



**Why older private renters
need more security**

Older renters: the hidden story

Home should be the place where we feel safest, the place we make our memories, and the place where we can grow old.

But nearly three quarters of a million people over 60 are locked out from having that – simply because they rent where they live from a private landlord.¹

With a shortage of social housing and fewer people able to afford to own their own home, renting privately is often the only option.

Older people can have a positive experience of private renting, particularly when it's provided by a good landlord. But the way the system works means renters are never on a sure footing. That's stressful and uncertain for anyone, but it's even harder as you get older and need more stability.

An often forgotten and overlooked group, a significant number of older private renters are particularly vulnerable:

- High rents leave one in three older renters in poverty after the rent is paid and they are less likely to have savings to fall back on.²

- They are more likely than older home owners to be unwell.³
- Many put up with damp, disrepair or other dangerous living conditions. Almost a quarter of a million older renters, nearly three in ten, do not live in decent housing.⁴

At Age UK we believe that older private renters deserve more security, particularly as their numbers are forecast to grow. That's why we're calling for changes to security of tenure for all renters, including an end to Section 21 or 'no-fault' evictions.

We are also clear that the private rented sector alone cannot meet the needs of our growing older population and an increase in appropriate social housing must be part of the solution to make sure every older person has a safe place to grow old.





Older renters on the rise

The housing picture in England has changed dramatically in recent years. Older private renters are a growing group who cannot be ignored.

745,000 older people live in private rented housing in England.¹

The proportion of households headed by older renters has doubled in the last fifteen years, with the proportion of households headed by middle-aged renters trebling,⁵ which means more and more people will be growing old in the private rented sector.

Age UK receives thousands of calls a year to our advice line from older people who are struggling with poor housing, facing eviction or are unable to get the adaptations they need.

The most common problems older private renters face are:

1

Fear of eviction



2

Poor living conditions



3

Struggling to pay the rent





Why we must act now

Everyone deserves to be able to put down roots, settle and make a home.

As older people spend more time at home, good living conditions and feeling secure is even more central to their health and wellbeing.

Some older private renters are on regulated or assured tenancies which unlike assured shorthold tenancies, give them more rights such as some degree of rent control and protection from eviction.

But older renters in all types of private tenancies often face significant challenges and would benefit from greater security and rights.

That's why we need to act now.

There are three tenancy types in the private rented sector:

Regulated tenancies were granted before 15th January 1989. Regulated tenants have the right to have a 'fair rent' set, which caps the amount they can be charged.

'Fully' assured tenancies have been available to private landlords since 15th January 1989. They were the default private tenancy between that date and the 27th February 1997, when a legal change meant that assured shorthold tenancies became the default. Assured tenants have long-term tenancy rights as the Section 21 'no fault' eviction

procedure is not available – if a landlord wants to evict, they have to satisfy the court that they have a good reason for doing so.

Assured shorthold tenancies have been the default private tenancy since 27th February 1997. With these tenancies, the Section 21 'no fault' eviction procedure becomes available to the landlord after six months or the end of any longer fixed term – this means the tenant can be evicted through no fault of their own.



Ian, 69, East Keswick

Ian used to be a home owner but for various reasons found himself having to rent privately. He was happy and settled until he received a Section 21 eviction notice.

“My flat had single glazing and no heating but I loved it there because I had good neighbours.

I had been there three years when everyone in the block received a Section 21 notice to move out within weeks.

I had to reapply for my tenancy and I wasn't given it because of my financial background. I was really panicked – I didn't know where I would live. I was declaring an interest in all the houses the councils were offering but I was getting nowhere. I was very worried. Then on the day before I had to leave my flat I got a council house.”

Ian is now in a secure social housing tenancy and describes the transformation to his life now the threat of eviction has been removed:

“I am so relieved. I feel so much safer and I can decorate the house to make it my own. I've just done my garden. I feel more secure, more at home and more relaxed.

I'm very happy where I am now.”

1. Fear of eviction

There is very little protection for the 450,000 older renters on assured shorthold tenancies in England.¹

Current housing law gives landlords the right to evict assured shorthold tenants at short notice, regardless of whether they've done anything wrong. Known as 'Section 21 evictions' after the relevant clause in the legislation, landlords can evict a tenant with only two months' notice, after six months tenancy or at the end of any longer fixed term.

Those on the older regulated or assured tenancies are also negatively impacted by the current regime as landlords will sometimes try to move older tenants on so they can re-let their properties as assured shorthold tenancies which are more favourable to them.

Abolishing Section 21 is the step millions of people in England need – and would give all renters the security they need as they get older. Landlords would still be able to evict in legitimate circumstances, such as if a tenant is in serious arrears, damages the property, or breaches their tenancy contract.

It's vital that any legislation to abolish Section 21 and change the balance of rights between tenants and landlords ensures:

- New or extended grounds for possession do not create a backdoor for the continuation of 'no fault evictions', such as landlords only having to provide a very low standard of proof for selling their property.
- Reforms are designed to make it easier for private tenants and private landlords to make home adaptations.
- Measures to speed up the courts do not undermine the ability of tenants to challenge possession proceedings through the courts.
- Any changes are simple and easy for tenants to understand.





“Even though I’ve had good landlords, they’ve still been able to evict me at very short notice. Life would be so much better if I knew I could stay.”

Edmund, 69

2. Poor conditions

Older renters too often put up with unsuitable conditions as they're scared of landlord retribution. Although some older renters have a positive experience, fear of eviction means too many are putting up with damp, cold and badly maintained homes.

Older private renters are more likely than home-owners to have a long-term health problem and/or struggle with daily essentials like dressing and eating.² Living in poor conditions can make health problems worse and cause further stress and worry.

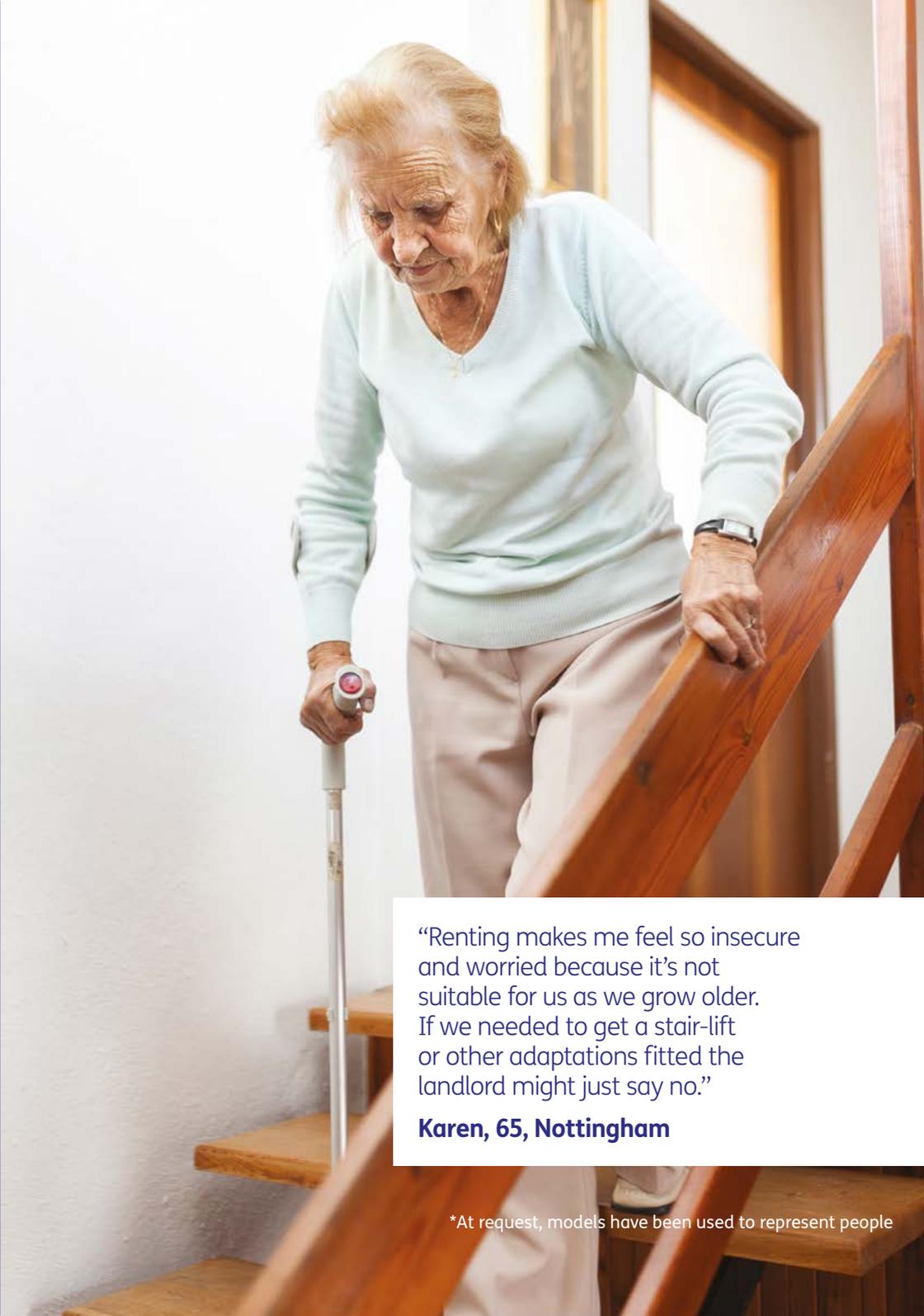
There are ways for tenants to address disrepair legally but the insecure nature of rented accommodation often makes tenants reluctant to pursue them. We know from our conversations with older renters that they are often nervous and lack the resources and support to challenge their landlords, preferring to stay below the radar and not cause a fuss.

Older renters might also require essential adaptations such as grab rails, stair lifts, ramps and level access showers but often struggle to get the changes they need. Grants such as the Disabled Facilities Grant are

available to help fund adaptations but these require the tenant to prove they will remain in the property for a defined period of time once the work has been completed. Even if tenants are able to secure a grant for adaptations, landlords may still refuse permission to install them.

- **Almost 250,000 older renters are living in non-decent homes**⁴
- **Two-fifths of older private renters are in poor health**³
- **Over a quarter have difficulties with everyday activities such as getting dressed or moving safely round their home**³





“Renting makes me feel so insecure and worried because it’s not suitable for us as we grow older. If we needed to get a stair-lift or other adaptations fitted the landlord might just say no.”

Karen, 65, Nottingham

*At request, models have been used to represent people

3. Struggling to pay the rent

High rents leave one in three older renters in poverty after the rent is paid.² For someone just scraping by on a pension, a rent increase might mean missing meals or switching off the heating just to keep a roof over their head.

Those on assured shorthold tenancies have no protection against rent increases and with many older renters living on a limited pension, any rise in rent can be very difficult for older renters to manage.

Abolishing Section 21 won't prevent rent increases, but could stop tenancy renewals being treated as an excuse to put the rent up (and evict tenants who can't pay a higher price).

It would help reduce the high costs of moving frequently, which are likely to be challenging for older people on fixed incomes even with new government measures to ban most upfront tenancy fees.

- **Just under a third of private renters aged 50 and over have no savings or investments for retirement.²**





*At request, models have been used to represent people

Chris

Chris, 70, and his wife used to own their house but had to sell and move into a private rental. They are just managing to get by, but would be left struggling if their rent increases.

“We find it hard to meet the rent with only our State Pensions as income. We are living day by day - just managing rent, bills and food. We have to hope it doesn't get more expensive.

My children are having the same struggles. My son's rent goes up every 6 months and it takes a long time for any repairs to be done. It means they feel insecure and have little extra money.

When we had a mortgage we felt safer. Psychologically renting makes you feel insecure.

We have considered moving north for cheaper rent but our family is here and we want to be able to stay with them. And it's really difficult to move with the cost of deposits, charges and moving companies.

The theory of everyone owning their home is a great idea but it's not possible because people can't afford it. The rental sector needs to be fixed to reflect this.”



Sue, 70

“With the last flat I rented, I was promised verbally that I could stay for at least two years, but she gave me notice out of the blue and I had to find somewhere else to live in a hurry. It was very stressful. I was told by the council that there was no social housing available and private renting was my only option.

I think everyone, not just older people, should have the right to a longer-term tenancy unless there is some valid reason like you don't pay your rent, destroy the place or become a nuisance neighbour.”

What changing Section 21 would mean to older people

“ It would alleviate some of the worry about getting older. It’s hard enough trying to live on state pension without the prospect of becoming homeless. ”

Christopher

“ You would feel part of a community and have a stake. Feel like a valued citizen. You could build roots. You would have less stress and anxiety. ”

Ian

“ Since our eviction we are very conscious of the possibility that it may happen again. If we knew that we could stay here for the foreseeable future, provided that we always paid the rent on time and looked after the property, it would make a huge difference to our outlook on life and we could really think of this as our home. ”

John

“ If I knew I could stay here until I went out in my box, it’s one less major thing to have to worry about at 65. Life’s too short to have to worry if you’re going to lose the roof over your head every day before you go to sleep. ”

Denise

The landlords' view

Most private sector landlords in England are individuals who own a small number of properties.⁶ Almost half let just one property and a third are retired – using the income from rent to boost their pension.⁷

We believe housing law can be changed to work for both tenants and landlords. Landlords would still be able to end a tenancy when they need to – if they need to sell the house or live in it themselves. And they would still be able to remove a tenant who was mistreating their property or not paying the rent.

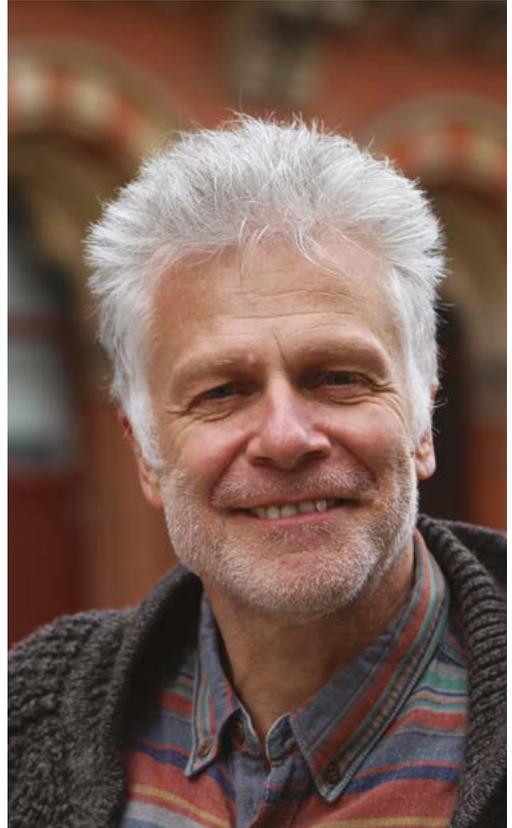
“Long-term tenancies are good for us, good for the tenants and good for the houses.”

“I let two houses with my partner. One is in my home town and is the house I grew up in; the other was my partner’s home for several years before we lived together.

The properties are an investment for us – I’m a few years away from retirement and won’t have much of a pension.

We really value having long-term tenants – it’s good for us, good for the tenants and good for the houses. We want our tenants to be able to settle and feel the house is their home. Banning no-fault evictions is a great move for tenants and landlords.”

Martin, Kent





“I know there’s no reason to fear getting rid of Section 21.”

“More tenants want to stay in their property for life now. This is a big change. It’s right for the law to be updated so that tenants can feel secure and make their house a home.

I let one flat in Chelmsford which I lived in for 10 years. As long as I’m able to remove a difficult tenant or access the property after an agreed

period if I need to sell it or live in it myself, then I know there’s no reason to fear getting rid of Section 21.

Greater security of tenure can be a win-win for responsible tenants and landlords.”

Kevin, Chelmsford

What we're calling for

Age UK has joined forces with housing organisations to call for an end to Section 21 evictions and for renters' rights to be strengthened, so that everyone who rents has a safe place to call home – now and in the future.

To find out more go to: www.ageuk.org.uk/hometruths

References

1. Age UK analysis of the 2016-17 English Housing Survey Household Data. In 2016-17 the number of people aged 60 or over living in the private rented sector is estimated to be 764,742 (with a 95% confidence interval of between 631,207 and 961,410), of whom 466,190 (with a 95% confidence interval of between 363,318 and 633,904) are estimated to have an assured shorthold tenancy. Households with members aged both below 60 and 60 or above are assumed to only have one person aged 60 and over living in them; this may lead to an underestimation of the number of people aged 60 or over living in the private rented sector.

private rented sector with a household income below 60% of the median household income (after housing costs) is estimated to be 33.6% (with 95% confidence interval of between 23.0% and 49.3%). The proportion of people aged 60 or over living in owner occupied homes with a household income below 60% of the median household income (after housing costs) is estimated to be 7.3% (with 95% confidence interval of between 5.9% and 9.2%).
2. Age UK analysis of the English Housing Survey 2017-18. The proportion of people aged 60 or over living in the

National Housing Federation (2018). Research findings: Experiences of those aged 50+ in the private rented sector. [online] www.housing.org.uk/resource-library/browse/experiences-of-those-aged-50-in-the-private-rented-sector/

References

3. Age UK analysis of English Longitudinal Study of Ageing Wave 8 (2016-17). The proportion of people aged 60 or over that have a long-standing illness that is limiting is estimated to be 42.9% (with a 95% confidence interval of between 35.2% and 50.9%). The proportion of people aged 60 or over that have a difficulty with one or more Activity of Daily Living (ADL) is estimated to be 27.3% (with a 95% confidence interval of between 20.8% and 35%). Activities of Daily Living are defined as having difficulty with six everyday activities: dressing (including putting on shoes and sock), walking across a room, bathing or showering, eating (such as cutting up food), getting in and out of bed and using the toilet (including getting up or down).
4. Age UK analysis of the 2016-17 English Housing Survey Stock Data. In 2016-17 the number of people aged 60 or over living in non-decent private rented homes is estimated to be 224,358 (with a 95% confidence interval of between 162,616 and 319,579), of whom 109,253 (with a 95% confidence interval of between 68,250 and 203,040) are estimated to have an assured shorthold tenancy.
5. MHCLG (2019). English Housing Survey headline report 2017 to 2018: section 1 household tables [online]. Available at: assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/774822/2017-18_Section_1_Households_Annex_Tables.xlsx. Table AT1.4 shows that in 2003-04, 5.4% of homes with a household reference person aged 45 to 54 years were privately rented, rising to 15.8% in 2017-18. The corresponding figures for people aged 55 to 64 years is 4.1% in 2003-04, rising to 9.3% in 2017-18.
6. 7. Ministry of Housing, Communities and Local Government, Private Landlords' Survey 2018: assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/775002/EPLS_main_report.pdf



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