

# Parliamentary Briefing: Housing – Building for an ageing population November 2024

## Overview

Households headed by someone over the age of 65 are **forecast to account for 84% of the growth in all households between 2018 and 2043** and we already have a huge shortage of homes that are suitable for an ageing population.

Much policy discussion focuses on the need for more specialist housing and encouraging older people to downsize. Focusing solely on these two solutions rests on a **misunderstanding about what older people want** and fails to address the wide spectrum of needs across the older population. Most older people live – and want to live - in mainstream housing.

The Government's **housing strategy must be broad and address the full spectrum of older people** from those living full, active lives to those who need retirement living and housing with care. Doing so will benefit each individual older person and deliver **benefits felt across our economy and public services**, including a reduction in the cost of caring for our ageing population.

Failure to provide good quality, adaptable and accessible housing for an ageing population is storing up financial and social problems for the future. **Much can be done without significant cost**; often small changes can have a considerable impact.

## Why is good-quality housing so important for older people?

**Housing quality is central to an older person's experience of ageing.** People living in poor conditions have worse health outcomes, are more likely to experience loneliness and isolation and within the different tenures, are more likely to live in poverty.<sup>i</sup>

**Cold homes present a real health risk.** The UK has the oldest housing stock in Europe,<sup>ii</sup> with UK homes losing heat up to three times faster than European neighbours. Older people are both more likely to live in older housing and at greater risk from exposure to the cold, with the UK Health Security Agency recommending indoor temperatures of at least 18°C. The very worst housing in England is estimated to cost the NHS £500m per year in first year treatment costs alone.<sup>iii</sup>

Conversely, good quality housing offers **benefits felt across our economy and public services**. One aspect of cost saving that isn't often discussed is the extent to which good housing sustains unpaid care. It is much easier to help a family member or friend with the odd task once a day, than go morning and evening to help someone get in and out of a bath, climb stairs and cook meals. The value of unpaid care is estimated to be £162bn per annum.<sup>iv</sup>

Conditions across **different tenures and socio-economic groups vary substantially**.

- 1.35 million households headed by homeowners aged 55+ are classified as non-decent and 50% of homeowners aged 50-70 say they are unable to afford priority repairs and maintenance.<sup>v</sup>

- Only 12% of older people in all tenures have a home without steps up to the main entrance.<sup>vi</sup>

### Older people are increasingly renting.

- The number of older renters is predicted to more than double over the next twenty years.
- 30% of older private renters live in non-decent homes.<sup>vii</sup>
- Over 50% of renters aged 45-64 have no savings; many will struggle to afford rent in retirement.<sup>viii</sup>
- 70% of renters aged 65+ say they would find it difficult to find a new property if they had to move.<sup>ix</sup>

### Minoritised demographic groups are more likely to face housing challenges.

- 14% of people aged 50 to 69 from black ethnic backgrounds own a home outright compared to an average of 43% for all ethnic groups in England and Wales.<sup>x</sup>
- In 2022/2023 a third of wheelchair users in the social sector were placed in homes which were not accessible or adapted for wheelchair use.<sup>xi</sup>

Failure to provide good quality, adaptable and accessible housing for an ageing population is **storing up financial and social problems for the future**. Ultimately this cost will fall on the working population, so ensuring that the homes we build work for older people matters for all generations.

### Solutions are needed that go beyond specialist housing and downsizing

Political discussion about older people's housing is often **limited to providing more specialist housing** (care homes, retirement living, etc.) and **encouraging more people to downsize** (or 'rightsize').

The terms 'older people's housing' and 'specialist housing' are often conflated. While we do need more specialist housing, particularly for lower income groups, the sector will only ever accommodate a small minority of older people. **Most older people - over 90% - live in general mainstream homes.**<sup>xii</sup>

**Encouraging more people to downsize sounds appealing** – freeing up family homes, reducing under occupation, moving older people into more suitable accommodation – but is much more complicated in practice than in theory.

- **More older people are already moving than is often assumed** - 40% of homeowners and over 60% of renters aged 70 have moved into their property since the age of 50.<sup>xiii</sup>
- **Downsizing releases less equity than people often imagine** - people often move to a home that is more central, in better condition and only a third move to somewhere smaller.
- **Familiarity is both valued and useful** - longstanding relationships with a community become increasingly valuable with age, as does knowledge of a home's layout for those with dementia.
- **Size is not necessarily the issue and incentivising downsizing is difficult.** 80% of older people already live in homes with 3 beds or less and, if affordable, an extra bedroom can be useful, offering a room for a couple to sleep separately, for working, a carer, lodger or to have friends and family to stay.
- **Assessing the 'best move' is difficult** - moving involves evaluating a large number of variables, including where friends and family live, future care needs, house and rent prices and possible changes to means tests and social care costs.

## What Age UK would like to see

We need to think about the **different demographic groups across the older population**, looking beyond specialist development and downsizing, and develop a strategy encompassing all these elements.

Much can be done without significant additional cost - it is about **incorporating the needs of an ageing population into all housing decisions**; often small changes can have a considerable impact.

### For new build homes:

- All new homes should be built to the **higher accessibility standards of Part M4 Category**. There is a huge shortage of accessible homes; we need new build to address this shortage. Under the current system, only 31.5% of new homes to be built in England 2020-2030 will meet basic accessibility standards.<sup>xiv</sup>
- **Local plans should be supplemented** with clear guidance on how councils will specifically meet the needs of an ageing population, looking at all tenures and different demographic groups, recognising that many people will age in homes they move to when younger.
- **We need to embed inclusive design**. Age UK often hears from older people struggling with features of a home which could have been designed differently at no additional cost.
- **We need to see more social housing with age friendly, accessible design**. Even a reformed private rented sector is not suitable for many older people.
- **Planning reforms must remove the barriers holding back growth in the specialist housing sector**. Despite the focus on specialist housing in strategy documents, we are not seeing enough new homes built, particularly for those on lower incomes.

### For existing stock:

- **Radically expand and improve national insulation and heating system improvement schemes**, with priority for those on low incomes and with higher heating needs.
- **We must make better use of the Disabled Facilities Grant (DFG)**. In 2021/2022, the last year for which we have local data, nearly 70% of local authorities took longer than the 6 months guidance to process the grant.<sup>xv</sup>
- **Revise the Decent Homes Standard to improve the accessibility of our existing housing stock** and ensure that renters who need adaptations, like a shower or ramp, can get them.
- **Encourage homeowners to think about age friendly features as they renovate**. This might require changes to VAT or other incentives to drive behavioural change. Over half of the £623m DFG annual budget is spent on replacing baths with showers<sup>xvi</sup> - age-friendly design would reduce the need for these expensive adaptations.
- **Enforcement teams in local authorities must be properly resourced**. Older people are less likely to complain and less likely to push their own case through a complex system – complaints need to be followed up efficiently and, in some cases, enforcement needs to be proactive.
- **We need to spread best practice**. There are for example, good Home Improvement Agencies in some areas, local authorities using innovative financing options to fund repairs for those on lower incomes and pockets of good information and advice about housing options.

## What can Parliamentarians do now?

- Meet with us to discuss older people's housing in more detail and explore how Age UK can support you in Parliamentary work. Please contact [publicaffairs@ageuk.org.uk](mailto:publicaffairs@ageuk.org.uk) to arrange a meeting.
- Attend the Westminster Hall debate on '*Responsibilities of Housing Developers*', taking place from 2:30-4pm on 11<sup>th</sup> December, and raise some of the points outlined in this briefing.
- Write to the Minister for Housing and Planning, Matthew Pennycook MP, outlining the points raised in this briefing.
- Use your platform in Parliament to highlight the importance of considering older people's housing needs in the Government's plans to reform the housing sector and build 1.5m homes. Age UK is happy to support with written or oral questions.
- Contribute to a shift in narrative around older people's housing needs, away from simply specialist housing and downsizing (while both important in their own way) towards an all-encompassing strategy that meets the wide spectrum of needs across the older population.

## Get in touch

If you have any questions or would like to meet to discuss the issues outlined in this briefing further, please contact [publicaffairs@ageuk.org.uk](mailto:publicaffairs@ageuk.org.uk).

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<sup>i</sup> [Longer tenancies would be good news for older private renters the-health-impacts-of-cold-homes-and-fuel-poverty.pdf](#)

[How the nation's housing crisis is contributing to poverty amongst older people | Centre for Ageing Better](#)

<sup>ii</sup> <https://www.resolutionfoundation.org/app/uploads/2024/03/HO-Q1-2024-FINAL.pdf>

<sup>iii</sup> <https://www.instituteofhealthequity.org/resources-reports/left-out-in-the-cold-the-hidden-impact-of-cold-homes/read-the-executive-summary.pdf>

<sup>iv</sup> <https://centreforcure.ac.uk/updates/2023/05/valuing-carers/>

<sup>v</sup> [Half of over 50s who want home renovations are 'unable to afford' them | Centre for Ageing Better \(ageing-better.org.uk\)](#) [Homes | The State of Ageing 2023-24 | Centre for Ageing Better \(ageing-better.org.uk\)](#)

<sup>vi</sup> [EHS20-21 Older People s Housing - Ch2 - Tables.ods \(live.com\)](#)

<sup>vii</sup> [English Housing Survey: Private rented sector, 2020-21 \(publishing.service.gov.uk\)](#)

<sup>viii</sup> [Living longer - Office for National Statistics \(ons.gov.uk\)](#)

<sup>ix</sup> [Hidden renters: The unseen faces of the rising older rental wave | Independent Age](#)

<sup>x</sup> [Ethnic group by housing tenure and occupancy rating, England and Wales, Census 2021 - Office for National Statistics \(ons.gov.uk\)](#)

<sup>xi</sup> [Social housing lettings in England, tenants: April 2022 to March 2023 - GOV.UK \(www.gov.uk\)](#)

<sup>xii</sup> <https://ageing-better.org.uk/sites/default/files/2023-08/finding-the-right-place-to-grow-older.pdf>

<sup>xiii</sup> [https://ifs.org.uk/sites/default/files/output\\_url\\_files/BN239.pdf](https://ifs.org.uk/sites/default/files/output_url_files/BN239.pdf)

<sup>xiv</sup> [Insight report: A forecast for accessible homes | Habinteg Housing Association](#)

<sup>xv</sup> [the-disabled-facilities-grant-a-step-change-improving-delivery-of-the-disabled-facilities-grant.pdf \(ageuk.org.uk\)](#)

<sup>xvi</sup> [DFG Review 2018 Summary.pdf \(publishing.service.gov.uk\)](#)