



BRIEFING PAPER

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Housing an ageing population: a reading list

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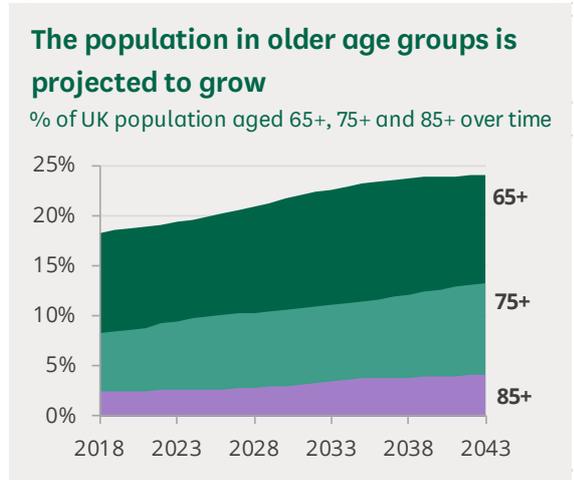
1. Introduction

The UK's ageing population

The UK's population is ageing. This is primarily driven by improvements in life expectancy and declining fertility.

Around one-fifth of the UK population (19%) was aged 65 or over in 2019, or around 12.3 million people. The number of people in this age group increased by 23% between 2009 and 2019, at a time when the whole UK population only increased by 7%.¹

As the chart on the right shows, the older population in the UK is projected to grow, with people aged 65 and over making up 24% of the population by 2043 (17.4 million people). The proportion of the population aged 75 and over is projected to rise from 8% in 2018 to 13% in 2043, while the proportion aged 85 and over is projected to rise from 2% to 4%.²



Source: ONS, 2018-based national population

Older people's housing circumstances

[The English Housing Survey](#) looked at the housing circumstances of older people living in England in 2018-19. Some of its main findings include:

- **Over a quarter (29%) of all households were led by someone aged 65 or over³** – 6.9 million households in total.⁴
- **Older people are more likely to live alone.** 45% of households led by someone aged 65 or over were single-person households, more than twice the rate in younger age groups. Over 3.1 million adults aged 65 and over lived alone in 2018-19. The majority of these single adults were women (2.1 million, compared with 1.0 million men living alone).⁵
- **The majority of older households are owner-occupiers.** 5.42 million households (79%) led by someone aged 65 or over were owner-occupiers in 2018-19. 1.09 million were social renters (16%), and around 380,000 were private renters (6%).⁶
- **Households led by an older person are much more likely to be under-occupying than other age groups.** In the English Housing Survey, overcrowding and under-occupying are measured using the 'bedroom standard', which determines how many bedrooms a household 'needs' based on the ages and

¹ ONS, Mid-year population estimates (via Nomisweb.co.uk)

² These projections are published by the Office for National Statistics (ONS) and are based on population trends up to 2018. They do not attempt to account for the effect of future events and trends, such as the impact of the UK leaving the EU.

³ We use the phrase 'led by someone aged 65 or over' to refer to households where the Household Reference Person (HRP) is in that age group. The Household Reference Person is the person in whose name the home is owned or rented, or the person with the highest income in joint tenancies.

⁴ MHCLG, [English Housing Survey 2018 to 2019: housing across the life course](#), p28

⁵ Ibid., p28

⁶ Ibid., pp28-29

relationships of household members. 55% of households led by a 65+ year old had at least two spare bedrooms by this measure, compared with 18% of 16-34 year old households and 34% of 35-64 year old households.⁷

The challenges of housing an ageing population

People's housing needs often change as they grow older. The right housing can keep older people safe and healthy, support them to live independently, and reduce costs for health and social care services. Enabling older people to move to more suitable housing, when they want to, can also help to free up larger homes for use by families.

The issue of how to house an ageing population now, and in the future, is a critical one. Literature on this topic identifies a range of challenges, including:

- Older people frequently need support with home maintenance, adaptations and repairs to enable them to stay in their homes for longer. They may also require other support services, such as social care, to maintain their independence and well-being. A supportive local community and social networks are also recognised as important in supporting older people, for example by reducing loneliness.
- There is a shortage of accessible and specialist housing for older people (for example, retirement housing, sheltered housing and housing with care) in both the private and social sectors.
- Older people need access to information and advice on housing options and support services, to enable them to make informed and timely choices about how and where they live.
- Older people are more likely to be under-occupying their accommodation. Barriers to 'downsizing' or 'rightsizing' can include: emotional bonds; fear of change; reluctance to lose a principal financial asset; and a lack of choice in appropriate accommodation to move on to.
- The increase in older people living in private rented accommodation has raised concerns about their living conditions, difficulties in securing necessary adaptations, and ability to live a secure life in retirement.
- In England, there is a lack of a national strategy on housing for older people to provide a strategic vision and ensure housing, health and social care policies are joined up.

Housing policy is devolved, different policies apply in England, Scotland, Wales and Northern Ireland.

This paper presents a selection of publications on the topic of housing an ageing population, it is not intended to be an exhaustive list.

⁷ MHCLG, [English Housing Survey 2018 to 2019: housing across the life course](#), p32

2. Government reports and strategies

2.1 England

MHCLG, [English Housing Survey 2018 to 2019: housing across the life course](#), 9 July 2020

National Statistics on housing circumstances and housing aspirations, and how this varies between age groups.

MHCLG, [English Housing Survey 2018: accessibility of English homes](#), 9 July 2020

A fact sheet giving statistics on the accessibility of homes in England.

Office for National Statistics, [Living longer: changes in housing tenure over time](#), 10 February 2020

This report looks at trends in renting and owner-occupation by age group between 1993 and 2017 and what those changes might mean for older people in the future.

MHCLG, [Housing for older and disabled people](#), 26 June 2019

This guidance provides advice to councils on preparing planning policies on housing for older and disabled people. It covers: identifying the housing requirements of older and disabled people; accessible and adaptable housing; specialist housing; and inclusive design.

MHCLG, [Disabled Facilities Grant \(DFG\) and Other Adaptations: External Review conducted by the University of the West of England](#), 10 December 2018

The Disabled Facilities Grant (DFG) is a capital grant paid by local authorities in England to meet, or contribute towards, the cost of adapting a person's home. This can help eligible people to stay in their homes for longer, and live safer, healthier and more independent lives. The review looks at how the DFG currently operates and makes evidenced based and practical recommendations for how it should change in the future.

Government Office for Science, [Future of an ageing population](#), 7 July 2016

This Foresight report looks at the challenges and opportunities of an ageing society. Chapter 4 of the report considers housing and neighbourhoods.

2.2 Scotland

The Scottish Government and COSLA, [Age, Home and Community: next phase](#), 30 Aug 2018

This paper provides a refresh of the 2011 Age, Home and Community strategy. The Scottish Government's vision is for older people in Scotland to enjoy full and positive lives in homes that meet their needs.

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The strategy is founded on three principles: Right Advice, Right Home and Right Support. The [Age, Home and Community Monitoring Advisory Group](#) monitors delivery of the strategy.

The Scottish Government and COSLA, [Age, Home and Community strategy: progress report](#), 30 Oct 2017

This paper outlines the progress made in the five years since publication of the Age, Home and Community strategy in 2011.

The Scottish Government and COSLA, [Age, Home and Community: A Strategy for Housing for Scotland's Older People: 2012-2021](#) 20 Dec 2011

This policy document sets out a ten-year strategy for providing housing and housing-related support for older people in Scotland.

2.3 Wales

The Housing Learning & Improvement Network, [Assessment of the demand for specialist housing and accommodation for older people in Wales: Report for the Welsh Government](#), 30 January 2020

This report outlines the estimated future demand for specialist housing and accommodation for older people in Wales up to 2035. It considers sheltered housing, age-designated housing, retirement housing and housing with residential care and nursing care.

Welsh Government Social Research Report 8/2016: [Supporting people: Older People's Services](#), 16 February 2016

This research explores progress in delivering housing-related support services based on need rather than tenure.

Welsh Government, [The strategy for older people in Wales 2013 to 2023](#), 21 May 2013

This document sets out a ten-year strategy intended to ensure the well-being of people aged over 50 in Wales. The aim is that all older people in Wales have the social, environmental and financial resources they need to deal with the opportunities and challenges they face.

2.4 Northern Ireland

Northern Ireland Housing Executive, [Older People's Housing Strategy 2021/22 – 2025/26 and accompanying action plan for Year 1 \(2021/22\)](#), undated

The Strategy takes into account the changing demography of Northern Ireland and aims to ensure the Housing Executive's services and activities meet the needs of the ageing population. The Strategy is set out under four key themes: planning for the future; promoting and maintaining dignity; providing housing advice for older people; and promoting participation.

Fiona Boyle Associates, [Housing and older people: housing issues, aspirations & needs – a report for the Northern Ireland Housing Executive](#), October 2019

This report explores the housing needs and aspirations of older people in Northern Ireland.

3. Parliamentary publications

Select Committee reports

House of Commons Communities and Local Government Committee
[Housing for older people: Second Report of Session 2017–19](#), HC 370,
9 February 2018

The Committee's report calls for a national strategy to bring together and improve policy on housing for older people.

[Government Response: Housing for older people](#), CM 9692, September 2018

All-Party Parliamentary Groups (APPGs)

APPG on Housing and Care for Older People, [Housing for people with dementia – are we ready?](#), 17 February 2021

This report explores the policy changes needed to help people live as well as possible with dementia in their own homes. It makes a range of recommendations, with an overarching message that joining together housing and care is key.

APPG on Housing and Care for Older People, [Rental Housing for an Ageing Population](#), 17 July 2019

The report examines the housing challenges facing older people who are tenants, renting in either the social or private rented sector. It sets out a number of recommendations, including the development of a National Strategy for rental housing for later life.

APPG for Ageing and Older people, [Inquiry into Decent and Accessible Homes for Older People](#), July 2019

The report considers the impact of poor quality, inaccessible housing on health, issues in supported housing and the private rented sector and the importance of home improvement agencies and makes 13 recommendations for change.

APPG on Housing and Care for Older People, [Rural Housing for an Ageing Population: Preserving Independence](#), 30 April 2018

This report concludes that older people's housing is neglected in rural areas. Amongst a series of recommendations, the report calls for the creation of extra care housing 'hubs' in rural areas to bring services for an ageing population together into a single space, while recommending that every Local Plan contains specific sites for new housing for older people.

House of Commons Library

House of Commons Library briefing paper SN0301: [Disabled facilities grants for home adaptations](#).

House of Commons Library briefing paper CBP07423: [Housing an ageing Population \(England\)](#).

4. Charity, think tank and stakeholder publications

Centre for Ageing Better, [Past, Present and Future: Housing policy and poor-quality homes](#), Preece, J. et al, May 2021

This report presents a series of recommendations for addressing poor housing quality in England and its impact on older people.

Shakespeare Martineau, [Marketing retirement housing as aspirational and not a sign of crisis](#), 13 April 2021

This report highlights a disparity between public perception and what's actually on offer at retirement housing schemes. It explores the use of language in the sector, public awareness of benefits and services, perception of what type of person would benefit from retirement housing and public understanding of retirement property tenure types.

Associated Retirement Community Operators, [The Housing with Care Grey Paper](#), 22 March 2021

This paper presents personal stories and policy ideas on strengthening housing with care for older people. Proposals include defining housing with care in the planning system, ensuring better financial incentives for older people to 'rightsize', and strengthening cross-government working via a Housing with Care Task Force.

Centre for Ageing Better, [Getting our Homes in Order](#), 1 March 2021

The report examines the experiences of people aged 50-70 who live in poor-quality homes and identifies the barriers that prevent people from taking action to improve their homes.

Age Scotland, [Housing Needs of Older People in Scotland – Panel Research](#), Scotinform, March 2021

This report makes various recommendations to ensure the housing needs of older people are better met including targets to increase the range of housing built, more access to cost effective adaptations and the provision of a central advice hub for older people.

Centre for London, [Third Age City: Housing for older Londoners](#), 23 February 2021

This report recommends a combination of housing adaptations and specialist housing to meet the needs of London's older population. It proposes that the Greater London Authority should set specialist housing targets and promote accessible design principles.

Social Care Institute for Excellence, [Future options for housing and care: Improving housing that facilitates care and support for older people](#), February 2021

This first report from the new Commission on the Role of Housing in the Future of Care and Support provides a short overview of the key issues facing the sector, an initial vision for the future and some preliminary ideas which the Commission believes merit further exploration.

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The Housing Forum, [Older and Wiser: A practical guide for developing, commissioning and operating age-friendly homes](#), 15 January 2021

This report identifies current housing options for older people as “outdated, unsuitable and under-supplied”. The Housing Forum concludes that there is no single approach to tackling this issue but that the solutions must be diverse. The extent of this diversity is showcased in the sixteen case studies this report presents.

British Property Federation, [Housing and care for older people](#), 21 October 2020

This report outlines the various housing options available to older people. It highlights the shortage of purpose-built housing for older people and the need for increased construction of specialist housing to meet the demands of the ageing population.

Local Government Association, [Meeting the home adaptation needs of older people](#), 6 October 2020

This guide for councillors and health and wellbeing board members highlights the importance of timely and effective home adaptations for older people and provide links to information about local innovation and good practice.

Homes for Later Living, [Chain Reaction: The positive impact of specialist retirement housing on the generational divide and first-time buyers](#), June 2020

This report emphasises the need to tackle underoccupancy by better enabling and informing older people of opportunities to downsize into specialist retirement accommodation. It concludes that the Government needs to set a target to deliver 30,000 new retirement properties a year to meet the increasing demand for housing for older people.

CASS Business School, ARCO and Centre for the Study of Financial Innovation, [Too Little, Too Late? Housing for an ageing population](#), Mayhew, L., June 2020.

This report considers a range of generation-related issues including tax incentives for “last time buyers” and the need for older people to have a better choice of housing to downsize into. It concludes a national strategy on housing for older people is required.

Centre for Ageing Better and Care & Repair England, [Home and dry: The need for decent homes in later life](#), 5 March 2020

The report provides an overview of housing conditions in England, particularly in the context of population ageing, to inform the policy and practice relating to ageing well at home.

Housing LIN, [Older persons' cooperatives: an alternative example](#), Handy, C., 19 November 2019

This blog discusses positive lessons that can be drawn from the case study of Breedon Gardens Housing Co-operative in Redditch.

Age UK, [Submission to the MHCLG select committee inquiry: Long-term delivery of social and affordable rented housing](#), September 2019

This submission outlines Age UK's recommendations for the long-term delivery of social and affordable rented housing that is designed to meet the needs of older and disabled people.

Centre for Ageing Better, [Home truths: Housing options and advice for people in later life](#), 25 July 2019

This report explores the housing information and advice available to older residents in Leeds. It suggests several principles for improving older residents' access to information and advice that can be applied locally and nationally.

Age UK, [Response to inquiry on Building Better, Building Beautiful Commission](#), June 2019

This inquiry submission outlines Age UK's desire for "an inclusive and accessible approach to design to meet the needs of an ageing population".

Race Equality Foundation and Housing LIN, [Housing and the older ethnic minority population in England](#), de Noronha, N., February 2019

The briefing finds that black and minority ethnic people experience greater levels of housing deprivation as they age. This 'cumulative disadvantage' is evident in lower property assets, employment and tenure patterns, particularly for those aged 50-64.

Habinteg and Age UK, [Home Truths: Rebutting 10 myths about building accessible housing](#), 2019

This fact sheet addresses ten common myths about accessible homes that are often used to challenge local authority plans for more accessible housing.

Care & Repair and Centre for Ageing Better, [Adapting for ageing: Good practice and innovation in home adaptations](#), 8 October 2018

This report explores the role of adaptations in meeting older people's housing needs. It highlights the "positive and life-changing" impact of adaptations to existing housing stock and advocates for increased funding to support this.

Greater Manchester Combined Authority, [Rightsizing Report: Reframing the housing offer for older people](#), PHASE @ Manchester School of Architecture, 1 October 2018

This report finds that when it comes to choosing a home, older people are motivated by the same desires as other age groups. For example, wanting more space for guests, moving to a nicer area, and better access to green spaces. For these reasons, the report calls for UK local authorities, planners and developers to shift their emphasis from 'downsizing' to 'rightsizing', when it comes to planning housing provision for older people. 'Rightsizing' is described as an older person's active, positive choice to move home as a means of improving their quality of life.

Independent Age, [Unsuitable, insecure and substandard homes: The barriers faced by older private renters](#), 27 March 2018

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This report explores older people's experiences in the private rented sector. It reports that for older people, renting in retirement is often characterised by insecurity. To overcome this precarity the report recommends more investment in homes suitable for older people's needs that are affordable and well located as well as more power to older tenants to request the adaptations they need.

Scottish Insight, [Housing and Ageing: Linking strategy to future delivery for Scotland, Wales and England 2030](#), 2018

This report establishes a strategy to address issues around housing and ageing across Scotland, Wales and England. It recommends engagement and consultation with older people.

5. Academic publications

Stirling, P. and Burgess, G., [Understanding supply, demand and investment in the market for retirement housing communities in England](#), Cambridge Centre for Housing & Planning Research, 2021

This report analyses supply, demand and investment in the market for retirement housing communities in England. The report also explores consumer preferences and requirements and what factors are important for those who do choose to move or downsize in later life, including cultural preferences. An overarching conclusion is that there is a lack of a strong strategic vision on housing for older people, at both national and local authority levels.

McCall et al., [Housing and Ageing: Let's get serious - 'How do you plan for the future while also addressing immediate chaos?'](#), Social Inclusion, 2020, 8(3), pp28-42

This paper outlines the key priorities of older people regarding housing and establishing a sense of place. It highlights autonomy, independence, empowerment and accessibility as key elements of desirable housing provision.

Luciano et al., [Measuring age-friendly housing: A framework](#), Sustainability, 2020, 12(3), p848

This paper presents a framework for age-appropriate housing. It identifies housing cost, community connection and access to essential services amongst other features as the metric against which age-appropriateness should be measured.

Robinson et al., [Housing options for older people in a reimagined housing system: a case study from England](#), International Journal of Housing Policy, 2020, 20(3), pp344-366

This paper explores the various housing options available to older people in the current housing system. It concludes there is a gap between policy ambitions and the reality of the housing market and provision at the local level.

Zhou, W., Oyegoke, A.S. and Sun, M., [Service planning and delivery outcomes of home adaptations for ageing in the UK](#), Journal of housing and the built environment, 2019, 34(2), pp365-383

This paper highlights the irregularities and inconsistencies of home adaptation policies and local planning and concludes that there is a need for a more integrated approach to providing adaptations and the resources necessary for 'ageing in place'.

Bailey, C. et al., ["What? That's for Old People, that." Home Adaptations, Ageing and Stigmatisation: A Qualitative Inquiry](#), International Journal of Environmental Research and Public Health, 2019, 16, 4989

This paper explores older people's experiences and understanding of acquiring and living with home adaptations. Findings suggest people may delay having adaptations, because of perceived stigmatising

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associations with decline and vulnerability. The paper concludes that as delaying the installation of home adaptations until crisis point is known to reduce their effectiveness, such associations need to be challenged.

Quinio, V. and Burgess, G., [Is co-living a housing solution for vulnerable older people?](#), Cambridge Centre for Housing & Planning Research, 2018

This report explores the possibility of co-living as an alternative housing model for older people. It provides insight through a range of case studies of different types of co-living throughout the UK. It concludes that co-living can reduce loneliness and lower living costs.

Zhou, W., [Housing adaptations for ageing in the UK: policy, legislation and practice](#) (Doctoral dissertation, Heriot-Watt University), 2018

This paper explores the UK's 'ageing in place' policy for older homeowners. It identifies that despite housing adaptations being central to the success of this policy, there is no official guidance or legislation that identifies the primary organisation responsible for the delivery of such adaptations. This has resulted in fragmentation in the delivery of such adaptations.

School for Social Care Research (University of Bristol), [Provision of social care in extra care housing: the ECHO study](#), 2018

This report explores extra care housing as an alternative to residential care homes for older people. Extra care housing is recommended as a community-based approach which is flexible and responsive to older people's needs.

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