

**'I didn't expect to be  
living the way I am':**

**Older people's experiences  
of housing precarity and  
homelessness.**

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# Contents

Acknowledgments	6
Foreword	8
Summary	10
1. Introduction: Older people, poverty and housing	14
Housing tenure	15
Poverty and working in older age	15
Homelessness amongst older people across the GB	16
2. The research	19
3. Findings	21
A) Living and housing costs	21
Rising costs	21
Trying to save money	22
Meeting housing costs	23
Housing costs impacts	24
a. Negative social well-being	27
b. Living without security	33
c. Nowhere to go	33
d. Facing emergencies	36

# Contents

B) Losing a home	39
Managing while experiencing homeless	39
Managing health	40
Loneliness and isolation	47
C) Barriers to leaving homelessness behind	50
Work	50
Digital exclusion	54
D) Retirement plans	56
Conclusion	60
Appendix	62
Survey data used for report charts	62

# Tables and charts

- Table 1: Sample details
- Chart 1: My living costs are higher than they've ever been
- Chart 2: Cut back on household budget (shopping, food, going out, travel)
- Chart 3: Increased stress and worry because of cost-savings to meet housing costs
- Chart 4: Impact of cost savings - seeing family and friends less
- Chart 5: If I lost my home, I would have somewhere else I could live or confident someone could help me (disagree)
- Chart 6: Can afford local rents and deposit (disagree)

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## Foreword

There is an escalating housing and homelessness crisis across Great Britain, meaning more people having to endure the hardship and trauma of not having somewhere to call home.

This research shines a new light on a group who have been drawn into this crisis, putting them at risk of homelessness in later life.

The lives of older people living on low incomes are now becoming defined by struggles to keep a roof over their heads – how to pay the rent, keep warm and buy food. Our research shows some older people are more likely to experience this than others. If you are in a household who is unable to save, if you are experiencing poor health or from Black, Asian and other minoritised ethnic groups background you are more likely to be struggling.

Sadly, older people facing homelessness has risen significantly over the past five years and the numbers trapped in temporary accommodation across England and Scotland reflect this. With an increasingly ageing population, this could become the bleak reality for generations to come without urgent action. This report provides the evidence we need to call for change.

As older people are forced into precarious housing situations, many are having to resort to drastic measures to afford their housing and living costs which have health and wellbeing impacts in older age. This includes not heating their homes and cutting back on essentials like hot water and electricity. Many spoke of how struggling to make ends meet means using food banks, going out less and seeing others less frequently, resulting in isolation and loneliness.

Rising housing and living costs are forcing many older people into debt – using loans or credit cards to cover costs. Plans for retirement are put on hold because they cannot afford to stop working. For others, caring for loved ones is becoming much harder. Age related barriers exist for those trying to boost their income through work: digital exclusion and discrimination being some.

Worryingly, the research found that nearly half of older people on low incomes said they would have nowhere to go if they lost their home. The research makes clear that the consequences of homelessness later in life can be severe – we spoke to people sleeping in sheds and struggling with deteriorating physical and mental health without a safe and secure place to live.

No one should have to face the hardship and trauma of homelessness. These findings are symptomatic of severe gaps and years of undersupply of social housing, while rental prices and living costs have both gone through the roof, leading to a generation once safe from Britain's housing crisis being gradually pulled into its vortex.

People who should be enjoying a hard-earned retirement have been left hanging by a thread due to a years of chronic undersupply of genuinely affordable housing and an inadequate welfare system. We need significant investment in more social homes to meet the needs of people for generations to come and it is vitally important that private renting is affordable now. The UK government must maintain investment in housing benefit, so it covers the cheapest third of rents across Great Britain.

To ignore this will mean more lives are blighted by the housing crisis and homelessness becomes a shameful norm for the older generation.



**Matt Downie MBE**  
Chief Executive, Crisis

# Summary

The escalating housing and homelessness crisis across Great Britain means growing numbers of people are at risk of homelessness or are currently experiencing homelessness. The lack of social housing and rising rents in the private rented sector, alongside the cost-of-living crisis, is trapping many low-income in homelessness and pushing many more to the brink of losing their homes.

Britain is an aging population with an increasing proportion of older people now living in the rented accommodation as they get older. More and more older people are now also living in poverty and people are working longer and further into old age to combat rising living costs. Statutory data on homelessness across England and Scotland shows that there are growing numbers of older people facing homelessness and housing insecurity. Given this context, the research explored in this report set out to provide new evidence and understanding of how the homelessness and housing crisis is playing out for this cohort of society.

Based on a survey of 1,651 low-income adults aged 55+ in households that are in the lower 50th percentile of incomes (excluding out right homeowners) across England, Scotland and Wales, it gives stark insight into the difficulties older people are now facing across Great Britain to meet rising housing and living costs. Additionally, interviews were conducted with 13 people aged 55+ who were using Crisis' services, to generate insights into causes and experiences of homelessness among older people.

## Rising living costs

Nearly three-quarters (73%) of survey respondents agreed or strongly agreed that their living costs are higher than they've ever been. Dependent on their current living situations, some people struggled more with living costs. For example, eight out of 10 (84%) of those older people without savings said their living costs are higher than ever. For those with life-affecting health issues, 79% said their living costs were higher than ever. Many older people on low-incomes expect their housing costs to rise over the next 12 months.

## Trying to save money

Given the increases in living costs older people reported, it was also clear that many had taken and/or were planning to take action to try and save money where they could. Almost seven out of 10 (67%) had cut back their household budget in the last six months. Those without saving and those with life-affecting health issues were more likely to have cut back their household budget. These measures included avoiding using hot water and electricity.

## Meeting housing costs

The pressure of housing costs was causing many low-income older people to go into debt and experience financial distress. Over half (57%) of older people surveyed said that they had made at least one financial change in the last 6 months to meet housing costs. These changes included spending savings or using overdrafts. Others borrowed money from friends and family while some took out loans or used credit cards.

## Impact of increased housing costs

The financial struggles and strains older people reported to keep a roof over their head had consequences for their well-being and wider aspects of their lives. Eight out of 10 (86%) survey respondents reported some kind of impact on other areas of their lives. For people without savings, nearly all (92%) reported wider impacts.

Some of these impacts took the form of increased mental distress. Two-fifths of older people (43%) reported suffering with increased stress and worry because of housing costs. Many older people on low incomes explained that they worried on most days about how to cover their housing costs. Reports of losing sleep because of anxiety over housing expenses were common. The consequences of older people's struggles to meet housing costs reached into other areas of their life and well-being, leaving some more isolated and lonely. Just under two fifths (37%) reported seeing friends and family less because of cost-saving changes they had made to meet housing costs. The majority of older people on low incomes also reported stopping going out or eating out as much. Some stopped or did less of their hobbies to save money. Unsurprisingly, many reported feeling lonelier and more isolated.

## Living without security

The survey revealed starkly that many older people are living without any means of providing security if an unfortunate life event was to occur and housing costs were too much. The survey found that nearly half (47%) of low-income older people did not believe or have any certainty they would have somewhere else to live - or someone who could help them if they were to lose their home. Those without savings or with life-affecting health issues felt less confident about having a safety net if they lost their home. Moreover, four out of 10 respondents did not have the safety net of knowing they would be able to pay local rents and put a deposit down on a rented property if needs be.

## Losing your home

In addition to the worrying insights into the precarious situations many older people find themselves in due to their housing situation, the research highlights the impacts on older people's lives when keeping a roof over one's head is not possible, pushing people into homelessness. The experiences are testament to just how difficult homelessness can be in later life and how the barriers to leaving it behind are all that much harder to overcome because of their stage of life.

Older people encountering homelessness experience difficulties with staying healthy and managing their health without a safe and secure place to call home. Research participants spoke of it being difficult to clean and wash regularly. Others found it impossible to eat well enough to control health conditions such as diabetes causing further health problems for them.

Research participants explained just how isolating and lonely becoming homeless can be when combined with going through it in one's later years. They spoke of being further removed from others and not having around people to help or to share things with. Their living arrangements often prevented them from having or maintaining the relationships they wanted.

There are barriers to leaving homelessness behind in older age. It can be more difficult for older people to increase their income to pay for increased housing costs through employment. Some research participants struggled to engage with new formal methods of applying for jobs, such as online applications and job adverts, having previously relied on word of mouth and informal networks. Others found that declining physical health and fitness could mean they were discriminated against or overlooked for younger people if the jobs had physical elements.

## Retirement plans

The experiences of older people experiencing homelessness and the precarious housing situation many older people on low incomes are in casts a shadow over many of their retirement aspirations.

This research makes clear for those approaching retirement age or already past 66 without financial or housing security, retirement can look very different to popular ideas of travel, new activities, and more time with family. Almost seven out of 10 (68%) stated that housing was an important issue or the most important issue in their retirement planning. Yet rather than an opportunity to explore new freedoms, retirement looks a precarious proposition for older people on low incomes. Almost one in five (17%) low-income older people surveyed stated they would like to retire soon but cannot afford to because of housing costs.

The shortage of affordable and suitable housing options for older people means that some said if they were to retire now, they would have to move somewhere cheaper. In some cases, respondents feared this would mean somewhere worse. While for some, the prospect of retirement was clouded with real fear of experiencing homelessness, with one in 10 (10%) low-income older people stating that they did not know where they will be living when they retire and face the real risk of becoming homeless.

This research makes starkly clear the extent of housing precarity among older people on low incomes, the financial strain of rising housing costs, and the impact of this on older people's wider lives and wellbeing. These impacts were especially common among certain groups, including people without savings, those with long-term health conditions, and those living in the private rented sector. Furthermore, the findings highlight the devastating impact when the threat of homelessness becomes a reality in later life, and the additional barriers older people face to leaving homelessness behind.



# Introduction: older people, poverty and housing

Britain is in the midst of a housing and homelessness crisis. Rising rents, a lack of affordable housing and inadequate levels of welfare support, against the backdrop of increasing living costs, are trapping low-income households in homelessness and pushing thousands more to the brink.<sup>1</sup>

The lack of good quality, affordable housing across Britain has created a backlog of people waiting for social housing – leading to more and more people relying on the private rented sector for long-term housing.<sup>2</sup> With rents rising and tenants struggling to make ends meet, long-term renters often face insecurity and the threat of eviction – putting them at risk of homelessness.

With an increasingly aging population, people are renting for longer in later life – a trend that is only likely to continue without policy change. While attention has tended to focus

on younger people who are privately renting as home ownership is out of reach, it is becoming increasingly clear that older people are also affected by the escalating housing crisis.<sup>3</sup>

With an increasing aging population, this is a trend that is only set to continue for future generations. Almost 40% of people in England are currently over 50, and almost 20% are over 65.<sup>4</sup> Over the last 40 years there has been a significant shift in the age profile in England. People aged 65 and over has risen by almost 50% and there are now almost three times as many people aged 85 and over as there were 40 years ago. This is a trend that is set to continue, with the population of those aged over 80 predicted to grow most rapidly.<sup>5</sup>

1. [https://www.crisis.org.uk/media/248457/the-homelessness-monitor-great-britain-2022\\_full-report\\_final.pdf](https://www.crisis.org.uk/media/248457/the-homelessness-monitor-great-britain-2022_full-report_final.pdf)
2. <https://www.crisis.org.uk/about-us/crisis-media-centre/chronic-shortage-of-social-housing-leaves-families-stuck-in-accommodation-that-is-harmful-to-their-health-new-research-reveals/>
3. <https://ageing-better.org.uk/blogs/nations-housing-crisis-contributing-poverty>
4. <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/adhocs/14813ct210003ageseriescensus1981to2021>
5. <https://ageing-better.org.uk/summary-state-ageing-2023-4>

Looking more widely across the UK, in 2022 there were around 12.7 million people aged 65 or over – making up 19% of the total population. By contrast, 50 years ago in 1972 there were around 7.5 million people aged 65 or over, or 13% of the population.<sup>6</sup>

In Britain, recent research and analysis (explored below) shows that older age homelessness and housing precarity is becoming an increasing problem amidst the changing age profile of populations. Given affordability issues around access to housing and lack of new social housing supply, this is only set to continue without policy change – leaving more people facing housing insecurity in later life.

## Housing tenure

Research shows the number of older people renting is projected to rise substantially, with almost one quarter of all people aged 65 and over predicted to be living in rented accommodation by 2040. This will mean the proportion living in the private rented sector more than trebles from four per cent in 2022 to 13% in 2040.<sup>7</sup>

This trend is already visible with people aged 55 and over. Since 2003 the number of people aged 55 and over renting privately has more than doubled in England – with the proportion of privately rented homes headed by someone aged 55-64 increasing from 6.3% in 2010/11 to 11.3% in 2020/21. This signifies higher levels of financial insecurity and housing insecurity given the often-precious nature of the private rented sector.<sup>8</sup>

The All-Party Parliamentary Group on Housing and Care for Older People has forecast that 630,000 private renters over pension age in England will struggle to meet the cost of their rent by the mid-2040s.<sup>9</sup> It is also known that households who rent privately are much more likely to live in poverty and struggle with debt and money worries – with data showing that almost 40% of pension-age people living in the private rented sector are living in relative poverty.<sup>10</sup>

## Poverty and working in older age

Evidence also points to how older age, contrary to popular narratives, is not always a period of comfortable retirement, leisure or slowing down. Since 2012-13, the number of pensioners living in poverty has steadily increased. And stereotypes about 'wealthy baby boomers' are wide of the mark for some: the highest poverty rates for any age group are for people aged 60-64 – a quarter of whom are living in poverty.<sup>11</sup> Furthermore, a recent poll found that almost half (48%) of older private renters worry about getting into debt due to their housing and living costs.<sup>12</sup>

Projections for the future suggests that by 2040, poverty among all older people in the UK will increase from 17% in 2022 to 23%. This would mean that the number of people living in poverty in later life across the UK could increase from 2.1 million to 3.9 million people.<sup>13</sup>

6. <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/annualmidyearpopulationestimates/mid2022>
7. <https://www.independentage.org/policy-and-research/keys-to-future-report>
8. <https://ageing-better.org.uk/housing-state-ageing-2022>
9. [https://www.housinglin.org.uk/\\_assets/Resources/Housing/Support\\_materials/Other\\_reports\\_and\\_guidance/HAPPI-5-Rental-Housing.pdf](https://www.housinglin.org.uk/_assets/Resources/Housing/Support_materials/Other_reports_and_guidance/HAPPI-5-Rental-Housing.pdf)
10. <https://ageing-better.org.uk/sites/default/files/2023-12/The-State-of-Ageing-interactive-summary-2023-4.pdf>
11. <https://ageing-better.org.uk/sites/default/files/2023-12/The-State-of-Ageing-interactive-summary-2023-4.pdf>
12. <https://www.housing.org.uk/globalassets/files/resource-files/older-people-in-the-private-rented-sector---nhf-research-report---2023.pdf>
13. [https://www.independentage.org/sites/default/files/2024-06/Keys\\_to\\_the\\_future\\_2024\\_report.pdf](https://www.independentage.org/sites/default/files/2024-06/Keys_to_the_future_2024_report.pdf)

People are now working longer and further into older age than before. During the 1990s, only around five per cent of people aged 65 or older were in work. By the early 2000s, that rose to around six per cent. Yet recently released data from the Office for National Statistics shows that today almost 12% of people in that age group are in some form of employment, equating to around 1.5 million people. In large part this is because of the struggles to meet housing costs and the impact of the on-going cost of living crisis.<sup>14</sup>

In a wider context, there now almost 11 million workers aged 50 and over in the UK - a third of all workers and four million more than 20 years ago.<sup>15</sup>

Older people are disproportionately at risk of being impacted by the cost of living and housing crisis because often they are on fixed incomes and tend to spend more on home energy bills compared to other household types. Many over 65s are reliant on state pensions that do not rise in line with inflation and prices increases, leaving them particularly vulnerable to increased housing and living costs.<sup>16</sup>

## Homelessness amongst older people across Great Britain

Statutory homelessness data in England and Scotland shows growing numbers of older people facing homelessness and housing insecurity. In the 2023-24, 40,580 people aged 55+ were facing homelessness in England (lead applicants for households assessed as homeless or at risk of homelessness) a 33% increase in the last two years.<sup>17</sup> Across all age groups there has been a steep increase in households trapped in

temporary accommodation as it is more and more difficult to find genuinely affordable housing. In the last two years there has been 35% increase in the number of households aged 55 and over forced into temporary accommodation – 12,990 at the end of March 2024.

In Scotland, in 2023-24 there were 5,127 people aged 50+ facing homelessness (lead applicant for households assessed as homeless or threatened with homelessness). The rise has not been as significant but this is 21 percent higher than two years ago. There were also 3,110 households with the lead household member aged 50+ that entered temporary accommodation in 2023/24, eight per cent of the total number.<sup>18</sup>

In Wales, currently statutory homelessness data does not provide age category breakdown beyond 24 years old, so it is not possible to ascertain the scale of older people experiencing homelessness in Wales. Other data sets give indication of similar trends - the majority of older people in Wales have no savings, with a small minority having savings of £20,000 or more. In the period 2017-2020, 18% of pensioners in Wales were living in relative income poverty.<sup>19</sup>

14. <https://www.bbc.co.uk/sounds/play/m00208g0>

15. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/employmentunemploymentandeconomicinactivitybyagegroupseasonallyadjusted05sa>

16. <https://www.ageconcernhampshire.org.uk/the-impact-of-the-cost-of-living-crisis-on-elderly-people/>

17. MHCLG [Live Homelessness Tables](#)

18. [Homelessness in Scotland: 2023-24 - gov.scot](#)

19. <https://www.ageuk.org.uk/globalassets/age-cymru/documents/policy/age-cymru---older-people-in-wales--facts-and-statistics-2021.pdf>





# The research

Given the context of Britain’s housing and homelessness crisis, the aging population, and the high numbers of older people facing poverty or living in precarious housing situations, the research set out to provide new evidence and understanding of how the homelessness and housing crisis is playing out for this cohort of society.

There were two elements of the research. One, a survey of low-income adults aged 55+ in households that are in the lower 50th percentile of incomes across England, Scotland and Wales. The sample excluded those who owned their homes outright.

The survey explored current and future housing security, managing housing and living costs, retirement planning and what support respondents had if they were or had to lose a home.

The survey was supplemented by in-depth qualitative interviews to gain experiential insight into the issues facing older people who had experienced and are still experiencing homelessness. In all, 13 individuals were interviewed and were recruited from across Crisis services across Great Britain, where they were receiving support to move on from their experience of homelessness.

The survey ran between November and October across England, Scotland and Wales. In total 1,651 people were surveyed with a nation breakdown as follows and more detail on the make up of the sample below.

Table 1: sample details

England	Scotland	Wales	Total
1053	384	214	1651

Gender

Male	%	Female	%	Other
740	45	908	55	2

Retirement

Pre-retirement <65	%	Retired >66	%
1044	63	607	34

Income

Under £20,000	%	Under £30,000	%
1137	69	1489	90

Access to Savings

Saver	%	Non-Saver	%
999	61	652	39

Interviews were conducted across September and October and where possible conducted face to face.



# The findings

## A) Living and housing costs

### i. Rising costs

The findings from the survey give stark insight into the difficulties older people are facing across Great Britain to meet rising housing and living costs. Many are now in precarious situations and face uncertainty if their housing situation were to change. These themes were also reflected in the interviews, which highlighted housing costs as a key driver of homelessness and a factor that made it more difficult to leave homelessness behind.

**"After the Covid, the rent was coming up again, and the bill was coming up... More expensive. And I was paying only £500 for a room then, so I now, it's now a trend to increasing the rent."**

Male, England, 56 years old

Nearly three-quarters (73%) of survey respondents agreed or strongly agreed that their living costs are higher than they've ever been. Dependent on their current living situations, some people struggled more with living costs. For example, eight out of 10 (84%) of those older people without savings said their living costs are higher than ever. For those with life-affecting health issues, 79% said their living costs were higher than ever.

**"I'm not getting enough money. So, we are basically struggling with the council tax and with the rent and all the bills, put it that way, all the bills we are struggling... we are paying the council tax, we are paying the bedroom tax. But it's leaving us short of money for food."**

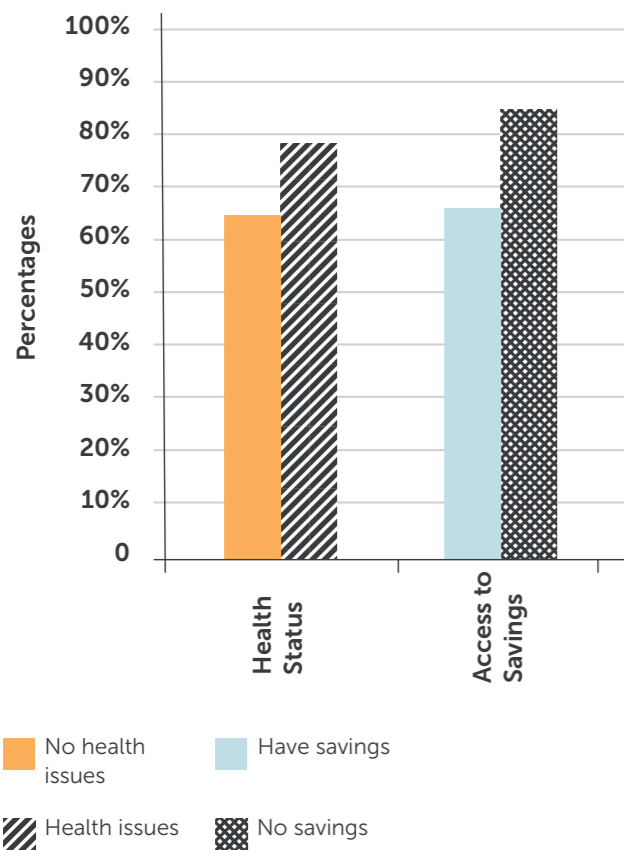
Female, England, 63 years old

Six out of 10 (61%) survey respondents expected their rent or mortgage to increase in the next 12 months. For older people in social housing this proportion was higher, with over three-quarters (78%) expecting their rents to rise in the next year.

Almost seven out of 10 (69%) of those without savings expected their rent or mortgage to increase. A higher proportion (65%) of those not yet retired also were expecting rises in housing costs, compared to 55% of those who had already stopped working.

A quarter (27%) of low-income older people without access to savings reported that their housing costs were unaffordable and not sustainable. Some people interviewed told how maintaining a tenancy in such situation could become difficult, driving housing precarity.

Chart 1: My living costs are higher than they've ever been



20

**"I was having lots of problems finance wise, and I was getting threatened from the house for eviction."**

Male, England, 65 years old

Across the nations, English respondents reported the highest proportion of people saying living costs were the highest they've seen (74%), then Wales (73%) and then Scotland (67%).

While current housing costs were high, low-income older people surveyed also anticipated further increases across other living costs. Survey respondents expected utility bills rising even higher, with a vast majority (87%) saying they expected to see their spending increase on gas or electricity in the next year. Eight out of 10 (82%) believed that spending on food and groceries would rise, as would spending on broadband/mobile phones (57%) and water expenses (61%).

**ii. Trying to save money**

Given the increases in living costs older people reported, it was also clear that many had taken and/or were planning to take action to try and save money where they could. Almost seven out of 10 (67%) had cut back their household budget in the last six months. There was a marked difference between households with savings and those without: 83% of those without savings have cut back compared to 57% of those able to save. The impact of physical health was also apparent, with those with life-affecting health conditions more likely to have cut back their household budget (74%) compared those with no serious health issues (60%). This is particularly concerning given the increased likelihood of health issues in older age.

In terms of future measures low-income older people were planning to take to try and save money, two-thirds (69%) said they would look to avoid using hot water and electricity where and when they could. Older people without savings were more likely (80%) than savers (62%) to plan to avoid hot water/electricity use in the future. Those with health issues are also more likely to anticipate needing to take this action (76%) compared to those without health issues (61%). Some interviewees described the pervading and restricting effects of having to stretch to meet their living costs.

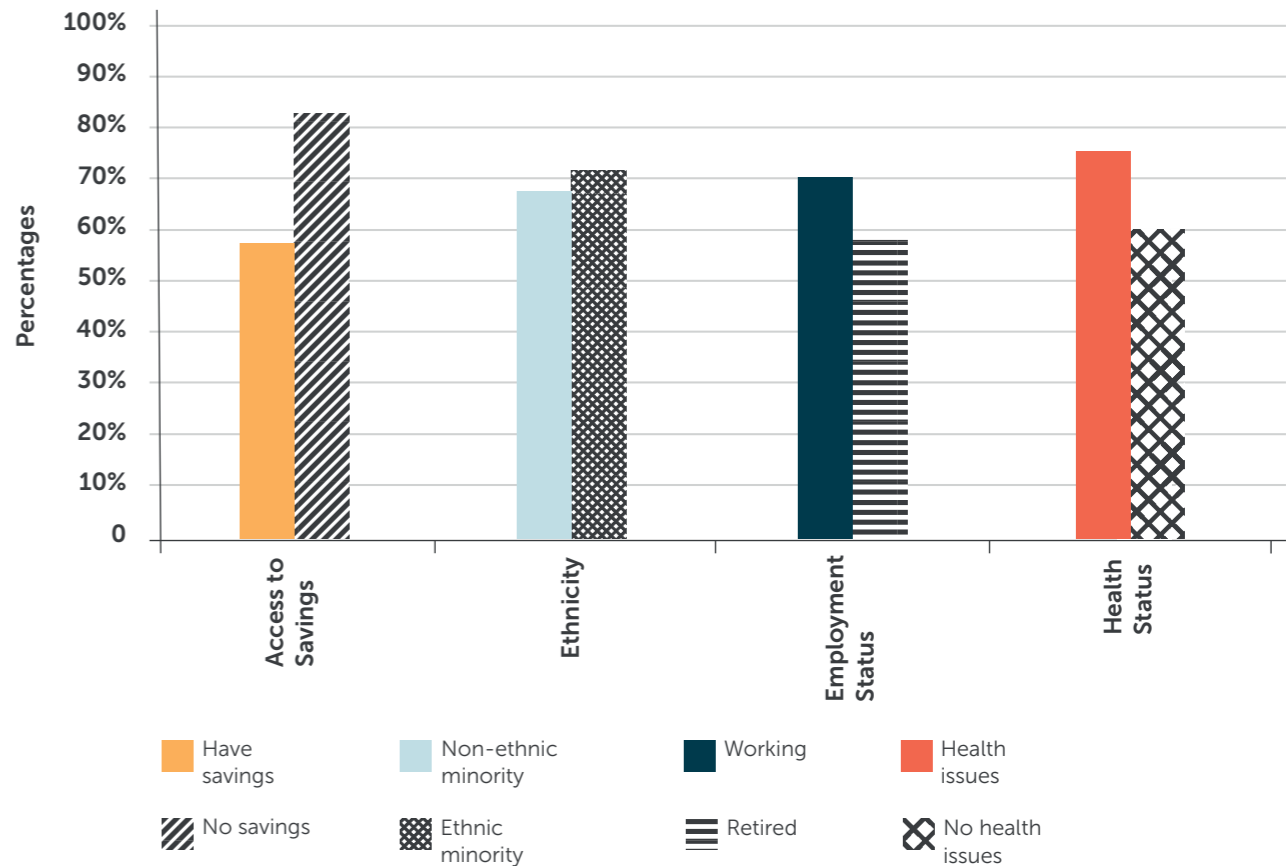
**"So I plan from payday to payday, which to me is the best way to do it, and as you can see, I'm surviving."**

Female, England, 63 years old

**iii. Meeting housing costs**

With older people struggling with rising living costs and taking cost-saving actions where they can, it was clear that the pressure of housing costs was causing many to go into debt and create financial distress.

Chart 2: Have cut back on household budget (shopping, food, going out, travel)



20 Data for all the charts can be found in the appendix.

**“The cost of finding a flat is very expensive. I wait for the flat, you have to furnish the flat, you have to move your things in, it’s expensive, basically expensive.”**

Female, England, 64 years old

Almost half (57%) of older people surveyed said that they had made at least one financial change in the last six months to meet housing costs. This included:

- Over a third (37%) spending savings or using their overdraft. This was more prevalent in Wales (39%) and England (38%) than Scotland (32%). Those still working were more likely to do this (41%) compared to retirees (34%)
- One fifth (19%) borrowed money from friends and family. Differences were also apparent according to circumstances: those privately renting (21%) were more likely to do this than homeowners (15%), as were those with life-affecting health issues (25%) compared to those without health issues (12%).
- Of all respondents, 12% had taken out a loan or used a credit card to cover housing costs. Those in work (14%) were more likely than those retired (nine per cent). Those without saving also were substantially more likely (21%) than those with savings (seven per cent) to have borrowed by loan or credit card to meet their housing costs.

When asked about how they would manage to meet future housing costs, almost a third of older people (27%) said they would spend savings or continue to use overdraft facilities in the future. Some interviewees described how savings they used to have had since diminished, leaving them more exposed to housing precarity.

**“I used to have [savings], but it just dwindled over the years. You know what I mean?”**

Male, England, 66 years old

#### **iv. The impact of increased housing costs**

The financial struggles and strains older people reported to keep a roof over their head had consequences for their well-being and wider aspects of their lives. Eight out of 10 (86%) survey respondents reported some kind of impact on other areas of their lives. For those without savings, nearly all (92%) reported wider impacts.

Some of these impacts took the form of increased mental distress. Two-fifths of older people (43%) reported suffering with increased stress and worry as a result of housing costs. Those with life affecting health issues experienced stress and worry more than those without (54% vs. 31%). It was also clear that those without savings as some form of financial backup were more likely to have suffered increased stress or worry related to housing costs (58% of non-savers vs 31% of savers).

Across the nations those in Wales (51%) were more likely to have experienced stress and worry as a result of cost-saving to meet housing costs, compared to 36% in Scotland and 44% in England.

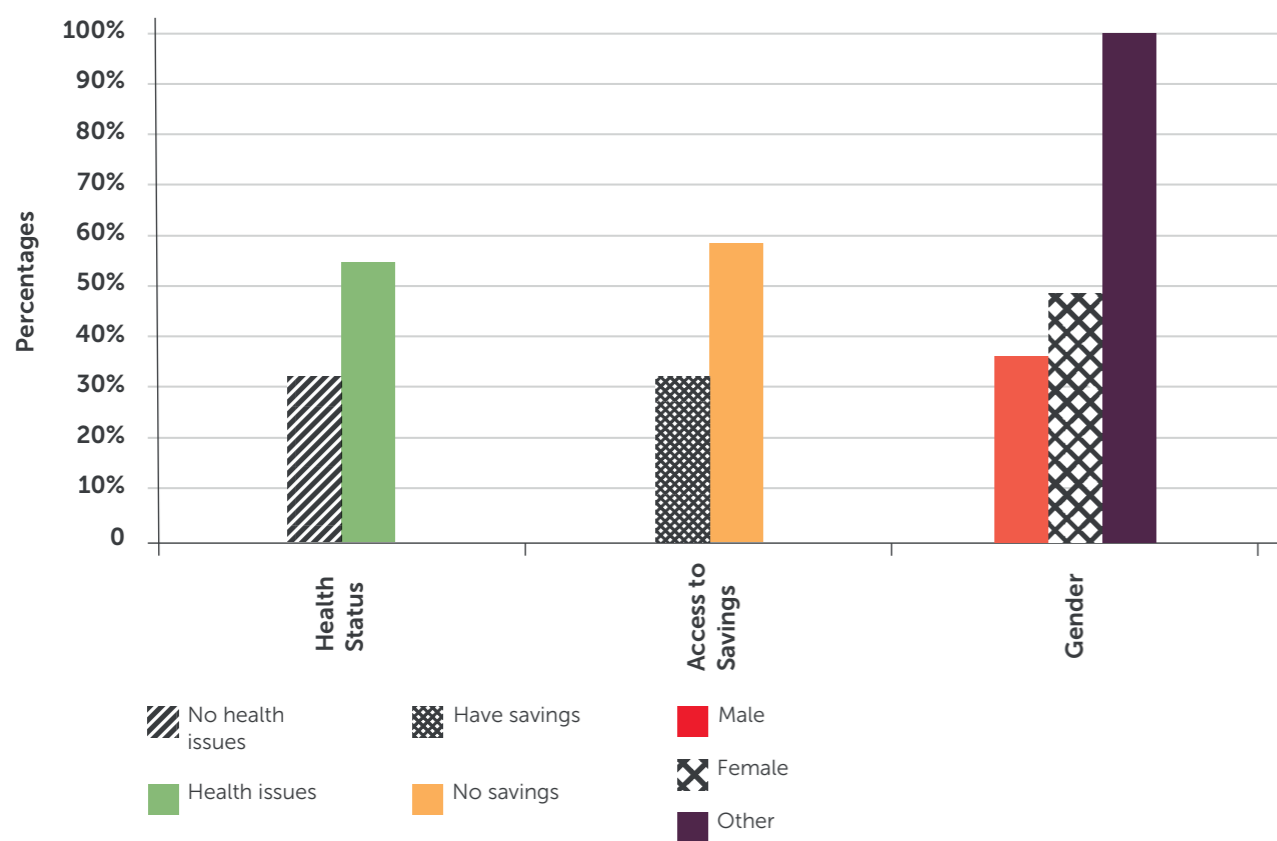
The mental and emotional strain of worrying about their housing situation also came across strongly in the interviews.

**“I was really bad because I lost half a stone in weight... I just couldn’t eat, I was in a terrible state.”**

Male, England, 75 years old



Chart 3: Increased stress and worry because of cost-saving measures to meet housing costs



The stress of their housing situations meant that three in 10 (29%) survey respondents agreed or strongly agreed that they worried most days about how to cover their housing costs. Circumstances and backgrounds of older people meant that some said they worried more. For example, 41% of older people from Black, Asian and other minoritised ethnic groups worried daily (compared to 29% of those who were not an ethnic minority). A third (33%) of those still working (vs 20% retirees) experienced daily worry. Daily concern was also more prevalent in Wales (36%) than England (31%) and Scotland (22%).

Understandably, half (50%) of those without savings reported they worried about their housing costs most days, compared to a substantially smaller proportion those with existing savings (16%). Housing tenure also affected older people’s frequency of worrying,

with a third (33%) of those people in privately rented accommodation declaring they worried most days, compared to those who owned their own home (27%). Those with life-affecting health issues (38%) also worried more than those in better health (21%).

Anxiety about housing costs contributed to almost a third (29%) overall saying that they had lost sleep over concerns about how to meet their housing costs. Again, as with stress and worries, there are differences between different groups of people. People who identified as Black, Asian and other minoritised ethnic groups were more likely to have lost sleep (39%) compared to other groups (29%). Older people still working also suffered more struggles with sleep (33%) compared to those already retired (18%). Welsh respondents also reported slightly more sleep issues (34%) than those in England (30%) and Scotland (24%).

Financial situation and housing tenure also informed how financial strains impacted sleep. Unsurprisingly, those without savings (48%) said they lost more sleep than those with savings (17%). If older people were in privately rented accommodation (32%), they were more likely to lose sleep over their housing costs than homeowners (29%). As with other impacts, those with life-affecting health issues (38%) were also more affected than those without serious health issues (21%).

Negative social well-being

The consequences of older people’s struggles to meet housing costs reached into other areas of their life and well-being, leaving some more isolated and lonely.

For instance, just under two fifths (37%) reported seeing friends and family less because of cost-saving changes they had made to meet housing costs. Private renters were more likely to be seeing their friends and family less as a result of this compared to homeowners (46% vs 28%).

Those unable to save saw a greater impact of efforts to meet housing costs on the amount of time they were able to spend with their friends and family (48%), versus that with savings (28%). Those with life-affecting health issues also suffered more in this area (44%) than those without such health issues (29%). An interviewee described the impact that financial pressures had had on her family life.

“We can’t eat together because we have to go to work. We hardly see each other, because I go to work in the morning, she goes to work in the night. So what sort of family is that? It’s not a family at all.”

Female, England, 63 years old

Further attempts to meet housing costs meant six out of 10 (64%) older people surveyed reported going out and eating out less. Those still employed reported this this more (68%) than those already retired (61%), suggesting that for many, continuing to work was not delivering income that could be used for leisure or socialising. Three in 10 (31%) said that they had stopped or been doing less of their hobbies in order to save money. Those respondents in Wales also ate and went out less (70%) compared to their counterparts in Scotland (64%) and England (63%).

The culmination of these changes in lifestyle meant that over a quarter (28%) of older people reported that they were lonelier and more isolated. Older people unable to save reported being lonelier and more isolated than those with savings (38% vs. 20%). As with other impacts, those with life-affecting health issues again fared worse (39%) compared to those in better health (15%).

Many of the people spoken to for this research had limited social and support networks. Struggles with housing and living costs can exacerbate the shrinking of social networks that can occur in older age. Research has shown that people experiencing homelessness experience some of the highest rates of loneliness and isolation among the UK population. The experience of homelessness can be a bigger predictor of loneliness levels than older age despite the latter being most associated with isolation and loneliness.<sup>21</sup> So when these two experiences combine, the impact can be even more severe. This was reflected in the interview findings, with isolation and loneliness being common themes.

21 [https://www.crisis.org.uk/media/20504/crisis\\_i\\_was\\_all\\_on\\_my\\_own\\_2016.pdf](https://www.crisis.org.uk/media/20504/crisis_i_was_all_on_my_own_2016.pdf)

**"I've got nobody to share it [things to do] with, and to get, there are some days when it does get a bit depressing, living on my own but ... There's a bit of loneliness. Because I've got no friends. As I say, I've got a mother I don't speak to her. I've got a stepmother lives ... I haven't seen since my dad's funeral. I see my stepsister, well, my adoptive sister, occasionally when I'm walking from here to back home. I'll see her when she finishes work occasionally. That's about it."**

Male, Scotland, 60 years old



# Case Study 1: Paul

Paul is a 66-year-old man and lives in London. Prior to now living in supported housing, he had been splitting his time between sleeping in an allotment shed and on the streets of central London.

He became homeless after his mother died and COVID hit, meaning his work as a painter and decorator dried up. With the proceeds of the sale of his mother's house he could afford to rent a place to stay but that money soon ran out.

Paul was accustomed to finding jobs through word of mouth and a small informal network of others in the trade. COVID made this way of finding work much less viable – made worse when Paul lost his notebook with all his contacts in. After leaving his rental property when he could no longer pay rent, he had nowhere else to go and for a while slept in an allotment.

**"I was sleeping in, for quite a while, in an allotment shed. But I was coming up to the West End during the day to kill time, and then someone must have spotted me in my allotment shed, so I went back the next day, the stuff was gone. So then I moved them to the West End. Because it's easier to get sleeping bags and that up there."**

What work was available was hard to get, as he was competing against younger decorators. Paul also struggled with accessing and finding work online as he has not used computers before.

**"After Covid, my contacts kind of dried out a bit, and plus my age and that, you know? So ... Well no I think because it's a young man's game building game, isn't it, really? ... you can get someone who's 40 years younger, they could do a room a day and a half quicker than I could do it, maybe."**

Sleeping rough was hard for Paul. He encountered aggressive people and would have to move on to keep himself safe. There was also a physical toll, with the hard surfaces and cold effecting his mobility.

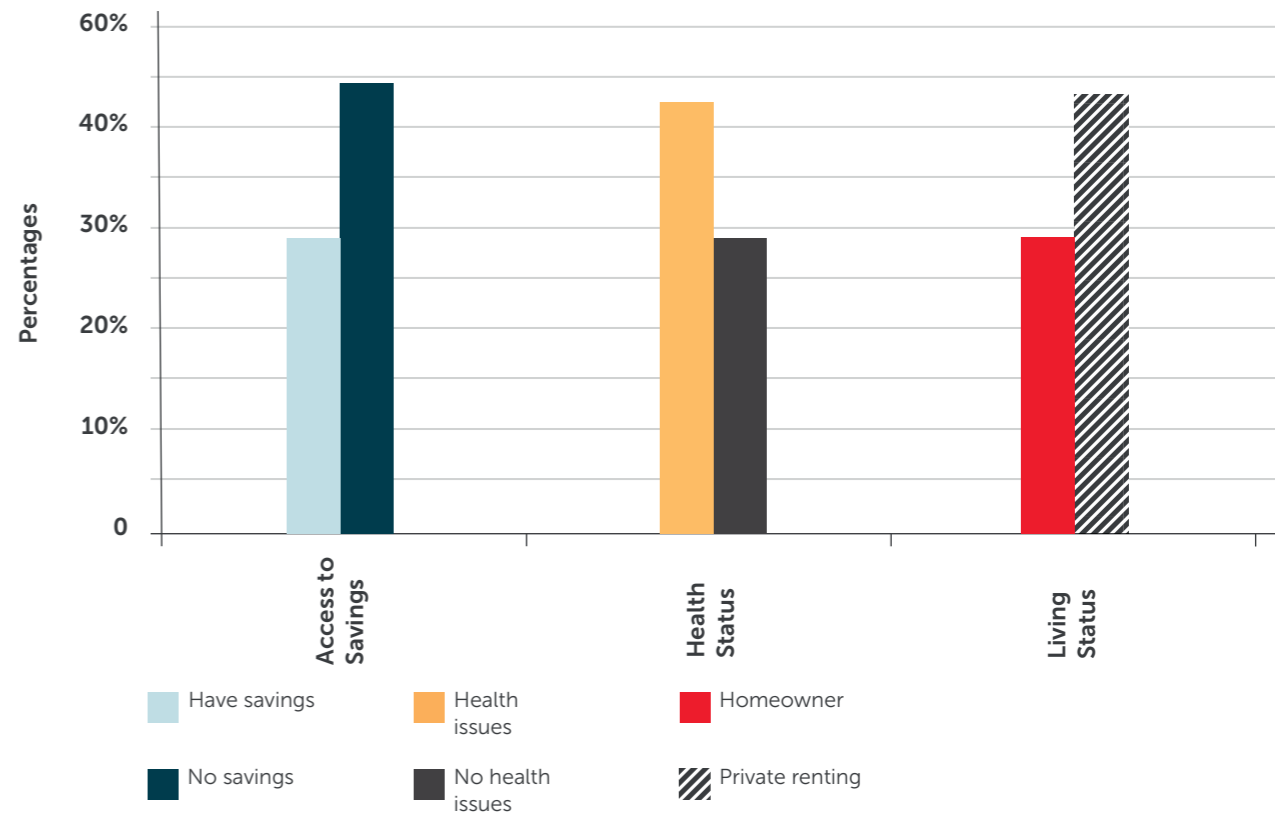
**"It's hard for me to get off the ground. I have to crawl over to a lamppost and pull myself up. Mobility, yeah. But like, say for example, if I'm lying down here, sitting down here, I'd have to crawl up to that to, even now."**

Paul also experienced occasional blackouts which he believes was due to the stress of his situation. It also made him more unsure of trying to find work again in case he had a blackout on a job.

Paul eventually left the streets after being referred into Crisis' services, which supported him to stay in a hotel over a recent Christmas period. With help he approached his local council who found him a home in supported accommodation. He is now receiving his pension and pension credit. He is taking IT lessons and is planning on decorating his new flat.



Chart 4: Seeing family and friends less because of cost-saving measures to meet housing costs



### Living without security

The people surveyed give insight into the struggles with housing affordability and living costs they encounter in older age, both presently and how they envisage the future costs unfolding, alongside the associated impacts of such struggles. What also becomes starkly clear is that many of them are living without any means of providing security if some unfortunate life event was to occur. This meant they were at risk of homelessness if rising housing and living costs got too much.

### Nowhere to go

Reflecting on the financial insecurity and shrinking support networks experienced by many, nearly half (47%) of the low-income older people surveyed did not believe or have any certainty they would have somewhere else to live - or someone who could help them - if they were to lose their home.

Depending on people's circumstances, some felt more at risk of having nowhere to go or anyone to help. For instance, those without savings (60%) felt this more strongly (49%) than the overall survey sample. Those with life-affecting health issues also felt less confident about having a safety net if they lost their home, with almost six out of 10 (57%) being uncertain about what would happen to them compared to 36% of those without life-affecting health issues.

Alongside the uncertainty older people felt about what would happen if they were to lose their homes, it was apparent that housing affordability and ability to pay rents and deposits locally also featured as issues for concern. Several people interviewed for this research had faced eviction and were unable to afford deposits and rents to secure a new place to live, forcing them into homelessness or blocking opportunities to find a secure home.

**“if I get eviction now, if I get a letter, eviction within 28 days, what am I going to do? ... Because I’ve got so many threats already in the past, this is a serious case now. If I get 24 hours to leave my home, what will I go, what am I going to do with my health issues? So I’d probably be on the street. I feel helpless. I can’t go anywhere. Who am I going to call at seven o’clock in the night because I’ve got an eviction letter?”**

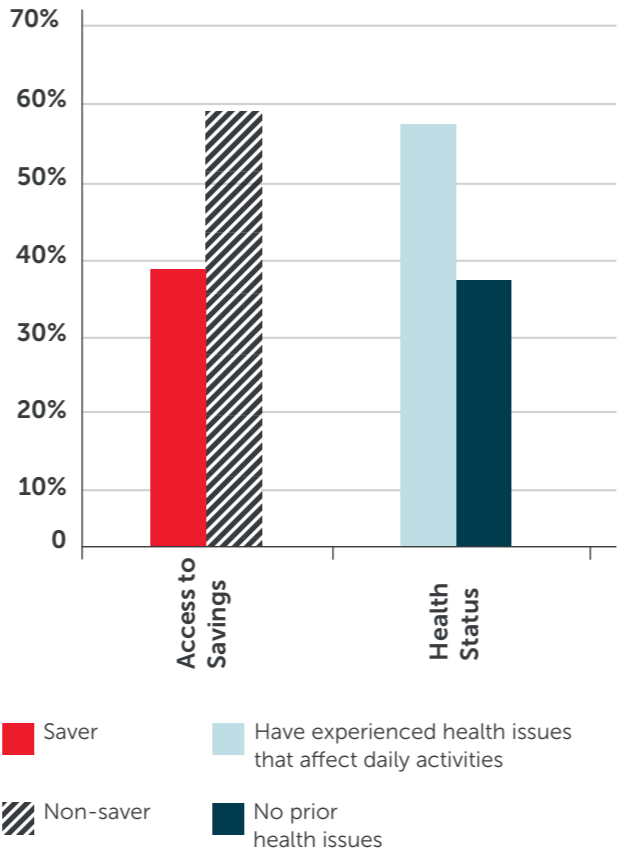
Female, England, 63 years old

**“Not being able to afford you know that quite large lump sum of money up front and things.”**

Male, England, 66 years old

Over four out of 10 survey respondents (45%) said they would not be able to pay local rents and put a deposit down on a rented property if they needed to. This rose to half (50%) of those on incomes below £20,000 a year. Some interviews highlighted the worsening pressure of this as housing prices had risen over time.

Chart 5: If I lost my home, I would have somewhere else I could live or confident someone could help me (disagree)



**“I’m living in a four bedroom house which is costing me about £500 a month, right? Now, you go to, we look for a flat which is £600 a week. Does that make any sense? You go four bedroom house for £500 a month, right? I find a one bedroom flat, £600 a week. Does that make sense?”**

Female, England, 64 years old

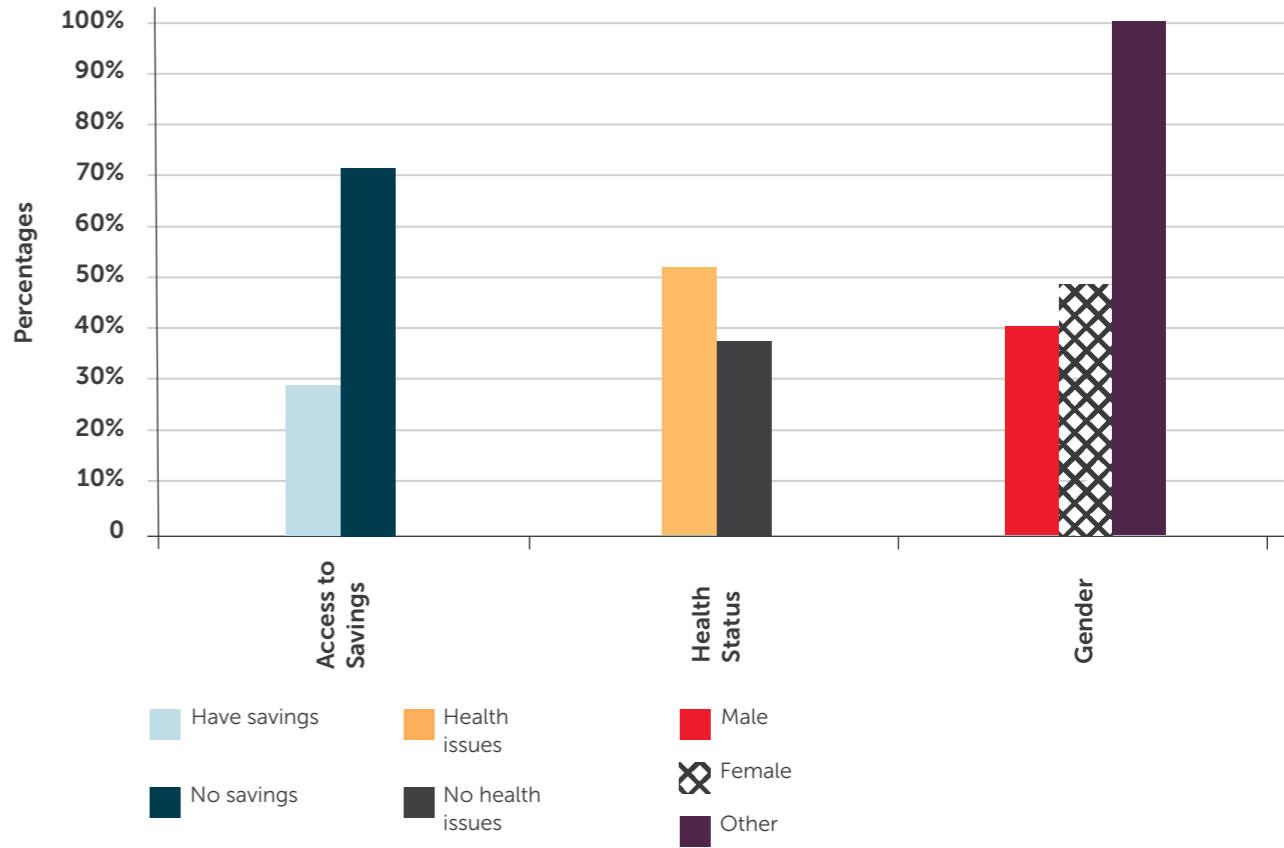
Those with life-affecting health issues also reported they would struggle more (53%) than those without such health issues (37%).

**“I go on the internet back home and every couple of days I looked on the internet and only twice I, no, three times I’ve seen rent under £600, all the rest £700. And that’s too expensive? Yeah. I could do it. But [it would] be a struggle.”**

Male, Wales, 72 years old

England had the highest proportion of respondents reporting not able to afford rents and deposits (47%) compared to 42% in Wales and 41% in Scotland.

Chart 6: I can afford local rents and deposit if I needed to (disagree)





## Facing emergencies

Another indicator of higher risk of homelessness and housing insecurity was whether older people had funds to meet the costs of emergency repairs, as well as the household income to cover an unexpected increase in expenditure or fall in income for an extend period (over two months).

Overall, almost two fifths (39%) reported not having any financial means to cover such eventualities. This rises to almost half (47%) of those respondents from an ethnic minority background (compared to 25% of those who were not from ethnic minority backgrounds) and almost four out of 10 (37%) older people still working (vs 29% of those already retired). A higher proportion (45%) of older people on the lowest incomes (<£20,000pa) do not have enough to meet such unexpected financial issues.

Older people who were renting were most at risk of financial upheavals, with two-fifths (39%) of them having no money set aside for emergencies or unexpected costs compared to 27% of homeowners.

Again, people with life-affecting health issues (50%) also were more likely to not have money set aside compared to those without health issues (29%).

Older people in Scotland (34%) were less likely than older people in Wales (40%) and England (41%) to be able to raise funds to meet emergencies costs or loss of income.

The impact of not having savings to fall back on in an emergency was evident from the interviews, with several interviewees mentioning the loss of income during Covid as a factor in their homelessness.

**“I paid off my mortgage and the only thing, because of the Covid, I couldn’t pay the council tax and they ended up taking my house and destroying a lot of my property. All my property.”**  
Male, Scotland, 62 years old

Over a quarter of survey respondents (296) reported that they planned to start looking for work again, ask for more hours at work, and/or seek a new job or promotion in a bid to improve their financial situation in the future. This rose to nearly half (49%) of those from ethnic minority backgrounds.

One in five (21%) of survey respondents had already looked for a new job, more hours and/or a promotion, rising to 43% of low-income older people from ethnic minority groups (compared to 20% of non-ethnic minorities).



## B) Losing your home

The findings from the survey give worrying insight into the precarious situations many older people find themselves in due to their housing situation, both currently and in the future. Being able to meet housing and living costs is difficult for a large proportion of people across Great Britain. The research highlighted the impacts on older people's lives when keeping a roof over one's head is not possible, pushing people into homelessness in later life.

Below are explored some of the experiences of people spoken to for this research who were currently homeless or had very recently been so. They were all on the brink of retirement or were well into retirement age. The experiences and voices are testament to just how difficult homelessness can be in later life and how the barriers to leaving it behind are all that much harder because of their stage of life.

Very often the drivers of their homelessness are consistent with the well-known causes of homelessness across all age groups – housing costs, family breakdown, eviction, for example – but older people do face age-associated barriers to preventing it in the first place and leaving homelessness behind.

### i. Managing while experiencing homelessness

Becoming homeless in later life can be profoundly difficult, with survey respondents sharing a number of issues including how to manage health, deal with the isolation, seek new work opportunities and try to overcome the barriers of digital exclusion.

For people who had been sleeping on the streets, there was a real physical toll on their health.

**"The only thing with me [while sleeping rough], it's hard for me to get off the ground. I have to crawl over to a lamppost and pull myself up... That's old age."**

Male, England, 66 years old

**"There's not a lot of places you can go during the day if you're homeless. So, you're walking around, walking about all the time. You're on your feet for almost 12 hours, just walking around, trying to find things to do, keep myself occupied."**

Male, Scotland, 60 years old

Another participant spoke to the 'trauma' he experienced as a result of becoming homeless and the 'mental disorganisation' generated by sofa surfing in various different places.

**"It's very, very difficult, because you can't bring your luggage, your luggage is somewhere... you don't have a toothbrush, your toothbrush is somewhere else, your computer is somewhere else, it's totally, mentally disorganised everywhere. So it's not very good."**

Male, England, 65 years old

**of a, you start agonising your brain and your health issues, your heart will start racing. So it's not good for old people. Older people are very vulnerable to health. When you start thinking of all these things, it automatically stimulates the nerves to start degenerating and all that thing."**

Male, England, 65 years old

Older people experiencing homelessness were deprived of the sanctuary of a secure place to call home in later life. The experience of losing a home permeated their lives, with some dealing with daily uncertainty over where they will stay. This not only has mental consequences but stimulated physiological problems for one participant.

**"After going out and coming in, you know, thinking I need to go home, if there's anything deterring that image of going home to rest from in your head, it's a mental melancholy.... any time you remember, where will I sleep tonight? It becomes kind of heartbreaking, becomes a kind of a trauma. Becomes kind**

## ii. Managing health

As referred to above, the likelihood of being in good or very good health decreases with age. Almost one in three (30%) people aged 65 or older report their health condition as 'fair' but one in eight (13%) give their health status as 'bad' or 'very bad'.<sup>22</sup>

Therefore, it is unsurprising that older people encountering homelessness experience difficulties with staying healthy and managing their health. Recent research found that over three-quarters (78%) of people experiencing homelessness reported a physical health condition and eight out of 10 (82%) a mental health issue.<sup>23</sup> Interview findings reflected this: despite several interviewees actively looking after their health, almost all were experiencing at least one health concern. Some spoke of how their experiences of homelessness had substantially impacted their physical wellbeing.

**"I study my health every day, so it seriously deteriorates my health... since all this stuff happened, I've been, I've been calling 111 like five or six times. Because of -- Sudden high blood pressure, hypertension, and all those kind of things. Yes, from the stress exactly. So, the stress of being homeless means you've got high blood pressure, heart palpitations."**

Male, England, 56 years old

**"He [doctor] told me I was diabetic, prediabetic, and they told me I had high cholesterol, and that really hit me for six, that did. ... and it hit me for six, and I was really concerned about it, and because I didn't have anywhere to cook, it was, it gave me a bit of anxiety, but I came to terms with it and I thought, "well, I'm not going to die. Just do what you can, and just survive, just what you can do."**

Male, Wales, 55 years old

A respondent with urinary issues explained that being placed in a hotel with a shared bathroom and washing facilities made managing this particularly difficult.

**"I have a major problem, I have a problem with the frequent urination and some urgency in urination. For that, I am getting good support with GP from the hospitals. I'm getting used to it, it's OK. One thing is when you are having a common toilet, when an emergency comes, it [can] be a problem, but God gives me different directions to handle with it."**

Male, England, 78 years old

22 <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/profileoftheolderpopulationlivinginenglandandwalesin2021andchangessince2011/2023-04-03#health>  
23 [https://homelesslink-1b54.kxcdn.com/media/documents/Homeless\\_Health\\_Needs\\_Audit\\_Report.pdf](https://homelesslink-1b54.kxcdn.com/media/documents/Homeless_Health_Needs_Audit_Report.pdf)



Another respondent was diabetic and since becoming homeless has been moved around various temporary accommodation hotels. All of this has made managing his condition through his diet very hard (see case study two below). His mobility needs were not considered either when he was placed in certain forms of accommodation resulting in falls while bathing.

The interview highlighted just how devastating it can be to not have a proper home and a place to rest, especially at older ages.

**“It’s devastating, it’s not good at all. I’m not saying it’s good for young ones, but a young one could manage, because when I was younger, if I don’t have a place to sleep, I don’t take it very severely mentally, I just think it’s part of life, work along with it. But these days, it’s kind of a thing, you know, what’s going on? You feel the punch of not being able to have a place to walk in and sleep and rest. And then that’s where the rest is mostly needed.”**

Male, England, 65 years old

## Case Study 2: Eric

Eric is a 62-year-old man living in Scotland. He had had a successful career in the construction industry and worked on a number of high-profile buildings across the UK. Thanks to his professional success he owned his home and had paid off his mortgage.

However, the combination of developing health issues and the COVID pandemic meant Eric was unable to work. During this period he developed significant arrears with his council tax. Eric was confident he would be able to sort out the debt and had been negotiating with the council. It came as a great shock when the council started repossession proceedings against him.

**“Outstanding council tax... which I pleaded with them to give me time and I would pay that off. They said, no, the council tax, I think they put a compound interest in it. The amount is rising, and all those things. So the court fees and all the rest, it ended up coming to about £8,000 or something. I could still pay, but going back to court to appeal the situation, the sheriff court said no, that since it made me bankrupt.”**

Despite his attempts to find a resolution, his house was repossessed, including all his belongings inside which he could no longer access and were later destroyed. These included a number of important items related to his Nigerian family history.

Now homeless, he approached his council, who because of his health and vulnerability, sought to find suitable social housing for him. While he waited for a suitable home to become available, he was placed in numerous different temporary accommodation placements including hotels and B&Bs.

This began a very difficult and traumatic period of Eric's life, which has had serious consequences for his health and well-being. Being in temporary accommodation meant he had no access to cooking facilities and the food offered in hotels was poor. He found it very hard to manage his diet and subsequently his type 2 diabetes.

**“I can't eat the food. When I leave here now I'm going to use the little money I have to go to one of these restaurants and get an appropriate meal for myself. And I've been feeding myself for the last two weeks. I don't have enough money.”**

Often Eric would go hungry or use the little money he had to eat out. As a result, his health deteriorated rapidly to the point he had to have some teeth removed and his GP raised serious concerns about his declining health.

**“I started losing my teeth because of bad kind of food I was eating. ...I went to the dentist and I couldn't open my mouth for two days because it was all done wrong. It was causing me both pain and injury, which, being diabetic, you don't, you tend to, you know, avoid having injuries because they last longer to heal.”**

Eric has had to refuse some temporary accommodation placements because of damp, only to be placed somewhere which required walking up two flights of stairs and was unsuitable for his mobility issues. His mobility issues also meant he required a walk-in bath, which was often not available in his temporary placements, causing Eric to risk injury while trying to maintain personal hygiene.

**“I did refuse it because it had a bath on it, and I requested, I cannot continue to climb [into] the bath. The reason why they removed me from the B&B that I used to stay was that the bath,**

**the walk-in bath that is in my room, the landlord decided he would not fix it and said I might as well use the common one, ... I fell down twice, because sometimes I end up having dizzy spells ...the council could not do anything. At my age now, the council should look after us in a more appropriate way.”**

Without access to his personal belongings and paperwork Eric has felt particularly vulnerable, and the council has been difficult to deal with – at times trying to relocate him outside of his local community, where he would not feel safe, and questioning his leave to remain in the country.

His experience of homelessness has strained the relationships he has with his family and in particular his daughters whom he is anxious do not see him as a 'homeless tramp'.

Eric is still waiting for a suitable property to become available. In the meantime, he is receiving support from Crisis and is about to start some art classes to help him process his experiences of losing his home.



### iii. Loneliness and isolation

The risk and prevalence of loneliness and isolation is greater the older you get but is also linked closely to the circumstances an older individual finds themselves in. This is especially the case when circumstances inhibit people's ability to have and maintain the relationships they desire.<sup>24</sup> As already noted above, people experiencing homelessness as a cohort are likely have higher rates of loneliness and isolation than older people because of the circumstances they find themselves in.<sup>25</sup>

Research participants spoke to these findings and explained just how isolating and lonely becoming homeless can be when combined with going through it in one's later years.

**"There's no more relationship. You can't entertain somebody in the street, so no relationship, nobody wants to be your friend anymore. ...You lose dignity. The only thing you just focus is just to survive from day to day. So thinking of where, you don't even take care about what you wear anymore, you don't, you just, will just be looking, wake up and eat and sleep. Find somewhere to sleep, you know, and it takes you out of focus on any other thing. You can't focus on job, you can't do anything."**

Male, England, 65 years old

Participants spoke of being further removed from others and not having around people to help or to share things with. They explained that the aging process shaped this in some cases with social circles and sphere of acquaintances gradually getting smaller.

**"People are disassociating themselves from you now, and because you don't have no job, you don't have no family, the social circle is diminishing gradually, and even, I think the kids are walking away without giving the remorse, you know, some kids care, but in the near future you know that you'll be all by yourself. So you've got to be very, very worried."**

Male, England, 65 years old

**"I've got my bus pass it's, I can't be bothered. I really can't, because I've got nobody to share it with, and to get, there are some days when it does get a bit depressing, living on my own but ... There's a bit of loneliness."**

Male, Scotland, 60 years old

For those living and waiting in temporary accommodation it was said that those circumstances contributed further to isolation and loneliness.

<sup>24</sup> [https://www.ageuk.org.uk/siteassets/documents/reports-and-publications/reports-and-briefings/loneliness/loneliness-report\\_final\\_2409.pdf](https://www.ageuk.org.uk/siteassets/documents/reports-and-publications/reports-and-briefings/loneliness/loneliness-report_final_2409.pdf)

<sup>25</sup> [https://www.crisis.org.uk/media/20504/crisis\\_i\\_was\\_all\\_on\\_my\\_own\\_2016.pdf](https://www.crisis.org.uk/media/20504/crisis_i_was_all_on_my_own_2016.pdf)

**"It can be very lonely. It can be worrying because you don't know when you're going to get rehoused. I was in a one room and a little en suite bathroom. In temporary? In temporary accommodation, and you sit there, and you're thinking to myself, "how long is it going to take to get the flat because I can't live like this?"**

Male, Wales, 55 years old

**"First time I never used to, and I was very frightened of, not comfortable living alone like this, I was always wanted company."**

Male, England, 78 years old

One participant in temporary accommodation told of a friend who took their own life while in similar accommodation. For them it only served to highlight the isolation and lack of contact that informed such living circumstances: there was no one to talk to, no one to care.

**"I got put into the temporary accommodation down on the seafront. And I will say this for the record, it's not a good place to put homeless people. A friend of mine committed suicide last Tuesday. ... I'm gutted. I didn't know he was depressed, that depressed, I knew he was drinking a little bit, and there's nowhere down there, there should be, I think there should be people in the hotels for them to talk to. It's no good expecting them to access agencies, because they won't do it, and like my friend said to me, "if someone's going to commit suicide, they don't tell you they're going to do it." Who's watching these people? It could have been me, but thank God it wasn't."**

Male, Wales, 55 years old



As he said to being placed in temporary accommodation:

**"It was a shock to the system going in there, it was a lot of anxiety."**

Male, Wales, 55 years old

The results of the survey included the worrying finding that many lower-income older people feel they are currently facing a real risk of becoming homeless and facing the harsh impacts described by the interviewees.

## C) Barriers to leaving homelessness behind

### i. Work

Some respondents spoken to were not retired yet and had been working or experiencing homelessness prior to retirement. Some spoke of still trying to find work via the job centres they were engaged with. What was apparent for these individuals was that trying to find work became harder at older age but was important if they were to afford a new or better place to live.

While employment is sometimes seen as a route out homelessness<sup>26</sup> the reality of the relationship between work and homelessness is more complex. Jobs can often contribute to homelessness, with low-paid and insecure work preventing people leaving it behind.<sup>27</sup>

For older people and especially for those spoken to for this research, there were age-related barriers and discrimination to being able to easily access the labour market again.

One of these was being able find jobs in the areas of work they had experience in because the type of work they had done over the years had relied on word of mouth for seeking jobs. An informal and a casual network of contacts that they had built up over years was the means for finding work. As explored in the first case study above, declining physical ability can mean older people are at a disadvantage when trying to find new work.

**"As you get older, you need to work life out a little bit, because obviously you're getting slower. You don't notice it yourself, but I suppose the people that use you [as a painter/decorator] would notice it I was having blackouts and that, so it's a bit dangerous painting and that, because if some (inaudible) it goes onto the carpet."**

Male, England, 66 years old

The struggle to get enough work at the time contributed to this research participant having to leave his accommodation because he could not keep up with the rent.

**"Covid lasted two years and my money's all run out. And then I was doing a bit of work ...some might be three days, some might be two days... I just said to him [landlord], I might have to leave, because I knew I couldn't. I liked the geezer as well, so it would have been unfair on him really."**

Male, England, 66 years old

Another participant also spoke to how on-going health issues and a general decline in energy and physical fitness meant finding and maintaining work that much harder.

**"I was forcing myself to get some job, and when I go there the lady told me, can you do it? I said yes. I thought I would do it, but realistically it's a hotel, we do portering, where we carry their luggage, and to go to upstairs and so forth, and standing from morning to night. So when I did that for a week, I noticed my knee was, and the back, and some other things. So it was having a profound effect on my health. My physical health. And I had to leave the job."**

Male, England, 56 years old

**"I went off sick because of my knees and my back. Yeah, ill health, and I didn't go down the ill health route at the time though because the occupational health doctor said, "you're better off just handing your notice in." He said, "because it's highly unlikely you'll get," and I thought about it. I didn't want to take my pension early because I would have lost so much."**

Male, Wales, 55 years old

Others reported that, despite declining health and illnesses making it very hard for them to work, job centre advisors were still insistent they seek work.

26 Bretherton, J., and Pleace, N. (2019). *Is Work an Answer to Homelessness? Evaluating an Employment Programme for Homeless Adults*. European Journal of Homelessness, 13(1), 59-83. [https://eprints.whiterose.ac.uk/145311/1/13\\_1\\_A3\\_Bretherton\\_v02.pdf](https://eprints.whiterose.ac.uk/145311/1/13_1_A3_Bretherton_v02.pdf)

27 <https://www.crisis.org.uk/media/246566/barely-breaking-even-the-experiences-and-impact-of-in-work-homelessness-across-britain-2021.pdf>



**"I'm telling them, with my situation, I'm not able to walk. I cannot walk with my, because when I wake, when I sleep, well, I have three hours sleep in the night, I'm exhausted in the daytime. I can't do anything. All I just need is to sleep at least five hours, then I'll be OK. But I can't even get up to four hours sleep. So how do they expect me to go to work when I only get three hours sleep in the night. And I try not to sleep in the day, because if I sleep in the day, I will sleep less in the night. So how am I supposed to go to work?"**

Female, England, 63 years old

## ii. Digital exclusion

Digital exclusion further hinders older people at risk or experiencing homelessness in seeking employment to help with their housing situation. Much job seeking is now based around accessing and searching the internet and application processes are increasingly done online.

But for many older people, accessing and using computers and digital equipment can be difficult.<sup>28</sup> Older age is a good predictor of less access to and use of the internet.<sup>29</sup> This can mean that as more services and access to support, information and help moves online, a significant cohort of people in society cannot always see it or make use of it.<sup>30</sup>

For interviewees, it was clear that struggles with computers and the internet was a feature of their experiences. It was a barrier to not only the jobs market and meeting requirements of the job centre and some benefits but also accessing wider support and help with housing.

**“My IT knowledge is very, very poor, although my first language is English my IT knowledge is very, very poor.”**

Male, England, 78 years old

**“There’s nobody there to help you [at the job centre]. They’re far too busy, that’s what they keep telling you. There’s nobody to help you. I’ve never used a computer in my life, and I haven’t got a clue, and what he had said to me was that I have to start looking for work, I have to prove to them that I’m looking for work. So, anything that I’m looking, I’ve got to print out, right? And I don’t have a printer, I don’t have a laptop at home or anything like that, so that’s why I went down there. Right, and I wanted somebody to sit with me and show me how to work these computers, how to work it, right?”**

Male, Scotland, 63 years old

One participant acknowledged that their issues with computers and IT was down to their age and not being a skill they needed to learn growing up.

28 <https://www.ageuk.org.uk/siteassets/documents/reports-and-publications/reports-and-briefings/active-communities/digital-inclusion-in-the-pandemic-final-march-2021.pdf>

29 <https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/articles/exploringtheuksdigitaldivide/2019-03-04#how-does-digital-exclusion-vary-with-age->

30 <https://www.ageuk.org.uk/siteassets/documents/reports-and-publications/reports-and-briefings/active-communities/internet-use-statistics-june-2024.pdf>





## D) Retirement plans

The experiences of older-age homelessness and the age-related barriers explored above also help to shed light on what retirement aspirations can look like for low-income older people.

Retirement has long been seen as a golden period of slowing down, leaving work behind to spend time with loved ones and pursue various leisure activities. However, this conception is changing, and retirement is now often more associated with new pursuits, travel and opportunities to explore activities enabled by greater life expectancy and vitality in older age. Many of these aspirations are grounded in financial freedom and housing security, giving some the means to live freely and pursue their interests.

However, for those approaching retirement age or already past 66 without financial or housing security, retirement can look very different. Of the low-income older people surveyed, almost seven out of 10 (68%) stated that housing was an important issue or the most important issue in their retirement planning. For those still working and yet to retire, this rose to eight out of 10 (81%).

**“I want a house where I can have my own key to my own door, and my, and have my own garden. My children can come and play anytime they want. Without distraction, without restriction. A bit of relaxation.”**

Female, England, 63 years old

Across the nations those in Wales (78%) deemed housing an important/the most important issue compared to England (68%) and Scotland (65%).

Rather than an opportunity to explore new freedoms, retirement looks a precarious proposition for older people on low incomes. Almost one in five (17%) low-income older people surveyed stated they would like to retire soon but cannot afford to because of housing costs. For those without access to savings this rose to a fifth stating this (20%).

**“Q. Did you ever have any dreams about what your retirement might look like?”**

**A: No. None whatsoever. None.”**

Male, Scotland, 63 years old

One interviewee explained that their hopes of where they would be living in retirement had been shaped by their hope of living in social housing.

**“To be really honest, I didn’t expect to be living the way I am. I expected to be in a council house long before that, at least eight years ago, at least. But no, I’m still in the same position I started in. And it’s just, it’s no good.”**

Male, Scotland, 63 years old

The consequences of the shortage of affordable and suitable housing options for older people meant that 14% of those surveyed said that if they were to retire now, it would mean they would have to find somewhere cheaper to live. This would potentially compound the issues of isolation and loneliness already noted, as people might be forced to move further away from social networks.

**“I don’t see myself retiring.”**

Male, England, 64 years old

There were differences amongst low-income older people on this: the proportion of those who felt they would have to move somewhere cheaper if they retired rose to 30% of those from ethnic minority backgrounds, 16% of those without savings, and 17% of those renting privately.

Having to move somewhere cheaper in retirement runs the prospect of having to live somewhere worse, and this was the fear for 17% of low-income older people still working. This rose to over a fifth (22%) of those from ethnic minority backgrounds and the same proportion (22%) of those without savings feared this. Almost a quarter (23%) renting privately feared living somewhere worse in retirement.

For some, the prospect of retirement was clouded with real fear of experiencing homelessness, with one in 10 (10%) low-income older people stating that they did not know where they will be living when they retire and face the real risk of becoming homeless. This increased to 13% of older people on low incomes from ethnic minority backgrounds. Sixteen percent of those without savings to support themselves faced uncertainty and potential homelessness in retirement, as did 17% of those currently in private rented accommodation. These fears were not just distant prospects, with seven per cent of all respondents and almost one in 10 of those privately renting saying they feared they would be at risk of homelessness by the end of the year.

**"I didn't expect to be homeless, no, and again, I don't think it even enters a child's mind, because a child wouldn't understand the concept of it. I always thought I'd have a stable family home."**

Male, Wales, 55 years old



# Conclusion

The findings from this research add further weight and evidence to the increasing number of problems created by the housing and homelessness crisis in Britain.

Older people living on low incomes are having to deal with rising living and housing costs and are expecting pressure on their finances to get worse, not better, in the future. The majority of people surveyed have never seen living costs as high as they are now.

Actions taken to try and mitigate rising costs included cutting hot water use and electricity. Other measures taken to meet housing costs, such as the use of overdraft facilities, spending savings, borrowing from friends and family and taking on more debt via credit cards or loans, all only to serve to increase financial precarity for low-income older people. Some older people reported looking again for work or seeking more hours if not yet retired. Several described the increased difficulty of finding work as an older person and the greater physical toll that manual work took on them in later life.

Financial circumstances of some low-income older people also show that many lack the means to meet the costs of emergencies or unexpected increases in outgoings, leaving them in perilous situations in terms of money.

What becomes starkly clear also from the research is that many older people are living without any means of providing housing security if a life event was to put them at risk of homelessness. Many have no certainty over where they could go or who could help if they were to lose their home. Moreover, many also do not have the financial means to afford a new home if they were to lose theirs, given the increasing upfront costs to secure accommodation.

The financial struggles and strains older people reported to keep a roof over their head had consequences for their well-being and wider aspects of their lives. Some of these took the form of increased stress and anxiety alongside sleepless nights. Understandably, those renting, those without savings and those experiencing life-affecting health issues experienced these issues more commonly.

Social well-being is also negatively impacted for older low-income people as they take measures to meet housing costs. The survey showed this takes the form of going out less and seeing others with less frequency alongside stopping or doing hobbies less. This brought with it reports of feelings of isolation and loneliness with those in more vulnerable predicaments again experiencing this more.

When older people have experienced the loss of a home and become homeless, they face profoundly difficult circumstances, shaped by physical difficulties of being on the streets or the lack of comforts and sanctuary of a home. Managing and maintaining good health is made difficult and social support networks become harder to maintain.

Barriers to work related to age such as physical fitness, health issues and digital exclusion can also prevent some older people from being able to find financial means to help alleviate their situation.

Retirement and plans for it are also compromised for older people on low incomes living in housing precarity. For a majority of older people, housing is a centrally important component of retirement, providing a stable base for the rest of their lives and future adventures but for those on low incomes it looks precarious. Some cannot afford to retire yet but would like to. If some



do retire now, it would mean having to find somewhere cheaper. To do this would also raise the prospect of living somewhere worse which many surveyed feared. Finally, for some retirement meant real uncertainty about where they would be living and the real risk of becoming homeless.

Older age is often associated with a time to slow down and enjoy one's life, having given one's time and labour to a job or caring for others. Yet as this research shows there are many older people who due to high housing costs, an inadequate welfare system and years of chronic shortage of social housing who are now facing homelessness and housing precarity. To prevent this from getting worse it is vital the government uses the upcoming cross-government strategy to look at how homelessness can be reduced and prevented across all life stages.

# Appendix

## Survey data used for the charts:

Chart 1: My living costs are higher than they’ve ever been

Source: Q18. Please indicate to what extent, if at all, you agree with each of the following statements about your housing: My living costs are higher than they’ve ever been

Health Status

	Have experienced health issues that affect daily activities	No prior health issues
Total	847	804
Net agree	666	533
%	79%	66%

Access to Savings

	Saver	Non-saver
Total	999	652
Net agree	652	547
%	65%	84%

Chart 2: Have cut back on household budget (shopping, food, going out, travel)

Source: Q17x1\_1. Have in the last six months: What changes to your financial arrangements have you made in the last six months to meet your housing costs or expect to make in the future? FOOD SHOPPING AND TRAVEL

Access to Savings

	Saver	Non-Saver
Total	999	652
Made changes	566	541
%	57%	83%
	Non-Ethnic minority	Ethnic Minority
Total	1579	70
Made changes	1056	50
%	67%	57%

Employment Status

	In employment	Retired
Total	694	619
Net changes	486	351
%	70%	57%

Health Status

	Have experienced health issues that affect daily activities	No prior health issues
Total	847	804
Net changes	627	480
%	74%	60%

Survey data used for the charts:

Chart 3: Increased stress and worry because of cost-saving measures to meet housing costs

Source: Q23. What impact has the cost-saving changes you have made or plan to make (to meet housing costs) had on other areas of your life?

It has contributed to increased stress and worry

Health Status

	Have experienced health issues that affect daily activities	No prior health issues
Total	770	658
Experienced	412	202
%	54%	31%

Access to Savings

	Saver	Non-Saver
Total	799	629
Experienced	251	363
%	31%	58%

Gender

	Male	Female	Other
Total	629	796	2
Experienced	227	384	2
%	36%	48%	100%

Chart 4: Seeing family and friends less because of cost-saving measures to meet housing costs

Source: Q23. What impact has the cost-saving changes you have made or plan to make (to meet housing costs) had on other areas of your life?

I see friends and family less

Access to Savings

	Saver	Non-Saver
Count	799	629
Experienced	221	305
%	28%	48%

Health Status

	Have experienced health issues that affect daily activities	No prior health issues
Count	770	658
Experienced	338	188
%	44%	29%

Living Status

	Homeowner (with mortgage)	Private renting
Count	391	355
Experienced	108	162
%	28%	46%

Survey data used for the charts:

Chart 5: If I lost my home...

Source: Q18\_6. If I lost my home, I would have somewhere else I could live or confident someone could help me

Access to Savings

	Saver	Non-Saver
Total	999	652
Net Disagree	381	388
%	38%	60%

Health Status

	Have experienced health issues that affect daily activities	No prior health issues
Total	847	804
Net Disagree	480	289
%	57%	36%

Chart 6: I can afford local rents and deposit if I needed to (disagree)

Source: Q18\_7. I can afford to pay rents in my area and have enough saved to pay a deposit if I needed to

Access to Savings

	Saver	Non-Saver
Count	999	652
Net Disagree	283	463
%	28%	71%

Health Status

	Have experienced health issues that affect daily activities	No prior health issues
Count	847	804
Net Disagree	446	300
%	53%	37%

Gender

	Male	Female	Other
Count	740	908	2
Net disagree	299	444	2
%	40%	49%	100%

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