



“Living in Fear”

Experiences of Older Private-Renters in London



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Foreword

“The plight of older private tenants has too long been overlooked”

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The private-rented sector is too often characterised by insecurity, poor living conditions, high rents (no place more so than in London) and lack of choice, meaning that many tenants experience instability and inequality. In addition, the growth of the private-rented sector in recent years means that it is now larger than the social housing sector and in many cases it is the only housing option accessible to many of the poorest and most disadvantaged people in the UK.

Yet the problems of living in the private-rented sector have generally been perceived as only affecting the young, those waiting to get on the housing ladder, and increasingly, vulnerable families. Meanwhile the plight of older private tenants has too long been overlooked. The issues facing vulnerable, older private tenants must be urgently addressed, so that the changes needed to improve their living conditions can be implemented.

Age UK London has revealed that affordability is a huge concern for older tenants, who unlike younger renters, do not expect their incomes to increase. In fact, in many cases these incomes will fall in real terms. Another worrying aspect of renting privately for older tenants is concern over the implications of a decline in their health, for example the suitability of housing for people with limited mobility or impairments. This is particularly concerning given the poor conditions of many private rented sector homes, which may have a negative impact on an older renter’s health. Older people are also worried about the stability of their tenancies, fearing that they may be evicted and would then be unable to find an alternative good home and could be viewed as an unsuitable tenant due to their age.

We are pleased to have funded Age UK London to deliver this much-needed insight, as well as providing meaningful solutions to support older private tenants, for whom decent affordable housing is increasingly out of reach. The practical resources, both for older renters to enable them to self-advocate and for organisations wishing to support them, will hopefully prove useful.

We now look forward to the needs of older private tenants and the recommendations from this report being given serious consideration in the Mayor’s London Housing Strategy. The crisis in London’s private rented sector needs urgent, strong and far-reaching action. We would urge the Mayor to ensure that all the private-rented sector’s problems are looked at as a whole – substantially improving affordability, accessibility, stability and property conditions are all necessary to make a real difference.

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The Nationwide Foundation
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Acknowledgements

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All participation was voluntary and we appreciate the time people have taken to provide their views and to talk about their experiences. Age UK London would also like to extend particular thanks to Age UK for their research into some of the statistics into older private-renters, to Camden Federation of Private Tenants, Advice 4 Renters and London borough Age UKs for their valuable assistance and to London Councils, the Greater London Forum for older people, the GLA and Renters Rights London for participating in a regular steering group over the course of the project.



0.0 Executive Summary

“The number of private-renting households for those aged 45-64 has more than doubled in the last ten years.”

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Since the start of the 21st century, private-renting has gradually become a more common form of tenure and the ‘buy-to-let’ mortgage market has grown substantially alongside this demand for private-rented accommodation.

This is particularly evident in London, where house-prices have escalated dramatically, pricing many of those living in the capital out of ever being able to make that first step on the housing ladder. Indeed, the percentage increase of private-renters in the capital is greater in London than in any other region of the country. With insufficient numbers of new homes being built and demand for homes in the capital far exceeding supply, rental-charges have also shot up such that London rents, on average, are double the UK average if London rents are excluded. Despite this, much of the private-renting housing dates back many decades and, alongside a relatively ‘light-touch’ regulation of the sector, the poor condition of many privately-rented homes is totally at odds with the rents being charged.

This all poses a number of very specific issues for older private-renters who, themselves, will be making up a growing proportion of private-renters over time, as those who never made it onto the housing ladder reach state pension age and those who have lost a partner mid-mortgage-term may be forced back into rented accommodation. The number of private-renting households for those aged 45-64 has more than doubled in the last ten years and recent estimates suggest that the number of private-renters in London aged 65 and over could double between 2014 and 2039 (Age UK, 2017a).

Whilst there are issues in relation to private-rented housing that affect people of all ages, there are also very specific challenges that private-rented sector living has on older people, particularly when looked at in a health and social care context where greater emphasis is being placed on people managing conditions at home.

The following are of particular relevance to older private-renters in London:

Security of tenure: Whilst much of the media emphasis on private-renters is on those people who are looking to save up to take a first step on the housing ladder, the majority of older private-renters who engaged with this research no longer have this aspiration and, instead, are simply looking for a ‘home for life’ that they can make their own and feel secure in. The nature of current Assured Shorthold Tenancies (ASTs) and the corresponding lack of security grossly undermines their ability to feel at home, to invest in their home and disinclines many older people to engage with their landlord when they need something done to the property for fear of repercussions.

Rent and other costs: Rental charges in most boroughs of the capital are increasing at a higher rate than almost everywhere else in the country but older people are often particularly disadvantaged by this. Older people often have less capacity for increasing earnings in line with the increase in rental costs. Those on a pension, those on housing benefit or those approaching retirement are particularly at risk of rental increases gradually ‘eating away’ at finances. This then has a knock-on effect on health where a corresponding cutting down on expenditure on utilities and food is necessitated.

Repairs and Maintenance: It is worrying that so many older private-renters continue to have unsatisfactory outcomes related to repairs and maintenance, either because they fear raising the issue or because, when they have raised an issue, it has been ignored or because unqualified people have been called in ‘on the cheap’ to do a sub-standard job. It remains the case that many older private-renters end up either paying out for jobs that are not their responsibility or living in sub-standard accommodation with unresolved maintenance issues. Living in a poorly-maintained home is far more likely to have a negative health-impact on an older person who may be physically and financially unable to fix the problem.

Health and Moving Home: A large proportion of private-sector housing in London is comprised of old stock and, as such, contains homes that are liable to have issues related to their general maintenance and insulation (DCLG, 2015). It has been reported that older people living in the private-rented sector are six times as likely to face an issue related to having a cold home that, as well as exacerbating many existing conditions, can lead to an increased risk of hypothermia, respiratory illness, depression, risk of falls, impaired mental function, rheumatism and arthritis amongst many others (Foundations, 2011). Nevertheless, many older people feel ‘trapped’ in sub-standard accommodation because they don’t meet criteria for supported housing and because of a lack of available, affordable housing. Regulated tenants can also feel trapped in their homes because of the obvious desire to hold on to their secure tenancy rather than move somewhere that might be more suitable but that would be on AST terms.

There are a variety of reasons why an older person may be considered particularly vulnerable, whether in relation to their form of tenancy, their health or the affordability of their home in their later years. The following proposals would make private-renting a more viable and attractive prospect and are designed to better equip the sector to meet the needs of many more privately-renting older Londoners in the future.

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Our recommendations are:

1. Abolishing section 21 notices whereby AST tenants can be evicted without reason.
2. Landlords need encouragement to provide tenancies with longer terms to give older tenants the stability to make the place in which they live truly feel like their home.
3. Rents need to be genuinely affordable and there needs to be a degree of proportionate rent-stabilisation to act against sudden increases that can harm the well-being of older private-tenants.
4. Local councils need to be provided with the means to meet housing repair needs. The private-rented sector is growing and London has an abundance of old stock.
5. Local councils need to be adequately resourced to implement necessary adaptations to meet the needs of an ageing population who will be self-managing at home. Landlords also need to be reimbursed for removal of adaptations at the end of a tenancy should they adversely affect re-letting potential.
6. Local councils need to be adequately resourced to effectively find and enforce against landlords who fail to keep their property in a good condition.
7. Landlord-licensing needs to be developed and implemented as far as possible so that it can effectively support regulation that safeguards older tenants' interests. Revenue from such initiatives can then be used to support other outcomes.
8. New homes that are being developed as 'buy-to-let' properties need to meet lifetime homes standards (or the equivalent) in currently accepted standards.
9. There needs to be a significant commitment to getting older people back into employment to ensure that older private-renters are not adversely affected by longer periods of time between periods of employment.
10. There is a clear need for older private-renters to be better informed of their rights. More support for information and advice (including a legal aid role) needs to be provided so that it is available in all boroughs.
11. There is a need for more housing – this includes social-housing or genuinely affordable housing for rent as well as good quality, affordable, specialist and supported housing for older people who need it.

1.0 Project Terms

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Definitions, Scope, and Abbreviations

For the purposes of this project, the following definitions and abbreviations apply:

Definitions:

Older people:

Unless otherwise stated, for this project, older people are being defined as people aged 50+. Whilst many may rightly argue that the lower end of this spectrum shouldn't be classified as 'old' given current lifespans, it was felt important that this project included people who are below state pension age who form part of the 'older working population'.

Scope:

The regional scope of this project is limited to Greater London so includes all 32 London boroughs and the City of London.

Abbreviations:

AST: Assured Shorthold Tenancy

AUKL: Age UK London

DCLG: Department for Communities and Local Government

DWP: Department for Work and Pensions

GLA: Greater London Authority

ONS: Office for National Statistics

PRS: Private Rented Sector

Data Sources

This project has been informed by a combination of interviews and focus groups, both with older private-tenants in London as well as with landlords and professionals working with and for older private-renters.

Participation has been sought from across the whole of Greater London and the various locations of focus groups have been organised to reflect this. Over the course of the project, five focus groups have been completed across London (Camden, Hackney, Brent, Lambeth and Kensington & Chelsea) with a total of 25 older private-renters. Six individual interviews have also been conducted with older private-renters and four interviews with a landlord and professionals working with and for older-private renters have also been completed.

All interviews were semi-structured with a core agenda whilst allowing the flexibility to pursue specific themes as they arose. Additional data has been obtained through two action-learning workshops and a policy seminar with organisations with an interest in the topic area. A literature review was also completed to contextualise this project's findings within a broader context of a selection of cross-disciplinary reports.

Data-collection commenced in July, 2016 and continued until March, 2017.

A steering group of representatives from Age UK London, London Councils, GLA, Renters Rights London, the Greater London Forum for Older People and an older private-renter has convened at regular intervals to discuss emerging findings and implications.



2.0 Introduction

2.1

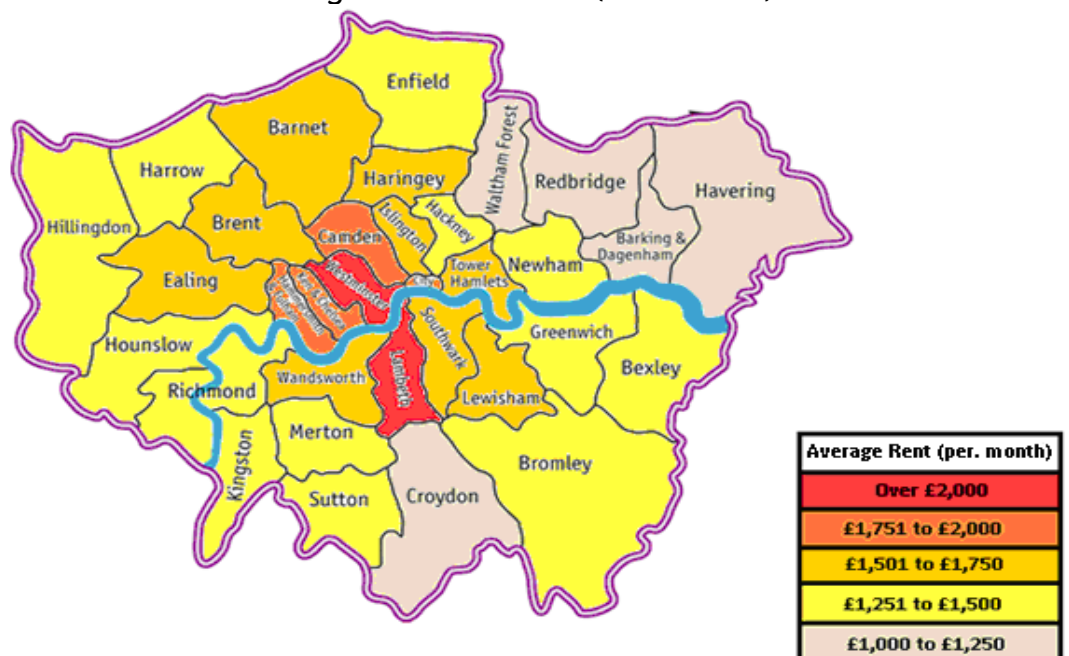
The Private-Rental Sector in London

The housing market has changed significantly over the last 25-30 years, with a general under-supply of new homes including, specifically, a contraction in the level of social housing, and a dramatic increase in the cost of housing for those wishing to get on the property ladder. These changes mean that it has been more difficult for people to put down a deposit to buy a new property and the private-rented sector has expanded as an overall proportion of people in each tenure type. The 'buy-to-let' mortgage market has grown and it has recently been estimated that there are in the region of 2 million private landlords across the country (Shelter, 2016a). Indeed, the private-rented sector now accounts for around a fifth of all occupancies in England and the proportion of people in the PRS has now overtaken the social-rented sector (Paragon, 2015).

In London specifically, the proportion is even more pronounced with the percentage-increase of people renting privately increasing at a quicker rate over the last ten years than any other region of the country (Rhodes, 2015). Around a quarter of all London households are privately-rented and this is expected to increase to over one in three by 2025 (Mayor of London, 2016).

Despite this, demand far exceeds supply in London, where a shortage of available private-rented accommodation in desirable locations has caused a dramatic upsurge in rental-charges. Indeed, despite a recent, small decrease in average rents across the country, the average rent in Greater London for July, 2017 was still reported as being £1564 per month. This is double the UK average - if London is excluded - and over three times the average rent in the North-East (HomeLet, 2017). There is significant variation between boroughs, with average rents starting at £1102 for the London Borough of Croydon and stretching to £2115 in the London Borough of Westminster (See chart 1).

Chart 1: Average monthly rental charges split by borough (from HomeLet Rental Index Data, July 2017).



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Despite the high rental prices being charged in the private-rental sector, much of the available housing dates back many decades and it has been reported that the condition of private-rented sector housing is the worst of the three tenures (Rugg & Rhodes, 2008). There has also been relatively little regulation of the sector and the vast majority of private-sector landlords (84%) would not describe it as being their 'full-time job' and do not run it as part of a business (Shelter, 2016b). From that same survey, 21% of private-sector landlords were neutral or agreed with the statement 'I sometimes struggle to keep my properties in a good state of repair' and 38% were not, or did not know if they were, complying with energy performance certification law. This disparity between rental costs and quality of housing has been noted in regional policy documents. The London Assembly Housing Committee, for example, reported that 'parts of our PRS [are] offering the worst housing conditions of any tenure, and at high prices' (London Assembly Housing Committee, 2016).

2.2 Older Private Renters

Low availability of quality housing and housing prices that have surged higher than anywhere else in the country (ONS 2016a, ONS, 2016b) impact upon all private-renters in London and it has been estimated that 39% of private-renting Londoners are living below the poverty line (New Policy Institute, 2012). However, whilst this is a trend affecting people of all ages, there are very specific challenges that private-sector living has on older people, particularly when taken in a health and social care context where greater emphasis is being placed on people managing conditions in the home.

There are increasing numbers of older people with health needs who do not meet criteria for support and waiting lists for sheltered and supported accommodation are often lengthy. In the meantime, poor quality housing is far more likely to have a negative health-impact on an older person who may be physically and financially unable to fix the problem and it costs the NHS in England an estimated £600m per year to treat the health impacts of poor housing (Chartered Institute of Environmental Health, 2011). With council-funds stripped back, enforcement capacity (including that related to maintenance work and serving of improvement notices), has reportedly dropped by around 40%, raising concerns that issues will take longer to be resolved, exacerbating the problem further.

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An older person who is nearing retirement (or who is in retirement) can also easily find themselves facing a stark disparity between limited means for increasing their earnings against escalating rent-costs. The average rent for a two bedroom property in London is 53% of the average single person’s salary (Rental Values, Savills and Rightmove, 2012) and, whilst a younger person might reasonably expect or hope to increase their earnings in line with rental-increases as their career develops, this is not the case for an older person. Older people may be, conversely, looking to cut down on full-time hours for reasons related to a decline in health or caring responsibilities for a significant other. Similarly, pensioners also lack the potential for increasing earnings against their rental increases and could potentially be faced with ever-tightening purse-strings to an inevitable breaking point.

With growing numbers of older people living in the private-sector, the question over how well-suited the private-sector is to accommodate older people, including those who are made vulnerable by circumstances or health reasons, needs to be raised and responded to in order to support individuals and maintain quality of life through the life-course.

Younger people who are renting while trying to save up to take their first step on the housing ladder consistently feature in housing strategy documentation. Initiatives such as ‘London Living Rent’ have been proposed to assist those people who might struggle to save up to buy a home with controlled rents and longer tenancies. Older people, however, who currently form a relatively small percentage of the private-rental population in the capital, all-too-often seem to be over-looked in terms of their needs and how they can be supported.

“Pensioners lack the potential for increasing earnings against their rental increases”



Change and Future Need

There are growing numbers of older people who, through choice or circumstance, never made their first step onto the housing ladder and who will be private-renting into their later years. Additionally, there are many older people who may have been forced back into the private rented sector because they've been divorced or widowed part way through a mortgage term (Bennett & Sherman, 2016).

Unsurprisingly, therefore, the general expansion in numbers of people renting privately has extended to older people and it has recently been reported that there has been an increase of over 200,000 private renters in retirement over the last four years in England (NLA, 2016). This trend looks likely to persist as today's renters - who have been unable to get on the housing ladder as prices have escalated - grow older and reach retirement age. Between 2009 and 2014, the number of flat sharers nationally aged 45 to 54 soared by 300% (Spareroom (2015) cited by Guardian, 2015) and the number of private-renting households for those aged between 45-64 has increased from 403,000 to over a million in just ten years (DCLG, 2016). As many of these are unlikely to take that first step onto the housing ladder at this point in their lives, research suggests that the proportion of older people renting may grow by as much as one third by 2040 (Chartered Institute of Housing, 2015).

Recent research conducted by Age UK has projected that the number of people aged 65 and over living in private-rented accommodation in London could double between 2014 and 2039, with a central projection of 122,000 households in 2039 (Age UK, 2017a). For this reason, it has been recognised in key publications that 'there will be increasing numbers of younger older households (aged 65-79) who will be private renters' (GLA, 2016, p.12). Interestingly, in London, the forecast proportion of older people (aged 65+) who will be renting privately in 2039 varies greatly by borough from around 4% in Havering to nearly 25% in Westminster. This indicates that the potential impact of change over time related to this issue may also be disproportionately felt by borough (Age UK, 2017a).

The consequences of this are clear - specifically, that there will be a growing cohort of older private-renters (including pensioners) and there is an urgent need to review how well the private-rental sector in London is meeting the needs of older Londoners now and how well it is equipped to meet the needs of many more privately-renting older Londoners in the future.



3.0 Project Approach

One doesn't have to look too deeply in the available literature to find evidence of older private-renters living in poor housing conditions, being harassed by landlords, struggling to meet rental payments, not getting repairs or home-modifications put in place or simply being unable to find suitable housing for their needs. However, from the outset, it should be noted that there is also plenty of evidence to indicate that many older people report a very positive experience of the private-rented sector (e.g. Housing LIN, 2014) and that private-renting in London simply 'works' for them. Indeed, large-scale surveys of tenant-satisfaction consistently report high levels of satisfaction amongst private-renters with regards to their living circumstances. Nevertheless, there is a noteworthy minority for whom it is not working and, perhaps unsurprisingly in a project relying on voluntary participation, the majority of those who did participate were doing so to raise awareness of difficulties and issues they had experienced.

As such, this project is not intended to be a representative account of all older-private sector tenants in London but, rather, is to highlight the specific circumstances where, somewhere along the line, private-renting has failed to work for a significant sub-set of older private-renters. Specifically, the interest lies in understanding what factors are consistent to those older people who do not have positive experiences of private-renting and to understand 'vulnerability' in relation to these factors. From this, the project aims to understand the factors that implicate these circumstances in order to do two things:

Firstly, to raise awareness of the contributory factors to these circumstances, as this is critical to understanding and addressing the relevant issues for the benefit of ever-increasing numbers of older people who are private-renting now and those who will be private-renting in the future.

Secondly, to develop recommendations that may be actioned to minimise risk of widespread recurrence.

“...somewhere along the line, private-renting has failed to work for a significant sub-set of older private-renters.”

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Research Questions

Research questions to be investigated as part of this project are as follows:

- 1) What are the older people's experiences of private-renting? What are the main issues experienced by older private-renters that account for negative experiences in relation to their housing?
- 2) How can 'vulnerability' be defined in relation to older private-renters and what are the factors implicating vulnerability?
- 3) What do older private-renters want and what would an 'ideal' private-rental tenancy look like?

Participant feedback in relation to each of these is summarised in the following chapters.



4.0 Key Issues

'My wife and I have only rented for 5 years so can be given an eviction notice at any time. We love where we live but we live in fear of what's coming in the post the next day. Our building has been bought out by 3 or 4 different massive companies, each with their own policies and plans for refurbishment. We've already seen other neighbours kicked out as owners want to refurb and charge a higher rent. A Section 21 can be issued at any time and my wife has a disability. It would be very hard for us to find somewhere else with 2 months notice and who else will take us as tenants with me approaching retirement and my wife with deteriorating health and a possible need for future home adaptations?'

'Security of tenure' was the most frequently-discussed issue across the focus groups and interviews with older private-renters. However, there was a clear distinction between those people who had a regulated tenancy and those in an Assured Tenancy or an Assured Shorthold Tenancy. AST tenants, in particular, were particularly vocal about their concerns in relation to their security of tenure. Although many of the older private-renters who participated in this project had renewed their tenancy on many occasions, AST tenants could never feel secure with a 6-month or 12-month tenancy-agreement. Furthermore, the prospect of a Section 21 'no fault' eviction was a constant threat hanging over their heads. With a possible two-months' notice to leave, irrespective of how good a tenant they may have been, older private-tenants were unable to really make the place in which they lived, their home. Ultimately, there was a feeling of helplessness with respect to this ever-present threat. There are various knock-on effects of this:

1. AST tenants often found it very difficult to really feel like the place they lived in was their 'home' because they knew that they could be served notice to leave at any time. In some cases, they chose to limit number and size of possessions so that moving would be easier in anticipation of being served an eviction notice.
2. Because of the lack of security, AST tenants were frequently disinclined to invest in their home because it could simply end up as money in the landlord's pocket if he were to evict them and increase the rent for subsequent tenants.
3. Because of fear of eviction, many AST tenants were reluctant to contact their landlord about essential repairs and maintenance. They reported that they would rather take a financial hit or live in substandard accommodation than 'raise their head above the parapet'.

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In focus groups that brought together older people with different tenancies, the comparative security of those with regulated tenancies was frequently referred to as something to be clung on to. However, there are fewer than 30,000 regulated tenancies across the country as a whole (DCLG, 2015) and the vast majority of older private-renters are living in short-term ASTs. Regulated tenants were grateful for this security and their rights but, despite their preferential circumstances, they did not always experience the corresponding security one might expect and, indeed, some had already reportedly suffered on account of investment-buyers who ‘wanted to get rid of [them] in order to get an improved rental income from the same residential space’. One resident reported that they were left without a bathroom while works were going on in the rest of the block and another had to sleep in the living room as building-works caused a ceiling collapse in the bedroom from the floor above.

Because of their enhanced security of tenure, regulated tenants were often reluctant to ever leave their current home. In more than one case, regulated tenants spoken to reflected that, as they aged, they would rather remain in their current property, irrespective of its suitability over time.

4.2

Rent and Other Costs

‘I’ve been renting since moving from overseas 7 years ago but, after my landlord left the property to a local estate agents, my rent has gone up £300 in 3 years which is an increase of 16% per month. They never even visited on those occasions – they simply gave one month’s notice of the increase because prices had gone up in the area. In that time, my salary has gone up by 2% so I have to make cuts elsewhere. The accommodation hasn’t changed but the rent goes up and any ‘cushion’ I had from my pay has gone. I can’t afford holidays, my lifestyle has taken a hit and, since the latest increase, I have had to cut down on food. Rent costs take up 75% of my salary. I wrap myself in a duvet rather than put the heating on now. They say tenants have rights but if you can’t afford rent, there’s no hope of being able to pay legal fees.’

Rental charges in most boroughs of the capital are increasing at a higher rate than almost everywhere else in the country so it comes as no surprise that issues with finances, rents and affordability were referred to by a large number of participants, though particularly keenly felt by those in ASTs.

Whilst a lot of the points raised by participants in relation to rent-increases were relevant to the PRS in London as a whole, the impact on older people specifically seems significant for a number of reasons, as detailed on the next page.

“The unaffordability of rents means that many older people are at risk of being ‘pushed out’ of London”

1. Older people have less capacity for increasing earnings in line with the increase in rental costs. Those on a pension or approaching retirement are particularly at risk of rental increases gradually ‘eating away’ at finances. This is particularly marked in London, where rental costs have increased at a higher rate than anywhere else. This is also likely to become an increasing issue for large numbers of people on housing benefit as the cap will make it even more difficult for them to cope with increases in rents. The inherent detriment to quality of life caused by this cannot be understated. Older people reported that they had had to cut down on social activities, such as going out and meeting up with friends, because of the cost involved. A divide between ‘home-owners and private-renters’ was highlighted by one individual but, more worryingly, it was also reported that some people had had to cut down on food and heating expenditure – a course of action with obvious health implications.
2. Older people are more likely to be looking to remain in a ‘home for life’ and, in many cases, would find it harder to move on if their rent became unaffordable. This was a prevailing theme with many of the older private-renters who engaged with this research. Many older people who engaged with this research had lived their whole lives in London and had built up networks and relationships that it would be difficult to relocate away from. Nevertheless, the unaffordability of rents means that many older people are at risk of being ‘pushed out’ of London, leaving friends and communities that they have been a part of behind. Many said that they couldn’t cope with the moving process and that they feared that they would not be seen as an attractive proposition for a new landlord on account of reasons related to health and capacity for earnings. Other options that they would have happily considered in their youth (such as flat-sharing) would also be unendurable at this stage of their lives.
3. Older people are more likely to need to cut down working hours for health reasons or to care for significant others. They also have greater difficulty getting back into employment if made redundant later in life. Indeed, the DWP (2014) reported that nearly a half of unemployed people aged 50-64 had been out of work for a year or more and in ‘All’s Fair in the Work Programme?’ (London Councils, 2015) reported a ‘strong disproportionate impact by age and disability’ with those aged 55+ ‘significantly underperforming’ and with fewer than 7% of referrals aged 60+ achieving a job outcome. Furthermore, it has been noted that many older people are working a reduced number of hours which has clear implications on income and sustainable living (Age UK, 2017b). Fears of older people who are below state pension age but may be out of work, needing to cut down working hours or at risk of losing their work are therefore very real as any loss of income is more likely to be an enduring circumstance impacting upon their ability to meet ongoing housing rent costs.

‘The property would be fine if it was maintained but the landlord doesn’t do repairs. She just wants to take the money and not do anything. The property is in very poor condition with mould and very poor ventilation and the washing machine is also broken. I have to cope with the mould and now I use a laundromat to do my washing. In the past, I had to buy my own cooker as the one supplied with the property didn’t work. Because these white goods that came with the property are broken and aren’t fixed, I have the expense of getting replacements. I worry about the future as my health will deteriorate and I can’t rely on the necessary repairs and adaptations being dealt with.’

In 2012, one-third of private-sector homes failed to meet ‘decent homes standards’ and older people living in the private-rented sector are three times more likely to live in a property in ‘serious disrepair’. Despite this, many older people were reluctant to report repairs because they were unaware of their rights or wanted to avoid “rocking the boat” with their landlord.

“Many tenants had paid for repairs even when it was a legal responsibility for the landlord to maintain.”

There was a considerable degree of uncertainty amongst older private tenants with regard to rights and the responsibilities - both of themselves and of their landlords - in relation to this. Many tenants had paid for repairs even when it was a legal responsibility for the landlord to maintain. In other cases, rather than contact their landlord, many tenants were tolerating inconvenient, or even unsafe, homes. Even where tenants were aware of their rights and responsibilities, it was often the case that they would not contact the landlord to get repairs done for fear of a consequential rent increase or even eviction. Terms such as ‘keeping ones head below the parapet’ were used or, as one focus group attendee mentioned to much agreement:

‘It is best if the landlord can forget you’re there, even for a short period of time’.

As such, many older private-renters we spoke to said that they would rather try to fix the problem themselves or, if they are fortunate enough to have someone nearby, get a family member or a friend to help. In some cases, they would pay to get the problem dealt with even if it was the responsibility of the landlord, resulting in a further hit on already tight funds. A worst-case scenario existed where no options were pursued, leaving older private-tenants to remain living in properties with health-impacting maintenance-needs. There did not appear to be widespread understanding of where the tenant’s and the landlord’s responsibilities lay or of what sorts of works could legitimately lead to an increase in the rent.

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However, for some of those who had contacted their landlord to deal with repairs, the outcome had not been any better. In some cases, lack of response or delay in response meant that older people were living with health-impacting problems for far longer than necessary and, in other cases, the works performed caused more problems by being done poorly or with inadvertent damage being caused by the workmen that necessitated additional work or further call-outs.

Generally speaking, views over the safeguards from ‘retaliatory evictions’ didn’t alter the way the majority of participants felt that they would act in the future. Whilst these safeguards were seen to be a ‘good thing’, the main reason for a reluctance to request repairs (even with safeguards in place) was the potential long-term negative impact of being seen as a ‘problem tenant’ along with the worrisome prospect of having the repair dealt with but then not having a tenancy renewed at the end of the term.

In fact, relationships with landlords were reported to be a key factor in older people’s happiness with their homes and a change in landlord could signal a rapid deterioration or improvement in perceived circumstances. This clearly links in with the previously-mentioned fear of eviction but it is also impacted upon by the power-difference involved and the fact that, should there be a disagreement, many renters felt helpless, without legal recourse or local support for assistance.



'I'm fortunate really as I have a secure tenancy held below market rent. However, it is a big property and I would prefer to move somewhere smaller. The problem I have is that I want to keep my tenancy rules and I will lose them if I move. There are no affordable housing options to move to in this area as values have gone up massively since I moved in. I know how things can be with less security as well so I feel kind of trapped. My mobility is deteriorating too so I have visions of not being able to go upstairs and having to sub-let the upstairs room to keep financially viable whilst not being able to go up there.'

Many older people are living with long-term conditions, limited mobility and other impairments and many more older people currently in good health are in a position where they need to consider potential implications of changes in their health on their living circumstances in their future-planning. With supported housing availability criteria only meeting those with the highest level of need, there is an onus on many people to self-manage conditions at home.

Evidence from our research was that many older people were not aware of their rights and, in much the same way as they felt about asking for repairs, there was a reluctance to ask for adaptations where it might make them look like a 'problem tenant' (Age UK, 2016). As another stumbling block, the current eligibility requirements for disabled facilities grants stipulate an intention to live in a property for a period of years which is clearly at odds with the duration of many short-term AST tenancies.

Older people in the private-rented sector are also often disadvantaged when it comes to future-planning as, unlike home-owners, they don't have a mortgage that can be paid off and, as such, housing costs will endure. With tighter budgets, there has been much reported evidence of many older people needing to make health-affecting restrictions either by saving on food or heating expenditure (Age UK, 2014). This was reinforced by interviews conducted through this research and is particularly worrying as a large proportion of the private-sector housing in London is comprised of old stock and, as such, contains homes that are liable to have issues related to their general maintenance and insulation (English Household Survey 2013-14). It has been reported that older people living in the private-rented sector are six times as likely to face an issue related to having a cold home that - as well as exacerbating many existing conditions - can lead to an increased risk of hypothermia, respiratory illness, depression, risk of falls, impaired mental function, rheumatism and arthritis amongst many others (Foundations, 2011).

Unfortunately, in London, it is a real challenge to find affordable private-rented housing in locations where people want to live. As a result, many people who participated in this research were willing to endure high rents even at the expense of living standards partly because of the upheaval and complications associated with moving but also because they didn't think they would be able to find anywhere else in the locality. Many older people fear that they may not meet the profile of a desirable tenant as their capacity for earnings in many cases decreases over time. Lengthy queues on housing registers add to this problem and mean that many older people can find themselves living in unsuitable housing.

Regulated tenants, with their better security, had an alternative problem that they can find themselves 'trapped' in accommodation by virtue of their 'fair rent' remaining far below an unaffordable market value.



5.0 Older Private-Renters and ‘Vulnerability’

5.1

Defining 'Vulnerability'

The previous section refers to a number of issues that can specifically affect older people in the private-rented sector in a variety of ways and that need to be recognised. However, the degree to which these issues affect older people from different backgrounds and in different circumstances is also of importance in terms of recognising who is 'more vulnerable', so that any action response can be targeted towards those with the greatest need. This is particularly pertinent given the government drive towards supporting older people to live at home and self-manage conditions insofar as they are reasonably able. The concept of 'vulnerability' is difficult to grasp in any concrete form and, indeed, whilst the Housing Act (1996) says that a person may be vulnerable as a result of '... old age, ... mental illness, handicap or physical disability ...', governmental guidance states that it is a matter of judgement over whether an applicant's circumstances make him or her vulnerable and there is no standard definition used consistently across London.

From this research, we can define 'vulnerability' in three ways, though an individual may, of course, be vulnerable under all or a combination of some interpretations.

5.2

Vulnerability on Grounds of Tenancy

This is doubtless something that affects people of all ages but, with a tendency to desiring longer tenancies and, ultimately, being less mobile, this is a vulnerability that is particularly pertinent to the older population.

As has been made clear by participants in this research, any AST tenant can be defined as 'vulnerable' simply because of the inherent lack of security in current ASTs. The power-differential that exists between tenants and landlords as well as the potential threat of a 'Section 21' eviction means that any tenant living in this form of tenancy is potentially vulnerable. The extent to which this is felt depends on numerous factors including: individual differences; past experiences (particularly of property-ownership-change); reliance on local networks/services; and the relationship with and trust in the landlord.

5.3

Vulnerability on Grounds of Health

Many older people are growing older with conditions or impairments that may make them more at risk of deteriorating health as a result of, for example, homes in disrepair or with poor insulation. Homes that fail to meet 'decent homes standards' can increase the likelihood of condition-deterioration and can increase the likelihood of falls. Reluctance to get repairs or adaptations put in place, as discussed in Section 4, also have implications on tenants as they grow older. The likely impact of not addressing the needs of older people who are 'vulnerable on health grounds' is an increased speed of condition-deterioration and a greater likelihood of necessary hospital admission.

5.4

Vulnerability on Grounds of Affordability

The difficulties older people have with getting work or being re-employed later in life have already been discussed and, with the rise in the state pension age, people may be in this position for longer. The issue of the housing cap restricting benefits income against an un-capped escalation of rental costs has also been mentioned. In both cases, there is a risk of formerly affordable housing becoming 'no longer affordable'. With an absence of genuinely affordable alternative housing in the capital, the likely impact of not addressing the needs of older people who are 'vulnerable on financial grounds' could be forcing them out of areas where they want to live and have lived or, in worse cases, homelessness. The number of rough-sleepers in London aged 56+ has increased by 105% between 2006 and 2015 and 42% of new rough sleepers in London had been in private-rented accommodation prior to becoming homeless (Crane & Joly, 2015).

It should be noted in addition to these, that there are also various circumstantial reasons that may make an older person vulnerable at a given time. Homelessness can occur for many reasons related to life-events and can be a result of, for example, marital breakdown, alcoholism and/or the death of a spouse or carer (Shelter, 2007).



6.0 Summary and Recommendations

Summary

It is abundantly clear that, for many older private-renters in London, the PRS simply isn't working.

The societal and political shift in England towards home-ownership being the norm has left many older private-renters feeling like their home is never really their own and there is a stigma felt by private-renters against those in their living circumstances. Whilst those who are private-renting with a view to taking a first step on the housing ladder and those who are their landlords may find the short-term tenancies to be mutually-beneficial, this is manifestly not the case with those older private-renters who engaged with this research. Instead, the picture is of a cohort of older people who, without any prospect of home-ownership, still want to be able to live in a home that they are secure in, that is affordable, that they can invest in and that they can make a 'home for life'. Instead, they find themselves unable to invest in a living space that they can ever make their own as they live in fear of getting an eviction notice in the post or of getting notification of a rent-increase that, at best, will drastically impact on expendable income on life's essentials and, at worst, will necessitate the upheaval of moving home and losing connections that have been built up over many years.

The private-rented sector in London urgently needs to adapt in recognition of the experiences of older private-renters

The private-rented sector in London urgently needs to adapt in recognition of the experiences of older private-renters today for the benefit of the increasing numbers of older people who will be private-renting over time. In particular, vulnerabilities in relation to tenancy-type, health and affordability need to be targeted so that older people who are renting privately can do so with confidence in their future.



Recommendations

These recommendations result from our consultations with older private-renters in London:

1. Abolishing Section 21 notices whereby AST tenants can be evicted without reason.
2. Landlords need encouragement to provide tenancies with longer terms to give older tenants the stability to make the place in which they live truly feel like their home.
3. Rents need to be genuinely affordable and there needs to be a degree of proportionate rent-stabilisation to act against sudden increases that can harm the well-being of older private-tenants.
4. Local councils need to be provided with the means to meet housing repair needs. The private-rented sector is growing and London has an abundance of old stock.
5. Local councils need to be adequately resourced to implement necessary adaptations to meet the needs of an ageing population who will be self-managing at home. Landlords also need to be reimbursed for removal of adaptations at the end of a tenancy should they adversely affect re-letting potential.
6. Local councils need to be adequately resourced to effectively find and enforce against landlords who fail to keep their property in a good condition.
7. Landlord-licensing needs to be developed and implemented as far as possible so that it can effectively support regulation that safeguards older tenants' interests. Revenue from such initiatives can then be used to support other outcomes.
8. New homes being developed as 'buy-to-let' properties need to meet lifetime homes standards (or the equivalent) in currently accepted standards.
9. There needs to be a significant commitment to getting older people back into employment, so that older private-renters are not adversely affected by longer periods of time between periods of employment.
10. There is a clear need for older private-renters to be better informed of their rights. More support for information and advice (including a legal aid role) needs to be provided so that it is available in all boroughs.
11. There is a need for more housing – this includes social-housing or genuinely affordable housing for rent and good quality, affordable, specialist and supported housing for older people who need it.

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Some of these recommendations can be achieved within London and within London boroughs, while we recognise that others would require national legislation. Age UK London will follow up the latter primarily via the national Age UK network. We urge the Mayor and London boroughs to implement all those (the majority) which are within their remit.



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The Nationwide Foundation

The Nationwide Foundation is an independent charity that improves the lives of people in need by funding charitable causes and influencing change. At the heart of what they do is a commitment to tackling the root causes of the social issues that lead to disadvantage, poverty and inequality.

The Nationwide Foundation has awarded over £30 million to more than 3,000 charitable causes since 1997. Since 2013, The Nationwide Foundation's vision has been for everyone in the UK to have access to a decent home that they can afford and, as part of this, they have awarded funding for Age UK London to deliver this project focused on improving the living conditions for vulnerable older tenants in private rented sector homes.

Age UK London

Age UK London (AUKL) helps London to love later life by campaigning for older Londoners, working on their behalf, and championing their cause. We work with London borough Age UKs and over five hundred older people's organisations across the capital.

Over the last two years, AUKL has become increasingly aware of specific concerns in relation to older private tenants in London through a combination of research findings, case-studies and workshops with older people's organisations. As a result, AUKL were keen to deliver this project to investigate and seek to improve the circumstances for older private-renters in the capital.

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