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No place to call home

Older People at Risk of Homelessness in Victoria

*- Dr Debbie Faulkner and Kobi
Maglen, June 2020*

 HAAGHomeAtLast

 HousingfortheAgedActionGroup



Dr Debbie Faulkner, Senior Research Fellow, The Australian Alliance for Social Enterprise (TAASE), The University of South Australia

The purpose of TAASE is to engage with people and communities, and to partner with the organisations which serve them, in order to produce research which enables evidence-led change for the social service sector and people in need of social support. TAASE is an interdisciplinary and cross-university research concentration that works with marginalised communities and vulnerable people who are experts in their own lives. This work helps to ensure that decisions affecting people's lives draw on their stories, their strengths, and their capacity to realise their potential. Debbie has many years of experience in social and population based research issues with a strong focus and expertise in understanding the housing, social and aged care needs of the older population in Australia.



Kobi Maglen, Housing for the Aged Action Group

Kobi is the National Development Worker at Housing for the Aged Action Group (HAAG), Housing for the Aged Action Group (HAAG) has provided government funded services to the Victorian community since 1992. From 2012 HAAG has developed its Home at Last Older Persons Housing Information and Support Service. This unique early intervention and homelessness prevention service has been independently proven to assist older people at risk of homelessness transition from housing where they are highly vulnerable to long term affordable housing. While services to the Victorian community have been the basis of HAAG and Home at Last's service delivery, HAAG has also operated at a national policy level for a number of years.

This project is supported and funded by the J.O. and J.R. Wicking Trust. The project fits very well with one of the Trust's priorities – assisting older people to stay at home longer; including innovative models for supporting housing stability for older Australians at risk of homelessness. The J.O. & J.R. Wicking Trust (The Wicking Trust) was established under the terms of the Will of the late John Oswald Wicking and is one of Australia's most significant trusts. The Trust seeks to support organisations that are well placed to affect systemic change in the wellness and quality of life of the aged and/or those with, or at risk of, Alzheimer's disease.

Acknowledgements

Thanks to Ms Julia Law for the drawing of the maps and the overall support of the TAASE and HAAG staff.



All photos from Unsplash courtesy of Nick Karvounis, BBH Singapore, Paul Stickman, Paweł Czerwiński, Tom Rumble, Alex Wong

Objectives of the Ageing on the Edge Project

The Ageing on the Edge—The Older Persons Homelessness Persons Prevention Project is a five year initiative (2016-2020) that aims to:

- Gather evidence and conduct research that supports a compelling need for better housing and support services for older people;
- Develop awareness across all states about the growing problem of housing security for older people;
- Investigate the availability of avenues for older people to find long term, affordable and adaptable housing;
- Promote early intervention and prevention strategies with a focus on achieving long term sustainable housing outcomes;
- Develop strategic partnerships with not-for-profit organisations in the community and create strong linkages with key Commonwealth and state governments that will transform into action to develop effective service responses integrated across housing, health and aged care service sectors;
- Conduct lobbying activities to Governments with partners at Commonwealth level and in each state.

A number of reports have been produced as part of this project. The previous reports are: Fiedler J. and Faulkner D. 2019 “One rent increase from disaster”, Older renters living on the edge in Western Australia, Final Report, August, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide oldertenants.org.au/wa-report

Fiedler J. and Faulkner D. 2017 “The older I

get the scarier it becomes”, Older people at risk in NSW, November, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. oldertenants.org.au/publications/the-older-i-get-the-scarier-it-becomes-report-older-people-risk-homelessness-new-sout-0

Fiedler J. and Faulkner D. 2017 Finding a suitable home for older people at risk of homelessness in South Australia, September, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. oldertenants.org.au/publications/finding-suitable-home-older-people-risk-homelessness-south-australia

Fiedler J. and Faulkner D. 2020 ‘I just want secure, safe housing’ Older people at risk of homelessness in Queensland, March, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. oldertenants.org.au/publications/i-just-want-secure-safe-housing-older-people-risk-homelessness-queensland

This report provides a brief snapshot of homelessness and the risk of homelessness in Victoria.



Homelessness and housing stress for older people in Victoria

Introduction

Homelessness is a rapidly growing problem in Victoria. Between the 2006 and 2016 Census the number of people experiencing homelessness in Victoria increased from a rate of 35.3 per 10,000 population to 41.9 per 10,000 population (see Table 1). A desperate shortage of affordable housing and skyrocketing rents are driving more and more people, from diverse backgrounds, out of their homes and into homelessness.

Belying the old stereotypes of homeless people being “rough sleepers: with complex needs, the fastest growing cohorts of people becoming homeless are women and older people. For many homeless means couch surfing, living in severe overcrowding, and temporarily in rooming houses and emergency accommodation.

This report examines the cohort of older people, over 55 years old, who are homeless, or at risk of becoming homeless. During the same period between 2006 and 2016, older persons homelessness grew by 58 per cent (Table 1). Drawing on Census, as well as Specialist Homelessness Services data from across the state, this report examines the makeup of this growing and often hidden demographic of homeless people.

Measuring Homelessness

The two data sources referenced in this report have slightly different classifications of people who are homeless, and people who are close to the point of homelessness. The Census, conducted by the Australian Bureau of Statistics (ABS) every five years, is concerned primarily with a count of all people in Australia including people who are homeless and the socio-demographic characteristics of that population at a point in time.¹

The ABS (2018a) defines homelessness as:

When a person does not have suitable accommodation alternatives, they are considered homeless if their current living arrangement:

- is in a dwelling that is inadequate;
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations.

The definition has been constructed from a conceptual framework centred around the following elements:

¹ The Australian Census of Population and Housing provides a reliable benchmark count of the number and key characteristics of persons and households in Australia at five yearly intervals. The census has a number of purposes including establishing the population of each state and territory and local government area for electoral purposes and the distribution of government funds. From a research and policy perspective the census provides the count and characteristics of the population and housing and households for small areas and small population groups to support planning, administration, policy development of the government, businesses and other users. Considering the planning needed to conduct a complete count of the population the undertaking of a census every five years is highly valued. Census data is supplemented in the intervening period by survey data which gains it representation from the availability of the Census data benchmark.

- Adequacy of the dwelling;
- Security of tenure in the dwelling; and
- Control of, and access to space for social relations

The second source is the Specialist Homelessness Services dataset, an administrative dataset that collects information on every person who engages with a homelessness service in Australia. The Specialist Homelessness Services (SHS) dataset makes further distinction between those who are 'rough sleeping' and those who are in insecure, short term or emergency accommodation. The SHS (AIHW 2019) defines a person as homeless if they are living in either:

- Non-conventional accommodation or 'sleeping rough' (primary homelessness), or
- Short-term or emergency accommodation due to a lack of other options (secondary homelessness).

Both datasets provide valued insights into homelessness in Australia.

Homelessness trends in Victoria

Census data

As overall homelessness across the country has increased over the last decade, so has overall homelessness in Victoria. At the 2016 Census of Population and Housing, 13.3 per cent of the homeless population in Victoria was aged 55 years and over. This figure is slightly lower than was the case for Australia as a whole (at 16.0 per cent) (Table 1). In 2006 there was close to 2,100 people

aged 55 years and over recorded as homeless but by 2016 this had risen to 3,311 (with 15.6 per cent of this group are aged 75 years and over). Figure 1 shows the per cent change in numbers over the two intercensal periods by age group. It shows the quite substantial increases at all ages (except 75+) between 2006 and 2011 and then the variable reductions in the increase over the latest intercensal period. As is the case in other states there was an actual decline in youth numbers over the 2011-16 period. **The greatest percentage change over the latest period 2011-2016, however, was for the older age groups 65-74 and 75 years and over at 32 and 40 per cent respectfully.**

Over the intercensal periods the rate of homelessness per 10,000 population aged 55 years and over has also grown from 17 in 2006 to 20.7 in 2016, so the increasing numbers of older people homeless is not just a result of the ageing of the population² (Table 1). This increase in homelessness at the older ages is particularly apparent for females at ages 65-74 and 75 years and over (Figure 2). At the ages 65-74 there was a 70.8 per cent increase in numbers over the intercensal period and for the female population aged 75 years and over a 61 per cent increase.³

² Author's calculations from ABS 2018a, ABS 2006, 2011, 2016a

³ For the 2016 census the ABS revised the definition of homelessness changing the subcategory of boarding houses which resulted in 64 fewer people aged 55 years and over being counted in the revised 2011 numbers to those produced for the 2011 census. From the published figures a comparison by state by age by sex can only occur through a comparison of the published unadjusted 2011 data with that of 2016. The percentage change presented above is an undercount of the change for the population aged 55-64.

Table 1: Victoria Homelessness counts, Place of usual residence, 2006, 2011, 2016

Total Population

Year	2006	2011	2016
Australia	89728	102439	116427
Victoria	17410	22309	24818

Rate of Homelessness per 10,000 people

Year	2006	2011	2016
Australia	45.2	47.6	49.8
Vic	35.3	41.7	41.9

Numbers of homeless people by age group

	2006	2011	2016
55-64	1153	1571	1818
65-74	540	741	980
65 and over	945	1112	1498
75 and over	405	371	518
Total 55 and over	2098	2689	3311

Population 55+ as % of all homeless

Year	2006	2011	2016
Australia	13.9	14.2	16.0
Vic	12.1	12.1	13.3

Population 65+ as % of all homeless

Year	2006	2011	2016
Australia	6.1	6.0	6.8
Vic	5.4	5.0	6.0

Rate of homeless people per 10,000 people by age group

	2006	2011	2016
55-64	21.6	25.7	26.8
65-74	15.6	18.4	19.2
65 and over	13.8	14.2	16.3
75 and over	12.3	10.3	12.5
Total 55 and over	17.0	19.6	20.7

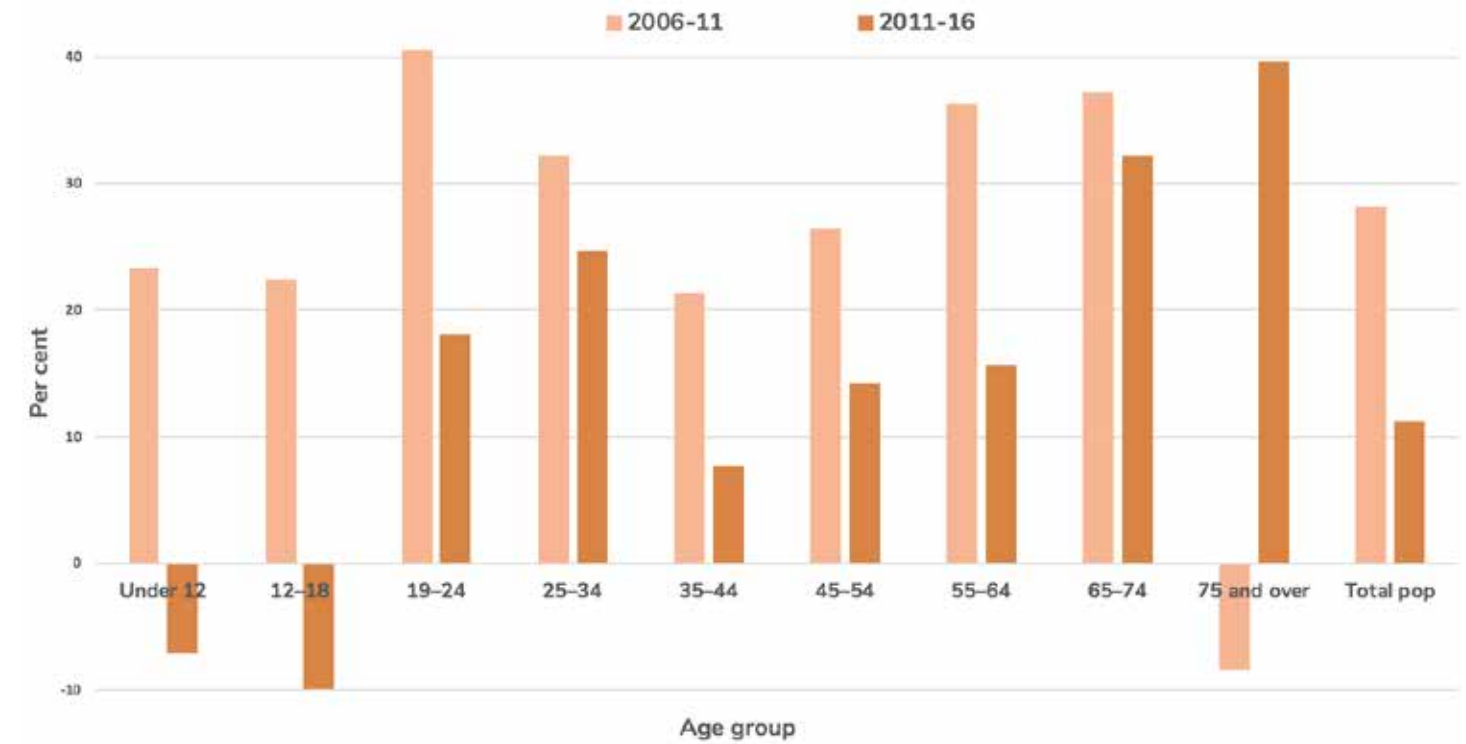
In addition to those people recorded as homeless at the Census, information is also collected on those people considered to be 'marginally housed' which means they are at risk of homelessness. The marginally housed are categorised into three groups:

- Other improvised dwellings: people who were enumerated on Census night in the dwelling category of an 'improvised home, tent, sleeper-out' who reported either being 'at home' on Census night or having no usual address, and are not considered on balance, to be homeless;
- Other crowded dwellings: Persons living in other crowded dwellings are those usual residents living in dwellings reported in the Census where the dwelling requires three extra bedrooms to accommodate them according to the Canadian National Occupancy Standard;
- caravan parks: Persons marginally housed in caravan parks are those considered

to be in marginal housing and at risk of homelessness. (ABS 2012).

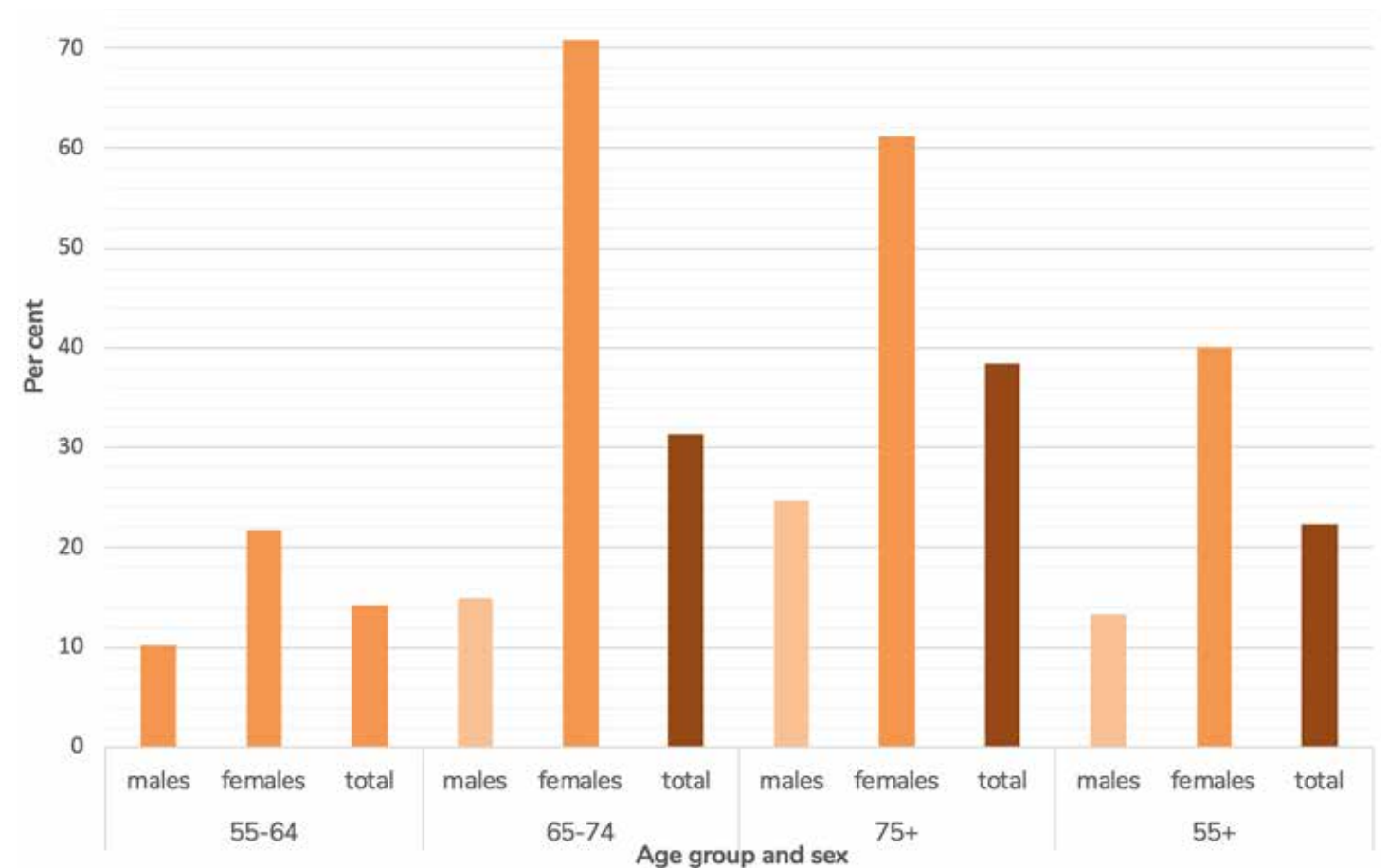
So, in addition to the 3,311 people aged 55 years and over recorded as homeless at the 2016 Census and additional 2,421 were counted as marginally housed with 41 per cent marginally housed in a caravan park (Figure 3).

Figure 1. Percentage of homeless people by age



Source: derived from ABS 2018a

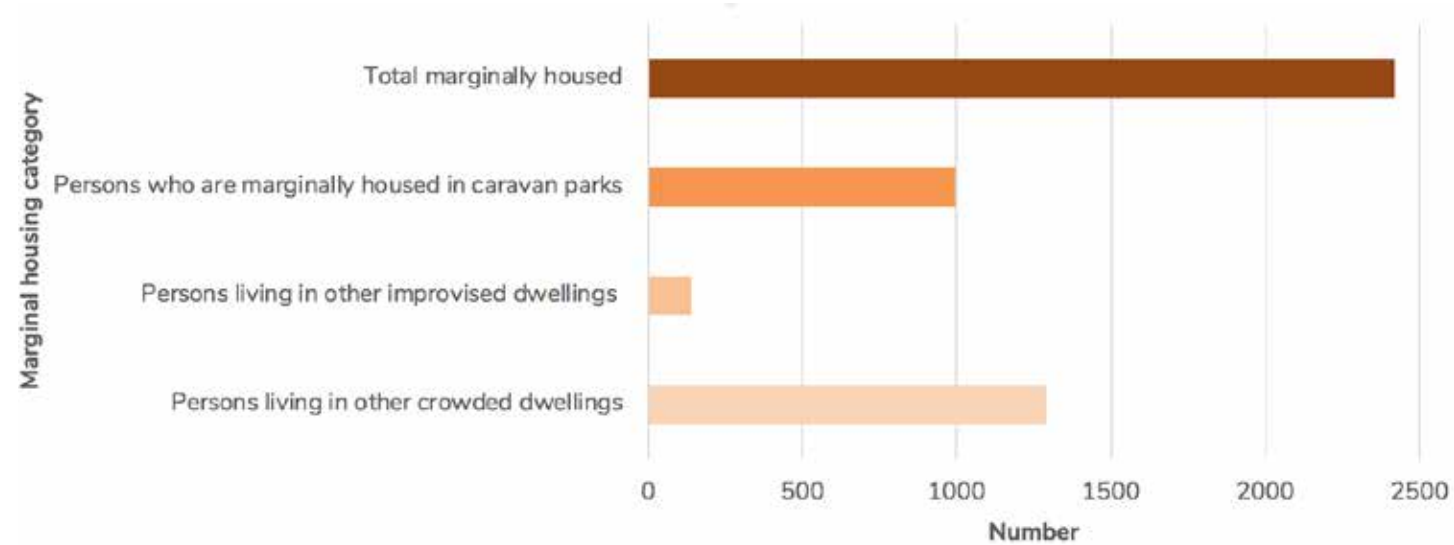
Figure 2. Per cent change in homelessness by age and sex 2011-2016



Source: derived from ABS 2018a



Figure 3 Population 55 years and over marginally housed, 2016 Census (total no. 2421)

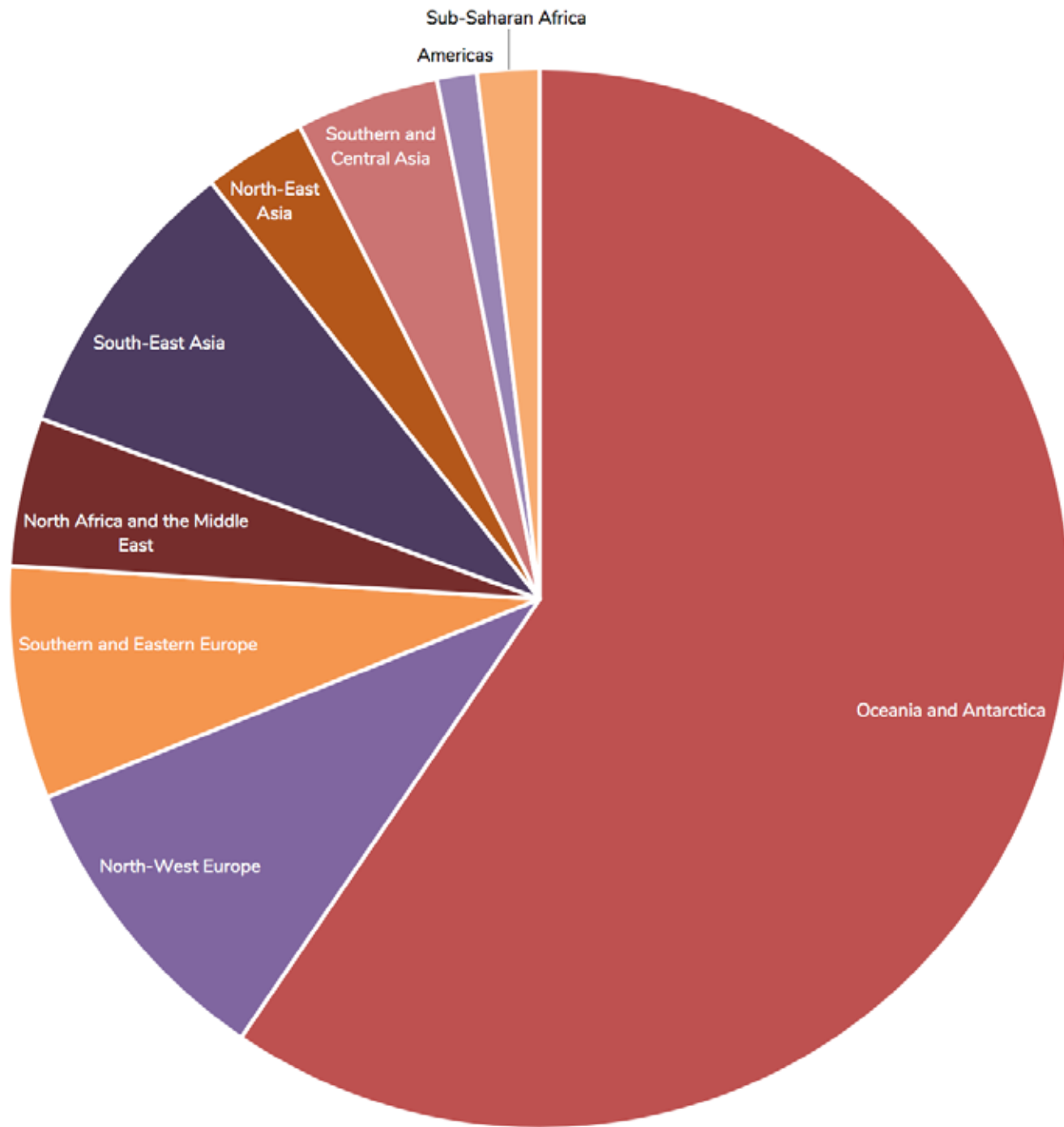


Source: derived from ABS 2018a

Table 4: Geographic distribution of the population of homeless people aged 55 years and over, 2016 Census

SA4 Region	Males		Females		Total	
	Number	Percent	Number	Percent	Number	Percent
Melbourne Inner	579	29.4	200	17.2	780	24.9
Melbourne Inner East	82	4.2	50	4.3	142	4.5
Melbourne North East	108	5.5	78	6.7	189	6.0
Melbourne North West	52	2.6	52	4.5	107	3.4
Melbourne Outer East	98	5.0	78	6.7	175	5.6
Melbourne Inner South	111	5.6	83	7.1	192	6.1
Melbourne South East	278	14.1	162	13.9	439	14.0
Melbourne West	196	10.0	132	11.3	331	10.6
Melbourne Total	1504	76.4	835	71.7	2355	75.3
Mornington Peninsula	104	5.3	75	6.4	180	5.7
Ballarat	47	2.4	34	2.9	79	2.5
Bendigo	54	2.7	29	2.5	81	2.6
Geelong	60	3.0	55	4.7	120	3.8
Hume	46	2.3	35	3.0	85	2.7
North West	51	2.6	44	3.8	99	3.2
Shepparton	57	2.9	35	3.0	96	3.1
Warrnambool & South West	30	1.5	15	1.3	43	1.4
Regional Victoria Total	449	22.8	322	27.7	783	25.0

Figure 4: Older population 55 years and over homeless by major birthplace region, 2016 Census



Aboriginal and Torres Strait Islander people comprised 1.9 per cent (63 people) of the homeless population and 2.1 per cent (50 people) of those classified as marginally housed.

Figure 4 shows although the Australian and

New Zealand born account for 60 per cent of homelessness on Victoria in 2016, there was a considerable distribution across the other major regional birthplace groups with both north-West Europe and South-East Asia approaching 10 per cent of the homeless population

Specialist Homelessness Services Collection Data

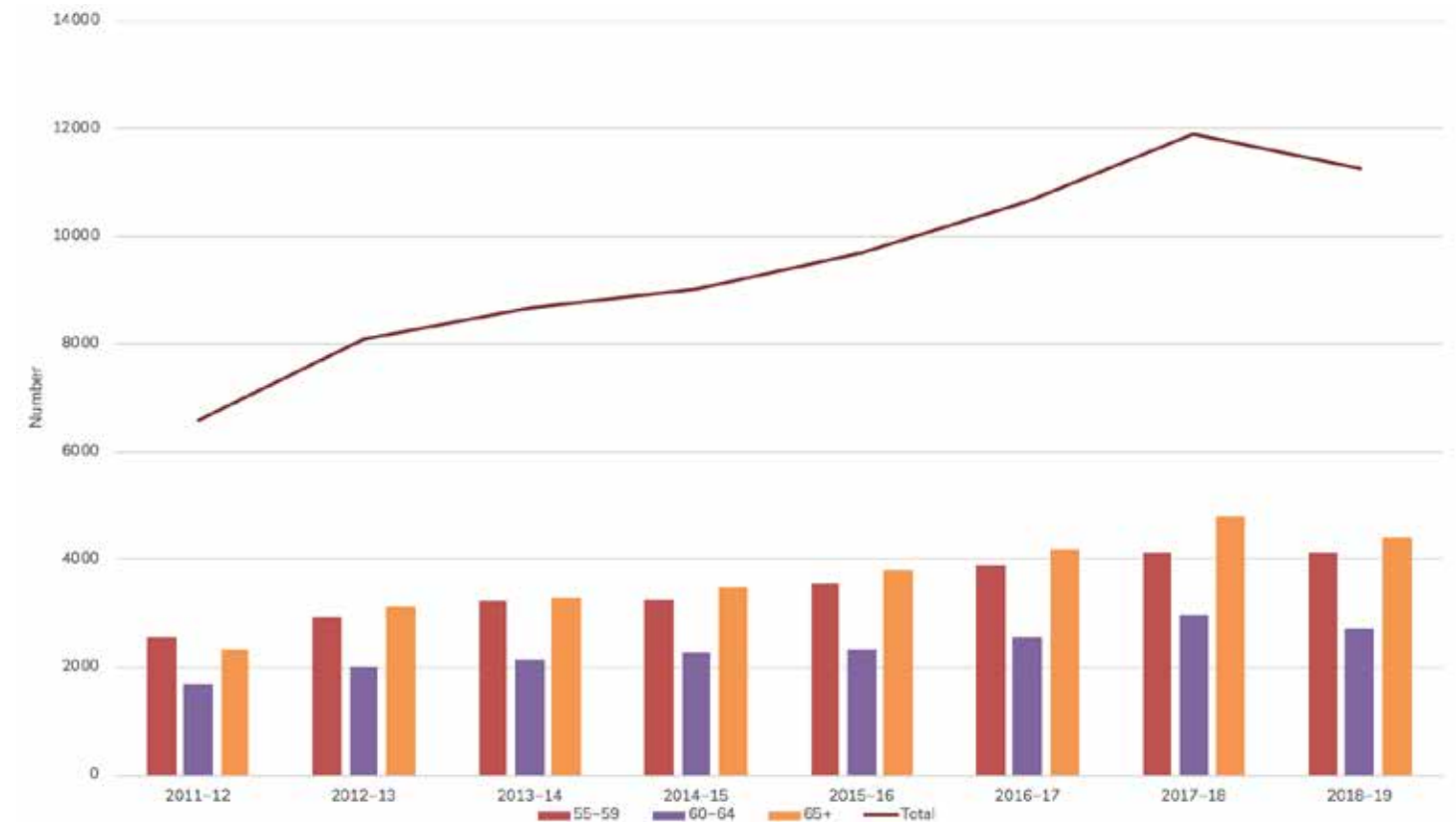
The second data source that provides an insight into homelessness and at risk of homelessness is the Specialist Homelessness Services (SHS) data, collated annually by the Australian Institute of Health and Welfare. This is a rich source of information on people homeless or having housing difficulties who approach or are referred to these services.

Reflecting national trends, the number of people 55 years and over seeking assistance

from Australia's homelessness services has continue to increase. In the seven-year period between July 2011 and June 2019, the overall number of people seeking support from Victorian homelessness services increased by 31 per cent, while the number of older people seeking support rose by 71 per cent. In 2011-12 older people comprised 7.6 per cent of Victorians seeking assistance and by 2018-19 this had increased to 10 per cent of the population.

Table 5 highlights the change over time by specific older age groups. Increases have occurred for all three age groups, by 62 per cent for those aged 55-59, 60 per cent for older people 60-64 and 90 per cent for those aged 65 years and over. In 2018-19 over 4,000 people aged 55-59 and 65 and over approached services and nearly 3,000 people at ages 60-64 years.

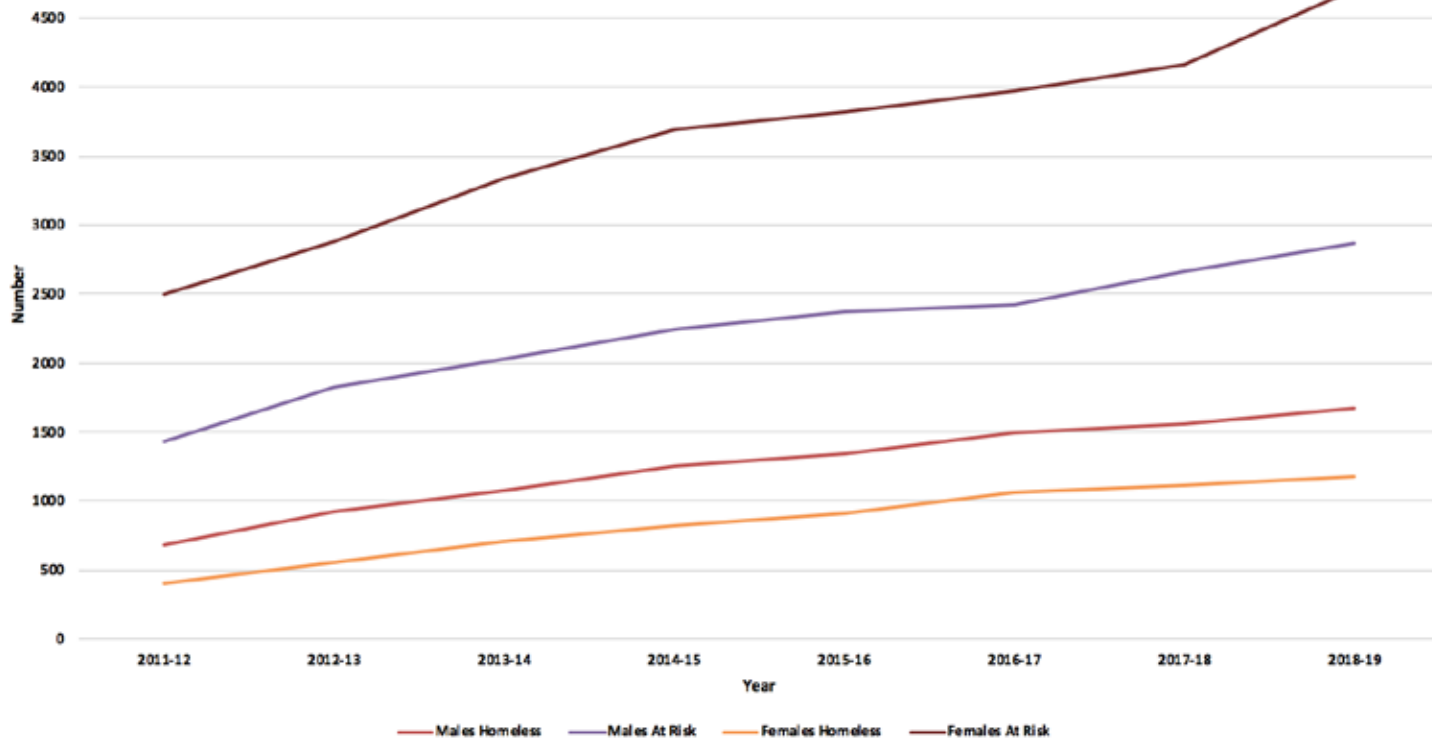
Figure 5: Victoria: Older Clients of Specialist Homelessness Services by age, 2011-12 to 2018-19



It is clear that for older people the majority engage with Specialist Homelessness Services because they qualify as being at risk of homelessness – that is they ‘are at risk of losing their accommodation or they are experiencing one or more of a range of factors or triggers that can contribute to homelessness’ (AIHW

2020b). Figure 6 provides the trend over time in homelessness and risk of homelessness by gender. For both males and females being at risk is much more prevalent than actual homelessness and shows the importance of these services in preventing older people from falling into homelessness.

Figure 6 Victoria: Number of males and females 55 years and over seeking assistance from homelessness services by homelessness category, 2011-12 to 2018-19



Note: There have been some changes in classifications across time but these changes should have little impact on the counting of the population aged 55 years and over.

Source: derived from AIHW 2020a

Table 5: Housing first reported by older people aged 55 years and over engaging with Specialist Homelessness Services, 2018-19

Housing first Reported	Males		Females		Total	
	Number	Percent	Number	Percent	Number	Percent
No shelter/ improvised/ inadequate dwelling	644	13.9	214	3.2	858	7.6
Short terms temporary accommodation	439	9.5	324	4.9	763	6.8
Couch surfer	549	11.8	621	9.4	1170	10.4
Other homeless	35	0.8	20	0.3	55	0.5
Public/ community housing – renter or rent free	685	14.8	844	12.7	1529	13.6
Private or other housing – renter, rent free or owner	1758	37.9	2824	42.6	4582	40.7
Institutional settings	323	7.0	88	1.3	411	3.6
Other at risk	98	2.1	951	14.3	1049	9.3
Not stated	102	2.2	747	11.3	849	7.5
Total	4633	100	6633	100	11266	100

Source: derived from AIHW 2020a

Many more women engage with services, reflecting their worsening position in the housing system and/or their greater willingness to seek help, and because of the disproportionate impact of domestic and family violence (see Table 6).

Table 6: Main reasons first reported for attending Specialist Homelessness Services, population aged 55 years and over, 2018-19

Main reason first reported	Males		Females		Total	
	Number	Percent	Number	Percent	Number	Percent
Financial difficulty	842	18.2	895	13.5	1737	15.4
Housing crisis	1191	25.7	1038	15.6	2229	19.8
Housing affordability stress	435	9.4	531	8.0	966	8.6
Inadequate or inappropriate dwelling conditions	712	15.4	688	10.4	1380	12.2
Previous accommodation ended	223	4.8	191	2.9	414	3.7
Medical issues (including mental health)	229	4.9	198	3.0	427	3.8
Domestic violence	101	2.2	2461	37.1	2562	22.7
Total	4633	(80.6)	6633	(90.5)	11266	(86.2)
Not stated	102	2.2	747	11.3	849	7.5
Total	4633	100	6633	100	11266	100

This section has examined Census and the Specialist Homelessness Services datasets to establish trends in homelessness and at risk of homelessness for the older population in Victoria over the last decade or so. It is clear homelessness numbers and those at risk of homelessness have increased over this time. 43.8 per cent of older people who engaged with a homelessness service did so in 2018-

19 because of financial difficulties, housing affordability stress or a housing crisis.

The next section of this report examines in more detail older people aged 65 years and over who are at risk of housing stress in the Victorian housing rental market.



Older low-income households in the Victorian rental market

As noted above many older people approach homelessness services because of financial difficulties, housing affordability stress or a housing crisis (however defined). In Victoria at the 2016 Census, 11.6 per cent of the population 55 years and over were renters (182,550 people) and of these only 34,403 were living in social housing (ABS 2016b). For the population 65 years and over 9.5 per cent were renters (85,781 people) and 22.8 per cent or close to 20,000 people were renting in the social housing sector (ABS 2016b). As well as obtaining estimates of homelessness from the Census, the available data in the Census of Population and Housing can be used to also estimate the number of older households that are at risk of housing stress and potentially homelessness. This risk may increase as people retire.

Table 7: Number of older households (65 years and over) in housing stress by household type and tenure type, 2016 Census

Household Type	Private rental	Other rental & not stated	Total rental households
Family household where at least one member is aged 65 years and over	7504	1818	9322
Male lone person household	5529	1877	7406
Female lone person household	7888	3512	11400
Total Households	20921	7207	28128

Source: derived from ABS 2018b

This research has classified older people living in rented accommodation but at risk of housing stress according to following benchmarks:

- Housing stress - on lowest 40 per cent of household incomes and paying more than 30 per cent of income in rent;
- Severe housing stress - on lowest 20 per cent of income and paying more than 30 per cent of income in rent;
- Extreme housing stress - on lowest 20 per cent of income and paying more than 50 per cent of income in rent.

At the 2016 Census, based on ABS calculations 28,128 rental households where a house member was aged 65 years and over, were estimated to be in housing stress in Victoria. Of these households 74 per cent were in the private rental market (Table 7). A small proportion of older people were in other forms of rental tenure or at risk of housing stress, although they did not state the landlord of their rental tenure. While family households can be at risk, it is lone person households that have the greatest risk to housing affordability stress and this is particularly so for female headed households.

While some households with incomes in the bottom 40 per cent of the national household income distribution and paying 30 per cent of their income in rent may be able to contain costs and make ends meet from day to day, this is not the case for those households considered to be in severe housing stress. In Victoria in 2016, 73 per cent of older households could be considered in severe housing stress and 38

per cent of households (10,680 households) in extreme housing stress. These households have incomes in the bottom 20 per cent of the income distribution and are paying at least 50 per cent of their income in rent (Table 8). Rental costs may be as high as 80 per cent of income and day to day living for these households is very restrictive. Of these households in extreme housing stress, 33 per cent were 75 years or older at the Census.

Table 8: Number of older households (65 years and over) in extreme housing stress by household type and tenure type, 2016 Census

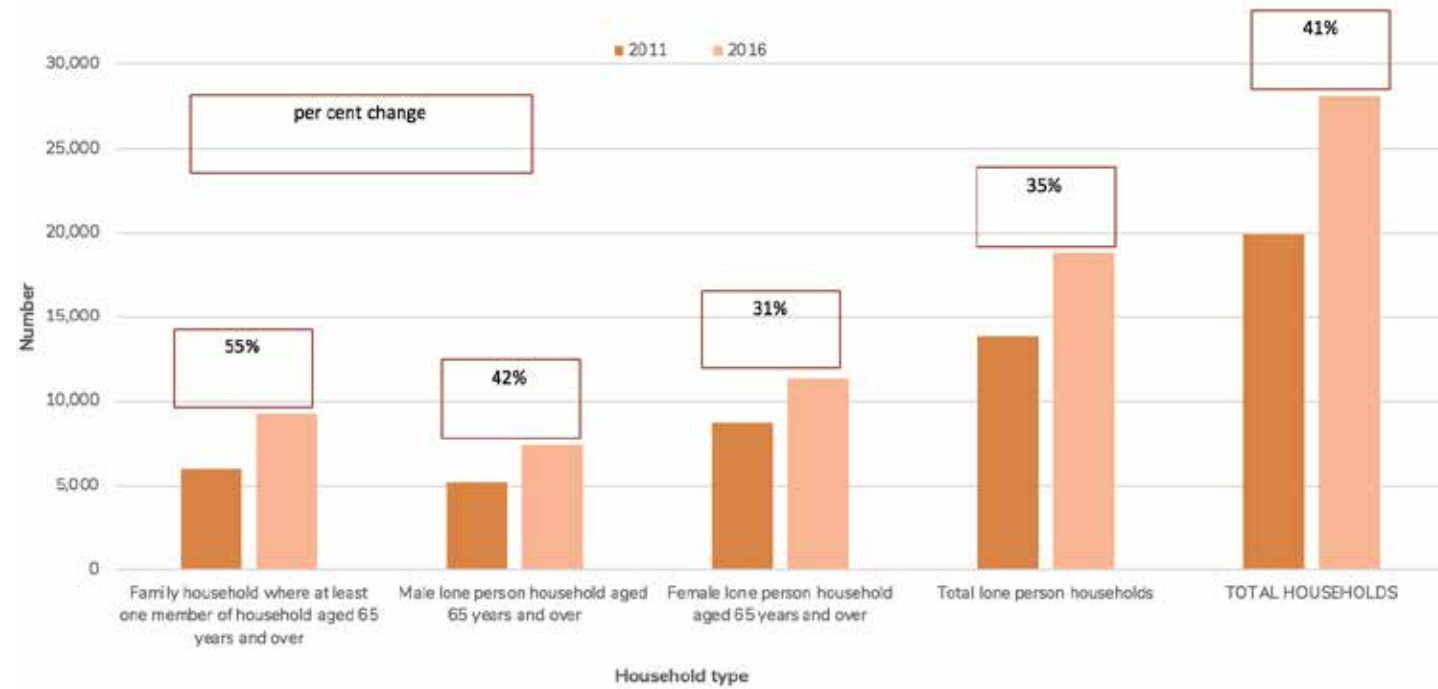
Household Type	Private rental	Other rental & not stated	Total rental households
Family household where at least one member is aged 65 years and over	1939	448	2387
Male lone person household	2585	604	3189
Female lone person household	4007	1097	5104
Total Households	8531	2149	10680

Source: derived from ABS 2018b

The analysis of the Specialist Homelessness Services data collection above showed the increases over time in the number of older people attending these services. Similarly, categorised Census data from the 2011 Census allows an examination of the change over an intercensal period. Figure 7 shows the count and per cent

change in households in housing stress, 2011 to 2016. All household types saw a significant increase over just five years. Overall, there was an increase of 41 per cent, equating to an extra 8,179 people in housing stress over five years.

Figure 7: Count of households where there is a person aged 65 years and over in severe housing stress, 2011 and 2016 Censuses



Source: derived from ABS 2018b



Geographical distribution of rental stress across Victoria

Geographically, older low-income households in rental housing stress are in every major region in Victoria. Just over 60 per cent of households in stress are in the Greater Melbourne area with the highest concentrations in Inner Melbourne followed by the South Eastern suburbs and the Western suburbs. Regionally it is the Mornington Peninsula, Geelong and the Latrobe-Gippsland regions that have the highest number of households in stress (Table 9). Figures 8 and 9 show the spatial distribution of households in

potential housing stress. Within Melbourne it is clear where there are neighbouring areas of low-income households in potential housing stress, particularly to the west and south. Regionally it appears to be the major centres where the greatest numbers occur. Often the distribution of older households in rental stress reflects the distribution of the older population within the state.

Every year Anglicare conducts a rental affordability snapshot. This snapshot analysis examines the private rental listings in each local government area across the country on a specified weekend (in March or April) against the standard payments of various low-income households. This provides an insight into the changing conditions of the rental market since 2016 and the impact this is having on households aged 65 years and over.

Table 9: Geographic distribution of older households (65 years and over) in rental housing in housing stress*, 2016 Census

Geographic region	Number	Geographic region	Number
Melbourne – Inner	3499	Ballarat	965
Melbourne – Inner East	1428	Bendigo	869
Melbourne – Inner South	2250	Geelong	1738
Melbourne – North East	1702	Hume	1032
Melbourne – North West	1185	Latrobe-Gippsland	1710
Melbourne – Outer East	1750	Mornington Peninsula	2026
Melbourne – South East	2913	North West	925
Melbourne – West	2770	Shepparton	720
Total	17497	Warrnambool and South West	617
		Total	10602

*Households where incomes fall within the lowest 40 per cent of the gross household income distribution paying 30 per cent or more of income in rent – rent vulnerability
Source: derived from ABS 2018b

From Table 10 it is clear that since 2016 affordable and appropriate private rental properties in Victoria, as a proportion of all properties has declined considerably across the state as whole and this is particularly so for single person households. In the 2020 snapshot only 22 rental listings in Metropolitan Melbourne were affordable for a single older household and just slightly more at 39 properties in regional Victoria. Couple households with a greater household income had greater choice and there was a slight increase in available rentals in Melbourne but less so in regional Victoria.

The Rental Affordability Snapshot for 2020 was conducted just a few days prior to the Australian Government announcing a temporary six month increase in some government income payments in response to the Coronavirus pandemic. It is clear how a small increase in income increases the number of affordable and appropriate dwellings available to low income households, particularly couple households.

Overall the decline in available properties as a proportion of all properties suggests that the 2021 Census will indicate a much greater number of older households in housing stress.

Table 10 Victoria: Pensioner households and the availability of suitable and affordable and appropriate private rental listings, 2016, 2017, 2018, 2020

Region	Household type	2016		2017		2018		2020		2020 with coronavirus supplement	
		No	%	No	%	No	%	No	%	No	%
Metro	Couple no children	95	1	65	1	111	1.0	149	1	170	1
	Single	764	4	13	0	8	<0.1	14	0	22	0
	Total No properties	17330		11146		11536				16172	
Regional LGAs	Couple no children	426	10	332	11	270	12.3	233	7	282	9
	Single	261	6	67	2	54	2.5	27	1	39	1
	Total No properties	4418		3057		2208				3263	
Total Victoria	Couple no children	N.A.	397	2.8	381	2.8	352	352	2	452	2
	Single		80	0.6	62	0.5	41	41	0	61	0
	Total No properties	NA		14203		13744				19435	

Source Anglicare Victoria 2016, 2017, 2018, 2020

Figure 8 Melbourne: distribution of older households (65 years and over) in rental housing stress, 2016 Census

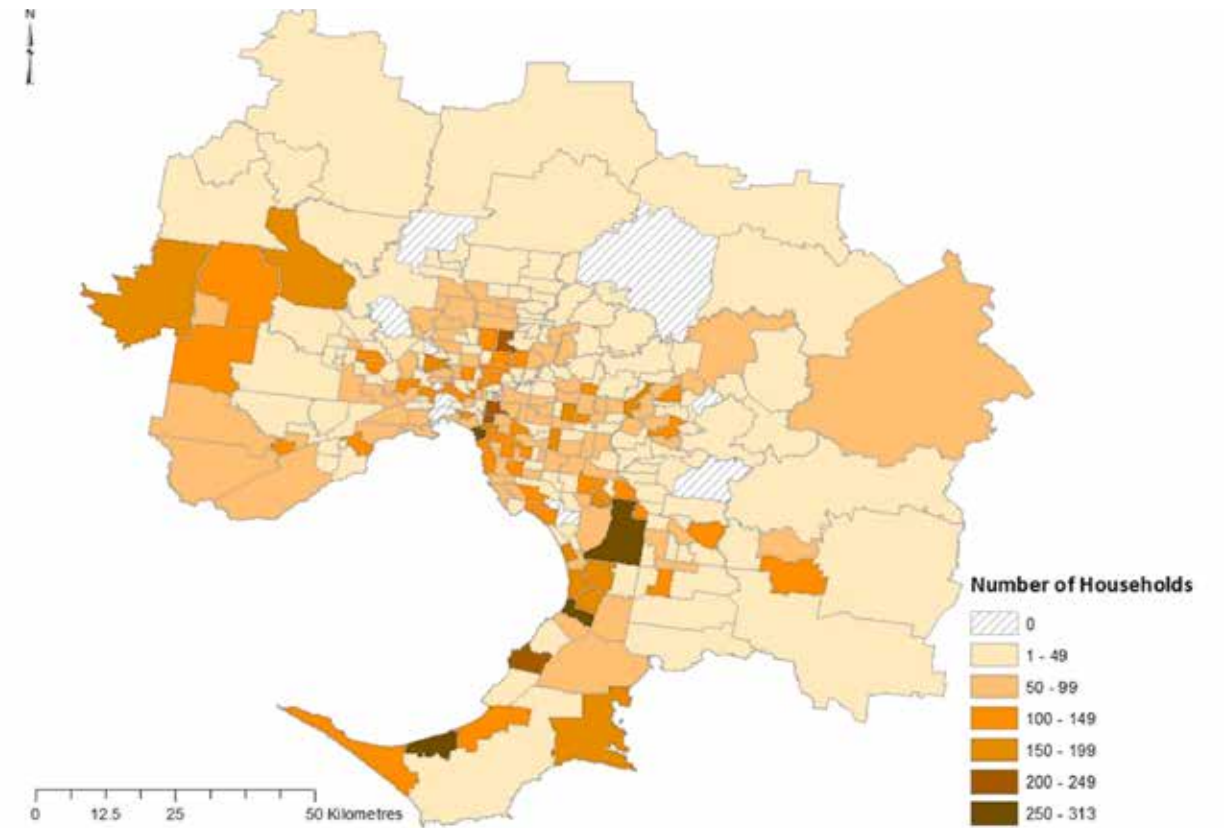
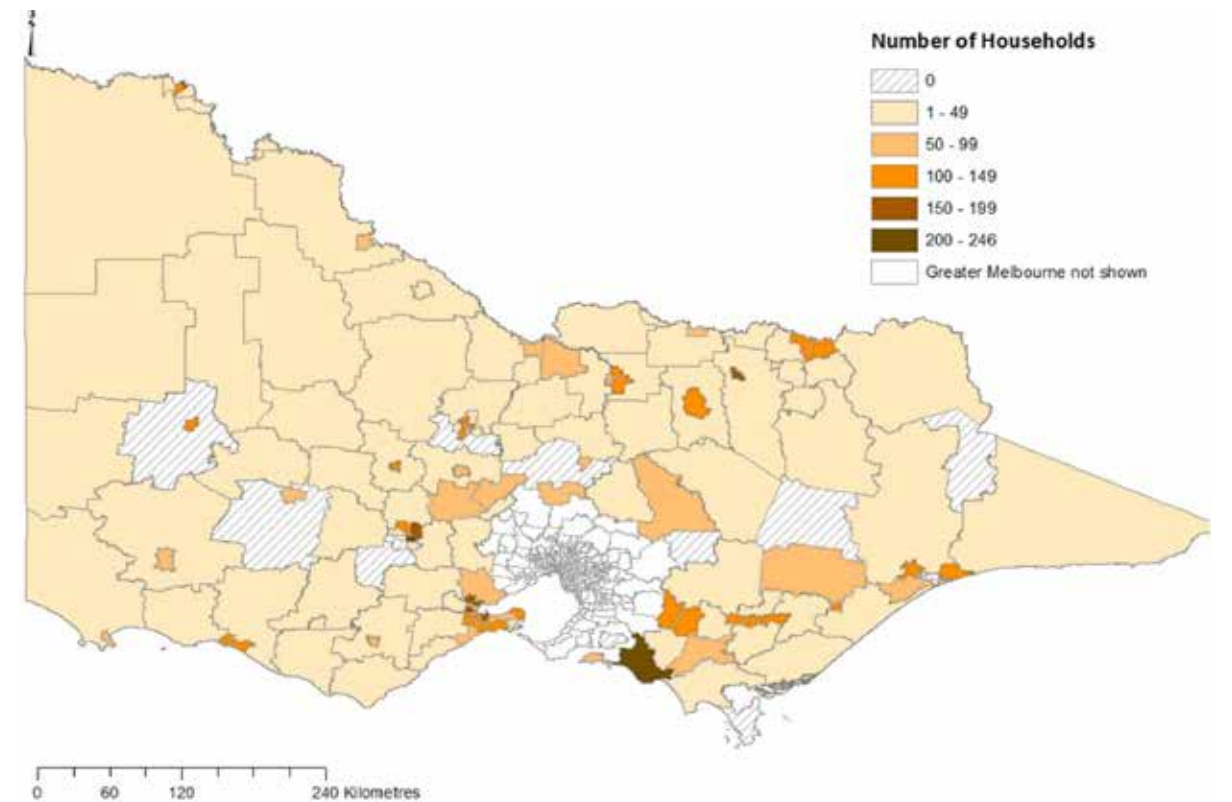


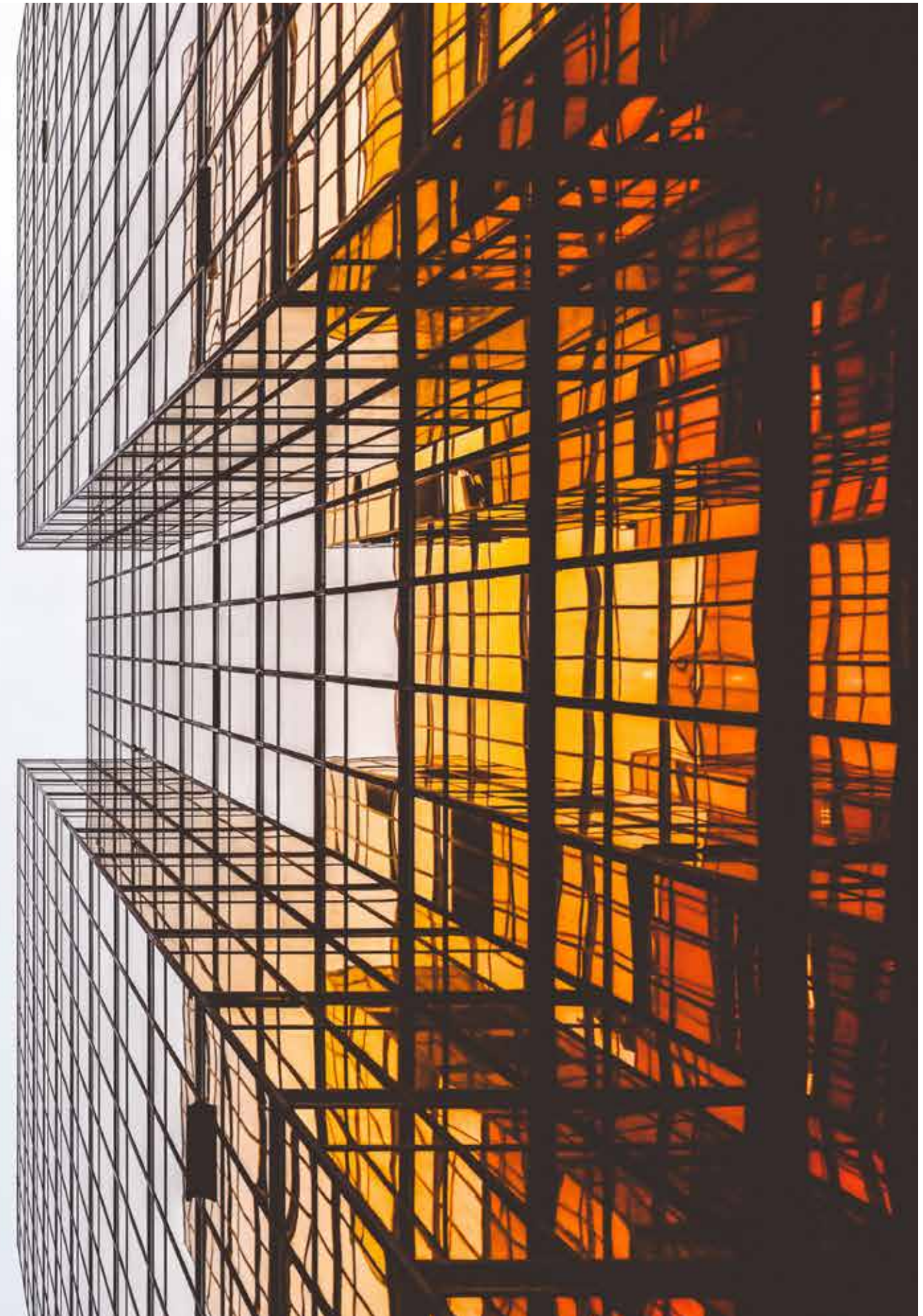
Figure 9 Regional Victoria: distribution of older households (65 years and over) in rental housing stress,



Conclusion

This report has provided a brief insight into trends in homelessness and risk of homelessness for older people in Victoria. As is the case in other jurisdictions in Australia older people are under increasing stress in the rental market in Australia in terms of affordability and suitability of dwellings. The coronavirus pandemic has only heightened older people's vulnerability as recent research by Housing for the Aged Action Group (HAAG) 2020 indicates. Older people in the rental market are feeling less secure. They are increasingly vulnerable to a housing crisis and fear that paying their rent may become more difficult.

The coronavirus pandemic has brought to light the difficulties of living in the private rental system and the lack of rights that tenants struggle with on a day to day basis. We can only hope that as life returns to a semblance of normality that there is an impetus to examine social policy and how the lives of many older people in the rental market system can be improved and sustained.



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