



**Independent
Age**

No place for older renters

How the geography of older private
and social renters has changed

January 2024

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About Independent Age

Independent Age is a national older people's charity that supports people facing financial hardship in later life. We offer free and impartial advice and information and give grants to community organisations. We use the knowledge and understanding gained from our frontline services to improve policy for the older people we support.

1. Introduction



Independent Age is focused on improving the lives of those facing financial hardship in later life. One overlooked group is older renters, which is one of the groups most likely to be in poverty in later life.¹

The housing crisis is having a significant impact on people renting in older age, leading them to concentrate in deprived localities and potentially driving many out of their existing communities.

In 2023 we conducted new research about the experiences of older renters in the private rented sector (PRS). This showed that people in this group often have specific concerns and needs that may be different to private renters of working age,² including:

- often living on a fixed income (pension), which can make it harder to afford their rent
- a preference to stay in their home long term

- an increased likelihood of living with a disability or long-term condition, meaning they have specific accessibility needs.

These older people are often particularly exposed to the consequences of national and local government housing policies. For example, almost half of older people who rent privately are on Housing Benefit, so are less able to respond to increases in rental costs while that benefit is frozen. They also have a higher chance of living in poor-quality homes, because they are particularly nervous about raising complaints about their landlords to authorities.

National data in England shows that the number of older renters has increased over the past 10 years, but the distribution of these older renters within the country is not well understood. This needs to change.

1. Introduction

We have analysed local census data from 2011 and 2021 to understand the changes in social and private renters across England. This analysis shows that the distribution of older social and private renter households is not equal across the country. We found that older private renters are concentrated in deprived parts of London and coastal areas. It also appears that localities with existing older private renters are also among the fastest growing areas for older private renters, which suggests that this concentration may be increasing.

We also found that London and other urban geographies tend to have a high proportion of older social renters – although, in almost all places, the proportion of older social renters is shrinking.

Our work concludes that the ‘suburbanisation of poverty’³ – a phenomenon where there is a reduction in low-income populations in inner cities and a growth of non-poor groups in these places⁴ – is also applicable to older people on low incomes. Such movement of people is often involuntary and is likely to be driven by shortages in social housing and the rising cost of renting. While the precise drivers for these changes for older people are unclear, if older people are facing pressure to move, this could have a significant effect on their health and wellbeing.

In response to these changes, we encourage both national and local governments to engage with the growing number of older private renters and ensure that the right mix of policies is in place to halt the exodus of older renters – renters who are left with no other choice but to move. Actions should include:

- improving renters’ rights by ending ‘no fault’ evictions
- Annual reviews and increases to housing benefit to match rises in local rents
- providing local authorities with the means to invest in social housing and reduce homelessness in later life.

2. The national picture



At a national level, there has been a significant increase in the number of older people. Between 2011 and 2021 the population of those aged 65+ in England increased by 1,740,774, from 8,660,529 to 10,401,303.^{5,6} However, this increase is not distributed equally between social and private tenures.

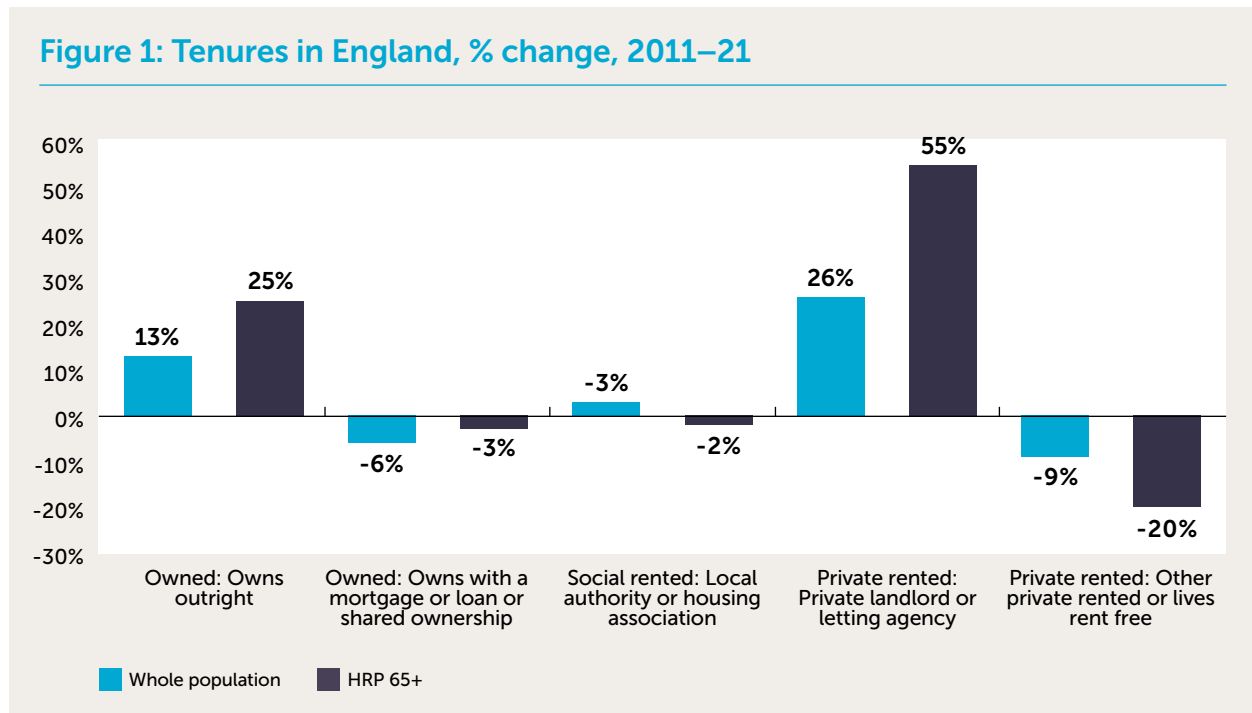
Looking at households where the household reference person (HRP)⁷ is 65+, the changes in tenure over the past 10 years mirror the trends seen in other age groups – with the exception being that older households have seen a relative decline in social renting, compared with the population as a whole.

The data also confirms that older households have seen a bigger increase in outright homeownership compared with the whole population, and that older households have seen a larger increase in private renting compared with the whole population.

This rise in private renting among older people should be a concern. This group typically spends a higher proportion of their fixed income on housing costs compared with older people who are outright homeowners, and is almost three times more likely to be in poverty than people who own a mortgage-free property.⁸

These diverging trends also highlight the need for a more nuanced approach to discussions of inequality in England. While there has been significant commentary on intergenerational inequality, this divergence suggests that we must consider the potential for rising inequality among older people and the consequences that might have for society.

2. The national picture



Source: ONS census data for England.

This national picture masks more subtle changes in the spatial distribution of older social and private renters. While homeownership can enable some people to have a degree of choice about their location in later life, social and private renters are likely to be more influenced by local and national market conditions and policy decisions. So, understanding the current distribution of older private and social renters across England can help policymakers determine how current market conditions and policy choices affect older people who rent.

3. The local picture



We included 262 English lower-tier local authorities in our analysis. Of these local authorities, only two – Westminster, and Barking and Dagenham, both in London – saw a decrease in their overall older household population across all tenures between 2011 and 2021.

The local authority with the largest older household population in 2021 was Birmingham, with 98,038 older households; the local authority with the smallest population was the City of London, with 879 older households. Although, given its small land area, the City of London is something of an outlier, Oadby and Wigston is the next local authority with the smallest older household population, with 7,660 older households.

A full breakdown of all the results locally is in the data annex at independentage.org.



Only two local authorities saw a decrease in the total older population

4. Where do older private renters live?



Between 2011 and 2021, 252 out of the 262 local authorities we analysed saw the absolute number of older households living in privately rented homes increase.

All 10 local authorities that saw the absolute number of older households living in privately rented homes decrease are London boroughs, predominantly inner-London boroughs.

The proportion of older private renters in local authorities ranged from 2% in Harlow to 14% in Blackpool.

Of the 20 local authorities with the highest proportion of older private renters, 12 are coastal and the rest are in Greater London, apart from Burnley. A majority are classified as urban,⁹ using the UK Government's local authority classification for 2011:¹⁰ seven urban with major conurbation, eight urban with city and town, and one urban with significant rural.¹¹ Three are classified as largely¹²

or mainly¹³ rural. Folkstone and Hythe is unclassified.

There is a significant difference in the geographical location of the areas with the highest and lowest proportions of older private renters. Some 12 of the 20 local authorities with the lowest proportion are predominantly places in the 'commuter belt' of London, with Bexley as the sole London borough. Two are coastal areas: Rochford and Copeland. The other five are in and around other major English cities. A majority are classified as urban, with six classified as urban with major conurbation, and 11 classified as urban with city and town. Dacorum is urban with significant rural, South Cambridgeshire is largely rural and Copeland is mainly rural.

We also note that many of those with a high proportion of older private renters are areas that are typically more deprived, based on the UK Government's assessment of the proportion of older

4. Where do older private renters live?

Local authorities with the highest and lowest percentages of older households living in the private rented sector in 2021

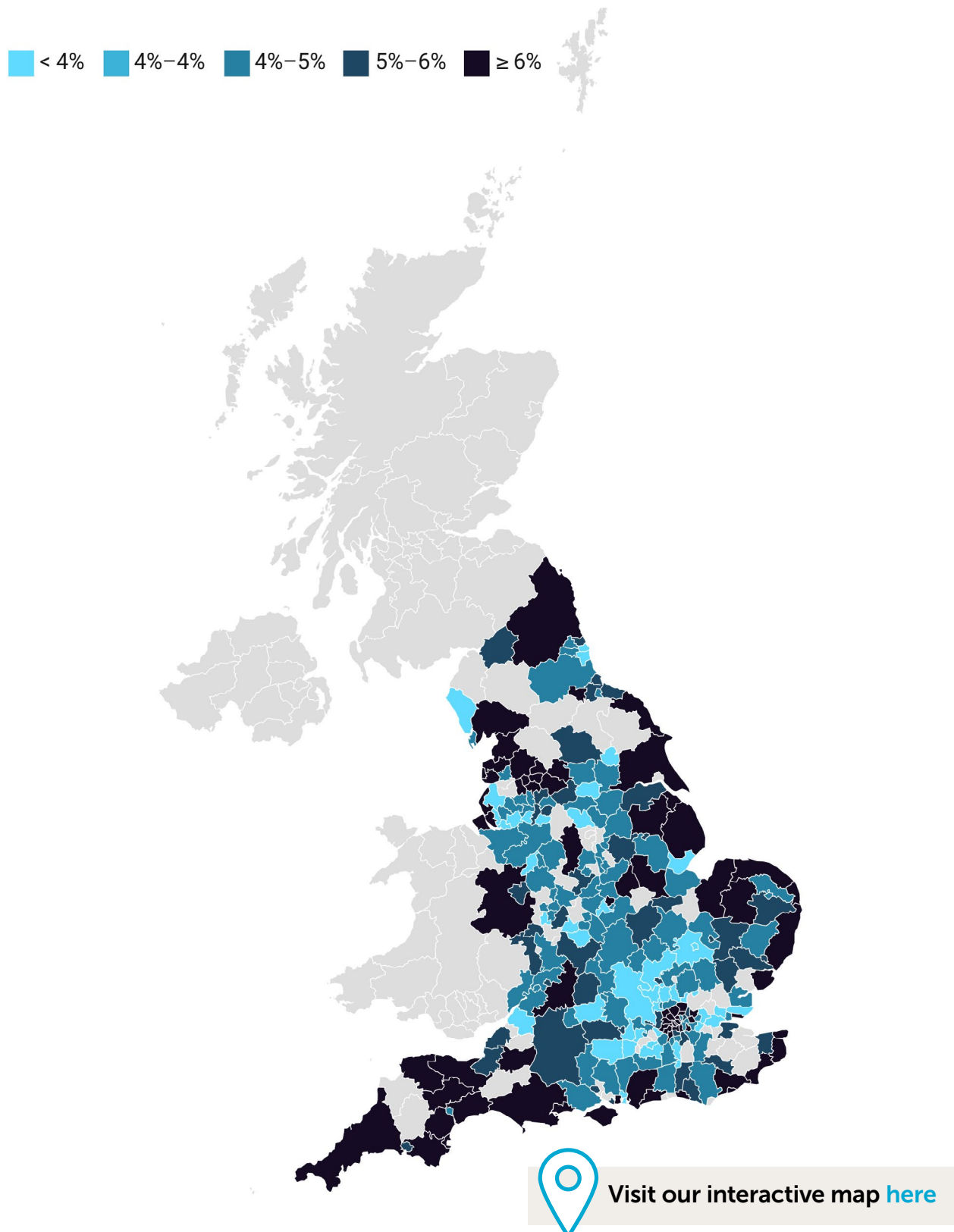
Local authority	% private renters	Local authority	% private renters
Blackpool	14%	Harlow	2%
Westminster	13%	Welwyn Hatfield	2%
Hastings	12%	Wokingham	3%
Kensington and Chelsea	12%	Rochford	3%
Torbay	11%	Basildon	3%
Thanet	9%	Three Rivers	3%
Brent	9%	South Cambridgeshire	3%
East Lindsey	9%	South Gloucestershire	3%
Newham	9%	Solihull	3%
Southend-on-Sea	8%	Crawley	3%
Fylde	8%	Dudley	3%
Scarborough	8%	York	3%
Brighton and Hove	8%	St Albans	3%
Wyre	8%	Spelthorne	3%
Barnet	8%	Guildford	3%
Haringey	8%	Bexley	3%
Isle of Wight	8%	Dacorum	3%
Burnley	8%	Copeland	3%
Folkestone and Hythe	8%	Broxbourne	3%
Ealing	8%	Warwick	3%

people who are income deprived.¹⁴ This includes Newham, Blackpool and Thanet, which are all in the top fifth most deprived parts of England. By contrast, many areas with the lowest proportion of older private renters are those that are in the top fifth least deprived areas in England, including South Cambridgeshire, St Albans and Wokingham.

Half of those local authorities with the highest proportion of older private renters in 2021 are also among those that saw the biggest increases in the proportion of older private renters – which means similar characteristics can be observed.

4. Where do older private renters live?

Figure 2: Percentage of older households living in the private rented sector in 2021 by lower-tier authorities in England



4. Where do older private renters live?

Local authorities with the largest increases in older private renter households between 2011 and 2021

Local authority	Number of older PRS households per 1,000 older households 2011	Number of older PRS households per 1,000 older households 2021	Change
Blackpool	105	138	33
Torbay	93	114	21
Hounslow	50	69	19
Fylde	66	84	18
Wyre	62	79	17
Hyndburn	52	69	17
Isle of Wight	62	78	17
Great Yarmouth	47	62	15
Slough	38	54	15
East Devon	46	61	15
Pendle	59	73	14
Scarborough	67	81	14
Hastings	106	120	14
Watford	32	45	13
Brent	79	92	13
Barnet	66	79	13
Rossendale	45	58	13
East Lindsey	78	91	12
Swindon	24	36	12
Darlington	48	60	12

Ten of the top 20 local authorities that had the largest increase in the rate of older households living in the PRS are coastal areas; all others are in and around the Greater London area or are northern towns.

The local authorities that saw the largest increase in the rate of older households living in privately rented homes between 2011 and 2021 are very mixed across urban and rural geographies. Ten are classified as urban with city and town, four urban with major conurbation (all of which are in Greater London), two are urban with significant rural, two are largely rural and two mainly rural.

4. Where do older private renters live?

Local authorities with the largest decreases in older private renter households between 2011 and 2021

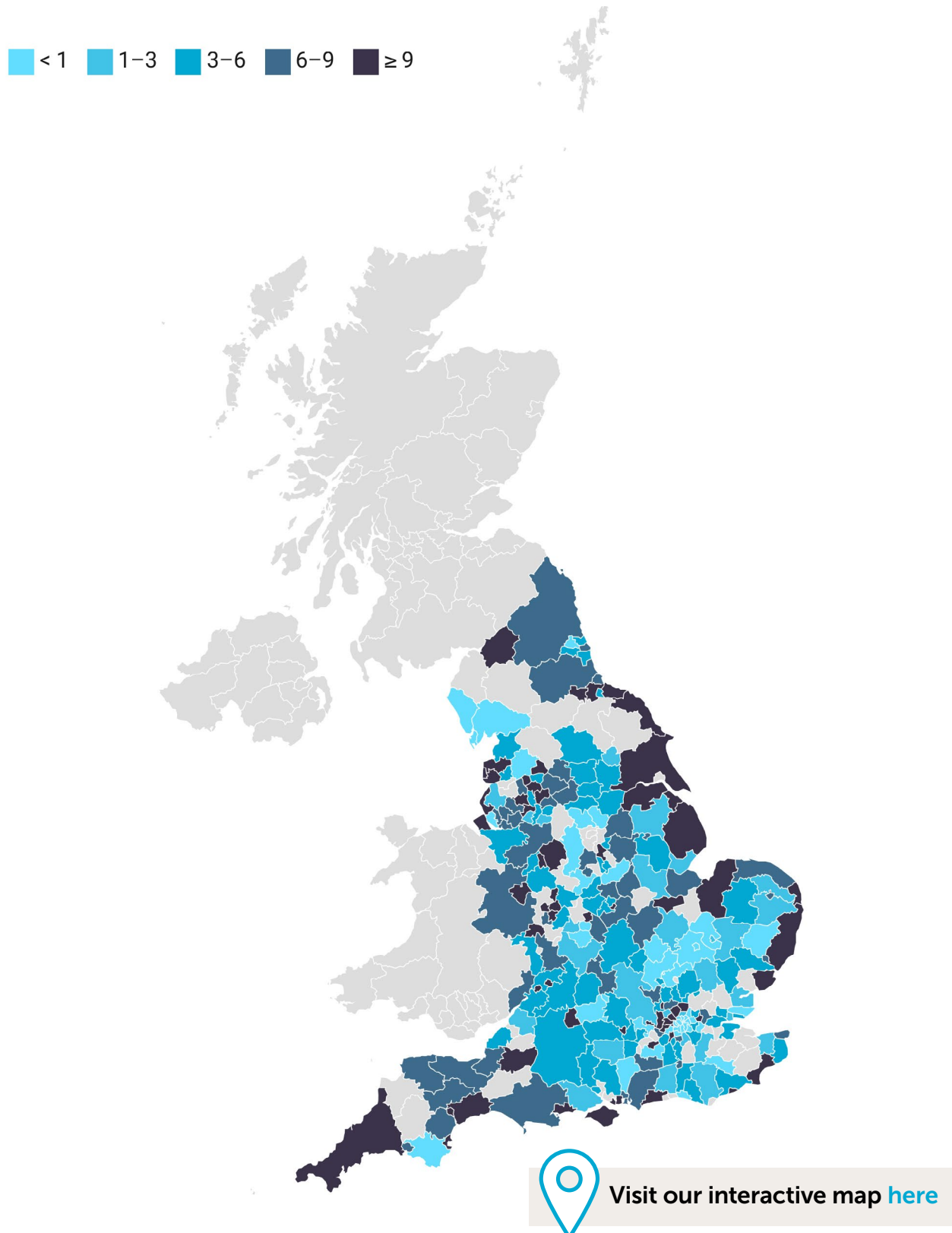
Local authority	Number of older PRS households per 1,000 older households 2011	Number of older PRS households per 1,000 older households 2021	Change
City of London	89	43	-46
Camden	92	69	-23
Westminster	157	135	-22
Lambeth	73	57	-16
Hammersmith and Fulham	88	73	-15
Kensington and Chelsea	131	119	-12
Hackney	63	53	-11
Waltham Forest	63	54	-9
Wandsworth	79	70	-9
Islington	49	42	-8
Southwark	48	42	-6
Newham	94	88	-6
Brighton and Hove	86	80	-6
Ribble Valley	61	57	-4
Tower Hamlets	46	43	-3
Lewisham	60	57	-3
Guildford	33	30	-3
East Cambridgeshire	42	40	-3
Liverpool	60	57	-3
Derbyshire Dales	59	56	-3

There is less variation in the 20 local authorities that saw the largest decreases in older households living in the PRS. Fourteen are in Greater London, plus one northern city (Liverpool) and two southern cities (Brighton and Hove, and Guildford), while the rest are rural geographies in the Midlands and the East and North of England. Fifteen are classified as urban and major conurbation, two urban with city and town, and three mainly rural.

Again, most of the areas where there are significant increases in older private renters are those that had higher levels of income deprivation among older people. However, many deprived areas – specifically in inner London – are also among those that have seen significant decreases in the proportion of older private renters. So, while London continues to have a high proportion of older private renters, our data shows that this proportion is falling.

4. Where do older private renters live?

Figure 3: Change in the rate of older households living in the PRS between 2011 and 2021 by lower-tier authorities in England



5. Where do older social renters live?



Between 2011 and 2021, 105 of the 262 local authorities we analysed increased the overall number of older households living in social housing.

The average increase was 4%. Locally, there was a large range between the highest and lowest proportions of older social renters, from 5% in Castle Point to 63% in Tower Hamlets.

Fifteen of the 20 local authorities with the highest proportion of older households living in social housing are London boroughs; the five others – Manchester, Norwich, Kingston upon Hull, Harlow and South Tyneside – are more geographically spread. All 20 are classified as urban: 17 urban with major conurbation and three urban with city and town.

The 20 local authorities with the lowest proportion of older households living in social housing are much more varied – both geographically and by rural–urban classification – than the local authorities with the highest rates of older households in social housing. They are more geographically spread, with 13 coastal local authorities, and two contained in parts of national parks (Staffordshire Moorlands and Broadland). Others are towns and suburban geographies, and only one near a major city (London). The one local authority near London (Epsom and Ewell) is classified as urban with major conurbation. Seven are urban with city and town, while three are urban with significant rural. The rest are classified as either largely rural (six) or mainly rural (three).

5. Where do older social renters live?

Local authorities with the highest and lowest percentages of older households living in social housing in 2021

Local authority	% social renters	Local authority	% social renters
Tower Hamlets	63%	Castle Point	5%
Hackney	62%	Wyre	6%
Islington	59%	Wealden	6%
Southwark	59%	Broadland	6%
Lambeth	50%	Torbay	7%
Hammersmith and Fulham	44%	Arun	7%
Camden	44%	Oadby and Wigston	7%
Newham	38%	East Devon	7%
Westminster	38%	Epsom and Ewell	7%
Manchester	38%	Fylde	7%
Greenwich	37%	Tendring	7%
Kensington and Chelsea	37%	Wokingham	7%
Lewisham	36%	Teignbridge	7%
Barking and Dagenham	36%	New Forest	7%
Norwich	33%	Staffordshire Moorlands	8%
Haringey	31%	Isle of Wight	8%
Kingston upon Hull	31%	Hart	8%
Harlow	31%	Rother	8%
South Tyneside	30%	Rochford	8%
Wandsworth	30%	Harborough	8%

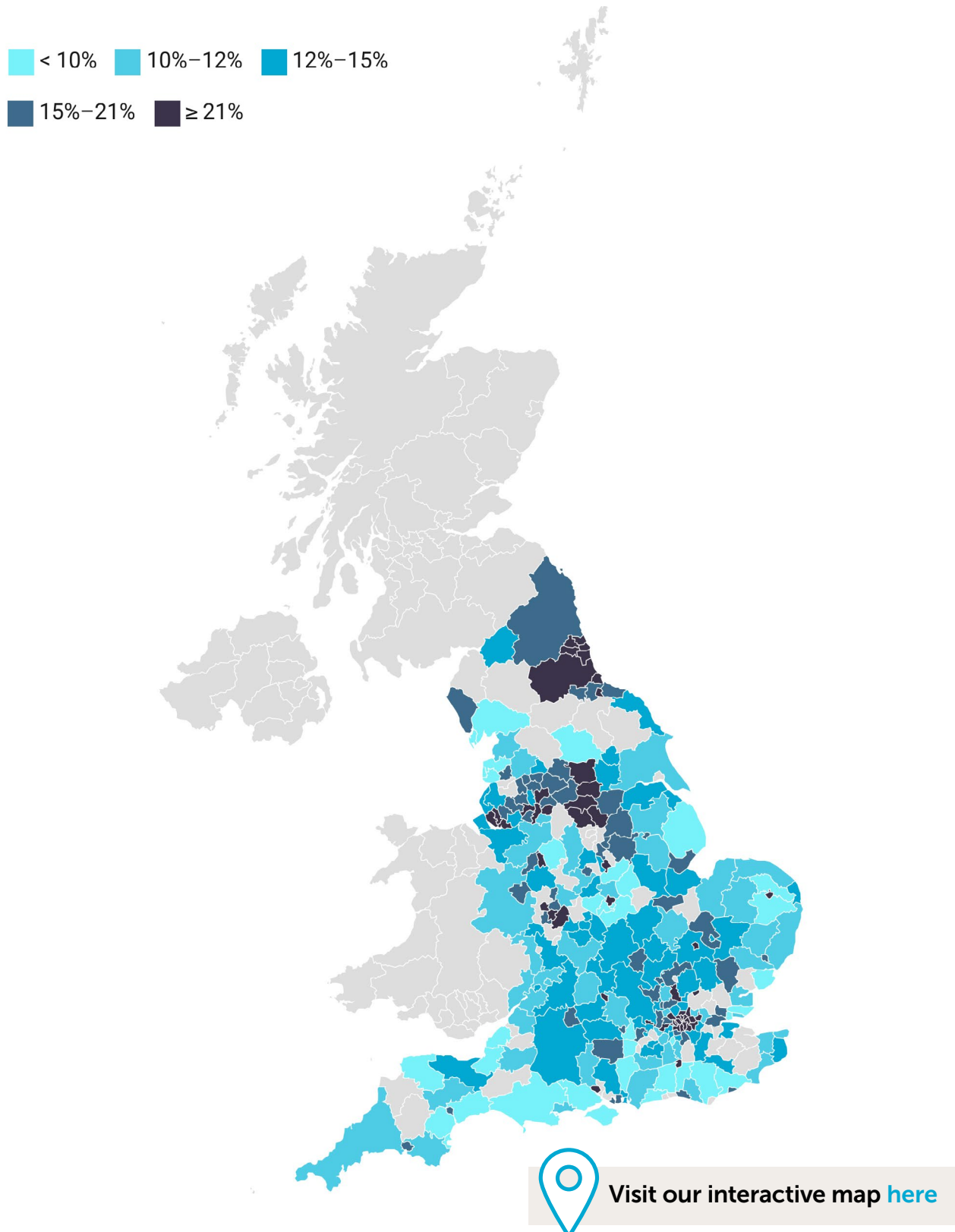
Unsurprisingly, most of the local authorities with a high proportion of older social renters are areas that are within the top fifth most deprived in the country by income deprivation among older people. These include Tower Hamlets, Manchester and Kingston upon Hull. Those areas with the lowest proportion of older social renters tend to be less deprived and include places such as Hart, Epsom and Ewell, and Rochford. But the group is more diverse, including those

described as having an average level of income deprivation, such as Fylde, and those with higher levels of deprivation, such as Tendring.

Only three of the 262 local authorities we analysed saw an increased rate of older households living in social housing between 2011 and 2021 – and those three were London boroughs. All other 259 local authorities saw a decrease.

5. Where do older social renters live?

Figure 4: Percentage of older households living in social housing in 2021 by lower-tier authorities in England



5. Where do older social renters live?

Local authorities with the largest increases and smallest decreases in older social renter households between 2011 and 2021

Local authority	Number of older social renter households per 1,000 older households 2011	Number of older social renter households per 1,000 older households 2021	Change
Kensington and Chelsea	345	367	22
Westminster	367	384	17
Camden	441	441	0
Lambeth	505	502	-2
Epsom and Ewell	77	71	-6
Torbay	72	66	-6
East Devon	78	71	-6
Barrow-in-Furness	101	94	-7
Castle Point	53	46	-7
Sefton	138	131	-7
Harrow	114	106	-8
Wealden	70	62	-8
Reading	198	190	-9
Wyre	70	61	-9
Croydon	169	159	-10
Hammersmith and Fulham	453	443	-10
Cheltenham	114	104	-10
Tendring	84	74	-10
Redbridge	122	112	-10
Merton	159	149	-10

5. Where do older social renters live?

Local authorities with the largest increases and smallest decreases in older social renter households between 2011 and 2021

Local authority	Number of older social renter households per 1,000 older households 2011	Number of older social renter households per 1,000 older households 2021	Change
City of London	301	221	-81
Wakefield	313	235	-78
Sheffield	305	230	-75
Norwich	400	329	-71
Gateshead	342	271	-71
South Tyneside	371	302	-69
Kingston upon Hull	377	311	-66
North Hertfordshire	239	176	-63
Harlow	368	307	-62
Rotherham	267	209	-58
Barnsley	274	217	-57
Sunderland	331	276	-55
North West Leicestershire	183	128	-55
Bracknell Forest	218	164	-54
Northumberland	216	163	-53
Newcastle upon Tyne	337	284	-53
County Durham	276	224	-52
Milton Keynes	236	184	-52
Dacorum	250	200	-50
Bassetlaw	223	173	-49

5. Where do older social renters live?

Of the 17 local authorities that saw the smallest decrease in the rate of older households living in social housing, eight are in major cities: seven in Greater London and one in Liverpool (Sefton). Seven are coastal local authorities, while the other two (Reading and Cheltenham) are large towns in Southern England. Eight of the 17 are classified as urban with major conurbation, four are urban with city and town, one urban with significant rural, and four rural (three largely rural, one mainly rural).

Most of the local authorities that saw the largest decreases in the rate of older households living in social housing are smaller English cities and areas around cities. Of the 20 local authorities, seven are classified as urban with major or minor conurbation, six are urban with city and town, two are classified as urban with significant rural, and three are classified as largely rural.

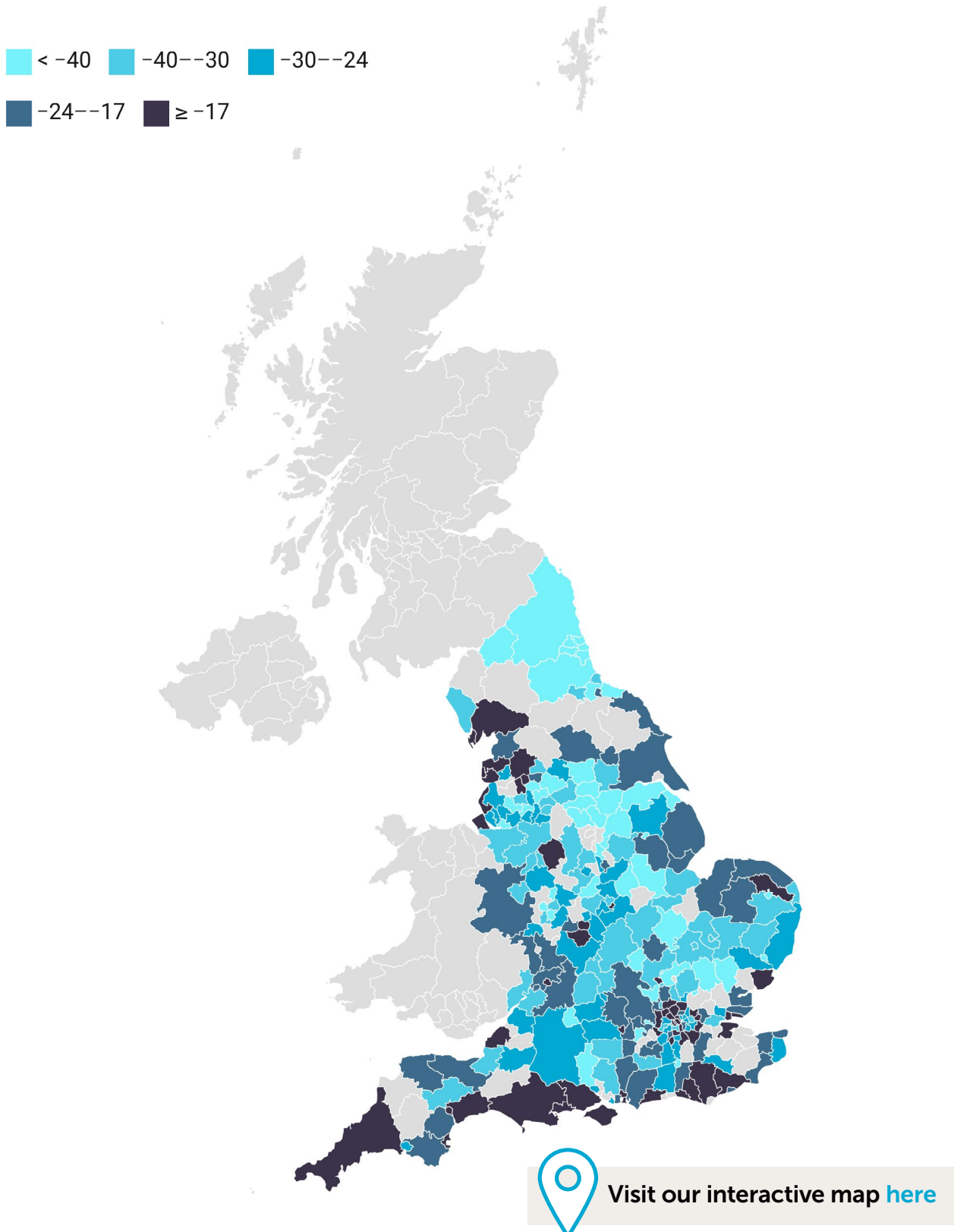


Only two local authorities saw an increased proportion of older social renters

Places where the rate of older social renters decreased the least are mixed from an income-deprivation perspective, with some low-deprivation areas such as Epsom and Ewell alongside high-deprivation areas such as Torbay. Similarly, most of the places that decreased the most are mixed from an income-deprivation perspective. This suggests that other factors beyond income deprivation might be driving trends in local social housing rates among older people.

5. Where do older social renters live?

Figure 5: Change in the rate of older households living in social housing between 2011 and 2021 by lower-tier authorities in England



6. Conclusions



While there is a growing understanding of the impact of the housing crisis on poverty, there has been less work on the impact of this crisis on older people living on a low income.

Our analysis finds that the distribution of older social and private renters is not equal across England, and suggests that the housing crisis is leading to a greater concentration of older renters in areas of deprivation.

Nationally, both outright homeownership and private renting among older people have increased over the past decade. Given that our data suggests that older private renters are typically found in localities of high deprivation, this suggests that there may be growing inequality among those in later life, and a growing divergence between high-income older people who are homeowners and low-income older people who are private renters. This suggests that intragenerational inequalities require

more investigation by researchers and policymakers.

It is unclear what the drivers are behind these trends. Our data shows many geographies with lower levels of older social renters are also seeing the biggest growth in older private renters, such as southern coastal locations. This suggests that social renting and private renting are linked for older people. Specifically, the lack of social housing may be driving demand for private rented accommodation among those in later life. It is also likely that rent levels in the PRS and the supply of PRS homes are playing a role, which may help explain the continued growth of older private renters in areas of deprivation – areas where one would expect there to be lower rent levels and greater opportunities to acquire properties to let.

The fact that places with a high proportion of older private renters are also among the most deprived may explain

6. Conclusions

why older people who rent often live in poor-quality homes: 28% of renters aged 65–74 and 33% of renters aged 75+ live in non-decent homes.¹⁵ This also aligns with new government data, which shows that places like Blackpool have very high proportions of homes with damp and mould problems.¹⁶

The concentration of older private renters in areas of deprivation may also explain the poorer health experienced by older private renters, with 47% of older households renting privately self-reporting that their health is poor. This is compared with 41% of people who own their home outright.¹⁷ Our findings echo those in the Chief Medical Officer's latest annual report – that older people are becoming more concentrated in coastal semi-rural and peripheral areas. These areas typically have worse public transport and other services, and can lead to poorer health for older people. It is vital that policies are enacted to ensure that older people living in these areas are able to stay in good health for as long as possible.¹⁸

The data suggests that the numbers of older renters in inner-London boroughs are falling. This is consistent with the phenomenon of suburbanisation of poverty, and suggests that older people who rent privately are being forced to move further out – particularly in London, a city they may call home.



**28% of renters aged 65–74 and
33% of renters aged 75+ live in
non-decent homes**

The involuntary movement of older people because of housing need is a concern, given that many older people on a low income are particularly dependent on their local community. Previous analysis by Independent Age found that older private renters were keen to stay in their home and neighbourhood for as long as possible, because of familiarity with their environment, access to their friends and families, and access to services and amenities.¹⁹ So, relocation may worsen their experience by cutting them off from their support networks and potentially increasing the risk of social isolation.

The decline in social housing among those in later life across the country should also be of concern, because it may reduce the quality of life for older people in financial hardship and increase demand for homes in the PRS. That's why it is important that social housing is not just concentrated in large urban locations but also in smaller coastal and rural areas, so that older private renters who are eligible for social housing can move to more affordable and secure homes.

7. Recommendations



1. The UK Government should ensure that greater security is given to older private renters living on a low income by quickly passing and implementing in full the Renters (Reform) Bill.

This will help older people stay in their homes for longer.

2. The UK Government should annually review and increase Local Housing Allowance (LHA) to match rises in local rents to improve the affordability of homes in the PRS.

LHA is the element of Housing Benefit that is intended to reflect typical market rents. It has been frozen since 2020, meaning people have experienced shortfalls between LHA and actual market rents. The UK Government has temporarily unfrozen LHA for 2024/25.

Finally, given our data shows that older people who rent privately are concentrated in certain areas, it is particularly important that local authorities are resourced and empowered to provide the support that older people in financial hardship need.

3. The UK Government should provide more funding and transfer powers to local authorities to allow them to selectively license privately rented homes, enforce existing housing legislation and moderate private rents locally.

Endnotes

1 *Poverty in later life: How people in older age move in and out of poverty, and what should be done to reduce it*, Independent Age, 12 January 2022, see independentage.org/poverty-later-life-how-people-older-age-move-and-out-of-poverty-and-what-should-be-done-to-reduce.

2 *Hidden renters: The unseen faces of the rising older rental wave*, Independent Age, September 2023, see independentage.org/hidden-renters-report.

3 *Private renting and the suburbanisation of poverty*, Urban Big Data Centre, 11 October 2023, see ubdc.ac.uk/news-media/2023/october/private-renting-and-the-suburbanisation-of-poverty.

4 *The suburbanisation of poverty in British cities, 2004-16: extent, processes and nature*, Urban Geography, 23 November 2017, see [tandfonline.com/doi/full/10.1080/02723638.2017.1405689](https://doi.org/10.1080/02723638.2017.1405689).

5 *KS102EW – Age structure*, Nomis Official Census and Labour Market Statistics, 2011, see nomisweb.co.uk/census/2011/ks102ew.

6 *TS007A – Age by five-year age bands*, Nomis Official Census and Labour Market Statistics, 2021, see nomisweb.co.uk/datasets/c2021ts007a.

7 An HRP is 'an individual person within a household to act as a reference point for producing further derived statistics and for characterising a whole household according to characteristics of the chosen reference person'. *Ethnic group of household reference person by Number of persons per room (England and Wales) 2011*, UK Data Service, 2011, see statistics.ukdataservice.ac.uk/dataset/ethnic-group-household-reference-person-number-persons-room-england-and-wales-2011.

8 *Hidden renters: The unseen faces of the rising older rental wave*, Independent Age, September 2023, see independentage.org/hidden-renters-report.

9 Urban means <26% of the population lives in rural areas, including hub towns, and is split into three subcategories. We considered these major conurbation areas: London, the West Midlands, West Yorkshire, Tyneside, Merseyside, Greater Manchester. We considered these minor conurbation areas: Greater Nottingham, South Yorkshire.

10 *2011 Local Authority Rural Urban Classification*, Gov.uk, 26 August 2021, see gov.uk/government/statistics/2011-rural-urban-classification-of-local-authority-and-other-higher-level-geographies-for-statistical-purposes.

11 Urban with significant rural means between 26% and 49% of the population resides in rural areas.

Endnotes

12 Largely rural means between 50% and 79% of the population resides in rural areas.

13 Mainly rural means 80% or more of the population resides in rural areas.

14 *English indices of deprivation 2019*, Ministry of Housing, Communities & Local Government, 26 September 2019, see [gov.uk/government/statistics/english-indices-of-deprivation-2019](https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019).

15 *English Housing Survey 2021 to 2022: private rented sector*, Department for Levelling Up, Housing & Communities, 13 July 2023, see [gov.uk/government/statistics/english-housing-survey-2021-to-2022-private-rented-sector/english-housing-survey-2021-to-2022-private-rented-sector](https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-private-rented-sector/english-housing-survey-2021-to-2022-private-rented-sector).

16 *Damp and mould in the private rented sector*, Department for Levelling Up, Housing & Communities, 7 September 2023, see [gov.uk/government/publications/damp-and-mould-in-the-private-rented-sector](https://www.gov.uk/government/publications/damp-and-mould-in-the-private-rented-sector).

17 *Hidden renters: The unseen faces of the rising older rental wave*, Independent Age, September 2023, see independentage.org/hidden-renters-report.

18 *Chief Medical Officer's annual report 2023: health in an ageing society*, Department for Health and Social Care, 10 November 2023, [gov.uk/government/publications/chief-medical-officers-annual-report-2023-health-in-an-ageing-society](https://www.gov.uk/government/publications/chief-medical-officers-annual-report-2023-health-in-an-ageing-society).

19 *Hidden renters: The unseen faces of the rising older rental wave*, Independent Age, September 2023, see independentage.org/hidden-renters-report.

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