



# Right-size homes?

## Making housing policy fit for an ageing population

The challenge

**Good housing can help us to live longer, healthier, and more independent lives. But, for decades housing policy has failed to meet the needs of younger generations, families, and older people alike because we have not adapted as our population has changed and aged.**

What we know

Not enough suitable homes are being built to meet the needs of the UK's population. In 2021/22, just over 200,000 new dwellings were built: far short of the Government's promised 300,000 homes a year – a target last met in 1977. According to Centre for Cities, by 2022 the UK was missing 4.3 million homes promised over the years.

The resulting housing crisis leaves younger generations and families with nowhere affordable to live, and many older adults in housing that doesn't meet their needs.

- In 2022, full-time employees in England could expect to spend 8.3 times their annual earnings to buy a home – up from 3.5 in 1997.
- Nearly nine in 10 people aged 65-79 live in under-occupied housing, with over 50% living in homes with two or more excess bedrooms.
- Only 7,000 units of retirement housing are constructed each year, making "rightsizing" unattainable for many. Just 1.2m older people age 65+ live in specialist retirement units compared with 11.2m living in mainstream housing.

While home ownership has been declining since 2001, private renting has increased from 16.7% in 2011 to 20.3% in 2021. The average age of adult renters has increased from 37 to 39. In 2023, rent costs rose at their fastest rate in seven years. Shelter reports that 14,000 people faced eviction in 2023 due to the cost-of-living crisis, including 7% of all over-55s.

Too many of our homes are bad for our health and disastrous for the environment:

- Previous ILC research showed that 54% of people aged over 50 who find daily activities difficult don't have any health-related home adaptations
- Falls are on the rise. ILC analysis finds deaths from accidental falls in England and Wales have almost tripled increasing 2.86 times since 2000 with 6,840 deaths in 2021. Most happen in the home.
- The UK has some of the most inefficient housing stock in Europe. Rising energy costs have seen the number of households in fuel poverty increase from 4.93 million in 2021 to 7.39 million in 2022.

New evidence



**Non-movers: Only 11% of the 1 million property purchases every year in England, involve buyers aged 65+ (yet they make up 38% of adult households)**



**Under-occupying: 40% of the 75+ population live alone and 63% live in homes with 3 or more bedrooms**

Office for National Statistics (ONS), Census data for England and Wales 2011 and 2021 and NOMIS data for England and Wales.

**We know we can do better than this.  
Do you have a sustainable solution for longer lives?**

Please email your solution to [info@ilcuk.org.uk](mailto:info@ilcuk.org.uk)

The ILC Longevity White Paper is supported by:

