

Experiences of poverty in later life

Housing

Some private renters struggle with high rents, insecurity and a lack of adaptations, while some older homeowners face unaffordable repairs and equipment costs.

Older people experience different types of housing tenure, all of which can impact their financial security. Some privately rent, some socially rent – from local authorities or housing associations – and some own their own home.

In our research exploring experiences of poverty in later life, most of the people we spoke to either privately rented or owned their own home. While most older people own their home, the number renting in the private rental sector is increasing, which puts more older people at risk of higher costs, greater financial insecurity and living in poor-quality homes.

Older private renters described their struggles with high rents and the insecurity that comes from knowing their landlord could sell up at any time.

Older homeowners shared that, despite not needing to pay rent, they do face financial stress from costly repairs, such as leaky roofs or replacing windows or boilers. Many had limited savings and were reluctant to spend what they had on repairs, wanting instead to save it for “emergencies”. This resulted in some people trying to do repairs themselves or putting them off. Others, especially those on low incomes, were worried about the cost of home aids and adaptations needed to cope with mobility problems.

In these discussions, we heard about the importance of having an affordable, secure, warm home in a good state of repair and with the necessary adaptations.



Between 2009–10 and 2019–20 the number of privately renting households in England with someone living in them aged 65 or over increased from 258,000 to 371,000 – **an increase of 44%.**¹

2 million of the 4 million ‘non-decent’ homes in England – those that fail to meet basic decency criteria, as defined by the government – **are lived in by someone aged 60 or over.**²

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The conservatory’s got a pane of glass in the roof...and it’s leaking because it’s 20 years old... So I’ve now got a bucket in there. And when friends come, I whip the bucket away, but it’s damaged my floor with the drips, and I can’t afford to have the floor done because it’ll cost me an arm and a leg and...I can’t have the floor done until I’ve had the roof done, and I can’t afford the roof to be done.

Georgina, 66

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I was looking after a lady with mild dementia, and the family said, ‘There’s a room for you, you pay rent, and you look after her, and we’ll look after you.’ She died early this year, so I’m in the house on my own... It’s probably going to be a worry, whenever they ask me to go. It’s a future worry, I can’t worry about it now.

Adrian, 66

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We had to rent and of course renting is a nightmare...it got so expensive... So, in the end our daughter said come and live in my flat.

Linda, 77

Sue’s story

Sue is 65 and lives with her husband. They own their home but are on a low income, with her husband relying on his State Pension and Sue working part time. They have a small amount of savings, which they use in emergencies.

Recently, the roof of their house developed a leak, which they had repaired. The cost of this caused a lot of stress. Sue is worried about other home repairs and feels she is running out of “contingency money”. She wants to replace a cracked kitchen worktop but is “too scared” to spend savings on anything not strictly necessary. She also worries how they will pay for adaptations for her husband, who has mobility issues.

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We had a leak last year which was really concerning, and I was stressing out terribly about it, but we got it repaired at a reasonable amount, but again, it took a dent in our savings... The little bit of savings we have... is just eaten away with housing costs or the price of repairs, and stuff like that.

Sue, 65

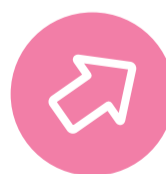
Policy recommendations



The government must keep its promise to introduce the Renters’ Reform Bill. This Bill must include commitments to scrap Section 21 no-fault evictions, and to introduce secure and standardised lifelong deposits.



The government should take up the recommendations made by the Good Home Inquiry. This includes implementing a new national strategy to improve England’s existing housing stock, led by a ministerial Good Home Champion, as well as fully funding a Good Home Agency to facilitate home improvements for both homeowners and landlords and to administer the Disabled Facilities Grant.



Pension Credit boosts the income of older people on low incomes, while also giving access to Housing Benefit. This helps people to pay rent and get support with mortgage interest, ground rent and service charges. The government should produce a written strategy to increase the uptake of Pension Credit.

This poster is part of the **Experiences of poverty in later life** series. It draws on research Independent Age conducted into the experiences of people aged 65+ living on a low income. You can find out more at independentage.org/experiences-poverty-in-later-life.

¹English Housing Survey: 2019–2020, Department for Levelling Up, Housing and Communities and Ministry of Housing, Communities & Local Government, 13 October 2021, see gov.uk/government/collections/english-housing-survey#2019-to-2020.

²Housing: The State of Ageing 2022, Centre for Ageing Better, March 2022, see ageing-better.org.uk/housing-state-ageing-2022.