

Housing options in later life (England)

April 2024

The majority of older people will continue to live in mainstream housing. We need to offer support for the majority who say they would like to age in place, as well as a wide choice of mainstream options for those who wish to downsize, and more specialist options for all income groups in all geographic areas.

Ageing in place or moving

Many older people have a strong attachment to their current home. 96% of households aged 65 and over are likely to be satisfied with their current tenure, 95% with their accommodation and 90% with their area.ⁱ

While older people do under-occupy homes, nearly 80% live in homes with three bedrooms or less and under-occupation tends to be greater in areas where house prices are low.ⁱⁱ Therefore, downsizing is a less obvious option for many older people than some commentators sometimes suggest. A 2018 report by Policy Exchange concluded that downsizing “does not stack up financially” in many parts of the country.ⁱⁱⁱ A long-standing connection with a particular community and with the layout of a home for those who experience memory loss, can also make ageing in place the right decision for many older people.

For some, however, moving to a more suitable home makes sense, and for this group there is a shortage of options.

A shortage of suitable homes for those who would like to move

A third of older people say that they would consider moving and a third of homeowners aged 50 will have moved by the age of 70, over half by 90. More than 80% of renters will have moved by the age of 90.^{iv}

Some of those would like to live in specialist older people’s housing, and we need to see more specialist options spread geographically and which are affordable at all income levels. Much sheltered housing needs regenerating, while others would like a traditional retirement home. Some older people would like to move to a mainstream home, which may or may not be built specifically for an ageing market.

Survey evidence suggests that among over 55s who do move, 28% move somewhere bigger, 46% invest more money and 40% move to four-bedroom homes.^v Older people are a diverse group with very different needs. Many do not consider themselves to be “old”^{vi} and would like a broad choice of homes that work for all stages of ageing.

Anecdotally we hear of older people moving to homes marketed to younger age groups, but many of these homes do not have the accessible features that make them easy to live in if someone

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becomes frailer. Only 19% of homes with step free access and only 31.5% of new homes being built in England between 2020-30 are expected to meet any accessibility standards.^{vii}

Moving involves assessing a complex set of possible scenarios about house prices, rental prices, mortgage rates, future care needs, where family and friends might be living, and other factors. Older people need to have real options and be well supported to make the choice that is right for them.

Public Policy Proposals

- As older people state a preference for new build homes, these must provide solutions. The Government must introduce the higher accessibility standard of Part M4, Category 2 for all new build housing as soon as possible.
- To achieve what is required, volume builders need to be engaged in this market. Homes England must lead by example.
- The vast majority of homes people will age in have already been built, and we need to do more to raise the standard and accessibility of our existing stock.
- Local plans must prioritise older people's housing but importantly recognise that many people will choose to age in homes that are not designed specifically for older people. Plans must offer a broad range of homes which will appeal to those in their 50s, 60s and upwards, including but not limited to specialist options.
- There should be a renewed emphasis on place-making from central and local Government – a suitable home to age in requires good community infrastructure, proximity to local amenities, transport, accessibility, and other factors.
- More investment should be available to adapt and refurbish existing sheltered housing schemes.
- There is a significant need for more detailed advice about local housing options and the financial implications of moving to help individuals make the right decision about where to live.

Want to find out more?

Age UK has agreed policy positions on a wide range of public policy issues. Our policies cover money, health and care, housing and communities, and equalities issues. See <https://www.ageuk.org.uk/our-impact/policy-research/policy-positions/> for more information.

ⁱ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/902866/EHS_2018-19_Life_Course_Report.pdf

ⁱⁱ Age UK analysis of data from the Office for National Statistics' 2021 Census for England and Wales
<https://policyexchange.org.uk/wp-content/uploads/2018/11/Building-for-the-Baby-Boomers-Jack-Airey-Policy-Exchange-December-2018.pdf>

ⁱⁱⁱ <https://policyexchange.org.uk/wp-content/uploads/2018/11/Building-for-the-Baby-Boomers-Jack-Airey-Policy-Exchange-December-2018.pdf>

^{iv} https://ifs.org.uk/sites/default/files/output_url_files/BN239.pdf <https://demos.co.uk/wp-content/uploads/2017/11/Unlocking-the-Market-Demos-Report.pdf>

^v https://www.nhbcfoundation.org/wp-content/uploads/2017/12/NF79_WEB.pdf

^{vi} https://www.nhbcfoundation.org/wp-content/uploads/2017/12/NF79_WEB.pdf

^{vii} [Forecast for accessible homes, Habinteq](#)

https://assets.publishing.service.gov.uk/media/60e5b6fe8fa8f50c716bcbb3/EHS_19-20_Home_adaptations.pdf