

Older People's Experiences of Renting Privately

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Contents

Summary and key findings	3
Introduction	3
Key findings	3
Background	3
Methods	3
Variation in experience	4
Affordability	4
Property quality	4
Care and adaptations	4
Management standards	4
Security of tenure	4
Towards a PRS strategy for older people	5
Further research	5
Conclusion	5
1 Understanding the experience of older renters	6
Older people renting privately	6
Research aims	7
Research methods	7
Conclusion	10
2 Private renting and older people: variation in experience	11
Regulated tenants	11
Assured shorthold tenants	12
Tenants 'under licence'	14
The principles of a strategy for older renters	14
Conclusion	15

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3 Elements in a private rented sector strategy for older renters	16
Affordability	16
Property condition	18
Care and adaptations	19
Management standards	20
Housing insecurity	21
Active choice	22
Conclusion	23
4 Towards a private rented sector strategy for older people	24
Local private rented sector strategies	24
Elements in a housing strategy for older private renters	25
Further required research	25
Conclusion	26
Appendix I The experiences of older people living in the private rented sector	27
Appendix II Housing biography	28
Appendix III Respondent case studies	32

Summary and key findings

Introduction

While only a small minority of older people live in the private rented sector (PRS), the strategic importance of this sector is likely to grow. Older people are a complex and diverse group, and the PRS encompasses a range of housing situations. However, little is known about the role of the PRS in meeting the housing needs of older people or in extending their housing choices.

This project used qualitative methods to explore the experiences of older people living in the PRS and considered ways in which the findings could be used to frame a PRS strategy for this age group. The aim of the strategy is to create a context in which older people can enjoy sustainable tenancies that amount to a long-term housing option.

Key findings

The experiences of older people in the PRS are highly diverse. Private renting appears to be a suitable tenure for some older people, expanding their range of housing options. Our sample showed that:

- those living with **assured shorthold tenancies** had arrived in the sector through a variety of routes, sometimes at a point of crisis, but also as a positive choice
- **regulated tenants** represent a very specific category within the sector. It would be a mistake to regard the experiences of these tenants as representative for older private tenants as a group, but their specific needs must be acknowledged
- the **affordability** or otherwise of market-level rents was a frequent concern, although this plays out differently for regulated and assured shorthold tenancies. Affordability can be complicated by the interrelation between earning, pension and eligibility for local housing allowance
- for the majority of those living in regulated tenancies, **poor-quality property** was commonplace. Tolerance of bad conditions was high, but reasons for such tolerance were complex. For tenants in assured shorthold tenancies, property condition was not always an issue, and most had properties with no outstanding repairs or property deterioration that might impact on their health

- **relationships between landlords and tenants** varied. Those in regulated tenancies had good and bad experiences. However, clear working practices were generally being pursued with those in assured shorthold tenancies
- **insecurity of tenure**, particularly in the longer term, was not often an issue for those in assured shorthold tenancies. Some respondents in this group regarded their rental property as their long-term home
- the majority of landlords generally seek tenants who require **longer-term tenancies** and will not fall into difficulties paying the rent. Older people generally aim to settle, and are less likely than other groups to have changes in household or employment that will affect their income. Hence, there appears to be some advantage in developing a niche market for older renters within in the sector.

In devising a PRS strategy for older renters, it is essential to acknowledge the diversity of supply and demand in the sector and the diversity of experience. Interventions that aim to reduce risk for older people would seem more likely to be effective than an enhanced regulatory framework.

Background

The importance of housing choices for older people has been highlighted by government in *Lifetime Homes*, *Lifetime Neighbourhoods*. However, strategic thinking and research interest has tended to focus on owner occupation and social renting. Very little is known about the ways in which private renting can contribute to the housing choices of older people. Although the PRS is sometimes regarded as problematic, it is set to expand and private renters – including older private renters – will represent a growing number of households. The current project was intended to bridge a gap in the knowledge base and to explore the experiences of older people in the PRS, and to raise awareness of the issues affecting older people and to encourage appropriate policy developments and regulatory responses.

Methods

A qualitative approach was considered the most appropriate to gather the views and experiences of older renters. Thirty face-to-face interviews were undertaken with 32 people aged between 54 and 89 who were or had recently been living in the PRS. The participants, recruited with the

assistance of several organisations, lived in different urban, suburban and rural areas in different parts of England, including London, the South West, Yorkshire and the North East.

The participants were a varied group. The majority were living alone. Some had always lived alone; others were widowed or divorced. Others lived with their spouse or with adult children. Some were still working and others were retired. Although some people were in good health, the majority had some sort of health difficulty. Almost half the participants were living in protected tenancies, and the rest had assured short-term tenancies that most had entered into relatively recently.

Some key issues were explored at interview, including participants' understanding of their tenancy agreement, the affordability of the tenancy, the property condition and issues of repair and maintenance, relationship with the landlords, and the future housing preferences and plans.

Variation in experience

The participants' experiences in the PRS varied a good deal. Those in regulated tenancies were a distinctive group, and almost all had been in the same property for a long time – often for decades. Very few of these respondents had ever seriously considered moving out of their homes. Those with assured shorthold tenancies were a more complex group. Some had arrived in 'crisis' circumstances where their previous homes had been lost to fire, flood, or moves forced by change in circumstances such as relationship breakdown or bankruptcy.

Most had moved in without a longer-term plan for their future housing. Although some were seeking to move, many of the respondents in this group were for the most part happy with where they were, and considered their properties to be a long-term home.

Affordability

Affordability was a key concern for the majority of tenants. Those who were still working in some cases questioned their ability to continue in the sector once their incomes were reduced following retirement. Others were drawing on savings to supplement their incomes. Most did not fully understand what type or amount of benefits they might be entitled to. Incomes were often derived from a complex mix of sources, including savings, private and state pensions, and Attendance Allowance.

Property quality

Property quality in regulated tenancies was generally poor. This often related to the age of the property, and in the past many tenants had carried out minor repairs themselves. As they grew older, however, they were less able to undertake this type of work. Landlords have few incentives to invest in property standards when rents are controlled, and lack of maintenance or improvement might induce tenants to move out.

In assured shorthold tenancies the picture was different. Most people were happy with the condition of their properties, and few felt there were any outstanding problems with repairs or that their properties were detrimental to their health.

Care and adaptations

The majority of participants, particularly the oldest of them, had health or mobility problems, and in some cases adaptations had been made to their properties. For the most part tenants had themselves organised relatively simple adaptations such as grab rails, but others had negotiated for more substantial alterations. When looking for properties in the PRS, older renters may be more constrained in their choices if they are seeking a property that is manageable for people with limited mobility.

Management standards

The interviews presented a variety of experience regarding relationships between tenants and landlords. In most, but not all, cases clear working practices were being pursued, especially with assured shorthold tenancies. Deposits were lodged with protection schemes, tenancy agreements were explained, and notice given of visits to properties. In some cases the relationship between landlord and tenant was friendly and supportive.

Security of tenure

Participants with regulated tenancies rarely expressed concerns about security of tenure, and most knew that they were in a position of considerable security. However, for those in assured shorthold tenancies, there were concerns about the longer-term future, and how they might afford market rents if their income reduced over time. However, most clearly saw themselves living in the same property for some time. Many acknowledged their value as tenants to their landlords – they (the tenants) paid their rent, kept their properties in good order, and were not seeking to move.

Towards a PRS strategy for older people

The wide range of experience of older renters even in a small qualitative sample indicates the need for any strategy to be flexible and non-prescriptive. Evidence suggests that interventions could distort the rental housing market – by introducing either incentives for landlords or restrictive measures that might dissuade landlords from renting to older people, particularly as demand is likely to grow. Landlords themselves may need support, information and advice. Therefore a strategy is proposed that has three key elements, as follows.

Accommodation register

- Local authorities should consider keeping a register of adapted rental properties suitable for different levels of disability.
- The register should be maintained in conjunction with the local aids and adaptations service.
- Landlords with adapted properties could be encouraged to let through a specialist register.
- Landlords letting to older tenants should be informed of good practice and given access to advice on grants for aids and adaptations, Supporting People funding or housing support that may be available to their older tenants.

Local Housing Allowance (LHA)

- Better advice and information is needed on LHA for older people in work, approaching retirement and fully retired.
- Advice should be available on managing the transition between full work to full retirement, in order to help older people sustain their tenancies.

Monitor regulated tenancies

- Local authorities and environmental health officers should work with housing officers to complete a 'health check' on all regulated tenancies in the area.
- Tenants in regulated tenancies where property conditions are detrimental to their health should be made aware of the full range of their housing options and where possible assisted to move if this is their wish.

The strategy is aimed at local authorities and voluntary sector agencies that already have procedures and processes in place to work with landlords. As the project has demonstrated, the PRS serves a broad variety of needs. The experience of respondents in this research found that older people can find homes in the PRS, and the strategy is intended to help ensure that tenancies are sustainable.

Further research

Further research is needed with landlords to collate examples of good working practice in letting to older tenants, and also to explore the viability of encouraging the growth of a niche market in the PRS for older people. Little is known about the effective delivery of aids and adaptations to properties in the PRS, and this too would be an area worthy of further investigation. Finally the complex transitions between work and retirement of older people living in the PRS to further understand the ability of the benefits system to offer adequate support to older renters as their incomes reduce.

Conclusion

The diversity of experience in the PRS indicates the need for any strategy to be flexible and non-prescriptive. It is important to consider whether any interventions might distort the rental housing market or dissuade landlords from letting to a part of the market that is likely to grow. Landlords themselves may also need support, information and advice regarding good practice with older tenants.

1 Understanding the experience of older renters

This report draws on findings from research on the experience of older private renters. This group is not substantial: the private rented sector (PRS) is itself small, and a disproportionately small proportion of older people live in the sector. However, the sector is growing and the proportion of older renters is also likely to increase. This introductory chapter considers the broader context for this study and considers the policy shift that favours increasing housing choice for older people.

The PRS has come under increasing scrutiny, and it is appropriate to consider whether and how far the sector is suited to meeting the varied housing needs of older people. At present, there is little research in this area; this exploratory study indicates the need for further work. Nevertheless, there is sufficient evidence to indicate the need for local authorities to consider developing a specific strategy for older renters, with the aim of ensuring that renting in old age constitutes a viable and sustainable long-term housing option.

Older people renting privately

Older people are not a homogeneous group, but their housing options tended to be discussed in terms of dichotomies. Older people are often viewed as either marginalised, vulnerable and economically dependent or as independent consumers making active lifestyle choices. In either case the rhetoric is uncertain and policy responses are consequently weak. The importance of choice for older people was stressed in the government's report *Lifetime Homes, Lifetime Neighbourhoods*. However, the report tended to focus most closely on owner occupation and social renting and there was little understanding of the ways in which renting privately can contribute to housing choices. Indeed, the report tended to view the PRS as innately problematic, restricting discussion of the sector largely to the issue of property improvement.

One of the difficulties in considering the issues relating to older people who rent privately is the paucity of existing research. There has been just one study in recent years on the PRS and older tenants. This was extremely limited in scope, and had the principal objective of 'defining and describing the main forms of abuse and harassment experienced by older people living in the private rented sector'.¹

As such, the research can in no way be considered an open exploration of older people's rented experience. The current study is predicated on a more neutral assessment of the sector.

In two areas there is some degree of certainty. First, the proportion of older renters has increased. Since the late 1980s, private renters have constituted an increasing proportion of all households. In recent years, growth has become even more marked: according to the *Survey of English Housing*, the PRS housed 13.9 per cent of all households in England in 2008.² The general increase in the proportion of rental households has extended to older renters. Between 2001–2 and 2006, the proportion of renters aged 75 and above increased from four to six per cent, and the proportion of 65–74-year-olds from four to five per cent.³

Second, older people in the PRS are renting in a huge variety of circumstances: the strategic importance of the sector is tremendous. The PRS contains a series of specialised niche or sub-markets. For example, there is a small market in rental properties for sale to 'downsizing' owner-occupiers who are seeking to use the profits from their house sale to rent accommodation in retirement communities. Retirement villages have proliferated in the last decade, and it will be interesting to see whether the greater availability of properties for rental will become part of this trend. At the same time, the sector provides a small but dwindling number of regulated tenancies, which provide high levels of tenure security for extremely low rents. In addition, the sector can provide for older people – as for other households – stop-gap accommodation for those seeking fairly immediate access to somewhere to stay.

It is notable that the proportion of older people in the PRS is very similar to the proportion of people in full-time education. There is a very clear and well-developed market in letting to students, and it is possible that in due course older people, too, will become a more substantial and well-

defined demand group as the population ages. Hence, it becomes appropriate to consider the need for a strategy for older renters. *Lifetime Homes, Lifetime Neighbourhoods* proposed the need for a general strategy for housing in an ageing society, but overlooks the possible contribution that can be made by the private rented sector. This report explores older people's experiences of renting privately, and uses the concept of a strategy for older renters to help frame policy recommendations. The aim of the strategy is to create a context in which older people can enjoy sustainable tenancies that amount to a viable long-term housing option.

Research aims

In the context of an increasing scrutiny of the potential of the PRS to address a higher level of housing need, Age Concern and Help the Aged commissioned researchers at the Centre for Housing Policy to undertake a study of older private renters. The main aims of the research were to:

- raise awareness of the issues affecting older people in the PRS and to encourage appropriate policy developments and regulatory responses; and
- inform internal decisions within the organisations about policy objectives and influencing strategies.

Research methods

As this study indicates, the experience of renting among older people is remarkably diverse, as is the case with other age groups. This report presents findings from qualitative interviews with 32 tenants who were either renting privately at the time of the interview or who had been renting in the very recent past. The interviews indicate that old age and private renting are not necessarily incompatible, and indeed older people can benefit from the flexibility and choice that the tenure has to offer.

However, private renting is in some regard a problematic tenure, as a recent government-commissioned review of the sector has indicated.⁴ Welfare groups highlight the limited security of tenure available to private tenants compared with social housing tenants; affordability may be an issue for some low-income tenants, even where there is eligibility for local housing allowance (LHA); and property quality in the sector can be low compared with the other tenures. Poor

management standards may also be a concern: some landlords are unaware of mandatory regulations or even good practice, and some wilfully choose to ignore their legal responsibilities.

Interview recruitment

A qualitative approach was considered the most appropriate for gathering the views and experiences of older people, and it was decided that face-to-face interviews, ideally in people's homes, would best allow the most full and detailed exploration of people's housing biographies, housing circumstances and future intentions. Given the timeframe and resources available for the project, and the possibility that identifying and contacting individuals living in the PRS or people who had recently moved from the PRS to participate in the research might be problematic, it was decided that 30 interviews would be sufficient to capture a range of experiences. Again, it should be stressed that the work was largely exploratory. The interviews were undertaken between May and June 2009.

A number of organisations that worked with or provided services to older people assisted the researchers with the recruiting of people to take part in the project. One older people's organisation in Newcastle contacted a number of other local organisations providing housing services to older people including a private rented sector service operated by a voluntary sector organisation and funded by the city council. A second older people's organisation carried out a targeted mailing of their members living in parts of Sheffield with high levels of private sector rented property (approximately 200 individuals), as well as advertising for participants in the free local newspaper where the organisation had a regular page. In addition, three older people's Housing Options services operated by Shelter (Sheffield), and local Care and Repair services (Derbyshire and Leeds) contacted clients known to them who were living in the PRS and asked if they would be willing to participate in the research. A small number of Housing Options services operated by Age Concern (in London, the South East and South West) also contacted potential participants who were known to the service. A private tenants' federation in London and a community church in North Yorkshire also assisted with recruitment.

¹ Carlton, N., Fear, T. and Means, R. (2004) Responding to the harassment and abuse of older people in the private rented sector: legal and social perspectives, *Journal of Social Welfare and Family Law*, 26

² Communities and Local Government (2008) *Survey of English Housing: preliminary report: 2007–8, Housing Statistics Summary*, 28.

³ <http://www.communities.gov.uk/documents/housing/xls/139262.xls>

⁴ Rugg, J. and Rhodes, D. (2008) *The Private Rented Sector: its contribution and potential*, York: Centre for Housing Policy.

Invitations to participate in the research were sent to individuals living in the PRS. People were asked to contact the research team directly if they were interested in participating. In some cases contact details were passed back to the researchers with the permission of participants to speed up the process of recruitment. An example of the invitation to participate in the research, forwarded on behalf of the research team by the various organisations, is provided in Appendix I. Potential participants were offered the choice of being interviewed in their own homes or in a more neutral location such as the premises of a local Age Concern, or the Housing Options offices.

While the recruitment process was relatively unorthodox, it enabled the researchers to contact older people living in different parts of the UK, in a range of locations – urban, suburban, rural – and in different circumstances, with different types of tenure arrangements, and experiencing greater or lesser housing problems. Unsurprisingly, participants contacted through housing organisations were more likely to have some kind of problem with their housing; sometimes they were looking for advice regarding their housing circumstances or possible moves, or were seeking assistance with aids and adaptations to their homes. Those participants contacted through non-housing organisations were less likely to consider that their housing circumstances were problematic, and few – if any – had sought housing advice or assistance. As will be seen, the experiences of participants were highly diverse. It might well be that different recruitment methods would have drawn out a different set of experiences, but those reported by the project participants indicate that the relatively broad trawl produced a wide cross-section of experience.

Interview method and topic guide

The respondents were interviewed using a semi-structured topic guide, which is reproduced in Appendix II. The topic guide aimed to be fairly open but at the same time to direct attention towards areas where there was greatest policy concern. The interviews took place in a variety of locations: at the respondent's home, in a secure 'neutral' location such as a welfare or advice office, or by telephone. In one case – Mr and Mrs Smith – the couple were not interviewed directly because of Mr Smith's poor health – but their experience was explored through a telephone discussion with Mrs Smith's sister, who had been acting as their advocate.

Initially, the intention of the research was to focus on issues relating to property quality. However, any assessment of older people's satisfaction with renting privately has to explore a number of elements, of which property quality is just one part. For example, the researchers had sufficient experience in exploring the experiences of private renters to understand that affordability was generally a major concern, as were relations with the landlord generally. In addition, the reason why a person comes to be renting privately is a major item of information that helps in the process of analysing whether an individual has chosen to rent privately or has come to the sector in some sort of crisis. This background has a major impact on a respondent's attitude towards the sector.

The interview began by collecting information on the respondent's recent housing biography, concentrating specifically on the events leading to their taking up a private rented sector tenancy. The interview then explored a series of key issues, including:

- their understanding of their tenancy agreement and their legal position with regard to security of tenure;
- the affordability of the tenancy, and the landlord's handling of matters relating to the rent;
- property condition, including any outstanding repairs, the need for aids and adaptations, the issue of responsibility for maintenance and the landlord's response to requests for repair;
- the landlord's overall management of the tenancy and their relationship with the tenant;
- the tenant's feelings of personal security in the property and the neighbourhood; and
- the tenant's future housing preferences and plans.

It should be noted that the respondent's ability to answer all the questions in detail varied. The tenants who were in regulated tenancies often did not clearly recall the circumstances of the start of their tenancy, which in some cases was 30 years previously. Tenants' understanding of the legal aspects of their security of tenure was sometimes vague, as was understanding of local housing allowance in general and, more specifically, of entitlement. The interviewers asked for the tenant's views on their property condition, and their accounts were accepted as they were reported: no independent inspection took place.

The respondents

A total of 30 interviews were undertaken, involving 32 respondents (two married couples were interviewed together). Twenty-two women and ten men took part, aged between 54 and 89 (n=9 aged 54–65; n=23 aged 66+). They included people who were still in full-time employment; older people who were still working at least part-time; 'younger old' people who had retired on Incapacity Benefit; older people who were caring for children who were in their 40s but who had disabilities; and couples where one spouse was caring for another. The majority of respondents were living alone. Some had always lived alone, and others had been widowed or divorced. Despite extensive effort, it was possible to recruit only one participant from a BME community.

The respondents varied substantially in terms of age, although age *per se* is not always the best indicator of frailty or vulnerability. The oldest respondent was in her late 80s and, despite some mobility problems, remarkably active. Indeed, she had only recently given up driving. The youngest respondent, aged 54, had retired from work early as a consequence of deterioration in her health and had a difficult history of poor housing conditions and homelessness.

There was also some variation in the economic status of the interviewees. Two of the respondents were in full-time, reasonably well-paid work and were paying the rent without any state assistance. Indeed, one of the respondents owned a property which she let out. The remaining tenants were more difficult to categorise. Respondents working part-time sometimes received a level of state support, but not always. The retired respondents often had income that comprised a complicated amalgam of state and private pension. Some respondents were dipping into their savings to supplement their income. It was not the intention of the interview to explore each respondent's financial circumstances in detail. However, as will be seen, it was not always the case that respondents were fully aware of benefits to which they might be entitled.

In terms of health, the group included a number of respondents who were in good health; two of these were still in full-time employment and in their late 50s. Three had retired in good health, and suffered only from minor ailments associated with their employment – for example, Jerry had been a gardener, and had a little stiffness in his knees. By contrast, two other respondents had retired early as

a consequence of health problems, and at the time of the interview were in their 50s and in receipt of Incapacity Benefit.

The remaining respondents – the majority – had some sort of health difficulty. Four had arthritis or other similar conditions that limited their mobility. Two were unable to walk unaided. One of the respondents had been diagnosed with a serious condition and was due to have major surgery.

Where the respondent was not living alone, it was likely that they had some sort of caring responsibility. Three of the married couples included a spouse with a serious condition that required a high level of care: for example, Annie had dementia and her husband was her principal carer although both were in their 80s. Two respondents had adult children with them: Kim and Paula, aged 71 and 81 respectively, were each taking care of an adult child who was unable to live independently.

Almost all the respondents were living either in self-contained flats or in houses, although two were lodgers with a resident landlord. These lodgers – both in the same house – had lived with their landlady for more than 40 years. At the time of the interview two respondents were living in sheltered housing, but had only recently left a private rented sector tenancy. Fourteen had regulated tenancies which were in excess of 30 years in length. The remaining respondents had assured shorthold tenancies that most had entered into relatively recently. Gloria had been just a month in her property at the time of the interview. It was more common for the assured shorthold tenants to have been in their property for a year or more; indeed, Paula had been in the same property for a decade.

The interviews were summarised and analysed using a standard matrix. Within the following report, all verbatim quotations are given in italics. All names have been changed.

Conclusion

This study aims to understand the experience older private renters, and does so with an awareness that older people are a highly complex and varied group, and the PRS itself can accommodate a diverse set of housing circumstances. The report goes on to consider how an appreciation of this diversity is necessary to the task of framing general principles for a strategy for older renters. Section 3 reviews a number of specific issues and assesses whether and how those issues can be resolved through policy recommendation. The final section looks towards the creation of a strategy for older renters by considering what could feasibly be included in such a strategy, and what further research may be required in order to expand its scope.

2 Private renting and older people: variation in experience

The majority of people, at some time in their housing career, spend time in the PRS. Recent research has underlined the wide diversity of the sector and its ability to accommodate a range of housing needs.⁵ The tenure is remarkably flexible, and can adapt relatively quickly to the emergence of new demand groups. In addition, older people themselves are a diverse group, and although they comprise a relatively small proportion of private renters, their experience varies substantially. In approaching the task of devising a PRS strategy for older renters, it is essential to acknowledge the diversity of both demand and supply in this part of the housing market.

The accounts of experiences in the sector that were gathered in the current study underline the importance of not presupposing an overarching single narrative experience. Indeed, it was very difficult to arrive at comparable cases within the sector, although for ease of analysis the interviewees are in this section ranged into three groups: those in regulated tenancies; the tenants on assured shorthold tenancies; and the tenants who were living with a resident landlord under licence. Each of these groups will be discussed in turn. In Appendix III a number of more detailed case study vignettes are presented, which further illustrate the variation in circumstances and experiences.

Much of this section of the report describes respondent experience of renting privately. However, the section will conclude with analysis of the principles that can be learned from this experience, and which might underpin the construction of a strategy for older renters.

Regulated tenants

Four per cent of private rented sector tenancies are regulated tenancies. According to the Survey of English Housing, 120,000 households in England fell into this category in 2007–8. Ten years earlier, in 1997–8, the figure was 205,000.⁶ The Housing Act 1988 created assured and assured shorthold tenancies; lettings that began before that time are subject to the Rent Act 1977 and are deemed to be 'regulated' or 'protected' tenancies. It is now only rarely the case that regulated tenancies are created, and so the number of regulated tenancies will continue to decline.

Of all the respondents, the regulated tenants tended to have the most straightforward housing biographies, principally because they had been in the same property a long time – often for decades. Indeed, all the regulated tenants in the sample had been in their home since before the introduction of the Rent Act 1977; one respondent had lived in the same property – with some time away for study – since she was a baby, and was 70 at the time of the interview. She had inherited the tenancy from her mother who had herself inherited it from her husband. Other respondents had moved into their property at the start of their married life. Since the start of their tenancies pre-dated the current regulatory framework, these respondents often did not start their rental careers with any formal tenancy agreement. In addition, there was not always a great deal of certainty about when the respondents realised that they were in fact regulated tenants and what that might mean.

Jim in London recalled that, at the time the new regulation was introduced, his landlord came round to offer him a substantial sum of money to move out. Jim appreciated the high level of security offered by a regulated tenancy and opted instead to stay. Indeed, none of this group of respondents had ever seriously considered moving out of their regulated tenancies: some felt that they would not be a high priority for those allocating social housing tenancies; for others, the property was felt to be very much their home and there was simply no reason to consider other housing options.

As a rental group, regulated tenants are a very specific category and, as will be seen in the remainder of the report, their experiences are frequently atypical compared with renters in other parts of the sector. It would be a mistake to assume that the experience of these tenants is representative of that of older private tenants as a group, but at the same time the specific needs of renters in this category must be acknowledged.

⁵ Rugg, J. and Rhodes, D. (2008) *The Private Rented Sector: its contribution and potential*, York: Centre for Housing Policy.

⁶ Survey of English Housing Preliminary Report: 2007–8, *Housing Statistics Summary*, 28.

Assured shorthold tenants

The tenants who were in rented properties with assured shorthold tenancies were a much more complex group, with substantial variety in their 'pathways' to private renting. It is useful, as a means of structuring the discussion, to assess the extent to which the tenants had actively chosen to rent in preference to other possible options, or whether the decision had in fact reflected the inability to fulfil other preferences, and, in particular, a desire to secure a social housing tenancy.

In the first instance, there are the tenants who had arrived at renting privately in what might be termed 'crisis' circumstances. For all renters, the private rented sector constituted a tenure that was valuable in terms of ease of access. Although it may be necessary to pay rent in advance and a deposit, the sums required to move into a private rented property are far below the sums expected from someone seeking to buy a property; and although social housing is suitable for people on a low income, securing access to property in a desirable area can be difficult.

Paula's daughter had found a private rented property for her mother, after a domestic violence incident which had left her with severe injuries. At this time Paula was in her early 70s and was living in a small council flat.

So when they found out it was the start of dementia, nobody said, 'Why is all this happening?' He was a hard man to live with ... I'm not calling him 'cos I don't, he's not here. But, having said that, he'd never been really, really violent. I mean I had my scalp glued, I had my ribs x-rayed all the time, you name it, but... So the doctors said at [hospital], 'We think that you are in need of getting away.' So I didn't want to, but me daughter saw this house to let and applied, and told me and we applied for it and got it. But Tony were left in the flat. But I made sure Tony came here every day and had a meal and got washed and whatever...

Paula

Paula had moved into the two-bed rented property which was located near her husband's home; she did not want to be far away from him, despite the attack, because she wanted to continue caring for him. No other social housing was available in the area. When her husband died, Paula continued to

live in the property and at the time of the interview had been a private tenant for nearly ten years.

James had also experienced the break-up of his marriage, which happened in his early 50s. When he moved out of his marital home, he found that his wife had so arranged matters that he was able to secure only a limited cash settlement from the sale of their house. He had been able to stay with his sister on moving out, and she had been able, through word-of-mouth contacts, to find him a rented flat. James lived there for five or six years until it was sold to another landlord. When the rent increased substantially, James's complaint was met with a notice to quit. However, by the time of the interview James – who was by then 57 – had found another rented property where he felt more settled, but was wondering how he could afford to pay the rent once he had retired.

I didn't like his [landlord's] attitude. I didn't like the fact he wanted to put the rent up by £70, and when I tackled him about it he gave me notice to leave... I'd decorated it – minor plumbing jobs, I could do it, minor repairs I could do, so I think when he decided he couldn't get any more out of me he decided to renovate then, which is what he did... I get a reasonable salary, so I feel that I can afford to live where I want to live. Looking at the future – yeah, I've thought about what I will do when I retire, or get while I can't work, and then I think I will have to look for a sheltered thing – council. I've never really looked at council flats, there's these in [town] above the bus station, but to be honest I don't like the look of the tenants. I don't like the look of them – I've seen them about, and this is it, when you've got similar people paying rent for a house or a flat they're going to look after it 'cos it's their home. I mean, I'm not prejudiced against council tenants, but they're not paying £400 a month rent for their accommodation, and a lot of them aren't bothered... It would have to be in the right area. If push came to shove, I'd have to look at my options, which I don't know because I've never had to look at it. I don't know where to go for housing benefit. I know a chap who was made redundant – he's actually got a very nice flat on [street], and he's got his rent paid.

James

For other tenants, 'crisis' homelessness was much more immediate. Edward, living in Newcastle, and Kim with her daughter Penny had been living in mobile homes that had been destroyed by fire and flood respectively. Edward was able to live with a relative in the short term; he contacted the private rented sector team at the local council and they found him a flat. At the time of the interview, Edward had been living there for just a month. Kim and Penny had some financial support from their insurers after their mobile home was flooded, and had moved into a small hotel. However, the money was running out rapidly, and they moved into a privately rented property before securing a place in social housing. They had had some priority because of Penny's learning disabilities, but even so their stay in the private rented sector had lasted two years.

In a small number of cases, the respondents made an active decision to rent privately. Agnes had been living in a council sheltered housing complex immediately before her move into the private rented sector. She had been pleased initially to move into sheltered housing, but its location was too far from the church where she worshipped and which was at the centre of her social life. She had been able to drive, but a change in her medical condition meant that she had to give up her car. There was no social housing available in the area where the church was located, and so she decided instead to rent privately. At the time of the interview, Agnes was 87 and had been living in the one-bed 'granny annexe' to her landlord's house for nearly a year.

Laura had moved into private renting as a consequence of returning to the UK from overseas. Although she was a UK national, Laura had not lived in the UK for decades: for some years her settled home had been in South Africa. However, a series of crises persuaded her of the need to move back to the UK, and she initially sought live-in care work because she knew she could not afford to buy and would not be able to access social housing. A deterioration in her own health meant that she had to give up this kind of work – and the accommodation it offered – and instead find a property to rent. Laura moved into a new development that had a place to park her mobility scooter on the ground floor, and with lift access to her studio flat.

Criteria for my looking for a place was accessibility, the actual dwelling being all on one level, and a place where I can park safely or at least under cover and plug in my mobility buggy. So to find such things was quite a chore... I wanted to maintain my independence and admittedly I did have a look at some council houses, but they were either hugely off the beaten track, and I couldn't get to work – and I need to work – or they were in a condition that I wouldn't keep a dog in, if I had a dog. Also, I was in the situation where I had no furniture of my own: if I'd moved into an unfurnished council house, the cost of furnishing it from scratch would not be worth it. So I thought, let me look at as-decent-as-I-possibly-can-afford private accommodation, semi-furnished, but wouldn't mean me shelling out a horrendous amount for furniture because, remember, I had moved – well, you know the background.

Laura

Caterina had been renting privately since the death of her husband, when she had been left with substantial debts. Once the family home had been sold, the PRS seemed the only option if she wanted to live in her location of preference.

Finally, in this group, Jen had been renting for two years at the time of the interview. She was a widow in her early 60s, and still working. Six years previously she had bought a three-bedroomed apartment in a new city-centre complex. At the time, her two adult children had lived with her and shared some of the cost. However, they moved out and she found the mortgage and service charges difficult to manage. She was unable to sell the flat, but placed it with a property agency which has been successful in finding tenants. She herself took up the offer of a two-bed rental flat in a terraced house owned by an old family friend who is also her solicitor.

The majority of the tenants with assured shorthold tenancies had moved in without any plan in mind for their long-term housing future. As noted above, Kim and Penny had by the time of the interview moved into sheltered housing, for which Kim had lobbied hard with her local authority. A couple of the respondents thought they would move if they could find a property with a little more space; Paula in particular was feeling squeezed as her two sons, both in their 40s, had moved back to live with her.

However, she did not want to move too far away from her current location, which restricted her choices. Many of the respondents in this group had no plans to move and were, for the most part, happy where they were. As will be seen, there were some concerns that related to ongoing affordability, but all felt sufficiently secure to consider their current rental property to be a long-term home. For all these tenants, the private rented sector proved to be an essential housing option, and one which in many cases was providing a satisfactory long-term home.

Tenants 'under licence'

A final couple of tenants had been living under licence with a resident landlord. The arrangement was long-standing and very informal. Ted and Jerry had been living – on and off – in rooms in their landlady's property for more than 40 years, for which they each paid an all-in rent of £60 a week. Ted had been good friends with the landlady's son. However, the landlady had only recently died: she was of advanced years, and Jerry had been helping to care for her in the final years when she had dementia. Although there is no legal obligation to give lodgers notice, the landlady's son had given both men a year to find alternative accommodation since he had plans to sell the property. Jerry was in the process of moving to sheltered accommodation, but Ted was less certain about where he wanted to go.

The principles of a strategy for older renters

A number of key messages can be derived from this range of housing biographies, and used to underpin the framing of a strategy for older renters.

First, there has to be acknowledgement that the PRS is a suitable option for older people. Private renting is often regarded as a sector for the young and mobile, when in reality – as the participant experiences indicate – the sector can work well for older tenants too. Indeed, the majority of landlords generally seek tenants who require longer-term tenancies, and who will not fall into difficulties with paying the rent. Older tenants who are well into their retirement are unlikely to have changes in household or employment that would affect their benefit entitlement, and generally aim to settle. Any strategy has to carry an underlying assumption that development of this part of the market is a good thing for older people and beneficial to landlords.

Second, there is great diversity in terms of older people's housing needs, the circumstances in which people find themselves renting, and of landlords. Recommendations have to be similarly flexible, non-prescriptive and suited to local circumstances.

Third, it is necessary to consider measures that do not carry the unintended consequence of distorting the normal functioning of the market. In particular, it would be unwise to consider the introduction of additional incentives and penalties to effect desired outcomes for older tenants. Examples might include older tenants be given specific levels of protection against eviction; or that landlords being required to meet higher property standards when letting to older tenants. Rather than enhancing the levels of protection available to older tenants, this kind of measure is more likely to dissuade landlords who might otherwise deal with older tenants.

Fourth, rather than introducing artificial incentives and penalties, a more effective long-term strategy would be to develop measures that would help to nurture a specific sub-market in letting to older people. In particular, a strategy for older tenants could be a useful mechanism for creating a more overt awareness of the benefits of letting to older people; of creating a 'marketplace' for this kind of letting, through the operation of an elders accommodation register; and through the dissemination of good practice in this part of the market. Older people are likely to comprise a growing market for privately rented property, and some larger landlords are already seeking to meet that demand.

Fifth, there has to be some understanding that letting to older people may require landlords to develop specific skills, or be aware that their tenants may require particular levels of support. A strategy for older renters may in some instances benefit from the development of joint working between social services and private landlords, in the same way that private landlords in some local authorities often work with homelessness services or with services for care leavers.

Conclusion

As the discussion of the respondents indicates, it is very difficult to generalise about the experience of older people who are private renters. In some instances, tenancies were entered into with an understanding that the move would be a temporary measure. In most instances, however, the respondent was seeking to make a long-term home in the sector. This was the case even among the tenants with assured shorthold tenancies, and who had entered into tenancies only recently. Looking forward, some respondents considered that their next move was likely to be into sheltered housing – in the nearer or more distant future depending on their age and care needs.

3 Elements in a private rented sector strategy for older renters

This part of the report considers in detail a number of themes in older people's experiences of renting privately. Care has been taken to concentrate on issues of particular pertinence to older tenants, and not to all private tenants more generally. It is important to understand how some issues – such as affordability, security of tenure and property condition – play slightly differently where the tenant in question is older or has some level of care need. Each of the themes in this section is assessed by a key question: should a recommendation in this area be included in a strategy for older renters; if so, how should it be framed; and – equally pertinently – if not, why not?

Affordability

The majority of private sector rents are, by definition, 'market' rents: evidence indicates that landlords usually set the level by reviewing what the local rate is for that property type in that area. The *Survey of English Housing 2007–8* reported that the average social sector rent was £72 per week, and the average private rent was £134 per week. However, this figure contained some variation, with the average regulated tenancy rent being £85 per week.⁷ The affordability of market rents is a principal issue in any discussion about broadening use of the PRS among lower-income households: although PRS tenancies may be more accessible, in relative terms, the ability to sustain a long-term commitment to paying a higher rent becomes problematic. Rent arrears and consequent eviction become a possibility. However, for the respondents in this study, the issue of affordability can be complicated by the interaction between earnings, pension and benefit eligibility.

The issue of affordability was brought up, in a number of guises, by the majority of tenants. Again, it is useful to distinguish between the tenants on assured shorthold tenancies and those in regulated tenancies. The group of tenants on assured shorthold tenancies (ASTs) was much more diverse in terms of its economic status.

For example, both Jen and James were working. Jen had moved into a flat owned by a family friend, and although she had been offered a lower rent had instead insisted on paying the 'market' price of £500 a month for her two-bed flat in Newcastle. James's

one-bed flat, in a Yorkshire market town, was £395 a month. He knew that cheaper properties were available – indeed, he had recently moved out of a flat where the rent had been £320 – but thought that the quality of the flat justified the price and he was happy to pay it.

Jen did not have any concerns about the long-term economic viability of her tenancy, but James did wonder whether he would be able to afford his flat once he had retired. He knew of a retired friend renting privately whose rent was wholly covered by LHA, but he was uncertain whether the rent on his current flat would be too high for the allowance to cover it entirely.

For the older tenants who were in receipt of LHA, there was no one single experience. Gloria paid £90 a week for her two-bedroomed house, and received an LHA payment of £92.41. She was able to keep the difference. By contrast, Edward's rent had been increased to the LHA rate once the landlord found out that the payment he would get – £60 a week – was far in excess of the rent she was charging, of £45. Although Edward knew that all his rent was still being covered, the increase soured his relationship with the landlord, and he was seeking to move out.

What sort of knocked it for me was when, I mean, I – I know it's still cheap, £60 a week, but when the rent went up from £45 to £60, that was like 33 per cent increase and I just – I just didn't want to be like, like, you know, at, at her mercy sort of thing when it comes to the end of this tenancy again. And... that's one of the reasons I'm, me, me partner lives in a council house so I'll, I'll probably just end up moving in with her, you know.

Edward

Agnes had a substantial shortfall between her contractual rent and the LHA payment. Her shortfall amounted to £100 a month, and perhaps reflected the fact that her rent included all her fuel costs and she had substantial savings including a compensation payment following an accident. She was happy to pay the excess from her savings, and indeed thought that this was a good use of the money since it enabled her to stay in a new

property in a part of town where she wanted to live. Also, since she was in her late 80s, she thought that it was better to spend the money living where she was happy.

Finally, there were respondents who felt themselves to be in a precarious position financially. Mr and Mrs Smith had had their house repossessed when Mr Smith was made redundant and had moved a number of times in the PRS. At the time of the interview they were living in a bungalow with rent at £750 a month. The couple were not in receipt of benefits as there had been some equity outstanding from the sale of the house. Mrs Smith had been using this money to supplement their income, had a part-time job, and was 'too proud' to claim benefits. Laura, 62, was working and not in receipt of LHA. She had negotiated a £50-a-month reduction in her rent at the start of the tenancy, and now paid £450. However, she thought that her budget could not withstand any increase in her rent or a reduction in income. It was not certain how far Laura might have been eligible for LHA, since she was in receipt of disability benefit which supplemented her part-time income.

In other cases, the issue of affordability was acting to restrict options rather than being an immediate concern. Paula's family was desperately overcrowded in their two-bedroomed house: she wanted to move into a larger property since her adult sons were taking turns to sleep on a sofa bed in the living room. She had care responsibilities for one of the sons, who was unable to live independently. However, in her view the household would be unable to afford to live in a three-bedroomed property in the same area. The LHA currently covered all her £398-a-month rent, but she was uncertain whether it would wholly cover a larger property.

The issue of affordability played out slightly differently where tenants had regulated tenancies. In these cases, lack of knowledge about the level of rent that might be covered by the LHA proved to be a disincentive to move from their tenancies, where property condition could be poor. Certainly the regulated tenants in London were paying rents that were well below the market level for the areas in which they were living. For example, tenants were renting flats in Belsize Park, South Kensington and on the Finchley Road for between £500 and £700 a month, when a market rent was likely to be closer to £400 a week. It was felt that a market rent could in no way be affordable, and that the

LHA would be very unlikely to pay at that level. As a consequence, the respondents did not seek alternative rented accommodation, even if the conditions in their current accommodation were in some cases detrimental to their health.

The respondents' experience indicates that issue of affordability comprised two interlinking elements. First, respondents could be uncertain about the level of assistance to which they were entitled, and this meant – in James's case certainly – that they were considering a move into social renting on retirement purely as a consequence of a lack of knowledge about whether the LHA would cover their rent. LHA can be a complex benefit for an individual to work out, particularly if they have savings and income that derive from a number of sources, including private and state pensions, which means that the level of assistance could be reduced.

Second, there was a great deal of uncertainty about what rent levels the LHA would fully cover. LHA replaced the old housing benefit as a consequence of concerns that this system was not transparent, and that tenants could never be certain what level of support they were likely to receive. It was evident that none of the tenants receiving LHA understood that it comprised a standard payment for their household type and was set relative to local rents. Ostensibly, tenants should be able to find out the level of allowance for their household size and 'shop' for property accordingly. However, many respondents assumed that the allowance would never pay a market rent in its entirety, and that only a social property would have the rent fully covered by benefit. In addition, many regulated tenants on benefits believed that they could only 'afford' a regulated rent level, which is an artificially low rent that certainly would not be matched on the open market.

The situation was perhaps most complicated among the respondents who were making the very gradual move from employment to full retirement. Uncertainty about future income levels, coupled with lack of knowledge about benefit entitlement could create a sense of insecurity in terms of the long-term affordability of a privately-rented property. All the respondents thought that benefit payments would always fully cover a social rented property, which comprised its principal appeal as a future housing option.

It is clear, therefore, that any strategy has to acknowledge that affordability is a principal concern

⁷ Communities and Local Government (2009) *Survey of English Housing: preliminary report 2007–8*, CLG: London.

for older people. It is not suggested that the level of rents charged should be restricted according to the age of the resident. This measure would immediately create a disincentive for landlords to deal with this age group. Rather, it is clear that older people can be misinformed about their benefit eligibility, which undermines their desire for and ability to look for privately rented property.

When someone comes to the end of their working life, the transition from work income to pension income can be difficult to manage. This transition can particularly be problematic when the individual lives in the private rented sector, as benefit entitlement is fixed to household need rather than to the contractual rent of a specific property. Certainly, any strategy has to include recommendations that relate to information on benefit entitlement.

Property condition

Evidence from the English House Condition survey indicates that properties in the private rented sector are in a poorer state of disrepair than properties in the owner-occupied and social housing sectors. Where tenants are themselves a little frail, a property that is for example difficult to heat, damp or insecure could lead to more serious consequences in terms of health. For the majority of the respondents living in regulated tenancies, poor property quality was commonplace. The problems stemmed from two features of regulated tenancies: the age of the property involved, and the fact that the regulated sub-market – far more than any other part of the sector – actively fosters rewards for bad landlordism.

Respondents in regulated tenancies said that when they had been younger they had often carried out minor repairs to properties, and even major refurbishment, at their own expense. However, as they grew older the ability to carry out or fund this kind of work themselves had diminished and the properties were deteriorating.

The London tenants described older properties that had been shoddily erected to start with, and where internal renovation works had been poorly executed. Where properties are tenanted, it is not possible to carry out fundamental renovation work to replace ancient electricity cabling and inadequate plumbing or to allow for proper insulation. Indeed, tenants declared themselves wary of moving out to allow for such works, since it was feared that

the landlord might take the opportunity to declare that the tenancy had been vacated, and that the regulated tenancy was at an end.

In addition, the regulated sub-market is so configured that landlords have a double disincentive to investment in the standard of the property. First, regulated tenancy rents are controlled, which means that there is no effective rate of return on property improvement. Second, limited attention to property improvement may induce a tenant to vacate earlier than might otherwise be the case. In a couple of cases, the tenants thought that their landlords' unwillingness to deal with maintenance and very slow response to requests for essential repairs were a form of harassment, which might in the end lead to a tenant deciding to move out.

For example, Louisa in London had been successful in securing a central heating system from her local authority; the system remained the property of the local authority, and the landlord had given permission. However, soon after it had been fitted workmen had come into Louisa's flat to attend to another repair, and had managed to break the heating system so it no longer worked effectively. Indeed, Louisa had been subject to a rolling programme of shoddy renovations which meant that workmen had been in and out of her flat for years.

The picture is complicated by the fact that regulated tenancies did not always reflect a power balance that favoured the landlord. Sam and Sally, regulated tenants in Newcastle, were living in close proximity to their landlord, and both landlord and tenant were subject to problems with property quality. Sam and Sally had arranged repairs and improvement to their flat themselves, including the installation of central heating and double glazing; their landlord had met half the cost. However, their landlady – living in the flat below – was in her 90s, and not necessarily in a position to ensure that essential repairs were dealt with, although her family did take some of the responsibility. Sam and Sally benefited from an extremely low rent – £60 a week – and felt that in the circumstances it was reasonable to give some help with repairs.

By contrast, Bob and Annie's circumstances were becoming desperate. This couple were also in a regulated tenancy. The property was extremely damp, and Bob was finding it difficult to climb the stairs. However, Annie had dementia, and Bob did not want to press for repairs since he thought that Annie would find the disruption deeply distressing.

Social services were alerted to the case, but Bob was also unwilling to arrange a move since, again, he thought that Annie would not be able to cope.

To have it put right would be too much trouble, especially for Annie. She gets upset now 'cos she can't remember things. It's very frightening for Annie – she can't remember Christmas, she can't remember kids coming. [Daughter] came over from Germany, and [grandson]... but she can't remember. I made a tape for her. It annoys her 'cos she was so bright, she was top at school in every subject... It's very upsetting for her. She knows there's something wrong. She suspects she's got dementia... but it upsets her, and then I cop it.

Bob

For tenants in ASTs, property condition was not always an issue that was felt to carry serious consequences. Some of the tenants had moved into newly built or newly refurbished properties, where they felt that there were no outstanding repairs or any aspects of the property that might impact on their health. Edward said that there was damp in his bedroom, but he was unwilling to mention this to the landlady. Again, the landlady was living in the property above and he did not want to ask her to sort it out: she was in her 70s and he did not like to bother her. Agnes said that her bedroom was cold and poorly insulated, and the landlord was somewhat 'lackadaisical' in coming to sort this out. She considered this to be amusing rather than problematic, and since electricity was included in her rental cost she had taken to using an electric heater in her bedroom.

One of the issues relating to older people and poor property condition is the view that older people continue to 'cope' with very bad conditions that may impact on their health. Tolerance of bad conditions was indeed high among respondents, but the reasons were complex. Some respondents were simply not willing or felt unable to put up with the disruption that major repair works might entail. House renovation is stressful in any circumstances, but where a tenant is frail, or perhaps easily confused, repair works appear a much more daunting prospect. None of the respondents said that if they complained they would be at risk of the landlord asking them to leave. Gloria said that in a previous private rented tenancy, the reason why it

terminated was because she had complained about the damp. Nevertheless, in her new flat she had very quickly contacted the new landlord about a frayed carpet without feeling this might jeopardise her tenancy. Indeed, many of the respondents had complained heartily and at length.

The image of older people enduring very poor conditions in the private rented sector is a potent one, but was not necessarily borne out in the experience of this group of interviewees. However, there was clearly a link between regulated tenancies and particularly poor housing conditions. It is tempting to consider whether it might be suitable to suggest that a higher level of scrutiny should apply in the case of regulated tenancies, with stronger penalties for landlords failing to meet defined property standards. However, the ways in which tenants discussed their experiences meant that a 'one size fits all' policy response would not necessarily serve their best interests. Tenants had in some instances decided to accept what they viewed as a trade-off between an exceptionally low rent in a location to which they were wedded and property conditions that were less than ideal. Furthermore, some older residents were unhappy with the possible disruption that could be brought by major refurbishment: indeed, in one or two instances it is not certain that their health would bear the associated stress. Certainly, any recommendations in this area would have to be flexible and tenant-focused.

With regard to regulated tenancies in particular, local authorities have the opportunity to be proactive rather than reactive. The Valuation Office carries information on all the regulated tenancies in a given area. It is appropriate to press for local authorities to give some priority to monitoring the well-being of regulated tenants; also, perhaps, to ensure that they are fully aware of their housing options and possibly even be given help to move if their tenancy is affecting their health.

Care and adaptations

An issue that is much more pressing for older tenants compared with their younger renting counterparts is the possible need for aids/adaptations. As has been seen, the majority of respondents had some health problems that would benefit from alterations to a property, particularly to ease access.

For example, Agnes had done welfare work herself and knew to contact Age Concern about the aids that she needed. She arranged for the fitting of grab rails in her bathroom and on the small flight of stairs to her bedroom. The landlord had been happy with the alterations, providing the rails in the bathroom were of a suction type and did not necessitate drilling into the tiles. Other tenants had negotiated for more substantial works. Paula had arranged for a stairlift to be fitted, and for the bathroom to be made into a wet room to accommodate her limited mobility. This cost had been met by social services. Laura had persuaded her landlord to rewire part of the lobby to the flat where she lived so that she could recharge her electric buggy.

It should be stressed that the majority of respondents did not feel that they needed adaptations to their properties, despite their medical problems. Tenants who were considering the possibility that they may have care needs generally thought that they would by that time be living in sheltered housing.

Although the respondents in this study did not reflect in detail on the need for adaptations, the supply of property suitable to older tenants is certainly an issue that should be considered as part of an overall strategy for older renters. All renters on low incomes face problems with finding properties; however, where the household comprises older people the search may become protracted because it automatically excludes properties with poor access, where bathrooms may be on the first floor, and where the layout is not manageable by someone with limited mobility.

Where a privately rented property is already suitable for or has been adapted to the needs of older people, it would seem to be common sense to ensure that the information is lodged by the local authority. Indeed, it is not unreasonable to consider the possible collation of a specialist accommodation register that includes properties that are particularly suitable for the physical needs of older tenants.

Management standards

Poor standards of property management can cover a number of activities, including the non-return of deposits and charging unreasonable fees; being opaque about legal responsibilities; a failure to respond to requests for repair; and generally acting in such a way that a tenant may feel intimidated or harassed. It might be argued that older people are

especially vulnerable to poor management practice, because they may be physically frail, unwilling to 'rock the boat', or uncertain of their rights.

The interviews presented contrasting images of relationships between landlord and tenant. Tenants in the regulated tenancies had, again, a highly distinctive experience. The tenants in London had seen their property change hands on a number of occasions: sometimes they had a good landlord, sometimes not. Louisa had started with a landlord who was clearly not averse to operating outside the law. Her tenancy had been arranged at some time in the 1970s between her husband and the landlord over a drink and she had never been certain what had been agreed. The landlord had kept the rent low on the understanding that the tenancy was not formally acknowledged but when the couple reported a faulty boiler to the gas company he became abusive. Louisa found that her rent cheques were not cashed, and thought she would be evicted for rent arrears. However, she stood her ground and after a few months the landlord finally came round to get her to re-sign the cheques.

In other parts of the sector – particularly with the AST tenants – clear working practices were generally being pursued. Respondents reported that deposits were lodged with the protection scheme, tenancy agreements were explained, and landlords were clear about giving notice if a visit to the property was required. Laura had dealt with an agency which was generally efficient, but which had attempted to charge some kind of registration fee on her starting the tenancy: she had negotiated the cost right down.

It is also worth stating that in some instances the relationship between tenant and landlord was remarkably friendly. James often had a drink with his landlord, and said that the landlord had been very concerned that James should be happy in his flat; Jen's landlord was also a family friend, and she sought to protect his interests by taking good care of the property. In some instances, the tenant was clearly offering a level of personal support to the landlord. It has been mentioned that Ted and Jerry had cared for their elderly resident landlady; similarly, other tenants with an older landlord living close by would sometimes keep an eye out for them, or run errands: Sam and Sally, in their 80s, were looking after their landlady who was in her 90s.

It is perhaps easy to assume that tenants are automatically disempowered in their relationship

with their landlord, and that even further regulation of the sector is required in order to protect tenant interests. At the time of writing, the Government has been engaged in a consultation process that in part reviews options relating to the possible introduction of a mandatory licence to let property; landlords who routinely contravene regulations would face the possible loss of their licence, which would mean that they would no longer be able to let property. Although it may not be within the remit of this report to add further to the discussion on the current regulatory framework, the research suggests that it would not be appropriate to consider any sort of recommendation that would require landlords to meet specific management standards in order to prove themselves 'suitable' for letting to older people.

It is also worth noting that the research shows that little is known about landlords' experiences and views on letting to older people. It was clear from the experience of the AST respondents that older tenants could be viewed very positively by landlords. At the same time, some of the respondents were very clearly challenging as tenants: for example, it would be difficult to carry out maintenance and repairs around the elderly, frail couple where the wife had dementia. There is scope for the development of good practice guidance on letting to older tenants. Indeed, the production of this kind of guidance could encourage some landlords to specialise in meeting demand from this age group.

Housing insecurity

The image of renting privately as an innately insecure tenure leads many commentators to believe that the PRS cannot be used as a means of accommodating households for the long term. The issue of security of tenure carries a deeper level of concern for older people. Moving home is a remarkably expensive and stressful experience for any household, but if an individual has care needs and could find it difficult locating to another suitable property, the experience might be doubly stressful.

There has been debate about the possible need for taxation incentives for landlords to offer tenants assured tenancies, which offer tenants a higher level of security. Under an assured tenancy, tenants are entitled to stay in a property until they themselves decide to leave or the landlord obtains a possession order; certain statutory 'grounds' for possession would have to be proven. Assured shorthold

tenancies (ASTs) – now the default tenure, and the principal type of arrangement – allow landlords to give notice without specifying a reason. Indeed, the legislation allows the landlord to give notice any time after the first term of the tenancy, which could be six months.

The image of insecurity in the PRS was evident among some respondents. One regulated tenant thought that people on ASTs were indeed moving every six months, an idea which coloured his view the desirability of seeking another rental property outside the regulated sector. A couple of the respondents had had experience of being asked to leave a tenancy. For example, Gloria had been given notice after a property had changed hands, as had James when his property had changed hands and he complained to the new landlord about a substantial increase in the rent.

It was expected that tenants in the study who had ASTs might feel themselves to be insecure, but in actuality many clearly saw themselves living in the same property for some time. For example, Gloria had not been influenced by her earlier experiences in the sector. She said her current landlord would certainly renew the tenancy '*because I'm going to be here for a long time 'cos I really love it*'. Another tenant understood her value to the landlord, since she was regular in paying the rent and took good care of the property. She said that if she were to leave '*he would worry more than me*'. James's landlord said that the contract he had was for six months initially, but after that would offer him a year if James was happy. Paula, who had lived in the same property on an AST for ten years, simply did not worry '*about being thrown out*'.

Three of the AST tenants felt themselves to be in a situation of insecurity. Edward had moved into his tenancy with the help of a local authority PRS team. He was letting from an elderly landlady, but her daughter was also involved in the management of the property. Indeed, it was the daughter who had noticed that Edward's LHA payment was higher than the rent her mother charged, and increased the rent after the first six months of the tenancy. He was unhappy with this general attitude, and felt that if the landlady's daughter took over management completely, she could ask him to leave '*on a whim*'. As a consequence, he thought it likely that he would move out. His partner had a social housing tenancy, and he planned to move in with her.

Lynda had had a long history of moves between private sector tenancies. She had moved perhaps four or five times since she and her husband had given up their owner-occupied property in a coal-mining village order to live in a better location. She favoured properties on larger country estates, and lived in places she declared to be 'very lovely'. However, she herself had terminated each of these tenancies: *'We've never been thrown out. It's always been a personal choice to go, for various reasons.'* *Despite this, her view remained that it was a 'hard pill' that most tenancies were for six months 'and then take it or leave it . . . If we want the property back, two months' notice, no reasons given'.*

Mr and Mrs Smith's experience reflected the apparent unpredictability of living in the sector. The couple, aged 73 and 70 respectively, had lived in a four different properties in the previous six years following the repossession of their house after Mr Smith was made redundant. On each occasion the tenancy had been terminated by the letting agent without any apparent reason. There was no history of rent arrears and they had always cared for the properties well.

Security of tenure is clearly an issue for many older residents. Many tenants in the PRS use renting as a short-term option; ASTs are a suitable and flexible arrangement in those circumstances. However, older residents are generally looking for a long-term arrangement, and are unlikely to need or want to move with any level of frequency. The PRS does have the capacity to deliver long-term housing. Indeed, one of the tenants in the study had lived in the same property – on an AST – for ten years.

It is appropriate for any strategy for older renters to ensure that there are processes in place to direct older tenants towards landlords who are specifically seeking long-term tenants. Two of the respondents had been placed in the PRS by a local authority scheme that worked with local landlords, where good practice would dictate that the landlords accepted on to the scheme were looking to create settled, sustainable tenancies. Again there is an indication that development of an accommodation register tailored to the needs of older people would be an essential element in any PRS strategy for older renters.

Active choice

One other theme that was evident in discussion with the tenants was their perception of the positive advantages offered by private renting, particularly in comparison with social housing and even social sheltered housing. For many of the respondents, private renting meant that they could decide where they wanted to live, rather than being subject to an allocation process that might place them in an area they considered to be undesirable.

At one extreme, a regulated tenant said that her tenancy meant she could continue to live in South Kensington. If she wanted to move into social housing, there would be no property available in that area: *'North Kensington is not somewhere I would want to live. . . not many people would.'* Agnes said that she could put herself down as a priority with the council housing office, but knew that she would be offered a flat far away from the church she wanted to be near because – again – there was no council property in that area. The little social housing there was carried a waiting list of 25 years.

Bob and Annie expressed a similar view: there were council properties near where they lived, but there were 'all sorts' living there. Social housing estates were generally regarded as being unsafe. Jerry had been given a year's notice by his landlord, and was taking that time to find a social housing property in a good neighbourhood.

Other tenants expressed dissatisfaction with the sheltered housing option that they felt a move to social housing would probably mean. Louisa said: *'I don't want to be with all elderly people. . . I don't want to be lumped together in that sort of environment.'* Some of the respondents knew that eventually they might need housing with an element of care, and Jerry, for example, thought that it was best to move into sheltered housing when he could cope with the move rather than later in his life when he might be more frail. The majority of respondents held other views, however: very many of them felt that the time had not yet come, and they wanted to stay where they were for as long as possible and enjoy their independence.

The positive views expressed by many of the respondents who had made a conscious decision to seek rented housing needs to be reflected in any strategy for older private renters. It would be disingenuous to frame the strategy as a 'defensive' measure that aimed to protect tenants in a sector

viewed as being largely hostile to their interests. The strategy should, rather, underline the fact that renting privately can have benefits for older people, not least of which is to widen the choice of location. Many older people have, for good reasons, strong views on where they would like to live: within a reasonable distance of amenities; close to support networks of friends and family; away from areas thought to be insecure in terms of crime; and in reach of stimulating leisure pursuits. Social housing cannot always deliver accommodation in a preferred location.

Any strategy would have to actively embrace the PRS as a good choice for older people, at the same time as seeking to minimise any problems that might be found in sustaining a tenancy.

Conclusion

This section has reviewed some of the issues that would have to be addressed in any overarching PRS strategy for older renters, and has considered affordability, property condition, care and adaptations, management standards, housing insecurity and choice. As might be anticipated, the wide variation in tenant experience means that proposing recommendations that would contribute towards resolution of some of these issues becomes a complex challenge. Rather than concentrate too heavily on the need for an enhanced regulatory framework for the PRS, this chapter has considered some of the elements that contribute to housing insecurity and uncertainty for elderly renters. Intervention by voluntary or statutory agencies that aims to reduce risk for older people would be welcome, and the kinds of policies that would be most effective would help to maximise take-up of LHA entitlement; to improve access to a supply of specially adapted or at least suitable properties; to highlight areas of good practice in letting to older tenants; and to monitor the welfare of tenants in regulated tenancies.

4 Towards a private rented sector strategy for older people

This report has reflected on the experiences of older people in the private rented sector, and reviewed the ways in which messages from these experiences can be used to frame a private rented strategy for this age group. The report has addressed a number of key themes, including affordability, property quality, management standards, aids and adaptations and security of tenure. Each of these themes has been considered in terms of a broader housing strategy framework, and this concluding chapter summarises elements of a proposed strategy. The strategy does not require legislative enactment: rather, the package of proposals underlines the value of a more holistic approach to the delivery of housing and support services to older people who are renting privately. The chapter begins by considering where a PRS strategy for older people might fit in a local context.

Local private rented sector strategies

Both local authorities and the voluntary sector have implemented policies that amount to strategic work with the private rented sector. Broadly, a strategy is a process whereby a defined outcome – usually long-term – is achieved by a set of stages or procedures. At a local level, ‘strategies’ for the private rented sector generally have one of two sets of desired outcomes: the accommodation of a greater number of low-income households in the sector, thus alleviating the housing need of an individual or household with limited alternative options; or the improvement of landlord management and/or property standards. In each case, the outcome is generally sought through a combination of activities that include partnership working with local landlords and the creation of incentives and penalties.

Through much of the 1990s, voluntary sector agencies were at the forefront of developing schemes to encourage private landlords to accommodate households in receipt of housing benefit. Initiatives included accommodation registers and deposit guarantee schemes. This type of initiative often comprised close partnership working between the scheme and the landlord, and often included work with a landlord prior to the start of a tenancy to address any concerns about the households being helped by the scheme, practical assistance in setting up a tenancy and meeting any required advance

payment of rent and deposit, together with ongoing assistance to the landlord and tenant once the tenancy had started. Certainly by the late 1990s many local authorities had acknowledged the value of this kind of scheme. Increasingly, work with the PRS is seen to be integral to the effectiveness of local homelessness strategies.

Strategies to improve management and physical property standards have also proliferated among local authorities. This kind of work has tended to be lodged within environmental health services, and has included the creation of landlord forums to disseminate information on, for example, legislative requirements, the establishment of accreditation schemes, and/or activities supporting the introduction of selective or additional licensing as permitted by the Housing Act 2004. The latter approach in particular requires that the local authority work more broadly across a range of statutory services – for example, bringing in the police and mental health teams to deal with more vulnerable tenants.

In proposing elements of a housing strategy for older people, this report does not suggest that local authorities or the voluntary sector should embrace a new work stream. Rather, the strategy directs agencies that have existing strategies for the sector to recognise the specific needs of older people. For example, this report indicates that, where the voluntary sector or local authority may be looking to place more households in the PRS, older people may need more detailed information about the physical characteristics of proposed properties to assess their suitability. In addition, local authority work with landlords to improve the quality of management and property standards in the sector may need to address the complex needs of some older people living in poor-quality properties, particularly those in regulated tenancies.

Wherever this work is lodged within a local authority or voluntary sector, the desired outcome of a private rented sector strategy for older people is the creation of a context in which older people can make more informed decisions about moving into and staying within the sector, and where that stay is sustainable for the long term.

Elements in a housing strategy for older private renters

The following recommendations comprise three key elements in a housing strategy. As will be seen below, further research on older private renters and with key stakeholders – for example, landlords themselves and aids and adaptations officers – would help to expand these recommendations.

Accommodation register

- Local authorities should consider keeping a specialist register of adapted rental properties, suitable for different levels of disability
- The register should be maintained in conjunction with the local aids and adaptations service
- Landlords with adapted properties could be encouraged to let through a ‘specialist’ accommodation register, where all the properties are suitable for older residents, and highlighting, for example, where there is level access or a walk-in shower
- Landlords letting to older tenants should be informed of good practice in this area of their business
- Landlords willing to let through the register could be given access to advice on grants for aids and adaptations; information on funding they might gain through the Supporting People framework on any housing support they may give to their older tenants. Tenants letting through the register could have a benefit entitlement check

Local Housing Allowance

- Better advice and information are needed on LHA entitlement for older people in work, approaching retirement and fully retired
- Advice should also be available on ways to ease the pathway from full-time work to full retirement, to enable older people to sustain their PRS tenancy.

Monitor regulated tenancies

- Local authority environmental health officers should work with housing officers to complete a ‘health check’ on all regulated tenancies in their area
- Tenants in regulated tenancies should be made aware of the full range of their housing options, and where possible assistance should be given to help them to move

Further required research

It is evident that further work is required in order to expand the potential presented by the introduction of a strategy for older private renters.

First, further research is needed with landlords to collate examples of good working practice in letting to older tenants. A great deal of policy attention has been paid to the incidence of harassment and intimidation of older tenants by landlords. This research demonstrates that many older people have valued and close relationships with their landlord, but actions defined in terms of ‘good landlordism’ for older tenants have as yet not been assessed. For example, it is probable that landlords who are sensitive to the needs of older residents may be more aware of their tenants’ uncertainty with regard to certain banking transactions; may be more tolerant of an inability to keep homes in perfect condition or a desire to keep a pet; would be more responsive to requests for aids and adaptations; would consider giving an assured tenancy where the tenant is seeking a longer-term tenancy; and would also consider when visits to check on a tenant’s health and welfare might be deemed desirable.

Second, the recent review of the PRS indicated that a number of niche markets exist within the sector, and that a market for older residents is developing. Further research is needed on the viability of encouraging the growth of this market. Tenant satisfaction with larger landlords specialising in letting to the older tenant has not been assessed, and would comprise essential information for new and existing providers in this area.

Third, the effective delivery of aids and adaptations to properties in the PRS is largely unresearched. Local authority policies for ensuring that the physical needs of older renters are accommodated

have not been explored, and the proposal that local authorities keep a record of adapted PRS properties would merit some feasibility testing.

Fourth, and finally, further research is required on the often complex transition of older renters through the process from full-time work through to retirement. This research has indicated that there are uncertainties about the ability of the benefit system to offer adequate support to older renters as their incomes reduce. Demographic projections indicate a likely increase in the number of older people who will be retiring while living in the PRS. This transition period in a privately renting tenant's work career could also bring housing dislocation and an increased demand on the social rented stock.

Conclusion

This research has indicated the need for a private rented sector strategy for older people. The very wide experience of older renters even in a small qualitative sample indicates the need for any strategy to be flexible and non-prescriptive. There is a requirement for interventions that will not distort the rental housing market, either in the introduction of inflationary incentives for landlords, or in restrictive measures that would dissuade landlords from letting to a part of the market where demand is likely to grow. It is also necessary to acknowledge that landlords who let to older tenants may themselves need support, information and advice.

The creation of a strategy for older private renters is aimed at local authorities and voluntary sector agencies that already have procedures and processes in place to work with local landlords, and could readily comprise an 'arm' within an existing deposit guarantee scheme, Housing Options work or accreditation scheme. Elements of this strategy could also be adapted by voluntary sector agencies that are advocates for older people more generally in a given area.

The private rented sector is remarkable for the very broad variety of needs it serves; older people are by no means a homogeneous group. The experience of respondents in this research found that older people can find a home in the PRS; the introduction of a strategy for older private renters can help to ensure that the tenancies created are sustainable.

Appendix I The experiences of older people living in the private rented sector

Centre for Housing Policy, University of York
Heslington, York YO10 5DD

Information about the project

The Centre for Housing Policy at the University of York undertakes a wide range of different research projects related to housing. One of the Centre's main interests is housing for older people, and we have undertaken many projects in this area for various different commissioners, including the Joseph Rowntree Foundation, central government departments, local authorities and voluntary sector organisations.

Age Concern and Help the Aged, the charity that advocates and campaigns on behalf of older people, has asked researchers at the Centre for Housing Policy to undertake some independent research about the experiences of older people who live in the private rented sector. By 'private rented sector' we mean **people who rent from a private landlord or letting agent** (rather than from the council or from a housing association).

This research will help Age Concern and Help the Aged to understand more about the private rented sector and to lobby government to ensure that the private rented sector can be improved for older people in the future. A report of the project will be published in due course.

As part of this project we would like to talk to a number of older people about their expectations and experiences of the private rented sector. We have tried to contact people living in different places: Newcastle, Sheffield, North Yorkshire and London. We are eager to learn about the different experiences – both good and bad – that older people have in the private rented sector in different places.

Taking part in the research

Taking part in the research is entirely voluntary. Two researchers will come to meet you either in your home or, if you would prefer not to have visitors, in another place. The interview should take about one hour. We will be asking everyone the same questions. We would like to ask you about where you live, how long you have lived there, how well you get on with your landlord, whether your home needs any repairs and maintenance, and whether there is anything about your home that could be improved to make life easier for you. A friend or family member can be with you during the interview if you would prefer.

Please be assured that anything you share with us will only be used for research purposes. We would not identify you in any of the reports we produced or discuss what you have said to us with your landlord, or anyone else. We would never pass your details on to any other organisation.

We will give £15 to everyone who is interviewed as a thank you for your time and contribution to the research, and also cover any travel expenses if you come to meet us away from the place where you live.

If you would like more information about the project, please contact:

Karen Croucher, Research Fellow
Centre for Housing Policy
University of York
York YO10 5DD

Appendix II Housing biography

Older people's experiences of renting privately: topic guide

- Introduce research and leave information sheet
- Ask for consent to record the interview
- Give assurance relating to anonymity and that the interview can be terminated by them at any time

Age, household composition, general health status

PROBE Health status, visual/hearing impairment, problems with mobility

PROBE Changes in household composition during the course of the tenancy

How long have you lived here?

How did you come to be living here?

PROBE Tenure/circumstances prior to current tenancy

Reasons for move itself: choice/constraint: change in household or other family circumstances; previous tenancy terminated etc.

Manner of move – e.g. long-planned and considered or hasty

Reasons for moving into the private rented sector specifically

PROBE Active choice on considering all options – why did you want to rent privately?

Did they have help with finding a property, moving etc? For example, from Housing Options or other housing information service?

No other options – what would you have rather done, and why?

Had you rented privately before, and if so what had been your general experience of renting before this current tenancy?

Security of tenure

When you started the tenancy, did you think about the kind of tenancy agreement that might be on offer?

PROBE Levels of understanding of security of tenure and different kinds of tenancy agreement.

How long did they expect to be in the tenancy, at the start?

Did you and your landlord sign a tenancy agreement at the start of the tenancy? What kind of tenancy agreement do you have?

NOTE If the tenant is unsure, get them to describe what they think it might mean rather than asking for a name for it

So, what is your legal position, do you think, with regard to your continuing to live here?

PROBE What would the landlord have to do, in order to bring the tenancy to an end?

Do you get the impression that the landlord would like you to live here as long as you'd like, or have they indicated that they are likely to ask you to leave?

Are you happy with the level of tenure security that you have now?

PROBE What would they change?

Who would you approach if you had problems with your landlord?

PROBE Agencies (CAB, local authority, local Age Concern, informal networks – family, friends etc.)

Affordability

When you moved into the property, what were your financial circumstances?

PROBE If in work, were they paying all the rent themselves, or had some housing benefit?

Were they on housing benefit when they moved in?

If the tenant was on housing benefit when they moved in:

PROBE What did the landlord say about you being on housing benefit?

Had he dealt with that before, do you think?

What is the rent?

PROBE Is that monthly or weekly? Are any services or amenities included in the rent?

Do you currently get any help with paying the rent?

PROBE If they get housing benefit, get them to describe the process of application. Did they get any help with applying e.g. from the landlord? Was there a long delay in it coming through? What did the landlord do (if anything) about the delay?

Have you had any difficulties with the claim since it started?

PROBE Is there a shortfall between the housing benefit payment and the rent charged by the landlord? Why is that? E.g. tenant income, accommodation too large etc.

The amount you pay the landlord – is it easy/a struggle to find that every month?

Have you ever fallen behind with the rent?

PROBE What did you tell the landlord? What did they do?

How does the landlord collect the rent?

PROBE Formal or informal collection: using banking facilities or comes to collect personally
Has that changed at all recently?

Are you happy with the current arrangement to collect the rent, or would you prefer to do it another way?

What type of heating do you have here?

PROBE Central heating, old-fashioned boiler: do they know about schemes to help older people make their homes more energy-efficient, e.g. Home Front (national scheme to assist with boiler replacement, better insulation etc.)?

What are the heating bills like here?

PROBE Any other amenity or service charges that add to the cost of living in the property

Financially, would you say that you could continue to afford living here in the long term?

Property condition

The property you are living in, can you describe it?

PROBE Furnished or unfurnished

Type of building, number of bedrooms

Thermal comfort: central heating, double glazing, loft insulation

When last rewired?

Are regular checks carried out on gas appliances?

Have you had to call the landlord out to a repair, ever?

What type of repair – what was the problem?

PROBE Responsiveness

Satisfaction with repair

Have you had any other agency out to help with repair?

PROBE What type of repair – what was the problem?

PROBE Handyman service, care and repair

Does the property need repair now, would you say?

PROBE What needs to be done?

What has the landlord said about the repair?

Overall, thinking about maintenance, is there anything you think needs to be done?

PROBE Decorating – is it clear whose responsibility that is?

Structural work such as window replacement, work to deal with damp etc.?

Has anything been mentioned to the landlord? What has the landlord said about it?

Is there anything about the property that you think is unsafe, for you?

PROBE Has it been mentioned to the landlord? What has the landlord said about it?

Is there anything about the property that you think might be affecting your health?

PROBE Are they doing anything about that? If not, why not?

Would you like anything done to the property, to make it easier to live there?

PROBE E.g. handrails, showers, better lighting, downstairs toilet/shower, better security access ramp etc.

Have you asked the landlord about that? What did they say?

If you were worried about getting repairs carried out, where would you go for advice and assistance?

PROBE Local authority (for example, Environmental Health), or Home Improvement Agency (also known as Care and Repair), CAB, informal networks....

Do people know where to go to get help and advice?

Would they feel confident asking an outside agency for help? Test to see whether people are frightened of rocking the boat with their landlord if they approach other agencies.

Relationship with landlord

Have you always had the same landlord, since moving in?

NOTE If there's been more than one landlord at the current address, elicit the general narrative of change from one to the other. In following questions, concentrate on current landlord, but invite comparison with others.

When you first moved into the property, did you pay a deposit or rent in advance?

PROBE What did the landlord say about the payments? Has the deposit been lodged with a protection scheme?

Was there an inventory check when they moved in?

Did the landlord explain the tenancy agreement?

Tell me about the landlord, what are they like?

PROBE A very open question – no prompt or steer on this one.

Do you see the landlord very often?

PROBE Are they dropping in all the time – is that convenient? Or do they never see the landlord?

Would you say you got on well with them?

Has the landlord ever done anything to make you feel uncomfortable?

Has the landlord ever gone what might be considered 'over and above' to make sure that you were happy?

Would you recommend the landlord to a friend?

Personal security/care

Tell me a little about the neighbourhood – have you always lived around here?

Is this a nice place to live?

PROBE Convenient location for facilities/friends/family

Problems with crime

Level of attachment to area – is it their 'home' territory?

Do you feel safe in your own house?

PROBE Also ask about any common areas in shared property

Do you feel safe when you leave your house?

Do you have anyone coming to visit, to help around the house or with meals?

PROBE Agencies involved and source of funding

Landlord awareness of those agencies

Does the location/ condition/size/amenities in the property make it more or less difficult for carers or others to help them – for example, not having hot water, or a usable bathroom, room for medical equipment (e.g. oxygen tanks), room for aids and adaptations, space for wheelchair/ Zimmer frames etc.

Would you say that you needed any personal help or support to carry on living here?

Housing preferences, future options

Do you feel that this place is your home?

Do family and friends come to visit you here?

PROBE Do people enjoy their home/are they proud of it, ashamed etc.?

Would you like to carry on living here, or would you like to move?

PROBE If wants to move: what in particular makes them want to move?

If actively planning to move, how do they view their options?

Generally speaking, what do you think about renting from the council, or from a housing association?

PROBE Have they ever rented socially?

Pros/cons

What about owner-occupation?

PROBE Have they ever owned their own property?

Pros/cons

What about renting privately, is that something that you would consider again in future?

Thank you for agreeing to help us with the research

Give incentive payment and ask them to sign a receipt for the incentive payment; ask them to sign the consent form

Appendix III Respondent case studies

Jen

Jen is 59 and came to the UK from Hong Kong in the early 1970s. When she was widowed in 1998, she moved from the outskirts of the city where she lived and bought a large city-centre apartment. Both her children lived with her. However, they have moved away for work. The large apartment was too big for her and the service charges were high (about £4,000 per year). Ideally, she would like to have sold the apartment and bought somewhere smaller, but she was not able to sell owing to the downturn in the property market. She decided to rent out the flat via an agent and to rent a smaller property herself which would be cheaper and easier to maintain, but still had space for her children and other relatives to come and stay. Jen has two part-time jobs and a widow's pension. She will have a private pension when she reaches 60. Because of her work with the voluntary sector she knows she will not be eligible for any benefits.

She has been renting a two-bedroom house for the last two years. The rent she collects from the apartment she still owns pays the rent on the house with a little extra to spare. Her landlord is also her solicitor and she has known him many years. She did not have any formal tenancy agreement when she moved into the house, but was unconcerned about this. However, she now has an assured shorthold tenancy. When she moved in the landlord asked her how much she wanted to pay, and she wanted to pay the market rent, which is £500 per month. She trusts her landlord, and is confident that he would not ask her to move. Similarly, she knows that the landlord trusts her because of their longstanding business relationship. He knows that she will always pay the rent and keep the property in good order: *'I look after the place, nice and clean.... He knows me, he has no worries.'* When she moved in the landlord demolished a garden wall so she could have off-street parking.

Jen is happy with her house. *'I feel very safe living in this house.... Although it's not my property, it makes no difference – I still look after it. I buy my furniture, I'm cleaning every week. Even though it's not my property it doesn't bother me, it's still my home.'* The house is in a nice neighbourhood, conveniently located for her work and also other services and facilities in an area of the city where there is a large

Chinese community. Jen's only concern is if the rent is increased, in which case she feels she might have to think again. However, she feels that any increase would be negotiable because the landlord would want to keep her as a tenant. *'We trust each other – that's very important. He's reasonable. He will not put my rent up. He would look at the friendship more than the money.'* She is also a little concerned about the electricity bills, which are high due to the type of spotlighting that has been installed. *'It's nice, bright enough – I like it, but it eats all my money.'* The house is centrally heated. There were some problems with the thermostat but the landlord sent contractors straight away to fix it.

At the moment Jen has no intention of moving. Ideally she would like to buy the house she lives in, but the landlord will not sell it. She has mixed views about the pros and cons of renting. For someone older, renting is a better option as the tenant does not have the responsibility of maintenance and finding reliable and honest workmen. *'When you're older you want everything easy, you don't want too much hassle – let the other people do it.'* Also, new flats have high service charges. However, she feels owning a property has financial advantages because the owner retains any equity gains. In other respects she feels renting is no different from owning a property. In the more distant future she would consider either moving to live with her daughter, or to sheltered housing, but she feels she is too young to consider sheltered housing as an option at the moment.

Sylvia

Sylvia is 54 and was homeless prior to moving into the flat where she now lives. Although she was working until the previous year, Sylvia suffers with various health problems. She was living on Incapacity Benefit until quite recently, and now claims Jobseeker's Allowance.

Previously she had been living in a private rented flat that had been condemned by Environmental Health while she was in hospital suffering with lung problems caused by spores coming from damp in her home. She then moved into another private rented flat on an assured shorthold tenancy and had to move from the flat when it was sold to another landlord. She then stayed with her daughter. She cannot get on the council list as she has outstanding rent arrears on a council property that she rented in the past with her former partner.

Sylvia's daughter had secured a flat through the Private Rented Sector Team – a voluntary sector scheme funded by the local council that helps people of all ages find accommodation in the private rented sector in the local area. Among other services the Team offers a deposit scheme to assist people when first moving into properties, and also helps with all the necessary forms, tenancy agreements and benefits claims. Sylvia spoke to the team, and once she had a £400 deposit agreed she was able to look for a flat. She found one very quickly in the area where she wanted to live. *'I came, I had a look at it – I mean, it's lovely, it's fantastic – and I said, "Oh, I'll be able to take it", and I moved in the following week, so I got sorted out.'*

Sylvia is delighted with her current accommodation. Compared to the other flats she has rented, it is in a very good state or repair. *'It's all lovely and fresh. It's just lovely. I've never had a property like this.'*

Sylvia also told us:

'I had an accident down there, the carpet was frayed and I tripped over it and I nearly banged my head off the wall. I got on the phone to her. I said, "Lillian," I said, "I've just had an accident", and she said, "What's the matter?", and I explained it to her and she was out, her and husband were out and fixed it straight away. So that's the sort of landlord you need, you know.'

Louisa

Louisa was in her 70s at the time of the interview, and had been living in her two-bed flat in north London for more than 30 years. She had moved into the flat with her husband, who had made the arrangement with her landlords. These were a mother and son who operated as a company and owned a number of properties in the area. Louisa was already a tenant when she got married, and the landlord offered the couple a larger place to stay. They moved there in 1979. Louisa's husband made all the legal arrangements. Louisa's relationship with her husband came to an end in the mid-1980s, and he moved out. When her husband moved out she sought a tenancy for herself. The landlord pushed something under the door that was not signed, and which advisers later told her was invalid. However, she decided just to carry on as she was, and did not bother seeking a divorce, apparently half-assuming that the tenancy would remain valid if she stayed married.

Relations with the landlord soured when it was found that the boiler in the flat was substandard. The boiler had been reported to the gas company, which condemned it and wrote a letter to the landlord. The landlord was very angry, since he had been operating the tenancy with little regard for the formal paperwork. He put up the rent from £136 a month to £600. Louisa ignored this and continued to pay the £136, which had been established by the 'fair rent' office. For some months the landlord did not cash the cheques but then capitulated and accepted the amount.

In 1999 the properties were sold to a new company and it was established that Louisa was a regulated tenant. The company operated a policy of upgrading and selling the other flats in Louisa's block. She immediately felt under pressure to move. She feels that since the property has been sold, she has been subject to ongoing low-grade harassment. The new landlords immediately had the rent reassessed, and it increased from £136 a month to £620. The landlord claimed that £55,000 had been spent to upgrade the property but Louisa did not think the figure was at all accurate. Much of the rent increase was covered by Louisa's housing benefit since by this time she had retired. However, there was an £80-a-month shortfall because Louisa had income from a private pension. Louisa said that because she was financially reasonably secure, the landlord had chosen to harass her out of the property by creating as much inconvenience as possible: in responding slowly or not at all to requests for essential repairs; in making changes to the property which have in fact damaged the flat; and in having workmen come and go with little or no notice.

Louisa has not considered any other housing option, even though the stairs at the flat are becoming difficult to manage. She thinks that the local housing allowance will not cover the rent on another flat, and does not like the idea of moving into sheltered accommodation because she wants to remain independent.

Bill and Annie

Bill and Annie are both in their 80s. They got married during the war, and when Bill returned home from active service in the army they lived with his parents. It was a difficult situation. Although they applied for council housing at the time there was a mix-up with their application, so they found a small house to rent from a private landlord. In time, they needed a bigger place for their growing

family. In the early 1950s they swapped houses with a neighbour's mother – both houses were owned by the same landlord. Bill and Annie moved to the four-bedroom Victorian terraced house where they still live. Their four children were brought up there. Bill and Annie now live on their own. They have no close family nearby. They have a protected tenancy, paying £117 per month rent. Bill likes to pay six months' rent in advance as he worries that he might forget to pay if the rent was payable monthly.

The house has been owned by a number of different landlords. The current landlord lives abroad, and the property is managed by an agent. Very little maintenance has been carried out over the 50 or more years that Annie and Bill have lived there. The house is in a poor state of repair and has had outstanding damp problems for more than 30 years. When he was younger Bill did most of the small maintenance jobs himself but he is no longer able to do this.

The same landlord owns a number of neighbouring houses, and these have been renovated and are let mainly to students on short-term tenancies. When Bill asked why their house had not been renovated he was told that when he paid the same rent as the students the house would be improved. About 12 years ago major repairs were carried out to the house: a bathroom was installed in one of the bedrooms (previously they had a bath in the kitchen); the front bay window was collapsing and this was replaced. Bill feels that the workmen did a poor job, and the guttering has leaked ever since, exacerbating the damp problems –particularly in the kitchen.

Annie suffers with a type of dementia and is very poorly. Bill is her main carer. He has arthritis and finds it increasingly difficult to climb the stairs, which he has to do many times every day as Annie sleeps much of the time and needs to take regular medication. A social worker who came to talk about respite care for Annie put Bill and Annie in touch with a specialist older people's housing advice service, and their support worker visits regularly. There is sheltered housing available nearby but a move to another place is not a realistic consideration as it would upset Annie too much. Also, Bill feels that the nearest scheme, although supposed to be for older people, has younger 'undesirables' living there. Over the years they have asked the agent many times about maintenance. Their requests have either been ignored or met

with evasive answers. Bill now feels that they will put up with what they have as carrying out the maintenance required would mean considerable disruption in their home and Annie would simply find it too distressing

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