



**Independent
Age**



Hidden renters

The unseen faces of the rising
older rental wave

September 2023

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About Independent Age

Independent Age is a national charity providing support for older people facing financial hardship. We offer free and impartial advice and information, and grants for community organisations. We use the knowledge and understanding gained from our frontline services to highlight the issues experienced by older people who are facing financial insecurity and to campaign for change.

We are determined to make sure older people facing financial hardship:

- have sufficient income and receive the financial support they're entitled to
- are protected from unfair or avoidable costs
- have the connections and support they need in their communities
- live in safe, secure and suitable housing with the care and support they need.

We believe no one should face financial hardship in later life.

Foreword



When you think of renters, who do you picture? I'm guessing not people in their 70s or 80s struggling to make ends meet.

An affordable and secure home is critical to a good life, and it's all too easy to assume that this is a guarantee for those in later life. But the truth is that many older people don't own their homes. Many live on a low income, constantly concerned about where their next meal is coming from or how they'll pay their bills. Given the pressures on the social housing system, many in this group have been left with no option but to use the private rented sector.

While people of all ages rent privately, private renters on a low income in later life are a largely hidden group – often unseen and rarely considered by decision makers when it comes to the changes to policies and services they need to improve their lives. Yet their numbers are growing.

The statistics paint a clear picture. The number of households in the private rented sector in the UK has increased significantly over the past decade, with those aged over 65 being one of the fastest-growing tenant groups. This trend is set to continue, with future generations of older people more likely to live in a rented home than they are today.

The new research and analysis contained in this report shed light on a group that so far has had no voice in this debate on the future of private renting in England. At Independent Age, we are determined to give voice to their hidden perspectives: we have listened to what makes their homes so important to them, what struggles they face, what causes them anxiety and, most importantly, what they want to see changed.

Foreword

Renters of all ages in England can face a range of problems, including living in poor-quality properties, having a limited choice of rental properties, and concerns about being evicted and made homeless without any reason.

The issues faced can be particularly challenging for older renters who may have limited financial resources, a fixed income or mobility issues. Older people on a low income who rent are particularly vulnerable to rising living costs and many are already struggling to make ends meet. Average private rents have soared to record highs.

Our new research found that almost two thirds of tenants over 65 have had to cut back on their general spending as a result of the cost-of-living crisis and rent increases. This is having a profound effect on their mental wellbeing, with more than half reporting feeling anxious about their finances.

I found some of the stories in this report heartbreaking – and others infuriating. It does not seem just in the sixth richest nation in the world that this hidden group of older people in poverty are having to make impossible choices just to afford to keep a roof over their head.

The experiences shared with Independent Age clearly demonstrate that there is no room for half measures – every policy option has to be on the table if we want to make sure that everyone regardless of income has a good home in retirement.

We hope this report amplifies the voices of older people and propels them into this vital debate, as policymakers start to think about the long-term implications of the growing number of older private renters.

There is a long road ahead but, together, we can make a difference and ensure that all older people have access to secure and affordable housing. The time for action is now.



Joanna Elson, CBE

1. Introduction



The hidden renters on a low income

There are more than two million older people living in poverty across the UK. The worst-affected groups include women, minoritised communities, single people, carers and older private renters. The latter is one of the most overlooked groups when it comes to poverty in later life.

Many stereotypes undermine progress towards helping older people living in financial hardship, but the assumption that all older people live in large, good-quality, mortgage-free homes does a disservice to the older private renters on a low income who live precariously in insecure, unaffordable and hazardous homes. Amplifying the voices of older people who rent privately is critical if we want to reduce the number of people living in poverty in later life.

Housing challenges are faced by people of all ages, but the stories of older people on a low income who are privately renting are often hidden and rarely part of the conversation. Yet a growing number of people are in this situation, and it is essential that the private rented sector in England delivers for them.

Many older private renters on a low income are living in circumstances that no one would find acceptable. In our research, some told us they reduce the amount they eat and drink to have enough money to pay their rent. Others shared that they dread the lead-up to when their tenancy comes up for renewal, or that their homes have become unsafe, with one person describing a leaking roof and dangerous black mould on the walls.

1. Introduction

The number of older households in the private rented sector in the UK has increased significantly over the past decade; indeed, those aged 65 and over are becoming one of the fastest-growing tenant groups. This trend is expected to continue, with more older people likely to live in rented homes in the coming decade. There may be many good reasons why some people choose to live in the private rented sector in later life, but there has not been a serious discussion about whether this sector sufficiently meets the needs and aspirations of older people facing financial hardship.

There is no one explanation for the growth of private renting in later life. But it is likely that the barriers people on a low income face around buying a home during their working life are starting to mean that more people are renting in later life. Likewise, in the past, some of the individuals in this situation may have sought homes in the social rented sector, but it is likely that the lack of social housing has driven a growing number to the private rented sector.

People of all ages who rent in England face a range of problems, including living in poor-quality properties, having a limited choice of rental properties, and feeling the risk of being evicted and made homeless for no reason. Alongside this, rent in some places has hit record highs. Older people on a low income who rent can find these issues especially challenging, because they have limited financial resources and can find moving house particularly difficult. These pressures cause extra anxiety for people who are often already living with poor health, disability and the consequences of economic insecurity.

No one group is to blame for these difficulties. The fault lies in a system that is working beyond what was expected of it and is no longer suitable for the challenges it faces. Older people who rent privately can't find homes in a system where investment through the Affordable Homes Programme is both insufficient and not well targeted at social housing, where tenancy rules help neither landlords nor tenants, and with a social security system that no longer works for low-income renters of any age.

Independent Age wants to amplify the voices of a hidden group: older private renters facing financial hardship. Our report is based on:

- more than 40 interviews conducted with older people on a low income who are privately renting across England. The interviews were conducted between January and March 2023
- a nationally representative survey of 1,804 older private renters by YouGov in England, with fieldwork done in June 2023
- insights shared by our advisers from people renting in later life who have contacted our national Helpline and advice services during 2023.

When developing solutions to the rental crisis, it is paramount that the voices of older people facing financial hardship are listened to, and that their needs are considered. We are grateful for the work and ideas of charities and tenant groups across the country and hope this report contributes to a national conversation about how to build a rental system that delivers on the priorities of older and younger renters alike.

1. Introduction

The rise in private renting in later life

The UK's population is ageing, which brings significant changes to the experience of housing in later life. While there has been considerable coverage of the rise in the number of homeowners in later life, much less attention has been paid to the increasing number of older private renters.

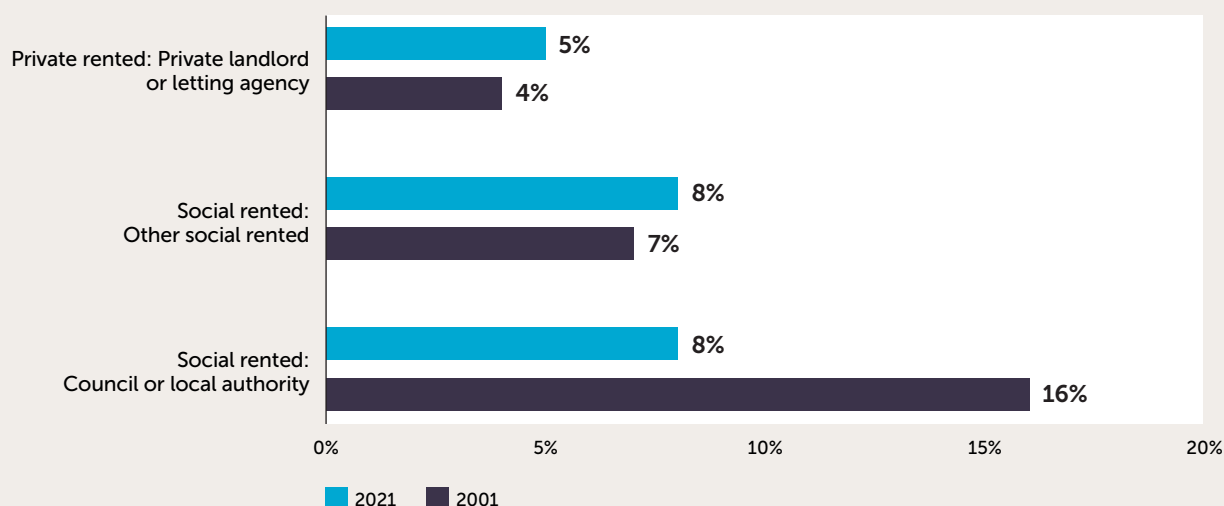
At Independent Age, we want to draw attention to the significant trends that can be seen in renting. The proportion of older households – those where a member of the household is 65 or older – renting from the council has fallen by half, from 16% in 2001 to 8% in 2021. Some of this shift is reflected in the increase in other social renting – those who rent from registered social landlords, housing associations, housing cooperatives or charitable trusts – rising from 7% to 8% in the same period. Alongside this, the

number of older households that privately rent has also increased significantly from 279,629 in 2001 to 331,467 in 2021, or from 4% to 5% over that period.¹

Given these trends, it may be reasonable to conclude that some of the reduction in the proportion of older people renting from the social housing sector is associated with increases in the number of older people turning to the private rented sector. While we are unable to say for certain why this change has happened, it is likely the reduction in social housing has been a contributing factor.

The data also suggests that the proportion of older renters may rise rapidly in the future. Current census data shows that 11% of all 55–64-year-olds – or 533,548 households – are living in the private rented sector. If this cohort continues to rent past retirement, we could see a seismic shift in the demographics of private renting.

Figure 1: Proportion of older peopling renting privately or socially in 2001 and 2021



Source: Census 2001 and Census 2021, Office for National Statistics.

Note: 'Other social rented' is defined as those who rent from a registered social landlord, housing association, housing cooperative or charitable trust.

1. Introduction

What leads older people on a low income to rent

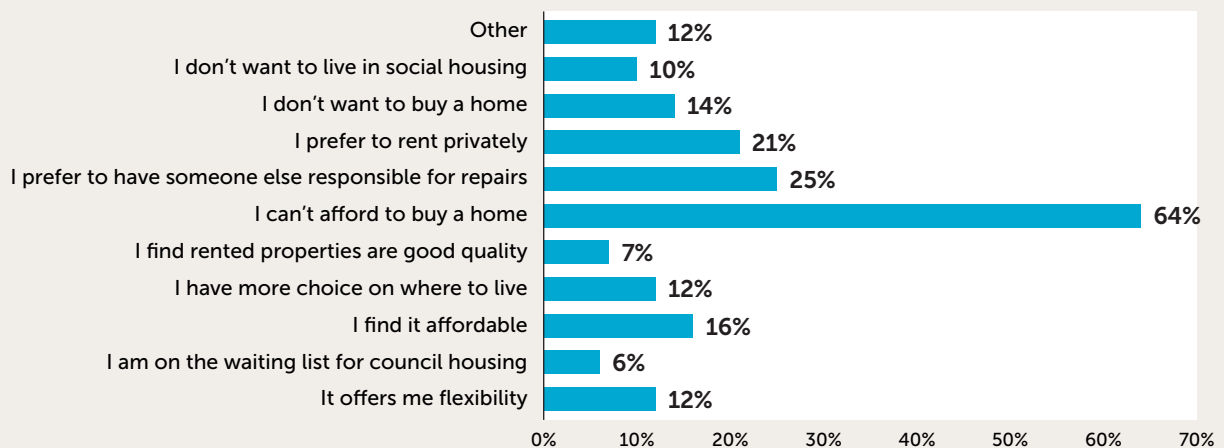
During our interviews, we heard many different reasons why older people on a low income had become renters. Most noted that it was the only option available to them, given their financial circumstances. For many older people we spoke to, a significant life event was often the trigger for moving, particularly when transitioning from home ownership to private renting. The most common triggers cited in our interviews were divorce, death of a family member, redundancy or loss of work, scams or serious health conditions.

A significant proportion of participants noted that they had been privately renting for most, if not all, their lives. While some appreciated having a landlord who was responsible for repairs, there was a common view that this was not their preferred tenure. Views were split between those who wished to own a

home – even if the prospect was unlikely – and those who wanted to live in social housing. Among the research participants interviewed, those who had lived in their home for longer periods with low rents were typically those who said they were happiest as a renter.

These views are reflected in the survey we commissioned from YouGov, which found that the most significant reason for older people (of all income brackets) renting was the inability to afford to buy a home.² However, this survey also highlights that it can be a more complex picture with many varied reasons for older people living in private rented homes. This suggests that simplistic assumptions about the role of the private rented sector in England should be challenged, because they may not apply to all older people who rent.

Figure 2: Reasons why older people currently rent



Source: YouGov survey, commissioned by Independent Age, June 2023.

Note: This chart shows the results from a survey of older renters in England asking why they rent their home privately. They could choose multiple options.

1. Introduction

Poverty and private renting in later life

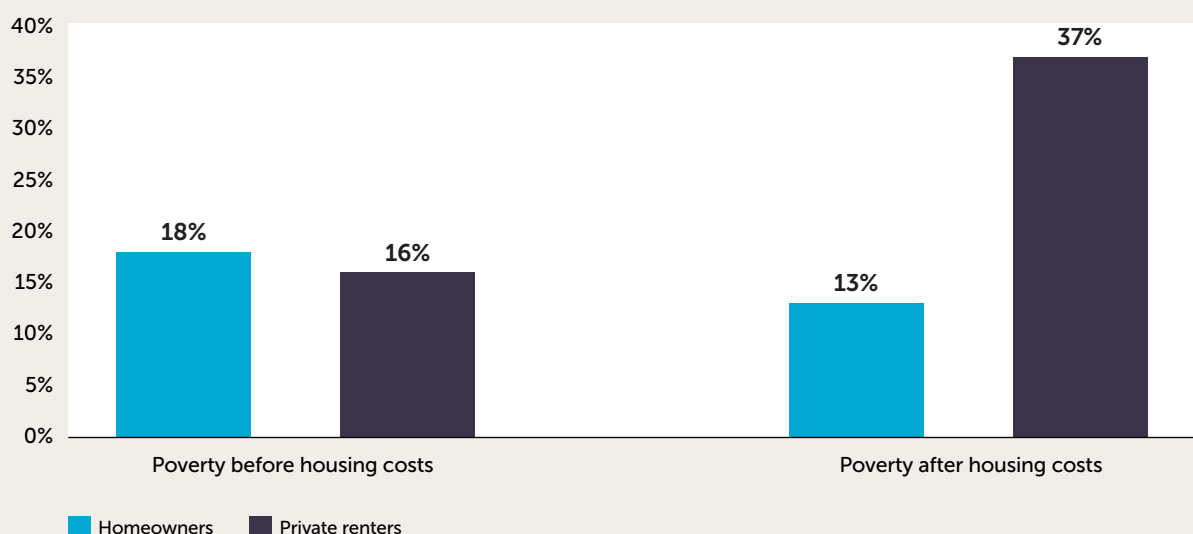
A growing number of older people across the UK are living in poverty, but the chance of experiencing poverty is even greater among people who privately rent in later life. Independent Age's research with City, University of London showed that 25% of older private renters experience long-term poverty – that is, poverty for seven to nine years in a nine-year period. This is compared with 6% of the whole pensioner population.³ This is consistent with work by the Joseph Rowntree Foundation that found that, in 2020/21, 32% of all private renters of all ages in the UK were living in poverty and 51% were pulled into poverty because of their housing costs.⁴

There is no straightforward answer about why this happens. We could look to many factors throughout the course of someone's life, and commonalities among private renters and low-income groups.

However, one principal consideration, and a likely factor about why so many private renters in later life live below the poverty line, is the cost of housing.

National figures from the Department for Work and Pensions for 2021/22 suggest that rates of relative poverty before housing costs are similar across tenures: 18% for homeowners and 15% for private renters.⁵ But this changes when factoring in housing costs. Older homeowners who own their homes typically have much lower housing costs, especially in later life, compared with the typical cost of rent. As a result, their avoidable costs can be lower. Unsurprisingly, relative income poverty after housing costs is 13% among older homeowners, compared with 37% for older private renters.⁶ This suggests that differences in housing costs in later life across tenures play a significant role when looking at which groups are most likely to be in relative income poverty in later life.

Figure 3: Percentage of pensioner households in income poverty before and after housing costs by tenure



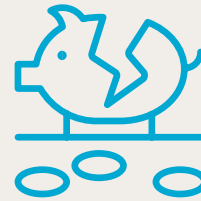
Source: Household income of pensioners below 60% of median before and after housing costs 2021/22, *Households below average income (HBAI) statistics*, Department for Work and Pensions, 23 March 2023.

1. Introduction

This is a problem for today's and tomorrow's pensioners. More older people privately rent now, and many of them are living in poverty. And, looking ahead as our population ages and poverty levels remain high, new challenges will be created for the private rented sector as a whole and those who need to rent properties in later life.

These problems may increase as more people reach pension age with less money and more financial insecurity. The problem is likely to be the result of rising demand within the private rented sector and lower supply within the social housing sector. Improving the situation for older renters means improving the private rented sector but also investing in social housing to give older renters on a low income a meaningful choice of what type of home to live in.

In this report, we explore in detail the experiences of older people on a low income who privately rent, and consider what might be done to improve the lives of everyone who finds themselves in this situation when they reach later life.



25% of older private renters experience long-term poverty – that is, poverty for seven to nine years in a nine-year period



37% of older private renters experience relative income poverty after housing costs

2. The cost of renting on a pension



Manageable housing costs are fundamental to everyone's health and wellbeing. However, for many people who rent privately, being able to keep up with their housing costs has become a constant struggle.

Older renters are no exception. Private rents are usually higher than social rents and mortgage payments, so renting privately can generate or exacerbate financial hardship. Throughout our interviews, many older people who were privately renting shared their concerns about the cost of renting, with fears about recent rent rises.

The rise in rents

“ So, it's gone up quite a lot, and it'll be going up again this coming September, so it's a little worrying.
Alison, 66, Bristol

The UK Rental Market report, published by Zoopla in June 2023, showed that there was an annual increase of 10.4% in rent prices from April 2022 to April 2023.⁷ The older people we interviewed were feeling this change keenly. Many research participants told us that their rents have increased in the past couple of years, and that they were concerned about when they might face an increase in rent and by how much.

“ My rent was £800 a month. It increased on 1 September to £845 a month, which has to be paid weekly. They insist on being paid weekly, so I have to find £195 every week to pay my rent.
Chris, 66, Cambridgeshire

2. The cost of renting on a pension

The rise in rent costs caused a general sense of worry for many participants, with some mentioning that it was becoming unaffordable and that they would soon need to find an alternative place to live. These concerns were mirrored in our YouGov survey, which found that 45% of all older people who rent have experienced a rent rise in the past 12 months, while 22% of older people said they cannot comfortably afford their rent. This percentage is higher for older renters who are women.⁸ For the people who experienced rent rises, figure 4 shows the actual amounts by which their rents rose.

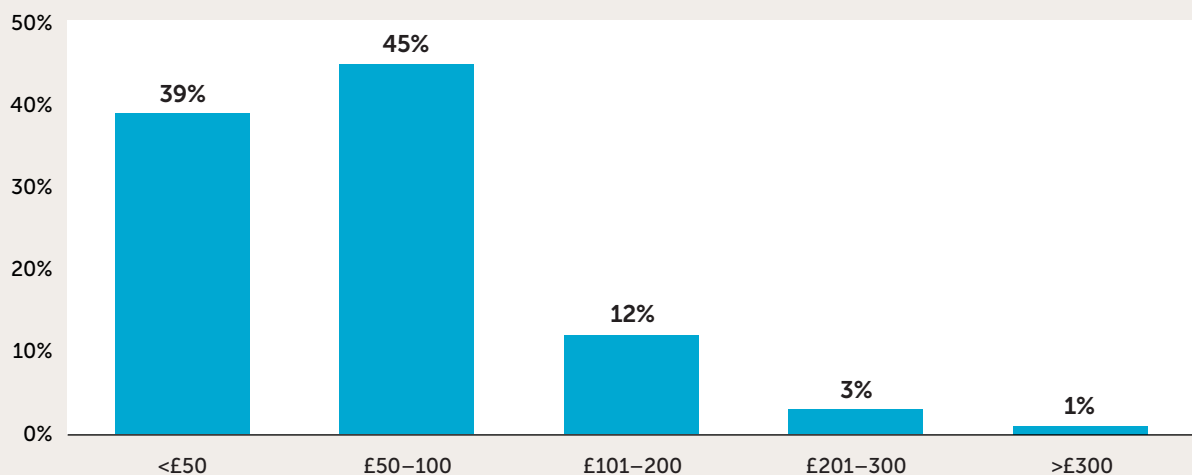
Throughout our interviews, it was evident that many older people who rent have experienced significant financial pressures in the past year, including the limitations of relying mainly on their State Pension and/or their limited savings. Participants who were in a particularly acute financial situation had little-to-no savings or private income to support their living costs. Recent data from the English Housing Survey found that 40% of private renters aged 65–74, and 32% of private renters aged 75+, reported having no savings.⁹

Research participants also had mixed experiences negotiating their rent. Some found their landlord receptive to arguments around affordability, but others found negotiating hard or undesirable. Many also felt frustrated by the approach landlords took to rent setting and were despondent about their options.



45% of all older people who rent have experienced a rent rise in the past 12 months

Figure 4: Approximate amount monthly rent increased among older renters who have experienced increased rents



2. The cost of renting on a pension

Richard's experience of negotiating rents

My only real bugbear with the actual landlord is the increases which he's done both years that I've been here... I remember exactly because I had to haggle with him both times. I mean, when I came in here it was £450 per month. He put it up straightaway to £500 which is, what, that's an 11% increase and that's when inflation was at 3%. I managed to haggle him down to £475, so just 5.5%.

Then, just last December, it went from £475 – he tried to put it up by £100 to £575 which would have been just over 20%. I mean, I contacted him by email that time saying I thought it was outrageous under the circumstances with people struggling so much. I don't think he took kindly to me using the word 'outrageous' at the time and he just said there's no negotiation on it at all.

But I sent a much more polite email arguing that not only was inflation around 10% but it was forecast to come down the following year to maybe 6–7% and he then agreed to halve the increase again, so it went from £475 to £525 instead of £575. So, yes, it's about 16% over the two years.



“ I don't think I could do a whole juggling or negotiation...those days are over. I think it's a different scenario. Mari, 65, London

“ I think a lot of people's rental problems are totally financial. They're forced into properties that they can afford rather than what they would like. Ron, 68, Liverpool

Affordability of their home is a constant and persistent worry for many older people on a low income who rent, and we talked to many who were experiencing increased stress or anxiety about paying their rent.

“ Long term I just try not to think about it, because I'll just worry myself to death. Toni, 67, Surrey

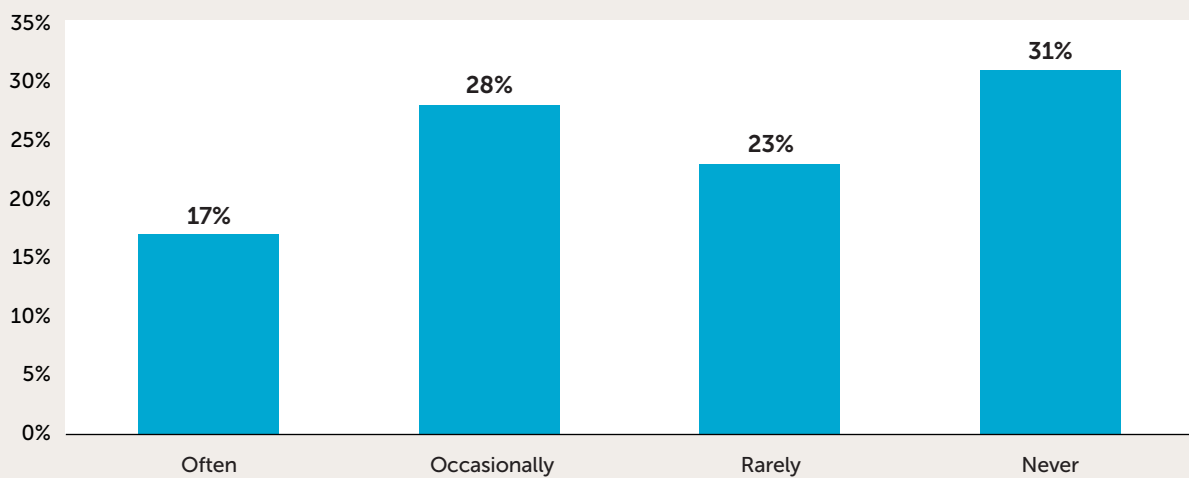
This experience is echoed in our YouGov survey, which found that in England 17% of all older people who rent said they often feel anxious about being able to afford their rent, with 28% saying they occasionally feel anxious. Again, there seems to be a gender disparity, with a higher percentage of women responding that they often feel anxious (21%) compared with men (13%), and 33% saying they occasionally feel anxious compared with 24% of men.

2. The cost of renting on a pension

Anxiety was also greater among Housing Benefit claimants in later life, highlighting the effect the current Housing Benefit policy may be having on the mental health of older people on a low income. Some 51% of older people who rent

privately and receive Housing Benefit shared that they occasionally or often feel anxiety about affording their rent. This is compared with 42% not receiving Housing Benefit.¹⁰

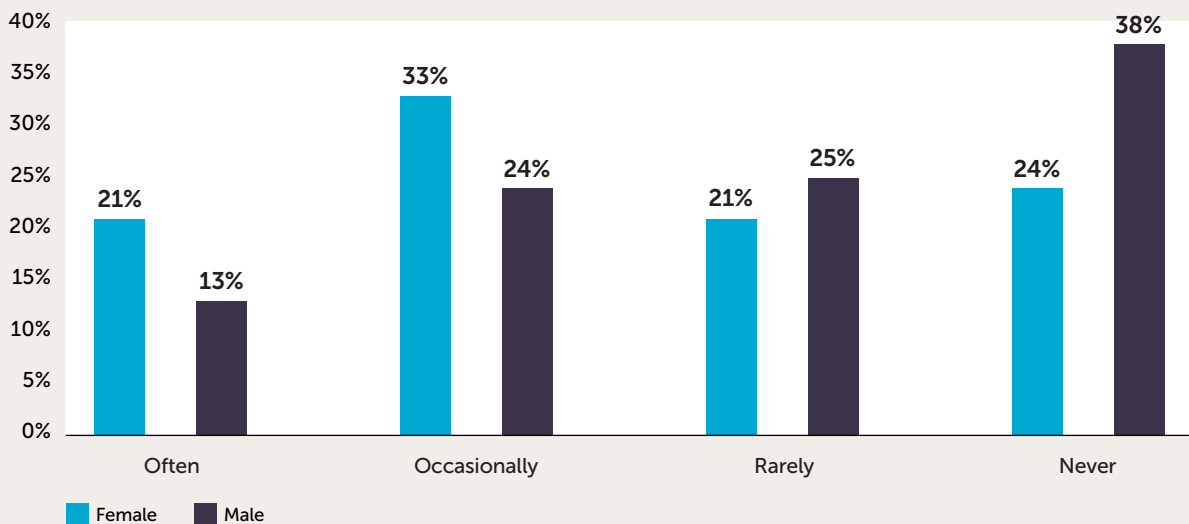
Figure 5: How often do older renters in England feel anxious about affording their rent



Source: YouGov survey, commissioned by Independent Age, June 2023.

Note: Excludes the 'Don't know' reply.

Figure 6: How often do older renters in England feel anxious about affording their rent



Source: YouGov survey, commissioned by Independent Age, June 2023.

Note: Excludes the 'Don't know' reply.

2. The cost of renting on a pension

Budgeting as an older private renter

It is widely accepted that spending no more than 30% of household income on rent makes housing an affordable cost in maintaining a good standard of living.¹¹ If a household spends more than 50% of its income on rent, it is considered severely rent burdened.¹²

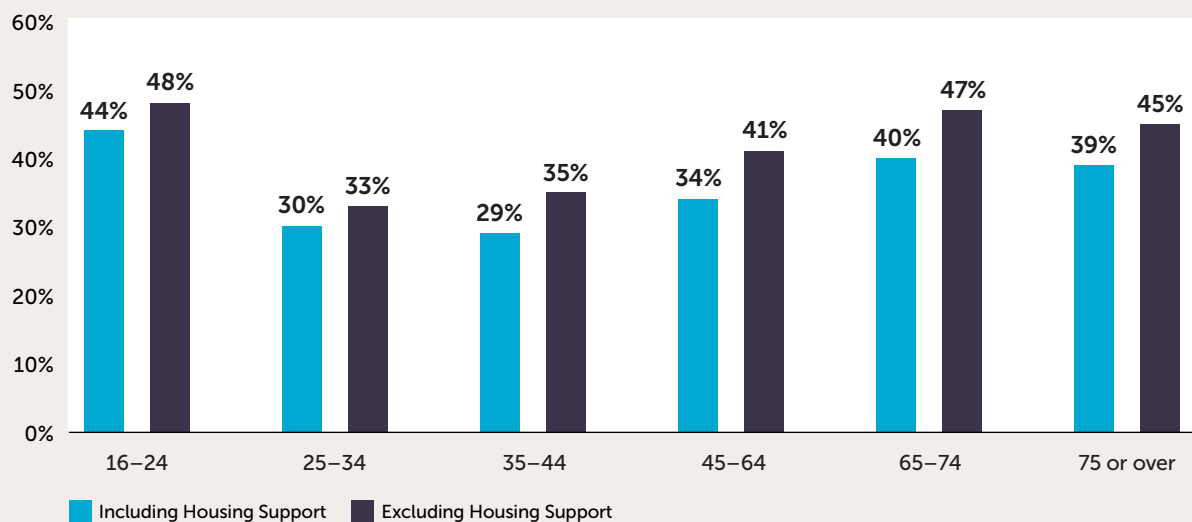
The Resolution Foundation's *Housing Outlook* found that, in the 1960s, England's average housing cost-to-income ratio for tenants in the private rented sector was 10% – meaning people spent 10% of their income on their housing costs. This rose to 33% in the 1990s and from then has plateaued. However, for low-income households of all ages, these proportions are more likely to be higher. In 2020/21 low-income households spent on average more than half their income on housing costs.¹³

“ I never looked at prices before but now I do because I've only got a certain amount of disposable income, and I still have debts to pay off.
Rob, 66, Penzance

The proportion of income that private renters dedicated to rent in 2021/22, including and excluding housing support (such as Housing Benefit), varies by age. For households with people aged 65 to 74, rent represents 40% of their income including housing support, and 47% excluding it. For households with people aged 75 and over, these percentages are 39% and 45%, respectively.¹⁴

If we observe the same statistics from five years ago, 65–74-year-olds were significantly better off. For those receiving housing support, rents represented 34% of their income. This might imply that things are getting worse over time for those moving into retirement. Similarly, for those people aged 45–64, their rent weighed more on their income than all the age groups from 25 to 44.

Figure 7: Proportion of income spent on rent in 2021/22



2. The cost of renting on a pension

For many research participants, there was an overarching feeling that rising rents were making budgeting much harder, particularly with the rising cost of living. Many explained how they were trying to cut costs in other ways, such as by not using heating, turning off lights or trying to find bargains when shopping. Others were finding ways to manage, such as working part time or considering moving.

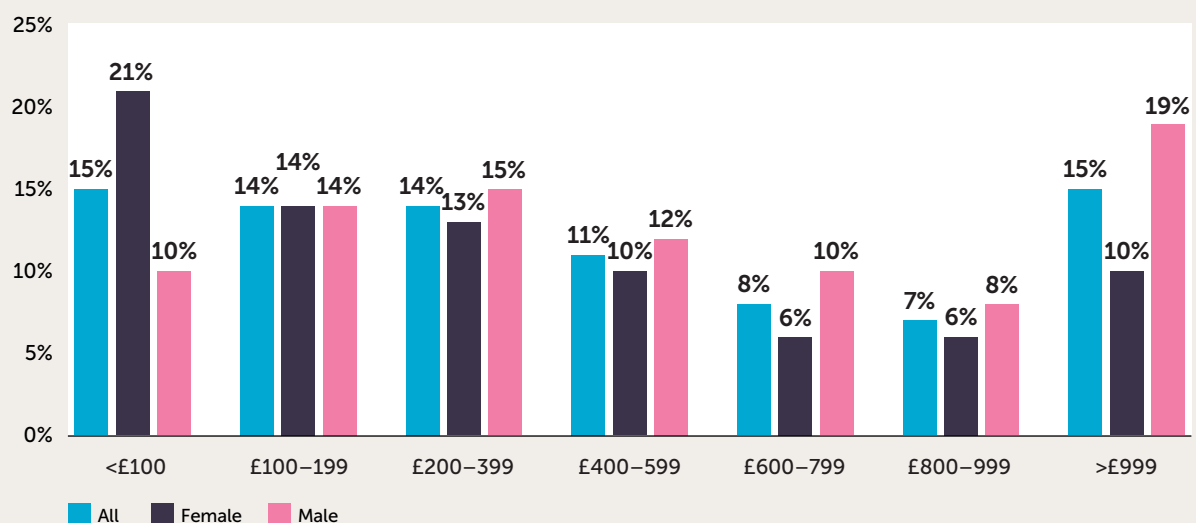
“ I try to be very careful with money because as a pensioner you haven’t got much money to lash out anyway. So, you have to be careful when you go shopping. I shop alone for bargains and things like that. Lloyd, 81

“ ...with the energy crisis as well, I don’t drink tea anymore, because putting the kettle on, six pence. Got to try and pull my belt in, in many ways. Peter, 70, Cornwall

In the survey we commissioned from YouGov in 2023, we asked older people who rent in England to self-report their disposable income after paying rent. Notably, almost a third (29%) had £199 or less each month after paying their rent. There was also a significant gender divide, with 21% of women who rent privately sharing that they have less than £100 left after paying rent, compared with 10% of men. Almost half of all women who are private renters (49%) have £399 or less leftover each month after paying rent.¹⁵

The urgency of these cost-of-living challenges suggests that measures taken in Scotland, like freezing rents temporarily, may be needed in England as well to provide respite for struggling older renters.

Figure 8: Disposable income left after paying rent



Source: YouGov survey, commissioned by Independent Age, June 2023.

Note: Excludes the 'Don't know' reply.

2. The cost of renting on a pension

Rob's struggles with his rent

Rob, 66 and from Penzance, shared his experience of affording rent in the place he grew up. He receives a small State Pension, but feels he needs to work to cover essential costs. Since the pandemic, he has been employed as a taxi driver.

"My dad was originally from Cornwall but we didn't move down here until 1966, when I was 10... One of the problems here in Cornwall is lack of housing. Before I found this place, I was looking at rooms in shared housing, and it was all £1,000/month.

"I've had my State Pension for just under a year, but I wouldn't be able to survive on it alone. I have to work. The rent here is £675/month, the council tax is £104/month, and the water is paid for, but I have to pay for the electric. I'm frugal – I'll do a batch of cooking, and keep the lights off – and when the winter comes I don't plan on turning on the heating."

Rob also shared his worries about being able to continue to work in the coming years.

"I'm just getting older, you know? That's my biggest fear – losing my income and then losing my housing. And of course something could happen if I was forced to give up work. I've been thinking about putting my name down on a council list to see if I could get an old people's bungalow, but there's a long list in front of me.

"I've been working since I was 18, paying into my State Pension all those years, but it's not enough to live on. I could see myself living in a tent, and it's scary to think that. If I thought too much about it, I'd get very depressed."



2. The cost of renting on a pension

Housing Benefit and Local Housing Allowance

While many older private renters receive Housing Benefit, this is capped through the Local Housing Allowance (LHA), which is determined by the local rental market.

Originally, LHA was intended to cover the cheapest 50% (average) of the local rental market, with the intention of it being updated annually. This was reduced to the cheapest 30% in 2011.¹⁶ Then, in 2016, it was announced that LHA would be frozen and no longer updated annually, creating a gap between Housing Benefit and real-world rents.

In response to the COVID-19 pandemic, it was restored to cover the cheapest 30% of the local rental market in March 2020, using data from the previous year. However, it has been frozen since then, further increasing the difference between Housing Benefit and the current private rents people face and creating even larger shortfalls for those on Housing Benefit in the past two years.

The impact of Housing Benefit freezes on personal finances

Currently, 1 in 3 private renters of all ages claim Housing Benefit, and 54% of them are forced to make up for the shortfall that Housing Benefit does not cover.¹⁷ Analysis by the Institute for Fiscal Studies found that the proportion of new private rental properties on Zoopla covered by LHA has fallen from 23% to 5% since the freeze in LHA.¹⁸ During our conversations with people renting in later life and receiving Housing Benefit, it became clear that this benefit freeze is having real financial impacts, as many struggle to continue affording their rents.

These increasing shortfalls can have a particular effect on older people who rent privately. The data shows that more older people on a low income rely on Housing Benefit than people of other ages do. In England, 195,745 older people who privately rent are on Housing Benefit, which is almost half of all private renters.¹⁹ When looking at private renters aged 70 or older, 77% of them are on Housing Benefit.²⁰ The English Housing Survey also showed that 5.6% of private renters aged 65 to 74 reported being in rent arrears, which is the highest of any age group.²¹



Almost 6% of people aged 65–74 are in rent arrears – more than any other age group

2. The cost of renting on a pension

“ I do get Housing Benefit, which pays for quite a lot of it, and it leaves me between £200 to £300 out of my pension to pay the rest [of my rent]. I get Housing Benefit, but I still have to pay... Because it's unaffordable, the rents are unaffordable.
Toni, 67, Surrey

Some of the people we interviewed mentioned Discretionary Housing Payments (DHPs), which had supported them in making up the difference between the capped LHA amount and the rest of the rent. DHPs are one-off payments distributed by local councils. Each year councils are given a predetermined pot of money by central government. This money is ringfenced for housing and rent costs, but local councils have discretion to determine eligibility criteria and how much is given. Not all those who receive Housing Benefit receive DHP, and once the pot of money runs out councils are not able to give any more DHPs until the next financial year. This suggests the current funding for DHPs may be insufficient given the cost-of-living crisis and the freeze in LHA.

“ The local housing allowance cap for Housing Benefit is less than my rent – although I have, over the years, had a Discretionary Housing Payment, which has made up the shortfall, or part of the shortfall, some of the time and only some of the years. So, it's been a permanent case of worry about the rent every month and wondering how to cover it, except for when I was getting the Discretionary Housing Payment to cover up the shortfall.
Alison, 66, Bristol

Older people who rent privately told us they wanted action on affordability. Some noted how Housing Benefit and the State Pension did not match the reality of renting, especially considering the recent rise in the cost of living. Several also wanted the UK Government to “cap levels” on rents within tenancies, with some referring to examples of this practice in other countries. The sentiment we felt from older renters was that the scale of the problem is so great that previously dismissed policies like rent controls need to be seriously reconsidered.

“ I would like private rents capped and I would like them capped in line with local social housing rates.
Geoff, 65, North Cornwall



77% of private renters aged 70 or over are on Housing Benefit



49% of all older private renters are on Housing Benefit

2. The cost of renting on a pension

“ You cannot keep letting private landlords hike up the rent whenever they want, how much they want, when you’re in the place... I mean, I just find it extraordinary that the government just allows us all to just, some kind of free-for-all. Mari, 65, London

This view is reflected in our YouGov survey, which found that 89% of older people who rent privately support the introduction of limits on how much landlords can increase rents for existing tenants, and 64% support increasing Housing Benefit to cover a person’s rent in full.

Climbing rents and benefit freezes mean that people on a low income and renting in later life are having to dedicate an increasing proportion of income to housing costs. This is drastically exacerbating pressures on their income and is severely limiting what money is left to spend on other essential costs. Given these current pressures, the freeze in LHA must end and Housing Benefit must once again cover at least the cheapest 30% of properties in the local private rental market.

3. Insecure tenure in later life



The desire to make a rented property a long-term home is often a priority for older people who rent, but the challenges of insecure tenure and the likelihood of having to move house make this a major concern for this group.

Assured shorthold tenancies in the private rented sector, which allow the eviction of tenants without fault, are a source of significant anxiety among older people who rent. In contrast, feeling a sense of security around their home brings significant positive benefits.

Wellbeing effect of having a place to call home long term

The significance of people's homes on their health and wellbeing cannot be overstated. In our discussions with older people, many spoke about the importance of their home, and how it had a positive effect on their wellbeing.

“ It's my safe space, it's my home. Anonymous, 65–70, Greater Manchester

Some participants told us they felt that their home was an important preventative factor for poor mental health.

“ I think I'd have a mental illness if it wasn't for [my home]. I think I'd be bordering on clinically depressed. Chris, 71, Stockport

Older people typically prefer to live for longer periods in one property.^{22, 23, 24, 25} This is corroborated by national statistics, which found that, on average, older people across all tenures – owners, social renters and private renters – had spent 23 years in their current home. The average length of time was shorter for older private renters, with an average of 10 years.²⁶ Many of the people in later life we spoke to expressed their desire to stay in their homes long term – some for the rest of their lives.

3. Insecure tenure in later life

“ I think I want to stay in this one until I go out in a box.
Christine, Greater Manchester

“ It does feel like home, but you always know that it isn't, you know?
Toni, 67, Surrey

“ I've only been here three years, but it's very much become my home, and I would be devastated if I had to leave it.
Madeleine, 70

Our interview participants, however, were very aware of the possibility of their current home situation changing quickly for them. This is reflected in the latest English Housing Survey, which found that 8.9% of private renters aged 55+ expected to move in the next six months, compared with just 2.2% of owner occupiers and 2.6% of social renters in the same age group.²⁷

However, despite their wishes, many people are often forced to move out of their homes before they want to. This is especially likely in the private rented sector because there are very few measures in place to protect renters from no-fault evictions or being forced to move due to unaffordable rent rises.

“ Well, I would love to stay here, but it's becoming unaffordable and, well, it would change my life completely if I had to leave, because I love it there so much, but I do need lower rent. So, I am considering moving to a cheaper place.
Peter, 70, Cornwall

In its current form, the private rental market assumes people will only stay in a home for a few years. It does not reflect the changes brought about by the increasing number of older people who rent privately.

Fears of eviction

Individuals under threat of eviction experience significant negative mental and physical health outcomes. Based on our interviews, we think this is commonplace in the current private rental system.

Assured shorthold tenancies – beginning with a usual fixed-term agreement of 12 months, after which the tenancy is either renewed for another fixed term or becomes a 'rolling' periodic tenancy – are currently the most common way of renting in the private rented sector. Some 76% of all older people who rent privately reported having an assured shorthold tenancy in 2020/21.²⁸ This is a fundamentally insecure form of renting. The latest official statistics for the period July–September 2022 found that there were 6,823 possession claims made by private landlords, up 13% from the number of landlord possession claims in the same quarter pre-pandemic in 2019.^{29, 30}

3. Insecure tenure in later life

Why do older renters want to stay for longer?



The thought of moving is stressful

"The thought of moving absolutely fills me with horror but, yes, if I could stay, I would."
Sheila, 71, Devon



They like their neighbourhood

"It does feel like a good home. And the neighbours are fantastic. We've got a good community spirit going on."
Chris, 71, Stockport



It's close to family and friends

"It's a nice property and it's in an area where all my children live anyway, so it's quite handy for me."
Christine, Greater Manchester



They like the location

"It's very convenient for transport, it's a very nice area, I'm close to the beach, about 10 minutes' walk, and it's very quiet, which I like very much... It's got a very nice atmosphere."
Sheila, 71, Devon



They feel safe

"This is my world, my home, it's very important to me, which is why I chose where I am, where I live. It's very important. I would not be happy at all to live in an area which wasn't safe."
Toni, 67, Surrey



It is their home, even if it has problems

"I think I would choose to stay here if I could, permanently. There is the lack of double glazing, which is a problem, especially with heating bills going up, although it seems to be coming down again a bit now. But I would, yes, there's so much good about this place, and I think on balance if I could stay here, I would prefer to."
Alison, 66, Bristol

3. Insecure tenure in later life

“ Always the thought in the back of your mind – especially with section 21 and everything – is that I could, one day, just be given notice. I have no security at all.
Sheila, 71, Devon

When a landlord wants to evict a tenant in the private rented sector, they only need to give two months' notice for a no-fault eviction, known as a section 21 notice. This means a tenant could have done nothing wrong and can still be evicted with only two months' notice to leave. When a tenant falls into rent arrears for a two-month period, this notice period can be as short as two weeks if the landlord evicts using a section 8 notice. Finding a new home in this incredibly short window of time can, understandably, be incredibly challenging and stressful. The risk of a landlord suddenly deciding that they want to do something else with their property and leave their existing tenant in a vulnerable position was a common concern for some renters we talked to.

“ That time goes very quickly when you're looking at properties and they're nothing like what you want and they're more expensive than you can probably afford, but you're pushed because you need somewhere.
Russell, 67, London

Assured shorthold tenancies, which have to be renewed at the end of every tenancy period, is a common source of insecurity and apprehension for many older renters.

“ You've got very little protection as a tenant, because you've got a tenancy but as you get towards the end of a tenancy you don't know what's going to happen. Will they renew it? Will they put the rent up? Are they going to kick me out? What's going to happen? You just don't know and obviously the older you get, your earning potential goes down and, you know, how are you going to protect yourself? It's a real worry.
Anonymous, 69, London


“ If I'm probably being honest, I think towards the end of every year I start to wonder whether my contract will be renewed. I do get a little bit panicky about that, thinking, 'Will it be renewed, or will it not be renewed?' He's never given me any reason not to think that it wouldn't be renewed but you just don't know, do you?
Rose, 66, North West

“ I feel frightened because of the lack of security. I've moved a lot in my life. I think I've had about 18 different houses since I left home as a student. But now I've got to the stage where moving would be a really big deal because I haven't got the physical ability and I don't deal with stress as well as I used to...and also the fact that, if we were given two months' notice, I know we wouldn't find anywhere because we've been looking for the last two or three years. It's just getting pipped at the post very often.
Anonymous, 75–80, Devon

3. Insecure tenure in later life

Alison's experience of receiving an eviction notice

Alison was served an eviction notice when her son, whom she cared for, started causing disturbances and the landlord decided they didn't want him to live there any more. She was able to stay in her home, but her son became homeless. Alison was managing this incredibly difficult situation while also enduring the fear and anxiety of waiting to see if her landlord would decide to enforce the eviction notice.



"It was the sense of what they'll do if they feel they want to play the trump card they can...when the chips are down, they can be quite hard-nosed and just do things like that... But they basically have the power in the end, that's the trouble... It's a constant worry. Every day I think, 'Well, am I secure here, or not.' I know I'm not secure here."

Security of tenure concerns were a commonly raised issue in our interviews with people renting in later life. Even if they had been in their home for a while and felt they had a good relationship with their landlord, participants were aware that, at any point, they could either be served with an eviction notice or given a rent increase – and that that increase might be more than they could afford and result in eviction if they missed payments. Tenants understood that landlords may have good reasons for the eviction – for example, to sell their home – but this did not diminish the anxiety it caused.

These experiences were echoed in our YouGov survey, which found that 17% of all older renters were concerned about the possibility of their landlord asking them to move out unexpectedly sometime in the next 12 months. Notably, there was also a gender divide, with women (19%) more likely to be concerned about this than men (15%).³¹

“ He had the property revalued in the autumn. I had two different estate agents turn up to value it because that worried me. I thought, ‘Does that mean he’s going to sell it?’ That’s always the danger, that he’ll decide to sell it and I’ll have to go. So, there’s no security, the whole thing is lack of security. Chris, 66, Cambridgeshire

There was consensus here that the current tenancy laws for private renters in England are not suitable. One person described them as “way out of date” and another said there was a need for “more protection of tenants’ rights”.

“ That section 21 needs changing. Not just for older people, but for everybody. Anonymous, 65–70, Berkshire

3. Insecure tenure in later life

“ Well, I think this idea that they said that, you know, you can’t just be evicted for no reason. I think if the government eventually make that law, that would be good. And also, to be given longer. I’ve never in my life feared homelessness, but I do now, because I always knew I could do something about it. Anonymous, 75–85, Devon

This is reflected in the views expressed in our YouGov survey, which found that 86% agreed that ‘knowing I can stay in my home for as long as I need would improve my experience of renting’. The situation should improve with the end of section 21 and the creation of the protection period at the start of tenancies, as part of the Renters (Reform) Bill. But these measures still fall short of giving older people who rent privately the certainty that they told us they want.

How could the Renters (Reform) Bill improve security of tenure?

The Renters (Reform) Bill should make significant changes to people’s security of tenure, including:

- changing most assured shorthold tenancies to periodic or ‘rolling’ tenancies. This is a more flexible form of tenancy agreement that is typically open-ended rather than fixed term
- abolishing section 21, which will remove the main way people are evicted without reason
- creating a new protection period at the start of tenancies to give certainty about some no-fault evictions to tenants. However, the current proposed length of six months is unlikely to reassure most older people who rent privately
- introducing new eviction grounds and changes to existing grounds, to replace section 21. This means renters of all ages can still be evicted with two months’ notice if the landlord decides to sell or move their family in

- establishing an ombudsman, giving tenants the ability to challenge their landlord on issues like poor maintenance. But this will require tenants to have the knowledge, ability and confidence to follow through with the complaint
- introducing a landlord database to help local authorities identify and penalise rogue landlords.



3. Insecure tenure in later life

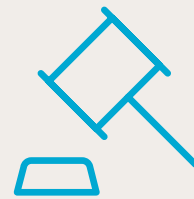
Feeling secure is a vital part of maintaining good health and wellbeing. The private rented sector is very insecure, providing little protection for private renters. Our research shows that older people prefer a stable long-term home, which is harder to achieve in the private rented sector, even when they have a good relationship with their landlord. Older people who rent privately deserve the same security in their homes as others who live in different housing tenures.

There was a shared acknowledgement among the people we spoke to that their housing situation was unstable and could change very quickly. This instability causes a lot of stress. Although the UK Government plans to convert most tenancies to periodic tenancies in England through its Renters (Reform) Bill, insecurity is still likely to be a feature of the private rented sector – with significant consequences for older people – unless some of the loopholes in the proposals are closed.

Homelessness in later life

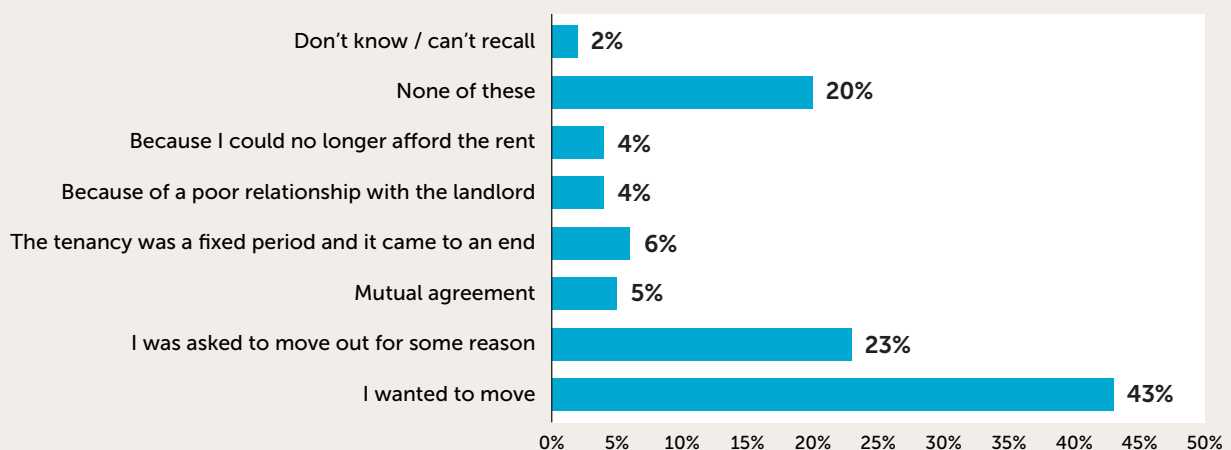
Older people's anxiety about losing their homes is not unfounded. Older people are not immune to the risks and experiences of homelessness and figures suggests this situation may be getting worse.

Our YouGov survey found that fewer than half (43%) of private renters aged 65 or over ended their last tenancy because they wanted to move. Of all other reasons, the biggest cause of leaving their previous home was being evicted (23%).³²



23% of older renters left their last home because they were evicted

Figure 9: Reasons why older people's last tenancies ended



Source: YouGov survey, commissioned by Independent Age, June 2023.

Note: Excludes older renters surveyed for whom this was their first tenancy.

3. Insecure tenure in later life

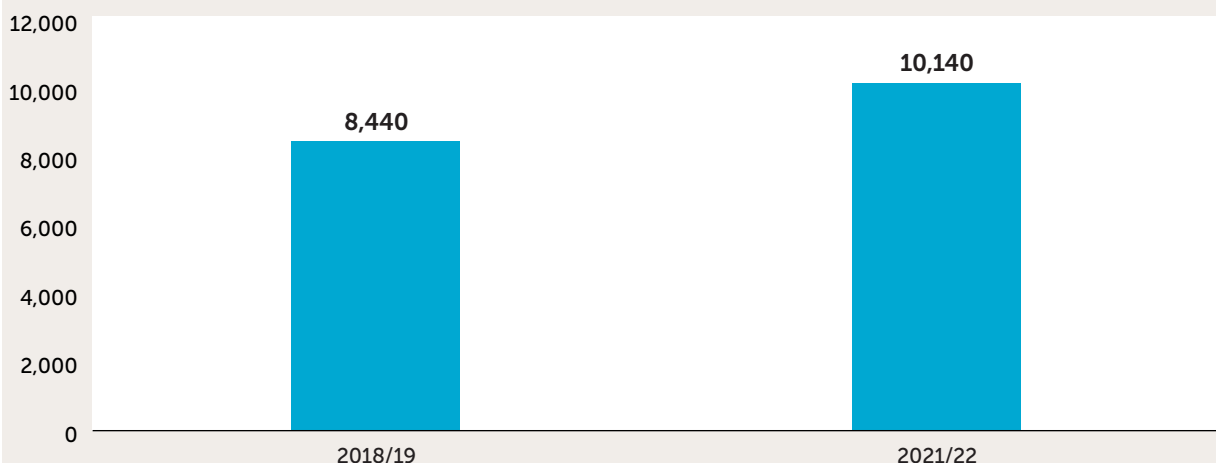
Local authorities have a duty to help prevent people threatened with homelessness from becoming homeless (prevention duty), and to help those who are already homeless to secure accommodation for at least six months (relief duty). In 2021/22 the number of people aged 65 or over assessed to be threatened with homelessness or who were homeless (and owed one or both of these duties) was 10,140, an increase from 8,440 in 2018/19.³³ It is probable that a significant proportion of the older people owed a prevention or relief duty are those from the private rented sector, because they are more at risk of being evicted from their home.

The YouGov survey we commissioned found that about 1% (0.83%) of older renters in England said they had 'received an eviction notice in the last month'. Based on our analysis of census data, this suggests that more than 2,600 older renters were at risk of being made homeless in May 2023 alone.³⁴ The survey also found that around 5% (5.49%) of older private renters were asked to leave their

homes in the past 12 months in England. This equates to more than 18,000 (based on census data) older people who were possibly evicted from their homes in the past year.

Increasing numbers of people at risk of or experiencing homelessness is putting increasing pressure on local authorities to provide support to these people. To help local authorities cope with these increased pressures, the UK Government should consult on local authorities having a duty to have a vulnerable tenant liaison officer, who would be available to support people to help prevent homelessness. With more people facing homelessness, more homes will be needed. The UK Government should consult on providing local authorities with power and funding to purchase properties from the open market to increase their social housing stock.

Figure 10: Local authority prevent duty or relief duty owed to those 65+



3. Insecure tenure in later life

Michael's struggles to find a home

Michael, 69, told us that he has been living at a friend's house, but he needs to move out.

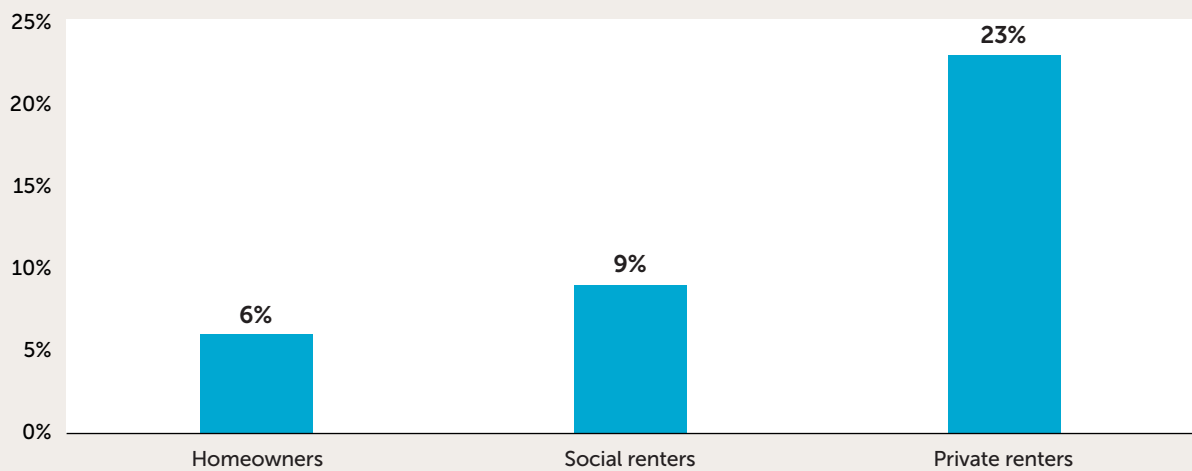
"I'm living in my friend's house, but he needs me to move out... I really don't know what I'm going to do. Not having a secure place to live is an unpleasant situation, you have no peace of mind... I have just over £800 a month. It wouldn't be enough to rent a place.

"When I'm trying to rent somewhere I think people do look at you and put you to the back of the queue. I spoke

to a letting agent, and I told her I'm on Pension Credit and I'm not employed, and she said, 'there's 40 to 50 applicants for every one of these one-bedroom flats that come up. I'll be honest with you, unless you are showing £2,500 a month, every month, you haven't got a prayer."



Figure 11: Number of older people who moved in the preceding three years by tenure



Source: *English Housing Survey: Older people's housing, 2021-21*, Department for Levelling Up, Housing and Communities, July 2022.

The challenges of moving home

Older people are clear about their preference to stay in their home for as long as possible. But those who rent privately move more regularly, often

against their wishes, compared with older people in other tenures. The 2020/21 English Housing Survey found that 23% of older private renters moved home in the past three years, compared with 6% of homeowners and 9% of social renters.³⁵

3. Insecure tenure in later life

Moving home is known to be one of the most stressful processes anyone undertakes. But some people in later life can find the process particularly stressful for several reasons, including experiencing significant difficulties with the practicalities of packing – especially if living with a long-term health condition or disability – or lower energy levels.

“It’s a particular worry for older people, because what you can cope with when you’re younger, like frequently moving if the tenancy is no longer available to you...like I’ve moved a lot in the past and the energy that I had to do all the necessary things like packing and unpacking, finding viewings, doing viewings to find a new a place and all the disruption of moving, you just can’t do it so easily when you’re older.
Alison, 66, Bristol

“When I had to move, having been in the previous flat for 20 years, that caused a lot of anxiety, and I did have an anxiety episode.
Mari, 65, London



70% of private renters aged 65 or over in England say they would find it difficult to find an alternative property if they had to move house

We also spoke to multiple people on a low income in later life who felt that finding a new home was difficult because of the rapidly increasing listed prices for new lets in the private rented sector. Similar properties to those they were currently living in were now beyond their budget. These financial pressures, along with the time constraints when being forced to move because of an eviction deadline, can result in people having no choice but to move into an unsuitable home – for example, when an older person moves into a cheaper property at the expense of important factors such as quality, safety, location or accessibility.

“We’ve been looking for property and we just can’t get anything. There’s not enough property and too many people wanting it and the prices have gone up so much that probably to get what we’ve got now we’d have to pay another £300 a month.
Anonymous, 70–75

Our YouGov survey confirmed that this was a commonly held view, with 70% of private renters aged 65 or over in England saying they would find it difficult to find an alternative property if they had to move house. There is also a significant gender divide here, with 76% of women saying they would find it difficult compared with 64% of men.³⁶

One pertinent factor that makes finding a home particularly difficult for older renters is indirect discrimination, especially against older renters on a low income. We have heard of situations where landlords have been reticent to rent to them because of their age and reliance on income-related benefits. Current loopholes in the law mean landlords

3. Insecure tenure in later life

and estate agents can refuse to rent to people who receive benefits – meaning that people who receive Pension Credit and/or Housing Benefit can find it harder to find a home to rent.

Other forms of discrimination experienced were more subtle, such as affordability checks that did not factor in how well people managed to pay their rent previously, or large upfront payments that are very hard for people on benefits to afford.

Frequent home moves are also expensive and disruptive for tenants. In 2018 the UK Government acknowledged that being forced to move for no reason by a landlord can cause emotional and financial harm to tenants³⁷ – and calls to our Helpline reflect these findings. Analysis by Generation Rent in 2021 found that, for an unplanned move, the typical upfront cost for a median private rental household is £1,709.³⁸

Moving within the private rental market also usually has significant upfront costs, because a tenant is usually required to provide a deposit and sometimes up to five weeks' rent upfront. And, as we mentioned earlier, many older people who rent privately do not have savings. That means there is a higher risk of the costs of moving having a severe impact on their life because, to afford these moving costs, they have to go into debt or severely cut down on their living expenses.

“It’s very expensive to move. It probably cost me about £5,000 altogether with everything included with the removal.
Mari, 65, London

Older people often face the added challenge of whether a potential new home can meet their, perhaps more complicated, needs. For older people who have additional accessibility needs, finding a suitable home can be particularly challenging, and result in them living in a home that worsens both their physical and mental health. Some of our interview participants spoke about the need to have a shower instead of a bath, or a ground-floor flat instead of one with stairs. These additional criteria can make moving home more difficult.

The different experiences and discrimination experienced by older people suggest that older people’s experiences are not fully considered in policymaking. This adds to the case for a more meaningful voice in government like a Commissioner for Older People and Ageing to present the challenges faced in housing.

£1,709

is the typical upfront cost for an unplanned house move for a median private rental household

3. Insecure tenure in later life

Sally's experience of looking for a new home

Sally is 70 and lives in East Sussex. She told us about her recent experience of looking for a new home after her landlord decided to sell unexpectedly. She has repeatedly faced ageism and financial discrimination during her search. Estate agents won't return her calls and have refused to offer her viewings.

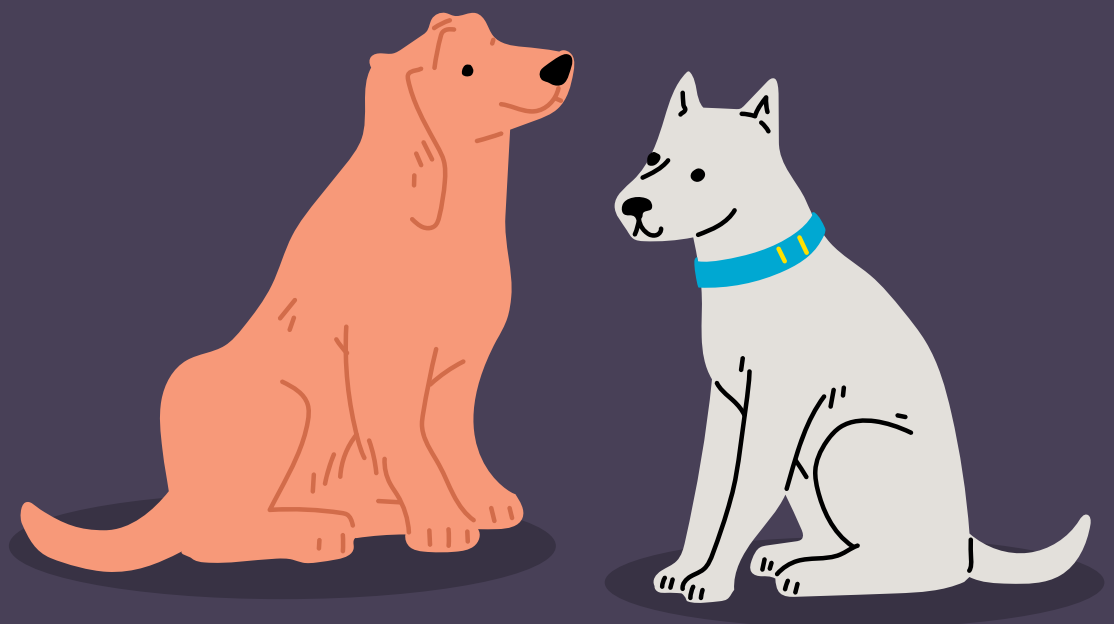
"I've registered round all the agents and, one by one, they turned me down. Not openly, but they've said, 'What's your financial situation?' and I've said, 'Well, I'm on a pension,' and, before I've got any further, they've said, 'Oh, well, you need at least three,' – some of them said two-and-a-half, some of them said three and one of them said four – 'times your annual rent as income.'

"I am not one of the people at the front of the queue, because I don't have on paper their requirements, their safety, I mean, it's a paperwork exercise. Even though I've got impeccable references, and my rent's paid on direct debit, and I've never faltered."

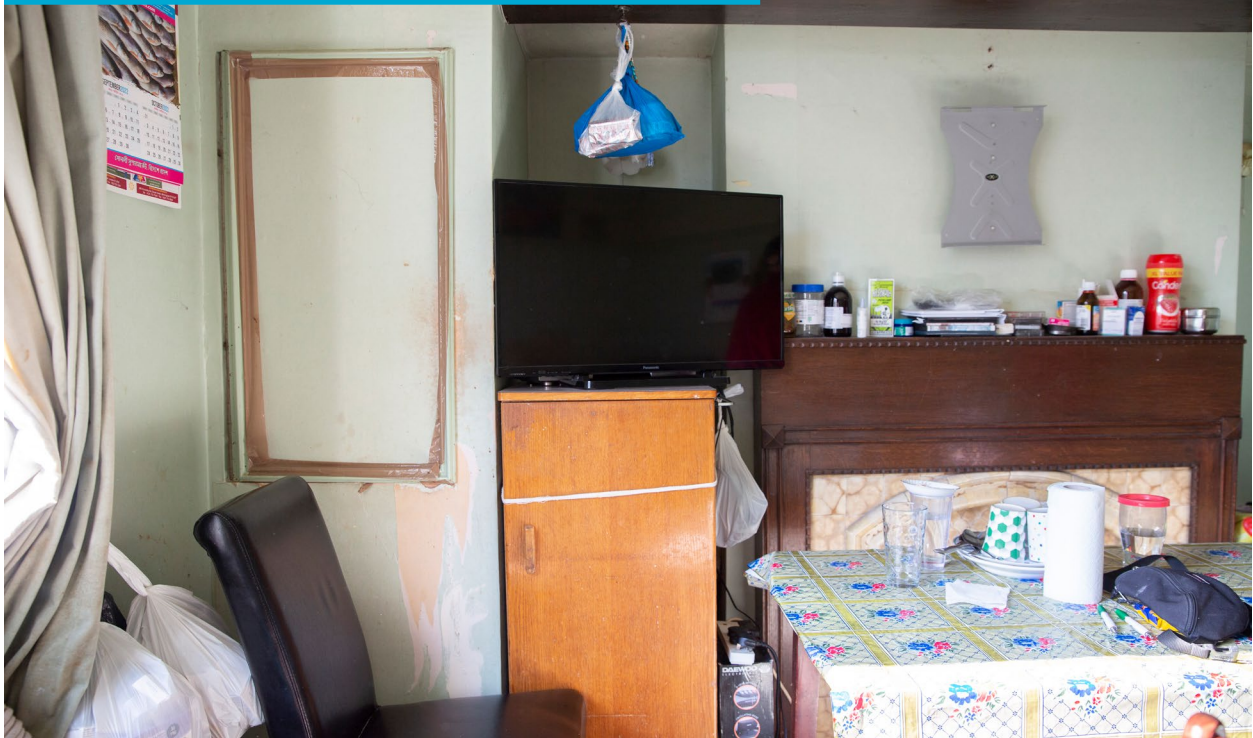
Sally also has two dogs, which has caused issues when looking for a new home. Either it is another reason why potential landlords refuse her, or – in one notable case – a potential landlord, on hearing she had two dogs, increased the asking rent for the property by £200. The flat, by her description, was substandard, and she worried about the ethics of the landlord, but felt she might need to take it anyway if it was all she would be able to find.

"I can't sleep at night because I actually, A, can't find anywhere and, B, it may be only temporary and, C, it may be horrible and I might have a dreadful landlord."

"If that's all I'm going to get, then I'm going to say 'yes'. It worries me terribly, and I've got this gnawing sensation inside that it would be a bad decision, because of the sort of person that he is."



4. Hazardous homes



Quality of homes for older renters

“They’re very good at collecting money, not so much good at other things.
Catherine, 66, Sheffield

The importance of safe, appropriate, and comfortable homes for older people cannot be overstated – these elements are fundamental to older people maintaining their health, sense of community and independence. However, this is not the experience of many older people on a low income who rent, with some living in homes that are cold and unsafe, and feeling that there is no way to resolve the problems they encounter.

Such problems are not necessarily the fault of landlords but can often reflect the realities of ageing housing stock. Some interview participants had great experiences with their landlord, saying, for example, “[my landlord is] very good,

he never questions me. He just comes round and checks if I ring him up.” However, others had poor experiences with landlords, and felt that their homes were inadequate. It is worth noting that, during these interviews, there appeared to be a pattern where participants who were more satisfied with the quality of their homes tended to live in what they identified as ‘new build’ homes.

Many older renters live in poor-quality homes. The Office for National Statistics (ONS) found in 2020 that more than a quarter (28%) of privately rented homes lived in by someone aged 60 years or older were built more than a century ago.³⁹ It also found that homes built pre-1919 were more likely not to reach the Decent Homes Standards, particularly on thermal comfort and hazards (dampness, radon, fire, excess cold and falls). Additionally, there were pervasive issues with repair and the lack of modern facilities.⁴⁰

4. Hazardous homes

The Centre for Ageing Better estimated in 2020 that almost a quarter of people aged 75 and over who rent privately are at risk from category 1 hazards.⁴¹ Equally alarming, the Department for Levelling Up, Housing and Communities found in the 2021/22 English Housing Survey that 28% of renters aged 65–74 live in a non-decent home, with this rising to 33% among those aged 75 or over. This is compared with 15% and 13% respectively of owner-occupied homes.⁴² The ONS also found that 9% of older people living in privately rented homes have experienced problems with vermin – double that of homeowners (4%).

Some improvement in social housing stock has been seen, but progress remains much slower in the private rented sector. The Decent Homes Standard must be applied equally to both social housing and private rented homes to ensure everyone can live in a safe home.

The quality of older peoples' homes can deeply affect their physical and mental

health and wellbeing. Our analysis of 2021 census data shows that 47% of older households renting privately were deprived in the health and disability dimension of deprivation – that is, a person's assessment of the general state of their health from very good to very bad.⁴³ This is compared with 41% of people who owned their house outright.

Although these figures sit within the context of several other wider determinants of health,⁴⁴ a good-quality home environment is itself a determinant of health.⁴⁵ Public Health England highlights that the home environment shapes people's ability to:

- manage their own health and care needs, including long-term conditions
- live independently in their own homes for as long as they choose
- recover from substance misuse, tuberculosis or other ill health
- move on successfully from traumatic life events.⁴⁶

Rajia's home in bad repair

Rajia, 70, and her husband have been renting their home in Birmingham for 20 years. During this time, their living conditions have been drastically deteriorating. Their landlord refuses to make any repairs, but the couple have no other place to go.

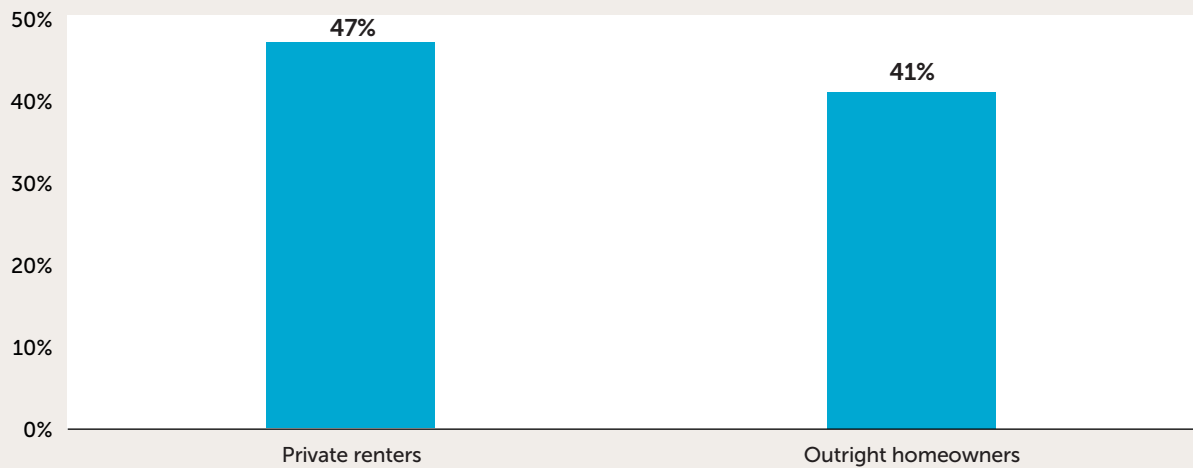
"I have to do all the cooking in the front room now, because the kitchen is unusable: there are holes in the floor so big my foot goes straight through. The roof leaks, the walls are full of mould, there are so many rats they keep me awake at night.

"We've always paid our rent on time, but it's not safe for us to stay here... I worry about being here on my own – people in the street bang on our door to buy drugs. We've gone to the council because we're desperate to move out. The only thing we want is to live somewhere clean and die in peace."



4. Hazardous homes

Figure 12: Proportion of older people who live in a health-deprived household by tenure



Source: *Census 2021*, Office for National Statistics.

This is particularly pertinent when viewed through the lens of older people in financial hardship – there is evidence showing a link between poor housing quality and long-term health conditions such as stroke, heart disease and respiratory problems, as well as the deterioration of conditions like arthritis.⁴⁷ Throughout our interviews, many participants told us about the thermal comfort of their home, and how they needed extra clothing or blankets to keep warm inside.

“ There’s draughts. It’s not a very warm flat. It costs a bit to heat. So, it needs a bit of work doing insulation-wise and draught proofing.
Chris, 71, Stockport

Some talked about other problems, including mould and damp.

“ He doesn’t have an electrical certificate, which you need. I think it was two years. Anyway, he doesn’t have the appropriate electrical certificate because the fuse box is old.
Anonymous, 66, London

“ Well, I had a few issues with the hell of a lot of black stuff in the ceiling and it was a little bit of an issue. It wasn’t very safe, so I had my grandchildren help me out with fixing it.
Samira, 67, London

4. Hazardous homes

Sarah's unsafe home

We spoke to Sarah, a 66-year-old woman living with her husband in a cottage in rural Norfolk. She has long COVID, and frequently suffers with bronchitis.

"We've got a bit of guttering that doesn't work, and so our sitting room's got black mould on one wall, at the bottom of the wall...that is why we don't use the sitting room very much. We don't warm it up every day but, even when we did, it had black mould."

"When it rains, it seeps in through the ceiling... our front door, water can get in through that."

We can have quite a flooding issue in the kitchen so, if we were away and there had been, you know, say, if we were lucky enough to go on holiday, I think we'd have to try and stick towels down and get a neighbour to check... So, the kitchen bit has been mended five times – that's about three times by us and twice by the landlord – but still, it hasn't fixed."



Reluctance to raise complaints

While some felt they could reach out to their landlord for help, many interview participants were hesitant to report problems with their home because they felt that their landlord would not take measures to repair the property. Others just accepted that some repairs might never happen.

“ It's a very tense, shall we say, relationship. We never know how far to push it without him deciding that he'll retaliate.
Geoff, 66, North Cornwall

“ Every time we said to [our landlord], 'This is a problem,' [we're told,] 'Well, I've never had any problems with anyone else complaining and it costs a lot of work to have it done.'
Russell, 67, London

Interview participants frequently told us that raising their concerns would bring undue attention, and potential charges, from their landlord. Others worried that it would lead to unaffordable rent rises and that the fear of this – or potential eviction – outweighed the need for their home to be repaired. Some simply wanted to avoid conflict with their landlord, with one person saying, "I just don't want the battle."

“ I'm very reluctant to push for, negotiate hard, because there's always the dread that they'll say, 'Well actually we don't want you to live there anymore, could you leave please?' So that makes me nervous about putting my case about things.
Alison, 66, Bristol

4. Hazardous homes

These findings are representative of the wider picture. Our YouGov survey found that more than 1 in 5 private renters aged 65 or over in England felt uncomfortable raising concerns with their landlord. There was also a gender difference, with women more likely to say they were uncomfortable than men (26% versus 16%).⁴⁸ A similar percentage (22%) responded 'yes' to whether they had ever avoided raising a concern with a landlord for fear of a negative response or repercussion. There is a similar gender divide here, with 26% of women not raising a concern compared with 19% of men.⁴⁹

Overall, it seems that deep pragmatism by older people who rent means they do not raise concerns in case this leads to higher rents, notice of eviction or other problems with landlords.

“ I don't feel there's any point, because they have all the power, and they don't want to talk now. Peter, 70, Cornwall

These worries do not appear unfounded. Shelter commissioned a YouGov survey of renters of all ages in March 2023. It found that 21% of renters who have complained to their landlord or letting agent about the quality of their home in the past three years have also been evicted or threatened with eviction in the same period. This is compared with 8% of all renters who have been evicted or threatened with eviction but who have not complained.⁵⁰ Although the UK Government attempted to address the problem of so-called 'retaliatory' (or 'revenge') evictions with the Retaliatory Eviction and the Deregulation Act 2015, it appears that aspects of this practice exist – and certainly the fear of it remains among older people who rent privately.

Some 28% of older renters receiving Housing Benefit have also avoided raising a concern with their landlord, compared with 19% not receiving Housing Benefit. This may explain why this group more often experiences poorer-quality homes, but could also reflect why they have a greater perception of insecurity.⁵¹



More than 1 in 5 private renters aged 65 or over in England felt uncomfortable raising concerns with their landlord



28% of older renters receiving Housing Benefit have avoided raising a concern with their landlord

4. Hazardous homes

“ The rent I pay is less than what other people are paying. It is less, so I don't want to upset the apple cart. It's a balancing act... it's all down to negotiation, and this is where a lot of private tenants don't push for things because they can be given a section 21. In my landlord's case, he's done nothing by the book. He hasn't registered the tenant's deposit. I don't have an energy performance certificate.
Anonymous, 66, London

Some of this reluctance could be improved by increasing awareness of people's rights around renting. One respondent told us they were better at challenging their landlord on repairs after seeking advice on their rights. But, in our survey, only 65% agreed that they were aware of their rights when it comes to housing.

This all speaks to a culture where many older renters are living in hazardous, poor-quality homes, with limited scope to improve them. Though we know this is not a ubiquitous experience, and that many landlords provide an excellent service to their tenants, our research points to a pervasive inequity in power between older people who are renting and their landlord – which results in older people tolerating living standards that are detrimental to both their mental and physical health. We have heard from older people staying in cold, damp and mouldy homes throughout one of the most severe winters on record. With these challenges in mind, older people need more support when living in private rented homes.

The fears experienced by older renters are reducing their agency to act on poor-quality homes. While the Renters (Reform) Bill should improve the balance of power between landlords and renters, our evidence suggests a reactive system is not enough. There is a need for more proactive enforcement by local authorities. This means not only the additional powers proposed by the UK Government, but increased resources to enforce their new powers most effectively. There is also a case for enabling more local authorities to introduce selective licensing, enabling a more proactive form of enforcement that is less reliant on tenants raising concerns.

5. Recommendations



What can be done to help older renters?

The current private rented sector in England is not fit for the growing number of older people who deserve a place to call home. They need somewhere that is affordable and safe, and where they can stay long term.

Often, the housing and rental crises are seen as 'wicked problems', and, although there are few easy fixes or remedies, the unmet needs of older renters mean there should be no delay in improving their situation.

The current rental challenges need consistent and coherent approaches from central and local government. This should include aspiring towards enabling as many older people on a low income to be housed in the social housing sector in the long term, and taking bold action in the short term to improve the security and affordability of private rented homes.

Delivering this requires rethinking how we invest in housing – through initiatives like the Affordable Homes Programme, which primarily manages government housing investment in England – and how we can use national regulations and local authority powers to change expectations of the private rented sector.

5. Recommendations

Our recommendations

Informed by the views of older people living on a low income who are privately renting, we believe that it is possible to reimagine older people's rental experiences and make a meaningful difference quickly. We believe that any national effort to improve housing must include the voices of older people at its core.

Create a fair tenancy system

We strongly welcome the introduction of the Renters (Reform) Bill, in particular the abolition of section 21 and the move from assured shorthold tenancies to periodic tenancies. The Renters (Reform) Bill will be the bedrock of a new private renting regime and will provide much-needed peace of mind for older people who rent privately.

While the bill is welcome, we share the view of the Renters' Reform Coalition that the bill contains many holes that undermine its purpose of improving security for renters. This important change in the renting regime should provide support to the growing number of people renting in later life, and we encourage the UK Government and Parliament to seize this opportunity and close any loopholes and gaps.

1. Independent Age recommends that the UK Government passes the Renters (Reform) Bill and fully implements it. The bill's contents should revert to the UK Government's original proposals set out in 2019, including:

- a. outlawing blanket bans on benefit recipients by landlords
- b. lengthening the proposed notice periods for eviction from two months to four months in circumstances where the tenant has not breached the tenancy agreement
- c. extending the proposed protection period at the start of a tenancy from six months to two years
- d. introducing measures to apply the Decent Homes Standard to homes in the private rented sector.

As new structures are developed, such as the landlord database and the redress scheme under the new ombudsman, we would also want to ensure that they are fit for purpose at the outset, which would require the UK Government to consult with local authorities, charities and other organisations in the housing space.

5. Recommendations

2. Independent Age recommends that the UK Government explores the following in the relevant secondary legislation and guidance around the Renters (Reform) Bill:

- a.** mandating the regular provision of rental cost information to the new landlord database in a way that helps local authorities gather real-time information about the changes in rents in their communities
- b.** ensuring that the new landlord database is compatible with any future short-term let register
- c.** considering how to make the ombudsman process straightforward to use, including making it accessible for people and their advocates such as friends, family and third parties so they can use the system on behalf of tenants who might be in poor health or face other disadvantages
- d.** exploring whether to give the ombudsman powers to initiate its own investigations, particularly on systemic issues
- e.** consulting with organisations that support and advocate for older people, and with tenant associations, about how to promote the new rights afforded to tenants, the database and the ombudsman services in an accessible and targeted way to older people who rent.

Alleviate the financial difficulties for low-income renters

Improving security of tenure is insufficient if privately rented homes remain unaffordable. While the future supply of low-cost housing is critical to improving affordability in the long term, some older renters cannot afford to wait for new homes to be built and the market to correct – people living on a low income in later life are struggling with their rents right now.

The Local Housing Allowance (LHA) – last updated in 2020 and based on data from autumn 2019 – is woefully out of step with current rents. This is leading to significant and rising shortfalls that older renters cannot afford to pay, and that lead to risk of homelessness and significant anxiety. We echo the views of other charities and tenant groups that LHA should be realigned with local market rents so that it better reflects how much renters actually pay for their homes. Increasing LHA now is the fastest and easiest way to improve the lives of older people who rent privately.

3. Independent Age recommends that the UK Government updates Local Housing Allowance to ensure it covers at least the rent of the cheapest 30% of the local private rental market and to ensure that it is updated annually to reflect changes in rents.

5. Recommendations

The current rental market is facing exceptional demand that is driving up rents to unmanageable levels. We believe that the UK Government should learn from Scottish policy and explore freezing rents or implementing national rent caps, to help tenants of all ages, including older people on a low income, to stay in the homes until rent inflation returns to pre-COVID levels.

4. Independent Age recommends that the UK Government introduces a temporary national rent freeze or rent cap in England.

The rents paid by tenants are influenced by changes in the average incomes of renters, the social and demographic factors that influence demand and the availability of privately rented homes in an area. However, structural factors in the housing market have meant that supply continues to lag behind demand, leading to ever-rising rents in some areas. Given the entrenched nature of this problem, there is a compelling case to consider rent controls.

Modern rent moderation typically involves setting the maximum percentage increase that private landlords can implement within a tenancy in an area.⁵² The UK Government should look to Ireland as a potential model. Rent moderation at local levels in Ireland is effective in stabilising rent prices and reducing the scale of rent rises. Research carried out by the Residential Tenancies Board shows that rent pressure zones – where rent levels are regulated – were having a moderating impact on rent levels in Ireland, with price inflation in these areas falling relative to other areas since the introduction of the legislation in December 2016.⁵³

5. Independent Age recommends that the UK Government provides local authorities with the power to moderate and cap in-tenancy rent increases.

5. Recommendations

Discretionary Housing Payments (DHPs) are not a substitute for adequate Housing Benefit or increasing the amount of low-cost housing. However, it can be a crucial resource when individuals face changes in their circumstances or acute problems. Despite this, in real terms, there has been a substantial reduction in DHPs between 2013/14 and 2022/23.

6. Independent Age recommends that the UK Government, in consultation with local authorities, reviews the Discretionary Housing Payments fund to determine the level required and how it is allocated.

Strengthen local authorities to improve the lives of tenants

While powerful national interventions can be made to improve people's housing, effective remedies can also be delivered locally. While many local authorities want to support tenants, they often lack the means to use the powers at their disposal, including inspecting homes, requiring emergency remedial action for unsafe homes and banning landlords who don't comply with certain orders.

Government research highlights how enforcement teams that are 'well resourced, with highly qualified staff and supported by corporate strategy and legal departments are proactively using the range of powers'. We would like to see a commitment to funding local authorities effectively to use the powers they already have, and any new responsibilities created by the Renters (Reform) Bill.

7. Independent Age recommends that the UK Government increases funding to local authorities and works with them to explore long-term models for income generation to fund housing enforcement and monitoring activities.

However, more funding alone is not enough. Local authorities are most effective when they have a set of standards to hold landlords accountable. The Renters (Reform) Bill primarily relies on tenants raising complaints to enforce standards. This can be particularly unhelpful for tenants with vulnerabilities, including some older tenants who may be anxious about raising concerns.

By contrast, selective licensing would move towards a more proactive approach – working with landlords to improve standards and enforcement before problems emerge, as proposed by the Centre for London.⁵⁴ Government should enable all local authorities to license private landlords in a consistent way that capitalises on the information collected from the landlord database.

8. Independent Age recommends that the UK Government consults on reinstating local authorities' ability to introduce selective licensing without the Secretary of State's approval. This should be part of any consultation about implementing the Renters (Reform) Bill, particularly the landlord database, and aligned with proposals for a 'tourist accommodation registration scheme'.

5. Recommendations

Our research has shown that understanding tenants' rights and advocating on these bases can be harder for older people on a low income, who may be anxious about speaking up or lack the means to understand their rights. Support from local authorities can be critical in avoiding homelessness and improving someone's housing situation.

That's why we recommend that all local authorities are given a duty, and the appropriate funding, to provide tenancy officers who are dedicated to helping tenants with vulnerabilities to understand their rights and prevent homelessness among those groups. Greater preventative action could help reduce demand for social housing and reduce pressures on other parts of the welfare, health and care systems.

9. Independent Age recommends that the UK Government consults on a duty of local authorities to have vulnerable tenant liaison officers with the appropriate funding to help prevent homelessness for vulnerable and older tenants.

While the Renters (Reform) Bill, if effectively introduced, should provide greater protection for older people who are tenants, risks remain for those tenants whose landlords sell their property. We welcome efforts by councils to purchase more properties for social housing. This activity could be expanded to provide an additional safety net for vulnerable tenants who are at risk of losing their homes because of a no-fault eviction. Such investments should be considered as part of local authorities' efforts to prevent homelessness.

10. Independent Age recommends that the UK Government consults on providing local authorities with the powers and additional funding to purchase properties from the open market. Guidance should be developed to help local authorities prioritise properties:

- a. occupied by tenants with vulnerabilities who face a no-fault eviction because of a landlord's desire to sell
- b. where landlords have received banning notices
- c. that do not meet the Decent Homes Standard
- d. in neighbourhoods where authorities deem it unfeasible to build new social homes.

Give older renters a voice in government

Our ageing population is diverse, but often older people facing financial hardship are silenced or ignored. Our research has demonstrated that their voices have not yet been viewed to be a meaningful part of the debate on housing, especially in the private rented sector.

Establishing a Commissioner for Older People and Ageing for England could play a significant role in identifying and advocating for people in later life who face financial hardship, particularly those who feel unable to speak up. The holder of such a post could look at issues such as large upfront payments and other forms of discrimination.

5. Recommendations

11. Independent Age recommends that the UK Government introduces a Commissioner for Older People and Ageing for England who can examine issues of discrimination faced by older people who rent.

We believe that a radical rethink of the purpose of housing should be considered. Older people who rent privately face unique challenges, which can be compounded by the intersection of age with other characteristics such as ethnicity, sexuality, gender, health, disability and caring responsibilities. Affordable, accessible and decent housing should be available to all. Yet some minoritised groups often face additional barriers and challenges to finding good and affordable homes.

That's why we encourage public discourse on whether housing should be considered a fundamental human right, to improve the housing experience for all. This could be achieved by enshrining into UK law Article 25 of the UN Universal Declaration of Human Rights.

12. Independent Age recommends that the UK Government initiates a public debate on whether to make decent housing a human right.

A national drive to more and better low-cost housing

To deliver on the potential for older people to live in safe, secure and affordable housing, we need to reconsider our approach to housing in the UK. This should begin with a new national strategy for housing and homelessness. We believe that local council and housing association homes are often the best solutions for older people facing financial hardship.

To meet existing and future needs we need to see a significant and sustained investment in social housing. To improve the quality, safety and warmth of older people's housing we also need greater investment in updating, insulating and modernising homes. To deliver this level of investment and improvement, there must be greater coordination between government departments so that different levers and budgets can be used to this end.

13. Independent Age recommends that the UK Government develops and produces a new housing and homelessness strategy that puts dignity at the heart of housing, and ensures that everyone, regardless of age, can find an affordable, secure and decent home. This strategy should:

- a. set national targets for building more social housing
- b. change the way the Affordable Homes Programme works so that it prioritises new homes for social rent over other tenures
- c. set national targets for increasing the proportion of decent homes in every tenure with the funding to deliver these improvements for existing stock.

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