: Percentage of older respondents over the age of 66 who are worried about their housing by ethnicity.



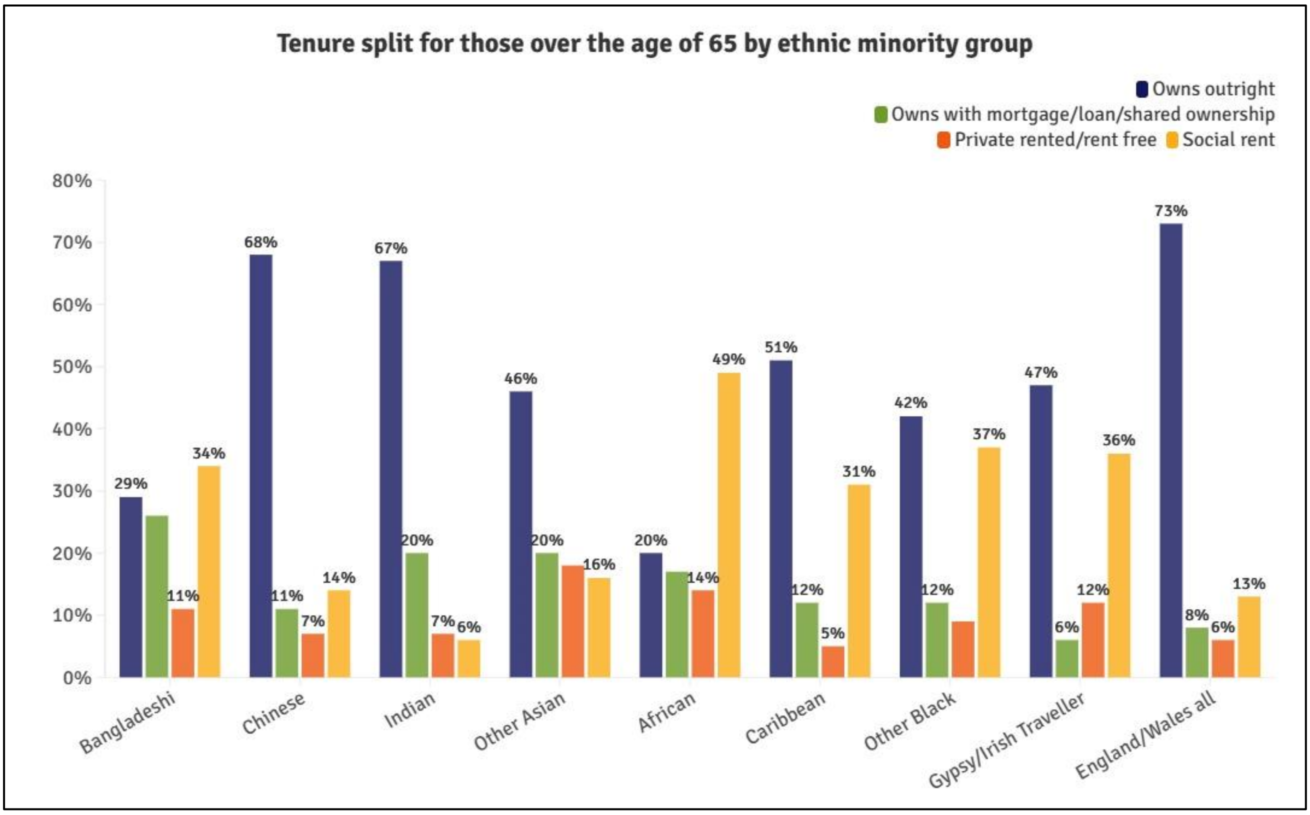
Affordability e.g. rent, mortgage payments, service charges, cost of repair & maintenance; Accessibility e.g. stairs/steps, getting in and out of a bath; Condition e.g. damp, cold, basic amenities not working, leaks; Security e.g. you feel safe from break-ins.

A higher percentage of ethnic minority respondents say they are concerned about all four aspects of their housing than the average for all respondents over the age of 66.

Our recent report, Ageing while Black, looking at the interconnection between race and ageing, highlights the challenges that Black Caribbean older people face with their housing. Fewer Black Caribbean older people in England and Wales own their own home than average and a third live in social housing, as against an average of 13%. 10.3% of those from Black Caribbean backgrounds live in housing deprivation in comparison to 5.3% of White British households.[35]

The graph below shows tenure split for Black Caribbean older people and other ethnic minority groups over the age of 65, as defined by the Office for National Statistics (ONS). The tenure split for different groups varies significantly and this factor alone will produce very different outcomes.

Figure 11: Tenure split for those over the age of 65 by ethnic minority group.



All these minority ethnic groups are underrepresented in home ownership, particularly those identifying as Bangladeshi or Black African. They are more likely to be paying rent and for most of these groups, more likely to be paying off a mortgage than the average older person in England and Wales. This tenure split is reflected in answers to a shorter-term question asking respondents whether they were worried about paying their rent or mortgage at the moment. A quarter of ethnic minority respondents were worried, twice as many as the average for all those polled.

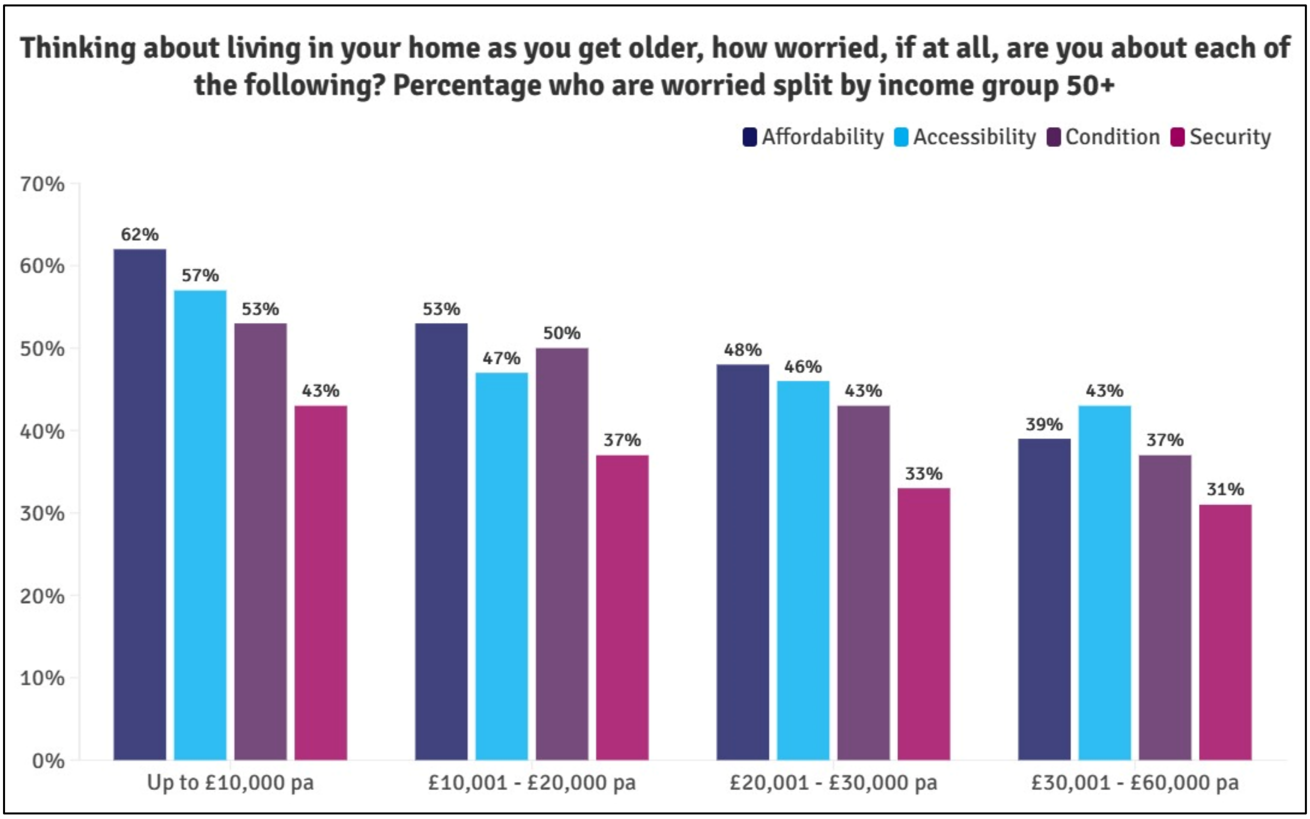
The aggregated polling results for all ethnic minority groups are likely to underrepresent the concerns some have and over represent others. We need more robust evidence to understand the impact in more detail.

One can assume that there are particular issues where the characteristics of these groups who are disproportionately affected - women, carers, certain ethnic minorities - intersect.

Chapter 5 – Financial security and choice

The figure below shows the percentage of people over the age of 50 who are worried about affordability, accessibility, condition and security as they think about ageing in their homes, split by income group.

Figure 12: Financial position: Thinking about living in your home as you get older, how worried, if at all, are you about each of the following?



Affordability e.g. rent, mortgage payments, service charges, cost of repair & maintenance; Accessibility e.g. stairs/steps, getting in and out of a bath; Condition e.g. damp, cold, basic amenities not working, leaks; Security e.g. you feel safe from break-ins. Split by annual pretax household income.

It is unsurprising that the percentage of people who are worried about the various factors in the polling is lower among higher income groups. Your finances are central to the options you have, and all these factors accessibility, affordability, condition, security and poverty are connected.

If you need a home with fewer steps and the only ground floor flat is in poor condition, you may have to take it. If it is too expensive and you cannot stretch your budget, then you may have to settle for a flat on the first floor and deal with any accessibility problems in the future. If you are dependent on adaptations, you may not have the financial resources to deal with this or pay for extra care.

The more homes we can provide that will suit people looking for somewhere to age within their budget, the fewer will have to compromise on different features. Over time, the compromises people make lead to problems as they age. Overpaying on housing eats into savings, at some point the inaccessible flat may deter you from going out, make it difficult to wash, affect how you live your life, increase loneliness and isolation and worsen heath.

With the number of homes that are suitable for people to age independently currently small, new build that meets these criteria will have a disproportionate impact. 1.5 million new homes may be just over 5% of the English housing stock but it is, for example, 34% of the number of homes that currently have step free access. Talking about step-free access for older people often elicits a response about the importance of stairs to keeping fit. Not all older people will need step free access but at some stage many do and as a proxy for all accessibility features, the statistics on step free homes illustrate the severe lack of age friendly features within our current housing stock. They also illustrate the extent to which new build can transform the options older people have.

More accessible, adaptable, age friendly housing would not only address people's concerns about accessibility but would also impact condition, security, affordability - and so health and poverty outcomes.

Conclusions and Recommendations

There is a shortage of housing suitable for older people, and too many are living in homes that will not help them to age well. This is bad for them, those who care for them and places unnecessary pressure on social care, the NHS and government finances. Concern about how this plays out at an individual level is reflected in polling responses.

The stories below from the Age UK Information and Advice line illustrate this wider impact:

A caller's parents live in a housing association flat. Both have poor health, and her father now lives downstairs as he cannot climb the stairs. They want to move to a ground floor flat, but the local authority says they need to do an occupational therapy assessment, and this may take 4-5 months. The housing association say that they do not have anything suitable and family members are now travelling from Cornwall to provide help which is not sustainable.

A caller's mother-in-law has been in hospital for two months. Her home is not suitable to return to, so she has been trying to find supported accommodation. There is nothing that is likely to be available for some weeks, so she has been placed in temporary accommodation. The temporary accommodation is not suitable or safe and she cannot get in or out without support as it is not possible to open the door while using her walking frame. The caller had contacted the housing team who have told her that this is the only option available.

We need to address the shortage of options people have and use new build and retrofit to increase the proportion of our housing stock which is suitable for ageing. This will take time but incrementally it can be done.

Accessibility is important. Many of the issues we encounter are connected to people struggling with steps or navigating the structure of their home to complete daily tasks. It is often essential to a full and independent older life and looking for accessibility drives people to stretch their budgets. Affordability, security, housing condition, accessibility and people's financial stability are all interlinked.

As things stand, we are missing opportunities to help people find a home which works for them as they age – and also works to reduce their reliance on social care, the NHS and other support.

The Government's housing strategy must embed the needs of an ageing population, recognising that the vast majority of older people will age in general mainstream homes and most in homes they move to when younger. In many instances minor changes to policy can make a substantial difference at relatively little additional cost. If, for example, a new build-to-rent scheme includes basic accessibility features and is situated close to shops and amenities it becomes a tenable place to age. The same development without those characteristics makes ageing difficult and tenants would have to rely on friends, family or formal carers to take them shopping and help with daily tasks.

Recommendations

1. The Government's housing strategy must embed the needs of an ageing population, recognising that the vast majority of older people will age in general mainstream homes and most in homes they move to when younger.

New build

2. The National Planning Policy Framework and guidance needs to be amended so that wording ensures local authorities evaluate the needs of an ageing population properly. The current wording theoretically covers what is required but is not feeding through into adequate needs assessments. Many local plans combine older and disabled people's housing in one document and most focus on specialist housing for the "older old". Many groups are being ignored, for example:

   - Older renters: The number of private renters is forecast to triple by 2042, accounting for 1.7 million households or 17% of the older population.[36] Over 50% of renters aged between 45 and 64 have no savings and many will struggle to afford their rent in retirement.[37] The Pensions Policy Institute (PPI) estimates that if current trends continue the cost of housing benefit for older renters will increase by 40% in 2041, an additional £2bn pa.[38]
   - 50- to 75-year-olds: The large number of movers looking for a home that is not necessarily smaller but is better configured to ageing and easier to maintain.

   Addressing these groups would lead to a greater diversity of housing types and make it easier to develop sites more quickly without flooding the market with one type of housing. It would assist the Government's agenda to speed the roll out of developments.

3. All new homes should be built to the higher accessibility standards of Part M4 Category 2. Category 2 "incorporates features that make" a home "potentially suitable for a wider range of occupants including older people".[39] The polling data shows people's concerns about the accessibility of their home and the extent to which they plan to rely on adaptations to carry out basic tasks.

   - There is a huge shortage of accessible and adaptable homes.
   - Current standards are not producing the number of homes we need to address this shortage. This has to be regulated at national level to achieve the outcome required. Habinteg's analysis of local plans suggests things are moving in the right direction. The number of local plans which require a proportion of homes to meet higher accessibility standards in 2025 is double the number in 2020. However, numbers are still not sufficient to address the shortage of accessible housing within existing stock and there is considerable regional variation. The 10-year forecast for the delivery of M4 Category 2 homes in London is seven times that for the Northeast.[40]
   - Cost estimates for Category 2 include two elements – additional space for the larger footprint and actual material and build cost. Informal conversations with builders suggest that in many cases these costs will be negligible. Many sites can be designed so that the land carries the same number of homes so there is no loss of density and no additional space cost to the higher standards. The build and materials cost is reduced where all homes meet Category 2 and processes are standardised.
   - Mandatory Category 2 reduces the back and forth between developers and planners, removing one variable from discussion, simplifying and speeding up planning.

- In those cases where there is a loss of density and extra cost, developers building to Category 2 need a level playing field which can only be achieved by mandatory standards.
- There is a link between accessibility and financial outcomes. Addressing the shortage of accessible homes suitable for an ageing population would give older people more options which are affordable. Solving our housing crisis is not just about the number of homes we build but the basic standards we build them to.

4. We are pleased to see the Government's commitment to increase the number of social homes. We need to ensure that this development embeds age friendly design. There is a huge shortage of accessible, adaptable, age friendly social housing. Case notes from the Age UK Information and Advice line show older people struggling with features of a home which could have been designed differently at no additional cost. One recent example involved an older person whose housing association kitchen had been refurbished but she was unable to reach the new cupboards; another, with a new bathroom found her walker slipped on the tiles.

5. Planning reforms must remove the barriers holding back growth in the specialist housing sector, for example providing a clearer methodology for assessing need, guidance on use classes and viability, more site allocation and greater awareness of the wider benefits. Despite the focus on specialist housing in strategy documents, we are not seeing enough homes built, particularly for those on lower incomes. The Elderly Accommodation Council estimates that less than 7,500 units of specialist housing were built in 2024 across the whole of the UK.

Existing Stock and wider strategy

6. Retrofit needs to work with, not against, accessibility so that we incrementally improve the age friendliness of our existing housing stock.

- We welcome the Decent Homes standard consultation and previous work on how to include accessibility and access to adaptations. We would like to see current wording on accessibility in renovation in the Decent Homes Standard strengthened. It currently suggests that "Landlords may also wish to consider which relevant Lifetime Home Standards are appropriate when carrying out work to properties, and whether the work to be undertaken can be modified to help meet the needs of people with disabilities".[41] The wording has to be practical, but we need to do better than this. Renovation must increase the number of age friendly homes.
- Similarly, we need to ensure that improving the energy efficiency of new homes also takes accessibility and adaptation into account. Insulated walls are not strong enough to take grab rails. The grab rail needs to be attached to the baton, so we need to ensure that batons are placed in appropriate positions. Otherwise, a tenant who needs a simple grab rail will have to ask a landlord who has just spent £15,000 on insulation to take down a wall to reinforce it.
- We need to do more to encourage homeowners to think about age friendly features as they renovate, thinking particularly about that group of 50- to 75-year-olds. This

might require changes to VAT or other incentives to drive behavioural change. Interestingly, over half of the £711m DFG annual budget is spent on replacing baths with showers.[42] Age friendly design would reduce the need for expensive adaptations.

7. We need to do more to ensure that Local Authorities follow all aspects of the Disabled Facilities Grant guidance and make use of the assistance offered by Foundations to speed up delivery, looking particularly at the customer journey and the use of occupational therapists.

8. Plans to raise the energy performance rating of privately rented homes to grade C must be structured in a way that takes account of older renters. The policy will impact over half of rented homes and has the potential to reduce energy bills, improve energy efficiency and be a catalyst for wider improvements in the standard of rented homes. However, it is important that not increasing energy bills is an underlying principle of reforms and we mitigate against the potential issues that older renters may encounter. Evidence from Age UK's Warm Home programmes suggests that some older tenants will need help navigating the process, moving furniture, dealing with the builders, understanding their rights, moving home if necessary and will be concerned about rent increasing after works are done.

9. We welcome the Government's commitment to use the new rental database to improve renters' access to adaptations and include a record of accessible features. The rental database should:

- Inform landlords and tenants about funding that is available for adaptations, clarify legal requirements and best practice including information about designs which avoid adaptations being removed at the end of a tenancy and solutions to common problems.
- Inform local authorities about the number of accessible and adaptable properties in an area.
- Provide or signpost to wider information on home energy retrofit and home improvements and the support and financial assistance available.
- Assist with pro-active enforcement of rental standards.

10. Enforcement teams in local authorities must be properly resourced. The polling data shows the extent to which renters are worried about the conditions of their home as they age and the need for repair & maintenance work. Older people are less likely to complain and less likely to push their own case through a complex system of redress. Where older people raise a complaint, it needs to be followed up efficiently and, in some cases, enforcement needs to be proactive.

11. We need to spread best practice. There are for example, good Home Improvement Agencies in some areas, handyman services, innovative financing options to fund repairs for those on lower incomes and pockets of support and practical information and advice. Establishing trust is central to helping people. The voluntary sector needs to work with local authorities to ensure that these trusted resources are available across the country and that older people know about them, again looking at that younger cohort to avoid problems building up to a crisis.

12. We need to address the poor condition of much sheltered housing. Sheltered housing should be a good solution for the many people with modest care needs we see struggling to afford somewhere suitable to live in the private rented sector, but too many schemes are outdated, in poor condition with insufficient levels of actual support. The following quote comes from a sheltered housing resident:

> 'When I came to this facility seven years ago, it had a manager/warden who was brilliant and two carers by day and one at night in case they were needed. New ownership decided that no manager was needed, and now there is one carer, mornings only, who pops in every day to do a "wellness check" (I.e. see if we are still alive) but does nothing else, and so I have to employ two carers to help me'

Some schemes offer little more than an emergency call service and where there are voids, they are sometimes filled with residents who have a very different need profile, including drug addiction. Anti-social behaviour is an issue. In June 2024 the APPG on Housing and Care for Older People published a report looking at the regeneration of sheltered housing. It made a number of recommendations to address funding, design and other issues. We need to ensure that adequate funding is in place and implement these recommendations.[43]

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