

P0008 Precarious ageing in a homeowner society: well-being and sense of home among older low-income private tenants in Flanders

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Background: In Flanders, Belgium, where homeownership is the norm, renting on the private rental market is largely viewed as a temporary step toward owning a home, meaning renting on the private rental market in later life is often not by choice. And yet, over half of private tenants are aged 45 or older. At the same time, a similar share of private tenants belongs to the lowest income groups. This study, therefore, investigates the intersection of ageing and precarious tenure. We explore the profile of older low-income private tenants and analyse how private renting impacts their subjective well-being and sense of home.

Study Setup (Methods): Data were collected through a survey with 276 social and private tenants. The analysis focusses on a specific subsample of 197 respondents aged 45 or older.

Results: The findings reveal a complex duality in the experience of older private renters. While the majority reports feeling happy, safe, and at home in their dwelling and neighbourhood, financial pressure is significant: almost half spend over a quarter of their income on rent. Additionally, the results indicate a tendency for private tenants to feel less able to turn to local organizations and support services than social tenants. This is alarming, as housing affordability stress and limited access to local support organizations are known to be factors that negatively impact well-being.

Discussion: Our study underscores the hidden vulnerabilities of ageing within the private rental sector. It highlights the need to strengthen financial support mechanisms, and enhance community accessibility to safeguard the well-being of older private tenants.