



advice and support for older age
**Independent
Age**

Unsuitable, insecure and substandard homes: The barriers faced by older private renters



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Executive summary

Growing numbers of older people are living in private rented accommodation. For many, the experience of living in a rented property is characterised by serious concerns about their living conditions and their ability to live a secure life in retirement.

Contrary to the popular rhetoric that the majority of pensioners are well off and living in spacious homes they own, our research paints a more unsettling picture. More and more older people are living in poor and inadequate housing – often with financial and health concerns – isolated and on their own.

Older private renters can quickly find themselves in a precarious situation. They face a lack of certainty about whether they can remain in their home long term. The risk that landlords will raise the rent or be unwilling to make adaptations can be very stressful for older people who have seen a drop in their income, and may be experiencing health setbacks and increasing frailty.

The prospect of finding new accommodation, paying a deposit and the move itself can be particularly challenging for vulnerable people, particularly for those without support to assist them.

Arguably there are few areas of policy as urgently in need of new solutions as housing. Recognising this, the government has now committed to developing a “housing market that works for everyone”. A Housing White Paper was released in February 2017 (and responded to in March 2018), and a Communities and Local Government Committee Inquiry into Housing for Older People was completed in December 2017. Therefore we now have an opportunity to highlight the many ways in which housing – and the private rental sector in particular – needs to deliver improvements for our ageing population.

Despite new measures to help with house-building and affordable homes, much of the political narrative surrounding housing still focuses on home ownership. Even when problems for renters are raised, we rarely hear how older private renters are specifically affected by rising prices, changes to the benefits system and difficulties finding the right support.

This report argues that with half a million older people living in privately rented accommodation, we need to do more to understand the unique needs of this growing section of the population. And policymakers must reflect this understanding in future policy developments because currently they remain largely invisible.

A changing housing market: the numbers

- An estimated 500,000 older people are privately renting. This is 1 in 10 of all private rented households.
- The Local Government Association (LGA) forecasts that older households will make up around 60% of projected household growth between 2008 and 2033.
- In 2015, just 17.5% of housing stock in England and Wales was social housing.
- As social housing has become more inaccessible, many renters, including older renters, have been forced to turn to the private rented sector. This sector now accounts for a greater proportion of Britain's housing stock than social rented housing.
- The Strategic Society Centre estimates that Housing Benefit spending on pensioners will increase by £8.13bn by 2060, based on projected growth in the pensioner population and an estimated 40% of pensioners renting at that point.

A challenging housing market: the numbers

- 27% of older people live in homes that don't meet the 'living home standard'.*
- Private sector rents have risen dramatically in recent years. Rents across England grew by an average of 14.6% between 2011 and 2017 (and by 22% in London) while wages increased by 10% over the same period¹.
- Poor housing (more likely to be found in the private rental sector) is estimated to currently cost the NHS £1.4 billion every year.
- For older people, part of the housing solution will lie in making suitable adaptations to their homes. It will also involve building more specialist or 'Lifetime Homes' designed to meet changing aspirations and health and care needs. However, at present provision is relatively low compared to demand. In 2014, only 7% of all homes in England had all the four main accessibility features.

* Created by Ipsos MORI on behalf of Shelter and British Gas, the 'living home standard' is made up of 39 measures covering affordability, decent conditions, space, neighbourhood and defines what an acceptable home should provide.

Who are older renters and where do they live?

- More than half of older renters live alone, and nearly three quarters have a disability or chronic illness.
- Compared to homeowners, it is more common for older private renters to have ill health, to live alone and to experience loneliness; private renters are 2.5 times more likely to report feelings of extreme loneliness.
- On average renters spend around three hours per day more than homeowners at home alone.
- Poverty levels among older private renters are higher than older people in other housing situations. A third of older private renters are living below the poverty threshold after they have paid their rent.
- More than 1 in 4 private renters sometimes or often have too little money.
- Private renters have the highest rates of loneliness, with 16% of them reporting the highest loneliness scores, compared to just 6% of homeowners.
- Private renting is particularly common among older people in rural areas; a third of older private renters live in rural areas.

Trends in private and social renting

- Over the past 10 years the number of older people living in social housing has dropped significantly, while home ownership and private renting have increased.
- The number of older households living in private rented accommodation is very likely to increase in the next 20 years, from around 338,000 households to around 549,000.
- Recent estimates suggest that by 2025, more than half of people under 40 will be living in private rented accommodation.
- A lifetime of renting is becoming more likely among younger adults, with a reduced chance to build up wealth in property. However, the situation is not as consistent across different generations of older people as we might expect.
- The oldest group of pensioners are more likely to have been lifetime renters than more recent retirees. Around 20% of people aged 85 and over have never owned their own home, compared to 10% of 65-74 year olds.

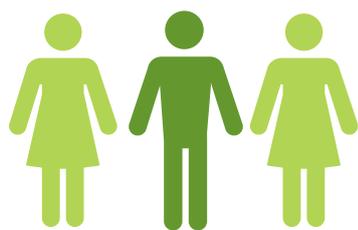
Moving and security of tenure

- Moving house as an older person is not very common; only 4% have moved in the last two years. However, moving is more common among older private renters than older people in other housing situations: 11% have moved in the last two years.
- It is much less common for older private renters to move to a more suitable home compared to other older people (23% compared to 44% of older homeowners).
- Among private renters who have moved house in the last two years, around two thirds moved out of private renting.

Suitable housing and homes

- As many as 4 out of 10 older private renters live in non-decent housing.
- Over a third of people aged 75 and over who required an adaptation to their house didn't have it, according to data from the English Housing Survey (2014-15).
- Nearly 1 in 3 (32%) private renters felt their accommodation was unsuitable. Across all age groups, private rental accommodation was felt to be less suitable for their needs in terms of adaptations, compared to social housing or home ownership.
- Older renters more commonly report problems with their housing compared to homeowners. In particular they reported issues with cold properties, damp and a shortage of space.
- As many as 1 in 6 older private renters believe that most people in their area can't be trusted and a fifth of older social renters feel they would be afraid to walk home alone after dark.

500,000
older people are privately renting



1 in 3
are living
in poverty
once they've
paid rent

Our recommendations

- The supply of affordable rental properties needs to be increased – this includes social housing. We need more rental properties to meet demand.

The government must look at both short and long-term options to alleviate housing poverty, or risk increasing numbers of older people facing rent arrears and eviction.

These options should include:

- Exemptions from the Local Housing Allowance for older people who are facing particular challenges.
- An exemption from the Local Housing Allowance freeze for areas in which average rents have risen above a set threshold (for example 10% within a given year).
- Local rent controls, such as those which operate in Germany, should be investigated and adopted to ensure that people are not priced out of areas and that rents are kept at affordable levels.
- An increase in the rate of Local Housing Allowance for older people, allowing more people to benefit.

In order to improve the situation for older renters of the future, we recommend the following policy solutions:

- Increased security of tenure for all renters. This should involve longer leases being made the norm. Section 21 notices (where tenants with shorthold tenancy leases can be evicted without ground or reason) should be abolished.
- Local tenant advocates should be available in each borough and be adequately resourced to assist tenants in finding homes and also in disputing rent increases, eviction notices and repair refusals. While some boroughs continue to fund local advocates, far too many of these services have been defunded in recent years. They are also no longer widespread as councils are only explicitly required to provide support for homeless people.
- Information and advice for private renters should be improved to ensure they are claiming all they are due, and that they are aware of services including Home Improvement Agencies.

- There should be more support for those older people who do have to move house including:
 - information and advice on standard rates for removal services, and how to arrange something that will meet an older renter’s needs
 - a removal assistance scheme for those on the lowest incomes, such as those receiving Pension Credit. This should be implemented to help those who cannot afford professional assistance.
- Local and national governments must work together (led at a national level) to invest in new homes that are suited to older people’s needs. These homes need to be to a high standard, well located, and affordable.
- All new builds must be fit for purpose for an ageing population. They need stricter planning requirements to meet ‘living home standards’ (or another universally accepted standard) so that all new homes can enable ‘ageing in place’.
- All tenants should be able to easily request adaptations they need. If the request is rejected, landlords should have to explain why they are not meeting it. We would like to see a similar system to Scotland implemented in England (where landlords cannot unreasonably refuse an adaptation, and there is an accessible appeals process if they do so)².
- Tenants should be able to hold landlords to account and not be required to instigate court proceedings themselves or wait for cash-strapped local authorities to act on their behalf. This process is slow and does not produce timely outcomes for tenants.
- Landlords should be offered incentives to update their property information on council databases on a regular basis. Information about accessibility, repair history, and whether adaptations would be welcomed in principle should also be included.
- Support services and programmes that identify lonely people should particularly target private renters to ensure those living alone within the private rental market receive the support they need.

Introduction

Around 500,000 older people (aged 65+) live in privately rented accommodation across England. Because they are a relatively small group, there is a risk that their experiences are overlooked in the debates about housing affordability and even within discussions about older people's housing specifically. Such discussions often focus on the benefits of and barriers to downsizing or equity release, and assume that older people have accumulated property wealth over the years.

At the same time, there has been a growing focus on questions of intergenerational fairness. This is often rooted in the unequal distribution of housing – about pensioners who have 'too much' housing wealth and younger people who have 'too little'. Much of the narrative surrounding private renting has focused on 'generation rent' – millennials who are stuck renting privately due to the unaffordability of home ownership and the inaccessibility of social rented housing. As our report shows, however, older people who privately rent their homes are generally not well off at all and may in fact have much in common with younger people in the rental market. Despite the commonalities, they often face additional challenges, such as being less likely to see a positive change in their income, and potentially needing to make adaptations to their home as they age.

The specific challenges facing older private renters should be recognised in policy talks on current and future housing needs.

Our research compares the situation and characteristics of older private renters to homeowners and social renters. It also draws on qualitative material to illustrate the difficulties that many older people face in the rental market.

Between 2008 and 2039, 74% of projected household growth is predicted to be made up of households with someone aged 65 or older. The Local Government Association highlights that older households will make up around 60% of projected household growth between 2008 and 2033³.

This, coupled with the decline in availability of social housing, means private renting among older people is very likely to increase over the next 20 years⁴. In light of this, we have highlighted differences between social renters and private renters, to help provide insight into the particular circumstances of private renters and what this might mean for the future housing needs of older people.

The challenges facing older private renters are not dissimilar to those facing the wider population in the private rental sector. Insecurity of tenure, unaffordability, poor conditions, management standards and an inability to leave the rental market affect private renters generally. According to research from Shelter, rented properties (both private and social housing) were less likely to meet their 'living home standard' compared to owned properties (around a third of renters compared to 80% of homeowners). In addition, 27% of older people live in homes that do not meet the 'living home standard'⁵ (not all of these are renters).

However, each of these challenges plays out in different ways for people aged over 65. In addition, they may face the need for adaptations to be made to their rental properties (or finding a property with these kind of adaptations) or the need to put down roots and be near a specific GP or social care services⁶. For people on fixed pension incomes, rising housing costs can be particularly difficult to cope with. Older people can therefore find it difficult to deal with the insecurity and challenges of the private rental market and are less likely than other groups to change their fixed low income status. Older people also spend a lot more time in their homes; when it comes to people who are 85 and over, they spend on average 80% of their time at home⁷.

Recent reports from Age UK identified a number of issues faced by older private renters. These include: the health implications of damp and mouldy homes and poor house maintenance; lack of housing alternatives or assistance if older tenants need to move; unaffordable rents and rent increases; and the difficulty of dealing with poor conditions with little support while living in fear of eviction⁸.

This research involved analysis of data from the English Longitudinal Study of Ageing (ELSA), primarily drawing on data from Wave 7 collected in 2014/15. ELSA is a nationally representative longitudinal survey of people aged 50+ living in private households in England.

We also carried out eight in-depth interviews with older renters to illustrate some of the difficulties of renting. These people were identified from among callers to our Helpline. They are not intended to be representative of all older private renters but provide a snapshot of the issues people renting in later life face.

In addition, we draw on the English Housing Survey (EHS) over the same time period (2014/15) and the Labour Force Survey between 1996 and 2016 to give a more holistic understanding of the situation of older renters, contextualising their experience within the wider housing debate.

It should be noted that since the analysis was completed, there have been more recent releases of ELSA and EHS statistics which have not been referenced in the report.

With swelling numbers of older people living in the private rented sector, there are serious concerns about how well their housing needs will be met in the future. This also raises serious challenges for the public purse. Housing Benefit spending on pensioners will increase by £8.13bn by 2060, based on projected growth and 40% of pensioners renting at that point, according to estimates by the Strategic Society Centre in 2012⁹.

Adaptations

Poor housing (more likely to be found in the private rental sector) is estimated to cost the NHS £1.4 billion every year¹⁰.

Enabling older people to make suitable adaptations to their homes is just part of the solution. It will also be necessary to build more specialist accommodation that's suited to changing lifestyles and health and care needs (including more built to the lifetime homes standard). Housing should be designed to promote quality of life, built in the places where older people want to live¹¹. However, at present, provision is relatively low compared to demand. In 2014, only 7% of all homes in England had all the four main accessibility features (level access, flush threshold, WC at entrance level, and a wide enough space for internal doors and circulation).

There are currently around 515,000 specialist retirement and extra care homes in England, enough for 5% of the over 65 population. Around three quarters of this property stock is in the social housing sector¹². Around 8,000 new homes a year have been built in the last decade. However, we need an average of 18,000 a year to maintain existing provision given the growing older population according to Savills¹³.

Minor adaptations (those which cost less than £1,000 to install) must be funded by the local council if someone is assessed as needing them. Yet it is up to the discretion of the landlord whether permission to complete modifications is granted.

Adaptations to housing to accommodate disability-related needs can be funded by the Disabled Facilities Grant (DFG). In 2015, the national DFG budget was more than doubled, increasing to over £500 million in 2019/20. It now forms part of the Better Care Fund, requiring housing services to be included within local health and social care planning.

This should allow for far greater adaptation of existing properties to meet housing and social care needs, although it is too soon to say how well it is working and what its impact will be on the allocation of funding at a local level.

Awareness of the DFG has tended to be low and provision has been fragmented, with private tenants appearing to be under-represented – just 7% of grants go to private tenants¹⁴. Because some privately rented homes are difficult to adapt, there is a concern about how to manage private rental adaptations in the future, unless there is more availability of social housing for people to move into.

However, it is important not to generalise the experiences of older private renters. Many may have a decent housing situation. There is also movement between home ownership and private renting. Our analysis found that 71% of older private renters had at some point owned a property. This group may have moved into private renting due to divorce, high mortgage repayments, equity release or ill health. It is also worth bearing in mind that a small portion of older private renters are still living in 'regulated tenancies' (available before the 1988 Housing Act). Their experience of the private rental market is different from those with shorthold tenancies.

The challenge of affordable renting

It is widely acknowledged that we are facing a housing crisis, with a severe shortage of homes, and in particular affordable homes. The 2017 housing White Paper called the housing market 'broken'¹⁵. The International Longevity Centre – UK (ILC-UK) estimates that we will need close to a million more homes by 2020. Although the current government has set out ambitions to meet this level of house building, current levels of building suggest only just over 700,000 are likely to be built, leaving a shortfall of over a quarter of a million homes¹⁶.

At the same time, Britain's social housing stock of affordable homes has greatly decreased as people have bought their homes under 'Right to Buy' policies. Despite a commitment for one-to-one replacement for all homes sold, research by Shelter in 2015 found that, for every nine homes sold, only one had so far been replaced¹⁷. In 2015, just 17.5% of housing stock in England and Wales was social housing. As social housing has become more inaccessible, a greater number of renters, including older renters, have been forced to turn to the private rented sector.

The private sector now accounts for a greater proportion of Britain's housing stock than social rented housing¹⁸. Private rents have risen dramatically in the last 10 years – 4.6% more than average earnings over this period¹⁹.

There is of course wide variation between local housing markets. For example, a number of London boroughs have more than 40% of their stock as social housing (specifically Hackney, Southwark and Islington), compared to less than 10% in some areas (including Castle Point, Medway and Fylde)²⁰. Median private rents also vary hugely by geography, from £2,492 a month in the most expensive area of London to less than £395 a month in the north of England²¹. In areas where there are a high number of low income renters, there is a shortage of affordable accommodation because of the cap on Housing Benefit.

Since 2008, the amount of Housing Benefit payable to private tenants has been regulated according to a locally set level, the Local Housing Allowance (LHA). The LHA is set according to the size of the property and is based on the 30th percentile of local rented accommodation. That is, only 30% of all rental properties on the market will cost less and 70% will cost more than what can be provided in Housing Benefit payments. Rents above this level have to be covered by the tenant.

Since 2011, private rents have increased by a higher percentage than the rates of LHA²². Local Housing Allowance is frozen at 2015/16 levels until 2020. Rent shortfalls are particularly acute in London and the South East – in five areas in London, the LHA is not enough to cover the bottom 10% of properties.

In 2013/14 councils used £31.3m to help people affected by LHA reforms but in 2015/16 this budget was reduced to £15m²³. The number of people approaching their councils for DHPs went up from 86,000 in 2011/12 to 111,300 in 2013/14²⁴.

Housing Benefit can only be claimed for a certain number of bedrooms based on the age and number of residents in a property. There is no exemption for pensioners in relation to the size of the property. This means that an older couple living in a two bedroom property will have their Housing Benefit capped at the one bedroom rate. Recent National Housing Federation research has shown that this is unlikely to cover the full rent in extensive parts of England including much of the North of England and Midlands, as well as many local authority areas along the Kent and East Anglian coasts.

Households versus numbers of renters:

A household refers to a single person, or a group of people, who live at the same address, which is their only or main home.

Analysis of housing tenure usually looks at the number of households within a particular group, rather than the number of people living in a particular housing tenure as a whole. As such we have used households versus individuals throughout our own analysis but elsewhere, we refer to older renters themselves wherever possible.

1 Who are older renters and where do they live?

Key findings:

- An estimated half a million older people live in privately rented properties.
- Older households make up nearly 1 in 10 of all private rented households.
- More than half of older renters live alone, and nearly three quarters have a disability or chronic illness.
- Compared to homeowners, it is more common for older private renters to have ill-health, to live alone and to experience loneliness. Private renters were 2.5 times more likely to report feelings of extreme loneliness.

With many older people owning their own homes, it is easy to overlook those who are privately renting. The English Housing Survey (2014-15) data indicates that just under a quarter (23.3%) of older households²⁵ live in rented accommodation. Of these, three quarters live in social rental housing and a quarter, or around half a million older people in England, live in private rental accommodation. The relatively high rates of home ownership are reflected by the fact that older households make up a third of all owner occupied households.

Most older people own their home outright, and very small proportions of them still have a mortgage (8% of 65-74 year olds and 3% aged 75 and over).

Older people are also over-represented in the social rental sector, making up nearly 3 in 10 social rental households. Not surprisingly, older households are under-represented in the private rental sector, although they still make up nearly 1 in 10 of private rented households.

Table 1: Distribution of age groups in different housing tenures

	Homeowner	Social renter	Private renter	Total
16-29	3.3%	10.9%	31.3%	9.9%
30-44	21.9%	25.4%	38.7%	25.7%
45-64	40.6%	35.0%	21.4%	36.0%
65+	34.3%	28.7%	8.5%	28.4%
Total	100%	100%	100%	100%

Source: English Housing Survey 2014/15

The high rate of home ownership is a particular feature of the 'Baby Boomer' generation (those in their later 50s and 60s), and is less true among older pensioners. Among those aged 75 and above, higher proportions rent their homes, compared to the 65-74 year olds (see **Table 2**). This difference is to do with different generational life experiences, rather than the result of older people moving into rented accommodation as they age. In fact, our analysis shows that moving is not very common among older people: only 4% have moved in the previous two years and three quarters of owners who moved home bought another home.

Table 2: Housing tenure across different socio-demographic characteristics²⁶

	Renter*	Owner	Total
Age group			
65-74	15.1%	84.9%	100%
75+	21.1%	78.9%	100%
Gender			
Female	19.5%	80.5%	100%
Male	15.7%	84.3%	100%

*private and social

Table 3: Socio-demographic differences by housing tenure

	Renter*	Owner
Disability or chronic illness		
Yes	73.5%	59.6%
No	26.5%	40.5%
Lives alone		
Yes	55.0%	24.7%
No	45.0%	75.3%
Education		
None/Less than O-level	71.9%	47.1%
O-level	19.0%	24.3%
A-level and higher	9.2%	28.6%

*private and social

One key finding is that nearly three quarters of older renters have a disability or long-term illness and more than half live alone (see **Table 3**).

Unsurprisingly, London has a particularly high percentage of older renters – in London, renting among older people is more than twice as common as it is in the South East and South West regions, where much higher proportions own their own home.

**Social housing allocation:
How this impacts older people**

The 2011 Localism Act gave councils responsibility for managing their own waiting list and setting their own criteria for social housing, as long as they follow certain rules. This led to a drop in the waiting lists, presumably because eligibility was tightened.

Most councils have a points-based system which may consider length of time on the waiting list and significance of housing need as well as locally-set priorities. They are also required to give 'reasonable preference' to certain groups, including but not limited to people who are homeless or at risk of homelessness, residents of insanitary, overcrowded or unsatisfactory housing or people who need to move for medical or welfare reasons.

While being older does not itself make someone qualify, older people may meet the criteria through other means, such as needing to move on health or welfare grounds. It should be noted that many existing older social housing tenants moved in some time ago and are not affected by the new social housing allocation rules.

What do we know about private renters?

We would expect older people living within this sector to have higher levels of need given the criteria to qualify for social housing. Most rented supported/sheltered housing is also located in the social housing sector – 26% of older social renters are living in sheltered accommodation²⁷ compared to only 8% of private renters and 2% of homeowners.

Because of social housing eligibility criteria, older people who rent privately are more likely to be a disparate group: a group including people who are better off as well as those who are more financially or socially disadvantaged. However our findings also show that, when compared to people who own their home, private older renters tend to be in a more disadvantaged or potentially vulnerable situation.

- Older private renters have lower rates of chronic illness/disability than social renters, but are more likely to be affected than homeowners (see **Figure 1** for details). Difficulties with dressing and with bathing or showering are the most common limitations for older people across all tenures.
- It is much more common for older people in rented accommodation to be living alone compared to people who own their own home.

Among private renters, over **4 in 10** live alone

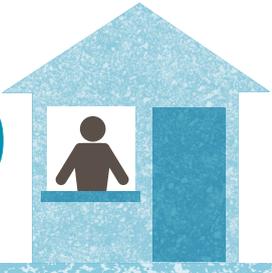


Figure 1: Prevalence of chronic illness and limitations in Activities of Daily Living (ADLs) by housing tenure

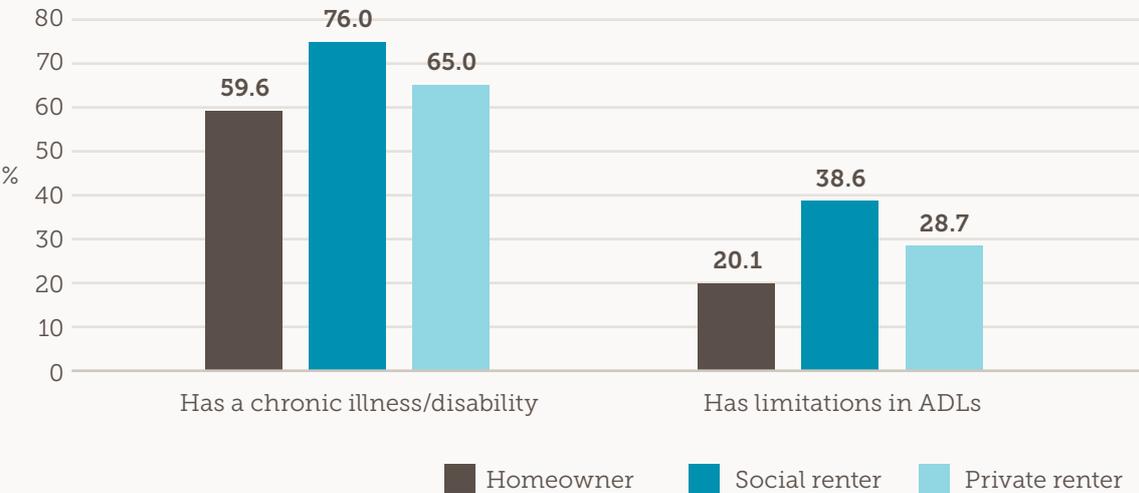
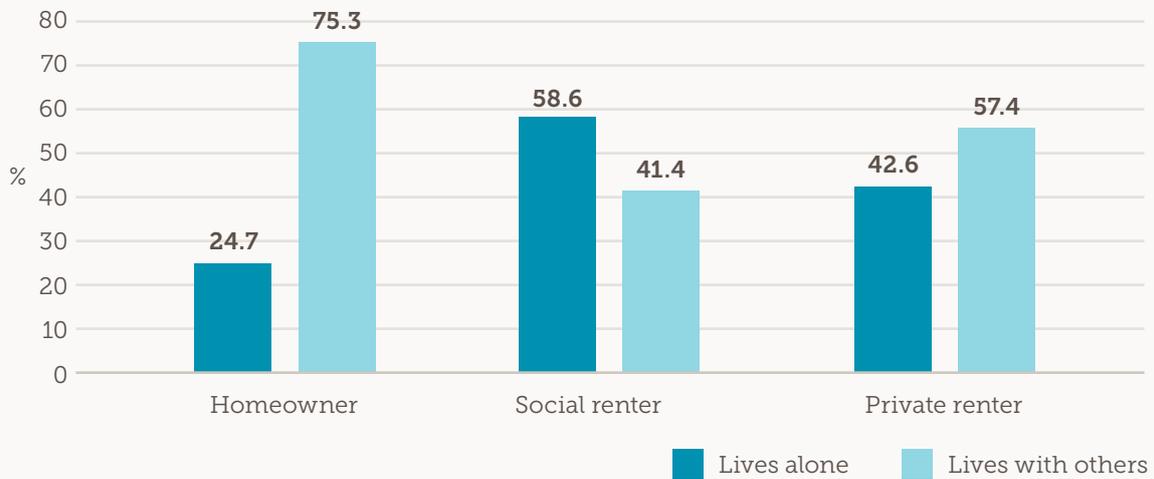


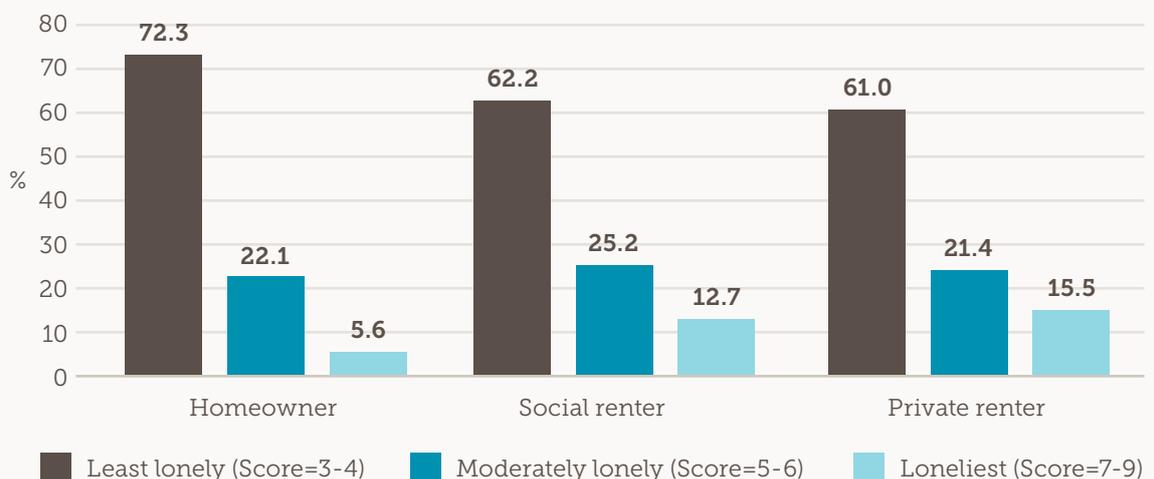
Figure 2: Living alone by housing tenure



We know that older people who live alone report a much higher rate of loneliness than people who live with someone²⁸. Therefore it is not surprising that our analysis shows that the rates of loneliness among renters are higher than among homeowners²⁹ (see **Figure 3**). Given that social renters are more likely than private renters to live alone, it is worrying that private renters have the highest rates of loneliness, with 16% of

them reporting the highest loneliness scores, compared to just 6% of homeowners. Private renters are also 2.5 times more likely to be lonely than homeowners. Our analysis also found that the average amount of time spent at home alone was greater among renters than homeowners – on average renters spent around three hours per day more than owners at home alone.

Figure 3: Loneliness by housing tenure



Private renting is particularly common among older people in rural areas where a third rent privately compared with fewer than 1 in 7 who rent socially.

Implications of findings

Many older people rely on the rental market for their housing. A quarter of these rent in the private sector, either through choice or because they have been unable to secure social housing. As we will see in the next section, the number of older people living in the private rented sector is expected to grow substantially over the next 20 years, and it is likely that many who would have secured social housing in the past will not be able to do so.

Older private renters have higher levels of need and potential vulnerabilities when compared to older homeowners, including higher rates of chronic illness, disability and loneliness. Renting privately also has the challenges of being insecure and expensive, particularly if you're on a low fixed income such as the State Pension.

Older private renters are much more likely than social renters to be living in rural areas, which may mean they have difficulty accessing local facilities and support systems such as vital transport services.

Policy recommendations

- The supply of affordable rental properties needs to be increased – this includes social housing. We need more suitable rental properties to meet demand.
- Support services and programmes that identify lonely people should particularly target private renters to ensure those living alone within the private rental market receive the support they need.

2 Trends in private and social renting

Key findings:

- The proportion of older people living in social housing has declined significantly, while rates of home ownership and private renting have increased.
- The number of older households in private rental accommodation is very likely to increase in the next 20 years, from around 338,000 to 549,000.
- The oldest group of pensioners (85+) are more likely to have been lifetime renters than more recent retirees.

Current rates of private renting among younger people are higher than they have been for many years. Estimates suggest that by 2025, more than half of people under 40 will be living in private rented accommodation³⁰. Although this trend has been most dramatic among younger people, there have also been changes in the rate of private and social renting among older people.

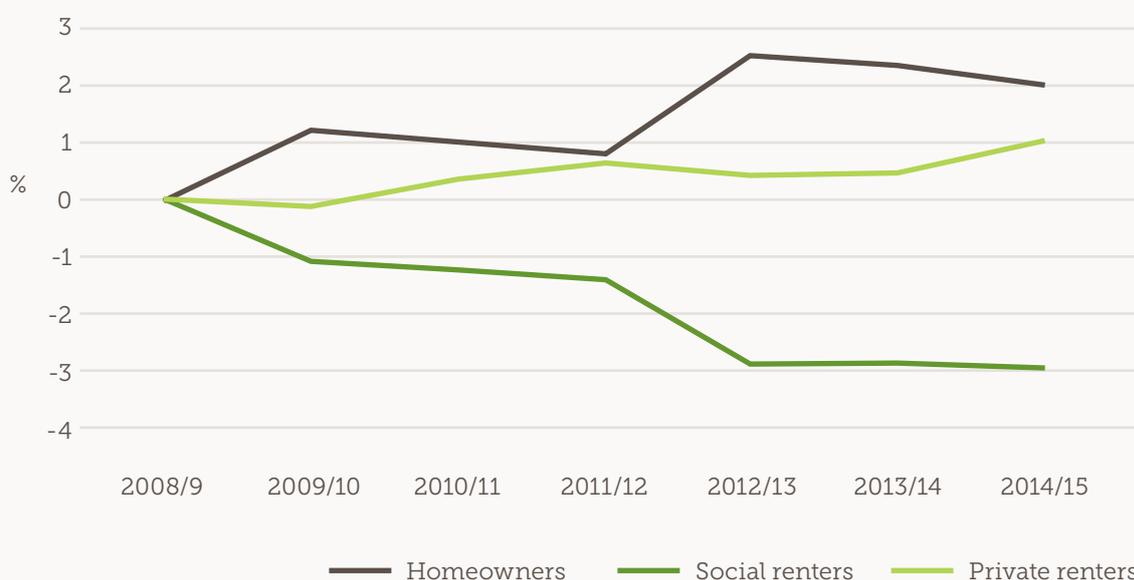
Over the last 10 years, the proportion of people aged 65+ in the social housing sector has declined significantly compared to other tenures. Home ownership has seen the highest increase, but the proportion in the private rental market has also grown as shown in **Table 4** below.

Table 4: Housing tenure among people aged 65+

	2008/9	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Homeowners	74.7%	75.9%	75.8%	75.6%	77.3%	77.1%	76.7%
Social renters	20.5%	19.4%	19.3%	19.0%	17.6%	17.7%	17.6%
Private renters	4.7%	4.6%	4.9%	5.4%	5.1%	5.2%	5.7%

Source: English Housing Survey, 2008-14

Figure 4: Percentage point change from 2008/9 in proportion of people aged 65+ in different housing tenures



Source: English Housing Survey

This pattern is also illustrated in **Figure 4**, taking 2008-9 as a baseline and showing the relative change in each tenure among older people since then.

The proportion of older people who are privately renting is likely to increase further as home ownership rates fall and social housing stock declines.

At the same time, there has been an increase in private renting among younger age groups, and not just among those in their 20s and 30s.

Between 2007/8 and 2014/15, there was an increase from 5% to 8% of 55-64 year olds who were renting privately and an increase from 9% to 14% of 45-54 year olds³¹.

Given the drop in social renting among older people over the decade, and the increasing rates of private renting among middle-aged people, we expect to see a significant increase in older people who are renting in the private sector in the next 20 years.

For example, if the current 45-64 year olds were to continue renting privately and not buy homes or move into social housing, we can estimate there would be around 917,000 households of 65-84 year olds renting privately in 20 years' time.

Looking back 20 years, the number of private renter households aged 65 and over increased from 254,000 in 1996 to 360,000 by 2016³².

Differences between older generations

Without the opportunity to build up wealth in property, many younger renters are now facing a lifetime of renting.

They can be compared with the oldest group of pensioners, many of whom have been renting for the duration of their lifetimes unlike more recent retirees. Around 20% of people aged 85 and over have never owned their home, compared to 10% of 65-74 year olds³³.

Similarly, among older people who rented at any point in their working lives (that is up to the age of 65), those who are now 85+ spent a much longer period on average in rented accommodation than those now in their 70s. On average, people aged 85+ spent over half of their working age life renting whereas people in their 70s spent just over a third.

This pattern also applies to home ownership. People aged 85+ now were in their mid to late thirties on average when they first bought a home – 10 years older than the generation who are now in their 60s. For comparison, in 2015-16 the average age of first house purchase was 32, up from age 30 twenty years earlier³⁴. The proportion of first home buyers aged between 35 and 44 increased from 11% 20 years ago to 21% by 2017³⁵ which further suggests that first home purchasing is happening later in life.

3 The cost of renting

Key findings:

- In general, older homeowners have much higher incomes and higher levels of savings and other wealth than older renters.
- In general, older social renters are living on lower incomes than older people who rent in the private sector. However, poverty levels among older private renters are higher than older people in other housing situations. **A third of older private renters are living below the poverty threshold after they have paid their rent.**

Paying the rent can be particularly difficult for older people because once they retire, they are likely to be on a fixed income with limited opportunity to improve their financial situation. Private rents are generally higher than social rents and can place high demands on their income. While social housing tenants may be worse off financially overall, this isn't necessarily the case after they have paid rent.

While many older private renters receive Housing Benefit to help with their housing costs, this is capped through the Local Housing Allowance rate. This means they can be restricted on where they can afford to live or struggle to make up the rent shortfall through other means, leaving them with little money left over on which to live.

David, 67, lives in the North West with his wife. He has mobility problems which means he can't manage stairs well.



They recently moved from a private rented property which had become uninhabitable through flood damage. They spent a lot of their savings replacing items that were damaged. Their new property suits them, but they didn't realise until they moved in that the rent was £100 higher than their Housing Benefit. Having used most of their savings, they felt unable to meet the shortfall and applied for a Discretionary Housing Payment. This has covered the rent shortfall for the last six months, but now they are anxious about what will happen going forward and how they will be able to pay the rent, as they really don't want to have to move again.

Income and wealth

Our analysis shows that older renters have significantly lower incomes on average compared to homeowners. More than a third of social and private renters have incomes in the bottom fifth of the distribution, compared to 17% of homeowners.

At the other end of the spectrum, 21% of older homeowners have incomes in the top fifth, compared to just 13% of private renters and a very small 3% of social renters.

Many older private renters are therefore having to manage in the rental market with low incomes. Our 2016 report, *The Overlooked Over 75s*, found that private renters were more likely to be in poverty after housing costs than older people in other tenures. A third of older private renters had incomes below the poverty threshold after they had paid their rent and other housing costs (compared to a quarter of social renters)³⁷.

The same report identified that only 30% of private renters are receiving Housing Benefit as opposed to 70% of social renters. This partly reflects the lower average incomes of social renters, but may also suggest that private renters are more likely to be struggling with housing costs without sufficient help from Housing Benefit.

Working beyond retirement age allows older people to boost their income above their fixed pension. There is some evidence from our analysis that older private renters are delaying retirement. Over a quarter of private renters between the ages of 65 and 74 are still working (compared to 18% of homeowners and only 7% of social renters). Additionally, private renters are 2.5 times more likely to be employed than homeowners. While there may be non-financial reasons why people continue to work, it is fair to assume that many older people are continuing to work longer than they anticipated in order to keep on top of their rent and other essential costs.

Figure 5: Income quintile by housing tenure³⁶

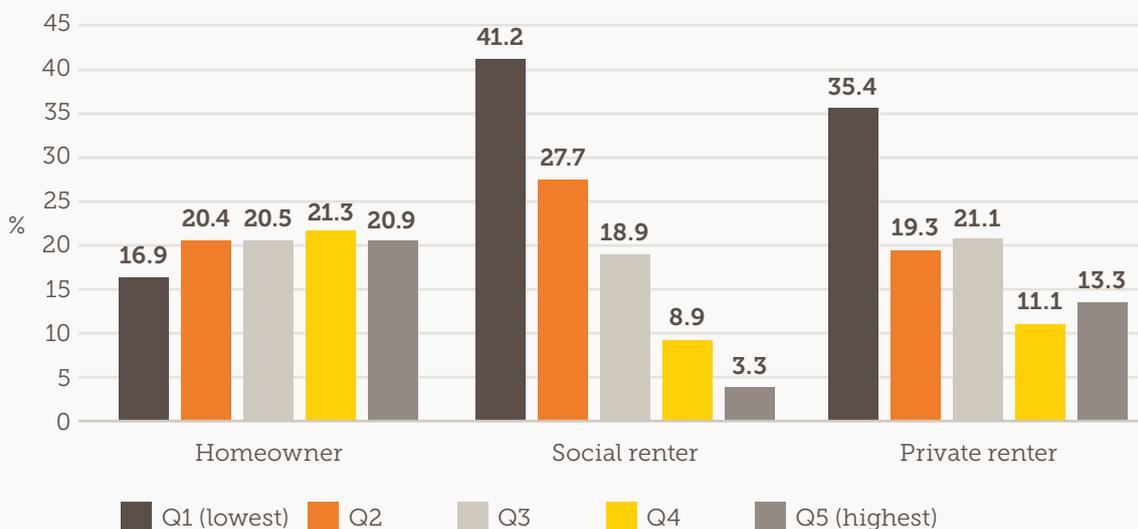
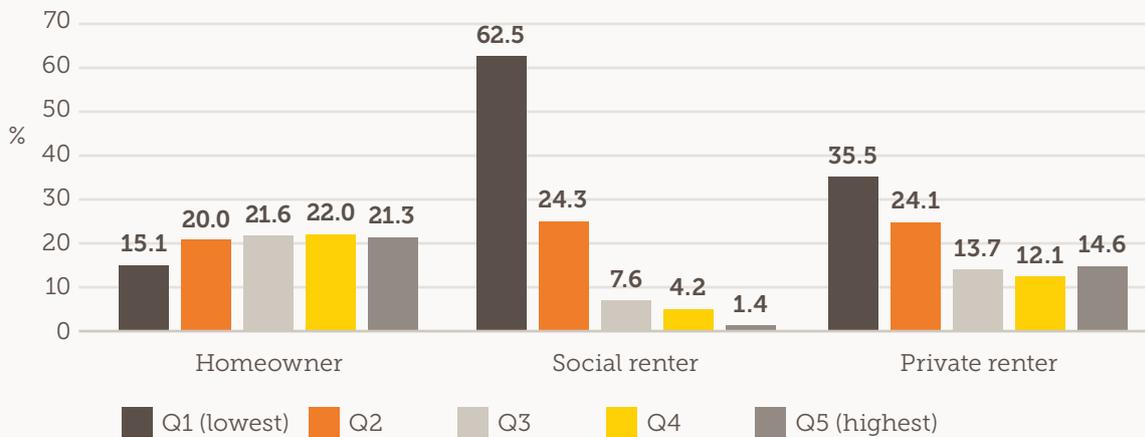


Figure 6: Non-housing wealth quintile by housing tenure



Income is not the only factor that shapes people’s financial circumstances. As people move into retirement and their income lowers, the level of savings or wealth they have accumulated becomes increasingly important for funding additional expenses, such as long-term care and housing costs.

Renters have, on average, much lower levels of savings and non-housing wealth (including pension savings) than homeowners (see **Figure 6**). While 15% of homeowners are in the lowest fifth of savings (less than £5,000), 36% of private renters fall into this group following a very high 63% of social renters.

These findings also indicate that, while on average, private renters are worse off financially than homeowners, not all homeowners are wealthy and not all private renters are poor. However, our analysis found that owners were nearly 2.5 times more likely than renters (both social and private) to have income in the top fifth of all incomes rather than the lowest quintile, and seven times more likely to have savings/wealth in the top fifth rather than the lowest.

Worries about the future

After paying their housing costs, older people can be left with little money to spend.

Around 1 in 4 private renters sometimes or often have too little money, while the vast majority of homeowners say they rarely or never have too little money (82%).

We found that private renters are more likely to be worried about their future finances than other tenure groups.

Table 5: Average expectation of future financial difficulty by housing tenure

Expectation of future financial difficulty	
Homeowner	26.9%
Social renter	36.3%
Private renter	38.5%

Joe is 72 and lives by himself in a private rented flat on the outskirts of London. He has lived there for seven years.



Until recently, he had to make up a difference of £180 a month from the shortfall between his rent (£800 a month) and the level of Housing Benefit payable. Unable to obtain Discretionary Housing Payment, he did this initially through savings, and when he became eligible for Attendance Allowance, he used this to pay the shortfall.

His landlady has recently put the rent up to £950 (an increase of 18.75% – far above inflation). He has been paying this out of his pension income (he receives Pension Guarantee Credit) and his Attendance Allowance, but after paying his bills, he has very little left. Joe says he manages on about £60 a week, which just covers his food. “When you can’t work anymore, you’ve got to tighten your belt,” he says.

His landlady has suggested he should leave, and he is worried that she will try to make him move. “She’s ok, but you never know when she’s going to bite. And of course, this isn’t mine, so I’ve just got to take what comes.”

Restricted finances can also limit people’s ability to meet basic needs, such as heating their house, going out socially or replacing household appliances that break. Our 2015 report found that renters have, on average, higher levels of material deprivation* than homeowners: around 1 in 5 older social renters and 1 in 6 private renters experience material deprivation, compared to around 1 in 20 older homeowners. One of the main differences is that around 1 in 7 older renters do not go out socially because they cannot afford to do so³⁸.

As Margaret, an older renter, told us, “The reason I’m not short is because I don’t go anywhere.”

Implications of findings

Unsurprisingly, we found older renters to be less well off in general compared to older homeowners. Older renters are more likely to have lived on lower incomes throughout their working lives. As well as not being able to buy a home, they will have had limited opportunity to build up a private pension and other savings. Similarly, we would probably expect private renters to be a more polarised group than social renters, because the focus of social housing for people with priority needs will shape the characteristics of this group. Indeed, around 1 in 7 older private renters are in the top fifth of income and wealth levels. At the other end of the scale, high private rents mean that older private renters can be left with much lower disposable income than social renters once they have paid their rent.

* Pensioner material deprivation is determined by the Department of Work and Pensions by asking people aged 65 and over whether they have access to a list of 15 goods and services which fall into four thematic groups: social deprivation, financial deprivation, housing deprivation and basic deprivation. If they don’t have a given item (because of cost, health, or availability) this is scored in the material deprivation measure, with items more commonly owned in the population given a higher weighted score.

Over the past few decades, rents have risen at a much faster rate than wages as the supply of housing has failed to keep pace with demand. Increased prices in the private rental sector can mean that it is difficult to find a suitable property within your budget. The restriction on the payment of Housing Benefit to the Local Housing Allowance rates adds to this difficulty for many older people.

Policy recommendations

The government must look at both short and long-term options to alleviate housing poverty, or risk increasing numbers of older people facing rent arrears and eviction. These options should include:

- Exemptions from the Local Housing Allowance for older people who are facing particular challenges.
- An exemption from the Local Housing Allowance freeze for areas in which average rents have risen above a set threshold (for example 10% within a given year).
- Local rent controls, such as those which operate in Germany, should be investigated and adopted to ensure that people are not priced out of areas and that rents are kept at affordable levels.
- An increase in the rate of Local Housing Allowance from the 3rd decile to the 4th decile for older people.

4 Security of tenure

Key findings:

- Only 1% of all private tenants have a 'regulated tenancy'.
- Older people rarely move – only 4% have moved in the last two years. Yet older private renters are more likely to move than those in other housing situations (11% have moved in the last two years).
- Older private renters are less likely to move to a more suitable home than older homeowners (23% compared to 44% of older homeowners).

Most tenancies in the private sector are assured shorthold tenancies, which normally run for a fixed term, generally six – 12 months. Some older private tenants have a 'regulated tenancy', if their tenancy started before 1989 (see box on page 27).

Assured shorthold tenancies provide little security for tenants and create uncertainty about how long they will be able to stay in the property, and whether their rent is likely to become unaffordable. As people become older, this uncertainty can make it difficult to settle into a property and a local neighbourhood. It can also cause anxiety about the upheaval of moving house and the difficulties of finding somewhere else that is affordable and suitable. As areas increase in value, particularly those which are more central and undergoing a process of gentrification, older private renters can face the prospect of not only being priced out of their current home but the area entirely.

Elizabeth, 85, has lived on the south coast of England for almost 20 years.

She has been forced to move house twice in the

past three years, which has been exhausting for her. The first time her landlady of over 10 years was selling the flat and, after just over a year in her new property, the landlord asked for it back. Without the help of her son she would have found it very difficult to find new accommodation. Her son also paid a company to help her move and travelled down to help. "It pushed me right back. My son said if you have to move again we will just put you up in a hotel and we will do the move."



Should this happen, it has far wider implications than their housing security alone – it can push people out of their local area where they may have lived for some time. This can impact their social connections and local networks as well as potentially having implications for locally provided services they access, such as their GP and social care.

Regulated tenancies

These are long-term tenancies with a private landlord, mainly for tenancies that started before 15 January 1989. Regulated tenants are entitled to a fair rent, set by a rent officer at the Valuation Office Agency. Usually, the rent can be increased every two years, only by a certain amount. A regulated tenancy provides a much more secure housing situation.

Assured tenancies

These tenancies have long-term tenancy rights. Someone is likely to be an assured tenant if they pay rent to a private landlord, their landlord does not live in the same building and they moved in between 15 January 1989 and 27 February 1997 (and the landlord did not give a notice saying there was an assured shorthold tenancy). Certain people could be assured tenants even if they moved in after 27 February 1997, but the landlord must have given a written notice before the tenancy started stating that it is an assured tenancy, or alternatively the tenant must have previously had an assured tenancy in the same home with the same landlord.

Assured shorthold tenancies

Most private renters are given assured shorthold tenancies, usually for periods of six or 12 months.

“*It's not a home, it's just a house we live in.*”

In 2014-15, only 1% of private tenants had a regulated tenancy and just 3% had an assured tenancy (see box out). Private tenants are much less likely to have stable housing over a long period. Only 4% of private renters had lived in their current accommodation for 20 years or more, compared to 21% of social renters and 37% of owners³⁹.

Keith has lived with his wife in their flat in London since 1988. They have a regulated fair rent, which he says is about £200-300 a month lower than



the market rate. Their landlord has made their lives very difficult because he wants them to leave so he can renovate the flat and charge a higher rent. “On the one hand we are lucky because they can't remove us, or evict us, but on the other it is bad for us because they make a lot of trouble – we suffer.” It has caused the couple a great deal of stress.

Older people generally do not choose to move often. Fewer than one in 20 older people have moved in the last two years. However, moving was three times as common among renters than among homeowners, with private renters the most likely to move compared to other groups: 11% of private renters have moved in the last two years compared to just 3% of homeowners.

Moving house is sometimes necessary or beneficial in order to live in a property that better meets people's needs as they age. There are good reasons to move to a more suitably sized property or a property designed with older people in mind. However, older private renters are much less likely to move for positive reasons. Homeowners and social renters are twice as likely as private renters to say they moved in order to live in a more suitable home, with nearly half of social renters but only 23% of private renters moving for this reason (see **Table 6**).

"The worry is the rent going up and when they're going to chuck you out... that is the most worrying bit... All I want to do is live the rest of my days comfortably and peacefully. I've got a nice flat, nice garden... You keep moving around, and at my age I don't fancy it much."

Table 7 shows the changes in tenure among older people who moved in the last two years. On the whole, homeowners and social renters stayed in the same tenure, but private renters were more likely to change tenure – with 40% having moved to social renting and 23% becoming homeowners. The proportion of homeowners or social tenants who become private renters is relatively small (1 in 10), suggesting that this is not seen as a desirable form of tenure that older people choose to take on.

Another significant reason why private renters end up moving, is the landlord asking people to leave or simply not renewing the lease. This can have a huge impact on older tenants and isn't something that can easily be predicted. With assured shorthold tenancy agreements, it is easy for a landlord to simply not renew the lease, leaving renters needing to find a new place to live, often with minimal notice.

Table 6: Reasons for moving home

	Homeowner	Social renter	Private renter
For a more suitable home	44%	49%	23%
Nearer to family and friends	29%	12%	17%
To a better area	13%	7%	4%
Health reasons	18%	40%	27%
Financial reasons	9%	6%	7%

Percentages don't round to 100% because people can give more than one reason and there are other minor reasons not included here. These figures draw on Waves 3-7 of ELSA, covering 2006-15.

Table 7: Changes in tenure among movers (Waves 1-7)

Previous housing tenure	New housing tenure		
	Homeowner	Social renter	Private renter
Homeowner	75.4%	15.5%	9.2%
Social renter	10.8%	79.0%	10.2%
Private renter	23.2%	40.0%	36.8%

Implications of findings

As many as 4 in 10 private renters who move simply do so to another private rented property. This may mean that they are moving from one unsuitable home to another, unable to break away from a situation of poor housing options which do not meet their health and housing needs.

Ideally, this uncertainty about future housing would be reduced or removed entirely for people, with the option of a longer fixed-term tenancy, for example two years. Unfortunately, we have seen a move towards less security of tenure and a market led by increasing demand, meaning that most investors are not too concerned about delays in finding a new tenant.

Policy recommendations

In order to improve the situation for older renters of the future, we recommend the following policy solutions:

- Increased security of tenure for all renters. This should involve longer leases being made the norm. Section 21 notices (where tenants with shorthold tenancy leases can be evicted without ground or reason) should be abolished.
- Local tenant advocates should be available in each borough and be adequately resourced to assist tenants in finding homes and also in disputing rent increases, eviction notices and repair refusals. While some boroughs continue to fund local advocates, far too many of these services have been defunded in recent years. They are also no longer widespread as councils are only explicitly required to provide support for homeless people.
- Information and advice for private renters should be improved to ensure they are claiming all they are due, and that they are aware of services including Home Improvement Agencies.
- There should be more support for those older people who do have to move house including:
 - information and advice on standard rates for removal services, and how to arrange something that will meet an older renter's needs
 - a removal assistance scheme for those on the lowest incomes, such as those receiving Pension Credit. This should be implemented to help those who cannot afford professional assistance.

5

Suitable housing for older people

Key findings:

- As many as 4 out of 10 older private renters live in non-decent housing.
- Older private renters report problems with their housing more than homeowners, especially relating to cold properties, damp and shortage of space.
- As many as 1 in 6 older private renters believe that most people in their area cannot be trusted.

Someone's housing situation can have a big impact on their health and wellbeing. A suitable property in a location with good community provision can allow someone to maintain their independence in their own home for much longer. Decent housing conditions and appropriate adaptations help prevent health decline and accidents at home. A report from Foundations highlighted that adaptations in the home delay entry to residential care by four years⁴⁰. Poor housing is estimated to cost the NHS £1.4 billion per annum, with £500 million directly related to older people⁴¹.

Living in poor or unsuitable housing can also cause a great deal of stress, particularly if private renters feel that the ability to improve the situation – ie, make a repair or an adaptation – is out of their control and in the hands of their landlord. Private renters can be reluctant to ask for repairs, believing that their landlord will refuse or could retaliate with a rent increase or eviction notice.

In this section we look at three aspects of housing:

- Housing conditions
- Adaptations
- Local neighbourhoods

Housing conditions

Around a fifth of households aged 65 years and older live in 'non-decent' housing, an estimated 1.2 million households⁴². This means that the condition of their housing does not meet the government's standards, for example, on safety standards or efficient heating. This figure is highest among the oldest pensioners – around 3 in 10 households with someone aged 85 and over do not meet the housing standards (29%).

However, if we focus on older private renters, we see that it is even more common among this group to live in poor quality housing – 4 in 10 older private renters, compared to 22% of homeowner-occupiers and 13% of social renters, live in non-decent homes⁴³. This is true of the private rented sector overall, and although the condition of housing has improved across all sectors in recent years, the private rental sector still has the highest incidence of non-decent housing.

In our analysis, we found that over a third of older renters reported problems with their accommodation, compared to just over a fifth of older homeowners. The most common problems, such as damp and condensation, are shown in **Table 8** below.

The three biggest problems identified by older private renters were:

- property that is too cold in the winter (11.4% of private renters)
- rising damp (9.2%)
- lack of space (8.8%).

Margaret lives alone in Northern England and has lived in her house since the late 1980s. She lives on a private estate in a detached house



owned by a company. She has multiple health conditions and struggles to go up and down her stairs so she asked her landlord to install a downstairs toilet. After months of delay she agreed to pay for the toilet if her landlord paid for it to be installed. In the past she paid for handrails to be installed and she paid for a new cooker when the old one stopped working: “They said if you can prove you really need it (the new cooker) we will pay for it but I thought ‘I can’t be bothered.’” She has asked for repairs and maintenance but she explains that it frequently “falls on deaf ears”. Margaret is also careful not to ask for too much from her landlord because she doesn’t want them to see her as a nuisance: “I’ve got two floorboards in my bedroom and I can feel them going through, but I daren’t tell them before I get the toilet in as they are liable to have a fit – but they will have to be done or I will go through the floor.”

Table 8: Different problems in current accommodation by housing tenure

	Homeowner	Social renter	Private renter
Too cold in the winter	3.5%	5.8%	11.4%
Lack of space	4.6%	11.7%	8.8%
Noise from neighbours	3.4%	11.0%	3.6%
Too dark/not enough light	2.0%	6.0%	3.4%
Rising damp	2.3%	4.2%	9.2%
Bad condensation problem	2.4%	5.2%	7.5%
Any problems	22.5%	35.6%	32.3%

Rather than pester a landlord to make a repair, some older people prefer to carry out the repair themselves, even if they end up incurring an extra cost as a result. However, as people age it can become more difficult to carry out repairs, creating a greater reliance on the landlord to get things done, particularly if they cannot afford to get a professional in. Dealing with difficult landlords can also create a lot of anxiety and stress, particularly if older people are coping without support from others and if their rights as a tenant are not clear to them.

Latest developments: Homes (Fitness for Human Habitation and Liability for Housing Standards) Bill 2017-19

In January 2018, a Private Members' Bill tabled by Conservative MP Karen Buck passed its second reading. It requires that residential rented accommodation is provided and maintained in a state of fitness for human habitation ie, it must meet a decent standard. The Bill aims to complement local authority enforcement powers, thereby allowing all tenants to take action against a landlord to ensure they rectify any issues that make the property unfit and that tenants can seek compensation if the landlord does not do so. The Bill will now proceed to the committee stage, unscheduled as of this report being printed.

Adaptations

As many as 1 in 6 older people have difficulty with bathing or showering, suggesting that they would benefit from housing adaptations. Renters are more likely to have difficulties with this, as 21% of older private renters have difficulty bathing or showering⁴⁴. Properties in England do not generally meet good accessibility standards – only 5% of all homes where older people live have all four main accessibility features⁴⁵. The availability of suitable housing to move into is clearly restricted, particularly because the majority of homes with accessible features are social housing properties.

The data from the 2014/15 English Housing Survey shows that over a third of people aged 75 and over who required an adaptation in their home did not have it. Across all age groups, private rental accommodation was felt to be less suitable for their needs in terms of adaptations, compared to social housing or home ownership – 32% of private renters felt their accommodation was unsuitable (compared to 22% of social renters and 15% of owners).

Given that landlords have to give permission for adaptations to be made to their property, older private renters can struggle to get the adaptations they require. In addition, landlords may not be aware of the existence of grants to help fund adaptations. The evidence suggests it is more common to have a health-related adaptation if you live in a social rental property, compared to a privately rented one.

* This includes level access, flush threshold, WC at entrance level, and a wide enough space of internal doors and circulation.

James, 92, lives in London and has had many problems with his privately rented property. He had a leak from his kitchen ceiling and it took nearly a year for it to be properly fixed.



The leak forced James to move out of his flat for over a month and it was only repaired when he identified the problem himself. He has also had ongoing problems with birds nesting in the guttering causing water to overflow into his bedroom when it rains heavily. James used to clear the nests himself but he says he's now too old to do so. He is still waiting for his landlord to fix the problem permanently, despite the council's support. "I think that because I'm a statutory tenant with controlled rent, that they try to do the least they can possible for me... so I've had to appeal to the council several times." Fortunately, in his case, the local council has been extremely supportive, something which is far from guaranteed.

While landlords 'must not withhold consent unreasonably', if a landlord refuses there is little easy recourse for a tenant, particularly if they are in an already tenuous situation with their health. Furthermore Shelter advises: 'It may not be worth adapting your home if you have a short-term tenancy agreement such as an assured shorthold tenancy'⁴⁶. Yet the question must be asked, where does that leave older people who are not on longer leases? (Ie, most people who entered a tenancy after 1988).

Our analysis found that bathroom modifications were the most common adaptation for all older people regardless of tenure, and social renters were the group where this was most common. Among older social renters with Activities of Daily Living (ADL)* difficulties, just under half had a bathroom modification compared to less than 40% for private renters.

Two of the biggest barriers to making adaptations are the cost and, for tenants, whether their landlord is prepared to adapt their property. Social renters are in a stronger position than private renters here; **a third of social renters said their landlord paid for their adaptation compared to only 8% of private renters.**

Table 9: Who paid for adaptations by tenure type

	Homeowner	Social renter	Private renter
NHS	16.2%	7.2%	19.0%
Social Services	31.6%	41.4%	35.7%
Self/spouse	63.1%	17.6%	37.7%
Already in the property	5.2%	21.6%	14.7%
Landlord	1.5%	32.5%	8.3%
Other	2.4%	1.6%	7.3%

* Activities of Daily Living, such as maintaining personal hygiene, dressing, eating, using the toilet and getting in and out of bed.

Local neighbourhood

Finding suitable accommodation that meets someone’s health needs can be difficult, and it can be particularly challenging to find accommodation you can afford in an area you want to live in, as Jane’s case illustrates.

We found that most older people have positive feelings about their local neighbourhood⁴⁷. However, older renters tend to have more negative feelings than older homeowners. For example, one in six older private renters believe that most people in their area cannot be trusted. (See **Figure 7** for further details.)

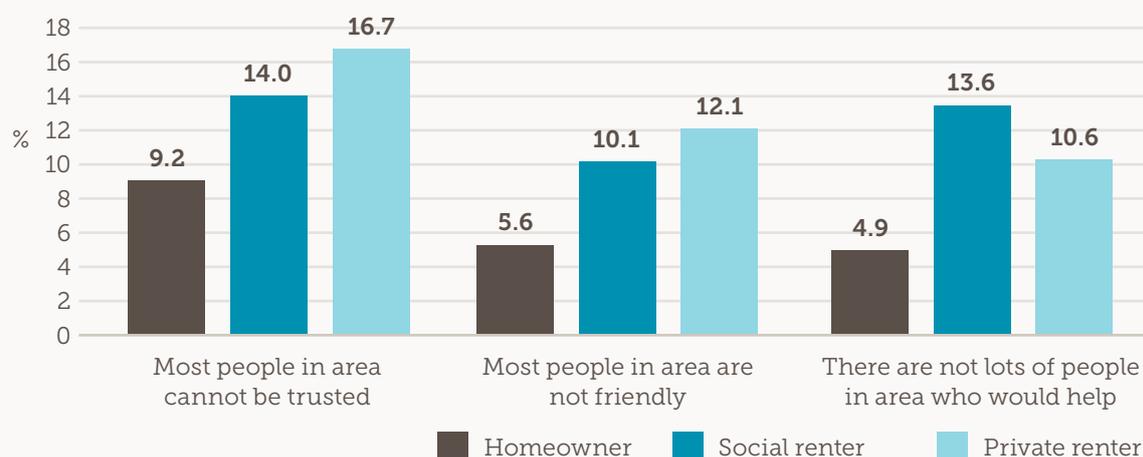
The most common concerns about a local area were expressed by older social renters and were less about the people in the area and more about the physical environment. This reflects some of the concerns of the older people we spoke to for this research. While some were keen to move into social housing because of the security and affordability it would give them, others felt that they should stay in the private rented sector because what was on offer in terms of the quality and environment of local social housing was not acceptable to them.

Jane, 62, is a full-time carer for her mother and her husband. Jane and her husband were very happy living where they were but decided to



move home when Jane’s mother started experiencing problems with her accommodation and asked if she could live with them. “We were running around like headless chickens trying to find somewhere else,” she said. She tried very hard to find accommodation near where they lived, but eventually had to move to a private rented property outside of the town. Jane and her family do not know their neighbours and they find their new area very insular. She also has to keep driving back to near where they used to live in order to keep the same GP that the family have been going to for many years. Jane would consider council accommodation for the security it would offer but she says “the council have already told me – ‘you’ll be your mum’s age by the time we have a property to provide you with.’”

Figure 7: Agreement with perceptions of area by housing tenure



One female interviewee told us, “I’d be expected to move into the scruffiest [area]... They want to put people somewhere where they don’t know a soul.”

Implications of findings

A large problem in the private rental sector is that landlords lack a financial incentive to provide good conditions for their tenants. When demand is higher than supply, landlords know that they will be able to easily find tenants willing to pay the market rate. This takes away the incentive to improve the conditions of their property.

When older people have a regulated private tenancy, there is equally no incentive for a landlord to improve the property because they cannot market it to new, higher-paying tenants. Older people can find it difficult to manage a strained relationship with an unresponsive landlord or may struggle to deal with repairs themselves. They sometimes end up paying for repairs because it is easier (and more fruitful) than asking a landlord.

While some older private renters live in properties that are in good condition, our evidence shows that many older private renters face substandard housing conditions. In later life, bad property conditions can be very problematic both in terms of safety, such as trip hazards, and the negative health impacts they can have. For example, pre-existing health conditions can be made worse by damp or mould.

It is perhaps not surprising that older social renters are the group most likely to have a housing adaptation – many will be living in specialist housing and/or have adaptations that have been organised and paid for by their landlord. Private renters are more likely to be living without health-related adaptations.

Even where housing conditions are not satisfactory or a home is no longer suitable, there are many reasons why older people might not want to move. The stability of a home and of a local community (including established relationships with GPs and neighbours) are very important for one’s health and wellbeing. Moving house also comes with emotional and financial strains. On top of this, private rented accommodation tends to involve instability and not everyone has a choice about whether or not they have to move on or where they can move to.

Policy recommendations

- Local and national governments must work together (led at a national level) to invest in new homes that are suited to older people's needs. These homes need to be to a high standard, well located, and affordable.
- All new builds must be fit for purpose for an ageing population. They need stricter planning requirements to meet the 'living home standard' (or another universally accepted standard) so that all new homes can enable 'ageing in place'.
- All tenants should be able to easily request the adaptations they need. If the request is rejected, landlords should have to explain why they are not meeting it. We would like to see a similar system to Scotland implemented in England (where landlords cannot unreasonably refuse an adaptation, and there is an accessible appeals process if they do)⁴⁸.
- Tenants should be able to hold landlords to account and not be required to instigate court proceedings themselves or wait for cash-strapped local authorities to act on their behalf. This process is slow and does not produce timely outcomes for tenants.
- Landlords should be offered incentives to update their property information on council databases on a regular basis. Information about accessibility, repair history, and whether adaptations would be welcomed in principle should also be included.

Conclusion

Too many older private renters are living in unsuitable and substandard homes, worried about their ongoing financial security and how long they will be able to call the place their home.

Current discussions about older people's housing largely assume that most older people live in homes they own. Yet around 500,000 older people are renting privately and this number is set to increase substantially over the next 20 years.

It is therefore essential that the housing needs of older private renters are adequately met within this sector – needs which are not being well met now.

We know that when older people choose to move, very few do so into the private rented sector. Their renting preference is social rented homes.

However, without adequate interventions, we will see a growing number of older people 'stuck' in the private rented sector, as social housing stock continues to decline.

A lack of security of tenure, rising rents, and inappropriate housing (which cannot be easily heated or adapted) are some of the issues older private renters face, making it less and less appropriate for them as they age.

These challenges, coupled with living on a lower retirement income, and reduced support as services have their funding cut, puts older private renters in a particularly precarious situation.

The Housing White Paper of 2017 was a missed opportunity – the rhetoric was there, but the onus was placed on cash-strapped local authorities, when a coordinated country-wide effort was needed to fix the housing system.

The simplest solution would be to reduce the decline in social housing. Sadly, there appears to be no political appetite to do this. We have therefore proposed additional measures, in this report, that we believe will go some way to ensuring that the housing sector works better for all older private renters.

Urgent action is required by the government if older private renters are to be protected from unsuitable, insecure and substandard homes, now and in the future.

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1 Who are older renters and where do they live?

- 25 Where the reference person is aged 65 or over.
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2 Trends in private and social renting

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3 The cost of renting

- 36 The bars show what percentage of each group are in each income 'quintile', i.e. when all incomes are equally divided into five groups. Incomes includes all sources of income before housing costs.
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