

Time to rock the boat

How the Renters' Rights Bill can steer a course to better homes for older private renters

October 2024

"I think the trouble is, most of us are frightened to rock the boat."
Older renter

Decent homes are fundamental to health, wellbeing and financial security, and this is especially true for older people living on a low income. But older private renters are too often suffering in homes that are cold, mould-ridden or unsafe. At Independent Age, we have carried out extensive research with both landlords and tenants to understand the barriers to fixing poor-quality private rented homes, and how these can be overcome.

From this research, two things are abundantly clear.

- Living in a home in poor condition places intolerable pressures on the physical and mental health of older renters. They need urgent action to improve standards and give them the safety and support they need to ask their landlords to act.
- The Renters' Rights Bill – while not the only action that is needed – provides a once-in-a-generation opportunity to reset the relationship between landlords and older renters so that it is more balanced, and to help ensure that older renters have the safe homes they desperately need.

This briefing focuses on how poor housing quality affects older renters, the barriers to improvement, and what the Renters' Rights Bill needs to deliver to create a fairer system that promotes healthier homes.

About our research

This report is based on mixed-method research with private renters and landlords, supplemented with desk research and meetings with sector stakeholders. The research focused on tenants' and landlords' views and experiences of the private rented sector, particularly focused on housing quality and energy efficiency.

- Between 12 March and 17 April 2024 Independent Age held one online and two in-person focus groups with a total of 16 private renters aged 65 and over.
- Between 21 March and 11 April 2024 we ran two in-person focus groups with a total of 11 landlords aged 65 and over.
- Between 16 and 23 May 2024 we commissioned YouGov to conduct a poll of private renters aged 65 and over in England. The total sample size was 542 adults, and the figures have been weighted to be representative of people aged 65 or over who rent privately.
- Between 16 and 23 May 2024 YouGov conducted a poll of private landlords on behalf of Independent Age. Total sample size was 1,066 adults and the figures have been weighted to be representative of private landlords in England (aged 18+).
- On 29 May 2024 we ran a joint workshop with six older private tenants and six older landlords to discuss the issues identified in previous groups and results from the polling.

Unless otherwise stated, all quotes and polling figures within this briefing are taken from this research.

The impact of living in poor-quality private rented homes

Our homes are a key social determinant of our health. They can affect, positively and negatively, our physical and mental health and wellbeing.

While we have seen improvements in housing standards over recent decades, one sector continues to lag behind: private renting. Across all age groups in England, 21% of households living in private rented accommodation live in a home that fails to meet the Decent Homes Standard, compared with 13% of homeowners and 10% who live in social homes.¹

More than a quarter of older renters in England live in non-decent homes. This makes them more at risk of living in poor-quality housing than other older people – and more at risk compared to private renters in younger age groups.²

People in later life are particularly vulnerable to the impacts of bad housing on their health and wellbeing. They are likely to spend more time at home, are more likely to be living with a long-term health condition or disability, and are more physically vulnerable to issues such as cold, damp and the risk of falls. Older renters are also more likely to live in financial hardship than those who don't rent³, which limits their options; they either need to fix problems in their home that their landlord is failing to tackle or find a more suitable place to live. All this can mean that older private renters who live in non-decent homes are at greater risk of health harms.

Older people who took part in our research told us about the impact, positive and negative, their homes had on their mental health. A good home is a strong foundation for living well: 46% of those we surveyed who reported good mental health said that their home has a positive impact on their health and wellbeing.⁴

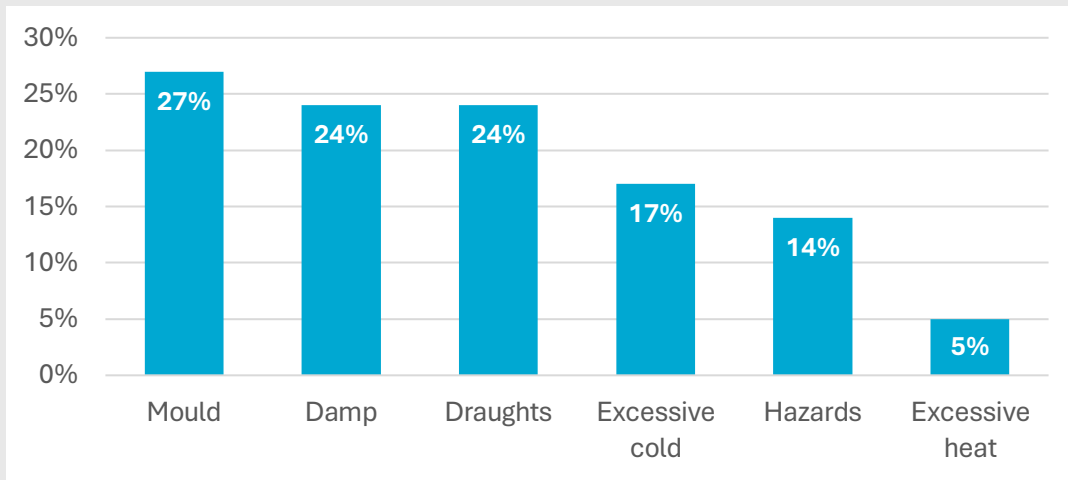
However, living in poor conditions can take a mental toll. We have spoken to many older people who have shared their anxiety around inviting people into their home because they are embarrassed by how they are living: they do not want people to see the poor condition their home is in or feel how cold it is. The costs associated with heating an energy-inefficient home, or fixing problems that should be the responsibility of the landlord, can mean that older renters can't afford simple social activities. All this can negatively affect mental health and wellbeing.

In addition, the threat, or reality, of eviction can also make it harder to put down roots, make connections and become part of a community in their local area. This can lead to isolation and lack of support.

Energy-inefficient homes can also lead to high heating bills. Older people living on a low income we've spoken to have shared what they sacrifice to afford high household bills, including reducing the hot food they eat, eating less, and not being able to justify leaving the house to socialise and be physically active.

Experiences of poor housing

Proportion of older private renters reporting experiencing issues in their home in past five years.



Source: YouGov survey for Independent Age, May 2024.

Damp and mould

Living with damp and mould can pose serious risks to people in older age. It is well documented that living in a home with damp or mould is linked to increased risk of respiratory illnesses such as asthma and respiratory infections. These can result in long-term ill-health and even death.⁵

Independent Age's own survey of older private renters in England found many living in such conditions: 24% said they had experienced damp and 27% said they had experienced mould in their home within the past five years.⁶

We spoke to older people about their experiences of living with damp and mould in their home. They highlighted that as well as affecting their physical health, living in these conditions can affect their mental health and wellbeing. Some felt locked in a permanent losing battle to keep mould at bay. While some landlords act immediately to remedy these kinds of problems, we also heard from older tenants living on a low income who feared raising concerns or about landlords who were unwilling to act.

"So, we've got mould growing in the bedroom again now and a damp patch... The landlady's not going to do anything about it."

Older renter

"The mould we cleaned off ourselves. We didn't want to live with it for too long, so we cleaned it all, bleached it and painted it all."

Older renter

Excessive cold and draughts

Our research found that 17% of older renters in England reported experiencing excessive cold and 24% reported draughts in their home in the past five years.⁷ Older people are

particularly vulnerable to the severe negative health impacts linked to living in a cold home, for reasons including the interaction with pre-existing health conditions and becoming less mobile.

The health impacts of living in a cold home are wide ranging and can exacerbate existing health conditions as well causing new ones. Living in a cold home is also a significant contributing factor to excess winter deaths.⁸ It has been estimated that in the winter of 2022/23 more than 1 in 5 excess winter deaths in the UK were caused by cold homes.⁹ Living in a cold home can also have negative impacts on mental health – for example, by causing stress and worry around being unable to afford energy bills.

Older renters are more at risk of living in fuel poverty because they are more likely than other age groups to live on a low, fixed income and have higher housing costs. This makes them less able to afford increasing energy bills.

Many people we spoke to in our focus groups talked of their struggle to afford to heat their home, the impact rising energy bills are having on them, and the measures they take to keep warm.

"You've got to pay your rent, so my husband will sit at home with a jacket on and fingerless gloves."

Older renter

"I've got a Category D [sic] cold hazard in my flat... They're supposed to do something about it. But they wouldn't do anything about it and, in the end, I thought, 'Well, if they put central heating in, my rent is going to double.'"

Older renter

Excessive heat

Rising temperatures caused by climate change are making excessive heat a growing threat, and being able to keep homes cool will become increasingly important in the future. Our research found that while currently only 5% of older renters reported experiencing excessive heat in their home in the past five years, there is a risk this may increase over time, particularly in urban areas.¹⁰

Hazards

As well as the risks caused by cold, damp and mould, other hazards can include those associated with electrical safety, fire risk and risks of falls. Our research revealed that 14% of older renters in England had experienced hazards in their home in the past five years.¹¹

"I had sewage coming through the floors in the living room. We've got a small backyard – that was filling up. No one knew where any of the drains went."

Older renter

Fall risks are the most common hazards found across homes in England, with older people being at disproportionate risk of harm from them.¹²

The barriers experienced by tenants living in poor housing conditions

Through our research, we found evidence that tenants were putting up with poor conditions rather than seeking improvements, and that the current renting system could leave them feeling trapped.

Fear of eviction

Older people's concerns about raising issues with their landlord were often focused on the risk of eviction, particularly if they felt their landlord would view them as being 'difficult'. Our survey showed that 29% of older renters were concerned that their landlord may unexpectedly ask them to vacate their home within the next 12 months. This overhanging fear of losing their home affected whether older renters raised concerns: we found many would rather live in poor conditions than risk being evicted.

"I think if you complain too much, or bring up too much to them, then they think, 'Oh right, end of your lease, we'll get somebody else in and it will be quiet for a bit longer.'"

Older renter

"I'm just really worried about upsetting my landlord and being chucked out, you know... I'm just keeping a really low profile here. I'm not creating any issues. I'm just trying to sort it out myself, you know."

Older renter

This fear can be compounded by the challenges of finding a new home: we have heard from tenants that staying in a property, regardless of the problems they are facing with it, sometimes appeared better to them than dealing with the uncertainty and costs of moving.

"I think the problem is, if you want to move you don't know what you're going to move to."

Older renter

Older renters have shared with us that if they had greater protection from the threat of eviction, they would feel more empowered to ask their landlord for improvements when needed.

In addition, if the barriers to finding a new home were reduced, such as prohibitive requirements for rent in advance, more may feel they can exercise choice and look for a better home or be less fearful of moving.

At the mercy of rent increases

Another common reason that older renters lived with intolerable housing conditions was the fear of rent increases. Our survey showed that 12% of older renters who hadn't reported an issue in the property they rent within the past 12 months said they didn't because they were worried about rent increases.¹³

"I got a really decent environmental health officer who then pressured my landlord to do the flat with a grant, and I had to move out for three months, which shows the extent of the, you know... They had to take the floors up, fill it with concrete, put the pine floorboards back and everything. So, I had to move out for three months, moved back and, of course, he tried to put the rent up as soon as I moved in."

Older renter

Fears about rents increasing are not unfounded. More than half the older renters we polled reported having had a rent increase in the past 12 months. More than 1 in 10 of these had seen their rent increase by £200 a month or more. Two in 5 (39%) older renters reported feeling worried about being able to afford their rent.¹⁴

Rent increases can be particularly hard for people over State Pension age because of the likelihood of living on a fixed income. This can result in them having to cut back on other essentials to be able to afford their home, including cutting back on heating and maintaining a healthy diet. Worry about being able to afford energy costs was also a common theme in our focus groups.

Scared to "rock the boat"

While many tenants of all ages have proactive and supportive landlords, our research showed that older renters living with homes in disrepair often felt frustrated and hopeless. Some resorted to taking action themselves, with an ethos of "just get on with it", and avoided complaining.

"We don't bother [the landlord] at all. Any work that needs doing we tend to do it ourselves if that's possible... We redecorate, re-carpet, we don't bother her."

Older renter

"I mean, I'm probably in a sad state, but it saddened me that we're all sitting at a certain age and saying, 'We're not going to tell them this, we're not going to tell them.'"

Older renter

However, this can mean tenants shoulder costs that should rightly be the landlord's responsibility.

Other tenants told us they had to pursue repairs themselves because their landlords refused to do them.

"When two of the windows were quite badly broken in the property, they wouldn't open properly and, being on a 15th floor, they needed to be working. We needed them replaced but [the landlord's] attitude is, 'Oh, they're alright. They're still working.' So, we paid to have the windows replaced ourselves."

Older renter

Many were very worried about the potential repercussions of "rocking the boat", leaving them instead trying to fix problems themselves or tolerating unhealthy and unsafe conditions. Almost 1 in 5 (18%) older tenants polled said they felt uncomfortable raising concerns with their landlords.¹⁵

"Living in fear of causing your landlord to get fed up with you."

Older renter

"I just feel like I'm always walking on eggshells when I'm talking to or referring to my landlord."

Older renter

The opportunity: Safe homes, healthy lives

Living in a safe, good-quality home can have broad-reaching positive impacts on health and wellbeing for people of all ages. When we asked older private renters about the impact their housing had on their health and wellbeing, more than 2 in 5 (41%) said their home had a positive impact.¹⁶

Homes that are warm and free of damp and mould, draughts and hazards would bring lots of benefits: from better sleep and less stress to improved hygiene and an ability to stay warm in winter and avoid excessive heat in summer. Action is needed to tackle these problems and reduce the risk of hypothermia, respiratory, circulatory and infectious diseases, and falls. Tackling these challenges could also improve the lives of those who live with long-term illness or disability.

Living in a safe, good-quality home can provide a place people feel comfortable; where they are able to relax, unwind and recharge, and have sense of control over their life and environment. Having a home where someone feels comfortable to invite friends and family over also leads to better social connections, reducing isolation and loneliness. This is vital to ensuring good mental health.

Consensus on the need for good housing standards

Living in a good-quality home with effective insulation, modern appliances and fixtures, alongside quality windows and doors, also provides an opportunity to reduce energy bills. This should mean better health and wellbeing outcomes for the tenant.

The case to ensure older renters living on a low income have access to decent housing quality is clear. And, while it's common to perceive tenants and landlords as pitted against each other, our research found both groups agreed that private rented homes should meet minimum conditions.

In our conversations with older landlords, as well as through the polling we commissioned, they told us how important housing quality is.

Good landlords already take responsibility for maintaining the standard of their homes and think this expectation should apply to all.

"Everything works. If there are any problems at all...we're there to fix everything because I think that's important."

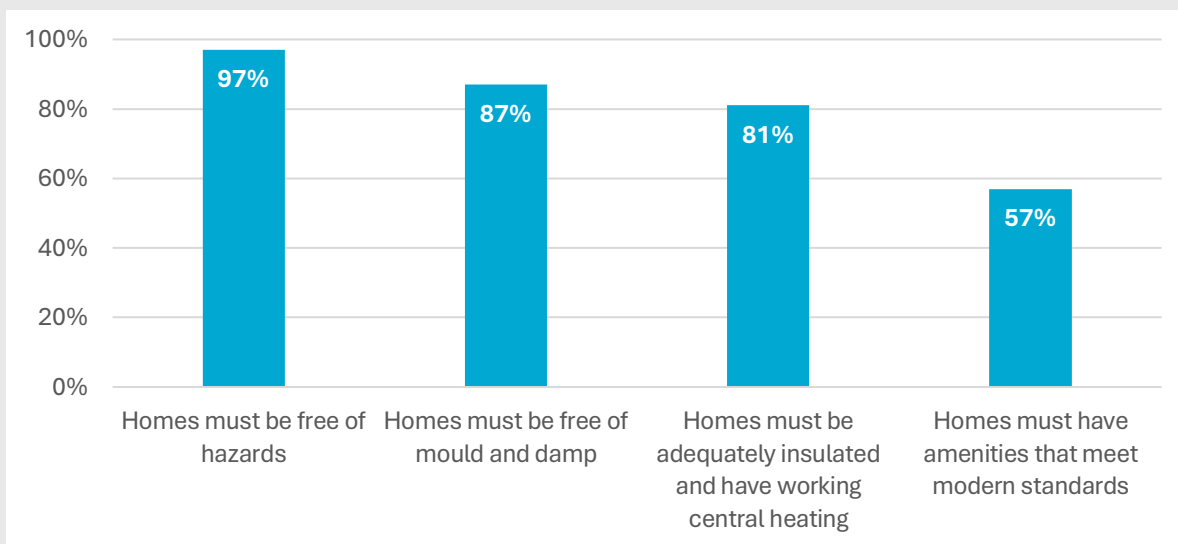
Older landlord

"I meet my tenants. I have an inspection every six months, to make sure everything's good. I go there and I talk to them every six months, and on the phone – if there's anything wrong, we sort it straightaway."

Older landlord

In our polling, we also saw broad agreement among older landlords that homes should meet certain standards, with almost all agreeing that rules should apply to ensure homes are free from hazards and the majority believing rules should ensure homes are free of damp and mould and are adequately heated and insulated.

Proportion of landlords in agreement on rules that should be applied to private rented homes



Source: YouGov survey for Independent Age, May 2024.

Older renters need the assurance that if their landlord fails to tackle problems in their home, they are not on their own. They need to have the backing of a robust system of standards, redress and enforcement that allows tenants to feel empowered to raise issues and concerns, rather than suffering from poor conditions or dealing with problems themselves. This should not just provide tenants with a 'last resort' option but more active and accessible local enforcement.

Our polling saw both landlords and tenants were in favour of the principles of 'Awaab's Law'. This requires landlords of privately rented properties to investigate known or reported hazards, responding within 14 days with a proposed solution to address the hazard, and with a clear and reasonable timeframe in which the hazard will be remedied. Almost all (96%) older tenants supported this as well as nearly 3 in 4 (74%) landlords.¹⁷

A private rented sector that works for all

The Renters' Rights Bill provides a hugely important opportunity to empower older renters to "rock the boat" and be heard when it comes to the improvements they need to ensure they feel safe and secure in their homes.

Independent Age recommends that the UK Government:

- outlaw section 21 'no fault' evictions as soon as possible, ensuring there are no loopholes to bypass the new rules. In addition, we believe all eviction grounds should be made discretionary to ensure that tenants have more security and freedom from the fear of being evicted without a fair reason

- reduce the barriers to securing a new tenancy for older renters on low incomes by:
 - outlawing discrimination against tenants receiving benefits and giving local authorities the means to enforce this ban
 - capping upfront payments at the beginning of a tenancy to no greater than one month's rent
- establish a comprehensive portal and database collating information about private rented property, their standards and state of repair, mobility and disability access, rent levels and landlord information. Any new tool should be developed to be accessible to all, including those who are digitally excluded
- cap in-tenancy rent increases to give tenants more security and empowerment to request quality improvements to their homes. Alongside this we would like to see local authorities given powers to moderate rent increases in their area
- enforce a Decent Homes Standard in the private rented sector, to set clear standards for safe homes, and provide local authorities with the powers and resources to undertake enforcement action
- introduce Awaab's Law in the private rented sector, placing new responsibilities on landlords to act when a tenant complains about damp, mould and other hazards in their home that have the potential to negatively affect their health. The assessment should take account not just of the condition of the property, but of any vulnerabilities of the tenants that may expose them to greater risk of harm
- introduce an ombudsman for the private rented sector, providing an effective route to redress. The ombudsman should also have powers to initiate their own investigations into systemic issues including ageism and other forms of discrimination in the private rented sector. A new ombudsman would need to be accessible to all renters, regardless of age, disability or access to digital services.

Endnotes

¹¹ [English Housing Survey 2022 to 2023: housing quality and condition - GOV.UK \(www.gov.uk\)](#)

² English Housing Survey 2022 to 2023: Chapter 4: Dwelling condition, energy efficiency and local area, Ministry of Housing, Communities and Local Government, 2024, see: [Chapter 4 Annex Tables.ods \(live.com\) \(Annex table 4.7\)](#).

³ [Hidden renters: The unseen faces of the rising older rental wave | Independent Age](#)

⁴ Independent Age commissioned YouGov polling, May 2024

⁵ Understand and addressing the health risks of damp and mould in the home, Ministry of Housing, Communities and Local Government, 2024, see: [Understanding and addressing the health risks of damp and mould in the home - GOV.UK \(www.gov.uk\)](#)

⁶ Independent Age commissioned YouGov polling, May 2024

⁷ Independent Age commissioned YouGov polling, May 2024

⁸ Left out in the cold: the hidden health costs of cold homes, Institute of Health Equity, 2024, see: <https://www.instituteofhealthequity.org/resources-reports/left-out-in-the-cold-the-hidden-impact-of-cold-homes/copy-of-read-the-report.pdf>

⁹ Excess Winter Deaths and fuel poverty, End Fuel Poverty Coalition, see: [Excess Winter Deaths and fuel poverty \(endfuelpoverty.org.uk\)](#)

¹⁰ Independent Age commissioned YouGov polling, May 2024

¹¹ Independent Age commissioned YouGov polling, May 2024

¹² *The cost of poor housing in England*, BRE Group, 2021, see: files.bregroup.com/research/BRE_Report_the_cost_of_poor_housing_2021.pdf.

¹³ Independent Age commissioned YouGov polling, May 2024

¹⁴ Independent Age commissioned YouGov polling, May 2024

¹⁵ Independent Age commissioned YouGov polling, May 2024

¹⁶ Independent Age commissioned YouGov polling, May 2024

¹⁷ Independent Age commissioned YouGov polling, May 2024