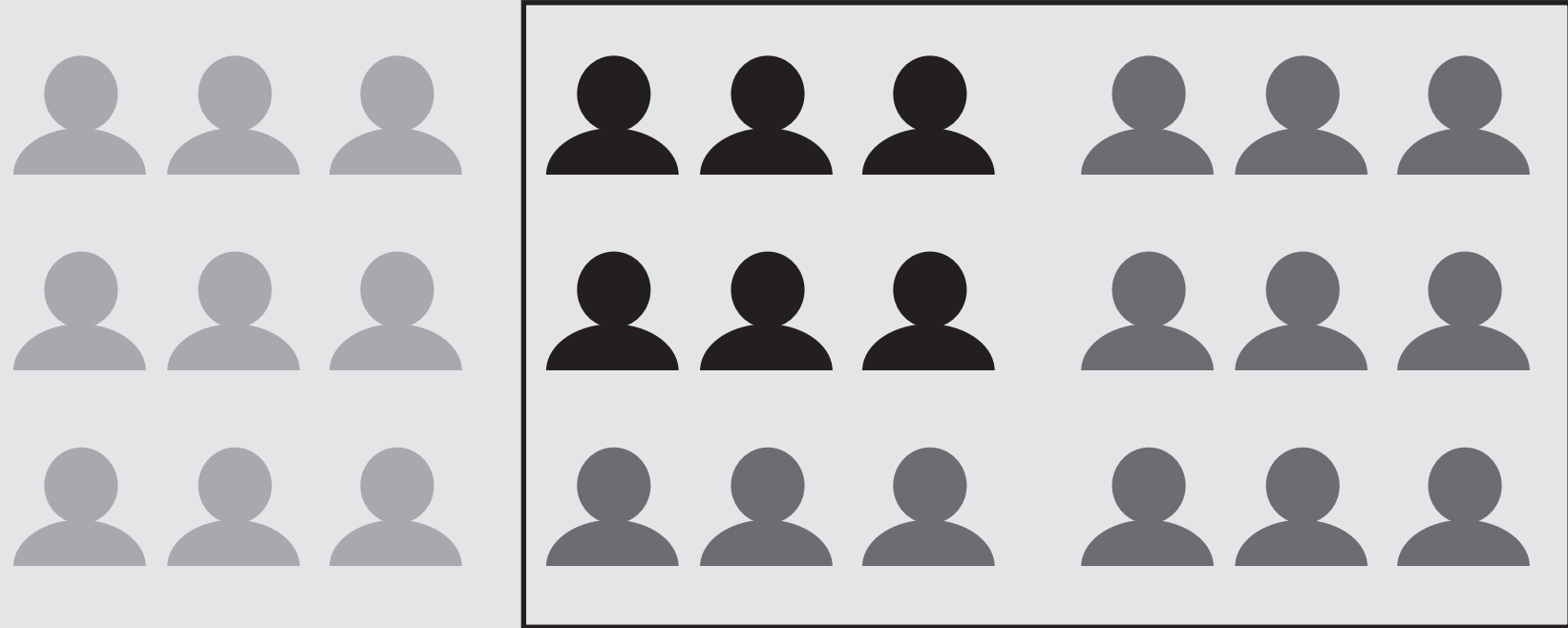


Precarious ageing in a homeowner society: well-being and sense of home among older low-income private tenants in Flanders

Background & study set-up:

In Flanders, Belgium, where homeownership is the norm, renting 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**.

survey with 276 respondents



analysis on 187 respondents aged 45+
of which 77 private tenants and 110 social tenants



81% 
feels happy in their dwelling

81% 
feels safe in their dwelling

88% 
feels at home in their dwelling

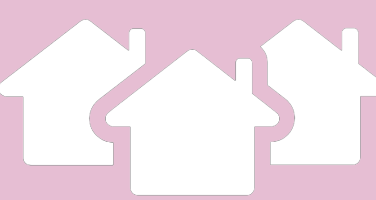
87% 
perceive their dwelling as a qualitative home environment

79% 

pays 1/4 or more of their income on rent
** as opposed to 27% of the social tenants*



75% 
pays 1/3 or more of their income on housing cost
** as opposed to 39% of the social tenants*

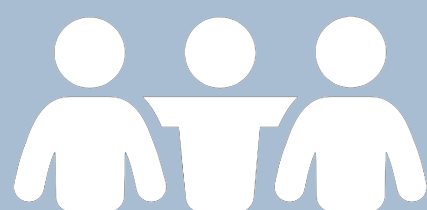


86% 
is happy in their neighbourhood

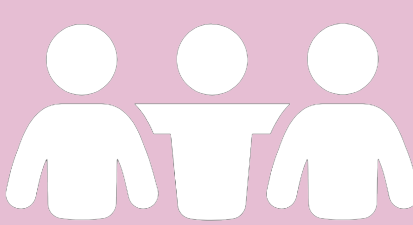
91% 
feels safe in their neighbourhood

80% 
likes living in their neighbourhood

26% 
feel they cannot turn to organisations for support



30% 
does not have regular contact with their neighbours



86% 
do not experience neighbour nuisance

94% 
perceive their level of privacy as sufficient

47% 
wants to move to another dwelling
** as opposed to 24% of social tenants*



Conclusion:

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 80% 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 **perceived limited access to local support organizations** are known to be factors that **negatively impact well-being**.

Implications:

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.