Independent Age

Homing in

How to improve the lives of older renters in Scotland

February 2024

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Cover photo: Frances, from Inverclyde, was supported by Scottish charity Financial Fitness after her husband fell ill. Faced with mounting mortgage, care home and energy bills to pay, Frances turned to the charity for help and discovered that she was entitled to Pension Credit and Attendance Allowance.

Independent Age has provided £3 million to 77 community organisations across the UK to help support people like Frances through the cost-of-living crisis. Through grant giving and other methods, the charity aims to improve the lives of one million older people facing financial hardship by 2027.

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 across the UK. 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 eceive the financial support they're entitled to
- have the **connections** and support they needin their communities
- are protected from unfair or avoidable **costs**
- 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.

Summary

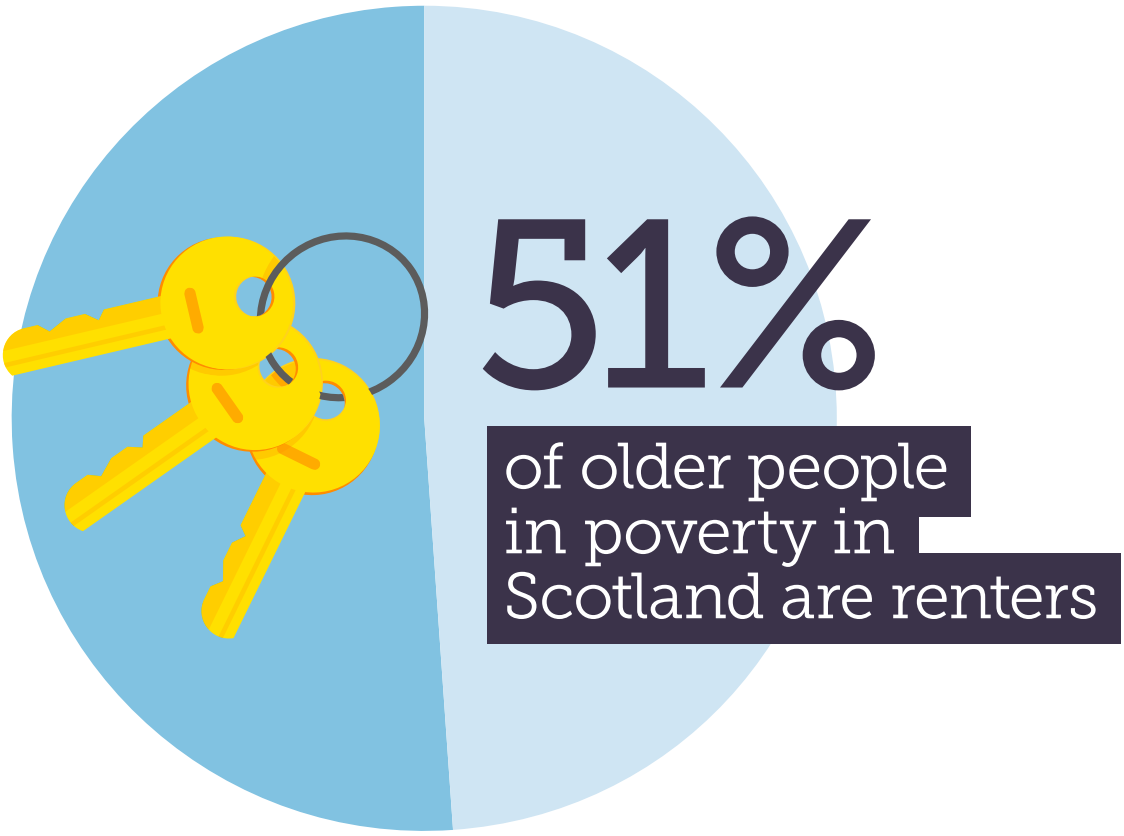
A home is more than the building we live in. An affordable and secure home is critical to a good life, and it can be all too easy to assume that this is a guarantee for everyone in later life. But the truth is that many older people don't own their homes or have affordable, secure housing. Many instead live on a low income with constant concern about how they'll pay their rent and make ends meet.

In Scotland, 22% of older people rent – almost 50,000 in the private rented sector (PRS) and 177,000 in the social rented sector.

Some 150,000 older people in Scotland – that's 1 in 7 – live in poverty, and around half (75,448) of those are renters.

A home that is affordable, secure and suitable is essential to our wellbeing and should be a basic human right. However, for many older people living on a low income, being able to afford their housing costs, feel free from the threat of eviction and live in a decent standard of home is not the norm.

This briefing sets out why making sure that rents are affordable, that people are protected from unlawful eviction and homelessness, that a decent standard of accommodation is provided and that tenants' rights are upheld is vital to improving the lives of older renters. It also sets out the steps that can be taken to make this a reality in Scotland.



Key findings from Scotland

Poverty

39% older private renters live in poverty.[1]

Disposable income

28% of older private renters have less than £200 disposable income a month after paying their rent.[2]

Rent controls

80% of older people support limits on how much landlords can increase rents.[3]

Homelessness

23% more older people experienced homelessness in 2022–23 than 2021–22, up from 891 people to 1,100.[4]

Eviction worries

50% of private renters aged 65 and over still worry about eviction despite the current protections.[5]

Disrepair

65% of the houses lived in by older people are in a state of disrepair.[6]

12% of older tenants say they have avoided raising a concern with their landlord for fear of negative treatment.[7]

Information

30% of older renters feel fully informed of their housing rights.

20% say they know nothing about their housing rights'.[8]

What needs to change?

Affordability

Independent Age recommends that:

- the Scottish Government permanently introduces a system of rent controls in Scotland, enabling rents in the PRS to be set at an affordable level for older people on a low income
- the Scottish Government improves access and increases funding of Discretionary Housing Payments to support the rent shortfall in Housing Benefit faced by many low-income older people in the PRS
- the Scottish Government commits to building more social homes and ensuring that the Affordable Housing Supply Programme grant money is used exclusively to build social homes
- The UK Government should annually review and increase Local Housing Allowance to match rises in local rents to improve the affordability of homes in the PRS.

Standards

Independent Age recommends that the Scottish Government:

- establishes a housing ombudsman for Scotland, giving tenants the ability to challenge their landlords on issues like poor maintenance, with the power to enforce repairs
- ensures there are adequate routes to, and funding for, advice and advocacy services to support older people to challenge rogue landlords. This should include funding community groups that are embedded in communities of people who are seldom heard but more at risk of poverty and rights violations.

Evictions and homelessness

Independent Age recommends that the Scottish Government:

- implements in full the recommendations from the Scotland Prevention Review Group, including placing a duty on local authorities to help someone six months before they are made homeless
- requires landlords to inform tenants of independent advice services before or when they serve a notice to leave.

Housing rights

Independent Age recommends that the Scottish Government:

- ensures that tenants are informed of their rights and ensures this information is delivered in a way that reaches older people living on a low income
- enshrines the right to adequate housing in Scots law
- establishes an Older People's Commissioner for Scotland.

Affordability

Affordable housing is a central pillar of any socially just society aspiring to reduce poverty. Currently too many older people – particularly those living in private rented accommodation – are being pushed into poverty because of unaffordable rents.

Almost 50,000 older people in Scotland live in a private rented property, with the proportion of older private renters in poverty increasing in recent years. At the same time rents have been rising. Prices in the PRS increased by 4.5% in the 12 months to January 2023 – notably the highest annual percentage change since data collection began in 2012.[9]

Action to firstly freeze and then temporarily limit rent increases through the Cost of Living (Tenant Protection) (Scotland) Act 2022 was a welcome intervention. However, older people have told Independent Age that they are still struggling with rising costs, while living with the worry and uncertainty of more, future increases.

The impact of housing costs on older private renters in Scotland

39% of older people in the PRS live in poverty.[10]

28% of older PRS tenants have less than £200 disposable income a month after paying rent.[11]

34% of older private renters have felt anxious about paying their rent.[12]

60% have had their rent increased in the past twelve months.[13]

81% have faced a rise in rent of up to £50 with 14% seeing an increase of £50–100.[14]

The evidence speaks to a housing system that is not delivering the affordable homes required for everyone in their later life. This is especially true in the PRS, where the proportion of older people living in poverty in Scotland has increased from 24% in 2012 to 39% in 2022.[15]

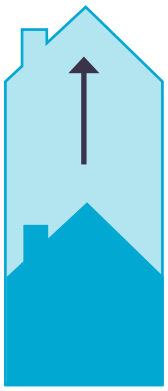
The stories Independent Age hears from older people across the nation reflect a worrying picture of the impact of rising rents and emphasise the need for action to ensure rents are affordable. One older person living in a private rented property, paying rent of £500–600 a month, told us that they only receive enough Housing Benefit to "cover a small amount of my rent" and that they live with the worry of future rent rises.

A woman in her 70s told us how her rent had increased from £675 to £695, saying "it's becoming unaffordable now, with the large increase of 7% in Council Tax and energy cost increases per month of £147." Reflecting on the current temporary tenant protections, she noted "it doesn't matter what protections they put in place, 3% year on [year] is always going to increase my rent and, at some point, we will not be able to continue paying such a large sum in rent."

Those in later life facing financial hardship often live on a fixed income with little room, if any, to cushion rising costs. One older person told us their rent had increased by "£30 per month. It's a lot when you're on a pension income and prices are rising."

Worryingly, a recent survey by Age Scotland found that more than 1 in 10 people aged 50 and over were not able to pay their rent. Four per cent said they were currently in rent arrears, with the same number worried they soon would be.[16]

One older person shared that "it is really scary how starting rents have increased in this last six months."



39% of older people in the private rented sector were living in poverty in **2022**, up from **24%** in **2012**.

Improving housing affordability for older people

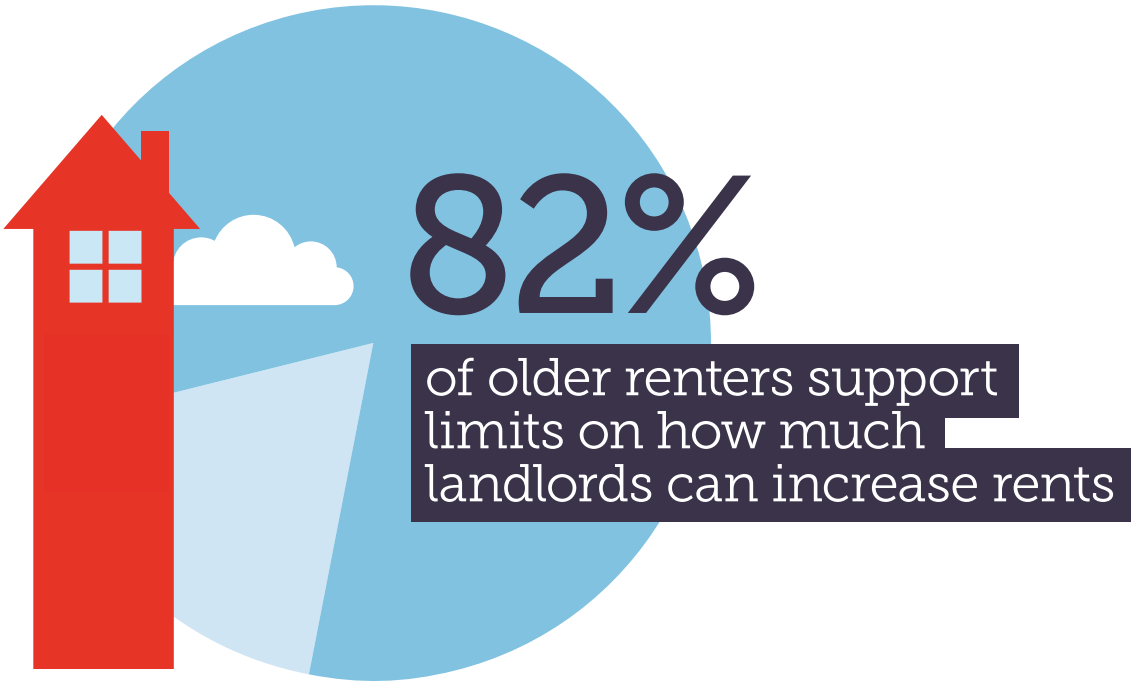
While the supply of low-cost social housing is critical to improving affordability in the long term, the majority of older renters cannot afford to wait; people living on a low income in later life are already struggling with their rents in the here and now. Some 6 in 10 older people in the PRS say they still worry about rising rents despite the current rent restrictions.[17]

Long-term action to restore access to affordable housing is essential. Our polling found that 82% of older private renters support limits on how much landlords can increase rents.[18] The forthcoming Housing Bill must include adequate controls to ensure rents are affordable for older people living on a low income.

Recommendations

Independent Age recommends that:

- the Scottish Government introduces a permanent system of rent controls, enabling rents in the PRS across Scotland to be set at an affordable level for older people on a low income
- the Scottish Government improves access and increases funding of Discretionary Housing Payments to support the rent shortfall in Housing Benefit faced by many low-income older people in the PRS
- the Scottish Government commits to building more social homes and ensuring that the Affordable Housing Supply Programme grant money is used exclusively to build social homes
- the UK Government should annually review and increase Local Housing Allowance to match rises in local rents to improve the affordability of homes in the PRS.



Evictions and homelessness

At Independent Age, we believe that everyone who rents in later life should live in a home where their tenancy is secure. They should be safe in the knowledge that, if anything were to put their current housing at risk, their rights would be protected, and, if needed, they would be supported to find an affordable and suitable alternative.

However, many of the older people we have spoken to are understandably anxious about losing their home. This age group is not immune to homelessness and figures show the situation is getting worse. The number of homelessness applications from people aged 65 and over in Scotland saw an annual increase of 23% in 2022/23.[19]

In addition, polling Independent Age commissioned from YouGov revealed almost 1 in 6 (17%) older people living in the PRS is concerned that they will be evicted by their landlord in the next 12 months.[20] Meanwhile, 6 in 10 say searching for a new home would be difficult.

Although people in Scotland have much wider entitlement to homelessness assistance than in other parts of the UK, there is more that can be done to prevent homelessness in Scotland.

The impact of eviction and homelessness on older people in Scotland

49% of older private renters still worry about evictions despite current eviction protections.[21]

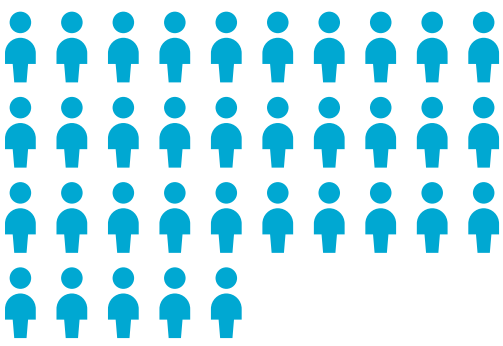
32% of private renters aged 65 or over ended their last tenancy because they wanted to move.

10% say the cause of leaving their previous home was being evicted.

25% of people 65 and over who become homeless are leaving private rented accommodation.[22]

23% more older people experienced homelessness in 2022–23 than 2021–22, up from 891 people to 1,100.[23]

35 people aged 65 and over experienced rough sleeping the night before they made their homelessness application in 2022–23.



One older man, aged 70–74, shared with Independent Age his experience of facing eviction as a pensioner: "My landlady decided to sell her property, so I was given notice. An example of a private landlord selling up. The property was purchased for use as a second home and short-term let." He noted that "it's scary how starting rents have increased."

Julie, aged 65, told us: "As I am now in a social housing situation, I am less worried about eviction but, having been a private tenant for many years, I am/was worried about it – when looking for my latest property, I dismissed one [private rented] property I liked, because of the current eviction rates."

Reducing evictions and homelessness

The current Scottish Government limited ban on the enforcement of evictions (except under specific circumstances) is due to end in March 2024, following multiple extensions of the expiry date. Almost half (49%) of older people say they still worry about eviction despite the current protections. With this in mind, it is essential that older people at risk of homelessness now, and after the moratorium ends, are supported to either maintain their tenancy or find suitable alternative accommodation.

Scottish Government statistics show that older people are more likely to fail to maintain accommodation because of their physical health. Of the 970 people aged 65 and over who were assessed as homeless, well over half (585) had at least one support need identified based on physical or mental health conditions or their ability to live independently.[24] Many of these older people who were homeless would have had contact with health and social care services. That's why it's essential that cooperation between local authorities and Health and Social Care Partnerships (HSCPs) foster earlier intervention, preventing older people finding themselves homeless and accessing support at a later stage.

"My landlady decided to sell her property, so I was given notice... it's scary how much starting rents have increased.

Access to support for older people facing eviction and potential homelessness is vital. Extending in advance the time period that local authorities have a duty to support someone facing homelessness from two to six months would enable older people to access assistance at an earlier stage. It is also essential that older people are informed about this support and other independent advocacy routes.

Making pre-action protocols for landlords permanent was a welcome addition to renters' rights in Scotland. Compliance with the requirements means private landlords must inform tenants being evicted for rent arrears of where they can seek information and advice. With 1 in 5 older renters in Scotland – both private and social renters – telling us they know nothing about their housing rights, consideration should be given to whether landlords should have a duty to inform tenants of advice services before or when serving a notice to leave based on grounds other than arrears.[25]

Recommendations

Independent Age recommends that the Scottish Government:

- implements the recommendations from the Scotland Prevention Review Group, including:
  - ensuring local authorities have a duty to help anyone threatened with homelessness in the next six months
  - placing a statutory duty on HSCPs to identify the housing circumstances of patients
- ensures landlords are required to inform tenants of independent advice services before or when they serve a notice to leave.

23% more older people experienced homelessness in **2022–23** than **2021–22**, up from 891 people to 1,100.

Standards

The importance of safe, appropriate and comfortable homes for older people cannot be overstated – these elements are fundamental to maintaining health, a sense of community and independence in later life. However, this is not the experience of many pensioners living on a low income who rent. Some live in homes that are damp and unsafe, and often feel that there is no way to resolve the problems they encounter.

All rented homes in Scotland should already meet the Repairing Standard, which sets out the minimum standards private rented properties must meet. Updated guidance is due to come into force in March 2024, which adds central heating and adequate kitchen facilities. Though many good landlords will already meet these standards, our evidence shows that some older people are living in properties that are damp, cold and neglected, and, at times, fear raising concerns at all.

Housing standards in homes rented by older people

65% of older peoples' homes are in a state of disrepair.[26]

25% of homes in Scotland where older people reside are in a state of urgent disrepair.[27]

12% of people aged 65 and over feel uncomfortable raising concerns with their landlord in the PRS.[28]

12% have avoided raising a concern with their landlord for fear of negative treatment.[29]

40% of respondents to our survey who live in the PRS in Scotland said they were not satisfied with the standard or quality of their home. One older person noted the "lack of refurbishment and minor repairs" at their privately rented property.

Damp, heating and energy efficiency problems were frequently mentioned by the older people based in Scotland who responded to our survey. In some instances, landlords were failing to provide a safe and comfortable environment for their tenants.

An older person who recently had their rent increased by 3% told us: "My home is never warm; the heating system seems ineffective. There is a smell of damp in the winter months. There is a huge opening in the back wall where the boiler is located. The wind whistles into the flat... I'm living in a property that has not been improved or renovated in over 20 years."

Other responses included:

"The house is old and drafty and needs new windows."

"Better insultation – it's cold even in summer."

Some of the conditions older people in the PRS have shared that they are being subjected to are likely violations of the Repairing Standard. To ensure that current standards, and any future improvements to rights, are upheld, it is essential to protect tenants by empowering them to challenge substandard living conditions. At the same time, stringent penalties for landlords who fail to maintain housing standards are needed.

When talking about the repairs they need in their property, one older person told us: "I don't ask in case they ask me to leave." Ensuring penalties for breaches would protect and support older tenants to raise concerns and enforce their rights.

Our evidence shows older renters often live in hazardous, poor-quality homes, with limited scope to improve them. Although we know this is not a ubiquitous experience and that many landlords provide an adequate service to their tenants, our insight points to a pervasive inequity of power between some older people who are renting and their landlords – and this results in older people tolerating living standards that are detrimental to both their mental and physical health.

Recommendations

Independent Age recommends that the Scottish Government:

- establishes a housing ombudsman, giving tenants the ability to challenge their landlords on issues like poor maintenance, with the power to enforce repairs
- ensures adequate routes to, and funding for, advice and advocacy services to support older people to challenge rogue landlords. This should include funding community groups that are embedded in communities of people who are seldom heard but more at risk of poverty and rights violations.

> "I don't ask in case they ask me to leave.

Housing rights

Older people who are tenants – in both private and social rented properties – must be aware of their rights and must be confident that a system is in place to help them pursue justice if their rights are breached.

Our evidence tells us there is still a worryingly low level of awareness of rights in the private sector, particularly among tenants, and this is leaving poor, and often unlawful, practice unchallenged.

Recent research funded by Nationwide found that 'most tenants of all ages are not aware of their rights, and with this lack of knowledge comes lack of empowerment, regardless of the justice system'.[30] Even when people understood their rights, our research found that some low-income tenants were less likely to challenge their landlord for fear of consequences, since they have fewer housing options in the market than people with a higher income.

30% of older renters feel fully informed about their housing rights.[31]

21% of older renters say they don't know anything about their housing rights

with **36%** saying they are unsure.[32]

7% say they have been treated unfairly by a landlord while being a pensioner.[33]

Older people tell Independent Age that they are reluctant to raise concerns with their landlords for fear of negative treatment. One older man said: "I know if I complain to my landlord it will get me nowhere but homeless."

We have also heard positive examples where tenants are being informed of their rights: "Both my letting agent and my landlord have made me fully aware of my rights. I feel well taken care of."

Multiple bodies must be involved in promoting people's rights, including the Scottish Government, local authorities, bodies such as tenancy deposit schemes that come into frequent contact with tenants, and independent advice organisations.

To ensure that current standards – and any future improvements to rights – are upheld, it is essential to protect and empower tenants to challenge substandard living conditions.

> "I know if I complain to my landlord it will get me nowhere but homeless.

Recommendations

Independent Age recommends that:

- the Scottish Government takes more action to ensure that tenants are informed of their rights and ensures this information is delivered in a way that reaches older people living on a low income
- landlords are required to inform tenants of independent advice services before or when they serve a notice to leave
- the Scottish Government enshrines the right to adequate housing in Scots law
- the Scottish Government establishes an Older People's Commissioner for Scotland.

For more information, please contact **policy@independentage.org**.

Endnotes

1 *Households below average income (HBAI) statistics*, Department for Work and Pensions, 14 June 2013, see gov.uk/government/collections/households-below-average-income-hbai--2.

2 YouGov plc survey on behalf of Independent Age. Total sample size was 2,177 renters in England (1,804) and Scotland (373). Fieldwork was undertaken between undertaken 15–28 June 2023. The survey was carried out online. The results in this report are from the Scotland sample.

3 Survey of 544 adults aged 65+, Independent Age, August–September 2023.

4 *Homelessness in Scotland: 2022-23*, Scottish Government, 29 August 2023, see gov.scot/publications/homelessness-in-scotland-2022-23/documents.

5 Survey of 544 adults aged 65+, Independent Age, August–September 2023.

6 *Scottish House Condition Survey: 2017-2019 Local Authority Tables*, Scottish Government, see view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fwww.gov.scot%2Fbinaries%2Fcontent%2Fdocuments%2Fgovscot%2Fpublications%2Fstatistics%2F2021%2F02%2Fscottish-house-condition-survey-local-authority-analyses-2017-2019%2Fdocuments%2Ftables%2Ftab.

7 YouGov plc survey on behalf of Independent Age. Total sample size was 2,177 renters in England (1,804) and Scotland (373). Fieldwork was undertaken between undertaken 15–28 June 2023. The survey was carried out online. The results in this report are from the Scotland sample.

8 Survey of 544 adults aged 65+, Independent Age, August–September 2023.

9 *Index of Private Housing Rental Prices, UK: January 2023*, Office for National Statistics, 15 February 2023, see ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/january2023#annual-uk-private-rental-price-percentage-change-by-country.

10 *Households below average income (HBAI) statistics*, Department for Work and Pensions, 14 June 2013, see gov.uk/government/collections/households-below-average-income-hbai--2.

11, 12, 13, 14 YouGov plc survey on behalf of Independent Age. Total sample size was 2,177 renters in England (1,804) and Scotland (373). Fieldwork was undertaken between undertaken 15–28 June 2023. The survey was carried out online. The results in this report are from the Scotland sample.

15 *Households below average income (HBAI) statistics*, Department for Work and Pensions, 14 June 2013, see gov.uk/government/collections/households-below-average-income-hbai--2.

16 *Age Scotland Housing Survey 2023: Research Findings*, Age UK, April 2023, see ageuk.org.uk/globalassets/age-scotland/documents/policy-and-research/housing/full-report-national-housing-survey-2023.pdf.

17 Survey of 544 adults aged 65+, Independent Age, August–September 2023.

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19 *Homelessness in Scotland: 2022-23*, Scottish Government, 29 August 2023, see gov.scot/publications/homelessness-in-scotland-2022-23/documents.

20 YouGov plc survey on behalf of Independent Age. Total sample size was 2,177 renters in England (1,804) and Scotland (373). Fieldwork was undertaken between undertaken 15–28 June 2023. The survey was carried out online. The results in this report are from the Scotland sample.

21 Survey of 544 adults aged 65+, Independent Age, August–September 2023.

22,23, 24 *Homelessness in Scotland: 2022-23*, Scottish Government, 29 August 2023, see gov.scot/publications/homelessness-in-scotland-2022-23/documents.

25 Survey of 544 adults aged 65+, Independent Age, August–September 2023.

26, 27 *Scottish House Condition Survey: 2017-2019 Local Authority Tables*, Scottish Government, see view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fwww.gov.scot%2Fbinaries%2Fcontent%2Fdocuments%2Fgovscot%2Fpublications%2Fstatistics%2F2021%2F02%2Fscottish-house-condition-survey-local-authority-analyses-2017-2019%2Fdocuments%2Ftables%2Ftab.

28, 29 YouGov plc survey on behalf of Independent Age. Total sample size was 2,177 renters in England (1,804) and Scotland (373). Fieldwork was undertaken between undertaken 15–28 June 2023. The survey was carried out online. The results in this report are from the Scotland sample.

30 *Findings*, RentBetter, 2023, see rentbetter.indigohousegroup.com/findings.

31, 32 Survey of 544 adults aged 65+, Independent Age, August–September 2023.

33 YouGov plc survey on behalf of Independent Age. Total sample size was 2,177 renters in England (1,804) and Scotland (373). Fieldwork was undertaken between undertaken 15–28 June 2023. The survey was carried out online. The results in this report are from the Scotland sample.

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