



Will you feel at home in later life? Research shows only a minority of over-65s planning to make home adaptations for later life care

- Only 17% of homeowners aged over 65 have made home adaptations and just 15% expect to make changes

The ambitions of the majority of over-65s to keep living in their own home in later life are being undermined by lack of foresight, according to new research that shows only one in three have made or are planning to make adaptations to ensure homes remain suitable for later life care as they age.

Retirement specialist Just Group research among over-65s found that only 17% of over-65s had made home adaptations and 15% expected to make changes such as installing grab rails, ramps and reconfiguring bathrooms for easier access. Nearly half (48%) are not planning any changes and 19% are not sure.

Among over-75s the proportions are a little higher at 24% who have made changes and 12% who expect to make changes, but 46% are not planning any changes and 21% are not sure.

The high proportion not thinking about making any modifications raises questions about their ability to remain living at home if their health deteriorates or they suffer mobility issues.

Just Group's Care Report: [No Policy, No Planning](#) found the majority (73%) of over-65 did not want to go into a care home, and a similar proportion (69%) said they would be happy to have a carer come into their own home.

Stephen Lowe, group communications director at Just Group, said: "Most people aspire to stay in their own homes in later life, but the proportion able to achieve that dream would be much higher if they planned how to ensure their homes remain suitable at advanced ages.

"Year after year our research highlights how reluctant people are to think about or plan for care, even for those already in retirement. More than seven in ten over-65s say they have not thought about care, planned for it or spoken with their family about it."

Among the minority who have made home adaptations, the most common changes were reconfiguring bathrooms (69%) and installing grab rails to aid stability (63%). Around one in six (16%) said they had moved bathrooms or bedrooms to the ground floor, while nearly one in 10 mentioned (10%) they had installed a stair lift.

The last English Housing Survey² to focus on older people's housing arrangements found that many homes are not suitable for later life care at home. The survey concluded that only 28% of owner-occupier households had a room at entrance level suitable for use as a bedroom. And only 40% of owner-occupier households had a room at entry level that could be used as a bathroom.

News release

“Adaptations do not have to cost a lot of money with our research showing the costs coming in at less than £10,000 for three-quarters (76%) of those who had made changes and knew the cost,” said Stephen Lowe.

Those wanting to make adaptations should look at what grants are available to help cover the costs and support having the work done. Local councils can offer advice and sometimes carry out small modifications if they decide you are eligible, and also will offer a Disabled Facilities Grant (DFG) scheme for larger amounts.

VAT (Value Added Tax) is not payable on some adaptations such as ramps, widening doorways and building accessible bathrooms or toilets. Local Care and Repair groups or Home Improvement Agencies (HIAs) may also be worth contacting for help and support.

“Even small adjustments can make a big difference to how long someone is able to stay in their own home with a little extra support. Grab rails are a good example. Around one in three adults over 65 and half of people over 80 will have at least one fall in a year⁴ according to the NHS and grab rails can help give people confidence and avoid injury.

“A few simple, often relatively inexpensive, adaptations can make all the difference to allowing people to maintain their independence and stay in the familiar surroundings of their own home.”

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Notes to Editors

Research

1 – Just Group, research conducted by Opinium, between 07 August 2023 and 09 August 2023 among 1,040 UK homeowners over 65

2 – Department for Levelling Up, Housing & Communities, English Housing Survey, Older people’s housing:

https://assets.publishing.service.gov.uk/media/62c5a14bd3bf7f3001198577/EHS_Older_people_s_housing_2020-21.pdf

3 – Just Group, Care Report 2023: <https://www.justgroupplc.co.uk/~media/Files/J/Just-Retirement-Corp/news-doc/2023/231018-just-3051-2023-care-report-v8.pdf>

4 – NHS, overview - falls:

<https://www.nhs.uk/conditions/falls/#:~:text=Around%201%20in%203%20adults,they%20have%20lost%20their%20independence>

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