Not-so-golden years

The older renters bearing the brunt of the housing crisis



Carole York currently lives in Tramore, Co Waterford. *Photo: Patrick Browne*



Pensioners who don't own a home are struggling with the market and there is little prospect of change, writes **Julia Molony**

Think of the word "retirement" and a number of associations probably immediately spring to mind: less stress, more leisure; time to devote to hobbies and family; perhaps a little foreign travel.

They're called the golden years after all and most of us dare to hope that after the pressure and strain of mid-life, a new wealth of experience opens up after 65.

And well it might. But only if, by the time you get there, you own your own home.

For those who reach the end of their working life without the solid base of a mortgage-free pile of bricks and mortar of their own, or the safe, permanent residency of a council house, retirement is the start of a new, white-knuckle life phase characterised by crushing fear and uncertainty.

There are approximately 17,000 people over 65 who do not own their own home. According to research carried out by life insurance and pensions provider Royal London Ireland, the number of older people renting on the private market has doubled in just over a decade, and is set to grow exponentially.

For them, retirement is not a golden time, but marred by the struggle to reconcile reduced income with spiralling rent. Or the constant dread that, on a landlord's say-so, they will lose their home. Many older renters face managing repeated house moves and chronic uncertainty, often while also dealing with ill-health and increasing frailty.

Josh O'Connor grew up in Dún Laoghaire, Co Dublin, and has lived and worked in the area all his life. He and his wife are long-term renters; both have some health problems.

Last February, Josh was contacted by the owner of the property that for the last 18 years he has called home. She was planning to sell up; her children were approaching university age and she needed the capital to fund their studies.

In the years since Josh and his wife last sought a tenancy in the area, rental prices have skyrocketed out of sight, and are now far beyond their reach. Nine years previously, they had put in an application for state housing, but were still languishing on a seemingly interminable waiting list.

A few months before he was due to retire, Josh and his wife found themselves at risk of homelessness.

They applied for the Housing Assistance Payment (HAP), as well as a special payment granted to those at risk of homelessness. The sum adds up to €1,350 a month, "but that doesn't come near any reasonable kind of accommodation in this area", he says. "It was just actually impossible. I mean, unless we moved to Wexford or something like that."

He gives his landlord credit for handling the transition as fairly as possible. She's been "very decent", he says. But his case starkly exposes the ways in which older renters are entirely at the mercy of landlords. "It's been a big cloud over our heads," he says.

Josh's experience of housing insecurity in later life has been demoralising and isolating. But he and his wife are far from alone. The number of people heading into retirement without a permanent home looks set to keep on growing exponentially, as the older members of Generation Rent progress into middle age and beyond.

There are more people in their 40s, 50s and 60s renting in Ireland than ever before. One in 10 renters over 65 is at risk of poverty. And the population is ageing rapidly. By 2051, 1.5 million people will be over 65.

When 70-year-old Terry Dennis (name changed) retired in 2020, he received a lump sum. A long-term renter, he too receives HAP, but this doesn't cover his full rent of €1,400, meaning he "struggles on a daily basis" with his finances. "Had I not qualified for HAP, I would have been homeless at this stage — that's the reality," he says.

Dennis has been in his current property for nearly 10 years, but lives in constant fear that his tenancy will be terminated. "There's no houses out there, there's no places to rent," he says.

Like Josh, he dreads having to leave the community and support network that has been all he has known. "I've been working for 52 years and I find myself in this situation. I've always been part of the community with football and so on and I do volunteer work at the moment."

With his retirement lump sum "dwindling away", he believes he will soon be unable to afford to rent his current home. "I'll be OK for, maybe, another two years," he says. "Three at the most and, after that, I don't know where I'll go."

Seán Moynihan is CEO of Alone, the charity that supports older people at risk of social isolation. For years now, his organisation has been sounding the alarm about the ticking time-bomb of increasing housing insecurity in later life, but has struggled to be heard. He believes inadequate planning around this issue means we are sleepwalking into calamity.

He expresses frustration that the national conversation around the housing crisis tends to frame it as a generational rift — one which pits the interests of an older, property-owning class who secured homes with relative ease pre-Celtic tiger, against disenfranchised, frustrated younger generations.

This narrative might be valid, Moynihan says, but it is not the whole story. It overlooks large swathes of older people living as private tenants, who are exposed to the sharp edge of the housing crisis.

"Housing in old age is safety and security," he says. "The problem here is the whole social protection system is built on home ownership."

A homeowner heading into retirement who qualifies for a state pension and the few benefits that come with it "will be OK", he says.

"You'll probably struggle a little bit, but you'll be OK because you own your own house. But what happens if you retire into private rental?"

Average rental prices in Ireland are between around €1,051 and €2,186, depending on geographic area. For people on a state pension, "that's all your pension gone. Are we going to put a whole generation now on to housing benefits?", Moynihan asks.

Meanwhile, the housing crisis has put immense power in the hands of private landlords, who have outsized influence over older renters and their quality of life. It their landlord who can "decide whether they can stay in their community or not".

"If a landlord sells up when you're aged 35 and renting with your partner or your spouse it's a complete disaster," Moynihan adds. "But if your landlord sells up and you're 75, maybe you're bereaved, or your health isn't good, you're in a very different place. Your chance of recovery from that is a lot different.

"There's a large cohort of older people, around 30pc out there that are struggling. This year, Alone will support around 48,000 older people across every corner of the country and the third-highest thing we deal with is housing issues."

Despite the trope of the well-protected, home-owning baby boomer, he points out that older people "living on their own actually have the highest rates of struggling with poverty of any age group".

Threshold is a charitable organisation which works to prevent homelessness in Ireland and support people at risk of losing their homes. Cat Clark, Threshold's campaigns officer, says the housing crisis has made older renters especially vulnerable. As a result, some "accept things that maybe are unlawful, because they are scared that they will lose their homes".

She cites one particular case "where an older woman was facing an illegal rent increase. She knew it was unlawful… but she accepted it anyway because she didn't want to rock the boat. She just wanted the landlord off her back".

Pat Mellon is CEO of the Senior Citizens Parliament. Through his advocacy work, he says he regularly comes across cases of older renters forced by the housing crisis into adverse living situations. Some can only afford rooms in shared accommodation.

He points out that older renters with limited income live on the edge of a precipice financially.

Something like a bereavement can tip them into freefall. They lose their spouse and then, on top of dealing with grief, "half the income is gone, half the pension".

For an older lady he recently supported, her whole world shifted when her husband died. Her electricity bill, however, "stays the same".

> **Are we going to put a whole generation on to housing benefits?**

Carole York (72) has rented a rural property in Tramore, Co Waterford, for the last 11 years. With her landlord's permission, she set up a private sanctuary there for abused and neglected ponies, and named it Putting in the Magic.

Everything was going well until one day she was "served notice to quit". Since then, she has been trying to work things out. The stress has taken a toll.

"I wake up with anything between a mild anxiety attack and a full-blown panic attack," she says. "If I lose my pony sanctuary, all these ponies will have to be euthanised."

In the face of the punishing conditions of the private rental market and a lack of action on a policy level, many older people are obliged to seek help and support from charities and volunteer organisations.

Josh O'Connor credits the Community Action Tenants Union for sustaining him through the last year, rallying on his behalf and helping him, finally, to secure the promise of a one-bed housing authority apartment in nearby Shankill.

It means that after living under the threat of homelessness, a safe haven is on the horizon. And yet, months after his application was approved, he and his wife are still waiting to receive the keys.

Meanwhile, Carole says that Threshold has provided her with a lifeline during a difficult time.

"They've been amazing," she adds, offering advice, support and advocacy.

She too hopes the end of this stressful phase is now in sight. A fellow sanctuary owner has promised to provide her with a plot of land on which she and her ponies can be re-homed. But secure shelter is still some way off.

There are funds to be raised and a big move to plan. She will have to find the budget for a mobile unit, that will be her new forever home. "It does feel like a step down in the world to, at my age, removing from a regular house into a mobile home," she says.

Still, she knows that she is at the vanguard of a growing trend and that among her cohort she is one of the lucky ones.